

what the complaints for each major line are to be compared. The General Assembly may wish to clarify how the ratio is determined. The General Assembly may also wish to make the reporting requirement on a fiscal year, rather than calendar year, basis to conform to the reporting requirement for the annual report.

Defined terms: "Administration" § 1-101

"Authorized insurer" § 1-101

"Commissioner" § 1-101

"Insurance" § 1-101

"Insurance business" § 1-101

"Insurer" § 1-101

2-111. RECORDS.

(A) REQUIREMENT TO KEEP.

THE COMMISSIONER SHALL KEEP RECORDS OF OFFICIAL TRANSACTIONS, EXAMINATIONS, INVESTIGATIONS, AND PROCEEDINGS OF THE COMMISSIONER.

(B) OPEN TO PUBLIC INSPECTION.

EXCEPT AS OTHERWISE PROVIDED IN THIS ARTICLE FOR PARTICULAR RECORDS OR INSURANCE FILINGS, THE RECORDS OF THE COMMISSIONER AND INSURANCE FILINGS IN THE OFFICE OF THE COMMISSIONER ARE OPEN TO PUBLIC INSPECTION.

(C) CERTIFICATE OF AUTHORITY TO TRANSACT INSURANCE BUSINESS.

(1) ON REQUEST, THE COMMISSIONER SHALL PROVIDE A CERTIFICATE UNDER SEAL AS TO THE AUTHORITY OF ANY PERSON TO TRANSACT INSURANCE BUSINESS.

(2) THE CERTIFICATE OF THE COMMISSIONER UNDER SEAL IS EVIDENCE OF THE FACTS CONTAINED IN IT.

REVISOR'S NOTE: This section is new language derived without substantive change from former Art. 48A, §§ 21 and 22(2).

In subsection (a) of this section, the word "keep" is substituted for the former phrase "enter in permanent form" for brevity and to conform to similar provisions in other revised articles of the Code. The requirement that the records be "in permanent form" is implicit in the word "keep".

Former Art. 48A, § 22(1), which required a court to receive in evidence a copy of a record or other document kept and certified to by the Commissioner as if it were the original, is deleted as unnecessary in light of the Maryland Uniform Photographic Copies of Business and Public Records as Evidence Act.