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May 1, 2023

Sen. Anne Carney, Chair
Committee on Judiciary
Cross Building, Room 438
Augusta, ME 04330

Rep. Matt Moonen, Chair
Committee on Judiciary
Cross Building, Room 438
Augusta, ME 04330

RE: LD 1423 – An Act to Increase the Limits on Awards for Compensatory and Punitive Damages Under the Maine Human Rights Act

Dear Senator Carney and Representative Moonen,

Please accept these comments in opposition to LD 1423 - An Act to Increase the Limits on Awards for Compensatory and Punitive Damages Under the Maine Human Rights Act, on behalf of the American Property Casualty Insurance Association ("APCIA"). APCIA is a opposes the bill because of the impact it will have on premiums and on availability of coverage for some employers. The bill proposes dramatic increases in caps. An increase in caps means the potential for increased awards, attorneys fees and other elements of a claim under the Human Rights Act. That will have a direct impact on rates. It is difficult to quantify how much because the industry relies on experience as a basis for actuarial analysis and that experience will develop over the next several years.

Accordingly, APCIA respectfully requests that the Committee vote LD 1423 unanimous Ought Not to Pass.

Respectfully submitted,



Bruce C. Gerrity

cc: Committee members
Samuel Prawer, OPLA Analyst
Susan Pinette, Committee Clerk