

(1) AN INSURER AUTHORIZED TO WRITE LIFE INSURANCE IN THE STATE THAT IS ALSO AUTHORIZED TO WRITE HEALTH INSURANCE IN THE STATE;

(2) AN INSURER AUTHORIZED TO WRITE LIFE INSURANCE IN THE STATE; OR

(3) A PROPERTY AND CASUALTY INSURER THAT WRITES ONLY ACCIDENT AND HEALTH INSURANCE.

(H) "NAIC" MEANS THE NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS.

(1) (1) "PROPERTY AND CASUALTY INSURER" MEANS AN INSURER AUTHORIZED TO WRITE PROPERTY INSURANCE OR CASUALTY INSURANCE IN THE STATE.

(2) "PROPERTY AND CASUALTY INSURER" DOES NOT INCLUDE MONOLINE:

(I) MORTGAGE GUARANTY INSURERS;

(II) FINANCIAL GUARANTY INSURERS; OR

(III) TITLE INSURERS.

(J) "NEGATIVE TREND" MEANS, WITH RESPECT TO A LIFE INSURER OR HEALTH INSURER, NEGATIVE TREND OVER A PERIOD OF TIME, AS DETERMINED IN ACCORDANCE WITH THE "TREND TEST CALCULATION" INCLUDED IN THE RBC INSTRUCTIONS.

(K) "RBC INSTRUCTIONS" MEANS THE RISK BASED CAPITAL INSTRUCTIONS DEVELOPED AND ADOPTED BY THE NAIC.

(L) "RBC LEVEL" MEANS AN INSURER'S COMPANY ACTION LEVEL RBC, REGULATORY ACTION LEVEL RBC, AUTHORIZED CONTROL LEVEL RBC, OR MANDATORY CONTROL LEVEL RBC IF:

(1) "COMPANY ACTION LEVEL RBC" MEANS THE PRODUCT OF 2.0 AND THE AUTHORIZED CONTROL LEVEL RBC;

(2) "REGULATORY ACTION LEVEL RBC" MEANS THE PRODUCT OF 1.5 AND THE AUTHORIZED CONTROL LEVEL RBC;

(3) "AUTHORIZED CONTROL LEVEL RBC" MEANS THE NUMBER DETERMINED UNDER THE RISK BASED CAPITAL FORMULA IN ACCORDANCE WITH THE RBC INSTRUCTIONS; OR

(4) "MANDATORY CONTROL LEVEL RBC" MEANS THE PRODUCT OF .70 AND THE AUTHORIZED CONTROL LEVEL RBC.

(M) "RBC PLAN" MEANS A COMPREHENSIVE FINANCIAL PLAN THAT CONTAINS THE ELEMENTS SPECIFIED IN § 4-305(B) OF THIS SUBTITLE.