

February 6, 2026

The Honorable Kris Valderrama
Chair
House Economic Matters Committee
Maryland House of Delegates
231 Taylor House Office Building
6 Bladen Street
Annapolis, MD 21401

RE: HB 103 (Stewart) - Consumer Protection - Consumer Contracts - Prohibited Waiver - Unfavorable

Dear Chair Valderrama and Members of the Committee,

On behalf of TechNet, I'm writing to share comments on HB 103.

TechNet is the national, bipartisan network of technology CEOs and senior executives that promotes the growth of the innovation economy by advocating a targeted policy agenda at the federal and 50-state level. TechNet's diverse membership includes 104 dynamic American businesses ranging from startups to the most iconic companies on the planet and represents five million employees and countless customers in the fields of information technology, artificial intelligence, e-commerce, the sharing and gig economies, advanced energy, transportation, cybersecurity, venture capital, and finance.

TechNet's main concern with HB 103 is that the legislation would prohibit widely recognized and commonly used tools to streamline dispute resolution. Our members are not seeking to override rights granted by federal or state law in their terms with their users. Many companies maintain agreements with their users to resolve claims by arbitration, and try to encourage the resolution of disputes efficiently and on an individual basis.

In our view, HB 103 is drafted broadly, and that language, coupled with the opportunity for private rights of action, could lead to a flood of litigation against companies that do business in Maryland by claiming their standard terms "impair a right" conferred by law.

We suggest that legislation focus on legal claims and remedies created by state or federal law, instead of using alternative terms such as "a right conferred" or "a manner of enforcement". Thank you for allowing us the opportunity to share our comments on HB 103. Please don't hesitate to reach out with any questions.

Sincerely,

Margaret Durkin

Margaret Durkin
TechNet Executive Director, Pennsylvania & the Mid-Atlantic