

HB-2112

Submitted on: 2/6/2024 9:52:22 AM

Testimony for TRN on 2/8/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Christy Cowser	HDOT	Support	Remotely Via Zoom

Comments:

Attending as HDOT support staff.



**STATE OF HAWAI'I | KA MOKU'ĀINA 'O HAWAI'I
DEPARTMENT OF TRANSPORTATION | KA 'OIHANA ALAKAU
869 PUNCHBOWL STREET
HONOLULU, HAWAII 96813-5097**

February 8, 2024
9:00 a.m.
State Capitol, RM 312

**H.B. 2112
RELATING TO MOPEDS; INSURANCE**

House Committee on Transportation

The Hawaii Department of Transportation (HDOT) **supports H.B. 2112** which requires that moped operators carry an insurance policy. Makes conforming amendments.

According to State data, in 2023, there were 417 crashes involving mopeds. Of these, 241 involved another motor vehicle while 6 of the moped crashes involved bicyclists and 5 involved pedestrians.

According to the Hawaii Department of Health, from 2021 through 2022, a total of 744 injured moped riders were transported to Hawaii hospitals. They were able to link 529 (71%) of EMS data to hospital records. From that linkage, only 21.3% (113) of the riders were wearing helmets. About 67% were unhelmeted and helmet status was unknown for remaining 11.9%. Most (81.5%) of the patients had some form of insurance; payment source for about 13.4% of the patient was described as "self-pay/charity care", most commonly used insurance was some form of QUEST or Medicaid (30.3% of patients), followed by "no fault" (14.0%), and HMSA (12.1%). The unhelmeted riders were significantly more likely to have a QUEST/Medicaid policy or self-pay/charity care (48.9%) compared to helmeted riders (32.7%).

The medical charges totaled \$17.2 million in 2021 and \$17.4 million in 2022. The average medical charges for unhelmeted riders (\$70,721) were higher than those for helmeted riders (\$54,086).

The HDOT believes that all moped operators should be insured against loss resulting in bodily injury, death or property damage while operating on the public roadways.

Thank you for the opportunity to provide testimony.

HB-2112

Submitted on: 2/6/2024 3:28:33 PM

Testimony for TRN on 2/8/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Nathan Bingham	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.

1. **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.

1. In conclusion, we urge you to reconsider the proposed legislation mandating liability insurance for moped operators. Such a measure not only undermines the economic well-being 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

Submitted on: 2/6/2024 11:15:17 PM

Testimony for TRN on 2/8/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Manabo Sato	Moped Doctors Inc.	Oppose	Written Testimony Only

Comments:

Aloha. I am unable to attend this meeting in person as I have to be at another hearing at the same time this hearing takes place. so my apologies in advance.

My name is Manabu "Robert" Sato. I am cofounder , general manager and head moped safety inspector for Moped Doctors Inc, a local moped sales and service shop in business here in Honolulu since 2010. We at Moped Doctors STRONGLY OPPOSE HB2112, the proposed mandatory insurance on all moped owners/drivers/riders in Hawaii. mopeds were originally introduced as a form of truly affordable and economical personal commuter transportation in the seventies and eighties here in Hawaii. We've not had nor needed insurance for mopeds in this no fault state for around four or 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 and wallet after housing. We can't do much about housing at this point but mopeds, especially gas powered ones have been a great alternative to at least tackle the cost of transportation here in the Aloha state for many years now. A mandatory safety inspection was added to mopeds ownership back in 2016. That has added a cumulative cost of close to \$50 (which is about ten tankfuls of gas for a moped) a year for nearly a decade to the owners of mopeds Insurance would increase that burden even further and make moot the whole point of buying a moped to begin with . And like when the safety inspection program was first offered in Hawaii for mopeds, we moped safety inspectors were forced to go OUT OF STATE to get surplus insurance lines just to comply with state laws as there was no precedence or equivalent of an insurance for moped safety inspection stations at that time. Honestly we just got lucky in finding something. Introducing a whole new type of insurance for such a niche market (25000 registered mopeds in Hawaii vs 1.2 MILLION registered cars) there is the definite probably that there will be no decent takers as it would not be considered marketworthy or profitable enough for almost all insurance companies. We see the struggle of moped riders trying to comply with a more difficult to get insurance then normalcoming as we went through it too. Plus moped theft is now ten times higher or more then just ten years ago. 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's storage facilities. Now they are treated as car class vehicles and charged \$200 or more for a one way tow to Sand Island and an impound daily fee of \$20 a day or more. By the time a moped owner victime gets their moped back from the tow yard, they are out \$220 or more and that's not even counting the cost of repair which can be additional hundreds of dollars. Honestly, there should be a lower tow fee for mopeds instead of hamfistedly shoving mopeds in with cars for charge rates.

