

NICB Letter of Support_MD SB 0111.pdf

Uploaded by: Hannah Burriss

Position: FAV



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 hburriss@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 stamp.

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

MCPA - MSA X SB 111 - Out-of-State Vehicles - Imp

Uploaded by: Samira Jackson

Position: FAV



Maryland Chiefs of Police Association Maryland Sheriffs' Association



MEMORANDUM

TO: The Honorable Marc Korman, Chair and
Members of the House Environment and Transportation Committee

FROM: Darren Popkin, Executive Director, MCPA-MSA Joint Legislative Committee
Andrea Mansfield, Representative, MCPA-MSA Joint Legislative Committee
Samira Jackson, Representative, MCPA-MSA Joint Legislative Committee

DATE: March 31, 2026

RE: **SB 111 - Vehicle Laws - Out-of-State Vehicles - Improper Registration**

POSITION: SUPPORT

The Maryland Chiefs of Police Association (MCPA) and the Maryland Sheriffs' Association (MSA) **SUPPORT SB 111**. This bill establishes a clear, fair, and enforceable process to address vehicles owned by Maryland residents that are improperly registered in another state.

Law enforcement agencies across the state commonly encounter vehicles owned by Maryland residents that are registered out of state to avoid taxes, insurance requirements, or safety regulations. This practice complicates enforcement efforts.

By establishing a uniform statewide process, this legislation provides clarity for motorists and consistency for law enforcement agencies.

For these reasons, MCPA and MSA **SUPPORT SB 111** and urge a **FAVORABLE** committee report.

SB 111 - MIEMSS_Letter of Support.pdf

Uploaded by: Theodore Delbridge

Position: FAV



State of Maryland
Maryland Institute for Emergency Medical Services Systems

Wes W. Moore
Governor

Clay B. Stamp
Chairman EMS Board

Theodore R. Delbridge, MD, MPH
Executive Director

March 27, 2026

The Honorable Marc A. Korman
Chair, House Environment and Transportation Committee
250 Taylor House Office Building
Annapolis, MD 21401

Re: SB 111 – Vehicle Laws – Out-of-State Vehicles – Improper Registration

—FAVORABLE—

Dear Chair Korman and Members of the House Environment and Transportation Committee:

The Maryland Institute for Emergency Medical Services Systems (MIEMSS) respectfully submits this letter in support of Senate Bill 111, which would require the Motor Vehicle Administration (MVA) to engage in a specified process to facilitate compliance with State vehicle registration requirements.

Funding for Maryland's EMS system is provided from a variety of State, local, and volunteer systems. Annual State budget support for EMS is provided from a special fund known as the Maryland Emergency Medical Services Operating Fund (MEMSOF), which funds the Maryland State Police Aviation Command (MSPAC), Maryland Fire and Rescue Institute (MFRI), the Senator William H. Amoss Fire, Rescue, and Ambulance Fund, and MIEMSS. The MEMSOF is capitalized by a surcharge on motor vehicle registrations and, to a much lesser extent, revenue distributed from a moving violation penalty surcharge.

In the 2024 legislative session, the General Assembly increased the motor vehicle surcharge to avert insolvency of the MEMSOF. Nevertheless, over time, expenses outpace revenue. Therefore, capturing all intended sources of revenue is of paramount importance.

According to its fiscal note, SB 111, if passed, could result in an estimated \$949k increase in annual MEMSOF revenue by increasing motor vehicle registrations through enforcement actions targeting vehicles improperly registered in Virginia. This increase in revenue would not only help safeguard this critical fund, but also ensure that our world-class EMS system—which benefits *all* Marylanders—will be supported in a fair and equitable manner.

I hope this information is helpful as your committee considers this legislation and I urge a favorable report. Please let me know if you have any questions or would like any additional information.

