



MONTGOMERY COUNTY, MARYLAND
WOMEN'S DEMOCRATIC CLUB

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**House Bill 0125 – Motor Vehicle Insurance - Discrimination in Underwriting and Rating -
Use of Gender
Economic Matters Committee – January 20, 2022
SUPPORT**

Thank you for this opportunity to submit written testimony concerning an important priority of the **Montgomery County Women's Democratic Club (WDC)** for the 2022 legislative session. WDC is one of the largest and most active Democratic Clubs in our County with hundreds of politically active women and men, including many elected officials.

WDC urges the passage of HB0125 - Motor Vehicle Insurance - Discrimination in Underwriting and Rating - Use of Gender. This bill will prohibit an insurer, with respect to private passenger motor vehicle insurance, from refusing to underwrite, canceling, refusing to renew, rating a risk, or increasing a renewal premium based, in whole or in part, on the gender of the insured or applicant.

A 2017 study by the Consumer Federation of America found that women over 25, particularly those between 40 and 60, pay more than men with similar driving histories for auto insurance. According to the Maryland Consumer Rights Coalition, Maryland has one of the highest average auto insurance rates in the entire country. Many of Maryland's top insurers use gender as a primary factor in setting auto insurance premiums. Of the top ten insurance companies, eight use gender as a rate factor. This drives up insurance costs for women across the State - and adds to the economic burden of working women who only earn an average of 86 cents to every dollar earned by men in Maryland.

While passage of this bill may raise rates for younger women under 25, it will reduce auto insurance costs for many more women in their primary working years – many of whom rely on their cars to get back and forth to work, or to take their children to school and daycare. Premiums should be based on non-discriminatory driving-related factors, and not on gender.

We ask for your support for HB0125 and strongly urge a favorable Committee report.

Respectfully,

Leslie Milano
President