

# SENATE BILL 490

C4  
SB 780/13 – FIN

4r2010  
CF HB 603

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By: **Senators Astle, Currie, Feldman, Hershey, Kittleman, Klausmeier, and Peters**

Introduced and read first time: January 27, 2014

Assigned to: Finance

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Committee Report: Favorable with amendments

Senate action: Adopted

Read second time: March 11, 2014

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## CHAPTER \_\_\_\_\_

1 AN ACT concerning

2 **Limited Lines Insurance Licenses – Self-Service Storage ~~Agents~~ Producers**

3 FOR the purpose of requiring the Maryland Insurance Commissioner to issue a  
4 limited lines license as a self-service storage ~~agent~~ producer to an owner ~~or~~  
5 ~~operator~~ of a self-service storage facility ~~who meets~~ and certain individuals who  
6 meet certain requirements; providing for the scope of the license; prohibiting an  
7 owner from offering or selling certain insurance unless the owner holds a  
8 certain license and makes a certain designation; providing that an owner ~~or~~  
9 ~~operator~~ is not required to be licensed under certain circumstances; requiring  
10 an applicant for a license to file a certain application with the Commissioner;  
11 providing that a self-service storage ~~agent~~ producer is not required to have a  
12 separate license for each self-service storage facility where insurance is offered  
13 or sold; requiring a self-service storage ~~agent~~ producer to provide certain notice  
14 to the Commissioner under certain circumstances; providing that a self-service  
15 storage ~~agent~~ producer is not required to meet certain continuing education  
16 requirements; prohibiting a self-service storage ~~agent~~ producer from offering or  
17 selling insurance unless the ~~agent~~ producer makes certain brochures or other  
18 written materials available to prospective occupants, certain costs related to the  
19 insurance are stated in writing, certain evidence of coverage is provided to  
20 occupants, ~~and~~ the insurance is provided by certain entities, , and the producer  
21 advises an occupant of certain information and requires an occupant to take  
22 certain actions under certain circumstances; authorizing employees or ~~agents~~  
23 authorized representatives of a self-service storage ~~agent~~ producer to act in a  
24 certain manner regarding certain matters under certain circumstances;

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EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.

Underlining indicates amendments to bill.

~~Strike out~~ indicates matter stricken from the bill by amendment or deleted from the law by amendment.



1 establishing a certain responsibility of and requiring certain actions by  
 2 designated responsible producers; requiring each self-service storage ~~agent~~  
 3 producer to provide a certain training program for employees and ~~agents~~  
 4 authorized representatives; establishing certain prohibited acts; authorizing the  
 5 Commissioner to suspend, revoke, or renew a certain license under certain  
 6 circumstances; requiring the Commissioner to collect certain information, make  
 7 certain determinations, and report certain findings and recommendations to  
 8 certain committees of the General Assembly on or before a certain date;  
 9 authorizing the Commissioner to adopt certain regulations; providing for the  
 10 construction of this Act; defining certain terms; and generally relating to  
 11 licensing of self-service storage ~~agents~~ producers.

12 BY adding to  
 13 Article – Insurance  
 14 Section 10-801 through ~~10-810~~ 10-812 to be under the new subtitle “Subtitle 8.  
 15 Self-Service Storage ~~Agents~~ Producers”  
 16 Annotated Code of Maryland  
 17 (2011 Replacement Volume and 2013 Supplement)

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

20 **Article – Insurance**

21 **SUBTITLE 8. SELF-SERVICE STORAGE ~~AGENTS~~ PRODUCERS.**

22 **10-801.**

23 **(A) IN THIS SUBTITLE THE FOLLOWING WORDS HAVE THE MEANINGS**  
 24 **INDICATED.**

25 **(B) “AUTHORIZED REPRESENTATIVE” MEANS AN INDEPENDENT**  
 26 **CONTRACTOR OF AN OWNER OF A SELF-SERVICE STORAGE FACILITY.**

