Submitted on: 2/26/2024 8:08:03 AM Testimony for CPC on 2/28/2024 2:00:00 PM

Submitted By	Organization	<b>Testifier Position</b>	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.
- 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

Submitted on: 2/26/2024 7:47:47 PM Testimony for CPC on 2/28/2024 2:00:00 PM

Submitted By	Organization	<b>Testifier Position</b>	Testify
Moped Garage	Moped Garage	Oppose	Written Testimony Only

#### Comments:

I am writing to express my strong opposition to House Bill 2112, which proposes to mandate insurance coverage for moped riders. While I understand the importance of promoting road safety and ensuring financial responsibility, I believe that this particular legislative approach may have unintended consequences and disproportionately affect a specific group of individuals.

Firstly, it is essential to recognize that mopeds, by their nature, differ significantly from larger motor vehicles in terms of speed, size, and impact. Mopeds are generally used for short-distance commuting, often in urban areas where the risk of severe accidents is comparatively lower. Imposing insurance requirements designed for traditional motor vehicles on mopeds may not be a proportional response to the actual risks associated with moped usage.

Secondly, many moped riders are individuals with limited financial means who rely on these affordable modes of transportation for their daily commute. Introducing mandatory insurance could create an additional financial burden for these riders, potentially making it more difficult for them to access essential transportation. This could inadvertently result in negative social and economic consequences, particularly for low-income individuals who depend on mopeds as a cost-effective means of transportation.

Furthermore, there is a concern that mandatory insurance could lead to an increase in the number of uninsured moped riders. Some individuals may find it challenging to afford insurance premiums or may be unaware of the new requirement, leading to unintentional violations of the law. This could ultimately undermine the goal of promoting responsible behavior on the road.

Instead of mandating insurance for moped riders, I propose that alternative measures be considered, such as enhanced education programs, safety awareness campaigns, and infrastructure improvements tailored to the unique characteristics of moped transportation. These approaches can address the specific needs and challenges associated with moped usage without imposing financial hardships on an already economically vulnerable population.

Thank you for your attention to this matter, and I appreciate your dedication to creating legislation that benefits the well-being of our community.

Sincerely,

Joel Pena

#### HB-2112-HD-1 Submitted on: 2/27/2024 1:59:49 PM Testimony for CPC on 2/28/2024 2:00:00 PM

Submitted By	Organization	<b>Testifier Position</b>	Testify
Manabo Sato	Moped Doctors Inc	Oppose	Written Testimony Only

#### Comments:

Aloha and thank you to rep. Nakashima, chair of the CPC committee, vice chair rep. Sayama and all the members of the committee and house, thank you for the opportunity allowing me to testify. 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 eightiers 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 insruance 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 iused 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. TRN says that the hawaii state insurance commission expressed doubt about insurance carriers even offering moped insurance in hawaii, TRN also expresses concern this will increase the cost of transportation for those who cant afford a car and rely on mopeds. CPC should also note that every sigle testimony that came from the public unanimously opposed this bill. Mahalo

Submitted on: 2/24/2024 4:11:04 PM Testimony for CPC on 2/28/2024 2:00:00 PM

Submitted By	Organization	<b>Testifier Position</b>	Testify
Robert Pitman	Individual	Oppose	Written Testimony Only

Comments:

Mopeds are a more affordable alternative than cars. Adding the insurance requirement will make more people consider cars, which are much more dangerous and very unaffordable. Individuals should be able to choose if they want to insure their mopeds.

Submitted on: 2/26/2024 8:54:31 AM Testimony for CPC on 2/28/2024 2:00:00 PM

Submitted By	Organization	<b>Testifier Position</b>	Testify
Mike Rosenman	Individual	Oppose	In Person

Comments:

Adding more cost to own a moped defeats the purpouse of having a moped.

These bikes are used by people that go to work every day, the damage a moped creates during and accident is minimum and most of the moped drivers will not be able to afford personal injury policies.

