



Maryland Consumer Rights Coalition

**Testimony to the Senate Finance Committee
SB 654 - Motor Vehicle Liability Insurance - Premium Increases - Consumer Complaints
Position: Favorable**

March 11, 2020

The Honorable Delores Kelley, Chair
Senate Finance Committee
3 East, Miller Senate Office Building
Annapolis, Maryland 21401
cc: Members, Senate Finance Committee

Honorable Chair Kelley and Members of the Committee:

The Maryland Consumer Rights Coalition (MCRC) is a statewide coalition of individuals and organizations that advances financial justice and economic inclusion for Maryland consumers through research, education, direct service, and advocacy. Our 8,500 supporters include consumer advocates, practitioners, and low-income and working families throughout Maryland.

We are writing today in support of SB 654, which extends the time a consumer has to file a complaint to MIA regarding an increase in auto insurance rates. Under current law, an individual has 30 days to file a complaint-but that is 30 days from the date the notice was mailed 'to the last known address' rather than 30 days from the time the complaint is received. Many renters are more transient than homeowners and may not receive the notice, the mail may be delayed, or it may get mislaid under junk mail. Regardless, the individual may miss their opportunity to file a complaint with such a short time horizon.

SB 654 will also require a report to the General Assembly documenting consumer complaints and their adjudication. This documentation will provide additional feedback to the General Assembly as they consider appropriate policies to address unaffordable auto insurance rates throughout Maryland, but particularly in Baltimore City and Prince Georges County.

For these reasons, we support SB 654 and urge a favorable report.

Best,



Maryland Consumer Rights Coalition

Marceline White
Executive Director