LARRY HOGAN Governor

BOYD K. RUTHERFORD Lt. Governor



AL REDMER, JR. Commissioner

NANCY GRODIN
Deputy Commissioner

CATHERINE E. GRASON Director of Regulatory Affairs

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June 2, 2015

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

Governor's Office Attn: Mike Richard, 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 31.03

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 (Mike Richard)-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

Catherine Grason

Director of Regulatory Affairs, Office of the Commissioner

cc: Al Redmer, Insurance Commissioner

Victoria August, Associate Commissioner, Compliance and Enforcement Unit

Chapter Codification:		COMAR 31.03.01	
Chapter Name:	Ter	mporary Licensees	
Authority:	uthority: Insurance Article, §§2-109, 10-115, 10-120, and 10-126, Annotated Code of Maryland		
Date Origin	nally Adopte	d or Last Amended: April 10, 2006	
Purpose:		er sets forth rules governing the issuance of a temporary producer license, as or in §10-120 of the Insurance Article.	
A. Review 01.01.2003		State Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR	
(1) Do	the regulatio	ons continue to be necessary for the public interest? X Yes No	
(2) Do	the regulatio	ons continue to be supported by statutory authority and judicial opinion? XYes No	
` •		ons obsolete or otherwise appropriate for amendment or repeal? Yes X No	
(4) Are	the regulati	ons effective in accomplishing their intended purpose? X Yes No	
B. Outrea	ich and Res	earch. (State Government Article, §10-135(a)(2)(i)-(viii), Annotated Code of Maryland)	
` '	•	olders invited to review the regulations and provide a summary of their participation in he review process.	
po C po ir li	ages of the center, For I ages receive witation to c	Maryland Insurance Administration's (MIA) website: Proposed Regulations, News insurers, For Producers, and For Consumers. In addition, subscribers to these web dan email message alerting them to the regulatory review notice. Notices included an examination with a contact name and information. Every notice included an email le wishing to submit comments. Comments were collected for sixty (60) days. No are 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 Commissioners (NAIC) Producer Licensing Model Act (MDL-218, Section 11) was reviewed in consideration of this evaluation. This chapter is substantively similar to the Model Act.

(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, in Administrative Procedure Act? Yes x No Has the agency promulgated all regulations required by recent legislation? Provide explanations of the above responses, as needed:	tatements, guidelines, or accordance with the
N/A. There are no existing policy statements, guidelines, or standards pertain licensees being applied or enforced which should be promulgated as regulated Administrative Procedure Act. Likewise, there is no recent legislation pertain licensees requiring the promulgation of regulations or amendments to COMA	ons in accordance with the ning to temporary
D. Actions Needed. (State Government Article, §10-135(a)(2)(ix) – (xi), Annotate (check all that apply) x no action	ted Code of Maryland)
amendment	
repeal	
repeal and adopt new regulations	
reorganization Summary:	. · ·
This chapter continues to be necessary for the public interest, and continues to lauthority and judicial opinions. This chapter is needed to carry out §10-120 of	
No changes are recommended at this time.	
ъ с	
Person performing review:	Catherine Grason, Esq.
Title:	Director of Regulatory Affairs

