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Vice Chair
Economic Matters Committee



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Good afternoon Mr. Chairman and distinguished members of the committee. I am Vice Chair Crosby and It is my honor to present HB266 entitled Private Passenger Motor Vehicle Liability Insurance - Enhanced Underinsured Motorist Coverage - Opt-Out Option.

This bill makes a simple change regarding auto insurance and coverage. Currently, insurance companies provide an opt-in option for Enhanced Underinsured Motorist Coverage (EUIM). You have to select this option to gain the coverage. If someone does not have this coverage, then they could end up paying out of pocket if they are in an accident with an uninsured or underinsured motorist, even if the accident is not their fault. This bill would require insurance companies to include EUIM coverage and provide an OPT-OUT option, rather than the current opt-in option. Up until very recently, I did not have this coverage on my vehicles. It was only until this issue was brought to my attention that I looked at my own coverage and saw that I did not opt-in to have EUIM coverage. If I had been in an accident with an underinsured motorist, I could have been liable for the damages. I went in and opted-in and it only cost me an extra 4 dollars a month for \$250,000 more in coverage.

The problem is that no one knows you can opt in to this coverage, I didn't know about it and I am sure some of you didn't either. This bill would automatically give this coverage to folks who own a vehicle and have insurance, and the onus would be on the customer to opt out. When it comes to insurance, more information and more coverage is better. This bill does not require customers to have EUIM coverage, but it informs the consumer of the coverage and automatically opts them in, unless they make an informed decision to waive the coverage.

Based on these reasons, I ask for a favorable report on HB266