



Auto Consumer Alliance
13900 Laurel Lakes Avenue, Suite 100
Laurel, MD 20707

**Testimony to the Senate Judicial Proceedings Committee
HB 591 – Statute of Limitations –
Prosecution or Enforcement of Local Consumer Protection Codes
Position: Favorable**

The Honorable Will Smith
Judicial Proceedings Committee
2 East, Miller Senate Building
Annapolis, MD 21401
cc: Members, Judicial Proceedings Committee

April 1, 2025

Dear Chairman Smith and Committee Members,

I'm a consumer advocate and Executive Director of Consumer Auto, a non-profit group that works to secure safety and fair treatment for Maryland drivers and car buyers.

We support **HB 591** because it will expand the ability of our state's local consumer protection offices to bring the legal actions needed to vindicate the rights of consumer who have been abused or defrauded, make that statute appropriately match Maryland's general statute of limitations for consumer recoveries, and give consumers greater safeguards against mistreatment.

Litigation is very often essential to protect consumers against abuses and establish accountability for fraudsters and firms that intentionally engage in unfair or abusive treatment of their customers. But consumer litigation is often quite complex and time-consuming. It can take years for patterns of misconduct to emerge and to be investigated properly. And once the facts have been established, of course it can take many months to put together an appropriate lawsuit or legal response.

Current rules limiting local consumer protection offices in Howard and Montgomery counties and Baltimore City to a statute of limitations of just one year to take such actions just don't allow adequate time for some of the investigations and litigation needed to protect consumers. Changing that standard to give them three years to pursue legal action, as **HB 591** mandates, would also make that standard match the general 3-year statute of limitations for consumer recovery actions this legislature has established – helping us set a fair and consistent standard for consumer actions.

Justice delayed may be justice denied. But the wheels of justice often turn slowly and the practices of our courts and investigators do take time. Giving local consumer protection offices three years after an act of fraud or abuse or other unfair trade practice to take legal action will make it possible for them to do considerably more to vindicate the rights of consumers.

We support HB 591 and ask you to give it a FAVORABLE report.

Sincerely,
Franz Schneiderman
Consumer Auto