Chapter Co	dification:	COMAR 31.03.02		
Chapter Name:				
Authority:	uthority: Insurance Article, §§2-109, 10-115, and 10-116, Annotated Code of Maryland			
Date Origin	nally Adopte	ed or Last Amended: February 1, 2015		
Purpose:	This chapter sets forth rules governing the continuing education requirements for insurance producers and other insurance professionals, as provided for in §10-115 and 10-116 of the Insurance Article.			
A. Review 01.01.2003		State Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR		
(1) Do	the regulation	ons continue to be necessary for the public interest? X Yes No		
(2) Do	the regulation	ons continue to be supported by statutory authority and judicial opinion? X Yes No		
	ř	ions obsolete or otherwise appropriate for amendment or repeal? Yes x No lons effective in accomplishing their intended purpose? Yes No		
B. Outre	ach and Res	earch. (State Government Article, §10-135(a)(2)(i)—(viii), Annotated Code of Maryland		
` '		nolders invited to review the regulations and provide a summary of their participation in the review process.		
p C p in	eages of the Center, For I eages receive nyitation to o	ducers, and consumers were alerted to the review via notices posted on the following Maryland Insurance Administration's (MIA) website: Proposed Regulations, News Insurers, For Producers, and For Consumers. In addition, subscribers to these web at an email message alerting them to the regulatory review notice. Notices included an ecomment, along with a contact name and information. Every notice included an email le wishing to submit comments. Comments were collected for sixty (60) days. No ere received.		
(2) List any other affected agencies that were invited to review the regulations and provide a summary their participation in and input into the review process.				
	-	ncies were notified through publication in the <i>Maryland Register</i> and on the Secretary vision of State Documents (DSD) website. No comments were received.		

(3) 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.
(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 MIA consulted several "guidelines" documents adopted by the National Association of Insurance Commissioners (NAIC) in drafting its 2014 amendments to this chapter. Specifically, "Continuing Education (CE) Standardized Terms—Definitions," adopted by the Producer Licensing (EX) Task Force November 20, 2013, and "Course Guidelines for Classroom Webinar/Webcast Delivery," adopted by the Producer Licensing (EX) Working Group Apr. 27, 2014, were consulted.
(8)	Provide a summary of any other relevant information gathered.
	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
На	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 continuing education requirements for insurance producers 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 continuing education requirements for insurance producers requiring the promulgation of regulations or amendments to COMAR 31.03.02.

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. These regulations continue to be relevant and necessary to provide insurance producers and professionals with continuing education requirements. These requirements were substantially amended on September 9, 2014 with an effective date February 1, 2015. The purpose of the amendments was to better conform these regulations to NAIC approved guidelines on continuing education for producers. No changes are recommended at this time.

Person performing review:

Catherine Grason, Esq.

Title:

Director of Regulatory Affairs

Chapter Co	diffication: COMAR 31.03.03			
Chapter Name:				
Authority:	Insurance Article, §§2-109 and 10-126, Annotated Code of Maryland			
Date Origin	nally Adopted or Last Amended: April 10, 2006			
Purpose:	Purpose: This chapter sets forth rules governing the commingling of an insurance producer's personal funds with an insurance producer's premium monies.			
A. Review 01.01.2003	Criteria. (State Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR .20E)			
(1) Do t	the regulations continue to be necessary for the public interest? X Yes No			
, η (2) Do 1	the regulations continue to be supported by statutory authority and judicial opinion? $\overline{\mathrm{X}}\mathrm{Yes}$ $\overline{\mathrm{N}}$			
(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? X Yes No			
B. Outrea	ch and Research. (State Government Article, §10-135(a)(2)(i)-(viii), Annotated Code of Maryland			
(1) Lis and	at any stakeholders invited to review the regulations and provide a summary of their participation in linput into the review process.			
pa Co pa in lir	ages of the Maryland Insurance Administration's (MIA) website: Proposed Regulations, News enter, For Insurers, For Producers, and For Consumers. In addition, subscribers to these web ages received an email message alerting them to the regulatory review notice. Notices included an exitation to comment, along with a contact name and information. Every notice included an email ank for people wishing to submit comments. Comments were collected for sixty (60) days. No comments were received.			

