



Testimony of
American Property Casualty Insurance Association (APCIA)
House Economic Matters Committee
HB 843 Consumer Protection - Motor Vehicle – Right to Repair
February 11, 2025

Favorable with Amendment

The American Property Casualty Insurance Association (APCIA) is the primary national trade association for home, auto, and business insurers. Our members write approximately 67.1 percent of all private passenger auto insurance sold in Maryland and 82.4% of all commercial auto insurance sold in Maryland. APCIA respectfully supports House Bill 843.

House Bill 843 requires manufacturers to make vehicle data and repair information available to owners and independent repair shops on the same terms and methods that they do a dealer. It specifically allows the original manufacturer to charge both for the access to the information and the data. APCIA supports the ability for vehicle owners and independent repair shops to have access to vehicle data and repair information on reasonable terms.

The bill, as currently written allows the manufacturer to charge for access on “fair and reasonable terms” and establishing the factors to determine what “fair and reasonable terms” are. The factors listed seem reasonable, but we are concerned that **vehicle owners** could be charged for accessing vehicle data for assessing driver safety (such as a fleet owner, or parent of a young driver) or participating in a telematics based insurance program. We urge the committee to modify the bill to protect the ability of Maryland parents and fleet owners to encourage safe driving.

Subject to that modification, the APCIA urges the Committee to provide a favorable report on House Bill 843.

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