

HOUSE COMMITTEE ON SMART GROWTH AND COMMERCE

May 2, 2001
3:15 PM

Hearing Room 50
Tapes 133 - 135

MEMBERS PRESENT: **Rep. Bill Witt, Chair**
 Rep. Tim Knopp, Vice-Chair
 Rep. Betsy Johnson, Vice-Chair
 Rep. Alan Bates
 Rep. Alan Brown
 Rep. Janet Carlson
 Rep. Richard Devlin
 Rep. Bill Garrard
 Rep. Jerry Krummel
 Rep. Laurie Monnes-Anderson
 Rep. Vicki Walker

STAFF PRESENT: **Dan Clem, Administrator**
 Patrick Brennan, Administrative Support

MEASURE/ISSUES HEARD: **HB 3980 Public Hearing and Work Session**

These minutes are in compliance with Senate and House Rules. Only text enclosed in quotation marks reports a speaker's exact words. For complete contents, please refer to the tapes.

<u>TAPE/#</u>	<u>Speaker</u>	<u>Comments</u>
TAPE 133, A		
004	Chair Witt	Calls the meeting to order at 3:40 p.m. Opens a public hearing on HB 3980.
<u>HB 3980 PUBLIC HEARING</u>		
006	Dan Clem	Committee Administrator. Gives a brief description of the bill.
024	Rep. Bates	Explains that he brought the bill as a priority measure. States the measure has two primary functions: <ul style="list-style-type: none">▪ Establishment of an oversight commission▪ Establish a method for managing moneys within the State Accident Insurance Fund (SAIF)
060	Lynn Lundquist	Indicates the –2 amendments (EXHIBIT A) have been submitted for the committee's consideration. Oregon Business Association (OBA). Testifies in support of HB 3980. States that the measure has incorporated some of the concerns voiced by the committee during previous hearings regarding HB 3797.
068	Phil Donovan	OBA. Testifies in support of HB 3980 (EXHIBIT B). Says that Rep. Bates generously offered to bring the measure forward as a priority bill. States that HB 3980 clarifies the audit process for SAIF. Says HB 3980 utilizes excess funds differently than HB 3797, and now provides tax relief by paying down the benefit fund. Mentions that the creation of an economic security fund has been split off into a different bill. Explains that the audits called for in the bill are to be performed by actuaries, who will provide a deep analysis of the earnings for SAIF.
110	Donovan	Indicates that the Examination and Accountability Commission established by the bill may direct the Treasurer to pay down costs

123	Lundquist	<p>if funds are found to be available following the actuarial analysis. States that HB 3980 addresses four questions:</p> <ul style="list-style-type: none"> ▪ Should a state agency have a controlling interest in worker's compensation insurance ▪ Whether a duopolistic worker's compensation insurance system is sustainable and good for Oregonians ▪ Whether the legislature has a fiduciary responsibility to oversee state assets, including those within SAIF ▪ Whether SAIF runs counter to and hinders private enterprise alternatives <p>Asserts that competition in a free enterprise system is the cornerstone of the economy of the United States, which is part of the reason why the bill was proposed.</p>
148	Rep. Devlin	Asks why the language in section 5 of the amended bill was considered necessary.
159	Donovan	Replies that Legislative Counsel (LC) suggested that language be retained because it provides legislative direction. Notes the requirements that are referenced in section 5.
170	Rep. Devlin	Remarks that the Secretary of State (SOS) recently issued a report that speaks to SAIF and says if HB 3980 is moved today the committee could be voting on a measure that may be changed substantially. Asks whether SOS or the Treasurer have expressed willingness to serve on an oversight board.
181	Donovan	Answers that discussions with SOS and the Treasurer have been informal but says there has not been opposition to it.
186	Rep. Carlson	Inquires about the relationship between the Examination and Accountability Commission and the Oregon Investment Council (OIC).
191	Donovan	Explains that the original bill called for an annual audit and statutory guidance. Provides examples of the types of information that the actuarial review will consider, including the overall viability of SAIF.
204	Rep. Carlson	Asks what sort of oversight is currently performed.
209	Donovan	Replies that current oversight focuses primarily on examination of claims reserves and inadequacies.
214	Rep. Carlson	Requests that additional information be provided regarding OIC's role in SAIF oversight.
220	Chair Witt	Asks whether there is anything within HB 3980 as amended by the -2 amendments limits the ability of SAIF to pay dividends.
222	Donovan	Replies negatively.
230	Rep. Krummel	Asks for an example of a private actuarial firm and what such a firm might do as part of a review of SAIF.
245	Donovan	Indicates that the intent of the bill is to bring in a large firm to provide the actuarial analysis. Indicates that a more detailed description of the actual analysis will be provided by one of the other witnesses.
256	Rep. Krummel	Asks whether the proposed process in section 4 of the amended bill is similar to that typically used by worker's compensation insurers to calculate loss adjustments.
267	Donovan	Replies that he believes it is, but defers to others who will testify later on the matter.
275	Rep. Brown	Asks whether the amended bill limits the amount SAIF can

