

~~[(41G.) 41 I.]~~

~~The Commissioner shall by regulation establish or direct the establishment of a toll-free telephone number to assist and educate consumers concerning the purchase of private passenger automobile insurance. The Commissioner may not recommend specific companies or agents, but may provide to callers educational materials that may include a rate guide or other list of agents and insurers.~~

54.

~~(a) (1) All original and renewal certificates of authority heretofore or hereafter issued to insurers shall, unless previously suspended or revoked, expire at midnight on the [30th day of June] 31ST DAY OF JULY succeeding the date of the issuance of such certificate of authority. Upon payment of the annual [continuation fee provided in § 41] INSURANCE REGULATION FEE UNDER § 41B OF THIS ARTICLE before the expiration date of a certificate of authority, the same shall remain in effect until a new certificate of authority is issued or specifically refused.~~

~~(2) At least 2 months before a certificate of authority expires, the Commissioner shall send to each insurer holding a certificate of authority under this article an application to renew the certificate of authority.~~

~~(b) (1) An insurer shall mail a complete renewal application and the annual [continuation fee provided in § 41] INSURANCE REGULATION FEE UNDER § 41B OF THIS ARTICLE on or before [June 30] JULY 31. An insurer that fails to renew its certificate of authority on or before [June 30] JULY 31 shall forfeit:~~

~~(i) \$500 for each day from [July 1 through July 10] AUGUST 1 THROUGH AUGUST 10;~~

~~(ii) \$1,000 for each day from [July 11 through July 31] AUGUST 11 THROUGH AUGUST 31; and~~

~~(iii) \$5,000 for each day after [July 31] AUGUST 31.~~

~~(2) In addition to the provisions imposed under paragraph (1) of this subsection, an insurer that fails to renew its certificate of authority on or before [June 30] JULY 31 in the previous year shall:~~

~~(i) Renew its certificate of authority on or before [June 1] JULY 1 of the current year; and~~

~~(ii) Forfeit \$3,000 if the insurer fails to renew its certificate of authority on or before [June 30] JULY 31 in the current year.~~

~~(3) In addition to the monetary penalties imposed under this subsection, on [July 1] AUGUST 1 of each year, for each insurer that fails to file its renewal application and [continuation fee] INSURANCE REGULATION FEE on or before [June 30] JULY 31, the Commissioner may:~~

~~(i) Order that the insurer cease and desist from engaging further from the writing of insurance in this State in accordance with § 55 of this article; or~~