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March 9, 2026

The Honorable Kriselda Valderrama
House Economic Matters Committee
230 Taylor House Office Building
Annapolis, Maryland 21401

RE: House Bill 1486 *Workers' Compensation - Average Weekly Wage - Multiple Employers* **UNFAVORABLE**

Dear Chair Valderrama and Members of the Committee,

On behalf of the Maryland Association of Mutual Insurance Companies (MAMIC), we respectfully oppose House Bill 1486.

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.

MAMIC members offer these products and services chiefly to small businesses who operate throughout the State. For the most part, MAMIC members are themselves small businesses who understand and are close to their customers. We are especially sensitive to legislative initiatives that upset longstanding principles embodied in the insurance laws of the states where we operate. One such principle is fundamental: that an insurer must accurately determine, charge and collect a premium for the risk assumed in an insurance policy.

House Bill 1486 turns that principle on its head. By permitting the “stacking” of income from multiple employers, but only charging a rate based on wages paid by a single employer, an insurer is unable to charge an adequate rate. No insurance company could charge inadequate rates for long and continue to offer coverage. For smaller insurers such as MAMIC members, the problem would be immediate and acute.

This subject was introduced in legislation last year – House Bill 1455. The bill did not advance beyond its initial House hearing. Respectfully, MAMIC believes that the General Assembly made the right decision last year, and for that reason we recommend an unfavorable report on House Bill 1486.

Thank you for your consideration.

A handwritten signature in black ink that reads 'Melissa Shelley'.

Melissa Shelley
President, MAMIC

cc: Bryson Popham