

Maryland Insurance Administration Special Informational Hearing on HB 98

Zoom Transcript

12-6-23

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00:00:00.000 --> 00:00:01.070

Kathleen Birrane: And it's up.

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00:00:02.410 --> 00:00:19.340

Kathleen Birrane: Thank you, Craig. Um, and thank you, and welcome to everybody who is joining us today at the Maryland Insurance administration's open hearing on condominium insurance coverage. My name is Kathleen Borrain, and I serve as the Maryland Insurance Commissioner.

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00:00:19.350 --> 00:00:38.820

Kathleen Birrane: Ah, today's meeting is going to focus primarily on House Bill ninety, eight, which was enacted during the two thousand and twenty, three legislative session. Ah, household ninety, eight changed the property insurance requirements for condominiums that are set forth in the real property article.

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00:00:38.830 --> 00:00:48.209

Kathleen Birrane: The changes include reducing the coverage that the Council of Unit owners is required to maintain on residential detached unit,

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00:00:48.220 --> 00:00:59.889

Kathleen Birrane: and that law change also requires that the owners of those residential detached units have to purchase their own homeowners insurance on the entire unit.

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00:00:59.900 --> 00:01:19.249

Kathleen Birrane: So prior to October first, that same section of the law required the Council to maintain comprehensive general liability and property insurance on the common elements, as well as for all of the units, exclusive of improvements that were made by the unit owner.

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00:01:19.260 --> 00:01:30.569

Kathleen Birrane: But now, as of October the first, the Council no longer has to maintain that same property insurance for the residential detached units themselves

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00:01:30.580 --> 00:01:49.490

Kathleen Birrane: as of that date. The council is still required to maintain property insurance against risks of direct physical loss that are commonly ensured against such as you know for all and for all of the attached or multifamily dwelling units, but not for the detached units.

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00:01:49.500 --> 00:02:09.090

Kathleen Birrane: Therefore, as of October first, the owner of a residential detached unit has to carry their own homeowners insurance on the entirety of the unit. Now there's nothing in the statute that prevents the Council from voluntarily providing coverage to the owner of a detached residential unit.

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00:02:09.100 --> 00:02:11.760

Kathleen Birrane: So a policy that's obtained by the Council,

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00:02:11.790 --> 00:02:21.490

Kathleen Birrane: and nothing in the statute requires the unit owner to identify the Council as an additional insured on the unit owner's own policy

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00:02:21.810 --> 00:02:25.670

Kathleen Birrane: over the last several months. The Mia has received

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00:02:25.750 --> 00:02:29.440

Kathleen Birrane: many questions regarding the bill and its application,

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00:02:29.450 --> 00:02:49.130

Kathleen Birrane: and so on. October third we issued a consumer advisory that provided guidance, but we do still continue to get questions and comments. And so we decided to hold this hearing today, to give people the opportunity to specifically ask questions or come or make comments with regard to House Bill ninety, eight,

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00:02:49.140 --> 00:03:07.530

Kathleen Birrane: and its implementation. I will also say that while our focus here today is on House Bill ninety eight, we do appreciate that there are some people that have asked questions about House Bill, one hundred and seven, which was enacted in the prior legislative session. That is a bill that

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00:03:07.540 --> 00:03:37.419

Kathleen Birrane: discusses the requirements of the Council of Unit owners or Hoa associations to set reserves. Um using actuarial studies. Um, to be sure that they have the right amount of money in reserve, and to the extent that questions are asked about that, because we have to have a lot of those questions come in since we provided the notice of the Hb. Ninety eight. Hearing. We ask Karen Strawn, who is the director of the mediation unit of the Maryland Attorney General's office

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00:03:37.430 --> 00:03:48.789

Kathleen Birrane: with some consumer protection to be with us today, so that she can also provide some additional information and insight with respect to the House Bill, one hundred and seven.

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00:03:48.800 --> 00:03:53.689

Kathleen Birrane: So with that, let me just take a moment to introduce

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00:03:53.760 --> 00:04:14.980

Kathleen Birrane: the ah folks that are going to be here today that will be able to react to comments and answer some of your questions, and to the extent that you have questions that we can't answer immediately. That's okay. We will take those questions back, and then we will get back to you, and we will share our responses publicly as well. So let me start by introducing Karen Strawn

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00:04:14.990 --> 00:04:19.460

Kathleen Birrane: from the office of the Attorney General Karen. Thank you for being with us today.

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00:04:20.500 --> 00:04:22.420

Karen Straughn: Thank you. It's my pleasure.

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00:04:22.440 --> 00:04:29.360

Kathleen Birrane: And then from the Maryland Insurance administration. Let me just briefly introduce, and i'll just ask you to wave

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00:04:29.370 --> 00:04:58.749

Kathleen Birrane: um. We have William Bossett, who is our associate Commissioner for property and casualty. We have Donelsa Martiniac, who is the director of property, and casually consumer

complaints. We have Ron Coleman, who is our director for property of casualty rates and forums. We have Joy Hatcher with us, who is the Associate Commissioner for Consumer education and advocacy, Mary Jo Rogers, who's our director for Consumer Education and advocacy, and then We also have with us Jamie Sexton,

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00:04:58.760 --> 00:05:08.380

Kathleen Birrane: who is our director of legislative and regulatory policy, and Riley Williams, who is the assistant director of legislative and Regulatory. Policy.

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00:05:08.390 --> 00:05:24.780

Kathleen Birrane: These are the folks who will be able to provide answers to questions also be able to take remarks, concerns considerations to our legislators. Um. And let's see, I have one more housekeeping item, and that is to just go over the procedures that we're going to follow today.

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00:05:24.790 --> 00:05:29.449

Kathleen Birrane: Um! When it's time for public question or comment, which will be in a second.

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00:05:29.460 --> 00:05:51.129

Kathleen Birrane: We'll call first on the members of the public who are registered to speak in advance, and what we'll do in that regard is, we're going to go in the order in which people ask to speak. We'll bring that I'll announce the name and affiliation. We'll bring that person over, give them the opportunity to provide to ask their questions and provide their comments. We'll do that one at a time

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00:05:51.140 --> 00:06:19.770

Kathleen Birrane: to the extent that time and technology permit. Ah, the mia will then hear from any unregistered person who's on the zoom webinar? That would that has questions would like to be heard. Um, if you want to be heard, if you have questions. Ah, please put that in the chat function. Um, if you just want the question answered. Then you know we can read the question out loud if you want to

come over because you want to speak, then just make that known, and you know, as I said, but as we get to the end of our

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00:06:19.780 --> 00:06:23.399

Kathleen Birrane: a formal program, we will bring people over for that purpose

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00:06:23.880 --> 00:06:36.019

Kathleen Birrane: when you are in the main room. I want to ask you to keep your mic off so that we have good, sound reporting quality. We will also keep

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00:06:36.390 --> 00:06:53.779

Kathleen Birrane: the open. The opportunity for people to comment and to provide written comments to December fifteen and A. This meeting is being taped, and the video, as well as any written testimony or comments that we receive will be posted on the mia's website.

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00:06:54.340 --> 00:07:06.790

Kathleen Birrane: So with that I think we can go ahead and get started with the folks who have asked to be heard today, and i'll invite you to

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00:07:06.800 --> 00:07:20.080

Kathleen Birrane: introduce yourself. Introduce your organization if you're here on behalf of an organization and make comments, and then ask your questions, and we're going to start with Claire Pantaloni, who is from I A. And B of Maryland. Welcome.

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00:07:21.070 --> 00:07:35.069

Claire Pantaloni: Well, thank you, Commissioner Bahrain. Um. My name is Claire Pennsylvania, and I am the Vice President of Advocacy for insurance agents and brokers. I am, for short, in Maryland.

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00:07:35.080 --> 00:07:46.450

Claire Pantaloni: Im p represents approximately one hundred and seventy five independent insurance agencies throughout the State, many of whom offer condominium policies to condo associations and to unit owners.

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00:07:46.460 --> 00:07:56.869

Claire Pantaloni: Um. So I would first like to thank you, Commissioner Bahrain and the Maryland Insurance Administration for putting together this informational hearing and for the opportunity to provide our comments

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00:07:57.400 --> 00:08:16.929

Claire Pantaloni: over the past several months of your. As you pointed out, We've heard from many of our members, as well with questions surrounding the recent changes to Maryland law and the mandatory insurance coverage requirements for detached condominium units. We've worked to provide members with resources to help them navigate the changes,

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00:08:16.940 --> 00:08:27.489

Claire Pantaloni: and much like many others who have provided, or who will provide comments. Today we we have remaining concerns with the law and the implications it has for insurance and agents alike.

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00:08:28.450 --> 00:08:42.030

Claire Pantaloni: So. One of the fundamentals of the any property and casualty policy is that the insured must have an insurable interest both of the time. The insurance is purchased, and at the time a loss occurs

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00:08:42.039 --> 00:08:58.259

Claire Pantaloni: under most condominium schemes. A condo owner holds the insurable interest in personal property and the counter unit as defined in the bylaws, but does not have a direct, insurable interest in the common elements, including the structure.

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00:08:58.270 --> 00:09:16.089

Claire Pantaloni: Um and I will make the caveat that there is a lot of unknown here in how those units are defined, and how they may have been ah defined differently under this new regime. But this uncertainty is causing a lot of concern for our members.

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00:09:16.630 --> 00:09:32.280

Claire Pantaloni: The House Bill. Ninety eight changes to insurance requirements for the detached condo units required their unit owners to cover portions of the condominium are typically insured and owned collectively by the condo association.

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00:09:32.290 --> 00:09:41.520

Claire Pantaloni: However, if the bylaws are not also modified to reflect these changes, the unit owner may not be able to recover damages in the event of a claim,

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00:09:42.360 --> 00:09:50.050

Claire Pantaloni: So the issue of insurance is not the only concern that puts detached student owners at risk of being being under-insured.

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00:09:50.260 --> 00:10:09.560

Claire Pantaloni: There are a few other issues, some of which we already highlighted in in previous comments we sent. Ah! If a condo association amends their master policy to only ensure the common

elements. The owners of these detached units must ah obviously increase their own coverage to reflect their change in liability.

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00:10:09.570 --> 00:10:21.560

Claire Pantaloni: Ah! Without any requirements for condo associations to notify owners of their need to adjust their homeowners insurance policies, these unit owners have no way of knowing, but

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00:10:23.750 --> 00:10:41.939

Claire Pantaloni: lack of notification was of great concern to um to agents. Ah, for agents there is also a risk of increased errors and emissions exposure, if their policy holders are affected, even if the policy was sufficient at the time it was written.

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00:10:43.180 --> 00:11:02.829

Claire Pantaloni: There are a few other issues that have not been solved to date. We believe the the eight hundred and six, the H. O. Six, which is the traditional unit owner. Coverage form may not make available certain endorsements that might be desirable for the unit owners.

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00:11:02.840 --> 00:11:20.950

Claire Pantaloni: For example, a service line coverage um Ironically, the H. O. Three or the H. O. Five may not account for the condo regime, and may lack certain provisions needed to protect Union owners, for example, waiver of subrogation against the Association and other unit owners.

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00:11:20.960 --> 00:11:31.189

Claire Pantaloni: So whether you pick one or the other. They both may be lacking certain coverages to make the unit owner. Have you exactly what they need or what they want

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00:11:32.160 --> 00:11:43.129

Claire Pantaloni: the language with with regards to flood the language in House Bill ninety eight directly conflicts with the Nfit's. Rcd. Ap. Which is the corner Association policy.

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00:11:43.140 --> 00:12:01.870

Claire Pantaloni: Ah! And it is of it is a Federal program that is not open to modifications. Ah! Under the Rcd. And the Codo Association covers the entirety of the building, including the units and improvements and betterments. So this conflict creates a heightened risk of error, and a more mission on the part of our members as well.

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00:12:03.140 --> 00:12:05.590

Claire Pantaloni: So, in closing,

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00:12:05.640 --> 00:12:21.250

Claire Pantaloni: I and you would like to offer our support and assistance in pursuing a legislative fix to the outstanding issues. Um, whether it be an amendment or full repeal of the changes, and we turn to the Pre House bill Ninety eight coverage requirements.

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00:12:22.260 --> 00:12:27.700

Claire Pantaloni: Thank you again for the opportunity to comment, and we look forward to further discussion in the future.

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00:12:29.060 --> 00:12:41.900

Kathleen Birrane: Thank you. I I appreciate that. Um, yeah, I just have really one question of you, and that is, from a practical standpoint. Um, you know what What are you seeing happening in terms of,

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00:12:41.910 --> 00:12:59.220

Kathleen Birrane: but really the availability of coverage? What i'm. I'm hearing you say that there are two issues here. The first is is really getting complete coverage given the existing forms. Um, and the second thing that i'm hearing is this concern about who actually has an insurable interest in what?

