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The Honorable Luke Clippinger, Chairman House Judiciary Committee Room 101 House Office Building Annapolis, MD 21401

RE: House Bill 508 COVID-19 Claim - Civil Immunity - FAVORABLE

Dear Chairman Clippinger and Members of the Committee,

On behalf our client, the Insurance Agents and Brokers of Maryland (IA&B) we wish to register their support for Senate Bill 210.

IA&B is a trade association of independent insurance agencies whose members do business in Maryland.

Early last year, when various businesses sought "essential worker" classification in order to remain in business, insurance producers were among the first to be deemed essential. That classification reflects the importance of their services and of insurance itself to the orderly functioning of our society.

For this reason, there has necessarily been interaction between insurance producers, their clients and others throughout the pandemic. For example, some insured persons needed to visit their agents to pay their insurance premiums. This is merely one example of the types of interactions that insurance producers have experienced in order to provide their essential services.

For the most part, insurance producers are small businesses. Exposing them to litigation arising from COVID 19 exposure claims would likely not be successful, although these small businesses would incur enormous expenses related to such litigation. HB 508 provides commonsense protection for businesses that have complied with the published rules for their operation.

We respectfully urge a favorable report for HB 508.

Very truly yours,

Bryson F. Popham, Esq