

# **MC Crashes - White Paper2026 - KBE.pdf**

Uploaded by: Ken Eaton

Position: FAV



# ABATE OF MARYLAND, INC.

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*Dedicated to Freedom of the Road & Responsible Motorcycle Legislation Since 1974*

## Traffic Crash & Injury Data

*Prepared by:*

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

*Date:*

January 2026

## Maryland Motorist & Registration Data

Total number of motor vehicle registrations (2018-2024 average-MD CRASH):	5,104394
Total number of motorcycle registrations (2018-2023 average-IIHS) *	114,337

\* ABATE is waiting on data to be provided by MDOT-MVA to update this data.

## Maryland CRASH Data

(MDOT CRASH Dashboard data comes from the Maryland Department of State Police Automated Crash Reporting System (ACRS) and the MDSP Data Warehouse

The following data is provided by the MD DOT Crash Data Dashboard, 7-year annual average, years 2018 thru 2024).

Total Vehicle FATAL Crashes	562 (100%)
Total Motorcycle FATAL Crashes	76 (13.6%) *
Total Pedestrian FATAL Crashes	132 (23.4%)
Total Injury Crashes	29,496 (100%)
Injury Crashes – Motorcycle	937 (3.18%) **
Injury Crashes - pedestrians on foot	2,430 (8.19%)
Injury Crashes - Bicycle or pedalcycle	612 (2.06%)

\* The national statistics provided by NHTSA indicate that on average, 14.1% of the FATAL crash victims in the US are motorcyclists annually, based upon data from 2010 thru 2020.

\*\* The national statistics provide by NHTSA indicate that on average, 3.5% of the INJURY crash victims in the US are motorcyclists annually, based upon data from 2010 thru 2020.

*The Maryland Fatal Crash Data Dashboard is still pending complete data for 2025.*

## Maryland Crash Data Review

0.011% of the motor vehicles registered in Maryland are involved in FATAL CRASHES

0.58% of the motor vehicles registered in Maryland are involved in INJURY CRASHES

3.18% of the total INJURY CRASHES in MD involve MOTORCYCLES

8.24% of the total INJURY CRASHES in MD involve PEDESTRIANS ON FOOT

2.07% of the total INJURY CRASHES in MD involve BICYCLES OR PEDALCYCLES

10.25% of the total INJURY CRASHES in MD are NONOCCUPANTS

*(NONOCCUPANTS = PEDESTRIANS + BICYCLE OR PEDALCYCLE)*

NONOCCUPANTS are 3.2 times more likely to be involved in an INJURY CRASH in Maryland than MOTORCYCLISTS.

*\* The data summary here assumes all classifications in crashes are Maryland registered vehicles. In reality, the crash data includes out-of-state vehicles, and the numbers / percentages would actually be lower*

**Medical Costs**

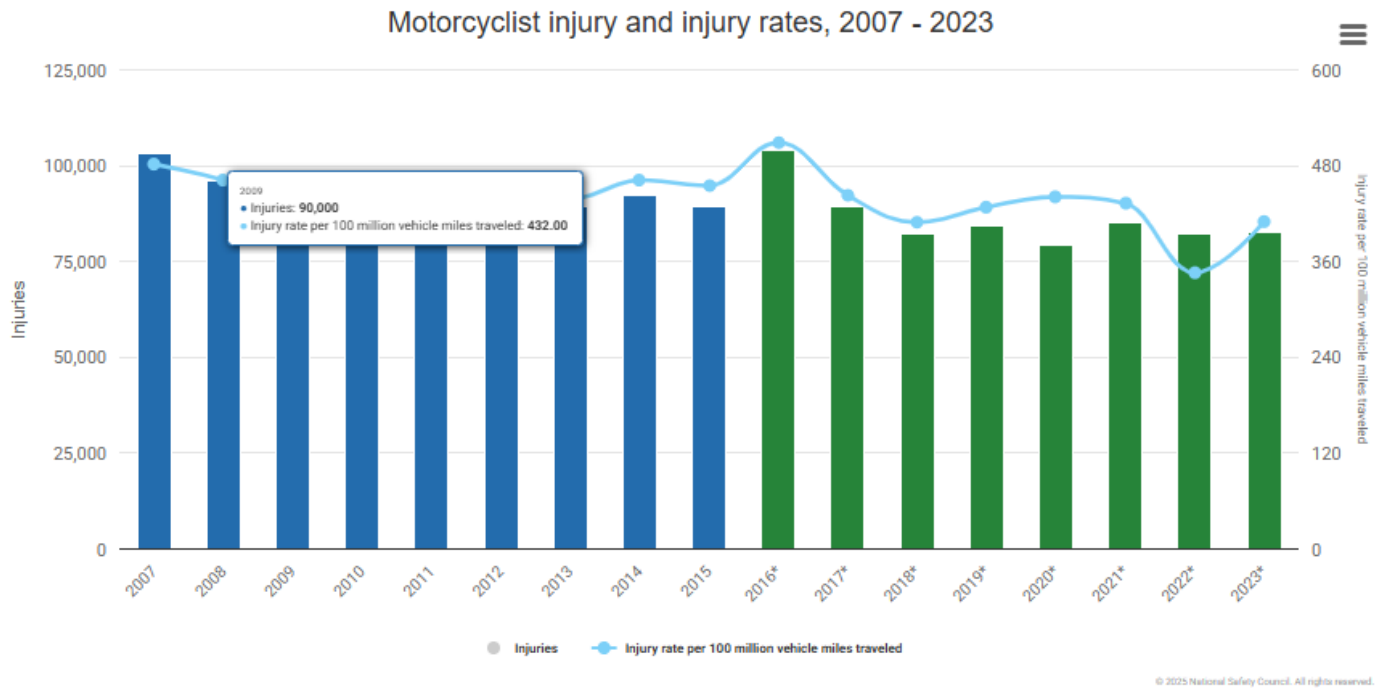
<b>CDC - WISQARS (Web-based Injury Statistics Query and Reporting System)</b>			
<b>Associated Costs of Injury</b>			
Data year	2023		
Transportation Mechanism of injury	Injury Outcome: nonfatal hospitalization (includes transferred)	Injury Outcome: Fatal	Injury Outcome: nonfatal emergency treatment and release visit
US Average Medical Cost (\$) Per Person Per Crash			
Motorcyclist	\$ 91,347	\$ 15,504	\$ 9,954
Motor Vehicle Occupant	\$ 77,839	\$ 13,389	\$ 5,559
Pedalcyclist	\$ 61,338	\$ 23,208	\$ 7,294
Pedestrian	\$ 102,180	\$ 14,547	\$ 9,371
* Maryland Average Medical Cost (\$) Per Person Per Crash			
Motorcyclist	N/A	\$ 15,188	N/A
Motor Vehicle Occupant	N/A	\$ 13,287	N/A
Pedalcyclist	N/A	\$ 23,951	N/A
Pedestrian	N/A	\$ 12,971	N/A

<https://wisqars.cdc.gov/>

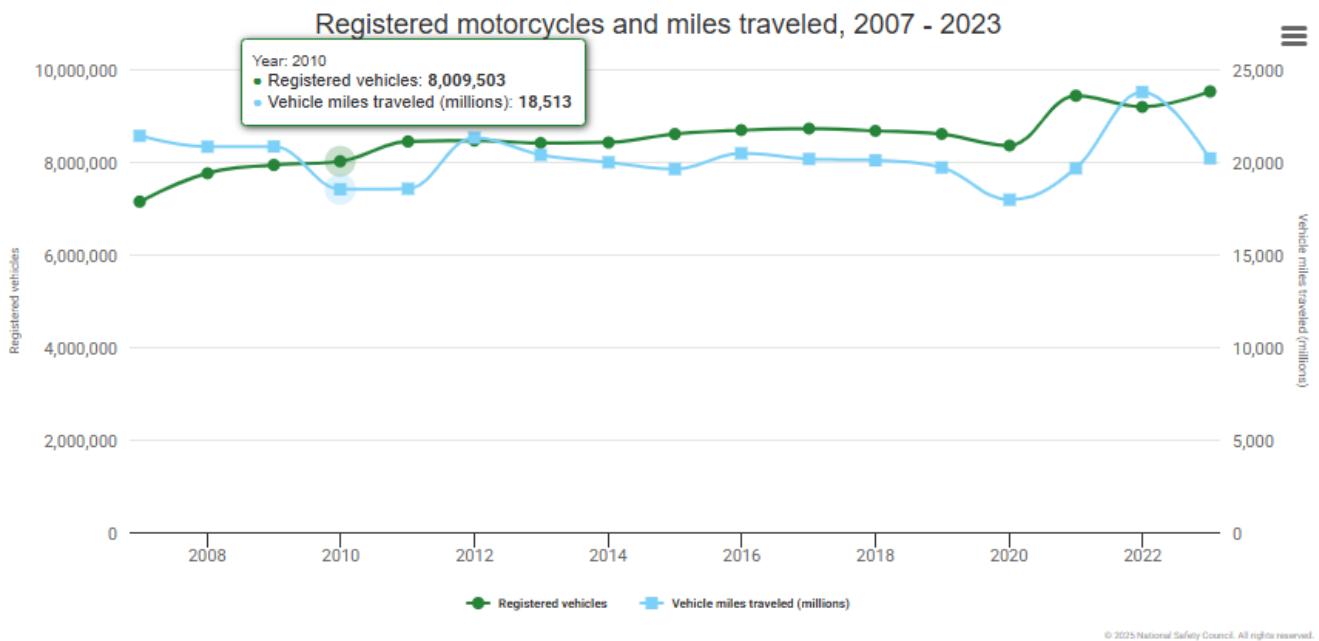
Average number of motorcycle injury crashes in Maryland per year:	937
Average cost per motorcycle injury crash	\$91,347
Cost per year in Maryland:	\$85,692,139
Average number of pedestrian involved injury crashes in Maryland per year:	2430
Average cost per pedestrian involved injury crash:	\$102,180
Cost per year in Maryland:	\$248,297,400

## National Safety Council Data (for the entire US)

Nationwide, over a period of 17 years, motorcyclists' injury crashes have reduced.

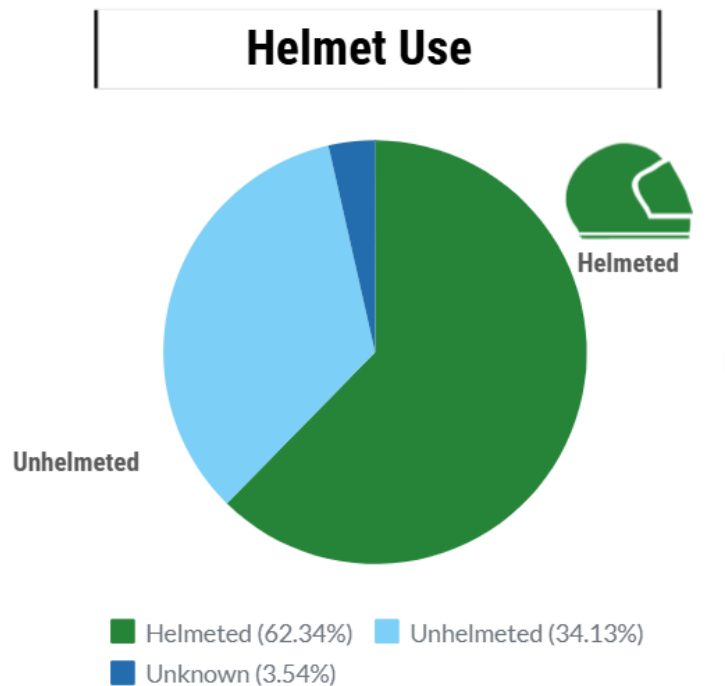


Nationwide, over a period of 17 years, motorcyclists' Vehicle Miles Traveled have remained consistent, with the exception of the time period from 2020 to 2023, where the VMT and the number of registered motorcycles has increased.



