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The Honorable C. T. Wilson
Chair, House Economic Matters Committee
230 Taylor House Office Building
Annapolis, Maryland 21401

RE: House Bill 1348 - Consumer Protection - Solicitation Following a Disaster – Prohibition FAVORABLE

Dear Chairman Wilson and Members of the Committee

On behalf of the Insurance Agents & Brokers of Maryland (IA&B) I am writing in support of House Bill 1348.

IA&B is a trade association comprised of nearly 200 independent agencies, employing approximately 1,800 licensed Maryland insurance producers, which are located in and doing business throughout Maryland and the surrounding states.

House Bill 1348 addresses a subject of deep concern to independent insurance agents and their clients. It is the practice of soliciting storm damage repairs by unscrupulous persons who mislead consumers. This problem has grown in magnitude in recent years. Insurance agents care about this because they often discover the problem when an insured person has hired a contractor for costly, and sometimes, shoddy, repairs following a storm event. Often, the person soliciting the consumer advises that consumer, completely without authority, that the repairs offered would be paid for through insurance proceeds. By the time the consumer reaches his insurance company to file a claim, the scammer has disappeared. Indeed, there are incidences where contractors were suspected of inflicting manmade damage on an insured's roofs in order to mimic wind damages caused by a recent storm.

Our interest in this issue is based on legislation introduced in other states that we hope to have introduced in Maryland this year. We believe that House Bill 1348 is headed in the right direction, and we hope to supplement its effect, should it be enacted, with additional legislation next year that is more comprehensive and, we hope, even more effective.

For these reasons, IA&B urges a favorable report on House Bill 1348.

Very truly yours,



Bryson Popham

cc: Kip White, President IA&B
John Savant, IA&B Government Relations