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BULLETIN 21-13

To: All Carriers that issue or deliver insurance policies or health maintenance organization contracts in Maryland

Re: Use of the Licensee Portal for Complaints

Date: May 28, 2021

On December 11, 2018, the Maryland Insurance Administration (“the Administration”) issued Bulletin 18-25, announcing the Enterprise Complaint Tracking System or ECTS. ECTS includes a Licensee Portal for two-way written communication and document transmission between the Administration and its licensees in a secure online environment.

The Administration finds that the use of the Licensee Portal improves efficiency and security, and the majority of carriers have been using the portal successfully. Therefore, in accordance with Code of Maryland Regulations (“COMAR”) 31.16.10.06, the Commissioner is specifying that the Licensee Portal is the manner Licensees must use to respond to complaints from the Administration.

COMAR 31.16.10.06 states, in pertinent part:

- B. Whenever a carrier receives a request from the Commissioner for information and documentation, the carrier shall provide the requested information and documentation:
- (1) On the date specified by the Commissioner, unless an extension has been granted by the Commissioner in accordance with §§D and E of this regulation; and
 - (2) In the manner specified by the Commissioner.

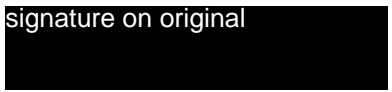
Failure to use the Licensee Portal to respond to a complaint may be considered a violation of COMAR 31.16.10.06.

If a carrier is unable to use the Licensee Portal for a particular complaint, the carrier should contact the investigator who sent the complaint as soon as possible to discuss alternatives.

Licensees should keep the Administration up to date on the correct contact and email address to be used in ECTS. Licensees should notify each unit that handles complaints against the licensee of any changes.

Any questions about this Bulletin may be directed to Danilsa Marciniak (410-468-2119 / Property & Casualty); Mary Kwei (410-468-2224 / (Life & Health); Louis Butler (410-468-2271 / Appeals & Grievances); or, Mary Jo Rogers (410-468-2097 / CEAU / Rapid Response).

Kathleen Birrane
Commissioner

By: signature on original

David Cooney
Associate Commissioner