- (III) EACH INSURANCE APPERTAINING TO HEALTH INSURANCE.
- (3) "HEALTH INSURANCE" DOES NOT INCLUDE WORKERS' COMPENSATION INSURANCE.
 - SPECIAL REVISOR'S NOTE: As enacted by Ch. 36, Acts of 1995, this subsection was new language derived without substantive change from former Art. 48A, § 66. However, Ch. _____, Acts of 1997, made stylistic changes in paragraph (1)(i) of this subsection and added references to "accident insurance" and "disability insurance" to paragraph (2) of this subsection to clarify that accident insurance and disability insurance are considered types of health insurance.

The Insurance Article Review Committee noted in Ch. 36, for consideration by the General Assembly, that there is no precise meaning for "insurance appertaining to health insurance". Since insurance that belongs as a proper function or part of health insurance seems to be contemplated by paragraph (1) of this subsection, paragraph (2)(iii) of this subsection is unnecessary and confusing.

Defined term: "Insurance" § 1-101

(R) INDEPENDENT AGENT.

"INDEPENDENT AGENT" MEANS AN AGENT:

- $\hspace{0.1in}$ (1) That is not owned or controlled by an insurer or group of insurers;
- (2) THE APPOINTMENT OF WHICH DOES NOT PROHIBIT THE REPRESENTATION OF MORE THAN ONE INSURER OR GROUP OF INSURERS; AND
 - (3) THE APPOINTMENT OF WHICH PROVIDES THAT:
- (I) AT TERMINATION, THE RECORDS OF THE AGENT REMAIN THE PROPERTY OF THE AGENT; AND
- (II) THE AGENT RETAINS THE USE AND CONTROL OF ALL EXPIRATIONS INCURRED DURING THE AGENCY.
 - SPECIAL REVISOR'S NOTE: As enacted by Ch. 36, Acts of 1995, this subsection was new language derived without substantive change from former Art. 48A, § 166(b). Chapter ______, Acts of 1997, repealed and reenacted this subsection without change.

Defined terms: "Agent" § 1-101
"Appointment" § 1-101
"Insurer" § 1-101

(S) INDUSTRIAL LIFE INSURANCE.

"INDUSTRIAL LIFE INSURANCE" MEANS LIFE INSURANCE PROVIDED BY AN INDIVIDUAL POLICY WITH THE TERM "INDUSTRIAL" PRINTED ON THE POLICY AS