

such. Any insurance company appointing an agent or solicitor in this State shall make application for authority for such appointment upon blanks prepared and prescribed by the Insurance Commissioner and in addition shall supply such other information under oath as the Insurance Commissioner may require; shall certify that any such agent or solicitor proposed to be appointed is qualified as such under the laws of this State; and such insurance company shall certify that to the best of the knowledge and belief of said Company such agent or solicitor is of good character and will prove efficient. Such appointment of an agent or solicitor shall be renewed annually and the fee provided therefor paid to the Insurance Commissioner for each calendar year or portion thereof. Having certified, as herein provided, to the qualification of an agent or solicitor, no insurance company shall be required to renew or repeat such certification unless in the discretion of the Insurance Commissioner it may be deemed necessary.

1922, ch. 492, sec. 60. 1924, ch. 235, sec. 60.

61. *Agent and Solicitor Qualification Requirements.* Before a license or permit to act as agent or solicitor for any insurance company authorized to transact business in this State, shall be issued by the Insurance Commissioner, an application for such license or permit must be made in writing and under oath and upon forms to be prepared and prescribed by the Insurance Commissioner. Such application shall be addressed to the Insurance Commissioner and signed by the applicant, and shall set forth in full the name and address of the applicant; shall state that he has not violated any of the insurance laws of this State during the year last preceding the date of such application; that he will not violate any such law if the application be granted; that he has not misrepresented the terms or conditions of any insurance policy or contract; that he has not misappropriated or withheld from any insurance company, or general agent or agent money or property received or collected by him for any company, or general agent, or agent, under any former or existing employment as agent, broker or solicitor; whether or not his license or authority to act for any insurance company has been refused or revoked in this or any other State for a violation of law; where and in what business he has been engaged during the past year; and shall further supply such further information as the Insurance Commissioner may require; and shall give full answers to the following questions: Do you understand that it is against the laws of Maryland (a) to act as agent or solicitor for any insurance company not authorized to do business in this State, or for any insurance company authorized to do business in this State, without first being appointed by the company for which you desire to act? (b) To misrepresent the terms or conditions of any policy or contract of insurance? (c) To make discrimination between citizens of this State in premiums or to rebate any part of premiums or commissions, or to twist or attempt to switch or twist any policy of insurance by misrepresentation? Before any license or permit be granted to act as agent or solicitor for any insurance company, the Insurance Commissioner may make inquiry as to the accuracy of any statements made by any applicant and may refuse to grant the permit or authority applied for if he is