



Maryland
INSURANCE ADMINISTRATION

VIRTUAL DISASTER CENTER

September 21, 2026

Empire Towers Information

Tips from the Maryland Insurance Administration

If you are a small business owner in Empire Towers, or your vehicle is currently at the Empire Towers location, we understand this is a stressful time. The following tips may help you navigate the process:

If your automobile is in the Empire Towers garage:

1) Where should I start? Start by checking what type of auto insurance coverage you have. This will help you understand whether you may be able to file a claim against your own insurance company.

- If you have liability coverage only, you will not be able to file a claim under your policy. Liability Insurance protects policyholders and other insureds when they cause an accident.
- Comprehensive coverage pays for damage to your car resulting from causes other than a collision, like vandalism, theft, or storm damage. Comprehensive coverage may pay for actual damage to your vehicle.

2) How much is your deductible? You must pay the deductible before your insurance company will pay any amount.

- Example: If you have a \$1,000 deductible and you have \$500 in damages, the insurance company will not owe anything. If you have a \$1,000 deductible and you have \$1,500 in damages, the insurance company will only pay \$500.

3) Will this impact my premiums? Maybe.

- Insurers are permitted to increase your premium based on claims that are less than three years old.
- Insurers may consider claims that are older than three years for the purpose of determining eligibility for, or the amount of, a premium discount program.
- If your claims history is less than perfect, you may be considered a higher risk and may not be eligible for a premium discount.

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4) Can my insurer cancel my policy if I file a claim?

- Insurance policies are issued for a specific period of time or “term.” Insurers issue a policy for a period of 6 or 12 months. A nonrenewal can occur if an insurer decides not to renew your insurance coverage at the end of the policy’s term. A cancellation can occur if an insurer decides to stop your coverage during the effective period of the policy or before the policy term ends.
- An insurer may nonrenew your policy under the following conditions:
 - If you committed fraud or misrepresented your driving record or other material fact(s) when applying for your insurance or while making a claim.
 - If, within the past three years, you:
 - filed three or more claims where you were not responsible or “not at-fault” (e.g., theft, windshield damage, or a Personal Injury Protection (PIP) claim);
 - filed two or more claims for accidents that you caused or that you were considered to be “at-fault”;
 - filed any combination of three or more “at-fault” accident claims or moving violations;
 - were convicted of operating a motor vehicle while under the influence of alcohol, impaired or intoxicated, or while under the influence of drugs or controlled dangerous substance or any combination of drugs and alcohol that impair your ability to operate a motor vehicle;
 - were convicted of homicide, assault, reckless endangerment or criminal negligence arising out of the operation of your vehicle;
 - were convicted of using a motor vehicle to participate in a felony act; or
 - violated or exceeded the insurer’s underwriting guidelines.
 - NOTE: Depending upon the insurer’s underwriting guidelines or rating rules, a “conviction” may include a plea of no contest or a probation before judgment.
 - If, within the past two years, you:
 - have had your license or registration revoked or suspended for a reason related to the driving record of the operator; or
 - have had three or more moving violations.

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- **An insurer may cancel a policy mid-term under the following conditions:**
 - if you commit fraud or misrepresent your driving record or other material facts when applying for your insurance or while making a claim;
 - if there exists a matter or issue related to the risk that constitutes a threat to public safety;
 - if there is a change in the condition of the risk that results in an increase in the hazard insured against;
 - if you fail to pay your premium when due; or
 - if the driver's license or motor vehicle registration of the named insured or any covered driver under the policy is suspended or revoked for reasons related to the driving record of the named insured or any covered driver.

5) How do I file a claim with my insurance company?

To file a claim, call the phone number on your proof-of-insurance card as soon as possible. Many insurers also allow consumers to file claims on smart phone apps.

- The insurance company will assign a claims adjuster to assess the damage and determine the payment. These adjusters may be employees of the company or independent contractors.
- Cooperate with the adjuster's investigation of your claim.
- The adjuster may want to meet with you to inspect the damage.
- Take notes and keep track of the dates of any conversations you have with your agent or adjuster.

If you disagree with your settlement, try to resolve the differences with your insurer. You may want to have your auto repairer meet with you and the insurance adjuster. Don't feel rushed or forced to agree with something you aren't comfortable with; your insurer doesn't have the last word. Ask questions and ask the adjuster to provide a written explanation of the decisions he or she makes.

If you disagree about the value of the claim, check your policy for an appraisal clause.

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6) Who is the insurance company for Empire Towers? How do I file a claim with the insurance company for Empire Towers?

Cincinnati Insurance Company is the insurer for the legal entity that owns and/or manages Empire Towers. Cincinnati retained the law firm of Franklin & Prokopik, P.C. on behalf of its insured.

- Attorneys Kerry C. Raymond, Esq. and Ralph L. Arnsdorf are the primary points of contact for Cincinnati for this incident.
- Ms. Raymond can be reached at kraymond@fandpnet.com or 410-230-3635.
- Mr. Arnsdorf can be reached at ransdorf@fandpnet.com or 410-230-3619.

