SB0902/643620/1

BY: Senator Bailey

AMENDMENT TO SENATE BILL 902, AS AMENDED (First Reading File Bill)

On page 10 of the bill, before line 1, insert:

"SECTION 3. AND BE IT FURTHER ENACTED, That:

- (a) The Maryland Insurance Commissioner shall conduct a study to review the effects of wild animal collisions on premium increases for private passenger automobile insurance in the State.
 - (b) The study required under subsection (a) of this section shall consider:
- (1) the percentage of Maryland policyholders who have comprehensive, or other than collision, coverage on their policies;
- (2) <u>loss costs incurred with respect to claims resulting from collisions</u> with deer or other wildlife annually;
- (3) whether and under what circumstances policyholders who submit claims following a collision with deer or other wildlife pay a higher premium due to surcharges or the removal of discounts as a result of such a claim; and
- (4) how the overall loss costs incurred with respect to collisions with deer and other wildlife are incorporated into private passenger automobile insurance premium rates, including whether the rates applicable to a policyholder may increase as a result of the submission or payment of a claim resulting from such a collision.
- (c) On or before December 1, 2024, the Maryland Insurance Commissioner shall submit a report with findings and any recommendations from the study required

SB0902/643620/01 Amendments to SB 902 Page 2 of 2 Bailey

under this section to the Senate Finance Committee and the House Economic Matters Committee, in accordance with § 2–1257 of the State Government Article.".

On page 5 of the Education, Energy, and the Environment Committee Amendments (SB0902/183826/1), in line 15 of Amendment No. 2, strike " $\underline{3}$." and substitute " $\underline{4}$.".