

As to reinsurance, see Title 5, Subtitle 9 of this article.

As to fraternal benefit societies, see Title 8, Subtitle 4 of this article.

As to surplus lines brokers, see Title 3, Subtitle 3 of this article.

Defined terms: "Agent" § 1-101  
"Annuity" § 1-101  
"Broker" § 1-101  
"Insurance" § 1-101  
"Insurer" § 1-101  
"Person" § 1-101  
"Reinsurance" § 1-101  
"Title insurance agent" § 10-101

10-103. CERTIFICATE OF QUALIFICATION REQUIRED.

(A) AGENTS — IN GENERAL.

EXCEPT AS OTHERWISE PROVIDED IN THIS ARTICLE, BEFORE A PERSON ACTS AS AN AGENT IN THE STATE, THE PERSON MUST OBTAIN:

(1) A CERTIFICATE OF QUALIFICATION IN THE KIND OR SUBDIVISION OF INSURANCE FOR WHICH THE PERSON INTENDS TO ACT AS AN AGENT; AND

(2) AN APPOINTMENT FROM AN INSURER.

(B) SAME — APPOINTMENT NOT REQUIRED.

(1) EXCEPT AS OTHERWISE PROVIDED IN THIS SUBSECTION, AN AGENT MAY NOT SOLICIT, TAKE APPLICATION, NEGOTIATE, PROCURE, OR MAKE ANY INSURANCE FOR WHICH THE AGENT DOES NOT HAVE AN APPOINTMENT.

(2) WITHOUT AN APPOINTMENT, AN AGENT MAY:

(I) SUBMIT TO AN INSURER AN INFORMAL INQUIRY FOR ANY KIND OF LIFE INSURANCE, HEALTH INSURANCE, OR ANNUITY FOR WHICH THE AGENT HAS A CERTIFICATE OF QUALIFICATION IF THE INSURER HAS A CERTIFICATE OF AUTHORITY FOR THE KIND OF INSURANCE ABOUT WHICH THE INQUIRY IS MADE; AND

(II) SOLICIT AN APPLICATION FOR ANY KIND OF LIFE INSURANCE, HEALTH INSURANCE, OR ANNUITY FOR WHICH THE AGENT HAS A CERTIFICATE OF QUALIFICATION IF THE INSURER TO WHICH THE APPLICATION IS SUBMITTED HAS A CERTIFICATE OF AUTHORITY FOR THE KIND OF INSURANCE REQUESTED IN THE APPLICATION.

(C) BROKERS.

BEFORE A PERSON ACTS AS A BROKER IN THE STATE, THE PERSON MUST OBTAIN A CERTIFICATE OF QUALIFICATION IN THE KIND OR SUBDIVISION OF INSURANCE FOR WHICH THE PERSON INTENDS TO ACT AS A BROKER.

(D) PARTNERSHIPS AND CORPORATIONS.