

receives premiums in the insurance producer's office, if the employee's compensation does not vary with the number of applications or amount of premiums;

(ii) a regular salaried officer or employee of an insurer who gives help to or for a licensed insurance producer, if the officer or employee is not paid a commission or other compensation that depends directly on the amount of business obtained; or

(iii) if not paid a commission, a person that obtains and forwards information for:

1. group insurance coverage;
2. enrolling individuals under group insurance coverage;
3. issuing certificates under group insurance coverage; or
4. otherwise assisting in administering group plans.

(v) "Insurer" includes each person engaged as indemnitor, surety, or contractor in the business of entering into insurance contracts.

(w) "Licensed insurance producer" means an insurance producer that has:

- (1) obtained a license under Title 10, Subtitle 1 of this article; and
- (2) in the case of an insurance producer that acts on behalf of an insurer other than the Maryland Automobile Insurance Fund, obtained an appointment under Title 10, Subtitle 1 of this article.

(x) (1) "Life insurance" means insurance for which the probabilities of the duration of human life or the rate of mortality are an element or condition of the insurance.

(2) "Life insurance" includes the granting of:

- (i) endowment benefits;
- (ii) additional benefits in the event of death by accident or accidental means;
- (iii) additional disability benefits in the event of dismemberment or loss of sight;
- (iv) additional disability benefits that operate to safeguard the contract from lapse or to provide a special surrender value, special benefit, or annuity in the event of total and permanent disability;
- (v) benefits that provide payment or reimbursement for long-term home health care, or long-term care in a nursing home or other related institution;
- (vi) burial insurance; and
- (vii) optional modes of settlement of proceeds of life insurance.