Submitted on: 2/26/2024 11:54:14 AM Testimony for CPC on 2/28/2024 2:00:00 PM

Submitted By	Organization	<b>Testifier Position</b>	Testify
Michael	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-HD-1 Submitted on: 2/26/2024 11:56:23 AM Testimony for CPC on 2/28/2024 2:00:00 PM

Submitted By	Organization	<b>Testifier Position</b>	Testify
Jayanne Palma	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill

Submitted on: 2/26/2024 12:05:23 PM Testimony for CPC on 2/28/2024 2:00:00 PM

Submitted By	Organization	<b>Testifier Position</b>	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!

Cecilia Kane-Recinos

Submitted on: 2/26/2024 12:16:53 PM Testimony for CPC on 2/28/2024 2:00:00 PM

Submitted By	Organization	<b>Testifier Position</b>	Testify
lillianna shirley	Individual	Oppose	Written Testimony Only

Comments:

Aloha,

I oppose this Bill. I find it very unreasonable to require mopeds to have insurance as many insurance companies won't provide insurance unless the person has a motorcycle license. Which most people driving mopeds do not have. Mopeds are supposed to be an inexpensive yet efficient way of getting around. Making people get insurance will make owning a moped more expensive. I feel that we will also see a decrease in moped drivers because as I previously stated not many people have a motorcycle license. The high cost of living within this state is already expensive there's no need to add another bill for locals.

Mahalo!

Submitted on: 2/26/2024 12:28:02 PM Testimony for CPC on 2/28/2024 2:00:00 PM

Submitted By	Organization	<b>Testifier Position</b>	Testify
Ian McKinstry	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill. Requiring mopeds to have insurance will then force all moped owners to acquire an M1 license. By passing this bill you will make the lives of working-class kamaaina harder by adding additional restrictions to their transportation options.

Submitted on: 2/26/2024 1:29:10 PM Testimony for CPC on 2/28/2024 2:00:00 PM

Submitted By	Organization	<b>Testifier Position</b>	Testify
Matt	Individual	Oppose	Written Testimony Only

Comments:

Stop trying to tie people down so much! Freedom for all!

Submitted on: 2/26/2024 3:53:47 PM Testimony for CPC on 2/28/2024 2:00:00 PM

Submitted By	Organization	<b>Testifier Position</b>	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.

Submitted on: 2/26/2024 5:25:33 PM Testimony for CPC on 2/28/2024 2:00:00 PM

Submitted By	Organization	<b>Testifier Position</b>	Testify
Andrew	Individual	Oppose	Written Testimony Only

Comments:

There are moped accidents all the time in Waikiki. As an owner of a moped, insurance is nice to have but the 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

Submitted on: 2/26/2024 5:25:39 PM Testimony for CPC on 2/28/2024 2:00:00 PM

Submitted By	Organization	<b>Testifier Position</b>	Testify
Zakkaiah Knowles	Individual	Oppose	Written Testimony Only

Comments:

Most insurance don't want to cover mopeds especially out here due to the insane rate at which mopeds get stolen on island and especially how little of them get recovered by the police department. In my expierience the police force on island do not care if your moped gets stolen or even if you know where it is with a tracker. Moped insurance will also be expensive and moped riders are looking for cheaper otherwise more would get the faster better scooters that actually already need insurance. Do not make it mandatory for mopeds to have insurance please!

Submitted on: 2/26/2024 5:29:30 PM Testimony for CPC on 2/28/2024 2:00:00 PM

Submitted By	Organization	<b>Testifier Position</b>	Testify
Kevin Oberhofer	Individual	Oppose	Written Testimony Only

Comments:

I'm against the proposed bill HB2112, as it seems impractical to mandate insurance for mopeds, especially considering that most insurers don't offer moped insurance without a motorcycle license. Mopeds offer a cost-effective transportation solution for numerous residents. Imposing insurance requirements could significantly increase the cost of moped ownership, disproportionately affecting those on a tight budget in an already costly state. This could potentially exclude a large number of moped users, as many might be reluctant or unable to obtain a motorcycle license.

#### HB-2112-HD-1 Submitted on: 2/26/2024 8:41:11 PM Testimony for CPC on 2/28/2024 2:00:00 PM

Submitted By	Organization	<b>Testifier Position</b>	Testify
morgan charles	Individual	Oppose	Written Testimony Only

#### Comments:

I am writing to express my strong opposition to the proposed bill that aims to mandate insurance for mopeds in Hawaii. I believe that such a requirement is unnecessary and would place an undue burden on individuals, particularly those who rely on mopeds for their daily transportation needs.

