- (a) Before the Insurance Commissioner shall issue a certificate of authority or license to any person to act as agent, solicitor, broker or brokers' solicitors, as provided in Sections 109, 117 and 118 of this Article, except to sell life and/or accident and health insurance only, and except to a ticket selling agent of a common carrier who shall act thereunder only in reference to the issuance of accident insurance tickets or insurance on personal effects while being carried as baggage, in connection with the transportation provided by any such transportation ticket, he shall on and after September 1, 1960 require the applicant therefor to satisfy him (1) that he has taken and successfully completed a program of studies, which may consist of OFFERED BY schools, insurance company schools, or correspondence courses, SCHOOLS, WHICH PROGRAM OF STUDIES HAS BEEN established or approved by regulation of the Commissioner, for the specific kind of license for which application is made, to the end that the applicant shall be reasonably familiar with the kind or kinds of insurance, or subdivisions thereof, for which he desires to be licensed; or (2) that he has been regularly employed by an insurance company or an insurance agent or insurance broker, for a period or periods aggregating not less than one year during the three years next preceding the date of application in responsible insurance duties in connection with the kind or kinds of insurance, or subdivisions thereof, for which he desires to be licensed, and, in such case, such applicant shall submit with his application the affidavit of such employer or employers stating facts which show compliance with this requirement; or (3) that he has been regularly employed by an insurance company or an insurance agent or an insurance broker for a period or periods aggregating not less than one year during the three years next preceding the date of entrance into the service of the Armed Forces of the United States or immediately following his discharge therefrom in connection with the kind or kinds of insurance, or subdivisions thereof, for which he desires to be licensed, and in such case the application for the license is filed within one year from the date of discharge, and the applicant submits with his application the affidavit of such employer or employers stating facts which show compliance with this requirement.
 - (b) Before issuing a certificate of authority or a license, the Commissioner shall require such applicant to satisfactorily pass an examination relating to the kind or kinds of insurance, or subdivisions thereof, for which he desires to be licensed, for the purpose of determining whether he is qualified to receive such license, provided that such examination shall be given by the Commissioner at least once every thirty days at places the Commissioner shall from time to time determine. The applicant shall pay to the Insurance Commissioner a fee of Ten Dollars (\$10.00), which shall entitle the said applicant to two such examinations, in addition to the first, for license to write the same kind or kinds of insurance or subdivisions thereof, should the applicant require the same, provided that any additional examination after the first shall be taken within a period of one year from the date of the first examination. An applicant failing to attain a passing grade after three trials shall be required to wait six months from the date of his last previous trial before applying again, and failing to pass after six times, shall be required to wait one year from the date of his last previous trial before applying again. An additional fee of Ten Dollars