

(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] FRAUD DIVISION, 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] FRAUD DIVISION, 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.

(4) NO PERSON SHALL BE SUBJECT TO CIVIL LIABILITY FOR ANY CAUSE OF ACTION BY VIRTUE OF REPORTING SUSPECTED INSURANCE FRAUD IF:

(I) THE REPORT WAS MADE TO THE FRAUD DIVISION, COMMISSIONER, OR ANY OTHER APPROPRIATE FEDERAL, STATE, OR LOCAL LAW ENFORCEMENT AUTHORITY; AND

(II) THE PERSON REPORTING THE SUSPECTED INSURANCE FRAUD ACTED IN GOOD FAITH WHEN MAKING THE REPORT.

(b) (1) On or before December 31, 1991, every authorized insurer shall institute, implement, and maintain an insurance antifraud plan.

(2) Within 30 days after instituting or modifying an antifraud plan, the insurer shall notify the Commissioner in writing.

(3) Each insurer's antifraud plan shall establish specific procedures to:

(i) Prevent insurance fraud, including:

1. Internal fraud involving the insurer's employees or agents;
2. Fraud resulting from misrepresentations on applications for insurance; and
3. Claims fraud;

(ii) Report insurance fraud to appropriate law enforcement authorities;

(iii) Cooperate with the prosecution of insurance fraud cases; and

(iv) Report fraud-related data to the FRAUD DIVISION AND THE Commissioner.

(d) (1) The Commissioner may review each insurer's antifraud plan to determine whether it complies with the requirements of this section.

(2) IF THE COMMISSIONER HAS NOT APPROVED ~~ACTED UPON~~ DISAPPROVED AN ANTIFRAUD PLAN FILED UNDER THIS SECTION WITHIN 30 DAYS OF THE DATE OF FILING, THE PLAN SHALL BE DEEMED APPROVED.