



**Testimony of**

**American Property Casualty Insurance Association (APCIA)**

**House Economic Matters Committee**

**House Bill 439 Workers' Compensation – Occupational Disease Presumptions – 9–1–1**

**February 15, 2022**

**Letter of Opposition**

The American Property Casualty Insurance Association (APCIA) is a national trade organization representing nearly 60 percent of the U.S. property casualty insurance market. Our members write approximately 85.9 percent of all workers compensation sold in Maryland. APCIA appreciates the opportunity to provide written comments in opposition to HB 439.

APCIA opposes this bill, which would create a presumption that post-traumatic stress disorder diagnosed in a 9–1–1 specialist is compensable as an occupational disease. Presumptions of coverage under workers' compensation are extreme measures, since they eliminate even the modest burden of proving that an injury or illness arises out of and in the course of employment. There is also no need for a statutory amendment in this particular area, since mental injury claims are already being litigated under the Workers' Compensation Act and found compensable depending on the circumstances of each case.

For all these reasons, the APCIA urges the Committee to provide an unfavorable report on HB 439.

Nancy J. Egan,

State Government Relations Counsel, DC, DE, MD, VA, WV

[Nancy.egan@APCIA.org](mailto:Nancy.egan@APCIA.org) Cell: 443-841-4174