



**Written Testimony from the  
Independent Insurance Agents of Maryland  
Senate Bill 97**

**Private Passenger Motor Vehicle Liability Insurance - Protests - Consumer Complaint  
Portal**

**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 97. 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 97 is a good consumer friendly bill allowing a consumer to file a protest of an action of an insurer for private passenger motor vehicle liability insurance electronically through the MIA's consumer complaint portal on its website.

As independent insurance agents, our clients are the insureds and this legislation makes it easier for us to help them navigate the process.

We urge a favorable report for this bill.

## IIA Maryland's Legislative Representation

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