Chapter Co	odifica	tion: COMAR 31.15.01		
Chapter Na	ame:	Special Policies and Misleading Advertising		
Authority:	Authority: Insurance Article, §§2-109, 8-467, 8-468, 12-203, 12-204, 12-205, 16-112, and 27-202, Annotated Code of Maryland.			
Date Origi	nally A	Adopted or Last Amended: September 1, 1970		
Purpose:	as put the us descri obtain to the	surpose of this chapter is to assure fair disclosure of relevant facts in the sale of life ance and annuity contracts. This chapter is also designed to protect citizens of Maryland rehasers and prospective purchasers of life insurance policies or annuity contracts against see of sales methods which are misleading because of: A. The omission of facts fairly libing the subject matter as a life insurance policy or annuity contract and the benefits hable thereunder; B. An undue emphasis upon facts which, however true, are not relevant as sale of life insurance or annuities; or C. An undue emphasis upon features which are of tental or secondary importance to the life insurance aspects of a policy.		
<b>A. Reviev</b> 01.01.2003		eria. (State Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR		
(1) Do	the re	gulations continue to be necessary for the public interest?  XYes No		
(2) Do	the re	gulations continue to be supported by statutory authority and judicial opinion? Yes No		
(3) Are	e the re	egulations obsolete or otherwise appropriate for amendment or repeal? Yes x No		
(4) Are	e the re	egulations effective in accomplishing their intended purpose?  X Yes No		
B. Outrea	ach an	d Research. (State Government Article, §10-135(a)(2)(i)–(viii), Annotated Code of Maryland)		
		stakeholders invited to review the regulations and provide a summary of their participation in into the review process.		
p C p in li	ages o Center, ages re avitation nk for	, producers, and consumers were alerted to the review via notices posted on the following f the Maryland Insurance Administration's (MIA) website: Proposed Regulations, News For Insurers, For Producers, and For Consumers. In addition, subscribers to these web secived an email message alerting them to the regulatory review notice. Notices included an email people wishing to submit comments. Comments were collected for sixty (60) days. No ints were received.		

(2)	List any other affected agencies that were invited to revie	ew 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. No comments were received on this chapter.

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.

This chapter is consistent with the National Association of Insurance Commissioners' (NAIC) Model Regulation entitled "Advertisements of Life Insurance and Annuities Model Regulation," Model MDL-570.

(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 fair disclosure of relevant facts in the sale of life insurance and 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 fair disclosure of relevant facts in the sale of life insurance and annuity contracts requiring promulgation of regulations or amendments to COMAR 31.15.01.				
<ul> <li>D. Actions Needed. (State Government Article, §10-135(a)(2)(ix) – (xi), Annotated Code of Maryland) (check all that apply)</li> <li>x no action</li> </ul>				
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 action is recommended at this time.				
Person performing review: Catherine Gregor				
Catherine Grason				
Title: Director of Pagulatory				
Director of Regulatory Affairs, Office of the Commissioner				

Chapter C	Codification:	COMAR 31.15.02			
Chapter N	,	rtisements of All Ins ital, Surgical or Med	surance Contracts Which Include Any Accident, Sickness, dical Coverages		
Authority	: Insurance	Article, §§2-109 and	d 27-203, Annotated Code of Maryland		
Date Orig	ginally Adopted	or Last Amended:	November 25, 2013		
		ended effective 11/25/13 5, therefore the MIA is st	B; however the MIA did not claim an exemption for this chapter in its submitting this report.		
Purpose:	The purpose of this chapter is to set forth requirements and detail prohibited practices related to the advertisement of all insurance contracts which include any accident, sickness, hospital, surgical, or medical coverages.				
<b>A. Revie</b> 01.01.200	•	ate Government Art	ticle, §10-132(1)(i), Annotated Code of Maryland; COMA	R	
(1) Do	o the regulation	s continue to be nece	essary for the public interest?		
(2) Do	o the regulation	s continue to be supp	ported by statutory authority and judicial opinion? X	es No	
(3) A1	re the regulation	as obsolete or otherw	wise appropriate for amendment or repeal? Yes	x No	
(4) A1	re the regulation	ns effective in accom	nplishing their intended purpose?  Yes No		
B. Outre	each and Resea	ırch. (State Governn	ment Article, §10-135(a)(2)(i)-(viii), Annotated Code of N	(Iaryland	
, ,	•	lders invited to revie review process.	ew the regulations and provide a summary of their particip	ation in	
]   1   1	pages of the M Center, For Inspages received a invitation to con	faryland Insurance A surers, For Producer an email message alo mment, along with a wishing to submit of	s were alerted to the review via notices posted on the followard Administration's (MIA) website: Proposed Regulations, rs, and For Consumers. In addition, subscribers to these erting them to the regulatory review notice. Notices include a contact name and information. Every notice included an comments. Comments were collected for sixty (60) days	News e web led an email	

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. No comments were received on this chapter.

(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.

This chapter is consistent with the National Association of Insurance Commissioners' (NAIC) Model Regulation entitled, "Advertisements of Accident and Sickness Insurance Model Regulation," Model MDL-40.

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

N/A.

	ed or enforced which	does the agency have and the should be promulgated as well as No		r statements, guidelines, or in accordance with the	
Has the agency pr	omulgated all regul	ations required by recei	nt legislation?	x Yes No	
Provide explanati	ons of the above res	sponses, as needed:			
prohibited practi sickness, hospita promulgated as a recent legislation insurance contra	ces related to the ad il, surgical or medica regulations in accord n pertaining to requi- cts, which include a	lvertisement of insurance al coverages, being app dance with the Adminis	ce contracts, which lied or enforced trative Procedure practices related nospital, surgical	e Act. Likewise, there is no to the advertisement of or medical coverages,	
	<ul> <li>D. Actions Needed. (State Government Article, §10-135(a)(2)(ix) – (xi), Annotated Code of Maryland) (check all that apply)</li> <li>x no action</li> </ul>				
	ame	endment			
	repe	eal			
	repe	eal and adopt new regul	ations		
	reor	rganization			
Summary:					
authority and judic amendments was to government in 45 0 the effect of discou	ial opinions. Amen o update Maryland r C.F.R. 147.104(e), v traging the enrollme	ndments to this chapter of marketing standards to a which prohibits marketion of individuals with s	were made in 20 meet those set fo ng practices or b significant health	be supported by statutory 13. The purpose of the 2013 rth by the federal enefit designs that will have needs in health insurance rther action is recommended	
		Person perfo	orming review:	Catherine Grason	
			Title:	Director of Regulatory Affairs, Office of the Commissioner	

Chapter Codification:		COMAR 31.15.04		
Chapter Name: Solici		tation of Annuity and Deposit Fund Contracts		
Authority	Article, §§2-109 and 27-202, Annotated Code of Maryland			
Date Orig	inally Adopted	or Last Amended: January 1, 1980		
Purpose: The purpose of this chapter is to require insurers to deliver to prospects for annuity contracts or for deposit funds accepted in conjunction with life insurance policies or annuity contracts, information which helps the prospect select an annuity or deposit fund, or both, appropriate to the prospect's needs, improves the prospect's understanding of the basic features of the plan under consideration and improves the prospect's ability to evaluate the relative benefits of similar plans.				
<b>A. Revie</b> 01.01.200	,	rate Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR		
(1) Do	the regulation	s continue to be necessary for the public interest?  x Yes No		
(2) Do	the regulation	s continue to be supported by statutory authority and judicial opinion? X Yes N		
		ns obsolete or otherwise appropriate for amendment or repeal?		
B. Outre	ach and Resea	arch. (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 ereview process.		
I I i	pages of the M Center, For Instages received nvitation to con	cers, and consumers were alerted to the review via notices posted on the following laryland 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 amment, along with a contact name and information. Every notice included an email wishing to submit comments. Comments were collected for sixty (60) days. No execeived.		

(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. No comments were received on this chapter.

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

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

N/A.

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") has developed an "Annuity Disclosure Model Regulation," Model MDL-245, that addresses many of the same issues as this chapter. The NAIC Model MDL-245 was adopted by the NAIC in 1999 and has been amended in 2011 and in 2013. The current Maryland regulations deal with annuities and deposit fund contracts, while the NAIC Model deals only with annuities. The NAIC Model provides more detailed requirements for annuity illustrations than this chapter.

	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					
		all regulations required by recent legislation? X Yes No bove responses, as needed:			
	required to be delivered conjunction with life in be promulgated as regulated there is no recent legislatinformation required to in conjunction with life	ting policy statements, guidelines, or standards pertaining to information to prospects for annuity contracts or for deposit funds accepted in surance policies or annuity contracts being applied or enforced which shations in accordance with the Administrative Procedure Act. Likewise, ation pertaining to requirements and prohibited practices related to be delivered to prospects for annuity contracts or for deposit funds acces insurance policies or annuity contracts requiring promulgation of ents to COMAR 31.15.04.	ould		
	cions Needed. (State Gov check all that apply)	rernment Article, §10-135(a)(2)(ix) – (xi), Annotated Code of Maryland) no action	)		
	X	amendment			
		repeal			
		repeal and adopt new regulations			
		reorganization			
Summa	ary:				
auth NAI	ority and judicial opinion C Annuity Disclosure Mo	ecessary for the public interest, and continues to be supported by statutos. The MIA recommends that this chapter be amended to conform to the odel Regulation with regard disclosures for annuities. It is also recomme the current chapter that apply to Deposit Fund Contracts be maintained.	e nded		
		Person performing review: Catherine Grason			

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

Title:

Director of Regulatory Affairs, Office of the Commissioner

Chapter C	odifica	tion:	COMAR 31.15.05			
Chapter N	ame:	Insu	nrer's Financial Statements	7		
Authority	Ins	urance	e Article, §§2-109, 7-103, 7-104, and 27-205(a), Annotated Code of Maryland			
Date Orig	inally A	Adopte	ed or Last Amended: April 10, 1970			
Purpose:	staten	nents c	e of this chapter is to protect the public from untrue, deceptive, misleading, or false of financial condition of an insurer. It is applicable to all persons licensed to business of insurance in Maryland.			
<b>A. Revie</b> 01.01.200		eria. (S	State Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR			
(1) Do	the reg	gulatio	ons continue to be necessary for the public interest?  X Yes No			
(2) Do	the reg	gulatio	ons continue to be supported by statutory authority and judicial opinion? X Yes	$]_{N}$		
(3) Ar	(3) Are the regulations obsolete or otherwise appropriate for amendment or repeal? Yes x No					
(4) Ar	e the re	gulatio	ons effective in accomplishing their intended purpose?  x Yes No			
B. Outre	ach an	d Rese	earch. (State Government Article, §10-135(a)(2)(i)-(viii), Annotated Code of Maryl	and)		
, ,	•		nolders invited to review the regulations and provide a summary of their participation he review process.	in		
r C I 1	pages of Center, pages re nvitation ink for	f the M For Inseceived on to co people	ducers, and consumers were alerted to the review via notices posted on the following Maryland Insurance Administration's (MIA) website: Proposed Regulations, News assurers, For Producers, and For Consumers. In addition, subscribers to these web d an email message alerting them to the regulatory review notice. Notices included a comment, 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 are received.			
(2) Li	st any o	other a	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 DSD

their participation in and input into the review process.

website. No comments were received.

(a) (b) (c) (d)	escribe the process used to solicit public comment, including: any notice published in the Maryland Register; any notice published in newspapers of general circulation; any notice posted on the unit's website or on a Statewide website created for units to post notices of regulation review; any mailing by the adopting authority; and
(e)	any public hearing held.
ti C	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.
(a)	rovide summaries of: all comments received from stakeholders, affected units, or the public; and the adopting authority's responses to those comments.
N	N/A. There were no comments received on this chapter.
(5) D	escribe any inter unit conflict reviewed and the resolution or proposed resolution of that conflict.
1	N/A.
(6) Pr	ovide a summary of any relevant scientific data gathered.
I	V/A.
	rovide a summary of any relevant information gathered related to the regulations of other states or the deral government.
I	The MIA consulted the National Association of Insurance Commissioners' (NAIC) "Unfair Trade Practices Act" (Model 880) in reviewing this chapter. This chapter generally follows the NAIC Model Law, which has been substantially adopted by 45 states and the District of Columbia.
(8) P1	ovide 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, 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 untrue, deceptive, misleading, or false statements of financial condition of promulgated as regulations in accordance with the Administrative Processis no recent legislation pertaining to protecting the public from untrue, false statements of financial condition of an insurer being application of regulations or amendments to COMAR 31.15.05.	of an insurer that should be dure Act. Likewise, there deceptive, misleading, or				
<ul> <li>D. Actions Needed. (State Government Article, §10-135(a)(2)(ix) – (xi), Annot (check all that apply)</li> <li>x no action</li> </ul>					
amendment					
repeal					
repeal and adopt new regulations					
reorganization					
Summary:					
This chapter continues to be necessary for the public interest, and continues authority and judicial opinions. This chapter is needed as guidance to pro deceptive, misleading, or false statements of financial condition of an i recommends no changes to this chapter at this time.	tect the public from untrue,				
	F				
Person performing review:	Catherine Grason				
Title:	Director of Regulatory Affairs, Office of the Commissioner				

Chapter Codification:		on: COMAR 31.15.06
Chapter Name: Filing		Filing or Service Fees in Connection with Certifications of Financial Responsibility
Authority: Insurance Article, §§2-109 and 27-216(b), Annotated Code of Maryland.		
Date Orig	inally A	dopted or Last Amended: May 1, 1968
Purpose:	filed v or serv policy	rpose of this chapter is to prohibit any charge in addition to the established premium as rith the Maryland Insurance Administration by the writing company, as a so-called filing rice fee in connection with the writing of any motor vehicle liability or property damage or both, or the filing of any certificate of financial responsibility with the Motor e Administration in connection with any policy.
01.01.200	3.20E)	ia. (State Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR alations continue to be necessary for the public interest?
		ulations continue to be necessary for the public interest?  Yes  No ulations continue to be supported by statutory authority and judicial opinion? Yes  N
		gulations obsolete or otherwise appropriate for amendment or repeal?    X   Yes   No   No   No   No   No   No   No   N
		Research. (State Government Article, §10-135(a)(2)(i)-(viii), Annotated Code of Maryland
, ,	-	akeholders invited to review the regulations and provide a summary of their participation in nto the review process.
r C r i	pages of Center, Dages re- nvitation ink for	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 a 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 es were received.

		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 <i>Maryland Register</i> and on the Secretary of State's Division of State Documents (DSD) website. No comments were received.
(3)	De	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. No comments were received on this chapter.
	(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.
	٠	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 charge of a filing or service fee in connection with the writing of any motor vehicle liability or property damage policy, or both, or the filing of any certificate of financial responsibility with the Motor Vehicle Administration in connection with any policy, 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 charge of a filing or service fee in connection with the writing of any motor vehicle liability or property damage policy, or both, or the filing of any certificate of financial responsibility with the Motor Vehicle Administration in connection with any policy, requiring promulgation of regulations or amendments to COMAR 31.15.06.			
<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.			
The chapter requires a technical amendment to repeal an obsolete reference to the Insurance Division of the Department of Licensing and Regulation (now the Department of Labor, Licensing and Regulation) and replace it with a reference to the Maryland Insurance Administration.			
Person performing review: Gothering Commen			
Catherine Grason			
Title: Director of Regulatory Affairs, Office of the Commissioner			

Chapter Co	odifica	tion: COMAR 31.15.07		
Chapter N	ame:	Payment of Claims Under Property and Casualty and Title Insurance Policies		
Authority:	Authority: Insurance Article, §§1-301, 2-109, 2-205, 2-207, 4-113, 10-126, 10-40110-406, 10-410, 19-505, 19-506, 19-508, and 27-30127-306, Annotated Code of Maryland			
Date Origi	inally A	Adopted or Last Amended: January 14, 2010		
Purpose:	-	ourpose of this chapter is to set forth certain claims administration protocol and to define claims settlement practices for property, casualty, and title insurers.		
(1) Do (2) Do (3) Ard (4) Ard B. Outres (1) Li	3.20E) the reg the reg e the re e the re ach and	gulations continue to be necessary for the public interest?		
In p C p in li	nsurers pages of Center, pages re nvitation	n, producers, and consumers were alerted to the review via notices posted on the following of the Maryland Insurance Administration's (MIA) website: Proposed Regulations, News For Insurers, For Producers, and For Consumers. In addition, subscribers to these web eccived an email message alerting them to the regulatory review notice. Notices included an email people wishing to submit comments. Comments were collected for sixty (60) days. No nets 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 <i>Maryland Register</i> and on the Secretary of State's Division of State Documents (DSD) website. No comments were received.
<ul> <li>(3) Describe the process used to solicit public comment, including:</li> <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 regulation review;</li> <li>(d) any mailing by the adopting authority; and</li> <li>(e) any public hearing held.</li> </ul>
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.
<ul><li>(4) Provide summaries of:</li><li>(a) all comments received from stakeholders, affected units, or the public; and</li><li>(b) the adopting authority's responses to those comments.</li></ul>
N/A. No comments were received on this chapter.
(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 reviewed the National Association of Insurance Commissioners' (NAIC) "Unfair Claims Settlement Practices Act" (MDL-900) and "Unfair Property/Casualty Claims Settlement Practices Model Regulation" (MDL-902). The COMAR regulations are generally consistent with the NAIC Model Act and Model Regulation.		
The MIA also reviewed part of the NAIC Market Regulation Handbook that contains the methodology for selecting a sample to establish a general business practice violation. While the methodology contained in the NAIC Market Regulation Handbook differs from the methodology contained in COMAR 31.15.07.09, the methodology contained in Regulation .09 is sufficient and no change is recommended at this time.		
(8) Provide a summary of any other relevant information gathered.		
N/A.		
C. Under COMAR 01.01.2003.20E(3), does the agency have any existing policy statements, guidelines, or standards being applied or enforced which should be promulgated as regulations, in accordance with the Administrative Procedure Act?  Yes  No  Yes  No		
Provide explanations of the above responses, as needed:		
N/A. There are no existing policy statements, guidelines, or standards pertaining to claims administration protocol and unfair claims settlement practices for property, casualty, and title insurers 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 claims administration protocol and unfair claims settlement practices for property, casualty, and title insurers requiring promulgation of regulations or amendments to COMAR 31.15.07.		
<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.

Technical amendments are needed as follows:

- The authority line needs to be amended to repeal an unnecessary reference to Insurance Article, §§10-401 406, Annotated Code of Maryland;
- Regulation .02B(7)(c) needs to be amended to correct an inaccurate cross reference to the definition of "appointment" in the Insurance Article.

Person performing review:

Catherine Grason

Title:

Director of Regulatory Affairs, Office of the Commissioner

Chapter Codification: COMAR 31.15.08			
Chapter N	Name: Payı	ment of Claims Under Life and Health Policies and Annuity Contracts	
Authority: Health-General Article, §19-706(g); Insurance Article, §§ 1-301, 2-109, 2-205, 2-207, 4-113, 4-114, 10-102, 10-103, 10-126, 10-131, 10-401, 10-406, 10-410, 14-112, 14-407, 14-408, 14-409, 15-1005, 27-102, Title 15, Subtitle 7, and Title 27, Subtitle 3, Annotated Code of Maryland.			
Date Originally Adopted or Last Amended: October 13, 2014			
		s amended effective 10/13/14; however the MIA did not claim an exemption for this chapter in its 31.15, therefore the MIA is submitting this report.	
Purpose:	unfair clair health servi	e of this chapter is to set forth certain claims administration protocol and to define as settlement practices for life, health, and annuity insurers, including nonprofit ace plans, fraternal benefit societies, health maintenance organizations, and dental zations, issuing life and health policies and annuity contracts.	
<b>A. Revie</b> 01.01.200		State Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR	
(1) Do	o the regulation	ons continue to be necessary for the public interest?  Yes No	
(2) Do the regulations continue to be supported by statutory authority and judicial opinion? Yes No			
(3) A1	(3) Are the regulations obsolete or otherwise appropriate for amendment or repeal? Yes X No		
(4) A1	(4) Are the regulations effective in accomplishing their intended purpose?    X Yes   No		
B. Outro	each 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.	
1 1 1	pages of the Center, For Inpages received invitation to c	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 d 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) 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. No comments were received on this chapter.

(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 reviewed the National Association of Insurance Commissioners' (NAIC) Model Law entitled "Unfair Claims Settlement Practices Act" (MDL-900), and the NAIC's Model Regulation, entitled "Unfair Life, Accident and Health Claims Settlement Practices Model Regulation" (MDL-903), which are substantially similar to Maryland's law and corresponding regulation; however, not all provisions are included in the Maryland regulation, as the scope of Maryland's regulation is not as broad as the NAIC Model Regulation.

(8)	Provide a summary of any	other relevant information gathered.
	N/A.	
standa Admin	rds being applied or enforce istrative Procedure Act?	0E(3), does the agency have any existing policy statements, guidelines, or ed which should be promulgated as regulations, in accordance with the Yes x No
Pro	ovide explanations of the ab	pove responses, as needed:
	administration protocol of be promulgated as regulathere is no recent legisla	isting policy statements, guidelines, or standards pertaining to claims or unfair claims settlement practices being applied or enforced which should lations in accordance with the Administrative Procedure Act. Likewise, tion pertaining to claims administration protocol or unfair claims settlement ulgation of regulations or amendments to COMAR 31.15.08.
	tions Needed. (State Gove (check all that apply)	ernment Article, §10-135(a)(2)(ix) – (xi), Annotated Code of Maryland) no action
	x	amendment
		repeal
		repeal and adopt new regulations
Summ	ary:	reorganization
autl	nority and judicial opinions  MIA will propose technica  Remove §8-455 from the	

Person performing review:

Catherine Grason

Title:

Director of Regulatory Affairs, Office of the Commissioner

Add §4-114 from the Insurance Article to the enabling authority as it is appropriate and relevant.

relevant: §§10-118, 10-130, 14-124, 14-416, and 15-1004; and

Chapter C	Codification: COMAR 31.15.09
Chapter N	Automobile Liability Insurance
Authority	: Insurance Article, §§2-109 and 10-126, Annotated Code of Maryland.
Date Orig	inally Adopted or Last Amended: May 1, 1968
Purpose:	The purpose of this chapter is to prohibit a certain practice by automobile liability insurance agents whereby an insured requests cancellation of a policy while under duress created by the agent.
<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?    X Yes  No
(2) Do	o the regulations continue to be supported by statutory authority and judicial opinion? X Yes No
(3) Ar	re the regulations obsolete or otherwise appropriate for amendment or repeal? Yes X No
(4) Ar	re the regulations effective in accomplishing their intended purpose? Yes 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 d input into the 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 ink 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 their 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.
` ′	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.
` ′	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. No comments were received on this chapter.
(5)	Describe any interunit conflict reviewed and the resolution or proposed resolution of that conflict.
	Describe any interunit conflict reviewed and the resolution or proposed resolution of that conflict.  N/A.
<ul><li>(6)</li><li>(7)</li></ul>	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.

(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 ds being applied or enforced which should be promulgated as regulations, istrative Procedure Act?  Yes x No	
Ha	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 properties to insured caused by certain automobile liability insurance agents being should be promulgated as regulations in accordance with the Administrative Likewise, there is no recent legislation pertaining to certain duress to in automobile liability insurance agents requiring promulgation of regulating COMAR 31.15.09.	g applied or enforced which ative Procedure Act. sureds caused by certain
	tions Needed. (State Government Article, §10-135(a)(2)(ix) – (xi), Anno check all that apply)  x no action  amendment  repeal  repeal and adopt new regulations  reorganization	tated Code of Maryland)
Summ	ary:	
<b>I</b>	chapter continues to be necessary for the public interest, and continues ority and judicial opinions. No changes are recommended at this time.	to be supported by statutory
	Person performing review:	Catherine Grason
	Title:	Director of Regulatory Affairs, Office of the Commissioner

Chapter Co	odification	on: COMAR 31.15.10	
Chapter Na	1	Homeowner's Insurance and Private Passenger Motor Vehicle Insurance—Standards for Cancellation and Nonrenewal	
Authority:	Authority: Insurance Article, §§2-109 and 27-501, Annotated Code of Maryland; Chapters 651 and 652, Acts of 1998.		
Date Origi	nally Ad	opted or Last Amended: March 6, 2000	
Purpose:		rpose of this chapter is to set forth standards for the cancellation and renewal of vner's and private passenger motor vehicle insurance.	
<b>A. Reviev</b> 01.01.2003		a. (State Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR	
(1) Do	the regu	lations continue to be necessary for the public interest?  Yes No	
(2) Do	the regu	lations continue to be supported by statutory authority and judicial opinion?  XYes No	
		alations obsolete or otherwise appropriate for amendment or repeal?	
(4) Are	e the reg	alations effective in accomplishing their intended purpose?  x Yes No	
B. Outrea	ach and	Research. (State Government Article, §10-135(a)(2)(i)–(viii), Annotated Code of Maryland)	
` '	•	keholders invited to review the regulations and provide a summary of their participation in to the review process.	
p C p ir li	ages of Center, Fages reconvitation 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 swere 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:
	<ul><li>(a) all comments received from stakeholders, affected units, or the public; and</li><li>(b) the adopting authority's responses to those comments.</li></ul>
(5)	(b) the adopting authority's responses to those comments.  N/A. No comments were received on this chapter.  Describe any interunit conflict reviewed and the resolution or proposed resolution of that conflict.
` ,	(b) the adopting authority's responses to those comments.  N/A. No comments were received on this chapter.  Describe any interunit conflict reviewed and the resolution or proposed resolution of that conflict.  N/A.
` ,	(b) the adopting authority's responses to those comments.  N/A. No comments were received on this chapter.  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.
` ,	(b) the adopting authority's responses to those comments.  N/A. No comments were received on this chapter.  Describe any interunit conflict reviewed and the resolution or proposed resolution of that conflict.  N/A.
` ,	(b) the adopting authority's responses to those comments.  N/A. No comments were received on this chapter.  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.

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 $ \begin{array}{c c} x \end{array} $ No
Has the agency promulgated all regulations required by recent legislation? Yes No
Provide explanations of the above responses, as needed:
N/A. There are no existing policy statements, guidelines, or standards pertaining to the cancellation and non-renewal of homeowner's and private passenger motor vehicle 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 the cancellation and non-renewal of homeowner's and private passenger motor vehicle insurance requiring promulgation of regulations or amendments to COMAR 31.15.10.
<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.
Technical amendments are needed to repeal citations of chapter laws that are no longer necessary since the chapter laws have taken effect. Additionally, Regulation .04D needs to be amended to add a cross reference to §27-610 of the Insurance Article.
Person performing review: Catherine Grason
Title: Director of Regulatory
Affairs, Office of the Commissioner

Chapter Codification: COMAR 31.15.11					
Chapter Name: Use of Credit History in Underwriting and Rate Making					
Authority: Insurance Article, §§2-109, 11-101, 11-306, 11-307, 27-212(d), 27-406, 27-501, and 27-605; Annotated Code of Maryland; Ch. 580, Acts of 2002.					
Date Originally Adopted or Last Amended: October 14, 2002					
Purpose:  The purpose of this chapter is to:  (1) Implement Ch. 580, Acts of 2002, which with respect to homeowner's insurance, prohibits an insurer from using credit history to underwrite or rate a risk or require a particular payment plan, and with respect to private passenger motor vehicle insurance, prohibits an insurer from using credit history to underwrite a risk, increase a renewal premium, or require a particular payment plan and restricts the manner in which an insurer may use credit history to rate a new private passenger motor vehicle policy;  (2) Clarify the steps an insurer or insurance producer is required to take to determine if an applicant or insured has credit history after an initial inquiry fails to generate a credit report, credit score, or other credit history;  (3) Codify the best price rule with respect to the use of credit criteria or a credit score in an insurer's rate-making standards; and  (4) Require insurers that use credit history for rating purposes, with respect to private passenger motor vehicle insurance, to provide the Insurance Commissioner with the underlying information that the Insurance Commissioner needs to ensure that the insurers use the credit history in accordance with the standards for rating that currently exist in Maryland law.					
A. Review Criteria. (State Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR 01.01.2003.20E)					
(1) Do the regulations continue to be necessary for the public interest?  Yes  No					
(2) Do the regulations continue to be supported by statutory authority and judicial opinion? Yes No					
(3) Are the regulations obsolete or otherwise appropriate for amendment or repeal? X Yes No					
(4) Are the regulations effective in accomplishing their intended purpose?  Yes No					

- B. Outreach and Research. (State Government Article, §10-135(a)(2)(i)-(viii), Annotated Code of Maryland)
  - (1) List any stakeholders invited to review the regulations and provide a summary of their participation in and input into the review process.

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

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

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

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

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

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

N/P	١.	No	comment	s were	received	on	this	chapt	er.
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(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 federal government.	relevant information gathered related to the regulations of other states or the
	l Conference of Insurance Legislators' (NCOIL) Model Act Regarding Use al Insurance. The regulations are generally consistent with the Model Act.
(8) Provide a summary of any	other relevant information gathered.
N/A.	
standards being applied or enforce Administrative Procedure Act?	DE(3), does the agency have any existing policy statements, guidelines, or ed which should be promulgated as regulations, in accordance with the Yes x No  11 regulations required by recent legislation? x Yes No
Provide explanations of the ab	ove responses, as needed:
history in underwriting and rabeing applied or enforced value. Administrative Procedure Act history in underwriting and rabeing applied or enforced values.	policy statements, guidelines, or standards pertaining to the use of credit the making for homeowner's or private passenger motor vehicle insurance which should be promulgated as regulations in accordance with the Likewise, there is no recent legislation pertaining to the use of credit the making for homeowner's or private passenger motor vehicle insurance lations or amendments to COMAR 31.15.11.
D. Actions Needed. (State Gove (check all that apply)	rnment Article, §10-135(a)(2)(ix) – (xi), Annotated Code of Maryland) 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.

Technical amendments are needed to the authority line to repeal a citation of a chapter law that is no longer necessary since the chapter law has taken effect. Additionally, Regulation .07 needs to be amended to correct obsolete cross references to the State Government Article, now the General Provisions Article.

Person performing review:

Catherine Grason

Title:

Director of Regulatory Affairs, Office of the Commissioner

Chapter Codification:		COMAR 31.15.12				
Chapter Name: Valuation of Motor Vehicles						
Authority	: Insurance	Article, §27-304.1, Annotated Code of Maryland.				
Date Orig	inally Adopted	or Last Amended: March 24, 2008				
2014, and p group of sta	oublic comments	ersion of proposed amendments to this chapter was published on the MIA's Website on September 9, were solicited. A public hearing to discuss the proposal was held on November 21, 2014. A working provene at a public meeting to discuss proposed changes on January, 9 2015. See summary below for ges.				
Purpose:	Purpose: The purpose of this chapter is to establish standards and procedures for the determination of a private passenger motor vehicle's total loss value, as required by Insurance Article, §27-304.1(2).					
<b>A. Revie</b> 01.01.200		rate Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR				
(1) Do	the regulation	s continue to be necessary for the public interest?    X  Yes  No				
(2) Do	the regulation	s continue to be supported by statutory authority and judicial opinion?  x Yes No				
(3) Ar	e the regulation	ns obsolete or otherwise appropriate for amendment or repeal?				
(4) Ar	e the regulation	as effective in accomplishing their intended purpose? Yes No				
B. Outre	ach and Resea	arch. (State Government Article, §10-135(a)(2)(i)–(viii), Annotated Code of Maryland)				
		ders invited to review the regulations and provide a summary of their participation in review process.				
I I i	pages of the M Center, For Inspages received nvitation to con	cers, and consumers were alerted to the review via notices posted on the following laryland 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 wishing to submit comments. Comments were collected for sixty (60) days. No received.				

(2)	List any other affected agencies that were inv	ited 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. No comments were received on this chapter.

(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 reviewed the National Association of Insurance Commissioners' (NAIC) "Unfair Property/Casualty Claims Settlement Practices" Model Regulation and Insurance Bulletin 2014-2, issued by the Insurance Division of the Rhode Island Department of Business Regulation. COMAR 31.15.12 is generally consistent with the NAIC Model Regulation.

(8)	Provide a summary of	of any c	ther relevant information gathered.	
	N/A.			
standar Admini	ds being applied or enstrative Procedure A	nforced ct?	(3), does the agency have any existing policy statemed which should be promulgated as regulations, in accordance and the statement of the stat	rdance with the
Has	the agency promulga	ated all	regulations required by recent legislation? Ye	es No
Pro	vide explanations of t	the abor	ve responses, as needed:	
	a private passenge promulgated as reg no recent legislation	r motor ulations on perta	g policy statements, guidelines, or standards pertaining vehicle's total loss value being applied or enforces in accordance with the Administrative Procedure Actining to the valuation of a private passenger motor on of regulations or amendments to COMAR 31.15.1	ed which should be et. Likewise, there is r vehicle's total loss
	ions Needed. (State check all that apply)	Govern x	ment Article, §10-135(a)(2)(ix) – (xi), Annotated Co- no action amendment repeal repeal and adopt new regulations reorganization	de of Maryland)

#### Summary:

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

The Insurance Commissioner may propose to amend Regulations .01, .02, and .04 - .06 under COMAR 31.15.12 Valuation of Motor Vehicles. A draft version of this proposal was posted on the MIA's website on September 9, 2014 and comments were solicited. A public hearing on the proposal was held on November 21, 2014.

