



TESTIMONY FOR HB0125

Motor Vehicle Insurance - Discrimination in Underwriting and Rating - Use of Gender

Bill Sponsor: Delegate Shetty

Committee: Economic Matters

Organization Submitting: Maryland Legislative Coalition

Person Submitting: Cecilia Plante, co-chair

Position: FAVORABLE

I am submitting this testimony in favor of HB0125 on behalf of the Maryland Legislative Coalition. The Maryland Legislative Coalition is an association of activists - individuals and grassroots groups in every district in the state. We are unpaid citizen lobbyists, and our Coalition supports well over 30,000 members.

Our members are shocked at the ways that insurance companies discriminate and prey on women. There is absolutely no reason why a woman should pay more for automobile insurance than a man, especially when they are statistically less likely to get in an accident. This is especially disturbing when you consider how many single moms have to pay these inflated rates.

This bill will ensure greater equity in auto insurance rates. It precludes insurance companies from refusing to underwrite, cancel, refuse to renew, rate a risk, or increase the renewal premium based wholly or partly on the gender of the insured or applicant. It is a shame that we have to legislate behavior to stop these pernicious discriminatory practices, but without this legislation many women will be charged extra simply because they are women.

This should not happen in Maryland. The Maryland Legislative Coalition supports this bill and we recommend a **FAVORABLE** report in Committee.