June 16, 2016

Administrative, Executive and Legislative Review (AELR) Committee
90 State Circle
Annapolis, MD 21401

Governor’s Office
Attn: Jeannie Haddaway-Riccio, Deputy Chief of Staff
State House
Annapolis, MD 21401

Division of State Documents
State House
Annapolis, MD 21401

State Publications Depository and Distribution Program
Attn: Brigid Sye-Jones
Enoch Pratt Free Library
400 Cathedral St.
Baltimore, MD 21201

Department of Legislative Services Library
90 State Circle
Annapolis, MD 21401


Dear Sir or Madam:

I am filing the required number of copies of the attached Evaluation Report on behalf of the Maryland Insurance Administration as follows:

- AELR Committee-one copy
- Governor’s Office (Jeannie Haddaway-Riccio) -one copy
- Division of State Documents-one copy
• State Library Resource Center via State Publications Depository and Distribution Program (Brigid Sye-Jones)-sixteen copies
• Department of Legislative Services Library-five copies

If you have any questions, or require additional information, please contact me at the above-referenced telephone number and email address.

Sincerely,

Lisa Larson,
Assistant Director of Regulatory Affairs, Office of the Commissioner
Regulatory Review and Evaluation Act
Evaluation Report Form
2012 – 2020

Chapter Codification: COMAR 31.09.01

Chapter Name: Wholesale Life Insurance

Authority: Insurance Article, §§2-109, 16-102, and 16-217, Annotated Code of Maryland

Date Originally Adopted or Last Amended: January 1, 1969

Purpose: The purpose of this chapter is to establish requirements for “wholesale life insurance” which is defined as life insurance distributed on a mass merchandising basis and administered by group methods provided with or without evidence of insurability, by individual policies and made available to employees or members under a program.

A. Review Criteria. (State Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR 01.01.2003.20E)

(1) Do the regulations continue to be necessary for the public interest? □ Yes □ No

(2) Do the regulations continue to be supported by statutory authority and judicial opinion? □ Yes □ No

(3) Are the regulations obsolete or otherwise appropriate for amendment or repeal? □ Yes □ No

(4) Are the regulations effective in accomplishing their intended purpose? □ Yes □ No

B. Outreach and Research. (State Government Article, §10-135(a)(2)(i)–(viii), Annotated Code of Maryland)

(1) List any stakeholders invited to review the regulations and provide a summary of their participation in and input into the review process.

Insurers, producers, and consumers were alerted to the review via notices posted on the following pages of the Maryland Insurance Administration’s (MIA) website: Proposed Regulations, News Center, For Insurers, For Producers, and For Consumers. In addition, subscribers to these web pages received an email message alerting them to the regulatory review notice. Notices included an invitation to comment, along with a contact name and information. Every notice included an email link for people wishing to submit comments. Comments were collected for sixty (60) days. No comments were received.

(2) List any other affected agencies that were invited to review the regulations and provide a summary of their participation in and input into the review process.

All State agencies were notified through publication in the Maryland Register and on the Secretary of State’s Division of State Documents (DSD) website. No comments were received.
(3) Describe the process used to solicit public comment, including:
(a) any notice published in the Maryland Register;
(b) any notice published in newspapers of general circulation;
(c) any notice posted on the unit’s website or on a Statewide website created for units to post notices of regulation review;
(d) any mailing by the adopting authority; and
(e) any public hearing held.

Notice was published in the *Maryland Register*, on the DSD website, and on the following pages of the MIA website: Proposed Regulations, News Center, For Insurers, For Producers, and For Consumers. In addition, subscribers to these web pages received an email message alerting them to the regulatory review notice. Every notice included an email link for people wishing to submit comments. Comments were collected for sixty (60) days. No comments were received.

(4) Provide summaries of:
(a) all comments received from stakeholders, affected units, or the public; and
(b) the adopting authority’s responses to those comments.

N/A.

(5) Describe any interunit conflict reviewed and the resolution or proposed resolution of that conflict.

N/A.

(6) Provide a summary of any relevant scientific data gathered.

N/A.

(7) Provide a summary of any relevant information gathered related to the regulations of other states or the federal government.

N/A.

(8) Provide a summary of any other relevant information gathered.

N/A.

C. Under COMAR 01.01.2003.20E(3), does the agency have any existing policy statements, guidelines, or standards being applied or enforced which should be promulgated as regulations, in accordance with the Administrative Procedure Act?  

☐ Yes  ☒ No

Has the agency promulgated all regulations required by recent legislation?  

☒ Yes  ☐ No

Provide explanations of the above responses, as needed:
N/A. There are no existing policy statements, guidelines, or standards pertaining to wholesale life insurance being applied or enforced which should be promulgated as regulations in accordance with the Administrative Procedure Act. Likewise, there is no recent legislation pertaining to wholesale life insurance requiring promulgation of regulations or amendments to COMAR 31.09.01.

D. Actions Needed. (State Government Article, §10-135(a)(2)(ix) – (xi), Annotated Code of Maryland) (check all that apply)

X no action
amendment
repeal
repeal and adopt new regulations
reorganization

Summary:

This chapter continues to be necessary for the public interest, and continues to be supported by statutory authority. No amendments are recommended at this time.

Person performing review: Lisa Larson, Esq.

Title: Assistant Director of Regulatory Affairs
Chapter Codification: COMAR 31.09.02

Chapter Name: Variable Life Insurance

Authority: Insurance Article, §§2-109 and 16-601—16-603, Annotated Code of Maryland

Date Originally Adopted or Last Amended: July 1, 1979

Purpose: This chapter, applicable to variable life insurance policies, is promulgated under authority of Insurance Article, 2-109 and 16-601—16-603, Annotated Code of Maryland. The issuance or delivery of life insurance policies on a variable basis in Maryland in any manner not in compliance with this chapter shall be deemed contrary to the requirements of Insurance Article, 16-601—16-603, Annotated Code of Maryland, and, further, shall be deemed to constitute the transaction of insurance business hazardous to policyholders and the public and contrary to the public interest.

