

WES MOORE
Governor

ARUNA MILLER
Lt. Governor



MARIE GRANT
Commissioner

JOY Y. HATCHETTE
Deputy Commissioner

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Property & Casualty Industry Meeting (Virtual via Zoom)

Wednesday, November 12, 2025

1:00 p.m. - 2:30 p.m.

<https://maryland-insurance.zoomgov.com/j/1608558492>

Dial-In: (646) 828-7666

Webinar ID: 160 855 8492

- 1. Opening Comments - Marie Grant, Commissioner**
- 2. Consumer Complaints -Ivey Warren, Chief of Staff, and Joy Hatchette, Deputy Commissioner**
 - a. MIA's new complaints system
 - b. Carrier response time adjustments
- 3. Status of Rate Filings - Joy Hatchette, Deputy Commissioner**
- 4. Updates on P&C Workgroup Study and JCR Report from the 2025 Legislative Session - Marie Grant, Commissioner**
 - a. MIA-Maryland Auto Joint JCR Response Report on Rate Assignment by ZIP Code
 - b. Private Passenger Automobile Insurance Affordability Workgroup (HB 1098)
- 5. 2026 Legislation - Jamie Sexton, Associate Commissioner, External Affairs & Policy Initiatives**
 - a. MIA Departmental Package
 - i. Private Passenger Automobile Affordability
 - ii. Fairness and Affordability of Property Insurance
 - b. Requests from Industry
 - i. Third-Party Litigation Funding
 - ii. Maryland Reform Effort Related to Roofing Contractors Unfair Trade Practices

6. 2025 Regulations - Joy Hatchette, Deputy Commissioner

- a. Regulations that were finalized in 2025: Title 31, Subtitle 8, Chapter 3 Notices of Cancellation, Nonrenewal, Premium Increase, and Reduction in Coverage
- b. Open for comments, due 11/24: Title 31, Subtitle 8, Chapter 13 Application of a Percentage Deductible in the Case of a Hurricane & Chapter 19 Filing of Underwriting Standards

7. Bulletins - Joy Hatchette, Deputy Commissioner

- a. Bulletin 25-16 - Cancellation of Life & Health and Property & Casualty Insurance Policies Due to Non-Payment of Premium
- b. Update on the Applicability of § 27-501(n)(2) to Commercial Insurance Policies
- c. Proposed Bulletin open for comment:
 - i. Comments due 11/24 - Clarification of Requirements for Insurers' Use of Telematics Programs

8. Coming in 2026 - Marie Grant, Commissioner

- a. Public hearing series on the availability and affordability of certain lines of liability coverage
- b. Significant interest in the future of the home insurance market

9. Other Items for Discussion - We Want to Hear From You