

March 6 - Senator Document Susan.pdf

Uploaded by: Susan Collins

Position: FAV

March 6, 2026

Dear Senators,

My name is Susan Collins, and I am writing to share my experience regarding insurance regulations for farm area-tagged vehicles. When renewing my insurance last year, I learned that Delaware and Pennsylvania have different rules for these vehicles compared to Maryland. I was informed that if Maryland adopted similar regulations, it could result in significant savings for farmers like my husband and myself.

As a farming family, we constantly seek ways to reduce costs and manage our expenses more effectively. Adjusting Maryland's policies to align with those of our neighboring states would provide much-needed financial relief to farmers across the state, helping us sustain our livelihoods and continue contributing to Maryland's agricultural economy.

I respectfully urge you to support this bill, which will not only ease the financial burden on farming families but also promote fairness and consistency in vehicle regulations across state lines. Your support will make a meaningful difference for Maryland's farming community.

Thank you for your time and consideration.

Sincerely,
Susan Collins

MDFB - Support - SB751 Vehicle Laws – Required Sec

Uploaded by: Tyler Hough

Position: FAV



Maryland Farm Bureau

3358 Davidsonville Road | Davidsonville, MD 21035
410-922-3426 | www.mdfarmbureau.com

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, tyough@marylandfb.org, with any questions

SB 751 MDA FWA.pdf

Uploaded by: Harrison Palmer

Position: FWA



Maryland Department of Agriculture

Office of the Secretary

Wes Moore, Governor
Aruna Miller, Lt. Governor
Kevin Atticks, Secretary
Steven A. Connelly, Deputy Secretary

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Maryland Department of Agriculture Legislative Comment Date: March 10th, 2026

BILL NUMBER: Senate Bill 751
BILL TITLE: Vehicle Laws - Required Security -Exemption of Farm Area Motor
Vehicles
MDA POSITION: **FAVORABLE WITH AMENDMENTS**

The Maryland Department of Agriculture (MDA) respectfully submits this letter in support of *Senate Bill 751 - Vehicle Laws - Required Security - Exemption of Farm Area Motor Vehicles*, with amendments.

Senate Bill 751 creates exemptions for Maryland farmers from the requirement of possessing expansive insurance policies for certain registered farm vehicles. Under current law, “farm area motor vehicles” are owned and operated only on a farm or on a highway within a 25-mile radius of the farm. These vehicles and classifications are critical to supporting the agricultural community and provide needed financial relief. Farm area motor vehicles are restricted in their operability on state highways and broad travel, and are concentrated in low population rural areas. SB 751 matches the limited scope of farm area motor vehicles in operation to a more limited scope for insurance requirements.

While the exemptions provided are broad and inclusive, there are necessary amendments that must be made to ensure that certain scenarios do not conflict with state and federal regulations, including if a farm area vehicle is engaged in “for hire operations” or if the vehicle is hauling hazardous materials. The department recognizes and supports the amendments proposed by the Maryland Department of Transportation to ensure that the spirit of this bill is met while ensuring that necessary protections are in place.

MDA supports SB 751 as a practical opportunity to support Maryland farmers while maintaining appropriate safeguards to highway safety, and respectfully requests a favorable report with the proposed amendments.

Contact: Harrison Palmer, Chief of Staff
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SB0751 - LOIWA - SHA - Vehicle Laws - Required Sec

Uploaded by: Patricia Westervelt

Position: INFO

March 10, 2025

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

***RE: Letter of Support with Amendments – Senate Bill 751 – Vehicle Laws – Required Security
– Exemption of Farm Area Motor Vehicles***

Dear Chair Smith and Committee Members:

The Maryland Department of Transportation (MDOT) supports Senate Bill 751 with amendments.

SB 751 exempts registered Class K vehicles (farm area vehicles) from standard vehicle insurance requirements. Class K vehicles can be any type of motor vehicle (not solely farm equipment such as tractors) otherwise capable of being registered as a truck, tractor trailer, or passenger car. Class K vehicles can travel and haul cargo on any State or local roadway that is within a 25-mile radius of the farm it is registered to. If a farmer leases or owns multiple farms 25 miles or less apart, they could conceivably travel up to 50 or more miles from point to point using Maryland roadways.

If passed, SB 751 would create a conflict with federal and state regulations in two scenarios – either if a farm area vehicle is engaged in “for hire operations” or if the vehicle is hauling hazardous materials under the requirements of TR §25-111.1 or 49 C.F.R., Part 387. While SHA does not anticipate these activities to be predominant scenarios, they would be noncompliant with federal safety mandates and would jeopardize SHA’s federal funding under the Federal Motor Carrier Safety Administration’s Motor Carrier Safety Assistance Program (MCSAP). The SHA’s annual federal funding through MCSAP exceeds \$8 million annually. If this issue is not addressed, the SHA will be at risk of losing federal funds.

In addition to the potential fiscal impacts, farm area vehicles operating on roadways with other road users are no less likely than other motor vehicles to be involved in crashes. By removing the insurance requirements entirely from Class K vehicles, this creates an inherent risk to State highway facilities and those traveling along the highway system. Finally, Class K vehicles are currently eligible for SHA’s Agriculture Hauling Permit which allows for the overweight hauling of certain agriculture products. The SHA would have to revisit eligibility requirements for these Class K vehicles if they become exempt from insurance requirements.

MDOT is appreciative of the opportunity to work with the sponsor and committee staff on amendments that will enable farm vehicles to operate under less restrictive insurance requirements while ensuring protection of Marylanders on public highways, thereby supporting

The Honorable William C. Smith Jr.
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the agricultural community. The Maryland Department of Transportation requests that the Committee consider this information during its deliberations and grant Senate Bill 751 a favorable vote with the suggested amendments.

Respectfully submitted,

April Moeller
Director of Government Affairs
State Highway Administration
410-210-5780

Matthew Mickler
Director of Government Affairs
Maryland Department of Transportation
410-865-1090