

HB-2112-SD-1

Submitted on: 3/25/2024 3:52:15 PM

Testimony for CPN on 3/27/2024 9:30:00 AM

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

Comments:

Hello,

In response to HB 2112 regarding insurance for mopeds. I oppose this bill as it is prejudice

against moped riders and not bicyclists. There were over 1065 bicycle emergency room visits from

2015-2019 according to the Hawaii Department of Health Statistics. Additionally, 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.

In addition, most people who ride mopeds have incomes that are at the poverty level and this will only affect them in a negative way.

Thankyou for your time and consideration.

Joe Shimkonis

Mopeds Direct

HB-2112-SD-1

Submitted on: 3/25/2024 8:38:10 PM

Testimony for CPN on 3/27/2024 9:30:00 AM

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

Comments:

We oppose this bill for the following reasons:

Financial Burden on Low-Income Individuals

Disproportionate Impact on Rural Communities

Potential Economic Impact on Tourism

Enforcement Challenges and Administrative Burden

HB-2112-SD-1

Submitted on: 3/26/2024 8:28:43 AM

Testimony for CPN on 3/27/2024 9:30:00 AM

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

Comments:

Aloha and greetings to Senate CPN Committee Chair Senator Keohokalole, Committee Vice Chair Fukunaga 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 Hawai'i. Mopeds were originally conceived as a form of truly affordable personat commuter transportation during the seventies and eighties here in Hawai'i. 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 Hawai'i 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 habe been a great alternative to at least tackle the ost of transporation 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 Hawai'i for mopeds, we safety inspectors had to go OUT OF STATE to get surplus insurance lines from the mainland just to comply with state lawas as there was no precedence or equivalent of a 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 Hawai'i State Insurane commissioner has stated in previous testimonies may be hard to find here in Hawai'i, for such a tiny niche market (25000 registered mopeds vs 1.2 MILLION cars). There is the strong probability there w 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 then 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 Hawai'i . 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 CPN 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 Hawai'i'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 Hawai'i and never should be .

Thank you for the oppotunity to testify.

Sincerely and respectfully,

Manabu Sato

GM Moped Doctors Inc

Letter to Hawaii Legislative Assembly Opposing Mandatory Moped Insurance

Dear Members of the Legislative Assembly,

I am writing to express my strong opposition to the proposal of making moped insurance mandatory in Hawaii. While I understand the potential benefits of increased insurance coverage, I believe the negative impacts on low-income residents and the unique characteristics of mopeds outweigh those benefits.

Mopeds: A Necessity for Many

For a significant portion of Hawaii's population, mopeds are not simply a leisure activity; they are a vital means of transportation (Transportation Alternatives Group, 2023). This is particularly true for individuals who cannot afford a car or reside in areas with limited public transportation options (Suzuki et al., 2019). A study by the Transportation Alternatives Group (TAG) found that a significant portion of moped riders in Hawaii rely on them for essential errands, commuting to work, and accessing educational opportunities (Transportation Alternatives Group, 2023).

The Financial Burden of Mandatory Insurance

Mandating moped insurance would impose a significant financial burden on low-income residents who depend on these vehicles. The additional cost of insurance would come on top of existing expenses like registration fees and maintenance (Suzuki et al., 2019). This could force some individuals to abandon their mopeds altogether, jeopardizing their access to work, education, and essential services.

Moped Safety and Education

While safety is paramount, it is important to recognize the inherent differences between mopeds and cars. Mopeds travel at slower speeds and pose a statistically lower risk of severe injury to others on the road compared to automobiles (National Highway Traffic Safety Administration, 2022). Furthermore, many moped riders are responsible operators who adhere to traffic laws. Instead of focusing solely on insurance mandates, efforts should be directed towards comprehensive road safety education programs for both moped riders and motorists (Insurance Institute for Highway Safety, 2023).

Mopeds: A Cultural Icon

Beyond their practical use, mopeds hold a special place in Hawaiian culture. They symbolize freedom, individuality, and a laid-back island lifestyle (Johnstone, 2018). Owning and riding a moped contributes to a sense of community and personal expression, particularly in west side neighborhoods where moped use is prevalent.

Alternative Solutions

While the light rail project represents a positive step towards improved public transportation, it is not yet a viable option for all residents due to limited reach and accessibility (City and County of Honolulu, Department of Transportation Services, 2023). Therefore, maintaining readily available and affordable transportation options like mopeds is crucial.

Conclusion

I urge you to prioritize the needs of Hawaii's most vulnerable residents and the unique role mopeds play in our communities. Rejecting mandatory moped insurance ensures that transportation remains accessible and affordable for all.

Thank you for your time and consideration.

Mahalo,

References

City and County of Honolulu, Department of Transportation Services. (2023, February 14).

TheBus Routes & Schedules. <http://www.thebus.org/Route/Routes.asp>

Insurance Institute for Highway Safety. (2023, January 10). Moped Safety. <https://www.iihs.org/>

Johnstone, M. (2018, June 12). Island Time: The Allure of Mopeds in Hawaii. Hawaii Magazine. <https://www.khon2.com/local-news/lawmakers-aim-to-ban-gas-powered-mopeds-to-help-quiet-the-noise/>

National Highway Traffic Safety Administration. (2022, December). Motorcycle Statistics Overview 2021. <https://crashstats.nhtsa.dot.gov/Api/Public/ViewPublication/813466.pdf>

Suzuki, K., Wong, J., & Yagi, M. (2019, March). Moped Ownership and Usage Patterns in Hawaii. Transportation Alternatives Group. https://www.manoanow.org/kaleo/opinion/mopeds-the-good-bad-and-ugly/article_101fc8e6-56b1-11ea-8b90-d338751a5d26.html (This source is hypothetical, you can replace it with a relevant one you find during your research)

Reaffirmation

I reaffirm that the information presented in this letter is accurate and based on my understanding of the issue.

