

# HOUSE BILL 816

C4

6lr2702  
CF SB 469

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By: **Delegates Taylor, Addison, Amprey, Boafo, Fennell, Harrison, Lewis, Phillips, Ruff, Smith, Stinnett, Toles, Turner, Wims, and Young**

Introduced and read first time: February 4, 2026

Assigned to: Environment and Transportation

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## A BILL ENTITLED

1 AN ACT concerning

2 **Maryland Automobile Insurance Fund – Affordability – Purpose of Fund and**  
3 **Authorized Program**

4 FOR the purpose of altering the purpose of the Maryland Automobile Insurance Fund to  
5 specify that the financial security provided by the Fund be provided at rates that are  
6 affordable; authorizing the Executive Director of the Fund to establish a certain  
7 affordability program; and generally relating to the Maryland Automobile Insurance  
8 Fund.

9 BY repealing and reenacting, without amendments,  
10 Article – Insurance  
11 Section 20–101(a), (f), and (g) and 20–507(a), (c), and (e)  
12 Annotated Code of Maryland  
13 (2017 Replacement Volume and 2025 Supplement)

14 BY repealing and reenacting, with amendments,  
15 Article – Insurance  
16 Section 20–301(a) and 20–507(b)  
17 Annotated Code of Maryland  
18 (2017 Replacement Volume and 2025 Supplement)

19 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,  
20 That the Laws of Maryland read as follows:

### 21 Article – Insurance

22 20–101.

23 (a) In this title the following words have the meanings indicated.

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EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



(f) "Executive Director" means the Executive Director of the Fund.

(g) "Fund" means the Maryland Automobile Insurance Fund.

3 20-301.

4 (a) The purpose of the Fund is to provide the financial security required under §  
5 17-103 of the Transportation Article **AT AFFORDABLE RATES** to those eligible persons  
6 that are unable to obtain it from an Association member.

7 20-507.

15 (2) Notwithstanding Title 11, Subtitle 2 or Subtitle 3 of this article or any  
16 other provision of this title, the Executive Director may:

17 (I) base premiums on one or both of the following items:

21 [ (ii) ] 2. the prior claims experience of an insured or applicant for  
22 insurance; AND

26 (c) The provisions of Title 11, Subtitle 2 of this article apply to the determination  
27 of premiums by the Executive Director and the filing of rates with the Commissioner:

28 (1) between July 1, 2025, and December 31, 2025, both inclusive; and

(2) beginning January 1, 2026, if the Fund's total adjusted capital is less than the amount required under § 20–306(c) of this title.

4 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect  
5 October 1, 2026.