

BY repealing and reenacting, with amendments,

Article 48A - Insurance Code  
Section 167  
Annotated Code of Maryland  
(1986 Replacement Volume and 1988 Supplement)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That the Laws of Maryland read as follows:

Article 48A - Insurance Code

167.

(a) A person may not act as 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.

(c) (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 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 inquiry is made.

(3) An agent may, without an appointment, solicit an application for any kind of 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.

(4) Within 30 days from receipt by an insurer of an application for life insurance, health insurance, or an annuity from an agent who does not hold a valid appointment from the