

Privacy Notice

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1. Introduction

Protecting Your Information

The State of **Maryland's Insurance Administration (MIA)** works to protect your personal information. This includes keeping it private, accurate, and secure. We do this by using fair information privacy rules.

What This Document Covers

This document explains:

- How we collect your personal information
- How we use it
- How we protect it
- How we share it

We are responsible for protecting any personal information we control. This notice applies to all personal information we collect, use, and share through our websites, in-person services, and written correspondence.

2. What Personal Information We Collect

We collect and use certain personal data about you. Here's what we gather:

Identity / Demographic Information

- Full Name
- Former Previous Name
- Date of Birth
- Age
- Gender/Sex
- Race
- Ethnicity
- Marital Status

- Citizenship/Nationality
- Language/Preferred Language
- Veteran Status (where applicable)
- Disability Status (where applicable)

Contact Information

- Residential Address
- Mailing Address
- Business Address
- Email Address
- Personal Telephone Number
- Business Telephone Number
- Mobile Phone Number
- Fax Number
- Emergency Contact Information
- Preferred Method of Communication

Government-Issued Identifiers

- SSN
- Employer Identification Number
- National Producer Number
- Driver's License
- State Id Card
- Passport Number

Insurance Policy Information

- Policy Number
- Policy Type
- Insurance Product
- Policy Effective Date
- Policy Expiration Date
- Policy Status
- Coverage Type
- Premium Amount
- Premium Payment
- Coverage Limits
- Deductible
- Policyholder Name
- Insured Name
- Additional Insured
- Beneficiary Information
- Agent/Producer Information
- Insurance Company/Carrier
- Group Number
- Certificate Number
- Rider/Endorsement Information

Fraud / Enforcement Information

- Fraud Allegation
- Fraud Tip
- Subject Name
- Victim Information
- Witness Information
- Investigative Records
- Evidence
- Photographs
- Video
- Audio Recordings
- Law Enforcement Information
- Civil Penalty
- Administrative Order

Claims Information

- Claim Number
- Date of Loss
- Description of Loss
- Claim Status
- Claim Amount
- Amount Paid
- Amount Denied

- Settlement Amount
- Claim Denial Reason
- Adjuster Name
- Adjuster Contact Information
- Claim Notes
- Repair Estimates
- Damage Assessments
- Receipts
- Invoices
- Medical Bills

Financial Information

- Bank Account Number
- Account Type
- Credit/Debit Card Information
- Payment Information
- Premium Payment Information
- Assets
- Liabilities
- Credit Information
- Tax Information
- Payment History

Communications/Electronic Information

- Email Correspondence
- Telephone Records
- Voicemail
- Written Correspondence
- Usernames
- Passwords/Credential Information
- IP Address
- Date/Time Stamps
- Electronic Signatures
- Electronic Documents
- Communication Preferences
- Website Interaction Information

Other Sensitive Information

- Race/Ethnicity
- Health Information
- Religion
- Sexual Orientation
- Gender Identity
- Transgender/nonbinary status
- Genetic Information

- Biometric Information
- Citizenship/Immigration Information
- Precise Location Information
- Information contained in Confidential Investigations
- Information concerning alleged fraud or misconduct
- Criminal History Information
- Children's Information

We follow official State and federal laws to protect your privacy while providing these services. These laws include:

- Insurance Article § 2-102 Establishes MIA's functional divisions including Life & Health, Property & Casualty, Audit & Examination, Insurance Professions, Consumer Affairs and Insurance Fraud. This supports collections necessary to perform those regulatory functions.
- Insurance Article § 2-109 Authorizes the Commissioner to adopt regulation necessary to carry out the Insurance Article. Supports information collection necessary to administer and enforce insurance laws and regulations.
- Insurance Article § 2-201 Authorizes enforcement of the Insurance Article and allows the Commissioner to investigate complaints alleging fraudulent insurance claims and refer appropriate matters to law enforcement. Supports collection for enforcement, investigations, fraud prevention, and consumer protection.
- Insurance Article § 2-205 Requires/authorizes the Commissioner to analyze and examine the affairs, transactions, accounts, records, assets, and financial conditions of insurers, HMOs, rating organizations, and other regulated entities. Supports collection for financial solvency, regulatory oversight, and examinations.
- Insurance Article § 2-207 Authorizes examinations of insurers, HMOs, private review agents, and other persons and requires examined entities and their representatives to cooperate. Supports collection of information necessary for regulatory examinations.
- Insurance Article § 2-209 requires/authorizes the Commissioner to make a complete report of examinations of insurers, rating organizations and HMOs; provides for how documents,

materials and information for such reports are to be handled, and also provides authorizations for disclosure of such documents, materials and information under certain circumstances.

- General Provisions, §§ 4–101 to 4–601 (The Maryland Public Information Act).
- The various laws regulating civil and criminal fraud investigations, including but not limited to Insurance Article §10-118(i) and Title 27, Subtitle 4; and the Md. Rules of Civil and Criminal procedure.

3. Why We Collect and Process Your Personal Information

a. Why we Collect Your Information

We collect, use, and share your personal information to decide if you qualify for specific state services, benefits, or products. These services include; Investigating consumer and provider complaints and allegations of fraud, Licensing insurers and insurance producers (agents or brokers), Examining the business practices of licenses to ensure compliance, Monitoring solvency of insurers, Reviewing/approving insurance forms, Reviewing insurance rates to ensure rates are not inadequate, excessive or unfairly discriminatory, and Educating Maryland residents on insurance issues and products and explaining their rights and obligations. We also collect financial or sensitive data to complete specific transactions you request.

We may offer you chances to apply for other helpful State programs. Sometimes, the reason we need your data is obvious. For example, if you give us your name and payment information for an application, we assume you agree to let us use it for that service.

b. How We Use Your Information

We collect and use your personal information to check if you qualify for the benefits or services you've asked for. This might include financial or sensitive information if needed to process your application.

What We Do with Your Information

- Legal and Regulatory Compliance: We use your information to meet laws and regulations, support audits and investigations, prevent fraud, and improve our programs and operations.
- Sharing Information: Where allowed by law, we might share information with other government agencies or authorized entities for these purposes.

How We Protect Your Information

We only use your personal information as needed for these purposes and follow privacy and data protection laws.

Sharing & Consent

- Other Opportunities: We might inform you about programs from other agencies that could help you.
- Implied Consent: When you provide information like your address or payment details as part of an application, we consider it your permission to use that data for that specific purpose.
- Service Improvements: We also use data to analyze and enhance State services and to stay compliant with the law.

4. Knowledge and Consent

We will let you know and get your okay before we gather, use, or share your information, unless the law lets or requires us do it without asking. We will tell you why we need your information before or when we ask for it.

Choosing to give us your information is up to you. But without it, we may not be able to provide the services you want. We won't make you agree unless the law requires it or it's necessary for the service. When you sign a form or select "I agree" online, it means you officially allow us to use your information.

5. Limiting Collection

We have rules to limit the data we collect. We only gather the personal information needed to do our job.

If we get your information from another source, like the government or a verification company, we use legal agreements. This ensures we only get what the law or contract requires.

6. Use, Disclosure, and Retention of Personal Information

Use of Your Data: We use your data only for the purpose it was first collected, unless you give permission, for legitimate government purposes, or the law demands it. We keep your information only as long as needed to complete that task, following State record timelines.

Sharing Your Data: We might share your data with contractors who help us with your requests. These contractors must sign strict contracts to keep your data secure and confidential. We never sell your personal information to anyone.

Anonymizing Your Data: To better serve you, we might remove your name and details to make your data anonymous. We share this “anonymized” data with other Maryland State agencies for research and to improve services. We use advanced tools to block your identity, so agencies can study trends without seeing your private details.

Public Access to Records: Government records may be open to the public if required by the Maryland Public Information Act . However, Maryland law has safety exceptions to keep your private details from being released to the public.

7. Accuracy

We make sure your information is correct, complete, and current. We might ask you to verify your details.

