

DR. JAY JALISI
Legislative District 10
Baltimore County

Environment and Transportation
Committee

Subcommittees
Local Government and Bi-County
Agencies
Natural Resources, Agriculture,
and Open Space



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Testimony of Delegate Dr. Jay Jalisi
Before the Environment and Transportation Committee

In Support of HB 1296
Motor Vehicles – Driver’s License and Insurance Offenses - Penalties

March 10, 2022, 1:00pm

Chair Barve, Vice-Chair Stein, and members of the Environment and Transportation Committee,

I come before you today to introduce my bill HB 1296.

I have submitted an amendment 493626/1 to this bill which should be kindly considered in your deliberations.

With the amendment, my bill reduces the maximum penalty for driving without an active auto insurance policy from a current penalty of \$1,000 and 1-year jail term to \$500 (generally from \$1,000) or the first 3 offenses and for the 4th offense it goes to \$1,000.

My bill removes the jail term completely.

As the esteemed members of this Committee know every well, the auto insurance premiums in Maryland are tied to a person’s credit score, due to which a driver with lower FICO score – or no credit history – pays more in auto insurance premiums. This negatively affects people with low socio-economic means or new immigrants to our country – both groups of people we need to be especially considerate about.

Besides the financial impact of a \$1,000 fine, the one-year jail term for a non-violent crime causes a major adverse impact on not just the driver but also his/her entire family.

Therefore, I request that you give a favorable vote and pass my bill.

Sincerely yours,

A handwritten signature in black ink on a yellow background, appearing to read "Jay Jalisi".

Delegate Dr. Jay Jalisi