



Insurance Agents
& Brokers

February 9, 2026

The Honorable J. Sandy Bartlett, Chair
House Judiciary Committee
100 Taylor House Office Building
Annapolis, Maryland 21401

RE: House Bill 466 - *Civil Actions - Motor Vehicle Accidents Involving Vulnerable Individuals - Comparative Negligence*
- UNFAVORABLE

Dear Chair Bartlett and Members of the Committee,

On behalf of the Insurance Agents & Brokers of Maryland (IA&B), we respectfully urge an unfavorable vote on House Bill 466. IA&B is a professional trade association for independent insurance agents in Maryland, representing nearly 200 member agencies and their 1,800-plus employees.

IA&B members, and the insurance consumers we serve, have benefited from a stable Maryland insurance market with well-defined standards of liability. Periodic attempts have been made over many years to change our contributory negligence standard to one of comparative negligence. This bill would do so in situations where a person meeting the statutory definition of "vulnerable individual" brings a civil action for liability arising from a motor vehicle accident.

Unfortunately, the bill creates substantial uncertainty and would serve only to disrupt well established measures of negligence in the context of motor vehicle accidents. Numerous examples of vulnerable individuals exist under the statutory definition found in Section 21-901.3 of the Transportation Article. In a common situation where there may be multiple plaintiffs in a tort action, different standards of negligence may apply to different parties to the action. This could create needless complexity in the disposition of the claims being brought.

In fact, House Bill 466 appears to be an effort to move Maryland toward a general standard of comparative negligence. The better approach would be to introduce legislation that accomplishes that purpose, and a debate could be fairly maintained if the choice were between contributory negligence and comparative negligence.

For these reasons, we respectfully urge an unfavorable vote on House Bill 466. Thank you for your consideration.

Sincerely,

Johnathan Savant
Director, Government Affairs

cc: Claire Pantaloni
Bryson F. Popham