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BULLETIN

To: Insurers, Nonprofit Health Service Plans, Dental Plan Organizations, and Fraternal Benefit Societies

Re: Revised Regulations Regarding Form Filing and Deemed Withdrawals

Date: May 9, 2005

Bulletin: Life and Health # 05-5

The purpose of this bulletin is to notify insurers, nonprofit health service plans, dental plan organizations and fraternal benefit societies ("carriers") of amended regulations that apply to life and health insurance forms that are filed for approval in Maryland. The amended regulations became effective April 25, 2005.

The aspect of the amended regulations that we would like to highlight for your attention is the automatic deemer of withdrawal found in Regulation .05. If a carrier fails to respond to the Commissioner's correspondence regarding a form filing within 90 days, the filing will be deemed withdrawn and will be destroyed. If a carrier is interested in pursuing approval of such filing after the 90 day period, the carrier will be required to begin anew with the filing, including paying applicable filing fees for the forms and any associated premium rates.

The amended regulations are found in COMAR 31.04.17 and were first published December 27, 2004 in the Maryland Register. The amended regulations were published as final regulations in the April 15, 2005 issue of the Maryland Register. These amended regulations can be found on the Division of State Document's website at www.dsd.state.md.us.

Any questions about this bulletin should be directed to the Life/Health Section of the Maryland Insurance Administration at 410-468-2170.

Howard Max
Associate Commissioner