

**HB0128/143827/1**

BY: Finance Committee

AMENDMENTS TO HOUSE BILL 128  
(Third Reading File Bill)

AMENDMENT NO. 1

On page 4, in line 5, strike “**10**” and substitute “**14**”.

AMENDMENT NO. 2

On page 1, in line 10, strike “19–511(b), and 19–511.1(b)” and substitute “19–511(a) and (b) and 19–511.1(a) and (b)”; in line 15, after “19–509.1,” insert “and”; and in the same line, strike “, 19–511(a), and 19–511.1(a)”.

On page 2, strike beginning with “[elected” in line 20 through “MAINTAINS” in line 21.

On page 3, in line 13, strike “or”; in line 14, before “policy” insert “NEW”; in line 15, after “insurance” insert “ISSUED ON OR AFTER JULY 1, 2024”; in line 17, after “subtitle]” insert “;OR”

**(3) IF A FIRST NAMED INSURED ON A RENEWAL POLICY ISSUED BEFORE JULY 1, 2024 HAS NOT ELECTED TO OBTAIN ENHANCED UNDERINSURED MOTORIST COVERAGE UNDER THIS SECTION**”;

and in lines 19 and 20, in each instance, strike the bracket.

On page 6, strike beginning with “[not” in line 30 through “subtitle” in line 32 and substitute “UNINSURED MOTORIST COVERAGE REQUIRED UNDER § 19–509 OF THIS SUBTITLE AND HAS NOT OBTAINED ENHANCED UNDERINSURED MOTORIST COVERAGE UNDER § 19–509.1 OF THIS SUBTITLE”.

On page 7, in line 6, strike the brackets; in the same line, strike “**APPLIES ONLY**”; in line 8, strike “**WAIVED**”; in line 9, strike “**AND**”; in the same line, strike the brackets; in the same line, strike “**MAINTAINS**”; in lines 20 and 21, strike “**NOT WAIVED AND THEREFORE MAINTAINS**”; and in lines 22 and 23, in each instance, strike the bracket.

AMENDMENT NO. 3

On page 7, after line 30, insert:

“SECTION 2. AND BE IT FURTHER ENACTED, That:

(a) The Maryland Insurance Administration shall conduct a study on the impact of converting enhanced underinsured motorist coverage under private passenger motor vehicle liability insurance from an opt-in coverage option to an opt-out coverage option.

(b) The study shall include:

(1) a comparison of the rate of selection of enhanced underinsured motorist coverage before and after the implementation of this Act;

(2) an analysis of the impact on premiums from enhanced underinsured motorist coverage being offered as a default selection for coverage, including the identification and analysis of any factors contributing to any observed impact on premiums relating to the offering of enhanced underinsured motorist coverage as a default selection for coverage;

(3) to the extent information is available, an analysis of the impact of the offering of enhanced underinsured motorist coverage as a default option on compensation for damages resulting from motor vehicle accidents, including the impact on out-of-pocket costs incurred by insureds for damages exceeding policy limits;

(4) a review of notice and waiver procedures relating to the offering of enhanced underinsured motorist coverage as a default coverage option to:

(i) assess whether consumers are aware of the uninsured motorist and enhanced underinsured motorist coverage options and able to make an informed selection from the description of the coverage options and the per vehicle premium associated with each option; and

(ii) make recommendations regarding any changes to notice and coverage selection procedures to improve consumer awareness and informed decision making regarding uninsured motorist and enhanced underinsured motorist coverage; and

(5) any other relevant matters relating to the offering of uninsured motorist and enhanced underinsured motorist coverage by private passenger motor vehicle liability insurers.

(c) (1) On or before December 31, 2026, the Maryland Insurance Administration shall submit an interim report to the Governor and, in accordance with § 2-1257 of the State Government Article, the Senate Finance Committee and the House Economic Matters Committee that includes any initial findings and recommendations from the study required under this section.

(2) On or before December 31, 2028, the Maryland Insurance Administration shall submit a final report to the Governor and, in accordance with § 2-1257 of the State Government Article, the Senate Finance Committee and the House Economic Matters Committee that includes the findings and recommendations from the study required under this section.”;

in lines 31 and 34, strike “2.” and “3.”, respectively, and substitute “3.” and “4.”, respectively; and in line 35, after “2023.” insert “It shall remain effective for a period of 5 years and 8 months, at the end of June 30, 2029, this Act, with no further action”

required by the General Assembly, shall be abrogated and of no further force and effect.”.