

Chair: Vanessa E. Atterbeary, Vice Chair Wilkins and Members of Ways and Means Committee

RE: HB113 Civil Actions – Noneconomic Damages – Personal Injury and Wrongful Death

Position: Oppose

My name is Kirk McCauley, my employer is WMDA/CAR, we represent service stations convenience stores and repair facilities across the state as a non- profit trade group.

This is a loser for business and employees, both would experience increases in insurance rates. Businesses for property and casualty insurance, medical community would pass on higher costs of their insurance premiums to employees. Consumers and small businesses are struggling now with higher costs, let us not add to that.

HB113 would benefit a few, at a higher cost too many.

Please give HB113 an unfavorable vote.

Any questions can be addressed to Kirk McCauley, 301-775-0221 or <u>kmccauley@wmda.net</u>