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Dear Chair and Members of the Economic Matters Committee:

As the former People's Counsel for the District of Columbia and a practicing attorney representing clients before the courts and the Maryland Insurance Administration ("MIA"), I am writing to express my strong support for the proposed study on diminished value by the MIA.

My recent experience with MIA has unfortunately left me deeply concerned about the agency's commitment to consumer protection. In a recent case, the MIA issued a determination that denied a hearing in contravention to a previous order by a MIA administrative law judge. In that case, instead of hearing the matter, the MIA recommended the complainant seek an expensive resolution by filing before the Maryland courts.

That case was just one example of the difficulties consumers face every day in seeking fair treatment from insurance companies and regulatory agencies. A comprehensive study on diminished value by the MIA is necessary to ensure consumers are receive fair, unbiased treatment and to ensure that insurance companies are held accountable. As an attorney who has represented many complainants vis-à-vis insurance companies, I have seen first-hand the challenges consumers face in seeking fair compensation for their losses. A study on diminished value, including the make, model of the vehicle, the severity of the accident, and the location of the accident. This information can be very helpful in leveling the playing field for consumers as well ensuring consumers receive fair compensation for their losses.

In conclusion, I strongly urge the Economic Matters Committee to support the propose study on diminished value by the Maryland Insurance Administration. This

study is an important step towards ensuring consumers receive fair treatment and that insurance companies and regulatory agencies are held accountable. Thank you for considering my testimony on this important issue.

Sincerely,

Brenda K. Pennington, Esq.
The Pennington Firm
Founder and Principal Attorney