

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

Budget & Taxation Committee



THE SENATE OF MARYLAND
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Senate Bill 304 – Collisions With Wild Animals - Prohibited Actions by Insurer

Dear Chair Beidle and Members of the Committee,

I am writing to introduce Senate Bill 304. 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.

For the last two years, I have come 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 and used as cause to increase my premium by 26%.

After the 2024 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 304 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 respectfully request a favorable report on Senate Bill 304. Thank you for your consideration.

Sincerely,

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

Senator Jack Bailey