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**TESTIMONY OF
AL REDMER, JR.
INSURANCE COMMISSIONER
BEFORE THE
HEALTH AND HUMAN SERVICES SUBCOMMITTEE
OF THE
SENATE BUDGET AND TAXATION COMMITTEE
FEBRUARY 9, 2018
AND THE
TRANSPORTATION AND THE ENVIRONMENT SUBCOMMITTEE
OF THE
HOUSE APPROPRIATIONS COMMITTEE
FEBRUARY 14, 2018**

Thank you, Subcommittee Chair and Members, for the opportunity to appear before you this afternoon. I am Al Redmer, Jr., Maryland's Insurance Commissioner. With me today are Paula Keen, Chief Information Officer, and Godwin Ehirim, Director of Fiscal Services. Also with me today are Nancy Grodin, Deputy Commissioner, and Phil Ermer, Executive Director of Company Licensing & Premium Tax.

I would like to thank Sierra Boney of the Department of Legislative Services for her analysis of the Maryland Insurance Administration's (MIA) FY 2019 budget. I would also like to thank Jennifer McIlvaine and Nick Napolitano of the Department of Budget and Management for their assistance in developing the Administration's FY 2019 budget.

The Maryland Insurance Administration is an independent unit of State government organized in accordance with Title 2, Subtitle 1 of the Insurance Article. The MIA is responsible for enforcing the laws governing the business of insurance within the State. The agency promulgates regulations to carry out the Insurance Article and issues bulletins and other guidance for the insurance industry and consumers of insurance products in the State. The MIA does not receive any money from the State's General Fund. The Administration is a specially funded state agency supported entirely through fees and assessments on the insurance industry.

Thank you again for the opportunity to appear before you today. Since the MIA was not asked to comment on any specific areas concerning the budget, I am happy to address any questions you may have.