

(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] INSURANCE PRODUCER remain the property of the [agent] INSURANCE PRODUCER; and

(ii) the [agent] INSURANCE PRODUCER retains the use and control of all expirations incurred during the [agency] PERIOD WHEN THE APPOINTMENT WAS IN EFFECT.

(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.

(CC) "NEGOTIATE" MEANS TO CONFER DIRECTLY WITH OR OFFER ADVICE DIRECTLY TO A PURCHASER OR PROSPECTIVE PURCHASER OF A PARTICULAR CONTRACT OF INSURANCE CONCERNING ANY OF THE SUBSTANTIVE BENEFITS, TERMS, OR CONDITIONS OF THE CONTRACT, PROVIDED THAT THE PERSON ENGAGED IN THAT ACT EITHER SELLS INSURANCE OR OBTAINS INSURANCE FROM INSURERS FOR PURCHASERS.

[(bb)] (DD) "Person" means an individual, receiver, trustee, guardian, personal representative, fiduciary, representative of any kind, partnership, firm, association, corporation, or other entity.

[(ff) "Qualified agent" means an agent that has obtained a certificate of qualification and an appointment under Title 10, Subtitle 1 of this article.

(gg) "Qualified broker" means a broker that has obtained a certificate of qualification under Title 10, Subtitle 1 of this article.]

(KK) "SELL" MEANS TO EXCHANGE A CONTRACT OF INSURANCE BY ANY MEANS, FOR MONEY OR ITS EQUIVALENT, ON BEHALF OF AN INSURER.

(LL) "SOLICIT" MEANS TO ATTEMPT TO SELL INSURANCE OR TO ASK OR URGE A PERSON TO APPLY FOR A PARTICULAR KIND OF INSURANCE FROM A PARTICULAR INSURER.

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This article does not apply to:

(4) a voluntary noncontractual religious publication arrangement that:

(vii) does not use a compensated [agent] INSURANCE PRODUCER, representative, or other person to solicit or enroll subscribers;