## National Safety Council Data (for the entire US) – continued

### 2023



## MOTORCYCLE TRAFFIC DEATH OVERVIEW, 2023

Source: National Safety Council – January 2026

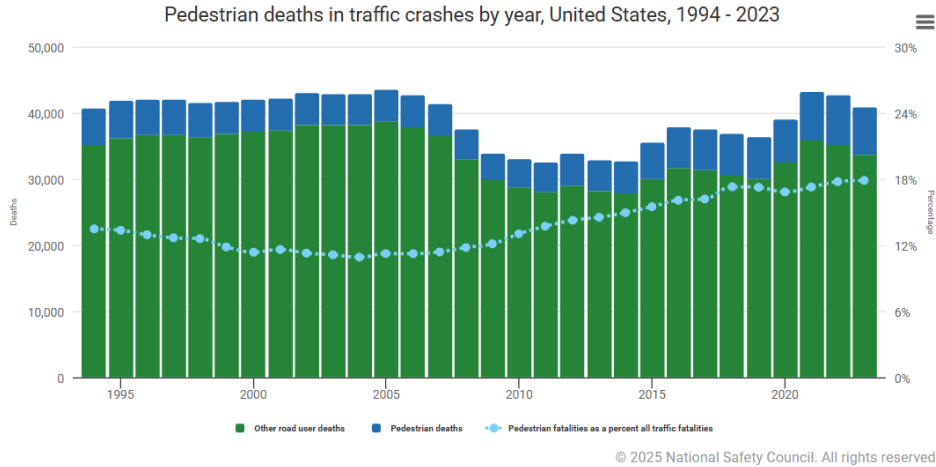
**In 2023, seven states and the District of Columbia EXPERIENCED FEWER THAN 20 MOTORCYCLE DEATHS**

**6 of those states are FREEDOM OF CHOICE states!**

District of Columbia (6)
Alaska (8)
Delaware (14)
Wyoming (15)
Maine (16)
North Dakota (16)
Rhode Island (16)
Vermont (18)

Source: National Safety Council – January 2026

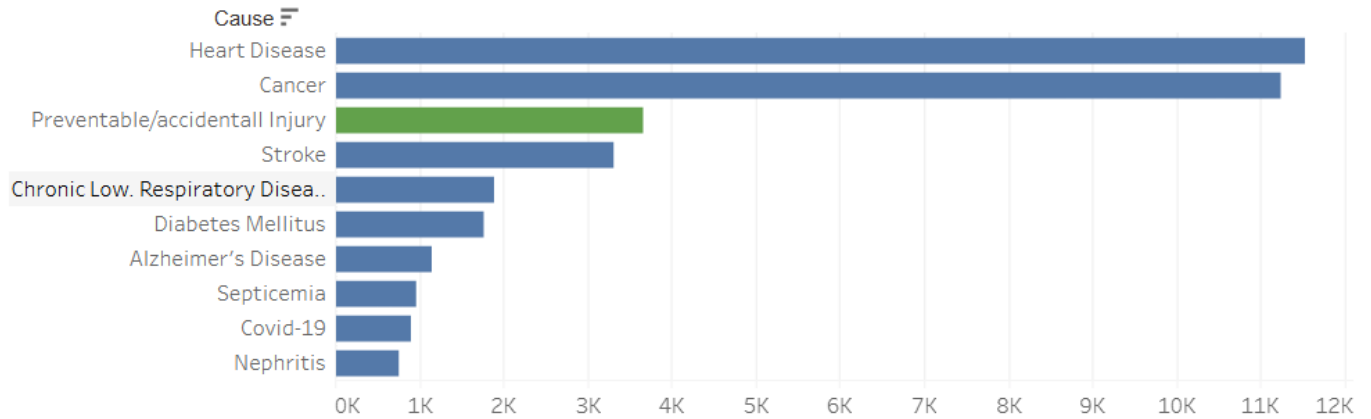
Nationwide, over a period of 30 years, pedestrian deaths in traffic crashes have *increased*.



### NSC DATA – MARYLAND ONLY - 2023

“PREVENTABLE/ACCIDENTAL INJURY” includes motor vehicle accidents, falls at home, sports injuries, etc.

Leading causes: All deaths, Maryland



#### Common Causes of Traumatic brain injury

Falls lead to nearly half of the TBI-related hospitalizations

Firearm-related suicide is the most common cause of TBI-related deaths in the United States

Motor vehicle crashes and assaults are other common ways a person may get a TBI

# NHTSA CRASHSTATS DATA – 10 year period from 2011 thru 2020

NATIONAL STATISTICS												
	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	
<b>POLICE-REPORTED MOTOR VEHICLE TRAFFIC CRASHES</b>												
Fatal	35,766	33,487	33,919	34,560	34,748	32,538	30,056	30,202	31,006	29,867	30,296	32,404 Average
Injury	1,593,390	1,916,344	1,893,704	1,888,525	2,116,308	1,715,394	1,647,726	1,591,016	1,634,180	1,529,968	1,542,104	1,733,514 Average
Property-Damage-Only	3,621,681	4,806,253	4,807,058	4,529,513	4,670,073	4,548,203	4,386,502	4,065,673	3,949,858	3,777,994	3,847,045	
<b>Total</b>	<b>5,250,837</b>	<b>6,756,084</b>	<b>6,734,681</b>	<b>6,452,598</b>	<b>6,821,129</b>	<b>6,296,134</b>	<b>6,064,284</b>	<b>5,686,891</b>	<b>5,615,045</b>	<b>5,337,829</b>	<b>5,419,445</b>	
<b>TRAFFIC CRASH VICTIMS: FATALITIES</b>												
<b>Occupants</b>	<b>25,536</b>	<b>23,891</b>	<b>24,332</b>	<b>25,130</b>	<b>25,276</b>	<b>23,899</b>	<b>22,307</b>	<b>22,483</b>	<b>23,017</b>	<b>22,510</b>	<b>23,371</b>	<b>23,796 Average</b>
Drivers	19,519	17,984	18,321	18,819	18,717	17,615	16,470	16,520	16,838	16,474	16,864	17,649 Average
Passengers	5,966	5,846	5,962	6,237	6,485	6,213	5,766	5,896	6,106	5,972	6,451	
Unknown	51	61	49	74	74	71	71	67	73	64	56	
<b>Motorcyclists</b>	<b>5,579</b>	<b>5,044</b>	<b>5,038</b>	<b>5,226</b>	<b>5,337</b>	<b>5,029</b>	<b>4,594</b>	<b>4,692</b>	<b>4,986</b>	<b>4,630</b>	<b>4,518</b>	<b>4,970 Average</b>
<b>Nonoccupants</b>	<b>7,709</b>	<b>7,420</b>	<b>7,465</b>	<b>7,117</b>	<b>7,193</b>	<b>6,556</b>	<b>5,843</b>	<b>5,718</b>	<b>5,779</b>	<b>5,339</b>	<b>5,110</b>	<b>6,477 Average</b>
Pedestrians	6,516	6,272	6,374	6,075	6,080	5,494	4,910	4,779	4,818	4,457	4,302	
Pedalcyclists	938	859	871	806	853	829	729	749	734	682	623	
Other/Unknown	255	289	220	236	260	233	204	190	227	200	185	
<b>Total</b>	<b>38,824</b>	<b>36,355</b>	<b>36,835</b>	<b>37,473</b>	<b>37,806</b>	<b>35,484</b>	<b>32,744</b>	<b>32,893</b>	<b>33,782</b>	<b>32,479</b>	<b>32,999</b>	
<b>Percentage of motorcyclists: Fatalities</b>	<b>14.4%</b>	<b>13.9%</b>	<b>13.7%</b>	<b>13.9%</b>	<b>14.1%</b>	<b>14.2%</b>	<b>14.0%</b>	<b>14.3%</b>	<b>14.8%</b>	<b>14.3%</b>	<b>13.7%</b>	<b>14.1% Average</b>
<b>Percentage of nonoccupants: Fatalities</b>	<b>19.9%</b>	<b>20.4%</b>	<b>20.3%</b>	<b>19.0%</b>	<b>19.0%</b>	<b>18.5%</b>	<b>17.8%</b>	<b>17.4%</b>	<b>17.1%</b>	<b>16.4%</b>	<b>15.5%</b>	<b>18.3% Average</b>
<b>TRAFFIC CRASH VICTIMS: INJURED</b>												
<b>Occupants</b>	<b>2,093,246</b>	<b>2,516,003</b>	<b>2,491,630</b>	<b>2,523,274</b>	<b>2,791,199</b>	<b>2,240,578</b>	<b>2,125,137</b>	<b>2,104,828</b>	<b>2,140,173</b>	<b>2,019,259</b>	<b>2,035,571</b>	
Drivers	1,545,689	1,857,836	1,808,088	1,815,719	2,003,557	1,610,337	1,525,693	1,454,243	1,492,293	1,419,969	1,435,324	
Passengers	546,822	657,215	680,789	707,219	786,900	629,473	599,277	650,320	647,242	598,731	599,870	
Unknown	735	952	2,752	336	742	768	167	264	638	559	377	
<b>Motorcyclists</b>	<b>82,528</b>	<b>83,814</b>	<b>81,859</b>	<b>88,592</b>	<b>104,442</b>	<b>88,738</b>	<b>91,987</b>	<b>88,760</b>	<b>93,251</b>	<b>81,706</b>	<b>82,300</b>	<b>87,998 Average</b>
<b>Nonoccupants</b>	<b>106,241</b>	<b>140,324</b>	<b>136,570</b>	<b>133,401</b>	<b>166,245</b>	<b>125,463</b>	<b>125,497</b>	<b>125,404</b>	<b>135,659</b>	<b>126,243</b>	<b>130,117</b>	<b>131,924 Average</b>
Pedestrians	54,769	75,650	75,157	71,290	86,399	70,077	65,072	65,929	76,129	69,036	70,267	
Pedalcyclists	38,886	49,057	46,536	49,698	64,218	45,066	50,414	48,088	49,300	48,134	51,688	
Other/Unknown	12,586	15,617	14,877	12,414	15,628	10,319	10,010	11,387	10,231	9,073	8,162	
<b>Total</b>	<b>2,282,015</b>	<b>2,740,141</b>	<b>2,710,059</b>	<b>2,745,268</b>	<b>3,061,885</b>	<b>2,454,778</b>	<b>2,342,621</b>	<b>2,318,992</b>	<b>2,369,083</b>	<b>2,227,209</b>	<b>2,247,988</b>	
<b>Percentage of motorcyclists injured</b>	<b>3.6%</b>	<b>3.1%</b>	<b>3.0%</b>	<b>3.2%</b>	<b>3.4%</b>	<b>3.6%</b>	<b>3.9%</b>	<b>3.8%</b>	<b>3.9%</b>	<b>3.7%</b>	<b>3.7%</b>	<b>3.5% Average</b>
<b>Percentage of nonoccupants injured</b>	<b>4.7%</b>	<b>5.1%</b>	<b>5.0%</b>	<b>4.9%</b>	<b>5.4%</b>	<b>5.1%</b>	<b>5.4%</b>	<b>5.4%</b>	<b>5.7%</b>	<b>5.7%</b>	<b>5.8%</b>	<b>5.3% Average</b>
<b>OTHER NATIONAL STATISTICS</b>												
Vehicle Miles Traveled (Millions)	2,903,622	3,261,772	3,240,327	3,210,248	3,173,815	3,089,841	3,020,377	2,982,941	2,963,497	2,945,194	2,967,266	
Resident Population	329,484,123	328,329,953	326,838,199	325,122,128	323,071,755	320,738,994	318,386,329	316,059,947	313,877,662	311,583,481	309,327,143	
Registered Vehicles	297,644,334	299,267,114	297,036,214	290,335,891	288,033,900	281,312,446	274,804,904	269,294,302	265,647,194	265,043,362	257,312,235	
Licensed Drivers	228,195,802	228,915,520	227,558,385	225,346,257	221,711,918	218,084,465	214,092,472	212,159,728	211,814,830	211,874,649	210,114,939	
<b>NATIONAL RATES: FATALITIES</b>												
Fatalities per 100 Million Vehicle Miles Traveled	1.34	1.11	1.14	1.17	1.19	1.15	1.08	1.10	1.14	1.10	1.11	
Fatalities per 100,000 Population	11.78	11.07	11.27	11.53	11.70	11.06	10.28	10.41	10.76	10.42	10.67	
Fatalities per 100,000 Registered Vehicles	13.04	12.15	12.40	12.91	13.13	12.61	11.92	12.21	12.72	12.25	12.82	
Fatalities per 100,000 Licensed Drivers	17.01	15.88	16.19	16.63	17.05	16.27	15.29	15.50	15.95	15.33	15.71	
<b>NATIONAL RATES: INJURED PERSONS</b>												
Injured Persons per 100 Million Vehicle Miles Traveled	79	84	84	86	96	79	78	78	80	76	76	
Injured Persons per 100,000 Population	693	835	829	844	948	765	736	734	755	715	727	
Injured Persons per 100,000 Registered Vehicles	767	916	912	946	1,063	873	852	861	892	840	874	
Injured Persons per 100,000 Licensed Drivers	1,000	1,197	1,191	1,218	1,381	1,126	1,094	1,093	1,118	1,051	1,070	
<p>Note: The above Injured People and Property-Damage-Only, Injury, and Total crash numbers are not actual counts, but estimates of the actual counts. The estimates are calculated from data obtained from a nationally representative sample of crashes collected through NHTSA's NASS General Estimates System (GES) and Crash Report Sampling System (CRSS).</p> <p>Sources: Crashes, Fatalities, Injured, and Costs - National Highway Traffic Safety Administration.  Population - U.S. Bureau of the Census.  Vehicle Miles Traveled and Licensed Drivers - Federal Highway Administration (FHWA).  Registered Vehicles - FHWA and Polk data from R.L. Polk &amp; Co., a foundation of IHS Markit automotive solutions.</p>												