27 **(C) “BUSINESS ENTITY” HAS THE MEANING STATED IN § 5-511 OF THIS**  
 28 **ARTICLE.**

29 **(D) “DESIGNATED RESPONSIBLE PRODUCER” MEANS AN INDIVIDUAL**  
 30 **WHO:**

31 **(1) HOLDS A LIMITED LINES LICENSE UNDER THIS SUBTITLE; AND**

32 **(2) IS DESIGNATED BY THE OWNER AS RESPONSIBLE FOR THE**  
 33 **OWNER’S COMPLIANCE WITH INSURANCE LAWS, RULES, AND REGULATIONS OF**  
 34 **THE STATE.**

1       ~~(B)~~ (E)       “OCCUPANT” MEANS A PERSON OR THE PERSON’S  
2       SUBLESSEE, SUCCESSOR, OR ASSIGNEE WHO IS ENTITLED TO THE USE OF A  
3       LEASED SPACE AT A SELF-SERVICE STORAGE FACILITY.

4       ~~(C)~~ (F)       “OWNER” MEANS THE OWNER OF A SELF-SERVICE STORAGE  
5       FACILITY.

6       ~~(D)~~ (G)       (1)   “PERSONAL PROPERTY” MEANS MOVABLE PROPERTY  
7       THAT IS NOT AFFIXED TO LAND.

8                   (2)   “PERSONAL PROPERTY” INCLUDES:

9                   (I)   GOODS, WARES, MERCHANDISE, HOUSEHOLD ITEMS,  
10                  AND FURNISHINGS;

11                  (II)   A VEHICLE, AS DEFINED IN § 11-176 OF THE  
12                  TRANSPORTATION ARTICLE; AND

13                  (III)   WATERCRAFT AND MOTORIZED WATERCRAFT.

14       ~~(E)~~   ~~“SELF-SERVICE STORAGE AGENT” MEANS AN OWNER OR OPERATOR~~  
15       ~~OF A SELF-SERVICE STORAGE FACILITY WHO HOLDS A LIMITED LINES LICENSE~~  
16       ~~UNDER THIS SUBTITLE.~~

17       ~~(F)~~ (H)       “SELF-SERVICE STORAGE FACILITY” MEANS ANY REAL  
18       PROPERTY THAT IS USED FOR RENTING OR LEASING STORAGE SPACE IN WHICH  
19       THE OCCUPANTS THEMSELVES CUSTOMARILY STORE AND REMOVE PERSONAL  
20       PROPERTY ON A SELF-SERVICE BASIS.

21                  (I)   “SELF-SERVICE STORAGE PRODUCER” MEANS:

22                  (1)   AN OWNER OF A SELF-STORAGE FACILITY WHO HOLDS A  
23       LIMITED LINES LICENSE UNDER THIS SUBTITLE; OR

24                  (2)   A DESIGNATED RESPONSIBLE PRODUCER.

25       10-802.

26                  (A)   THE COMMISSIONER SHALL ISSUE A LIMITED LINES LICENSE AS A  
27       SELF-SERVICE STORAGE ~~AGENT~~ PRODUCER TO:

28                  (1)   AN OWNER ~~OR OPERATOR~~ OF A SELF-SERVICE STORAGE  
29       FACILITY WHO MEETS THE REQUIREMENTS OF THIS SUBTITLE; AND

1           **(2) AN INDIVIDUAL WHO:**

2                           **(I) IS DESIGNATED BY THE OWNER AS RESPONSIBLE FOR**  
 3 **THE OWNER'S COMPLIANCE WITH INSURANCE LAWS, RULES, AND REGULATIONS**  
 4 **OF THE STATE; AND**

5                           **(II) MEETS THE REQUIREMENTS OF THIS SUBTITLE.**

6           **(B) A LIMITED LINES LICENSE AS A SELF-SERVICE STORAGE ~~AGENT~~**  
 7 **PRODUCER AUTHORIZES THE LICENSEE TO OFFER OR SELL INSURANCE ONLY:**

8                           **(1) IN CONNECTION WITH AND INCIDENTAL TO THE RENTAL OF**  
 9 **STORAGE SPACE AT A SELF-SERVICE STORAGE FACILITY ON A MASTER, A**  
 10 **CORPORATE, A COMMERCIAL, A GROUP, OR AN INDIVIDUAL POLICY BASIS; AND**

