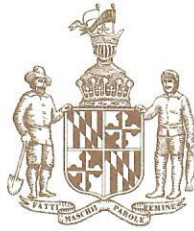


TONY BRIDGES  
Legislative District 41  
Baltimore City

Appropriations Committee



The Maryland House of Delegates  
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THE MARYLAND HOUSE OF DELEGATES  
ANNAPOLIS, MARYLAND 21401

**RE: FAVORABLE PASSAGE - HB660 – LIFELINE LOW-COST AUTOMOBILE INSURANCE**

Honorable Chair, Vice Chair, and members of the Economic Matters Committee. The lifeline low-cost auto insurance legislation would create a new low-cost auto insurance pilot program for Prince Georges County & Baltimore City. All drivers are legally required to purchase insurance, however, Baltimore City and Prince George's drivers pay the highest cost car insurance in the state. This situation is unaffordable for many low-income drivers; many pay \$4800-\$7200 per year for limited liability insurance. By ensuring that the program is revenue neutral, and not for-profit, the "Lifeline" auto insurance legislation would create a low-cost insurance rates for responsible drivers and enable low-income drivers to have access to quality, affordable insurance.

This legislation models that of the California Low Cost Automobile Insurance Program which has covered more than 150,000 low-income Californians and creates an auto insurance policy available to qualifying good drivers. A recent report from the Abell Foundation states that 334,000 residents in 10 zip codes in Baltimore City are deemed to have unaffordable auto insurance due to low credit scores or lapse in insurance in the past but otherwise have spotless driving records. They also believe that the creation of a Maryland Lifeline Auto Insurance program for lower-income, safe drivers, will not likely eradicate the whole of the uninsured motorist problem, but it would confront discriminatory pricing in the market and provide an important opportunity for many thousands of Maryland drivers to improve both their literal and economic mobility.

The Baltimore City Delegation is scheduling a hearing on this bill and will be sure to provide this committee with the results of the vote. I anticipate a favorable vote and as a co-sponsor to this legislation, I humbly request that the committee vote in support of HB660.

  
Tony Bridges, Delegate  
District 41