



I N S U R A N C E  
A G E N T S & B R O K E R S  
O F M A R Y L A N D

## MEMORANDUM

April 14, 2009

**TO:** The Honorable Martin O'Malley

**FROM:**

Kari L. Kissinger, Government Affairs Manager- Insurance Agents & Brokers of Maryland  
Bryson F. Popham, Esq, Partner- Popham & Andryszak, PA

**RE: HB 287 - Addressing the Maryland Condominium Law**

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Insurance Agents and Brokers of Maryland (IA&B), representing nearly 250 independent insurance agents throughout the state, respectfully asks you to sign HB 287 into law therefore correcting a recent decision by the Maryland Court of Appeals regarding condominium law. Our members regularly write property and casualty insurance policies for both condominium associations and individual unit owners. IA&B's primary objective in advocating for the enactment of HB 287 is to restore clarity and certainty in the process of insuring clients.

Following the court decision last year, IA&B quickly moved to establish a working partnership of interested parties to work toward a legislative fix. Included in the process were the Community Association Institute, various insurance carriers and their trade associations, the Maryland Insurance Administration, and IA&B. Our coalition believes that HB 287 is the best method to bring about a satisfactory resolution of the condominium law change.

With an effective date of June 1, 2009, it is important that the legislation is signed quickly. A speedy enactment provides much needed time for insurance carriers, agents, and consumers to adjust to the much-needed changes HB 287 achieves.

We ask you to take these factors into consideration and sign HB 287 into law as soon as possible.

Sincerely,

Kari L. Kissinger

Bryson F. Popham