# Title 14 INDEPENDENT AGENCIES

## **Subtitle 09 WORKERS' COMPENSATION COMMISSION**

## 14.09.12 Responsibilities of Insurers

Authority: Insurance Article §19-406; Labor and Employment Article, §§9-309, 9-404, 9-405, 9-409, 9-410, and 9-744; Annotated Code of Maryland

## **Notice of Proposed Action**

[17-224-P]

The Workers' Compensation Commission proposes to amend Regulations .02 and .03 under COMAR 14.09.12 Responsibilities of Insurers. This action was considered at a public meeting held on June 22, 2017, notice of which was given by publication in 44:11 Md. R. 573 (May 26, 2017), pursuant to General Provisions Article § 3-302(c), Annotated Code of Maryland.

## **Statement of Purpose**

The purpose of this action is to clarify what is meant by "competent individual" and to correct an inadvertent omission of the words "to handle."

## **Comparison to Federal Standards**

There is no corresponding federal standard to this proposed action.

### **Estimate of Economic Impact**

The proposed action has no economic impact.

### **Economic Impact on Small Businesses**

The proposed action has minimal or no economic impact on small businesses.

## **Impact on Individuals with Disabilities**

The proposed action has no impact on individuals with disabilities.

## **Opportunity for Public Comment**

Comments may be sent to Amy Lackington, Administrator, Workers' Compensation Commission, 10 E. Baltimore Street, Baltimore, MD 21202, or call 410-864-5300 (TTY 800-735-2258), or email to alackington@wcc.state.md.us, or fax to 410-864-5301. Comments will be accepted through January 22, 2018. A public hearing has not been scheduled.

### **Open Meeting**

Final action on the proposal will be considered by the Workers' Compensation Commission during a public meeting to be held on February 8, 2018, at 10 E. Baltimore Street, Baltimore, MD 21202.

#### .02 Notices of Insurance, Cancellation, Reinstatement, and Election of Coverage.

A. Notice of Insurance. When an insurance policy is issued or renewed, the insurer issuing or renewing it shall file a Notice of Insurance with the Commission designee within [30] 45 days after the effective date of the policy.

B. — E. (text unchanged)

#### .03 Handling and Adjusting Disputed Claims.

- A. An insurer that provides workers' compensation insurance in Maryland shall have in the State competent individuals who:
  - (1) Handle and adjust each disputed workers' compensation claim for the insurer; [and]
- (2) Have authority to resolve claims without having to routinely contact an out-of-State representative of the insurer: and
  - [(2)] (3) (text unchanged)
  - B. If an insurer files issues to dispute a claim, the filing shall be done in the State by competent individuals who:
    - (1) Handle and adjust each disputed workers' compensation claim for the insurer; [and]
- (2) Have authority to resolve claims without having to routinely contact an out-of-State representative of the insurer; and
  - [(2)] (3) Possess the knowledge and experience to handle and adjust each disputed claim.
  - C. G. (text unchanged)

R. KARL AUMANN Chairman