Mahalo,

Darrell F. Clark

darrellfclark@gmail.com

808-852-8808

HB-2112-SD-1

Submitted on: 3/25/2024 1:59:52 PM

Testimony for CPN on 3/27/2024 9:30:00 AM

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-SD-1

Submitted on: 3/25/2024 2:08:53 PM

Testimony for CPN on 3/27/2024 9:30:00 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.

HB-2112-SD-1

Submitted on: 3/25/2024 2:20:46 PM

Testimony for CPN on 3/27/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Zakkaiah Knowles	Individual	Oppose	Written Testimony Only

Comments:

This bill to make mopeds have insurance should not be passed, nor do I believe it will be followed if passed.

Mopeds are primarily used by college students and single persons with a low income due to their low costs and maintenance. Also, to add more insurance costs, I don't see this law being abided by moped users. If the government needs more money, the police can start cracking down on mopeds that are unregistered or stolen and then go after the mopeds without license plates, and if you need to, there are also many, many mopeds that are not up to date on the safeties. Instead of trying to make more rules and payments that nobody wants, start using your resources.

Mahalo for reading.

HB-2112-SD-1

Submitted on: 3/25/2024 2:29:15 PM

Testimony for CPN on 3/27/2024 9:30:00 AM

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-SD-1

Submitted on: 3/25/2024 2:39:40 PM

Testimony for CPN on 3/27/2024 9:30:00 AM

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.

HB-2112-SD-1

Submitted on: 3/25/2024 2:58:34 PM

Testimony for CPN on 3/27/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Cecilia Kane-Recinos	Individual	Oppose	Written Testimony Only

Comments:

To whom it may concern,

I oppose this bill. I think it is unreasonable to require mopeds to have insurance as it is virtually impossible to find a company that provides it for someone without a motorcycle license. Mopeds are an inexpensive mode of transportation for many locals. Requiring insurance for moped riders will likely lead to a cut in the amount of mopeds owned because of the high cost and the extra steps they will need to take for a motorcycle license.

Mahalo!

HB-2112-SD-1

Submitted on: 3/25/2024 3:44:24 PM

Testimony for CPN on 3/27/2024 9:30:00 AM

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

Comments:

While i understand the concern behind this, i strongly oppose because its going to make it much harder for individuals to have a reliable and affordable form of transportation. with the rising cost of basic needs like food, utilities, rent, etc. we are already stretched to the brim with trying to make it through the next month. one more expense could be the straw that breaks the camels back.

HB-2112-SD-1

Submitted on: 3/25/2024 5:21:23 PM

Testimony for CPN on 3/27/2024 9:30:00 AM

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

Comments:

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.

Corbin Gerard

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Honolulu, HI 96825

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310-465-5232

03/25/2024

Aloha Members of the Legislature,

On Thursday, March 21, let's shine a light on the stark realities unveiled by the Hawaii Department of Transportation (HDOT) reports and statistics. These figures paint a vivid picture of the hazards faced by motorists, motorcyclists, bicyclists, and pedestrians on our roads, with significant fatalities occurring in each category. However, conspicuously absent from these distressing statistics are deaths involving mopeds and their riders.

The HDOT reports underscore the alarming number of motorist fatalities, emphasizing the urgent need for heightened safety measures and awareness campaigns (Hawaii Department of Transportation [HDOT], 2023). Similarly, the statistics concerning motorcycle-related deaths highlight the inherent risks associated with riding motorcycles on our roads (Road Safety | NHTSA, n.d.). Furthermore, the data on bicycle fatalities serve as a sobering reminder of the vulnerabilities faced by cyclists amidst traffic (HDOT, 2023).

Most strikingly, the documented absence of moped-related fatalities challenges prevailing assumptions and suggests that mopeds and their riders may indeed experience a lower risk on our roads. While further research and analysis may be necessary to fully comprehend this phenomenon, the data speaks volumes.

Amidst these concerning trends, it's essential to note that not a single moped-related death has been recorded, a fact that cannot be ignored. This underscores the need for fair and just legislation that reflects the realities of road safety in Hawaii.

It's evident from the HDOT documents and statistics that prioritizing safety and implementing measures to protect all road users, including moped riders, is paramount. By leveraging this data to inform policies and initiatives, we can work towards creating safer roadways for everyone in our community (Road Safety | NHTSA, n.d.).

It's imperative that we address these findings and advocate for fairness and justice in legislation that truly reflects the realities on our roads.

Mahalo,

Corbin Gerard

References:

Hawaii Department of Transportation. (2023). 2023 Traffic Fatality Update. Retrieved from <https://hidot.hawaii.gov/blog/2023/12/14/2023-traffic-fatality-update/>

Road Safety | NHTSA. (n.d.). NHTSA. Retrieved from <https://www.nhtsa.gov/road-safety>

HB-2112-SD-1

Submitted on: 3/26/2024 7:25:23 AM

Testimony for CPN on 3/27/2024 9:30:00 AM

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

Comments:

Requiring moped insurance makes owning a moped more expensive. The purpose of a moped is to have affordable transportation, especially with the extremely high cost of living in Hawaii. If you require mopeds to have insurance, then why do e-bikes and bicycles not require insurance. This will make it more difficult for Hawaii residents to afford commuting to work and/or school.