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

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	re responses, as needed:			
of an insurance producer's per or enforced which should be p Procedure Act. Likewise, then	licy statements, guidelines, or standards perta sonal funds with an insurance producer's prer romulgated as regulations in accordance with the is no recent legislation pertaining to the contransurance producer's premium monies recommendated to the	nium monies being applied the Administrative amingling of an insurance		
D. Actions Needed. (State Govern (check all that apply)				
	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. These regulations continue to be relevant and necessary to ensure that premium monies are not improperly deposited into or withdrawn from an insurance producer's personal accounts. No changes are recommended at this time.				
	Person performing review:	Catherine Grason, Esq.		
	Title:			
	Tiue.	Director of Regulatory Affairs		

Chapter Co	dification:	COMAR 31.03.04		
Chapter Name:				
Authority:	Authority: Insurance Article, §§2-109, 4-201, 4-203 and 4-205, Annotated Code of Maryland			
Date Originally Adopted or Last Amended: October 1, 2014		October 1, 2014		
Purpose:	insurance p to place ins	producer licensed both	an unfair trade practice in the business of insurance for any in Maryland and in another state or the District of Columbia d in Maryland for Maryland citizens with insurers not State.	
01.01.2003	.20E)		cle, §10-132(1)(i), Annotated Code of Maryland; COMAR ssary for the public interest? Yes No	
			ported by statutory authority and judicial opinion? X Yes No	
(3) Are	the regulation	ons obsolete or otherw	ise appropriate for amendment or repeal? Yes x No plishing their intended purpose? X Yes No	
			nent Article, §10-135(a)(2)(i)–(viii), Annotated Code of Maryland)	
		olders invited to revie ne review process.	w the regulations and provide a summary of their participation in	
pa C pa in li	ages of the lenter, For Inages received	Maryland Insurance Ansurers, For Producer an email message aloomment, along with a e wishing to submit of	were alerted to the review via notices posted on the following administration's (MIA) website: Proposed Regulations, News s, and For Consumers. In addition, subscribers to these weberting them to the regulatory review notice. Notices included an contact name and information. Every notice included an email comments. Comments were collected for sixty (60) days. No	

(2) List any other affected agenci their participation in and input	es that were invited to review the regulations and provide a summary of into the review process.
	ied through publication in the <i>Maryland Register</i> and on the Secretary occuments (DSD) website. No comments were received.
(a) any notice published in the(b) any notice published in ne	wspapers of general circulation; nit's website or on a Statewide website created for units to post notices of
the MIA website: Propose Consumers. In addition, sub the regulatory review notic	Maryland Register, on the DSD website, and on the following pages of d Regulations, News Center, For Insurers, For Producers, and For scribers to these web pages received an email message alerting them to e. Every notice included an email link for people wishing to submit collected for sixty (60) days. No comments were received.
(4) Provide summaries of:(a) all comments received from (b) the adopting authority's result.	n stakeholders, affected units, or the public; and sponses to those comments.
N/A.	>
(5) Describe any interunit conflic	et reviewed and the resolution or proposed resolution of that conflict.
N/Å.	
(6) Provide a summary of any re	evant scientific data gathered.
N/A.	
(7) Provide a summary of any refederal government.	levant information gathered related to the regulations of other states or the
N/A.	
(8) Provide a summary of any ot	her relevant information gathered.
N/A.	

	(3), does the agency have any existing policy which should be promulgated as regulations, Yes x No	· -			
Has the agency promulgated all	regulations required by recent legislation?	x Yes No			
Provide explanations of the above responses, as needed:					
practices for insurance product regulations in accordance wit	olicy statements, guidelines, or standards pert cers being applied or enforced which should be the Administrative Procedure Act. Likewis or trade practices for insurance producers requested COMAR 31.03.04.	pe promulgated as e, there is no recent			
 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:		· .			
authority and judicial opinions.	essary for the public interest, and continues to the regulations continue to be relevant and not issued by non-resident insurers who are not incommended at this time.	I necessary to ensure that			
	Person performing review:	Catherine Grason, Esq.			
	Title:	Director of Regulatory Affairs			