A. Review Criteria. (State Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR 01.01.2003.20E)

(1) Do the regulations continue to be necessary for the public interest? ☑ Yes ☐ No

(2) Do the regulations continue to be supported by statutory authority and judicial opinion? ☑ Yes ☐ No

(3) Are the regulations obsolete or otherwise appropriate for amendment or repeal? ☑ Yes ☐ No

(4) Are the regulations effective in accomplishing their intended purpose? ☑ Yes ☐ No

B. Outreach and Research. (State Government Article, §10-135(a)(2)(i)—(viii), Annotated Code of Maryland)

(1) List any stakeholders invited to review the regulations and provide a summary of their participation in and input into the review process.

Insurers, producers, and consumers were alerted to the review via notices posted on the following pages of the Maryland Insurance Administration’s (MIA) website: Proposed Regulations, News Center, For Insurers, For Producers, and For Consumers. In addition, subscribers to these web pages received an email message alerting them to the regulatory review notice. Notices included an invitation to comment, along with a contact name and information. Every notice included an email link for people wishing to submit comments. Comments were collected for sixty (60) days. No comments were received.

(2) List any other affected agencies that were invited to review the regulations and provide a summary of their participation in and input into the review process.
All State agencies were notified through publication in the *Maryland Register* and on the Secretary of State's Division of State Documents (DSD) website. No comments were received.

(3) Describe the process used to solicit public comment, including:
(a) any notice published in the Maryland Register;
(b) any notice published in newspapers of general circulation;
(c) any notice posted on the unit's website or on a Statewide website created for units to post notices of regulation review;
(d) any mailing by the adopting authority; and
(e) any public hearing held.

Notice was published in the *Maryland Register*, on the DSD website, and on the following pages of the MIA website: Proposed Regulations, News Center, For Insurers, For Producers, and For Consumers. In addition, subscribers to these web pages received an email message alerting them to the regulatory review notice. Every notice included an email link for people wishing to submit comments. Comments were collected for sixty (60) days. No comments were received.

(4) Provide summaries of:
(a) all comments received from stakeholders, affected units, or the public; and
(b) the adopting authority’s responses to those comments.

N/A.

(5) Describe any interunit conflict reviewed and the resolution or proposed resolution of that conflict.

N/A.

(6) Provide a summary of any relevant scientific data gathered.

N/A.

(7) Provide a summary of any relevant information gathered related to the regulations of other states or the federal government.

The National Association of Insurance Commissioner’s ("NAIC") Variable Life Insurance Model Regulation was examined and compared to this chapter. Based on the comparison to the NAIC Model Regulation, several substantive amendments are being considered by the MIA regarding the policy grace period, lapse notice requirement, and annual statement.

(8) Provide a summary of any other relevant information gathered.

N/A.
C. Under COMAR 01.01.2003.20E(3), does the agency have any existing policy statements, guidelines, or standards being applied or enforced which should be promulgated as regulations, in accordance with the Administrative Procedure Act?  
☐ Yes  ☒ No

Has the agency promulgated all regulations required by recent legislation?  
☒ Yes  ☐ No

Provide explanations of the above responses, as needed:

N/A. There are no existing policy statements, guidelines, or standards pertaining to variable life insurance being applied or enforced which should be promulgated as regulations in accordance with the Administrative Procedure Act. Likewise, there is no recent legislation pertaining to variable life insurance requiring promulgation of regulations or amendments to COMAR 31.09.02.

D. Actions Needed. (State Government Article, §10-135(a)(2)(ix) – (xi), Annotated Code of Maryland) (check all that apply)

☒ no action

☐ amendment

☐ repeal

☐ repeal and adopt new regulations

☐ reorganization

Summary:

This chapter continues to be necessary for the public interest, and continues to be supported by statutory authority. No technical amendments are recommended at this time. The MIA is considering proposing substantive amendments to 31.09.02.04 and 31.09.02.09 regarding the policy grace period, lapse notice requirement, and annual statement. If proposed these amendments will help our regulations better conform with the NAIC Variable Life Insurance Model Regulation.

Person performing review: Lisa Larson, Esq.
Title: Assistant Director of Regulatory Affairs
A. Review Criteria. (State Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR 01.01.2003.20B)

(1) Do the regulations continue to be necessary for the public interest? □ □ Yes □ No
(2) Do the regulations continue to be supported by statutory authority and judicial opinion? □ □ Yes □ No
(3) Are the regulations obsolete or otherwise appropriate for amendment or repeal? □ □ Yes □ No
(4) Are the regulations effective in accomplishing their intended purpose? □ □ Yes □ No

B. Outreach and Research. (State Government Article, §10-135(a)(2)(i)–(viii), Annotated Code of Maryland)

(1) List any stakeholders invited to review the regulations and provide a summary of their participation in and input into the review process.

Insurers, producers, and consumers were alerted to the review via notices posted on the following pages of the Maryland Insurance Administration’s (MIA) website: Proposed Regulations, News Center, For Insurers, For Producers, and For Consumers. In addition, subscribers to these web pages received an email message alerting them to the regulatory review notice. Notices included an invitation to comment, along with a contact name and information. Every notice included an email link for people wishing to submit comments. Comments were collected for sixty (60) days. No comments were received.

(2) List any other affected agencies that were invited to review the regulations and provide a summary of their participation in and input into the review process.

All State agencies were notified through publication in the Maryland Register and on the Secretary of State’s Division of State Documents (DSD) website. No comments were received.
(3) Describe the process used to solicit public comment, including:
   (a) any notice published in the Maryland Register;
   (b) any notice published in newspapers of general circulation;
   (c) any notice posted on the unit's website or on a Statewide website created for units to post notices of regulation review;
   (d) any mailing by the adopting authority; and
   (e) any public hearing held.

   Notice was published in the Maryland Register, on the DSD website, and on the following pages of the MIA website: Proposed Regulations, News Center, For Insurers, For Producers, and For Consumers. In addition, subscribers to these web pages received an email message alerting them to the regulatory review notice. Every notice included an email link for people wishing to submit comments. Comments were collected for sixty (60) days. No comments were received.

(4) Provide summaries of:
   (a) all comments received from stakeholders, affected units, or the public; and
   (b) the adopting authority's responses to those comments.

   N/A.

(5) Describe any interunit conflict reviewed and the resolution or proposed resolution of that conflict.

   N/A.

(6) Provide a summary of any relevant scientific data gathered.

   N/A.

(7) Provide a summary of any relevant information gathered related to the regulations of other states or the federal government.

   N/A.

(8) Provide a summary of any other relevant information gathered.

   N/A.

C. Under COMAR 01.01.2003.20E(3), does the agency have any existing policy statements, guidelines, or standards being applied or enforced which should be promulgated as regulations, in accordance with the Administrative Procedure Act?  

   □ Yes  □ No

Has the agency promulgated all regulations required by recent legislation?  

   □ Yes  □ No

Provide explanations of the above responses, as needed:
N/A. There are no existing policy statements, guidelines, or standards pertaining to industrial life insurance being applied or enforced which should be promulgated as regulations in accordance with the Administrative Procedure Act. Likewise, there is no recent legislation pertaining to industrial life insurance requiring promulgation of regulations or amendments to COMAR 31.09.03.

D. Actions Needed. (State Government Article, §10-135(a)(2)(ix) – (xi), Annotated Code of Maryland) (check all that apply)

- X no action
- amendment
- repeal
- repeal and adopt new regulations
- reorganization

Summary:

This chapter continues to be necessary for the public interest, and continues to be supported by statutory authority. No amendments are recommended at this time.

Person performing review: Lisa Larson, Esq.

Title: Assistant Director of Regulatory Affairs
Regulatory Review and Evaluation Act
Evaluation Report Form
2012 – 2020

Chapter Codification: COMAR 31.09.04

Chapter Name: Contracts on a Variable Basis

Authority: Insurance Article, §§2-109 and 16-601—16-603, Annotated Code of Maryland

Date Originally Adopted or Last Amended: November 1, 1973

Purpose: The issuance or delivery of contracts on a variable basis (hereinafter sometimes referred to as "contracts") in Maryland in any manner not in compliance with this chapter shall be deemed to be the transaction of insurance business hazardous to policyholders and the public, and contrary to the public interest.

A. Review Criteria. (State Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR 01.01.2003.20E)

(1) Do the regulations continue to be necessary for the public interest? X Yes □ No

(2) Do the regulations continue to be supported by statutory authority and judicial opinion? X Yes □ No

(3) Are the regulations obsolete or otherwise appropriate for amendment or repeal? X Yes □ No

(4) Are the regulations effective in accomplishing their intended purpose? X Yes □ No

B. Outreach and Research. (State Government Article, §10-135(a)(2)(i)–(viii), Annotated Code of Maryland)

(1) List any stakeholders invited to review the regulations and provide a summary of their participation in and input into the review process.

Insurers, producers, and consumers were alerted to the review via notices posted on the following pages of the Maryland Insurance Administration’s (MIA) website: Proposed Regulations, News Center, For Insurers, For Producers, and For Consumers. In addition, subscribers to these webpages received an email message alerting them to the regulatory review notice. Notices included an invitation to comment, along with a contact name and information. Every notice included an email link for people wishing to submit comments. Comments were collected for sixty (60) days. No comments were received.

(2) List any other affected agencies that were invited to review the regulations and provide a summary of their participation in and input into the review process.

All State agencies were notified through publication in the Maryland Register and on the Secretary of State’s Division of State Documents (DSD) website. No comments were received.
(3) Describe the process used to solicit public comment, including:
   (a) any notice published in the Maryland Register;
   (b) any notice published in newspapers of general circulation;
   (c) any notice posted on the unit’s website or on a Statewide website created for units to post notices of regulation review;
   (d) any mailing by the adopting authority; and
   (e) any public hearing held.

Notice was published in the Maryland Register, on the DSD website, and on the following pages of the MIA website: Proposed Regulations, News Center, For Insurers, For Producers, and For Consumers. In addition, subscribers to these web pages received an email message alerting them to the regulatory review notice. Every notice included an email link for people wishing to submit comments. Comments were collected for sixty (60) days. No comments were received.

(4) Provide summaries of:
   (a) all comments received from stakeholders, affected units, or the public; and
   (b) the adopting authority’s responses to those comments.

N/A.

(5) Describe any interunit conflict reviewed and the resolution or proposed resolution of that conflict.

N/A.

(6) Provide a summary of any relevant scientific data gathered.

N/A.

(7) Provide a summary of any relevant information gathered related to the regulations of other states or the federal government.

The National Association of Insurance Commissioner’s ("NAIC") Variable Annuity Model Regulation was examined and compared to this chapter. This chapter was found to be substantially similar to the NAIC Model Regulation and therefore no substantive changes are recommended at this time.

(8) Provide a summary of any other relevant information gathered.

N/A.

C. Under COMAR 01.01.2003.20E(3), does the agency have any existing policy statements, guidelines, or standards being applied or enforced which should be promulgated as regulations, in accordance with the Administrative Procedure Act? ☐ Yes ☒ No
Has the agency promulgated all regulations required by recent legislation?  

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<th>Yes</th>
<th>No</th>
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<td>X</td>
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Provide explanations of the above responses, as needed:

N/A. There are no existing policy statements, guidelines, or standards pertaining to contracts on a variable basis being applied or enforced which should be promulgated as regulations in accordance with the Administrative Procedure Act. Likewise, there is no recent legislation pertaining to contracts on a variable basis requiring promulgation of regulations or amendments to COMAR 31.09.04.

D. Actions Needed. (State Government Article, §10-135(a)(2)(ix) – (xi), Annotated Code of Maryland)  
(check all that apply)

- no action
- amendment  
  X  
- repeal
- repeal and adopt new regulations
- reorganization

Summary:

This chapter continues to be necessary for the public interest, and continues to be supported by statutory authority. No substantive amendments are recommended at this time. The MIA will propose a technical amendment to add Insurance Article, § 8-442(d), Annotated Code of Maryland, to the enabling authority for this Chapter, to explain that fraternal benefit societies that issue contracts on a variable basis are subject to this Regulation.

Person performing review: Lisa Larson, Esq.

Title: Assistant Director of Regulatory Affairs
Regulatory Review and Evaluation Act
Evaluation Report Form
2012 – 2020

Chapter Codification: COMAR 31.09.05

Chapter Name: Replacement of Life Insurance and Annuities

Authority: Insurance Article, §§2-109 and 27-213, Annotated Code of Maryland

Date Originally Adopted or Last Amended: January 1, 2002

Purpose: The purpose of this chapter is to regulate the activities of insurers and insurance producers with respect to the replacement of existing life insurance and annuities and protect the interests of life insurance and annuity purchasers by establishing minimum standards of conduct to be observed in replacement or financed purchase transactions by ensuring that purchasers received information to make a decision in the purchasers’ own best interests, reducing the opportunity for misrepresentation and incomplete disclosure, and establishing penalties for failure to comply with the requirements of this chapter.

A. Review Criteria. (State Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR 01.01.2003.20E)

(1) Do the regulations continue to be necessary for the public interest? ☒ Yes ☐ No

(2) Do the regulations continue to be supported by statutory authority and judicial opinion? ☒ Yes ☐ No

(3) Are the regulations obsolete or otherwise appropriate for amendment or repeal? ☒ Yes ☐ No

(4) Are the regulations effective in accomplishing their intended purpose? ☒ Yes ☐ No

B. Outreach and Research. (State Government Article, §10-135(a)(2)(i)–(viii), Annotated Code of Maryland)

(1) List any stakeholders invited to review the regulations and provide a summary of their participation in and input into the review process.

Insurers, producers, and consumers were alerted to the review via notices posted on the following pages of the Maryland Insurance Administration’s (MIA) website: Proposed Regulations, News Center, For Insurers, For Producers, and For Consumers. In addition, subscribers to these web pages received an email message alerting them to the regulatory review notice. Notices included an invitation to comment, along with a contact name and information. Every notice included an email link for people wishing to submit comments. Comments were collected for sixty (60) days. No comments were received.
(2) List any other affected agencies that were invited to review the regulations and provide a summary of their participation in and input into the review process.

All State agencies were notified through publication in the Maryland Register and on the Secretary of State’s Division of State Documents (DSD) website. No comments were received.

(3) Describe the process used to solicit public comment, including:
   (a) any notice published in the Maryland Register;
   (b) any notice published in newspapers of general circulation;
   (c) any notice posted on the unit’s website or on a Statewide website created for units to post notices of regulation review;
   (d) any mailing by the adopting authority; and
   (e) any public hearing held.

Notice was published in the Maryland Register, on the DSD website, and on the following pages of the MIA website: Proposed Regulations, News Center, For Insurers, For Producers, and For Consumers. In addition, subscribers to these web pages received an email message alerting them to the regulatory review notice. Every notice included an email link for people wishing to submit comments. Comments were collected for sixty (60) days. No comments were received.

(4) Provide summaries of:
   (a) all comments received from stakeholders, affected units, or the public; and
   (b) the adopting authority’s responses to those comments.

N/A.

(5) Describe any interunit conflict reviewed and the resolution or proposed resolution of that conflict.

N/A.

(6) Provide a summary of any relevant scientific data gathered.

N/A.

(7) Provide a summary of any relevant information gathered related to the regulations of other states or the federal government.

N/A.

(8) Provide a summary of any other relevant information gathered.

N/A.
C. Under COMAR 01.01.2003.20E(3), does the agency have any existing policy statements, guidelines, or standards being applied or enforced which should be promulgated as regulations, in accordance with the Administrative Procedure Act?  

<table>
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<tr>
<th>Yes</th>
<th>No</th>
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Has the agency promulgated all regulations required by recent legislation?  

<table>
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<tr>
<th>Yes</th>
<th>No</th>
</tr>
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<tbody>
<tr>
<td>X</td>
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Provide explanations of the above responses, as needed:

N/A. There are no existing policy statements, guidelines, or standards pertaining to the replacement of life insurance and annuities being applied or enforced which should be promulgated as regulations in accordance with the Administrative Procedure Act. Likewise, there is no recent legislation pertaining to the replacement of life insurance and annuities requiring promulgation of regulations or amendments to COMAR 31.09.05.

D. Actions Needed. (State Government Article, §10-135(a)(2)(ix) – (xi), Annotated Code of Maryland) (check all that apply)

- no action
- X amendment
- repeal
- repeal and adopt new regulations
- reorganization

Summary:

This chapter continues to be necessary for the public interest, and continues to be supported by statutory authority.

The MIA will propose technical amendments to this Chapter as follows:

- Amend 31.09.05.02(A) to move the definition of “direct solicitation” to 31.09.05.03(B) with the other definitions. Then renumber 31.09.05.02 to match the removal of (A); and
- Amend the renamed 31.09.05.02(C) to read: “Section A(8) of this regulation...” to match the reorganization.

Person performing review: Lisa Larson, Esq.
Title: Assistant Director of Regulatory Affairs
Regulatory Review and Evaluation Act
Evaluation Report Form
2012 – 2020

Chapter Codification: COMAR 31.09.06

Chapter Name: Notice of Nonforfeiture Provisions in Lapsed Life Policies

Authority: Insurance Article, §2-109 and Title 16, Subtitle 3, Annotated Code of Maryland

Date Originally Adopted or Last Amended: May 1, 1968

Purpose: The purpose of this chapter is to establish requirements for notice when a life insurance policy has a cash, paid-up, or extended insurance or other equity value at the time of lapse and when none of these equities is automatically granted by the policy without application of the insured.

A. Review Criteria. (State Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR 01.01.2003.20E)

   (1) Do the regulations continue to be necessary for the public interest? ☒ Yes ☐ No

   (2) Do the regulations continue to be supported by statutory authority and judicial opinion? ☒ Yes ☐ No

   (3) Are the regulations obsolete or otherwise appropriate for amendment or repeal? ☐ Yes ☒ No

   (4) Are the regulations effective in accomplishing their intended purpose? ☒ Yes ☐ No

B. Outreach and Research. (State Government Article, §10-135(a)(2)(i)–(viii), Annotated Code of Maryland)

   (1) List any stakeholders invited to review the regulations and provide a summary of their participation in and input into the review process.

   Insurers, producers, and consumers were alerted to the review via notices posted on the following pages of the Maryland Insurance Administration’s (MIA) website: Proposed Regulations, News Center, For Insurers, For Producers, and For Consumers. In addition, subscribers to these web pages received an email message alerting them to the regulatory review notice. Notices included an invitation to comment, along with a contact name and information. Every notice included an email link for people wishing to submit comments. Comments were collected for sixty (60) days. No comments were received.

   (2) List any other affected agencies that were invited to review the regulations and provide a summary of their participation in and input into the review process.

   All State agencies were notified through publication in the Maryland Register and on the Secretary of State’s Division of State Documents (DSD) website. No comments were received.
Describe the process used to solicit public comment, including:
(a) any notice published in the Maryland Register;
(b) any notice published in newspapers of general circulation;
(c) any notice posted on the unit's website or on a Statewide website created for units to post notices of
regulation review;
(d) any mailing by the adopting authority; and
(e) any public hearing held.

Notice was published in the *Maryland Register*, on the DSD website, and on the following pages of
the MIA website: Proposed Regulations, News Center, For Insurers, For Producers, and For
Consumers. In addition, subscribers to these web pages received an email message alerting them to
the regulatory review notice. Every notice included an email link for people wishing to submit
comments. Comments were collected for sixty (60) days. No comments were received.

(4) Provide summaries of:
(a) all comments received from stakeholders, affected units, or the public; and
(b) the adopting authority’s responses to those comments.

N/A.

(5) Describe any interunit conflict reviewed and the resolution or proposed resolution of that conflict.

N/A.

(6) Provide a summary of any relevant scientific data gathered.

N/A.

(7) Provide a summary of any relevant information gathered related to the regulations of other states or the
federal government.

N/A.

(8) Provide a summary of any other relevant information gathered.

N/A.

C. Under COMAR 01.01.2003.20B(3), does the agency have any existing policy statements, guidelines, or
standards being applied or enforced which should be promulgated as regulations, in accordance with the
Administrative Procedure Act?  □ Yes  □ No

Has the agency promulgated all regulations required by recent legislation?  □ Yes  □ No
Provide explanations of the above responses, as needed:

N/A. There are no existing policy statements, guidelines, or standards pertaining to notice of nonforfeiture provisions in lapsed life policies being applied or enforced which should be promulgated as regulations in accordance with the Administrative Procedure Act. Likewise, there is no recent legislation pertaining to notice of nonforfeiture provisions in lapsed life policies requiring promulgation of regulations or amendments to COMAR 31.09.06.

D. Actions Needed. (State Government Article, §10-135(a)(2)(ix) – (xi), Annotated Code of Maryland) (check all that apply)

X no action

amendment

repeal

repeal and adopt new regulations

reorganization

Summary:

This chapter continues to be necessary for the public interest, and continues to be supported by statutory authority and judicial opinions. No amendments are recommended at this time.

Person performing review: Lisa Larson, Esq.

Title: Assistant Director of Regulatory Affairs
Regulatory Review and Evaluation Act
Evaluation Report Form
2012 – 2020

Chapter Codification: COMAR 31.09.07

Chapter Name: Charitable Gift Annuities

Authority: Insurance Article, §§2-109 and 16-114, Annotated Code of Maryland

Date Originally Adopted or Last Amended: August 14, 1995

Purpose: The purpose of this chapter is to establish requirements for organizations that hold or who are applying to hold a special permit to issue charitable gift annuities to Maryland residents.

A. Review Criteria. (State Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR 01.01.2003.20E)

(1) Do the regulations continue to be necessary for the public interest? [X] Yes [ ] No

(2) Do the regulations continue to be supported by statutory authority and judicial opinion? [X] Yes [ ] No

(3) Are the regulations obsolete or otherwise appropriate for amendment or repeal? [ ] Yes [X] No

(4) Are the regulations effective in accomplishing their intended purpose? [X] Yes [ ] No

B. Outreach and Research. (State Government Article, §10-135(a)(2)(i)–(viii), Annotated Code of Maryland)

(1) List any stakeholders invited to review the regulations and provide a summary of their participation in and input into the review process.

Insurers, producers, and consumers were alerted to the review via notices posted on the following pages of the Maryland Insurance Administration’s (MIA) website: Proposed Regulations, News Center, For Insurers, For Producers, and For Consumers. In addition, subscribers to these web pages received an email message alerting them to the regulatory review notice. Notices included an invitation to comment, along with a contact name and information. Every notice included an email link for people wishing to submit comments. Comments were collected for sixty (60) days. No comments were received.

(2) List any other affected agencies that were invited to review the regulations and provide a summary of their participation in and input into the review process.

All State agencies were notified through publication in the Maryland Register and on the Secretary of State’s Division of State Documents (DSD) website. No comments were received.

(3) Describe the process used to solicit public comment, including:

(a) any notice published in the Maryland Register;
(b) any notice published in newspapers of general circulation;
(c) any notice posted on the unit's website or on a Statewide website created for units to post notices of regulation review;
(d) any mailing by the adopting authority; and
(e) any public hearing held.

Notice was published in the *Maryland Register*, on the DSD website, and on the following pages of the MIA website: Proposed Regulations, News Center, For Insurers, For Producers, and For Consumers. In addition, subscribers to these web pages received an email message alerting them to the regulatory review notice. Every notice included an email link for people wishing to submit comments. Comments were collected for sixty (60) days. No comments were received.

(4) Provide summaries of:
(a) all comments received from stakeholders, affected units, or the public; and
(b) the adopting authority's responses to those comments.

N/A.

(5) Describe any interunit conflict reviewed and the resolution or proposed resolution of that conflict.

N/A.

(6) Provide a summary of any relevant scientific data gathered.

N/A.

(7) Provide a summary of any relevant information gathered related to the regulations of other states or the federal government.

States differ widely in how they regulate entities that issue charitable gift annuities. Some states exempt these entities entirely from the insurance laws of their states, including any licensure requirements, reserve requirements, and any annual financial filings. These states may only require a notice from the charity when it first issues a charitable gift annuity in that state. Others, like Maryland, exempt these entities from most requirements applicable to insurers that issue annuities, but require a special permit or certificate of authority before the charities can issue charitable gift annuities in their states and require curtailment on the types of investments, the establishment of sufficient reserves, and certain disclosure requirements to donors purchasing the charitable gift annuity.
(8) Provide a summary of any other relevant information gathered.

The National Association of Insurance Commissioners ("NAIC") has two Model Acts on this issue. One, entitled Charitable Gift Annuities Exemption Model Act is more lenient than Maryland law. This Act does not require a special certificate of authority before the charitable organization can issue charitable gift annuities. Furthermore, there are no requirements for the following: specific reserves, permissible investments, an annual report, or any disclosures to be provided to donors.

The second NAIC Model Act is entitled Charitable Gift Annuities Model Act. This Model Act is similar to Maryland’s statute and requires that the charitable organization receive a certificate of authority from the Commissioner before issuing charitable gift annuity contracts. Furthermore it is required that the charitable organization has sufficient reserves, that investments be made in certain types of funds, and that an annual report be filed with the Commissioner. The NAIC has not drafted Model Regulations to go along with the Model Act.

C. Under COMAR 01.01.203.20E(3), does the agency have any existing policy statements, guidelines, or standards being applied or enforced which should be promulgated as regulations, in accordance with the Administrative Procedure Act?  

- [x] Yes  
- [ ] No

Has the agency promulgated all regulations required by recent legislation?  

- [ ] Yes  
- [x] No

Provide explanations of the above responses, as needed:

N/A. There are no existing policy statements, guidelines, or standards pertaining to charitable gift annuities being applied or enforced which should be promulgated as regulations in accordance with the Administrative Procedure Act. Likewise, there is no recent legislation pertaining to charitable gift annuities requiring promulgation of regulations or amendments to COMAR 31.09.07.

D. Actions Needed. (State Government Article, §10-135(a)(2)(ix) – (xi), Annotated Code of Maryland) (check all that apply)

- [x] no action
- amendment
- repeal
- repeal and adopt new regulations
- reorganization

Summary:

This chapter continues to be necessary for the public interest, and continues to be supported by statutory authority and judicial opinion. No changes or amendments are proposed at this time.

Person performing review: Lisa Larson, Esq.
Title: Assistant Director of Regulatory Affairs
Regulatory Review and Evaluation Act
Evaluation Report Form
2012 – 2020

Chapter Codification: COMAR 31.09.08

Chapter Name: Group Annuity Contracts

Authority: Insurance Article, §§1-101(e), (f); 2-109, 12-203-12-205, 12-209, 16-114, and 16-401, Annotated Code of Maryland

Date Originally Adopted or Last Amended: February 23, 1987

Purpose: The purpose of this chapter is to regulate the issuance of group annuity contracts with the objective of providing that they not be issued on an impracticable basis or in a manner which may be hazardous to policyholders and the public.

A. Review Criteria. (State Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR 01.01.2003.20E)

(1) Do the regulations continue to be necessary for the public interest? ☑ Yes ☐ No

(2) Do the regulations continue to be supported by statutory authority and judicial opinion? ☑ Yes ☐ No

(3) Are the regulations obsolete or otherwise appropriate for amendment or repeal? ☑ Yes ☐ No

(4) Are the regulations effective in accomplishing their intended purpose? ☑ Yes ☐ No

B. Outreach and Research. (State Government Article, §10-135(a)(2)(i)-(viii), Annotated Code of Maryland)

(1) List any stakeholders invited to review the regulations and provide a summary of their participation in and input into the review process.

Insurers, producers, and consumers were alerted to the review via notices posted on the following pages of the Maryland Insurance Administration’s (MIA) website: Proposed Regulations, News Center, For Insurers, For Producers, and For Consumers. In addition, subscribers to these web pages received an email message alerting them to the regulatory review notice. Notices included an invitation to comment, along with a contact name and information. Every notice included an email link for people wishing to submit comments. Comments were collected for sixty (60) days. No comments were received.

(2) List any other affected agencies that were invited to review the regulations and provide a summary of their participation in and input into the review process.

All State agencies were notified through publication in the Maryland Register and on the Secretary of State’s Division of State Documents (DSD) website. No comments were received.
(3) Describe the process used to solicit public comment, including:
(a) any notice published in the Maryland Register;
(b) any notice published in newspapers of general circulation;
(c) any notice posted on the unit’s website or on a Statewide website created for units to post notices of
regulation review;
(d) any mailing by the adopting authority; and
(e) any public hearing held.

Notice was published in the *Maryland Register*, on the DSD website, and on the following pages of
the MIA website: Proposed Regulations, News Center, For Insurers, For Producers, and For
Consumers. In addition, subscribers to these web pages received an email message alerting them to
the regulatory review notice. Every notice included an email link for people wishing to submit
comments. Comments were collected for sixty (60) days. No comments were received.

(4) Provide summaries of:
(a) all comments received from stakeholders, affected units, or the public; and
(b) the adopting authority’s responses to those comments.

N/A.

(5) Describe any interunit conflict reviewed and the resolution or proposed resolution of that conflict.

N/A.

(6) Provide a summary of any relevant scientific data gathered.

N/A.

(7) Provide a summary of any relevant information gathered related to the regulations of other states or the
federal government.

N/A.

(8) Provide a summary of any other relevant information gathered.

N/A.

C. Under COMAR 01.01.2003.20E(3), does the agency have any existing policy statements, guidelines, or
standards being applied or enforced which should be promulgated as regulations, in accordance with the
Administrative Procedure Act?  □ Yes  □ No

Has the agency promulgated all regulations required by recent legislation?  □ Yes  □ No
Provide explanations of the above responses, as needed:

N/A. There are no existing policy statements, guidelines, or standards pertaining to group annuity contracts being applied or enforced which should be promulgated as regulations in accordance with the Administrative Procedure Act. Likewise, there is no recent legislation pertaining to group annuity contracts requiring promulgation of regulations or amendments to COMAR 31.09.08.

D. Actions Needed. (State Government Article, §10-135(a)(2)(ix) – (xi), Annotated Code of Maryland) (check all that apply)

- no action
- amendment
- repeal
- repeal and adopt new regulations
- reorganization

Summary:

This chapter continues to be necessary for the public interest, and continues to be supported by statutory authority. No substantive amendments are recommended at this time.

The MIA will propose technical amendments to this Chapter as follows:

- Remove Insurance Article, §§1-101(e), (f), Annotated Code of Maryland, for the authority line as it is not the proper enabling authority for this Chapter. Add, Insurance Article, §§1-101(d), Annotated Code of Maryland, to the authority line as the proper enabling authority for this Chapter;
- Remove Insurance Article, §12-204, Annotated Code of Maryland, from the enabling authority, as it does not apply to annuities and therefore is not necessary authority for this Chapter;
- Remove the reference to Insurance Article, §16-401, Annotated Code of Maryland, from the enabling authority line, as it is not necessary for the promulgation of this Chapter. Add a reference to Insurance Article, §16-501, Annotated Code of Maryland to the enabling authority as it is the proper enabling authority.

