LARRY HOGAN Governor

BOYD K. RUTHERFORD Lt. Governor



AL REDMER, JR. Commissioner

NANCY GRODIN Deputy Commissioner

LISA M. LARSON Assistant Director of Regulatory Affairs

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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

RE: Regulatory Review and Evaluation Act Evaluation Report-COMAR 31.09

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,

signature on original

Lisa Larson, Assistant Director of Regulatory Affairs, Office of the Commissioner

Chapter Codification:		oń:	COMAR 31.09.01		
Chapter Name: Wi		Wh	olesale Life Insurance		
Authority:	Authority: Insurance Article, §§2-109, 16-102, and 16-217, Annotated Code of Maryland				
Date Origi	nally Ac	lopte	d 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 administrated by group methods provided with or without evidence of insurability, by individual policies and made available to employees or members under a program.				
A. Reviev 01,01,200		ia. (S	State Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR		
(1) Do	the regi	ılatio	ns continue to be necessary for the public interest? X Yes No		
(2) Do	the regi	ılatio	ns continue to be supported by statutory authority and judicial opinion? XYes N		
	(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? Yes No				
B. Outreach and Research. (State Government Article, §10-135(a)(2)(i)-(viii), Annotated Code of Marylan					
			olders invited to review the regulations and provide a summary of their participation in ne review process.		
1 1 1	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.				
			affected agencies that were invited to review the regulations and provide a summary of on in and input into the review process.		
			cies were notified through publication in the <i>Maryland Register</i> and on the Secretary ision 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 <i>Maryland Register</i> , 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.
standar	der COMAR 01.01.2003.20E(3), does the agency have any existing policy statements, guidelines, or ds being applied or enforced which should be promulgated as regulations, in accordance with the istrative Procedure Act? Yes X No
Has	s the agency promulgated all regulations required by recent legislation? x Yes No
Pro	vide 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:

Chapter Codification:		n:	COMAR 31.09.02		
Chapter Name: Va		Var	iable Life Insurance		
Authority:	Insura	nce A	Article, §§2-109 and 16-601—16-603, Annotated Code of Maryland		
Date Origi	nally Ad	opted	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 16-60116-603, 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, 16-60116-603, 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. Reviev 01.01.2003	v Criteri 3.20E)	i a. (S	tate Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR		
(1) Do	the regui	lation	ns 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? Xyes No					
(3) Are the regulations obsolete or otherwise appropriate for amendment or repeal? XYes No (4) Are the regulations effective in accomplishing their intended purpose? XYes 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) Lis	(1) List any stakeholders invited to review the regulations and provide a summary of their participation in and input into the review process.				
p. C. p. ir. li	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 x No
Has the agency promulgated all regulations required by recent legislation? X 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
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. 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

Chapter	Codification	on: COMAR 31.09.03
Chapter	Name:	Industrial Life Insurance—Dividends Required
Authori	ty: Insura	ance Article, §§2-109 and 16-206, Annotated Code of Maryland
Date Or	iginally Ad	lopted or Last Amended: May 1, 1968
Purpose	I IIIO PG	rpose of this chapter is to establish requirements for the payment of dividends in ial Life Insurance policies.
	riew Criter 003.20E)	ia. (State Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR
(1)	Do the regu	plations continue to be necessary for the public interest? X Yes No
(2)	Do the regu	alations continue to be supported by statutory authority and judicial opinion? XYes No
		gulations obsolete or otherwise appropriate for amendment or repeal? Yes X No
		gulations effective in accomplishing their intended purpose? Yes No
B. Out	treach and	Research. (State Government Article, §10-135(a)(2)(i)-(viii), Annotated Code of Maryland)
(1)	List any st and input i	akeholders invited to review the regulations and provide a summary of their participation in nto the review process.
	pages of Center, I pages rec invitation link for 1	producers, and consumers were alerted to the review via notices posted on the following the Maryland Insurance Administration's (MIA) website: Proposed Regulations, News For Insurers, For Producers, and For Consumers. In addition, subscribers to these web seived an email message alerting them to the regulatory review notice. Notices included an an to comment, along with a contact name and information. Every notice included an email people wishing to submit comments. Comments were collected for sixty (60) days. No its were received.
		ther affected agencies that were invited to review the regulations and provide a summary of sipation in and input into the review process.
	All State of State's	agencies were notified through publication in the Maryland Register and on the Secretary 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 <i>Maryland Register</i> , 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.
` '	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.
standar	der COMAR 01.01.2003.20E(3), does the agency have any existing policy statements, guidelines, or ds being applied or enforced which should be promulgated as regulations, in accordance with the istrative Procedure Act? Yes x No
Has	s the agency promulgated all regulations required by recent legislation? x Yes No
Pro	vide 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:

Chapter (Codification	on: COMAR 31.09.04			
Chapter Name: Contra		Contracts on a Variable Basis			
Authority	hority: Insurance Article, §§2-109 and 16-601—16-603, Annotated Code of Maryland				
Date Orig	ginally Ad	lopted 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. Revio	ew Criter 03.20E)	ia. (State Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR			
(1) D	o the regu	elations continue to be necessary for the public interest? X Yes No			
(2) D	o the regu	lations continue to be supported by statutory authority and judicial opinion? XYes 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. Outr	each and	Research. (State Government Article, §10-135(a)(2)(i)—(viii), Annotated Code of Maryland)			
(1) I ar	ist any sta nd input ir	akeholders invited to review the regulations and provide a summary of their participation in to 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) I	ist any ot ieir partici	her affected agencies that were invited to review the regulations and provide a summary of pation in and input into the review process.			
	All State a of State's	agencies were notified through publication in the <i>Maryland Register</i> and on the Secretary Division of State Documents (DSD) website. No comments were received.			

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(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

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

(a) any notice published in the Maryland Register;

Has the agency promulgated all	regulations required by recent legislation?	x Yes No	
Provide explanations of the abo	ve responses, as needed:	e.	
variable basis being applied with the Administrative Proc	policy statements, guidelines, or standards or enforced which should be promulgated a edure Act. Likewise, there is no recent legislations or amendments to	s regulations in accordance lation pertaining to contracts	
 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:			
authority. No substantive amen amendment to add Insurance Ar	cessary for the public interest, and continues dments are recommended at this time. The Naticle, § 8-442(d), Annotated Code of Maryla at fraternal benefit societies that issue contri	MIA will propose a technical nd, to the enabling authority	
	Davis	Lisa Larson, Esq.	
	Person performing review:	Liba Darson, Esq.	
	Title:	Assistant Director of Regulatory Affairs	

Chapter Codification:		n: COMAR 31.09.05		
Chapter Name: Re		Replacement of Life Insurance and Annuities		
Authority:	Insura	nce Article, §§2-109 and 27-213, Annotated Code of Maryland		
Date Orig	inally Ad	opted 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. Revie 01.01.200	w Criter 3.20E)	a. (State Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR		
(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? Xyes 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.				
	cages of Center, Foages reconvitation ink for p	broducers, and consumers were alerted to the review via notices posted on the following the Maryland Insurance Administration's (MIA) website: Proposed Regulations, News or Insurers, For Producers, and For Consumers. In addition, subscribers to these websived an email message alerting them to the regulatory review notice. Notices included an to comment, along with a contact name and information. Every notice included an email ecople wishing to submit comments. Comments were collected for sixty (60) days. No evere received.		

