

HB-2112-HD-2

Submitted on: 3/11/2024 9:42:16 AM

Testimony for TCA on 3/14/2024 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Nathan Bingham	Testifying for Hawaiian Style Rentals & Sales	Oppose	Written Testimony Only

Comments:

Hello,

I own Hawaiian Style Rentals & Sales in Waikiki. We have two moped and bike rental shops in Waikiki, have been in business for 18 years and I oppose HB2112. HB2112 requires moped operators carry an insurance policy.

Please see my list below of why I oppose this bill.

1. Financial Burden: Mandatory liability insurance for moped operators imposes an undue financial burden on individuals who rely on mopeds as their primary mode of transportation, especially for those who cannot afford the expenses associated with owning and maintaining a car. This legislation would only exacerbate their financial strain and potentially deprive them of their means of commuting to work, school, or other essential destinations.

2. Low Risk Profile: Mopeds, by their design and operational limitations, ie. speed limit of 30 mph, 49cc requirements and roadway restrictions, present a significantly lower risk of injury and damage. Mopeds are often utilized for short-distance travel within urban areas where traffic moves at slower speeds. Unlike motorcycles or motor scooters, due to their smaller size and limited speed capabilities, mopeds generally pose a low risk of causing severe accidents or damage to other motorists or pedestrians in the event of an accident. Additionally, mopeds aren't allowed to have a passenger which limits the liability significantly. Consequently, the rationale for requiring liability insurance on mopeds lacks justification based on the relative risks involved.

3. In conclusion, we urge you to reconsider the proposed legislation mandating liability insurance for moped operators. Such a measure not only undermines the economic wellbeing of financially disadvantaged individuals, but also is unnecessary and disproportionate given the low risk of injury or damage associated with moped operation. I do hope you choose to not pass this bill.

I appreciate the consideration.

Nathan Bingham

Hawaiian Style Rentals & Sales

HB-2112-HD-2

Submitted on: 3/12/2024 2:56:56 PM

Testimony for TCA on 3/14/2024 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Joe Shimkonis	Testifying for Mopeds Direct Inc	Oppose	Written Testimony Only

Comments:

Good Day Legislatures,

In response to HB 2112 regarding insurance for mopeds. I oppose this bill as it is prejudice against moped riders and not bicyclists. There are over 1065 bicycle emergency room visits from 2015-2019 according to the Hawaii Department of Health Statistics. Mopeds are slower than motorcycles and even many electric bicycles yet they have less emergency room visits than a bicycle. Considering these findings the state should impose mandatory insurance on bicycles also if they are considering the same for mopeds. There are many electric bicycles as well as racing bicycles that can exceed the speed of a moped. I can substantiate this fact as I have been the owner of several road triathlon bicycles where I could exceed 35 mph as well as an electric bicycle that can travel at 30 m.p.h.

In view of these facts I can only support this bill if it were to include bicycles whether they are electric or not.

Thankyou for your time and consideration.

Joe Shimkonis
Mopeds Direct

HB-2112-HD-2

Submitted on: 3/12/2024 7:34:14 PM

Testimony for TCA on 3/14/2024 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Manabo Sato	Testifying for Moped Doctors	Oppose	Remotely Via Zoom

Comments:

Aloha and greetings to Senate TCA Committee Chair Senator Lee, Committee Vice Chair Inouye and all the other members of the committee and senate. Thank you for allowing me the opportunity to give testimony. My name is Manabu "Robert" Sato. I am cofounder and general manager and head moped safety inspector of Moped Doctors Inc, a local moped sales and service shop here in Honolulu since 2010. We at Moped Doctors STRONGLY OPPOSE HB2112., the proposed mandatory insurance for all moped owners/riders in Hawaii. Mopeds were originally conceived as a form of truly affordable personal commuter transportation during the seventies and eighties here in Hawaii. We've not had nor needed insurance for mopeds in this no fault state for close to five decades. Most people who ride mopeds in Hawaii are often using it to cope with the extremely high cost of living here. Transportation costs are the second heaviest burden on a citizen's pocketbook after housing. We can't do much about housing but mopeds, especially gas powered ones have been a great alternative to at least tackle the cost of transportation for many years now in the Aloha state. A mandatory safety inspection was added to moped ownership back in 2016. That has added a cumulative cost of close to \$50 a year (which is about ten tankfuls of gas on a moped or about 1000 miles of fuel) for close to a decade. To the moped owners, insurance would increase the burden even further and make moot the whole point of buying a moped to begin with, minimal costs. And like when the safety inspection program was first offered in Hawaii for mopeds, we safety inspectors had to go OUT OF STATE to get surplus insurance lines from the mainland just to comply with state laws as there was no precedence or equivalent of an insurance for moped safety inspection stations at the time. Honestly, we just got lucky in finding the necessary insurance. This would have put us out of business if we couldn't get it. and when safeties started there was a huge drop in new moped consumption. This will happen again with insurance. Introducing a whole new type of insurance that even the Hawaii State Insurance commissioner has stated in previous testimonies may be hard to find here in Hawaii, for such a tiny niche market (25000 registered mopeds vs 1.2 MILLION cars). There is the strong probability there would be no takers as it would not be considered profitable enough for most insurance companies.

