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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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Committee Report: Favorable with amendments

House action: Adopted

Read second time: March 19, 2006

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CHAPTER\_\_\_\_\_

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:

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

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

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

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