

(F) THE COMMISSIONER MAY LIMIT THE REINSTATEMENT FEE TO THE AMOUNT OF THE RENEWAL FEE IN CASES WHERE THE REINSTATEMENT APPLICANT DID NOT MAKE TIMELY RENEWAL BECAUSE OF TEMPORARY INCAPACITY, HOSPITALIZATION, OR OTHER HARDSHIP.

~~(F)~~ (G) THE COMMISSIONER MAY ADOPT REGULATIONS TO CARRY OUT THIS SECTION.

SECTION 3. AND BE IT FURTHER ENACTED, That the Laws of Maryland read as follows:

Article 48A – Insurance Code

175.

(a) An original application for a certificate may be refused until the Commissioner is satisfied under the provisions of §§ 35–39 that the applicant is not guilty of violating any provisions of this section. A certificate duly issued may be suspended or revoked or the renewal OR REINSTATEMENT thereof refused by the Commissioner if he finds, after notice and OPPORTUNITY FOR A hearing in accordance with the provisions of §§ 35–39, that the applicant for, or holder of such certificate:

(1) Has wilfully violated any provision of this article or of any other law of this State relating to insurance as herein defined, or relating to another type of insurance; or

(2) Has intentionally misrepresented or concealed any material fact in the application for such certificate; or

(3) Has obtained, or attempted to obtain, such certificate by misrepresentation, concealment, or other fraud; or

(4) Has misappropriated, converted or unlawfully withheld money belonging to an insurer, agent, broker, beneficiary, or an insured; or

(5) Has wilfully and materially misrepresented the provisions of an insurance policy; or

(6) Has committed fraudulent or dishonest practices in the business of insurance; or

(6A) Has participated with or without the knowledge of an insurer in the selling of motor vehicle insurance without any bona fide intention to sell such insurance, as evidenced by a persistent pattern of filing of certificates of insurance together with or closely followed by cancellation notices for such insurance under the Unsatisfied Claim and Judgment Fund Law; or

(7) Has been convicted by final judgment in any State or federal court of a crime involving moral turpitude; or

(8) Has knowingly participated in the writing or issuance of substantial over-insurance of any property insurance risks; or