



March 27, 2026

Hon. Marc Korman and Members of the Committee
Committee on Environment and Transportation
Maryland House of Representatives

RE: NICB Support for S.B. 0111

Dear Chair Korman and Members of the Committee:

On behalf of the National Insurance Crime Bureau (NICB), I'm writing to express NICB's strong support for Senate Bill 0111. NICB is a national, century-old, not-for-profit organization supported by approximately 1,200 property and casualty insurance companies, including many who write business in Maryland. Working hand-in-hand with our member companies and Maryland state and local law enforcement, we help to detect, prevent, and deter insurance crimes, including vehicle theft.

Insurance fraud is not a victimless crime. A 2022 study placed total U.S. insurance fraud at \$308.6 billion. Fraudsters will exploit every avenue, forum, and opportunity to bilk consumers and their insurers to line their own pockets, which ultimately increases costs for everyone. Further, law enforcement agencies and communities across the United States continue to be plagued by vehicle crimes. NICB assisted thousands of local, state, and federal law enforcement agencies in 2025 on theft investigations, aiding in the identification of complex vehicle theft rings and the recovery of hundreds of thousands of stolen vehicles across the United States.

Beyond the loss to an owner and the resulting financial impacts—including in the form of higher insurance premiums for Maryland consumers—vehicle thefts often have serious second-order effects on society. For example, vehicles are frequently stolen under violent conditions resulting in physical harm to car owners and other victims. Additionally, organized criminal rings are increasingly stealing cars as an alternative illicit revenue stream, as well as to commit other violent crimes.

Senate Bill 0111 strengthens Maryland's enforcement against the failure to properly register vehicles, a practice often linked to insurance fraud and vehicle theft. By empowering the Motor Vehicle Administration to seize out-of-state plates used illegally, penalize non-compliant owners, and prohibit title agents from facilitating improper registrations, the bill closes loopholes that enable fraudulent activity. These measures help ensure all vehicles are properly registered in Maryland, supporting law enforcement efforts to combat vehicle theft and insurance fraud. **Accordingly, NICB supports S.B. 0111 and urges passage of this bill.**

As always, please consider NICB a resource and partner in the fight against insurance crime. If you have any questions or need additional information, please contact me at hburris@nicb.org or 847-707-2554.

Sincerely,

A handwritten signature in black ink, appearing to read "Hannah Burriss", is written over a light blue circular background.

Hannah Burriss
Director, Strategy, Policy and Government Affairs
National Insurance Crime Bureau