ARIZONA HOUSE OF REPRESENTATIVES
Fifty-sixth Legislature - First Regular Session

COMMITTEE ON COMMERCE
Report of Regular Meeting
Tuesday, January 31, 2023
House Hearing Room 3 -- 2:00 P.M.

Convened 2:07 P.M.
Recessed
Reconvened
Adjourned 4:01 P.M.

MINUTES RECEIVED
CHIEF CLERK'S OFFICE
2-1-23

Members Present	**Members Absent**
Representative Aguilar	
Representative Austin	
Representative Carter	
Representative Gress	
Representative Heap	
Representative Hendrix	
Representative Ortiz	
Representative Sun	
Representative Carbone, Vice-Chairman	
Representative Wilmeth, Chairman	

Agenda
Original Agenda – Attachment 1

Request to Speak
Report – Attachment 2

Committee Attendance
Report – Attachment 3

Presentations

Name	**Organization**	**Attachments** (Handouts)

Committee Action

Bill	**Action**	**Vote**	**Attachments**
HB2019	DP	7-3-0-0	4, 5
HB2007	DPA/SE	10-0-0-0	6, 7, 8
HB2472	DP	6-4-0-0	9, 10
HB2198	DP	10-0-0-0	11, 12
HB2381	DPA	9-0-1-0	13, 14, 15
HB2498	DP	10-0-0-0	16, 17
HB2108	HELD		
HB2228	HELD		

Susan Nelson

Susan Nelson, Committee Secretary
February 1, 2023

(Original attachments on file in the Office of the Chief Clerk; video archives available at http://www.azleg.gov)

REVISED - 1/27/23 **REVISED - 1/27/23** **REVISED - 1/27/23**

ARIZONA HOUSE OF REPRESENTATIVES
Fifty-sixth Legislature - First Regular Session

CONVENE: 2:08 pm

ADJOURNED: 4:01 pm

REGULAR MEETING AGENDA

COMMITTEE ON COMMERCE

DATE Tuesday, January 31, 2023 ROOM HHR 3 TIME 2:00 P.M.

Members of the public may access a livestream of the meeting here:
https://www.azleg.gov/videoplayer/?clientID=6361162879&eventID=2023011150

Members:

Representative Aguilar
Representative Austin
Representative Carter
Representative Gress
Representative Heap
Representative Hendrix
Representative Ortiz
Representative Sun
Representative Carbone, Vice-Chairman
Representative Wilmeth, Chairman

	Bills		Short Title	Strike Everything Title
2	*HB2007	DPA/SE 10·0·0·8	group excess liability insurance (Livingston) COM, RULES	S/E: same subject
1	HB2019	DP 7·3·0·0	licensing; permitting; criteria; clarity (Grantham) COM, RULES	
	HB2108	HELD	unemployment benefits; requirements; disqualifications (Livingston) COM, RULES	
4	HB2198	DP 10·0·0·0	claimant; guardian ad litem; procedure (Wilmeth) COM, RULES	
	HB2228	HELD	home solicitation sales (Gress) COM, RULES	

Attachment 1

Bills		Short Title	Strike Everything Title
5 HB2381	DPA 9.0.1.0	mobile homes; recreational vehicles; fund (Gress: Shah) COM, RULES	
3 HB2472	DP 6.4.0.0	social credit; use; prohibition (Montenegro) COM, RULES	
6 HB2498	DP 10.0.0.0	do-not-call list; text messages (Griffin) COM, RULES	

* On previous agenda

ORDER OF BILLS TO BE SET BY THE CHAIRMAN

RA
~~01/25/2023~~
01/27/2023

People with disabilities may request reasonable accommodations such as interpreters, alternative formats, or assistance with physical accessibility. If you require accommodations, please contact the Chief Clerk's Office at (602) 926-3032 or through Arizona Relay Service 7-1-1.

Information Registered on the Request to Speak System

House Commerce (1/31/2023)

HB2007, group excess liability insurance

Support:

Marc Osborn, Chubb Insurance ; Abigail Hlavacek, representing self

Neutral:

Stephen Briggs, AZ DEPT OF INSURANCE AND FINANCIAL INSTITUTIONS

HB2019, licensing; permitting; criteria; clarity

Support:

Jenna Bentley, BARRY GOLDWATER INSTITUTE FOR PUBLIC POLICY RESEARCH; Jake Hinman, Arizona Multihousing Association; Chad Heinrich, NATIONAL FEDERATION OF INDEPENDENT BUSINESS; Mike Sullivan, representing self; David Schafranka, representing self; R Mark Russell, MD, representing self; Paul Avelar, INSTITUTE FOR JUSTICE AZ CHAPTER, Self; Suzanne Kinney, ARIZONA CHAPTER OF NAIOP; Courtney Coolidge, AZ CHAMBER OF COMMERCE; Brock Wilson, representing self; Michael DiMaria, Lumen Technologies; R Morrison, representing self; Wendy Jonessee, representing self; Richard Hawkins, representing self; Spencer Kamps, HOME BUILDERS ASSOCIATION OF CENTRAL AZ

Oppose:

Tom Savage, LEAGUE OF ARIZONA CITIES & TOWNS; Jacob Emnett, representing self; Marge Zylla, TEMPE, CITY OF; Mohave County Supervisor Jean Bishop, representing self; Robyn Prud'homme-Bauer, representing self; Rob Bohr, GILBERT, TOWN OF; Kenneth Bierman, representing self; Dianne Post, representing self; Miranda DeWitt, MESA, CITY OF; Kathleen Pettycrew, representing self; Cole Libera, AZ PLANNING ASSOCIATION; Sharon Lee, representing self; Suzanne Mead, representing self; Marie Thearle, representing self; Scott Grzybowski, representing self; Sharron Grzybowski, representing self; Alexis Apodaca, CHANDLER, CITY OF; Christine McLachlan-Comer, representing self; Ginna Carico, GOODYEAR, CITY OF; Emily Webb, PEORIA, CITY OF; Dale Wiebusch, "SCOTTSDALE, CITY OF "

All Comments:

Jake Hinman, Arizona Multihousing Association: Housing takes too long to receive approval from local government in Arizona.; Jacob Emnett, Self: It seems there is a glitch with RTS, but I am representing the County Supervisors Association of Arizona; Scott Grzybowski, Self: 30 days seems to be a random number, please consult with staff from a few different towns to get a more realistic expectation; Sharron Grzybowski, Self: without even considering a public engagement process, 30 days is an unreasonably short amount of time. Please talk to the staff in a few of your city/town halls for a more reasonable expectation

Attachment 2

HB2108, unemployment benefits; requirements; disqualifications

Support:

Barbara Blewster, representing self; R Morrison, representing self; Joseph Myers, representing self; Espe Frecks, representing self; Wendy Jonessee, representing self; Terry Stines, representing self; Mackenzie Shane, representing self; Catherine Barrett, representing self; Allen Skillicorn, representing self; Andrea Wolverton, representing self

Neutral:

Beverlee Loat, representing self; Nadine Smith, representing self; Kathy Ber, DES Director of Legislative Services, Arizona Department Of Economic Security

Oppose:

