

# HOUSE BILL 1611

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By: **Delegate Crosby**

Introduced and read first time: February 17, 2020

Assigned to: Rules and Executive Nominations

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## A BILL ENTITLED

1 AN ACT concerning

2 **Life and Health Insurance – Written Examination – Scoring**

3 FOR the purpose of prohibiting a certain form of scoring for a certain written examination  
4 for an applicant to become a qualified producer to sell certain life and health  
5 insurance products; and generally relating to written insurance examinations.

6 BY repealing and reenacting, with amendments,  
7 Article – Insurance  
8 Section 10–109  
9 Annotated Code of Maryland  
10 (2017 Replacement Volume and 2019 Supplement)

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

13 **Article – Insurance**

14 10–109.

15 (a) An individual applicant who otherwise qualifies for a license for life insurance,  
16 health insurance, annuities, nonprofit health service plans, dental plan organizations, or  
17 health maintenance organizations is entitled to be examined as provided in this section.

18 (b) (1) Each individual applicant must pass a personal written examination to  
19 determine:

20 (i) the competence of the applicant as to life insurance, health  
21 insurance, or annuities or to any subdivision of them, including contracts for nonprofit  
22 health service plans, vision plans, dental plan organizations, and health maintenance  
23 organizations; and

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EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 (ii) the familiarity of the applicant with the applicable laws of the  
2 State.

3 (2) Each examination must be graded within 30 days after the date of the  
4 examination.

5 **(3) IF AN EXAMINATION IS DIVIDED INTO TWO OR MORE SECTIONS,**  
6 **EACH SECTION OF THE EXAMINATION MAY NOT BE SCORED SEPARATELY.**

7 (c) An individual applicant who fails an examination may not take another  
8 examination until at least 4 days after the date of the last examination that the applicant  
9 failed.

10 (d) The Commissioner shall adopt reasonable regulations that specify:

11 (1) the scope, type, conduct, and grading of the written examinations;

12 (2) the frequency, times, and places in the State where the written  
13 examinations will be held; and

14 (3) subject to § 10–105(e) of this subtitle, the educational requirements for  
15 an individual applicant to be eligible to take a written examination.

16 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect  
17 October 1, 2020.