

JACK BAILEY
Legislative District 29
Calvert and St. Mary's Counties

Budget & Taxation Committee



THE SENATE OF MARYLAND
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Senate Bill 172 – Private Passenger Motor Vehicle Insurance – Premium Increases – Collisions With Wild Animals

Dear Chair Beidle and Members of the Committee,

I am writing to introduce Senate Bill 172. This legislation would prohibit an insurance company from increasing a premium based on the claims history of an insured individual where two or fewer of the claims within the prior three years resulted from collisions with free-roaming wild animals for which the insured was not at fault for the loss.

I am introducing this legislation based on my own personal experience. In September 2021, I was involved in a collision with a deer. My insurance company determined I was not at fault for this accident. However, this incident was later combined with a previous incident from 2020 as cause to increase my premium by 26%. My insurance company did not increase my premium due to the accident in 2020 and, when I inquired with my agent about the reason for the increase, I was informed that the deer collision caused the premium increase, even though I was determined not to be at fault for this accident.

When disputing this increase, I was effectively told that the insurance company was not increasing my premium because it made sense, but because they could. Senate Bill 172 will update Maryland's laws to ensure that consumers are protected from the risk of premium increases resulting from these deer strikes. As we are all aware, deer collisions are far too common in Maryland. Since the last major revision of the State's insurance laws approximately 50 years ago, the number of cars on Maryland roads and the number of deer in our State has risen substantially. A report from the Department of Natural Resources, citing data from State Farm, projects that there are between 30,000 and 35,000 deer-vehicle collisions in our State each year. I don't believe that Marylanders should be required to pay more for their auto insurance because of an accident for which they were not at fault. This legislation is intended to ensure that Marylanders who find themselves in a similar situation in the future are protected from the premium increases that I experienced.

I respectfully request a favorable report on Senate Bill 172. Thank you for your consideration.

Sincerely,

A handwritten signature in black ink, appearing to read "J. Bailey".

Senator Jack Bailey