We see the struggle of moped riders too trying to comply with a more difficult to get insurance. We went through that as a shop. Plus moped theft is ten times higher than 2010. Having to repair moped theft damage or attempted theft or even outright buy a new replacement moped is now all too common sadly. This skyrockets moped owners average costs. Also, before stolen but recovered mopeds were stored free at the Honolulu Police Dept bicycle moped impound. Now they are towed to Sand Island at 200 dollars or more a pop and daily storage of at least 20 dollars or more. And that's now even counting the cost of repair that the owner will be out of trying to

fix the theft damage. Hundreds of dollars more often get added. Honestly, there should be a lower tow fee for mopeds instead of hamfistedly shoving mopeds in with cars rates. Moped prices have not risen much over the years. Brand new mopeds were as low as 895 dollars back in 2010 when we first opened and there are still in 2024 mopeds at that price. However, EVERYTHING else around the moped has gone up in price. The last thing we need is yet ANOTHER COST imposed by law which is what mandatory moped insurance will be. Moped riders will be left in the lurch struggling to comply with yet another blow to their financial and legal stability. There are moped accidents, just like there are bicycle , motorcycle, car and pedestrians. If you look at the last few years of DOT moped fatalities, it is VERY LOW. There is an average of about 1 moped related traffic accident death a year vs many more for cars , motorcycles regularly have 20 times as many deaths despite only being about double the number of mopeds in Hawaii . In 2024 there hasn't been a single moped fatality. But we have quite a few car, pedestrian, bicycle , scooter and motorcycle fatalities. Many time 1 or zero.

Also, the DOT itself stated about 1/3 of the mopeds involved in accidents in a given period the afflicted were either on QUEST or Medicare. That means that their health insurance is subsidized just to pay for their essentials. Such a large minority using those insurances just speak to true in power over how strapped that this rider segment is and that they can scarcely afford the added non subsidized cost of any mandatory moped insurance.

We serve thousands of moped owners a year at Moped Doctors . And most if they are asked about insurance say they prefer it is an option.

With all due respect to all the other committees from the House side who have reviewed this bill, I would like to say something about the testimonials given by any person or business other then the Dept of Transportation itself who is apparently involved with this bill. If you review the testimonies from the public, businesses and individuals on ALL hearings prior to this one before the Senate TCA committee, you will see that it is UNANIMOUSLY OPPOSED by ALL. 100 percent. There ISN'T a single testimony in support of this bill, yet it isn't being deferred.

We would say that please take this into major consideration. The public has STATED clearly and UNANIMOUSLY, it OPPOSES this bill. As do we

Please take that into consideration and defer this bill as it is going to negatively affect Hawaii's moped community both private owners and businesses who provide one of the last and few bastions of affordable anything really here in our lovely but increasingly over priced islands.

If anything we recommend a softer alternative as offering possible insurance OPTIONS to those in the moped class who would consider buying them , the ones who can afford it . Maybe have a tax incentive or something. Mandatory moped insurance has never been a part of moped ownership in Hawaii and never should be .

Thank you for the oppotunity to testify.

HB-2112-HD-2

Submitted on: 3/12/2024 8:06:53 PM

Testimony for TCA on 3/14/2024 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Moped Garage	Testifying for Moped Garage	Oppose	Written Testimony Only

Comments:

I am writing to express my strong opposition to the proposed bill HB2112

Firstly, mopeds differ significantly from motorcycles and motor scooters in terms of engine size, speed capabilities, and overall road impact. Imposing the same insurance requirements may lead to undue financial burdens on moped operators, many of whom rely on these affordable and eco-friendly modes of transportation for their daily commute and potentially resulting in unjustly high insurance premiums. The financial strain this places on moped operators, who often choose these vehicles for their economic advantages, could hinder accessibility to a reliable mode of transportation for those with limited means.

Thank you for your time

HB-2112-HD-2

Submitted on: 3/12/2024 9:54:11 AM

Testimony for TCA on 3/14/2024 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Thomas Baptiste	Individual	Oppose	Written Testimony Only

Comments:

Aloha.

I hope this message finds you well. I am writing to express my opposition to HB2112, the proposed legislation that seeks to mandate insurance coverage for mopeds. While the intention behind this proposal is understandable, there are several practical reasons why this may not be the most feasible or beneficial solution, particularly in the unique context of Hawaii.

Firstly, the cost of insurance in Hawaii is already notoriously high. Introducing mandatory insurance for mopeds would further burden the pockets of riders who predominantly choose mopeds for their affordability. Mopeds are generally recognized as a cost-effective means of transportation, especially for those who are economically disadvantaged. Forcing insurance on mopeds would disproportionately impact lower-income individuals who rely on these economical vehicles for their daily commute.

Furthermore, the cost of insurance might outweigh the actual value of the moped itself. Mopeds, by nature, are less expensive than traditional motorcycles or cars. Imposing insurance requirements could result in a situation where the insurance premiums far exceed the value of the vehicle, rendering it financially impractical for owners to comply.

Another consideration is the administrative burden associated with implementing and regulating such a policy. Mopeds are widely used in Hawaii, and many owners may not have the financial means or understanding to comply with insurance requirements. This could lead to increased bureaucratic challenges, such as monitoring and enforcing compliance, ultimately straining the resources of both the government and moped owners.

In conclusion, while the intent of HB2112 may be to enhance safety and accountability, it is crucial to consider the unique economic landscape of Hawaii and the practical implications of imposing insurance requirements on mopeds. A more balanced approach that addresses safety concerns without unduly burdening moped owners financially should be explored.

Thank you for considering these concerns.

Sincerely,

Thomas Baptiste

HB-2112-HD-2

Submitted on: 3/13/2024 2:17:48 PM

Testimony for TCA on 3/14/2024 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Ryan Breakfield	Individual	Oppose	Written Testimony Only

Comments:

Mopeds are affordable, and the current system works and creates a culture for Hawaii around them, adding insurance makes them less affordable and will make less people use mopeds and add more cars

Corbin Gerard

608 Ainapo St.

Honolulu, HI 96825

corbin.gerard@gmail.com

310-465-5232

03/13/2024

Dear Senate Members,

I trust this letter finds you well. I am writing to express my firm opposition to HB2112 HD2, which is currently under scrutiny. As a member of the moped community and a proponent of sensible regulation, I believe this proposed legislation, particularly its emphasis on mandatory moped insurance, warrants careful reconsideration.

While I fully support initiatives aimed at enhancing road safety and protecting all road users, including moped riders, I have reservations about the practicality and fairness of mandatory insurance requirements for mopeds. As evidenced by the data provided by the Hawaii Department of Transportation (HDOT), mopeds have not been significant contributors to road fatalities in our state. Therefore, imposing insurance mandates on moped owners may not effectively address the primary causes of accidents and fatalities on our roads.

Moreover, mandatory insurance requirements could place undue financial burden on moped riders, many of whom rely on mopeds as a cost-effective means of transportation. This could disproportionately impact low-income individuals and communities, further exacerbating existing socioeconomic disparities.

Instead of focusing solely on mandatory insurance for mopeds, I urge policymakers to consider alternative approaches that prioritize comprehensive road safety measures. This could include investments in infrastructure improvements, public awareness campaigns, and enhanced enforcement of traffic laws. By addressing the root causes of accidents and fatalities, we can create a safer environment for all road users without unfairly burdening moped riders.

Furthermore, as someone who has personally experienced the challenges of commuting in our state, including being involved in two car accidents where cars hit me and witnessing the tragic deaths of two bicyclists, I understand the importance of promoting road safety. However, implementing regulations that unfairly target mopeds without addressing the broader issues is not the solution. I am a student attending med-school next year in Psychology; my car has transmission issues that I can't afford to fix; I work with Keiki all over the island with Autism and provide a valuable service to our community.

In conclusion, I respectfully urge you to reconsider the emphasis on mandatory moped insurance in the proposed legislation. Let us work together to develop solutions that promote road safety while ensuring fairness and equity for all community members.

Thank you for your attention to this critical matter.

Corbin Gerard

References:

Hawaii Department of Transportation. (2023, December 14). 2023 Traffic Fatality Update.

Retrieved from <https://hidot.hawaii.gov/blog/2023/12/14/2023-traffic-fatality-update/>

Hawaii Department of Transportation. (2023, August). Fatality Breakdown by Counties_8-2-23.

