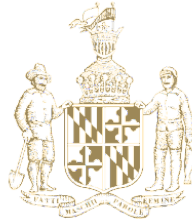


**BRIAN CROSBY**  
*Legislative District 29B*  
St. Mary's County

*Vice Chair*  
Economic Matters Committee



*Annapolis Office*  
The Maryland House of Delegates  
6 Bladen Street, Room 231  
Annapolis, Maryland 21401  
410-841-3227 · 301-858-3227  
800-492-7122 Ext. 3227  
Brian.Crosby@house.state.md.us

**THE MARYLAND HOUSE OF DELEGATES**  
ANNAPOLIS, MARYLAND 21401

**HB 128: Private Passenger Motor Vehicle Liability Insurance - Enhanced Underinsured Motorist Coverage - Opt-Out Option**

**Position: FAVORABLE**

Good afternoon Mr. Chair and distinguished members of the committee. I am Vice Chair Crosby, and it is my honor to present HB 128 entitled Private Passenger Motor Vehicle Liability Insurance - Enhanced Underinsured Motorist Coverage - Opt-Out Option.

Last year, I introduced this bill as HB 266. This bill passed the House last year.

This bill makes a simple change regarding auto insurance and coverage. Currently, insurance companies provide an opt-in option for Enhanced Underinsured Motorist Coverage (EUIM). You have to select this option to gain coverage. If someone does not have this coverage, they could end up paying out of pocket if they are in an accident with an uninsured or underinsured motorist, even if the accident is not their fault. This bill would require insurance companies to include EUIM coverage and provide an opt-out option, rather than the current opt-in option.

The problem is that no one knows you can opt into this coverage. This bill would put the onus on the customer to opt out. When it comes to insurance, more information and more coverage is better. This bill does not require customers to have EUIM coverage, but it informs the consumer of the coverage and automatically opts them in, unless they make an informed decision to waive the coverage.

Based on these reasons, I ask for a favorable report on HB 128.