

PANKAJ BHANOT DIRECTOR

BRIDGET HOLTHUS DEPUTY DIRECTOR

STATE OF HAWAII DEPARTMENT OF HUMAN SERVICES P. O. Box 339

Honolulu, Hawaii 96809-0339

March 28, 2017

- TO: The Honorable Representative Roy Takumi, Chair House Committee on Consumer Protection & Commerce
- FROM: Pankaj Bhanot, Director

SUBJECT: SB 185 SD2 HD1 – RELATING TO CHILD CARE PROVIDERS

Hearing: Tuesday, March 28, 2017, 2:00 p.m. Conference Room 329, State Capitol

DEPARTMENT'S POSITION: The Department of Human Services (DHS) appreciates the intent of this measure and offers comments.

PURPOSE: The purpose of the bill is beginning January 1, 2019 to require child care providers licensed or registered by the Department of Human Services to obtain and maintain liability insurance coverage.

Thus far, amendments to the measure are as follows:

- The Senate Committee on Commerce, Consumer Protection, and Health defected the effective date of July 1, 2050.
- The Senate Committee on Human Services amended the measure by specifying that a provider operating a child care facility must obtain and maintain liability insurance coverage beginning January 1, 2019.
- The House Committee on Human Services amended the effective date to be July 1, 2070.

The Department appreciates these amendments, in particular the January 1, 2019 date for providers to obtain coverage, which will give DHS adequate time to determine appropriate amounts of coverage, to amend the relevant administrative rules, and give providers adequate time to acquire the additional coverage. DHS will continue to work with the Legislature, providers and community members to address safety concerns in child care settings.

The primary focus of DHS child care licensing program is on the health and safety of all children in care. Section 346-157, Hawaii Revised Statutes (HRS), prohibits DHS from requiring a provider to obtain or maintain liability insurance coverage as a condition of licensure, temporary permission, or registration to operation a child care facility.

Legislative history from the 1986 House Committee on Human Services provides that the Legislature was concerned with the costs of liability insurance that was passed on to parents, and that parents should be made aware if the child care facility had opted to not have any insurance coverage. See House Journal, Standing Committee Report no. 208-86, on HB 2238-86 (1986).

Existing administrative rules, in accordance with section 346-157(c), HRS, only requires child care homes and facilities to disclose in their written policies whether the home or facility maintains liability coverage and must notify parents or guardians in writing no later than seven working days of the cancellation or termination of its liability insurance coverage. If the measure is enacted into law, pursuant to Chapter 91, HRS, DHS will need to amend existing administrative rules for all licensed and registered child care facilities and homes.

DHS provides the following comments: SB 185 SD2 HD 1 requires the amount of liability insurance coverage to be determined by the department. Determining the amount of coverage will require investigation and research, which DHS has started to do by sending inquiries to local child care associations as to industry standards.

- Multi-site center based child care providers reported different ranges of coverage with the minimum beginning at \$1 million per occurrence with a variation from \$3 million aggregate to \$15 million aggregate, with costs from \$24,000 to \$96,000 for multiple sites.
- Other providers reported that the insurance rates were determined by different criteria such as revenue at the site, ages of the children, and property values. With wide variation in costs for center based providers,

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we have not determined whether there are additional differences in what is covered or excluded by individual policies as to whether all types of "negligence to a child" is covered by individual policies.

- The cost of home based providers is not known, however, in general, DHS understands that regular home owner liability insurance would not cover negligence that occurred during operation of a home business.
- As of February 2017, there were 389 registered family child care homes and 6 licensed group child care homes statewide. SB 185 SD2 HD1 if passed, and depending on the cost of insurance coverage, may result in the significant unintended consequences: 1) the statewide reduction of available registered family child care homes and licensed group child care homes, as home-based providers would be disproportionately impacted by the passage of this bill, and these small home-based businesses may not be able to afford the costs of liability insurance coverage, 2) the cost of child care may likely rise, as cost of providing services rise and the numbers of providers decreases, and 3) lower income families may be disproportionately impacted as they would be priced out of licensed child care. Low-income families may then have no choice but to use less expensive, unregulated child care options.

If the bill is adopted, there will be impact to small businesses and such DHS rule changes would be considered by the Small Business Regulatory Review Board with the Department of Business, Economic Development, and Tourism.

