

SENATE BILL 79

C4

(PRE-FILED)

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CF HB 221

By: ~~Senator Middleton~~ **Senators Middleton, Astle, Brinkley, Feldman,
Glassman, Kelley, Kittleman, Klausmeier, Mathias, Pugh, and Ramirez**

Requested: November 13, 2013

Introduced and read first time: January 8, 2014

Assigned to: Finance

Committee Report: Favorable with amendments

Senate action: Adopted

Read second time: February 4, 2014

CHAPTER _____

1 AN ACT concerning

2 **Limited Lines – Travel Insurance**

3 FOR the purpose of altering certain provisions of law on limited lines insurance for
4 transportation tickets to relate instead to limited lines travel insurance;
5 authorizing the Maryland Insurance Commissioner to issue a limited lines
6 license to an individual or a business entity to sell travel insurance; authorizing
7 a travel retailer to offer and disseminate travel insurance under certain
8 circumstances under the direction of a limited lines travel insurance producer;
9 requiring a limited lines travel insurance producer or travel retailer to provide
10 certain information to purchasers of travel insurance in a certain manner;
11 requiring a limited lines travel insurance producer to establish and maintain a
12 certain register containing certain information subject to inspection by the
13 Commissioner; requiring a limited lines travel insurance producer to designate
14 a certain employee as a responsible person for certain purposes; requiring
15 certain persons to comply with certain requirements of State insurance law;
16 requiring a limited lines travel insurance producer to be in good standing;
17 requiring a limited lines travel insurance producer to require certain travel
18 retailer employees or authorized representatives to receive certain instruction
19 or training with certain required content; requiring a travel retailer to make
20 available to prospective purchasers certain information concerning travel
21 insurance and producers; prohibiting certain unlicensed employees or
22 authorized representatives of a travel retailer from evaluating or providing
23 certain advice concerning travel insurance or holding themselves out as

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.

Underlining indicates amendments to bill.

~~Strike out~~ indicates matter stricken from the bill by amendment or deleted from the law by amendment.



1 ~~qualified in certain manners~~ a certain producer or expert; authorizing certain
 2 travel retailers to be compensated in a certain manner ~~notwithstanding any~~
 3 ~~other law; authorizing certain persons to compensate certain employees of a~~
 4 ~~travel retailer or authorized representative in a certain manner; prohibiting a~~
 5 ~~travel retailer from compensating certain travel retailer employees or~~
 6 ~~authorized representatives for certain activities in a certain manner; providing~~
 7 ~~for the construction of certain provisions of this Act; providing that a limited~~
 8 lines travel insurance producer is responsible for the acts of a travel retailer;
 9 requiring a limited lines travel insurance producer to use reasonable means to
 10 ensure certain compliance with this Act; altering a prohibition on payment of
 11 certain commissions or other consideration with respect to limited lines
 12 insurance; requiring the Commissioner to collect certain information, make
 13 certain determinations, and report certain findings and recommendations to
 14 certain committees of the General Assembly on or before a certain date; defining
 15 certain terms; and generally relating to travel and limited lines insurance.

16 BY repealing and reenacting, with amendments,
 17 Article – Insurance
 18 Section 10–101, 10–122, and 10–130
 19 Annotated Code of Maryland
 20 (2011 Replacement Volume and 2013 Supplement)

21 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF
 22 MARYLAND, That the Laws of Maryland read as follows:

23 **Article – Insurance**

24 10–101.

25 (a) In this subtitle the following words have the meanings indicated.

26 **(B) “AUTHORIZED REPRESENTATIVE” MEANS AN INDEPENDENT**
 27 **CONTRACTOR OF A TRAVEL RETAILER.**

28 ~~(b)~~ **(C)** “Business entity” means a corporation, professional association,
 29 partnership, limited liability company, limited liability partnership, or other legal
 30 entity.

31 ~~(c)~~ **(D)** “Home state” means any state in which an insurance producer:

32 (1) maintains the insurance producer’s principal place of residence or
 33 principal place of business; and

34 (2) is licensed to act as a resident insurance producer.

1 ~~(D)~~ **(E)** (1) “License” means a document issued by the Commissioner to
 2 act as an insurance producer for the kind or subdivision of insurance or combination of
 3 kinds or subdivisions of insurance specified in the document.

4 (2) “License” includes a limited lines license.

5 ~~(E)~~ **(F)** “Limited line credit insurance” includes:

6 (1) credit life insurance;

7 (2) credit health insurance;

8 (3) credit property insurance;

9 (4) credit unemployment insurance;

10 (5) credit involuntary unemployment benefit insurance;

11 (6) mortgage life insurance;

12 (7) mortgage guaranty insurance;

13 (8) mortgage disability insurance;

14 (9) guaranteed automobile protection (GAP) insurance; and

15 (10) any other form of insurance that:

16 (i) is offered in connection with an extension of credit;

17 (ii) is limited to partially or wholly extinguishing that credit
 18 obligation; and

19 (iii) the Commissioner determines should be designated a form
 20 of limited line credit insurance.

21 ~~(F)~~ **(G)** “Limited line credit insurance producer” means a person who sells,
 22 solicits, or negotiates one or more forms of limited line credit insurance coverage to
 23 individuals through a master, corporate, group, or individual policy.

24 ~~(G)~~ **(H)** “Limited lines insurance” means:

25 (1) limited line credit insurance;

26 (2) the lines of insurance described in §§ 10–122 through 10–125 of
 27 this subtitle;

1 (3) insurance sold in connection with, and incidental to, the rental of a
2 motor vehicle under Subtitle 6 of this title; or

3 (4) any other line of insurance that the Commissioner considers
4 necessary to recognize for the purpose of complying with § 10–119(d) of this subtitle.

5 ~~(h)~~ **(I)** “Limited lines insurance producer” means a person authorized by
6 the Commissioner to sell, solicit, or negotiate limited lines insurance.

7 ~~(j)~~ **(J)** “LIMITED LINES TRAVEL INSURANCE PRODUCER” MEANS,
8 WITH RESPECT TO ~~LIMITED LINES~~ TRAVEL INSURANCE:

9 (1) A LICENSED MANAGING GENERAL AGENT OR THIRD PARTY
10 ADMINISTRATOR; OR

11 (2) A LICENSED INSURANCE PRODUCER OR LIMITED LINES
12 INSURANCE PRODUCER.

13 ~~(j)~~ **(K)** ~~(1)~~ “OFFER AND DISSEMINATE” MEANS, WITH RESPECT TO
14 LIMITED LINES TRAVEL INSURANCE, TO:

15 (1) PROVIDE GENERAL INFORMATION, INCLUDING A
16 DESCRIPTION OF COVERAGE AND PRICE;

17 (2) PROCESS APPLICATIONS; AND

18 (3) COLLECT PREMIUMS.

19 ~~(2) “OFFER AND DISSEMINATE” INCLUDES PROCESSING AN~~
20 ~~APPLICATION, COLLECTING PREMIUMS, AND PERFORMING OTHER ACTIVITIES~~
21 ~~THAT:~~

22 ~~(1) ARE ALLOWED IN THE STATE WITH RESPECT TO A~~
23 ~~POLICY OF LIMITED LINES TRAVEL INSURANCE; AND~~

24 ~~(2) DO NOT REQUIRE A LICENSE IN THE STATE.~~

25 [(i)] ~~(k)~~ **(L)** (1) “Title insurance producer” means a person that, for
26 compensation, solicits, procures, or negotiates title insurance contracts.

27 (2) “Title insurance producer” includes a person that provides escrow,
28 closing, or settlement services that may result in the issuance of a title insurance
29 contract.

30 (3) “Title insurance producer” does not include:

1 (i) individuals employed and used by title insurance producers
2 for the performance of clerical and similar office duties;

3 (ii) a financial institution as defined in § 1-101(i) of the
4 Financial Institutions Article that does not solicit, procure, or negotiate title insurance
5 contracts for compensation; or

6 (iii) a title insurance insurer that is licensed under this article.

7 [(j)] ~~(H)~~ **(M)** “Title insurance producer independent contractor” means a person
8 that:

9 (1) is licensed to act as a title insurance producer;

10 (2) provides escrow, closing, or settlement services that may result in
11 the issuance of a title insurance contract as an independent contractor for, or on behalf
12 of, a licensed and appointed title insurance producer; and

13 (3) is not an employee of the licensed and appointed title insurance
14 producer.

15 [(k)] ~~(M)~~ **(N)** “Trade name” means a name, symbol, or word, or
16 combination of two or more of these that a person uses to:

17 (1) identify its business, occupation, or self in a business capacity; and

18 (2) be distinguished from another business, occupation, or person.

19 ~~(N)~~ **(O)** **(1) “TRAVEL INSURANCE” MEANS INSURANCE COVERAGE**
20 **FOR PERSONAL RISK INCIDENT TO PLANNED TRAVEL, INCLUDING:**

21 **(I) INTERRUPTION OR CANCELLATION OF A TRIP OR AN**
22 **EVENT;**

23 **(II) LOSS OF BAGGAGE OR PERSONAL EFFECTS;**

24 **(III) DAMAGE TO ACCOMMODATIONS OR A RENTAL VEHICLE;**
25 **OR**

26 **(IV) SICKNESS, ACCIDENT, DISABILITY, OR DEATH**
27 **OCCURRING DURING TRAVEL, IF ISSUED AS INCIDENTAL TO THE COVERAGE**
28 **PROVIDED BY ITEM (I), (II), OR (III) OF THIS PARAGRAPH.**

29 **(2) “TRAVEL INSURANCE” DOES NOT INCLUDE A MAJOR MEDICAL**
30 **PLAN THAT PROVIDES COMPREHENSIVE MEDICAL PROTECTION FOR A**

1 TRAVELER ON A TRIP LASTING 6 MONTHS OR LONGER, SUCH AS AN INDIVIDUAL
 2 WORKING OUTSIDE THE UNITED STATES OR MILITARY PERSONNEL BEING
 3 DEPLOYED.

4 ~~(P)~~ **(P)** “TRAVEL RETAILER” MEANS A BUSINESS ENTITY THAT
 5 MAKES, ARRANGES, OR OFFERS TRAVEL SERVICES.

6 ~~(L)~~ ~~(P)~~ **(Q)** “Uniform application” means the current version of the NAIC
 7 uniform application for resident and nonresident insurance producer licensing.

8 ~~(m)~~ ~~(Q)~~ **(R)** “Uniform business entity application” means the current
 9 version of the NAIC uniform business entity application for resident and nonresident
 10 business entities.

11 10–122.

12 (a) Without regard to the education, experience, or examination
 13 requirements of this subtitle, the Commissioner may issue a limited lines license to an
 14 individual who **OR A BUSINESS ENTITY THAT** sells [transportation tickets of a
 15 common carrier of persons and property] **TRAVEL INSURANCE.**

16 (b) A limited lines license issued under this section authorizes the holder to
 17 act as an insurance producer only as to travel [ticket policies of life insurance, accident
 18 insurance, or baggage] insurance [on personal effects].

19 (c) The Commissioner may require and provide special forms requiring
 20 information the Commissioner considers proper in connection with the application for
 21 or renewal of limited lines licenses issued under this section.

22 **(D) (1) (I) NOTWITHSTANDING ANY OTHER LAW, A TRAVEL**
 23 **RETAILER MAY OFFER AND DISSEMINATE TRAVEL INSURANCE ON BEHALF OF**
 24 **AND UNDER THE LICENSE OF A LIMITED LINES TRAVEL INSURANCE PRODUCER**
 25 **ONLY IF THE PROVISIONS OF THIS PARAGRAPH ARE MET.**

26 **(II) THE LIMITED LINES TRAVEL INSURANCE PRODUCER OR**
 27 **TRAVEL RETAILER SHALL PROVIDE IN WRITING TO A PURCHASER OF TRAVEL**
 28 **INSURANCE:**

29 **1. A DESCRIPTION OF THE MATERIAL TERMS OR THE**
 30 **ACTUAL TERMS OF THE INSURANCE COVERAGE;**

31 **2. A DESCRIPTION OF THE PROCESS FOR FILING A**
 32 **CLAIM;**

1 **3. A DESCRIPTION OF THE REVIEW OR**
2 **CANCELLATION PROCESS FOR THE TRAVEL INSURANCE POLICY;**

3 **4. A DISCLOSURE THAT:**

4 **A. THE OFFERED INSURANCE COVERAGE MAY**
5 **DUPLICATE CERTAIN PROVISIONS OF INSURANCE COVERAGE ALREADY**
6 **PROVIDED BY THE PURCHASER’S HOMEOWNER’S INSURANCE, RENTER’S**
7 **INSURANCE , HEALTH INSURANCE, OR SIMILAR INSURANCE COVERAGE; AND**

8 **B. THE PURCHASE OF TRAVEL INSURANCE WOULD**
9 **MAKE THE TRAVEL INSURANCE COVERAGE PRIMARY TO ANY OTHER DUPLICATE**
10 **OR SIMILAR COVERAGE; ~~AND~~**

11 **5. THE IDENTITY AND CONTACT INFORMATION OF**
12 **THE INSURER AND LIMITED LINES TRAVEL INSURANCE PRODUCER; AND**

13 **6. CONTACT INFORMATION FOR FILING A**
14 **COMPLAINT WITH THE COMMISSIONER.**

15 **(III) 1. AT THE TIME OF LICENSURE, THE LIMITED LINES**
16 **TRAVEL INSURANCE PRODUCER SHALL ESTABLISH AND MAINTAIN A REGISTER,**
17 **ON A FORM THE COMMISSIONER REQUIRES, OF EACH TRAVEL RETAILER THAT**
18 **OFFERS AND DISSEMINATES TRAVEL INSURANCE ON BEHALF OF THE LIMITED**
19 **LINES TRAVEL INSURANCE PRODUCER.**

20 **2. THE LIMITED LINES TRAVEL INSURANCE**
21 **PRODUCER SHALL:**

22 **A. SUBMIT THE REGISTER FOR INSPECTION BY THE**
23 **COMMISSIONER AS THE COMMISSIONER REQUIRES; AND**

24 **B. INCLUDE IN THE REGISTER THE NAME, ADDRESS,**
25 **AND CONTACT INFORMATION OF THE TRAVEL RETAILER AND AN OFFICER OR A**
26 **PERSON WHO DIRECTS OR CONTROLS THE TRAVEL RETAILER’S OPERATIONS,**
27 **AND THE TRAVEL RETAILER’S FEDERAL TAX IDENTIFICATION NUMBER.**

28 **3. THE LIMITED LINES TRAVEL INSURANCE**
29 **PRODUCER SHALL ALSO CERTIFY THAT EACH TRAVEL RETAILER ON THE**
30 **REGISTER MAINTAINED BY THE LIMITED LINES TRAVEL INSURANCE PRODUCER**
31 **COMPLIES WITH 18 U.S.C. § 1033.**

32 **(IV) 1. THE LIMITED LINES TRAVEL INSURANCE**
33 **PRODUCER SHALL DESIGNATE ONE OF ITS EMPLOYEES WHO HOLDS A LIMITED**

1 LINES LICENSE UNDER THIS SECTION AS A DESIGNATED RESPONSIBLE PERSON
2 TO ENSURE THE LIMITED LINES TRAVEL INSURANCE PRODUCER'S COMPLIANCE
3 WITH THE LAWS AND REGULATIONS FOR TRAVEL INSURANCE IN THE STATE.

4 2. THE DESIGNATED RESPONSIBLE PERSON
5 DESCRIBED IN SUBSUBPARAGRAPH 1 OF THIS SUBPARAGRAPH OR THE
6 PRESIDENT, SECRETARY, TREASURER, AND ANY OTHER OFFICER OR PERSON OF
7 THE LIMITED LINES TRAVEL INSURANCE PRODUCER WHO DIRECTS OR
8 CONTROLS THE OPERATIONS OF THE LIMITED LINES TRAVEL INSURANCE
9 PRODUCER SHALL COMPLY WITH FINGERPRINTING REQUIREMENTS
10 APPLICABLE TO INSURANCE PRODUCERS IN THE STATE.

11 (V) THE LIMITED LINES TRAVEL INSURANCE PRODUCER
12 SHALL BE IN GOOD STANDING WITH THE COMMISSIONER WITH RESPECT TO ITS
13 LICENSE.

14 (VI) 1. THE LIMITED LINES TRAVEL INSURANCE
15 PRODUCER SHALL REQUIRE EACH EMPLOYEE OR AUTHORIZED
16 REPRESENTATIVE OF THE TRAVEL RETAILER WHOSE DUTIES INCLUDE
17 OFFERING AND DISSEMINATING TRAVEL INSURANCE TO RECEIVE A PROGRAM
18 OF INSTRUCTION OR TRAINING, WHICH ~~MAY~~ SHALL BE SUBJECT TO REVIEW BY
19 THE COMMISSIONER.

20 2. THE TRAINING MATERIAL SHALL CONTAIN, AT A
21 MINIMUM, INSTRUCTION ON THE TYPES OF INSURANCE OFFERED, ETHICAL
22 SALES PRACTICES, AND REQUIRED DISCLOSURES TO PROSPECTIVE
23 CUSTOMERS.

24 (2) A TRAVEL RETAILER OFFERING OR DISSEMINATING TRAVEL
25 INSURANCE ON BEHALF OF A LIMITED LINES TRAVEL INSURANCE PRODUCER
26 SHALL MAKE AVAILABLE TO A PROSPECTIVE PURCHASER BROCHURES OR
27 OTHER WRITTEN MATERIALS THAT:

28 (I) PROVIDE THE IDENTITY AND CONTACT INFORMATION
29 OF THE LIMITED LINES TRAVEL INSURANCE PRODUCER OVERSEEING THE
30 ACTIVITIES OF THE TRAVEL RETAILER;

31 (II) EXPLAIN THAT THE PURCHASE OF TRAVEL INSURANCE
32 IS NOT REQUIRED IN ORDER TO PURCHASE ANY OTHER PRODUCT OR SERVICE
33 FROM THE TRAVEL RETAILER; AND

34 (III) EXPLAIN THAT A TRAVEL RETAILER:

1 1. IS ALLOWED TO PROVIDE GENERAL INFORMATION
2 ABOUT THE INSURANCE OFFERED AND DISSEMINATED BY THE TRAVEL
3 RETAILER, INCLUDING A DESCRIPTION OF THE COVERAGE AND PRICE; BUT

4 2. IS NOT QUALIFIED OR AUTHORIZED TO ANSWER
5 TECHNICAL QUESTIONS ABOUT THE TERMS AND CONDITIONS OF THE
6 INSURANCE OFFERED BY THE TRAVEL RETAILER OR TO EVALUATE THE
7 ADEQUACY OF THE CUSTOMER'S EXISTING INSURANCE COVERAGE.

8 (3) A TRAVEL RETAILER'S EMPLOYEE OR AUTHORIZED
9 REPRESENTATIVE WHO IS NOT LICENSED AS A LIMITED LINES TRAVEL
10 INSURANCE PRODUCER UNDER THIS SECTION MAY NOT:

11 (I) EVALUATE OR INTERPRET THE TECHNICAL TERMS,
12 BENEFITS, AND CONDITIONS OF THE OFFERED TRAVEL INSURANCE COVERAGE;

13 (II) EVALUATE OR PROVIDE ADVICE CONCERNING A
14 PROSPECTIVE PURCHASER'S EXISTING INSURANCE COVERAGE; OR

15 (III) HOLD HIMSELF OR HERSELF OUT AS A LIMITED LINES
16 TRAVEL INSURANCE PRODUCER, ANY OTHER INSURANCE PRODUCER, OR AN
17 INSURANCE EXPERT.

18 ~~(4) (I) NOTWITHSTANDING ANY OTHER LAW, A TRAVEL~~
19 ~~RETAILER WHOSE INSURANCE RELATED ACTIVITIES ARE LIMITED TO OFFERING~~
20 ~~AND DISSEMINATING TRAVEL INSURANCE ON BEHALF OF AND UNDER THE~~
21 ~~DIRECTION OF A LIMITED LINES TRAVEL INSURANCE PRODUCER UNDER THIS~~
22 ~~SECTION MAY RECEIVE COMPENSATION WHEN LISTED ON A REGISTER~~
23 ~~MAINTAINED BY THE LIMITED LINES TRAVEL INSURANCE PRODUCER IN~~
24 ~~ACCORDANCE WITH PARAGRAPH (1)(II) OF THIS SUBSECTION.~~

25 ~~(II) A TRAVEL RETAILER OR AN AUTHORIZED~~
26 ~~REPRESENTATIVE OF THE TRAVEL RETAILER MAY COMPENSATE THE~~
27 ~~EMPLOYEES OF THE TRAVEL RETAILER OR OF THE AUTHORIZED~~
28 ~~REPRESENTATIVE IN A MANNER THAT DOES NOT DEPEND ON THE SALE OF THE~~
29 ~~TRAVEL INSURANCE.~~

