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Testimony of the Department of Commerce and Consumer Affairs

**Before the
House Committee on Judiciary and Hawaiian Affairs
Tuesday, February 14, 2023
2:00 p.m.
State Capitol, Conference Room 325 and Via Videoconference**

**On the following measure:
H.B. 75 HD1, RELATING TO MOTOR VEHICLE INSURANCE**

Chair Tarnas and Members of the Committee:

My name is Gordon Ito, and I am the Insurance Commissioner of the Department of Commerce and Consumer Affairs' (Department) Insurance Division. The Department offers comments on this bill.

The purpose of this bill is to increase, in tiers, the minimum amounts of liability insurance coverage required under motor vehicle insurance policies and require the insurance commissioner to solicit rate filings for the changes in the minimum amounts for policies entered into, amended, or renewed after the effective date of this Act.

The Department notes that increasing these minimums may put upwards pressure on the premiums consumers pay for mandatory motor vehicle insurance.

The Department also notes that, should the effective date in Section 6 be amended to June 30, 2023, the Department may not have adequate time to draft and distribute the memorandum by July 1, 2023, as proposed by Section 3(a).

Thank you for the opportunity to testify.

TESTIMONY OF ALISON UEOKA

COMMITTEE ON JUDICIARY & HAWAIIAN AFFAIRS
Representative David A. Tarnas, Chair
Representative Gregg Takayama, Vice Chair

Tuesday, February 14, 2023
2:00 p.m.

HB 75, HD1

Chair Tarnas, Vice Chair Takayama, and members of the Committee on Judiciary & Hawaiian Affairs, my name is Alison Ueoka, President for Hawaii Insurers Council. The Hawaii Insurers Council is a non-profit trade association of property and casualty insurance companies licensed to do business in Hawaii. Member companies underwrite approximately forty percent of all property and casualty insurance premiums in the state.

Hawaii Insurers Council submits comments on HB 75, HD1 which increases the minimum liability limits for bodily injury and property damage coverages in Section 431:10C-301. The proposed limits are blanked out, however, any increase is regressive and will cause a direct increase in costs of these coverages to everyone who purchases a minimum limits policy. Other coverages which are related may also increase, namely uninsured motorists and underinsured motorists coverages. We note that higher limits are already available today to those who wish to purchase them.

We are now in a hard market for motor vehicle insurance which means rates are increasing currently for inflation, supply chain issues, and higher parts and labor costs. Statutory increases on top of existing rate increases will result in higher premiums.

Thank you for the opportunity to testify.

**TESTIMONY OF EVAN OUE ON BEHALF OF THE HAWAII ASSOCIATION FOR JUSTICE
(HAJ) REGARDING S.B. NO. 75 HD1**

Date: Tuesday, February 14, 2023

Time: 2:00 PM

Aloha Chair Tarnas, Vice Chair Takayama and Members of the House Committee on Judiciary and Hawaiian Affairs,

My name is Evan Oue and I am presenting this testimony on behalf of the Hawaii Association for Justice (HAJ) regarding S.B. No. 75 HD1 relating to Motor Vehicle Insurance.

This measure contemplates tiered increases to the minimum automobile insurance coverage for bodily injury liability, the maximum limit for an accident and property damage. The measure proposes an increase upon approval and then another increase in 2027. We appreciate the work of the previous committee to continue this measure for discussion to determine the appropriate amount of motor vehicle insurance to properly reflect the costs associated with motor vehicle accidents.

Respectfully, we maintain the position that bodily injury insurance should be initially increased from \$20,000 to \$50,000 and then subsequently to not less than \$100,000 per person. Additionally, the maximum limit for an accident should correspondingly increase from \$40,000 to \$100,000 and then subsequently to not less than \$200,000. Further we support increases the minimum insurance for all property damage or destruction including motor vehicles from \$10,000 to \$20,000 and then subsequently to \$40,000. These increased rates more accurately reflect the current high costs of living and medical expenses associated with motor vehicle accidents.

Motor vehicle insurance minimum required policy limits have not been raised in 25 years since the enactment of Act 27, session laws of 1998, which has resulted in more than 50% reduction in consumer protection. In fact, the minimum insurance requirement for bodily injury liability has decreased over the years despite increases in the cost of living.

In 1985, the minimum requirement was \$35,000 per person, which in today's dollars would be equal \$98, 463. In 1992, it was reduced to \$25,000 with no maximum per accident. It remained at \$25,000

until it was reduced again in 1998 to \$20,000 per person with a \$40,000 maximum per accident. During that same time the Consumer Price Index for Hawaii increased more than 50%.

During the current high inflation that we are experiencing nationwide, now is time to raise the minimum requirement to more fairly reflect the changes in the cost of living and provide realistic minimum levels of protection for the public. For instance, medical inflation has dramatically increased over the past 25 years while insurance premiums have remained the same. **Ultimately, accident victims and health care providers pay the price for Hawaii's unreasonably low minimum policy limits.** Failing to increase the insurance minimums operates as a tax on tort victims whose medical expenses substantially outweigh the current insurance minimums.

The Insurance Division publishes premium rates for automobile insurance annually. Its current publication lists major insurers offering full coverage, including bodily injury liability, property damage liability, PIP-No Fault, Uninsured Motorist and Underinsured Motorist benefits, ranging from under \$300 to \$1,000 per year.

GEICO, one of the largest market share leaders, sells full coverage policies (including bodily injury liability, property damage, PIP medical, uninsured motorist, and underinsured motorist) with annual premiums of \$309 for Kauai, \$383 for Maui, \$373 for the Big Island. Allstate, Liberty Mutual and USAA similarly provide full coverage policies in Hawaii starting at under \$300 annually. Farmers and State Farm policies start at \$334 and \$440. The December 2022 rates published by the Insurance Division are attached.

Furthermore, Hawaii has been the nation's most profitable automobile insurance market in the United States for over 25 years. In the mid-1990s insurers claimed that high premiums were caused by excessive claim payments, however, an August 1996 Star Bulletin article revealed that auto insurers were actually making record profits instead. Net profits in 1996 were a staggering 27.5%, up from an already impressive 22% in 1995.

Insurers have made profits in Hawaii that are higher than the national average. The National Association of Insurance Commissioners (NAIC) annually publishes profit/loss data for automobile insurance countrywide. In its report issued in 2021, NAIC data reveals that private automobile insurance underwriting profits in Hawaii for 2020 was 19.6% with a 20.4% return on net worth. In comparison, the national average for underwriting profit was 7.6% with a 10.5% return on net worth. Automobile insurers in Hawaii doubled the national average of underwriting profit and the national average of return.

Hawaii has consistently been the most profitable state for automobile insurers for over 25 years. NAIC data shows net returns on worth for Hawaii auto insurance between 2018-2020 as 16.4%, 11.7%, and 20.4% for an average of 16.6%. In comparison, during the same time period, the nationwide net returns were 7.6%, 6.9% and 10.2% for an average of 8.2%. Thus, over the course of that recent three-year span, Hawaii has nearly doubled the national averages. It is time to re-balance consumer benefits with insurer profits to give consumers more benefits and insurers normal (not exorbitant) profits. There is ample room for insurers to provide additional benefits to Hawaii consumers without raising premiums or at nominal increase.

Hawaii is among only six states that require \$20,000 or less. A substantial amount of states require \$25,000 or more with some states requiring \$30,000 and \$50,000. An increase in Hawaii's minimum requirement is appropriate given our high cost of living, affordable insurance rates and civic obligation to provide adequate levels of benefits in exchange for the privilege of driving. Our state has experienced the harsh impacts of inflation after the pandemic and costs of good, property and medical services has gone up substantial in the past couple of years. Specifically, medical bills for accidents of moderate severity routinely exceed \$20,000 and often exceed \$50,000 for an emergency that involves a trauma designation. The current \$20,000 insurance policy limits all too often pays for just a fraction of the damages caused and leaves the victim and sometimes their health care providers responsible for the remaining costs.

Furthermore, recently other jurisdictions have increased their minimum insurance coverage requirements. For example, California has passed legislation commencing in 2025 to increase the amount of liability insurance coverage an owner or operator of a motor vehicle is required to maintain to \$30,000 for bodily injury or death of one person, \$60,000 for bodily injury or death of all persons, and \$15,000 for damage to the property of others as a result of any one accident. The measure further increases the required insurance minimums in 2035 to \$50,000 for bodily injury, \$100,000 for bodily injury or death of all persons, and \$25,000 for property damage in order to accommodate rising costs of goods and medical expenses.

Additionally, Virginia passed a bill increasing the coverage from \$25,000 to \$50,000 for bodily injury or death of one person in any one accident, \$50,000 to \$100,000 because of bodily injury or death of two or more persons in any one accident, and \$20,000 to \$40,000 for property damage.

Lastly, Arizona also passed a measure which increased the coverage from \$15,000 to \$25,000 for bodily injury or death of one person in any one accident, \$30,000 to \$50,000 because of bodily injury or death of two or more persons in any one accident, and \$10,000 to \$15,000 for property damage.

Moreover, data we have collected from other jurisdictions to provide insight on the potential minimal cost increase associated with an increase in the insurance minimums. Since 2007, nine other states increased their insurance premiums. Of those nine states, five states that increased their minimum insurance requirements saw slight decreases in their insurance premiums the year following the change. For example, in 2013, Ohio increased its insurance from \$12,500 to \$25,000 for personal liability and saw a slight increase the year of the increase but a subsequent decrease in the year following.

Additionally, the remaining states saw minimal increases in premiums the year of the increases and the subsequent year. For example, in 2011, Ohio increased its personal liability requirements from \$20,000 to \$30,000 and saw an increase of approximately \$7 for the year of the increase and the subsequent year.

Therefore, actual cost of the increase proposed in this measure is minimal in comparison to the substantial public benefit including greater protection and recovery of victims of motor vehicle accidents. Protection of the public should be given greater consideration especially as we are experiencing dramatic increases medical costs during as inflation continues.

Those carrying minimum limits may be assessed rates different. Someone with DUI or speeding tickets and multiple accidents will pay more. Someone with a high-performance sports car may pay more. Someone with both auto and homeowner's insurance with the same company may pay less due to discounts. Someone with an accident-free record may pay less. So, yes, any given policy may be charged more or less. But slight rate increases or even potential decreases in rates in other jurisdictions by auto insurers demonstrates that the actual cost of additional coverage for responsible drivers is small for a substantial increase in benefits.

Driving is a privilege that carries a potential for causing serious injuries. Hawaii was once a leader in providing adequate levels of minimum protection for its citizens. Exorbitant premiums in the 1990s forced multiple reductions in benefits. With insurance now relatively cheap and readily available for the past 25 years, it is time to revisit raising minimum levels to more adequately reflect the dangers associated with cars.

Thank you very much for allowing me to testify on of this measure. HAJ looks forward to working with the legislature on this issue for our state. Please feel free to contact me should you have any questions or desire additional information.



SanHi

GOVERNMENT STRATEGIES

A LIMITED LIABILITY LAW PARTNERSHIP

DATE: February 13, 2023

TO: Representative David A. Tarnas
Chair, Committee on Judiciary & Hawaiian Affairs
Submitted Via Capitol Website

FROM: Matt Tsujimura

RE: **H.B. 75, H.D. 1 – Relating to Motor Vehicle Insurance**
Hearing Date: Tuesday, February 14, 2023 at 2:00PM
Conference Room: 325

Dear Chair Tarnas, Vice Chair Takayama, and Members of the Committee on Judiciary & Hawaiian Affairs:

I am Matt Tsujimura, representing State Farm Mutual Automobile Insurance Company (State Farm). State Farm offers this testimony **in opposition** to H.B. 75, H.D.1, Relating to Motor Vehicle Insurance, which would increase, in tiers, the minimum amounts of liability insurance coverage required under motor vehicle insurance policies.

While State Farm understands the intent of increasing coverage limits is to ensure protection, higher coverage limits can be counterproductive to this goal, and may lead to an affordability problem for consumers, which in turn can often lead to more uninsured drivers. Moreover, uninsured and underinsured motorist coverage limits must be equal to the bodily injury coverage limits, and an additional increase in these limits may result in an increase in premiums, putting additional financial pressure on those least able to afford an increase.

Increasing coverage limits will have a lasting negative impact on insurance costs. Higher limits lead to a newer and higher floor for recovery; which leads to increased litigation and claims costs; which ultimately results in increased insurance costs.

If this bill passes, State Farm needs additional time to develop and update rates based on the limit increase; create new selection and rejection forms for uninsured and underinsured coverage; prepare and send notice to all policyholders advising of the increased limits and premium changes; and update all systems, forms, and applications.

These changes, which would be necessary should this bill pass, will take time to create, implement, and onboard for all new and current customers. For these reasons, if the committee feels this bill must be passed, we ask that *the effective date of the bill be pushed out to at least January 2025.*

Thank you for the opportunity to present this testimony.



To: The Honorable David A. Tarnas, Chair
The Honorable Gregg Takayama, Vice Chair
Committee on Judiciary and Hawaiian Affairs

From: Mark Sektnan, Vice President

Re: **HB 75 HD1 – Relating to Motor Vehicle Insurance**
APCIA Position: Concerns

Date: Tuesday, February 14, 2023
2:00 p.m., Conference Room 325 & Videoconference

Aloha Chair Tarnas, Vice Chair Takayama and Members of the Committee:

The American Property Casualty Insurance Association of America (APCIA) has **concerns** with **HB 75 HD1** which would increase the minimum financial liability limits for motor vehicle policies. Representing nearly 60 percent of the U.S. property casualty insurance market, the American Property Casualty Insurance Association (APCIA) promotes and protects the viability of private competition for the benefit of consumers and insurers. APCIA represents the broadest cross-section of home, auto, and business insurers of any national trade association. APCIA members represent all sizes, structures, and regions, which protect families, communities, and businesses in the U.S. and across the globe.

HB 75 HD1 is premised on helping lower income drivers in Hawaii obtain more insurance coverage. However, this coverage is already available to any driver that wishes to purchase it. Rather, HB 75 HD1 will force Hawaii drivers to purchase higher coverage, whether they want to or not.

At a time when the citizens of Hawaii are grappling with an economy still recovering from the COVID-19 pandemic, while confronting inflation rates not seen in the last forty years and record high gas prices at the pump, it is absolutely the wrong time to require drivers to spend more on auto insurance. Keeping costs down for consumers should be the most significant consideration for policymakers. This bill will clearly increase rates for low-income and young drivers who will be forced to buy more coverage, but it will also most likely increase the number of uninsured drivers in Hawaii. Higher numbers of uninsured drivers could also increase rates for drivers who are already carrying higher liability limits and commercial drivers who could pay more for uninsured motorist coverage.

APCIA does appreciate the committee amendments in HB 75 HD1 that address many of the implementation issues created when the minimum limits are increased. However, we continue to have strong concerns.

For these reasons, APCIA asks the committee to **hold** this bill in committee.



- Government Employees Insurance Company
- GEICO General Insurance Company
- GEICO Indemnity Company
- GEICO Casualty Company

TIMOTHY M. DAYTON, CPCU, GENERAL MANAGER ALASKA & HAWAII
711 Kapiolani Blvd., Suite 300 ■ Honolulu, HI 96813-5238 ■ Email: tdayton@geico.com
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COMMITTEE ON JUDICIARY and HAWAIIAN AFFAIRS
Rep. David A. Tarnas, Chair, Rep. Gregg Takayama, Vice Chair

HB 75, Relating to Motor Vehicle Insurance
Thursday February 14, 2023
Room 325

Chair Tarnas, Vice Chair Takayama and Members of the House JHA:

My name is Timothy M. Dayton, General Manager of GEICO; GEICO provides automobile insurance for 174,000 Hawaii households. **GEICO opposes HB 75.**

The current minimum financial responsibility limits (\$20K/\$40K/\$10K) have benefited Hawaii drivers greatly by providing premium rates that have been very affordable. In fact, depending on who a consumer chooses to insure with, the premium rates in Hawaii have been among the very lowest of all states. Today, many Hawaii residents are faced with a highly inflationary economic struggle. The very reasons advanced for increasing the mandatory insurance coverage limits and therefore the cost to comply with the Law are also reasons to maintain the status quo – affordable insurance that allows most to afford it. Although the current inflation is broad based, the primary costs for motor vehicle insurers are at the highest end of inflation: medical treatment and most notably the cost of vehicle repair and replacement. As a consequence, insurers are already raising rates in Hawaii and countrywide. Increasing the minimum limits will only exacerbate the challenge for many Hawaii drivers to continue to comply with mandatory insurance requirements and it will **result in more driving uninsured.** This proposal will increase the mandatory minimum limits for injury and for property to

