LARRY HOGAN Governor

BOYD K. RUTHERFORD Lt. Governor



AL REDMER, JR. Commissioner

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CATHERINE E. GRASON
Director of Regulatory Affairs

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March 25, 2015

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

Governor's Office Attn: Peggy Watson 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 31.16

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 (Peggy Watson)-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, Esq. Director of Regulatory Affairs

Chapter Co	odification:	COMAR 31.16.01
Chapter Na	ame: Disc	closure to Policyholders of the Possible Effects of Assessable Insurance Policies
Authority:	Insurance of Maryla	e Article, §2-109; Corporations and Associations Article, §6-509; Annotated Code and.
Date Origi	nally Adopte	ed or Last Amended: May 1, 1968
Purpose:	certain notic	e of this chapter is inform and protect the public by requiring the inclusion of a ce in certain insurance policies and certificates regarding the assessable nature of rance policies and possible effects in the event of insolvency.
<b>A. Reviev</b> 01.01.2003		State Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR
		ons continue to be necessary for the public interest?  Yes  No
		ons continue to be supported by statutory authority and judicial opinion? \( \text{x} \) Yes \( \text{No} \) No ons obsolete or otherwise appropriate for amendment or repeal? \( \text{x} \) Yes \( \text{No} \) No
(4) Ar	e the regulation	ons effective in accomplishing their intended purpose? X Yes No
B. Outre	ach 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.
r C r i 1	pages of the leader, For Indiages received notation to continuous and the continuous con	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 comment, 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 are received.

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

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 disclosures to policyholders of the possible effects of assessable insurance 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 disclosures to policyholders of the possible effects of assessable insurance policies requiring promulgation of regulations or amendments to COMAR 31.16.01.				
<ul> <li>D. Actions Needed. (State Government Article, §10-135(a)(2)(ix) – (xi), Annotated Code of Maryland) (check all that apply)</li> <li>no action</li> </ul>				
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 and judicial opinions. These regulations continue to be relevant and necessary. No substantive changes are recommended at this time.				
The MIA will propose a technical amendment to the enabling authority for this Chapter, as the Corporations and Associations Article, § 6-509, was repealed in 1997. The MIA will add §§ 3-111 and 3-113 of the Insurance Article to the list of enabling authority.				
Person performing review: Catherine Grason, Esq.				
Title: Director of Regulatory Affairs, Office of the				

Commissioner

Chapter Cod	lification:	COMAR 31.16.04	
Chapter Nar	ne: Prov	ision of Completed Pr	emium Finance Agreement to Insured
Authority:	Insurance	Article, §§2-109, 23-	103, 23-207, and 23-302(b), Annotated Code of Maryland
Date Origin	ally Adopte	d or Last Amended:	March 15, 1993
II	~ ~	<u>-</u>	ify the process by which an insured shall be provided with a nent, as required by §23-302 of the Insurance Article.
<b>A. Review</b> 01.01.2003.	•	State Government Arti	cle, §10-132(1)(i), Annotated Code of Maryland; COMAR
(1) Do tl	he regulatio	ns continue to be nece	ssary for the public interest?  Yes  No
(2) Do t	he regulation	ns continue to be supp	ported by statutory authority and judicial opinion? X Yes No
(3) Are	the regulation	ons obsolete or otherw	ise appropriate for amendment or repeal?  X Yes No
(4) Are	the regulation	ons effective in accom	plishing their intended purpose?  X Yes No
B. Outreac	ch and Rese	earch. (State Governm	nent Article, §10-135(a)(2)(i)–(viii), Annotated Code of Maryland)
` '	•	olders invited to review ne review process.	w the regulations and provide a summary of their participation in
pag Ce pag inv lin	ges of the Manter, For Inges received vitation to co	Maryland Insurance Ansurers, For Producers I an email message ale omment, along with a 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 web exting 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 agencies that were invited to review the regulations and provide a summary of

of State's Division of State Documents (DSD) website. No comments were received.

