

Suggested amendment document

Uploaded by: De'Von Brown

Position: FAV

MARYLAND AUTO PROPOSED AMENDMENTS TO HOUSE BILL 1583

On page 3, in line 7, strike "THE APPROPRIATE ENTITY TO" and substitute "WHETHER THE MARYLAND AUTOMOBILE INSURANCE FUND SHALL".

DRAFT

NAMIC Letter Supporting HB 1583.pdf

Uploaded by: Gina Rotunno

Position: FAV

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

HB 1583 - MIA - Support.pdf

Uploaded by: Marie Grant

Position: FAV

WES MOORE
Governor

ARUNA MILLER
Lt. Governor



Maryland
INSURANCE ADMINISTRATION

MARIE GRANT
Commissioner

JOY Y. HATCHETTE
Deputy Commissioner

200 St. Paul Place, Suite 2700, Baltimore, Maryland 21202
Direct Dial: 410-468-2113
1-800-492-6116 TTY: 1-800-735-2258
www.insurance.maryland.gov

Date: March 10, 2026

Bill # / Title: House Bill 1583 - Private Passenger Motor Vehicle Insurance - Fairness and Affordability Study

Committee: House Judiciary Committee

Position: Support

The Maryland Insurance Administration (MIA) appreciates the opportunity to share its support for House Bill 1583, which is a Departmental bill.

House Bill 1583 would implement a recommendation by the workgroup that studied and reported on issues relating to the affordability of private passenger automobile insurance pursuant to 2025 Maryland Laws Ch. 395. Specifically, this bill would implement a recommendation for further study of how the General Assembly could establish an equitable and sustainable low-cost auto program or economic relief credit program to reduce the cost of private passenger automobile insurance for low-income drivers in the State.

The study and report mandated under House Bill 1583 would be carried out by a workgroup mirroring the workgroup established under 2025 Maryland Laws Ch. 395. The workgroup would be chaired by the Insurance Commissioner and include a member of the Senate Finance Committee, a member of the House Judiciary Committee, the Executive Director of the Maryland Automobile Insurance Fund, a representative of a consumer advocacy group that is active in the area of auto insurance, a representative of auto insurers, and a representative of auto insurance producers.

The workgroup study proposed under House Bill 1583 would consider:

- Whether a low-cost auto program or economic relief credit program should be open to income-eligible residents with good driving records who are able to obtain coverage on the voluntary market, or limited to high-risk drivers insured through the Maryland Automobile Insurance Fund;
- Whether and how coverage types and coverage limits for policies offered through a low-cost auto program should be constrained to control program costs;
- Appropriate eligibility criteria for coverage through a low-cost auto program, such as having:

- Individual or household income below a certain threshold;
 - A good driving record or being a new driver; and/or
 - A vehicle valued below a certain amount;
- Whether a low-cost auto program should be completely self-funded via adequate rates and surcharges paid by its policyholders, or if a supplemental funding source should be designated;
- The appropriate entity to administer a low-cost auto program or economic relief credit program; and
- How an economic relief credit program should be funded.

The cost of private passenger automobile insurance is a major public concern because it is a mandatory expense for all drivers in the State. The study required under House Bill 1583 would provide the General Assembly with the information it needs to determine how to structure a program that makes essential automobile insurance coverage affordable for eligible low-income drivers. Such a program would help eligible low-income residents comply with State insurance laws and may reduce the number of uninsured drivers on Maryland roads, potentially reducing uninsured motorist claim costs and positively affecting auto insurance premium rates at large.

For the reasons set forth above, the MIA respectfully requests a favorable committee report on House Bill 1583 and thanks the Committee for the opportunity to share its support.

HB 1583 Private Passenger Motor Vehicle Insurance

Uploaded by: Nancy Egan

Position: FAV



Testimony of

American Property Casualty Insurance Association (APCIA)

House Judiciary Committee

House Bill 1583 - Private Passenger Motor Vehicle Insurance - Fairness and Affordability Study

March 10, 2026

Unfavorable

The American Property Casualty Insurance Association (APCIA) is the primary national trade organization representing nearly 67.4 percent of the Maryland private passenger auto insurance market. APCIA appreciates the opportunity to provide written testimony in favor of House Bill 1583. The bill focuses on ways to address the affordability of auto insurance for low-income drivers. APCIA supports such efforts.

