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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 Maryland Association of Mutual Insurance Companies (MAMIC), we support House Bill 1583 with amendments.

As you may recall, MAMIC is comprised of 12 mutual insurance companies that are headquartered in Maryland and neighboring states. Approximately one-half of our members are domiciled in Maryland, and are key contributors and employers in our local communities. Together, MAMIC members offer a wide variety of insurance products and services and provide coverage for thousands of Maryland citizens.

MAMIC has supported several initiatives to study automobile insurance and its affordability, both in 2025 and now in 2026. We support this important additional effort, that will bring together experiences from other states and that will allow Maryland to consider new options for legislation on this important subject. MAMIC has several suggestions for the language of the study, which we will submit along with our insurance industry colleagues.

For these reasons, MAMIC respectfully requests a favorable report on House Bill 1583 with amendments.

Thank you for your consideration.

Melissa Shelley
President, MAMIC

cc: Bryson Popham