



**Testimony of**

**American Property Casualty Insurance Association (APCIA)**

**Senate Finance Committee**

**Senate Bill 538 - Labor and Employment - Workers' Compensation – Hypertension**

**February 21, 2023**

**Letter of Opposition**

The American Property Casualty Insurance Association (APCIA) is a national trade organization whose members write approximately 65 percent of the U.S. property-casualty insurance market, including 90% percent of Maryland's workers' compensation market. APCIA appreciates the opportunity to provide written comments in opposition to Senate Bill 538.

Senate Bill 538 proposes to take an existing presumption of work-relatedness for hypertension in certain first responders and ratchet it up to an untenable degree by providing that individuals suffering from hypertension *do not have to demonstrate any disability whatsoever* to qualify for the presumption.

Many first responders already enjoy statutory preferences unavailable to the vast majority of claimants, in the form of various presumptions that relieve them of the modest burden of proving the work-relatedness of certain injuries and illnesses. By proposing to eliminate the most fundamental of compensability principles – that an individual be at least partially disabled as a result of the claimed injury or condition – Senate Bill 538 would set a terrible precedent that severely undermines that workers' compensation system.

For these reasons, APCIA urges the Committee to provide an unfavorable report on Senate Bill 538.

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