

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

v.

**SPEEDY TOWING & RECOVERY, LLC
(aka Speedy Towing, LLC)
15101 Southlawn Lane
Rockville, Maryland 20850**

and

**FREDDY MARCEL ROSS
7706 Hanover Parkway
Greenbelt, Maryland 20770**

*
*
*
*
*
*
*
*
*
*
*
*
*
*
*

CASE NO. MIA-2026-03-001

CASE NO. MIA-2026-03-002

Fraud Division File No. T-2025-319566

ORDER

This Order is issued by the Maryland Insurance Administration (the “MIA”) against Freddy Marcel Ross ("Ross") and Speedy Towing and Recovery, LLC (“Speedy Towing”) (collectively "Respondents") pursuant to Md. Code Ann., Ins. Art. §§ 2-108, 2-201, 2-204 and 2-405 (2017 Repl. Vol. & Supp.) for the violations of the Maryland Insurance Article identified and described.¹

I. FACTS

1. A certificate of insurance (“COI”), is a document that is “prepared or issued by an insurer or insurance producer as evidence of property insurance or casualty insurance coverage.” § 19-116(a)(3)(i). The COI is an important document in that it serves as evidence to customers, contractors or other third parties that the business has obtained insurance. The COI indicates that the business or individual named as the insured has the financial resources available to protect those who may come to harm through the insured’s negligence.

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

2. Speedy Towing is a Maryland limited liability company, with its principal place of business located in Rockville, Maryland. Ross is the owner of Speedy Towing.

3. Farmingdale Condominium, Inc., (hereinafter "Farmingdale") is a condominium community located in Germantown. Farmingdale contracts with towing companies to remove improperly parked vehicles in the neighborhood. As a business practice, Farmingdale requires contracted towing companies to have certain insurance coverages in place as a condition of their engagement. Farmingdale also requires such towing companies to demonstrate proof of the existence of the required coverages by submitting a current, accurate COI. Absent the existence and confirmation of the required insurance, Farmingdale will not engage a towing company as a subcontractor.

4. The Montgomery County Office of Consumer Protections ("MCOCP") protects residents by licensing certain businesses and investigating complaints, among other things. A towing company seeking to do business in Montgomery County must apply for a license with MCOCP and provide proof of liability insurance.

5. On August 20, 2025, a consumer reported to the Administration that Speedy Towing towed her vehicle from Farmingdale condominiums and damaged her vehicle. The Speedy Towing representative refused to provide the consumer with insurance information for a claim. As a result, the consumer made a complaint to MCOCP who in turn provided her a copy of a purported Speedy Towing COI (hereinafter COI #1). The document reflected certain coverages allegedly procured for Speedy Towing & Recovery. COI #1 was dated August 15, 2025, and reflected the following for Speedy Towing's insurance coverage:

- Producer: Insurance Pros Inc. 6969 Richmond Hwy, Alexandria, VA 22306
- Insurers: IPI [Insurance Pros Inc.] and IWIF.
- Commercial General Liability coverage, policy number TTPKG010*****, in effect from May 10, 2025 to May 10, 2026;
- Automobile Liability coverage, policy number TTPKG010*****, in effect

from May 10, 2025 to May 10, 2026;

- Workers Compensation and Employer's Liability coverage, policy number TTPKG010*****, (no carrier listed) in effect from May 10, 2025 to May 10, 2026;
- On Hook Liability coverage, policy number TTPKG010***** (no carrier listed) in effect from May 10, 2025 to May 10, 2026; and Garage Keeper Liability coverage, policy number TTPKG010***** (no carrier listed) in effect from May 01, 2025 to May 01, 2026;
- Authorized Representative [Issuing producer]: Isabelle C*****.

6. In her attempt to make a claim, the consumer was unable to confirm the insurer information reflected on COI #1. Consequently, she made a complaint to the Administration and provided her copy of COI #1.

The MIA's Investigation

7. An MIA investigator researched Insurance Pros Inc./IPI as it appeared on COI #1. A search of databases revealed there is no such company; in particular, no such licensed producer or insurer in Maryland.

8. An MIA investigator identified the signing producer on COI #1 as Isabelle C*****, a licensed producer with an agency (hereinafter, FM Agency) in Virginia. On November 13, 2025, an MIA investigator provided a copy of COI #1 to Isabelle C*****. After reviewing COI #1, Isabelle C***** reported that neither she nor FM Agency issued this certificate. Further, FM Agency never handled insurance for Speedy Towing.

9. On November 14, 2025, an MIA investigator emailed a letter to Speedy Towing at info@speedystowing-recovery.com, requesting that they contact the investigator to discuss COI #1 that he provided to MCOCP as proof of requisite insurance coverage. To date, neither Speedy Towing nor Ross has responded to the letter or contacted the MIA investigator.

10. On November 16, 2025, Farmingdale provided the MIA a copy of their contract with Speedy Towing. The contract was dated September 7, 2016 and stated, among other things, Speedy Towing shall maintain

general liability insurance, motor vehicle insurance, and workman's compensation insurance in an amount consistent with the laws of Maryland and Montgomery County, Maryland. The contract reflected Freddy Ross' signature as president of Speedy Towing, Inc.

11. On November 19, 2025, an MIA investigator interviewed a representative of IWIF, one of the insurers reflected on COI #1. Upon reviewing COI #1, he reported that it was certainly fake, adding that there is no such policy with IWIF.

