WILLIAM DONALD SCHAEFER, Governor

167.

- (c) [An] (1) EXCEPT AS PROVIDED IN THIS SUBSECTION, AN agent may not solicit or take application or negotiate, procure or make any insurance for which that agent does not then possess a valid appointment.
- (2) AN AGENT MAY, WITHOUT AN APPOINTMENT, SUBMIT TO AN INSURER AN INFORMAL INQUIRY FOR ANY KIND OF INSURANCE LIFE INSURANCE, HEALTH INSURANCE, OR ANNUITY FOR WHICH THE AGENT HAS A VALID AND EFFECTIVE CERTIFICATE OF QUALIFICATION IF THE INSURER HAS A VALID AND EFFECTIVE CERTIFICATE OF AUTHORITY UNDER THIS ARTICLE FOR THE KIND OF INSURANCE WITH RESPECT TO WHICH THE INOUIRY IS MADE.
- (3) AN AGENT MAY, WITHOUT AN APPOINTMENT, SOLICIT AN APPLICATION FOR ANY KIND OF #NSURANCE LIFE INSURANCE, HEALTH INSURANCE, OR ANNUITY FOR WHICH THE AGENT HAS A VALID AND EFFECTIVE CERTIFICATE OF QUALIFICATION IF:
- (#) THE INSURER TO WHICH THE APPLICATION IS SUBMITTED HAS A VALID AND EFFECTIVE CERTIFICATE OF AUTHORITY UNDER THIS ARTICLE FOR THE KIND OF INSURANCE REQUESTED IN THE APPLICATION;-AND.
- †## (4) WITHIN 30 DAYS FROM RECEIPT BY THE AN INSURER OF THE APPLICATION FROM THE AGENT AN APPLICATION FOR LIFE INSURANCE, HEALTH INSURANCE, OR AN ANNUITY FROM AN AGENT WHO DOES NOT HOLD A VALID APPOINTMENT FROM THE INSURER, THE INSURER SHALL EITHER REJECT THE APPLICATION IN ACCORDANCE WITH § 234A OF THIS ARTICLE OR F##BES FILE A WRITTEN NOTICE OF APPOINTMENT WITH THE COMMISSIONER PURSUANT-TO UNDER § 169 OF THIS ARTICLE.
- SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect July 1, 1988.

May 27, 1988

The Honorable R. Clayton Mitchell, Jr. Speaker of the House of Delegates State House Annapolis, Maryland 21401

Dear Mr. Speaker:

In accordance with Article II, Section 17 of the Maryland Constitution, I have today vetoed House Bill 619.