

## TESTIMONY OF MICHAEL TANOUE

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COMMITTEE ON TRANSPORTATION  
Senator Chris Lee, Chair  
Senator Lorraine R. Inouye, Vice Chair

Thursday, February 11, 2021  
3:00 p.m.

### **SB 251**

Chair Lee, Vice Chair Inouye, and members of the Committee on Transportation, my name is Michael Tanoue, counsel 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 **supports** this bill. When Transportation Network Companies entered Hawaii, a concern of ours and the Legislature was to make sure that they were properly insured and that the personal motor vehicle insurance policy would not be primary for that business venture. As a result, Act 236 was enacted in 2016 with insurance provisions and a sunset date of September 1, 2021.

Since Act 236 became law five years ago, Hawaii Insurers Council believes the law is working as intended and supports this bill which would make the insurance provisions for Transportation Network Companies permanent. Thank you for the opportunity to testify.

Thank you for the opportunity to testify.



To: The Honorable Chris Lee, Chair  
The Honorable Lorraine R. Inouye, Vice Chair  
Senate Committee on Transportation

From: Mark Sektnan, Vice President

Re: **SB 251 Relating to Transportation Network Companies**  
**APCIA Position: SUPPORT**

Date: Thursday, February 11, 2021  
3:00 p.m., Conference Room 224

Aloha Chair Lee, Vice Chair Inouye, and Members of the Committee:

The American Property Casualty Insurance Association of America (APCIA) is pleased to **support** SB 251, which makes permanent insurance requirements for transportation network companies and transportation network company drivers. 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.

Several years ago, the Hawaii Legislature passed legislation to establish insurance requirements for transportation network companies to protect their drivers and passengers. This was an important step because the personal auto policy carried by the drivers did not provide coverage for this commercial activity. SB 251 makes these requirements permanent.

For these reasons, APCIA asks the committee to **pass** SB 251.



February 11, 2021

**TESTIMONY BEFORE THE SENATE COMMITTEE ON TRANSPORTATION  
ON SB 251 RELATING TO TRANSPORTATION NETWORK COMPANIES**

Aloha Chair Lee, and committee members. I am Gareth Sakakida Managing Director of the Hawaii Transportation Association (HTA) with over 375 members involved with the commercial ground transportation industry.

HTA supports this bill. Much like SB770, the critical nature of transporting passengers warrants a regulatory structure to ensure driver safety and qualification regardless of mode, business structure, or label.

Proper levels of insurance is a cornerstone of the safety structure.

All other modes and businesses have insurance requirements enforced by the Public Utilities Commission, State Motor Vehicle Safety Office, Federal Motor Carrier Safety Regulations or the respective counties they operate in.

Mahalo.

**TESTIMONY OF ROBERT TOYOFUKU ON BEHALF OF UBER TECHNOLOGIES IN  
SUPPORT OF S.B. No. 251**

February 11, 2021

To: Chairman Chris Lee Members of the Senate Committee on Transportation:

My name is Bob Toyofuku and I am presenting this testimony on behalf of Uber Technologies (“Uber”) in support of S.B. No. 251. Relating to Transportation Network Companies.

Uber is a Transportation Network Company that has been operating in Hawaii for several years. Uber previously supported the insurance bill that was passed in 2016 and signed as Act 236. It supports making the provisions of Act 236 permanent as provided in this bill.

Also, in SB 770 which is part of this agenda, where Uber is seeking statewide regulation, it has included a provision to make the insurance provision of Act 236 permanent and is therefore part of that bill. We urge this committee to pass SB 770 which incorporates the provisions contained in this bill.

Thank you for allowing me to submit this testimony.