



**State of Maryland**  
**Department of State Police**  
Government Affairs Section  
Annapolis Office (410) 260-6100

**POSITION ON PROPOSED LEGISLATION**

**DATE:** February 1, 2024

**BILL NUMBER:** House Bill 229 **Position:** Support

**BILL TITLE:** Vehicle Laws – Motor Vehicle Insurance Companies - Requirements

**REVIEW AND ANALYSIS:**

This legislation seeks to require motor vehicle insurance companies to participate in the Motor Vehicle Administration's (MVA) online verification program for motor vehicle insurance policies. The insurers shall provide the MVA with all active policies in a format required by the Administration.

Under current law, the MVA maintains insurance information for motor vehicles registered in the state of Maryland. Law enforcement officers rely on the MVA to provide insurance confirmation when the officer is investigating motor vehicle accidents or during a traffic stop that might require further research into the vehicle itself.

HB 229 requires insurance companies to report real time data to the MVA in the format the agency requires. Once the details are worked out, it is expected that law enforcement officers would be able to access the data via their in-car computer systems. The information would provide the officer up to date information on the status of the motor vehicle insurance resulting in enforcement and removal of the vehicle from the roadway if necessary. The system would also be helpful in confirming a motor vehicle insurance status, providing assurances to the other driver's in an accident.

In Maryland there are over 100,000 accidents each year. There are any number of accidents where one of the drivers is uninsured. To help combat this problem the Insurance industry supported a change in the law requiring motor vehicle drivers to carry proof of insurance in the motor vehicle and present the proof when requested by a police officer. This law, at the time, was designed to help with the enforcement of uninsured motor vehicle violations and improve highway safety.

The Maryland Department of State Police believes this legislation provides the next step to help law enforcement with real time information on whether or not a motor vehicle is properly insured. This, in turn allows for the proper sharing of information at accident scenes or enforcement, if necessary.

For these reasons, the Maryland Department of State Police urges the Committee to give HB 229 a favorable report.