Elizabeth Putnam-Hidalgo, representing self; Catherine Patterson, representing self; kathleen mayer, representing self; Dave Long, representing self; Laurence Wittig, representing self; Pat VanMaanen, representing self; Steve Ramos, representing self; Mary Pradelt, representing self; Denise Link, PhD, WHNP, representing self; Shirley Muney, representing self; Janet Larkin, representing self; Peggy Chaikin, representing self; Rebecca Smith Gross, representing self; Judith Robbins, representing self; Peggie Jo Vincent, representing self; marilyn duerbeck, representing self; Maria Salvucci, representing self; Craig McDermott, representing self; Kevin Brown, representing self; Michael Bryan, representing self; Eve Shapiro, representing self; Jeanne Casteen, representing self; Kenneth Bierman, representing self; Mariana Spier, representing self; Mary Ann Graffagnino, representing self; Beatriz Urrea, representing self; Amy Arnold, representing self; DOUG ARNOLD, representing self; Raquel Mamani, representing self; Claudia Bloom, representing self; Karen Syversen, representing self; Sallie Kladnik, representing self; Christina Mollica, representing self; Dianne Post, representing self; Cynthia Couture, representing self; Carol Maas, representing self; Sherrilynn James, representing self; Kathleen Pettycrew, representing self; Elizabeth Goodman, WILDFIRE; Molly McGovern, representing self; Donita Ramos, representing self; Margaret Baca, representing self; Daniella Smith, Activate 48; Bryna Koch, representing self; Helen Kim, representing self; Catherine Sigmon, representing self; Brenda White, representing self; Kathryn Kaczmarek, representing self; SUSAN ARNOLD, representing self; Elizabeth Kelchner, representing self; Katherine Doman Sheydayi, representing self; Elizabeth Schauer, representing self; Elizabeth Goff, representing self; Gail Kamaras, representing self; Charlie Silver, representing self; Barbara Kain, representing self; Ruth Lambert, representing self; Barbara Oliver, representing self; Cynthia Hans, representing self; Ginger Hamp, representing self; Christine Whitley, representing self; Becky Sayler, representing self; Janet Hamlin, representing self; Susan Morris, representing self; barbara wodrich, representing self; Stefanie Richardson, representing self; Terry Gunn, representing self; Sally Harvey, representing self; Judith Ellen Sirkis, representing self; Alexei Sheydayi, representing self; Robin LaVoie, representing self; Julie Golding, representing self; Janet Wilson, representing self; Kristin Roberts, representing self; Anna Arnold, representing self; Christine Keitges, representing self; Patricia Mullenix, representing self; Jackie Rich, representing self; Sharon Lee, representing self; Chris Senko, representing self; Pamela Haack, representing self; Peter Coston, representing self; Sarabeth Spencer, representing self; Cynthia Lehigh, representing self; Laura Weeshoff, representing self; Kathy Fraser, representing self; Jeri Dow, representing self; Elizabeth McClure, representing self; Suzanne Mead, representing self; Angela J. Miller, representing self; Jennifer Jones, representing self; Gail Block, representing self; Ellen M. Ferreira, representing self; Kathy Pyner, representing self; Jocelyn Dustan, representing self; Marilyn Coyle, representing self; Joan Murphy, representing self; Penny Boone, representing self; Anne Leota Hart, representing self; Mary Santy, representing self; Nancy Wood, representing self; GARY LEW OLIVER, representing self; Valerie Policastro Edie, representing self; Margaret Adams , representing self; Polemnia Amazeen, representing self; Amy Etzkorn, representing self; Jeffrey Fortney, representing self; Mary Fortney, representing self; Mariette Francis, representing self; Leslie Hanson, representing self; Lisa Maczura, representing self; Irene Arango, representing self; Paisley Rossetti, representing self; Julian Donahue, representing self; Nataly Reed, representing self; David Patchen, representing self; Robert Larson, representing self; Ilene Riffle, representing self; Athol Sutton, representing self; Jacqueline deSa, representing self; Barbara Larson, representing self; Kirstin Woodburne, representing self; Gary Townsend, representing self; Amanda Coltman, representing self; Charlotte Lis, representing self; Brendan O'Connor, representing self; Edna Weigel, representing self; Cassandra Morano, representing self; Lisa Calderon, representing self; Vickey Finger, representing self; Jennifer Dawson, representing self; Christine McLachlan-Comer, representing self; Matthew Nelson, representing self; Carol Garnett, representing self; Dale Cohen-Bruno, representing self; Karen Harris, representing self; Melinda Iyer, representing self; Claire Bickel, representing self; Cynthia Paster, representing self; Frederick James, representing self; Kathleen Schanus-Gohl, representing self; Nelson Morgan, representing self; Jean Meconi, representing self; Christina Kalel, representing self; John Neville, representing self; Sally Caruso, representing self; Kathleen Dubbs, representing self; Mary Lisa, representing self; Cynthia Bordelon, representing self; Mary Nelson, representing self; ALICE BUCK, representing self; Allison Jackson, representing self; Joseph Bihms LD29, representing self; Victor Peterson, representing self; Zachary Rome, representing self; Mary Marshall, representing self; Jerrold Borchardt, representing self; Margaret Lacey, representing self; Nora Welsh, representing self; Sheila Green, representing self; Willie Jan Owen, representing self; Patricia Edelen, representing self; Janie Smieszek, representing self; Christopher Cerrato, representing self; Karolyn Switzer, representing self; RITA DEPUYDT, representing self; Nancy Santori, representing self; Kathleen Butler, representing self; Susan Nee, representing self; Suzanne Waltman, representing self; Loretta O'Connor, representing self; Devon Sloan, representing self; Margaret Tinsley, representing self; Janell Alewyn, representing self; Dawn Norton LD29, representing self; Margaret Owen, representing self; Sarah Bihms LD29, representing self; Sarah Harris, representing self; Mary Gaudio, representing self; Gary Rulapaugh, representing self; Linda Block, representing self; Jane Atkins, representing self; Kathleen Sauer, representing self; Emily Norton, representing self; Carol Campbell, representing self; David Williams, representing self; Crystal Bazarnic, representing self; LINDA GANTVERG, representing self; William S. James, representing self; Sharon Ehrlich, representing self; Rivko Knox, representing self; Alice Patricia Price, representing self; Robert Fisher, representing self; George Ehrlich, representing self; Elizabeth Brauer, representing self; Lisa Koenig, representing self; Joseph Alexander, representing self; Paula Feely, representing self; Marilyn Murov, representing self; Marcia Tingley, representing self; Kathleen Woessner, representing self; Roxanna Kearns, representing self; Shelley Stephenson, representing self; Stephen Coyle, representing self; Elizabeth Miles Packard, representing self; Diana Alexander, representing self; Susan Heck, representing self; Richard Della Porta, representing self; Peggy Church, representing self; Dee Maitland, representing self; Jessica Kitterman, representing self; William Yohey, representing self; Diane Klock, representing self; Rebecca Haynes, representing self; David Myers, representing self; Amy Pedotto, representing self; Donna Corbin, representing self; Leda DeVlieger, representing self; Brandy Reese, representing self; Jill Anderson, representing self; Jessica Ebel, representing self; Beth Ballmann, representing self; Sandra Rizzo, representing self; Mary Ganapol, representing self; Carmen Terrell, representing self; Sharon Hendrickson, representing self; kaveh najafi, representing self; jeff green, representing self; Remy Sinclair, representing self; Shea Najafi, representing self; Jo Ann Caruthers, representing self; Barbara Jones, representing self; Lois Hansen, representing self; Mary-Jeanne Fincher, representing self; Teresa Neiberg, representing self; Pamela Thompson, representing self; Francesca Pardes, representing self; Francis Glad, representing self; Dan Schwartzstein, representing self; Valerie Harris, representing self; Nancy Hancock, representing self; Aaron Essif, representing self; Eileen Hollowell, representing self; Jolie Amaya, representing self; Dieter Knecht, representing self; Mariann Leahy, representing self; Denise Hudson, representing self; Michael Pyska, representing self; Paula Van Derven, representing self; Susan McMillan, representing self; Linda Guarino, representing self; Nicole Fordey, representing self; Steve Gorman-Hackstadt, representing self; Claudia Oreck-Teplitsky, representing self; Linda Ekstrum, representing self; Susan Stumpf-Hebert, representing self; Jena Sheydayi, representing self; Gabe Leadley, representing self; Dwight Moore, representing self; Erin McCamish, representing self; Joyce Howard, representing self; Karen Robbins, representing self; Jennifer Hanley, representing self; Sherri Johnson, representing self; Roger Blain, representing self; Michelle Donahue, representing self; Rebecca Shook, representing self; JOHN FIENE, representing self; Dorothy Reed-Inman, representing self; Kathryn Anderson, representing self; Catherine Gomez, representing self; Sharon Reinbott, representing self; Margaret Nichols, representing self; Kristin Sellers, representing self; Shirley Isaacson, representing self; Marilyn Rodriguez, HOPEWELL FUND, UNIDOSUS; Annarose Lilly, representing self; Jeanmarie Haney, representing self; Karina Sampson, representing self; Micheal Slattery, representing self; Marla Presley, representing self; Sharron Grzybowski, representing self; Scott Grzybowski, representing self

