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Sent: Sunday, February 01, 2015 11:38 PM  
To: CPCtestimony  
Cc: nipmyknees@hotmail.com  
Subject: \*Submitted testimony for HB105 on Feb 4, 2015 14:45PM\*

**HB105**

Submitted on: 2/1/2015

Testimony for CPC on Feb 4, 2015 14:45PM in Conference Room 325

Submitted By	Organization	Testifier Position	Present at Hearing
tommie	HCCA	Oppose	No

Comments:

Please note that testimony submitted less than 24 hours prior to the hearing, improperly identified, or directed to the incorrect office, may not be posted online or distributed to the committee prior to the convening of the public hearing.

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From: mailinglist@capitol.hawaii.gov  
Sent: Tuesday, February 03, 2015 3:36 PM  
To: CPCtestimony  
Cc: richard@hawaiifirst.com  
Subject: Submitted testimony for HB105 on Feb 4, 2015 14:45PM

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**HB105**

Submitted on: 2/3/2015

Testimony for CPC on Feb 4, 2015 14:45PM in Conference Room 325

Submitted By	Organization	Testifier Position	Present at Hearing
Richard Emery	Community Associations Institute	Oppose	Yes

Comments: This will significantly raise an associations maintenance fees. Associations today purchase a master policy with a large deductible and further require the owner to purchase an HO6 policy with a low deductible. The HO6 policy insures the deductible. The cost for all owners to purchase and HO6 policy as an aggregate is much cheaper than the association purchasing a similar master policy with the same low deductible. Boards often set policy to pay the HO6 policy deductible up to \$500 thus no expense to the homeowner. The Bill opens up arguments on the cause of the damage. CAI opposes the bill.

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From: mailinglist@capitol.hawaii.gov  
Sent: Tuesday, February 03, 2015 8:48 PM  
To: CPCtestimony  
Cc: michelematsuo@yahoo.com  
Subject: Submitted testimony for HB105 on Feb 4, 2015 14:45PM

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**HB105**

Submitted on: 2/3/2015

Testimony for CPC on Feb 4, 2015 14:45PM in Conference Room 325

Submitted By	Organization	Testifier Position	Present at Hearing
michele matsuo	Individual	Support	Yes

Comments: Thank you Chair and members of the CPC committee for hearing this bill and for allowing us to testify. We support this bill. We think that it is bad public policy to require condo owners to pay the deductible for damages not caused by them. It is one thing to require condo owners to carry their own property insurance in lieu of buildings insuring against the association's liability. We do not necessarily like that policy, however, we find that leaving the building/association with no duties or liability to the condo owner is just too much. What incentive does a building/association then have to exercise care and maintain? We think that this is just bad public policy. Please pass this bill. Thank you very much! Aloha Brad Mossman and Michele Matsuo

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