All State agencies were notified through publication in the Maryland Register and on the Secretary

their participation in and input into the review process.

(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.
	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 responses, as needed:
N/A. There are no existing policy statements, guidelines, or standards pertaining to the provision of a completed premium finance agreement to an insured which should be promulgated as regulations in accordance with the Administrative Procedure Act. Likewise, there is no recent legislation pertaining to the provision of a completed premium finance agreement to an insured requiring promulgation of regulations or amendments to COMAR 31.16.04.
<ul> <li>D. Actions Needed. (State Government Article, §10-135(a)(2)(ix) – (xi), Annotated Code of Maryland) (check all that apply)</li> <li>no action</li> </ul>
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 and judicial opinions. These regulations continue to be relevant and necessary for compliance with §23-302 of the Insurance Article. No substantive changes are recommended at this time.
A technical amendment to the enabling authority will be proposed to correct an inaccurate reference to 23-302(b) of the Insurance Article. The reference will be changed to 23-302(c) of the Insurance Article.
Person performing review: Catherine Grason, Esq.
Title: Director of Regulatory Affairs, Office of the Commissioner

Chapter C	Codification: COMAR 31.16.05
Chapter N	Name: Cancellation of Insurance Contracts by Premium Finance Companies
Authority	Insurance Article, §§2-109, 23-102, 23-103, 23-201-23-203, 23-205, 23-207, 23-301, 23-302, 23-401-23-406, 23-501, and 23-505, Annotated Code of Maryland
Date Orig	ginally Adopted or Last Amended: November 23, 1992
Purpose:	The purpose of this chapter is to permit an insured to confer upon a premium finance company the authority to cancel an insurance contract or contracts on behalf of the insured by personally executing a power of attorney or other authority to cancel which authorizes the premium finance company to request cancellation of an insurance contract or contracts on behalf of the insured.
<b>A. Revie</b> 01.01.200	w Criteria. (State Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR 33.20E)
(1) Do	o the regulations continue to be necessary for the public interest? Yes X No
(2) Do	o the regulations continue to be supported by statutory authority and judicial opinion? Yes X
(3) A1	re the regulations obsolete or otherwise appropriate for amendment or repeal?  Yes No
(4) A1	re the regulations effective in accomplishing their intended purpose? Yes X No
B. Outre	each and Research. (State Government Article, §10-135(a)(2)(i)–(viii), Annotated Code of Maryland
	ist any stakeholders invited to review the regulations and provide a summary of their participation in ad input into the review process.
	Insurers, producers, and consumers were alerted to the review via notices posted on the following pages of the Maryland Insurance Administration's (MIA) website: Proposed Regulations, News Center, For Insurers, For Producers, and For Consumers. In addition, subscribers to these web pages received an email message alerting them to the regulatory review notice. Notices included an invitation to comment, along with a contact name and information. Every notice included an email link for people wishing to submit comments. Comments were collected for sixty (60) days. One

stakeholder, the National Premium Finance Association (NFPA), submitted comments.

(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. Aside from the stakeholder comments noted in section B(1) above, 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.

**COMMENT:** The NFPA commented that on October 18, 1994, COMAR 31.16.05 was vacated and set aside by Judge Kaplan (retired).

**RESPONSE:** The MIA agrees with the NFPA's comments.

(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.

The MIA reviewed the Circuit Court for Baltimore City case numbers 93048002 & 93056020, which were provided with the NFPA's comments as relevant to this evaluation. The MIA also reviewed §§ 23-101, 23-402 and 23-403 of the Insurance Article, Annotated Code of Maryland.

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 an insured's ability to confer upon a premium finance company the authority to cancel an insurance contract or contracts on the insured's behalf 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 an insured's ability to confer upon a premium finance company the authority to cancel an insurance contract or contracts on the insured's behalf requiring promulgation of regulations or amendments to COMAR 31.16.05.				
D. Actions Needed. (State Government Article, §10-135(a)(2)(ix) – (xi), Annotated Code of Maryland) (check all that apply) no action				
amendment				
x repeal				
repeal and adopt new regulations				
reorganization				
Summary:				
After reviewing Circuit Court for Baltimore City case numbers 93048002 & 93056020 and §§ 23-101, 23-402 and 23-403 of the Insurance Article, the MIA proposes to repeal this Chapter in its entirety. This Chapter is inconsistent with Judge Kaplan's judicial Order issued on October 18, 1994, and is otherwise obsolete.				
Person performing review: Catherine Grason, Esq.				
Title: Director of Regulatory Affairs, Office of the Commissioner				

C1	1' (" )		COMAR 31,16.06			7
Chapter Co	odificat	ion:	COWAK 31.10.00			
Chapter Na	ame:	Bulk	Reinsurance, Stock, ar	nd Mutual Insurers		
Authority:	Inst	urance	Article, §§2-109 and 3	-124, Annotated Code of I	 Maryland	
Date Origi	nally A	dopte	d or Last Amended:	Amended effective May 1,	, 1968	
Purpose:	should	d be cl	_	on of Annual Statements of	certain reinsurance treaties or any interim statements filed	
01.01.2003	3.20E)				ed Code of Maryland; COMAR	
(1) Do	the reg	gulatio	ns continue to be neces	sary for the public interest	t? X Yes No	
(2) Do	the reg	gulatio	ns continue to be suppo	orted by statutory authority	y and judicial opinion? X Yes	\ N
(3) Are	e the re	gulatio	ons obsolete or otherwis	se appropriate for amendm	nent or repeal? x Yes	No
(4) Are	e the re	gulatio	ons effective in accomp	lishing their intended purp	pose? x Yes No	
B. Outrea	ach and	d Res	earch. (State Governme	ent Article, §10-135(a)(2)(	(i)–(viii), Annotated Code of Mary	ylano
, ,	-		olders invited to review ne review process.	the regulations and provid	de a summary of their participation	n in
. 1 i	pages of Center, pages reinvitations in the contraction of the contrac	of the I For In eceive on to o	Maryland Insurance Adnisurers, For Producers, and an email message alecomment, along with a comment.	ministration's (MIA) webs and For Consumers. In ad- rting them to the regulator contact name and informat	via notices posted on the following site: Proposed Regulations, News dition, subscribers to these webery review notice. Notices included tion. Every notice included an emcollected for sixty (60) days. No	l an
			affected agencies that wo		regulations and provide a summary	y of

All State agencies were notified through publication in the *Maryland Register* and on the DSD website. No comments were received.

Describe the process used to solicit public comment, including: <ul> <li>(a) any notice published in the Maryland Register;</li> <li>(b) any notice published in newspapers of general circulation;</li> <li>(c) any notice posted on the unit's website or on a Statewide website created for units to post notices of</li> </ul>
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. There were no comments received on this chapter.
Describe any inter unit 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 federal government.
There is no National Association of Insurance Commissioners' (NAIC) model law or regulation related to COMAR 31.16.06.
Provide a summary of any other relevant information gathered.
N/A.
der COMAR 01.01.2003.20E(3), does the agency have any existing policy statements, guidelines, or eds being applied or enforced which should be promulgated as regulations, in accordance with the istrative Procedure Act?  Yes  No  Sthe 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 commissions under reinsurance treaties and annual statements 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 commissions under reinsurance treaties and annual statements requiring promulgation of regulations or amendments to COMAR 31.16.06.

**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 and judicial opinions.

The MIA recommends a technical change to the enabling authority for this Chapter. COMAR 31.16.06 is applicable to all stock and mutual insurers licensed to conduct the business of insurance in Maryland, consistent with §§ 3-124 and 3-125 of the Insurance Article. Therefore, the MIA recommends the inclusion of § 3-125 of the Insurance Article in this Chapter's enabling authority.

Person performing review:

Catherine Grason, Esq.