All Comments:

Barbara Blewster, Self: Unemployment compensation eligibility needs to be tightened. This bill goes a long ways towards that end.; Joseph Myers, Self: This is not a good bill to improve unemployment compensation for Arizona's workers who face layoffs. Find a more effective way to improve essential benefits.; Espe Frecks, Self: There is a lot of abuse in this sector. People should earn a living not living off others; Mackenzie Shane, Self: The Greater Phoenix Chamber of Commerce is supportive of HB 2108; Allen Skillicorn, Self: Lax unemployment requirements is a leading cause of inflation.; Elizabeth Putnam-Hidalgo, Self: NO on 2108. Az. is already almost the most miserly with unemployment benefits. Don't make being unemployed even more difficult than it is.; Catherine Patterson, Self: As someone that was laid off in the dot-com bust and affected by 9/11, I think this increase is too much. One should be able to have time to learn new skills if five jobs a week do not show up for one's job experience. You can't LIVE on unemployment.; Pat VanMaanen, Self: Unnecessarily punitive and adds more paperwork to prospective employer by requiring a report be submitted to DES. It is hard enough to get and keep workers right now, adding more paperwork isn't helping businesses.; Mary Pradelt, Self: Has there been a cost/benefit analysis for this? With the low unemployment benefits paid by this state, it is likely to cost more to track and validate the required job searches this bill would mandate to qualify for said benefits.; Denise Link, PhD, WHNP, Self: Punative requirements for people trying to find gainful employment that will support themselves and a family; Shirley Muney, Self: Also unconstitutional!; Peggy Chaikin, Self: Let's raise the unemployment benefits instead of making the unemployed lives more difficult.; Judith Robbins, Self: Unemployment benefits are already highly conditioned by onerous rules. AZ has one of the lowest paying benefits in the country. Our citizens need be support and not to add unnecessary paperwork to the searching process.; Craig McDermott, Self: Demonizing unemployed people? Really/; Michael Bryan, Self: This bill is a full-employment-for-bureaucrats bill. It will cost far more to staff and administer than it will ever save in benefits paid. It also seems to assume that jobless people don't WANT a job, which is a foolish and insulting supposition.; Mary Ann Graffagnino, Self: No one wants to be unemployed. Why put an extra burden on someone who is already struggling. This would be inhumane.; Beatriz Urrea, Self: Unemployment is already hard enough without punitive bills like this one.; Claudia Bloom, Self: Rich people are the welfare queens.; Karen Syversen, Self: It is hard enough to get unemployment benefits without tying applicants' hands further.; Christina Mollica, Self: I am a registered voter in LD29. There are already enough regulations on unemployment.; Cynthia Couture, Self: We need to assist unemployed people, not make life harder for them.; Carol Maas, Self: This bill has no reasonable implementation. Who is going to determine a suitable job? Who is going to track the 5 interviews required? Do you think people want unemployment in AZ? They could make more money on the street corner than AZ pays!!; Helen Kim, Self: The current UI requirements of job-searching on at least 4 days each week AND making at least 4 work search contacts each week is already ample. This increase would be too demanding on single parents and the chronically ill who have less time/energy.; Kathryn Kaczmarek, Self: This is a punitive bill in nature punishing unemployed people, already experiencing hard times, with fines if they miss their job interview. What a burden to both small and large companies to have to report applicants to