unspecified levels compared to what they are currently. This could be far in excess of an inflationary increase. The Bill fails to disclose that this change will cause economic hardship for many and will also result in an increase in the number of uninsured vehicles. In addition to raising the cost for Bodily Injury Liability and Property Damage Liability, it will also increase the premium rates for Uninsured Motorists and Under Insured Motorists Coverages for any that fail to submit a new option form. The form is complicated and most do not return it.

The bill states that the current requirements act as a tax on tort victims throughout the State but offers no figures to justify that assertion. If a negligent driver has insufficient liability coverage, by far the most common outcome is that the victim's own insurance picks up the shortfall through Under Insured Motorists Bodily Injury Coverage and/or Collision Coverage.

Raising the minimum limits of coverage and the resulting higher premium charges for the new minimum required limits is a public policy question for the Legislature. However, a raise of the magnitude originally proposed in HB 75 will cause a massive disruption. If an increase is deemed appropriate, other Bills propose increases that will be much less of a hardship but are still substantial by proposing an increase 25% more than current minimum limits requirements.

GEICO respectfully requests that the **Committee hold HB 75** or at least allow any discussion on this important public policy to continue using a more moderate increase proposal (of \$25,000 per person and \$50,000 for the entire accident) that has been suggested in other Bills on the matter.

Thank you for the opportunity to submit this testimony.

Sincerely,



Timothy M. Dayton, CPCU

Hawaii State Legislature
House Committee on Judiciary and Hawaiian Affairs

February 14, 2023

Submitted electronically

RE: HB 75, Motor Vehicle Insurance; Mandatory Minimum Coverage- NAMIC's Written Testimony in Opposition

Thank you for affording the National Association of Mutual Insurance Companies (NAMIC) an opportunity to submit written testimony to your committee for the public hearing on HB 75.

NAMIC is the largest property/casualty insurance trade association in the country, with more than 1,400 member companies representing 40 percent of the total market. NAMIC supports regional and local mutual insurance companies on main streets across America and many of the country's largest national insurers. NAMIC member companies serve more than 170 million policyholders and write nearly \$225 billion in annual premiums.

Although NAMIC appreciates the stated legislative intent of increasing coverage limits to protect tort victims from suffering unpaid damages that exceed current state mandated auto insurance liability coverage limits, we are concerned that the proposed legislation will have the unintended adverse impact of forcing certain financially challenged consumers out of the liability insurance marketplace; thereby, increasing the number of uninsured motorists on the road. Auto accident tort victims don't benefit from a roadway littered with uninsured motorists.

The proposed legislation, as originally drafted, would have required financially challenged auto insurance consumers to have to purchase liability coverage limits that are over double the current mandated limits. Doubling the coverage limits will have an appreciable impact upon the cost of that auto insurance coverage for consumers. If this wasn't concerning enough for auto insurance consumers, the proposed legislation would then require consumers to purchase, on January 1, 2027, liability coverage limits (100/200/40) which are greater than in any other state in the nation. How would such a significant auto insurance cost increase be good for consumers and why are such high coverage limits necessary?

Even with the HD 1 amendments that remove the specific amount of the state mandated auto insurance liability coverage limits, NAMIC is opposed to the bill because consumers currently have the option of voluntarily purchasing higher liability insurance coverage limits to address inflationary forces, and individuals with the financial resources to afford liability coverage limits above the minimum state required limits generally purchase higher limits to protect their other financial assets, investments, and legally garnishable wages. Conscientious personal risk managers typically don't purchase the minimum liability coverage limits for their vehicle, so this bill won't

really impact their auto insurance coverage limits decision-making. Conversely, minimum liability coverage limits are generally purchased by people with financial constraints. These people are also the ones most acutely impacted by today's high inflation and the ones likely to be forced into the terrible decision of having to drive without insurance because they can't afford the cost of increased mandatory minimum liability coverage limits. HB 75 will directly harm these financially struggling people by creating greater civil liability exposure for them as a result of them being forced out of the auto insurance marketplace.