11                           **(2) WITH RESPECT TO PERSONAL PROPERTY INSURANCE THAT**  
 12 **PROVIDES COVERAGE TO OCCUPANTS AT THE SELF-SERVICE STORAGE**  
 13 **FACILITY, FOR THE LOSS OF OR DAMAGE TO STORED PERSONAL PROPERTY**  
 14 **THAT OCCURS AT THE SELF-SERVICE STORAGE FACILITY.**

15           **(C) AN OWNER OF A SELF-SERVICE STORAGE FACILITY MAY NOT OFFER**  
 16 **OR SELL INSURANCE UNDER THIS SUBTITLE UNLESS THE OWNER, AS A**  
 17 **BUSINESS ENTITY:**

18                           **(1) HOLDS A LIMITED LINES LICENSE UNDER THIS SUBTITLE; AND**

19                           **(2) HAS A DESIGNATED RESPONSIBLE PRODUCER.**

20           **~~(C)~~ (D) AN OWNER ~~OR OPERATOR~~ OF A SELF-SERVICE STORAGE**  
 21 **FACILITY IS NOT REQUIRED TO BE LICENSED UNDER THIS SUBTITLE MERELY TO**  
 22 **DISPLAY AND MAKE AVAILABLE TO PROSPECTIVE OCCUPANTS BROCHURES AND**  
 23 **OTHER PROMOTIONAL MATERIALS CREATED BY OR ON BEHALF OF AN**  
 24 **AUTHORIZED INSURER ~~OR A SURPLUS LINES INSURER~~ PROVIDED THAT THE**  
 25 **OWNER DOES NOT ENGAGE IN THE SALE, SOLICITATION, OR NEGOTIATION OF**  
 26 **INSURANCE ADVERTISED IN THE BROCHURES AND PROMOTIONAL MATERIALS.**

27 **10-803.**

28           **(A) AN APPLICANT FOR A LIMITED LINES LICENSE AS A SELF-SERVICE**  
 29 **STORAGE ~~AGENT~~ PRODUCER SHALL FILE A WRITTEN APPLICATION WITH THE**  
 30 **COMMISSIONER IN THE FORM THE COMMISSIONER REQUIRES.**

31           **(B) THE APPLICATION SHALL INCLUDE:**

1           (1) THE PHYSICAL ADDRESS OF THE COMPANY HEADQUARTERS  
2 OF THE SELF-SERVICE STORAGE ~~AGENT~~ PRODUCER; AND

3           (2) A LIST OF ALL SELF-SERVICE STORAGE FACILITIES WHERE  
4 THE SELF-SERVICE STORAGE ~~AGENT~~ PRODUCER WILL CONDUCT BUSINESS  
5 UNDER THE LIMITED LINES LICENSE.

6   **10-804.**

7           (A) A SELF-SERVICE STORAGE ~~AGENT~~ PRODUCER IS NOT REQUIRED TO  
8 HAVE A SEPARATE LIMITED LINES LICENSE FOR EACH SELF-SERVICE STORAGE  
9 FACILITY WHERE INSURANCE IS OFFERED OR SOLD.

10          (B) A SELF-SERVICE STORAGE ~~AGENT~~ PRODUCER SHALL NOTIFY THE  
11 COMMISSIONER OF:

12           (1) ANY ADDITIONAL LOCATIONS OF SELF-SERVICE STORAGE  
13 FACILITIES IN THE STATE WHERE THE SELF-SERVICE STORAGE ~~AGENT~~  
14 PRODUCER WILL DO BUSINESS UNDER THE LIMITED LINES LICENSE WITHIN 30  
15 DAYS AFTER COMMENCING BUSINESS AT THOSE LOCATIONS; AND

16           (2) THOSE LOCATIONS OF SELF-SERVICE STORAGE FACILITIES IN  
17 THE STATE WHERE THE SELF-SERVICE STORAGE ~~AGENT~~ PRODUCER WILL  
18 CEASE TO DO BUSINESS UNDER THE LIMITED LINES LICENSE WITHIN 30 DAYS  
19 AFTER CEASING BUSINESS AT THOSE LOCATIONS.

