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# Maryland

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**TESTIMONY OF  
THE  
MARYLAND INSURANCE ADMINISTRATION  
BEFORE THE  
ECONOMIC MATTERS COMMITTEE**

**MARCH 12, 2020**

**SENATE BILL 97 – PRIVATE PASSENGER MOTOR VEHICLE LIABILITY INSURANCE - PROTESTS -  
CONSUMER COMPLAINT PORTAL**

**POSITION: SUPPORT**

Thank you for the opportunity to provide written comments regarding Senate Bill 97. Senate Bill 97 amends Title 27 Subtitle 6 of the Insurance Article to allow consumers to file electronic automobile protest complaints with the Maryland Insurance Administration (MIA) through the MIA's website and more specifically the MIA's Enterprise Complaint Tracking System Consumer Portal (ECTS).

Currently under §27-613(f)(2) and § 27-614 (d)(1) of the Insurance Article, a consumer is limited to only filing a complaint with the MIA by mailing or faxing in the complaint. The MIA has developed ECTS to provide a more streamlined consumer complaint process. This bill will codify the new technology as an acceptable complaint filing method and will expedite complaint handling for all stakeholders.

The Maryland Insurance Administration supports Senate Bill 97 and urges the Committee to give Senate Bill 97 a favorable report.