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00:12:59.270 --> 00:13:08.060

Kathleen Birrane: So that there is that the potential for a covered gap around who actually had the interest to be insured

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00:13:09.010 --> 00:13:17.590

Claire Pantaloni: right, and you know, not being facetious. But it's a little bit of all of the above. So we do. There are there are.

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00:13:17.600 --> 00:13:33.049

Claire Pantaloni: The uncertainty is very unsettling to our members, generally speaking, and you know, insurance agents and insurance companies to a good extent like certainty. They have to, you know, have an idea of what they're covering, and how much it's going to cost.

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00:13:33.060 --> 00:13:49.390

Claire Pantaloni: Ah! Agents are caught between the um, the carriers requirements, and then the insurance needs. Ah! And are trying to navigate the best. Navigate this the best they can in this case the and there there are several levels of uncertainty that are concerning

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00:13:49.400 --> 00:14:12.390

Claire Pantaloni: internal interest does not seem to have been; and and I would say, as a caveat, that the timeline to get this done is also greatly participating in contributing to the issue, because it became effective in October, and I think it was very much under the radar for many, and this has compounded the the the uncertainty in the situation we're in today.

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00:14:12.470 --> 00:14:16.499

Claire Pantaloni: So the insurable interest is of great concern. If

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00:14:16.590 --> 00:14:35.239

Claire Pantaloni: there is indeed an issue, the day of the claim. So right now we know that I mean we know our experience has been that most condo associations have not imposed this change to many owners of detached units. However, we also know that some have,

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00:14:35.250 --> 00:14:51.930

Claire Pantaloni: and these were homes, you know, over half a million dollars I mean large coverage a to speak insurance ah! Amounts ah and upwards of that, and an agent needs to know exactly how much to ensure, for

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00:14:51.940 --> 00:15:02.550

Claire Pantaloni: so the uncertainty is a great problem for the insured. Certainly, if there is not enough coverage A. And for the agent for his or her errors and omissions insurance,

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00:15:02.720 --> 00:15:09.990

Claire Pantaloni: you you added another question. And now I wanted to address it, and I don't remember what it was. I'm sorry

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00:15:10.000 --> 00:15:29.240

Kathleen Birrane: now I I really was asking about sort of what the practical implications um have been, and and and you're describing it, which is that there's a lot of uncertainty about who's responsible for

what? What is it cost? And how does this really interface because these coverage forms Aren't really designed in this way

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00:15:29.250 --> 00:15:56.479

Claire Pantaloni: exactly with the the H. O. Six, is really designed for the cholera regime. And now we're trying to force the H. Or three onto it without having really vetted fully whether it had what it needed. You have endorsements that are designed for one form that are not not available for the other. So all all this is making, you know something that is a little messy and difficult to to to be really fully comfortable with the the outcome. You're providing

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00:15:56.490 --> 00:16:01.770

Claire Pantaloni: an insured something that nobody wants to be in, neither the agent nor the insured

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00:16:02.130 --> 00:16:26.179

Claire Pantaloni: and the lack of notification to us is also concerning you know we can't make the assumption, but everybody is aware just because of the long, and and your one is, is supposed to ignore that it doesn't mean that it's the best way to handle a corner association, but it's just trying, probably to save money when in fact, the Condo Association the controversy is designed that way, because it will be the most

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00:16:26.190 --> 00:16:30.780

Claire Pantaloni: a cost-effective way to ensure. Uh condos.

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00:16:32.390 --> 00:16:33.630

Kathleen Birrane: Thank you.

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00:16:37.650 --> 00:16:43.770

Kathleen Birrane: Okay, I'm next going to welcome great gas bar from State Farm, Mr. Gasbar.

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00:16:47.720 --> 00:17:03.879

Greg Gaspar: I want to apologize. It's: Greg: Thank you for holding this meeting. We do appreciate it. I had not prepared commentary. I was simply signing in to comment as needed. That, said

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00:17:03.890 --> 00:17:14.560

Greg Gaspar: I'm very familiar with the Maryland Condominium Act, the one thousand nine hundred and eighty one. The I was involved slightly in the two thousand and nine rewrite

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00:17:14.930 --> 00:17:22.439

Greg Gaspar: my concern, and, by the way, i'm with State Farm property is

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00:17:22.740 --> 00:17:30.869

Greg Gaspar: the master policies, the property managers, and the speed of communication, coverage,

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00:17:30.880 --> 00:17:47.310

Greg Gaspar: clarity, and how fast those decisions are made! Most condominiums involve water damage, claims and water damage claims need to be resolved on the coverage issue very, very quickly. So, however, the bills

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00:17:47.380 --> 00:17:49.269

uh meat out,

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00:17:49.620 --> 00:17:57.019

Greg Gaspar: it needs to be very clear. We find that a lot of property managers know that they're covered,

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00:17:57.290 --> 00:18:04.180

Greg Gaspar: but then they don't react in hopes that the property insurers of the Hos six as Well,

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00:18:04.820 --> 00:18:14.489

Greg Gaspar: they just. It makes it easier for them if we pay and then fight, or alternatively, not fight to get our money back.

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00:18:16.140 --> 00:18:17.270

Greg Gaspar: Thank you.

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00:18:21.100 --> 00:18:26.860

Kathleen Birrane: Thank you, Mr. Gaspar. I'm going to turn now to

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00:18:27.550 --> 00:18:40.460

Kathleen Birrane: Richard Woods from the elegant Meadows Condominium Association. But sure I am not seeing Mr. Woods, but but I will open up the phones, but just to see if he's on the phone. Mr. Woods, are you on the phone?

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00:18:45.950 --> 00:18:47.460

Craig Ey: No, I don't believe so.

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00:18:47.470 --> 00:18:59.219

Kathleen Birrane: Okay. Well, um. If Mr. Woods um steps in, you can just keep an eye out um and let me know. We can make sure that that he's heard. If he's able to join us. So next i'll turn to Russell Pritchett,

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00:18:59.300 --> 00:19:00.500

Kathleen Birrane: Mr. Pritchett.

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00:19:00.940 --> 00:19:04.990

Craig Ey: I'm not seeing him, either. Are you on the phone, Mr. Pritchett?

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00:19:07.120 --> 00:19:09.980

Kathleen Birrane: They're on mute, so I don't know if we can hear them.

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00:19:10.240 --> 00:19:14.690

Kathleen Birrane: Yeah, I I Um, okay. They are allowed to talk so

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00:19:14.700 --> 00:19:16.000

Craig Ey: and um,

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00:19:16.940 --> 00:19:28.460

Kathleen Birrane: all right. Well, let's. I will then invite uh Scott Graham, for morally Mari, Donnelly and Parr. He is going to be pulled over momentarily. Thank you.

