



Written Testimony
Maryland Senate Budget and Taxation Committee
Hearing on Internet Gaming and Online Bingo Legislation
Of 11 March 2026

Introduction

On behalf of Playtech, I am pleased to submit this written testimony in support of iGaming and online bingo legislation and thank the Committee for the opportunity to contribute to these important deliberations.

Playtech is a world-leading gambling technology group, an FTSE 250 company regulated in over 45 jurisdictions. ([AnnualReport](#)) In the United States, we hold licenses in several iGaming and sports betting states, supplying content and technology to leading US operators. In Maryland, we hold a Sports Wagering Contractor license, and we have engaged directly with the Maryland Lottery and Gaming Control Commission on compliance and responsible gambling.

The Case for Legalizing and Regulating iGaming

In 2025, US iGaming revenue reached \$10.74 billion, generating significant tax revenues and thousands of jobs across the regulated iGaming states. According to the American Gaming Association (AGA), commercial gaming revenue reached \$78.7 billion in 2025, a 9.2% increase over the previous year, and generated a record \$18.1 billion in gaming taxes nationwide ([CommercialGamingRevenue](#)). AGA goes on to state that all 38 commercial gaming markets saw annual revenue increases in 2025.

Maryland residents are already participating in iGaming; the stark difference is that they are doing so offshore, without any contribution to Maryland's treasury.

Illegal markets form when customers cannot find their products of choice domestically. No enforcement effort will prevent this effectively if the legal alternative is absent or is uncompetitive. The AGA estimates unregulated sites capture \$13.6 billion annually from American consumers.

Any iGaming framework must balance three interdependent stakeholders: the state, the licensed operators, and the players. These cannot be separated. 'Penalize' legal operators excessively and the market fails to attract investment, neglect player protection and the framework loses its legitimacy, set unworkable forecasts/economics and the state sees no durable revenue.

Economic Benefits and Maryland's Market Potential

The evidence from peer states is compelling. There is every reason to believe Maryland will perform similarly to Pennsylvania, New Jersey, or Michigan. These are comparable states with strong consumer bases. The table below, drawn from official data, shows what regulated states have delivered and projects Maryland's realistic potential.

State	Population	iGaming Launch	2024 GGR	2024 Tax Revenue	iGaming Tax Rate
New Jersey	~9.3m	2013	\$2.39bn	\$358m	17.5%
Pennsylvania	~13.0m	2019	\$2.18bn	\$542m	16–54%*
Michigan	~10.0m	2021	\$2.20bn	\$451m	20–28%
Connecticut	~3.6m	2021	\$687m	\$105m	18%
West Virginia	~1.8m	2020	\$352m	\$53m	15%
Maryland (projected)	~6.2m	TBD	\$500m–\$1bn+	\$75m–\$175m+	TBD

Sources: American Gaming Association State of the States 2025; NJ DGE, PGCB, MGCB official reports. * Pennsylvania applies 54% on online slots, 16% on table games/poker. Maryland projection is population-adjusted based on comparable regulated states.

The oft-cited concern that iGaming will cannibalize land-based revenues is not supported by the data. The data from AGA cited states that digital channels represent roughly a third of the total revenue cited. Digital is not eating into land-based gaming, it is complementing and expanding it.

Maryland's Regulatory Blueprint Is Already in Place

Maryland does not need to build an iGaming framework from scratch. The digital infrastructure and regulatory systems that the Maryland Lottery and Gaming Control Commission has established for online sports betting — identity verification, geolocation, integrity software, AML controls, and consumer protections — translate directly to iGaming. The Commission has to date demonstrated the competence and credibility to oversee a broader digital gaming market. The Commission attends industry events/trade shows as well as regulatory ones, which provide the opportunity to keep up with industry and regulation in the iGaming space. Expanding the existing framework is not a leap into the unknown; it is the logical next step.

Tax Rate

As a B2B supplier, we would like to note that sustainable tax policy, one that enables licensed operators to compete effectively against offshore alternatives and invest in compliance and player protection, will deliver more to Maryland over time than a rate set at a level that suppresses market development. The rates and outcomes of peer states, set out in the table above, offer a useful reference point for the Committee's deliberations.

