

January 25, 2023

Honorable Dave LaRock  
Chairman, House Transportation Subcommittee #3  
Pocahontas Building, Room E409  
900 E Main Street  
Richmond, VA 23219

*Via email*

**RE: House Bill 2127 – Oppose – HB 2127 Two-wheeled motorcycles; passing certain stopped vehicles**

Dear Chairman LaRock and Members of the Committee,

On behalf of the National Association of Mutual Insurance Companies<sup>1</sup> (NAMIC) I write to express our concerns with House Bill 2127.

NAMIC consists of more than 1,500 member companies, including seven of the top 10 property/casualty insurers in the United States. The association supports local and regional mutual insurance companies on main streets across America as well as many of the country's largest national insurers.

House Bill 2127 would explicitly authorize motorcyclists to ride between lanes of traffic, under certain circumstances: namely, if the motorcyclist rides between stopped vehicles in adjacent lanes of traffic in the same direction of travel, and at a speed of no more than 15 miles per hour on road with speed limits below 45 miles per hour. This practice is sometimes known as "lane filtering."

NAMIC's concerns about the bill revolve around its potential impact on safety. We are aware of the ongoing discussion about whether lane filtering is actually safer for motorcyclists than lining up in the same fashion as other stopped traffic, due to the risk of being rear-ended by a car or truck driver who does not notice them. But the valid concern about other motorists not noticing motorcycles will still exist if lane filtering is allowed, and with the added variable that many motorists both do not expect motorcycles to be riding in the middle of lanes and will likely have a harder time seeing motorcyclists approaching from behind. Right-of-way confusion is also likely to occur if a motorcyclist reaches an intersection at a red light between two cars in the adjacent lanes, since once the light turns, three vehicles will now need to share two lanes. Preventing motorcycle rear-end accidents might also be better accomplished by allowing motorcyclists to stop between adjacent, same-direction lanes only when traffic is stopped, but not to ride there.

<sup>1</sup> NAMIC member companies write \$357 billion in annual premiums and represent 69 percent of homeowners, 56 percent of automobile, and 31 percent of the business insurance markets. Through its advocacy programs NAMIC promotes public policy solutions that benefit member companies and the policyholders they serve and fosters greater understanding and recognition of the unique alignment of interests between management and policyholders of mutual companies.



In addition, while the bill includes limitations on lane filtering—only allowing it while other traffic is stopped—these limitations will not be so clear-cut in practice, given the frequent stop-and-go nature of traffic.

Thank you for taking the time to consider our position on HB 2127. Please let me know if you would like to discuss any of these issues further.

Sincerely,

Matthew Overturf, Regional Vice President  
Mid-Atlantic Region