Chapter Codification: COMAR 31.03.05		: COMAR 31.03.05		
Chapter Name:		Bail Bonds		
Authority:	Insura	nce Article, §§2-108 and 2-109, and Title 10, Subtitle 3, Annotated Code of Maryland		
Date Origin	nally Ado	pted or Last Amended: April 10, 2006		
Purpose:	The purpose of this chapter is to set forth regulatory requirements for certain bail bondsmen subject to Title 10, Subtitle 3, Annotated Code of Maryland.			
A. Review 01.01.2003		. (State Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR		
(1) Do	the regula	ations continue to be necessary for the public interest? X Yes No		
(2) Do	(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? Yes X No				
(4) Are	(4) Are the regulations effective in accomplishing their intended purpose? X Yes No			
B. Outrea	ach and F	Research. (State Government Article, §10-135(a)(2)(i)-(viii), Annotated Code of Maryland)		
		teholders invited to review the regulations and provide a summary of their participation in o the review process.		
p C p in li	ages of the center, Fo ages receivation to the content of the center of	roducers, and consumers were alerted to the review via notices posted on the following ne Maryland Insurance Administration's (MIA) website: Proposed Regulations, News r Insurers, For Producers, and For Consumers. In addition, subscribers to these web ved an email message alerting them to the regulatory review notice. Notices included an o comment, along with a contact name and information. Every notice included an email ople wishing to submit comments. Comments were collected for sixty (60) days. No 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.

Draft proposed amendments to this chapter were published on the MIA website on June 24, 2013. Based upon comments received, the proposed amendments were updated and published in the Maryland Register on February 7, 2014 as proposed. The MIA received additional comments on the proposed rule. Although the proposed rule has since been deemed withdrawn due to lapse of time, the MIA continues to review this chapter for potential changes. The MIA may publish new proposed regulations later this year similar to the aforementioned initiatives, informed by stakeholder feedback.

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, is 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 pertarequirements for certain bail bondsmen being applied or enforced which sho regulations in accordance with the Administrative Procedure Act. Likewise legislation pertaining to regulatory requirements for certain bail bondsmen r of regulations or amendments to COMAR 31.03.05.	ould be promulgated as, there is no recent
D. Actions Needed. (State Government Article, §10-135(a)(2)(ix) – (xi), Annota (check all that apply) x no action	nted Code of Maryland)
amendment	
repeal	
repeal and adopt new regulations	
reorganization Summary:	· ". : !
This chapter continues to be necessary for the public interest, and continues to authority and judicial opinions. These regulations continue to be relevant and bail bondsman industry to protect consumers. While the MIA recommends no MIA the may publish new proposed regulations later this year based upon earl (see B(8) above).	necessary to regulate the action at this time, the
Person performing review:	Catherine Grason, Esq.
Title:	Director of Regulatory Affairs
·	

Chapter Codification:		n: [COMAR 31.03.07	
Chapter Name: Installment Vendors Doing Business In Maryland (Such as Auto Dealers, Boat Dealers, Appliance Dealers, Loan Companies)				
Authority:	Insu	Insurance Article, §§1-201, 2-109, 10-103, 10-130, and 10-131, Annotated Code of Maryland		
Date Originally Adopted or Last Amended: April 10, 2006			l or Last Amended: April 10, 2006	
Purpose:	The purpose of this chapter is to clarify that installment vendors selling insurance in conjunction with retail installment sales must have proper insurance producer licenses.			
A. Reviev 01.01.2003		ia. (S	tate Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR	
(1) Do	the regu	latio	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? 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? Yes No				
(1) Li	st any sta	akeho	earch. (State Government Article, §10-135(a)(2)(i)—(viii), Annotated Code of Maryland) olders invited to review the regulations and provide a summary of their participation in the review process.	
p C p ii 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.			

Γ	heir participation in and input into the review process.
	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.
(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 the federal government.
	N/A.
(8)	Provide a summary of any other relevant information gathered.

