

C(2). Dextrose 10% has been added as an optional supplemental protocol for providers to administer to adults in place of the more expensive dextrose 50% solution. Replacing dextrose 50% with dextrose 10% sufficient for two patients for public safety ambulances will decrease the cost per ambulance by \$40 or a total of savings of approximately \$14,640 for the total number of public safety ambulances.

D(1). Assuming amiodarone sufficient for a single patient is added to the medication on commercial ambulances, the cost will increase \$32 per commercial ambulance or a total of approximately \$4,960 for the total number of commercial ambulances.

D(2). Replacing dextrose 50% with dextrose 10% sufficient for one patient for commercial ambulances will decrease the cost per ambulance by \$20 or a total of approximately \$1,705 for the total number of commercial ambulances.

F(1). Amiodarone is the drug of choice for cardiac-related emergencies and aligns with the current American Heart Association guidelines.

**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 E. Fremont Magee, Assistant Attorney General, Maryland Institute for Emergency Medical Services Systems, 653 West Pratt Street, or call 410-706-8531, or email to [fmagee@miemss.org](mailto:fmagee@miemss.org), or fax to 410-706-2138. Comments will be accepted through September 6, 2016. A public hearing has not been scheduled.

**Editor's Note on Incorporation by Reference**

Pursuant to State Government Article, §7-207, Annotated Code of Maryland, The Maryland Medical Protocols for Emergency Medical Services Providers (MIEMSS Effective July 1, 2016) has been declared a document generally available to the public and appropriate for incorporation by reference. For this reason, it will not be printed in the Maryland Register or the Code of Maryland Regulations (COMAR). Copies of this document are filed in special public depositories located throughout the State. A list of these depositories was published in 43:1 Md. R. 10 (January 8, 2016), and is available online at [www.dsd.state.md.us](http://www.dsd.state.md.us). The document may also be inspected at the office of the Division of State Documents, 16 Francis Street, Annapolis, Maryland 21401.

**.01 Incorporation by Reference.**

A. (text unchanged)

B. Documents Incorporated.

(1) "Maryland Medical Protocols for Emergency Medical Services Providers (MIEMSS July 1, [2015] 2016 Edition)". This document can be obtained through the Maryland Institute for Emergency Medical Services Systems at 653 W. Pratt Street, Baltimore, Maryland 21201 (410-706-4449).

(2) — (4) (text unchanged)

KEVIN SEAMAN, M.D., F.A.S.C.P.  
Executive Director

**Title 31  
MARYLAND INSURANCE  
ADMINISTRATION**

**Subtitle 09 LIFE INSURANCE AND  
ANNUITIES**

**31.09.06 Notice of Nonforfeiture Provisions in  
Lapsed Life Policies**

Authority: Insurance Article, §2-109 and Title 16, Subtitle 3, Annotated Code of Maryland

**Notice of Proposed Action**

[16-191-P]

The Insurance Commissioner proposes to amend Regulation .01 under COMAR 31.09.06 Notice of Nonforfeiture Provisions in Lapsed Life Policies.

**Statement of Purpose**

The purpose of this action is to amend COMAR 31.09.06.01 with a technical change to replace the word "association" with the word "society" to conform with Insurance Article, §8-402, Annotated Code of Maryland, and other sections in COMAR.

**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 Lisa Larson, Assistant Director of Regulatory Affairs, Maryland Insurance Administration, 200 Saint Paul Place, Ste. 2700, Baltimore, MD 21202, or call 410-468-2007, or email to [insuranceregreview.mia@maryland.gov](mailto:insuranceregreview.mia@maryland.gov), or fax to 410-468-2020. Comments will be accepted through September 6, 2016. A public hearing has not been scheduled.

**.01 Notice Requirement.**

For any industrial or ordinary policy of insurance on the life of a resident of this State issued by any life insurance company or fraternal benefit [association] *society* operating in Maryland, when the policy has a cash, paid-up, or extended insurance or other equity at the time of lapse and when none of these equities is automatically granted by the policy without application by the insured, upon lapse of the policy, written notice shall be mailed to the last known address of the insured within not less than 30 days before the expiry of the period within which the insured may apply for the equity value. This notice shall state the nature of the equity to which the insured is entitled and the date before which application for the equity is required to be made.

ALFRED W. REDMER, JR.  
Insurance Commissioner