



2026 WRITTEN TESTIMONY

PRIVATE PASSENGER MOTOR VEHICLE INSURANCE - USE OF PROGRAMS THAT MEASURE THE OPERATION OF AN INSURED VEHICLE

SB 351 - FAVORABLE

The Maryland Association for Justice urges a Favorable report on SB 351. This bill requires automobile insurance companies to notify their policyholders regarding use of programs that measure the operation of motor vehicles, requires the Motor Vehicle Administration to adopt regulations that limit the types and amounts of data that may be collected by such programs, and authorizes the MVA to require insurers to monitor data collection to ensure that such collection is based on sound actuarial principles, and is non-discriminatory.

The Maryland Association for Justice supports transparency between insurance companies and their insureds. Every Marylander has a right to know if their insurance company is using a software program to monitor the operation of their private motor vehicle. Marylanders equally have a right to challenge an increase in insurance premiums that is based on the collection of erroneous data. MAJ believes that the State of Maryland has an obligation to ensure that private corporations do not overstep or abuse their ability to collect private data, especially if such data collection would result in discriminatory practices, or practices that are not based on a sound actuarial justification.

Maryland Association for Justice urges a FAVORABLE Report on SB 351.

About Maryland Association for Justice

The Maryland Association for Justice (MAJ) represents over 1,250 trial attorneys throughout the state of Maryland. MAJ advocates for the preservation of the civil justice system, the protection of the rights of consumers and the education and professional development of its members.

10440 Little Patuxent Parkway, Suite 250
Columbia, MD 21044
(410) 872-0990 | FAX (410) 872-0993
info@mdforjustice.com
mdforjustice.com