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Private Passenger Automobile Insurance Affordability Workgroup

Meeting #2

Tuesday, October 28, 2025

3:00 p.m. - 5:00 p.m.

This meeting is virtual through the Zoom platform.
ZoomGov Link: <https://maryland-insurance.zoomgov.com/j/1605455328>
Dial-In: (646) 828-7666
Webinar ID: 160 545 5328

Topics of Discussion

- Methodologies by which affordability can be considered in establishing private passenger automobile insurance rates consistent with ratemaking principles codified in the Insurance Article
- Potential alternatives to Maryland Auto's current affordability index
- Administrative and legislative policy options to enhance transparency surrounding and the affordability of private passenger automobile insurance premiums

Agenda

1. Welcome – Commissioner Grant, Chair
2. Presentation by Commissioner Grant – *Options to Enhance Consumer Understanding and the Affordability of Private Passenger Auto Insurance Rates*
3. Presentation by Al Redmer (Maryland Automobile Insurance Fund) – *Maryland Auto Affordability Index*
4. Presentation by Marceline White (Economic Action Maryland) – *Auto Affordability in Maryland, Methodologies, Options for Consideration*
5. Comments from Workgroup Members
6. Comments from Public Stakeholders (as time allows)
7. Closing Remarks – Commissioner Grant