



Good afternoon Senator Bailey, Representative Perry, and distinguished members of the Health Coverage, Insurance, and Financial Services committee.

For those of you unfamiliar, my name is Dustin Michael White, and I am the Risk Management and Compliance Specialist for MMG Insurance Company. I appear before you today in strong support of **LD 2073 "An Act to Amend the Application of the Law Requiring Motor Vehicle Liability Insurance Policies to Cover Towing and Storage Charges for Certain Vehicles"**

I want to first thank the bill's sponsor, the good Representative from Calais, Representative Perry for bringing this bill forward, and the Legislative Council for recognizing its timely importance to the insurance industry. This bill seeks to correct a technical issue with the recently passed towing and storage coverage mandate from last session. If unpassed, all insurance carrier's writing personal auto in Maine will need to begin providing this new and additional \$500 per incident coverage starting July 1st, without the ability to properly rate the policyholder's premium to do so until the following renewal. For example, policy holders who renew their policies in June would enjoy this new coverage free of charge until the following June when and if they renew their policy. This would also require us to mail out new declaration pages to all personal auto policy holders detailing their new additional coverages and limits prematurely. This is an expensive and labor intensive ask of the insurance carriers here in Maine.

I urge the committee to pass this reasonable and sensible technical change, so that insurance carriers can continue to provide excellent coverage options to the policyholders of Maine during these challenging inflationary times.

Thank you, and I'm free to answer any questions you may have at this time.

Dustin Michael White  
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