DHS also informs the committee that in consultation with the Department of Accounting and General Services, Risk Management Office, that office would likely require an additional position to assist DHS in determining annually whether the individual insurance policies of approximately 1,000 child care facilities and homes would meet the standards DHS develops. DHS defers to DAGS on implementation and other issues.

Thank you for the opportunity to provide comments on this bill.

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From:	mailinglist@capitol.hawaii.gov
Sent:	Saturday, March 25, 2017 9:30 AM
То:	CPCtestimony
Cc:	adamdorr@ucla.edu
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/25/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Adam Dorr	Individual	Support	No

Comments: I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility.

Please note that testimony submitted <u>less than 24 hours prior to the hearing</u>, 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.

From:	mailinglist@capitol.hawaii.gov
Sent:	Tuesday, March 28, 2017 7:46 AM
То:	CPCtestimony
Cc:	afsheenahmad@yahoo.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/28/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
afsheen siddiqi	Individual	Support	No

Comments: I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility.

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From:	mailinglist@capitol.hawaii.gov
Sent:	Monday, March 27, 2017 3:50 PM
То:	CPCtestimony
Cc:	jania34@gmail.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/27/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Andrea Jani	Individual	Support	No

Comments: I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility.

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From:	mailinglist@capitol.hawaii.gov
Sent:	Saturday, March 25, 2017 11:17 AM
То:	CPCtestimony
Cc:	brendtchang@gmail.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/25/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Brendt Chang	Individual	Comments Only	No

Comments: I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility.

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From:	mailinglist@capitol.hawaii.gov
Sent:	Tuesday, March 28, 2017 6:34 AM
То:	CPCtestimony
Cc:	carlm@hawaii.edu
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/28/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Carl Meyer	Individual	Support	No

Comments: I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensing, temporary permission, or registration to operate a child care facility.

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From:	mailinglist@capitol.hawaii.gov
Sent:	Monday, March 27, 2017 5:41 AM
То:	CPCtestimony
Cc:	nowakc001@hawaii.rr.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/27/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Dr. Carol Nowak	Individual	Support	No

Comments: SB185 - I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility.

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From:	mailinglist@capitol.hawaii.gov
Sent:	Tuesday, March 28, 2017 8:32 AM
То:	CPCtestimony
Cc:	c_umipeg@yahoo.com
Subject:	*Submitted testimony for SB185 on Mar 28, 2017 14:00PM*

Submitted on: 3/28/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Christine Umipeg- Apilado	Individual	Support	No

Comments:

Please note that testimony submitted <u>less than 24 hours prior to the hearing</u>, 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.

From:	mailinglist@capitol.hawaii.gov
Sent:	Monday, March 27, 2017 10:37 PM
То:	CPCtestimony
Cc:	clarice.forsyth@gmail.com
Subject:	*Submitted testimony for SB185 on Mar 28, 2017 14:00PM*

Submitted on: 3/27/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Clarice	Individual	Support	No

Comments:

Please note that testimony submitted <u>less than 24 hours prior to the hearing</u>, 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.

From:	mailinglist@capitol.hawaii.gov
Sent:	Sunday, March 26, 2017 12:53 PM
То:	CPCtestimony
Cc:	hicoreycherry@gmail.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/26/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
corey cherry	Individual	Support	No

Comments: SB185 - I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility.

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From:	mailinglist@capitol.hawaii.gov
Sent:	Monday, March 27, 2017 5:42 PM
То:	CPCtestimony
Cc:	nelsoncraige@netscape.net
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/27/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Craig Nelson	Individual	Support	No

Comments: I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility.