Sincerely,

Theodore R. Delbridge, MD, MPH
Executive Director

SB0111-ET-FWA.pdf

Uploaded by: Nina Themelis

Position: FWA



BRANDON M. SCOTT
MAYOR

*Office of Government Relations
88 State Circle
Annapolis, Maryland 21401*

SB0111

March 31, 2026

TO: Members of the Environment and Transportation Committee
FROM: Nina Themelis, Director of the Mayor's Office of Government Relations
RE: Senate Bill 0111 – Vehicle Laws- Out-of-State Vehicles - Improper Registration

POSITION: FAVORABLE WITH AMENDMENT

Chair Korman, Vice Chair Guyton, and Members of the Committee, please be advised that the Baltimore City Administration (BCA) **supports** Senate Bill (SB) 0111 **with amendment**.

SB 111, as amended, would authorize the Motor Vehicle Administration and agents and employees of State agencies and political subdivisions to take possession of certain vehicle registration plates, authorize the Motor Vehicle Administrator to enter into reciprocal agreements, arrangements, or declarations to provide for reciprocal enforcement of certain automated enforcement violations, and would exempt certain vehicles from the requirement to be registered in the State and from certain taxes.

Individuals with Maryland licenses and residences but who own vehicles with tags from other states pose significant issues in Baltimore City. These vehicles may be registered in states that have fewer or no vehicle insurance requirements, potentially contributing to crashes involving uninsured or underinsured drivers. For example, **between 2023 and 2025 7,075 non-fatal crashes involved out of state (VA specifically) plates. 14 fatal crashes also involved out of state plates (VA) during that same time period.**

During calendar year 2024, Baltimore City Department of Transportation's Safety Division issued 51,863 parking citations to vehicles with out-of-state tags. 41% (21,044) of the vehicles cited with out of state tags were from one state alone. During calendar year 2025, 68,224 parking citations were issued to out of state vehicles. 48% (32,866) were from one state alone. Additionally, for comparison purposes **81.667%** of camera citations issued to VA tags in 2024 and 63.268% in 2025 are outstanding. This is in comparison to only 23.2% of outstanding camera citations for MD tags in 2024 and 26.5% outstanding in 2025.

One element of the legislation that the BCA believes needs further discussion is whether a county attorney is able to bring cases against these vehicle owners as they do not represent the State. While

we understand that the State's Attorney may not be the best entity to bring such cases as they are administrative in nature, we do not believe that our city attorney has jurisdiction in these matters. If the Attorney General determines that the Baltimore City Solicitor is able to bring such cases, then the BCA supports the legislation as currently amended.

For these reasons, the BCA respectfully requests a **favorable with amendment** report on SB 111.

SB0111 - LOSWA - MVA- Vehicle Laws - Out-of-State

Uploaded by: Patricia Westervelt

Position: FWA

March 31, 2026

The Honorable Marc Korman
Chair, House Environment and Transportation Committee
250 Taylor House Office Building
Annapolis, MD 21401

RE: Letter of Support with Amendment – Senate Bill 111 – Vehicle Laws – Out-of-State Vehicles – Improper Registration

Dear Chair Korman and Committee Members:

The Maryland Department of Transportation (MDOT) respectfully submits the following letter of support, with amendments, for Senate Bill 111.

SB 111 authorizes the Motor Vehicle Administration (MVA) to impose a civil penalty against a vehicle owner when probable cause exists in violation of Maryland registration laws requiring a vehicle to be registered in Maryland or demonstrate that the vehicle is exempt. After an initial 60-day grace period, failure to comply with the law results in a penalty of \$7 per day. The penalty is capped at 60 days, for a maximum fine of \$420. 120 days after the first action, the MVA must notify the local County Attorney to seek civil action in rem. Additionally, vehicles that were previously registered in Maryland and are being returned under the requirements of SB 111 are granted an excise tax exemption. It also authorizes the MVA to seize the registration plates of a person who is found in violation of registration requirements and has at least two unpaid automated traffic enforcement (ATE) citations. SB 111 further grants the MVA the authority to enter into ATE reciprocity agreements with other jurisdictions to address enforcement against vehicles that are registered outside the State of Maryland.

