

MARTIN O'MALLEY  
Governor

ANTHONY G. BROWN  
Lt. Governor



**INSURANCE  
ADMINISTRATION**

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BETH SAMMIS  
Acting Commissioner

KAREN STAKEM HORNIG  
Deputy Commissioner

**BULLETIN 10-19**

Date: June 11, 2010  
To: All Entities Required to Make Insurance Fraud Referrals  
Re: Warning Letter to Certain First Offenders

After due deliberation and consultation with industry representatives, the Commissioner has determined, in the exercise of discretion, to commence sending a warning letter to certain first offenders, advising them that insurance fraud is a crime. A copy of the letter, which would be tailored to each individual case, is attached for your reference.

Please note, prior to issuing a warning letter, the MIA will contact the individual's insurer to determine whether the insurer agrees a warning letter is an appropriate action, given the facts of the claim or application in question.

Questions about this Bulletin may be addressed to me via email at [chenneman@mdinsurance.state.md.us](mailto:chenneman@mdinsurance.state.md.us) or by telephone, 410-468-3904.

*Signature on file with original*

Carolyn H. Henneman  
Associate Commissioner  
Insurance Fraud Division  
Maryland Insurance Administration

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June , 2010

Re: Claim #  
Loss Date:  
Our File # R-2010-\_\_\_\_\_

Dear \_\_\_\_\_ :

The Maryland Insurance Administration, Insurance Fraud Division (the "Division") is empowered by law to investigate alleged cases of insurance fraud. Please note that the submission of false or misleading information in support of an insurance claim, with knowledge that the information is false or misleading about a matter material to that claim, or the knowing or willful making of a false or fraudulent statement in or with reference to an application for insurance, may be construed as a 'fraudulent insurance act' and punishable as a crime.

The Division has been made aware of the above-referenced personal automobile insurance claim/application for insurance. The investigation revealed \_\_\_\_\_. However, because your claim/application was denied with no payment to you, the Division has decided to take no action other than this notice to you. Please be advised that any attempt to file a fraudulent claim or application, whether successful or not, may be prosecuted as a crime.

This letter is to advise you that if the Division receives another allegation of insurance fraud involving you, a thorough investigation will be conducted into the matter. A record of this incident and investigation will be maintained to show prior conduct.

If you have any questions, please contact Fraud Division Chief Investigator William Bokel at [wbokel@mdinsurance.state.md.us](mailto:wbokel@mdinsurance.state.md.us).

Sincerely,

Carolyn Henneman  
Associate Commissioner, Fraud Division