Traffic Safety Facts Annual Report, June 2022: NHTSA - CrashStats

The data compiled in this report has been obtained from the following sources:

- MDOT CRASH Dashboard: data comes from the Maryland Department of State Police Automated Crash Reporting System (ACRS) and the MDSP Data Warehouse
- The Insurance Institute for Highway Safety (IIHS)
- The National Highway Traffic Safety Administration (NHTSA)
- The National Safety Council (NSC)

## Summary

In Maryland, motorcyclists are **NOT involved** in **87%** of the FATAL Crashes. They are also **NOT involved** in **97%** of the INJURY crashes. This is consistent with the nationwide average of motorcyclists NOT being involved in 86% of the FATAL crashes and NOT involved in 96% of the INJURY crashes, based upon data from the NHTSA.

Nationwide data includes data from all 50 states. What that really says is as follows:

- 33 States allow the Freedom of Choice regarding motorcycle helmets (65%)
  - The mandate of a helmet does not seem to affect the fatal or nonfatal statistics
- Nationwide, 60.26% of all motorcycle fatalities are motorcyclists wearing helmets
  - Helmets do not seem to be preventing fatal crashes

## Facts

**Motorcycle helmets DO NOT PREVENT ACCIDENTS**. Motorcycle safety training and education PREVENT ACCIDENTS from happening. However, in Maryland, the motorcycle safety training & education courses are **significantly** more expensive than our neighboring states. We are currently working with the safety program and some legislative representatives to determine why the cost has risen so much compared to neighboring states. A brief summary is provided below:

Average cost of a Basic Rider Course (BRC):

- Maryland: \$362
- Delaware \$50 \*
- Pennsylvania: \$FREE \*

\* As an out-of-state resident, you can go to both Delaware & Pennsylvania and take the BRC for significantly less than a resident of Maryland can take it in Maryland.

In 2023, 75% of the states that had less than 20 motorcycle crash related FATALITIES were states with FREEDOM OF CHOICE HELMET LAWS.

Motorcyclists are the only registered drivers on the road that are required to purchase additional safety equipment after they have purchased their vehicle. The states that require helmet mandates are requiring an additional purchase, not included in the purchase of a new or used motorcycle, in order to operate the motorcycle on the roadways. Helmets come in a wide variety of shapes, sizes and cost. The average helmet cost \$250. The cost can go up to over \$1000 for some motorcycle helmets. In addition, over time, they deteriorate, and most manufacturers recommend replacement every 3 to 5 years. Some manufacturers recommend getting your helmet inspected, and possibly replaced, after dropping in on a hard surface from a distance of just 3 feet.

Motorcycle helmets are typically tested and designed to withstand impacts at speeds ranging between 11-17 mph (5.2-7.5 meters per second), with most standards using impact speeds within the 9-16 mph range, depending on the specific test protocol and certification body like DOT, Snell, or ECE. So, unless you are involved in a crash in your driveway or in a parking lot, you are normally exceeding the speeds that “safety device” was tested.

## Helmet Requirements in Maryland

**Motorcycle Riders:** DOT Approved, FMVSS No. 218 certification required

- Required for all motorcycle riders on public roadways

**Horseback rider:** ASTM F1163-23 – Standard Specification for Protective Headgear Used in Horse Sports and Horseback Riding

- Required for minors on horses, donkeys, mules and ponies on a public riding trail or pathway
- Not required for a minor crossing a public highway, engaging in an ag practice, or receiving therapy services from a licensed medical provider and for who an alternative helmet is necessary, and is in compliance with the Professional Association of Therapeutic Horsemanship International Guidelines for Alternative Helmet Use

**Bicyclists:** ANSI Z90.4, Snell Memorial Foundation, ASTM F1447 for protective headgear for use in bicycling

- Required for any riders under the age of 16
- Exemptions: Ocean City on the boardwalk

**Jet Pack Vessels:** Required for all jet pack users / operators

- According to the MD DNR, it must be a “water sports helmet”, but there is no known specification or testing requirement

**Parasailing:** No requirement

**Skiing and Snowboarding:** No requirement

In Maryland, the **only** activity requiring mandatory helmet use for adults, with a specific testing / certification, is motorcycling.

### **Observations**

As motorcyclists’ that have been riding for many years, many of us have gone to funerals for family members and friends that have passed on from injuries sustained in a motorcycle crash. However, ALL of us have lost significantly more family members and friends to heart disease, cancer, strokes, etc., than we have from motorcycle accidents.

Experienced riders have the skill sets to automatically react to situations that they encounter on the roadways. It is pretty hard to explain, but in most challenging situations, all you can rely on is your riding experience and reaction.

Based upon observations in FREEDOM Of CHOICE states, helmet usage varies greatly. It appears that some riders will always wear them, some will never wear them, and some riders will wear them when they feel that they want it. There does not appear to be any significant statistical information that indicates that helmet mandates change the fact that approximately 14% of all fatal accidents nationwide on the roadways involve motorcycles. In fact, in 60% of all FATAL MOTORCYCLE accidents, the riders were wearing a motorcycle helmet. Interestingly enough, the percentage of motorcyclists injured in crashes amounts to only 3.5% of the total vehicle injury crashes.

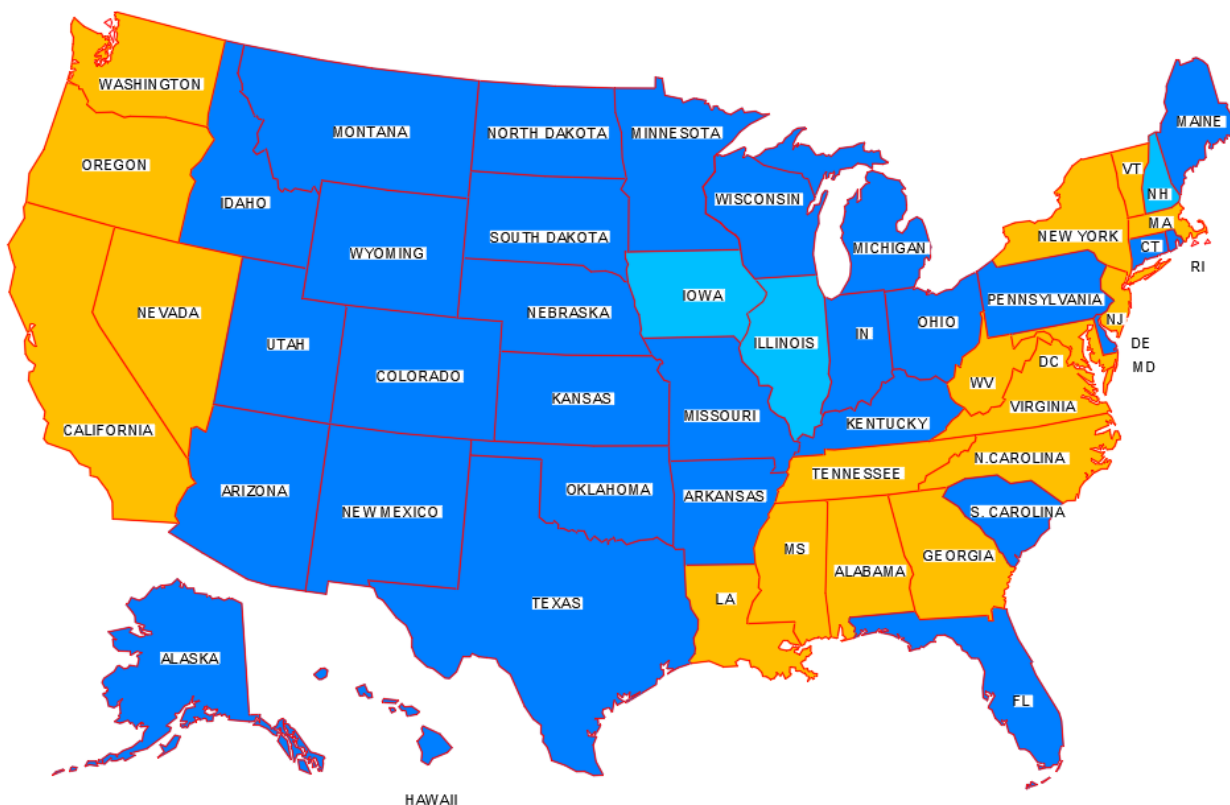
### **Motorcycle Safety Training & Awareness**

ABATE of Maryland, Inc. was instrumental in starting the Motorcycle Safety Program, many years ago, in Maryland, as well as assisting our neighboring states get their programs up and running. Many of our members are certified motorcycle safety training instructors. Our members have joined together to advocate training as the foremost means of reducing accidents and injury. We work together with the safety program to make sure that a portion of the funds collected from motorcycle registrations are used for motorcycle safety and awareness. Our goal is to provide information and training to riders

and to the general driving public, to prevent accidents from happening.

Currently in the US, the motorcycle laws are as follows:

### 33 states currently allow **FREEDOM OF CHOICE** to motorcyclists'



**100% Freedom of Choice (3 states)**



**Freedom of Choice - Age Restricted (30 states)**



**Helmet Mandate (18 states / DC)**

**SB195Helmet\_KEaton-Favorable\_Jan2026\_Written.pdf**

Uploaded by: Ken Eaton

Position: FAV



# ABATE OF MARYLAND, INC.

*Dedicated to Freedom of the Road & Responsible Motorcycle Legislation Since 1974*

To: The Honorable William C. Smith, Jr., Chairman and Members of the Judicial Proceedings Committee

From: Ken Eaton, Director, Executive Director, ABATE of Maryland, Inc.

