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The Honorable Brian J. Feldman
Senate Education, Energy and the Environment Committee
2 West Miller Senate Office Building
Annapolis, Maryland 21401

RE: Senate Bill 643 - *Natural Resources - Hunting - Management* **FAVORABLE**

Dear Chair Feldman and Members of the Committee,

On behalf of my client, the Maryland Association of Mutual Insurance Companies (MAMIC), we support Senate Bill 643.

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.

You may find it unusual that a trade association comprised of insurance interests is appearing on a bill that has been introduced to manage one of our State's natural resources. The simple reason is that the natural resource that is the subject of Senate Bill 643 – our population of wild deer in the State – has become a serious problem for our citizens. It affects insurance because of the number of deer-vehicle collisions that occur in the State each year. There are more than 30,000. The insurance consequences are obvious, and we have seen legislation in past years to prohibit insurers from including the loss costs of such collisions in making their insurance rates. We have opposed these proposals, although we recognize the problem.

We believe that Senate Bill 643 is an appropriate step for the State to better manage its deer population. The costs associated with too many deer are not limited to collisions with motor vehicles. The problem also occurs with the effect of deer populations on our natural environment. As one example of a local government response to the problem, please see the attached Deer Management Program that is about to be launched by the City of Baltimore. It details the significant deer damage to the natural environment in the City, and proposes an appropriate reduction in the number of deer.

Senate Bill 643 would also permit a reduction of the deer population through greater access to hunting. MAMIC believes that such a program can provide real benefits to both Maryland citizens when driving their cars, and to the environment in which we all live. For these reasons, MAMIC respectfully requests a favorable report on Senate Bill 643.

Thank you for your consideration,



Bryson Popham

cc: Melissa Shelley
President, MAMIC