



**MARYLAND**  
AUTO INSURANCE

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**TESTIMONY – HOUSE BILL 125**

**Date:** January 20, 2022

**Position:** Informational

**Bill Number:** House Bill 125

**Bill Title:** Motor Vehicle Insurance – Rate Filings – Discrimination in Underwriting and Rating  
– Use of Gender

**House Bill 125 Review and Analysis**

House Bill 125 prohibits an insurer who writes private passenger motor vehicle insurance from refusing to underwrite, cancel, refuse to renew, rate a risk, or increase a renewal premium based in whole or in part on the gender of the insured or applicant. Maryland Auto does rate, in part, based on gender. This is based on actuarial evidence that gender is a predictor of risk.

If Maryland Auto were to lose the ability to use gender as a rating factor, on average annual premiums would increase +5.0% or decrease -5.0%, for 90% of our policyholders. In virtually all categories, the reductions would apply to males and the increases would apply to females. The most significant impact would be for females under 30 with an annual premium increase of approximately +37.0% and single males under 25 with an annual premium decrease of up to -20.0%.

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