281	Donovan	provide with regard to dividends.
300	Bruce Vickers	Responds that the bill does not create such a limitation. Columbia Helicopter. Testifies in support of HB 3980. States the measure helps create an even playing field for all workers' compensation insurers, as SAIF currently has an unfair competitive advantage. Says many employers have contributed to the large surpluses but have not seen benefits from it. Asserts that the surplus has not been properly scrutinized actuarially.
336	Mike McCallum	Oregon Restaurant Association (ORA). Testifies in support of HB 3980. Asserts that a duopoly currently exists in Oregon with regard to worker's compensation insurance, adding that it is headed toward a monopoly. Expresses optimism that HB 3980 will help determine the status of SAIF and the worker's compensation system as a whole. Says that the bill provides the means to perform the analysis, while the -2 amendments ensure that is all the bill will do.
381	Bob Shiprack	Oregon Building Trades Council. Testifies in support of HB 3980. Compares the bill favorably to HB 3797. States that employers need to understand what SAIF funds are available. Suggests that injecting investment earnings into the Worker's Benefit Fund would help the system. Describes what the Worker's Benefit Fund pays for, which includes about 50 different programs. Says Oregon is the only state that utilizes a tax to pay for these types of programs.
TAPE 134, A		
019	Rep. Krummel	Asks where Mr. Vickers received information regarding the aforementioned \$2 billion surplus.
022	Vickers	Replies that the information was provided by his insurance carrier, who indicated that the surplus has been accumulating for years.
027	Rep. Krummel	Inquires as to the source of the subsidization that SAIF is supposedly receiving. Asks who is responsible for administering the Workers Benefit Fund.
040	Shiprack	Answers that the fund is administered by the Worker's Compensation Division.
042	Rep. Walker	Asks whether SAIF should be overseen by the legislature, since the legislature created it.
048	McCallum	Replies that the legislature has not only the right, but also the responsibility to oversee SAIF.
051	Rep. Devlin	Asks what insurer provided the information to Mr. Vickers.
054	McCallum	Indicates that a representative of Liberty Northwest provided the information regarding the surplus.
056	Rep. Bates	Asks whether the competitive balance is disrupted due to SAIF's exemptions as a state agency.
061	McCallum	Responds that the study he has seen says exactly that. Adds that the SAIF fund was generated not only by SAIF but also by all companies.
080	John DiLorenzo	Oregonians for Sound Economic Policy (OSEP). Testifies in support of HB 3980 and provides informational materials (EXHIBIT C) . Says that the surplus is the property of policyholders and should be returned to them. Comments that the legislature's decisions regarding SAIF are only as good as the assumptions upon which they are based. Indicates that SAIF has appealed the judgement and is now seeking a "stay of