Date: January 26, 2026

Re: **SB195** - Vehicle Laws - Protective Headgear Requirement - Exception (In Remembrance of Gary "Pappy" Boward)

Position: **FAVORABLE: SUPPORT**

I am a lifelong resident of the Eastern Shore, born in Talbot County and currently residing in Queen Anne's County. I have worked in Maryland for over 40 years and have spent nearly four decades riding "miles of smiles" across 30 different states.

I offer this information to you today, not just as an individual, but as a representative of ABATE of Maryland, Inc., a volunteer organization representing the interests of over 100,000 registered on-road motorcyclists in our state.

**Who We Are:** A Diverse Cross-Section of Maryland There is an outdated stereotype of what a "biker" looks like. The reality of 2026 is that the motorcycling community is a direct reflection of Maryland's diverse population.

**Demographics:** Our members and the riding public include Marylanders of every race, gender, and background. We are seeing see significant growth in ridership among African American, Hispanic, and female demographics.

**Professionals:** We are blue-collar workers, white-collar executives, active military, and veterans. We are Elks, Masons, Shriners, and community volunteers.

**Financial Stability:** Motorcycling is not an inexpensive hobby. With bikes costing between \$5,000 and \$50,000 (and some touring models exceeding \$100,000), riders are financially invested. Consequently, the vast majority of riders carry private health insurance, rendering the "social burden" argument largely obsolete.

**The Fiscal Reality:** Debunking the "Social Burden" Opponents of this bill often cite potential costs to the state. However, the 2025 Fiscal Policy note for this legislation stated that "any impact of Medicaid expenditures and federal fund revenues is assumed to be negligible."

Furthermore, when we look at the hard data regarding trauma costs, motorcyclists are often unfairly singled out compared to other road users who are not mandated to wear protective gear. According to *CDC WISCARS* data and *Maryland injury statistics*:

## **Comparative Medical Costs (Maryland)**

Total Annual Medical Costs for Pedestrian Injury Crashes: ~\$248.3 Million

Total Annual Medical Costs for Motorcycle Crashes: ~\$85.6 Million

Pedestrian-related medical costs in Maryland are 2.9 times higher than motorcycle-related costs. Yet, we do not mandate helmets for pedestrians, bicyclists, or convertible drivers. If the goal is solely to reduce state medical expenditures, the current mandate is selectively applied to only one group: motorcyclists.

**The Economic Impact:** Tourism Dollars Leaving Maryland and is currently an "island" of restriction.

33 States currently offer some form of Freedom of Choice regarding helmets.

Our Neighbors: Both Pennsylvania and Delaware are Freedom of Choice states.

Riders are akin to tourists; we spend money on fuel, food, lodging, and entertainment. Currently, thousands of riders from the Mid-Atlantic bypass Maryland to ride in Delaware and Pennsylvania where they have the freedom to choose. When riders travel to major events—such as Daytona (FL), Sturgis (SD), or Laconia (NH)—they plan routes that avoid mandatory helmet states. Maryland is losing these tourism dollars to our neighbors every single day.

**The Philosophy of Choice:** We are not asking to make helmets illegal. We are asking to restore the Freedom of Choice for adult, experienced riders.

**Inconsistency:** We allow adults to make choices about risks in almost every other aspect of life—from smoking and diet to riding bicycles or driving convertibles.

**Safety Limitations:** A helmet protects only about 17% of the body. In an accident, the torso, spine, and extremities remain exposed. Riders accept these inherent risks every time they start their engines.

**Equipment:** Most of us wear boots, jeans, and gloves for protection. Some choose full gear; others choose less. This decision should belong to the rider, not the state.

**Conclusion:** We are asking Maryland to join the 33 other states that respect the intelligence and liberty of their riding citizens. The data shows the fiscal impact is negligible, the "social burden" is overstated compared to other groups, and the economic loss in tourism is real.

We urge the committee to issue a FAVORABLE report on SB 195.

Thank you for your time and consideration.

There is some interesting data in the attached "Traffic Crash & Injury Data" document, updated in January 2026. If you have any questions, please feel free to reach out to us to discuss.

Thank you!



Kenneth B. Eaton, Executive Director

**ABATE of Maryland, Inc.**

Tel: 410-263-9185 (office)

Tel: 410-924-3374 (mobile)

# **SB0195\_UNF\_MedChi, MDACEP\_Motorcycles - Protective**

Uploaded by: Danna Kauffman

Position: UNF



*The Maryland State Medical Society*  
1211 Cathedral Street  
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Senate Judicial Proceedings Committee  
January 28, 2026

Senate Bill 195 – *Motorcycles – Protective Headgear Requirement – Exception (In Remembrance of Gary “Pappy” Boward)*  
**POSITION: OPPOSE**

On behalf of MedChi, The Maryland State Medical Society and the Maryland Chapter of the American College of Emergency Physicians, we submit this letter of **opposition** for Senate Bill 195.

Senate Bill 195 proposes to make certain exceptions to the current motorcycle helmet law provided an individual is at least 21 years old and has been licensed to operate a motorcycle for at least 2 years, has taken an approved motorcycle rider safety course, or is a passenger on a motorcycle operated by an individual who has been licensed for 2 years or has taken an approved safety course.

The opponents to Maryland’s motorcycle helmet requirements have tried to repeal the requirements for a number of years under different proposed exceptions, to no avail. Senate Bill 195 is clearly aimed at the same objective in a manner that appears to respond to concerns about rider safety.

There is no ambiguity in the data related to the benefits of mandatory helmet laws. In Maryland, the incidence of injury and death decreased dramatically following the passage of the current helmet requirements. No benefit can be gained by putting individuals at risk just because they may have been licensed for more than 2 years or have taken an approved safety course. For these reasons, we urge an unfavorable report.

**For more information call:**

Danna L. Kauffman  
J. Steven Wise  
Andrew G. Vetter  
Christine K. Krone  
410-244-7000

**SB195\_OPP Testimony\_Schwartzbauer MD.pdf**

Uploaded by: Gary Schwartzbauer

Position: UNF

**OPPOSITION Testimony of  
Gary Schwartzbauer MD PhD  
Associate Professor  
Medical and Surgical Director of the Neurotrauma Center  
Co-Director Neurotrauma Recovery Clinic  
Director of Clinical Operations and Performance  
Department of Neurosurgery and  
Department of Orthopaedics  
Program in Trauma  
R Adams Cowley Shock Trauma Center  
University of Maryland School of Medicine**

Senate Bill 195

Jan 28, 2026

**Before the  
Judicial Proceedings Committee  
Chair William C Smith Jr**

Chair Smith and Respected Delegates:

My name is Gary Schwartzbauer and I am the Director of the Neurotrauma Center at the R Adams Cowley Shock Trauma Center and I am opposed to the passage of Senate Bill 195.

Patients arrive at Shock Trauma in a large busy area called the Trauma Resuscitation Unit. There the trauma attending on call carries a 2-way radio where you can hear the incoming calls for help from all around the state. It gives me a great sense of pride to hear the attending say "Shock Trauma online," because I know those three words are a lifeline to the patient, and I also know that when I hear the three words "motorcycle crash," that lifeline is even more critical.

As a neurosurgeon I am sometimes called upon to take the skull off a swollen brain of an injured motorcycle rider. This surgery, called a decompressive craniectomy can be life-saving but creates a large defect on the entire side of the head that is disfiguring and leaves the soft brain under the skin unprotected. If they survive, patients need to wear a protective helmet until the bone is put back months later, if ever. So you can wear a helmet now or helmet later. As a critical care intensivist I care for these same patients in the Neurotrauma ICU, deciding on ways to treat their pain, making them comfortable on a ventilator, finding the best way to feed them and to keep their bodies from wasting away and succumbing to overwhelming infections as they often can't care for themselves. Among many such patients, I am haunted by a 10 year old son brought to a

dying patient's bedside asking innocently and repeatedly for his father to wake up, not knowing that moments before, our care team had discussed with the family that the patient would die despite all we could do. He was an illegally unhelmeted motorcycle rider that lost control of his bike.

The foundations of Senate Bill 195 are predicated on false assumptions as outlined in my written testimony.

The mandatory motorcycle helmet law is not a freedom of choice, it is a matter of sound public policy and all rider motorcycle helmet laws should remain intact. The Maryland Court of Appeals has also previously upheld Maryland's All Rider Helmet Law.

I thank you for your time and consideration.

## **(STOP ORAL)**

Seante Bill 195 seeks to reverse mandatory helmet use for riders over the age of 21 who have been licensed for over two years and who have completed a motorcycle rider safety course. The provisions in the bill as proposed suggest that:

1. Riders over the age of 21 who have been licensed more than two years are less likely to incur a motorcycle crash, brain or other bodily injury, and that
2. Riders who have taken a motorcycle rider safety course are less likely to crash or to sustain injuries.

*The problem with the premise of this bill is that these specifications are not supported by the national nor by the State of Maryland data AND that these assumptions are clearly false.*

## **THE FACTS ARE:**

**Assumption: Older, more experienced riders are less likely to crash and die. FALSE. The average age of motorcycle fatalities is increasing. In 1975 those 29 or younger composed 80% of motorcycle fatalities and in 2017 only 28%. Forty-three was the average age of a motorcyclist killed in a collision in 2016<sup>1</sup>**

**Assumption: Riders who have taken a safety course are less likely to crash. FALSE. A Cochrane Review in 2010 of 23 research studies including 3 randomized trials could not conclude that motorcycle rider training prevents crashes.<sup>2</sup>**

**Assumption: Deaths and costs to the State and Society increase when helmet laws are repealed. TRUE.**

- Motorcycle fatalities *increase* by 30% when universal helmet laws are repealed
- When a state repeals its helmet law or opts for less restrictive requirements, helmet use decreases and *motorcycle-related deaths, injuries, and costs increase*

- **Motorcyclists in states without universal helmet laws are more likely to**
  - die during hospitalization
  - sustain severe traumatic brain injury, and
  - be discharged to long-term care facilities
  - have twice as many cervical SPINE injuries as helmeted riders<sup>10</sup>
- **Non-helmeted drivers are more likely to be admitted to the hospital and to incur *twice the medical costs* compared to helmeted riders.**
  - *Costs saved* in states with a universal helmet law are, on average, nearly *four times greater* per registered motorcycle than in states without such a law
  - Unhelmeted motorcyclists account for 36% of the total motorcyclists involved in crashes, but account for *70% of the costs*
  - Unhelmeted motorcyclists are twice as likely to suffer cervical spine injuries as helmeted riders<sup>10</sup>
- **Therefore there is an *increased burden* of hospitalization and long-term care, adding to overall *health care costs*.**

A study of 105 motorcyclists hospitalized at a major trauma center determined that 63% of their care was paid for by public funds, with Medicaid accounting for over half of all charges.<sup>3</sup>

**Most importantly, the death rate in Maryland dropped by 56% (per 10,000 registered motorcycles) over a 5-year period after enactment of the all-rider law in 1992 (Autopsy Study of Motorcyclist Fatalities, 2002).**

- Unhelmeted motorcycle riders are *twice* as likely to suffer traumatic brain injuries from crashes.<sup>4,5,6,7</sup>
- The median hospital charges for motorcycle riders hospitalized with severe traumatic brain injuries were 13 times higher than the charges for those who did not have a traumatic brain injury.<sup>5</sup>
- Unhelmeted motorcycle riders are less likely to have health insurance and are therefore more likely to have their medical expenses paid by government-funded healthcare.<sup>8</sup>

**The *only safety measure* that costs little to initiate and reaches all riders is a *state universal motorcycle helmet law*. It is also the *only measure proven to improve motorcycle safety*.<sup>5</sup>**

#### **TRAUMATIC BRAIN INJURY**

*Traumatic brain injury is a leading cause of motorcycle crash death.*<sup>9</sup>

- Riders who do not wear helmets are more likely to suffer traumatic brain injuries, and median hospital charges for those with traumatic brain injuries are 13 times higher than for those without such injuries. (Cook 2009)

Even when not fatal, these debilitating head injuries can mean a lifetime of costly rehabilitation and severe emotional trauma for family and friends.