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00:19:42.910 --> 00:19:45.090

Craig Ey: Okay, Mr. Graham can hear us.

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00:19:46.440 --> 00:19:48.150

Kathleen Birrane: So you're on mute.

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00:19:53.040 --> 00:19:56.149

Kathleen Birrane: Hi! There! I welcome Mr. Graham

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00:19:56.330 --> 00:20:08.359

Scott Graham - Baltimore MD: All right. Thanks for having this. You You answered the main question clearly stating that the associations are allowed to voluntarily

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00:20:09.140 --> 00:20:11.019

provide the coverage for

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00:20:11.080 --> 00:20:12.439

Scott Graham - Baltimore MD: Be up,

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00:20:12.560 --> 00:20:14.930

Scott Graham - Baltimore MD: detached, Cardo.

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00:20:15.020 --> 00:20:21.089

Scott Graham - Baltimore MD: The other question I had. I didn't I didn't know if you were going to answer some of the questions that have been asked like you,

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00:20:21.250 --> 00:20:23.620

Scott Graham - Baltimore MD: inurable interest. But

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00:20:23.910 --> 00:20:33.290

Scott Graham - Baltimore MD: I was told that the reason for the legislation was that developers are are building these small number

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00:20:33.610 --> 00:20:35.780

Scott Graham - Baltimore MD: Condominium associations,

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00:20:36.400 --> 00:20:37.800

Scott Graham - Baltimore MD: and of

107

00:20:38.030 --> 00:20:40.509

Scott Graham - Baltimore MD: people preferred to handle

108

00:20:40.570 --> 00:20:44.519

Scott Graham - Baltimore MD: their own insurance separately. Why Don't? They just make them

109

00:20:44.540 --> 00:20:45.920

Scott Graham - Baltimore MD: a home on earth

110

00:20:46.040 --> 00:20:47.730

Scott Graham - Baltimore MD: associations?

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00:20:49.960 --> 00:20:59.499

Scott Graham - Baltimore MD: Is there any reason why a builder cannot do that, and then leave the condo act alone and save everybody. A lot of hassle.

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00:21:01.690 --> 00:21:12.660

Kathleen Birrane: So, Mr. Graham, i'm going to say to you that I don't have any particular insight into what the motivation was behind H. Bill ninety, eight, or whether there was a particular

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00:21:12.670 --> 00:21:23.160

Kathleen Birrane: circumstance or driving force behind that, and I can't really answer the question as to what is the dividing line, and what applies to what,

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00:21:23.170 --> 00:21:48.119

Kathleen Birrane: However, what I will say to you is that to the extent that um or others? Ah, that there is a bill that's introduced. Ah, in the coming General Assembly to ah ah address the issues that we're talking about today, you would certainly have at that point the opportunity to bring those concerns and those questions. Ah! To the legislature, and one of the things that you might

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00:21:48.130 --> 00:22:01.940

Kathleen Birrane: pose is, you know, clarification around any questions about where that dividing line is. But I have to say I don't have any particular insights into what was the driving motivation behind those that were pursuing House Bill? One

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00:22:01.950 --> 00:22:09.920

Kathleen Birrane: um ninety eight. However, it looks like Ms. Pantaloni has some comments with respect to that, and happy to hear from you, Claire.

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00:22:11.790 --> 00:22:29.969

Claire Pantaloni: Thank you. I didn't want to take more than my allotted time, but I I totally totally agree with what Mr. Graham just Ah mentioned that we had heard also rumors. My understanding is that in order to be able to build more housing,

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00:22:29.980 --> 00:22:37.529

Claire Pantaloni: it is, you need to go under a condo regime which you allow more concentration of housing, but our thought,

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00:22:37.540 --> 00:23:06.369

Claire Pantaloni: and at, and a minimum, you know, wishing to know whether the mia would be in favor of that, because it would be outside the rem of the mia, but would be in favor of ah of a legislative fix that would go into ah pushing for a zoning or setback variance that would allow me um the specific

developers to seek a homeowner's association status rather than a condo status, and which would, as Mr. Crane pointed out, so the problem

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00:23:06.380 --> 00:23:19.260

Claire Pantaloni: Ah, for all of us! Ah! And might be the the simpler and the more logical way to handle the the way that this this was done. But that's but I don't have the full answer to the question.

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00:23:19.640 --> 00:23:34.479

Kathleen Birrane: So so I thank you for that um background and insight. And and what I would say to you is that you know the Maryland Insurance administration is just that we are the Maryland Insurance administration. So we will focus on, you know, insurance issues. But um, you know there are other

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00:23:34.490 --> 00:23:52.339

Kathleen Birrane: ah folks who will will will concentrate and focus on land use issues and development issues. And what is so, what is the the what is of condo association versus what? What is an HI: So it is. Ah a and um! There may be the opportunity to have those policy discussions.

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00:23:52.350 --> 00:24:08.899

Kathleen Birrane: Um, in our next assembly. But from our standpoint. You know. What we wanted to do is make sure that we have a thorough understanding of what the impact of the law has been on the insurance issues, because there has been quite a bit of, you know, quite a bit of questions about that.

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00:24:08.910 --> 00:24:35.730

Kathleen Birrane: So why don't? I just go ahead and skip ahead. Um, and I apologize to this floor. We'll bring you over momentarily. But since Ah Ms. Venuegan religion from the legal action Center is the one has her hands up anyway. Um! Why, don't I give you the opportunity to go ahead and um ask your questions, or make your comments, and to the extent that you have comments on what Mr. Graham said. You should feel free to incorporate them into the comments you were already going to be

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00:24:35.770 --> 00:24:44.019

Robin Manougian: great. Thank you. I really appreciate you having this meeting. I think we can cut through some of the

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00:24:44.490 --> 00:24:50.950

problems that that we know were created by House Bill Ninety eight, some unintended consequences.

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00:24:50.960 --> 00:25:16.730

Robin Manougian: So just so. Everyone on the call knows who I am. I am a sixteen year member of the Maryland Legislative Action Committee. We are a National Committee of Community Associations Institute. So a little bit of background about the bill. The bill came as not as a lack initiative. A lack initiative bill was a bill that we take up. We find a sponsor,

128

00:25:16.740 --> 00:25:22.110

Robin Manougian: and then we go about passing the laws. We see it.

129

00:25:22.120 --> 00:25:37.959

Robin Manougian: This bill came to us, so the lack that can either support a bills or to build with amendments or oppose a bill. The bill we chose to support with amendments originally, that the bill came from

130

00:25:37.970 --> 00:25:49.790

Robin Manougian: a constituent on the Eastern shore. It did get brought by a developer on the eastern shore, and and just so, you know, out of complete transparency.

