

(II) THE PROGRAM INVOLVES THE USE OF INSURANCE ISSUED BY AN INSURER; AND

(III) THE EMPLOYER, ASSOCIATION, OFFICERS, DIRECTORS, AND EMPLOYEES, OR TRUSTEES ARE NOT IN ANY MANNER COMPENSATED, DIRECTLY OR INDIRECTLY, BY THE INSURER ISSUING THE CONTRACTS;

(5) AN EMPLOYEE OF AN INSURER OR ORGANIZATION EMPLOYED BY AN INSURER WHO IS:

(I) ENGAGED IN THE INSPECTION, RATING, OR CLASSIFICATION OF RISKS OR IN THE SUPERVISION OF THE TRAINING OF INSURANCE PRODUCERS; AND

(II) NOT INDIVIDUALLY ENGAGED IN THE SALE, SOLICITATION, OR NEGOTIATION OF INSURANCE;

(6) A PERSON WHOSE ACTIVITIES IN THE STATE ARE LIMITED TO ADVERTISING WITHOUT THE INTENT TO SOLICIT INSURANCE IN THE STATE THROUGH COMMUNICATIONS IN PRINTED PUBLICATIONS OR OTHER FORMS OF ELECTRONIC MASS MEDIA IF:

(I) THE DISTRIBUTION OF THE PRINTED PUBLICATIONS OR OTHER FORMS OF ELECTRONIC MASS MEDIA IS NOT LIMITED TO RESIDENTS OF THE STATE; AND

(II) THE PERSON DOES NOT SELL, SOLICIT, OR NEGOTIATE INSURANCE THAT WOULD INSURE RISKS RESIDING, LOCATED, OR TO BE PERFORMED IN THE STATE;

(7) A PERSON WHO IS NOT A RESIDENT OF THE STATE WHO SELLS, SOLICITS, OR NEGOTIATES A CONTRACT OF INSURANCE FOR COMMERCIAL PROPERTY AND CASUALTY RISKS TO AN INSURED WITH RISKS LOCATED IN MORE THAN ONE STATE INSURED UNDER THE CONTRACT IF:

(I) THE PERSON IS OTHERWISE LICENSED AS AN INSURANCE PRODUCER TO SELL, SOLICIT, OR NEGOTIATE THAT INSURANCE IN THE STATE WHERE THE INSURED MAINTAINS ITS PRINCIPAL PLACE OF BUSINESS; AND

(II) THE CONTRACT INSURES RISKS LOCATED IN THAT STATE; OR

(8) A SALARIED, FULL-TIME EMPLOYEE WHO COUNSELS OR ADVISES THE EMPLOYEE'S EMPLOYER RELATIVE TO THE INSURANCE INTERESTS OF THE EMPLOYER OR OF THE SUBSIDIARIES OR BUSINESS AFFILIATES OF THE EMPLOYER, PROVIDED THAT THE EMPLOYEE DOES NOT SELL OR SOLICIT INSURANCE OR RECEIVE A COMMISSION.

[(a)] (C) Except as otherwise provided in this article, before a person acts as an [agent] INSURANCE PRODUCER in the State, the person must obtain:

(1) a [certificate of qualification] LICENSE in the kind or subdivision of insurance for which the person intends to act as an [agent] INSURANCE PRODUCER; and