The effectiveness of appropriately designed motorcycle helmets in preventing and mitigating head injury is unequivocal:

- A 1991 report reviewing published studies concluded that motorcycle helmet use has lowered fatality rates, prevented serious head injuries, and reduced the need for ambulance service, hospitalization, neuro-surgical intervention, intensive care, rehabilitation, and long-term care in motorcyclist accidents.
- The 2003 independent Cochrane Review of published studies found that helmets substantially reduced the risk of head injury and fatality in motorcycle crashes, and found *no evidence* of an increased risk of any other types of injury (Liu, 2003).
- A 1996 Department of Transportation (DOT) report noted that riders not wearing helmets are three times more likely to suffer brain injury than those riders wearing helmets.
- The Crash Outcome Data Evaluation System (CODES) study found that un-helmeted motorcyclists are three times more likely to suffer brain injuries than those wearing helmets and that motorcycle helmets are 67% effective in preventing brain injuries (NHTSA, 2005).

***The passage of helmet use laws governing all motorcycle riders is the most effective method of increasing helmet use.***

**SB 195** proposes to exempt riders over the age of 21 with two years' riding and having taken a motorcycle safety course from wearing helmets. *Why should we conduct this experiment on the citizens of the State of Maryland, when it has already been done?* In other states that have enacted repeals of their motorcycle helmet laws or exceptions for certain motorcyclists, there has been an overall increase in fatalities. Texas and Arkansas repealed all rider motorcycle helmet law and observed utilization went from 97% in each state to 66% and 52% respectively. Texas motorcycle operator fatalities rose by 31% and Arkansas motorcycle operator fatality rose by 21% (Preusser, 2000).

Louisiana's all-rider helmet repeal in 1999 caused motorcycle deaths to increase by 100 percent (NHTSA, 2003). Louisiana subsequently **re-enacted** their motorcycle helmet law and found a significant reduction in the incidence and severity of injuries to the head and a 48% decrease in the average cost per accident and the **death rate decreased by 24%**. As in Louisiana, in 24 out of 26 states there was an overall increase in fatalities after repeal of helmeted laws with the conclusion that repealed mandatory helmet laws were followed by a substantial increase in motorcycle operator fatalities. This does not even bring into account the devastating effect of these legislative actions on the increased incidence of traumatic brain injuries and the associated pure medical and societal costs due to inability to work and socialize secondary to traumatic brain injuries (Evans, 1988; Cooper, 1987; Bledsoe, 2005). A recent study commissioned by the Florida Department of Transportation shows that since Florida's repeal in 2000, motorcycle deaths have risen almost 42%.

**Freedom of Choice**

The opposition will bring up the issue of freedom of choice. We must consider their main arguments. Is the motorcyclist only hurting him/herself when s/he does not wear a helmet and is this a violation of personal choice/human rights... or of the constitution? The answer to these questions were handed down by The Supreme Court of the United States of America in *Simon vs. Sargent* 396 F. Supp. 277.279 409 US 1020 (1972) stating that *the individual was hurting citizens around him and that the helmet legislation was not a violation of the motorcyclists' constitutional rights*. The mandatory motorcycle helmet law is not a freedom of choice, it is a matter of sound public policy and all rider motorcycle helmet laws should remain intact. The Maryland Court of Appeals also upheld Maryland's All Rider Helmet Law.

Thank you.

*Respectfully* Submitted,

Gary T Schwartzbauer, MD PhD

With significant input from

Maureen McCunn, MD MIPP, FCCM

#### **SELECTED REFERENCES**

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6. Governor's Traffic Safety Bureau. Motorcycle Fact Sheet. Des Moines: Iowa Department of Public Safety; 2008.
7. Mounce N, Brackett Q, Hinshaw W, Lund AK, Wells JK. The reinstated comprehensive motorcycle helmet law in Texas. Arlington: Insurance Institute for Highway Safety; 1992.
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10. Page PS, Wei Z, Brooks NP, Motorcycle helmets and cervical spine injuries: a 5-year experience at a Level 1 trauma center, *Journal of Neurosurgery: Spine*, Vol. 28, No. 6, June 2018.

# **SB195 TraumaNet Letter in Opposition.pdf**

Uploaded by: Justin Graves

Position: UNF

**TraumaNet**



**SB 0195**  
**Unfavorable**

TO: The Honorable Senator William C. Smith, Jr., Chair  
Judicial Proceedings Committee

FROM: Kyle Remick, MD, FACS  
Chair, TraumaNet

DATE: January 28, 2026

Position: Letter of Concern

Chair Smith and members of the committee, TraumaNet does not support **SB 0195 – Vehicle Laws - Protective Headgear Requirement for Motorcycle Rides - Exception (In Remembrance of Gary "Pappy" Boward)**.

TraumaNet is a multidisciplinary advocacy group focused on optimizing trauma care within Maryland. TraumaNet's representation spans each of Maryland's designated trauma centers and specialty referral centers. TraumaNet promotes excellence in trauma care by focusing on clinical care, research, education, injury prevention, and healthcare policy issues. TraumaNet works closely with the Maryland Institute for Emergency Medical Services Systems (MIEMSS) to foster a collaborative statewide approach to trauma care.

TraumaNet is concerned that this law would put Marylanders at risk for severe head injury and death. Traumatic Brain Injury is a leading cause of death in motorcycle collisions. This bill, specifically easing the safety standards, would unnecessarily put citizens and operators at risk and further increase the strain on emergency departments providing care for these patients. Even in survivors, long-term consequences of traumatic brain injury not only impact the individual but also have implications for the family and community providing chronic supportive care.

TraumaNet urges an unfavorable report on SB 0195.

# **2026-01-28- MD - Motorcycle helmet repeal - SB 195**

Uploaded by: Kristin Poland

Position: UNF



*Testimony of*

The National Transportation Safety Board

*Before the*

Senate Judicial Proceedings Committee  
Maryland General Assembly

*– On –*

Senate Bill 195

Motorcycles - Protective Headgear Requirement - Exception

–

Annapolis, MD • January 28, 2026

Good morning, Chair Smith, Vice Chair Waldstreicher, and members of the committee. Thank you for the opportunity for the National Transportation Safety Board (NTSB) to testify before you today.

The NTSB is an independent federal agency charged by Congress with investigating aviation, marine, and rail accidents; commercial space launch and re-entry mishaps; highway crashes; and hazardous materials releases in pipelines and elsewhere in transportation. We determine the probable causes of these events and issue safety recommendations to prevent them from happening again. We also conduct safety research.

The NTSB has no power to regulate or legislate, and we rely on the persuasive power of our comprehensive investigations and research to encourage the recipients of our recommendations to act to improve safety. We have recommended for many years that states adopt and maintain strong laws requiring all motorcycle riders to wear helmets meeting federal standards. Thus, we are very concerned about SB 195, as it would allow most motorcycle operators who are 21 or older to operate a motorcycle without protective headgear.

The growing number of Americans who have been killed or injured in motorcycle crashes is extremely troubling and makes it clear now is not the time to change the current law. In 2023, 6,335 motorcyclists were killed in crashes, an increase of 12 percent since 2020.<sup>1</sup> Although motorcycles represent only 3.1 percent of the registered vehicles on our roads and .6 percent of all vehicle miles traveled, motorcyclists account for 15 percent of all highway deaths.<sup>2</sup> In Maryland, 48 motorcyclists lost their lives in 2023, which was over 10 percent of all crash-related fatalities.<sup>3</sup>

Head injury is a leading cause of death and disability in motorcycle crashes. A US Department of Transportation (DOT) report published in 2004 stated that helmets are 37 percent effective at preventing fatalities in motorcycle crashes.<sup>4</sup> According to a study conducted by the National Highway Traffic Safety Administration (NHTSA), using a safety helmet that complies with US Federal Motor Vehicle Safety Standard 218 is the “single critical factor in the prevention [and] reduction of head injury.”<sup>5</sup> In the event of a crash, helmets are highly effective at preventing brain injuries, which often require extensive treatment and may result in lifelong disability. Unhelmeted motorcyclists are three times more likely than helmeted riders to suffer traumatic brain injuries in a crash.<sup>6</sup>

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<sup>1</sup> National Highway Traffic Safety Administration (NHTSA), National Center for Statistics and Analysis. July 2025. *Motorcycles: 2023 Data*. Traffic Safety Facts. Report No. DOT HS-813-732. Washington, DC: NHTSA.

<sup>2</sup> NHTSA, *Motorcycles: 2023 Data*

<sup>3</sup> Maryland Department of Transportation Motor Vehicle Administration Highway Safety Office. [Zero Deaths Maryland, Fatal Crash Dashboard](https://zerodeathsmd.gov/resources/crashdata/crashdashboard). Available at: <https://zerodeathsmd.gov/resources/crashdata/crashdashboard>.

<sup>4</sup> Deutermann W. 2004. *Motorcycle Helmet Effectiveness Revisited*. Report No. DOT HS-809-715. Washington, DC: NHTSA.

<sup>5</sup> Hurt HH, Ouellet JV, and Thom DR. 1981. *Motorcycle Accident Cause Factors and Identification of Countermeasures Volume I: Technical Report*. Los Angeles, CA: Traffic Safety Center, University of Southern California. NHTSA Contract No. DOT HS-5-01160.

<sup>6</sup> NHTSA. 2008. *Motorcycle helmet use laws*. Report No. DOT HS 810 887W. Washington, DC: NHTSA. Available at: [nhtsa.gov/sites/nhtsa.gov/files/810887.pdf](https://nhtsa.gov/sites/nhtsa.gov/files/810887.pdf)

According to NHTSA, helmet use continues to be significantly higher in states that require all motorcyclists to be helmeted. In 2023, 82.7 percent of motorcyclists observed in states with universal helmet laws were wearing DOT-compliant helmets. In states without such laws, helmet use was just 65.9 percent.<sup>7</sup> NHTSA estimates that helmets saved an estimated 1,872 motorcyclists' lives in 2017, and an additional 749 lives could have been saved if all motorcyclists wore helmets.<sup>8</sup> In states without universal helmet laws, 51 percent of motorcyclists killed in 2023 were not wearing helmets, as compared to 10 percent in states with universal helmet laws.<sup>9</sup>

When universal helmet laws are weakened, helmet use rates decrease dramatically and motorcycle deaths and injuries increase markedly, even when accounting for changes in ridership that may be associated with weakening the law. For example, Michigan weakened its helmet law in 2012 and the percentage of motorcyclists not wearing helmets quadrupled the year after the repeal went into effect. A study conducted 3 years later found increases in crash scene fatalities, greater injury severities, worse neurologic injury, and heightened hospital mortality among nonhelmeted riders involved in crashes.<sup>10</sup> SB 195 exempts motorcycle riders 21 and over from having to wear a helmet if they have had a motorcycle license for 2 years or have completed a motorcycle safety course. This exemption not only leaves a significant portion of Maryland's motorcycle-riding population unprotected, but it is also unenforceable. This is simply not good public safety policy.

I hope that, as the Judicial Proceedings Committee considers SB 195, you will consider these decades of research and the indisputable evidence that helmets—and universal helmet laws—save lives.