DES for a missed appt.; Gail Kamaras, Self: Unemployment benefits in AZ are already among the stingiest and most difficult to obtain. More limits are cruel.; Barbara Kain, Self: Why do you want to punish the poor and unemployed? Really, this is a serious question. How does this bill improve the lives of Arizona workers and their children? It's a PR stunt. Please vote no.; Barbara Oliver, Self: UNEMPLOYMENT IS HARD ENOUGH WITHOUT BILLS LIKE THIS!; Anna Arnold, Self: Will cause a delay in receiving benefits due to agency lack of staff and resources; Patricia Mullenix, Self: Being unemployed is a big enough trauma without such punitive measures. Shamefully, all of this is for the second lowest unemployment payment in the entire country. Aren't we better than this? I guess not.; Jackie Rich, Self: creates more bureaucracy; Elizabeth McClure, Self: So little time, so much punishment. We Arizonans actually believe in supports for those less fortunate. Yet it appears our Legislature believes in punishing those very people. Who writes these bills? Talk about complete disconnect.; Kathy Pyner, Self: More unneeded paper work.; Penny Boone, Self: This is a right-wing extremist punitive bill intent on punishing unemployment which is already very difficult. Az unemployment benefits are currently paltry & difficult to obtain when needed. This bill is blatantly & inappropriately judgemental.; Anne Leota Hart, Self: Good grief, stop penalizing people for losing their jobs. Arizona pays the second lowest benefit of any state and hasn't raised the amount since 2004!; Mary Santy, Self: Making it harder to collect unemployment is bad for the person experiencing joblessness and bad for state tax collections if a person would be denied unemployment benefits under this potential law.; Lisa Maczura, Self: How about bills that encourage small businesses, provide affordable housing, and support public education instead?; Ilene Riffle, Self: unemployment is hard enough without being pressured to take a job below your education for example. And, who determines whether the job is a suitable offer. This sounds more like something that would be enacted in a police state,; Gary Townsend, Self: Unemployment is already hard enough without punitive bills like this one. Arizona pays the second lowest benefit of any state; the amount hasn't been raised since 2004.; Jennifer Dawson, Self: Incredibly punitive towards people who are having a hard time just getting by.; Carol Garnett, Self: Punish the unemployed who receive a pittance in weekly benefits. This is more bureaucracy to discourage the unemployed.; Karen Harris, Self: This bill is excessive and punitive to those who are already unemployed by no fault of their own.; Melinda Iyer, Self: Unemployment is already hard enough without punitive bills like this one. Arizona pays the second lowest benefit of any state; the amount hasn't been raised since 2004.; Nelson Morgan, Self: Punitive laws against the unemployed are not a great idea.; Jean Meconi, Self: There are already enough rules and regulations surrounding unemployment.; Christina Kalel, Self: Homelessness and poverty at an all time high and you're going after people trying to find a job? Really great use of priorities. Instead, maybe try funding help for families and people in need, or capping exorbitant rent hikes.; John Neville, Self: What a spiteful, hateful bill! It's meant to hurt people who need help.; Kathleen Dubbs, Self: Perhaps you should be looking into our unemployment rate instead of punishing people when they cannot find a job.; Mary Nelson, Self: Who named you judge over someone's personal life? This is unnecessary and punishing for people already struggling; Joseph Bihms LD29, Self: HB2108 would require job search actions documentation and penalize refusal of suitable job offers or missed interviews. Arizona pays low unemployment benefits, hasn't raised since 2004, and makes qualifying for unemployment harder. Please vote no.; Patricia Edelen, Self: Stop punitive bills tha make job hunting harder.; Janie Smieszek, Self: Why punish people who have it hard enough as it is?; RITA DEPUYDT, Self: What a huge workload this bill would add to state employees work day. It would also be punitive to the unemployed, causing a lot of unnecessary and unproductive stress and anxiety.; Susan Nee, Self: Unemployment is already hard enough without punitive bills like this one. Arizona pays the second lowest benefit of any state; the amount hasn't been raised since 2004. Currently people must lose their job through no fault of their own.; Loretta O'Connor, Self: This vicious bill perpetuates ugly urban legends. As we pray for an educational application of the Golden Rule to Rep Livingston, vote NO; Margaret Tinsley, Self: Don't make it harder to survive while unemployed.; Dawn Norton LD29, Self: Oppose HB2108 in Arizona, as it requires documentation of job search actions and punishes refusal of suitable job offers. Arizona pays low unemployment benefits and requires job loss for eligibility. Makes unemployment harder.; Margaret Owen, Self: This bill that seeks to "punish" unemployed folks is beneath the dignity of a lawmaker. There are already requirements in place (loss thru no fault of their own; compelling personal reason) in order to be eligible for unemployment.; Sarah Bihms LD29, Self: HB2108 imposes punitive job search documentation and punishes job refusal or missed interviews. AZ already pays low, outdated unemployment benefits, only available for job loss. Oppose HB2108 for making unemployment harder.; Crystal Bazarnic, Self: This bill adds additional struggles onto those already struggling. How about more resources to help instead? Vote no.; Rivko Knox, Self: Even more mean spirited than the existing very very low (2nd lowest in the US) unemployment payments AZ makes. Making recipients submit documentation of 5 work searches per week (regardless of health, family issues) etc. is cruel & demeaning.; Elizabeth Brauer, Self: This is a punitive bill for the unemployed.; Marilyn Murov, Self: 2108 is cruel and repressive. Individuals know what jobs suit them, not DES. No one should be forced to take a job that doesn't fit them and then be denied unemployment if they leave and look for other work. 5 work searches/week is unreasonable.; Marcia Tingley, Self: Unemployment is hard enough without punitive bills like this one.; Roxanna Kearns, Self: Do not make it harder for unemployed people to claim Arizona's meager unemployment benefits.; Stephen Coyle, Self: I hope you are unemployed someday and get to experience it.; Elizabeth Miles Packard, Self: Why make things even harder for people down on their luck, given all the chaos in the/job world caused by Covid.; Susan Heck, Self: Oppose. Az already has embarrassingly low unemployment benefits without adding more punitive clauses.; Dee Maitland, Self: I ended up unemployed after the 2008 crash. There were no jobs to even try for. How short a memory you guys have. This is complicated and punitive for no good reason.; Jessica Kitterman, Self: Unemployment is already hard enough without punitive bills like this one. Arizona pays the second lowest benefit of any state; the amount hasn't been raised since 2004.; William Yohey, Self: Terrible punitive idea.; Rebecca Haynes, Self: What constitutes a "suitable" job? Also punitive towards those who are in bad situations already.; Donna Corbin, Self: I oppose this bill because I have been unemployed and it is onerous to the unemployed and difficult to monitor.; Brandy Reese, Self: As though being unemployed isn't already hard enough, this bill is punitive and mean-spirited.; Beverlee Loat, Self: I hope/request the Committee to consider how hard it is for working people to seek work. Adding red tape and creating more challenges will only exacerbate the problem for those who have lost their job.; Beth Ballmann, Self: Unemployment is hard enough without a punitive bill like this. AZ already pays the 2nd lowest benefit of any state.; Lois Hansen, Self: this is a punitive bill making an undo hardship on people who lost job through no fault of their own; Mary-Jeanne Fincher, Self: This bill seems punitive and unnecessary. It's hard enough already to qualify and collect unemployment in AZ.; Aaron Essif, Self: Unemployment is already hard enough without punitive measures like this AND Arizona pays the second lowest benefit of any state.; Dieter Knecht, Self: Please oppose; I've been unemployed in the past and don't see how this would have helped me, but rather been an additional impairment.; Linda Guarino, Self: punitive and burdensome for prospective employers; Susan Stumpf-Hebert, Self: DO NOT pass this bill, it will only delay people from getting jobs.; Erin McCamish, Self: Unemployment is hard enough to qualify for and already a very small benefit.; Michelle Donahue, Self: This penalizes the unemployed and I oppose it; JOHN FIENE, Self: As if life isn't dismal enough for the unemployed, this bill further descends into misery. This is tantamount to forcing an unemployment recipient to take a bad job or lose compensation, which is one of the lowest in the country...lose, lose.; Margaret Nichols, Self: 2d lowest unemployment benefit in the nation and you want to make it more onerous to even qualify?!; Marilyn Rodriguez, HOPEWELL FUND, UNIDOSUS: .; Marla Presley, Self: Unemployment is already hard enough without punitive bills like this one. At a weekly maximum of just $320, Arizona ranks in the bottom 5 nationally for unemployment benefits.

HB2198, claimant; guardian ad litem; procedure

Support:

Barry M. Aarons, AZ ASSN OF LAWYERS FOR INJURED WORKERS; Wendy Briggs, AMERICAN PROPERTY CASUALTY INSURANCE ASSOCIATION; Courtney Coolidge, AZ CHAMBER OF COMMERCE; Emily Rice, AZ SELF-INSURERS ASSOC; Mark Kendall, COPPERPOINT INSURANCE COMPANY

HB2228, home solicitation sales

Support:

Wendy Briggs, ASURION; Jeremy Gerlach, ASURION

HB2381, mobile homes; recreational vehicles; fund

Support:

Dana Paschke, AZ ASSN MANUFACTURED HOME OWNERS; Gaelle Esposito, Urban Phoenix Project; Spencer Kamps, HOME BUILDERS ASSOCIATION OF CENTRAL AZ; Janna Day, MANUFACTURED HOUSING COMMUNITIES OF AZ INC.; Kelly Griffith, SOUTHWEST CENTER FOR ECONOMIC INTEGRITY; Elizabeth Goodman, WILDFIRE; Drew Schaffer, WM E MORRIS INSTITUTE FOR JUSTICE; Mark Fitzgerald , AZ DEPARTMENT OF HOUSING

All Comments:

Dana Paschke, AZ ASSN MANUFACTURED HOME OWNERS: AAMHO, a membership organization of 5,000 mobile home owners appreciates your support of HB 2381 and the proposed committee amendment.; Gaelle Esposito, Urban Phoenix Project: We support this bill as part of a larger package that reverses years of policy hostile to affordable housing; Drew Schaffer, WM E MORRIS INSTITUTE FOR JUSTICE: The William E. Morris Institute for Justice supports House Bill 2381 with the amendment extending the time for contractor repair services to ensure the bill's goals are meaningfully advanced for mobile homeowners.

