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Deputy Commissioner

VICTORIA AUGUST  
Associate Commissioner  
Compliance & Enforcement

## BULLETIN 15-30

**DATE: November 16, 2015**

**TO: All Carriers that are required to file an Annual Statement**

**RE: Revised Bulletin 11-32: Certificate of Compliance for Advertising,  
Code of Maryland Regulations (“COMAR”) 31.15.02.18B**

This Bulletin amends Bulletin 11-32, which was issued on November 10, 2011. The purpose of this Bulletin is to remind each carrier<sup>1</sup> required to file an annual statement<sup>2</sup> with the Insurance Commissioner that, together with its annual statement, it must also file a Certificate of Compliance. The requirement to file a Certificate of Compliance was added to the “Reports Due from Regulated Entities to the Maryland Insurance Administration” in 2010. This document is accessible online at: <http://insurance.maryland.gov/Insurer/Documents/insurer-services/md-required-reports.pdf>

### Certificate of Compliance

COMAR 31.15.02.18B provides that, “each carrier or producer required to file an annual statement<sup>3</sup> which is now or which hereafter becomes subject to the provisions of this chapter shall file with the Commissioner together with its annual statement, a certificate executed by an authorized officer of the carrier or producer in which it is stated that to the best of the officer's knowledge, information, and belief the advertisements which were disseminated by the carrier or producer during the preceding statement year complied or were made to comply in all respects with the provisions of the Insurance Laws of Maryland and the regulations issued thereunder by the State Insurance Commissioner.” Note: Producers are not required to submit a certificate of compliance for advertising at this time.

To facilitate and promote uniformity in filing the Certificate of Compliance, the Commissioner adopted a Certificate of Compliance (Advertising) form (“Form”). This Form should be submitted with the annual statement, which is due by March 1<sup>st</sup> of each year. The Form is accessible online on the Maryland Insurance Administration's website at: [http://insurance.maryland.gov/Insurer/Documents/insurer-services/certificate\\_of\\_compliance.pdf](http://insurance.maryland.gov/Insurer/Documents/insurer-services/certificate_of_compliance.pdf)

Questions about this Bulletin may be directed to Nour Benchaaboun at 410-468-2222 or Victoria August at 410-468-2217.

**signature on original**

Victoria August  
Associate Commissioner  
Compliance and Enforcement

<sup>1</sup> See COMAR 31.15.02.01B(2).

<sup>2</sup> See COMAR 31.04.04.01A.

<sup>3</sup> An insurer is deemed to have filed an annual statement with the Commissioner if the insurer transmits the statement directly to the NAIC or to the Maryland Insurance Administration.

NAIC Company Code: \_\_\_\_\_ Contact  
Person: \_\_\_\_\_  
Phone Number: \_\_\_\_\_  
E-mail: \_\_\_\_\_

**STATE OF MARYLAND**

**CERTIFICATE OF COMPLIANCE**  
**Advertising**

Pursuant to COMAR 31.15.02.18, I \_\_\_\_\_,  
(Print Name)

an authorized officer of \_\_\_\_\_,  
(Name of Company)

hereby certify to the best of my knowledge, information, and belief, that the advertisements which were disseminated by this Company during the preceding statement year of 20 , complied or were made to comply in all respects with the provisions of the Insurance Laws of Maryland and the regulations issued thereunder by the State Insurance Commissioner.

The Advertising File referenced in COMAR 31.15.02.18A is maintained by the above Company at the following location:

\_\_\_\_\_

I further attest that I am an authorized officer with authority to certify this form.

Signature: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_