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February 4, 2026

**HAND DELIVERY**

The Honorable Pamela Beidle  
Chair  
Senate Finance Committee  
3 East Miller Senate Office Building  
Annapolis, Maryland 21401

Re: Senate Bill 95

Dear Senator Beidle:

I am writing to you on behalf of my client, the American Property Casualty Insurance Association (APCIA), regarding Senate Bill 95 Property and Casualty Insurance – Parametric Insurance – Regulation, which is scheduled for a hearing this afternoon.

APCIA has submitted written testimony in opposition to the bill raising many questions about the legislation. I am registered to testify orally in person today in opposition to the bill.

I spoke to the bill's sponsor, Senator Arthur Ellis, this morning. I suggested that my client would be supportive of the bill with amendments that turned the bill into a study as this issue has never been raised before in Maryland, and there is a great deal of uncertainty about this type of insurance.

I will be present at today's hearing and would be happy to answer any questions.

Thank you for your consideration.

Very truly yours,

*/s/ D. Robert Enten*

D. Robert Enten

cc: Members, Senate Finance Committee  
Senator Arthur Ellis  
Nancy Egan