

**OFFICE OF THE INSURANCE COMMISSIONER
MARYLAND INSURANCE ADMINISTRATION**

**MARYLAND INSURANCE
ADMINISTRATION,**

v.

MANAS ADAMS,

RESPONDENT.

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Case No. MIA-2020-05=008

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AMENDED ORDER

1. On May 8, 2020, the Maryland Insurance Administration issued an Order (“Order”) against Manas Adams (“Respondent”). This Order alleged that Respondent purchased an insurance policy (“Policy”) for her 2013 Volkswagen (“Insured Vehicle”) issued by Metropolitan Property and Casualty Company (“MetLife”), which became effective at 9:48 a.m. on April 4, 2019. On April 5, 2019 the Maryland Insurance Administration alleged that Respondent falsely reported that she had been in an accident while operating the Insured Vehicle, at 10:45 a.m. the previous day, after the Policy was bound. Investigation revealed that the accident had occurred before the Policy was bound. The Order found that Respondent had committed fraudulent insurance acts in violation of §§ 27-406 and 27-403, and assessed an administrative penalty in the amount of \$2,000 and ordered that Respondent pay restitution to Metlife in the amount of \$391.05 pursuant to §27-408(c).
2. On July 6, 2020, Respondent requested a hearing to argue the findings and the administrative penalty assessed in the Order.

3. A pre-hearing telephone conference was held on October 6, 2020 in which both parties appeared.
4. On October 15, 2020, a notice of hearing was sent to the parties confirming that a virtual hearing had been scheduled for Thursday, February 25, 2021 at 10:00 a.m.
5. On December 11, 2020, counsel for the Maryland Insurance Administration, Mary C. Nevius (“Ms. Nevius”), propounded a First Request for Production of Documents on Respondent. Ms. Nevius’ First Request for Production of Documents gave Respondent fifteen days to respond.
6. On December 28, 2020, the Maryland Insurance Administration issued an amended order (“Amended Order”) alleging additional facts supporting violations of §§ 27-406 and 27-403, assessing an administrative penalty in the amount of \$2,000 and ordering Respondent to pay restitution to Metlife in the amount of \$391.05 pursuant to §27-408(c). The Amended Order was sent to Respondent by email, certified mail and regular mail. None of these service attempts were returned to the Maryland Insurance Administration.
7. On January 19, 2021, Ms. Nevius sent an email to Respondent requesting the discovery responses be filed by Friday, January 22, 2021. Respondent did not respond to this letter.
8. On January 15, 2022, Ms. Nevius propounded a Second Request for Production of Documents on Respondent. Ms. Nevius’ Second Request for Production of Documents gave Respondent fifteen days to respond.
9. On January 28, 2021, Ms. Nevius filed a Motion to Dismiss or, Alternatively, To Compel Discovery (“Motion to Dismiss”) arguing that Respondent failed to provide

her discovery responses or to respond to any of counsel's correspondence since October 6, 2020. Ms. Nevius requested that his hearing request be dismissed pursuant to the Code of Maryland Regulations ("COMAR") 31.02.01.05-1F(5).

10. On February 3, 2021, Ms. Nevius filed a Motion for Summary Decision or, Alternatively, Partial Summary Decision ("Motion for Summary Decision") pursuant to COMAR 31.02.01.07G, arguing that there were no material facts in dispute and that the Administration was entitled to judgment as a matter of law.
11. On February 8, 2021, the undersigned sent a letter by email and regular mail to the parties, giving Respondent until 3:00 p.m. on Friday, February 12, 2021 to send her response to the Motion to Dismiss, and until 3:00 p.m. on Thursday, February 18, 2021 to file her response to the Motion for Summary Decision. Respondent failed to file a timely response to either motion.
12. Respondent failed to respond to either the first or second Request for Production of Documents, failed to respond to the Motion to Dismiss, and failed to respond to the Motion for Summary Decision.

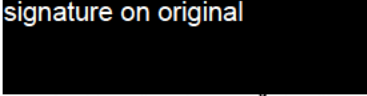
THEREFORE, it is this 22ND day of February 2021, hereby **ORDERED** as follows:

1. Respondent's request for a hearing is **dismissed with prejudice** pursuant to Code of Maryland Regulations 31.02.01.05-1F(5);
2. The Order dated January 29, 2020 and the Ammended (sic) Order dated December 28, 2020 are **affirmed**; and
3. The Order dated January 29, 2020 and the Ammended (sic) Order dated December 28, 2020 are final, and effective as of the date of this Order.

4. Respondent is ordered to pay the \$2,000 administrative penalty within 30 days of the date of this Order.
5. Respondent is ordered to pay restitution to MetLife in the amount of \$391.05 within 30 days of this Order.

KATHLEEN A. BIRRANE
Insurance Commissioner

signature on original



Victoria August, Esquire, PIR
Associate Commissioner, Hearings