		execution.” Disputes that the requested documents will harm employers if made part of the public record.
137	Chair Witt	Asks whether the documents in question are subject to subpoena.
141	DiLorenzo	Answers that the documents are probably not subject to subpoena, but says the purpose of the exemption is to keep private information that involves trade secrets, to which this clearly does not apply. Argues that SAIF needs to be defined as either an agency with open records or a private agency without them, as it currently occupies the middle ground. Opines that the public is harmed if it is denied the requested information. Says HB 3980 calls for an independent actuary to test SAIF’s managerial assumptions.
191	Steve Telfer	American Alliance of Insurers. Testifies in support of HB 3980 (EXHIBIT D). States that oversight of SAIF is absolutely critical, as audits are not sufficient.
210	Brian Boe	National Association of Independent Insurers. Testifies in support of HB 3980.
216	Chair Witt	Asks if the bill as amended by the –2 amendments limits the provision of SAIF dividends.
221	DiLorenzo	Replies he does not believe so.
224	Telfer	Indicates he believes the bill to have no effect on SAIF dividends.
229	Rep. Monnes-Anderson	Asks whether the legislature should have the same access to records of private insurers, since this is an effort to level the playing field.
236	Telfer	Replies no. Says that private insurance companies have stockholders to answer to, while public entities such as SAIF answer to the public and should therefore make information known to them.
244	Fred VanNatta	Liberty Northwest. Testifies in support of HB 3980. Distributes informational materials (EXHIBIT E) concurring that the legislature has the authority to oversee SAIF funds. Says that SAIF has lost two dollars in administrative costs for every dollar coming in during 1999-2000.
280	Jim Stillwell	Controller, Harder Mechanical Contractors Inc. Testifies in support of HB 3980 (EXHIBIT F). Asserts there is an insufficient number of insurers in Oregon to adequately cover companies with regard to worker’s compensation insurance. Opines that SAIF drives off competition through its inherent competitive advantage.
310	Ed McKenney	Gem Equipment of Oregon, Inc. Testifies in support of HB 3980 (EXHIBIT G). States that SAIF uses income generated by the Industrial Accident Fund to subsidize worker’s compensation prices and drive out competition.
316	Dave Davidson	Executive Vice President and Actuary, Liberty Northwest. Testifies in support of HB 3980. Indicates that the SOS report will validate the concerns about the status of the worker’s compensation market in Oregon. Offers to provide additional information to the committee at a later time. Additional testimony in support of HB 3980 was submitted for the committee’s consideration (EXHIBITS H-L).
348	Jessica Harris	Associated General Contractors (AGC). Testifies in opposition to HB 3980 and the –2 amendments. States that there are already three entities that provide oversight of SAIF and that

360	Harold Walton	additional oversight is unnecessary. AGC. Testifies in opposition to HB 3980 (EXHIBIT M). Reiterates that SAIF already receives ample oversight and that the additional benefit of another layer of oversight would not be worth the cost.
395	Chair Witt	Asks if there is anything within the amended bill that would limit distribution of SAIF dividends.
400	Harris	Replies that determinations regarding how SAIF dividends should be distributed should be left to SAIF to make.
414	Chair Witt	Asks whether the legislature has the authority to use any surplus SAIF might have.
416	Harris	Responds that such a discussion would only need to take place in the event that a surplus did exist. Recalls the problematic redistribution that occurred in the early 1980s.
TAPE 133, B		
010	Chair Witt	Offers a hypothetical in which the bill passes and it is discovered that there is a surplus within SAIF. Asks whether AGC would oppose the legislature directing SAIF to redistribute the surplus to policyholders.
015	Harris	Replies that AGC would not oppose redistribution to current policyholders in the hypothetical example.
017	Rep. Bates	Wonders why the hypothetical redistribution should be limited only to current policyholders, considering that those who held policies previously contributed to the surplus as well.
019	Harris	Offers an example of taking out insurance with SAIF and subsequently switching to a competitor.
027	Rep. Bates	Suggests that those who were insured previously by SAIF would want to be reimbursed for a surplus they helped create.
030	Chair Witt	Asks whether SAIF is owned by policyholders or taxpayers.
032	Harris	Replies she cannot speak to that issue.
033	Rep. Krummel	Wonders how policyholders would feel if SAIF was transformed into a totally independent private entity.
039	Harris	Responds that SAIF provides a critical role in an environment where worker's compensation insurance is required. Emphasizes the importance of maintaining the balance between public and private control to ensuring the availability of worker's compensation insurance to all that need it.
050	Rep. Krummel	Asks whether the state's proper role should include limiting private enterprise.
066	Harris	Asserts that in the current marketplace the existing balance is working for Oregon. Submits that Oregon has the best worker's compensation system in the nation and should be proud that it works so well. Argues it is not in the best interest of the state to disrupt the system.
075	Chair Witt	Asks whether AGC believes it is fair to private competitors that SAIF allows claims that are double the premiums they pay.
082	Harris	Replies that she has not yet had the opportunity to review the report to verify the claims that such instances are happening.
084	Chair Witt	Casts the example in terms of a hypothetical case in which a public corporation used surpluses to repay contracts and asks whether such a case is demonstrable of unfair competition.
090	Harris	Replies that it may be, but holds that it is inherently different than the situation HB 3980 seeks to deal with. Reiterates that worker's compensation insurance is not a matter of choice but is

