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Lt. Governor



MARIE GRANT
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Private Passenger Automobile Insurance Affordability Workgroup

Meeting #1

Tuesday, September 16, 2025

2:00 p.m. - 4:00 p.m.

This meeting is virtual through the Zoom platform.
ZoomGov Link: <https://maryland-insurance.zoomgov.com/j/1616485439>
Dial-In: (646) 828-7666
Meeting ID: 161 648 5439

Topics of Discussion

- Factors that contribute to premium rate increases and trends in rate increases
- Ways in which “affordability” has been or may be defined in the context of the establishment of private passenger automobile insurance premium rates

Agenda

1. Welcome – Commissioner Grant, Chair
2. Workgroup Member Introductions – All Workgroup Members
3. Overview of DRAFT Work Plan – Commissioner Grant
4. Presentation by Commissioner Grant - *Factors Contributing to Premium Rate Increases and Ways to Define “Affordability”*
5. Presentation by Nancy Egan (American Property Casualty Insurance Association) - *Rising Costs of Auto Insurance*
6. Presentation by Gina Rotunno (National Association of Mutual Insurance Companies) - *The Road Ahead: Key Factors Shaping Maryland Auto Insurance Costs*
7. Presentation by Marceline White (Economic Action Maryland) - *Factors Affecting Affordability in Maryland*
8. Comments from Workgroup Members
9. Comments from Public Stakeholders (as time allows)
10. Closing Remarks – Commissioner Grant