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February 2, 2026

The Honorable Pam Beidle, Chair
Senate Finance Committee
3 East Miller Senate Office Building
Annapolis, Maryland 21401

RE: Senate Bill 304 - *Collisions With Wild Animals - Prohibited Actions by Insurer* - UNFAVORABLE

Dear Chair Beidle and Members of the Committee,

On behalf of the Maryland Association of Mutual Insurance Companies (MAMIC), we respectfully oppose Senate Bill 304.

MAMIC is comprised of 12 mutual insurance companies that are headquartered in Maryland and neighboring states.

The Maryland Insurance Administration (MIA) has, among its primary duties, the obligation to review the rating practices of insurers to guarantee compliance with both State insurance statutes and other applicable laws. In automobile insurance, the collision of a vehicle with another object, whether that object is, for example, another vehicle, a fixed object such as a tree, or a wild animal such as a deer, may give rise to a permissible rating factor under conditions established by the MIA. The MIA is responsible for overseeing the use of all such rating factors by insurers. Traditionally, the General Assembly has consulted with the MIA on such matters and followed its advice.

On December 2, 2024, the MIA responded to the request of Chair Beidle with information regarding wild animal collisions and their effect on premium increases in private passenger automobile insurance. Some of the statistics gathered by the MIA are instructive. Of 73 insurers surveyed, the rating approaches for wild animal collisions differ. Such collisions may be counted toward a total number of incidents for a policyholder, a loss cost threshold toward a policyholder surcharge, or a specific surcharge related to a specific wild animal collision.

This variation illustrates the different ways that different insurers may treat wild animal collisions. The MIA study notes that “the majority of companies do not apply surcharges specifically for collisions with deer or other wildlife.” One lesson learned from these varying treatments by insurers is that consumers should shop for coverage among the approximately 150 licensed automobile insurers in the State, if they are concerned about the rating impact of a wild animal collision.

Another statistic worth noting in the MIA study is that there are over 30,000 claims each year for vehicle collisions with wildlife in the State. In 2023, for example, the average cost per claim exceeded \$6,000 and the total loss costs were nearly \$200 million. Because loss costs are an essential component of automobile insurance rating, applying these costs to persons who did not experience any wildlife collisions would simply increase rates for a majority of Maryland vehicle owners.

For these reasons, MAMIC respectfully requests an unfavorable report on Senate Bill 304.

Thank you for your consideration.

Melissa Shelley
President, MAMIC

cc: Bryson Popham