

Estimate of Economic Impact

I. Summary of Economic Impact. Assuming that insurance producers that provide bail bondsman services must pay money to take courses which fulfill this new requirement, the cost to insurance producers will increase.

II. Types of Economic Impact.	Revenue (R+/R-)	Magnitude
	Expenditure (E+/E-)	
A. On issuing agency:	NONE	
B. On other State agencies:	NONE	
C. On local governments:	NONE	
	Benefit (+) Cost (-)	Magnitude
D. On regulated industries or trade groups:		
Course cost	(+)	Minimal
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.)

D. Assuming insurance producers who provide bail bondsman services must pay a fee to take the continuing education courses, the insurance producers will incur a minimal cost

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 St. Paul Place, Suite 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 September 18, 2017. A public hearing has not been scheduled.

.02 Definitions.

A. (text unchanged)

B. Terms Defined.

(1) (text unchanged)

(2) "Bail bondsman services" means any conduct relating to the sale, solicitation, negotiation, or procurement of a bail bond, and includes the posting of a bail bond.

[(2)] (3) — [(20)] (21) (text unchanged)

.03 General Continuing Education Requirements.

A. – F. (text unchanged)

G. A licensed insurance producer who possesses a license to sell property and casualty insurance and provides bail bondsman services shall obtain at least 4 hours of continuing education that directly relates to bail bond insurance.

[G.] H. — [I.] J. (text unchanged)

ALFRED W. REDMER, JR.
Insurance Commissioner

Subtitle 08 PROPERTY AND CASUALTY INSURANCE

31.08.15 Underwriting Period

Authority: Insurance Article, §§2-109(a)(1), [11-205, 11-306,] and 12-106(a), (b), (c), (d), and (f)(1) and (2), [and 19-406,] Annotated Code of Maryland

Notice of Proposed Action

[17-217-P]

The Insurance Commissioner proposes to amend Regulation .06 under COMAR 31.08.15 Underwriting Period.

Statement of Purpose

The purpose of this action is to amend COMAR 31.08.15.06 to conform the regulation to Insurance Article, §12-106(f)(1) and (2), Annotated Code of Maryland. Specifically, language is amending (1) the number of days before the effective date of a cancellation of a policy or binder of workers' compensation insurance, for a reason other than nonpayment of premium, an insurer must send notice of the cancellation to the named insured's last known address; and (2) the method by which an insurer must send the notice of cancellation of a policy or binder of insurance subject to Insurance Article, §12-106(f)(1) and (2), Annotated Code of Maryland, whether the cancellation is for nonpayment of premium or a reason other than nonpayment of premium. This action also makes stylistic and clarifying changes to the regulation.

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 St. Paul Place, Suite 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 September 18, 2017. A public hearing has not been scheduled.

.06 Cancellation of Binder or Policy During Underwriting Period.

A. (text unchanged)

B. Cancellation for Reason Other than Nonpayment of Premium.

(1) Except as provided in §B(2) of this regulation, an insurer that cancels a policy or binder under this regulation for a reason other than nonpayment of premium shall:

(a) (text unchanged)

(b) Send the notice of cancellation to the named insured's last known address by [certificate of mail] a first-class mail tracking method not less than 15 days before the effective date of the cancellation.

(2) With respect to [a policy of] workers' compensation insurance, an insurer that cancels a policy or binder under this regulation for a reason other than nonpayment of premium shall:

(a) (text unchanged)

(b) [Serve] Send the notice of cancellation [on] to the named [insured by personal service or certified mail addressed to the] insured's last known address by a first-class mail tracking method not less than [30] 15 days before the effective date of the cancellation; and

(c) (text unchanged)

C. Cancellation of Premium.

(1) An insurer that cancels a policy or binder under this regulation for nonpayment of premium shall:

(a) Provide the insured with a written notice of cancellation that states the insurer's intent to cancel the policy or binder for nonpayment of premium; and

(b) Send the notice of cancellation to the named insured's last known address by [certificate of mail] a first-class mail tracking method not less than 10 days before the effective date of the cancellation; and].

[(c)] (2) In the case of a policy or binder of workers' compensation insurance, the insurer shall comply with the requirements of §C(1) of this regulation and shall file a copy of the notice of cancellation with the designee of the Workers' Compensation Commission.