Mopeds, by nature, are low-capacity vehicles with engines that pose minimal threat compared to larger vehicles. Unlike cars and motorcycles, mopeds typically have a lower maximum speed and are not designed for high-risk activities. The argument for mandating insurance on mopeds lacks a reasonable basis, as the risk they pose to public safety is significantly lower compared to other motor vehicles.

One of the primary concerns is the financial strain this mandatory insurance would impose on moped owners. Many individuals, including myself, use mopeds as an affordable and practical means of transportation. Forcing insurance coverage would only increase the overall cost of ownership, making it difficult for low-income residents to afford this mode of transportation.

I would like to share my personal experience with my moped from Doodash, highlighting its efficiency and affordability. Since using a moped, I have experienced a considerable reduction in commuting costs and contributed to a lower carbon footprint. Mandating insurance would undermine the very essence of why mopeds are chosen by many individuals in the first place – as an accessible and economical mode of transport.

Furthermore, a significant number of people in our city rely on mopeds for their livelihoods. Delivery drivers, in particular, heavily depend on these vehicles to fulfill their work obligations efficiently. Imposing insurance requirements would disproportionately affect these individuals, potentially jeopardizing their ability to make a living.

In conclusion, I urge you to reconsider the proposed bill and its potential consequences on moped owners in Hawaii. Instead of burdening individuals with an unnecessary insurance mandate, we should focus on promoting the continued use of mopeds as an environmentally friendly and affordable means of transportation.

Thank you for considering my perspective on this matter.

Submitted on: 2/26/2024 9:49:46 PM Testimony for CPC on 2/28/2024 2:00:00 PM

Submitted By	Organization	<b>Testifier Position</b>	Testify
Stephen Cox	Individual	Oppose	Written Testimony Only

Comments:

Hello,

My name is Stephen Cox. I am a college student and a resident of O'ahu. When I heard of bill 2112 regarding moped insurance, I was upset. As a college student, I rely on a moped to get me where I need to go for much cheaper than a car. Despite working three part-time jobs, I am still struggling to make ends meet. Although I understand that moped insurance would be less than insurance for a car, it would still be extra money that I, as a law abiding citizen, would have to pay. 50cc mopeds are much less likely to cause property damage or bodily injury when compared to other types of vehicles so it doesn't make sense to force users of mopeds to carry insurance. Please don't hurt law abiding citizens like me by forcing us to pay for insurace on our mopeds.

## HB-2112-HD-1

Submitted on: 2/27/2024 4:48:10 PM Testimony for CPC on 2/28/2024 2:00:00 PM



Submitted By	Organization	<b>Testifier Position</b>	Testify
Mark Nakanishi	Individual	Oppose	Written Testimony Only

#### Comments:

I hope this letter finds you well. I am writing to express my strong opposition to HB2112, which proposes mandatory insurance for moped riders in Hawai'i. While I understand the importance of promoting safety on our roads, I believe that this bill places an unnecessary burden on moped riders, particularly considering the already high cost of living in our beautiful state.

Hawai'i residents are already grappling with the challenges of a high cost of living, and many are struggling to make ends meet. Introducing mandatory insurance for moped riders would only exacerbate the financial strain to residents, especially those who rely on mopeds as an affordable means of transportation.

Mopeds are often chosen by individuals seeking a cost-effective and fuel-efficient mode of transportation, especially given the rising prices of gasoline and the limited availability of public transportation in certain areas. Forcing these individuals to purchase insurance would add an additional layer of expense that may prove to be unaffordable for many.

Furthermore, it is crucial to consider that mopeds are generally smaller, slower vehicles that pose a lower risk on the road compared to larger motorized vehicles.

Rather than burdening moped riders with additional financial obligations, I propose that we focus on alternative measures to enhance road safety. Increased education and awareness campaigns, improved road infrastructure, and enhanced traffic management strategies can contribute significantly to a safer environment without placing an undue financial strain on our residents.

