

conforms to the requirements of this article applicable to such policies. The annual license fee shall be as provided in § 41. Notice of the existence of a current license shall be displayed on or above each such vending machine in use in such manner as the Commissioner may reasonably require.]

[(c)](B) Upon application therefor, the Commissioner shall issue to any individual qualified in accordance with the provisions of this subtitle, a certificate limited to the business of selling motor vehicle insurance coverages only, including bodily injury liability, property damage liability, and automobile physical damage.

[(d)](C) The Commissioner may issue a special restricted certificate, without regard to education or experience or examination requirements to a person who is employed by a health maintenance organization solely to solicit membership in the health maintenance organization pursuant to a contract between the health maintenance organization and the Department of Health and Mental Hygiene, whereby the Department obtains prepaid comprehensive health care services for recipients of medical assistance under § 15-105 of the Health - General Article. The annual license fee shall be as provided in § 41 of this article.

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(b) A person willfully may not collect as premium or charge for insurance any sum in excess of or less than the premium or charge applicable to the insurance, in accordance with the applicable classifications and rates as filed with and approved by the Commissioner; or, in cases where classifications, premiums, or rates are not required by this article to be so filed and approved, the premiums and charges shall not be in excess of or less than those specified in the policy and as fixed by the insurer. This provision may not be deemed to prohibit the charging and collection, by surplus line brokers licensed under Subtitle 13 of this article, of the amount of applicable State and federal taxes in addition to the premium required by the insurer. Nor shall it be deemed to prohibit the charging and collection by a life insurer, of amounts actually to be expended for medical examination of an applicant for life insurance or for reinstatement of a life insurance policy. Nor may it be deemed to prohibit brokers from charging a fee, not to exceed 15 percent of the policy premium, for services rendered in the replacement of insurance in a company where no commissions are payable by the insurer. Nor shall it be deemed to prohibit the charging and collection, by agents or brokers, of actual expenses incurred in the placement of automobile insurance through the Maryland Automobile Insurance Fund with a maximum charge of \$10 plus the actual charge by the Motor Vehicle Administration for any driving record required to be presented with the application, unless provided otherwise by the Fund. **NOR SHALL IT BE DEEMED TO PROHIBIT THE CHARGING AND COLLECTION BY AN AUTHORIZED INSURER OF REASONABLE INSTALLMENT FEES AS APPROVED BY THE COMMISSIONER.**

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(c) All rates shall be made in accordance with the following principles:

(7) (i) No insurer under an automobile liability insurance policy may classify or maintain an insured in a classification entailing a higher premium because of a specific claim for a period longer than three years, and no such insurer may classify or