



**Testimony to the House Judiciary Committee
HB1583 Private Passenger Motor Vehicle Insurance - Fairness and
Affordability Study
Position: FWA**

March 10, 2026

The Honorable Sandy Bartlett, Chair
House Judiciary Committee
Room 100, House Office Building
Annapolis, Maryland 21401
cc: Members, Judicial Proceedings Committee

Chair Bartlett and Members of the Committee:

Economic Action writes in strong support of HB1583 which extends by one year the Work Group on the Affordability of Private Passenger Auto Insurance.

I was honored to serve as a member of the Work Group, led by Commissioner Grant, and would be honored to continue to serve on the Work Group. As this committee is aware, the Work Group submitted a [final report](#) which recommended further study into how the state could design and implement a low-cost auto insurance program.

Economic Action has been advocating for Maryland to address auto insurance affordability challenges for low-income drivers for the past decade. And the need to address affordability for a product the state requires is greater than ever. We recently surveyed more than 500 Marylanders, including a subset of our members on affordability issues. Seventy-three percent (73%) of respondents have seen an increase in their auto insurance over the past year, with 56% finding the increased cost difficult to afford and 13.5% finding the increase completely unaffordable. More than 25% saw their rates increase between \$101-\$250 dollars annually.

Several other states have designed low-cost auto insurance programs that have decreased the number of uninsured drivers in the state, enabled low-wage workers to fulfill the obligation to carry insurance, and provided a pathway for drivers to enter the traditional insurance market after several years. It's past time that Maryland did the same.

2209 Maryland Ave · Baltimore, MD · 21218 · 410-220-0494

info@econaction.org · www.econaction.org

Tax ID 52-2266235

Economic Action Maryland Fund is a 501(c)(3) nonprofit organization and your contributions are tax deductible to the extent allowed by law.



I have one amendment that will provide a better balance in the Work Group between consumer protection and industry perspectives. The amendment is as follows:

On line 20 ADD AND (IV) TWO REPRESENTATIVES OF A NONPROFIT RESEARCH OR CONSUMER ADVOCACY ORGANIZATION WITH DEMONSTRATED EXPERTISE IN AUTOMOBILE INSURANCE RATING PRACTICES AND AFFORDABILITY

With this amendment, we support HB1583 and urge a favorable report.

Best,

Marceline White
Executive Director

2209 Maryland Ave · Baltimore, MD · 21218 · 410-220-0494
info@econaction.org · www.econaction.org
Tax ID 52-2266235

Economic Action Maryland Fund is a 501(c)(3) nonprofit organization and your contributions are tax deductible to the extent allowed by law.