

HB22-1089 Written Testimony

Of

Victoria Goldsby

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February 7, 2022

Representative Woodrow, Senator Winter, and members of the Colorado House Judiciary Committee, thank you for putting forth the effort of drafting and sponsoring this bill in the state legislature. I am extremely grateful for the opportunity to provide my written testimony in support of HB22-1089 and hope that it provides you all insight into how effective this bill will be in effectively supporting your constituents.

I have performed transportation network services as a driver for hundreds of hours in the state of Colorado since March of 2020. On January 8th, 2022, I found myself in a serious car accident involving an uninsured driver utilizing an uninsured vehicle. Thankfully, transportation network services are required to cover me and my peers, who perform services for their multi-billion-dollar enterprise, with liability and collision coverage. Unfortunately, due to not being provided uninsured motorist coverage via the transportation network company, I am left with major financial fallout concerning my earned income, personal health, and acquisition of a new vehicle. This incident has cost me thousands of dollars and has nearly left me in financial ruin. The driver who negligently and recklessly collided with me, while I was at a full stop performing transportation network activities, will suffer little to no consequence for his actions. I am grateful that I had a dash camera to capture the events that transpired. Otherwise, I am confident the individual at fault of the incident would have left the scene. Yet, me the hard-working individual attempting to make a living, is left with the brunt of effort to resolve all of my problems brought on by this individual. If this bill were in place or able to retroactively cover the date of my incident then I would be able to utilize the proper support that is vital to all transportation network drivers in the great state of Colorado. Transportation networks do not provide uninsured motorist coverage in the state of Colorado. Uber, with third quarter 2021 earnings of \$4.4 billion, and Lyft, with a third quarter 2021 earnings of \$864.4 million earnings, clearly make enough profit to cover the liability presented to their drivers in Colorado who are at great risk of being affected by uninsured motorists.

The Insurance Research Council's most recent study showed that as of 2019, Colorado has 16.3% of all motorists as uninsured. The most recent national average was calculated at 12.6% putting Colorado above the national average by 3.7%. The United States Census Bureau has estimated the population of Colorado has increased from 5.6 million individuals in 2019 to 5.8 million as of July of 2021. An estimate suggests the percentage of uninured drivers in Colorado has increased to 19.8%. This is a fifth of all drivers on the road. Current estimates suggest

transportation network drivers spend 78% more time on the road than normal drivers who commute. This is a massively dangerous exposure to traffic accidents that commuting drivers are not exposed to. The Colorado Department of Transportation calculated approximately 100,000 motor vehicle accidents in 2021. Unfortunately, I was unable to find any statistical analysis concerning uninsured motorist percentages regarding involvement in those accidents. If we take a rough estimate based off of the current statistics it is suggested that approximately 19,800 accidents in the state of Colorado involved an uninsured motorist.

The fact that transportation networks, even though they earn billions of dollars every year, do not provide protection from uninsured motorists and are not required to do so is a significant oversight. It is an affront to those individuals who they employ to earn them revenue. They are very much aware of the risks their drivers face on the road from those motorists and individuals who would rather not be responsible adults. Yet, they still choose to get by with minimal protection required by law. Thankfully, legislators have made progress in previous years requiring these corporations to provide greater amounts of necessary protection for their employees. This is as critical a time as ever to make more progress in providing protection to hard working Coloradans who face grievous probabilities of being involved in an accident with irresponsible individuals. Individuals who have no concern towards those lives who they might destroy physically and financially with little to no consequence to themselves. I implore that the state legislators represent their hard-working constituents effectively and continue to push this bill forward to being signed into law. My life has been forever changed due to my circumstance and I have no doubt, based off of the statistics provided, that I am not the only one who has been impacted in this way.

Colorado as a state is dependent on your abilities to effectively represent and legislate on behalf of all Coloradans. Thank you all for your time and I am thankful that my words are being taken into consideration towards the passage of HB22-1089. I am more than happy to answer any questions you may have at 979-599-2398 or victoria.goldsby97@gmail.com.

Sincerely,

Victoria Goldsby

HOUSE JUDICIARY COMMITTEE

HB 22-1089

Wednesday, February 9, 2022

Written Testimony for Harry Hartfield, on Behalf of Uber Technologies Inc.

Chairman Weissman, Vice Chair Tipper and Committee Members,

While Uber welcomes a conversation with the Legislature on insurance regulations, and HB 1089 specifically, we have outstanding concerns regarding the bill and ask the Committee to table it and allow for a more thorough review of the potential implications. We believe the legislation seeks to quickly amend legislation that took months to develop, may be unnecessary, and could have unintended consequences for riders and drivers.

Our company only became aware of the bill two weeks ago and the legislation has been moved to committee with little input from stakeholders in the rideshare or insurance industries. Our initial view is that the bill would make changes to a statutory structure, requiring additional, and potentially unnecessary, insurance coverage that applies only to rideshare companies while potentially adding new costs for riders and drivers. However, it remains unclear if the bill applies to allow vehicles on the road or just rideshare companies. Significant questions about who the bill impacts and how have yet to be answered.

The law and regs around transportation network companies took many months to craft, with involvement from legislators, insurers, TNCs, and several interested parties. We want to be sure that any change to the existing code is sensible, and does not negatively or inadvertently impact drivers or create access issues for Colorado riders or drivers. Safety is at the heart of everything we do as a company, and we recognize the committee's interest in this issue. We hope to work towards a solution that works for riders and drivers across Colorado.

Thank you,

Harry Hartfield
Public Affairs Manager for Uber