7) If I have comprehensive auto insurance and I filed a claim, will my car be totaled?

- The insurance company will look at how much your car is worth versus how much the repairs will cost. Per Maryland law, your insurance company has to total your vehicle if the repairs are more than 75% of how much your car is worth.
- It is important to know that your insurance company is allowed to make a safety or financial decision to total your car even if the repairs are less than 75% of the value.

8) What if I think my car is worth more than the insurance company says it is worth?

- If you think your car is worth more than what the insurance company decided, you can negotiate your settlement with them.
- It is important to know that you must provide proof of how you determined your vehicle's value. You can do this by getting quotes from car dealers or viewing prices and online ads for similar vehicles.
- Counteroffers should be based on substantially similar vehicles. A substantially similar vehicle is one that is:
 - the same make and model as the damaged motor vehicle;
 - the same year as or a more recent year than the damaged motor vehicle;
 - contains at least the same major options as the damaged motor vehicle;
 - in a condition substantially similar to or better than the condition of the damaged motor vehicle immediately before the damage occurred; and
 - within the greater of 4000 miles or 10 percent of the mileage on the damaged motor vehicle at the time that the damage occurred unless the vehicle is limited in production, specialty in nature, or older than 10 model years at the time of total loss.

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9) What if I would like to keep my vehicle even though it has been determined to be a total loss?

Vehicles that are determined by the insurance company to be a total loss must be labeled as "salvage vehicles." If you decide to keep the salvage vehicle, your settlement offer will be reduced by the vehicle's salvage value. In addition, if you choose to retain a damaged vehicle that has been declared "salvage," the insurance company will request the original title to the insurer before it will send you a settlement check.

- The insurance company will notify the [Motor Vehicle Administration \(MVA\)](#) that the vehicle has been declared salvage and the owner has retained possession of the vehicle.
- A salvage certificate will be issued from the [MVA](#). <https://mva.maryland.gov/>

10) What if I owe more on my vehicle than the settlement offer?

If you have a gap policy or endorsement, it will pay the difference between what you owe and the settlement amount. If you do not have gap coverage, you will be responsible for paying off the remainder of the loan.

11) Can I fix my salvage vehicle?

Yes. Maryland requires an inspection of your vehicle by the State Police to make sure it is safe to drive. The MVA will issue a new title that is branded, which means it will show your car is a total loss. It is important to know that if you plan to keep your car, your insurance company may not let you keep comprehensive and collision coverage on your policy.

12) How do I get a copy of the title?

If you have misplaced your title, you can request a copy from the MVA online or in-person. Remember, if you have a loan on your car, your lender will have a Security Interest Filing that your insurance company will need to process your total loss claim.

13) I had several items in my car at the time the building was condemned. How will I get reimbursed for those if I am not able to retrieve my vehicle?

Generally, homeowners and renters insurance policies provide coverage when personal property is lost or damaged when it is in your vehicle. These policies typically do not require that the personal property actually be in the house or apartment when it was lost or damaged for coverage to apply, so coverage may be available even if the personal property was in a car when the loss or damage occurred. The insurance company may require proof that these items were in the vehicle.

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14) My car was not damaged but I couldn't remove it from Empire Towers. Why didn't my insurance company pay for a rental vehicle?

Generally speaking, rental reimbursement only applies when your car has been damaged by a covered peril. If there is no damage to your car, there most likely is no coverage for a rental.

15) I received an emissions testing (VEIP) notice for my vehicle. What should I do?

The MVA may be able to assist you with deferring your required emissions testing (VEIP) if your vehicle is inaccessible due to the Anne Arundel County Empire Tower Structural Integrity Incident (Empire Towers - 7310 Ritchie Highway). Once you complete and submit the required information, the MVA will contact you directly to help extend your emissions testing due date and waive any financial penalties.

If you have a business in Empire Towers:

1) What insurance coverage may be available to me?

Check your policies for potential coverage options. Make sure you have a complete copy of all of your commercial insurance policies, including all riders and schedules relating to the policy. Do not rely on the policy summary, certificate of coverage form, or invoice. If you do not have the full and complete policy, contact your broker or your insurance company to ask for a complete copy. Insurance policies are complex contracts that consist of many parts and understanding what is covered and what is excluded requires a review of the whole contract.

If you are making a claim for loss of business income, you will need to prove the amount of net income that your business has lost because of the disruptions to Empire Towers. That will require you to produce the financial records, including evidence of income and expenses. It is a good idea to start gathering this information as soon as possible.

2) Are any other resources available?

The Governor has requested the Administrator of the U.S. Small Business Administration (SBA) to issue a Small Business Administrative Declaration to provide assistance in the form of SBA Economic Injury Disaster Loans. We will provide more information regarding the status of that loan when we receive a decision.