Title:

Director of Regulatory Affairs, Office of the Commissioner

Chapter C	odifica	tion:	COMAR 31.16.07	
Chapter N	ame:	Holoc	caust Victims Insurance Claims and Reports	
Authority:	Ins	surance	Article, §§28-101(d), 28-103(a)(2), and 28-109, Annotated Code of Maryland	
Date Origi	nally A	Adopted	d or Last Amended: June 25, 2001	
Purpose:	establinsura substa pay-o	lishing pance clar antiate to out value he Com	of this chapter is to implement the Holocaust Victims Insurance Act by procedures and standards for: The diligent and expeditious investigation of aims of Holocaust victims by insurers; the use of alternative documentation to the insurance claims of Holocaust victims; computing interest on the face or other e of an insurance policy or annuity issued to a Holocaust victim; and filing reports missioner may direct an insurer to file relating to insurance claims of Holocaust	
<b>A. Revie</b> v 01.01.200		e <b>ria.</b> (St	tate Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR	
(1) Do	the re	gulation	ns continue to be necessary for the public interest? Yes X No	
(2) Do	the re	gulation	ns continue to be supported by statutory authority and judicial opinion?  x Yes	∐No
(3) Ar	e the re	gulation	ons obsolete or otherwise appropriate for amendment or repeal?  Yes Yes	No
(4) Ar	e the re	egulatio	ons effective in accomplishing their intended purpose? Yes X No	
B. Outre	ach an	d Resea	arch. (State Government Article, §10-135(a)(2)(i)-(viii), Annotated Code of Mary	land)
` '			olders invited to review the regulations and provide a summary of their participation e review process.	ı in
r C r i 1	eages of Center, bages rentation of the content of	For Inseceived on to corpeople	dicers, and consumers were alerted to the review via notices posted on the following Maryland Insurance Administration's (MIA) website: Proposed Regulations, New Surers, For Producers, and For Consumers. In addition, subscribers to these we an email message alerting them to the regulatory review notice. Notices included a summent, along with a contact name and information. Every notice included an email wishing to submit comments. Comments were collected for sixty (60) days. No a received	vs eb an ail

(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.

(1)	ъ.	• 1	•	C
(4)	Prov	71de	summaries	OT:

NT/A

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

	IV/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 Supreme Court ruled in *American Ins. Assn. v. Garamendi* 539 U.S 396 (2003) that a California law similar to the enabling statutes for this Chapter was pre-empted by federal law.

(8)	) Provide a summary of any other relevant information gathered.
Jab co C in	This Chapter required that insurers investigate any claims from Holocaust victims for the time period of anuary 1, 1929 through December 31, 1945, and that certain reports regarding such claim investigations e filed with the Commissioner for 10 years beginning in 1999. Insurers were considered to be in ompliance with the report filing requirements if they filed the reports with the "International Commission." As the 10 year period for investigation has passed, impacted insurers have already avestigated the claims required by the enabling statutes for this Chapter, and the International Commission has since disbanded.
standa Admi	nder COMAR 01.01.2003.20E(3), does the agency have any existing policy statements, guidelines, or ards being applied or enforced which should be promulgated as regulations, in accordance with the nistrative Procedure Act?  Yes  x  No
	as the agency promulgated all regulations required by recent legislation?   x Yes No  rovide explanations of the above responses, as needed:
	N/A. There are no existing policy statements, guidelines, or standards pertaining to Holocaust victims' insurance claims and reports 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 Holocaust victims' insurance claims and reports requiring promulgation of regulations or amendments to COMAR 31.16.07.
D. A	ctions Needed. (State Government Article, §10-135(a)(2)(ix) – (xi), Annotated Code of Maryland) (check all that apply)  no action
	amendment
	x repeal
	repeal and adopt new regulations
	reorganization
Sumn	nary:
this	s Chapter is no longer needed and it is recommended that it be repealed. The last report required under chapter was due in 2009, and no further reports are required. Additionally, the Supreme Court has ded that a similar requirement in California was pre-empted by federal law.
<b>I</b>	Person performing review: Catherine Grason, Esq.

Director of Regulatory Affairs, Office of the Commissioner

Title: