

IN THE MATTER OF THE  
MARYLAND INSURANCE  
ADMINISTRATION

v.

CHRISTOPHER ENOW ABANGMA  
DBA  
A&N Architectural, LLC  
14424 Jaystone Drive  
Silver Spring, Maryland 20905

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BEFORE THE MARYLAND  
INSURANCE COMMISSIONER

CASE NO. MIA-2020-09-004  
Fraud Division File No. T-20-0136

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**CONSENT ORDER**

This Consent Order (“Order”) is entered by the Maryland Insurance Administration (“MIA”) against Christopher Enow Abangma (“Respondent”) with his consent, pursuant to §§ 2-108, 2-201, 2-204 and 2-405 of the Insurance Article, Md. Code Ann. (2017 Repl. Vol. & Supp.) (the “Insurance Article”), to resolve the matter before the Insurance Administration (“MIA”).

**I. Background**

1. On August 28, 2020, the Administration issued an Order against Respondent.
2. On September 17, 2020, Respondent timely request a hearing, which has not been scheduled.
3. The parties agree to this Consent Order to avoid further litigation on the Order and to fully and finally resolve the issues stated herein.

**II. Findings**

4. 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.” Insurance Article § 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.

5. Section 19-116(g) of the Insurance Article states:

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.

6. A homeowner (hereinafter "HO") obtained a loan, from a lending institution to perform home renovations. In June, 2019, the HO hired Respondent to act as his general contractor ("GC"). Inasmuch as the HO was replacing a previous GC, the lending institution required the HO to complete and submit a Contractor Replacement Package ("CRP"), along with proof that the new GC [Respondent] had general liability insurance.

7. On June 27, 2019, Respondent emailed to the HO a completed CRP, along with a COI, which reflected that from October 15, 2018 to October 17, 2019, Respondent had liability insurance, through Western World Insurance Co. ("WW"), an authorized insurer. The insurance producer was identified as Schrier Insurance Agency ("Schrier").

8. In March of 2020, the HO contacted Schrier to file a claim against Respondent. A representative for Schrier advised the HO that Respondent was not insured through it, and the COI dated October 15, 2018 to October 17, 2019, was fraudulent. The Schrier representative advised that Schrier had previously issued a COI to Respondent for a policy that was in effect from May 15, 2018 to May 17, 2019, but that insurance policy was no longer in effect. The representative provided the HO with a copy of the COI for the expired insurance policy. The HO suspected that he was the victim of fraud, and notified the MIA, Fraud Division.

9. On June 19, 2020, an MIA investigator interviewed the HO who reported that in June of 2019, he hired Respondent as his GC. The HO's lending institution required proof that

the GC had liability insurance. Respondent submitted a COI to the HO, which reflected that from October 15, 2018 to October 17, 2019, Respondent had liability insurance through WW. In March, 2020, the HO attempted to file a claim with WW and learned that Respondent did not have insurance through WW.

10. An MIA investigator confirmed through the Maryland State Department of Assessment and Taxation (“SDAT”) that A&N Architectural, LLC is a business registered in Maryland and owned by Respondent.

11. On June 8, 2020, an MIA investigator interviewed a representative for Schrier who stated that the COI with effective policy dates of May 15, 2018 to May 17, 2019, was an authentic COI which had been issued by Schrier, but the COI dated October 15, 2018 to October 17, 2019, was fraudulent and was not issued by Schrier. The Schrier representative speculated that someone used the authentic COI to create the fraudulent COI.

12. On June 15, 2020, an MIA investigator contacted a representative for the lending institution, where the HO obtained his loan. A representative confirmed that on June 28, 2019, the lending institution received a copy of a COI, which reflected that Respondent had general liability insurance with WW, from October 15, 2018 to October 17, 2019.

13. On June 18, 2020, an MIA investigator contacted a representative for WW who reported that Respondent was not insured by WW from October 15, 2018 to October 17, 2019, as reflected on the COI Respondent provided to the HO.

## **II. Provisions of Law**

14. The following provisions of law are relevant to the Administration’s inquiry. Pursuant to § 2–204(b)(2), the failure to designate a particular provision of the Insurance Article in this Order does not deprive the Commissioner of the right to rely on that provision.

15. § 27-406

It is a fraudulent insurance act for a person:

- (1) knowingly or willfully to make a false or fraudulent statement or representation in or with reference to an application for insurance[.]  
\* \* \*
- (5) with intent to deceive, knowingly exhibit a false account, document, or advertisement about the affairs of an insurer.

16. § 27-408(c)

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.

**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 alleges a fraudulent claim has been submitted to an insurer. Insurance Article §§ 2-201(d) (1) and 2-405.

18. By the conduct described herein, Respondent violated § 27-406 and he is subject to the imposition of an administrative penalty under the Insurance Article.

19. Having considered the factors set forth in § 27-408(c)(2), the MIA has determined that \$1,500.00 is an appropriate penalty.

20. Administrative penalties shall be made payable to the Maryland Insurance Administration and shall identify the case by number (T-20-0136) and name (Christopher Enow Abangma). Payment of the administrative penalty shall be sent to the attention of: Associate Commissioner, Insurance Fraud and Enforcement Division, 200 St. Paul Place, Suite 2700, Baltimore, Maryland 21202. Unpaid penalties will be referred to the Central Collections Unit for collection.

Order

WHEREFORE, for the reasons set forth above, it is this 6<sup>th</sup> day of April, 2021,

ORDERED by the Commissioner and consented to by Respondent, that:

- A. Christopher Abangma shall pay an administrative penalty of One Thousand Five Hundred Dollars (\$1,500.00) as follows:
- i. \$300.00 paid by Respondent to the Administration along with the submission of the executed Consent Order;
  - ii. \$300.00 due by April 30, 2021;
  - iii. \$300.00 due by May 28, 2021;
  - iv. \$300.00 due by June 30, 2021;
  - v. \$300.00 due by July 30, 2021.
- B. Failure to pay as outlined in paragraph A constitutes a default. Notice of Default is hereby waived by Respondent. Respondent agrees to pay the balance within 30 days of default, the balance will be sent to the Central Collections Unit of the Department of Budget and Management for collection.

The executed Consent Order and initial payment shall be sent to the attention of: Maryland Insurance Administration, Steve Wright, Associate Commissioner, Insurance Fraud & Enforcement Division, 200 St. Paul Place, Suite 2700, Baltimore, MD 21202 and shall identify the case by number (R-2020-2641A) and name (Ernest Edward Cowan, Jr.).

- C. 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 factual assertions and agreements

contained herein. All time frames set forth in this Order may be amended or modified only by subsequent written agreement of the parties.

- D. Respondent had the opportunity to have this Order reviewed by legal counsel of his choosing, and he is aware of the benefits gained and obligations incurred by the execution of this Order. Respondent waives any and all rights to any hearing or judicial review of this Order to which it would otherwise be entitled under the Insurance Article with respect to any of the determinations made or actions ordered by this Order.
- E. For the purposes of the Administration and for any subsequent administrative or civil proceedings concerning Respondent, whether related or unrelated to the foregoing paragraphs, and with regard to requests for information about the Respondent made under the Maryland Public Information Act, or properly made by governmental agencies, this 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.
- F. 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.
- G. This Order shall go into effect upon signing by the Commissioner or her designee, and is a Final Order of the Commissioner under § 2-204 of the Insurance Article.

KATHLEEN A. BIRrane  
INSURANCE COMMISSIONER

signature on original

By:

STEVE WRIGHT  
Associate Commissioner  
Fraud and Enforcement Division

**RESPONDENT'S CONSENT**

Christopher Abangma hereby CONSENTS to the representations made in, and terms of, this Consent Order.

4/1/2021  
Date

signature on original

Christopher Abangma