

(a) (1) An authorized insurer, its employees, producers, as that term is defined in § 243L of this article, or agents, who have probable cause to believe that insurance fraud, including violations of [ §§ 233 and 233A ] § 233 of this subtitle, has been or is being committed, shall report the suspected insurance fraud in writing to the appropriate federal, State, or local law enforcement authorities.

(2) An agent as defined in § 166(b) of this article shall satisfy the agent's obligation under this subsection by reporting the suspected insurance fraud in writing to the Insurance Commissioner.

(3) IN ADDITION TO ANY PROTECTION AFFORDED UNDER § 10-618 OF THE STATE GOVERNMENT ARTICLE, ANY INFORMATION, DOCUMENTATION, OR OTHER EVIDENCE PROVIDED UNDER THIS SUBSECTION BY AN INSURER, ITS EMPLOYEES, PRODUCERS, AND AGENTS TO THE COMMISSIONER, THE INSURANCE FRAUD UNIT, OR TO ANY OTHER LAW ENFORCEMENT AGENCY IN CONNECTION WITH ANY INVESTIGATION OF SUSPECTED INSURANCE FRAUD IS NOT SUBJECT TO PUBLIC INSPECTION FOR SO LONG AS THE COMMISSIONER, INSURANCE FRAUD UNIT, OR OTHER LAW ENFORCEMENT AGENCY DEEMS THE WITHHOLDING TO BE NECESSARY TO COMPLETE AN INVESTIGATION OF THE SUSPECTED FRAUD OR TO PROTECT THE PERSON OR ENTITY INVESTIGATED FROM UNWARRANTED INJURY.

#### Article - Courts and Judicial Proceedings

10-402.

(c) (2) It is lawful under this subtitle for an investigative or law enforcement officer acting in a criminal investigation or any other person acting at the prior direction and under the supervision of an investigative or law enforcement officer to intercept a wire, oral, or electronic communication in order to provide evidence of the commission of the offenses of murder, kidnapping, rape, a sexual offense in the first or second degree, child abuse, gambling, robbery, any felony punishable under the "Arson and Burning" subheading of Article 27, bribery, extortion, or dealing in controlled dangerous substances, including violations of Article 27, § 286B or § 287A, FRAUDULENT INSURANCE ACTS, AS DEFINED IN ARTICLE 48A, § 233 or any conspiracy or solicitation to commit any of these offenses, or where any person has created a barricade situation and probable cause exists for the investigative or law enforcement officer to believe a hostage or hostages may be involved, where the person is a party to the communication or one of the parties to the communication has given prior consent to the interception.

SECTION 2. AND BE IT FURTHER ENACTED, That the Laws of Maryland read as follows:

#### Article - State Government

6-201.

- (a) In this subtitle the following words have the meanings indicated.
- (b) "Fraud Division" means the Insurance Fraud Division.
- (c) "Insurance fraud" means criminal activity involving: