

February 9, 2026

The Honorable Sandy Bartlett, Chair  
101 Taylor House Office Building  
Annapolis, Maryland 21401

**Re: NAMIC Opposition to HB 466 - Civil Actions - Motor Vehicle Accidents Involving Vulnerable Individuals - Comparative Negligence**

Members of the House Judiciary Committee,

The National Association of Mutual Insurance Companies (NAMIC) is reaching out to express our concerns with HB 466 - Civil Actions - Motor Vehicle Accidents Involving Vulnerable Individuals - Comparative Negligence by Senator Elizabeth Embry.

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.

This bill would change how fault is handled in certain motor vehicle accident lawsuits by replacing Maryland’s long-standing contributory negligence rule with a comparative negligence system when the plaintiff is considered a “vulnerable individual.” Under this bill, these plaintiffs could still collect damages even if they were partly at fault, as long as they were not more at fault than the those they are suing.

HB 466 would create two different legal standards depending on the plaintiff. Similar accidents could be treated differently simply because one driver is in a certain category, leading to confusion and inconsistency. HB 466 also covers a wide range of individuals, including walkers, cyclists, motorcyclists, and even people operating wheelchairs or scooters, which significantly expands the number of cases that would fall under this proposal.

The State’s fiscal note warns that this change could lead to significant increases in payouts for state and local governments, signaling that private insurance costs would likely rise. Allowing recovery even when a plaintiff shares significant responsibility for an accident means more lawsuits will result in payments, and those payments will often be higher. This ultimately could drive up the cost of auto insurance for everyone.

For these reasons, NAMIC strongly opposes Senate Bill 466 and respectfully requests that an unfavorable report be issued for the bill.



Sincerely,  
Gina Rotunno  
Regional Vice President, Mid-Atlantic