

## Bryson F. Popham, P.A.

Bryson F. Popham, Esq.

191 Main Street  
Suite 310  
Annapolis, MD 21401  
[www.papalaw.com](http://www.papalaw.com)

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

February 16, 2022

The Honorable C.T. Wilson  
Chairman, House Economic Matters Committee  
Room 231, House Office Building  
Annapolis, Maryland 21401

RE: House Bill 436- Motor Vehicle Insurance - Use of Credit History Rating Policy - UNFAVORABLE

Dear Chairman Wilson and Members of the Committee,

I am writing on behalf of the Maryland Association of Mutual Insurance Companies (MAMIC), in opposition to House Bill 436.

MAMIC is comprised of 12 mutual insurance companies that are headquartered both in Maryland and in neighboring states. Together, MAMIC members offer a wide variety of homeowners and other insurance products, both personal and commercial, for thousands of Maryland citizens. MAMIC members are a key component of the property and casualty insurance industry that serves Maryland.

A number of MAMIC members provide personal automobile insurance to Maryland citizens. As small and medium-sized insurers, it is absolutely essential that these companies be able to accurately predict losses and price their policies. The use of credit based insurance scores (CBIS) is equally essential to accomplish this purpose.

MAMIC members enjoy a close relationship with their policyholders in Maryland and elsewhere. The premium increases that would result from the elimination of CBIS will only serve to damage those relationships, through no fault of either the policy holder or the insurer.

Accordingly, MAMIC respectfully and firmly requests that the Committee given an unfavorable report to House Bill 436.

Very truly yours,

A handwritten signature in black ink that reads "Bryson Popham". The signature is written in a cursive style with a long, sweeping tail on the letter "m".

Bryson F. Popham