The purpose of the draft regulations is to clarify the definitions of "substantially similar motor vehicle" and "total loss"; define the term "take price"; clarify the standards for a minimum offer of a cash settlement that is based on a computerized database; require an insurer that makes a settlement offer to confirm the offer in writing not later than 2 business days after the offer is made; require a settlement offer to advise the claimant of the right of the claimant to retain salvage; require an insurer that rejects a claimant's counteroffer to offer to the claimant the National Automobile Dealers Association retail value or, in the case of certain first-party claimants, the option to go to appraisal; and establish standards for when an insurer may terminate coverage for rental of a replacement vehicle in the case of a total loss of a claimant's motor vehicle.

The MIA has formed a working group consisting of stakeholders, which will hold public meetings to consider any proposed changes to the draft regulations, and issues related to amendments. The working group will convene on January 9, 2015.

Person performing review:

Catherine Grason

Title:

Director of Regulatory Affairs, Office of the Commissioner

Chapter Codification:		COMAR 31.15.14
Chapter Na	ame: Admi	nistrative Service Fees
Authority:	Insurance A	Article, §§2-109 and 27-216, Annotated Code of Maryland.
Date Origi	nally Adopted	or Last Amended: December 12, 2013
		ended effective 12/12/13; however, the MIA did not claim an exemption for this chapter in its Work Plan the MIA is submitting this report.
Purpose:	authorized to	of this chapter is to establish the standards applicable to insurance producers sell health insurance when providing administrative services to an employer, and disclosure form required by Insurance Article, §27-216(g)(3), Annotated Code of
<b>A. Review</b> 01.01.2003	•	rate Government Article, §10-132(1)(i), Annotated Code of Maryland; COMAR
(1) Do	the regulation	s continue to be necessary for the public interest?    X Yes No
(2) Do	the regulation	s continue to be supported by statutory authority and judicial opinion? X Yes No
(3) Are	the regulation	ns obsolete or otherwise appropriate for amendment or repeal? Yes X No
(4) Are	the regulation	ns effective in accomplishing their intended purpose?  x Yes No
B. Outrea	nch and Resea	arch. (State Government Article, §10-135(a)(2)(i)–(viii), Annotated Code of Maryland)
		lders invited to review the regulations and provide a summary of their participation in ereview process.
po C po in li	ages of the Menter, For Insages received avitation to con	cers, and consumers were alerted to the review via notices posted on the following laryland 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 amment, along with a contact name and information. Every notice included an email wishing to submit comments. Comments were collected for sixty (60) days. No

All State agencies were notified through publication in the <i>Marylar</i> of State's Division of State Documents (DSD) website. No comme	9
of State's Division of State Documents (DSD) website. No comme	mis were received.
<ul> <li>(3) Describe the process used to solicit public comment, including:</li> <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 regulation review;</li> <li>(d) any mailing by the adopting authority; and</li> <li>(e) any public hearing held.</li> </ul>	created for units to post notices of
Notice was published in the <i>Maryland Register</i> , on the DSD websithe MIA website: Proposed Regulations, News Center, For In Consumers. In addition, subscribers to these web pages received a the regulatory review notice. Every notice included an email lin comments. Comments were collected for sixty (60) days. No comments	nsurers, For Producers, and For n email message alerting them to ak for people wishing to submit
<ul><li>(4) Provide summaries of:</li><li>(a) all comments received from stakeholders, affected units, or the properties of the adopting authority's responses to those comments.</li></ul>	ublic; and
N/A. No comments were received on this chapter.	
(5) Describe any interunit conflict reviewed and the resolution or propo	sed 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 t federal government.	he regulations of other states or the
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, standards being applied or enforced which should be promulgated as regulations, in accordance with the Administrative Procedure Act?  Yes  x  No	or						
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 insurance product authorized to sell health insurance when providing administrative services to an employer or disclosure form required by Insurance Article, §27-216(g)(3) being applied or enforced which should promulgated as regulations in accordance with the Administrative Procedure Act. Likewise, there is recent legislation pertaining to insurance producers authorized to sell health insurance when provided administrative services to an employer or the disclosure form required by Insurance Article, 216(g)(3) requiring promulgation of regulations or amendments to COMAR 31.15.14.	the d be s no ding						
<ul> <li>D. Actions Needed. (State Government Article, §10-135(a)(2)(ix) – (xi), Annotated Code of Maryland) (check all that apply)</li> <li>x no action</li> </ul>	(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 statutos authority and judicial opinions. No changes are recommended at this time.	ry						
Person performing review: Catherine Grason							
TD' (1							
Title: Director of Regulatory Affairs, Office of the Commissioner	7						