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**STATE OF MARYLAND**  
**OFFICE OF THE ATTORNEY GENERAL**  
**CONSUMER PROTECTION DIVISION**

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March 5, 2020

To: The Honorable Luke Clippinger  
Chair, Judiciary Committee

The Honorable Maggie McIntosh  
Chair, Appropriations Committee

From: Steven M. Sakamoto-Wengel   
Consumer Protection Counsel for Regulation, Legislation and Policy

Re: House Bill 745 – Office of the Attorney General – Senior and Vulnerable Adult Asset  
Recovery Unit (SUPPORT)

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The Office of the Attorney General supports House Bill 745, sponsored by Delegate Stein. The bill would provide funding for the Office to expand its current efforts to assist senior citizens and vulnerable adults who have been victims of financial exploitation to recover the assets taken from them. The Office's Consumer Protection Division was first given authorization to bring these cases by Chapter 114 (2016). Chapter 794 (2018) gave similar authority to the Securities Commissioner. Since the attorney overseeing the program was first hired in January 2017 through the end of fiscal year 2019, the Office has been able to provide the following assistance:

- More than 150 investigations were opened;
- Fifteen cases have been settled or resulted in judgments totaling more than \$900,000;
- No action was taken in 20 cases where the conduct occurred before the July 1, 2016 effective date;
- 20 cases were referred to other agencies;
- 75 cases were not pursued due to insufficient documentation or lack of evidence that a violation had been committed; the victim was represented by private counsel; or a target could not be identified.

To date, the Consumer Protection Division has provided resources to support the attorney's work, including investigative and support staff time. Funding a Senior and Vulnerable Adult Recovery Unit would allow the Office to assist a greater number of victims of financial exploitation, permit



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proactive efforts to help educate seniors to avoid financial exploitation and allow the Consumer Protection Division's resources to be used for enforcement of the Consumer Protection Act.

Consequently, the Office of the Attorney General requests that the Judiciary and Appropriations Committees give House Bill 745 a favorable report.

cc: The Honorable Dana Stein