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January 23, 2024

The Honorable Pamela Beidle
Chair, Senate Finance Committee
3 East Miller Senate Office Building
Annapolis, Maryland 21401

RE: Senate Bill 231 – Insurance – Protections After Loss or Damage to Property - FAVORABLE

On behalf of the Maryland Association of Maryland Insurance Companies (MAMIC), we support Senate Bill 231.

MAMIC is comprised of 12 mutual insurance companies that are headquartered in Maryland and neighboring states. Approximately one-half of our members are domiciled in Maryland, and are key contributors and employers in our local communities. Together, MAMIC members offer a wide variety of insurance products and services and provide coverage for thousands of Maryland citizens.

The bill addresses a longstanding issue with respect to the role of public adjusters in the adjudication of claims – chiefly weather-related – to homes or other real property. Specifically, our members are all too familiar with a category of individuals known as “storm chasers.” These individuals travel, often across state lines, and approach homeowners after storms advising of damage to roofs or siding, and offering to make immediate repairs. Often, these repairs may be unnecessary. A subset of this group are public adjusters, who are licensed by the State. The bill addresses this subset by placing limitations on public adjusters, or their representatives, when soliciting business within 24 hours after a loss has occurred.

MAMIC believes that the measures included in this Departmental legislation will afford further protection to consumers who might otherwise be confused or misled by persons offering to make repairs to property. For these reasons, MAMIC supports Senate Bill 231.

Thank you for your consideration of our views on this important legislation.

Sincerely,

Jeane A. Peters, President