Moped prices have not risen much over the years. There were \$895 brand new mopeds in 2010 when we first opened and there are still mopeds at or close that price. However ,EVERYTHING else like what I have illustrated around the moped's have gone up in price. The last thing needed 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 another blow to their financial and legal stability.

There are moped accidents, that's true. But there are so many more car accidents then moped. Even in a bad year, moped accidents are a tiny fraction of the total number of traffic accidents.

And forcing mandatory (and unwanted) insurance on mopeds would create the question of what class of vehicle is it? It used to be clumped in with bicycles but an intermediary classification between bicycles and motorcycle/cars arose so it is treated as a distinct unique vehicle class as it was meant to be, an affordable, reliable form of personal transport with minimal costs. Not a small car. Not a powered bicycle. A moped.

Almost all moped riders in Hawaii try to comply by the rules as best as they can. We service thousands of mopeds and customers a year. One of the main reasons many buy them is that insurance is an OPTIONAL, NOT mandatory. .

Again, we at Moped Doctors as longtime experts and authorities on this class of vehicle and business that supports it, strongly oppose this bill. We do recommend an alternative proposal such as offering tax incentives and rewards for those who are willing to engage in VOLUNTARY OPTIONAL purchase of moped insurance policies for collision/theft etc. We believe a carrot is much better then a stick for this market.

Mandatory moped insurance has never been a part of moped ownership in Hawaii and it never should be if it is against the moped owner's will and right to choose . There is already enough financial burden on moped owners and no more need to be added.

Thank you for allowing me to give testimony.

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Submitted on: 2/7/2024 12:55:55 PM

Testimony for TRN on 2/8/2024 9:00:00 AM

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

Comments:

Hello,

In reponse to HB 2112 requiring insursance for mopeds. I view this as a ploy by the insurance companies to increase their profits by instituting this law. This law will affect the general population of moped riders who are lower income and cannot afford such a thing. Seeing that there are more bicycle accidents than moped accidents then it would be only fair to institute this law for all bicycle riders too. You can research this information on the Hawaii Department Of Health website as to how many accidents occur per vehicle each year. In fact, it is much more dangerous to ride a bicycle than a moped in Hawaii because of it's poorly maintained roads and sidewalks.

In conclusion, this bill focuses only on mopeds, when, indeed, bicycles are more of a hazard because of poor roads, slower speed than a car or moped and complete disregard of people who ride them in respect to gas powered vehicles.

Joe Shimkonis
Mopeds Direct
750 Kapahulu Avenue
Honolulu, Hawaii 96816

HB-2112

Submitted on: 2/5/2024 5:06:12 PM

Testimony for TRN on 2/8/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Arthur Odango	Individual	Oppose	Written Testimony Only

Comments:

Dear Members of the Legislative Assembly,

I'm writing to oppose the idea of making moped insurance mandatory in Hawaii. Mopeds are a crucial part of how we get around, especially for those who can't afford cars or live in areas with limited transportation options.

For many people, owning a moped isn't just about convenience – it's a necessity for work, school, and everyday life. Making insurance mandatory would make it harder for people who are already struggling financially. They'd have to pay even more on top of registration fees and maintenance costs.

Mopeds are different from cars. They're slower and don't pose as much risk to others on the road. Most moped riders are responsible and follow the rules. Instead of forcing them to buy insurance, we should focus on educating everyone about road safety. Believe it or not, they are a staple to the culture that promotes freedom and individuality in Hawaii. Just take a drive over to west side neighborhoods and you will see the way mopeds are not only the easiest way people get around, but also the happiness in the riders and how great it is to ride and own them.

The light rail project was a good step in to helping create better transportation in Hawaii, but let's be real: people are not able to use it effectively yet. Keeping mopeds easily accessible allow residents to travel as they please.

Let's keep transportation accessible and affordable for everyone in Hawaii. Rejecting mandatory moped insurance is a step in the right direction.

Thank you for listening.

Mahalo,

Arthur Odango

arthurodango@gmail.com

HB-2112

Submitted on: 2/5/2024 5:06:16 PM

Testimony for TRN on 2/8/2024 9:00:00 AM

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

Submitted on: 2/5/2024 5:21:01 PM

Testimony for TRN on 2/8/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Fedor Polyakov	Individual	Oppose	Written Testimony Only

Comments:

Aloha, I am writing today in opposition to HB2112.

