

March 6, 2026

The Honorable Pamela Beidle, Chair
Senate Finance Committee
3 East Miller Senate Office Building
Annapolis, Maryland 21401

Re: NAMIC Opposition to SB 90 - Workers' Compensation - Occupational Disease Presumptions - Hypertension

Chair Beidle and Members of the Committee,

Thank you for the opportunity to provide written testimony on Senate Bill 90 - Workers' Compensation - Occupational Disease Presumptions - Hypertension. On behalf of the National Association of Mutual Insurance Companies (NAMIC), we must respectfully oppose SB 90 and request an unfavorable report.

The National Association of Mutual Insurance Companies (NAMIC) is the foremost trade association representing the property/casualty insurance industry. Serving more than 1,300 member companies—including local and regional insurers as well as some of the nation's largest carriers—NAMIC members collectively write \$467 billion in annual premiums, representing 61% of the homeowners and 53% of the automobile insurance markets. For more than 130 years, NAMIC has been the leading voice advancing public policy solutions and regulatory frameworks that promote a strong, competitive market and protect our members and their policyholders.

As drafted, the bill creates a new presumption for hypertension that is significantly easier to trigger than existing law. Once a worker meets the criteria, including diagnosis, 90 days of medication, two years of service, and current employment, both occupational disease and disablement are presumed. This substantially limits the ability to assess causation and reduces the applicability of "ordinary disease of life" defenses.

Additionally, by allowing hypertension claims under the new provision while maintaining existing presumptions for heart and lung disease, the bill may open the door to multiple overlapping claims for related conditions. This could create complex questions of apportionment across conditions and potentially across carriers. We are also concerned about the broad regulatory definition of an "authorized provider," which may introduce ambiguity into the claims process.

While we fully respect and value the vital work of fire and rescue personnel, these changes could materially increase workers' compensation costs, requiring close monitoring of rate impacts and claim trends across the system.

For these reasons, we must respectfully oppose Senate Bill 90.

Sincerely,



Gina Rotunno
Regional Vice President, Mid-Atlantic