

Editor's Note on Incorporation by Reference

Pursuant to State Government Article, §7-207, Annotated Code of Maryland, the Regulations for the Control of Ionizing Radiation (1994), Supplement 28, has been declared a document generally available to the public and appropriate for incorporation by reference. For this reason, it will not be printed in the Maryland Register or the Code of Maryland Regulations (COMAR). Copies of this document are filed in special public depositories located throughout the State. A list of these depositories was published in 43:1 Md. R. 10 (January 8, 2016), and is available online at www.dsd.state.md.us. The document may also be inspected at the office of the Division of State Documents, 16 Francis Street, Annapolis, Maryland 21401.

.01 Incorporation by Reference.

All provisions of the "Regulations for the Control of Ionizing Radiation (1994)" as amended by Supplement 1 through Supplement [27] 28 are incorporated by reference.

BENJAMIN H. GRUMBLES
Secretary of the Environment

Title 31
MARYLAND INSURANCE
ADMINISTRATION

Subtitle 08 PROPERTY AND
CASUALTY INSURANCE

31.08.12 Temporary Moratoriums and Weather
Events

Authority: Insurance Article, §§2-108, 2-109, 19-107, and 27-501, Annotated Code of Maryland

Notice of Proposed Action
[16-223-P]

The Insurance Commissioner proposes to repeal Regulation .06 under **COMAR 31.08.12 Temporary Moratoriums and Weather Events**.

Statement of Purpose

The purpose of this action is to repeal COMAR 31.08.12.06 to remove the requirement that insurers give notice to the Insurance Commissioner prior to activating a temporary moratorium. This change will make it easier for insurers to activate a temporary moratorium at the time of a specified event or emergency as listed under COMAR 31.08.12.03.

Comparison to Federal Standards

There is no corresponding federal standard to this proposed action.

Estimate of Economic Impact

I. Summary of Economic Impact. The proposed amendment to this regulation will have a minimal impact on the Maryland Insurance Administration and on insurers as both will save money on employee time as electronic notice won't have to be filed by the insurers and reviewed by the Maryland Insurance Administration.

II. Types of Economic Impact.

	Revenue (R+/R-)	
	Expenditure (E+/E-)	Magnitude
A. On issuing agency:		
Form Review	(E-)	Minimal
B. On other State agencies:	NONE	
C. On local governments:	NONE	
	Benefit (+)	
	Cost (-)	Magnitude
D. On regulated industries or trade groups:		
Insurers	(+)	Unknown
E. On other industries or trade groups:	NONE	
F. Direct and indirect effects on public:	NONE	

III. Assumptions. (Identified by Impact Letter and Number from Section II.)

A(1). Staff from the Maryland Insurance Administration will no longer have to review the notice filings, which will save employees' time. There are only a few events a year that trigger a temporary moratorium; therefore, the decrease in expenditures is minimal.

D(1). Insurers will no longer be required to submit an electronic notice when activating a temporary moratorium hence saving employees' time. It is unknown how many employees are involved with the electronic filings.

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 October 3, 2016. A public hearing has not been scheduled.

ALFRED W. REDMER, JR.
Insurance Commissioner