



February 27, 2017

The Honorable Booby A. Zirkin  
Judicial Proceedings Committee  
2 East, Miller Senate Office Building  
Annapolis, MD 21401

**RE: SB 144** – Civil Actions - Prelitigation Discovery of Insurance Coverage – **Oppose**

Dear Senator Zirkin:

Senate Bill 144 would expand the current law which requires motor vehicle insurers to disclose applicable insurance coverage limits upon request of a plaintiff in a motor vehicle accident, to now require any insurer to disclose any applicable insurance policy limits in any tort action simply upon written request of the plaintiff.

Many insurance coverage plans for businesses contain information regarding multiple types of coverages that would apply to an underlying claim, and also contain proprietary information not related to the claim in question. Senate Bill 144 does not provide any protections to ensure the proprietary information is safeguarded. This bill serves no purpose other than to inflate the amounts demanded by the plaintiff for any damages alleged, and result in increased litigation and higher costs for businesses to operate.

The Carroll County Chamber of Commerce, a business advocacy organization of over 560 members, opposes this bill and asks that you give it a unfavorable report

Sincerely,

A handwritten signature in black ink that reads 'Mike McMullin'.

Mike McMullin  
President  
Carroll County Chamber of Commerce

CC: Senator Justin Ready  
Delegate Susan W. Krebs

**Carroll County Chamber of Commerce • 9 East Main Street • Westminster, MD 21157  
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