

27-405.

(a) It is a fraudulent insurance act for a person to act as or represent to the public that the person is an [agent, broker,] INSURANCE PRODUCER or adjuster in the State if the person has not received the appropriate [certificate of qualification] LICENSE under or otherwise complied with Title 10, Subtitle 1 of this article.

(b) It is a fraudulent insurance act for an [agent or broker] INSURANCE PRODUCER:

(1) to solicit or take application for, procure, or place for others insurance for which the [agent or broker] INSURANCE PRODUCER has not obtained an appropriate [certificate of qualification] LICENSE;

(2) knowingly to violate § 10-130 of this article; or

(3) intentionally to fail to report to an insurer the exact amount of consideration charged as a premium for an insurance contract, if different from the policy premium, and to fail to maintain records that show that information.

27-501.

(a) (1) An insurer[, agent, or broker] OR INSURANCE PRODUCER may not cancel or refuse to underwrite or renew a particular insurance risk or class of risk for a reason based wholly or partly on race, color, creed, sex, or blindness of an applicant or policyholder or for any arbitrary, capricious, or unfairly discriminatory reason.

(2) Except as provided in this section, an insurer[, agent, or broker] OR INSURANCE PRODUCER may not cancel or refuse to underwrite or renew a particular insurance risk or class of risk except by the application of standards that are reasonably related to the insurer's economic and business purposes.

(c) An insurer[, agent, or broker] OR INSURANCE PRODUCER may not make an inquiry about race, creed, color, or national origin in an insurance form, questionnaire, or other manner or requesting general information that relates to an application for insurance.

27-503.

(a) An insurer may not cancel a written agreement with an [agent or broker] INSURANCE PRODUCER about insurance or refuse to accept insurance business from the [agent or broker] INSURANCE PRODUCER unless the insurer complies with this section.

(b) (1) This subsection does not apply to:

(i) policies of life insurance, health insurance, surety insurance, wet marine and transportation insurance, and title insurance; or

(ii) [agents, brokers,] INSURANCE PRODUCERS or policies of a company or group of companies represented by [agents or brokers] INSURANCE PRODUCERS who by contractual agreement represent only that company or group of companies if: