

**IN THE MATTER OF THE
MARYLAND INSURANCE
ADMINISTRATION**

v.

**EXTERIORMAX LLC
C/O ADAM SHAIKH
Resident Agent
23510 Public House Road
Clarksburg, Maryland 20871**

*** BEFORE THE MARYLAND
* INSURANCE COMMISSIONER

*** CASE NO.: MIA-2025-07-003

*** Fraud Division File No.: T-2025-0046

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CONSENT ORDER

This Consent Order (“Order”) is entered by the Maryland Insurance Administration (“Administration”) against Exteriormax, LLC (“Exteriormax” or “Respondent”), with consent, pursuant to Md. Code Ann., Ins. Art. §§ 2-108, 2-201, 2-204 and 2-405 (2017 Repl. Vol. & Supp.).¹

FINDINGS

1. On July 9, 2025, the Administration issued an order taking action against Respondent (“Initial Order”) in Case No.: T-2025-0046.
2. Respondent timely requested a hearing and paid the monetary penalty in the amount of \$2,000. In its hearing request, Respondent has represented that it has taken steps to address the issues that are the subject of the Initial Order.
3. The Administration incorporates herein by reference all of the facts and violations stated in the Initial Order, except with respect to the last sentence of the third bullet point in paragraph 14 and paragraph 17.
4. Respondent denies the facts and violations stated in the Initial Order.

¹ Unless otherwise indicated, all statutory references in this Order are to the Insurance Article of the Maryland Code.

5. In consideration of the factors stated in COMAR 31.02.04.02 and Respondent's cooperation with the investigation, the Administration has reduced the amount of the monetary penalty from \$2,000 to \$1,000.

6. The parties agree to this Order to avoid litigation and to fully and finally resolve all issues stated in the Initial Order.

ORDER

WHEREFORE, for the reasons set forth above, it is this 19th day of September 2025,
ORDERED by the Commissioner and consented to by Respondent that:

- A. Exteriormax, LLC shall pay a monetary penalty in the amount of \$1,000.00;²
- B. Respondent shall immediately **DISCONTINUE** all business activities in the State of Maryland that fall within the scope of activities defined in § 10-401.
- C. Respondent shall immediately **DISCONTINUE** holding itself out as a person or entity qualified to act on behalf of Maryland policyholders in the evaluation, appraisal, estimation, or negotiation of the cost to repair damages covered by a policy of insurance; and
- D. Respondent shall immediately **DISCONTINUE** publishing, disseminating, circulating, or placing before the Maryland public any statements that contain an assertion, representation, or statement about the business of insurance that are untrue, deceptive, or misleading. In that regard, within 30 days of the date of this Order, Respondent shall amend or modify its Maryland advertisements, including website and client testimonials, to remove any references to the performance of any activities that fall within the scope of the activities described in § 10-401 in Maryland.

OTHER PROVISIONS

- E. The executed Order shall be sent to the attention of: Kristen Newton, Fraud and Producer Enforcement, Maryland Insurance Administration, 200 St. Paul Place, Suite 2700, Baltimore, MD 21202.
- F. The parties acknowledge that this Order contains the entire agreement between the parties relating to the administrative actions addressed herein and that this Order resolves all matters relating to the assertions and agreements contained herein. This Order supersedes any and all

² The Administration recognizes that Respondent has already paid \$2,000 and will process a refund in the amount of \$1,000.

earlier agreements or negotiations, whether oral or written, and except as stated in paragraph 3, supersedes the Initial Order.

G. Nothing herein shall be deemed a waiver of the Commissioner's right to proceed in an administrative action or civil action for violations not specifically identified in this Order or the Initial Order, including, but not limited to, specific consumer complaints received by the Administration, nor shall anything herein be deemed a waiver of the right of the Respondent to contest other proceedings by the Administration. This Order does not preclude any potential or pending civil, administrative, or criminal action or prosecution by any other person, entity or governmental authority, including but not limited to the Insurance Fraud Division of the Administration, regarding any conduct by the Respondent including the conduct that is the subject of this Order.

H. This Order may be amended or modified only by subsequent written agreement of the parties.

I. Respondent has had the opportunity to have this Order reviewed by the counsel of Respondent's choosing and is aware of the benefits gained and obligations incurred by the execution of this Order.

J. Respondent waives any and all rights to any hearing or judicial review of this Order to which Respondent would otherwise be entitled under the Insurance Article or COMAR with respect to any of the determinations made or actions ordered by this Order. Upon execution of this Order, Respondent will cooperate with the Administration to remove any scheduled hearings from the docket.

K. For the purposes of the Administration and for any subsequent administrative or civil proceedings concerning Respondent, whether related to or unrelated to the foregoing paragraphs, and with regard to requests for information about Respondent made under the Maryland Public Information Act, or properly made by governmental agencies, this Order and the Initial Order will be kept and maintained in the regular course of business by the Administration. For the purposes of the business of the Administration the records and publications of the Administration will reflect this Order.

L. Nothing herein shall be deemed a waiver of the Commissioner's right to proceed in an administrative action or civil action to enforce the terms of this Order. Failure to fully comply with the terms of this Order may subject Respondent to further legal and/or administrative action.

M. This is a reportable administrative proceeding. As such, it is a public record and may be disclosed to other states and companies with which Respondent is appointed. This is an adverse administrative action, a fact which Respondent understands. As such, Respondent may be required to disclose this Order in any license applications to any and all states in which

Respondent applies. Moreover, Respondent acknowledges that he may be required to report this adverse administrative action to any state in which Respondent is currently licensed.

N. This Order shall be effective upon signing by the Commissioner or her designee, and is a Final Order of the Commissioner under § 2-204 of the Insurance Article.

MARIE GRANT
MARYLAND INSURANCE COMMISSIONER

By: (signature on original)
Robert Guynn
Associate Commissioner
Insurance Fraud & Enforcement Division

RESPONDENT'S CONSENT

RESPONDENT hereby CONSENTS to the representations made in, and to the terms of, this Consent Order. On behalf of Respondent, Adam Shaikh hereby affirms that he has taken all necessary steps to obtain the authority to bind Respondent to the obligations stated herein and does in fact have the authority to bind Exteriormax, LLC to the obligations stated herein.

9/18/2025
Date

(signature on original)
EXTERIORMAX, LLC

By: ADAM SHAIKH

Title: President