



NEW INSURANCE LAWS AND PROGRAMS - 2017

Help your customers **avoid fines, reduce debt, and save on insurance.**
<http://www.mymarylandauto.com/site/new-maryland-insurance-laws/>

Three new insurance laws passed during the 2016 Legislative Session will have an impact on Maryland drivers in 2017. These laws present insurance providers with an opportunity to get uninsured drivers back into the insurance market for less and grow your book of business.

1. NEW \$50 FINE FOR DRIVING WITHOUT PROOF OF INSURANCE

The \$50 fine associated with Maryland's requirement to carry a valid insurance card will be enforced beginning on July 1 of this year. This law took effect last October, but the state allowed a brief introduction period where warnings were issued to drivers who did not have an insurance card. That warning period will end on July 1, and law enforcement officers will begin issuing citations.

Please remind your new and existing policyholders to carry their insurance card with them. When policyholders are nearing expiration, remind them of the new law and the \$50 fine, as well as the state's uninsured driver penalties. (\$150 for the first thirty days and \$7 every day after).

2. INSURANCE DEBT REDUCTION PROGRAM (AMNESTY) - ADMINISTERED THROUGH MVA

From May 15 through August 15, the state will offer an amnesty program to Maryland drivers with outstanding uninsured driver fines. This limited-time program allows eligible drivers to have 80% of their uninsured driver penalties waived. Here are the steps your customers need to take:

1 - Eligible customers must first go to a State of Maryland Department of Budget and Management Central Collections Unit (CCU) location and enroll in the program.

CCU locations and hours: <http://www.dbm.maryland.gov/ccu/Pages/CCUHoursLocations.aspx>

2 - Sign a customer agreement and set up a payment plan for 20% of their penalties and CCU's 17% collection fee.

3 - Purchase an insurance policy and keep it in force for six months to a year, depending on the amount of the penalty being waived.

Eligibility requirements*:

- **Must be a Maryland resident.**
- **Must own a vehicle that is not currently insured or purchase a vehicle after enrolling in the program.**
- **Must have uninsured driver penalties that were delinquent prior to January 1, 2014.**
- **Must not have a judgement issued for this outstanding debt by the Dept. of Budget and Management's Central Collections Unit.**

* Customers should call the MVA at 410-768-7000 to verify eligibility prior to heading to a CCU location. Eligible participants must enroll in the program **prior** to completing the policy purchase, otherwise they may become ineligible.

Because these eligibility requirements specify participants must currently be uninsured or must purchase a vehicle after enrolling in the program, many program participants will not qualify for coverage through standard carriers. This program provides a great opportunity to quote participants with Maryland Auto.

3 - NO PIP POLICY OPTION

The No PIP policy option is available to customers who have not been insured by Maryland Auto for twelve consecutive months, and allows them to purchase a policy with no Personal Injury Protection at a reduced annual premium.

This policy option is designed to help uninsured Maryland residents get insured for less and is currently only offered by Maryland Auto. Upon renewal of their policy the following year, No PIP policyholders will be required to select Limited or Full PIP. Maryland Auto has modified our safe driver discounts to ease this transition.



Maryland Auto will launch a messaging campaign to promote the new laws and raise consumer awareness. This campaign will feature transit, digital, radio, second-run cinema, and social media elements. We will also incorporate new law messaging and materials into our community outreach events. The materials will drive to a landing page on our site dedicated to the new laws:

<http://www.mymarylandauto.com/site/new-maryland-insurance-laws/>

If you have any questions about the new laws or communicating them to consumers, please contact our Marketing team via email: **Marketing@MarylandAuto.net**.



NEW INSURANCE LAWS AND PROGRAMS ARE COMING TO MARYLAND.

Find out what this means for you.



IF YOU'RE DRIVING WITHOUT AN INSURANCE CARD, YOU MAY BE HEADED FOR A \$50 FINE.

Beginning in July, 2017, drivers who cannot produce valid proof of insurance during traffic stops could face a \$50 fine. If you need coverage, Maryland Auto can help! Talk to your agent today about getting insured or visit MyMarylandAuto.com for a quote.



HAVE FINES FOR DRIVING WITHOUT INSURANCE? THE STATE MAY HAVE A GIFT FOR YOU!

Maryland residents with uninsured driver penalties assessed prior to 2014 may be eligible to have 80% of those fines waived by the state!

Visit mymdauto.com/newinsurancelaws for eligibility and enrollment information on the Insurance Debt Reduction program!

Act soon! This program is only available from May 15, 2017 - August 15, 2017.



SKIP "PIP" AND SAVE ON YOUR INSURANCE PREMIUM!

Customers purchasing a new Maryland Auto policy may be eligible to waive Personal Injury Protection (PIP). This can significantly lower your annual premium and allow you to get insured for less. Visit mymdauto.com/newinsurancelaws for information about the No PIP policy option.



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