Thank you for this opportunity to provide testimony in support of Maryland's existing universal motorcycle helmet requirement. We would be happy to provide additional information in response to any questions that the committee might have.

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<sup>7</sup> NHTSA, National Center for Statistics and Analysis. March 2022. *Motorcycle Helmet Use in 2021—Overall Results*. Traffic Safety Facts. Report No. DOT HS 813 270. Washington, DC: NHTSA.

<sup>8</sup> NHTSA, National Center for Statistics and Analysis. December 2019. *Lives and Costs Saved by Motorcycle Helmets, 2017*. Traffic Safety Facts. Report No. DOT HS 812 867. Washington, DC: NHTSA.

<sup>9</sup> NHTSA. *Motorcycle Helmet Use in 2023—Overall Results*.

<sup>10</sup> Striker RH, Chapman AJ, Titus RA, Davis AT, and Rodriguez CH. 2016. Repeal of the Michigan helmet law: the evolving clinical impact. *The American Journal of Surgery*. 211(3):529-533.

**SB 195 - MDH - JPR - LOO.docx (1).pdf**

Uploaded by: Meghan Lynch

Position: UNF



Wes Moore, Governor · Aruna Miller, Lt. Governor · Meena Seshamani, M.D., Ph.D., Secretary

January 28, 2026

The Honorable William C. Smith Jr.  
Chair, Judicial Proceedings Committee  
2 East Miller Senate Office Building  
Annapolis, MD 21401-1991

**RE: Senate Bill 195 – Motorcycles - Protective Headgear Requirement - Exception (In Remembrance of Gary "Pappy" Boward) – Letter of Opposition**

Dear Chair Smith and Committee members:

The Maryland Department of Health respectfully submits this letter of opposition for Senate Bill (SB) 195 – Motorcycles - Protective Headgear Requirement - Exception (In Remembrance of Gary "Pappy" Boward). SB 195 would establish an exception to the prohibition against operating or riding on a motorcycle without certain protective headgear if the individual is at least 21 years old, and either (1) has been licensed to operate a motorcycle for at least two years, (2) has completed a motorcycle rider safety course approved by the Administrator or the Motorcycle Safety Foundation, or (3) is a passenger on a motorcycle operated by an individual described in (1) or (2) of this exemption.

The National Highway Traffic Safety Administration (NHTSA) estimates that protective headgear, such as helmets, saved the lives of 1,872 motorcyclists in 2017.<sup>1</sup> In Maryland alone, helmets saved an estimated 43 lives in 2017.<sup>1</sup> According to NHTSA's National Center for Statistics and Analysis, protective headgear is approximately 37% effective in preventing fatalities to motorcyclists.<sup>2</sup> Furthermore, motorcycle helmet use can reduce the risk of traumatic brain injury (TBI) up to 69%.<sup>3</sup>

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<sup>1</sup> National Center for Statistics and Analysis. (2019). Lives saved in 2017 by restraint use and minimum-drinking-age laws (Traffic Safety Facts Crash\*Stats. Report No. DOT HS 812 683). Washington, DC: National Highway Traffic Safety Administration. <https://crashstats.nhtsa.dot.gov/Api/Public/ViewPublication/812683>

<sup>2</sup> National Center for Statistics and Analysis. (2019). Lives and costs saved by motorcycle helmets, 2017. Traffic Safety Facts Crash\*Stats (Report No. DOT HS 812 867). Washington, DC: National Highway Traffic Safety Administration. <https://crashstats.nhtsa.dot.gov/Api/Public/ViewPublication/812867>

<sup>3</sup> Liu BC, Ivers R, Norton R, Boufous S, Blows S, Lo SK, Helmets for preventing injury in motorcycle riders (Review), The Cochrane Library, Issue 1, 2008.

Available online at: <http://onlinelibrary.wiley.com/doi/10.1002/14651858.CD004333.pub3/abstract>

A universal helmet law is the most effective method for preventing motorcyclist injuries and fatalities.<sup>4</sup> According to the Insurance Institute for Highway Safety, over 22,000 motorcyclist deaths would have been prevented over a 46-year time span (1976-2022) if all states had universal helmet laws.<sup>5</sup> In 2023, NHTSA reported the highest number of motorcycle fatalities across the United States in nearly 50 years, and there were about five times more motorcyclist fatalities in states without a universal helmet law compared to states with universal helmet laws.<sup>6</sup>

In addition to the human toll taken in deaths and injuries, motorcycle crashes carry a sizable financial cost to society. In 2023, the CDC reported that combined costs (including medical, work loss, and quality of life loss) for nonfatal motorcycle crash injuries in the U.S. were \$29.66B for hospitalizations and \$16.55B for emergency department visits.<sup>7</sup> According to the CDC, motorcycle fatalities cost Maryland a total of \$896.7M in 2023, a \$23M increase from the year prior. The calculation of the total cost of motorcycle fatalities is based on medical costs and the total value of statistical life.<sup>8</sup>

Maryland's universal motorcycle helmet law is an effective public health strategy that has significantly reduced motorcycle-related injuries and fatalities. Rolling back the law to only cover riders under 21 years old will result in increased serious injuries and deaths, along with substantial economic costs.

If you would like to discuss this further, please do not hesitate to contact Meghan Lynch, Director of Governmental Affairs at [meghan.lynch@maryland.gov](mailto:meghan.lynch@maryland.gov).

Sincerely,



Meena Seshamani, M.D., Ph.D.  
Secretary

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<sup>4</sup> Centers for Disease Control and Prevention. (2011). *Motorcycle safety: How to save lives and save money*. Atlanta, GA: National Center for Injury Prevention and Control (U.S.). Division of Unintentional Injury Prevention; Centers for Disease Control and Prevention (U.S.). <https://stacks.cdc.gov/view/cdc/5974>

<sup>5</sup> Teoh, E. R. (2025). The human cost of allowing unhelmeted motorcycling in the United States. *Journal of Safety Research*, 93, 292–297. <https://doi.org/10.1016/j.jsr.2025.03.002>

<sup>6</sup> National Center for Statistics and Analysis. (July, 2025). *Motorcycles: 2023 data* (Traffic Safety Facts. Report No. DOT HS 813 732). National Highway Traffic Safety Administration.

<sup>7</sup> Centers for Disease Control and Prevention, National Centers for Injury Prevention and Control. Web-based Injury Statistics Query and Reporting System (WISQARS) [online]. {accessed 2025 Jan 30}. Available from: [www.cdc.gov/injury/wisqars](http://www.cdc.gov/injury/wisqars)

<sup>8</sup> Ibid.

# **SB 195    APCA Opposes Motorcycle Helmet 0128 20**

Uploaded by: Nancy Egan

Position: UNF



**Testimony of**  
**American Property Casualty Insurance Association (APCIA)**  
**Senate Judicial Proceedings Committee**

**Senate Bill 195 - Vehicle Laws - Protective Headgear Requirement - Exception (In Remembrance of Gary "Pappy" Boward)**

**January 28, 2026**

**Letter of Opposition**

The American Property Casualty Insurance Association (APCIA) is a national trade organization whose members write approximately 71% of the Maryland property-casualty insurance market. The bill would provide an exception for drivers over the age of 21 years of age who have been licensed to operate a motorcycle for at least 2 years and completed certain motorcycle safety courses not to wear a helmet **OR** their passenger who is at least 21 years old. APCIA appreciates the opportunity to provide written comments in opposition to Senate Bill 195.

Compared with cars, motorcycles are an especially dangerous form of travel. Motorcycles are capable of very rapid acceleration and high-top speeds. They are less stable than cars in emergency braking and less visible to other motorists. Motorcyclists do not have the protection of a vehicle structure around them, leaving riders vulnerable to contact with hard road surfaces, other vehicles, and fixed objects such as trees. This is why wearing a helmet, as well as other protective clothing, is so important.

A total of 6,222 motorcyclists were killed in crashes in 2022, nearly triple the number in 1997 and 23% higher than in 2019. This is the highest number of motorcyclist crash deaths in a single year since the National Highway Traffic Safety Administration (NHTSA) began collecting fatal motor vehicle crash data in 1975.<sup>1</sup>

Motorcyclists accounted for 15% of all crash deaths in 2022. However, per mile traveled, the number of deaths on motorcycles in the U.S. was nearly 29 times the number in passenger vehicles.

Helmets are proven to decrease the severity of head injuries, the likelihood of death and the cost of medical care. Helmets are highly effective in preventing brain injuries, which often require extensive treatment and may result in lifelong disability. NHTSA estimates that in the event of a crash, un-helmeted motorcyclists are 3 times more likely than helmeted riders to suffer traumatic brain injuries, and that motorcycle helmets reduce the likelihood of a crash fatality by 37 -42 percent.<sup>2</sup> Norvell and Cummings found a 39 percent reduction in the risk of death after adjusting for the effects of rider age, gender, and seat position<sup>3</sup>. A literature review estimated that helmets reduce the risk of death in a crash by 42 percent and the risk of head injuries by 69 percent.<sup>4</sup>

**Helmet Laws Change Behaviors**

In 2023, 94 percent of motorcyclists observed in states with universal helmet laws were wearing helmets. In states without such laws, helmet use was 72 percent<sup>5</sup>. The use of helmets judged to be compliant with federal safety

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<sup>1</sup> Insurance Institute of Highway Safety, <https://www.iihs.org/topics/motorcycles#do-helmets-work>

<sup>2</sup> *Id.*

<sup>3</sup> *Id.*

<sup>4</sup> *Id.*

<sup>5</sup> *Id.*

regulations was 83 percent among motorcyclists in states with universal helmet laws and 60 percent in states without such laws.

In a national telephone survey of motorcyclists, 22 percent of those who said they believe helmets keep riders safer reported not always wearing helmets while riding <sup>6</sup>. However, only 6 percent of motorcyclists in states with universal laws reported not always wearing helmets, suggesting that education alone would not be as beneficial in increasing helmet use as a universal helmet law.

### **The Public Supports Helmet Laws**

According to a 2000 national telephone survey, 81 percent of respondents reported that they favored mandatory helmet use laws for motorcyclists. Support was more prevalent among females (88 percent) than males (72 percent) and among non-motorcyclists (83 percent) than those who drove motorcycles (51 percent). Support was higher in states requiring all riders to wear helmets (84 percent) compared with states with lesser requirements (75 percent) or no requirements (79 percent). <sup>7</sup>

In an Institute survey of motorcyclists conducted in 2009, 45 percent said they favor universal helmet laws.<sup>8</sup> Those who favor universal laws were more likely to report that they believe helmets keep riders safer than those who do not favor universal helmet laws (87 percent vs. 65 percent). Among motorcyclists who reported not always wearing helmets while riding, 57 percent said that a helmet law would encourage full-time helmet use.

### **Helmet Laws Reduce Deaths, Injuries and Medical Costs**

In states that either reinstated or enacted universal motorcycle helmet laws, deaths and injuries of motorcyclists decreased. In states that repealed or weakened their universal helmet laws, deaths and injuries typically rose.<sup>9</sup>

Un-helmeted riders have higher health care costs as a result of their crash injuries, and many lack health insurance. A 2002 review of 25 studies of the costs of injuries from motorcycle crashes reported that helmet use reduced the cost of medical treatment, length of hospital stay and probability of long-term disability for riders injured in a crash. <sup>10</sup> Studies that looked at who pays for injured riders' medical care found that just over half of injured riders have private health insurance coverage. For those without private insurance, most of the medical costs are paid by the government. A more recent study confirmed the earlier findings that un-helmeted riders had much higher hospital charges than helmeted ones. <sup>11</sup>

For these reasons, APCIA urges the Committee to provide an unfavorable report on Senate Bill 195.

