

February 16, 2026

The Honorable William C. Smith Jr., Chair
Judicial Proceedings Committee
2 East Miller Senate Office Building
Annapolis, Maryland 21401

Re: Senate Bill 474 - Civil Actions - Noneconomic Damages - Personal Injury and Wrongful Death

Chair Smith and Members of the Committee:

Thank you for the opportunity to provide written testimony on Senate Bill 474 - Civil Actions - Noneconomic Damages - Personal Injury and Wrongful Death by Senator Jeff Waldstreicher. On behalf of the National Association of Mutual Insurance Companies (NAMIC), we must respectfully oppose SB 474 and request an unfavorable report.

The National Association of Mutual Insurance Companies (NAMIC) is the foremost trade association representing the property/casualty insurance industry. Serving more than 1,300 member companies—including local and regional insurers as well as some of the nation’s largest carriers—NAMIC members collectively write \$467 billion in annual premiums, representing 61% of the homeowners and 53% of the automobile insurance markets. For more than 130 years, NAMIC has been the leading voice advancing public policy solutions and regulatory frameworks that promote a strong, competitive market and protect our members and their policyholders.

As written, SB 474 would repeal long-standing limits on noneconomic damages in civil actions for personal injury and wrongful death - caps that have been in place for more than 25 years. These limits help maintain a stable insurance marketplace by ensuring that potential losses and insurance costs remain predictable and can be accurately modeled. Eliminating the caps would lead to inconsistent and unpredictable judgments, creating outlier verdicts that significantly increase costs within Maryland’s insurance market because losses without limits are far more difficult to forecast.

Uncapped noneconomic damages often become detached from the actual economic realities of a loss, leaving juries with little guidance and an open-ended scope when assigning award amounts. Retaining noneconomic damage caps helps reduce that uncertainty and supports greater stability in insurance pricing, ultimately benefiting all participants in the system.

For these reasons, we respectfully request an unfavorable report for SB 474.



Gina Rotunno
Regional Vice President, Mid-Atlantic