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Judiciary Committee

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THE MARYLAND HOUSE OF DELEGATES
ANNAPOLIS, MARYLAND 21401

HB0816: Maryland Automobile Insurance Fund - Affordability - Purpose of Fund and Authorized Program March 5, 2026

Good afternoon, Chair Bartlett, Vice-Chair Davis and members of the Judiciary Committee,

For the record, I am Delegate Kym Taylor, and I am here to present House Bill 816, a bill designed to ensure that the Maryland Automobile Insurance Fund (MAIF) can truly fulfill its mission of providing financial security to Maryland drivers.

The Maryland Automobile Insurance Fund serves as the insurer of last resort for those unable to obtain coverage from the private market. However, access to insurance is only meaningful if it is attainable. When premiums for the state's provider of last resort become prohibitively expensive, we unintentionally force drivers to choose between driving illegally or not driving at all—often hindering their ability to get to work or school.

This legislation makes two critical adjustments to the Insurance Article to prioritize affordability:

1. Redefines the Purpose of the Fund: Currently, the statutory purpose of the Fund is simply to provide financial security to eligible persons. SB 469 amends Section 20-301(a) to explicitly state that this financial security is to be provided "at affordable rates". This small but powerful language change codifies affordability as a central tenet of the Fund's mission.
2. Authorizes an Affordability Program: The bill empowers the Executive Director of the Fund to take concrete action. Specifically, it amends Section 20-507 to authorize the Executive Director to establish an affordability program.

Crucially, the bill grants the Executive Director the flexibility necessary to make this program work. It specifies that this program may be established even if it would otherwise be considered inconsistent with Title 11, Subtitle 2 or Subtitle 3 of the Insurance Article. This provision removes statutory handcuffs that might otherwise prevent the Fund from implementing innovative pricing models or discounts designed to help low-income drivers.

By clarifying that MAIF's purpose includes affordability and by granting the legal authority to create specific programs to achieve that goal, we can reduce the number of uninsured motorists on our roads and ensure equitable access to transportation for all Marylanders.

I respectfully request a favorable report on House Bill 816.