

**Title 31**  
**MARYLAND INSURANCE**  
**ADMINISTRATION**

**Subtitle 03 INSURANCE PRODUCERS**  
**AND OTHER INSURANCE**  
**PROFESSIONALS**

**31.03.02 Insurance Producers—Continuing Education Requirements**

Authority: Insurance Article, §§2-109, 10-115, and 10-116, Annotated Code of Maryland

**Notice of Proposed Action**  
[19-109-P]

The Insurance Commissioner proposes to amend Regulation .03 under **COMAR 31.03.02 Insurance Producers—Continuing Education Requirements**.

**Statement of Purpose**

The purpose of this action is to amend Regulation .03 under COMAR 31.03.02 Insurance Producers—Continuing Education Requirements. In the past, not enough courses specific to title insurance were available for insurance producers to take in order to meet their continuing education requirements. Recently title insurance courses have been more readily available and at this time there are enough title insurance courses available for insurance producers to meet their continuing education requirements taking “title” courses. Therefore, the Maryland Insurance Administration is proposing a change to Regulation .03 to require insurance producers who are licensed in title insurance only to take continuing education courses designated as “title”.

**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, Regulations Manager, Maryland Insurance Administration, 200 Saint Paul Place, Suite 2700, or call 410-468-2007, or email to [insuranceregreview.mia@maryland.gov](mailto:insuranceregreview.mia@maryland.gov), or fax to 410-468-2020. Comments will be accepted through July 8, 2019. A public hearing has not been scheduled.

**.03 General Continuing Education Requirements.**

A.—C. (text unchanged)

D. A licensed insurance producer shall obtain hours of continuing education in the kind or subdivision of insurance for which they hold a license, as follows:

(1)—(3) (text unchanged)

(4) [A] *Except for the required hours of continuing education in Ethics*, a licensed insurance producer who holds a title insurance producer license only shall successfully complete at least 16 hours of

continuing education in *one or more courses designated “title”* in each renewal period in order to renew the license; or

(5) (text unchanged)

E.—J. (text unchanged)

ALFRED W. REDMER, Jr.  
Insurance Commissioner

**Subtitle 04 INSURERS**

**31.04.17 Filing of Forms for Approval**

Authority: Insurance Article, §§2-109, 8-433(a), 12-203(a)(1)(i) and (2) and (b), 13-110(a), 14-109(3)(iv), 14-110(a)(2)(iii)1, 14-126, 14-405(b)(8) and (9), 14-410(c), 15-904, and 16-504(e), Annotated Code of Maryland

**Notice of Proposed Action**  
[19-108-P]

The Insurance Commissioner proposes to amend Regulation .03 under **COMAR 31.04.17 Filing of Forms for Approval**.

**Statement of Purpose**

The purpose of this action is to amend COMAR 31.04.17.03 Filing of Forms for Approval. It has come to the attention of the Maryland Insurance Administration’s Life and Health Unit that several group annuity carriers are submitting group annuity certificates without a company officer’s signature. The Maryland Insurance Administration believes that a signature is required on the certificate for it to be a valid contract. Therefore, we are planning to amend the regulation to require a signature from a company officer on not only riders and endorsement forms, but also on group certificates, policy amendments, and on both individual and group contracts under a variety of life and health products.

**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, Regulations Manager, Maryland Insurance Administration, 200 Saint Paul Place, Suite 2700, Baltimore, MD 21202, or call 410-468-2007, or email to [insuranceregreview.mia@maryland.gov](mailto:insuranceregreview.mia@maryland.gov), or fax to 410-68-2020. Comments will be accepted through July 8, 2019. A public hearing has not been scheduled.

**.03 Filing of Forms for Approval.**

A.—L. (text unchanged)

M. Any *individual or group policy, group certificate, policy amendment, rider, or endorsement form* shall have affixed the signature of a responsible officer of the carrier as part of the form.

N.—O. (text unchanged)

ALFRED W. REDMER, Jr.  
Insurance Commissioner