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STATE OF MARYLAND
OFFICE OF THE ATTORNEY GENERAL
PEOPLE'S INSURANCE COUNSEL DIVISION

ANTHONY G. BROWN
Attorney General

January 26, 2026

TO: The Honorable Pamela Beidle
Chair, Finance Committee

FROM: Dorianne A. Meloy, Assistant Attorney General
People's Insurance Counsel

Re: SB 0052 – Property Insurance – Settlement of Claims and Notices (FAV)

The People's Insurance Counsel Division of the Office of the Attorney General (OAG) supports Senate Bill 0052 – Property Insurance – Settlement of Claims and Notices. Senate Bill 0052 proposes to establish the method for calculating the actual cash value of a property insurance claim and will require an insurer to notify the policy holder of changes in coverage between the expiring policy and the renewal policy.

As Maryland's elected Chief Legal Officer, the Attorney General supervises and directs the legal business of the State. The OAG advises and represents State institutions, agencies, boards, commissions, and officials, while representing Maryland's interests in state and federal litigation. The OAG uses its authority to enforce the rule of law, protect Marylanders, and promote the public good.

The Division reviews all medical professional liability and homeowners' insurance matters before the Maryland Insurance Commissioner on behalf of Maryland consumers. As part of its legislative mandate, the Division may recommend to the General Assembly legislation on any matter that the Division considers would promote the interests of insurance consumers.

This legislation benefits Maryland consumers by defining the factors used to determine the actual cash value of a claim such as when depreciating labor cost is prohibited. The bill also

provides better transparency to consumers by identifying differences in insurance coverage between the expiring policy and the renewal policy and requiring written notification.

We appreciate the General Assembly's work on this important policy and welcome the opportunity to share our perspective. For the foregoing reasons, the Office of the Attorney General respectfully urges the Committee to give Senate Bill 0052 a favorable report.