



THE MARYLAND HOUSE OF DELEGATES  
ANNAPOLIS, MARYLAND 21401

**Testimony in Support of HB 148**  
**Private Passenger Motor Vehicle Insurance - Premium Increase – Prohibition**

Chair Wilson, Vice Chair Crosby, and honorable members of the House Economic Matters Committee:

Thank you for considering HB 148 Private Passenger Motor Vehicle Insurance - Premium Increase – Prohibition. This is a consumer protection bill, which aims to prohibit automobile insurers from increasing premiums after a driver has been in an accident in which they were not at fault.

This issue was brought to my attention by a constituent who saw his insurance premium double after being in an accident which his insurance company had determined was not his fault. Our neighbors in Virginia and the District of Columbia already have laws prohibiting this unfair practice, as do many other states including California, Colorado, Connecticut, Florida, Hawaii, Louisiana, Michigan, Oklahoma, Rhode Island, and Washington.

Maryland currently prohibits insurers from canceling or refusing to renew coverage after 2 or fewer claims within a 3-year period for which the insured driver was determined not at fault. This bill provides a simple addition to prevent the increase of a premium. Since an exorbitant rate increase is an effective way to get a customer to not renew their policy, prohibiting such an increase strengthens the intention of our existing law. This still leaves insurers the option to increase, cancel, or refuse to renew if there are more than 2 claims in 3 years, providing reasonable flexibility for insurance companies.

There is no justifiable reason to penalize safe drivers who file legitimate claims after an accident that was no fault of their own.

I respectfully ask for a favorable report.

Sincerely,

A handwritten signature in black ink, appearing to read "Natalie Ziegler".

Delegate Natalie Ziegler  
Howard & Montgomery Counties, District 9A