

(m) Certified public adjusters.

Any person licensed as a public adjuster in accordance with the provisions of this section may be styled and known as a "certified public adjuster".

(n) Residence requirements.

No public adjuster ~~or public adjuster solicitor~~ license shall be issued by the Commissioner to any applicant who has not been a bona fide resident of the State of Maryland continuously for at least one year next preceding the date of filing of any application under the provisions of this section.

182. Insurance Advisers; Qualification and Licensing.

(a) License required.

No person shall act as an insurance adviser, as defined in this section, unless so authorized by virtue of a license issued or renewed pursuant to the provisions of this section.

(b) Definitions.

The term "insurance adviser" as used in this section shall mean any person who, for money, fee, commission or any other thing of value offers to examine, or examines any policy of insurance or any annuity or pure endowment contract for the purpose of giving, or gives or offers to give, any advice, counsel, recommendation or information in respect to the terms, conditions, benefits, coverage or premium of any such policy or contract, or in respect to the expediency or advisability of altering, changing, exchanging, converting, replacing, surrendering, continuing or rejecting any such policy or contract, or of accepting or procuring any such policy or contract from any insurer, or who, or which, in or on advertisements, cards, signs, circulars or letterheads, or elsewhere, or in any other way or manner by which public announcements are made, uses the title "insurance adviser", "insurance specialist", "insurance counselor", "insurance analyst", "policyholders' adviser", "policyholders' counselor", "refund company", or any other similar title, or any title indicating that he gives, or is engaged in the business of giving advice, counsel, recommendation or information to holders of policies of insurance or annuity contracts, shall be deemed an insurance adviser, provided that an agent or other representative of any authorized insurer who certifies to the Commissioner that he has successfully completed a course which has been submitted to and approved by the Commissioner and who uses a similar title in close conjunction with the name, in whole or in part, of the authorized insurer, while acting for such insurer, shall not be deemed an insurance adviser within the meaning of this section.

A license as insurance adviser shall not authorize adjusting of losses nor receipt of compensation from insurers, brokers or agents for the sale of or placement of insurance.

(c) Exceptions.

Nothing contained in this section shall apply (1) to an officer, employee, agent or other representative of any authorized insurer while acting for such insurer; (2) to any licensed broker ~~or solicitor~~ who acts on behalf of his client; (3) to any attorney at law of this