HB2472, social credit; use; prohibition

Support:

Lisa Blankenship, representing self; Tara Maldonado Oster, representing self; Elijah Oster-Morris, representing self; JAG JAG, representing self; Barb Hinderland, representing self; Mickie Niland, representing self; Joanne Johnson, representing self; Charles McCorkle, representing self; Shirley Dye, representing self; Jere Fredenburgh, representing self; Rose Sperry, representing self; Jered Skousen, representing self; Gary Johnson, representing self; Nancy Cottle, representing self; Mike Sullivan, representing self; James Dutton , representing self; Christine Maceri Genge, representing self; Dennis Genge, representing self; Jeff Mulder, representing self; Jennifer Wellsman, representing self; Aimee Yentes, AZ FREE ENTERPRISE CLUB; Nan Nicoll, representing self; David Schafranka, representing self; Susan Leeper, representing self; Mike MacDonald, representing self; C D Tavares, representing self; JoAnn Dutton, representing self; Brandon LaBorde, representing self; Cheryl Todd, representing self; Eugene Slutskiy, representing self; David Esch, representing self; Cindy Sullivan, representing self; Jeanne Tavares, representing self; Shannon Severson, representing self; Deanna Schreckler, representing self; Catherine Barrett, representing self; Stephen Harris, representing self; Lyle Tuttle, representing self; Carol Getz, representing self;

Robyn Cushman, representing self; Leslie White, representing self; JOHN GRAY, representing self; Linda Russell, representing self; Lynette Hamilton, representing self; Buffalo Rick Galeener, representing self; Ute Edge, representing self; Molly B, representing self; Linda Jorgensen, representing self; Steve Hetsler, representing self; Margie Heffnieder, representing self; Robert Glass, representing self; William & Mary Jurica, representing self; David Kahn, REPUBLICAN LIBERTY CAUCUS OF ARIZONA; Pam Anderson, representing self; Bill Anderson, representing self; Charles Mackey, representing self; John Yoder, representing self; Vicki Vaughn, representing self; Sheryl Schauer, representing self; Bridget Nelke, representing self; LISA FARR LD4 - STATE Committeeman, representing self; Cindy Hill, representing self; Charles Bell, representing self; Melanie Hutchings, representing self; Shillene Hancock, representing self; Crystal Dohanyos, representing self; James K., representing self; James McFadzean, representing self; Donald Hiatt, representing self; Scottsdale Parent, representing self; Alison Klotnia, representing self; Kaite Lambert, representing self; LouAnn Sedgwick, representing self; Pam Lauck, representing self; R Morrison, representing self; April Smith, representing self; Jamie Alford, representing self; Beverly Ann, representing self; Tamara Holley, representing self; Mary Grace Werner, representing self; Darla Kissling, representing self; Christina Malo, representing self; Joseph Myers, representing self; Chelsey Yeats, representing self; Ryan Yeats, representing self; Richard Kissling, representing self; Teri Grunewald, representing self; Kevin vanderjack, representing self; Steve Ware, representing self; Mary Kay Ruwette, representing self; bruce emmons, representing self; Anna Cronon, representing self; C Fire, representing self; Cherie Anello, representing self; Peter Anello, representing self; Raymond Darragh, representing self; Rachel Walden, representing self; Susan Sigl, representing self; Ted Boyd, representing self; Carrie Heikkala, representing self; Cynthia Newswander, representing self; Nathan Moss, representing self; Denny Thomason, representing self; Alison Walukiewicz , representing self; Crystal O'Haver, representing self; Espe Frecks, representing self; Lady Surprise, representing self; Jack Payne, representing self; Mozelle Ault, representing self; John Gailey, representing self; Aaron Strassberg, representing self; Karen Chaney, representing self; Juli Webb, representing self; Cynthia Kolander, representing self; Harold DarcAngelo, representing self; Brent Meadows, representing self; Janet Klepacz, representing self; Anne Howard, representing self; Indy Rebhun, representing self; Mary Jamsa, representing self; Sue Unverricht, representing self; Nancy Barrett, representing self; Chris Russo, representing self; Allen Skillicorn, representing self; Andrea Wolverton, representing self; Kathryn Farkas, representing self; Shelley Spucces, representing self; Brian Eckley, representing self; Vivian Figueroa, representing self; Joelene Williamson, representing self; Eric Lovelis, representing self; Doris Mills, representing self; Carol Stines, representing self; Doris Hinton, representing self; C. Sullivan, representing self; Kathleen Hahn, representing self; Henry Ganster, representing self; Cynthia Finnegan, representing self; Joseph Camilleri, representing self; Scott Chance, representing self; RoseAnn Watts, representing self; Gwen Carey, representing self; Justine Case, representing self; Kurt Neumann, representing self; Terry Stines, representing self; Jill Martin, representing self; Cindy Sanders, representing self; Patricia Keitel, representing self; Danielle Earl, representing self; Elouise Flagg, representing self; diane marins, representing self; E Seeley, representing self; Maria Lopez, representing self; Marc Monterey, representing self; Jeff Specter, representing self; Marlene Leatherwood, representing self; Gretchen Petersen, representing self; Karl Stone, representing self; Trent DeBusk, representing self; Bev Miller, representing self; Mary Lunn, representing self; Roy Scott Lassell, representing self; Paul Marriott, representing self; John Reed, representing self; Cristy Cole, representing self; Jennifer Marriott, representing self; Gaye Champine, representing self; Bonnie Lund, representing self; Cynthia Dean, representing self; Laura Belcourt, representing self; Judith Swietlik, representing self; Sue VanRiper, representing self; Michael Finnegan, representing self; Sue Harrison, representing self; Denise Lockwood, representing self; Veronica Spear, representing self; Jeff Caldwell, representing self; Lee Aronson, representing self; Wendy Jonessee, representing self; Lee Chadbourn, representing self; Julie Solem, representing self

Neutral:

Julian Donahue, representing self

Oppose:

Dianne Post, representing self; Jim Moran, representing self; Nancy Santori, representing self; Sherry Massie, representing self; Alice Stambaugh, representing self; Vickey Finger, representing self; Eve Shapiro, representing self; Martha O'Connor, representing self; Irene Arango, representing self; Jana Segal, representing self; Kevin Brown, representing self; Kathleen Pettycrew, representing self; Paisley Rossetti, representing self; Elizabeth Schauer, representing self; Maria Salvucci, representing self; Meg Weesner, representing self; David Patchen, representing self; Kimberlee McClure, representing self; Irwin Sheer, representing self; Barbara Larson, representing self; Gail Block, representing self; Kirstin Woodburne, representing self; Charlotte Lis, representing self; Cassandra Morano, representing self; barbara wodrich, representing self; Terry Gunn, representing self; GARY LEW OLIVER, representing self; Sherrilynn James, representing self; Jennifer Dawson, representing self; Margaret Baca, representing self; Carol Garnett, representing self; Dale Cohen-Bruno, representing self; Becky Sayler, representing self; Melinda Iyer, representing self; Karen Harris, representing self; Elizabeth Goff, representing self; Kathy Fraser, representing self; John Neville, representing self; Kathleen Dubbs, representing self; Robin LaVoie, representing self; Amy Arnold, representing self; Brenda White, representing self; Jeri Dow, representing self; Mary Nelson, representing self; Penny Boone, representing self; Ruth Lambert, representing self; Margaret Owen, representing self; Mary Marshall, representing self; Mary Fortney, representing self; Jeffrey Fortney, representing self; Carol Maas, representing self; Gail Kamaras, representing self; Chris Senko, representing self; Suzanne Waltman, representing self; Rebecca Smith Gross, representing self; Janell Alewyn, representing self; Carol Fiore, representing self; Sarah Harris, representing self; Gary Rulapaugh, representing self; Linda Ekstrum, representing self; Mary Gaudio, representing self; Mary Santy, representing self; Emily Norton, representing self; Ellen M. Ferreira, representing self; Craig McDermott, representing self; Crystal Bazarnic, representing self; William S. James, representing self; Joan Murphy, representing self; Laurence Wittig, representing self; Alice Patricia Price, representing self; Robert Fisher, representing self; Barbara Oliver, representing self; Susan Morris, representing self; Pamela Haack, representing self; Elizabeth Brauer, representing self; Marie Thearle, representing self; Elizabeth Kelchner, representing self; Anne Leota Hart, representing self; Marilyn Coyle, representing self; Polemnia Amazeen, representing self; Janet Larkin, representing self; Barbara Kain, representing self; Bryna Koch, representing self; Paula Feely, representing self; Roxanna Kearns, representing self; Cynthia Couture, representing self; Janet Hamlin, representing self; Stephen Coyle, representing self; Michael Bryan, representing self; Kathy Pyner, representing self; Elizabeth Miles Packard, representing self; Valerie Policastro Edie, representing self; Dee Maitland, representing self; Shirley Muney, representing self; Ginger Hamp, representing self; Christina Mollica, representing self; Jessica Kitterman, representing self; Judith Robbins, representing self; Rebecca Haynes, representing self; Catherine Sigmon, representing self; Beverlee Loat, representing self; Margaret Adams , representing self; Charlie Silver, representing self; Mary Pradelt, representing self; Helen Kim, representing self; Alisa McMahon, representing self; Sharon Lee, representing self; Patricia Mullenix, representing self; Michael Fiflis, representing self; Angela J. Miller, representing self; William Yohey, representing self; Julie Golding, representing self; Jocelyn Dustan, representing self; Elizabeth Putnam-Hidalgo, representing self; Candice Fremouw, representing self; Mary Ganapol, representing self; Jackie Rich, representing self; Amy Etzkorn, representing self; Christine Keitges, representing self; Raquel Mamani, representing self; Shea Najafi, representing self; marilyn duerbeck, representing self; Jo Ann Caruthers, representing self; Cynthia Hans, representing self; Janet Wilson, representing self; Christine Whitley, representing self; Mary-Jeanne Fincher, representing self; Teresa Neiberg, representing self; Pamela Thompson, representing self; Jennifer Jones, representing self; Suzanne Mead, representing self; Valerie Harris, representing self; Anna Arnold, representing self; Eileen Hollowell, representing self; Mary Ann Graffagnino, representing self; kathleen mayer, representing self; Mariette Francis, representing self; Michael Pyska, representing self; Sallie Kladnik, representing self; Susan McMillan, representing self; Elizabeth McClure, representing self; Linda Guarino, representing self; Steve Gorman-Hackstadt, representing self; Sandy Bahr, Sierra Club - Grand Canyon Chapter; Susan Stumpf-Hebert, representing self; Katherine Doman Sheydayi, representing self; Alexei Sheydayl, representing self; Sarabeth Spencer, representing self; Gail Bliss, representing self; Nancy Wood, representing self; Steve Ramos, representing self; Amy Pedotto, representing self; Karen Syversen, representing self; Denise Link, PhD, WHNP, representing self; Dave Long, representing self; Kathryn Kaczmarek, representing self; Rosalind Switzer, representing self; Sally Harvey, representing self; Judith Simons, representing self; Judith Ellen Sirkis, representing self; Peggy Yeargain-Williams, representing self; Dorothy Reed-Inman, representing self; Kathryn Anderson, representing self; Peter Coston, representing self; Catherine Gomez, representing self; Donita Ramos, representing self; Sandy Whitley, representing self; Margaret Nichols, representing self; Peggie Jo Vincent, representing self; DOUG ARNOLD, representing self; Pat VanMaanen, representing self; SUSAN ARNOLD, representing self; Stefanie Richardson, representing self; Peggy Chaikin, representing self; Jeanne Casteen, representing self; Beverly Janowitz-Price, representing self; Theresa Paszkiewicz, representing self; Carissa Sipp, representing self; Charlene Hoffman, representing self; Leslie Hanson, representing self; Lisa Maczura, representing self; Nataly Reed, representing self; Robert Larson, representing self; Ilene Riffle, representing self; Athol Sutton, representing self; Jacqueline deSa, representing self; Amanda Coltman, representing self; Gary Townsend, representing self; Brendan O'Connor, representing self; Lisa Calderon, representing self; Christine McLachlan-Comer, representing self; Claire Bickel, representing self; Cynthia Paster, representing self; Frederick James, representing self; Kathleen Schanus-Gohl, representing self; Nelson Morgan, representing self; Jean Meconi, representing self; Christina Kalel, representing self; Sally Caruso, representing self; Cynthia Bordelon, representing self; Mary Lisa, representing self; Richard Gohl, representing self; ALICE BUCK, representing self; Allison Jackson, representing self; Jerrold Borchardt, representing self; Margaret Lacey, representing self; Nora Welsh, representing self; Sheila Green, representing self; Patricia Edelen, representing self; Willie Jan Owen, representing self; Christopher Cerrato, representing self; Karolyn Switzer, representing self; Joseph Bihms LD29, representing self; Janie Smieszek, representing self; RITA DEPUYDT, representing self; Kathleen Butler, representing self; Devon Sloan, representing self; Loretta O'Connor, representing self; Margaret Tinsley, representing self; Dawn Norton LD29, representing self; Sarah Bihms LD29, representing self; Linda Block, representing self; Jane Atkins, representing self; Kathleen Sauer, representing self; Carol Campbell, representing self; David Williams, representing self; LINDA GANTVERG, representing self; Sharon Ehrlich, representing self; Rivko Knox, representing self; George Ehrlich, representing self; Lisa Koenig, representing self; Joseph Alexander, representing self; Kathleen Woessner, representing self; Marcia Tingley, representing self; Shelley Stephenson, representing self; Diana Alexander, representing self; Susan Heck, representing self; Richard Della Porta, representing self; Peggy Church, representing self; Diane Klock, representing self; Leda DeVlieger, representing self; Brandy Reese, representing self; Jessica Ebel, representing self; Beth Ballmann, representing self; Sandra Rizzo, representing self; Carmen Terrell, representing self; Sharon Hendrickson, representing self; kaveh najafi, representing self; jeff green, representing self; Remy Sinclair, representing self; Barbara Jones, representing self; Lois Hansen, representing self; Francis Glad, representing self; Dan Schwartzstein, representing self; Nancy Hancock, representing self; Jolie Amaya, representing self; Aaron Essif, representing self; Dieter Knecht, representing self; Mariann Leahy, representing self; Denise Hudson, representing self; Paula Van Derven, representing self; David Myers, representing self; Claudia Oreck-Teplitsky, representing self; Jena Sheydayi, representing self; Gabe Leadley, representing self; Dwight Moore, representing self; Erin McCamish, representing self; Joyce Howard, representing self; Karen Robbins, representing self; Jennifer Hanley, representing self; Sherri Johnson, representing self; Cheryl Stafford, representing self; Rebecca Shook, representing self; Julie Pindzola, representing self; JOHN FIENE, representing self; Sharon Reinbott, representing self; Kristin Sellers, representing self; Shirley Isaacson, representing self; Annarose Lilly, representing self; Jeanmarie Haney, representing self;