131

00:25:49.800 --> 00:25:58.530

Robin Manougian: Coincidentally, the same developer came to me for insurance. I also practice Community Association insurance.

132

00:25:58.540 --> 00:26:20.280

Robin Manougian: So he wanted to create a very small association Ah, near Stevensville, on Love Point, just over the Bay bridge. He had bought some land. He wanted to put up nine single family or detached units, and he wanted to annex in an existing farmhouse with a large garage.

133

00:26:20.420 --> 00:26:30.300

Robin Manougian: When it came time to secure insurance, I told him that he had, in fact, created a condominium regime, and he was flummox.

134

00:26:30.310 --> 00:26:43.420

Robin Manougian: So when you create a condominium regime, obviously you are subject to one thousand one hundred and fourteen of the act. There are all common elements. The association is required to carry that insurance.

135

00:26:43.560 --> 00:26:58.280

Robin Manougian: He was required to create a condominium because of the density that he created. So the the homes were built very close to one another, and you know, once you get too close to one another, it's subject to the the condominium action.

136

00:26:58.290 --> 00:27:07.660

Robin Manougian: So his son ended up. He was the one who who went out and found a sponsor in delegate errands.

137

00:27:07.670 --> 00:27:26.279

Robin Manougian: The bill came across our desk for a number of years delegate Marvin Holmes, out of Prince George's county, really did not understand the bill very well, and kept getting put into a drawer until he was convinced to support the bill During the two thousand and twenty three session

138

00:27:26.290 --> 00:27:32.709

Robin Manougian: the the bill inadvertently pulled in associations

139

00:27:32.750 --> 00:27:57.130

Robin Manougian: that have these mixed developments. I think the intent was to make them applicable to associations that were one hundred percent made up of single-family units so we do have some work to do. I want to assure everyone that a delegate Marvin Holmes, has signed on as a Bill Sponsor on the House side

140

00:27:57.140 --> 00:28:02.160

is seeking a compatible bill on the Senate side

141

00:28:02.250 --> 00:28:25.269

Robin Manougian: everyone in the Legislature. The Legislature has been made keenly aware that this is a problem. I I think that one of the things that we need to go about, and and this is where the legislature needs to come in. So the process begins In January, when the session opens up, the session closes in April it's signing da

142

00:28:25.430 --> 00:28:54.660

Robin Manougian: The Governor will sign the bill in in May, whether it is deemed to be emergency legislation, which would take effect June, one or regular legislation which would take effect. October. One remains to be seen. I'm advising my clients, i'm advising those who've been calling me including Ah Claire pantaloni um Scott Graham um Some of the other people on the call

143

00:28:54.970 --> 00:29:15.390

Robin Manougian: i'm sure not on shown. I'm advising them to go with what the Maryland Insurance administration the opinion letter that was released following the inception of the bill, and that is that you may continue to include those units under your master policy.

144

00:29:15.400 --> 00:29:23.120

Robin Manougian: Now, the biggest issues that I can see are that. Yes, there is a caveat in the law

145

00:29:23.220 --> 00:29:38.199

Robin Manougian: that requires owners of these of these units to also ensure on the entirety of the unit. Carriers are very sensitive right now to adequacy on insurance value.

146

00:29:38.210 --> 00:29:55.090

Robin Manougian: So you may see your your unit if you live in one ensured under the master policy with you, also being required to carry a limit. That is, as close to one hundred percent of the replacement value of that that limit.

147

00:29:55.100 --> 00:30:16.849

Robin Manougian: The other issue that we see is, what are you supposed to carry? So a lot of people have been saying. Well, we're going to carry an H. O. Five policy for for those on the call. An H of six policy is a condominium unit owners policy. It has a number of coverages that you need as a condominium unit owner

148

00:30:16.860 --> 00:30:20.610

Robin Manougian: the dwelling a limit under that policy

149

00:30:20.620 --> 00:30:42.210

Robin Manougian: covers and is designed to cover improvements and betterments. In In Maryland we are a single entity state original specifications. If your unit is covered under the master policy, the policy will cover your unit for original specifications, and then you carry a limit under your dwelling, a limit

150

00:30:42.300 --> 00:31:11.569

Robin Manougian: that it will cover any improvements, betterments, alterations, or additions that you make, or that you've acquired from a prior owner under an Hl. Five policy, and I want to explain the difference between an H. O. Three and an H. O. Five policy. They are both designed for a single family or detached unit. Um. The The difference being is that the the H. O. Three um, while it's an open perils policy

151

00:31:11.900 --> 00:31:40.850

Robin Manougian: on the structures. It is a named Perils on the personal property. The H. O. Five is an open perils policy for both. So if you are going to carry an H. O. Policy on a single family. There are two ways that you can do it. You must have a conversation with your own carrier, my my biggest issue with an H. O. Five policy, and i'd recommend that over an H. O. Three,

152

00:31:40.930 --> 00:31:46.140

Robin Manougian: that it is not going to include the loss assessment coverage

153

00:31:46.150 --> 00:32:14.550

Robin Manougian: that is inherent in the H. O. Six policy, and because you are only carrying property coverage, you are still a member of the Association. If there is an ah an undervaluation of the policy, either from a liability standpoint or a property loss. As an a member of the Association, it would be assessed, whatever is the short follow up on insurance.

154

00:32:14.810 --> 00:32:42.689

Robin Manougian: Whether that loss assessment can be endorsed on an H. O. Five policy you will need to ask your carrier. It could be that you can carry an H. O. Six policy for the entirety of the the replacement value of your home, and in an agreement that that your your coverage would be primary. This is really important for those associations where the Board has made the decision

155

00:32:42.700 --> 00:33:00.670

Robin Manougian: to remove you from the master policy I am really recommending that during this interim period, until the Maryland lack can work with our legislature and and our lobbyists that you maintain, if you are on a board of directors. You maintain coverage,

156

00:33:00.680 --> 00:33:07.409

Robin Manougian: your units, your single family units, as the Mia has expressed. You can do that.

157

00:33:07.490 --> 00:33:35.879

Robin Manougian: The last thing i'm going to say is that if, because there is a requirement to carry homeowners coverage on the entirety of the of the the unit, you could have an issue with the other insurance clause that's inherent in many policies. So the other insurance clause would mean there's language stated either in the master policy or your homeowners policy or both.

