



**Written Testimony from the
Independent Insurance Agents of Maryland
Senate Bill 95**

Disbursement of Insurance Settlement Payments

Position: Support

Dear Chairman Kelley and members of the Senate Finance Committee

Thank you for the opportunity to provide this testimony in support of Senate Bill 95. The Independent Insurance Agents of Maryland (IIAM) is the State's oldest trade association of independent insurance agents. It represents 200 independent agencies, which employ over 2000 people in the state. IIAM represents independent insurance agents and brokers who present consumers with a choice of policy options from a variety of different insurance companies. These small, medium, and large businesses offer a variety of insurance products – including property, casualty, life, health, employee benefit plans, and retirement products.

Senate Bill 95 is a good consumer protection bill requiring a public adjuster to disburse insurance settlement payments received on behalf of an insured with 30 days after the date of the payment from an insurer.

As independent insurance agents, our clients are the insureds and our main goal is to get them back on their feet as quickly after a loss as possible.

We urge a favorable report for this bill.

IIA Maryland's Legislative Representation

Legislative Committee Chair

Jay Duke

Waring-Ahearn Insurance Agency, Inc.
P.O. Box 666
Leonardtown, MD. 20650
Telephone: 301-475-5541
Fax: 301-475-3441
Email: Jay@waring-ahearn.com

Legislative Advisor

Brett S. Lininger, Esq.
Old Line Government Affairs
100 West Pennsylvania Avenue, Suite 101G
Baltimore, MD 21204
410-321-8200
Email: blininger@nemphosbraue.com

Denise Carnes, CPCU

Insurance Services Group, Inc.
309 International Circle, Suite 100
Hunt Valley, MD 21030
Telephone: 410-296-5700
Fax: 410-296-7546
Email: dcarnes@isgusa.com

Sandy Chaney, CIC, CRM

The Insurance Exchange, Inc.
9713 Key West Ave., Ste 401
Rockville, MD. 20850
Telephone: 301-545-1595
Email: chaney.s@tie-inc.com

Pamela Dodge, CIC, CISR, CPIA

RMS, LLC
2330 West Joppa Road, #365
Lutherville, MD. 21093
Telephone: 410-526-6690
Email: pamela@hellerkowitz.com

Michael McCartin, CPCU

Joseph W. McCartin Insurance
P.O. Box 899
College Park, MD. 20740
Telephone: 301-937-0400
Fax: 301-937-5120
Email: Mike@McCartin.com

Stacey Nicholson, CIC, CPCU, LUTCF

CNR Insurance, Inc.
166 West Street
Annapolis, MD. 21409
Telephone: 410-897-9890
Email: stacey@cnrinsurance.com

Shannon O'Hare, ACSR

Maury Donnelly & Parr, Inc.
22 Commerce Street
Baltimore, MD. 21202
Telephone: 410-685-4625
Email: sohare@mdpins.com

Rick Raley, AAI, CIC

Combs, Drury, Reeves Insurance Agency
41625 Park Avenue
Leonardtown, MD. 20650
Telephone: 301-475-5674
Fax: 301-475-5665
Email: rick.raleycdrassociated.net

G. Bradford Reeves, AAI, AFIS

Combs, Drury, Reeves Insurance Agency
41625 Park Avenue
Leonardtown, MD. 20650
Telephone: 301-475-5674
Fax: 301-475-5665
Email: brad.reeves@cdrassociated.net

Christopher Weller

Monterey Insurance Group
3235 Solomons Island Rd
Huntingtown, MD. 20639
Telephone: 410-535-0416
Email: chris.weller@monteresyinsurancegroup.com