30 (4) (I) A TRAVEL RETAILER WHOSE INSURANCE RELATED
31 ACTIVITIES, AND THOSE OF ITS EMPLOYEES OR AUTHORIZED
32 REPRESENTATIVES, ARE LIMITED TO OFFERING AND DISSEMINATING TRAVEL
33 INSURANCE ON BEHALF OF AND UNDER THE DIRECTION OF A LIMITED LINES
34 TRAVEL INSURANCE PRODUCER UNDER THIS SECTION MAY RECEIVE
35 COMPENSATION WHEN LISTED ON A REGISTER MAINTAINED BY THE LIMITED

1 LINES TRAVEL INSURANCE PRODUCER IN ACCORDANCE WITH PARAGRAPH
2 (1)(III) OF THIS SUBSECTION.

3 (II) A TRAVEL RETAILER MAY NOT COMPENSATE AN
4 EMPLOYEE OR AUTHORIZED REPRESENTATIVE FOR INSURANCE RELATED
5 ACTIVITIES IN A MANNER THAT IS BASED PRIMARILY ON THE NUMBER OF
6 CUSTOMERS WHO PURCHASE TRAVEL INSURANCE COVERAGE.

7 (III) THIS SECTION MAY NOT BE CONSTRUED TO PROHIBIT
8 PAYMENT OF COMPENSATION TO A TRAVEL RETAILER OR ITS EMPLOYEES OR
9 AUTHORIZED REPRESENTATIVES FOR ACTIVITIES UNDER THE LIMITED LINES
10 TRAVEL INSURANCE PRODUCER'S LICENSE THAT ARE INCIDENTAL TO THE
11 TRAVEL RETAILER'S OR ITS EMPLOYEE'S OR AUTHORIZED REPRESENTATIVE'S
12 OVERALL COMPENSATION.

13 (5) THE LIMITED LINES TRAVEL INSURANCE PRODUCER:

14 (I) IS RESPONSIBLE FOR THE ACTS OF THE TRAVEL
15 RETAILER; AND

16 (II) SHALL USE REASONABLE MEANS TO ENSURE
17 COMPLIANCE BY THE TRAVEL RETAILER WITH THIS SECTION.

18 10–130.

19 (a) Except as otherwise provided in §§ [10–102 and] **10–102**, 10–119, AND
20 **10–122** of this subtitle, a commission, fee, reward, rebate, or other consideration for
21 selling, soliciting, or negotiating insurance may not be paid, directly or indirectly, to a
22 person other than a licensed insurance producer.

23 (b) Except as otherwise provided in this article, for life insurance or health
24 insurance this section does not prohibit payment to or receipt by a person who
25 formerly held a license and, if the person acted on behalf of an insurer, an
26 appointment of:

27 (1) commissions on renewal premiums on existing policies; or

28 (2) other deferred commissions.

29 (c) Unless the payment would violate § 27–209 or § 27–212 of this article, an
30 insurer or insurance producer may pay or assign commissions, service fees, or other
31 valuable consideration to an insurance agency or to persons who do not sell, solicit, or
32 negotiate insurance in the State.

1 SECTION 2. AND BE IT FURTHER ENACTED, That the Maryland Insurance
2 Commissioner shall:

3 (1) keep track of complaints from consumers regarding the offering
4 and dissemination of travel insurance by travel retailers and employees and
5 authorized representatives of travel retailers, including:

6 (i) the number of complaints;

7 (ii) a summary of the allegations contained in the complaints;
8 and

9 (iii) the disposition of the complaints;

10 (2) based on the complaints under paragraph (1) of this section and
11 any other information the Commissioner determines necessary, determine whether
12 and how travel retailers and employees and authorized representatives of travel
13 retailers should be compensated for offering and disseminating travel insurance; and

14 (3) on or before January 1, 2017, report the Commissioner’s findings
15 and recommendations, in accordance with § 2-1246 of the State Government Article,
16 to the Senate Finance Committee and the House Economic Matters Committee.

17 SECTION ~~2~~ 3. AND BE IT FURTHER ENACTED, That this Act shall take
18 effect October 1, 2014.

Approved:

Governor.

President of the Senate.

Speaker of the House of Delegates.