

email to insuranceregreview.mia@maryland.gov, or fax to 410-468-2020. Comments will be accepted through December 14, 2015. A public hearing has not been scheduled.

.01 (originally proposed text unchanged)

.02 Definitions.

A. (originally proposed text unchanged)

B. Terms Defined.

(1)—(9) (originally proposed text unchanged)

(10) *“Indemnity agreement” means a written surety agreement that is **[[[executed]]] entered into** by a bail bondsman and a person **[[[in which the person agrees to pay and the bail bondsman agrees to accept a premium for the issuance of a bail bond, subject to certain terms and conditions]]] who agrees to indemnify a bail bondsman or surety insurer.***

(11)—(17) (originally proposed text unchanged)

.03 Prohibited Actions.

A.—B. (originally proposed text unchanged)

C. *A bail bondsman may not submit **[[[an affidavit required under Maryland Rule 4-217 to a court that relies on a promissory note unless the promissory note has been executed by the person signing the indemnity agreement or the defendant before the bail bondsman submits the affidavit to the court]]] to any clerk, District Court commissioner, or other person authorized by law to take a bail bond, a document representing consent by any person unless the document has been fully executed.***

.04—.08 (originally proposed text unchanged)

.09 Installment Agreement.

A. *An installment agreement shall be signed by a bail bondsman and the person who **[[[signed the indemnity agreement]]] has agreed to pay the additional premium in installments.***

B.—E. (originally proposed text unchanged)

.10—.11 (originally proposed text unchanged)

.12 Forms.

A bail bondsman shall:

A. (originally proposed text unchanged)

B. *Provide the person **[[[signing the indemnity agreement with a copy of each document relating to the bail bond at the time]]] to whom the bail bondsman services are provided[[[.]]] with a copy of:***

(1) A premium receipt at the time the premium is paid;

(2) A collateral receipt at the time the collateral is given; and

(3) An installment agreement or indemnity agreement at the time that any such document is signed.

.13—.14 (originally proposed text unchanged)

ALFRED W. REDMER, JR.
Insurance Commissioner

Subtitle 15 UNFAIR TRADE PRACTICES

Notice of Proposed Action

[15-343-P]

The Insurance Commissioner proposes to amend:

(1) Regulation .01 under **COMAR 31.15.06 Filing or Service Fees in Connection with Certificates of Financial Responsibility;**

(2) Regulation .02 of **COMAR 31.15.07 Payment of Claims Under Property and Casualty and Title Insurance Policies;**

(3) The authority line under **COMAR 31.15.08 Payment of Claims Under Life and Health Policies and Annuity Contracts;**

(4) Regulation .04 under **COMAR 31.15.10 Homeowner's Insurance and Private Passenger Motor Vehicle Insurance — Standards for Cancellation and Nonrenewal;**

(5) Regulation .07 of **COMAR 31.15.11 Use of Credit History in Underwriting and Rate Making.**

Statement of Purpose

The purpose of this action is to make certain technical changes consistent with the Maryland Insurance Administration's Evaluation Report on COMAR 31.15 Unfair Trade Practices. Specifically to:

(1) Repeal an obsolete reference in COMAR 31.15.06 to the Insurance Division of the Department of Licensing and Regulation (now the Department of Labor, Licensing and Regulation) and replace it with a reference to the Maryland Insurance Administration;

(2) Repeal an unnecessary reference in the authority line for COMAR 31.15.07 to Insurance Article, §§10-401 — 10-406, Annotated Code of Maryland;

(3) Correct an inaccurate cross-reference in COMAR 31.15.07.02B(7)(c) to the definition of “appointment” in the Insurance Article;

(4) Remove the obsolete reference to Insurance Article, §8-455, Annotated Code of Maryland, from the enabling authority for COMAR 31.15.08;

(5) Remove the following obsolete references from the enabling authority for COMAR 31.15.08: Insurance Article, §§10-118, 10-130, 14-124, 14-416, and 15-1004, Annotated Code of Maryland;

(6) Add Insurance Article §4-114, Annotated Code of Maryland, to the enabling authority for COMAR 31.15.08 as it is appropriate and relevant;

(7) Repeal citations of chapter laws in the enabling authority for COMAR 31.15.10 that are no longer necessary since the chapter laws have taken effect;

(8) Amend COMAR 31.15.10.04D to add a cross-reference to Insurance Article, §27-610, Annotated Code of Maryland;

(9) Amend the authority line for COMAR 31.15.11 to repeal a citation of a chapter law that is no longer necessary since the chapter law has taken effect; and

(10) Correct obsolete cross-references in COMAR 31.15.11.07 to the State Government Article, now the General Provisions Article.

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 Catherine Grason, Director of Regulatory Affairs, Maryland Insurance Administration, 200 Saint Paul Place, Ste. 2700, Baltimore, MD 21202, or call 410-468-2201, or email to insuranceregreview.mia@maryland.gov, or fax to 410-468-2020. Comments will be accepted through December 14, 2015. A public hearing has not been scheduled.

31.15.06 Filing or Service Fees in Connection with Certificates of Financial Responsibility

Authority: Insurance Article, §§2-109 and 27-216(b), Annotated Code of Maryland

.01 Prohibited Practice.

Any charge in addition to the established premium as filed with [this Division] *the Maryland Insurance Administration* by the writing company, as a so-called filing or service fee in connection with the writing of any motor vehicle liability or property damage policy, or both, or the filing of any certificate of financial responsibility with the Motor Vehicle Administration in connection with any policy, is forbidden.

31.15.07 Payment of Claims Under Property and Casualty and Title Insurance Policies

Authority: Insurance Article, §§1-301, 2-109, 2-205, 2-207, 4-113, 10-126, [10-401 — 10-406,] 10-410, 19-505, 19-506, 19-508, and 27-301 — 27-306, Annotated Code of Maryland

.02 Definitions.

A. (text unchanged)

B. Terms Defined.

(1) — (6) (text unchanged)

(7) “Notification of a claim” means notification by a claimant, in writing or by other means acceptable under the terms of the insurance policy, which reasonably apprises the insurer of the facts pertinent to the claim and which is made:

(a) – (b) (text unchanged)

(c) To an insurer or its producer who has an appointment from that insurer as defined in Insurance Article, [§1-101(g),] §1-101(f), Annotated Code of Maryland, in all other cases.

(8) — (12) (text unchanged)

31.15.08 Payment of Claims Under Life and Health Policies and Annuity Contracts

Authority: Health-General Article, §19-706(g); Insurance Article, §§1-301, 2-109, 2-205, 2-207, 4-113, 4-114, [8-455,] 10-102, 10-103, [10-118,] 10-126, [10-130,] 10-131, 10-401—10-406, 10-410, 14-112, [14-124,] 14-407, 14-408, 14-409, [14-416, 15-1004,] 15-1005, 27-102, Title 15, Subtitle 7, and Title 27, Subtitle 3, Annotated Code of Maryland

31.15.10 Homeowner's Insurance and Private Passenger Motor Vehicle Insurance — Standards for Cancellation and Nonrenewal

Authority: Insurance Article, §§2-109 and 27-501, Annotated Code of Maryland; Chapters 651 and 652, Acts of 1998]

.04 Action Based on Claims History.

A.—C. (text unchanged)

D. Providing Disclosure Notice at Renewal. An insurer shall provide the disclosure notice required by §B of this regulation to an insured at each renewal of a policy by including the disclosure notice in a conspicuous location on the notice of renewal premium required

by Insurance Article, [§27-607] §§27-607 and 27-610, Annotated Code of Maryland.

31.15.11 Use of Credit History in Underwriting and Rate Making

Authority: Insurance Article, §§2-109, 11-101, 11-306, 11-307, 27-212(d), 27-406, 27-501, and 27-605; Annotated Code of Maryland; Ch. 580, Acts of 2002]

.07 Private Passenger Motor Vehicle Insurance—Obtaining Credit History.

A.—C. (text unchanged)

D. Confidentiality of Information.

(1) An insurer that submits a written standard to the Commissioner under §C of this regulation may, under Insurance Article, §27-501(h)(4), Annotated Code of Maryland, request a finding by the Commissioner that its written standard be considered a trade secret or confidential commercial information under [State Government Article, §10-617(d)] *General Provisions Article, §4-335*, Annotated Code of Maryland.

(2) (text unchanged)

(3) A finding that information submitted to the Commissioner under this chapter is a trade secret or confidential commercial information under [State Government Article, Title 10, Subtitle 6] *General Provisions Article, §4-335*, Annotated Code of Maryland:

(a) Applies only to an application for inspection of a public record under [State Government Article, Title 10, Subtitle 6] *General Provisions Article, Title 4*, Annotated Code of Maryland;

(b)—(c) (text unchanged)

(4)—(5) (text unchanged)

ALFRED W. REDMER, JR.
Insurance Commissioner

**Title 33
STATE BOARD OF
ELECTIONS**

**Subtitle 02 MEETINGS AND
TRAINING**

33.02.03 Judges' Manuals and Training

Authority: Election Law Article, §§2-102(b)(4), 2-202(b), and 10-206, Annotated Code of Maryland

Notice of Proposed Action

[15-368-P]

The State Board of Elections proposes to amend Regulation .04 under **COMAR 33.02.03 Judges' Manuals and Training**. This action was considered by the State Board of Elections at its September 24, 2015 meeting, notice of which was given in accordance with State Government Article, §10-506(c), Annotated Code of Maryland.

Statement of Purpose

The purpose of this action is to reference Baltimore City's prior election calendar can be removed. One proposed change removes the minimum time for an election judges' training session (3 hours) and instead requires that the training be long enough to cover the required material. If a local board can cover the required information in 2 ½ hours, this change would permit a slightly short training session.