Nancy J. Egan,

State Government Relations Counsel, DC, DE, MD, VA, WV

[Nancy.egan@APCIA.org](mailto:Nancy.egan@APCIA.org) Cell: 443-841-4174

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<sup>6</sup> *Id.*

<sup>7</sup> *Id.*

<sup>8</sup> *Id.*

<sup>9</sup> *Id.*

<sup>10</sup> *Id.*

<sup>11</sup> *Id.*

# **MD SB 195 Statement Advocates SMARTER ENA.pdf**

Uploaded by: Omar Masood

Position: UNF



ADVOCATES  
FOR HIGHWAY  
& AUTO SAFETY



**Statement of Omar Masood, Director of State Government Relations, Advocates for Highway and Auto Safety;**

**Caroline L. Doyle BSN RN Government Affairs Chair, Maryland State Council Emergency Nurses Association;**

**Xu Simon, Ph.D., President and CEO, Skilled Motorcyclist Association - Responsible, Trained and Educated Riders, Inc. (SMARTER)**

**UNFAVORABLE: In Opposition to Senate Bill 195**

**Senate Judicial Proceedings Committee**

**Maryland General Assembly**

**January 28, 2026**

Advocates for Highway and Auto Safety (Advocates) is an alliance of consumer, safety, medical, public health and law enforcement groups and insurance companies working together to pass highway and auto safety laws that prevent crashes, save lives, reduce injuries, and contain costs. The Emergency Nurses Association (ENA) is the premier professional nursing association dedicated to defining the future of emergency nursing through advocacy, education, research, innovation, and leadership. The Skilled Motorcyclist Association - Responsible, Trained and Educated Riders, Inc. (SMARTER) is a non-profit association dedicated to increasing motorcyclist safety by compiling and disseminating data-driven research to support decision makers in implementing effective strategies. Our organizations thank you for the opportunity to provide testimony jointly in opposition to Senate Bill (SB) 195, legislation that would repeal Maryland's all-rider motorcycle helmet use law. This critical safety law has been preventing deaths and injuries and saving taxpayer dollars in Maryland for nearly 34 years. To repeal the all-rider motorcycle helmet use law would be a deadly and costly mistake.

### **Motor Vehicle Crash Fatalities Remain Historically High, Including Riders of Motorcycles, the Most Hazardous Form of Motor Vehicle Transportation.<sup>1</sup>**

In 2023, 6,335<sup>2</sup> motorcyclists were killed in the U.S., the highest number of fatalities on record.<sup>3</sup> An estimated additional 82,564 motorcyclists were injured in the same year.<sup>4</sup> Early estimates for 2024 indicate a two percent decrease in motorcyclist fatalities compared to 2023.<sup>5</sup> Despite this projection, the number of motorcycle crash fatalities in 2023 is nearly three times the historic low of 2,116 motorcycle crash deaths in 1997.<sup>6</sup> Motorcycle riders are nearly 28 times more likely to die in a crash than passenger vehicle occupants.<sup>7</sup> Data show that dangerous driving behaviors, including speeding, alcohol-impairment and driver distraction, continue to contribute to deadly outcomes, especially for vulnerable road users (VRU), including motorcycle riders, who lack the protective structure of a passenger vehicle.

Traffic safety is a serious issue that requires improvement rather than the dismantling of the state's all-rider motorcycle helmet use law, a proven traffic safety countermeasure. On Maryland roadways, 89 motorcyclists lost their lives in 2023, a 29 percent increase since 2014.<sup>8</sup> In 2024, there were an overall estimated 579<sup>9</sup> traffic fatalities in Maryland, which is an 11 percent increase from 2015 to 2024.<sup>10</sup>

### **Motorcycle Helmet Use, Bolstered by All-Rider Helmet Laws, is a Proven Lifesaver.**

Research affirms motorcycle helmet use saves lives and prevents injuries. According to a report by the U.S. Government Accountability Office (GAO), laws requiring all motorcyclists to wear helmets are the only strategy proven to be effective in reducing motorcyclist fatalities.<sup>11</sup> Motorcycle helmet use reduces the risk of head injury by 69 percent and reduce the risk of death by 42 percent.<sup>12</sup> The National Highway Traffic Safety Administration (NHTSA) estimates that helmet use saved the lives of 1,872 motorcycle riders in 2017 (the latest year data is available) and that 749 more lives in all states could have been saved if all motorcycle riders had worn helmets.<sup>13</sup> After Maryland enacted its all-rider motorcycle helmet law in 1992, the motorcyclist death rate (per 10,000 registered motorcycles) from crashes dropped 56 percent over a five-year period.<sup>14</sup>

State laws requiring all riders to wear helmets are extremely effective in achieving helmet use. Data released from NHTSA show that in states with all-rider helmet use laws, use of helmets compliant with federal standards is 83 percent, compared to just 66 percent in states without such a law.<sup>15</sup> According to NHTSA, in 2023, there were 8.6 times as many unhelmeted fatalities (1,937 fatalities) in states without a universal helmet use law compared to states with a universal helmet law (225 fatalities).<sup>16</sup> These states were similar with respect to total resident populations.<sup>17</sup> An analysis from the Insurance Institute for Highway Safety (IIHS) calculated that between 1976 and 2022, over 22,000 additional lives could have been saved if all states had enacted all-rider motorcycle helmet laws.<sup>18</sup> The data are clear – Maryland’s all-rider helmet requirement is working to ensure motorcycle helmet use and the safety of motorcycle riders.

### **Motor Vehicle Crashes, Especially Involving Motorcycles, are Costly to All Marylanders. Helmet Use Reduces Preventable Expenditures.**

Traffic crashes impose a physical, emotional and financial toll on Maryland families. In 2019, the cost of crashes in Maryland surpassed \$5.9 billion – essentially resulting in a “crash tax” on each Marylander of \$977.<sup>19</sup> When updated for inflation alone, in 2025, costs would equate to \$7.5 billion to the state.<sup>20</sup>

Annually, motorcycle rider crashes cost nearly \$17 billion in economic impacts and \$107 billion in societal harm as measured by comprehensive costs based on 2019 data.<sup>21</sup> Accounting for inflation alone, in 2025, this would equate to over \$21 billion in economic impacts, and over \$135 billion in societal harm.<sup>22</sup> Serious injuries and fatalities accounted for 83 percent of total comprehensive costs of motorcyclist crashes, compared to 60 percent of the total comprehensive costs of all motor vehicle crashes.<sup>23</sup> Traumatic brain injury is a serious, potentially life-long injury that can result from a motorcyclist crash, especially when the rider is not wearing a helmet. In addition to changes in social, cognitive and physical ability, costs for lifetime care for a traumatic brain injury can easily amount to millions of dollars.

Conversely, in 2019, motorcycle helmet use prevented \$21.2 billion in societal harm costs, but another \$9.4 billion could have been prevented if all motorcycle riders had worn helmets.<sup>24</sup> Updating for inflation only, in 2025 this would equate to \$26.8 billion in societal harm prevented and over \$11.9 billion if all riders had worn helmets.<sup>25</sup> Helmet use reduces the cost of medical treatment, length of hospital stay and probability of long-term disability for those riders injured in crashes. The provisions in SB 195 to ostensibly alleviate the risks posed by riders and their passengers riding without a helmet, specifying the exception is for those age 21 and older, mandating two years riding experience and passing a safety course, fail to mitigate the severe and serious damages that will be caused by repealing the state’s all-rider motorcycle helmet use law. Further, there is no scientific evidence that motorcycle rider training reduces crash risk and is an adequate substitute for an all-rider helmet law. Such a law is also unenforceable for reasons addressed below.

### **All Rider Motorcycle Helmet Use Law Repeals Have Resulted in Increased Deaths, Injuries and Associated Costs.**

The efficacy of all-rider helmet use laws is proven by the tragic consequences in states that have repealed all-rider helmet use laws. After repeal of their state’s universal helmet requirement, the motorcyclist fatality rate increased 35 percent in Florida, 50 percent in Kentucky and 100 percent in Louisiana.<sup>26</sup> In Michigan, which repealed its all-rider helmet use law in 2012, there would have been 26 fewer motorcyclist deaths (a 21 percent reduction) that year if the law was still in place.<sup>27</sup> More recently in Missouri, motorcyclist fatalities increased 26 percent from 123 in 2019, prior to repeal, to 166 in 2021, the first full year without the law and remained elevated in 2022.<sup>28</sup> Nebraska’s repeal took effect in 2024, and preliminary state data shows a 32 percent increase in motorcyclist fatalities relative to the five-year average.<sup>29</sup>

“Minors only” helmet laws, such as SB 195 seeks to enact, are ineffective and unenforceable. According to the American Academy of Pediatrics, in states with weak youth-specific helmet laws, use decreased and youth mortality increased. Serious traumatic brain injury among youth was 38 percent higher in states with age-specific laws compared to states with all-rider helmet use laws.<sup>30</sup> After Florida repealed its all-rider helmet use law in 2000, deaths of riders under the age of 21 who were not helmeted increased 188 percent, even though the law still applied to them.<sup>31</sup> Enforcing laws for only young riders is problematic since it is very difficult, if not impossible in certain roadway environments, for law enforcement to estimate a rider’s age. It is also impossible to determine training or length of experience operating a motorcycle in such circumstances.

## The Public is Concerned about Roadway Safety and Supports All-Rider Helmet Laws.

A public opinion poll commissioned by Advocates found that overwhelming majorities of respondents were “extremely” or “very” concerned about dangerous driving behaviors and scenarios.<sup>32</sup> Further, the American public understands the need for all-rider helmet laws and overwhelmingly supports them as demonstrated by the American Automobile Association (AAA) Foundation Traffic Safety Culture Index, which found more than four in five Americans (82 percent) support a law requiring all motorcycle riders to wear a helmet.<sup>33</sup> Removing basic safety protections, including Maryland’s all-rider helmet law, runs contrary to public opinion.

If SB 195 is passed, it will result in increased deaths, injuries and financial burden on Maryland’s emergency services and hospitals and ultimately, every Maryland taxpayer. **Advocates, ENA Maryland State Council and SMARTER urge you to oppose SB 195.** Thank you.

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# **SB0195 - LOO - MVA – Motorcycles - Protective Head**

Uploaded by: Patricia Westervelt

Position: UNF

January 28, 2026

The Honorable William C. Smith, Jr.  
Chair, Senate Judicial Proceedings  
2 East, Miller Senate Office Building  
Annapolis, MD 21401

***RE: Letter of Opposition – Senate Bill 195 – Motorcycles – Protective Headgear Requirement – Exception (In Remembrance of Gary "Pappy" Boward)***

Dear Chair Smith and Committee Members:

The Maryland Department of Transportation (MDOT) respectfully opposes Senate Bill 195 and offers the following information for the Committee's consideration.

SB 195 creates an exception to the motorcycle helmet requirement for individuals (or passengers) who are at least 21 years of age and who have either been licensed to operate a motorcycle for at least two years or have completed a motorcycle rider safety course approved by the Administrator of the MDOT Motor Vehicle Administration (MVA) or the Motorcycle Safety Foundation.

Currently, all motorcycle riders, including passengers, must wear motorcycle helmets that comply with Federal Motor Vehicle Safety Standard (FMVSS) No. 218. Motorcycle helmet use has proven effective in reducing serious head injuries among motorcyclists involved in crashes with no substantive adverse safety effects. Nevertheless, 13% of the 77 motorcycle riders and passengers who died on Maryland roadways in 2023 were not wearing a helmet. Each year, on average 1,150 motorcycle riders and passengers are injured on Maryland roadways.

