



Maryland Farm Bureau

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March 10, 2026

To: Senate Judicial Proceedings Committee

From: Maryland Farm Bureau, Inc.

RE: **Support of SB751 Vehicle Laws – Required Security – Exemption of Farm Area Motor Vehicles**

On behalf of the over 7,000 member families of the Maryland Farm Bureau, we write to express our support for SB751 Vehicle Laws – Required Security – Exemption of Farm Area Motor Vehicles. This bill exempts farm area motor vehicles from the statutory requirement to carry motor vehicle insurance, as outlined in the bill. SB 751 updates existing law by clarifying that farm area motor vehicles—defined as vehicles owned by a farmer and operated only on a farm or within a 25-mile radius of that farm, should not be subject to insurance mandates that do not align with the limited and highly specific use of these vehicles. By expressly exempting these vehicles under §17-102 of the Transportation Article, the bill provides a necessary and practical correction that supports farm operations without compromising public safety.

Farm area motor vehicles are used in a controlled and localized manner for activities essential to agricultural operations, such as transporting crops, equipment, or supplies between fields or nearby farm properties. These vehicles differ significantly from standard road-use vehicles in both purpose and exposure to risk. Requiring full motor vehicle insurance coverage for equipment that seldom, if ever, travels beyond local farm perimeters imposes unnecessary financial burdens on farm families already navigating high costs for fuel, labor, machinery, and insurance in other aspects of their operations.

SB 751 maintains appropriate safety considerations by ensuring that the exemption applies only to vehicles that meet the statutory definition and remain within the restricted radius. In doing so, it preserves the original intent of the law, to provide reasonable flexibility for farmers, while eliminating ambiguity that has caused administrative and financial challenges. This bill supports Maryland's agricultural economy and aligns state policy with the practical realities of farm operations.

For these reasons, the Maryland Farm Bureau respectfully urges a favorable report on SB 751. This legislation ensures that insurance requirements remain fair, appropriate, and reflective of actual vehicle use in Maryland's farming communities.

A handwritten signature in black ink, appearing to read 'Tyler Hough', with a horizontal line above it.

Tyler Hough
Director of Government Relations

Please reach out to Tyler Hough, tylough@marylandfb.org, with any questions