

Bryson F. Popham, P.A.

Bryson F. Popham, Esq.

191 Main Street
Suite 310
Annapolis, MD 21401
www.papalaw.com

410-268-6871 (Telephone)
443-458-0444 (Facsimile)

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The Honorable Chris West
Senate Judicial Proceedings Committee
303 James Senate Office Building
11 Bladen Street
Annapolis, MD 21401

RE: Senate Bill 210 COVID-19 Claim - Civil Immunity - FAVORABLE

Dear Senator West and Members of the Committee,

I am writing on behalf of the Maryland Association of Mutual Insurance Companies (MAMIC) in support of SB 210.

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.

MAMIC companies are local insurance providers to their customers. They are close to the customer, and they are small businesses providing their essential services throughout the state of Maryland. MAMIC members know, better than most of us, what the cost of a wave of COVID 19 litigation would be. Even if unsuccessful, the litigation costs alone would be unsustainable.

MAMIC strongly believes that legislation like SB 210 is the only way that our society can measure the right of any citizen to compensation caused by the negligence of others against the likelihood of success of such claims based on exposure to COVID 19. For this reason, MAMIC respectfully requests a favorable report on SB 210.

Very truly yours,



Bryson F. Popham