20   **10-805.**

21          A SELF-SERVICE STORAGE ~~AGENT~~ PRODUCER IS NOT REQUIRED TO MEET  
22 THE CONTINUING EDUCATION REQUIREMENTS FOR INSURANCE PRODUCERS  
23 UNDER SUBTITLE 1 OF THIS TITLE.

24   **10-806.**

25          A SELF-SERVICE STORAGE ~~AGENT~~ PRODUCER MAY NOT OFFER OR SELL  
26 INSURANCE UNDER THIS SUBTITLE UNLESS:

27           (1) THE SELF-SERVICE STORAGE ~~AGENT~~ PRODUCER MAKES  
28 READILY AVAILABLE TO PROSPECTIVE OCCUPANTS BROCHURES OR OTHER  
29 WRITTEN MATERIALS THAT:

30           (I) SUMMARIZE THE MATERIAL TERMS OF INSURANCE  
31 COVERAGE OFFERED TO OCCUPANTS, INCLUDING THE IDENTITY OF THE

1 INSURER AND THE PRICE, BENEFITS, DEDUCTIBLES, EXCLUSIONS, AND  
2 CONDITIONS OF THE INSURANCE;

3 (II) DISCLOSE THAT THE POLICIES OFFERED BY THE  
4 SELF-SERVICE STORAGE ~~AGENT~~ PRODUCER MAY ~~DUPLICATE~~ PROVIDE  
5 COVERAGE THAT IS COMPARABLE TO COVERAGE ALREADY PROVIDED BY AN  
6 OCCUPANT'S HOMEOWNER'S INSURANCE POLICY, RENTER'S INSURANCE POLICY,  
7 VEHICLE INSURANCE POLICY, WATERCRAFT INSURANCE POLICY, OR OTHER  
8 TYPE OF PROPERTY INSURANCE COVERAGE;

9 (III) STATE WHETHER THE PURCHASE OF COVERAGE UNDER  
10 A POLICY OFFERED UNDER THIS SUBTITLE WOULD MAKE THE COVERAGE  
11 PRIMARY TO ANY OTHER COVERAGE, INCLUDING DUPLICATE COVERAGE;

12 ~~(III) (IV) STATE THAT IF INSURANCE IS REQUIRED AS A~~  
13 ~~CONDITION OF RENTAL AT A SELF-SERVICE STORAGE FACILITY, THE~~  
14 ~~REQUIREMENT MAY BE SATISFIED IF THE OCCUPANT:~~

15 ~~1. PURCHASES THE INSURANCE DESCRIBED IN THIS~~  
16 ~~SUBTITLE; OR~~

17 ~~2. THE PURCHASE OF INSURANCE COVERAGE IS NOT~~  
18 ~~REQUIRED AS A CONDITION OF RENTAL AT A SELF-SERVICE STORAGE FACILITY~~  
19 ~~IF THE OCCUPANT PRESENTS EVIDENCE OF OTHER APPLICABLE INSURANCE~~  
20 ~~COVERAGE; AND~~

21 ~~(IV) (V) DESCRIBE THE PROCESS FOR FILING A CLAIM;~~  
22 AND

23 (VI) INCLUDE CONTACT INFORMATION FOR FILING A  
24 COMPLAINT WITH THE COMMISSIONER;

25 (2) ALL COSTS RELATED TO THE INSURANCE ARE STATED IN  
26 WRITING;

27 (3) EVIDENCE OF COVERAGE IN A FORM APPROVED BY THE  
28 COMMISSIONER IS PROVIDED TO EACH OCCUPANT WHO PURCHASES THE  
29 COVERAGE; ~~AND~~

30 (4) THE INSURANCE IS PROVIDED BY:

31 ~~(I) AN INSURER AUTHORIZED TO TRANSACT THE~~  
32 ~~APPLICABLE KINDS OF INSURANCE IN THE STATE; OR~~

1 ~~(H) A SURPLUS LINES INSURER AND~~

2 (5) AS A CONDITION OF THE SALE OF INSURANCE, THE  
3 SELF-SERVICE STORAGE PRODUCER:

