

(2) A person described in § 5-704 of this subtitle shall make:

(i) an oral report, by telephone or direct communication, as soon as possible; and

(ii) a written report not later than 48 hours after the contact, examination, attention, or treatment that caused the person to believe that the child had been subjected to abuse or neglect.

(3) A person described in § 5-705 of this subtitle shall make an oral or a written report.

(4) To the extent possible, a report under this subsection shall include the information specified in § 5-704(c) of this subtitle.

(d) Promptly after receiving a report of suspected abuse or neglect under this section, the local department shall forward the report to the appropriate agency outside of this State that is authorized to receive and investigate reports of suspected abuse or neglect.

### Article - Insurance

12-201.

(b) (2) (i) For individuals related closely by blood or law, a substantial interest engendered by love and affection is an insurable interest.

(ii) For the prospective parent of a prospective adoptive child, an insurable interest exists in the life of the child as of the date of the earlier of:

1. a placement for adoption, as defined in § 5-301 of the Family Law Article, provided that:

A. any consents required under [§ 5-311] TITLE 5, SUBTITLE 3 OR ~~SUBTITLES~~ SUBTITLE 3A of the Family Law Article have been given; or

B. a decree awarding guardianship has been granted under [§ 5-317] TITLE 5, SUBTITLE 3 OR SUBTITLE 3A of the Family Law Article; or

2. an interlocutory or final decree of adoption.

SECTION 3. AND BE IT FURTHER ENACTED, That this Act may not be construed to negate or otherwise affect any consent to adoption or guardianship entered into between January 1, 2006, and the effective date of this Act.

SECTION 4. AND BE IT FURTHER ENACTED, That this Act shall take effect June 1, 2006.

Approved May 2, 2006.