Mopeds are a low-speed, low-cost transportation solution for tens of thousands of citizens in Hawaii. The regulations require mopeds to be limited to 30mph, 1.9hp, only seat 1 person, and stay off freeways. Mandating insurance for mopeds is an unnecessary burden on riders, given the low-risk nature of these vehicles and the escalating costs associated with insurance premiums. Mopeds, being lightweight and designed for urban commuting, pose minimal threats compared to larger vehicles on the road. Unlike cars or motorcycles, mopeds typically have lower speeds and are less likely to cause severe accidents. Imposing insurance requirements only adds to the financial strain on moped owners, many of whom opt for these economical vehicles to save on transportation costs. Forcing them to pay for insurance, which may exceed the actual value of the moped, contradicts the very purpose of choosing a cost-effective mode of transportation. Instead of implementing such measures, efforts should be directed towards promoting safety awareness and responsible riding practices to mitigate risks, without unnecessarily burdening moped owners with additional expenses.

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Submitted on: 2/5/2024 7:45:05 PM

Testimony for TRN on 2/8/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
morgan charles	Individual	Oppose	Written Testimony Only

Comments:

I am writing to express my concerns about the proposed bill that seeks to mandate insurance for mopeds. As a DoorDash driver and college student at the University of Hawaii, this potential requirement poses a significant financial burden that could impact not only my livelihood but also the accessibility of this mode of transportation for many individuals.

Mopeds serve as a cost-effective means for me to navigate through the city efficiently while making deliveries for DoorDash. Unlike motorcycles, mopeds have a lower upfront cost and are generally more fuel-efficient, making them a practical choice for those, like myself, who rely on gig economy work to cover education expenses and basic living costs.

Mopeds, by their nature, are distinct from motorcycles, typically featuring smaller engines and lower speeds. Mandating insurance that aligns with motorcycle coverage fails to acknowledge these differences, imposing unjust financial strain on moped users. The expense of insurance premiums for motorcycles may be reasonable given their higher speed capabilities, but applying the same standards to mopeds is disproportionate and overlooks the economic realities of many riders.

This proposal threatens to disrupt the delicate balance between work, education, and daily life, hindering my ability to continue contributing to the local economy through services like DoorDash. It's crucial to recognize the unique role that mopeds play in the gig economy, providing an affordable and accessible means of transportation for those who rely on flexible work

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Submitted on: 2/6/2024 7:45:34 AM

Testimony for TRN on 2/8/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Scott Janssen	Individual	Oppose	Written Testimony Only

Comments:

Do not pass this law

HB-2112

Submitted on: 2/6/2024 9:55:49 AM

Testimony for TRN on 2/8/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Iurii Fomin	Individual	Oppose	Written Testimony Only

Comments:

im opposite that TESTIMONY. it cost of money. at last 40 years we never had insurance. For Locals like me have low income it hard to pay additional bill

HB-2112

Submitted on: 2/6/2024 1:00:45 PM

Testimony for TRN on 2/8/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Tiana White	Individual	Oppose	Written Testimony Only

Comments:

mopeds have been a huge part of our transportation in the state of Hawaii, and as our islands continue to skyrocket in price, this is the most economical way to get around

HB-2112

Submitted on: 2/6/2024 2:51:19 PM

Testimony for TRN on 2/8/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Anne Mayes	Individual	Oppose	Written Testimony Only

Comments:

I have only lived in Hawaii for 6 years now. It was the most reliable vehicle to purchase when I moved here. Not needing insurance makes it so much easier for us, the working class to be mobile and legal and not have to spend so much money out of pocket to get some form of transportation to get to and from work immediately upon moving here. And life is more expensive and harder now, especially after the fire, and you want to make it MORE expensive for people on a budget to make it. I oppose this bill.

HB-2112

Submitted on: 2/6/2024 3:15:26 PM

Testimony for TRN on 2/8/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Ashlan Urschel	Individual	Oppose	Written Testimony Only

Comments:

This would have a large negative impact on a lot of people in the community, hurting our businesses and even our students who rely on mopeds for transport.

HB-2112

Submitted on: 2/6/2024 3:44:31 PM

Testimony for TRN on 2/8/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Joseph W White Jr	Individual	Oppose	Written Testimony Only

Comments:

Having an optional insurance package helps hawaii individuals live a simple life. They should be allowed to choose this option

HB-2112

Submitted on: 2/6/2024 4:18:38 PM

Testimony for TRN on 2/8/2024 9:00:00 AM

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.

