

Ladies and gentlemen,

Today, I stand before you in support of crucial legislation aimed at ensuring fairness and accountability on our roads. The proposal to ban the use of out-of-state automobile registration to evade automobile insurance in Maryland is not merely about enforcing regulations; it's about upholding the responsibility of all automobile owners, ensuring the integrity of our system of accountability and above everything else, protecting the safety of all drivers.

Let's consider the consequences of allowing this practice to persist. When individuals exploit out-of-state registrations to avoid paying for insurance, they are endangering everyone else on the road, putting themselves at risk and openly mocking the law abiding people who comply with the rules and regulations of Maryland. As has been the case many times in Baltimore and throughout our State, motor vehicle crashes often turn innocent parties into victims, that are victimized again by scofflaws that turn our well intentioned laws requiring motor vehicle insurance into chaotic mockery. People that have been seriously injured and those that have suffered unimaginably as a result of people skirting Maryland's laws are often left with significant financial burdens, medical expenses, and emotional trauma, all because someone decided to game the system. And to add insult to injury, people involved in the practice of skirting our laws often flee from the scene of a motor vehicle crash, making the investigation of crashes that much more difficult on law enforcement.

Moreover, this practice undermines the very foundation of our insurance system. Insurance works on the principle of shared risk and responsibility. When individuals skirt their obligations by registering their vehicles out of state, they are essentially shifting the burden onto law-abiding citizens who dutifully pay for their insurance coverage. This creates an unfair advantage for those who choose to disregard the law and penalizes those who adhere to it. Right this moment there are advertisements placed throughout Baltimore, advertising out of state registration for people residing in Maryland. Owners and operators of cars with out of state registrations do so because they would likely be excluded from a Maryland registration because they are unable to secure the proper insurance for a number of reasons. In Maryland, the explosion of cars registered in Virginia has reached a critical level. In Virginia, a vehicle owner can pay a five hundred dollar (\$500.00) "self-insured" fee up front when their vehicle is registered. This fee is to certify to the Virginia DMV that you are "self-insuring" your vehicle and can support the financial impact of an incident in which you are involved with your vehicle. In actuality, the owner does NOT have the ability to remedy the situation. What BPD experiences in this scenario is a driver that often flees the scene of the crash, leaving the burden of the fallout to the other individual(s) involved..

Additionally, actors who have begun registering vehicles within Maryland with out of state registrations are in violation of Maryland's laws regarding this practice.

By enacting this legislation, and making the penalty substantial, Maryland can send a clear message that such behavior will not be tolerated. We are not only protecting our citizens but also promoting honesty and accountability within our community. I cannot count the number of times that people within my district ask for something to be done about the out of state registrations. It was only 2 weeks ago that Delegate Addison and I were speaking about this issue and the importance of this new legislation. Every automobile operated in Maryland that is required by law to be insured, shall have that insurance, and no operator or owner shall obtain an out of state registration for the purpose of skirting that responsibility.

Furthermore, this legislation is a matter of economic fairness. When individuals evade insurance requirements, it leads to higher premiums for everyone else. The financial strain placed on insurance companies due to uninsured motorists ultimately gets passed down to law-abiding policyholders in the form of increased premiums. By closing this loophole, we can help stabilize insurance costs for Maryland residents and ensure that everyone abides by the laws of Maryland.

Some may argue that this legislation will be burdensome for out-of-state residents who frequently visit Maryland or have temporary work assignments in the state. However, exemptions and accommodations can be made to address legitimate concerns while still upholding the integrity of our insurance laws. The goal is not to inconvenience anyone but rather to ensure that every owner of a vehicle operated in Maryland has the required insurance, protecting fellow drivers as required.

We in Law Enforcement stand in frustration with your constituents. We are also awaiting the addition to our tool box the necessary tools to begin the task of making Maryland a safer place for citizens to drive, and to serve notice to any and all that seek to exploit the laws of Maryland, that this will not be tolerated as the long arm of Maryland law will reach far and wide in pursuit of justice.

In conclusion, I urge the support this very important legislation to ban the use of out-of-state automobile registration to evade the responsibility for automobile insurance in Maryland. This is not just a matter of legality; it's a matter of fairness, safety, and responsibility. Finally, it is the duty of legislators to propose and enact thoughtful, effective laws that protect the citizens of Maryland, and those that visit our state.

I will take questions from the committee if the committee desires.

Thank you.  
Captain Bill Shiflett  
Executive Officer, Northeast District  
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