While the MVA is in favor of the provisions for excise tax exemption and reciprocity agreements for ATE, it respectfully requests the Committee otherwise amend SB 111 to conform with House Bill 212 as approved by the Committee. Further, MDOT would highlight that any excise tax exemption should be time-limited to further incentivize proper registration as required by State law.

Improper vehicle registration is not a victimless practice and represents a significant problem for the State of Maryland and its residents. Motor vehicle registration and miscellaneous vehicle fees account for 17% of the Transportation Trust Fund's (TTF) revenue, which funds critical infrastructure projects throughout the State. In addition, improperly registered vehicles create the risk that these vehicles may not carry minimum insurance coverage, participate in the vehicle emissions inspection program, nor comply with automated traffic citations. Addressing this issue is an important topic for ensuring the health of the TTF, compliance with clean air standards, and the safety and quality of life in Maryland.

Currently, MVA Investigations visits the reported location of a vehicle suspected to be out of compliance and attempts to speak with the owner. Where the owner is confirmed to be a Maryland resident, a 60-day notice to register the vehicle in Maryland is provided. If an owner does not comply within the required timeframe, further action (such as seizure of the out-of-state registration tags) is taken in partnership with local law enforcement.

By contrast to the current procedure of establishing a violation through in-person verification with a vehicle owner, SB 111 does not establish a clear definition of what probable cause is in the enforcement of SB 111's provisions. It also does not provide clear authority for the MVA to submit accrued civil penalties a vehicle owner refuses to pay within a timely manner to the State's Central Collections Unit, potentially reducing the effectiveness of imposing the fine should a vehicle owner refuse to comply with the Administration.

Additionally, the 60-day timeline mirrors existing statutory requirements before fines begin to accrue but will likely prove difficult for many violators to comply within, further setting them back from meeting compliance. Over the past two years, the MVA has filed Freedom of Information Acts for Virginia Department of Motor Vehicles (DMV) records and requested information on motor vehicles registered with the Virginia DMV by an owner using an address in Maryland. In reviewing data received in 2025, the MVA has been able to identify that many of these vehicles and/or the owners have indicators (ie. administrative flags, insurance lapse, etc.) on their accounts that prevent registration without resolving these indicators. The MVA is sending letters to 58,000 individuals representing 73,000 vehicles notifying them that they are potentially out of compliance with Maryland law. For example, data showed 28,003 vehicles that were previously registered in Maryland and had switched to Virginia. Over 50% of these vehicles had indicators on their Maryland record that would prevent registration and 99.98% of all vehicles were also out of compliance with Virginia safety inspections. Given the concern with safety inspection issues along with the outstanding unresolved administrative flags preventing renewal, these owners are unlikely to resolve these outstanding issues within 60 days, triggering further financial penalties that could result in delays in meeting registration requirements.

From a safety perspective, over 2,000 of the identified vehicles were tied to over 2,500 crashes in Maryland that occurred between January 1, 2024, and November 18, 2025. Over 1,900 of these crashes resulted in property damage, over 500 resulted in injuries, and five (5) resulted in fatalities.

Finally, the MVA has been able to obtain such records from the Virginia DMV through cooperation and partnership between neighboring jurisdictions. However, the ability to share this information with the MVA is subject to limitations within the laws of the Commonwealth. The MVA will continue outreach to Maryland residents about State law with direct correspondence, public education campaigns, and working with the General Assembly to reduce the number of improperly registered vehicles in out-of-state jurisdictions. The MVA is

The Honorable Marc Korman
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committed to working with committee to develop policy solutions that directly address this important matter.

The Maryland Department of Transportation respectfully requests that the committee consider this information and amendment proposal during its deliberation on Senate Bill 111.

Respectfully submitted,

Christine E. Nizer
Administrator
Maryland Motor Vehicle Administration
410-787-7830

Matthew Mickler
Director of Government Affairs
Maryland Department of Transportation
410-865-1090