



THE PRINCE GEORGE'S COUNTY GOVERNMENT

OFFICE OF THE COUNTY EXECUTIVE

BILL: House Bill 660 – Baltimore City and Prince George's County - Lifeline Low-Cost Automobile Insurance Program

SPONSOR: Delegate Turner, *et al.*

HEARING DATE: February 20, 2020

COMMITTEE: Economic Matters

CONTACT: Intergovernmental Affairs Office, 301-780-8411

POSITION: SUPPORT

The Office of the Prince George's County Executive **SUPPORTS House Bill 660**, which establishes the Lifeline Low-Cost Automobile Insurance Program to offer low-cost automobile insurance policies to residents of Baltimore City and Prince George's County. The program must be developed by the Maryland Automobile Insurance Fund in consultation with the Maryland Insurance Administration.

Access to affordable automobile insurance is critical for many individuals who rely on their vehicles to transport them to and from work. Affordable automobile insurance is even more crucial to individuals who live in low and moderate income communities, where there is a lack of access to reliable public transportation. Similar to a majority of states, Maryland requires all drivers to purchase liability coverage. Even though a mandate exists, there are still barriers to affordable automobile insurance for many consumers.

The proposed legislation would provide another opportunity for coverage for residents in Baltimore City and Prince George's County, who struggle to meet the minimum cost of coverage, due to a myriad of factors.

For the reasons stated above, the Office of the Prince George's County Executive **SUPPORTS House Bill 660** and asks for a **FAVORABLE** report.