	All State agencies were notified through publication in the <i>Maryland Register</i> and on the Secretary of State's Division of State Documents (DSD) website. No comments were received.
De	escribe 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 <i>Maryland Register</i> , 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.
` '	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.
` '	Provide summaries of: (a) all comments received from stakeholders, affected units, or the public; and (b) the adopting authority's responses to those comments.
(5)	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. Describe any interunit conflict reviewed and the resolution or proposed resolution of that conflict.
(5)	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. Describe any interunit conflict reviewed and the resolution or proposed resolution of that conflict. N/A.
(5)	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. Describe any interunit conflict reviewed and the resolution or proposed resolution of that conflict. N/A. Provide a summary of any relevant scientific data gathered.
(5)	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. Describe any interunit conflict reviewed and the resolution or proposed resolution of that conflict. N/A. Provide a summary of any relevant scientific data gathered. N/A. Provide a summary of any relevant information gathered related to the regulations of other states or the

C. Under COMAR 01.01.2003.20E(3), does the agency have any existing policy s standards being applied or enforced which should be promulgated as regulations, in Administrative Procedure Act? Yes x No	statements, guidelines, or n accordance with the			
Has the agency promulgated all regulations required by recent legislation?	x Yes No			
Provide explanations of the above responses, as needed:				
N/A. There are no existing policy statements, guidelines, or standards perta life insurance and annuities being applied or enforced which should be pro accordance with the Administrative Procedure Act. Likewise, there is no r to the replacement of life insurance and annuities requiring promulgation of to COMAR 31.09.05.	omulgated as regulations in			
D. Actions Needed. (State Government Article, §10-135(a)(2)(ix) – (xi), Annota (check all that apply) no action	ted Code of Maryland)			
X amendment				
repeal				
repeal and adopt new regulations				
reorganization				
Summary:				
This chapter continues to be necessary for the public interest, and continues authority.	to be supported by statutory			
 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			

Chapter Codification: COMAR 31.09.06		COMAR 31.09.06			
Chapter Name: No		Not	ice of Nonforfeiture Provisions in Lapsed Life Policies		
Authorit	Authority: Insurance Article, §2-109 and Title 16, Subtitle 3, Annotated Code of Maryland				
Date Ori	ginally Ac	lopted	or Last Amended: May 1, 1968		
Purpose;	has a c	ash, p	of this chapter is to establish requirements for notice when a life insurance policy aid-up, or extended insurance or other equity value at the time of lapse and when equities is automatically granted by the policy without application of the insured.		
A. Revi 01.01.20	ew Criter 03.20E)	ia. (S	tate Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR		
(1) D	o the regu	ılatioı	ns continue to be necessary for the public interest? X Yes No		
(2) D	o the regu	ılatioı	as continue to be supported by statutory authority and judicial opinion? XYes No		
(3) A	re the reg	ulatio	ns obsolete or otherwise appropriate for amendment or repeal? Yes X No		
(4) A	re the reg	ulatio	ns effective in accomplishing their intended purpose? Yes No		
B. Outr	each and	Rese	arch. (State Government Article, §10-135(a)(2)(i)-(viii), Annotated Code of Maryland)		
(1) I a	List any stand input in	akeho nto th	lders invited to review the regulations and provide a summary of their participation in e 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) I	(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 of State's	agenc Divis	ies were notified through publication in the <i>Maryland Register</i> and on the Secretary sion 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 <i>Maryland Register</i> , 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)	Duovida gramma sular afi
(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.
1	N/A.
standa	der COMAR 01.01.2003.20E(3), does the agency have any existing policy statements, guidelines, or rds being applied or enforced which should be promulgated as regulations, in accordance with the histrative Procedure Act? Yes x No
Ha	s the agency promulgated all regulations required by recent legislation? x Yes No
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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 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:

Chapter	Codificati	lon:	COMAR 31.09.07		
Chapter Name: Charitable Gift Annuities					
Authori	uthority: Insurance Article, §§2-109 and 16-114, Annotated Code of Maryland				
Date Or	Pate Originally Adopted or Last Amended: August 14, 1995				
Purpose	1 Ino pe	rpose	of this chapter is to establish requirements for organizations that hold or who are hold a special permit to issue charitable gift annuities to Maryland residents.		
	view Crite 003.20E)	ria. (S	tate Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR		
(1)	Do the reg	ulatio	ns continue to be necessary for the public interest? X Yes No		
(2)	Do the reg	ulatio	ns continue to be supported by statutory authority and judicial opinion? XYes No		
(3)	Are the reg	gulatio	ons obsolete or otherwise appropriate for amendment or repeal? Yes X No		
(4)	Are the reg	gulatio	ons effective in accomplishing their intended purpose? X Yes No		
B. Out	treach and	l Rese	earch. (State Government Article, §10-135(a)(2)(i)-(viii), Annotated Code of Maryland)		
(1)	(1) List any stakeholders invited to review the regulations and provide a summary of their participation in and input into the review process.				
	pages of Center, I pages red invitation link for	the I For Ir ceived n to co peopl	Maryland Insurance Administration's (MIA) website: Proposed Regulations, News surers, For Producers, and For Consumers. In addition, subscribers to these web an email message alerting them to the regulatory review notice. Notices included an email message alerting them and information. Every notice included an email e wishing to submit comments. Comments were collected for sixty (60) days. No re received.		
(2)			ffected agencies that were invited to review the regulations and provide a summary of on in and input into the review process.		
	All State of State'	agen s Divi	cies were notified through publication in the <i>Maryland Register</i> and on the Secretary sion 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.

charitable gift annuities. Furth	certificate of authority before the charitable organization can hermore, there are no requirements for the following: specific annual report, or any disclosures to be provided to donors.	issue creserves,
similar to Maryland's statute a authority from the Commissio required that the charitable org	is entitled <i>Charitable Gift Annuities Model Act</i> . This Model and requires that the charitable organization receive a certific oner before issuing charitable gift annuity contracts. Furthern ganization has sufficient reserves, that investments be made in the point be filed with the Commissioner. The NAIC has not go with the Model Act.	ate of nore it is n certain
C. Under COMAR 01.01.2003.20E standards being applied or enforced Administrative Procedure Act?	(3), does the agency have any existing policy statements, gui which should be promulgated as regulations, in accordance very Yes x No	delines, or with the
Has the agency promulgated all a	regulations required by recent legislation? x Yes	No
Provide explanations of the abov	ve responses, as needed:	
annuities being applied or enfo Administrative Procedure Ac	policy statements, guidelines, or standards pertaining to corced which should be promulgated as regulations in accordat. Likewise, there is no recent legislation pertaining to complete of regulations or amendments to COMAR 31.09.07.	ance with the
D. Actions Needed. (State Government) (check all that apply)	ment Article, §10-135(a)(2)(ix) – (xi), Annotated Code of M	(aryland)
X	no action	
	amendment	
	repeal	
	repeal and adopt new regulations	
Summary:	reorganization	
This chapter continues to be nece	essary for the public interest, and continues to be supported o changes or amendments are proposed at this time.	by statutory
	Person performing review: Lisa Larson,	Esq.
	Title: Assistant Dir	ector of

