



Testimony of

American Property Casualty Insurance Association (APCIA)

Senate Judicial Proceedings Committee

Senate Bill 613 - Montgomery County and Prince George's County - Distracted Driving Monitoring System Pilot Program

February 13, 2025

Letter of Support

The American Property Casualty Insurance Association (APCIA) is a national trade organization whose members write approximately 66.9% of the private passenger auto insurance and 82.4% of the commercial auto insurance in the Maryland market. APCIA appreciates the opportunity to provide written comments in support of Senate Bill 613.

Senate Bill 613 would establish a pilot program to authorize the use of distracted driving monitoring systems in Montgomery County and Prince George's County. The systems would be used to enforce certain prohibitions regarding the use of wireless communications systems while operating a vehicle; and requiring that a county that authorizes a program of distracted driving monitoring systems under the Act to report on the effectiveness of the systems on or before December 1, 2027. Unfortunately, the citation is similar to those issued for violation of red light cameras and speed monitoring cameras is not a moving a violation for the assessing of points.

However, dangerous driving behaviors are also having an impact on costs. As daily driving patterns and traffic volumes rebound from pandemic lows, traffic fatalities remain alarmingly high. Fatal crashes involving risky behaviors like distraction, impaired driving, and speeding remain an epidemic on our roadways. Drivers were distracted in the minute before a crash in 34 percent of crashes, according to data from Cambridge Mobile Telematics. Likewise, **crashes where the driver was making a handheld phone call happened at speeds 31 percent higher than crashes without a handheld phone call.** These higher speeds increase the severity of a crash.

This bill is a step in the right direction to curb distracted driving and keep drivers focused on the road.

For these reasons, APCIA urges the Committee to provide a favorable report on Senate Bill 613.

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