

JACK BAILEY
Legislative District 29
Calvert and St. Mary's Counties

Budget & Taxation Committee



THE SENATE OF MARYLAND
ANNAPOLIS, MARYLAND 21401

Annapolis Office
James Senate Office Building
11 Bladen Street, Room 401
Annapolis, Maryland 21401
410-841-3673 • 301-858-3673
800-492-7122 Ext. 3673
Jack.Bailey@senate.state.md.us

District Office
Dorsey Professional Park
23680 Three Notch Road, Unit 101
Hollywood, Maryland 20636
240-309-4238

February 12, 2025

**Senate Bill 551 – Private Passenger Motor Vehicle Insurance - Collisions With Wild Animals -
Prohibited Actions by Insurers**

Dear Chair Beidle and Members of the Committee,

I am writing to introduce Senate Bill 551. This legislation would prohibit an insurer, with respect to private passenger motor vehicle insurance, from increasing a premium, adding a surcharge, or removing, altering, or refusing to consider a discount based on accidents or losses caused by a collision with a free-roaming wild animal and for which the insured was not at fault for the loss.

Last year, I came before you with legislation based on my own personal experience with this issue. In September 2021, I was involved in a collision with a deer. My insurance company determined I was not at fault for this accident. However, this incident was later combined with a previous incident from 2020 as cause to increase my premium by 26%.

After last session, the Maryland Insurance Administration conducted a study to examine current insurer practices with regards to increasing premiums based on collisions with wild animals. This study found that no insurance companies in Maryland remove a discount specifically for collisions with wildlife. However, it did find that seven companies applied surcharges due to a claim for a collision with wildlife, and 15 companies consider the overall number or dollar amount of claims under comprehensive coverage, including collisions with wildlife, to determine qualification for a safe driver or loss free discount. Senate Bill 551 will prohibit these practices to ensure that consumers are protected from the risk of premium increases resulting from these deer strikes.

As we are all aware, deer collisions are far too common in Maryland. I don't believe that Marylanders should be required to pay more for their auto insurance because of an accident for which they were not at fault. This legislation is intended to ensure that Marylanders who find themselves in a similar situation in the future are protected from the premium increases that I experienced.

I want to thank Chair Beidle for referring this matter to the Maryland Insurance Administration for further study and the MIA for their report on this important issue. I respectfully request a favorable report on Senate Bill 551. Thank you for your consideration.

Sincerely,

A handwritten signature in black ink, appearing to read "J. Bailey".

Senator Jack Bailey