ALFRED W. REDMER, JR.
Insurance Commissioner

Title 36

MARYLAND STATE LOTTERY AND GAMING CONTROL AGENCY

Notice of Proposed Action

[17-219-P]

The Maryland State Lottery and Gaming Control Agency proposes to:

(1) Amend Regulations .02 and .03 under **COMAR 36.03.01 General**;

(2) Amend Regulation .07 under **COMAR 36.03.03 Video Lottery Operation License**;

(3) Amend Regulations .02, .11, .19, .20, .24, .27, .28, .38, .41, and .42 and adopt new Regulation .51 under **COMAR 36.03.10 Video Lottery Facility Minimum Internal Control Standards**;

(4) Amend Regulations .20 and .31 under **COMAR 36.04.01 Video Lottery Technical Standards**;

(5) Amend Regulation .16 under **COMAR 36.05.02 Table Game Equipment**; and

(6) Amend Regulation .03 under **COMAR 36.05.03 Table Games Procedures**.

This action was considered at the Maryland Lottery and Gaming Control Commission open meeting held on June 29, 2017, notice of which was given pursuant to General Provisions Article, §3-302(c), Annotated Code of Maryland.

Statement of Purpose

The purpose of this action is to:

(1) Clarify the definition of table game equipment under COMAR 36.03.01.02;

(2) Specify how a Video Lottery Terminal (VLT) jackpot that is not claimed within 182 days shall be distributed pursuant to a new

law (S.B. 228/H.B. 300, Ch. 452, Acts of 2017) under COMAR 36.03.01.03;

(3) Reduce the ratio of Automated Teller Machines (ATMs) to VLT and table game seats from 1 to 125 to 1 to 100 under COMAR 36.03.03.07;

(4) Remove the requirement that subsidiary ledgers and records include the number of individuals receiving complimentary services under COMAR 36.03.10.02;

(5) Require a facility operator to maintain employee photographs for 5 years to align it with the 5-year term of an employee's license under COMAR 36.03.10.11;

(6) Align this regulation with existing gaming facility operator practices under COMAR 36.03.10.19;

(7) Provide players and gaming facility operators with greater flexibility in cashing checks under COMAR 36.03.10.20;

(8) Align this regulation with COMAR 36.03.10.32 to require each gaming facility operator to manage suspension of a player's credit privileges and a request for reinstatement of privileges following settlement of a returned check under COMAR 36.03.10.24;

(9) Change the requirement for counter check issuance at a gaming facility from a two-part form to a one-part form under COMAR 36.03.10.27;

(10) Increase check cashing limitations under COMAR 36.03.10.28;

(11) Allow a gaming facility operator to deduct a player's debt to the facility operator from the player's jackpot payouts and allow a gaming facility operator to submit alternate verification procedures for jackpot or credit meter payouts between \$1,200 and \$10,000 under COMAR 36.03.10.38;

(12) Increase the amount that can be paid out from an automated jackpot payout machine from \$10,000 to \$25,000 under COMAR 36.03.10.41;

(13) Align table game cash box content key requirements with existing gaming facility practices under COMAR 36.03.10.42;

(14) Require the Commission to adopt regulations requiring each video lottery operator to establish donation boxes to allow players to make donations to the Maryland Veterans Trust Fund pursuant to a new law (SB1125/HB1537, Ch. 449, Acts of 2017) under COMAR 36.03.10.51;

(15) Allow video lottery facility operators to request alternate procedures to satisfy maintenance log requirements under COMAR 36.04.01.20;

(16) Align this regulation with existing gaming facility operator practices under COMAR 36.04.01.31;

(17) Align this regulation with existing gaming facility operator practices and allow for the cancelation of cards to take place at a location other than the gaming facility under COMAR 36.05.02.16; and

(18) Clarify that unresolved discrepancies greater than \$100 shall be investigated by security or surveillance under COMAR 36.05.03.03.

Comparison to Federal Standards

There is no corresponding federal standard to this proposed action.

Estimate of Economic Impact

I. Summary of Economic Impact. Under COMAR 36.03.01.03 Unclaimed Video Lottery Terminal Jackpots, there should be a positive economic impact to the Education Trust Fund and other designated accounts/funds due to a change in the law (Ch. 452, Acts of 2017 [S.B. 228/H.B. 300]) so that all unclaimed video lottery terminal jackpots will become property of the State of Maryland and will be distributed in accordance with State Government Article §9-1A-26, Annotated Code of Maryland.

Under COMAR 36.03.10.51 Donation of Coins from Gaming Payouts, there should be a positive economic impact to the Maryland