Under the Maryland Public Information Act , you can ask us to fix mistakes, update old facts, or add missing information to your records. It's your job to provide us with accurate details and let us know when your information changes.

8. Safeguarding Personal Information

Protecting Your Data: State and federal laws require us to keep your personal information safe. For instance, financial information is protected by the Gramm-Leach-Bliley Act (GLBA). Under Maryland law, we use strong safeguards or security measures to protect your data. These safeguards are consistent with applicable State standards and include encryption of data in transit and at rest, technical and administrative access controls designed to limit access to authorized individuals, and physical security measures designed to restrict unauthorized access to systems and data storage. We also provide administrative and security training to personnel who manage or process data on your behalf. We regularly review and update our security safeguards and practices to help protect your data against unauthorized access, use, disclosure, alteration, or loss.

What Happens if Someone Accesses Your Data Unauthorized: If someone accesses your information without proper authority, we will tell you about it according to the law and our privacy incident plan.

9. Privacy Notice Changes

We check and update this notice at least once a year to keep up with new laws, technology and best practices. We will let you know about any big changes by posting the new rules with a new "Last Updated" date.

10. Access to Personal Information

Requesting Your Information: You can ask us to share what information we have about you and how it is used. You have the right to request to review. You can ask us to change or delete data you provided directly, depending on State laws. If the data came from another source, you must contact that source to change their files.

What We Can't Show You: Sometimes, we can't show you certain files because of the law. We can't show you records that include:

- Private data about other people
- Files restricted by police or law enforcement
- Information covered by official security rules

If We Deny Your Request: If we have to deny your request, we will explain why in writing and keep a record of it.

11. Artificial intelligence

At the current time we are not using AI directly. However, AI Technology is becoming more common and we may use it directly and indirectly in providing services to you in the future. We will update this section accordingly.

Our Commitment to You: We are committed to being clear and open when you use AI. We follow Maryland's [Responsible AI Policy](#) to protect your data.

12. How to Contact Us

You can ask questions about this notice, request data, or report a privacy issue by contacting our Privacy Team. You can contact:

MIA Agency Privacy Officer

St. Paul Plaza, 200 St. Paul Place, Suite 2700.

Baltimore, MD 21202-2272

Email: MIAPrivacyOffice.mia@maryland.gov

13. Email

If you email us, we will use your message to answer your questions. Your emails are like official letters. They can become public records and may be shared if someone asks for them under the Maryland Public Information Act.

14. Website Privacy

This section explains privacy practices related to our website(s).

a) Cookies

A cookie is a small file saved on your computer when you visit a website. We use cookies to help our site work well, count visitors, and make your experience better. Most web browsers accept cookies by default. You can change your settings to block cookies, but doing so might stop some features from working.

b) Information Collected and Stored Automatically

When you visit our pages or download files, our systems automatically collect some basic information. This information does **not** identify you personally. Here's what we collect:

- Your internet domain (like Maryland.gov) and your device's (e.g., computer, phone) IP address. An IP address is a special number given to your device by your internet service provider. This helps your device talk to others on the internet
- The type of web browser (e.g., Chrome, Safari) and operating system you are using
- The date and time of your visit
- The specific pages you view
- Where you click on the site (not including any text you type in forms)

We use this data to improve our websites, to learn about the number of visitors on our sites, and to understand what technology people are using. We do not track or record personal information about individual visits.

c) Other Websites

We link to websites that are not part of the Maryland government. Our privacy rules do not apply once you leave a Maryland.gov site. We can't control how these other websites use your data. Always check their privacy statements to understand how they handle your information.

d) Site Security

To protect our websites and make sure they are accessible to everyone, we use special security tools. These tools watch the traffic on our network. They help us find and stop any attempts to change data or harm our pages.

We do not try to find out who individual users are unless it is part of a police investigation. Uploading unauthorized information or damaging government computer systems is against the law. This can lead to punishment under both State and federal laws. In the event of a data breach, we will notify the impacted individuals according to the law and our data breach plan.