



# News Release

Wes Moore, Governor  
Aruna Miller, Lt. Governor  
Marie Grant, Acting Commissioner  
Joy Y. Hatchette, Deputy Commissioner

FOR IMMEDIATE RELEASE:  
1/29/2025

FOR INFORMATION, CONTACT:  
Craig Ey, 410-468-2488 (O)  
443-604-9599 (C)

## Maryland Insurance Administration recovers nearly \$33.3 million for consumers in 2024

BALTIMORE – The Maryland Insurance Administration recovered nearly \$33.3 million in 2024 for Marylanders by helping resolve insurance-related issues and complaints.

“The Maryland Insurance Administration’s key role is making sure consumers are treated fairly,” said Acting Commissioner Marie Grant. “We are strongly committed to resolving disputes and enforcing Maryland insurance law, and we encourage anyone with an insurance issue or complaint to reach out to us for assistance.”

The money was recovered through the Administration’s Rapid Response Program, the Property and Casualty Division’s Complaints Unit, the Life and Health Division’s Complaints Unit, the Appeals & Grievance Unit, the Insurance Fraud and Producer Enforcement Division, and the Market Regulation and Professional Licensing Division.

- The Maryland Insurance Administration’s innovative **Rapid Response Program** helps many consumers resolve property and casualty claims, such as auto and homeowners claims, quickly and without having to file a formal written complaint. Participation in the Rapid Response Program is voluntary and does not affect the consumer’s right to file a formal complaint. The program closed 2,071 complaints in 2024 and recovered \$9.59 million for consumers.
- The **Property and Casualty Complaints Unit** is responsible for investigating formal property and casualty insurance complaints filed by consumers. The unit closed 7,128 complaints in 2024 and recovered \$7.53 million for consumers.



- The **Life and Health Complaints Unit** is responsible for investigating life and health insurance complaints filed by consumers and providers. The unit closed 3,540 complaints in 2024 and recovered \$6.66 million for consumers and providers.
- Maryland law gives consumers the right to appeal a decision that denies coverage for medically necessary treatment. If a doctor has determined that certain medical treatment is needed, but an HMO or health insurer does not agree, this law allows a consumer to appeal. The Administration's **Appeals & Grievance Unit** responded to 1,148 such complaints in 2024 and recovered \$1.09 million for consumers.
- The Administration's **Market Regulation and Professional Licensing Division** is responsible for regulatory oversight of domestic and foreign insurance companies and title producers. Oversight is performed through a variety of methods, including comprehensive and target market conduct examinations and investigations. The Division's Market Conduct Unit closed 68 investigations, issued 23 orders, assessed \$334,500 in penalties and recovered \$7.65 million for consumers.
- The **Insurance Fraud and Producer Enforcement Division** investigates and prosecutes civil and criminal insurance fraud committed by insurance companies, producers (agents or brokers), consumers and the general public. The division closed 32 civil fraud investigations in 2024, levied \$46,250 in penalties and recovered \$14,903 in restitution for Maryland consumers and businesses. The work of the criminal fraud unit resulted in 26 indictments, 14 convictions and eight cases awaiting trial. In the criminal cases, the courts ordered \$429,224 in restitution.

The Division's Producer Enforcement Unit is responsible for investigating misconduct by insurance producers (agents), public adjusters and bail bonds producers. During 2024, the Producer Enforcement Unit closed 206 investigations, resulting in \$55,950 in administrative penalties and \$40,848 in restitution. The Title Insurance Enforcement Unit closed 1,562 investigations, assessed penalties of \$1,900, and recovered \$260,042 for consumers.

Recovering money for consumers and business owners is one of many ways the Maryland Insurance Administration serves the state's citizens. The Administration licenses and regulates insurers, insurance agents, and brokers who conduct business in the state, and monitors the financial solvency of licensed insurers. The Administration also educates consumers about insurance issues, investigates consumer complaints and questions concerning insurance companies operating in Maryland and resolves insurance appeals and grievances about coverage decisions or claims denials.

If you would like to file an insurance complaint, please visit the MIA's online portal:  
<https://insurance.maryland.gov/Consumer/Pages/FileAComplaint.aspx>

Have you been denied insurance coverage for medically necessary care?  
Visit our Appeals & Grievance page:  
<https://insurance.maryland.gov/Consumer/Pages/AppealsAndGrievances.aspx>  
or call our 24/7 Hotline at 1-800-492-6116.

To report suspected insurance fraud, please visit our fraud page:  
<https://insurance.maryland.gov/Consumer/pages/insurancefraudconsumer.aspx>

###

## About the Maryland Insurance Administration

The Maryland Insurance Administration (MIA) is an independent State agency charged with regulating Maryland's \$49 billion insurance industry. For more information about the Insurance Administration, please visit [insurance.maryland.gov](https://insurance.maryland.gov) or follow us on Facebook at [facebook.com/MDInsuranceAdmin](https://facebook.com/MDInsuranceAdmin), Facebook en Español [facebook.com/MDInsuranceAdminES](https://facebook.com/MDInsuranceAdminES), X at [@MD\\_Insurance](https://twitter.com/MD_Insurance), LinkedIn at [linkedin.com/company/maryland-insurance-administration](https://linkedin.com/company/maryland-insurance-administration) and Instagram at [@marylandinsuranceadmin](https://instagram.com/marylandinsuranceadmin).

