

168.

(a) [For the protection of the people of this State, the Commissioner shall issue, renew, continue or permit to exist licenses only in compliance with this article to individuals who are trustworthy and of good character and who have qualified therefore by study programs, experience and examination and who shall be licensed and may conduct their insurance business affairs in accordance with the provisions of this subtitle.

(b) (1) Any qualified individual may be appointed by and may be licensed as an agent for any one or more insurers as to the kind or kinds of insurance business for which the person is qualified.

(2) If qualified a licensed agent may also be licensed as a broker.

(c) A broker's license shall be issued to authorize the transaction of business by a person qualified therefor in the following categories: (A) All kinds of insurance; (B) all kinds of insurance other than life and health insurance and annuities; and (C) life and health insurance and annuities only.

(d) Licensees may conduct their insurance business affairs as a partnership or corporation provided that every individual who solicits, negotiates, or accepts insurance business from the public shall be qualified and licensed for the kinds of insurance business he does with the public.

If a partnership or corporation is primarily engaged in the insurance business, any such partnership or corporation agency may be issued appropriate agent or broker licenses and may be certified as a licensee under this subtitle to the supervisory officials of any state.]

THE COMMISSIONER SHALL ISSUE, RENEW, AND PERMIT TO EXIST A CERTIFICATE OF QUALIFICATION TO AN AGENT OR BROKER IN ANY ONE KIND OR COMBINATION OF KINDS OF INSURANCE AND SUBDIVISIONS THEREOF AS THE COMMISSIONER MAY CONSIDER APPROPRIATE.

(B) IN ORDER TO OBTAIN A CERTIFICATE OF QUALIFICATION TO ACT AS AN INSURANCE AGENT, A PERSON SHALL:

(1) (I) FILE THE APPROPRIATE APPLICATION FORM WITH THE COMMISSIONER AFFIRMING THAT THE INDIVIDUAL IS OF GOOD CHARACTER AND TRUSTWORTHY;

(II) MEET THE EDUCATION, EXPERIENCE, AND OTHER QUALIFICATION PROVISIONS OF §§ 171, 176, 177, AND 178 OF THIS ARTICLE, AS APPLICABLE; AND

(III) PAY THE FEE SPECIFIED IN § 41 OF THIS ARTICLE; OR