158

00:33:36.160 --> 00:34:05.830

Robin Manougian: That says there is other insurance in place similar to this we are access, and so if both policies have that other insurance clause, you could end up with a sharing situation in the event of loss.

There are so many moving parts on this, i'm. Not insensitive to to all the questions and the problems. We have um taken up this issue as a lack initiative bill,

159

00:34:05.840 --> 00:34:12.429

Robin Manougian: and we are going to be working very hard to make the correction. I will say that I listen to

160

00:34:12.440 --> 00:34:42.370

Robin Manougian: testimony. Recently that was given by Tony Burke. Ah! Of a Signature Club at Greenview. It's a new market community that is fifty, five and better. Um. They spoke before um delegate, Jesse Pittby. He is a delegate to Frederick and Carol. Ah, counties. Um! One of the suggestions well. One was to to simply make this this law applicable only to associations

161

00:34:42.380 --> 00:35:11.700

Robin Manougian: that are comprised one hundred percent of single excuse me, single family or detached units. The other was to grandfather. Um, I will say that in speaking with Scott Silverman, I believe he's on on the call as well. He's an attorney um with um shield law in Rockville. We probably will not go after any grandfathering. The reason for that is that um eleven, one, one,

162

00:35:11.710 --> 00:35:28.290

Robin Manougian: forty, two of the Condominium Act makes one hundred and fourteen applicable to all associations. We're trying not to disrupt laws that exist in other areas of the Condominium Act. Uh, Probably the fixed then,

163

00:35:28.300 --> 00:35:58.200

Robin Manougian: would make this applicable only to those associations that are comprised. One hundred percent of um of single family were detached. I don't see a repeal of the law. We've been discussing it as a lack, and through our lobbyists, and I don't know that there is any real interest in a

repeal of the law. Um! We always want to make friends and keep friends with our legislators, and and i'm not seeing any real support appeal. But I

164

00:35:58.210 --> 00:36:06.250

I can assure you that we are all working very hard on this, and we understand the disruption for those of you who have been affected.

165

00:36:08.150 --> 00:36:15.260

Kathleen Birrane: Well, thank you, Ms. Eugene. That was very, very helpful. Um! And we'll look forward to,

166

00:36:16.090 --> 00:36:23.919

Kathleen Birrane: you know, tracking. You know what happens and what legislation is ultimately introduced in the session

167

00:36:25.190 --> 00:36:27.760

Kathleen Birrane: any further comments, any questions

168

00:36:27.770 --> 00:36:45.279

Robin Manougian: I don't um. I I think your chat is disabled, and I can put um, you know. I think it's turned on. Now i'll put my contact information in the chat, so that if any of you need to reach me, I've worked with Karen Strong for many years, so she definitely knows how to reach me,

169

00:36:46.410 --> 00:36:56.189

Kathleen Birrane: and then we'll make sure that we also have in the chat the um email address where you can. Anyone who wants to send follow-up questions or comments can do so.

170

00:36:56.200 --> 00:37:05.499

Robin Manougian: Great. Thank you. So we're now going to hear from Douglas Nichols from the Savannah enclave condimenting Association. Mr. Nichols welcome.

171

00:37:05.940 --> 00:37:10.710

Doug Nichols GSPC VP: Thank you. Thank you very much. I really appreciate the opportunity to speak

172

00:37:10.770 --> 00:37:14.289

Doug Nichols GSPC VP: uh, and I and I thank you, Uh

173

00:37:14.310 --> 00:37:15.660

Doug Nichols GSPC VP: Commissioner Brain

174

00:37:15.780 --> 00:37:21.259

Doug Nichols GSPC VP: and and the rest of the Administration for doing this.

175

00:37:22.330 --> 00:37:36.800

Doug Nichols GSPC VP: I ah was a past president of the Savannah Enclave Condominium Association. I've lived here for five years when I first saw the bill, and was brought to our attention.

176

00:37:36.820 --> 00:37:38.120

Doug Nichols GSPC VP: Um!

177

00:37:38.140 --> 00:37:43.729

Doug Nichols GSPC VP: It gave us some great concerns, because it didn't seem like it benefited the actual homeowners.

178

00:37:43.760 --> 00:37:47.450

Doug Nichols GSPC VP: Uh. So uh, I did look into

179

00:37:47.520 --> 00:37:55.190

Doug Nichols GSPC VP: what the motivation was for House Bill ninety, eight, and I talked with delegates. Dave Aaron's,

180

00:37:55.220 --> 00:37:58.889

Doug Nichols GSPC VP: uh whose name was on it who introduced the bill.

181

00:37:59.240 --> 00:38:00.549

Doug Nichols GSPC VP: Um!

182

00:38:00.690 --> 00:38:09.749

Doug Nichols GSPC VP: He ah! He told me that. Ah! The letter from the Attorney General really spoke to the intent of his bill.

183

00:38:09.930 --> 00:38:18.329

Doug Nichols GSPC VP: I had no complaint with that, nor did I have any complaint with the Mias Bill Bulletin. Sorry

184

00:38:19.320 --> 00:38:22.810

Doug Nichols GSPC VP: uh twenty-three fifteen sorry.

185

00:38:22.910 --> 00:38:25.799

Doug Nichols GSPC VP: Ah! And today, when Uh

186

00:38:26.170 --> 00:38:41.320

Doug Nichols GSPC VP: Commissioner Brain introduced the meeting and what it was going to cover. I was delighted actually to hear her say that there would be no change to ah force the Council

187

00:38:41.340 --> 00:38:45.350

Doug Nichols GSPC VP: to submit to changes.

188

00:38:45.600 --> 00:38:47.290

Doug Nichols GSPC VP: We've uh

189

00:38:47.440 --> 00:38:52.089

Doug Nichols GSPC VP: annually Go out and look for a master plan.

190

00:38:52.230 --> 00:38:55.449

Doug Nichols GSPC VP: Ah! From ah insurers

191

00:38:55.520 --> 00:39:03.150

Doug Nichols GSPC VP: it's a way that our board is allowed to provide the the best value the

192

00:39:03.430 --> 00:39:10.239

Doug Nichols GSPC VP: for the property, if that is uh, if that effort disappears,

193

00:39:10.590 --> 00:39:18.339

Doug Nichols GSPC VP: the common elements for our small association consists of a fence.

194

00:39:18.810 --> 00:39:21.340

Doug Nichols GSPC VP: We have twenty-three homes.

195

00:39:21.660 --> 00:39:25.189

Doug Nichols GSPC VP: We have a fence, and we have a a gate

196

00:39:25.360 --> 00:39:29.259

Doug Nichols GSPC VP: other than that it's all earthen property.