4 (I) REQUIRES THE OCCUPANT TO EXECUTE A DOCUMENT  
5 ACKNOWLEDGING THE AMOUNT OF COVERAGE UNDER THE POLICY PURCHASED;  
6 AND

7 (II) IF THE OCCUPANT HAS CONTENTS IN THE LEASED  
8 SPACE OF A VALUE GREATER THAN THE COVERAGE UNDER THE POLICY:

9 1. ADVISES THE OCCUPANT IN WRITING TO CONTACT  
10 A PROPERTY AND CASUALTY INSURANCE PRODUCER LICENSED UNDER  
11 SUBTITLE 1 OF THIS TITLE TO OBTAIN ADDITIONAL COVERAGE TO REFLECT THE  
12 VALUE OF THE CONTENTS IN THE LEASED SPACE; AND

13 2. REQUIRES THE OCCUPANT TO ACKNOWLEDGE  
14 RECEIPT OF THE NOTICE UNDER ITEM 1 OF THIS ITEM.

15 10-807.

16 (A) AN EMPLOYEE OR ~~AGENT~~ AUTHORIZED REPRESENTATIVE OF A  
17 SELF-SERVICE ~~STORAGE AGENT~~ STORAGE PRODUCER MAY ACT ON BEHALF OF  
18 AND UNDER THE SUPERVISION OF THE SELF-SERVICE STORAGE ~~AGENT~~  
19 PRODUCER IN MATTERS RELATING TO THE CONDUCT OF BUSINESS UNDER A  
20 LIMITED LINES LICENSE ISSUED UNDER THIS SUBTITLE IF THE EMPLOYEE OR  
21 AUTHORIZED REPRESENTATIVE RECEIVES THE TRAINING UNDER § 10-808 OF  
22 THIS SUBTITLE.

23 (B) THE CONDUCT OF AN EMPLOYEE OR ~~AGENT~~ AUTHORIZED  
24 REPRESENTATIVE OF A SELF-SERVICE STORAGE ~~AGENT~~ PRODUCER ACTING  
25 WITHIN THE SCOPE OF EMPLOYMENT OR AGENCY IS CONSIDERED TO BE THE  
26 CONDUCT OF THE SELF-SERVICE STORAGE ~~AGENT~~ PRODUCER FOR PURPOSES  
27 OF THIS SUBTITLE.

28 (C) THE DESIGNATED RESPONSIBLE PRODUCER:

29 (1) IS RESPONSIBLE FOR THE ACTS OF THE EMPLOYEES OR  
30 AUTHORIZED REPRESENTATIVES OF THE OWNER WHO OFFER OR SELL LIMITED  
31 LINES INSURANCE, AS AUTHORIZED UNDER THIS SUBTITLE, ON BEHALF OF THE  
32 OWNER;

1           **(2) SHALL USE REASONABLE MEANS TO ENSURE COMPLIANCE BY**  
 2 **THE EMPLOYEES OR AUTHORIZED REPRESENTATIVES WITH THIS SUBTITLE;**

3           **(3) SHALL MAINTAIN A REGISTER, ON A FORM THE**  
 4 **COMMISSIONER REQUIRES, OF EACH EMPLOYEE OR AUTHORIZED**  
 5 **REPRESENTATIVE OF THE OWNER WHO OFFERS LIMITED LINES INSURANCE ON**  
 6 **BEHALF OF THE OWNER; AND**

7           **(4) SHALL SUBMIT THE REGISTER FOR INSPECTION BY THE**  
 8 **COMMISSIONER WITHIN 30 DAYS AFTER RECEIVING A REQUEST BY THE**  
 9 **COMMISSIONER FOR INSPECTION.**

10 **10-808.**

11           **(A) EACH SELF-SERVICE STORAGE ~~AGENT~~ PRODUCER SHALL PROVIDE**  
 12 **A TRAINING PROGRAM APPROVED BY THE COMMISSIONER FOR EMPLOYEES AND**  
 13 **~~AGENTS~~ AUTHORIZED REPRESENTATIVES OF THE SELF-SERVICE STORAGE**  
 14 **~~AGENT~~ PRODUCER.**