		required. Holds that the current arrangement works for the state and helps provide Oregon with a competitive business environment
097	Chair Witt	Retorts that Oregon's worker's compensation insurance market is not competitive.
105	Rep. Devlin	Says that one presumption the bill makes is that SAIF has an advantage in that it is not taxed, which results in lower rates passed on to Oregon businesses. Concludes that Oregon has a two-carrier worker's compensation insurance system at this time, which could easily turn into a single-carrier system. Submits that a single-carrier system would not be healthy for Oregon businesses.
116	Harris	Concurs that a one-party system would not be beneficial to Oregon. Requests that the committee take the time to review the materials before making a decision.
120	Katherine Keene	President and CEO, SAIF. Testifies in opposition to HB 3980 and presents informational materials (EXHIBIT N). Explains the handouts. Says it would be unfair to use SAIF funds to subsidize the Worker's Benefit Fund. Opines that HB 3980 is part of a "crusade" by Liberty Mutual Insurance Company of Boston against state insurance funds across the nation. Remarks that Liberty Mutual has been very profitable during the past several years.
170	Keene	Explains that Liberty Northwest is a highly successful subsidiary of Liberty Mutual, which sends dividends to its parent company in a manner similar to that in which SAIF sends dividends to its clients. Discusses the issues of oversight and accountability. Disputes that SAIF has not been forthcoming with requested information. Says there are three actuaries who examine SAIF and its resources. Asserts that the information being sought relate to how prices are established and the location of profitable niches, neither of which are typically shared by businesses.
228	Rep. Devlin	Asks whether the information requested would provide information as to which policyholders were profitable and which were not.
232	Keene	Replies affirmatively.
237	Chair Witt	Asks whether the information would be subject to subpoena if it were requested of private insurers.
241	Keene	Replies negatively.
243	Rep. Knopp	Asks who owns SAIF.
245	Keene	Answers that SAIF is part of the executive branch and is controlled by the state.
251	Rep. Knopp	Asks if it is accurate to say that taxpayers own SAIF.
254	Keene	Replies that would be inaccurate, as taxpayers do not contribute to SAIF.
256	Rep. Knopp	Wonders who would be responsible for bailing out SAIF in the event that the need arose.
259	Keene	Acknowledges that the state would likely have the obligation to bail SAIF out in such a case, which is why it is managed in such a conservative manner.
270	Rep. Knopp	Asks why SAIF is not willing to provide requested information to the legislature considering the relationship SAIF has with the state.
276	Keene	Disagrees that SAIF has not been forthcoming with requested

information. Asserts that some of the information requested by legislators was done so at the request of SAIF's competitors. Concedes that the type of privileged information discussed earlier was not provided, as it is not relevant to the solvency of SAIF and would allow its competitors an unfair advantage.

288 Chair Witt Notes the loss percentages listed in the presented materials and asks how it could be considered not to be hindering free competition in the marketplace.

294 Keene Emphasizes the reasons why SAIF provides more underwriting than its competitors.

301 Chair Witt Asks whether the informational materials demonstrate that SAIF is either inefficient or priced too low.

306 Brian Steffel Executive Vice President, SAIF. Comments regarding SAIF reserves and the factors that affect them.

325 Keene Adds that SAIF's operating expenses are higher than many competitors, which is counterbalanced by leveraging funds and providing greater loss control.

336 Rep. Carlson Asks what entity is currently responsible for providing oversight of SAIF.

345 Keene Replies that SAIF is overseen by a 5-person board appointed by the Governor and confirmed by the Senate. Says this board provides information to the Department of Consumer and Business Services (DCBS). Mentions that SAIF is audited annually by Audits Division, which is also subject to public scrutiny. Notes that SAIF investments are managed by OIC.

370 Rep. Carlson Asks whether OIC has a say as to the dispensation of SAIF reserves.

374 Keene Replies no.

376 Steffel Provides additional information regarding OIC and its relation to SAIF.

400 Rep. Carlson Asks for an idea of what effect section 6 of HB 3980 might have on SAIF's ability to pay dividends should it become law.

410 Keene Says it is unclear at this point as to what effect it would have. Mentions that statute includes a provision allowing the legislature to take surplus funds from SAIF for other uses, but says that statute has never been tested.

TAPE 134, B

005 Rep. Garrard Asks who prepares SAIF's budget.

010 Keene Replies that the budget is prepared by staff and approved by SAIF's board of directors.

011 Rep. Garrard Asks whether anyone outside of SAIF participates in its budgetary process or approval.

013 Keene Replies negatively. Discusses the type of information that would become available to both the public and to competitors if the bill were to become law, including information previously protected from public records requirements as trade secrets.