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From:	mailinglist@capitol.hawaii.gov
Sent:	Monday, March 27, 2017 8:48 PM
То:	CPCtestimony
Cc:	soysprout@yahoo.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/27/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Cynthia King	Individual	Support	Yes

Comments: I would like to express my sincere apologies for submitting late testimony. I respectfully request that the Committee on Consumer Protection and Commerce consider this testimony as they evaluate this bill. I support SB185, with the proposed requirement that all day care providers must obtain and maintain liability insurance as a condition to operate a state licensed child care facility. My son Wiley was almost four months old when he passed away under the care of a State licensed day care provider. We now know that she was caring for far more than the legal number of children at the time of Wiley's death, and we suspect that negligence played a role. The Honolulu Police Dept., Office of the Prosecuting Attorney and State Attorney General's office have not pursued criminal charges against this provider. Our family has been unable to pursue a legal case against this provider in civil court because the provider has no money or assets to pursue. The cost of a wrongful death lawsuit like this could total hundreds of thousands of dollars...which means even civil attorneys who might be interested in litigation would be unable to recoup their costs. I believe that the criminal justice system should be provided the legal authority to appropriately pursue day care providers who cause the death or serious injury of a child as a result of negligence or reckless disregard of day care laws. However if criminal charges are not, or cannot be pursued, I believe the requirement of day care providers to maintain liability insurance would ensure that families have the option to take action in civil court, to pursue justice for their family as well as appropriate damages. DHS has made the argument that they do not want to further burden day care providers. I would argue strongly that if the State of Hawaii is giving their stamp of approval to these providers, that there is a responsibility to ensure that protections are in place for the providers and for the families they serve. DHS will further argue that those costs will likely be passed on to families. Again, I would argue that families are already willing to pay more for licensed providers, and are in fact already paying more, based on the belief that these protections are already in place. At present they are investing in a false sense of security.

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From:	mailinglist@capitol.hawaii.gov
Sent:	Monday, March 27, 2017 6:26 AM
То:	CPCtestimony
Cc:	iris_iris03@yahoo.com
Subject:	*Submitted testimony for SB185 on Mar 28, 2017 14:00PM*

Submitted on: 3/27/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
emily king	Individual	Support	No

Comments:

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From:	mailinglist@capitol.hawaii.gov
Sent:	Tuesday, March 28, 2017 7:38 AM
То:	CPCtestimony
Cc:	lapp@hawaii.edu
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/28/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Eko Lapp	Individual	Support	No

Comments: Aloha, My name is Eko Lapp and I'm a mother and an active voter. I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility. Mahalo

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From:	mailinglist@capitol.hawaii.gov
Sent:	Saturday, March 25, 2017 9:20 AM
То:	CPCtestimony
Cc:	emagnett@hotmail.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/25/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Erin Buehler	Individual	Comments Only	No

Comments: I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility.

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From:	mailinglist@capitol.hawaii.gov
Sent:	Saturday, March 25, 2017 3:47 PM
То:	CPCtestimony
Cc:	g.nmi.fu@gmail.com
Subject:	*Submitted testimony for SB185 on Mar 28, 2017 14:00PM*

Submitted on: 3/25/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
george fujita	Individual	Support	No

Comments:

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From:	mailinglist@capitol.hawaii.gov
Sent:	Saturday, March 25, 2017 12:39 PM
То:	CPCtestimony
Cc:	jane.fujita@gmail.com
Subject:	*Submitted testimony for SB185 on Mar 28, 2017 14:00PM*

Submitted on: 3/25/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Jane Fujita	Individual	Support	No

Comments:

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From:	mailinglist@capitol.hawaii.gov
Sent:	Sunday, March 26, 2017 11:42 PM
То:	CPCtestimony
Cc:	jgraham3154@gmail.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/26/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Jason Graham	Individual	Support	No

Comments: I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility.

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From:	mailinglist@capitol.hawaii.gov
Sent:	Saturday, March 25, 2017 9:28 AM
То:	CPCtestimony
Cc:	jeanedwards@wildblue.net
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/25/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Jean Edwards	Individual	Support	No

Comments: I am writing to express my strong support of this bill. It will provide a very needed element in child care center operations. Thank you

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From:	mailinglist@capitol.hawaii.gov
Sent:	Monday, March 27, 2017 8:25 PM
То:	CPCtestimony
Cc:	jmuir@hawaii.edu
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/27/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
jeff muir	Individual	Support	No

Comments: I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility.

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From:	mailinglist@capitol.hawaii.gov
Sent:	Saturday, March 25, 2017 8:58 PM
То:	CPCtestimony
Cc:	kiko_mcmurry@hotmail.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/25/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Jennifer Kiyoko Camp	Individual	Support	No

Comments: As a mother and resident of Volcano, I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility. It makes no sense that other places that take responsibility for the care of our children have insurance, e.g., schools, bus drivers, enrichment programs, yet childcare operations do not.

