

February 17, 2026

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

Re: House Bill 573 - Fair Housing and Housing Discrimination - Regulations, Intent, and Discriminatory Effect

Chair Valderrama and Members of the Committee:

Thank you for the opportunity to provide written testimony on House Bill 573 - Fair Housing and Housing Discrimination - Regulations, Intent, and Discriminatory Effect by Del. Deni Taveras. On behalf of the National Association of Mutual Insurance Companies (NAMIC), we respectfully submit the attached amendment for the committee's consideration.

The National Association of Mutual Insurance Companies (NAMIC) is the foremost trade association representing the property/casualty insurance industry. Serving more than 1,300 member companies—including local and regional insurers as well as some of the nation's largest carriers—NAMIC members collectively write \$467 billion in annual premiums, representing 61% of the homeowners and 53% of the automobile insurance markets. For more than 130 years, NAMIC has been the leading voice advancing public policy solutions and regulatory frameworks that promote a strong, competitive market and protect our members and their policyholders.

Under the Maryland Insurance Administration's Unfair Trade Practices Act (UTPA), homeowners insurance underwriting, rating, eligibility determinations, and related insurance decisions are already comprehensively regulated within an actuarially based framework specifically designed for risk-based decision-making. Because these practices fall squarely under the jurisdiction of the Maryland Insurance Administration, the amendment clarifies that HB 573's newly created "discriminatory effect" standard does not apply to homeowners insurance.

This clarification ensures continued regulatory consistency by preventing overlapping or conflicting standards between housing law and insurance regulation. It maintains a clear enforcement structure for consumers and helps avoid unintended impacts on the availability and affordability of homeowners insurance in Maryland.

We appreciate the Committee's consideration of this amendment and are available to discuss the proposal or answer any questions.



Gina Rotunno
Regional Vice President, Mid-Atlantic

Amendment to HB 573 (Fair Housing and Housing Discrimination – Regulations, Intent, and Discriminatory Effect)

On page 5, after line 3, add:

(C) FOR PURPOSES OF SUBSECTION (A), “SERVICES” DOES NOT INCLUDE SERVICES PROVIDED BY A PERSON REGULATED UNDER TITLE 27 OF THE INSURANCE ARTICLE

As currently drafted, the bill would prohibit acting “in a manner that has a discriminatory effect” (regardless of intent) against a person in services in connection with the sale or rental of a dwelling. This could potentially be applied to homeowners insurance decisions in connection with the sale of a dwelling and create conflicting legal standards in this context for insurers. Insurers are extensively regulated by the Maryland Insurance Administration under the Unfair Trade Practice Act in the Insurance Article with regard to their underwriting decisions. Under that Act, underwriting decisions are subject to a different, longstanding legal standard under which an insurer may not refuse to issue a policy for any “arbitrary, capricious or unfairly discriminatory reason.” This amendment would ensure that insurers’ underwriting decisions remain subject to the existing legal framework of the Unfair Trade Practice Act and are not subjected to an inconsistent legal framework and enforcement mechanisms would be imposed by the bill.