

Dear House Judiciary Committee,

I am a white suburban resident of District 21 and I want to speak about the underlying injustice in the current punishment for driving uninsured. **I am testifying in support of House Bill 655.**

This bill would eliminate incarceration as a penalty for driving while uninsured.

In Maryland, driving uninsured is an incarcerable offense or up to one year in jail, a \$1000 fine, or both for the first offense. Yet over 600,000 Marylanders drive uninsured throughout the state of Maryland citing the cost of auto insurance as the primary factor. A person's poverty should not determine their mobility.

The Baltimore-Towson Metropolitan Area had the worst racial disparities in the nation, with average premiums in predominantly African American ZIP codes being almost double, or 94 percent higher than the average premiums in its predominantly white communities. This is primarily due to the use of zip codes, credit history, and other non-driving factors being used when setting rates.

Given the House of Delegates shelved legislation just this year to remove zip codes as a factor in setting auto-insurance rates, the reality is that poor folks, especially poor folks of color are priced out of affording insurance. That makes it all the more important that this legislation is passed to end this criminalization of poverty.

In addition, the fact that driving without insurance is often a decision made as a result of not having enough money to afford insurance, it's also unlikely they could afford a \$1,000 fine. We encourage you to consider this fact when crafting this legislation.

In 2014, the Maryland Consumer Rights Coalition reviewed auto insurance rates for drivers throughout Central Maryland. The analysis found that a single 30-year-old man in Baltimore City pays, on average, more than \$500 more than he would pay for the same insurance in Montgomery County. A married couple that rents their home in Baltimore would pay, on average, more than \$1,200 more for car insurance than they would pay in Anne Arundel County. I live in Anne Arundel County and think these differences are indicative of racial preference and prejudice. All Marylanders deserve to be treated fairly.

It is for these reasons that I am encouraging you to vote in support of House Bill 655

Thank you for your time, service, and consideration.

Sincerely,

Linda Girdner
941 Fall Ridge Way
Gambrills, MD 21054