

HOUSE OF REPRESENTATIVES
COMPILATION OF PUBLIC COMMENTS

Submitted to the Committee on Judiciary & Civil Jurisprudence

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COMMENTS FOR HB 4806 by Bonnen

Jonathan Pfeiffer

Self, business owner/electrician

Houston, TX

I request action to address the issue of nuclear verdicts in lawsuits in the state of Texas.

I am one of three brothers that own an electrical contracting business in La Porte, TX. We have been in business since 1962. We have nearly 175 employees, several of which have worked nearly their entire careers here and are nearing or have passed 40 years of employment with us. On average, our employees have worked with us for 10 years. We pride ourselves in caring extremely well for our employees.

We are blessed with the knowledge that, as a result of our work, many Pfeiffer and Son electricians and telecom technicians have purchased homes, gone on vacations, educated their children, purchased cars, and in general provided well for their families and found financial success and security through their work with us. We are concerned with the existential threat to us and the business our employees depend on posed by non-rational, nuclear verdicts.

Unfortunately, and despite our considerable and concerted efforts to operate our fleet of vehicles safely, we have not been immune to that growing trend of large claims arising out of minor accidents and have recently been involved in several lawsuits due to minor automotive wrecks. Wrecks that, in previous years, would have been resolved with a trip to the body shop and nothing more. Without limits and controls from the Legislature, we fear that the frequency and magnitude of these claims will continue to grow and that settlements and verdicts will continue to stray further and further from reasonable or just.

We are very safety conscious and have implemented all manner of safety procedures to minimize any wrecks, but the amount of damage to the vehicles often has little bearing on the amount of the settlement. Even if we avoid all accidents, our insurance premiums are rising to unsustainable levels. The carriers are being forced to raise rates across the board resulting in higher premiums, that in addition to making Texas less business friendly will translate into higher prices for all Texas consumers of any and all products and services that require auto transport.

We pride ourselves in being native Texans for many generations and appreciate the balance that our Texas government has struck between providing a great business climate, consumer and worker protections, and low costs. We want this to continue, and as such, request that the Judiciary & Civil Jurisprudence Committee approve this bill for a full vote in the House.

Thank you.

Luis Linares, President
Crane Monsters Corp
Houston, TX

We are in favor of this bill

Shehzad Roopani
Self, Edloe Health
Houston, TX

At the heart of this issue is the patient. When personal injury attorneys are discouraged from taking cases or are unable to issue Letters of Protection (LOPs), and when medical providers can no longer sustain practices that serve this population, the people who suffer are not lawyers or doctors—they are the patients. These are everyday Texans, often hurt through no fault of their own, who need timely and consistent care. Without legal and medical professionals willing and able to work on contingency or under an LOP, many of these individuals will simply go without treatment.

There is a growing narrative, largely driven by insurance companies, that providers in the personal injury space are inflating costs. While abuse can occur in any industry, the suggestion that this is a widespread issue is both misleading and harmful. Most providers—myself included—operate legitimate, ethical practices and take on significant financial risk to treat patients who might otherwise have no access to care.

HB 4806 and SB 30 threaten to dismantle this critical safety net. One of the most troubling aspects of HB 4806 is its limitation on the recovery of medical expenses when incurred under a Letter of Protection. For many injury victims, an LOP is the only way they can receive medical treatment while waiting for their claim to resolve. If the law restricts what can be recovered, it shifts the burden from the negligent party to the victim—and discourages providers from offering care at all.

These bills also undermine the very foundation of our justice system. Judges and juries are tasked with evaluating the facts of each case and rendering fair decisions. HB 4806 and SB 30 take that responsibility away and instead codify rules that benefit insurers at the expense of injured people. We believe in the courtroom, not the boardroom, as the proper place for determining justice.

We have yet to see any evidence that these bills will lower insurance premiums or improve the system for patients. Instead, they appear to serve one clear purpose: to reduce payouts by insurance companies, regardless of the impact on public health and justice.

For these reasons, I respectfully urge you to vote against HB 4806 and SB 30. Protect access to care. Defend the integrity of our courts. And stand with the patients who depend on us.

Karen Hedges
Husband
Midland, TX

Please vote no on this bill. The system is broken but this will not help. It is already one sided and hurts the injured person. My husband was hurt through no fault of his own. He has been denied medical care, made to jump through hoops to get needed treatments. I get it that the insurance companies are not there to cover the every whim but people who are injured because of another person or company, should not have to live a less than life because the option of civil recourse is removed or limited.

Megan Ferril
Texas Towing & Storage Association / T-Miller Inc
Amarillo, TX

I am in support of HB 4806. Please help ensure small businesses stay in business.

KJ Pool
TTSA & Neal Pool Rekers
Odessa, TX

I am in support of HB 4806. I would appreciate your support in ending the outrageous lawsuits that ends lots of small businesses. Thank you for your time.

Michael Mitchell
self
Dallas, TX

Vote no. This bill unreasonably restricts a citizens' right to recover damages for injuries suffered due to the fault of others. It is an insurance industry-driven bill designed to increase insurance industry profits at the expense of Texas citizens. How many times are Texans going to hear that their insurance premiums will be reduced if they will just insulate the insurance companies from being required to pay damages when their insureds kill or injure other Texas citizens. Those savings never materialize and Texas citizens' rights are further compromised.

Vote no on this bill. It is bad law, bad policy and bad for the people of the State of Texas.

Jacqueline Klein
Self
San Antonio, TX

Testimony in Support of SB 30/HB 4806

Chair and Members, thank you for the opportunity to testify in strong support of SB 30 and HB 4806.

Texas faces a growing problem: artificially inflated medical bills are fueling meritless lawsuits and distorting justice. We've seen some personal injury lawyers partner with healthcare providers to over-diagnose, over-treat, and over-bill patients—intentionally inflating damages for larger settlements and verdicts. These arrangements drive up the costs of litigation, mislead juries, and ultimately harm our legal system and economy.

What's worse, plaintiffs are often coached to avoid using their own health insurance, exposing them to inflated medical bills that would otherwise have been covered. After trial, the lawyer collects their contingency fee and quietly settles with the providers. This practice unfairly inflates both economic and noneconomic damages, because high medical bills often lead juries to award even more for pain and suffering.

SB 30 and HB 4806 are common-sense reforms. They ensure transparency by requiring disclosure of agreements between lawyers and healthcare providers. They also cap evidence of unpaid medical damages at 300% of Medicare rates—so juries see fair, not exaggerated, numbers.

Additionally, these bills address the abuse of noneconomic damages. Personal injury lawyers too often use emotional appeals, inflating awards with tactics like the “reptile theory,” which shifts focus from compensation to punishing defendants. SB 30 and HB 4806 clarify for juries that pain and suffering awards must be truly compensatory—not a backdoor way to punish.

The bills provide jurors with clear, fair definitions of pain and mental anguish, prevent arbitrary damage calculations, and streamline jury charges to avoid confusion.

Texans deserve a fair legal system—one that fully compensates legitimate injuries but prevents exploitation. I respectfully urge you to support SB 30 and HB 4806.

Thank you.

Ward Tisdale
National Association of Mutual Insurance Companies
Austin, TX

The National Association of Mutual Insurance Companies supports HB 4806 to bring fairness and balance to our civil justice system.

Elizabeth Phillips
Myself
Dallas, TX

As a certified crime victim advocate who works with survivors of child sexual abuse in pursuit of healing and justice, I strongly urge the committee to understand the issues with HB 4806 and SB 30 that would negatively affect child sexual abuse victims' recovery of non-economic damages. This bill would place undue financial and emotional hardship on victims of childhood crimes who are pursuing justice in Texas' civil courts.

As I have previously testified to this committee, my late brother Trey Carlock, the namesake of "Trey's Law," endured a decade of grooming and child sexual abuse followed by a retraumatizing civil litigation process that ended with a restrictive NDA. He never saw justice and was silenced to his grave. In order to prevent his outcome, I hope the State of Texas ensures that HB4806 and SB30 does not apply to cases involving child sexual abuse, which is considered a personal injury under the law but isn't a typical tort. Research tells us that it takes victims of child sexual abuse and trafficking an average of 20 years to come forward about their abuse and many do not disclose until their 50s or 60s, if ever. They often need a lifetime of care for scars we cannot necessarily see from medical records. Child sexual abuse cases are not fender benders or "slip and falls." They create an enormous cost and burden for survivors and that must be calculated reasonably and accordingly in these life-altering cases.

If Texas wants to stand on the side of victims and not perpetrators, then it must heavily amend or not pass a law that further restricts victims' access to recovering damages in our civil courts. I strongly urge the committee to consider victims of child sexual abuse as an exception to the longer list of personal injuries where caps may otherwise apply.

Elizabeth Carlock Phillips

Dallas, Texas

James Watson
Self
Houston, TX

Our civil justice system must uphold the American ideals of fairness and justice. That means ensuring individuals harmed by reckless or illegal actions are fully and appropriately compensated. But it also means protecting businesses from disproportionate penalties in cases where gross negligence is absent.

HB 4806 / SB 30 takes the necessary steps to restore that balance. It caps excessive non-economic damage awards that threaten Texas employers, establishes clear standards for medical billing and litigation financing, and introduces critical safeguards to ensure that nuclear verdicts are reserved for truly egregious conduct—not applied indiscriminately.

By implementing these reforms, we can preserve a civil justice system that is just, transparent, and equitable for all parties involved. Let's make Texas a state that protects the rights of all individuals—and fix a system that is being exploited by a few to enrich themselves unfairly.

I respectfully urge the members of the House Judiciary & Civil Jurisprudence Committee to support HB 4806 / SB 30. Your leadership is essential to ensure that Texas remains a place where justice is served fairly.

Carol Sims
Texas Civil Justice League
Austin, TX

Please support HB 4806/SB 30 to provide transparency and predictability to the process of determining damages and integrity to the process of providing treatment to injured persons. The load of misinformation about SB 30 currently inundating the Legislature not only falsely represents or distorts the actual language in the bill, but it wrongly accuses legislators who support the legislation of abandoning injured persons. The process of awarding damages in these cases should be clear, accurate, predictable, and transparent. Injured persons should be fully and fairly compensated, and juries should be provided the best available information by which to make these important decisions.

