



## MARYLAND LEGISLATIVE LATINO CAUCUS

Lowe House Office Building, 6 Bladen Street, Room 200 · Annapolis, Maryland 21401  
Phone 410-841-3374 | 301-858-3374 · 800-492-7122 Ext. 3374 · Fax 410-841-3342 | 301-858-3342  
latino.caucus@house.state.md.us · www.mdlatinocaucus.org

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TO: Delegate Kumar P. Barve, Chair  
Delegate Dana Stein, Vice Chair  
Environment and Transportation Committee Members  
FROM: Maryland Legislative Latino Caucus (MLLC)  
DATE: March 8, 2022  
RE: HB1296 Motor Vehicles Driver's License and Insurance  
Offenses - Penalties

### **The MLLC supports HB1296 - Motor Vehicles - Driver's License and Insurance Offenses - Penalties**

The MLLC is a bipartisan group of Senators and Delegates committed to supporting legislation that improves the lives of Latinos throughout our state. The MLLC is a crucial voice in the development of public policy that uplifts the Latino community and benefits the state of Maryland. Thank you for allowing us the opportunity to express our support of HB1296.

Auto insurance is tied to FICO scores in Maryland, which means Latino immigrants without credit histories either cannot get auto insurance, or the rates are so high that they cannot afford it. For immigrants, routine traffic stops can have life altering consequences. For legal residents, if their current green card or permit expires because of processing delays, they could lose their auto insurance and their driver's license. This puts the entire family in the predicament of whether to risk driving to work without a license or lose their job. Driving without a valid license is a criminal misdemeanor in Maryland. However, it is still a jailable offense which could jeopardize the approval of their immigration case, not to mention the economic burden the legal fees cause on already struggling families.

This bill will end or reduce the jail time and fine for driving with a revoked or suspended driving license due to the lack of auto insurance. Rising auto insurance prices puts Marylanders already struggling to pay for normal daily expenses in a tough spot; thus, sometimes they have to choose to pay their car insurance to avoid jail, instead of paying for other basic needs.

For these reasons, the Maryland Legislative Latino Caucus respectfully requests a favorable report on HB0404.