Karina Sampson, representing self; Micheal Slattery, representing self; Marla Presley, representing self; Karen Muir, representing self

All Comments:

Lisa Blankenship, Self: As a taxpayer I would prefer for you to vote yes on this bill. It's my $ and banks shouldn't get to decide how I live my life by picking winners and losers.; JAG JAG, Self: It is not up to the government to decide winner or losers in their access to economic freedom. This is pure woke ideology by banking institutions.; Barb Hinderland, Self: This is a total communist idea and we MUST keep any of those out of our free Arizona!; Shirley Dye, Self: Banks have no business considering my social credit score if I were to be asking for a loan. My political views should have nothing to do with my banking practices. VOTE YES on this bill; Jere Fredenburgh, Self: Ability to pay and individual's record...period.; Jered Skousen, Self: The only two considerations for qualifying should be ability to pay and past record, not one's race or ethnicity; Nancy Cottle, Self: This isn't Government's business; Christine Maceri Genge, Self: Stop this Marxist tactic of racism and Identity Politics. It is evil and we should not be copying the Communist Party of China.; Nan Nicoll, Self: No Social Credit Scores allowed; David Schafranka, Self: This bill ensures government isn't picking winners and losers in our access to economic freedom.; Brandon LaBorde, Self: Banks and other institutions should not engage in social credit type scoring of patrons!; David Esch, Self: Do not let corrosive socialist ideas foul our Republic.; Shannon Severson, Self: Government should not pick winners and losers in access to economic freedom. Please vote yes to keep Arizonans free and to stop restrictions on those who don't adhere to the religion of woke social beliefs.; Stephen Harris, Self: The only two considerations for qualifying should be ability to pay and past record, not one's race or ethnicity, or some arbitrary ESG score.; Carol Getz, Self: Welcome to the 21st Century. How did our state come full circle to the 60's? This is common sense.; JOHN GRAY, Self: social credit score is a COMMUNIST IDEA. HELL NO !!!!!; Ute Edge, Self: State committeeman Yuma, Az; John Yoder, Self: error in position when posting; Vicki Vaughn, Self: As a PC, I ask that you support this bill; Bridget Nelke, Self: may not require doesn't go far enough but I'll support this step to address stopping this score system; Charles Bell, Self: Two considerations for qualifying should be ability to pay and past record, not one's race or ethnicity; Melanie Hutchings, Self: The only two considerations for qualifying should be ability to pay and past record, not one's race or ethnicity.; James K., Self: Woke social credit scoring is discrimination.; James McFadzean, Self: One's credit worthiness should depend on one's ability to pay and past credit history not their race or ethnicity.; Scottsdale Parent, Self: no social credit scoring in AZ!!; LouAnn Sedgwick, Self: I am a PC and 1st chair in LD13; Pam Lauck, Self: Only the ability to pay and records of past payments should be considered.; April Smith, Self: Ban social credit!! Evil people are trying to create this!; Mary Grace Werner, Self: No social credits by banks and other financial institutions for those individuals filling out the paperwork for loans and mortgages, etc.; Joseph Myers, Self: I am opposed to usage of ESG in general, and ideology such as "social credit scores" which may be used against law abiding citizens over pop ideology rooted in Marxism; Carrie Heikkala, Self: The only two considerations for qualifying should be ability to pay and past record. This type of government overreach and manipulation should be outlawed.; Espe Frecks, Self: Free citizens don't want to be scored against some tyrannical government point of reference.; Mozelle Ault, Self: Yes, people with disabilities should be accomodated; Harold DarcAngelo, Self: LD15 PC; Janet Klepacz, Self: NO social credit! PRIVACY -WE THE PEOPLE - CONSTINUTION RIGHTS; Anne Howard, Self: want my voice heard but do not want to speak in perosn.; Mary Jamsa, Self: This bill is a necessary step to protect the rights of all Arizona citizens.; Sue Unverricht, Self: The state's duty in managing funds is to keep them safe and to obtain the best return relative to risk available. Requiring a bank to use Social Credit Score in lending detracts from those duties.; Nancy Barrett, Self: I support this bill as we need to avoid implementing social credit scoring systems. Let's not be like a Communist country; Chris Russo, Self: I am a PC. What are we, China? Ban social credit scores NOW!; Jana Segal, Self: The social credit score is not only good for our community and the environment. It is also good business.; Kevin Brown, Self: What?; Allen Skillicorn, Self: Anything other than financial data is discriminatory.; Irwin Sheer, Self: Political opinion isn't covered by fair lending laws.;

Jennifer Dawson, Self: Unnecessary - fair lending laws don't care about your political opinion.; Melinda Iyer, Self: Society should be allowed to hold extremists accountable for their actions.; Karen Harris, Self: Strongly oppose.; John Neville, Self: Why would anyone want our banks to give money to businesses that might harm our communities? This bill makes no sense.; Mary Nelson, Self: Get a life; this is ridiculous; Penny Boone, Self: This right-wing extremist bill is absurd. Political opinion is not covered by fair lending laws. This driven by panic that society will hold extremists accountable for their actions, as well they should be. I oppose!; Carol Maas, Self: Since when has a "social credit score" been used by a bank? If you are talking about a criminal record, I am sure that should be taken into consideration (and probably is) since I don't think a bank would not want to know that! Embezzlement for one.; Gail Kamaras, Self: The legislature wants to regulate the operational policies of financial institutions? How about running the state instead.; Crystal Bazarnic, Self: Why? Vote no.; Barbara Oliver, Self: THIS BILL IS FOOLISH! IT FAILED LAST YEAR AND SHOULD FAIL THIS YEAR.; Anne Leota Hart, Self: Just stop this nonsense. This bill failed last year. Political opinion isn't covered by fair lending laws.; Barbara Kain, Self: Unlike race, religion or gender, political opinion is not covered by fair lending laws. This bill is a PR stunt. Please vote no.; Roxanna Kearns, Self: Banks must be able to use a "social credit score" to be able to refuse a loan to a potential terrorist.; Cynthia Couture, Self: NOT a good idea; Michael Bryan, Self: A paranoia-based intrusion into the operation of the free market in the name of ideology. Reagan would be appalled. Stay in your lane and leave business to business and the market.; Dee Maitland, Self: As a retired commercial banker I find this intrusive and unworkable.; Christina Mollica, Self: I am a registered voter in LD29; Jessica Kitterman, Self: This is absurd: unlike race, religion or gender, political opinion isn't covered by fair lending laws.; Rebecca Haynes, Self: Political opinion is not covered by fair lending laws.; Beverlee Loat, Self: This bill does not reflect science. Do better for our kids. Please!; Patricia Mullenix, Self: Show me where political or social opinions have been used in lending laws. Again foolish talk unsupported by facts does nothing except undermine your credibility.; Brian Eckley, Self: The government should not get involved with the transactions between private citizens and banks. Government should not be allowed to force social credit scoring criteria of any kind. This is what the CCP does.; Candice Fremouw, Self: The state should not be interfering with standards and practices of banking. There is plenty of federal regulation and oversight; Jackie Rich, Self: unnecessarily interferes with private enterprise.; Joelene Williamson, Self: Social Credit Scores? Get real - we do not want to be the Arizona republic of China; Eric Lovelis, Self: As a PC I feel the ESG score is just another way to limit a person's access to money. We need to stand up and say you will not control us using money,; Doris Mills, Self: WE can't become China!; Carol Stines, Self: bankers should not follow social scoring in serving their customers; Mary-Jeanne Fincher, Self: This bill interferes with decision-making in private businesses and is unwarranted government control.; C. Sullivan, Self: Social credit scores should not be state mandated. Indeed, they are arbitrary and unnecessary in any industry.; Kathleen Hahn, Self: Social credit is Un-American and unconstitutional.; Joseph Camilleri, Self: This is just crazy.; RoseAnn Watts, Self: The only qualifications for a credit score should be the ability to pay and past record, not what is posted on social media.; Justine Case, Self: It should be outlawed all together. Bank may not do business in this state if they practice discrimination of any kind. Many large Banks are now following World Banking rules. Lets nip this in the bud.; Anna Arnold, Self: Much to far reaching into the private sector. What about limited government?; Kurt Neumann, Self: Passage of this bill would be a welcome change but only a partial victory. Much better would be to prohibit financial institutions from ever using a social credit score in the loan evaluation process would be a full victory.; Mary Ann Graffagnino, Self: This is not justifiable.; Jill Martin, Self: Social Credit Scores are something from communist china. PROHIBIT them in ARIZONA; Cindy Sanders, Self: We dont need to go down the road that China uses to control their citizens.; kathleen mayer, Self: I thought R's believed in the free market. Apparently not. Since corporations are people then they have the right to free speech & free association which is reflected in their business practices, therefore this is unconstitutional; diane marins, Self: Government should NOT be involved in social credit scoring; Elizabeth McClure, Self: How can so many in our Leg not understand what they are supposed to be focused on? Try ensuring our public schools have adequate funding; that's in line with Arizonans' needs.; Maria Lopez, Self: As a Precinct

