



January 29, 2026

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

RE: SB 304 - Collisions with Wild Animals – Prohibited Actions by Insurer – UNFAVORABLE

Dear Senator Beidle and members of the Committee:

On behalf of the Insurance Agents & Brokers of Maryland (IA&B), we respectfully urge an unfavorable vote on Senate Bill 304, which would prohibit insurers from using collisions with free-roaming wild animals as a rating factor in automobile insurance. IA&B is a professional trade association for independent insurance agents in Maryland, representing nearly 200 member agencies and their 1,800-plus employees.

Maryland law requires the Maryland Insurance Administration to ensure that any rating factor used by insurers is actuarially justified. In other words, rating factors must accurately reflect the level of risk being insured. Past vehicle collisions of any kind, including collisions with wild animals, are predictive of future claims.

When insurers are prohibited from considering certain indicators of risk, including a drivers' history of collisions with free-roaming wild animals, the costs associated with those accidents do not go away. Instead, the costs would be shifted across the broader pool of insured drivers, meaning low-risk drivers would be forced to effectively subsidize higher-risk individuals with prior collisions.

For these reasons, we respectfully urge an unfavorable vote on Senate Bill 304. Thank you for your consideration.

Sincerely,

Johnathan Savant
Director, Government Affairs