Moreover, the proposed legislation will create criminal liability exposure for these unfortunate souls who will be forced to drive without state mandated liability insurance coverage. From a public policy standpoint, the needs of innocent tort victims have to be balanced against the needs of financially challenged auto insurance consumers. If more insurance consumers are forced out of the marketplace by these much higher auto insurance liability limits requirements, innocent tort victims will also inevitably suffer, especially if the tort victim has limited or no UM/UIM coverage to take care of the damages caused by the newly uninsured consumer.

Additionally, the proposed legislation will also have the unintended adverse consequence of increasing the need for and cost of UM/UIM auto insurance coverage; thereby, preventing certain consumer from being able to purchase optional UM/UIM coverage to protect themselves and their property from uninsured or underinsured at-fault motorists.

The unavoidable truth of the matter is that HB 75 will only create more uninsured motorists and a new tier of consumers without UM/UIM coverage protection. In the big scheme of things, the proposed legislation will not only harm the people it intends to help, but it will harm a whole new group of financially struggling consumers.

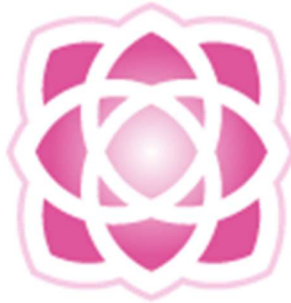
For the aforementioned reasons, NAMIC respectfully requests that the members of the House Committee on Judiciary and Hawaiian Affairs **VOTE NO on HB 75.**

Thank you for your time and consideration. Please feel free to contact me at 303.907.0587 or at crataj@namic.org, if you would like to discuss NAMIC's written testimony.

Respectfully,



Christian John Rataj, Esq.
NAMIC Senior Regional Vice President
State Government Affairs, Western Region



MAUI

CHAMBER OF COMMERCE

VOICE OF BUSINESS

HEARING BEFORE THE HOUSE COMMITTEE ON
JUDICIARY AND HAWAIIAN AFFAIRS
HAWAII STATE CAPITOL, HOUSE CONFERENCE ROOM 325
TUESDAY, FEBRUARY 14, 2023 AT 2:00 P.M.

To The Honorable David A. Tarnas, Chair
The Honorable Gregg Takayama, Vice Chair
Members of the committee on Judiciary and Hawaiian Affairs

COMMENTING ON HB75 HD1 RELATING TO MOTOR VEHICLE INSURANCE

The Maui Chamber of Commerce **OPPOSES HB75 HD1** which increases, in tiers, the minimum amounts of liability insurance coverage required under motor vehicle insurance policies and requires the insurance commissioner to solicit rate filings for the changes in the minimum amounts.

The Chamber notes that at a time when the citizens of Hawaii are grappling with an economy still recovering from the COVID-19 pandemic, while confronting inflation rates not seen in the last forty years and record high gas prices at the pump, it is absolutely the wrong time to require drivers to spend more on auto insurance. Keeping costs down for consumers should be the most significant consideration for policymakers. This bill will clearly increase rates for low-income and young drivers who will be forced to buy more coverage, but it will also most likely increase the number of uninsured drivers in Hawaii. Higher numbers of uninsured drivers could also increase rates for drivers who are already carrying higher liability limits and commercial drivers who could pay more for uninsured motorist coverage.

This measure will, yet again, add more costs to small business owners who have fleet vehicles. These costs are added to the potential burdens on small businesses proposed in this year's legislative session.

Mahalo for the opportunity to offer testimony in **OPPOSITION** of HB75 HD1.

Sincerely,

Pamela Tumpap
President

HB-75-HD-1

Submitted on: 2/10/2023 3:57:25 PM

Testimony for JHA on 2/14/2023 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Dana Keawe	Individual	Oppose	Written Testimony Only

Comments:

Strong OPPOSITION. This will severely affect low income families who cannot afford increase in minimum insurance.

HB-75-HD-1

Submitted on: 2/10/2023 7:17:17 PM

Testimony for JHA on 2/14/2023 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Andrew Crossland	Individual	Oppose	Written Testimony Only

Comments:

I oppose this Bill.