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The Maryland Insurance Administration began in 1872 as the Insurance Department under the Comptroller of the Treasury (Chapter 388, Acts of 1872). Renamed the State Insurance Department, it became an independent agency in 1878 (Chapter 106, Acts of 1878). As the Insurance Division, it moved to the Department of Licensing and Regulation in 1970 (Chapter 402, Acts of 1970). It became the Maryland Insurance Administration, an independent agency, in 1993 (Chapter 538, Acts of 1993).

The Administration is directed by the Maryland Insurance Commissioner, who ensures that all State laws governing insurance companies or relating to the business of insurance are faithfully executed. The Commissioner authorizes and licenses insurance companies, agents, brokers, adjusters, and advisors for fire, casualty, life, accident, health, title and other insurance and annuities. The Commissioner also approves all insurance policies offered for sale in Maryland by authorized companies, authorizes rating bureaus and advisory organizations, and approves or rejects the rates for most lines of insurance. With Senate advice and consent, the Commissioner is appointed by the Governor.

Periodically, the Administration examines all companies organized under the laws of Maryland and scrutinizes nonresident companies doing business in the State. The Administration also investigates and resolves consumer complaints and questions concerning insurance companies operating in the State (Code 1957, Art. 48A, secs. 14-16).

The Administration is organized into six sections: Examination and Auditing; Fiscal, Licensing and Support Services; Insurance Fraud Division; Life and Health; Professional and Consumer Services; and Property and Casualty.

**INSURANCE FRAUD DIVISION**

Ronald A. Sallow, *Associate Commissioner*

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The Insurance Fraud Division was established as a unit within the Department of Licensing and Regulation in 1992 by the Governor (Executive Order 01.01.1992.24). The Unit transferred to the Office of the Governor in 1993 (Chapter 538, Acts of 1993; Executive Order 01.01.1994.16). In July 1995, the Unit joined the Maryland Insurance Administration.

In cooperation with the Department of State Police and the Office of the Attorney General, the Unit investigates complaints of fraudulent insurance acts and, where appropriate, seeks prosecution of violators of the law.