- (i) may not recommend specific insurers or agents; but
- (ii) may provide to callers educational material, including a rate guide and a list of insurers and agents.
- (D) (1) BY REGULATION, THE COMMISSIONER SHALL ESTABLISH STANDARDS GOVERNING THE PRIVACY OF CONSUMER FINANCIAL AND HEALTH INFORMATION PURSUANT TO TITLE V OF THE FEDERAL FINANCIAL SERVICES MODERNIZATION ACT OF 1999 (PUBLIC LAW 106–102).
- (2) THE REGULATIONS SHALL BE CONSISTENT WITH THE PROVISIONS OF THE MODEL REGULATION ADOPTED BY THE NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS ENTITLED "PRIVACY OF CONSUMER FINANCIAL AND HEALTH INFORMATION REGULATION".
- CRITERIA AND A PROCESS TO ALLOW AN INDIVIDUAL WHO IS OTHERWISE PROHIBITED FROM ENGAGING IN OR PARTICIPATING IN THE BUSINESS OF INSURANCE UNDER THE FEDERAL VIOLENT CRIME CONTROL AND LAW ENFORCEMENT ACT OF 1999 1994 (PUBLIC LAW 103–322) TO OBTAIN WRITTEN CONSENT FROM THE COMMISSIONER TO ENGAGE IN OR PARTICIPATE IN THE BUSINESS OF INSURANCE UNDER THE FEDERAL ACT.
- [(d)](F) In addition to any other penalty provided, a person that willfully violates a regulation adopted under this article is subject to any applicable penalty under this article for violation of the provision to which the regulation relates.
- SECTION 2. AND BE IT FURTHER ENACTED, That the regulations adopted by the Maryland Insurance Commissioner in accordance with 2–109(d) of the Insurance Article, as enacted by Section 1 of this Act, may not take effect before January 1, 2002.

SECTION 2. 3. AND BE IT FURTHER ENACTED, That this Act shall take effect July 1, 2001.

Approved May 15, 2001.

## CHAPTER 470

## (House Bill 379)

AN ACT concerning

## State Commission of Real Estate Appraisers and Home Inspectors

FOR the purpose of incorporating into the State Commission of Real Estate Appraisers a licensing and regulatory authority for home inspectors; establishing the State Commission of Real Estate Appraisers and Home Inspectors; providing for home inspector members of the Commission; altering certain residency requirements for members of the Commission; providing for a