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## INSURANCE LAW BULLETIN

### **Re: Insurance Commissioner Holds Insurer Appropriately Issued Policy Loan Based On Alleged Forged Request**

An administrative law judge, acting on behalf of the Maryland Insurance Commissioner, recently held that a life insurer that issued a policy loan based on an alleged forged request did not violate § 16-207 of the Maryland Insurance Article or otherwise act inappropriately.

The insurer received a policy loan request, ostensibly signed by the owner, which contained, among other things, the policy number, anniversary date, and owner's address of record. After verifying the policy number, anniversary date, and address of record, and comparing the signature with the signature on the policy application, the insurer issued a check payable to the owner. The owner subsequently informed the insurer that the loan request was forged (by her husband) and complained to the Maryland Insurance Administration.

After a hearing, the insurer was found not to have violated § 16-207 or any other applicable section of the Maryland Insurance Article. The insurer acted appropriately, even assuming the loan request was forged, because the request contained detailed policy information, and the insurer verified the information and signature and mailed the check to the owner at her address of record. Nothing more was required of the insurer.

For further information or a copy of the decision, please contact Hisham M. Amin, who represented the insurer in this matter, at 410.659.4980 or [hamin@fblaw.com](mailto:hamin@fblaw.com). Please visit our website at [www.fblaw.com](http://www.fblaw.com).