



LAW OFFICES OF
McCARTHY, WINKELMAN & MESTER, L.L.P.

KEVIN J. McCARTHY (MD, DC, FL)*
MICHAEL J. WINKELMAN (MD, DC)
CHRISTLAN C. MESTER (MD, DC, MN)
COURTNEY D. THOMAS (MD)
*Emeritus

Michael J. Winkelman

4300 FORBES BOULEVARD
SUITE 205
LANHAM, MD 20706-4314
(301) 262-7422
FAX (301) 262-0562
www.mwmlawyers.com

OF COUNSEL:
LARRY D. LAMSON
EUGENE M. ZOGLIO
KOPSTEIN & ASSOCIATES, LLC

mwinkelman@mwmlawyers.com

March 2, 2026

The Hon. J. Sandy Bartlett
Lowe House Office Building, Room 101
6 Bladen St.
Annapolis, MD 21401

**Re: HB476 - Civil Actions - Noneconomic Damages - Personal Injury and
Wrongful Death - FAVORABLE**

Dear Chair Bartlett:

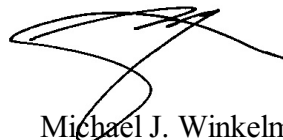
As an attorney who primarily represents individuals harmed by the actions of others and their families, I write in support of HB476 and request a **FAVORABLE** report. Maryland's non-economic damages cap unfairly inflates corporate profits at the expense of injured Marylanders. This form of corporate welfare should be abolished.

Insurance companies are making record profits. Just this week, State Farm announced a \$5 billion refund to customers, in addition to rate reductions of \$4.6 billion. (See attached) The cap increases corporate profits for insurance companies like State Farm, who clearly do not need more financial assistance.

The persons harmed by Maryland's non-economic cap are the most seriously injured. These individuals need protection and fairness under the law. Eliminating the cap would prioritize people over corporate profits, a prudent societal goal consistent with Maryland's commitment to protecting its citizens.

Thank you for your consideration.

Sincerely,



Michael J. Winkelman