Subject: Urgent Opposition to SB2740, HB1890, and HB2112: Protecting Access to Gas-Powered Moped Rentals in Hawaii

Dear Honored representatives,

I hope this letter finds you well amidst your busy schedules. My name is Corbin, a Psychology student a Student in Hawaii on my way to my doctoral program, and I am writing to express my strong opposition to Senate Bill 2740 (SB2740), as well as House Bills 1890 (HB1890) and 2112 (HB2112). This letter is a plea for reconsideration and an expression of concern regarding the expedited nature with which these measures are being pushed through.

As someone who finds parallels between life and navigation, I appreciate the importance of foresight and planning. It has come to my attention that these bills are being fast-tracked with minimal notice, which raises significant concerns about the lack of transparency and opportunity for public input.

In critical thinking, intentional legislation should be crafted with thorough consideration, allowing for input from the diverse voices of our community (Johnson, 2010)¹. The hurried pace at which these measures are being advanced may unintentionally neglect the perspectives of those most affected—the students, low-income individuals, and marginalized populations relying on gas-powered mopeds.

Quoting Steven Kotler's "The Rise of Superman," we understand that achieving optimal outcomes requires careful preparation and consideration of potential consequences (Kotler, 2014)². The rushed nature of these measures contradicts the principles of mindful governance, where all stakeholders should be given sufficient time to voice their concerns and suggestions.

Moreover, the lack of a comprehensive public discourse on these matters may hinder the cultivation of empathy and compassion, fundamental elements in creating laws that genuinely serve the entire community (Nhat Hanh, 2002)³. Transparency and open dialogue are essential to fostering trust between citizens and their representatives.

In my context, as someone who works with autistic children across over half the island, my gas-powered moped serves as my only means of transportation. The nature of my work requires me to be flexible and responsive, often navigating various locations to provide support and guidance for these children. Any disruption in my ability to travel efficiently would impact on my work and, more importantly, hinder the critical assistance these children rely on.

In the broader context, these measures collectively challenge the public's right to voice themselves on issues that directly impact their lives. It is imperative to underscore the importance of public knowledge and participation in matters of legislative significance. Measures such as HB1890, HB2112, and SB2740 not only affect gas mopeds but also challenge the fundamental right of the public to have a voice in decisions that shape their communities.

As public officials, your duty is not only to represent but also to hear the concerns and needs of your constituency. In the spirit of fairness and inclusivity, I respectfully request a reconsideration

of the timeline for these measures. Providing ample notice and allowing for more extensive public input will ensure that the legislation aligns with the diverse needs and perspectives of our community.

Thank you for your attention to this matter, and I trust that your commitment to serving the people of Hawaii will guide a more thoughtful and inclusive legislative process.

Sincerely,

Corbin Gerard

Footnotes

1. Johnson, S. (2010). *Where Good Ideas Come From*. Amazon | Apple Books [↵](#)
2. Kotler, S. (2014). *The Rise of Superman*. Amazon | Apple Books [↵](#)
3. Nhat Hanh, T. (2002). *The Heart of the Buddha's Teaching*. Amazon | Apple Books [↵](#)

HB-2112

Submitted on: 2/7/2024 12:40:47 AM

Testimony for TRN on 2/8/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Kiana King-Seabra	Individual	Oppose	Written Testimony Only

Comments:

My name is Kiana King-Seabra. I'm very opposed to this bill. Mopeds don't need mandatory insurance. People should have the right to choose if they want to get insurance or not.

HB-2112

Submitted on: 2/7/2024 7:18:39 AM

Testimony for TRN on 2/8/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Brent L Genovese	Individual	Oppose	Written Testimony Only

Comments:

As someone who uses these mopeds for work I feel these bills will negatively affect how large portion of delivery services and not to mention student transportation for the college

HB-2112

Submitted on: 2/7/2024 4:05:53 PM

Testimony for TRN on 2/8/2024 9:00:00 AM

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

Comments:

Aloha! REQUEST...OPPOSE HB2112

I'm a proud Hawaii resident since 2018.

Also; I'm a proud Moped (49cc) owner!

NO on Moped Insurance; it's like a motorize bicycle; there's NO Insurance on bicycles.

Besides; NO insurance companies cover mopeds, with exception of only one.

Please do research PRIOR of creating Hawaii bills.

Let's work on More Parking for Our Hawaii Moped Owners!

+

Better yet; let's work on Our Hawaii HOMELESS!

PLEASE...OPPOSE HB2112

MAHALO!

Keep Smiling :)

Joey LaFata

