

March 6, 2026

The Honorable Sandy Bartlett, Chair
House Judiciary Committee
101 Taylor House Office Building
Annapolis, Maryland 21401

Re: NAMIC Support for HB 1583 - Private Passenger Motor Vehicle Insurance - Fairness and Affordability Study

Chair Bartlett and Members of the Committee,

Thank you for the opportunity to provide written testimony on House Bill 1583 - Private Passenger Motor Vehicle Insurance - Fairness and Affordability Study. On behalf of the National Association of Mutual Insurance Companies (NAMIC), we are in support of HB 1583 and request a favorable report.

The National Association of Mutual Insurance Companies (NAMIC) is the foremost trade association representing the property/casualty insurance industry. Serving more than 1,300 member companies—including local and regional insurers as well as some of the nation’s largest carriers—NAMIC members collectively write \$467 billion in annual premiums, representing 61% of the homeowners and 53% of the automobile insurance markets. For more than 130 years, NAMIC has been the leading voice advancing public policy solutions and regulatory frameworks that promote a strong, competitive market and protect our members and their policyholders.

This legislation takes an important step toward addressing the rising cost of auto insurance for low-income Marylanders by requiring the Maryland Insurance Administration (MIA) to establish a workgroup to study an equitable, sustainable low-cost auto program or economic-relief credit program aimed at reducing premiums for vulnerable drivers.

The bill builds on the findings of the January 1, 2026 affordability report, which identified several legislative options to improve access to affordable coverage and emphasized the need for continued analysis and targeted reforms. By convening a diverse workgroup - including legislative members, MAIF leadership, the Insurance Commissioner, and industry and consumer representatives – HB 1583 ensures that the study is comprehensive and grounded in practical expertise.

Given that auto insurance is a mandatory expense and a major affordability concern for Maryland drivers, this bill provides a responsible and data-driven path forward. For these reasons, we support House Bill 1583 and request a favorable report.

Sincerely,



Gina Rotunno
Regional Vice President, Mid-Atlantic