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By: **Delegates Kelly, Mayer, O'Donnell, Rosenberg, Smigiel, and Zirkin**

Introduced and read first time: February 6, 2006

Assigned to: Economic Matters

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A BILL ENTITLED

1 AN ACT concerning

2 **Insurance - Improper Premiums and Charges - Bail Bonds - Civil Penalty**

3 FOR the purpose of establishing a certain civil penalty for collecting a certain  
4 improper premium or charge for insurance with regard to a bail bond; and  
5 generally relating to improper premiums and charges for insurance.

6 BY repealing and reenacting, without amendments,  
7 Article - Insurance  
8 Section 27-216(b)(1)  
9 Annotated Code of Maryland  
10 (2002 Replacement Volume and 2005 Supplement)

11 BY adding to  
12 Article - Insurance  
13 Section 27-216(f)  
14 Annotated Code of Maryland  
15 (2002 Replacement Volume and 2005 Supplement)

16 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF  
17 MARYLAND, That the Laws of Maryland read as follows:

18 **Article - Insurance**

19 27-216.

20 (b) (1) A person may not willfully collect a premium or charge for insurance  
21 that:

22 (i) exceeds or is less than the premium or charge applicable to that  
23 insurance under the applicable classifications and rates as filed with and approved by  
24 the Commissioner; or

25 (ii) if classifications, premiums, or rates are not required by this  
26 article to be filed with and approved by the Commissioner, exceeds or is less than the  
27 premium or charge specified in the policy and set by the insurer.

1 (F) IN ADDITION TO ANY CIVIL PENALTY OTHERWISE APPLICABLE, A PERSON  
2 THAT VIOLATES SUBSECTION (B)(1) OF THIS SECTION WITH REGARD TO A BAIL BOND  
3 IS SUBJECT TO A CIVIL PENALTY NOT EXCEEDING \$5,000 FOR EACH VIOLATION.

4 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect  
5 October 1, 2006.