

[(2)](3) (I) If the Commissioner finds that an insurer's antifraud plan does not comply with the requirements of this section, the Commissioner shall disapprove the plan and send a notice of disapproval, along with the reasons for disapproval, to the insurer.

[(3)](II) An insurer whose antifraud plan has been disapproved by the Commissioner shall submit a new plan to the Commissioner within 60 days after the date the plan was disapproved.

(4) It is a violation of this section if the Commissioner finds that an [antifraud plan submitted under subsection (d)(3) of this section does not comply with the provisions of this section] INSURER HAS FAILED TO:

(I) FILE AN ANTIFRAUD PLAN;

(II) FILE A REVISED ANTIFRAUD PLAN AFTER DISAPPROVAL BY THE COMMISSIONER OF THE INITIAL FILING; ~~AND~~ OR

(III) COMPLY WITH THE ~~FRAUD~~ ANTIFRAUD PLAN FILED BY THE INSURER.

(5) During the course of an examination conducted pursuant to § 30 of this article, the Commissioner shall examine the insurer's procedures to determine whether the insurer is complying with its antifraud plan.

(e) The Commissioner may withhold from public inspection any part of an insurer's antifraud plan for so long as the Commissioner deems the withholding to be in the public interest.

(f) The penalty for a violation of this section shall be as provided in §§ [12, 55,] 55 and 55A of this article.

(G) THE COMMISSIONER SHALL ADOPT REGULATIONS ESTABLISHING MINIMUM STANDARDS FOR ANTIFRAUD PLANS REQUIRED TO BE FILED UNDER THIS SECTION.

~~Article 48A — Insurance Code~~

244A.

(a) In this subtitle the following words have the meanings indicated.

(b) "Competitive market" means any market except those which, by application of the standards in § 244D of this subtitle, have been determined to be noncompetitive under § 244-I of this subtitle.

(c) "Market" means the interaction in a geographical area, consisting of no less than one entire Maryland county, between buyers and sellers of a particular line of insurance.

(d) "Rate" or "rates" means rate of premium, policy and membership fee, or any other charge made by an insurer for or in connection with a contract or policy of insurance of the kind to which this subtitle applies.