



Maryland
INSURANCE ADMINISTRATION

ADVISORY

COMMERCIAL INSURANCE SCAMS

The Maryland Insurance Administration (MIA) has become aware of an insurance-related scam that predominantly targets small painting, construction, and cleaning businesses. These fraudulent offers may be received by email, text message, or phone call. If you are contacted by anyone offering to purchase general liability or Workers' Compensation insurance for you or your business, do not give out any information or make any payments until you have taken steps to verify that the offer is legitimate. The MIA suggests the following actions you can take in order to protect yourself from being a victim of fraud:

- Independently verify the agent's or broker's contact information. You can do this either online or on the MIA's website, but do not use the contact information company shown in the offer because it may be fake.
- To identify an agent or broker using the MIA's website, go to insurance.maryland.gov. Look for the "producer search" option, which you can use to verify that the producer is licensed. You will also find their correct contact information.
- Using the contact information, contact the producer to verify this is a legitimate offer.
- Verify the insurance company online or using the MIA's website. Once you have found the company's contact information, contact it to verify that the quote you received for insurance coverage is legitimate.
- For additional help, you can contact the MIA at 410-468-2000 or 1-800-492-6116, or its Fraud Division at 1-800-846-4069.
- Spanish speaking interpreters are available.

For more information on insurance fraud, please contact us or visit our website, insurance.maryland.gov.