Retrieved from https://hidot.hawaii.gov/highways/files/2023/08/Fatality-Breakdown-by-Counties_8-2-23.pdf

HB-2112-HD-2

Submitted on: 3/13/2024 8:43:26 AM

Testimony for TCA on 3/14/2024 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Gregory Hartney	Individual	Oppose	Written Testimony Only

Comments:

Mopeds are supposed to be an affordable, alternative method of transportation. By requiring insurance, it increases the cost which would deter people from being responsible owners. By increasing the cost it would put undue stress on people trying to commute to school or work.

HB-2112-HD-2

Submitted on: 3/12/2024 10:34:51 AM

Testimony for TCA on 3/14/2024 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Brandon Haught-Aliotti	Individual	Oppose	Written Testimony Only

Comments:

Brandon

Aloha, I oppose this bill for many reasons. One is that this bill would require one to have a motorcycle license to purchase moped insurance which would eliminate the freedom to purchase a moped for cheaper transportation compared to a car. Getting a motorcycle license in Hawaii is close to impossible when dealing with the long waits from the dmV and also the small amount of facilities that teach how to ride motorcycles. As a previous college student at UHM, mopeds are the go-to way of transportation because of their affordability and accessibility and this bill would make mopeds unaffordable and inaccessible to the average person. Mahalo.

HB-2112-HD-2

Submitted on: 3/13/2024 8:45:07 AM

Testimony for TCA on 3/14/2024 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Michael Jensen	Individual	Oppose	Written Testimony Only

Comments:

Aloha,

I oppose this bill. I think it is unreasonable to require mopeds to have insurance as most insurance companies will not provide moped insurance to anyone without a motorcycle license. Mopeds are an inexpensive option for many locals to get around. Making them get insurance will make owning a moped more expensive and cut out almost all of the moped drivers as many will not take the steps to get a motorcycle license and make it harder for those with a tight budget living in an already expensive state.

Mahalo!

HB-2112-HD-2

Submitted on: 3/12/2024 10:24:37 AM

Testimony for TCA on 3/14/2024 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Ian McKinstry	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill. Requiring mopeds to have insurance will then force all moped owners to acquire an M1 license. By passing this bill, you will make the lives of working-class kamaaina harder by adding additional restrictions to their transportation options.

HB-2112-HD-2

Submitted on: 3/13/2024 8:39:14 AM

Testimony for TCA on 3/14/2024 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Robert Pitman	Individual	Oppose	Written Testimony Only

Comments:

Mopeds are a more affordable alternative to cars. Adding the insurance requirement will make more people consider cars, which are much more dangerous and unaffordable. Individuals should be able to choose whether to insure their mopeds.

HB-2112-HD-2

Submitted on: 3/11/2024 12:03:15 PM

Testimony for TCA on 3/14/2024 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Mike Rosenman	Individual	Oppose	In Person

Comments:

Are you going to pass a bill that EVERYONE opposed and NOBODY is in favor except you
?????

Mike

HB-2112-HD-2

Submitted on: 3/12/2024 9:42:14 AM

Testimony for TCA on 3/14/2024 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Robin Thorsen	Individual	Oppose	Written Testimony Only

Comments:

I stand in opposition to HB 2112, requiring moped riders to have an insurance policy.

On the grounds that this bill is simply trying to make it harder for moped owners and companies to own/rent a cheap form of transportation that can get them around to work, school or whatever they need. mopeds can only inflict minor damages at the speeds they can go more like a bicycle accident or micro mobility vehicle. They are not as big, heavy, or fast as motorcycles or scooters and cannot go on the freeway where major liability is needed for serious accidents. This bill needs to be dropped and spend time on resources on things that help make lives better for people on the island, vs spending time on bills trying to make it harder for people to own economical forms of transportation. Or something like requiring people to wear helmets when riding motorcycles, scooters and mopeds to encourage the safety of the rider.

HB-2112-HD-2

Submitted on: 3/13/2024 8:43:45 AM

Testimony for TCA on 3/14/2024 3:00:00 PM

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

Comments:

As an owner of a moped, insurance is nice to have but due to accidents from other drivers in Oahu driving recklessly across downtown, my insurance went up. Why do I have to pay more to just have someone else possibly T bone me again? People should retake their drivers test or HPD should be more enforced on speeding, running red lights, and stop signs that way Oahu can be a safer home for all riders here in Hawaii.

LATE

HB-2112-HD-2

Submitted on: 3/13/2024 4:21:33 PM

Testimony for TCA on 3/14/2024 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Joseph Rogers	Individual	Oppose	Written Testimony Only

Comments:

As someone struggling with the increased cost of living consistently on the rise i oppose this bill. while it is a nice option, being mandated would cause a chain reaction of price hikes. in addition to that i can guarantee that its going to cause a lot of problems from the legal standpoint. Naturally people arent going to afford it, that means a huge spike in "crime" because driving without moped insurance will become a crime