

# PRODUCER LICENSING (P/C & L/H) ADVISORY BOARDS

## Meeting Minutes

Meeting Date: August 28, 2017

**Call to order:** A meeting of the **Producer Licensing Advisory Board (Property & Casualty)** was held at the Maryland Insurance Administration on **08/28/17**. The P&C meeting convened at 9:10 a.m. and was called to order by **William Donahue**. Attendance was taken and MIA staff members were introduced. The covered topics and summaries are listed below.

Property/Casualty Advisory Board		
Last Name	First Name	Present (Yes/No)
Dana	Eric	Yes
Demetriou	Ted	Yes
Kellner	Laura	Yes
Langford	Rebecca	Yes
Mette	Donald	Yes
Micciche	John	Yes
Moody II	Christopher	Yes
Pelkofsky	Richard	Yes
Quamina	Courtney	Yes (Phone)
Slavin	Scott	Yes

### Maryland Insurance Administration Staff Attendees:

Last Name	First Name
Bailey	Erica
Donahue	William

Last Name	First Name
Arnold	Darlene
Grant	Beverly
Bange	Michele

Last Name	First Name
Paddy	Michael
Baron	Robert

### Meeting Topics and Summaries

#### Opening Remarks

Director William Donahue provided opening remarks and made a motion to approve the previous minutes. The motion to approve the previous minutes was seconded and the motion passed with the correction that John Micciche was in attendance at the previous meeting.

#### Commission Expense Reduction Plans

Robert Baron discussed the draft bulletin on the Administration's website regarding Commission Expense Reduction Plans. The draft bulletin outlines how a producer may charge a fee, not exceeding 15% of the premium, for services rendered in replacing insurance in an insurer if commissions are not payable by the insurer.

#### House Bill 800/ Senate Bill 94 Insurance Premiums

The bill permits insurance producer to charge and collect expenses incurred when an insured makes a premium payment using credit card. Requires producers to disclose to the insured all possible payment methods accepted and charged for actual expenses incurred by the producer for payment of a premium using a credit card. Authorizes a surplus lines broker to charge and collect the actual expenses when a credit card is used to pay a premium amount, policy fee, and other fees..

#### House Bill 5 Private Passenger Motor Vehicle Liability Insurance

Private Passenger Motor Vehicle Liability Insurance – Enhanced Underinsured Motorist Coverage (EUIM) New law becomes effective on October 1, 2017. This is applicable to private passenger automobile policies purchased on or after July 1, 2018. The law requires the Maryland Insurance Administration to develop a form for the purpose of making the mandatory offer of EUIM coverage.

#### House Bill 291/Senate Bill 279 Homeowners Insurance

Authorizes homeowner's insurer to send offers, notices, statements, and disclosures relating to homeowner's insurance to be delivered by electronic means if the insurer complies with certain requirements. Authorizing insurers to comply with certain renewal notice requirements relating to homeowner's insurance by sending a certain notice. Requires the Maryland Insurance Commissioner to adopt by regulation a notice to be provided to insureds or policyholders at each renewal that contains

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information for the form and contents of a renewal notice providing that a renewal notice does not create a private right of action authorizing insurers to comply with certain renewal notice requirements by sending 11 a certain notice; and generally relating to notices under homeowner's insurance.

### House Bill 1277 Producer Licensing Examinations

Decreased the number of days from 14 to 4 days that an individual must wait before a retake for a failed examination.

### Record Retention Policy for Producers

The members discussed the lack of a statute or regulation regarding record retention for producers. The board agreed that record retention is a difficult issue to codify because of the different types and lines of insurance. The Boards agreed to review this topic a later date.

### Combining the Producer Advisory Boards

Most board members would prefer to continue the past practice of combining the boards and have one meeting of the Producer Advisory Board.

### Review of Operating Procedures

Board members were encouraged to review the proposed operating procedures to be discussed at the next board meeting. Election of the Board Chair, Vice-Chair, and Secretary will be held at the next board meeting in December 2017.

At 10:05 a.m. a motion was made to adjourn the meeting, seconded, and the meeting was adjourned.

**PRODUCER LICENSING (L/H) ADVISORY BOARD**

**Meeting Minutes**

**Meeting Date: August 28, 2017**

**Call to order:** A meeting of the **Producer Licensing Advisory Board (Life & Health)** was held at the Maryland Insurance Administration on **08/28/17**. The L&H meeting convened at 10:30 a.m. and was called to order by **William Donahue**. Attendance was taken and MIA staff members were introduced. The covered topics and summaries are listed below.

<b>Life/Health Advisory Board</b>		
<b>Last Name</b>	<b>First Name</b>	<b>Present (Yes/No)</b>
Cohen	Stephanie	Yes
Daniels	Timothy	Yes
Frazier	Audrey	Yes (Phone)
Huber	Cynthia	Yes
Kafes	Howard	No
Langrall, Jr.	Clarke	Yes
Riley	James	Yes (Phone)
Tegeler	Harvey	Yes
Wilson	Venus	Yes
Zayas	Christine	No

**Maryland Insurance Administration Staff Attendees:**

<b>Last Name</b>	<b>First Name</b>
Redmer	Al
Bailey	Erica
Donahue	William

<b>Last Name</b>	<b>First Name</b>
Arnold	Darlene
Grant	Beverly
Bange	Michele

<b>Last Name</b>	<b>First Name</b>
Paddy	Michael

**Meeting Topics and Summaries**

<b>Opening Remarks</b>
Director William Donahue Provided opening remarks and made a motion to approve the previous minutes. The motion to approve the previous minutes, seconded, and the motion passed.
<b>Senate Bill 94</b>
Michael Paddy, Government Relations Associate, provided a summary of the bill which permits payments of premiums by credit card and the permission of the producer to collect the credit card fee.
<b>House Bill 1277 Producer Licensing Examinations</b>
Decreased the number of days from 14 to 4 days that an individual must wait before a retake for a failed examination.
<b>Combining the Producer Advisory Boards</b>
Most board members would prefer to continue the past practice of combining the boards and have one meeting.
<b>Review of Operating Procedures</b>
Board members were encouraged to review the proposed operating procedures to be discussed at the next board meeting. Election of the Board Chair, Vice-Chair, and Secretary will be held at the next board meeting.

At 11:35 a.m. a motion was made to adjourn the meeting, seconded, and the meeting was adjourned.