Person performing review: Lisa Larson, Esq.
Title: Assistant Director of Regulatory Affairs
Regulatory Review and Evaluation Act
Evaluation Report Form
2012 – 2020

Chapter Codification: COMAR 31.09.09

Chapter Name: Life Insurance Illustrations

Authority: Insurance Article, §§2-109, 27-202, and 27-203, Annotated Code of Maryland

Date Originally Adopted or Last Amended: January 1, 1998

Purpose: The purpose of this chapter is to provide rules for life insurance policy illustrations that will protect consumers and foster consumer education. The chapter provides illustration formats, prescribes standards to be followed when illustrations are used, and specifies the disclosures that are required in connection with illustrations. The goals of this chapter are to ensure that illustrations do not mislead purchasers of life insurance and to make illustrations more understandable. Insurers will, as far as possible, eliminate the use of footnotes and caveats and define terms used in the illustration in language that can be understood by a typical person within the segment of the public to which the illustration is directed.

A. Review Criteria. (State Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR 01.01.2003.20E)

   (1) Do the regulations continue to be necessary for the public interest? [X] Yes [ ] No

   (2) Do the regulations continue to be supported by statutory authority and judicial opinion? [X] Yes [ ] No

   (3) Are the regulations obsolete or otherwise appropriate for amendment or repeal? [ ] Yes [X] No

   (4) Are the regulations effective in accomplishing their intended purpose? [X] Yes [ ] No

B. Outreach and Research. (State Government Article, §10-135(a)(2)(i)–(viii), Annotated Code of Maryland)

(1) List any stakeholders invited to review the regulations and provide a summary of their participation in and input into the review process.

   Insurers, producers, and consumers were alerted to the review via notices posted on the following pages of the Maryland Insurance Administration’s (MIA) website: Proposed Regulations, News Center, For Insurers, For Producers, and For Consumers. In addition, subscribers to these web pages received an email message alerting them to the regulatory review notice. Notices included an invitation to comment, along with a contact name and information. Every notice included an email link for people wishing to submit comments. Comments were collected for sixty (60) days. No comments were received.

(2) List any other affected agencies that were invited to review the regulations and provide a summary of their participation in and input into the review process.
All State agencies were notified through publication in the Maryland Register and on the Secretary of State's Division of State Documents (DSD) website. No comments were received.

(3) Describe the process used to solicit public comment, including:
(a) any notice published in the Maryland Register;
(b) any notice published in newspapers of general circulation;
(c) any notice posted on the unit's website or on a Statewide website created for units to post notices of regulation review;
(d) any mailing by the adopting authority; and
(e) any public hearing held.

Notice was published in the Maryland Register, on the DSD website, and on the following pages of the MIA website: Proposed Regulations, News Center, For Insurers, For Producers, and For Consumers. In addition, subscribers to these web pages received an email message alerting them to the regulatory review notice. Every notice included an email link for people wishing to submit comments. Comments were collected for sixty (60) days. No comments were received.

(4) Provide summaries of:
(a) all comments received from stakeholders, affected units, or the public; and
(b) the adopting authority's responses to those comments.

N/A.

(5) Describe any interunit conflict reviewed and the resolution or proposed resolution of that conflict.

N/A.

(6) Provide a summary of any relevant scientific data gathered.

N/A.

(7) Provide a summary of any relevant information gathered related to the regulations of other states or the federal government.

The National Association of Insurance Commissioner's ("NAIC") Life Insurance Illustrations Model Regulation was examined and compared to this chapter. This chapter was found to be substantially similar to the NAIC Model Regulation and therefore no changes are recommended at this time.

(8) Provide a summary of any other relevant information gathered.

N/A.
C. Under COMAR 01.01.2003.20E(3), does the agency have any existing policy statements, guidelines, or standards being applied or enforced which should be promulgated as regulations, in accordance with the Administrative Procedure Act?  

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>X</td>
</tr>
</tbody>
</table>

Has the agency promulgated all regulations required by recent legislation?  

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>X</td>
<td></td>
</tr>
</tbody>
</table>

Provide explanations of the above responses, as needed:

N/A. There are no existing policy statements, guidelines, or standards pertaining to life insurance illustrations being applied or enforced which should be promulgated as regulations in accordance with the Administrative Procedure Act. Likewise, there is no recent legislation pertaining to life insurance illustrations requiring promulgation of regulations or amendments to COMAR 31.09.09.

D. Actions Needed. (State Government Article, §10-135(a)(2)(ix) – (xi), Annotated Code of Maryland) (check all that apply)

- [X] no action
- amendment
- repeal
- repeal and adopt new regulations
- reorganization

Summary:

This chapter continues to be necessary for the public interest, and continues to be supported by statutory authority. No amendments are recommended at this time.

Person performing review: Lisa Larson, Esq.

Title: Assistant Director of Regulatory Affairs
Regulatory Review and Evaluation Act
Evaluation Report Form
2012 – 2020

Chapter Codification: COMAR 31.09.10

Chapter Name: Separate Account Investments under Funding Agreements

Authority: Insurance Article, §16-113, Annotated Code of Maryland

Date Originally Adopted or Last Amended: June 19, 2006

Purpose: The purpose of this chapter is to establish the plan of operation and investment requirements for funding agreements involving separate account investments.

A. Review Criteria. (State Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR 01.01.2003.20E)

(1) Do the regulations continue to be necessary for the public interest? [X] Yes [ ] No

(2) Do the regulations continue to be supported by statutory authority and judicial opinion? [X] Yes [ ] No

(3) Are the regulations obsolete or otherwise appropriate for amendment or repeal? [ ] Yes [X] No

(4) Are the regulations effective in accomplishing their intended purpose? [X] Yes [ ] No

B. Outreach and Research. (State Government Article, §10-135(a)(2)(i)–(viii), Annotated Code of Maryland)

(1) List any stakeholders invited to review the regulations and provide a summary of their participation in and input into the review process.

Insurers, producers, and consumers were alerted to the review via notices posted on the following pages of the Maryland Insurance Administration’s (MIA) website: Proposed Regulations, News Center, For Insurers, For Producers, and For Consumers. In addition, subscribers to these web pages received an email message alerting them to the regulatory review notice. Notices included an invitation to comment, along with a contact name and information. Every notice included an email link for people wishing to submit comments. Comments were collected for sixty (60) days. No comments were received.

(2) List any other affected agencies that were invited to review the regulations and provide a summary of their participation in and input into the review process.

