

Collect
Recycle
Innovate



**National Waste
& Recycling Association**SM

Senate Judicial Proceedings Committee

February 18, 2026

Senate Bill 474 – *Civil Actions – Noneconomic Damages – Personal Injury and Wrongful Death*

POSITION: OPPOSE

The Maryland chapter of the National Waste and Recycling Association (NWRA-MD) is a trade association representing the private solid waste industry in Maryland. Its membership includes hauling and collection companies, processing and recycling facilities, transfer stations, and disposal facilities. NWRA-MD and its members **oppose** Senate Bill 474.

Among our members are small, family-owned waste hauling companies. The complete repeal of Maryland's limitation on noneconomic damages would create significant unintended economic consequences that could threaten the continued viability of essential local service providers.

Senate Bill 474 proposes eliminating the statutory cap on noneconomic damages in personal injury and wrongful death actions. Removing this limitation would expose waste hauling companies to substantially higher liability risks, even when economic damages remain unchanged. The resulting uncertainty surrounding potential verdict sizes is likely to increase liability insurance premiums across the commercial transportation and hauling sectors. For small, family-run haulers operating on thin margins, even modest premium increases can be financially destabilizing.

Most local waste hauling firms lack the financial reserves or risk-spreading capacity needed to absorb large litigation exposures. Increased insurance costs will inevitably be passed along to municipalities, businesses, and residents through higher service prices. In some cases, small operators may be forced to reduce services, delay equipment upgrades that improve safety, or exit the market entirely, reducing competition and ultimately harming consumers.

Maintaining reasonable and predictable limits on noneconomic damages has long been a key component of Maryland's balanced civil justice framework. Predictability in liability exposure allows insurers to price coverage responsibly and enables small businesses to plan and invest with confidence. Eliminating that predictability would disproportionately burden small and mid-sized enterprises, while offering little evidence that it would improve safety outcomes in industries already subject to strict regulatory oversight. For these reasons, we respectfully urge the Committee to give Senate Bill 474 an unfavorable report.

For more information:

Andrew G. Vetter

J. Steven Wise

Christine K. Krone

410-244-7000

Visit our website www.wasterecycling.org