12. On November 20, 2025, MCOCP provided a copy of COI #1 to the MIA. MCOCP reported that Freddy Ross uploaded it into the MCOCP system on September 8, 2025, when he applied for his Towing Only Registration License.

13. On November 20, 2025, Farmingdale provided a copy of a previous COI (hereinafter COI #2) submitted to them by Speedy Towing. COI #2 was dated January 9, 2024, and reflected the following for Speedy Towing's insurance coverage:

- Producer: [Floyd Mays Insurance Agency], Sandston, Virginia.
- Insurer: Agency Insurance Company
- General Liability coverage, policy number CA 003****, in effect from May 10, 2023 to May 10, 2024;
- Automobile Liability coverage, policy number CA 003****, in effect from May 10, 2023 to May 10, 2024;
- On Hook and Garage Keeper Liability coverage, policy number CA 003****, in effect from May 10, 2023 to May 10, 2024;
- Authorized Representative [Issuing producer]: Isabelle C*****.

14. An MIA investigator provided a copy of COI #2 to FM Agency who reported that COI #2 was fake, that FM Agency never issued such a COI. She noted that the policy number and client code on COI #2 were for a different client of theirs.

II. VIOLATION(S):

15. In addition to all relevant sections of the Insurance Article, the Administration relies on the following pertinent sections in finding that Respondents violated Maryland insurance law²:

§ 19-116(g)

A person may not prepare or issue a certificate of insurance that the person knows contains false or misleading information or that purports to amend, alter, or extend the coverage provided by the policy of insurance referenced in the certificate.

§ 27-406(5)

It is a fraudulent insurance act for a person:

(5) with intent to deceive, knowingly to exhibit a false account, document, or advertisement about the affairs of an insurer.

§ 27-408(c)

(1) In addition to any criminal penalties that may be imposed under this section, on a showing by clear and convincing evidence that a violation of this subtitle has occurred, the Commissioner may:

(i) impose an administrative penalty not exceeding \$25,000 for each act of insurance fraud; and

* * *

(2) In determining the amount of an administrative penalty, the Commissioner shall consider:

- (i) the nature, circumstances, extent, gravity, and number of violations;
- (ii) the degree of culpability of the violator;
- (iii) prior offenses and repeated violations of the violator; and
- (iv) any other matter that the Commissioner considers appropriate and relevant.

16. By the conduct described herein, Respondents knowingly violated §§ 19-116(g) and 27-406(5) when they knowingly submitted fraudulent COIs to MCOCP and Farmingdale, which falsely stated that Speedy Towing had particular insurance coverages in place, when it did not have those coverages. As such, Respondents are subject to an administrative penalty under § 27-408(c).

² The failure to designate a particular provision in this proposed Order does not deprive the Commissioner of the right to rely on that provision.

III. SANCTIONS

17. Insurance fraud is a serious violation, which harms consumers in that the losses suffered by insurance companies are passed on to consumers in the form of higher premiums. The Commissioner may investigate any complaint that allege fraudulent conduct. *See* §§ 2-201(d)(1) and 2-405.

18. Having considered the factors set forth in § 27-408(c)(2), the MIA has determined that \$5,000.00 is an appropriate penalty to be paid jointly and severally by Freddy Ross and Speedy Towing and Recovery.

19. Administrative penalties shall be made payable, by check or money order, to the Maryland Insurance Administration and shall identify the case by number (T-2025-319566) and name (Speedy Towing & Recovery, LLC / Freddy Marcel Ross). Payment of the administrative penalty shall be sent to the attention of: Danielle Harris, Fiscal Services, 200 St. Paul Place, Suite 2700, Baltimore, Maryland 21202. Unpaid penalties will be referred to the Central Collections Unit for collection.

20. This Order does not preclude any potential or pending action by any other person, entity or government authority, regarding any conduct by Respondent including the conduct that is the subject of this Order.

WHEREFORE, for the reasons set forth above, and subject to your right to request a hearing, it is this 3rd day of March 2026, **ORDERED** that:

Speedy Towing & Recovery, LLC and Freddy Marcel Ross shall jointly and severally pay an administrative penalty of Five-Thousand Dollars (\$5,000.00) within 30 days of the date of this Order.

MARIE GRANT
Insurance Commissioner

BY:

(signature on original)

ROBERT GUYNN
Associate Commissioner
Fraud & Enforcement Division

RIGHT TO REQUEST A HEARING

Pursuant to § 2-210 of the Insurance Article and Code of Maryland Regulations (“COMAR”) 31.02.01.03, an aggrieved person may request a hearing on this Order. This request must be in writing and received by the Commissioner within thirty (30) days of the date of the letter accompanying this Order. However, pursuant to § 2-212 of the Article, the Order shall be stayed pending a hearing only if a demand for hearing is received by the Commissioner within ten (10) days after the Order is served. The request shall include the following information:

- (1) the action or non-action of the Commissioner causing the person requesting the hearing to be aggrieved;
- (2) the facts related to the incident or incidents about which the person requests the Commissioner to act or not act; and
- (3) the ultimate relief requested.

The failure to request a hearing timely or to appear at a scheduled hearing will result in a waiver of your rights to contest this Order and the Order shall be final on its effective date. Please note that if a hearing is requested on this initial Order, the Commissioner may affirm, modify, or nullify an action taken or impose any penalty or remedy authorized by the Insurance Article against the Respondent in a Final Order after hearing.

The written request for hearing must be addressed to the Maryland Insurance Administration, 200 St. Paul Place, Suite 2700, Baltimore, Maryland 21202, Attn: Clerk – Office of Hearings.