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From:	mailinglist@capitol.hawaii.gov
Sent:	Monday, March 27, 2017 9:06 PM
То:	CPCtestimony
Cc:	banillavean@yahoo.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/27/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Jenny Prior	Individual	Support	No

Comments: I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility.

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From:	mailinglist@capitol.hawaii.gov
Sent:	Monday, March 27, 2017 10:42 AM
То:	CPCtestimony
Cc:	zombies@hawaii.rr.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/27/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Jim Hayden	Individual	Support	No

Comments: I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility.

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From:	mailinglist@capitol.hawaii.gov
Sent:	Monday, March 27, 2017 9:14 PM
То:	CPCtestimony
Cc:	jpvmapa@gmail.com
Subject:	*Submitted testimony for SB185 on Mar 28, 2017 14:00PM*

Submitted on: 3/27/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
John Vetter	Individual	Support	No

Comments:

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From:	mailinglist@capitol.hawaii.gov
Sent:	Tuesday, March 28, 2017 8:11 AM
То:	CPCtestimony
Cc:	kamal.kapadia@gmail.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/28/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Kamal Kapadia	Individual	Support	No

Comments: I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility.

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From:	mailinglist@capitol.hawaii.gov
Sent:	Friday, March 24, 2017 4:04 PM
То:	CPCtestimony
Cc:	KarinNomura1@gmail.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/24/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Karin Nomura	Individual	Support	No

Comments: I think having insurance in the event of an accident is something that should occur as they deal with other peoples lives. Follows along the lines of schools, drivers, etc. But I'd also like to be on record that after a public case, that laws regulating the other types of "day care" places available, need to be regulated as well.

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From:	mailinglist@capitol.hawaii.gov
Sent:	Monday, March 27, 2017 9:30 PM
То:	CPCtestimony
Cc:	katie.flanagan77@gmail.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/27/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Katie Flanagan	Individual	Support	No

Comments: I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility.

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From:	mailinglist@capitol.hawaii.gov
Sent:	Monday, March 27, 2017 7:49 AM
То:	CPCtestimony
Cc:	kellykozar@hotmail.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/27/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Kelly Kozar	Individual	Support	No

Comments: I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility.

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From:	mailinglist@capitol.hawaii.gov
Sent:	Tuesday, March 28, 2017 7:55 AM
То:	CPCtestimony
Cc:	exeditor2003@gmail.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/28/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Kenneth King	Individual	Support	No

Comments: SB185 - I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility.

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From:	mailinglist@capitol.hawaii.gov
Sent:	Monday, March 27, 2017 1:55 PM
То:	CPCtestimony
Cc:	Kmfujita4@gmail.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/27/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Kimberly Fujita	Individual	Support	No

Comments: I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility.

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From:	mailinglist@capitol.hawaii.gov
Sent:	Tuesday, March 28, 2017 8:07 AM
То:	CPCtestimony
Cc:	kristac013@hotmail.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/28/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Krista Anderson	Individual	Support	No

Comments: As a soon-to-be mother of twins and a resident of Kamuela on Hawaii Island, I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility.

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From:	mailinglist@capitol.hawaii.gov
Sent:	Monday, March 27, 2017 11:07 AM
То:	CPCtestimony
Cc:	kteranis@gmail.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/27/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Kristen Teranishi	Individual	Support	No

Comments: I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility.

Please note that testimony submitted <u>less than 24 hours prior to the hearing</u>, 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.

From:	mailinglist@capitol.hawaii.gov
Sent:	Tuesday, March 28, 2017 6:47 AM
То:	CPCtestimony
Cc:	leahlaramee@gmail.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/28/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Leah Laramee	Individual	Support	No

Comments: I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility.

Please note that testimony submitted <u>less than 24 hours prior to the hearing</u>, 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.
From:	mailinglist@capitol.hawaii.gov
Sent:	Tuesday, March 28, 2017 7:36 AM
То:	CPCtestimony
Cc:	lrcarlos.agonias@yahoo.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/28/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Leslierose Agonias	Individual	Support	No

Comments: I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility.

