

INDEPENDENT INSURANCE AGENTS OF MARYLAND, INC.

DBA BIG I MARYLAND



**Senate Finance Committee
Senate Bill 90
Position: Favorable with Amendment**

Dear Madame Chair Griffith and the Members of the Senate Finance Committee,

The BIG I MARYLAND (“Big I”) is the State’s oldest trade association of independent insurance agents. It represents 200 independent agencies, which employ over 2000 people in the state. We represent independent insurance agents and brokers who present consumers with a choice of policy options from a variety of different insurance companies. These small, medium, and large businesses offer a variety of insurance products – including property, casualty, life, health, employee benefit plans, and retirement products.

The Big I supports SB90 with an amendment to address a business practice used by some member insurance agencies. As technology has evolved, so does the way in which an independent insurance producer communicates with its current clients. For personal lines insurance (i.e. homeowners and private passenger automobile insurance), some insurance agencies use software to send via text or telephone a reminder that a customer’s policy is coming up for renewal and to contact her/his insurance producer to discuss any changes needed for the upcoming year.

With this in mind, we would ask that the prior written consent be obtained within the same documents a customer signs at the beginning of the relationship.

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