15           **(B) THE TRAINING PROGRAM REQUIRED BY SUBSECTION (A) OF THIS**  
 16 **SECTION SHALL:**

17           **(1) INCLUDE GENERAL INFORMATION ABOUT HOMEOWNERS,**  
 18 **RENTERS, BUSINESS, AND SIMILAR INSURANCE THAT AN OCCUPANT MAY HAVE**  
 19 **THAT MAY PROVIDE COVERAGE FOR PROPERTY LOCATED IN A SELF-STORAGE**  
 20 **FACILITY;**

21           **(2) INCLUDE INFORMATION ABOUT THE MATERIAL TERMS OF**  
 22 **INSURANCE COVERAGE OFFERED TO OCCUPANTS UNDER THIS SUBTITLE,**  
 23 **INCLUDING THE PRICE, BENEFITS, DEDUCTIBLES, EXCLUSIONS, AND**  
 24 **CONDITIONS OF THE INSURANCE;**

25           **~~(1)~~ (3) PROVIDE BASIC INSTRUCTION ABOUT THE PROVISIONS**  
 26 **OF THIS SUBTITLE; AND**

27           **~~(2)~~ (4) INCLUDE ANY OTHER INFORMATION ~~ABOUT THE KIND~~**  
 28 **~~OF INSURANCE COVERAGE THAT MAY BE OFFERED OR SOLD UNDER THIS~~**  
 29 **SUBTITLE THE COMMISSIONER MAY REQUIRE.**

30 **10-809.**

31           **A SELF-SERVICE STORAGE ~~AGENT~~ PRODUCER OR ANY OF ITS EMPLOYEES**  
 32 **OR ~~AGENTS~~ AUTHORIZED REPRESENTATIVES MAY NOT:**



1           (1) OFFER OR SELL INSURANCE EXCEPT IN CONNECTION WITH  
2 AND INCIDENTAL TO THE RENTAL OF SPACE AT A SELF-SERVICE STORAGE  
3 FACILITY; OR

4           (2) ADVERTISE, REPRESENT, OR OTHERWISE HOLD THEMSELVES  
5 OUT AS AUTHORIZED INSURERS OR LICENSED INSURANCE PRODUCERS.

6 10-810.

7           (A) THE COMMISSIONER MAY SUSPEND, REVOKE, OR REFUSE TO  
8 RENEW A LIMITED LINES LICENSE ISSUED UNDER THIS SUBTITLE AFTER NOTICE  
9 AND OPPORTUNITY FOR A HEARING UNDER TITLE 2, SUBTITLE 2 OF THIS  
10 ARTICLE IF THE SELF-SERVICE STORAGE PRODUCER OR AN EMPLOYEE OR  
11 AUTHORIZED REPRESENTATIVE OF THE SELF-SERVICE STORAGE PRODUCER  
12 WHO OFFERS OR SELLS LIMITED LINES INSURANCE ON BEHALF OF THE  
13 SELF-SERVICE STORAGE PRODUCER HAS:

14           (1) WILLFULLY VIOLATED THIS ARTICLE OR ANOTHER LAW OF  
15 THE STATE THAT RELATES TO INSURANCE;

16           (2) OPERATED WITHOUT A LIMITED LINES LICENSE AS REQUIRED  
17 UNDER THIS SUBTITLE;

18           (3) FAILED TO PROVIDE THE DISCLOSURES REQUIRED UNDER §  
19 10-806 OF THIS SUBTITLE;

20           (4) OFFERED OR SOLD UNAPPROVED INSURANCE PRODUCTS;

21           (5) FAILED TO TRAIN EMPLOYEES OR AUTHORIZED  
22 REPRESENTATIVES AS REQUIRED UNDER § 10-808 OF THIS SUBTITLE; OR

23           (6) MISREPRESENTED PERTINENT FACTS OR POLICY PROVISIONS  
24 CONCERNING A POLICY FOR A SELF-SERVICE STORAGE FACILITY.

