

(c) An insurer may not acquire or retain any capital stock or assets of, or have any common management with, any other insurer if such acquisition, retention, or common management substantially lessens competition in the business of insurance of any kind, subdivision, or class.

(d) A rating organization, or member or subscriber thereof may not interfere with the right of any insurer to make its rates independently of that rating organization or to charge rates different from the rates made by that rating organization.

(e) A rating organization may not have or adopt any rule or exact any agreement, or formulate or engage in any program which would require any member, subscriber, or other insurer to:

- (1) Utilize some or all of its services;
- (2) Adhere to its rates, rating plan, rating systems, underwriting rules, or policy forms; or
- (3) Prevent any insurer from acting independently.

~~§244N.~~

Any rate in violation of § 244M of this subtitle shall be disapproved by the Commissioner in accordance with the procedures prescribed in ~~§ 244-I~~ § 244-I(A) of this subtitle, and each violator shall be subject to the penalties provided in § 244U of this subtitle.}

~~244N.~~

~~IF THE COMMISSIONER FINDS THAT AN INSURER HAS VIOLATED § 244M OF THIS SUBTITLE, THE COMMISSIONER MAY:~~

~~(1) DISAPPROVE ANY OF THE INSURER'S RATES THAT ARE IN VIOLATION OF § 244M OF THIS SUBTITLE;~~

~~(2) MAINTAIN AN ACTION TO ENJOIN THE INSURER FROM FURTHER VIOLATION OF § 244M OF THIS SUBTITLE; AND~~

~~(3) SUBJECT THE INSURER TO THE PENALTIES PROVIDED IN § 244U OF THIS SUBTITLE.~~

~~§244-O.~~

The Commissioner may maintain an action to enjoin any violation of § 244M of this subtitle.}

~~245.~~

~~(A) (1) IN THIS SECTION AND §§ 245A AND 245B OF THIS SUBTITLE THE FOLLOWING TERMS HAVE THE MEANINGS INDICATED:~~

~~(2) "AFFILIATE" HAS THE MEANING SET OUT UNDER § 492(A) OF THIS ARTICLE.~~