030 Rep. Krummel Asks whether the board's job is to keep SAIF profitable.

033 Keene Replies affirmatively.

035 Rep. Krummel Asks whether it is the job of the board to ensure that SAIF is acting in a legal manner.

041 Keene Replies affirmatively. Says it is the responsibility of the board to oversee all aspects of the operation of SAIF and the Industrial Accident Fund. Mentions that the oldest current claim dates back to 1933. Adds that even if SAIF were to cease operations

		tomorrow it would still be active far into the future to meet its existing responsibilities.
057	Rep. Krummel	Asks what would happen if the legislature converted SAIF into a completely private entity.
062	Keene	Responds that such a move would be a substantial change and would likely disrupt the balance in the state. Adds that the cost of worker's compensation insurance would increase substantially.
069	Chair Witt	Asks if such a move would limit SAIF's ability to provide appropriate dividends to clients.
071	Keene	Opines that the -2 amendments could, over time, politicize the process and jeopardize the ability to provide dividends.
075	Rep. Bates	Requests confirmation whether loss of exemption from federal funds would result in an increase in rates and, if so, whether that indicates that SAIF has an unfair advantage over private carriers that do not receive the same benefit.
083	Keene	Refers to the submitted informational materials and says that both SAIF and its competitors have certain advantages and disadvantages.
088	Rep. Bates	Takes exception to Ms. Keene's assertion that profit motive will prevent additional private competition from keeping insurance rates low.
091	Keene	Remarks that prices are typically higher when there are several private insurers than when there are both public and private insurers, explaining that the private carriers act as a sort of cartel.
101	Rep. Knopp	Asks whether SAIF is appealing the decision requiring disclosure
104	Keene	Replies yes.
111	Rep. Knopp	Asks whether the appeal is on technical grounds or because SAIF believes that the information should be kept secret.
115	Keene	Answers that the information should be kept confidential.
125	JL Wilson	National Federation of Independent Business (NFIB). Testifies in opposition to HB 3980 (EXHIBIT O). States that SAIF is the insurer of choice for small business in Oregon and that the bill threatens one of the competitive advantages small businesses have against big competitors.
142	Jim Geisinger	Associated Oregon Loggers, Inc. Testifies in opposition to HB 3980 (EXHIBIT P). Asserts that the bill will decimate SAIF, leaving the logging industry without affordable and reliable worker's compensation insurance. Says SAIF policyholders should not be asked to subsidize a fund that is the responsibility of all Oregon employers
181	Chair Witt	Asks whether Associated Oregon Loggers would object if HB 3980 required that surpluses be paid back to the policyholders.
186	Geisinger	Replies that would be acceptable if a commission were to determine it was necessary but says that creation of such a commission is unnecessary.
190	Chair Witt	Restates the question and asks whether it would be acceptable to send a surplus, if one is found to exist, back to policyholders.
194	Geisinger	Reiterates that a commission to examine whether there is a surplus is unnecessary.
197	Bob Luoto	Associated Oregon Loggers. Testifies in opposition to HB 3980 (EXHIBIT Q). Asserts that the measure is more about crippling SAIF than it is about benefiting workers. Opines that small business does not need another damaging blow. Argues that

		SAIF is critically important to the viability of small business in Oregon.
245	Mary Neidig	Director, DCBS. Says that discounting of reserves is not common practice among SAIF's private competitors.
267	Chair Witt	Asks whether the amount of the discount called for in the bill is sufficient.
268	Neidig	Replies that it is higher than the current practice and is therefore excessive.
271	Rep. Knopp	Asks whether Ms. Neidig has additional language she would like to see amended into the bill.
282	Neidig	Replies affirmatively and submits proposed language (EXHIBIT R).
285	Rep. Krummel	Requests an explanation of discounting.
289	Neidig	Describes the discounting process and says it would result in more money being moved into surplus and higher risk.
324	Rep. Bates	Asks whether the proposed language is a technical clarification.
330	Neidig	Replies affirmatively and says it is currently being drafted by Legislative Counsel.
340	Rep. Devlin	Asks whether the Governor has a position on HB 3980.
347	Neidig	Answers that the Governor is currently neutral on the bill, primarily because of the relation between it and the recently released report from the Secretary of State's Office.
356	Rep. Carlson	Asks where the proposed language would be located in the bill.
363	Clem	Indicates that the language would be on page 3, line 38 of the bill.
390	Rep. Krummel	Asks whether SAIF is subsidized.
399	Neidig	Replies she is not sure whether SAIF is subsidized. Concedes she has heard people says that SAIF has an advantage because of statutory differences between it and its competitors. Says that SAIF has some benefits that its competitors do not, but that it also has some disadvantages. Concludes she has no opinion as to whether the current system is or is not fair.
TAPE 135, A		
008	Rep. Krummel	Asks how SAIF can send out dividends that compare closely to their premiums.
023	Neidig	Mentions that SAIF does not pay dividends to all its policyholders, and that the average dividend is lower than Rep. Krummel's statement indicates.
		Additional testimony in opposition to HB 3980 was submitted for the committee's consideration (EXHIBITS S-BB).
038	Chair Witt	Closes the public hearing and opens a work session on HB 3980.
<u>HB 3980 WORK SESSION</u>		
041	Rep. Devlin	Says the committee needs additional time to make an educated decision on the bill and to process the information received.
060	Rep. Devlin	MOTION: Moves HB 3980 BE SCHEDULED for work session on Wednesday, May 9, 2001.
068	Chair Witt	Indicates that he can see no consensus among committee members either in support or opposition to the bill at this time. Supports the motion as a way to allow the committee more time to study the measure.
076	Rep. Walker	Comments that it is clear that SAIF requires additional oversight and asks that the proposed language be drafted by Legislative Counsel.
088	Chair Witt	Reiterates that there are insufficient votes at this time to either

