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Environment and
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Subcommittees
Environment
Motor Vehicle and Transportation



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THE MARYLAND HOUSE OF DELEGATES
ANNAPOLIS, MARYLAND 21401

February 10, 2022

RE: Testimony, HB655: Driving Without Required Security - Repeal of Incarceration Penalties

Chair, Vice Chair, and Members of the House Judiciary Committee,

For the record, I am Delegate Regina T. Boyce, here with testimony for **HB655: Driving Without Required Security - Repeal of Incarceration Penalties**.

HB655 repeals the incarceration penalty for driving uninsured in Maryland. The fine for driving uninsured remains at a cost not exceeding \$1000.

The Insurance Information Institute stats in 2019 list **Maryland as the 16th state** in the country for uninsured motorist. Maryland has **14.1% of motorists who are uninsured**. Maryland requires some of highest coverage rates in the country.

The Maryland Insurance Administration (MIA) allows insurance companies to use geographical area, sex, age, marital status, occupation, education, home ownership, and credit history to set insurance rates. The Maryland Consumer Rights Coalition (MCRC) states that most Maryland drivers with perfect records pay more than \$500/yr. for the required minimum liability coverage. Maryland insurance premiums are the 6th highest in the nation, averaging over \$1000/year. The ability to use personal, non-driving related, factors of the insured to determine insurance rates are disproportionately higher for those who are low-income, working class residents. These discriminatory factors for insurance rates paired with the state's incarceration laws for not having auto insurance is criminal. This policy is an example of a poverty trap: mechanisms, systems, and policies that keep poor people poor.

It is for these reasons that I urge a favorable report for HB655,

A handwritten signature in blue ink that reads "Regina T. Boyce".

Regina T. Boyce