

Judiciary Committee

Testimony in Opposition to LD 1348 – An Act to Increase the Limit on Damages Under the Maine Tort Claims Act for Negligence Involving School Field Trips

April 10, 2025

Senator Carney, Representative Kuhn and Honorable Members of the Judiciary Committee, my name is Debbie Laurie and I am the City Manager for the City of Bangor. I am writing in opposition to LD 1348, An Act to Increase the Limit on Damages Under the Maine Tort Claims Act for Negligence Involving School Field Trips.

The bill proposes to increase the limit on damages under the Maine Tort Claims Act for negligence involving school field trips from \$400,000 to \$5 million. While it's imperative to recognize the importance of providing adequate remedies for those harmed by negligence, this bill presents a substantial financial and operational burden for schools and, by extension, taxpayers.

LD 1348 would increase the liability cap under the Maine Tort Claims Act for such acts 12.5 times the current limits and would have a substantial financial impact on school districts across Maine. Many districts are already struggling to meet the growing educational needs of their students. This bill would likely lead to higher insurance premiums and potential exposure to unsustainable financial risk, further straining already limited school budgets.

An increase in exposure of this magnitude would require local schools districts to reevaluate and significantly increase their insurance coverage to guard against the possibility of higher damage awards as well as potentially reduce the number of field trip opportunities. While we appreciate the intent to ensure any damages are reflective of current conditions, there has not been a preponderance of cases where the need has been demonstrated for such an increase.

For these reasons, the Committee is urged to oppose LD 1348 as it considers the potential financial and educational impacts this bill would have on Maine's public schools and property taxpayers. Thank you for your consideration, and please do not hesitate to reach out with any questions.

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