		pass or defeat the bill. Emphasizes the need for committee members to make an informed decision.
093	Rep. Bates	Concurs with Rep. Walker that the evidence indicates SAIF requires additional oversight. Clarifies that the -2 amendments represent his position on the bill.
102	Rep. Walker	Indicates that she will bring amendments to the next meeting for consideration as well.
112	Rep. Knopp	Requests information regarding the nature of Rep. Walker's amendments.
115	Rep. Walker	Replies that she will need to speak further with those who want the amendments drafted.
133	Rep. Krummel	Objects to the motion, as there is sufficient information on the table at this time to move the bill forward.
147	Chair Witt	Clarifies that his goal is not to delay the measure but to ensure that members can make an informed decision.
152	Rep. Krummel	Emphasizes that what committee members need is time to consider the materials that have been presented, not to be lobbied.
160		VOTE: 10-1
		AYE: 10 - Bates, Brown, Carlson, Devlin, Garrard, Johnson, Knopp, Monnes Anderson, Walker V, Witt
		NAY: 1 - Krummel
	Chair Witt	The motion CARRIES.
165	Chair Witt	Adjourns the meeting at 5:38 p.m.

Submitted By,

Reviewed By,

Patrick Brennan,
Committee Assistant

Dan Clem,
Committee Administrator

EXHIBIT SUMMARY

- A – HB 3980, -2 amendments, Rep. Alan Bates, 1 p.**
- B – HB 3980, testimony, Phil Donovan, 5 pp.**
- C – HB 3980, informational materials, John DiLorenzo, 11 pp.**
- D – HB 3980, testimony, Steve Telfer, 1 p.**
- E – HB 3980, testimony, Fred Van Natta, 15 pp.**
- F – HB 3980, testimony, Jim Stillwell, 1 p.**
- G – HB 3980, testimony, Ed McKenney, 2 pp.**
- H – HB 3980, testimony, Kevin Cameron, 1 p.**
- I – HB 3980, testimony, Gary Coe, 1 p.**
- J – HB 3980, testimony, Joe Gilliam, 3 pp.**
- K – HB 3980, testimony, Chris Moore, 2 pp.**
- L – HB 3980, testimony, Kevin Doherty, 1 p.**
- M – HB 3980, testimony, Harold Walton, 1 p.**
- N – HB 3980, testimony and informational materials, Katherine Keene, 58 pp.**
- O – HB 3980, testimony, J.L. Wilson, 1 p.**

P – HB 3980, testimony, Jim Geisinger, 2 pp.
Q – HB 3980, testimony, Bob Luoto, 2 pp.
R – HB 3980, proposed amendments, Mary Neidig, 1 p.
S – HB 3980, testimony, Glenn Kolb, 1 p.
T – HB 3980, testimony, Diana Burnette, 3 pp.
U – HB 3980, testimony, Lisa Trussell, 2 pp.
V – HB 3980, testimony, Michael Hartman, 1 p.
W – HB 3980, testimony, Steven Uerlings, 1 p.
X – HB 3980, testimony, Chris Christensen, 1 p.
Y – HB 3980, testimony, Larry Wade, 1 p.
Z – HB 3980, testimony, Derek Sadowski, 1 p.
AA – HB 3980, testimony, Scott Barrie, 1 p.
BB – HB 3980, testimony, Bob Elkins, 1 p.