



**Date: January 26, 2026**

**Hearing Date: January 28, 2026**

**Committee: Judicial Proceedings**

**Bill: SB 195 Motorcycles - Protective Headgear Requirement - Exception (In Remembrance of Gary "Pappy" Boward)**

**Position: In Opposition and Request Unfavorable Report**

**Submitted by:**

**Ruth Carlock**

**Brain Injury Association of Maryland**

**2200 Kernan Dr.**

**Baltimore MD 21207**

**Our organization:**

The Brain Injury Association of Maryland (BIAMD) is a 42-year-old organization providing education, advocacy, and research. We operate an information & assistance hotline, work with over 100 clients in case management, host a yearly conference on brain injury, and advocate for policies that improve the life of Marylander's living with Traumatic Brain Injuries (TBI) and Acquired Brain Injuries (ABI). We are writing in OPPOSITION of this bill.

**Rationale:**

Chair Smith, Vice Chair Waldstreicher, Members of the Committee, my name is Ruth Carlock, the Legislative Liaison at the Brain Injury Association of Maryland and am here in opposition to SB 195. The data is unequivocal: motorcycle helmets save lives and prevent devastating injuries.

We know that nationally, helmets reduce the risk of head injury by a staggering 69% and decrease the risk of death by 37% for operators and 41% for passengers.

We know that in states that don't require the use of a motorcycle helmet only 66% of riders wear helmets, compared to 83% in states where they are required.

We know that unhelmeted fatalities are nearly **eight times higher** in states **without** universal helmet laws compared to states **with** universal laws. We also know that unhelmeted motorcyclists are 3 times more likely than helmeted riders to suffer traumatic brain injuries during a crash.

These aren't just statistics; they represent real people – mothers, fathers, sons, and daughters – whose lives are impacted by the decisions you make here in this chamber.

Beyond the human cost, the financial burden of motorcycle crashes is substantial. Helmets save communities millions in healthcare expenses annually. Conversely, repealing helmet laws places a greater strain on our healthcare system, with increased medical costs that can bankrupt families which then puts greater strain on public funds.

Returning each year to make these arguments, I am often haunted by conversations like the one I had just last year with the rider of a Honda CBR1000RR. He wanted to see if he could achieve its top listed speed of 185 mph. He was able to hit 180 before he lost control of the bike and crashed. He was wearing a helmet. He spent almost three weeks in coma and another month in the hospital before being discharged for having no health insurance. Luckily, as a Native Alaskan he was able to return to Alaska to at least receive basic medical treatment. He reads aloud two hours each day to try and regain his ability to speak fluidly. Without the healthcare he was able to receive in Alaska, he is not sure where he or his family would be today.

Maryland's universal motorcycle helmet law isn't about infringing on individual liberties, preventing people from making personal choices, or trying to disrupt a freedom loving lifestyle; it's about preserving lives, preventing tragedies and promoting fiscal responsibility.

We ask that you render an unfavorable report for Senate Bill 195. Thank you.

**References:**

<https://www.iihs.org/research-areas/motorcycles>

<https://www.iihs.org/research-areas/fatality-statistics/detail/motorcycles-and-atvs>

<https://www.iihs.org/research-areas/motorcycles/motorcycle-helmet-laws-table>