

ever, that IN THE CASE OF LIFE INSURANCE AND HEALTH INSURANCE the provisions of this section shall not prevent the payment or receipt of commissions on renewal premiums on existing policies or other deferred commissions to or by any person solely because such person has ceased to hold a license to act as agent, ~~broker, or solicitor.~~ OR BROKER EXCEPT AS OTHERWISE PROVIDED BY THIS ARTICLE.

(d) Any person who violates any provision of this section shall be guilty of misdemeanor, and upon conviction thereof shall be subject to a fine of not more than \$500.00 or to imprisonment for not more than 6 months, or both, for each such violation.

(E) THIS SUBTITLE SHALL NOT APPLY TO ANY PERSON EMPLOYED BY AN INSURED TO ADMINISTER OR ASSIST IN THE ADMINISTRATION OF THE INSURANCE OR RISK MANAGEMENT PROGRAM OF HIS EMPLOYER, OR TO A LICENSED INSURANCE ADVISER WHILE EMPLOYED UNDER CONTRACT BY AN INSURED AND ACTING ON BEHALF OF THE INSURED, ~~PROVIDES~~ PROVIDED THAT SUCH PERSONS ARE NOT AUTHORIZED TO ACCEPT ANY COMPENSATION FROM ANY AGENT, BROKER OR INSURER.

#### 168. General Qualifications for Licenses.

(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 and only as to individuals who are trustworthy and of good character and who have qualified therefor by study programs, experience and examination in accordance with the provisions of this subtitle.

##### (b) Cumulative Licenses.

(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) Scope of broker's licenses. 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 (C) life and health insurance only.

(d) No license to act as agent, ~~broker or solicitor~~ OR BROKER may be issued to other than an individual. 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 licensed in accordance with the provisions of this subtitle. QUALIFIED AND LICENSED FOR THE LINES FOR WHICH HE IS TO RECEIVE COMPENSATION IN ACCORDANCE WITH THE PROVISIONS OF THIS SUBTITLE.

~~(e) A solicitor shall have such powers and duties as his contract of employment provides; except that no solicitor shall solicit insurance, collect premiums or otherwise conduct business in any name other than the trade name of the agent or broker by whom he is employed.~~