

**Comparison to Federal Standards**

There is no corresponding federal standard to this proposed action.

**Estimate of Economic Impact**

The proposed action has no economic impact.

**Economic Impact on Small Businesses**

The proposed action has minimal or no economic impact on small businesses.

**Impact on Individuals with Disabilities**

The proposed action has no impact on individuals with disabilities.

**Opportunity for Public Comment**

Comments may be sent to Ed Stone, Program Manager, WMA, Maryland Department of the Environment, 1800 Washington Blvd., Baltimore, MD 21230, or call 410-537-3661, or email to ed.stone@maryland.gov, or fax to 410-537-3163. Comments will be accepted through January 9, 2017. A public hearing has not been scheduled.

**.09 Septage.**

A. (text unchanged)

B. Transportation.

(1)—(2) (text unchanged)

(3) The owner shall comply with following vehicle identification requirements:

(a) (text unchanged)

(b) The words “Sewage Only” is lettered on the rear of each vehicle and shall be at least [6] 4 inches in height.

BENJAMIN H. GRUMBLES  
Secretary of the Environment

**Title 31**

**MARYLAND INSURANCE  
ADMINISTRATION**

**Notice of Proposed Action**

[16-314-P]

The Insurance Commissioner proposes to:

- (1) Amend Regulation .03 under COMAR 31.04.15 Antifraud Plans;
- (2) Amend Regulation .02 under COMAR 31.05.11 Annual Financial Reporting; and
- (3) Amend Regulation .01 under COMAR 31.05.12 Property and Casualty Actuarial Opinion.

**Statement of Purpose**

The purpose of this action is to amend COMAR 31.05.11.02 and 31.05.12.01 to remove the references to The Legal Mutual Liability Insurance Society of Maryland. Maryland Laws of 2014, Chapter 354, repealed Sections 24-101 through 24-110 of the Insurance Article, Annotated Code of Maryland, which provided the legal authority for The Legal Mutual Liability Insurance Society of Maryland. As such, The Legal Mutual Liability Insurance Society of Maryland no longer exists as of January 1, 2016 and therefore all references to it are being removed from COMAR.

Additionally, COMAR 31.04.15.03, 31.05.11.02, and 31.05.12.01 are being amended to remove the references to The Injured Workers Insurance Fund. Maryland Laws of 2012, Chapter 570, changed the nature of The Injured Workers Insurance Fund. Pursuant to Section 10-102(c) of the Labor and Employment Article, Annotated Code of Maryland, The Injured Workers Insurance Fund may no longer issue new policies or otherwise engage in the business of insurance.

Therefore, the references to The Injured Workers Insurance Fund are being removed in these regulations.

**Comparison to Federal Standards**

There is no corresponding federal standard to this proposed action.

**Estimate of Economic Impact**

The proposed action has no economic impact.

**Economic Impact on Small Businesses**

The proposed action has minimal or no economic impact on small businesses.

**Impact on Individuals with Disabilities**

The proposed action has no impact on individuals with disabilities.

**Opportunity for Public Comment**

Comments may be sent to Lisa Larson, Assistant Director of Regulatory Affairs, Maryland Insurance Administration, 200 Saint Paul Place, Ste. 2700, Baltimore, MD 21202, or call 410-468-2007, or email to insuranceregreview.mia@maryland.gov, or fax to 410-468-2020. Comments will be accepted through January 9, 2017. A public hearing has not been scheduled.

**Subtitle 04 INSURERS**

**31.04.15 Antifraud Plans**

Authority: Health-General Article, §19-706(v); Insurance Article, §§2-109, 8-321.1, and 27-803; Annotated Code of Maryland

**.03 Definitions.**

A. (text unchanged)

B. Terms Defined.

(1) — (3) (text unchanged)

(4) Insurer.

(a) “Insurer” means authorized insurers and includes dental plans, fraternal benefit societies, the Maryland Automobile Insurance Fund, health maintenance organizations, nonprofit health service plans, and third party administrators [, and the Injured Workers’ Insurance Fund].

(b) (text unchanged)

**Subtitle 05 ASSETS, LIABILITIES,  
RESERVES, AND INVESTMENTS OF  
INSURERS**

**31.05.11 Annual Financial Reporting**

Authority: Insurance Article, §§2-109(a)(1), 2-205, 4-116, 14-118, 14-121, 14-413, 15-605, and 24-211; Labor and Employment Article, §10-125; Annotated Code of Maryland

**.02 Definitions.**

A. (text unchanged)

B. Terms Defined.

(1) — (7) (text unchanged)

(8) Insurer.

(a) (text unchanged)

(b) “Insurer” includes:

(i) (text unchanged)

[(ii) The Legal Mutual Liability Insurance Society of Maryland;]

[(iii)] [(ii)] (text unchanged)

[(iv) The Injured Workers Insurance Fund;]

[(v)] [(iii)] — [(ix)] [(vii)] (text unchanged)

(9) — (15) (text unchanged)

**31.05.12 Property and Casualty Actuarial  
Opinion**

Authority: Insurance Article, §§2-109(a)(1), 2-205, 2-209, and 4-116; State  
Government Article, Title 10, Subtitle 6; Annotated Code of Maryland

**.01 Scope.**

A. (text unchanged)

B. Property and casualty insurance companies include:

- (1) The Maryland Automobile Insurance Fund; *and*
- [(2) The Legal Mutual Liability Insurance Society of  
Maryland;]
- [(3)] (2) The Medical Mutual Liability Insurance Society of  
Maryland [; and
- (4) The Injured Workers Insurance Fund].

ALFRED W. REDMER, JR.  
Insurance Commissioner