



191 Main Street, Suite 310 – Annapolis MD 21401 – 410-268-6871

February 16, 2026

The Honorable William C. Smith, Jr., Chairman
Senate Judicial Proceedings Committee
2 East Miller Senate Office Building
Annapolis, MD 21401

RE: Senate Bill 633 - *Condominiums - Unit Owner Responsibility for Damage or Destruction* UNFAVORABLE

Dear Chairman Smith and Members of the Committee,

On behalf of the Maryland Association of Mutual Insurance Companies (MAMIC), we respectfully oppose Senate Bill 633.

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.

Senate Bill 633 addresses a subject that is quite familiar to the members of this Committee and the General Assembly as a whole. That subject is the degree of responsibility of an individual condominium unit owner should have when a loss originates in a unit that spreads beyond to the condominium at large. Various proposals have been introduced – some enacted – that place a limit on liability for an individual condominium unit owner. By contrast, Senate Bill 633 requires an individual unit owner to be responsible for all damage when a loss originates within an owner's unit.

MAMIC respectfully submits that, while this provision of Senate Bill 633 may seem fair, the better approach is the existing statutory language that places a limit on individual unit owner responsibility. From an insurance perspective, the formula under current law permits an insurer to fairly allocate loss costs between the condominium association and an individual owner. While the amount of an individual unit owner's liability may change, and can be fairly debated in a legislative setting, the sweeping liability contemplated under Senate Bill 633 could place significant burdens on individual condominium unit owners.

For these reasons, MAMIC respectfully requests an unfavorable report on Senate Bill 633.

Thank you for your consideration.

Very truly yours,

A handwritten signature in black ink that reads 'Melissa Shelley'. The signature is fluid and cursive, with the first name 'Melissa' and last name 'Shelley' clearly legible.

Melissa Shelley
President – MAMIC

cc: Bryson Popham