

## Bryson F. Popham, P.A.

Bryson F. Popham, Esq.

191 Main Street  
Suite 310  
Annapolis, MD 21401  
[www.papalaw.com](http://www.papalaw.com)

410-268-6871 (Telephone)  
443-458-0444 (Facsimile)

February 17, 2025

The Honorable C.T. Wilson  
Chairman, House Economic Matters Committee  
Room 231, House Office Building  
Annapolis, Maryland 21401

RE: House Bill 1098 - Insurance - Automobile Insurance - Maryland Automobile Insurance Fund and  
Affordability Study – Favorable with Amendments

Dear Chairman Wilson and Members of the House Economic Matters Committee,

I'm appearing today on behalf of the Maryland Association of Mutual Insurance Companies (MAMIC), support of House Bill 1098, with amendments.

MAMIC is comprised of 12 mutual insurance companies that are headquartered in Maryland and neighboring states. Approximately one-half of its 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 purpose of this bill is to apply a set of fiscal measurements on the Maryland Automobile Insurance Fund (MAIF) that are in accord with the standards applied to private insurers operating in the State. The result of this analysis will be to permit both the Maryland Insurance Administration (MIA) and the General Assembly to better evaluate MAIF, its fiscal condition, and therefore its ability to fulfill its statutory purpose.

The bill also, on page 5 in Section 2, calls for establishment of a workgroup by the MIA to address the subject of automobile insurance generally and affordability in particular. We note the existence of two other bills currently pending in this session of the General Assembly (HB 113/SB 584) that would eliminate the cap on noneconomic damages that has been in place in the State for nearly 40 years. Our clients remain opposed to that legislation, and we strongly believe that, before enacting such a far reaching change in Maryland tort liability law, the General Assembly should require the MIA to study and report on possible effects of such a change to the liability insurance market in the State. Such a study would be a logical addition to the charge given to the MIA in Section 2 of House Bill 1098.

For these reasons, we support this legislation with the addition of the study language referenced above.

Very truly yours,



Bryson Popham