In conclusion, I respectfully urge the committee to reconsider HB2112 and its implications on the residents of Hawai'i. Let us work together to find more balanced and equitable solutions to promote road safety without disproportionately affecting those already facing financial challenges.

Thank you for your time and consideration.

# HB-2112-HD-1

Submitted on: 2/27/2024 8:20:51 PM Testimony for CPC on 2/28/2024 2:00:00 PM



Submitted By	Organization	<b>Testifier Position</b>	Testify
Scott Janssen	Individual	Oppose	Written Testimony Only

Comments:

Please do not pass this we can't afford any extra costs.

# HB-2112-HD-1

Submitted on: 2/28/2024 12:42:49 AM Testimony for CPC on 2/28/2024 2:00:00 PM



Submitted By	Organization	<b>Testifier Position</b>	Testify
Brock	Individual	Oppose	Written Testimony Only

Comments:

I don't think we should have to have insurance. Focus more on the cost of all the regulations on e-bikes instead of moped riders. My building doesn't even have room to park a car so moped is my only option.

#### HB-2112-HD-1

Submitted on: 2/28/2024 1:35:02 AM Testimony for CPC on 2/28/2024 2:00:00 PM



Submitted By	Organization	<b>Testifier Position</b>	Testify
Victoria Bembo	Individual	Oppose	Written Testimony Only

#### Comments:

As a resident of Hawaii, I've found that moped insurance isn't necessary due to the unique circumstances of our state. With our consistently pleasant weather and relatively low traffic congestion, the risks associated with operating a moped are significantly reduced compared to other areas. Additionally, Hawaii's no-fault insurance system for motor vehicles means that in the rare event of an accident, medical expenses are typically covered by each party's insurance regardless of fault, further mitigating the need for specific moped insurance. Overall, the combination of favorable weather conditions and insurance regulations make moped insurance unnecessary for residents of Hawaii.

As a college student at the University of Hawaii at Manoa, I can attest to the fact that moped insurance is an unnecessary expense for students, especially considering the demographics of the student body. Many students at UH Manoa are either transfer students or come from out of state, often without their own moped or with limited use of one. With the transient nature of student life, the cost of obtaining and maintaining moped insurance may not be justified, particularly when many students rely on public transportation or walking to get around campus and the surrounding areas. Instead, students prioritize expenses such as tuition, textbooks, and housing, making moped insurance an impractical addition to their financial burden. Therefore, for college students at UH Manoa, moped insurance is viewed as an unneeded expense given the circumstances of the student population and their transportation needs.

## HB-2112-HD-1

Submitted on: 2/28/2024 5:48:28 AM Testimony for CPC on 2/28/2024 2:00:00 PM



Submitted By	Organization	<b>Testifier Position</b>	Testify
Robert Bucknam	Individual	Oppose	Written Testimony Only

Comments:

I firmly oppose this bill. This will further add financial hardships to Hawaii people who are already using moped because they cannot afford a car. Moped and bike riders are helping ease traffic problems on Oahu and better on the environment. Moped riders do not have powerful engines and cannot go on freeways or interstate highways. If this bill is passed, it will be a bad thing for our economy as many people won't be able to get to work and school. Please do not pass this dumb bill. Thank you

## HB-2112-HD-1

Submitted on: 2/28/2024 8:10:19 AM Testimony for CPC on 2/28/2024 2:00:00 PM



Submitted By	Organization	<b>Testifier Position</b>	Testify
Brittny Zeeman	Individual	Oppose	Written Testimony Only

Comments:

Aloha,

My name is Brittny and I oppose this bill being passed. Moped are intended to be reasonably priced in this rising economy and requiring insurance will only further the financial burden on individuals, like myself, who have a moped because of the financial convenience they provide.

Thank you

# HB-2112-HD-1

Submitted on: 2/28/2024 10:28:25 AM Testimony for CPC on 2/28/2024 2:00:00 PM



Submitted By	Organization	<b>Testifier Position</b>	Testify
Edward Roberson	Individual	Oppose	Written Testimony Only

Comments:

I oppose the bill. Not cost effective for moped