

February 9, 2026

The Honorable Pam Beidle, Chair
Senate Finance Committee
3 East Miller Senate Office Building
Annapolis, Maryland 21401

Re: NAMIC Opposition to SB 351- Private Passenger Motor Vehicle Insurance - Use of Programs That Measure the Operation of an Insured Vehicle

Members of the Senate Finance Committee,

The National Association of Mutual Insurance Companies (NAMIC) is reaching out to express our concerns with Senate Bill 351, regarding the use of telematics systems in private passenger motor vehicle insurance policies.

The National Association of Mutual Insurance Companies (NAMIC) is the foremost trade association representing the property/casualty insurance industry. Serving more than 1,300 member companies—including local and regional insurers as well as some of the nation’s largest carriers—NAMIC members collectively write \$467 billion in annual premiums, representing 61% of the homeowners and 53% of the automobile insurance markets. For more than 130 years, NAMIC has been the leading voice advancing public policy solutions and regulatory frameworks that promote a strong, competitive market and protect our members and their policyholders.

NAMIC is a firm believer in transparency and fairness for all policyholders. It is important to keep in mind that all telematics programs in Maryland are voluntary. In other words, an insurer and its policyholders must both agree to engage in the telematics program. As such, when a policyholder is provided with the opportunity to engage in a telematics program, they are informed of the insurer’s use or potential of the data.

SB 351's restrictions on telematics data to determine premiums or take actions on policies that undermine the effectiveness of these systems, which help promote safe driving as well as more accurate premium pricing. In addition to this, the requirement to establish an appeals process for challenging telematics data could lead to an increase in administrative burdens and operational costs. This would, in turn, drive up premiums for all policyholders.

For these reasons, NAMIC strongly opposes Senate Bill 351 and respectfully requests that an unfavorable report be issued for the bill.



Sincerely,
Gina Rotunno
Regional Vice
President Mid-Atlantic
Region