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The Honorable William C. Smith, Jr.
2 East, Miller Senate Office Building
Annapolis, Maryland 21401

RE: Senate Bill 52 - Real Property - Satisfaction of a Mortgage - Required Homeowner's Insurance (Cassidy's Law)
Unfavorable

Dear Chairman Smith and Members of the Senate Judicial Proceedings Committee,

Our client, the Insurance Agents and Brokers of Maryland (IA&B), is a trade association comprised of nearly 200 independent agencies, employing between 1,000 and 2,000 licensed Maryland insurance producers, which are located in and doing business throughout the State of Maryland and surrounding states.

With great respect for the sponsor of the bill, and his laudable intent to address the unfortunate circumstances of his constituent's injuries arising from an uninsured residence next to her home, we are asking that the issue addressed by Senate Bill 52 – the lack of liability insurance on a residential property – should be studied by appropriate State agencies prior to enacting a legislative solution. IA&B believes that the Maryland Insurance Commissioner's office should be part of such a study, and should probably lead it. Other agencies could be brought in as well, and the role of local government in regulating the use of residential property should also be included.

For its part, IA&B would welcome the opportunity to participate in such a study with the object of devising an appropriate approach to this challenging issue.

Very truly yours,



Bryson F. Popham

cc: The Honorable Michael A. Jackson