

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

MARYLAND INSURANCE  
ADMINISTRATION EX REL.  
V.R. ON BEHALF OF  
M.R.

Complainant

v.

STATE FARM FIRE AND  
CASUALTY COMPANY,

Licensee

\* REVIEW OF A RECOMMENDED  
\* DECISION ISSUED BY  
\* LEIGH WALDER  
\* AN ADMINISTRATIVE LAW JUDGE  
\* OF THE MARYLAND OFFICE OF  
\* ADMINISTRATIVE HEARINGS  
\* OAH No.: MIA-CC-33-23-03171  
\* MIA No.: MIA 2023-01-006

\* \* \* \* \*

**FINAL ORDER**

As a consequence of the Complainant's failure to file a response to the Proposed Default Order in the above-captioned case, it is hereby, ORDERED that the attached Proposed Default Order by Administrative Law Judge (ALJ) Walder is approved by the Maryland Insurance Commissioner.

**THEREFORE**, it is hereby

**ORDERED** that the Proposed Default Order of ALJ Walder be adopted as the Commissioner's Final Order, and it is further

**ORDERED** that the records and publications of the Maryland Insurance Administration reflect this decision.

It is so **ORDERED** this 1<sup>st</sup> day of August, 2023.

**KATHLEEN A. BIRRANE**

Commissioner

signature on original

---

ERICA J. BAILEY

Associate Commissioner for Hearings