

# MARYLAND RETAILERS ALLIANCE

*The Voice of Retailing in Maryland*



## **HB476 Civil Actions - Noneconomic Damages - Personal Injury and Wrongful Death**

**House Judiciary Committee**

**March 4, 2026**

**Position:** Unfavorable

The Maryland Retailers Alliance respectfully submits testimony in opposition to House Bill 476 which would dramatically raise Maryland's cap on non-economic damages.

Limits on non-economic damages have been shown to help stabilize insurance markets, reduce excessive litigation, and slow the pace of liability insurance cost increases. These caps create predictability within the civil justice system, which is critical for employers, healthcare providers, insurers, and ultimately Maryland consumers.

In Maryland, our laws permit recovery for a broad range of non-economic damages, including pain and suffering, emotional distress, and loss of consortium. In fact, Maryland allows more categories of non-economic damages than several neighboring states that maintain similar or stricter caps. The current structure reflects a careful balance between fairly compensating injured individuals and maintaining affordability and access to services.

Dramatically raising—or eliminating—the existing cap would disrupt that balance. Such a change would likely increase litigation costs, drive up legal fees, and put upward pressure on liability and medical malpractice insurance premiums. Those higher costs do not remain confined to courtrooms; they ripple outward in the form of higher healthcare costs, higher professional liability premiums, and increased costs of doing business across the state.

At a time when Maryland families and employers are already facing affordability challenges, now is not the time to introduce significant instability into our civil justice and insurance systems.

For these reasons, we respectfully urge an unfavorable report on House Bill 476. Thank you for your consideration.