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Lawsuit Accuses Baker Magras of Monopolizing Virgin Islands Insurance Market, Citing Anti-Competitive Practices and Consumer Impact

Filed in the V.I. Superior Court, the lawsuit by Titan Insurance and Julian West alleges that Baker Magras used false claims and market pressure to block competition, raising concerns over limited consumer choice and small business access to health plans

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A lawsuit filed in the Superior Court of the Virgin Islands alleges that Baker Magras & Associates, Inc., the territory's largest health insurance brokerage firm, engaged in unlawful and anti-competitive conduct to suppress competition and harm Titan Insurance, LLC and its founder, Julian West.

According to the complaint, Titan is a locally operated insurance brokerage that writes policies for Virgin Islands businesses, particularly small and medium-sized enterprises. The lawsuit accuses Baker Magras of using its market power to pressure United Healthcare (UHC) to de-appoint Mr. West as a broker, thereby eliminating Titan's ability to offer UHC coverage to its clients.

The complaint asserts that Baker Magras contacted UHC and accused Titan and Mr. West of "surreptitiously accessing its confidential business data through the UHC portal." Titan denies these claims, stating in the filing, "This claim was false, as neither Titan nor Mr. West has ever had access to Baker Magras's confidential business data through the UHC portal." It further states, "This complaint was false. This categorically did not happen."

The suit also alleges that Baker Magras made similar complaints to the Office of the Lieutenant Governor, Division of Banking, Insurance and Financial Regulation. These complaints claimed that Titan and West's access "undermined the integrity of [Mr. West's] professional license, constituting unauthorized use and a breach of industry standards."

In response, the plaintiffs contend that Baker Magras conducted "zero diligence in ascertaining whether its allegations were true," and "based its conclusion on screenshots from the UHC that show the complete opposite of what Baker Magras says they do."

The complaint also details further allegations, claiming that Baker Magras agents contacted Titan's current and prospective clients with the intent to damage their reputation. The filing states, "They claim that Titan and Mr. West poaches clients and has a poor reputation in the industry," and alleges that customers were told they would "regret" doing business with Titan.

The lawsuit includes multiple legal claims, including violation of the Virgin Islands Antimonopoly Law and Anticompact Law, intentional interference with existing and prospective business relationships, defamation, trade libel, and intentional infliction of emotional distress.

Attorney C. Jacob Gower stated, "This case is about more than two competitors. It's about whether one powerful firm can weaponize its influence to shut others out of the market—and whether regulators will let them do it behind closed doors." Co-counsel Semaj I. Johnson added, "What we're seeing is the misuse of administrative channels not to protect the public, but to protect market share. That kind of behavior should alarm every business owner in the Virgin Islands."

The plaintiffs argue that the actions of Baker Magras deprive local businesses and consumers of meaningful choice. "If you're a small business owner who's frustrated with the service you're getting from your current broker, this may be why," said Johnson. "You're not imagining it. If one firm can manipulate which brokers stay licensed, then they don't have to earn your trust anymore. They don't have to compete."

The statement further asserts, "This is a small business issue. It's a consumer issue. It's a community issue," and calls for greater scrutiny into how brokerage appointments are influenced in the territory.

"If these tactics go unchecked," said Gower, "the public will be left with the illusion of choice and no meaningful alternatives. When one firm can dictate who gets to stay in the market—and who gets shut out—real competition disappears."

Plaintiffs are requesting compensatory and punitive damages, treble damages under the Antimonopoly Law, and injunctive relief to stop further conduct by the defendant. The statement

concludes by urging the broader business community to speak out. “We can’t fix this unless the business community speaks out,” said Johnson. “Silence is what allowed this monopoly to form in the first place.”

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