

(3) "HEALTH INSURER" DOES NOT INCLUDE A MANAGED CARE ORGANIZATION OPERATING UNDER TITLE 15, SUBTITLE 1 OF THE HEALTH - GENERAL ARTICLE.

(H) (1) "INSURER" MEANS AN INSURER OR OTHER ENTITY AUTHORIZED TO ENGAGE IN THE INSURANCE BUSINESS IN THE STATE UNDER A CERTIFICATE OF AUTHORITY ISSUED BY THE COMMISSIONER.

(2) "INSURER" INCLUDES:

(I) A HEALTH MAINTENANCE ORGANIZATION OPERATING UNDER A CERTIFICATE OF AUTHORITY ISSUED BY THE COMMISSIONER UNDER TITLE 19, SUBTITLE 7 OF THE HEALTH - GENERAL ARTICLE;

(II) A NONPROFIT HEALTH SERVICE PLAN OPERATING UNDER TITLE 14, SUBTITLE 1 OF THIS ARTICLE;

(III) A DENTAL PLAN OPERATING UNDER TITLE 14, SUBTITLE 4 OF THIS ARTICLE; AND

(IV) A PROVIDER-SPONSORED ORGANIZATION OPERATING UNDER TITLE 19, SUBTITLE 7A OF THE HEALTH - GENERAL ARTICLE.

(3) "INSURER" DOES NOT INCLUDE:

(I) MONOLINE:

- 1. MORTGAGE GUARANTY INSURERS;
- 2. FINANCIAL GUARANTY INSURERS; OR
- 3. TITLE INSURERS; OR

(II) MANAGED CARE ORGANIZATIONS OPERATING UNDER TITLE 15, SUBTITLE 1 OF THE HEALTH - GENERAL ARTICLE.

[(g)] (I) "Life insurer" means[:

(1)] an insurer THAT:

(1) IS 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]; AND

(2) RECEIVES THE MAJORITY OF ITS PREMIUM FROM THE SALE OF LIFE INSURANCE.

[(h)] (J) "NAIC" means the National Association of Insurance Commissioners.

[(i) (1) "Property and casualty insurer" means an insurer authorized to write property insurance or casualty insurance in the State.