

**Department of Fiscal Services**  
Maryland General Assembly

**FISCAL NOTE**

House Bill 11 (The Speaker)  
(Department of Legislative Reference - Code Revision)  
Economic Matters

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**Insurance Article - III**

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This Code Revision bill recodifies Article 48A and Article 48B and portions of Article 27, the Corporations and Associations Article, and the Insurance Article by adding the following titles to the new Insurance Article:

- Title 1 Definitions; General Provisions
- Title 11 Insurance Rating Law
- Title 14 Entities That Act As Health Insurers
- Title 15 Health Insurance
- Title 18 Long-term Care Insurance
- Title 27 Unfair Trade Practices and Other Prohibited Practices

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**Fiscal Summary**

**State Effect:** None. This bill revises existing law without making substantive changes. While activities may increase at the Maryland Insurance Administration (MIA), which must revise existing regulations to conform with the recodifications, Fiscal Services anticipates that this activity can be absorbed within MIA's existing resources.

**Local Effect:** None.

**Small Business Effect:** None. The bill would not directly affect small businesses.

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## **Fiscal Analysis**

**Additional Comments:** Portions of the insurance law were recodified during the 1995 and 1996 sessions. All revised material will take effect on October 1, 1997, at which time Articles 48A and 48B will be repealed in their entirety.

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**Information Source(s):** Department of Legislative Reference, Maryland Insurance Administration, Department of Health and Mental Hygiene

**Fiscal Note History:** First Reader - January 14, 1997

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