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**TESTIMONY OF
AL REDMER, JR.
INSURANCE COMMISSIONER
BEFORE THE
TRANSPORTATION AND THE ENVIRONMENT SUBCOMMITTEE
OF THE
HOUSE APPROPRIATIONS COMMITTEE
FEBRUARY 6, 2020
AND THE
HEALTH AND HUMAN SERVICES SUBCOMMITTEE
OF THE
SENATE BUDGET AND TAXATION COMMITTEE
FEBRUARY 7, 2020**

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

I would like to thank Caleb Weiss of the Department of Legislative Services for his analysis of the Maryland Insurance Administration's (MIA) FY 2021 budget. I would also like to thank Jeff Wulbercht of the Department of Budget and Management for his assistance in developing the Administration's FY 2021 budget.

The Maryland Insurance Administration (MIA) 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.

The MIA has been in constant communication with Mr. Weiss offering clarifying answers to questions he has raised in preparation of this hearing; however we have not been asked to address anything specifically in this testimony.

Thank you again for the opportunity to appear before you today. I am happy to address any questions you may have.