



# LEGISLATIVE BLACK CAUCUS OF MARYLAND, INC.

The Maryland House of Delegates, 6 Bladen Street, Room 300, Annapolis, Maryland 21401  
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Dear Chair and Members of the Committee,

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**The Legislative Black Caucus of Maryland offers its strong and favorable support for House Bill 816 and Senate Bill 469- Maryland Automobile Insurance Fund - Affordability - Purpose of Fund and Authorized Program.** This legislation changes the role of the Maryland Automobile Insurance Fund to help ensure that the financial security it provides is offered at affordable rates. The Fund's Executive Director will also be able to create a program that focuses on making insurance more affordable. By enforcing this bill, the initiative will help improve affordability within the Maryland Automobile Insurance Fund.

Insurance costs are relatively high, and HB 816/SB 469 seeks to ensure that insurance premiums remain affordable by authorizing the Executive Director of the Fund to establish affordability programs. The Maryland Automobile Insurance Fund is important because it provides automobile insurance as a last resort for drivers who are unable to obtain coverage in the private insurance market. This bill helps ensure that affordable coverage remains available for individuals who may otherwise be unable to afford it.

This critical issue highlights why this legislation is a necessary step toward promoting public safety and affordability so individuals can remain insured while maintaining accessible premium levels. For these reasons, the Legislative Black Caucus of Maryland strongly supports HB 816/SB 469.

Legislative Black Caucus of Maryland