Lauren Mandel
AGC Texas Building Branch/San Antonio AGC
San Antonio, TX

Fraudulent medical bills in lawsuits are a huge problem for Texas contractors. Texas business owners and employers must have a fair and balanced civil justice system, and HB 4806/SB 30 help mitigate issues in our state that continues to get worse. AGC strongly favors SB 30/HB 4806. Thank you for your consideration.

Jeanette Rash
Self. Owner. Fast Tow for 30 years in Houston
Splendora, TX

It is very simply. If this bill is not passed then there will be no tow companies left that rescue vehicles under the Tow and Go program. We can not pay the costs of insurance since the insurance company counts us with loss even when it is not our fault. We rescue folks every day on the freeway in one of the most dangerous towing a company can do. We SAVE the public's lives every day! My company insurance went up 200% in one year. \$275,000 for one year. We have the best loss ratio of anyone as I am big on training and assisted in requiring SHRP2 training for towers.
Sincerely, Jeanette Rash

Madison Sena
Malone Legal Group
lubbock, TX

This system is unfair and completely one-sided. They delay, deny, and blame victims who are genuinely hurt. I see this every day and absolutely nothing is done to help these people. Insurance companies have too much power and HB 4806 would make it way worse.

Jason Franklin

Self

Dallas, TX

Please vote NO on SB 30 / HB 4806. If passed, these bills will have tragic, unintended and far-reaching consequences for injured Texans. They eliminate almost all non-economic damages (passed down to us by every generation of Texan before us) and unfairly and artificially cap the recovery of medical expenses that will result in injured families getting stuck with crippling medical bills. On top of that, they place artificial caps on overall damages, regardless of the severity of the injury or loss. Texans believe in fairness. These bills are horribly unfair to ordinary Texans. Please don't be fooled. You're being sold a bill of goods by the well-funded insurance lobby that are untrue (will lower premiums) or half-truths (i.e. they will eliminate "nuclear verdicts" which are very rare, are rarely if ever paid in full - settled for amounts far less than the verdict - and would not only eliminate the highest verdicts, but would eliminate the ability to pursue almost any personal injury case, period). I was particularly disturbed during SB 30 debate on the Senate floor when asked about the non-economic damages being removed and was answered that they were not removed, but rather simply "moved" to be under mental anguish. Please understand that these categories ARE being removed. For instance, take the physical impairment of an amputee. Texas law has always recognized that physical impairment is a separate category of damages that is distinct from pain or mental anguish. While the amputee may no longer have physical pain, and is of such strength of character (as most Texans are) as to not wallow in despair but do their best to keep life moving, Texas law has always recognized that the amputee continues to have physical impairment that is worthy of recognition if justice is to be served. However, under these bills, the amputee would no longer have a claim for physical impairment; he would only have a claim for the mental anguish he has that RESULTS FROM his physical impairment - but ONLY IF the mental anguish is so "severe and debilitating" to have a "substantial disruption" on his life. For almost every injured Texan - from a parent who has lost a child, to an amputee, to a rape victim - this will result in a zero recovery. Because Texans are tough. When faced with adversity, Texans do their best to keep life going. And if they're keeping life going it is not causing a "substantial disruption" of their life and therefore no recovery. These bills will also leave families strapped with crippling medical bills. If you have to go to an ER and you owe \$20,000, under the artificial 300% of Medicare formula it could result in a cap of recovery of \$1,500 leaving the family still owing \$18,500 with zero chance of ever recovering the remaining balance. These bills are devastating - rewriting over 150 years of Texas law at the expense of justice for ordinary injured Texans. This is like dropping napalm on your house to treat a few termites. Vote NO.

Meagan Hoover

Self

Wichita Falls, TX

NO

Cheryl Malone

Self

Vernon, TX

Vote no on HB4806

Michelle Harrell
Self
Wichita Falls, TX

Dear Representative

My name is Michelle, and I'm reaching out to ask you to vote NO on SB 30, HB 4806, and any related bills. These bills would strip away the rights of everyday Texans and hand even more power to insurance companies. Please don't let insurance companies rewrite the rules to protect their profits at the expense of our families, our communities, and our justice system. We need you to stand with the people — not the insurance industry. Please protect our rights. Please vote NO.

Sincerely,
Michelle Harrell
Wichita Falls, TX

Deshon Brown, CDS
Texas Trucking Association
Austin, TX

Subject: Support for SB-30

Dear House Committee Members,

I am writing to express my strong support for Senate Bill 30 (SB-30), a proposed legislation that seeks to address critical issues within the trucking industry and combat the pervasive problem of lawsuit abuse. With over two decades of experience in the trucking sector, I have witnessed firsthand the challenges and vulnerabilities that companies like mine face due to the current legal landscape.

Several years ago, our company experienced a devastating incident that highlighted the dire consequences of inadequate safeguards against frivolous lawsuits. One of our drivers was transporting a load from Houston to Dallas when our vehicle was involved in a collision with another driver who, it was later discovered, was operating without a valid driver's license and was in the country unlawfully. Alarming, despite being the party responsible for the accident, this unlicensed driver was awarded nearly one million dollars in a lawsuit against our company.

This experience underscored a troubling trend fueled by aggressive advertising from legal firms, which often promotes the notion that individuals can receive substantial financial compensation, irrespective of fault in accidents. Through excessive and misleading television and radio campaigns, these attorneys have perpetuated a culture of lawsuit abuse that not only harms businesses but also places an unnecessary strain on our economy.

The ramifications of lawsuit abuse extend beyond individual cases; it adversely affects the trucking industry and, by extension, the broader economy of both Texas and the United States. The financial repercussions of such litigation can be crippling for companies, diverting resources away from innovation, employee compensation, and overall growth. It is imperative that we enact common-sense legislation to curtail these abuses and restore balance to the legal system.

By supporting SB-30, we can take a significant step towards establishing a more equitable legal framework that protects responsible businesses while deterring irresponsible claims. This legislation is crucial for ensuring that the trucking industry—and the economy at large—remains vibrant and resilient in the face of unjust legal challenges.

Thank you for considering my perspective on this pivotal issue. I urge you to support SB-30 for the betterment of our economic landscape.

Tiffany Sheppard
Self/Family - Attorney
San Angelo, TX

My name is Tiffany Sheppard, and I am a Plaintiff's Personal Injury attorney in San Angelo, TX - but my family and I are also victims.

I lost my only sibling, my younger brother, Derek, when he was 21 years old in a collision with an 18-wheeler. My family has had the unfortunate experience to receive the dreaded knock on the door by the DPS Officer informing them that my brother was never going to walk through their door again. They would never see his smile again. They would never hear his laugh again and they would never see him reach any life milestones as they had originally expected. That future was stripped away from them in an instant. My brother passed away in 2012 and I can assure you that not a day passes that our family is not devastated. I am now an only child, raising my two daughters without their Uncle Derek. My parents have only learned how to cope with the daily pain, but I can assure you that it has not lessened.

By voting for this bill, you would be voting for stripping Texans of their rights, as follows:

- This is NOT tort reform this is removal of individual rights.
- These bills violate the core values that PEOPLE should decide justice, not the government.
- It shields corporations from responsibility while families suffer at the expense of the lining of the pockets of the insurance industry.
- It results in the government picking winners and losers instead of equal justice under the law, decided by a jury of your peers.

These bills are NOT conservative. These bills are NOT Texan. This is a non-partisan issue. When big corporations can cut corners on safety knowing their financial liability is limited, TEXANS suffer – YOUR constituents suffer.

I went into my area of practice after many years as a prosecutor because I get to fight for individuals and families – some that have lost everything. My mission is to step into an already unbalanced arena to fight companies and insurance carriers to hold them accountable for losses incurred by my clients. Change doesn't happen and safety isn't a priority without this daily fight.

One frivolous lawsuit is ONE TOO MANY - but when someone is actually NEGLIGENT, Texans deserve the right to hold someone accountable. Passing this bill won't lower insurance premiums - in fact, the industry is BOOMING and thriving. Businesses are thriving. Individuals can only be safe when there are consequences to breaking the rules. We deserve to be safe.

Perspective changes when it is your doorstep that the DPS Officer lands on. Perspective changes when it is your loved one who's light has been permanently extinguished.

For your constituents, your friends, your family, your neighbors, and strangers across the State of Texas – I URGE you to please vote against the passage of this bill. Texans deserve better. Families deserve better. Please stand up for Texans.

I appreciate you time and consideration. Thank you for listening to a grieving sister.

Mario Sanchez-Lara, Segment General Manager
Cummins Inc.
Arlington, TX

Legal abuse is impacting Texans; insurance premiums are now among highest in the country and this causing inflationary pressure for all that need to operate commercial vehicles to do business. Our state is becoming no business friendly, and this will lead to consolidation which will in turn hinder competition and limit the value options for Texans. More and more people are becoming hunters for opportunities to sue motorist and fraudulently claim damages that are fabricated. Attorney firms advertise aggressively and even seek for cases that they can sell to hedge fund investors for financial return. This is creating an unfair playfield in our legal system and many businesses or individuals will just leave Texas.

Michael Gallops, President/CEO
Metrocrest Chamber of Commerce
Farmers Branch, TX

The Metrocrest Chamber of Commerce strongly supports House Bill 4806 and urges the House Judiciary & Civil Jurisprudence Committee to advance this critically important legislation. HB 4806 addresses a growing threat to the stability of Texas's legal system and the health of our economy: the unchecked rise of "nuclear verdicts" and the manipulation of medical damage claims in civil lawsuits.

Texas businesses—especially the small and mid-sized employers we represent across Addison, Carrollton, and Farmers Branch—are increasingly impacted by excessive jury awards arising from routine personal injury cases. These "nuclear verdicts," often based on inflated or misleading billing data, have caused insurance premiums to spike, reduced access to care, and introduced greater legal uncertainty for companies already navigating a complex economic landscape.

HB 4806 introduces fair, responsible reforms that restore balance to our civil courts while protecting the rights of injured parties. Specifically, the bill:

- Encourages physicians to treat accident victims by enabling compensation based on the actual cost of care rather than inflated billing practices;
- Prevents the distortion of medical damage awards by allowing courts to consider the real amounts paid or incurred, not speculative figures that mislead jurors;
- Provides clear standards and definitions to juries when evaluating noneconomic damages, helping ensure awards are proportionate, understandable, and just.

These changes do not restrict access to the courts or limit legitimate claims. Instead, they create a more transparent, predictable litigation environment that benefits all parties—plaintiffs, defendants, insurers, and taxpayers alike. For employers, these reforms reduce the fear of meritless or exaggerated lawsuits and provide the stability necessary to make investments, create jobs, and grow their operations.

The business community in the Metrocrest region—including industries such as logistics, construction, retail, and manufacturing—needs relief from legal uncertainty that unfairly punishes responsible employers. HB 4806 is a smart step toward restoring trust in our legal system and ensuring that Texas remains a competitive and fair place to do business.

We commend Representative Cody Thane Vasut for authoring this important legislation and urge the Committee to vote YES on HB 4806.

John Mondics
Mondics Insurance Group, Inc
Flower Mound, TX

As an insurance agency that has been insuring trucking companies in Texas for over four decades, we have witnessed firsthand the damage done by the inflated medical bills and exaggerated injuries and damages. Texas is now one of the worse states in the country for nuclear and inflated claims. Insurance companies are reducing their exposures to trucking companies who are based in or frequent Texas. Many have ceased writing coverage in our state altogether. The result is that small trucking companies that are second and third generation family businesses are closing their doors. In addition, it is costing every Texan additional money. The U S Chamber of Commerce found that Texans are paying an extra \$4,594 per household to compensate for astronomical court costs in the form of higher prices for goods and services and skyrocketing insurance premiums. It is time for change. Please support HB 4806 as it is good for all Texans.

Sohail Alibhai
Edloe Health
Houston, TX

I am writing to express my strong opposition to House Bill 4806 and Senate Bill 30 and to urge the members of the Judiciary & Civil Jurisprudence Committee to vote NO on this legislation.

As a healthcare company, we have firsthand experience treating patients who have been injured due to no fault of their own. Many of these patients lack health insurance and rely on facilities, like us, who are willing to accept Letters of Protection (LOPs) to access necessary medical care. SB30 threatens this critical pathway by imposing arbitrary caps based on Medicare rates, which do not take into account the risk we take on for months — often years — of delayed payments, legal risk, administrative burden, and complex care planning.

If enacted, SB30 would discourage healthcare providers from accepting LOP cases, leaving injured Texans without access to timely and necessary medical treatment. This not only undermines patient care but also shifts the financial burden to public emergency services and taxpayers resulting in a net negative effect for all Texas residents.

Furthermore, SB30 erodes the fundamental right to a fair trial by limiting the evidence juries can consider when determining damages. It prioritizes the interests of insurance companies over the rights and well-being of patients and community members. Texans for Lawsuit Reform (TLR), have acknowledged that the bill will NOT lead to reduced insurance premiums. Despite claims that limiting large jury awards would decrease costs, there have been NO guarantees that savings will be passed on to consumers. In fact, similar tort reform measures in the past have failed to result in lower premiums. For instance, the 2003 medical malpractice reforms in Texas led to reduced claims and payouts for insurers, but these savings were not reflected in lower healthcare costs or insurance premiums for consumers.

I respectfully urge the committee to consider the detrimental impact this bill would have on both patients and healthcare providers. Please vote NO on HB4806 & SB30 to protect access to justice and quality healthcare for all Texans.

Sean Mosher
Maverick Logistics Services, LLC
Granbury, TX

Good Morning, I was scheduled to testify before you and could not make it due to another business requirement. I can speak to this directly as a small business owner. \$5000 is what we paid for trucking insurance 10 years ago. \$20,000 is now what it takes for one truck to work each day. Now, on Monday, a driver owes \$400 to begin his week, even if the truck is parked in the shop for maintenance. Three years ago we were in accident where we were clearly not at fault. However, due to the other driver (a teenager) cycling through 5 different attorneys, the insurance decided to pay \$1M in damages. This year we were involved in a freak accident that involved loss of life. My wife and I were sued for \$150,000,000 and stood the chance of losing everything we worked our entire life's to build. Turns out all the oping side needed was a affidavit stating we had nother other insurance "hiding" anywhere. As soon as I provided the doucment, they settled for policy limits. We have a driver shortage, now we have a company shortage, due to not having the ability to pay for coverage. The trucking industry is being disimated buy these nuclear verdicts and they will continue to move higher if there is nothing put in place to stop them. Two years ago we had our best safety year ever, with only \$20,000 in claims piad on physical damage. We were rewarded for this great year with a 25% increas due to other being hit with these same verdicts. We must come together and help the industry and stop it from be depleted even further. Trucking touches every product in America, try and imagine a world without it or reflect on what the cost of goods will be with the loss of even more trucking companies. Final thought: \$1,000,000 plus \$5,000,000 excess. Thats what is now required on our MSA's to keep our business open. You you want better drivers and equipment, we need to lower the cost of doing business, by lowering the cost of insurance. This will give the companies more capital for vehicle maintenance.

Samantha Meredith
Self
Mount Pleasant, TX

This bill will not help Texans. It will only protect insurance companies. When commercial vehicles cause life changing injuries, the drivers and companies need to be held accountable. Vote NO to HB 4806.

Gerson Vilchez, Esq.
Self, Attorney
Houston, TX

I am dumb founded time and time again by Republicans in the State Legislature. Their repeated attempts to pass legislation in favor of Corporations over Texans shows their callous disregard for Texans. In an attempt to please their corporate owners, they have authored and set forth HB4806 and its' sister bill SB30. Let me make it clear, Insurance companies continue making record breaking profits year after year and not once have they ever lowered premiums. This tort reform bill is an attempt to save Insurance company millions by capping damages and limiting jury verdicts awarded to Plaintiff's across the state. Texas passed Medical Malpractice Tort reform in a supposed attempt to "lower healthcare costs", what we are left with is being dead last in the nation in terms of healthcare affordability. Perhaps after passing this bill, State Farm can afford not only Patrick Mahomes for their super bowl commercial but other stars such as Canelo Alvarez, Lebron James and Scottie Sheffler.

I implore the Texas Legislature to be reminded of their duty to Texans across the state, their oath and loyalty are to the citizens of Texas and not to its corporations.

Brad Greenblum
Greenblum investment partners inc. Ceo
Austin, TX

Our company supports hb 4806. We have been subjected to multiple bogus lawsuits over the past ten yrs from slip and falls to car accidents to car driving thru our storefront. Pls help curb this litigation abuse

Bitu Shakiba, Dr
Prime Endodontic
Houston, TX

I am a victim of a frivolous lawsuit. The lawyers are scam artists! Do whatever they can for money!

Mark Roesler, V.P.
Acme Truck Line, Inc.
League City, TX

Subject: Stop Lawsuit Abuse, VOTE YES on SB 30/HB 4806

Dear Dr Bonnen and Committee Members,

As a constituent and proud member of the Lone Star Economic Alliance (LSEA), I implore you to prioritize Texas families and Texas businesses by supporting SB 30/HB 4806.

There is a crisis in Texas. Since 2009, Texas has experienced more "nuclear verdicts" - verdicts of \$10 million or more - than any other state. The explosion of nuclear verdicts is increasing the cost of doing business in Texas and endangering Texas's economy, the eighth largest in the world.

Routine fender benders are resulting in multi-million-dollar verdicts - spooking insurers into settling meritless cases, which is skyrocketing insurance premiums and increasing the overall cost of doing business in the Lone Star State.

We are a company employing over 1200 drivers with approximately half in Texas. We are self-insured for the first 2 million and have recently hit our max in 4 frivolous, what should have been considered minor claims. It's very hard to be profitable and stay in business for any company with an 8 million dollar hit. We all want to pay what is fair and reasonable in the event of an accident but it's not fair to have super inflated medical cost and ridiculous demands by attorneys to avoid going to trial. When you do have to go to trial, you subject your company to nuclear verdicts by runaway jury'

This is an issue that is critically important to Texans across the state. Today, EVERY Texas industry is facing the threat of abusive lawsuits, forced to choose between raising prices, laying off employees or closing their doors altogether.

I am among more than 1,150 Texas job creators, associations and individuals that comprise LSEA and are working to restore transparency and fairness to Texas's courts.

Together, we represent critical industries including transportation, agriculture, construction, finance, food and beverage, home services, housing, law, medical supplies, and oil and gas.

SB 30/HB 4806 includes reforms that will (1) encourage doctors to treat accident victims; (2) stop the manipulation and inflation of medical damages; and (3) educate jurors on noneconomic damages by providing clear standards and definitions.

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VOTE YES on SB 30/HB 4806 today!.

Mark Roesler
Vice President
Acme Truck Line

Robert (Dick) Tips
Mission Park
San Antonio, TX

For

Ben Hoover
Self, I am an attorney
Wichita Falls, TX

Please vote NO on HB 4806. There is not a compelling reason to limit what injured Texans can be reimbursed. In 2023, 66% (2/3) of all trial verdicts were either defense verdicts or under \$50,000. It's already difficult to pursue an injury claim all the way through - this will make it much more difficult for ordinary people. Thank you.

Todd Kelly
Self
Georgetown, TX

This bill ignores the fact that many health care providers do not care what a patient can recover, and the billing is at the market rate. This bill will leave injured patients paying for medical bills actually caused by the negligent, or even reckless, acts of someone else. This bill is horrible for actual people while protecting insurance companies and large, self-insured corporations. This bill represents a further injustice on people already having to claw and fight for what is left of that original hallmark of our American creed. Vote "No" on this bill - or prove you don't actually care about people.

Consider this: injured people are not even permitted to discuss the actual medical billed amounts (so much for the "whole truth" part of the testimonial oath), and yet this bill allows submission of an arbitrarily low amount (by the wrongdoer) to skew the actual truth of what the injured person's harms were. (So much for swearing to tell "nothing but the truth"). This bill promulgates a lie - vote "no."

Matthew Malone, Mr.
self - attorney
Lubbock, TX

This/these bills are unAmerican and unconstitutional and only serve what is only the result of what is likely the most powerful lobby in the history of democracy - the insurance lobby. Premiums never go down, and this will only serve to further limit truly injured Texans. What happened to the America and Texas first movement and less government? How can the insurance lobby away the voice of a jury and with limits and rules of evidence only for profit? I am a true conservative, and I and my family have always been. This is a travesty of justice to even be considered. God bless America, Texas, and the voice of American and Texas juries. Vote for your voters not powerful lobbyists.

Don Malone
Self
Vernon, TX

As a lifelong conservative Republican, I believe in personal responsibility, limited government, and free markets. But let's be honest, insurance has become anything but free market. We're required to carry it in nearly every area of life. It's like a hidden tax on hardworking Texans.

Meanwhile, insurance companies are making record profits, putting their names on stadiums, and running Super Bowl ads, while ordinary people struggle just to get their claims paid. And now, with HB 4806, they want even more control over an already unfair system.

I don't believe insurance companies should have any control over our courts, our juries, or the rights of everyday Texans. The system is already tilted in their favor, but at least in the courtroom, regular folks still have a fighting chance. Now the insurance industry wants to take that away too.

That's not conservative. This is not Texan. I strongly oppose HB 4806 and ask you to vote NO on HB4806.

Michael Gallops, President/CEO
Metrocrest Chamber of Commerce
Farmers Branch, TX

As the President and CEO of the Metrocrest Chamber of Commerce—representing the diverse and dynamic business communities of Addison, Carrollton, and Farmers Branch—I strongly support SB 30 and HB 4806 and urge the House Judiciary & Civil Jurisprudence Committee to advance these vital reforms.

These bills take meaningful steps to curb abusive litigation tactics that are driving a rise in so-called “nuclear verdicts,” which are disproportionately harming small and mid-sized businesses across Texas. Over the past decade, Texas has seen more jury awards of \$10 million or more than any other state. These extreme judgments—often rooted in inflated or misleading claims—are not only undermining fairness in our courts, but also driving up insurance premiums and operating costs for job creators.

In the Metrocrest region, businesses across all industries—transportation, construction, healthcare, child care, and retail—have shared deep concerns about being targeted by meritless lawsuits that force them into expensive settlements to avoid risk. Many of our members operate with slim margins and limited legal resources. When faced with exaggerated claims or manipulated medical billing practices, they’re forced to choose between costly litigation or unjust settlements. These distortions in the legal system are not only unjust but economically unsustainable.

SB 30 and HB 4806 respond with smart, balanced reforms that protect both businesses and legitimate victims. By establishing clearer standards for presenting medical damages, encouraging transparency, and providing jurors with a fair and consistent understanding of non-economic damages, these bills restore predictability and fairness to our civil justice system. They also help preserve access to care by addressing legal barriers that discourage medical professionals from treating accident victims.

It is important to note that these reforms are not “anti-victim” but “pro-fairness.” They do not close the courthouse door to those with valid claims. Rather, they ensure that our courts remain a place for legitimate justice—not a tool for extortion or exploitation. For the businesses and families in the Metrocrest region, this legislation represents a needed course correction that will protect jobs, lower costs, and strengthen confidence in our legal system.

We urge members of the committee to listen to the voices of Main Street—not just those with the loudest lobbying presence. Pass SB 30 and HB 4806 to ensure Texas remains a place where businesses can grow, workers can thrive, and justice is served fairly for all.

Sincerely,
Michael Gallops
President/CEO
Metrocrest Chamber of Commerce

Ken Sorley
MARINELAND BOATING CENTER
Robinson, TX

FOR THE LAST 5 YEARS INSURANCE PREMINUMS HAVE SKY ROCKED ON VIRTUALLY EVERY BUSINESS IN TEXAS DUE NUCLEAR VERDICTS .. INSURNACE PREMINUMS ARE THE 2ND LARGEST LINE ITEM ON OUR BUSINESS FINANCIAL EVEN THOUGH OUR LOSS RATIOS ARE 12 POINTS BELOW INDUSTRY NORMS AND OUR INSURANCE ACCEPTABLE RATIOS

Ken Sorley
MARINELAND BOATING CENTER
Robinson, TX

SAME STATEMENT AS PREVIOUS

Ken Sorley
MARINELAND BOATING CENTER
Robinson, TX

SAME AS PREVIOUS

shiv mishra
self
friendswood, TX

DO NOT ADVANCE HB 4806. AFTER YOU ADVANCE ALL OF THEIR BILLS, TEXAS LAWSUIT REFORM WILL HAVE NO REASON LEFT TO LINE YOUR CAMPAIGN POCKETS WITH CASH. KEEP FORCING THEM TO PAY YOU BY VOTING "NO" ON HB 4806!

Richard Cook
Frontier Support Logistics
Hillsboro, TX

The detriment to Companies is profound. The ones winning are the Attorneys. When the attorneys when they take 40% of the victims. Yet how does that show that they put the victims first. It's about the money. Please help the businesses that employ these people. Without help how does a company stay solvent and sustainable. Please help. Stop this money motivated actions from destroying companies and their employees. Its all about attorneys and their making money. Lets show we really care by voting yes to pass this bill.

Larry Cernosek
Self, Automotive
Pasadena, TX

I support HB4806

Jeff Breor, Executive Director
Independent Insurance Agents of Dallas
Dallas, TX

I represent 300 Insurance Agencies in and around Dallas - who insure thousands of commercial and personal lines clients. The cost of liability insurance is overwhelming everyone paying for auto insurance and all business liability exposures. This issue isn't just an insurance company issue -- it is literally putting local businesses - out of business. PLEASE put some common sense limits around what gets presented to juries so that they can arrive at quality verdicts and judgments!

Sandra Garcia
self
Pharr, TX

This proposed bill is not for the people but for the rich. It is not a proposal that should be heard for the simple fact that the insurance companies will always be high. Insurance companies will always benefit whether the bill move through or not. The people are the ones that will not fully recover from injuries but we can at least seek further treatment to get better. I do not support this

Anne Campbell
Self, R.N. (retired)
Dallas, TX

Please protect Texss employees against new damaging legislation that would diminish their right/ability to claim/receive damages for work related injuries and illnesses.

Caryl Welsh
Self
San Antonio, TX

Eight years ago, I was a victim of an high speed 18-wheeler wreck on I-35. I have endured 14 back and neck surgeries from the accident. I was taken by ambulance to the hospital for evaluation and the bills were more than my \$10,000 insurance liability. I tried to find follow up evaluation and treatment for my back injuries from a neurosurgeon and a spine surgeon. I was told by numerous physicians that they do not see victims of MVA's. They said that my 3rd party insurance (motor vehicle insurance) should be billed but my \$10,000 cap from my auto insurance had been used up on the day of the accident. I was finally able to receive care from physicians who said they would bill my private health insurance and would wait for their payment. I also had a TBI with post concussion syndrome and as a result have been denied for long term care insurance. I am still having evaluation and ongoing treatment for my head injury. I am having to self-insure for my future long term care using a significant amount from my settlement. Based on my situation and that of many other accident victims, I urge you to vote no on HB 4806.

Sara Giddings
Self, Attorney
Shiner, TX

This bill is not about helping the citizens of Texas, this bill is about lining the pockets of the insurance companies. This bill won't reduce the cost of premiums that continue to skyrocket but rather this bill hurts all Texans.

Accidents do not discriminate, sexual assaults do not discriminate, torts do not discriminate, yet this proposed bill seeks to hurt all Texans affected in favor of the insurance companies. In some of our citizens darkest hours, this bill proposes to turn Texas' back on them. As a legislator voting affirmative for this bill means that you care more about insurance companies than citizens. Further, it means that you believe all accidents, assaults, etc are a one size fits all and that size is XS. XS in support, XS in compassion, XS in financial protections, and XS for all Texans. We are a state that prides itself on being XL, so I encourage you to be XL for the citizens of Texas not the insurance companies.

John Craddock
Texas Trucking Association
Fort Worth, TX

To whom it may concern:

My name is John Craddock, and I am the owner of a Moving & Storage business. In the past 10 years, we have seen our insurance premiums skyrocket due to law suit abuse. In today's climate, insurance companies are willing to settle almost any claim to avoid litigation, no matter who is at fault or how bad the accident is. Often minor accidents with no one hurt at the scene of the accident end up being hundreds of thousands of dollars in claims due to law suit abuse. Trial attorneys and doctors are working with one another to drive up the cost, often charging their clients 10 times more than they would charge any other patient. We believe we should pay our fair share, but ten times the cost is nothing more than fraud. Small businesses are closing their doors everyday due to this abuse, and this trend will continue if something is not done. The path we are on is completely unsustainable. I urge you to please do the right thing and pass HB 4806 to stop the abuse that businesses like mine are taking.

Thank you.

Sandi Kotara
self
Lubbock, TX

Hear the people. Again, Hear the people. Do the right thing.

Anil Roopani, Mr
self
Houston, TX

I am writing to express my strong opposition to House Bill 4806. This bill represents a serious threat to the well-being of injured patients, restricts physicians from acting in the best interest of those under their care, and imposes an arbitrary cap on medical reimbursements—depriving individuals of a fair hearing before a jury and replacing it with legislative overreach.

First and foremost, HB 4806 does not prioritize patients. It imposes limits that prevent those who have suffered harm from receiving the compensation and care they deserve. Instead of aiding recovery, this bill places more burdens on those already in pain.

The bill also severely limits the ability of physicians to practice medicine based on their training, ethics, and the needs of their patients. When laws override medical judgment, patient care suffers. We should be empowering doctors to make decisions in the best interest of their patients—not handcuffing them with profit-driven constraints.

Most egregiously, HB 4806 stands to benefit only one group: insurance companies. It protects their profits by limiting their financial responsibility, while doing nothing to reduce insurance premiums for Texans. This is a one-sided policy that takes from the injured and shields those who should be held accountable. If passed, this bill would effectively remove fair and just compensation from those who need it most, redirecting it to boost corporate balance sheets.

Additionally, the cap on reimbursements removes the discretion of juries—citizens tasked with determining justice in individual cases. Capping compensation without due judicial process is not reform; it is injustice by design.

I urge you to reject HB 4806. We must preserve the rights of patients, protect the ethical judgment of medical professionals, and ensure that justice is not sacrificed for corporate gain.

Kelley Bogusevic
N/A - Residential
Houston, Tx 77009, TX

This bill is terrible for Texas residents and I strongly oppose it. There is no benefit to the citizens of this state and only to the businesses that push this bill.

Joe L. Lovell, Attorney
Lovell Hoffman Law, PLLC representing Keath & Kassie Garrison
Amarillo, TX

KASSIE GARRISON Statement Against HB-4806
To the Committee:

I am sorry I am unable to provide live testimony against this bill alongside my husband, Keath Garrison, but my step-father's flower business needs me in these days before Mother's Day. I hope you will accept this written testimony.

The importance of having compensation for all the types of harms and damages to regular working class people like us is so important. Without it, after my husband was burned we would have never made it. We had 2 young daughters still at home. Before the incident, both he and I had worked full-time and still struggled to make ends meet. When Keath was burned, we ended up in a burn unit hospital 2 hours away from home, neither of us working at this point. Keath was in the hospital for 6 months and would continue for the next 5 years with surgeries. Without the full compensation for all our losses, we wouldn't have been able to pay our rent, buy groceries for the home or pay any of our utilities, or care for our children. I was not able to work while he was in the hospital or the following years after he got out.

No one understands how important this is until you go through the ugly reality of it. I honestly could not tell you where we would be if we hadn't been able to recover all of our damages.

The emotional part may have been the hardest. I can't hold my husband's hand ever again. Our sex life changed dramatically, we physically couldn't have sex for a year and that affected us tremendously and still does 8 years later.

Our middle daughter was terrified to even go see him after he was burned. She wasn't in a room with him for 6 months because she was so scared. Imagine the effect that had on Keath.

Keath coached our daughters volleyball team for 4 years before he was burned. Friends and family encouraged him to get back out and coach after he got home and started getting around better. The first game he coached when he returned, people stared constantly, kids and parents. At the end of the game they all went to the net to say "good game" to each other and the kids on the other team refused to give him a high-five because they were scared of him. This was devastating, not only to him, but literally everyone in the gym. It was heartbreaking to see.

The devastation doesn't stop when the injured person is "healed".

It never stops, for any of us.

Please vote against this bill.

Kassie Garrison
May 6, 2025

Amarillo, Texas
Potter County

Danny Schnautz, Mr.
Owner Operator Independent Drivers Association (OOIDA)
Pasadena, TX

The following testimony is in support of Texas HB4806/SB30. While proponents argue that large verdicts that many label nuclear verdicts serve as a deterrent against corporate malfeasance and ensure justice for victims, there are significant concerns regarding their prevalence, implications, and fairness. This testimony aims to highlight the opposition to nuclear verdicts by examining their consequences on the legal system, businesses, and society.

Nuclear verdicts create instability within the legal framework: Such high awards vary significantly from case to case, leading to unpredictability in legal outcomes. This inconsistency can undermine the credibility of jury verdicts and lead to a lack of public trust in the judiciary. In 2023, six of the top ten verdicts in the country were handed down in Texas, totaling over \$200 million. These extreme awards are often the result of manipulated medical damages.

The potential of large verdicts encourages more lawsuits, not necessarily grounded in merit but in the hope of securing a similar windfall. This can overwhelm the legal system and divert resources from legitimate claims.

The focus on punitive damages overcomplicates settlements and negotiations, often pushing parties towards trial rather than finding equitable resolutions. As a result, genuine claimants may face delays or denied justice. Pain and suffering awards are typically subject to imprecise and ineffective standards of review, such as whether the amount is so high that it “shocks the conscience.” A June 2004 Congressional Budget Office Report showed that caps on noneconomic damages lead to a significant reduction in the number of court cases filed. The broad discretion given to juries in awarding damages for noneconomic loss is the single greatest contributor to the inequities and inefficiencies of the tort liability system. It is a difficult issue to address objectively because of the emotions involved in cases of serious injury and because of the financial interests of plaintiffs’ lawyers. Plaintiffs’ attorneys typically seek 30% to 40% of awards. Victims of more affluent defendants may see vastly different outcomes compared to claims against less wealthy entities, creating inequality in access to justice.

Nuclear verdicts lead to inflated insurance premiums and legal costs. Companies may pass these costs onto consumers, affecting prices and market competitiveness. Companies facing excessive liability might resort to cost-cutting measures, including layoffs. This creates ripple effects in local economies, contributing to unemployment and economic instability.

HB4806 addresses lawsuit abuse by stopping the inflation of medical damages giving jurors clearer standards for noneconomic damages and encouraging doctors to treat accident victims.

On behalf of the Owner-Operator Independent Drivers Association and our 9600 Texas members and over 150,000 national members, we support this legislation and we request a positive vote.

Valeri Malone
Self
Lubbock, TX

I respectfully urge you to vote NO on HB 4806 and related legislation. This is not about Republicans versus Democrats. It is about the insurance industry versus everyday Texans.

HB 4806 takes away important rights from injured Texans and gives even more power to insurance companies without helping the public in any meaningful way. Not one Texan will be helped by this bill - only the insurance companies. Even insurance industry representatives admit it won’t lower premiums.

Meanwhile, the insurance industry is already thriving. In 2023, State Farm reported more than \$70 billion in revenue, and its CEO received \$24.4 million in compensation. At the same time, Texans are paying some of the highest insurance premiums in the nation, and now the insurance industry wants to control Texas courts too. HB 4806 is not about fairness or reform; it’s about shifting power even further away from everyday Texans and into the hands of billion-dollar insurance companies.

The system is already heavily weighted in favor of insurers, and accidents can happen to any one of us at any time. When they do, people deserve a fair and functioning legal process to seek help and accountability.

The insurance lobby has offered self-serving testimony without providing meaningful evidence or data to demonstrate the necessity of this bill. Everyday Texans deserve better.

Even President Trump criticized similar legislation in Florida, calling it “the biggest insurance scam in the nation.” HB 4806 goes even further. While President Trump's remarks were specific to Florida, they highlight a broader concern about legislation that favors insurance companies at the expense of individuals.

I respectfully urge you to vote NO on HB 4806 and thank you for your time and thoughtful consideration of my comment.

Nolan McConville
Self
Garland, TX

The people of Texas did not elect our representatives to work against our individual rights and interests. This bill has one purpose and one purpose only, to pad the pockets of the insurance carriers at the expense of innocent Texans.

Major question about the bill- if a medical damages cap (essentially) is put into place, and the cap is tied to a yet to be created database or 300% of medicare reimbursement rates, are treating physicians, including private and public hospitals, required to accept that figure as full and final payment? Or will the citizens of Texas be thrust into bankruptcy because they cannot be made whole?

As a 30 year resident of Texas, it pains me to see a continuous onslaught on our rights. What's clear is that campaign contributions directly impact how far a politician is willing to go against the interests of their constituents.

Allen Smith
TFFA
Austin, TX

Please support HB 4806. Our business is drowning from excessive judgements. We need to put the lid on outrageous judgements.

Matthew Anziani
Self
Flower mound, TX

I want my families right to a fair jury trial preserved. We don't have Medicare so we don't want our damages capped by Medicare. We understand that the insurance industry only values claims based on medical bills so by limiting our ability to pursue medical damages you are crippling our ability to get a fair settlement. Why should the burden be on my health insurance provider? Why would the legislature want to undo hundreds of years of common law? Why are we creating a problem out of thin air when insurance companies have had record profits last year?

What if it was your family getting in a wreck? What if your son or daughter was going to have lifelong pain due to a herniated disc that was caused by a geico/state farm/allstate/progressive insured driver. Would you want them to recover \$500 for that lifelong pain? Because that's what you're codifying.

Mark Poling
self
San Antonio, TX

My family and I strongly oppose Senate Bill 30 (SB 30) and House Bill 4806 (HB 4806). As Christians, we believe in our Lord and Savior Jesus Christ, in the U.S. Constitution, personal responsibility, individual rights, and limited government intervention. SB 30 and HB 4806 undermine these principles by favor of Big insurance corporations, erode our constitutional rights to jury trials, and tilt the scales of justice against ordinary Texans.

In August 2018, I was struck by a truck while cycling legally in a San Antonio bike lane. The accident, witnessed by my son, left me with spinal injuries. By Easter 2020, I became paralyzed from the waist down. After two surgeries by a skilled neurosurgeon, I regained mobility but live with ongoing pain and fear of re-injury. My case settled under the Stowers doctrine at policy limits and still covered only part of my medical costs, with the remainder addressed through my own underinsured motorist insurance and the hospital's charity. None of the settlement funds went into my own pockets or enriched me as Big insurance would have you believe.

The Stowers doctrine already protects insurers by incentivizing settlements within policy limits to shield their insureds from excess judgments. Trials only occur when insurers reject reasonable offers to settle. Big insurance corporations who fail to settle are the only ones who get hit with larger jury verdicts.

With Stowers already in place, SB 30 and HB 4806 are redundant, give Big insurance excessive leverage over people, and undermine our rights to a jury trial, as guaranteed by our US and Texas Constitutions. Our founders knew juries are best equipped to assess evidence and determine fair verdicts. These bills undermine jury judgment with insurance friendly restrictions, favoring corporate interests over our rights.

Proponents claim these bills address frivolous lawsuits and reduce premiums, but these arguments lack merit. Evidence shows damage caps often increase insurer profits without lowering premiums. By capping risk, these bills simply discourage settlements under the Stowers doctrine, will increase litigation, and burden courts even more. Our appellate processes handles excessive verdicts and ensure fairness without Big insurance gaining your support over us.

If the goal is fewer lawsuits, strengthen the Stowers doctrine to penalize insurers for rejecting fair settlements, not weaken it to favor corporations. These bills exacerbate imbalances, prolong suffering, and clog courts by empowering insurers to force trials. As a Christian, I recall Jesus' call for compassion and justice, warning against exploiting the vulnerable for gain. SB 30 and HB 4806 favor powerful insurers, undermine our God-given rights, and harm injured Texans. I urge you to reject these bills, protect our jury system, and uphold fairness. Thank you.

Shelly Sanchez
Self
Flower Mound, TX

As a physician representative working with Texas medical providers who care for catastrophically injured patients, I strongly oppose Senate Bill 30 (SB30) and House Bill 4806 (HB4806). These bills would severely restrict both access to justice and to the medical care that injured Texans urgently need. I respectfully urge legislators to vote NO, as these proposals shift the cost of care from negligent corporations onto taxpayers, families, and providers like me.

The patients I serve suffer from life-altering injuries such as spinal cord damage, amputations, brain trauma, and severe burns—often due to the negligence of others. SB30 and HB4806 propose reimbursement caps and limits with no basis in medical science. These bills would: cap medical payments at artificially low “paid” rates (often tied to Medicare), restrict noneconomic damages to only “observable” suffering (ignoring PTSD, pain, and neurological injuries), force providers to turn away complex cases due to uncertain compensation, and limit access to advanced therapies not covered by insurance.

Take my patient “Hope,” a 23-year-old woman who became paraplegic after being struck by a commercial truck driver intoxicated on the job. Her care—rehab, wound care, home health, and psychological support—is vital, not optional. Yet under SB30 and HB4806, reimbursement would drop to Medicare-equivalent rates, threatening her care. The corporation at fault would be shielded from full accountability, and Hope would have to rely on public programs like Medicaid and SSDI.

Another patient, a Southlake student with a traumatic brain injury from a drug-impaired driver, now requires round-the-clock support and extensive rehab. His parents became full-time caregivers. Under these bills, care like his would be undervalued or denied—blocking fair recovery.

These stories are not isolated. They’re happening across Texas. When corporations avoid accountability, the cost of care doesn’t vanish—it falls on taxpayers and providers. A quadriplegic patient can cost \$1.3M the first year and over \$5M in a lifetime. These bills make it nearly impossible for patients to access that level of care. Trauma centers and specialists will have no choice but to limit services.

There is no lawsuit crisis—just a manufactured excuse to protect insurers and corporate defendants. Texas courts already have tools to dismiss baseless claims. Even insurance industry witnesses admit these bills won’t reduce premiums. Their goal is to increase profits, not protect Texans.

Please vote NO on SB30 and HB4806. Stand with patients, physicians, and the Texas value of personal responsibility. I’m happy to share clinical insight directly if needed. Thank you.

Lane Kazmierski
Hoestenbach Law Group
Austin, TX

PLEASE VOTE AGAINST THIS BILL. THE ONLY PEOPLE WHO WILL BENEFIT FROM THIS ARE THE INSURANCE COMPANIES. THE WITNESSES CLAIM THERE ARE WORRIED ABOUT COMPANIES LEAVING TEXAS, BUT LAST TIME I CHECKED, TESLA AND AMAZON SEEM TO BE COMING OVER TO TEXAS. EVERY DAY THERE IS A CALIFORNIA COMPANY COMING TO TEXAS. THAT IS A FALSE CLAIM.

Christine Vidouria, Dr.

Self

San Antonio, TX

I am a board certified rehabilitation medicine physician and board certified pain medicine physician and a certified life care planner. I am here to tell you that this HB is an attempt to restrict access to future care for an injured individuals. As a Life Care Planner, my job is to identify the future care that will prevent complications from their injuries, maximize and maintain the highest level of function of the injured, and diminish or eliminate their future pain and suffering and thereby improving their quality of life. The proposed legislative requirements for permissible evidence in determining future medical costs do not allow a true representation of what that medical care will be and narrows the sources of cost data used. These requirements will eliminate the ability to factor in future circumstances or future medical needs that can vary drastically from individual to individual. In doing so, the injured individual will suffer a lack of access to care that will affect their future quality of life, increase medical complications, and in all probability hasten their death. A firm example is an individual who has suffered a spinal cord injury and is now a quadriplegic. It is a known medical fact that their access to a urologist or a rehab medicine specialist is necessary to prevent complications from something as simple as a urinary tract infection. Without access to this future medical care and accounting for this future care, you are reducing their life expectancy. The injured require access to future treatment, equipment and supplies that this legislative proposal will restrict.

In addition, I would urge the committee to review the practices of the insurance companies as they continue to seem the only ones in these situations that have a positive profit margin, confirmed by the testimony I heard this morning.

Justin Jackson

self-Personal Injury Attorney-Against Bill

Bryan, TX

I've watched the testimony online from the public hearing. This bill will not lower insurance rates. One simple question to these business owners can solve that "Has your property damage rates gone up as well?" Their answer is going to be yes, but that has nothing to do with injury lawsuits since no lawyer takes property damage cases. Their rates are going to go up either way.

Secondly, this will destroy about 80% of the personal injury world. This may seem good to some, but the amount of jobs that are going to go away with this bill will be tremendous.

Third: This bill will kill about 80% of personal injury law, maybe more. The amount of money that doctors and hospitals won't get paid will simply fall on the private health insurers or the tax payer of texas via medicare/medicaid. You might as well have the big insurance companies (all the major ones are NOT in Texas) pay the bill since their insured caused the crash rather than being spread out to the rest of Texans.

jay murray

myself

highland park, TX

I watched the hearing on the internet and it is a disgrace if this bill passes. They said it wont lower my insurance rates. My business isn't getting special laws. That poor girl in the wheelchair should have had as much time as she needed. She had to sign language each letter was terrible and yet school vouchers got as much time as they wanted. We are a free state and don't deserve to have the government taking away more rights than have already been taken from us.

Marcia Faschingbauer
Excargo Services Inc,
Houston, TX

Marcia Faschingbauer
President, Excargo Services Inc. In Support of Senate Bill 30

We were sued 6 months and 6 days after our truck was hit by a speeding car that illegally passed us on the right at PortHouston. Our driver had stopped at an intersection to allow a crane to pass, turned his blinker on and began to slowly turn right when a speeding car dangerously passed him on the right. All captured by our onboard cameras. The Port police report deemed this a minor incident caused by the car with no bodily injury. Everyone left the scene and we were clear of fault.

Time would tell the damage to the car was minimal and evidently bodily injuries were not treated for 10 months or 3 months after the sue day. Why did it take 10 months and an established lawyer-client relationship for the claimants to seek medical treatment?

How could this minor incident result in \$400,000 of medical bills and near \$250,000 settlement? It's called lawsuit abuse. Work the system and create your own pay day. If you don't like being denied by insurance because you are at fault, move on to the courts!

Watch the ads, anyone can sue for anything. Let your attorney make your medical referrals.

Hook up with the right attorney who can lead you to the right medical clinic and you are set.

Our attorney affirms having this "medical provider" say under oath that he charges more where there is insurance to pay.

It's a travesty sucking the energy out of business and our ability to create more jobs. This is demoralizing and wrong for those hard-working, dedicated, professional truck drivers who have chosen an honorable and essential career but find themselves targets of lawsuit abuse. Further, this is direct damaging hit to the cost and availability of basic consumer goods which is estimated to cost every American family \$5000 annually. Our supply chain threats are real. We must return to a focus on facts, fairness and financial ethics.

We must remove financial incentives from the lawyer-claimant, patient-doctor relationships.

Thank you

Marcia Faschingbauer
President, Excargo Services Inc. In Support of Senate Bill 30

We were sued 6 months and 6 days after our truck was hit by a speeding car that illegally passed us on the right at PortHouston. Our driver had stopped at an intersection to allow a crane to pass, turned his blinker on and began to slowly turn right when a speeding car dangerously passed him on the right. All captured by our onboard cameras. The Port police report deemed this a minor incident caused by the car with no bodily injury. Everyone left the scene and we were clear of fault.

Time would tell the damage to the car was minimal and evidently bodily injuries were not treated for 10 months or 3 months after the sue day. Why did it take 10 months and an established lawyer-client relationship for the claimants to seek medical treatment?

How could this minor incident result in \$400,000 of medical bills and near \$250,000 settl

Linda Eppolito, Mrs
Self
Houston, TX

Small businesses of Texas are struggling as a result of the current legal situation in Texas. Something is clearly wrong when getting into an auto accident resulting in minor injuries becomes winning the "lottery"

Tyrrell Burrus
self, orthopedic surgeon
Austin, TX

Thank you for taking the time to review my significant concerns regarding HB4806.

I have been an orthopedic surgeon for about 8 years. Over this time period, I have been able to treat many injured Texans, many of whom would not have access to quality healthcare without attorney representation and the hope of a favorable settlement.

I watched the Senate testimony with great interest and was quite disappointed to hear those supporting the bill disparage physicians who offer healthcare to this underserved population. It was offensive and inaccurate to categorize my practice as being in a strip mall, 100% personal injury, over-treating based on attorney's instructions, and essentially summarized as a cash grab.

Although I'm sure, as in any profession, there are some bad actors in this space, this description does not match the practice of anyone whom I know. Supporters of this bill have chosen extreme examples to discount the reasonable, appropriate, and effective treatment that my colleagues and I provide and instead accused us of malpractice.

With this bill, it will be impossible for the majority of providers to treat these patients as the financial caps on billing make it not financially viable. The 300% billing cap is quickly whittled down to sub-Medicare payment rates when you factor in getting paid in 2 or more years, some cases will never get paid, juries may not award the full amount, reductions in the bills, and inflation. In addition, even if I chose to proceed with surgery, there would be no facility willing to accept that same financial arrangement due to the significant immediate costs they incur.

The certain impact results in injured Texans who are unable to access healthcare. They will be forced to utilize ERs which will strain those facilities to treat this influx of uninsured patients, or they must use their own health insurance which results in significant out of pocket costs and rising premiums. This current bill negatively affects physicians, ERs, commercial health insurance companies who will shoulder the burden of this medical care, government-funded insurance plans, and, most importantly injured Texans. Interestingly, this bill is not expected to decrease insurance premiums so even the businesses supporting this bill may not be helped. The only clear winner is the insurance companies who will be paying out fewer claims. As physicians who provide care for this underserved population, the only thing we ask in return is to be fairly compensated, and this bill makes that an impossibility. The obvious downstream effect of gutting the personal injury industry is going to be thousands of Texans who are unable to get the appropriate medical treatment they need, some of them are unable to work and will lose their jobs, they will be ruined by medical bills, and have their lives destroyed due to no fault of their own. I am vehemently against this bill because that is not an outcome I would ever want for any Texan.

Thanks for your time.

Martamaria Hamilton

Self

San Antonio, TX

I'm a licensed mental health professional who has worked closely with life care planners since 2010, specializing in spinal cord and brain injuries. I've seen firsthand the long, painful road many Texans face after catastrophic injuries and how essential fair civil recoveries are for them to access care and rebuild their lives.

That's why I'm urging you to vote no on HB 4806.

This bill would severely limit what injured people can recover in court. These aren't people looking for windfalls, they're often trying to afford basic care: therapy, in-home support, equipment, rehab, and mental health treatment. If this bill passes, many will be left without options.

Here's why HB 4806 is dangerous:

Capping non-economic damages devalues real suffering. I work with people who've lost their independence, memory, or ability to speak. Their emotional trauma matters. This bill says it doesn't.

Limiting medical damages to amounts "actually paid" ignores how many people rely on Letters of Protection or have no insurance at all. This punishes the poor and uninsured—often the most vulnerable.

Texas already ranks last in access to mental health care. Making it harder for people to recover the cost of therapy and long-term support will make that crisis worse.

As a bilingual, Spanish-speaking clinician, I serve many underrepresented communities— rural communities, immigrants, Spanish speakers, and low-income families. These groups already face barriers in both the healthcare and legal systems. This bill would hit them hardest.

Taxpayers will ultimately bear the cost. When injured people can't recover damages, they turn to state and federal programs. HB 4806 shifts the burden from those at fault to the public.

This bill protects insurance companies and large corporations—not everyday Texans. I see the real impact these injuries have. People need access to justice, not more barriers.

Please stand with injured Texans and vote no on HB 4806.

Michael Bristow
Self
Georgetown, TX

We cannot allow the value of human life to be dictated by billion-dollar corporations. I strongly oppose HB 4896/ SB 30 because it erodes our greatest American freedom, the right to an unfettered and unlimited trial by jury. Juries get it right most of the time. Big verdicts are given for big damages. When they get it wrong, we have appeals. The victims already have an uphill, Dave v. Goliath battle on their hands taking on huge companies and insurance bankrolls. We need laws to make it easier for everyday Texans to get full justice, not preferred status for wrongdoers.

Let's be clear: SB 30 doesn't help Texans. It helps big insurance companies protect their bottom line. It gives them more power and takes power away from juries who listen to the facts and decide what's fair. It also makes it harder for victims to get justice, pay medical bills, or hold wrongdoers accountable. And when companies aren't held accountable, safety gets worse — not better.

As a board certified personal injury trial lawyer with over 12 years of experience representing injured Texans, I have seen first hand the difficulties in collecting the full and fair value of human losses. Those the law calls "noneconomic damages"; pain, suffering, mental anguish. And I have had juries give more and less than I thought was fair, but every time I told them we would trust their decision. This law takes that trust away. It says that even if 12 impartial jurors believe an injury is worth \$2M, a formulaic substitute for their judgment will limit the victim's recovery. This is flat wrong.

appropriate here to gather your attention and commitment to my message. Can you even imagine a more liberal and woke concept than limiting the responsibility and accountability of a wrongdoer whether it be by damage caps or creating a preferred status in society which exempts them from

liability? Can you imagine a more dangerous and short-sighted law for the traveling public and the millions of Texans who operate motor vehicles on the public highways than to limit and lessen the accountability, not of all drivers, but just drivers of 18-wheeler and commercial vehicles to protect their financial interests rather than the safety of our citizens? Can you imagine a more liberal and woke policy than creating a law to protect wrongdoers so that they can keep doing wrong without being held fully accountable? Imagine a more liberal and woke policy than one which assigns blame to a victim without ever even knowing who he or she is and just making assumptions?

Texans deserve full justice. This bill takes justice out of the hands of a jury and allows big business a pass when they break rules that hurt and kill people.

Leigh Anne Levy, RN, CLCP

MediSys Rehabilitation, Inc./ self and my business

Round Rock, TX

1. What is the methodology that a life care planner uses to project future medical care? – We work with physicians and other health care professionals to establish the things that a disabled person will need to provide them their best quality of life and the costs for those things.
 2. What types of future medical care is included in a life care plan? The types of specialists they need to see, medications they need, equipment to help them access the community, complications that are medically probable to arise as they age with their disability, attendant or facility care will they need
 3. Who relies on a life care plan in terms of projecting future medical needs? Federal and State courts, insurance companies, schools for developing individualized educational plans, and parents and families of disabled persons for financial planning.
 4. What are the concerns that you have with HB4806? Many but specifically, in Section 41.104, the methodology that the courts and life care planners would have to rely on is completely flawed. We would be unable to rely on 40 plus years of expertise and established precedent, Federal and publicly available data and research, and instead we would be restricted to only being able to consider past medical care as what should be considered to be allotted for in the future. This flawed methodology would mean that a child born with cerebral palsy who had not yet experienced their body maturing into the known complications such as spasticity which they will develop as they age, who had not received care for those future known complications would be limited to only receiving the past medical costs for being born. Costs that they obviously will not be incurring through the miracle of a second rebirth in the future. The methodology proposed in SB30 and HB4860 defies logic and science.
 5. What other concerns do you have with this bill? In that same Section 41.104 lines A it is notable that the source that juries would be limited to is Medicare which does not pay for equipment or for the cost of a facility such as a specialized brain injury facility or assisted living, or for an attendant to be at the bedside. That means that no equipment like a wheelchair would be provided for. These alone have to be replaced every 5 years so every 5 years all of the equipment that the injured person would need would come out of their pocket. Further, the family would have to relinquish their jobs and become impoverished in order to stay home with their loved one. This would create an entire new class of impoverished persons. Lines A - E relies on entities such as Medicare and which notably does not pay for equipment, cost of a facility such as a specialized brain injury facility or assisted living, or for an attendant to be at the bedside. Lines A - E relies on entities such as Medicare and workers compensation who in my experience deny a lot of very needed care. If this bill passes. The person will live a life, but not a dignified one.
-

Eduardo Elizondo, MD
Medisys Rehabilitation
Cedar Park, TX

I am a Physical Medicine & Rehabilitation specialist in the Austin, Texas area.

The proposed HB 4806, if passed will negatively impact children and adults who have been catastrophically injured or who have disabling diseases. As a physiatrist and certified Life Care Planner, I regularly perform forensic neuro-musculo-skeletal evaluations, which frequently involve people who have been injured (e.g., traumatic brain injury, spinal cord injury, disfigurement, major burns, amputation, complications from a surgery), resulting in life-long disabilities, emotional distress (e.g., PTSD, depression, anxiety), decreased quality of life, disruption in relationships, decreased or loss of ability to work, and other problems associated with the injury and resulting experience. As you are aware, the people in these situations have ongoing and future medical and mental health issues, resulting in considerable expenses, especially over the course of their lifetime.

Some of the problems with HB 4806:

- *Essentially put a limit on non-economic damages (e.g., limiting compensation for emotional distress and suffering) even if awarded by a jury,

- *Remove certain categories of non-economic damages (e.g., loss of consortium, disfigurement, physical impairment, loss of companionship and society, inconvenience, loss of enjoyment of life),

- *Use a one-size-fits-all approach to limit damages instead of case-by-case determination,

- *Prevent juries from seeing full medical bills and instead limit them to "market rate" payments,

- *Limit future medical care to 150% of the median market rate

- *Unfairly penalize people who are uninsured or don't use their insurance (e.g., provider is out-of-network; patient chooses to pay out-of-pocket)

The end result is that, if passed, HB 4806 will severely limit the damages that catastrophically injured individuals can receive, creating a significant shortfall in covering their medical and other lifetime expenses, and failing to address their many needs. This would harm the health and well-being of severely injured individuals and their families.

Thank you for the opportunity to review my concerns.

Andrea Palmer
Self - Attorney
Fort Worth, TX

I strongly oppose this bill. As an attorney who worked in insurance, I know this will not lower insurance premiums - safer driving and education to prevent accidents lowers premiums. Putting arbitrary limits on recovery will only harm Texas residents and keep money in the pockets of businesses. Do not pass this bill.

Stacy Elms
Housley Group, TXTA and Self
Carrollton, TX

My name is Stacy Elms and I'm in favor of HB 4806. I am the current Treasurer of TXTA. In my professional capacity, I'm the Vice President of Risk Management for the Housley Group. We are a utility contractor headquartered in San Angelo with operations throughout Texas, Oklahoma and New Mexico. We operate 200+ vehicles from SUVs through Class 8 tractors. I previously testified before the Senate Committee on State Affairs on SB 30 and I have closely followed the House proceeding on HB 4806. The public testimony during the morning session was heartbreaking. I cannot imagine the pain and suffering those Texans have endured and will continue to endure. They deserve every dollar they receive. HB 4806 is not designed to keep those people from collecting the damages they are certainly due. HB 4806 is designed to level the playing field for Defendants in the instances of non-catastrophic and "fender bender" accidents. As an example, we had an employee in the Rio Grande Valley operating a 3/4-ton truck involved in a rear-end collision with another vehicle at a traffic signal. Our vehicle sustained no damage. Our insurer paid the physical damage claim in the amount of \$1,318.22. We attempted to settle the claim given we were liable. The attorney refused to respond to any of our attempts. Instead, we were sued for \$1,000,000. Given the venue, our insurer chose to mediate the claim and paid \$331,250. HB 4806 would level the playing field by providing "the rules of the road" for Judges that never saw a Plaintiff they didn't like or a Defendant that they did. We know where those places are, and the list includes Harris, Webb, Starr, Bexar and Travis counties. HB 4806 requires the jury have all of the information from both sides. I believe juries will make the appropriate decision if given the tools. Please give them the tools.

Brian Forzani
Self
San Antonio, TX

Listening to the testimony today a common theme became evident. Victims are concerned they will be negatively impacted if this bill passes, which most assuredly they will. The counter argument is that insurance costs stifle small businesses. What I heard none of is the insurance industries roll in this. The bill should be addressing the insurance companies unlimited power to raise rates, change policy terms or even pull out of markets completely if they see their profit margins go down. The bill is not targeted at the appropriate issue. And if it passes, many innocent people will be caught in the crossfire. I urge you to allow individuals the freedom to choose and obtain healthcare in their most difficult times. Because passing this bill will unquestionably limit their access to care. And if it does pass I'm sure insurance rates will continue to increase over time as they always do. Please vote for common sense and to protect the citizens of Texas. Vote against this bill.

