



**SB865 Workgroup on the Affordability of Private Passenger Automobile Insurance – Extension  
and Alteration of Membership and Duties**

**Position: FAV**

February 25, 2026

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

Chair Beidle and Members of the Committee,

Economic Action Maryland Fund writes in strong support of SB865 which provides a one year extension for the Work Group on the Affordability of Private Passenger Auto Insurance.

I was honored to serve as a member of the Work Group, led by Commissioner Grant, and would be honored to continue to serve on the Work Group. As this committee is aware, the Work Group submitted a [final report](#) which recommended further study into how the state could design and implement a low-cost auto insurance program. SB865 also states that the Work Group should continue to look at the use of territorial ratings as well as other ratings factors that may contribute to disparate impacts of insurance rates.

SB865 strengthens the mandate of the earlier work group in two ways; first, by requiring the workgroup to develop legislative recommendations on ways to reduce premiums, and, secondly by adding two members of consumer research organizations to the Work Group.

Developing concrete legislative recommendations for the General Assembly to consider as well as establishing a work group that provides a more balanced composition between insurance producers and advocates will likely produce a robust debate as well as recommendations within the final report that represent broad support.

For all these reasons, we support SB865 and urge a favorable report.

Best,

Marceline White  
Executive Director

*Economic Action (formerly the Maryland Consumer Rights Coalition) champions economic rights and housing justice through advocacy, research, consumer education, and direct service. Our 12,500 supporters include consumer advocates, practitioners, and low-income and working families throughout Maryland.*

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