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**OFFICE OF THE ATTORNEY GENERAL**  
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January 30, 2026

**TO:** The Honorable J. Sandy Bartlett  
Chair, Judiciary Committee

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

**Re:** HB 0283 – Property Insurance – Settlement of Claims and Notices (FAV)

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The People's Insurance Counsel Division of the Office of the Attorney General (OAG) supports House Bill 0283 – Property Insurance – Settlement of Claims and Notices. House Bill 0283 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 House Bill 0283 a favorable report.