

## Frequently Asked Questions During the COVID-19 Emergency

### Examination & Audit Unit FAQs

**How should Maryland-domiciled insurers file Annual Statement supplemental filings or holding company filings (Forms A, B, C, C, E and F) that were previously sent by mail to the Maryland Insurance Administration (MIA)?**

Completed Annual Statement, Quarterly Statement and related supplemental filings or holding company filings (Forms A, B, C, C, E and F) should be submitted to the Maryland Insurance Administration via email at: [holdingcompanyfiling.mia@maryland.gov](mailto:holdingcompanyfiling.mia@maryland.gov).

Questions regarding Annual Statement filings or holding company filings submitted by Maryland-domiciled insurers should be directed to Lynn Beckner, Chief Financial Analyst, at [lynn.beckner@maryland.gov](mailto:lynn.beckner@maryland.gov).

**Will the MIA consider extending filing deadlines?**

At this time, companies are still required to make all required electronic filings with the MIA and the NAIC (e.g., quarterly financial statements, audited financial statements), and for those that are not filed with the NAIC but sent to the analyst assigned to your company. However, the MIA is willing to consider a company's request for additional time to file. If your company believes that it will not be able to meet any of the financial filing deadlines, please contact the MIA at [holdingcompanyfiling.mia@maryland.gov](mailto:holdingcompanyfiling.mia@maryland.gov) to submit your request for an extension of the filing deadline.

**Will the MIA consider electronic filings and does the MIA require “wet” signatures?**

Regarding filing requirements, the MIA generally instructs companies to file certain documents in hard copy form with original (wet) signature, and in some cases sent via certified mail or first-class and with notary requirements. **The hard copy, original (wet) signature, and related filing requirements are currently waived, however, companies are expected to file the documents electronically. The electronic filing should contain electronic signatures, if possible.** The companies should keep a list of all filings that were made electronically in lieu of hard copy filings so that they can file all the hard copies (with the exception of Quarterly Statements, as discussed in the next sentence) within 60 days after the State has allowed a return to the office. Quarterly Statements that were filed electronically during the COVID-19 emergency do not need to be filed in hard copy after our offices reopen. Also, with respect to the hard copies to be filed within 60 days after the State has allowed a return to the office for filings that were made electronically instead of in hard copy during the emergency, the requirement for wet signatures is waived.

**Have there been any change in the MIA's handling of litigation filings against insurance companies?**

Any insurance company licensed in Maryland is required to name the Insurance Commissioner as its agent for receipt of certain court filings. This is referred to as "service of process," which has been a long-standing function of the Commissioner. At this time, there are no changes to how this role is functioning. The MIA has put into place procedures that will allow the continuation of its service of process role during this period in as prompt a manner as possible during the current COVID-19 emergency.