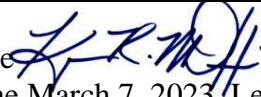


**Council of the District of Columbia
COMMITTEE ON BUSINESS AND ECONOMIC DEVELOPMENT
MEMORANDUM**

1350 Pennsylvania Avenue, NW, Washington, D.C. 20004

TO: Chairperson Phil Mendelson
FROM: Councilmember Kenyan R. McDuffie 
RE: Request to Agendize Measures for the March 7, 2023, Legislative Meeting
DATE: March 2, 2023

I write to request that the following measures be placed on the agenda for the March 7, 2023, Legislative Meeting:

Emergency Legislation at the Request of the Mayor

- **Motor Vehicle and Homeowner Insurance Prior Approval Rate Filing Amendment Emergency Declaration Resolution of 2023**
- **Motor Vehicle and Homeowner Insurance Prior Approval Rate Filing Emergency Amendment Act of 2023**
- **Motor Vehicle and Homeowner Insurance Prior Approval Rate Filing Temporary Amendment Act of 2023**

The Department of Insurance, Securities, and Banking (“Department”) has noticed a recent trend in motor vehicle and homeowner insurance markets in the District where insurers have been requesting double-digit rate increases. In some cases, the increases are in excess of 20%. While insurers are entitled to an adequate premium rate in exchange for the insurance coverage they provide, the Commissioner is concerned about the impact of these rate increases on policyholders. In addition, because the rate filings of motor vehicle and homeowner insurers currently operate under a file and use standard in the District, which means that the insurers may implement their rate increases immediately upon filing their rates with the Commissioner, the Department is often unable to review the rate filings and consult with the insurers to substantiate the rate increases before the rate increases take effect.

In addition, the Commissioner is concerned that the large premium increases could cause policyholders to miss payments due to their inability to afford the increased rates while at the same time lacking sufficient time to shop for more affordable insurance. Such an instance could result in policies lapsing due to non-payment and an increase in uninsured motorists and homeowners. By changing the rate filing standard for motor vehicle and homeowner insurer rate filings from file and use to prior approval, the Department will have time to review the filings and ensure that the rate increases are neither excessive nor discriminatory before the new rates become effective. Further, by requiring insurers to provide 60 days advance written notice of any rate increase of 10% or more, policyholders will have more time to consider alternative insurance options.

Ceremonial Resolutions

- **Jacquelyn Renee’ Glover Posthumously Ceremonial Resolution of 2023**

This ceremonial resolution posthumously recognizes and honors the life of Jacquelyn Renee’ Glover. Jacquelyn Renee’ Glover had a passion for engineering and construction and spent 26 years working on various architectural and engineering projects throughout the District of Columbia and

surrounding area. She was committed to her family and helping leaders within the construction industry develop their leadership skills.

- **Brookland Middle School 2023 District of Columbia State Interscholastic Athletic Association, (DCIAA) Championship Recognition Resolution of 2023**

This ceremonial recognizes, honors, and congratulates the Brookland Middle School for winning the 2023 District of Columbia State Interscholastic Athletic Association (DCIAA) Boys and Girls Basketball Championships.

The filed Executive measures and draft Committee measures along with their supporting materials are attached. Feel free to contact Doni Crawford, Legislative Director, at dcrawford@dccouncil.gov, with any questions.

Thank you for your consideration of this request.

cc: Members, Council of the District of Columbia
Office of the Secretary
Office of the General Counsel
Office of the Budget Director