



**MARYLAND**  
AUTO INSURANCE

**POSITION ON PROPOSED LEGISLATION**

**Date:** February 16, 2023

**Position:** Informational / Letter of Concern

**Bill Number:** House Bill 721

**Bill Title:** Motor Vehicle Insurance – Insurance Identification Card – Multiple Named Insureds

**House Bill 721 Review and Analysis:**

House Bill 721 requires Maryland Automobile Insurance Fund (MAIF) to provide upon request of a named insured and each renewal:

1. An insurance identification card that indicates all named insureds on the policy; or
2. Separate insurance identification cards for each named insured on the policy.

Currently, as required by statute MAIF's private passenger and commercial policy insurance identification cards list only the named insureds, which is typically the vehicle owner and co-owner or the business entity. Our cards do not list all drivers on the policy.

In order for MAIF to issue separate private passenger and commercial policy insurance identification cards for all named insureds and listed drivers requires, a new capability to be developed and implemented. The development of the new capability by an outside vendor requires 2,000 hours of programming (approximately 6 months) at \$200-\$250 an hour, or \$400,000-\$500,000 to complete the project.

**Conclusion**

Please let me know if I can answer any questions or provide additional information.

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