



**Testimony of**

**American Property Casualty Insurance Association (APCIA)**

**House Judiciary Committee**

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

**March 10, 2026**

**Unfavorable**

The American Property Casualty Insurance Association (APCIA) is the primary national trade organization representing nearly 67.4 percent of the Maryland private passenger auto insurance market. APCIA appreciates the opportunity to provide written testimony in favor of House Bill 1583. The bill focuses on ways to address the affordability of auto insurance for low-income drivers. APCIA supports such efforts.

HB 1583 is the result of one of the recommendations of the Affordability of Private Passenger Automobile Workgroup.<sup>1</sup> The workgroup came to a consensus to study how to establish either a low-cost auto program or an economic relief program to reduce the cost of private passenger automobile insurance for low-income drivers. APCIA was an active participating member of the Workgroup

APCIA appreciates the opportunity to provide written testimony regarding House Bill 1583 and urges the Committee to provide a favorable report.

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<sup>1</sup> <https://insurance.maryland.gov/Consumer/Appeals%20and%20Grievances%20Reports/Affordability-of-Private-Passenger-Automobile-Insurance-2025-Workgroup-Report.pdf>