All State agencies were notified through publication in the Maryland Register and on the Secretary of State’s Division of State Documents (DSD) website. No comments were received.

(3) Describe the process used to solicit public comment, including:
(a) any notice published in the Maryland Register;
(b) any notice published in newspapers of general circulation;
(c) any notice posted on the unit’s website or on a Statewide website created for units to post notices of regulation review;
(d) any mailing by the adopting authority; and
(e) any public hearing held.

Notice was published in the Maryland Register, on the DSD website, and on the following pages of the MIA website: Proposed Regulations, News Center, For Insurers, For Producers, and For Consumers. In addition, subscribers to these web pages received an email message alerting them to the regulatory review notice. Every notice included an email link for people wishing to submit comments. Comments were collected for sixty (60) days. No comments were received.

(4) Provide summaries of:
(a) all comments received from stakeholders, affected units, or the public; and
(b) the adopting authority’s responses to those comments.

N/A.

(5) Describe any interunit conflict reviewed and the resolution or proposed resolution of that conflict.

N/A.

(6) Provide a summary of any relevant scientific data gathered.

N/A.

(7) Provide a summary of any relevant information gathered related to the regulations of other states or the federal government.

N/A.

(8) Provide a summary of any other relevant information gathered.

N/A.

C. Under COMAR 01.01.2003.20E(3), does the agency have any existing policy statements, guidelines, or standards being applied or enforced which should be promulgated as regulations, in accordance with the Administrative Procedure Act?  

☐ Yes  ☒ No

Has the agency promulgated all regulations required by recent legislation?  

☐ Yes  ☒ No
Provide explanations of the above responses, as needed:

N/A. There are no existing policy statements, guidelines, or standards pertaining to separate account investments under funding agreements being applied or enforced which should be promulgated as regulations in accordance with the Administrative Procedure Act. Likewise, there is no recent legislation pertaining to separate account investments under funding agreements requiring promulgation of regulations or amendments to COMAR 31.09.10.

D. Actions Needed. (State Government Article, §10-135(a)(2)(ix) – (xi), Annotated Code of Maryland) (check all that apply)

- no action
- amendment
- repeal
- repeal and adopt new regulations
- reorganization

Summary:

This chapter continues to be necessary for the public interest, and continues to be supported by statutory authority. No amendments are recommended at this time.

Person performing review: Lisa Larson, Esq.
Title: Assistant Director of Regulatory Affairs
Regulatory Review and Evaluation Act
Evaluation Report Form
2012 – 2020

Chapter Codification: COMAR 31.09.11

Chapter Name: Viaticals

Authority: Insurance Article, §§2-209 and 8-610.1, Annotated Code of Maryland; Ch. 146, Acts of 2006

Date Originally Adopted or Last Amended: March 12, 2007

Purpose: The purpose of this chapter is to establish requirements for verification of life insurance policies when requested by a viatical settlement provider.

A. Review Criteria. (State Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR 01.01.2003.20E)

(1) Do the regulations continue to be necessary for the public interest? ☑ Yes ☐ No

(2) Do the regulations continue to be supported by statutory authority and judicial opinion? ☑ Yes ☐ No

(3) Are the regulations obsolete or otherwise appropriate for amendment or repeal? ☐ Yes ☑ No

(4) Are the regulations effective in accomplishing their intended purpose? ☑ Yes ☐ No

B. Outreach and Research. (State Government Article, §10-135(a)(2)(i)–(viii), Annotated Code of Maryland)

(1) List any stakeholders invited to review the regulations and provide a summary of their participation in and input into the review process.

Insurers, producers, and consumers were alerted to the review via notices posted on the following pages of the Maryland Insurance Administration’s (MIA) website: Proposed Regulations, News Center, For Insurers, For Producers, and For Consumers. In addition, subscribers to these web pages received an email message alerting them to the regulatory review notice. Notices included an invitation to comment, along with a contact name and information. Every notice included an email link for people wishing to submit comments. Comments were collected for sixty (60) days. No comments were received.

(2) List any other affected agencies that were invited to review the regulations and provide a summary of their participation in and input into the review process.

All State agencies were notified through publication in the Maryland Register and on the Secretary of State’s Division of State Documents (DSD) website. No comments were received.

(3) Describe the process used to solicit public comment, including:
(a) any notice published in the Maryland Register;
(b) any notice published in newspapers of general circulation;
(c) any notice posted on the unit’s website or on a Statewide website created for units to post notices of regulation review;
(d) any mailing by the adopting authority; and
(e) any public hearing held.

Notice was published in the *Maryland Register*, on the DSD website, and on the following pages of the MIA website: Proposed Regulations, News Center, For Insurers, For Producers, and For Consumers. In addition, subscribers to these web pages received an email message alerting them to the regulatory review notice. Every notice included an email link for people wishing to submit comments. Comments were collected for sixty (60) days. No comments were received.

(4) Provide summaries of:
(a) all comments received from stakeholders, affected units, or the public; and
(b) the adopting authority’s responses to those comments.

N/A.

(5) Describe any interunit conflict reviewed and the resolution or proposed resolution of that conflict.

N/A.

(6) Provide a summary of any relevant scientific data gathered.

N/A.

(7) Provide a summary of any relevant information gathered related to the regulations of other states or the federal government.

N/A.

(8) Provide a summary of any other relevant information gathered.

N/A.

C. Under COMAR 01.01.2003.20E(3), does the agency have any existing policy statements, guidelines, or standards being applied or enforced which should be promulgated as regulations, in accordance with the Administrative Procedure Act?  □ Yes  □ No

Has the agency promulgated all regulations required by recent legislation?  □ Yes  □ No
Provide explanations of the above responses, as needed:

N/A. There are no existing policy statements, guidelines, or standards pertaining to viaticals being applied or enforced which should be promulgated as regulations in accordance with the Administrative Procedure Act. Likewise, there is no recent legislation pertaining to viaticals requiring promulgation of regulations or amendments to COMAR 31.09.11.

D. Actions Needed. (State Government Article, §10-135(a)(2)(ix) – (xi), Annotated Code of Maryland) (check all that apply)

X no action
amendment
repeal
repeal and adopt new regulations
reorganization

Summary:

This chapter continues to be necessary for the public interest, and continues to be supported by statutory authority. No amendments are recommended at this time.

Person performing review: Lisa Larson, Esq.
Title: Assistant Director of Regulatory Affairs