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Bulletin 25-14

Date: September 16, 2025

To: Property & Casualty Insurers Writing Homeowners and Medical Liability Policies

Re: Office of the Attorney General's People's Insurance Counsel Division's Access to Homeowners and Medical Professional Liability Rate Filings

Pursuant to Maryland State Government Article §§ 6-306 and 6-307, and § 11-307 of the Insurance Article, the Office of the Attorney General People's Insurance Counsel Division (PICD) is to have access to the Insurance Commissioner's records, including rate filings and supplementary rate information filed by a medical professional liability insurer or homeowners insurer under Title 11 of the Insurance Article. The National Association of Insurance Commissioners' (NAIC) System for Electronic Rate and Form Filing ("SERFF") is the electronic filing system used by insurance companies to submit rate and form filings to state insurance regulators offering access to the public and state insurance regulators. The MIA offers public access to certain insurance rate and form filings through the SERFF Filing Access website. The MIA has regulatory access to SERFF that is broader than the public's access to rate and form filings filed by insurance companies (hereinafter "SERFF for regulators"). The MIA and PICD have entered into a Memorandum of Understanding that sets forth the details of PICD's access to these filings using SERFF.

This bulletin serves as notice to all Property & Casualty insurers writing homeowners and medical liability policies that PICD will now have access to these filings.

Marie Grant
Commissioner

By: Signature on Original
Joy Hatchette, Deputy Commissioner