197

00:39:29.310 --> 00:39:34.789

Doug Nichols GSPC VP: So it's. There's not a lot of risk of loss on that

198

00:39:35.140 --> 00:39:36.359

Doug Nichols GSPC VP: I'm.

199

00:39:36.430 --> 00:39:42.090

Doug Nichols GSPC VP: We have a reserves account with more than eighty thousand dollars in it,

200

00:39:42.140 --> 00:39:55.299

Doug Nichols GSPC VP: and we have a reserve report every five years to make sure that we're not under
ah staff. Ah, underfunding that reserves account,

201

00:39:55.390 --> 00:39:58.870

Doug Nichols GSPC VP: and we do include ten percent a year

202

00:39:58.900 --> 00:40:01.470

Doug Nichols GSPC VP: for inflation.

203

00:40:01.590 --> 00:40:10.210

Doug Nichols GSPC VP: So we feel well covered. To be honest with you, I have an h of six plan, and you

204

00:40:10.270 --> 00:40:17.310

Doug Nichols GSPC VP: they're fully aware of what it covers. They're also aware of what the master plan covers.

205

00:40:17.410 --> 00:40:18.669

Doug Nichols GSPC VP: Hush!

206

00:40:19.610 --> 00:40:21.149

Doug Nichols GSPC VP: So I

207

00:40:21.440 --> 00:40:35.120

Doug Nichols GSPC VP: I I really don't know what the fix is. But if you're not going to grandfather communities, um, please be very careful, and what what you're doing to the actual owners of the condos.

208

00:40:35.210 --> 00:40:46.720

Doug Nichols GSPC VP: I don't know how much time I've got, but I've got to tell you in our particular condo. We have widows, and we have retirees, like myself,

209

00:40:51.580 --> 00:40:55.600

Doug Nichols GSPC VP: on a H. O. Five, or an age of three

210

00:40:55.830 --> 00:41:03.079

Doug Nichols GSPC VP: more than what i'm paying for the age of six. Just doesn't make sense to me at all. The master plan is

211

00:41:03.660 --> 00:41:07.230

Doug Nichols GSPC VP: spread out among all of us Condo owners,

212

00:41:07.380 --> 00:41:14.339

Doug Nichols GSPC VP: and it seems a more efficient way for us to do it. Now do we understand what's uncovered?

213

00:41:14.350 --> 00:41:21.460

Doug Nichols GSPC VP: Uh, by the different policies? Not individually, but we have a a management group

214

00:41:22.120 --> 00:41:23.589

Doug Nichols GSPC VP: that we trust.

215

00:41:23.700 --> 00:41:28.010

Doug Nichols GSPC VP: So if you've got a problem, you have it with the management group for not knowing it.

216

00:41:29.770 --> 00:41:32.199

Doug Nichols GSPC VP: And let me see, What else did I want to say.

217

00:41:34.380 --> 00:41:42.599

Doug Nichols GSPC VP: That's it. And I'm really closed. I do appreciate that we'll continue, at least with the way things were

218

00:41:42.760 --> 00:41:49.659

Doug Nichols GSPC VP: where the Council, as you call them determines what what policies are needed.

219

00:41:49.830 --> 00:41:50.979

Doug Nichols GSPC VP: You

220

00:41:51.200 --> 00:42:00.260

Kathleen Birrane: Well, thank you, Mr. Nichols, and and your comments are very much appreciated, and I think one of the benefits here is obviously there are a lot of conversations that are happening in Annapolis.

221

00:42:00.270 --> 00:42:11.479

Kathleen Birrane: Um. That this information will be passed on, you know, to the representatives it's reported Um. And of course, if people have specific questions that we're able to answer, we're we're happy to try

222

00:42:11.490 --> 00:42:20.509

Kathleen Birrane: to do that. Let me just take a second. I I know that ms fuller wasn't on, but I just wanted to see if i'm i'm going to call again to see if she's here,

223

00:42:20.680 --> 00:42:22.409

Kathleen Birrane: or Mr. Pritchett,

224

00:42:24.610 --> 00:42:31.900

Kathleen Birrane: I don't think Still, don't think we see them. I know that Eileen Bennetti looked like she was on the cheese dropped off,

225

00:42:32.850 --> 00:42:43.519

Kathleen Birrane: So I think In that event we're going to turn to our last schedule. Um, Speaker: Ah, Lisa May from Maryland Realtors Ms: May. We're very happy to hear from you. Welcome.

226

00:42:43.530 --> 00:42:55.689

Lisa May, Maryland REALTORS: Uh, thank you so much, and thank you for having me um Merely realtors worked for over three years on on House Bill ninety, eight, and to answer some of it

227

00:42:55.700 --> 00:43:10.090

Lisa May, Maryland REALTORS: earlier questions that were posed. Yes, some of these communities are forced to, whether through local zoning, or whether through state codes, to organize as condominiums,

228

00:43:10.100 --> 00:43:38.070

Lisa May, Maryland REALTORS: even though they function for like a homeowner's association would. And that is essentially the impetus for this bill is for those communities that are smaller that are so entirely comprised of single family detached units, and that have very few, if any, common amenities, was to give them the choice of how to organize,

229

00:43:38.080 --> 00:43:41.790

Lisa May, Maryland REALTORS: and that is really what this bill was about.

230

00:43:41.800 --> 00:44:11.560

Lisa May, Maryland REALTORS: Um! And what we talked about during the time that it was before the General Assembly. We did work with the Community Associations Institute. On this bill we accepted all of their amendments, and I and I, don't believe any concerns were ever raised that this would somehow impact communities that already existed, and that already had insurance that was working for them. And I think that that's what we saw from the Attorney general's

231

00:44:11.570 --> 00:44:18.790

Lisa May, Maryland REALTORS: opinion, and then also from the Mia Bulletin. The whole idea was, This is an option

232

00:44:18.800 --> 00:44:31.999

Lisa May, Maryland REALTORS: for you, not something that you are forced to give up, so that as association residents, you can choose which one makes the most sense for your situation which one provides you with.

233

00:44:32.010 --> 00:44:55.140

Lisa May, Maryland REALTORS: You know the most competitive rates um for insurance, and that was really the bottom line. Um, with this bill. Um, I do agree um with the Legislative Action Council that I don't believe a full repeal. Um is workable, or even would be in the best interests of Maryland residents.

234

00:44:55.150 --> 00:45:07.760

Lisa May, Maryland REALTORS: Um! Just because the General Assembly did spend three years trying to provide greater choice in the marketplace for association residents. So that's

235

00:45:07.770 --> 00:45:15.330

Lisa May, Maryland REALTORS: all that I have, and i'm happy to answer any questions, and of course happy to work on this issue going forward.

236

00:45:17.490 --> 00:45:22.959

Kathleen Birrane: Thank you. Thank you. Ms. May, for your for your comments,

237

00:45:23.280 --> 00:45:42.859

Kathleen Birrane: and I think part of the issue, at least for those people that are contemplating. Um, taking advantage of you know the the choice that you've described is whether or not the market, the insurance market and the current form structure. Um makes that a practical option, at least in the in the short term right? And the concerns about, you know, potential gaps

238

00:45:42.870 --> 00:45:44.459

Kathleen Birrane: um in coverage.

239

00:45:44.470 --> 00:46:10.660

Kathleen Birrane: So with that. Let me now um give folks the opportunity that have questions or want to make comments. Um, if you ah signal to in the chat function that you want to be heard. Ah, Mr. I will bring you over, and we'll do that. One person at a time. What we'll do is we'll? Then, um, you know, open up your mic, and, you know, be able to camera on, if you like,

240

00:46:10.670 --> 00:46:21.309

Kathleen Birrane: or if You' on the phone. That's okay, too. But we'll invite you to ask you to introduce yourself if you represent an organization to identify the organization, and then we'll be happy to hear from you,

241

00:46:24.770 --> 00:46:28.300

Kathleen Birrane: Craig. I'm going to ask you to take care of that because

242

00:46:28.840 --> 00:46:31.500

Kathleen Birrane: I'm relieved. Bad at noticing it.

243

00:46:31.510 --> 00:46:34.999

Craig Ey: Yes, uh Nancy Egan is now um joining us.

244

00:46:44.230 --> 00:46:48.429

Nancy Egan: Sorry my phone is ringing at the same time. I'm:

245

00:46:48.470 --> 00:47:00.689

Kathleen Birrane: would, you know? Okay, there we go. So first of all, thank you. I really appreciate the comments from not just from the insurance community, but from Robin and the realtors as well.

246

00:47:00.700 --> 00:47:08.819

Nancy Egan: Because we are feeling questions for our insurance. I represent the American Property Casualty Insurance Association.

247

00:47:08.830 --> 00:47:28.449

Nancy Egan: We represent about one thousand two hundred insurers throughout the United States. So this bill has been some of interest to our different members, a lot of them trying to figure out how to actually provide a product to cover this this new type of vehicle. Do they write them as Hs. Sixes or age o three S.

248

00:47:28.460 --> 00:47:40.940

Nancy Egan: And of course there what we're also hearing is that the increased cost that would be incurred by people switching from an hos six

249

00:47:44.220 --> 00:48:03.909

Nancy Egan: um, and switching from an H. O. Six to, and a different type of H. O. Three H. O. Five is much higher um, and of course we've also heard that you know this. You have kind of associations in place where they're mixed. Use where there's some individual units, but the other thing is a complex,

250

00:48:03.920 --> 00:48:17.340

Nancy Egan: and then you run into the issue of how the current condo fee structure is set up. This wasn't contemplated at that time, and it would require, of course,

251

00:48:17.350 --> 00:48:26.119

Nancy Egan: a readjustment where maybe not all the members would be willing to adjust that based on that additional cost. So that's a concern

252

00:48:26.130 --> 00:48:38.859

Nancy Egan: or two parts. The Condo Association Board as well when you have a mixed unit group, and then, of course, the additional cost and current, and then insurers are also concerned about how to provide this product.

253

00:48:38.870 --> 00:48:48.360

Nancy Egan: Um, Because this is something totally different than what it's been complied, contemplated in the marketplace prior to this legislation. So thank you.

254

00:48:49.850 --> 00:48:54.309

Kathleen Birrane: Thank you, Nancy. I I I appreciate your your comments. Um!

255

00:48:54.440 --> 00:49:12.499

Kathleen Birrane: So the also really help me to put in on really the practical implications of this for people that are trying to navigate the potential for change. Um! Is there anyone else who is in the Attendee list who has any questions, or who would like to be heard today.

256

00:49:23.830 --> 00:49:26.940

Kathleen Birrane: You see anyone crying. I am not seeing anyone.

257

00:49:27.930 --> 00:49:41.710

Kathleen Birrane: Um, you know. As I said at the outset, our our focus today really was on Hb. Ninety eight. I know that people did have questions about um the other bill on the reserves, but I don't see anybody who is asking questions

258

00:49:41.720 --> 00:50:10.429

Kathleen Birrane: about that. So i'm going to give folks one last opportunity. In the meantime I will point out that in chat you will see Ah, that any follow up questions can be sent to Jamie Sexton, S. E. X. T. O. N. At Maryland. Go, and we have Robins contact information there as well. Ah, especially if you want to, with track sort of what's happening with the development of legislation.

259

00:50:11.920 --> 00:50:18.049

Kathleen Birrane: If we still have no other commenters or people with questions, Robin, you want to speak.

260

00:50:18.060 --> 00:50:47.499

Robin Manougian: Yeah, I just want to tell everyone. So once the session begins we'll be able to track the bill at the Maryland General general assembly website. It does not have a bill number yet. We did not make pre-file um, but that's probably the best way to um to track where we're going. If if you want to come up to Annapolis and give testimony, you'll have to sign up on the Maryland General Assembly website,

261

00:50:47.510 --> 00:51:08.899

Robin Manougian: you can also furnish the General Assembly with written testimony. So any support, I think, will be very helpful. One thing on reserves. The Reserve Bill is going to be another lack initiative bill. So we'll be looking at that this session as well kind of a full play this year for sure.

262

00:51:10.210 --> 00:51:30.069

Kathleen Birrane: Okay, Well, um Craig, if you can confirm to me that we have no other hands up or nothing else in the chat. I think we're going to. Ah, give us a sincere thanks to everyone who spoke today. I, your your comments in particular, were ah particularly informative and helpful.

263

00:51:30.080 --> 00:51:47.020

Kathleen Birrane: Um! And if there are things that you questions that you have, or additional comments that you wish to make, direct them to Miss Sexton. If there are questions we will get back to you. If there are comments we will, we will take them on board. We will make them public along with this transcript.

264

00:51:47.030 --> 00:51:56.749

Kathleen Birrane: Um, and they will help inform us, as we react as a state agency to any um bills that go in on this topic in the coming session.

265

00:51:57.010 --> 00:52:03.930

Kathleen Birrane: So with that again. Thank you very much. I'm going to give you five minutes of your day back. Have a wonderful afternoon. Take care, bye, bye,