



March 21, 2025

House Economic Matters Committee
Maryland General Assembly
Annapolis, MD

Dear Chair Wilson, Vice Chair Crosby, and other House Economic Matters Committee Members,

My name is Jennifer Smith, and I am the President of StopDistractions.org, a national nonprofit committed to ending the deadly epidemic of distracted driving through policy, advocacy, and public education. On behalf StopDistractions.org, a grassroots organization dedicated to eliminating the lifelong devastation caused by distracted driving crashes, I write today in strong opposition to SB984, "Private Passenger Motor Vehicle Insurance - Use of Programs That Measure the Operation of an Insured Vehicle."

This bill threatens to undermine one of the most effective tools we have to promote safer driving behavior: telematics. These voluntary programs allow insurance companies to monitor driving behaviors such as phone use, speeding, hard braking, and time of travel — all of which are proven risk indicators in crash data. When used responsibly, this technology not only improves underwriting but also creates direct, positive safety incentives for drivers.

When done on a first-party basis — where the driver receives feedback directly from the insurer and has a financial incentive to drive more safely — we know these programs reduce risk. The behavioral feedback loop they create helps drivers self-correct and avoid distractions, which ultimately reduces crashes and saves lives. This is the first tool we have had to positively shape drivers behavior for the better, what would we take this life-saving tool away?

By limiting the ability of insurers to use this data in underwriting and pricing, SB984 will raise premiums for safer drivers and eliminate incentives that reward responsible behavior. These programs are particularly important for younger drivers, low-mileage drivers, and others who benefit from showing they are low-risk — not just being lumped into broader demographic categories.

At StopDistractions.org, we hear every day from families whose lives have been devastated by preventable crashes. Behavior-based insurance programs give drivers a reason to stay focused and avoid risky behaviors behind the wheel. If passed, SB984 would remove that motivation — and make roads less safe as a result.

We recognize the importance of protecting privacy and ensuring transparency in how telematics data is collected and used. But those concerns can be addressed with clear disclosures and strong consumer protections, not by banning the very tools that help prevent crashes.

On behalf of victims' families and safety advocates across the country, I urge you to oppose SB984 and protect a program model that rewards safer drivers, prevents crashes, and saves lives.

Sincerely,

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