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

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

Regulatory Affairs

Chapter (Codification	n: COMAR 31.09.08
Chapter 1	Vame:	Group Annuity Contracts
Authority		ace Article, §§1-101(e), (f); 2-109, 12-203—12-205, 12-209, 16-114, and 16-401, ted Code of Maryland
Date Orig	ginally Ado	opted or Last Amended: February 23, 1987
Purpose:	objective	pose of this chapter is to regulate the issuance of group annuity contracts with the e of providing that they not be issued on an impracticable basis or in a manner which nazardous to policyholders and the public.
A. Revi o 01.01.20	ew Criteria 03.20E)	a. (State Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR
(1) D	o the regul	ations continue to be necessary for the public interest? X Yes No
(2) D	o the regul	ations continue to be supported by statutory authority and judicial opinion? $oxed{X}_{ m Yes}oxed{igwedge}_{ m Ne}$
(3) A	re the regu	lations obsolete or otherwise appropriate for amendment or repeal? X Yes No
(4) A	re the regu	lations effective in accomplishing their intended purpose? X Yes No
B. Outr	each and l	Research. (State Government Article, §10-135(a)(2)(i)-(viii), Annotated Code of Maryland
(1) I an	ist any sta nd input in	keholders invited to review the regulations and provide a summary of their participation in to the review process.
	pages of the Center, For pages received invitation of link for personal content of the content o	roducers, and consumers were alerted to the review via notices posted on the following he Maryland Insurance Administration's (MIA) website: Proposed Regulations, News or Insurers, For Producers, and For Consumers. In addition, subscribers to these web ived an email message alerting them to the regulatory review notice. Notices included an email comment, along with a confact name and information. Every notice included an email cople wishing to submit comments. Comments were collected for sixty (60) days. No were received.
(2) I	ist any oth neir particip	er affected agencies that were invited to review the regulations and provide a summary of pation in and input into the review process.
	All State a of State's	gencies were notified through publication in the <i>Maryland Register</i> and on the Secretary 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 <i>Maryland Register</i> , 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.
standaı	der COMAR 01.01.2003.20E(3), does the agency have any existing policy statements, guidelines, or ds being applied or enforced which should be promulgated as regulations, in accordance with the istrative Procedure Act? Yes X No
Ha	s the agency promulgated all regulations required by recent legislation? x 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

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. 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:

Chapter Co	dificatio	n: COMAR 31.09.09		
Chapter Name: Lif		Life Insurance Illustrations		
Authority: Insurance Article, §§2-109, 27-202, and 27-203, Annotated Code of Maryland		ace Article, §§2-109, 27-202, and 27-203, Annotated Code of Maryland		
Date Origin	nally Ad	opted 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.		consumers and foster consumer education. The chapter provides illustration formats, es standards to be followed when illustrations are used, and specifies the disclosures that ired in connection with illustrations. The goals of this chapter are to ensure that ons do not mislead purchasers of life insurance and to make illustrations more undable. Insurers will, as far as possible, eliminate the use of footnotes and caveats and		
A. Review Criteria. (State Government Article, §10-132(1)(i), Annotated Code of Maryland 01.01.2003.20E)		a. (State Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR ations continue to be necessary for the public interest?		
		ations continue to be necessary for the public interest? Yes No		
(3) Are the regulations obsolete or otherwise appropriate for amendment or repeal? Yes (4) Are the regulations effective in accomplishing their intended purpose? X Yes No				
B. Outrea	ich 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.			
p C p ir li	ages of fenter, Fages recentiation nk for p	broducers, and consumers were alerted to the review via notices posted on the following the Maryland Insurance Administration's (MIA) website: Proposed Regulations, News or Insurers, For Producers, and For Consumers. In addition, subscribers to these websived an email message alerting them to the regulatory review notice. Notices included an to comment, along with a contact name and information. Every notice included an email ecople wishing to submit comments. Comments were collected for sixty (60) days. No were received.		

their participation in and input into the review process.

(2) List any other affected agencies that were invited to review the regulations and provide a summary of

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:
и		, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	いいいんしょくしょく	V

- (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 standards being applied or enforced which should be promulgated as regulations, i Administrative Procedure Act? Yes x No							
Has the agency promulgated all regulations required by recent legislation?	x Yes No						
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), Annota (check all that apply) X no action 	ated Code of Maryland)						
amendment							
repeal							
repeal and adopt new regulations							
reorganization							
Summary:							
This chapter continues to be necessary for the public interest, and continues authority. No amendments are recommended at this time.	to be supported by statutory						
Person performing review:	Lisa Larson, Esq.						
Title:	Assistant Director of Regulatory Affairs						

Chapter Codification: COMAR 31.09.10	
Chapter Name: Separate Account Investments under Funding Agreements	
Authority: Insurance Article, §16-113, Annotated Code of Maryland	1
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? Yes (2) Are the regulations charlets or otherwise conversions.	No
(3) Are the regulations obsolete or otherwise appropriate for amendment or repeal? Yes X N (4) Are the regulations effective in accomplishing their intended purpose? X Yes No	0
B. Outreach and Research. (State Government Article, §10-135(a)(2)(i)-(viii), Annotated Code of Maryla	nd)
(1) List any stakeholders invited to review the regulations and provide a summary of their participation and input into the review process.	n
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.	f
All State agencies were notified through publication in the <i>Maryland Register</i> 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 <i>Maryland Register</i> , 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.
` (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.
	Provide a summary of any relevant information gathered related to the regulations of other states or t federal government.
	N/A.
(8)	Provide a summary of any other relevant information gathered.
r	I/A,
N	

Yes

Has the agency promulgated all regulations required by recent legislation?