HB 1583 is the result of one of the recommendations of the Affordability of Private Passenger Automobile Workgroup.¹ The workgroup came to a consensus to study how to establish either a low-cost auto program or an economic relief program to reduce the cost of private passenger automobile insurance for low-income drivers. APCIA was an active participating member of the Workgroup

APCIA appreciates the opportunity to provide written testimony regarding House Bill 1583 and urges the Committee to provide a favorable report.

Nancy J. Egan,

State Government Relations Counsel, DC, DE, MD, VA, WV

Nancy.egan@APCIA.org Cell: 443-841-4174

¹ <https://insurance.maryland.gov/Consumer/Appeals%20and%20Grievances%20Reports/Affordability-of-Private-Passenger-Automobile-Insurance-2025-Workgroup-Report.pdf>

HB 1583_IAB_FWA.pdf

Uploaded by: Bryson Popham

Position: FWA



Insurance Agents
& Brokers

March 6, 2026

The Honorable J. Sandy Bartlett, Chair
House Judiciary Committee
100 Taylor House Office Building
Annapolis, Maryland 21401

RE: House Bill 1583 *Private Passenger Motor Vehicle Insurance - Fairness and Affordability Study*

FAVORABLE WITH AMENDMENTS

Dear Chair Bartlett and Members of the Committee,

On behalf of the Insurance Agents & Brokers of Maryland (IA&B), we respectfully urge a favorable report on House Bill 1583 with amendments. IA&B is a professional trade association for independent insurance agents in Maryland, representing nearly 200 member agencies and their 1,800-plus employees.

We are speaking today not only for our independent agent members in Maryland, and not only for their employees, but also for thousands more individuals who are licensed, qualified insurance producers providing advice on automobile insurance to the owners of more than two million private passenger automobiles and additional vehicles such as trucks, motorcycles, etc.

This discussion began last week with the hearing in this Committee of House Bill 816, which dealt with the Maryland Auto Insurance Fund (MAIF). Our members, and most producers, use MAIF as a market of last resort, which is its statutory purpose. We have begun to realize, however, that insurance producers who are licensed and regulated by the State, may also serve an important function in achieving your public policy goals. First among these goals is to provide insurance to all two million car owners, as required by law. Another goal is to use our best efforts to address the unaffordability problem that affects automobile insurance and so many other consumer products. We have begun to discuss, with the Insurance Commissioner and others, how producers might assist you in addressing these issues. We look forward to engaging you in that conversation as well. You will likely see proposed amendments from IA&B for House Bill 1583 that address this subject.

For these reasons, we respectfully urge a favorable report with amendments on House Bill 1583 as drafted. Thank you for your consideration.

Sincerely,

Johnathan Savant

cc: Claire Pantaloni
Bryson F. Popham

HB 1583_MAMIC_FWA.pdf

Uploaded by: Bryson Popham

Position: FWA



191 Main Street, Suite 310 – Annapolis MD 21401 – 410-268-6871

March 6, 2026

The Honorable J. Sandy Bartlett, Chair
House Judiciary Committee
100 Taylor House Office Building
Annapolis, Maryland 21401

RE: House Bill 1583 - *Private Passenger Motor Vehicle Insurance - Fairness and Affordability Study*
FAVORABLE WITH AMENDMENTS

Dear Chair Bartlett and Members of the Committee,

On behalf of the Maryland Association of Mutual Insurance Companies (MAMIC), we support House Bill 1583 with amendments.

As you may recall, MAMIC is comprised of 12 mutual insurance companies that are headquartered in Maryland and neighboring states. Approximately one-half of our members are domiciled in Maryland, and are key contributors and employers in our local communities. Together, MAMIC members offer a wide variety of insurance products and services and provide coverage for thousands of Maryland citizens.

MAMIC has supported several initiatives to study automobile insurance and its affordability, both in 2025 and now in 2026. We support this important additional effort, that will bring together experiences from other states and that will allow Maryland to consider new options for legislation on this important subject. MAMIC has several suggestions for the language of the study, which we will submit along with our insurance industry colleagues.

For these reasons, MAMIC respectfully requests a favorable report on House Bill 1583 with amendments.

Thank you for your consideration.

Melissa Shelley
President, MAMIC

cc: Bryson Popham

HB1583 Private Passenger Motor Vehicle Insurance -

Uploaded by: Marceline White

Position: FWA



**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.

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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

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