25           (B) INSTEAD OF, OR IN ADDITION TO, SUSPENDING OR REVOKING A  
26 LIMITED LINES LICENSE ISSUED UNDER THIS SUBTITLE, THE COMMISSIONER  
27 MAY:

28           (1) IMPOSE ON THE SELF-SERVICE STORAGE PRODUCER A  
29 PENALTY OF NOT MORE THAN \$2,500 FOR EACH VIOLATION OF THIS SUBTITLE;  
30 AND

1           **(2) REQUIRE THAT RESTITUTION BE MADE TO ANY PERSON WHO**  
2 **HAS SUFFERED FINANCIAL INJURY BECAUSE OF A VIOLATION OF THIS**  
3 **SUBTITLE.**

4 **10-811.**

5           **THIS SUBTITLE MAY NOT BE CONSTRUED TO PROHIBIT:**

6           **(1) AN INSURER FROM PAYING AND A SELF-SERVICE STORAGE**  
7 **AGENT PRODUCER FROM RECEIVING A COMMISSION, SERVICE FEE, OR ANY**  
8 **OTHER VALUABLE CONSIDERATION DEPENDENT ON THE SALE OF INSURANCE;**  
9 **OR**

10           **(2) A SELF-SERVICE STORAGE AGENT FROM PAYING AND ITS**  
11 **EMPLOYEES OR AGENTS FROM RECEIVING COMPENSATION IN A MANNER THAT**  
12 **IS THE PAYMENT OF COMPENSATION BY THE SELF-SERVICE STORAGE**  
13 **PRODUCER TO AN EMPLOYEE OR AUTHORIZED REPRESENTATIVE WHO OFFERS**  
14 **OR SELLS LIMITED LINES INSURANCE THAT IS INCIDENTAL TO THE EMPLOYEE'S**  
15 **OR AUTHORIZED REPRESENTATIVE'S OVERALL COMPENSATION AND NOT**  
16 **DEPENDENT ON THE SALE OF INSURANCE.**

17 **10-812.**

18           **THE COMMISSIONER MAY ADOPT REGULATIONS TO CARRY OUT THIS**  
19 **SUBTITLE, INCLUDING REGULATIONS CONCERNING:**

20           **(1) THE FORM AND CONTENT OF REQUIRED DISCLOSURES TO**  
21 **CUSTOMERS;**

22           **(2) THE TRAINING REQUIREMENTS FOR EMPLOYEES OR**  
23 **AUTHORIZED REPRESENTATIVES WHO OFFER OR SELL LIMITED LINES**  
24 **INSURANCE UNDER THIS SUBTITLE; AND**

25           **(3) THE QUALIFICATIONS OF THE INDIVIDUALS WHO PROVIDE**  
26 **THE TRAINING REQUIRED UNDER § 10-808 OF THIS SUBTITLE.**

27           **SECTION 2. AND BE IT FURTHER ENACTED, That the Maryland Insurance**  
28 **Commissioner:**

29           **(1) shall keep track of complaints from consumers regarding the**  
30 **offering and sale of self-service storage insurance by self-service storage producers**  
31 **and employees and authorized representatives who offer and sell self-service storage**  
32 **insurance on behalf of an owner of a self-service storage facility, including:**

33           **(i) the number of complaints;**

1 (ii) a summary of the allegations contained in the complaints;  
2 and

3 (iii) the disposition of the complaints;

4 (2) based on the complaints under paragraph (1) of this section and  
5 any other information the Commissioner determines necessary, shall determine  
6 whether and how self-service storage producers and employees and authorized  
7 representatives who offer and sell self-service storage insurance on behalf of an owner  
8 of a self-service storage facility should be compensated for offering and selling  
9 self-service storage insurance; and

10 (3) on or before January 1, 2017, shall report the Commissioner's  
11 findings and recommendations, in accordance with § 2-1246 of the State Government  
12 Article, to the Senate Finance Committee and the House Economic Matters  
13 Committee.

14 SECTION ~~2~~ 3. AND BE IT FURTHER ENACTED, That this Act shall take  
15 effect July 1, 2014.

Approved:

\_\_\_\_\_  
Governor.

\_\_\_\_\_  
President of the Senate.

\_\_\_\_\_  
Speaker of the House of Delegates.