



March 6, 2026

The Honorable J. Sandy Bartlett, Chair
House Judiciary Committee
100 Taylor House Office Building
Annapolis, Maryland 21401

RE: House Bill 1583 *Private Passenger Motor Vehicle Insurance - Fairness and Affordability Study*

FAVORABLE WITH AMENDMENTS

Dear Chair Bartlett and Members of the Committee,

On behalf of the Insurance Agents & Brokers of Maryland (IA&B), we respectfully urge a favorable report on House Bill 1583 with amendments. IA&B is a professional trade association for independent insurance agents in Maryland, representing nearly 200 member agencies and their 1,800-plus employees.

We are speaking today not only for our independent agent members in Maryland, and not only for their employees, but also for thousands more individuals who are licensed, qualified insurance producers providing advice on automobile insurance to the owners of more than two million private passenger automobiles and additional vehicles such as trucks, motorcycles, etc.

This discussion began last week with the hearing in this Committee of House Bill 816, which dealt with the Maryland Auto Insurance Fund (MAIF). Our members, and most producers, use MAIF as a market of last resort, which is its statutory purpose. We have begun to realize, however, that insurance producers who are licensed and regulated by the State, may also serve an important function in achieving your public policy goals. First among these goals is to provide insurance to all two million car owners, as required by law. Another goal is to use our best efforts to address the unaffordability problem that affects automobile insurance and so many other consumer products. We have begun to discuss, with the Insurance Commissioner and others, how producers might assist you in addressing these issues. We look forward to engaging you in that conversation as well. You will likely see proposed amendments from IA&B for House Bill 1583 that address this subject.

For these reasons, we respectfully urge a favorable report with amendments on House Bill 1583 as drafted. Thank you for your consideration.

Sincerely,

Johnathan Savant

cc: Claire Pantaloni
Bryson F. Popham