

While I cannot be there in person this afternoon, I did want to take a moment to encourage the committee to support HB 2237 with the inclusion of the national model language recently agreed to by virtually all personal lines insurers, the trade associations that represent them, and market-leading Transportation Network Companies (TNC).

I'll leave it to others to review the finer points of the compromise language but Farmers, as one of the first insurers to support the model language, believes strongly that this effort will reduce consumer confusion and personal exposure to loss, provide a statutory framework for safe transportation options, support continued marketplace innovation and expanded consumer choice, and will bring clarity and consistency to TNC insurance laws.

Additionally, residents in states that have passed similar legislation have already begun to benefit from the clearly defined insurance requirements for TNC's and TNC drivers. We believe this legislation will also support the state's "shared economy" ethos, adds legitimacy and safeguards to an popular, innovative industry, and facilitates the development of a robust insurance market for this new business model.

Please don't hesitate to contact me if you have any questions or need additional information. Farmers respectfully asked that you support HB 2237, once amended with the national Insurance Industry - TNC compromise language. Thanks in advance for your consideration.

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