

March 14, 2023

Good afternoon, esteemed members of the Economic Matters Committee for the Maryland House of Delegates. My name is Dr. Jamison Hunter, and I am here to share my first-hand experience with Maryland insurance carriers not paying diminished value claims.

On March 17, 2022, I was involved in an accident caused by a Washington Metropolitan Area Transit Authority (Metro) police on the Washington Beltway. The Metro police vehicle hit another vehicle, insured by Liberty Mutual, which then hit my new \$80,000, 2022 Infiniti. Liberty Mutual denied liability, stating that the initial cause of the accident was the Metro police vehicle. Metro refused to accept liability and cited immunity, stating that they were on-duty at the time of the accident. However, the police report did not mention the use of siren by the Metro police vehicle, suggesting that it was not responding to an emergency call.

As a result of the accident, I had \$18,000 in damages to my vehicle, which had less than 8,000 miles on it. However, I am unable to seek diminished value from my insurance carrier, GEICO, because Maryland is a third-party state. Even GEICO, who should be seeking recovery from the accident refused to seek subrogation. This means that I cannot get diminished value against my own insurance carrier.

The accident wasn't my fault, and no carrier seemed responsible for my \$11,500 diminished value loss. Yet, I cannot find any institution, including the Maryland Insurance Administration, to help me recover what I am entitled to. I urge the MIA within its diminished value study to investigate impact of the state's third-party system on consumers and the importance of holding insurance carriers accountable for their actions.

Thank you for your time and consideration.