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The Honorable Delores G. Kelley
The Honorable Susan Lee
3 East, Miller Senate Office Building
Annapolis, MD 21401

RE: Senate Bill 112 - Commercial Law - Personal Information Protection Act - Revisions

Dear Chair Kelley, Senator Lee and Members of the Senate Finance Committee

I am writing on behalf of the Maryland Association of Mutual Insurance Companies (MAMIC) to register our opposition to SB 112 - Commercial Law - Personal Information Protection Act – Revisions.

MAMIC is comprised of 12 mutual insurance companies that are headquartered in Maryland and neighboring states. Approximately one-half of MAMIC members are domiciled in Maryland and are key contributors and employers in their local communities. Together, MAMIC members offer a wide variety of insurance products and services and provide coverage for thousands of Maryland citizens. Although some mutual insurance companies may be large organizations, MAMIC members tend to be small and medium-sized businesses.

SB 112, at page 4, lines 21 through 25, eliminates the time period in current law under which a business conducts its required investigation of a breach of the security system. The removal of a reasonable opportunity to conduct an investigation may well make it impossible to conduct that investigation.

The bill also, at page 6, lines 21-23, introduces a new publication requirement of a breach using the term “MAJOR PRINT OR BROADCAST MEDIA IN GEOGRAPHIC AREAS WHERE THE INDIVIDUALS AFFECTED BY THE BREACH LIKELY RESIDE.” MAMIC respectfully submits that compliance with this new standard would be difficult, if not impossible.

Finally, MAMIC notes that SB 112, at page 7, line 16, requires the notice to describe a breach, “INCLUDING WHEN AND HOW IT OCCURRED.” This new requirement not only raises the question of adequate compliance with the statutory language, it also introduces the likelihood that a MAMIC member, in attempting to comply, may have to reveal confidential information regarding its security systems. In other words, the notice itself could further jeopardize the security of the entity.

For these and other reasons, MAMIC respectfully requests an unfavorable report on SB 112.

Very truly yours,



Bryson F. Popham

cc: Members of the Senate Finance Committee