

HB0103_RichardKaplowitz_FAV

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Richard Keith Kaplowitz

Frederick, MD 21703

TESTIMONY ON HB#/0103- POSITION: FAVORABLE

Consumer Protection - Consumer Contracts - Prohibited Waiver

TO: Chair Valderrama, Vice Chair Charkoudian and members of the Economic Matters Committee

FROM: Richard Keith Kaplowitz

My name is Richard Keith Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of HB#/0103, **Consumer Protection - Consumer Contracts - Prohibited Waiver**

The Federal Government has abandoned its role in promotion of consumer protection in favor of industry. The United States Consumer Protection Agency has now declared: ¹

The U.S. Consumer Product Safety Commission (CPSC) today announced it will **withdraw several existing and pending rulemakings that no longer align with agency priorities [emphasis added]**, and which fail to advance safety. These include proposed rulemakings that have remained on the agency’s rulemaking agenda for years without final action; and instances where Congress has provided clear direction to the Commission to not finalize specific rules. This move signals a fundamental shift under CPSC’s new leadership to focus sound science, robust data, and common sense. Going forward, the Commission will act where mandatory standards are truly necessary and the evidence shows federal intervention will meaningfully advance safety. **"Regulations that promote unscientific agendas, impose unnecessary costs, and reduce competition are no longer agency priorities," [emphasis added]** said CPSC Acting Chairman Peter A. Feldman. “We will not squander limited resources on rules that diminish consumer choice or hand unfair market advantages to foreign competitors at the expense of American consumers and manufacturers.”

Maryland believes it must perform its role in protecting its residents. This bill will repealing certain exemptions relating to a prohibition on a consumer contract that sets a shorter time to bring an action under or on the consumer contract under certain circumstances; prohibiting a consumer contract from waiving, limiting, impairing, or disclaiming any right conferred or created or a manner of enforcement established by federal or State law; establishing that a violation of the Act is an unfair, abusive, or deceptive trade practice subject to enforcement and certain civil penalties; etc.

Maryland must resist Federal actions that suppress consumer rights.

I respectfully urge this committee to return a favorable report on HB#/0103.

¹ <https://www.cpsc.gov/Newsroom/News-Releases/2025/CPSC-Withdraws-Rules-That-Are-Outdated-Fail-to-Advance-Safety-New-Leadership-Focuses-on-Hazards-That-Pose-Real-Risks>