

Bryson F. Popham, P.A.

Bryson F. Popham, Esq.

191 Main Street
Suite 310
Annapolis, MD 21401
www.papalaw.com

410-268-6871 (Telephone)
443-458-0444 (Facsimile)

March 6, 2020

The Honorable Kumar P. Barve, Chair
House Environment and Transportation Committee
Room 251
House Office Building
Annapolis, Maryland 21401

RE: HB 1464 – Vehicle Laws - Vehicle Data - Ownership and Use

Dear Chairman Barve and Members of the House Environment and Transportation Committee,

On behalf our client, the Insurance Agents and Brokers of Maryland (IA&B) we wish to register their opposition to House Bill 1464.

IA&B is a trade association of independent insurance agencies whose members do business in Maryland.

Our objection to this legislation is focused on language beginning on page 3, at lines 27-29. That provision introduces a series of proscriptions on actions that can be taken with respect to a person's motor vehicle insurance policy. Under Maryland law such actions always refer to the actions of an insurer, not an insurance broker. An insurance broker ("producer," as defined in the Insurance Article) has the authority to perform certain acts with respect to insurance policies. The prohibited acts specifically enumerated in Subsection E of the bill are almost always restricted to an insurer. We note, however, that certain acts on page 4 of the bill, at lines 9-15, could be construed against both insurers and insurance producers.

Finally, the placement of these provisions in the Transportation Article rather than the Insurance Article where policy statements of the General Assembly regarding motor vehicle insurance are extensively treated, invites confusion and potential conflict in Maryland's statutory scheme of motor vehicle insurance regulation.

For these reasons, IA&B respectfully requests an unfavorable report on House Bill 1464.

Very truly yours,

A handwritten signature in black ink, reading "Bryson Popham". The signature is fluid and cursive, with the first name "Bryson" and last name "Popham" clearly legible.

Bryson F. Popham, Esq.