

SEC. 2. *And be it further enacted*, That this Act shall take effect July 1, 1970.

Approved April 28, 1970

CHAPTER 431
(House Bill 573)

AN ACT to repeal and re-enact with amendments, Section 230(b) of Article 48A of the Annotated Code of Maryland (1968 Replacement Volume), title "Insurance," subtitle "Unfair Trade Practices," to allow agents and brokers to be compensated by applicants for actual expenses incurred in the required procedure when placing automobile insurance coverage through the Maryland Automobile Insurance Plan said compensation not to exceed \$5.00 unless provided otherwise by the plan.

SECTION 1. *Be it enacted by the General Assembly of Maryland*, That Section 230(b) of Article 48A of the Annotated Code of Maryland, (1968 Replacement Volume), title "Insurance," subtitle "Unfair Trade Practices" be and it is hereby repealed and re-enacted, with amendments, to read as follows:

230. **Illegal Dealing in Premiums; Improper Charges for Insurance.**

(a) No person shall willfully collect any sum as premium or charge for insurance, which insurance is not then provided or is not in due course to be provided (subject to acceptance of the risk by the insurer) by an insurance policy issued by an insurer as authorized by this article.

(b) No person shall willfully collect as premium or charge for insurance any sum in excess of or less than the premium or charge applicable to such insurance, in accordance with the applicable classifications and rates as filed with and approved by the Commissioner; or, in cases where classifications, premiums, or rates are not required by this article to be so filed and approved, such premiums and charges shall not be in excess of or less than those specified in the policy and as fixed by the insurer. This provision shall not be deemed to prohibit the charging and collection, by surplus line agents licensed under subtitle 13 of this article, of the amount of applicable ~~state~~ STATE and federal taxes in addition to the premium required by the insurer. Nor shall it be deemed to prohibit the charging and collection by a life insurer, of amounts actually to be expended for medical examination of an applicant for life insurance or for reinstatement of a life insurance policy. *Nor shall it be deemed to prohibit the charging and collection, by agents or brokers, of actual expenses incurred in the placement of automobile insurance through the Maryland Automobile Insurance Plan with a maximum charge of \$5.00 unless provided otherwise by this Plan.*

SEC. 2. *And be it further enacted*, That this Act shall take effect July 1, 1970.

Approved April 28, 1970