



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

March 3, 2026

The Honorable J. Sandy Bartlett
Chair, House Judiciary Committee
100 Taylor House Office Building
Annapolis, Maryland 21401

RE: House Bill 1189 - *Property and Casualty Insurance - Distribution of Premium Tax Proceeds to State Disaster Recovery Fund*

UNFAVORABLE

Dear Chairman Guzzone and Members of the Committee,

On behalf of the Maryland Association of Mutual Insurance Companies (MAMIC), we respectfully oppose House Bill 1189.

As you may recall, 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.

MAMIC notes that insurance premium tax proceeds paid to the State are already committed to existing State budget items, including the operational costs of the Maryland Insurance Administration. While we do not object to the sponsor's desire to secure adequate funding for disaster relief, and we acknowledge the need for such relief from time to time, we do not believe that shifting funds from this revenue source is appropriate for this purpose.

For these reasons, MAMIC respectfully requests an unfavorable report on House Bill 1189.

Thank you for your consideration.

Melissa Shelley
President, MAMIC

cc: Bryson Popham