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**Date:** March 31, 2026

**Bill # / Title:** Senate Bill 865 - Workgroup on the Affordability of Private Passenger Automobile Insurance – Extension and Alteration of Membership and Duties

**Committee:** House Judiciary Committee

**Position:** Support

The Maryland Insurance Administration (MIA) appreciates the opportunity to share its support for Senate Bill 865.

Senate Bill 865 would extend and add to the duties of the Workgroup on the Affordability of Private Passenger Automobile Insurance established under 2025 Maryland Laws Ch. 395. Specifically, this bill would require the workgroup to further study and report to the General Assembly by January 1, 2027 on certain issues relating to the establishment of premium rates for private passenger automobile insurance. The legislation also adds to the workgroup four additional members: one representative of the National Association of Mutual Insurance Companies; one actuary who is a member of the American Academy of Actuaries; and two representatives of a nonprofit research or consumer advocacy organization with demonstrated expertise in automobile insurance rating practices and affordability. The report would include specific recommendations concerning appropriate legislative action to address any disparate impacts that may result from certain rating methodologies, including territorial rating, and the impact of any modifications or alternative rating approaches on rates across the State.

The original study and report completed pursuant to 2025 Maryland Laws Ch. 395 was broad and comprehensive, examining numerous factors and policies that may impact the affordability of private passenger automobile insurance. Senate Bill 865 would enable the workgroup to continue and focus its work on delivering concrete recommendations on legislative action that can be taken to ensure fairness in the processes that private passenger automobile insurers use to establish premium rates for Maryland drivers.

For the reasons set forth above, the MIA respectfully requests a favorable committee report on Senate Bill 865 and thanks the Committee for the opportunity to share its support.