N/A

	e agency have any existing policy statements, guidelines, or d be promulgated as regulations, in accordance with the No required by recent legislation? X Yes No	
Provide explanations of the above response	, as needed:	
requirements for certain installment vend regulations in accordance with the Admir	ents, guidelines, or standards pertaining to regulatory ors being applied or enforced which should be promulgated as istrative Procedure Act. Likewise, there is no recent ements for certain installment vendors requiring the ts to COMAR 31.03.07.	
D. Actions Needed. (State Government Artic (check all that apply) no action	e, §10-135(a)(2)(ix) – (xi), Annotated Code of Maryland)	
amendmo	nt	
X repeal (i	part)	
repeal an	adopt new regulations	
reorganiz Summary:	ution	
This chapter continues to be necessary for the public interest, and continues to be supported by statutory authority and judicial opinions. These regulations continue to be relevant and necessary to clarify the licensing requirements for installment vendors doing business in Maryland, however, the MIA recommends the repeal of 31.03.07.04. This regulation, which was last amended in 2006, advises that the MIA "will, in the near future, inspect installment vendors' operations to determine whether or not the referenced provisions of the Insurance Article, Annotated Code of Maryland, are being observed and carried out." This regulation is no longer necessary, as initial inspections to ensure compliance with this chapter are not pertinent to compliance with the chapter presently and on a going forward basis.		
	Dargon parforming raview Catherine Green Esc	
	Person performing review: Catherine Grason, Esq.	
	Title: Director of Regulatory Affairs	

Chapter Coc	dification:	COMAR 31.03.09	
Chapter Name:	* LOTANDE LOTANDE LOLLEMATOL FICOURES		
Authority:	Insuranc	e Article, §§2-108, 2-109, 10-115 and 10-116, Annotated Code of Maryland	
Date Origin	ally Adopte	d or Last Amended: April 10, 2006	
Purpose: The purpose of this chapter is to establish a staggered system for producer license renewal.		se of this chapter is to establish a staggered system for producer license renewal.	
A. Review 01.01.2003.		State Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR	
(1) Do t	he regulation	ns continue to be necessary for the public interest? X Yes No	
(2) Do t	he regulatio	ns continue to be supported by statutory authority and judicial opinion? XYes No	
		ons obsolete or otherwise appropriate for amendment or repeal? Yes X No ons effective in accomplishing their intended purpose? Yes No	
•		earch. (State Government Article, §10-135(a)(2)(i)–(viii), Annotated Code of Maryland)	
		olders invited to review the regulations and provide a summary of their participation in ne review process.	
pa Ce pa in lir	ges of the lenter, For Inges received vitation to calk for people	Maryland Insurance Administration's (MIA) website: Proposed Regulations, News nsurers, For Producers, and For Consumers. In addition, subscribers to these web an email message alerting them to the regulatory review notice. Notices included an omment, along with a contact name and information. Every notice included an email e wishing to submit comments. Comments were collected for sixty (60) days. No re received.	
	*	affected agencies that were invited to review the regulations and provide a summary of on in and input into the review process.	
ľ.		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.	

(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.
` '	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 des 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 the staggering of producer license renewals 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 staggering of producer license renewals requiring the promulgation of regulations or amendments to COMAR 31.03.09.

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 and judicial opinions. These regulations continue to be relevant and necessary to clarify the fees and continuing education requirements for producer license renewal. The MIA is presently reviewing §10-116 of the Insurance Article to assess the need to update license renewal notification methods so as to include electronic notification via e-mail; however, no regulatory changes are recommended to this chapter at this time.

Person performing review:

Catherine Grason, Esq.

Title:

Director of Regulatory Affairs

Chapter Cod	lification: COMAR 31.03.10		
Chapter Name:	Advisers		
Authority:	nority: Insurance Article, §§2-109, 10-202, and 10-203, Annotated Code of Maryland		
Date Origina	ally Adopted or Last Amended: January 21, 2002		
Purpose:	The purpose of this chapter is to set forth the circumstances in which a person is not required to be licensed as an adviser under Insurance Article, §10-203, Annotated Code of Maryland, in order to represent to the public that the person is a member of a trade association or similar organization that uses the term "insurance adviser" or a similar term in the name of the association or organization.		
A. Review 01.01.2003.	Criteria. (State Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR 20E)		
(1) Do t	he regulations continue to be necessary for the public interest? X Yes No		
(2) Do tl	he 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? Yes X No		
(4) Are	the regulations effective in accomplishing their intended purpose? X Yes No		
B. Outread	ch and Research. (State Government Article, §10-135(a)(2)(i)-(viii), Annotated Code of Maryland)		
	any stakeholders invited to review the regulations and provide a summary of their participation in input into the review process.		
pa; Ce pa inv lin	surers, producers, and consumers were alerted to the review via notices posted on the following ges of the Maryland Insurance Administration's (MIA) website: Proposed Regulations, News enter, For Insurers, For Producers, and For Consumers. In addition, subscribers to these web ges received an email message alerting them to the regulatory review notice. Notices included an evitation to comment, along with a contact name and information. Every notice included an email ak for people wishing to submit comments. Comments were collected for sixty (60) days. No mments were 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.
(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.
` '	(a) all comments received from stakeholders, affected units, or the public; and
	(a) all comments received from stakeholders, affected units, or the public; and(b) the adopting authority's responses to those comments.
	(a) all comments received from stakeholders, affected units, or the public; and (b) the adopting authority's responses to those comments. N/A.
(5)	(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)	(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)(6)(7)	(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)	(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.

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 perta or similar organizations that use the term "insurance adviser" or a similar terassociation or organization being applied or enforced which should be promaccordance with the Administrative Procedure Act. Likewise, there is no reto trade associations or similar organizations that use the term "insurance act the name of the association or organization requiring amendments to COM/A	m in the name of the ulgated as regulations in cent legislation pertaining viser" or a similar term in	
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 to be supported by statutory authority and judicial opinions. These regulations continue to be relevant and necessary to clarify that members of trade associations or similar organizations that use the term "insurance adviser" or a similar term in the name of the association or organization need not necessarily be licensed as insurance producers. No changes are recommended at this time.		
Person performing review:	Catherine Grason, Esq.	
Title:	Director of Regulatory Affairs	

Chapter Codification:		COMAR 31.03.11	
Chapter Name:	Motor Vehicle Rental Companies — Limited Lines License		
Authority:	Insurance Article, §2-109, and Title 10, Subtitle 6; Annotated Code of Maryland		
Date Origi	nally Adopte	d or Last Amended: September 1, 2002	
Purpose: The purpose of this chapter is to set forth the process by which motor vehicle rental companies that sell or offer any insurance coverage in this State to a motor vehicle renter in connection with, and incidental to, a motor vehicle rental agreement must obtain a limited lines license.			
A. Review 01.01.2003		State Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR	
(1) Do	the regulatio	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? Yes X No (4) Are the regulations effective in accomplishing their intended purpose? Yes No			
B. Outre	ach and Rese	earch. (State Government Article, §10-135(a)(2)(i)-(viii), Annotated Code of Maryland)	
		olders invited to review the regulations and provide a summary of their participation in ne review process.	
p G p ii	ages of the licenter, For Inages received nyitation to c	Maryland Insurance Administration's (MIA) website: Proposed Regulations, News nsurers, For Producers, and For Consumers. In addition, subscribers to these web dan email message alerting them to the regulatory review notice. Notices included an omment, along with a contact name and information. Every notice included an email e wishing to submit comments. Comments were collected for sixty (60) days. No re received.	