The Governors Highway Safety Association (GHSA) found that when a universal helmet law is repealed, helmet use drops substantially. The State of Michigan repealed its universal helmet law in 2012 and, according to the Michigan State Police, annual fatalities from motorcycle-involved crashes saw an increase of 23% compared to pre-repeal. The GHSA urges states to oppose efforts to repeal universal motorcycle helmet laws and encourages states to adopt helmet use laws for all riders. Currently, 17 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, the Northern Mariana Islands, and American Samoa have universal helmet laws. Motorcycle licensure carries no requirements to gain experience or improve skills over time.

According to the National Highway Traffic Safety Administration (NHTSA), helmet use is substantially lower in states that do not have a universal helmet law. In 2021, 96% of motorcyclists observed in states with universal helmet laws were wearing helmets. In states without such laws, helmet use was 57%. Use of helmets judged to be compliant with federal safety regulations was 86% among motorcyclists in states with universal helmet laws and 53% in states without such laws.

Honorable William C. Smith, Jr.  
Page Two

A rider may obtain a motorcycle license and never again ride a motorcycle. Under the provisions of SB 195, a rider who has held a motorcycle license for two years, but who has no further riding experience, would be exempt from the helmet use requirement, as would anyone over the age of 21 taking the motorcycle safety course and any passenger 21 years or older.

The Maryland MVA-approved motorcycle rider safety courses encourage the use of full protective riding gear by riders and passengers when operating and riding on a motorcycle. SB 195 permits a person to ride without a helmet simply because the rider has completed the approved rider safety course, regardless of how recently that safety training was completed.

For these reasons, the Maryland Department of Transportation respectfully requests an unfavorable vote on Senate Bill 195.

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

# **AAA Testimony in Opposition of SB195 Motorcycle H**

Uploaded by: Ragina Ali

Position: UNF



**AAA Mid-Atlantic's Testimony in OPPOSITION to SB 195  
Vehicle Laws - Protective Headgear Requirement for Motorcycle Rides - Exception  
(In Remembrance of Gary "Pappy" Boward)  
Sponsor: Senator McKay**

- AAA Mid-Atlantic **opposes SB 195 - Motorcycles - Protective Headgear Requirement - Exception (In Remembrance of Gary "Pappy" Boward)**, which would repeal Maryland's motorcycle helmet law. If passed, anyone who is 21 years of age or older would be exempted from wearing protective headgear, or a helmet, while operating or riding a motorcycle under certain circumstances.
- Motorcycle safety is trending in the wrong direction. In 2023, according to data from the National Highway Traffic Safety Administration, there were 6,335 motorcyclists killed across the country, representing 15% of all traffic fatalities and the highest number of motorcyclists killed since at least 1975.
- NHTSA data also showed that in states without universal helmet laws, 54% of motorcyclists killed in 2022 were not wearing helmets. In comparison, in states with universal helmet laws, 11% of motorcyclists who were killed were not wearing helmets.
- According to the [MDOT MVA's Highway Safety Office's most recent crash data](#), there were 1,350 motorcycle crashes in Maryland in 2023, resulting in 1,095 injured persons and 82 fatalities. (As of January 26, 2026).
- Helmets save lives and prevent injuries. Proponents say helmets are about the "freedom to choose," but as licensed drivers, taxpayers, insurance customers, medical consumers and families and friends left behind, we all pay the price for injuries and deaths that result when riders do not wear helmets.
- Helmets are effective: According to the Insurance Institute for Highway Safety, motorcycle helmets reduce the risk of death by 37-42%, and motorcyclists not wearing helmets are three times more likely than helmeted riders to suffer traumatic brain injuries.
- AAA **opposes** any legislation that will weaken existing traffic safety laws and put motorcyclists, bicyclists, motorists or pedestrians at a greater risk of injury or a traffic fatality; therefore, we oppose **SB 195** and respectfully urge the Committee to render an **unfavorable** report.

**Contacts:**

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# **SB 195 Unfavorable.pdf**

Uploaded by: Ruth Carlock

Position: UNF



**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.

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**SB 195 - JPR - MACHO- LOO.doc.pdf**

Uploaded by: State of Maryland (MD)

Position: UNF



**2026 SESSION  
POSITION PAPER**

**BILL:** SB 195 – Motorcycles – Protective Headgear Requirement – Exception (In Remembrance of Gary “Pappy” Boward)  
**COMMITTEE:** Senate – Judicial Proceedings Committee  
**POSITION:** Letter of Opposition  
**BILL ANALYSIS:** SB 195 would establish an exception to the prohibition against operating or riding on a motorcycle without certain protective headgear for an individual at least 21 years of age who has been licensed to operate a motorcycle for at least 2 years or has completed a certain safety course and for the individual’s passenger.

**POSITION RATIONALE:** The Maryland Association of County Health Officers (MACHO) **strongly opposes SB 195**. For well over a decade, MACHO has testified in person or sent written opposition to efforts to repeal MD’s motorcycle helmet law. SB 195 is regressive and, if passed, will take us back to 1979, when the helmet law was repealed. Because of the repeal, deaths and injuries climbed, leading to reinstatement of the law in 1992. *This is one instance when maintaining the status quo is best for Maryland.*

Public health policies are steeped in science and data. The data from health and traffic safety experts in this area is **irrefutable**. The Centers for Disease Control (CDC)’s research has demonstrated that **helmets:**

**reduce the risk of death by 37% and the risk of head injury by 69%**

**do not reduce visibility or impair hearing**

**save more than \$1 billion if all motorcyclists wore helmets**, each year in the U.S.

The **National Highway Traffic Safety Administration (NHTSA)** estimates that **protective headgear saved the lives of 1,872 motorcyclists in 2017**. If all motorcyclists had worn helmets, an additional 749 lives could have been saved, and in Maryland, helmets have **saved an additional 43 lives** in 2017. <https://crashstats.nhtsa.dot.gov/Api/Public/ViewPublication/812683>

**Maryland’s helmet law must remain a universal law, not a partial law.** There is strong, substantial, and clear evidence that universal helmet laws save lives, prevent injury, and save money. This is not true for partial laws. Nationally, riders 30 years and older account for over 70% of all motorcycle fatalities. More riders over the age of 50 died in 2019 than riders under the age of 30. <https://crashstats.nhtsa.dot.gov/Api/Public/ViewPublication/813112>

**Non-helmeted riders injured in a crash have substantially higher healthcare costs than helmeted riders.** When a rider is insured, these costs are passed on to others in the form of higher health insurance premiums. When the rider is uninsured, medical expenses may be paid for using taxpayers’ funds. According to the CDC, in 2013 motorcycle fatalities cost Maryland \$96M. **In 2017, motorcycle helmet use saved MD nearly \$100M in direct economic costs and over \$590M in comprehensive costs (economic plus valuation for lost quality of life).** If every motorcyclist had worn a helmet, comprehensive costs savings would have been an additional \$65M. <https://crashstats.nhtsa.dot.gov/Api/Public/Publication/812867>

Helmets are an effective, low cost, and non-intrusive way to prevent death and catastrophic injuries that affect many in our communities. When a non-helmeted motorcycle rider crashes and is injured, many are impacted and traumatized – not just the individual rider. This includes families who must now care for their loved one or say

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goodbye, the EMTs who arrive on the scene, the nurses and doctors who treat and rehabilitate the patient; the employer who lost a good worker, the insurer who is paying the bills, and society who has lost a valuable member.

Maryland has a long history of supporting public health and public safety. This is accomplished by data-driven decision-making backed by science, facts, and subject matter experts. Some of the greatest improvements in health and life expectancy over the last 100+ years are due to the very measures enacted on behalf of public health.

Maryland has many public health laws and regulations to ensure safety while pursuing activities that are potentially dangerous and life-threatening. These include seatbelt laws, life vest laws, hunters wearing orange/pink laws, car seat laws, cell phone laws, and speeding laws. ***These laws are safety provisions that do not restrict the ability of an individual to participate in the desired activity.*** Now is not the time to change what is working for our communities.

For these reasons, the Maryland Association of County Health Officers **submits this letter of opposition for SB 195**. For more information, please contact Ruth Maiorana, MACHO Executive Director at [rmaiora1@jhu.edu](mailto:rmaiora1@jhu.edu) or 410-937-1433. *This communication reflects the position of MACHO.*

# **SB 195 Letter of Opposition - 2026.pdf**

Uploaded by: Theodore Delbridge

Position: UNF



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

January 23, 2026

The Honorable William C. Smith, Jr.  
Chair, Senate Judicial Proceedings Committee  
2 East Miller Senate Office Building  
Annapolis, MD 21401

Re: Senate Bill 195 – Motorcycles – Protective Headgear Requirement – Exception (In Remembrance of Gary “Pappy Boward”)

—LETTER OF OPPOSITION—

Dear Senator Smith:

The Maryland Institute for Emergency Medical Services Systems respectfully submits this letter in opposition to SB 195, which would exempt a driver of a motorcycle and the driver’s passenger from wearing protective headgear if the driver is at least age 21, has been licensed to operate a motorcycle for at least two years, and has completed a specified motorcycle safety course.

Maryland’s current helmet law, which requires all motorcycle riders to wear eye-protective devices and headgear that meets certain standards, was created in response to widespread concerns regarding the incidence and severity of head injuries resulting from motorcycle crashes in Maryland and throughout the country. This law represents an effective public health strategy for the following reasons:

- Motorcycle head injuries often result in fatalities or life-long disabilities and require intensive and more costly inpatient and outpatient treatment and resources.
- The Maryland Institute for Emergency Medical Services Systems reports that Maryland’s trauma centers treated 1,019 patients involved in motorcycle crashes during Fiscal Year 2025, of which 860 were 21 years of age or older. Of these patients, 243 sustained a head injury and 17 died from their injuries. Of the 243 riders who sustained head injuries, 147 (60.5%) were wearing a helmet and 96 (39.5%) were not. All 243 required treatment and 84 were admitted. Nine (10.7%) of the admitted patients stayed in the hospital for one day. Twelve (14.3%) of the admitted patients required hospitalization for more than 28 days.
- According to 2022 data compiled by the U.S. Department of Transportation, National Highway Traffic Safety Administration (NHTSA), per vehicle miles traveled in 2022, the fatality rate for motorcyclists (26.16) was almost 22 times the passenger car occupant fatality rate (1.20). See <https://crashstats.nhtsa.dot.gov/Api/Public/ViewPublication/813589>
- A meta-analysis of studies regarding the economic impact of helmet use on motorcycle accidents demonstrated that unhelmeted patients required \$12,239 more in hospital costs per patient. See <https://www.sciencedirect.com/org/science/article/abs/pii/S1538958821001107>
- According to a report published by NHTSA, helmets have been shown to provide significant protection from head injury for motorcyclists since serious head injury is common among fatally injured motorcyclists. Helmets are approximately 37 percent effective in preventing motorcycle deaths and about 67 percent effective in preventing brain injuries. See: <http://www.iihs.org/iihs/topics/t/motorcycles/fatalityfacts/motorcycles>

- NHTSA reports in its *Five-Year Motorcycle Safety Plan* that 60% of motorcyclist fatalities are caused by head injury, and the use of a helmet offers a motorcyclist the best protection from fatal and non-fatal injuries. See [https://www.nhtsa.gov/sites/nhtsa.dot.gov/files/documents/13507-motorcycle\\_safety\\_plan\\_050919\\_v8-tag.pdf](https://www.nhtsa.gov/sites/nhtsa.dot.gov/files/documents/13507-motorcycle_safety_plan_050919_v8-tag.pdf) and [Motorcycle Safety: Helmets, Motorists, Road Awareness | NHTSA](#)

For the foregoing reasons, MIEMSS urges an unfavorable report on SB 195. Please let me know if you have any questions or would like any additional information.

Sincerely,



Theodore R. Delbridge, MD, MPH  
Executive Director