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From:	mailinglist@capitol.hawaii.gov
Sent:	Monday, March 27, 2017 7:41 AM
То:	CPCtestimony
Cc:	lloyd.oshiro@gmail.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/27/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Lloyd Oshiro	Individual	Support	No

Comments: I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility.

Please note that testimony submitted <u>less than 24 hours prior to the hearing</u>, 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.

From:	mailinglist@capitol.hawaii.gov
Sent:	Tuesday, March 28, 2017 8:15 AM
То:	CPCtestimony
Cc:	surfingpipe@hawaii.rr.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/28/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Marc Lambert	Individual	Support	No

Comments: I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility.

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From:	mailinglist@capitol.hawaii.gov
Sent:	Saturday, March 25, 2017 11:37 AM
То:	CPCtestimony
Cc:	sporck@hawaii.edu
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/25/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Margaret Koehler	Individual	Support	No

Comments: I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility.

Please note that testimony submitted <u>less than 24 hours prior to the hearing</u>, 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.

From:	mailinglist@capitol.hawaii.gov
Sent:	Saturday, March 25, 2017 3:24 PM
То:	CPCtestimony
Cc:	mswking1944@yahoo.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/25/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Marilyn King	Individual	Support	No

Comments: I strongly support this proposed requirement.

Please note that testimony submitted <u>less than 24 hours prior to the hearing</u>, 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.

From:	mailinglist@capitol.hawaii.gov
Sent:	Monday, March 27, 2017 7:24 AM
То:	CPCtestimony
Cc:	megkozar@hotmail.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/27/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Megan Coy	Individual	Support	No

Comments: I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility.

Please note that testimony submitted <u>less than 24 hours prior to the hearing</u>, 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.

From:	mailinglist@capitol.hawaii.gov
Sent:	Monday, March 27, 2017 11:24 AM
То:	CPCtestimony
Cc:	melanier@hawaii.edu
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/27/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Melanie Hutchinson	Individual	Support	No

Comments: I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility.

Please note that testimony submitted <u>less than 24 hours prior to the hearing</u>, 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.

From:	mailinglist@capitol.hawaii.gov
Sent:	Monday, March 27, 2017 11:01 PM
То:	CPCtestimony
Cc:	bugman@climbaloha.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/27/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Michael Richardson	Individual	Support	No

Comments: To: Hawaii State Senators From: Michael Richardson / 2241 Noah St. Honolulu Date: March 27, 2017 My name is Michael Richardson, a resident of Hawaii, parent of 4 young children, and active voter. I am writing in strong support of SB185. I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility. Sincerely, Michael Richardson, Hawaii Resident and Active Voter

Please note that testimony submitted <u>less than 24 hours prior to the hearing</u>, 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.

From:	mailinglist@capitol.hawaii.gov
Sent:	Sunday, March 26, 2017 2:11 PM
То:	CPCtestimony
Cc:	aislinnstone@yahoo.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/26/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Michelle Connolly	Individual	Comments Only	No

Comments: SB185 - I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility.

Please note that testimony submitted <u>less than 24 hours prior to the hearing</u>, 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.

From:	mailinglist@capitol.hawaii.gov
Sent:	Monday, March 27, 2017 3:09 PM
То:	CPCtestimony
Cc:	pauldk@hawaii.edu
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/27/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Paul Krushelnycky	Individual	Support	No

Comments: I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility.

Please note that testimony submitted <u>less than 24 hours prior to the hearing</u>, 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.

From:	mailinglist@capitol.hawaii.gov
Sent:	Monday, March 27, 2017 9:27 PM
То:	CPCtestimony
Cc:	rachelrounds@hotmail.com
Subject:	*Submitted testimony for SB185 on Mar 28, 2017 14:00PM*

Submitted on: 3/27/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Rachel Rounds	Individual	Support	No

Comments:

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From:	mailinglist@capitol.hawaii.gov
Sent:	Sunday, March 26, 2017 5:36 PM
То:	CPCtestimony
Cc:	rosemarymm2003@yahoo.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/26/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Rosemary Malvey	Individual	Comments Only	No

Comments: As a parent and a grandparent and a former working mother who used daycare for many years I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility.

Please note that testimony submitted <u>less than 24 hours prior to the hearing</u>, 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.

