## **Department of Fiscal Services**

Maryland General Assembly

## FISCAL NOTE

House Bill 996 (Delegate Kach, et al.) Economic Matters

## **Vehicle Laws - Uninsured Motorists - Wavier of Right to Noneconomic Damages**

This bill prohibits a person who knows or has reason to know that a motor vehicle is not covered by the required insurance from collecting noneconomic damages in an action against a person driving a motor vehicle that is covered by the required insurance. The bill provides for a rebuttable presumption that an individual knows or has reason to know that a motor vehicle is not covered by the required insurance if the insurance has been ineffective for at least 30 days before the accident.

In addition, the person who is considered to have waived the right to recovery may not present evidence of noneconomic damages to the trier of fact and the trier of fact may not be informed of the waiver or the effect on the individual's total recovery. The waiver of recovery does not apply to an individual whose injuries are caused by a person operating a motor vehicle while driving under the influence of alcohol or drugs or a person who is convicted of homicide while intoxicated or vehicular assault.

## **Fiscal Summary**

**State Effect:** None. The bill would not directly affect governmental finances.

Local Effect: None.

**Information Source(s):** Maryland Insurance Administration, Department of Fiscal Services

**Fiscal Note History:** First Reader - February 19, 1996

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