

person in any manner solicit, negotiate, make or procure insurance covering subjects of insurance resident, located or to be performed in this State, unless then licensed therefor pursuant to this subtitle or not subject to the provisions hereof, except as otherwise provided in this article.] AN INSURANCE AGENT UNLESS:

(1) THAT PERSON HAS OBTAINED A CERTIFICATE OF QUALIFICATION FROM THE STATE IN THE PARTICULAR KIND OR KINDS OF INSURANCE OR SUBDIVISIONS THEREOF FOR WHICH THAT PERSON INTENDS TO ACT AS AGENT; AND

(2) THAT PERSON HAS OBTAINED AN APPOINTMENT OR APPOINTMENTS FROM AN INSURER OR INSURERS.

(B) A PERSON MAY NOT ACT AS AN INSURANCE BROKER UNLESS THAT PERSON HAS OBTAINED A CERTIFICATE OF QUALIFICATION FROM THE STATE IN THE PARTICULAR KIND OR KINDS OF INSURANCE OR SUBDIVISIONS OF INSURANCE FOR WHICH THAT PERSON INTENDS TO ACT AS BROKER.

[(b)] (C) [No] AN agent [or broker shall] MAY NOT solicit or take application [for,] OR negotiate, [procure or place for others] PROCURE OR MAKE any [kind of] insurance for which [he is] THAT AGENT DOES not then [qualified and licensed] POSSESS A VALID APPOINTMENT.

[(c)] (D) No commission, fee, reward, rebate or other consideration for procuring or influencing the procurement of any insurance shall be paid, directly or indirectly, to any person who is not then [licensed pursuant to the provisions of] QUALIFIED UNDER this subtitle, except as to the kinds of insurance, types of insurers and transactions exempted from the provisions of this subtitle by §§ 165 and 171; provided, however, that in the case of life insurance and health insurance the provisions of this section shall not prevent the payment or receipt of commissions on renewal premiums on existing policies or other deferred commissions to or by any person solely because [such] THAT person has ceased to [hold a license] BE QUALIFIED to act as agent, or broker except as otherwise provided by this article.

[(d)] (E) Any person who violates any provision of this section shall be guilty of misdemeanor, and upon conviction thereof shall be subject to a fine of not more than \$500.00 or to imprisonment for not more than 6 months, or both, for each such violation.

[(e)] (F) This subtitle [shall] DOES not apply to any person employed by an insured to administer or assist in the administration of the insurance or risk management program of his employer, or to a licensed insurance adviser while employed under contract by an insured and acting on behalf of the insured, provided that such persons are not authorized to accept any compensation from any agent, broker or [insurer.] INSURER, OR TO ATTORNEYS AT LAW OF THIS STATE FOR PURPOSES OF ACTING AS A TITLE INSURANCE AGENT OR BROKER.