

Joint Insurance Association

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February 14, 2024

Via E-mail Only

Delegate Deni Taveras
MD State Delegate
6 Bladen St, Rm. 206,
Annapolis, MD 21401

RE: House Bill 0564

Dear Delegate Taveras:

I am Christopher Dooley, the General Manager of the Joint Insurance Association ("JIA"). Please allow this letter to offer the summary of the JIA you requested.

JIA, an unincorporated association, is the property insurance carrier of last resort in the State of Maryland. JIA's purpose is to implement the provisions of the Maryland Property Insurance Availability Act and its program of operation. JIA provides essential property insurance for individuals and businesses that are unable to obtain insurance on property located within the State through the competitive marketplace. JIA strives to make sure basic property insurance is available for all qualified properties; assure stability in the property insurance market; and provide for the equitable distribution of risk to all licensed insurers.

The JIA's mandate arose from the Community Reinvestment Act of 1968. We are not a state agency and do not receive any funding from the state. We are comprised of the private insurance companies that do business in Maryland. We are controlled by the Maryland Statute and our Program of Operation as approved by the Maryland Insurance Administration. We do want you to know that we are here and ready to insure the citizens of Maryland who are unable to obtain insurance in the standard market. We offer Rental HO-6 policies subject to the Rules of the Program.

As to your concern regarding the possibility that individuals may be uninsurable, please understand that we will insure anyone who qualifies under our Program of Operation. The most notable issue would involve a convicted arsonist, other issues may arise under the Program with respect to physical issues with the structure. For example, we may not insure a building that has unrepaired fire damage until that prior damage is fixed. I am attaching the Program of Operation and a sample inspection for your review.

Please do not hesitate to reach out to me with other questions or concerns.

Sincerely,



JIA General Manager
cc: Jason Nunez, Chief of Staff