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**Testimony in Support of House Bill 118 – Private Passenger Motor Vehicle Insurance —
Prohibition on Cancellation Due to Towing or Emergency Roadside Coverage Claims**

Good afternoon Mr. Chairman and members of the committee. Thank you for the opportunity to speak to you on behalf of **House Bill 118 – Private Passenger Motor Vehicle Insurance —Prohibition on Cancellation Due to Towing or Emergency Roadside Coverage Claims**.

This legislation seeks to prevent automobile insurers from terminating a policy because of a claim related to towing or emergency roadside service (ERS) coverage. The Maryland Insurance Administration reports that in 2019 it received complaints from consumers that they had been notified by their insurer that their policies would be terminated due to use of their policies' towing or ERS coverage. This in spite of the fact that a circumstance that gives rise to the need for such services may have no connection to safe driving practices. Moreover, policy cancellations make it difficult for drivers to obtain insurance from another carrier. The bill allows for the removal of towing or ERS coverage based on the number of such claims as well as premium increase for such a claim. But – importantly – a policy may not be terminated merely for utilizing an urgent service unrelated to driving behavior.

I respectfully request a favorable report for House Bill 118.