(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

(2) IF ACTING FOR AN INSURER, an appointment from [an] THE insurer.

[(b)] (D) (1) Except as otherwise provided in this subsection, an [agent] INSURANCE PRODUCER may not SELL, solicit, [take application,] OR negotiate[, procure, or make] any insurance ON BEHALF OF AN INSURER for which the [agent] INSURANCE PRODUCER does not have an appointment.

(2) Without an appointment, an [agent] INSURANCE PRODUCER may:

(i) submit to an insurer an informal inquiry for any kind of life insurance, health insurance, or annuity for which the [agent] INSURANCE PRODUCER has a [certificate of qualification] LICENSE if the insurer has a certificate of authority for the kind of insurance about which the inquiry is made; and

(ii) solicit an application for any kind of life insurance, health insurance, or annuity for which the [agent] INSURANCE PRODUCER has a [certificate of qualification] LICENSE if the insurer to which the application is submitted has a certificate of authority for the kind of insurance requested in the application.