By way of information, according to information by PwC, Western European markets that raised taxes averaged 6% growth rates versus 17% in markets that maintained rates. Whilst for the UK, where tax is being raised significantly, the industry trade group BGC has cited UK government figures, that tax changes are projected to drive £500m more into the black market.

A Full Product Suite and Fair Market Access

Maryland's framework should permit all mainstream iGaming products, slots, table games, live casino, poker, and bingo. Fair market access matters equally. Licensing conditions should be designed so that all qualifying operators and suppliers can participate.

For poker, we strongly support Maryland being able to join the Multi-State Poker Compact. Notably, legislative drafting should avoid language that inadvertently excludes network operators

or smaller suppliers, as this narrows player choice and reduces the long-term revenue base, i.e. referring only to 'operators' may limit opportunities across all licensees.

Live Casino: A Distinct and Regulated Vertical

Live casino is one of the most commercially significant and fastest-growing verticals in iGaming.



Playtech Live Casino — game-show entertainment from a state-of-the-art studio

Like all iGaming products, live casino is subject to stringent certification, game fairness testing, and consumer protection requirements in each regulated iGaming state. It is important that Maryland's framework recognises what live casino has become: no longer RNG-based replicas of physical table games, but a fully evolved entertainment vertical — immersive, presenter-led, broadcast-quality experiences that are regulated on their own terms in every US iGaming state.

This is also a highly concentrated supplier market. Unlike online slots, where dozens of suppliers compete, only two suppliers currently serve all three leading US iGaming states. Building a local studio requires months of construction and up to six months to operational readiness, during which no live casino revenue flows.

We urge that Maryland adopt a hybrid model: in essence, permitting interstate streaming from studios already certified in other regulated US states, while allowing in-state studio development over time. This is the approach being taken in other US markets. It ensures operators can offer a complete, competitive live product from launch, maximises player choice across providers and game types, and preserves the opportunity for local studio investment and employment without making it a condition of market entry.

Responsible Gambling and Player Protection

We urge the Committee to maintain a clear distinction between responsible gambling and problem gambling; they are not interchangeable. The overwhelming majority of players engage with iGaming as entertainment, without harm. All types of players should be supported. Responsible gambling frameworks are intended to: keep play enjoyable, provide adequate tools, and support informed choices. Problem gambling is a distinct condition requiring targeted clinical intervention. Where a player self-excludes, appropriate assistance is required.

Technology has fundamentally changed what is possible in player protection.

AI-driven behavioral analytics and Playtech's proprietary platform monitors 70-plus indicators including, deposit patterns, session timing, bet variability, and withdrawal behavior, can identify risk signals weeks or months before traditional tools would detect a problem, and before a player reaches the stage of self-exclusion. This approach, utilizing data science and technology complements the traditional approach and is increasingly required across regulated jurisdictions. Traditional tools such as deposit limits rely extensively on player pro-activeness and player self-awareness, rather than a more balance in responsibilities player-operator.

Research shows personalized, data-driven interventions are up to 20 times more effective than generic responsible gambling messaging.

Maryland should set standards that require operators to deploy these capabilities, not simply make legacy tools available.

We also recommend that Maryland enable controlled, anonymized data sharing for research, that could be modelled on West Virginia's Responsible Gaming Research and Industry Development Act, which created a dedicated academic research Centre at West Virginia University. ([West Virginia University Hosts Inaugural Responsible Gaming and Digital Entertainment Symposium](#))

More and better data produces better models, earlier identification of at-risk players, and more effective intervention. The regulated market generates this data; it should be put to work.

Conclusion

Maryland's residents are already gambling online. The only question is whether they do so in a regulated environment that protects them, generates tax revenue, and creates jobs — or on offshore sites that offer none of these things. The infrastructure is ready. The evidence from peer states is clear. The opportunity is significant and time sensitive.

Playtech supports Maryland's move to regulate iGaming and stands ready to engage with the Committee, the Commission, and fellow stakeholders to help design a framework that works for the state, its operators, and above all, its players.

Submitted on behalf of Playtech



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