

Testimony of American Property Casualty Insurance Association (APCIA)

Senate Judicial Proceedings Committee

Senate Bill 210

COVID-19 Claim - Civil Immunity    January 26, 2021

Letter of Support

The American Property Casualty Insurance Association (APCIA) represents more than 1200 insurers and reinsurers that provide critically important insurance protection throughout the U.S. and world. In combination, our members write 60% of the U.S. property casualty market. APCIA members represent all sizes, structures, and regions—protecting families, communities, and businesses in the U.S. and across the globe. In Maryland, our members write 66.6% of all written premium. APCIA appreciates the opportunity to provide written comments in support of Senate Bill 210.

Thousands of COVID-19 related lawsuits have been filed against businesses including small businesses, shopping centers, restaurants, manufacturers, hotels, nursing homes, medical providers, universities, schools, and more.<sup>1</sup> These numbers increase daily and are a tremendous drag on an already fragile economy. Even though the COVID-19 virus is universally circulating, businesses and individuals are being accused of spreading it notwithstanding their efforts to conform to government guidance or direction. Businesses of all sizes are working hard to protect their employees and customers from Covid-19.

APCIA supports the concepts in Senate Bill 210 the following reasons. First, this proposal would only apply to those who have made or make good faith efforts to make their operations and customers safer. Second, it provides protections for front line health care workers who are risking their own lives as they serve others. Third, this proposal expressly preserves state workers' compensation law and protections.

For these reasons, the APCIA urges the Committee to provide a favorable report on Senate Bill 210.

---

<sup>1</sup> 1 COVID-19 Complaint Tracker, Hunton Andrews Kurth (12.3.20) at <https://www.huntonak.com/en/covid-19-tracker.html>