BRIAN E. FROSH Attorney General

ELIZABETH F. HARRIS Chief Deputy Attorney General

CAROLYN QUATTROCKI Deputy Attorney General

Writer's Direct Email: poconnor@oag.state.md.us

WILLIAM D. GRUHN Chief Consumer Protection Division

Writer's Direct Fax No. (410) 576-6571

STATE OF MARYLAND OFFICE OF THE ATTORNEY GENERAL CONSUMER PROTECTION DIVISION

Writer's Direct Dial No. (410) 576-6515

March 22, 2022

To: The Honorable C. T. Wilson Chair, Economic Matters Committee

From: The Office of the Attorney General's Consumer Protection Division

Re: Senate Bill 167 (Maryland Insurance Administration - Enforcement Authority -Payment of Claims): Support

The Office of the Attorney General's Consumer Protection Division supports Senate Bill 167, a departmental bill by the Maryland Insurance Administration (MIA) that expressly authorizes the Insurance Commissioner to require an insurer to fulfill the holder's contractual obligations or pay a certain claim instead of, or in addition to, suspending or revoking the certificate. The bill also expressly authorizes the Insurance Commissioner to provide to a claimant a payment that has been determined to have been denied in violation of Title 27, Subtitle 3 of the Insurance Article. Clarifying the MIA's enforcement authority would help consumers receive the full value of their insurance.

We ask the committee to give the bill a favorable report.

cc: Sponsor