

financing by denying the [agent, broker,] INSURANCE PRODUCER or insured the same rights accorded to [agents, brokers,] INSURANCE PRODUCERS or insureds who pay premiums in a different manner.

(b) With respect to personal lines automobile insurance, an independent [agent] INSURANCE PRODUCER, who directly or indirectly has an ownership interest in a premium finance company, shall provide a disclosure to be signed by the insured comparing the costs and terms of premium financing with the insurer's alternative payment plan.

23-506.

In addition to any other applicable administrative or civil penalty, a premium finance company, insurer, [agent, or broker] OR INSURANCE PRODUCER that willfully and knowingly violates any provision of this title is guilty of a misdemeanor and on conviction is subject to a fine not exceeding \$1,000 or imprisonment not exceeding 1 year or both.

25-106.

(d) (1) Unless the purchase is effected through a licensed ~~agent or broker~~ INSURANCE PRODUCER acting under the surplus lines insurance laws and regulations of a state, a purchasing group may not purchase insurance from a risk retention group that is not chartered in that state or from an insurer not authorized in the state in which the purchasing group is located.

25-107.

(a) A person must obtain a license from the Commissioner before the person acts or offers to act as an [agent or broker] INSURANCE PRODUCER for a risk retention group or purchasing group that solicits members, sells insurance coverage, purchases coverage for its members that are located in the State, or otherwise does business in the State.

(b) (1) Each [agent or broker] INSURANCE PRODUCER acting on behalf of a risk retention group or purchasing group shall keep a complete and separate record of all policies procured from or on behalf of the risk retention group or purchasing group.

25-401.

[(f) "Licensed producer" means a qualified agent or qualified broker.]

[(g)](F) (1) "Premiums written" means, as computed by the Association, gross direct premiums charged during the second preceding calendar year with respect to property in the State on all policies of essential property insurance and the essential property insurance components of multi-peril policies, less return premiums, dividends paid or credited to policyholders, or the unused or unabsorbed parts of premium deposits.

(2) "Premiums written" does not include premiums or parts of premiums relating to risks ceded to the Association.