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MEDIA ADVISORY -- For Immediate Release: Jan. 9, 2014

Forum Focuses on New Ways to Make Car Insurance More Affordable

- The Mobility Gap: How High-Cost Auto Insurance Stands in the Way of Getting Ahead.
- Tuesday, Jan. 14, 10 a.m. – Noon at the Annie E. Casey Foundation, 503 North Charles Street, Baltimore, MD 21201.
- Forum will introduce new MCRC policy brief on need for low-cost car insurance.

Baltimore, MD. Access to cars is a key to economic success and mobility for families across Maryland because so many of the region’s jobs are difficult to reach by public transportation. Yet the high cost of car insurance makes cars too expensive for many working families to afford.

At the Jan. 14 forum, policy experts from MCRC and other advocacy groups will examine:

- How high-cost car insurance affects Maryland’s working families.
- The discriminatory rate factors that drive up car insurance costs for low-income families.
- What Maryland can do to make car insurance more affordable.

At the forum, MCRC will present a new policy brief on “Low-Income Drivers and the Need for Affordable Auto Insurance.” The report documents the high cost of car insurance, the burden it puts on family budgets in Baltimore, and the ways many insurers use non-driving factors such as location, occupation, and education to unfairly drive up the cost of car insurance for working families.

The policy brief also shows how California has used a low-cost basic car insurance program and other consumer-friendly reforms to keep car insurance affordable – holding car insurance rates steady over the past 25 years while they’ve gone up by 46.7% in Maryland -- and argues that Maryland can use some of the same strategies to protect consumers.

The forum is sponsored by the Job Opportunities Task Force, the Maryland CASH Campaign, and the Maryland Consumer Rights Coalition (MCRC). Featured speakers will include

- **Diane Bell McKoy**, President and CEO, Associated Black Charities
- **Tom Feltner**, Policy Director, Consumer Federation of America
- **Marty Schwartz**, President, Vehicles for Change
- **Marceline White**, Executive Director, Maryland Consumer Rights Coalition (MCRC)

If you’d like to attend the forum or see an advance copy of MCRC’s report, please contact Franz@marylandconsumers.org

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The Maryland Consumer Rights Coalition (MCRC) is a statewide advocacy groups that protects and advances the interests of Maryland consumers through research, education, and advocacy.