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)

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:

(3) Are the regulations obsolete or otherwise appropriate for amendment or repeal? Ye (4) Are the regulations effective in accomplishing their intended purpose? X Yes	
Date Originally Adopted or Last Amended: March 12, 2007 Purpose: The purpose of this chapter is to establish requirements for verification of life insurance when requested by a viatical settlement provider. A. Review Criteria. (State Government Article, §10-132(1)(i), Annotated Code of Maryland; CC 01.01.2003.20B) (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? (3) Are the regulations obsolete or otherwise appropriate for amendment or repeal? Yes (4) Are the regulations effective in accomplishing their intended purpose? X Yes	
Purpose: The purpose of this chapter is to establish requirements for verification of life insurance when requested by a viatical settlement provider. A. Review Criteria. (State Government Article, §10-132(1)(i), Annotated Code of Maryland; CC 01.01.2003.20B) (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? (3) Are the regulations obsolete or otherwise appropriate for amendment or repeal? Yes (4) Are the regulations effective in accomplishing their intended purpose? X Yes	of 2006
when requested by a viatical settlement provider. A. Review Criteria. (State Government Article, §10-132(1)(i), Annotated Code of Maryland; CC 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? (3) Are the regulations obsolete or otherwise appropriate for amendment or repeal? Yes (4) Are the regulations effective in accomplishing their intended purpose? X Yes Yes	
 (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? (3) Are the regulations obsolete or otherwise appropriate for amendment or repeal? Yes (4) Are the regulations effective in accomplishing their intended purpose? X Yes 	e policies
(2) Do the regulations continue to be supported by statutory authority and judicial opinion? (3) Are the regulations obsolete or otherwise appropriate for amendment or repeal? Yes (4) Are the regulations effective in accomplishing their intended purpose? Yes	OMAR
(3) Are the regulations obsolete or otherwise appropriate for amendment or repeal? Ye (4) Are the regulations effective in accomplishing their intended purpose? X Yes	
(4) Are the regulations effective in accomplishing their intended purpose? X Yes X	X Yes N
() was a second part of the sec	es X No
R Outroach and Passarch (State Government Article \$10.125(a)(2)(i) (aiii) Amadetal Call	No
B. Outreach and Research. (State Government Article, §10-135(a)(2)(i)-(viii), Annotated Code	e of Maryland
(1) List any stakeholders invited to review the regulations and provide a summary of their parand input into the review process.	rticipation in
Insurers, producers, and consumers were alerted to the review via notices posted on the pages of the Maryland Insurance Administration's (MIA) website: Proposed Regulati Center, For Insurers, For Producers, and For Consumers. In addition, subscribers to pages received an email message alerting them to the regulatory review notice. Notices i invitation to comment, along with a contact name and information. Every notice include link for people wishing to submit comments. Comments were collected for sixty (60) comments were received.	ions, News these web included an ed an email
(2) List any other affected agencies that were invited to review the regulations and provide a their participation in and input into the review process.	summary of
All State agencies were notified through publication in the <i>Maryland Register</i> and on the of State's Division of State Documents (DSD) website. No comments were received.	e Secretary

(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 or regulation review;(d) any mailing by the adopting authority; and(e) any public hearing held.
	Notice was published in the <i>Maryland Register</i> , 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.
	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.

of

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

Yes

Has the agency promulgated all regulations required by recent legislation?

Administrative Procedure Act?

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: