



Committee Members,

Animal Policy Group (APG) represents the animal health community, providing a voice to over 90,000 veterinary professionals. I am writing in regard to [MD SB868](#). If this \$10,000 cap is removed, the cost of veterinary services will rise, and access to pet care will fall. This will disproportionately affect small businesses and persons with low incomes or lack of resources.

Veterinary liability premiums are below \$1,000 annually, and they are not eager to pay \$100,000-\$200,000 in liability premiums, like human doctors, due to the threat of rising dollar damage awards. Many veterinary clinics, groomers, boarders, trainers, etc. would not be able to survive the premiums, and any that could, risk losing everything from one lawsuit. Simply put, allowing these damage ceilings to be removed would be more detrimental to pets than the financial benefit seen by owners.

Please don't hesitate to reach out with any questions. Thank you for your time.

Best,

Loren Breen

Director of Policy, Research, and Government Relations

loren@animalpolicygroup.com