Carolyn Konczal
Self
Austin, TX

Let's start with this: HB 4806 is price control. Period.

It ties medical damages to a bureaucratic database — a government-created formula that picks an arbitrary number and says “this is what your injuries are worth.” That’s the government telling free citizens what the value of their private medical care is. We would never tolerate that in Medicare. We would never tolerate it in energy markets. So why on earth would we tolerate it in our civil justice system?

Second, HB 4806 tips the scales of justice away from the people and toward corporate defendants.

Let's be clear: this bill makes it harder for regular Texans — our constituents — to recover from real harm. It limits what juries can award for pain, suffering, and mental anguish, even in the most severe, life-altering cases. We're not talking about frivolous lawsuits here — we're talking about the mother hit by a drunk driver, the worker injured by a faulty product, the veteran denied proper care.

This bill says, “Sorry, your pain doesn't meet our bureaucratic definition. You're out of luck.” That's not justice. That's not conservative. And that's not Texas.

Third, HB4806 guts the power of the jury — the most fundamental institution in our system of self-government. The Constitution doesn't say “trust the courts,” or “trust the government.” It says trust the people — through the jury. That's why our founders gave us the 7th Amendment. SB 30 tries to rewrite that amendment with fine print and formulas.

And last — HB 4806 opens the door to government intrusion into private contracts and personal medical arrangements. It forces disclosure of confidential agreements between doctors, patients, and attorneys. That's government snooping into private lives. That's not transparency — that's overreach. And Republicans should never stand for that.

Bottom line: this bill is a gift to insurance companies and corporate defendants — not to the hardworking Texans who built this state.

It's big government dressed up as tort reform. And if we're going to call ourselves conservatives, we'd better start acting like it.

I urge you: vote no on HB 4806 Protect the Constitution. Protect the jury. Protect the people.

John Shaw, Esq.
Self
San Antonio, TX

This bill has nothing to do with insurance premiums or their reduction. The term “nuclear verdicts” is nothing more than insurance speak for “we don't trust the judgment of juries to determine what the real value of the losses to a plaintiff are.” Instead they want their own proprietary software used to minimize their payouts dictate what the values are for the harm their insureds have caused. If this were truly about insurance premiums the proponents of this bill could tell you with a straight-face and evidence, that this bill will reduce insurance premiums. None if them can, because it won't. Texans and anyone who drives a vehicle on its roads will be the ones who are harmed by the passage of this bill. They are the majority if your constituents and they deserve your protection. Vote no on this bill, please, if not for your constituents, then for those you love and care for the most.

Regan Eubanks
Self - Executive
Friendswood, TX

My name is Regan and I am among more than 1,150 Texans, businesses and associations from every corner of Texas who support SB 30/HB 4806. Insurance premiums are skyrocketing due to out-of-control verdicts. This is especially hard on small businesses that are being priced out of vehicle insurance – and on Texas families who can't afford increased costs.

Diane Chacon
Self and Paralegal
Grand Prairie, TX

COMMENTS AGAINST THE BILL: I heard the testimony this morning, and one thing that I did not hear, is that it deprives law firms from providing resources to people who are unable to afford their co-pays and deductibles if they were to use their health insurance. This bill forces people to use health insurance, if they have it. Unfortunately, bills will always come, and some people are literally living paycheck to paycheck and cannot afford to be out of work and hardly afford a wellness visit, much less a thorough work up to remedy pain that they are experiencing from a torn rotator cuff, a ruptured tendon, a brain bleed, etc. Additionally, it doesn't even consider that a great deal of health insurance companies ultimately are reimbursed for payments that they made on behalf a patient as a result of an accident/no-fault injury, mind you they already pay a monthly premium, which only continues to reduce the amount of recovery to injured individuals. I also concur with several individuals that there are some things that come with the injuries that they have endured that are not visible. A great deal of the testimony that was for the bill were regarding the practices of insurance companies and protecting their employees. I, like many others, including at least two of your members feel that there needs to be legislation that administers their practices and allowable premiums, rather than forcing juries to consider rates of medical that are unacceptable. Medicare rates are pennies on the dollar, and as we previously observed, both Texas Health and UTSW delayed in reaching an agreement with BCBS due to the rising costs in care. I hope and pray that you do better for the future individuals affected by this bill. Your fellow Texan - Diane Chacon.

Robert Barnes
Self your
Lakeway, TX

I support this bill.

Dennis Maguth
Self
Fort Worth, TX

I strongly oppose the passage of this bill. This will offer no benefit to my family. But it will greatly serve the insurance companies profits.

Guy Choate
Self
San Angelo, TX

For 40 years I have been attending Legislative sessions and working on more and more limitations on victim recovery after tragic and catastrophic injury. The answer is always, how can we protect the people causing the injuries from paying the compensation they owe. Here we are again. Just one time I'd like to see you work on a Bill that would require trucking companies to pay their drivers hourly rather than by the mile. Require the companies to monitor the trucks. This is not expensive technology. Require them to carry enough insurance coverage to approximate the havoc they cause. Require drivers to read and write the English language. This is critical. Walmart trucks don't kill people. Amazon trucks do. It takes about 30 seconds to figure out why. Please do something to protect Texans. And kill this bill.

Josh Birmingham
Self
Dallas, TX

This bill gives trucking companies more protections than Big Pharm. Please do not vote in favor of this bill. It hurts our citizens and takes away punishment for wrong doers. It hurts people twice. Safe trucking companies will always prosper. As they should. Please don't vote in favor of this bill.

Penny Weber
Weber Electric, Inc.
Marion, TX

My husband and I are owners of an electrical contracting company. We have experienced huge increases in auto insurance costs. Minor accidents result in threats of lawsuits. Insurance companies settle rather than face the possibility of a huge jury verdict. Lawyers send clients to their own medical offices. Billboards and television advertisements promise huge payoffs. In accidents involving multiple vehicles, the company vehicle is always singled out. Please pass this bill to protect our Texas economy. The current system is breaking small companies and increasing costs to Texas residents on goods and services.

Sincerely,
Penny Weber
(210)559-7001

Charles Pfeiffer, Mr.
Pfeiffer & Son, Ltd.
Houston, TX

I am reaching out to you to request action on your part to address the issue of nuclear verdicts in lawsuits.

I am one of three brothers that own an electrical contracting business in La Porte. We have been in business since 1962. We currently have the 6th generation of our family working in this trade and the 4th generation at this company. Everything that we do is in an effort to maintain this legacy and to extend it for future generations. Sadly, we are concerned that we will have an employee get in a wreck that may put us out of business.

We have recently been involved in several lawsuits due to automotive wrecks that, in previous years, would have been resolved in a trip to the body shop and nothing more. Due to the lack of limits and controls from the Legislature, the judges in Harris County are encouraging lawyers to strive for even higher verdicts.

We are very safety conscious and have implemented all manner of safety procedures to minimize any wrecks, but the amount of damage to the vehicles often has little bearing on the amount of the settlement. Even if we avoid all accidents, our insurance premiums are rising to unsustainable levels. The carriers are being forced to raise rates across the board.

We pride ourselves in being native Texans for many generations, and appreciate the balance that our Texas government has struck between providing a great business climate, consumer and worker protections, and low costs. We want this to continue into the future, and as such, request that the Judiciary and Civil Jurisprudence Committee approve HB 4806.

Joseph Pfeiffer
Pfeiffer & Son, Ltd.
Friendswood, TX

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We pride ourselves in being native Texans for many generations, and appreciate the balance that our Texas government has struck between providing a great business climate, consumer and worker protections, and low costs. We want this to continue into the future, and as such, request that the Judiciary & Civil Jurisprudence Committee approve this bill for a full vote in the House.

Robert Walker, VP
Acme Electric Company
Arlington, TX

I am a contractor in Texas and want to support the passage of HB 4806.

Devin Pettiet, Dr
self - chiropractor
Spring, TX

Dear Members of the Committee,

On behalf of myself and my patients, I strongly oppose HB 4806.

Although presented as TORT reform, HB 4806 has morphed into a Health Care Access bill that undermines injured Texans' ability to receive necessary care. Any bill that reduces access to care for those already harmed should be rejected. Texans are already facing economic hardship, and unexpected medical costs can be devastating.

Health Care Access:

Capping medical bill “reasonableness” at 300% of the Medicare Fee Schedule is a backdoor attempt to reduce injury settlements and underpay providers, many of whom treat patients without upfront payment, risk non-payment, and wait months or even years to be paid. This change will discourage providers from accepting personal injury cases, limiting access to care.

Health Care Treatment:

Many recognized treatments—such as spinal decompression, shockwave therapy, and cold laser therapy—are not included on the Medicare Fee Schedule. Under HB 4806, these services would be valued at \$0, meaning they could be denied, left unpaid, or passed on to patients directly, which is unsustainable.

Health Care Billing:

A broader fee schedule, such as Fair Health, should be considered. Even then, reimbursement at 300% of the in-network or out-of-network rate is necessary to ensure fair compensation for providers and injured Texans.

Health Care Coverage:

Unlike other states that have reformed personal injury systems, Texas allows drivers to opt out of minimal PIP coverage. This opt-out provision should be eliminated. Requiring baseline PIP would ensure patients can access immediate health care without relying solely on attorneys or delayed third-party settlements.

Health Care Provider Protection:

Once a personal injury attorney submits a letter of representation, insurers are prohibited from communicating directly with providers. Texas also bars providers from filing medical liens, forcing them to rely on Letters of Protection (LOPs), which often fail to secure payment. Allowing provider liens would offer essential protection and reduce dependency on legal intermediaries.

Patient and Provider Risk:

Without health care providers willing to accept delayed payment for services, injured Texans will have fewer options for care. Chronic musculoskeletal (MSK) issues are the leading cause of disability claims in the U.S. Delaying or failing to treat MSK injuries can lead to significant long-term financial and health impacts.

Conclusion:

There have been no assurances that HB 4806 will lower insurance premiums. This is a missed opportunity to address concerns raised by trucking companies about rising insurance costs. Without guaranteed premium reductions, the likely effects of the bill are clear: reduced compensation for providers and patients, limited access to care, less accountability for negligence, and increased profits for insurers.

For these reasons, I respectfully urge you to vote against HB 4806.

Sincerely,
Devin Pettiet, DC