From:	mailinglist@capitol.hawaii.gov
Sent:	Saturday, March 25, 2017 11:12 AM
То:	CPCtestimony
Cc:	askins.sally@gmail.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/25/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Sally Askins	Individual	Support	No

Comments: I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility

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From:	mailinglist@capitol.hawaii.gov
Sent:	Tuesday, March 28, 2017 6:38 AM
То:	CPCtestimony
Cc:	askins.sally@gmail.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/28/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Sally Askins	Individual	Support	No

Comments: I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility.

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From:	mailinglist@capitol.hawaii.gov
Sent:	Monday, March 27, 2017 7:32 AM
То:	CPCtestimony
Cc:	skozar@hotmail.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/27/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Shannon Cianciola	Individual	Support	No

Comments: I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility.

Please note that testimony submitted <u>less than 24 hours prior to the hearing</u>, 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.

From:	mailinglist@capitol.hawaii.gov
Sent:	Monday, March 27, 2017 4:23 PM
То:	CPCtestimony
Cc:	indigo_oman@yahoo.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/27/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Stephanie Benson	Individual	Support	No

Comments: As a mother of a child who attended child care as an infant and toddler, I strongly support the proposed requirement that all child care providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility.

Please note that testimony submitted <u>less than 24 hours prior to the hearing</u>, 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.

From:	mailinglist@capitol.hawaii.gov
Sent:	Saturday, March 25, 2017 9:34 AM
То:	CPCtestimony
Cc:	sjoe@hawaii.edu
Subject:	*Submitted testimony for SB185 on Mar 28, 2017 14:00PM*

Submitted on: 3/25/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Stephanie M. Joe	Individual	Support	No

Comments:

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From:	mailinglist@capitol.hawaii.gov
Sent:	Monday, March 27, 2017 7:36 AM
То:	CPCtestimony
Cc:	manninga001@hawaii.rr.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/27/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Steve Montgomery & Anita Manning	Individual	Support	No

Comments: I strongly support the proposed requirement that all child care providers must obtain and maintain liability insurance as a condition of being licensed, having temporary permission, or registration to operate a child care facility. This is important protection for both operator and families - the insuring firm will vet those buying policies and have requirements to protect the insurance company - which will mean safer child care facilities.

Please note that testimony submitted <u>less than 24 hours prior to the hearing</u>, 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.

From:	mailinglist@capitol.hawaii.gov
Sent:	Tuesday, March 28, 2017 4:36 AM
То:	CPCtestimony
Cc:	skhenness@yahoo.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/28/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
susan henness	Individual	Support	No

Comments: Liability insurance for every business must be required.

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From:	mailinglist@capitol.hawaii.gov
Sent:	Saturday, March 25, 2017 12:00 PM
То:	CPCtestimony
Cc:	wmeguro@gmail.com
Subject:	*Submitted testimony for SB185 on Mar 28, 2017 14:00PM*

Submitted on: 3/25/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Wendy Meguro	Individual	Support	No

Comments:

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From:	mailinglist@capitol.hawaii.gov
Sent:	Monday, March 27, 2017 10:50 PM
То:	CPCtestimony
Cc:	wumipeg@yahoo.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/27/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Wendy Umipeg-Wurtz	Individual	Support	No

Comments: I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility.

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From:	mailinglist@capitol.hawaii.gov
Sent:	Monday, March 27, 2017 5:41 PM
То:	CPCtestimony
Cc:	muirwdm@gmail.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/27/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
william muir	Individual	Support	No

Comments: I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility.

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From:	mailinglist@capitol.hawaii.gov
Sent:	Monday, March 27, 2017 7:43 AM
То:	CPCtestimony
Cc:	yuby40@gmail.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/27/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Yubin Sol	Individual	Support	No

Comments: I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility.

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From:	mailinglist@capitol.hawaii.gov
Sent:	Monday, March 27, 2017 10:41 AM
То:	CPCtestimony
Cc:	yikker@live.com
Subject:	Submitted testimony for SB185 on Mar 28, 2017 14:00PM

Submitted on: 3/27/2017 Testimony for CPC on Mar 28, 2017 14:00PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Yvonne Rodgers	Individual	Comments Only	No

Comments: I strongly support the proposed requirement that all providers must obtain and maintain liability insurance as a condition of licensure, temporary permission, or registration to operate a child care facility.

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