their participation in and input into the r All State agencies were notified through	gh publication in the <i>Maryland Register</i> and on the Secretary
	s (DSD) website. No comments were received.
 (3) Describe the process used to solicit put (a) any notice published in the Maryland (b) any notice published in newspapers (c) any notice posted on the unit's webs regulation review; (d) any mailing by the adopting authorit (e) any public hearing held. 	l Register; of general circulation; ite or on a Statewide website created for units to post notices of
the MIA website: Proposed Regula Consumers. In addition, subscribers to the regulatory review notice. Every	Register, on the DSD website, and on the following pages of tions, News Center, For Insurers, For Producers, and For these web pages received an email message alerting them to notice included an email link for people wishing to submit for sixty (60) days. No comments were received.
(4) Provide summaries of:(a) all comments received from stakeho(b) the adopting authority's responses to	
N/A.	1 64 1 64
(5) Describe any interunit conflict reviewe	d and the resolution or proposed resolution of that conflict.
N/A.	
(6) Provide a summary of any relevant scient	entific data gathered.
N/A.	
(7) Provide a summary of any relevant infederal government.	ormation gathered related to the regulations of other states or the
N/A.	
(8) Provide a summary of any other releva	nt information gathered.
N/Δ	

standards being applied or enforced Administrative Procedure Act?	(3), does the agency have any existing policy which should be promulgated as regulations, in Yes No regulations required by recent legislation?	
Provide explanations of the above	re responses, as needed:	
licenses for motor vehicle rent regulations in accordance with	licy statements, guidelines, or standards perta al companies being applied or enforced which the Administrative Procedure Act. Likewise d lines licenses for motor vehicle rental comp 3.11.	n should be promulgated as , there is no recent
D. Actions Needed. (State Govern (check all that apply)	ment Article, §10-135(a)(2)(ix) – (xi), Annota	ated Code of Maryland)
	amendment	
	repeal	
	repeal and adopt new regulations	
Summary:	reorganization	
authority and judicial opinions.	essary for the public interest, and continues to These regulations continue to be relevant and cicle. No changes are recommended at this tin	necessary to clarify Title
	Person performing review:	Catherine Grason, Esq.
	Title:	Director of Regulatory Affairs

Chapter Co	dification:	COMAR 31.03.13	
Chapter Name:	- ETTOQUOT ROZINOS AND DOCUMENTAMON OF ADDOSIDINGMS		
Authority:	Insuranc	e Article, §§2-109, 10-103(c), and 10-118, Annotated Code of Maryland	
Date Origin	nally Adopte	d or Last Amended: August 14, 2006	
Purpose: The purpose of this chapter is to set forth procedures for the maintenance of producer regist by insurers and the documentation of producer appointments.			
A. Review 01.01.2003		State Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR	
(1) Do	the regulatio	ns continue to be necessary for the public interest? X Yes No	
(2) Do	the regulatio	ns continue to be supported by statutory authority and judicial opinion? XYes N	
		ons obsolete or otherwise appropriate for amendment or repeal? Yes X No	
(4) Are	the regulation	ons effective in accomplishing their intended purpose? Yes No	
B. Outrea	nch and Res	earch. (State Government Article, §10-135(a)(2)(i)-(viii), Annotated Code of Maryland	
		olders invited to review the regulations and provide a summary of their participation in ne review process.	
pa C pa in li	ages of the lenter, For Inages received invitation to constitution to constitu	ucers, and consumers were alerted to the review via notices posted on the following Maryland Insurance Administration's (MIA) website: Proposed Regulations, News nsurers, For Producers, and For Consumers. In addition, subscribers to these web an email message alerting them to the regulatory review notice. Notices included an omment, along with a contact name and information. Every notice included an email e wishing to submit comments. Comments were collected for sixty (60) days. No re received.	
(2) Lis	st any other a ir participati	affected agencies that were invited to review the regulations and provide a summary of on in and input into the review process.	
		ision of State Documents (DSD) website. No comments were received.	

	scribe 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.		

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 producer registers or documentation of producer appointments 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 producer registers or documentation of producer appointments requiring amendments to COMAR 31.03.13.			
 D. Actions Needed. (State Government Article, §10-135(a)(2)(ix) – (xi), Annotated Code of Maryle (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. These regulations continue to be relevant and necessary to provide the necessary procedures for appointments and producer registers, including content and retention requirements. No changes are recommended at this time.			
Person performing review:	Catherine Grason, Esq.		
Title:	Director of Regulatory Affairs		