

**200. Report of and Tax on Independently Procured Coverages.**

(a) Every insured who in this State procures or causes to be procured or continues or renews insurance in an unauthorized insurer upon a subject of insurance resident, located, or to be performed within this State, other than insurance procured through a surplus line broker pursuant to the Surplus Lines Insurance Law of this State or exempted from such law under section 199, shall within thirty (30) days after the date such insurance was so procured, continued, or renewed, file a report of the same with the Commissioner, in writing and upon forms designated by the Commissioner and furnished to such an insured upon request. Such report shall state the name and address of the insured or insureds, name and address of the insurer, the subject of the insurance, a general description of the coverage, the amount of premium currently paid thereon, and such additional information as reasonably requested by the Commissioner.

(b) For the general support of the Government of this State, there is levied and there shall be collected from every such insured in this State for the privilege of so insuring his property or interests, a tax at the rate of three percent (3%) of the gross premium paid for any such insurance, after deduction of return premiums, if any. Such tax shall be paid to the Commissioner, coincidentally with the filing of the report provided for in subsection (a) above.

(c) The tax imposed hereunder if delinquent shall bear interest at the rate of six (6%) percent per annum, compounded annually.

(d) Such tax shall be collectible by civil action brought by the Commissioner.

**14. UNAUTHORIZED INSURERS****201. Representing or Aiding Unauthorized Insurer Prohibited.**

(a) No person shall in this State directly or indirectly act as agent for, or otherwise represent or aid on behalf of another, any insurer not then authorized to transact insurance business in this State, in the solicitation, negotiation or effectuation of insurance or of annuity contracts, inspection of risks, fixing of rates, investigation or adjustment of losses, collection of premiums, or in any other manner in the transaction of insurance business with respect to subjects of insurance resident, located or to be performed in this State.

~~(b)~~ This subsection shall not apply to:

(1) Acceptance of service of process by the Commissioner under section 205.

(2) Surplus lines insurance, and other transactions as to which certificate of authority is not required of an insurer as stated in section 43.

(3) Reinsurance as authorized by section 74.

(4) To the services of an adjuster with respect to claims under policies lawfully solicited, issued and delivered outside Maryland.

(5) To the professional services of an attorney at law.

~~(e)~~ (B) Publishing or broadcasting advertisements of unauthorized insurers or agents.