Committeeman for LD16, I support this bill.; Marc Monterey, Self: Discrimination on the basis of our lawful exercise of choices in speech (1A) and commerce is un-American and wrong. Please affirm this clearly. Thank you.; Jeff Specter, Self: It would be totalitarian to restrict lending based on the applicant's social credit score. That is a communist tactic.; Linda Guarino, Self: You can't regulate political opinions just because they differ from yours; Susan Stumpf-Hebert, Self: Absurd bill. Credit is not based on social/cultural opinions.; Bev Miller, Self: Absolutely NO "social credit" should ever be used to judge a person's ability to pay. Only past record and financial info. Not ethnicity ever.; Mary Lunn, Self: Using social credit information is an invasion of privacy. We are not China!; Roy Scott Lassell, Self: Agree. Please support this bill.; Karen Syversen, Self: This bill would cost Arizona millions of dollars.; Kathryn Kaczmarek, Self: This bill is based on a nonexistent problem....that people might be punished in some way for the social/political views they hold. This bill is not needed.; Bonnie Lund, Self: Social credit scoring is a threat to freedom.; Sandy Whitley, Self: Bill says state cannot require the use of a social credit score in its lending process. This limits having banks determine the environmental harm or health impacts of lending. This should be the lending bank decision and not dictated by legislatur; Margaret Nichols, Self: This legislation looking for a problem that does not exist.; Pat VanMaanen, Self: This is ridiculous: political opinion isn't covered by fair lending laws.; SUSAN ARNOLD, Self: Doesn't this legislature have more important real issues that need their attention and not be a total wast of time?; Veronica Spear, Self: Use of social scores is akin to communism. A bill should be created to prohibit use of social credit scores; Jeff Caldwell, Self: This bill prohibits government from requiring woke social credit scoring by banking institutions. This bill ensures government isn't picking winners and losers in your access to economic freedom.; Lee Chadbourn, Self: All social credit and use should cease.; Lisa Maczura, Self: Uh boy...; Gary Townsend, Self: Extremists need to be held accountable for their actions.; Mary Lisa, Self: Political opinion isn't covered by fair lending laws.; Karolyn Switzer, Self: Opinions are not currently covered by lending laws. This is absurd.; Joseph Bihms LD29, Self: HB2472 bans banks from using "social credit scores" for loanworthiness evaluation to stop discrimination based on political affiliation or values. Political opinion not protected under fair lending laws. Similar to failed bill from last year. Vote No; Loretta O'Connor, Self: Another creepy pseudo-solution to a non-existent problem - why? Why does Rep Montenegro need a booster chair for his political opinions? Waah waah.; Margaret Tinsley, Self: This is not a valid criterion for limiting credit. Please do not pass this bill.; Dawn Norton LD29, Self: HB2472 bans banks from using "social credit scores" for loan assessments. Targets discrimination based on political beliefs, but political opinion isn't protected by lending laws. Aims to stop accountability for extremism. Vote NO; Sarah Bihms LD29, Self: HB2472 bans state from requiring banks to use "social credit scores" for loanworthiness. Protects against discrimination based on political views but political opinion not protected by fair lending laws. Aims to prevent accountability for extremism.; Rivko Knox, Self: Similar to a bill that failed last year. Not necessary.; Marcia Tingley, Self: Political opinion isn't covered by fair lending laws.; Brandy Reese, Self: This is absurd: unlike race, religion or gender, political opinion isn't covered by fair lending laws.; Beth Ballmann, Self: Unlike race, religion and gender, political opinion is not covered by fair lending laws. This is similar to a bill that failed last year.; Lois Hansen, Self: this bill is absurd. the idea of "discrimination" for political opinion in pushing a non issue; Dieter Knecht, Self: Please oppose; it failed last year-political opinions not covered by fair lending laws in our democracy; David Myers, Self: This is another solution in search of a problem. Small government, please.; Erin McCamish, Self: Extremists don't deserve loans.; Cheryl Stafford, Self: Unlike race, religion or gender, political opinion isn't covered by fair lending laws. This is a waste of money for Arizona.; JOHN FIENE, Self: Using "social credit scores" clearly is just discrimination based on political affiliation, social values, or environmental values. Bad bill, and likely unconstitutional.; Jeanmarie Haney, Self: This is utterly unnecessary and could cost Arizona taxpayers millions.; Marla Presley, Self: This could cost Arizonians millions of dollars, I oppose.

HB2498, do-not-call list; text messages

Support:

R Morrison, representing self; Veronica Spear, representing self

ARIZONA STATE LEGISLATURE
Fifty-sixth Legislature - First Regular Session

COMMITTEE ATTENDANCE RECORD

COMMITTEE ON **COMMERCE**

CHAIRMAN: Justin Wilmeth VICE-CHAIRMAN: Michael Carbone

DATE	01/31/23	/23	/23	/23	/23
CONVENED	2:08p m	m	m	m	m
RECESSED					
RECONVENED					
ADJOURNED	4:01pm				
MEMBERS					
Aguilar	✓				
Austin	✓				
Carter	✓				
Gress	✓				
Heap	✓				
Hendrix	✓				
Ortiz	✓				
Sun	✓				
Carbone, Vice-Chairman	✓				
Wilmeth, Chairman	✓				

√ Present ---- Absent exc Excused

Attachment 3

ARIZONA HOUSE OF REPRESENTATIVES

Fifty-sixth Legislature
First Regular Session

HB 2019: licensing; permitting; criteria; clarity
Sponsor: Representative Grantham, LD 14
Committee on Commerce

Overview

Requires a municipality or county (local government) to specify the criteria for granting a license or permit which is required for certain activities.

History

A local government that issues licenses is required to provide to an applicant at the time the applicant obtains an application for a license the following information:

1) A list of all of the steps the applicant is required to take in order to obtain the license;
2) The applicable licensing time frames;
3) The name and telephone number of a municipal contact person who can answer questions or provide assistance throughout the application process;
4) The website address and any other information, if applicable, to allow the regulated person to use electronic communication with the municipality; and
5) Notice that an applicant may receive a clarification from the municipality of its interpretation or application of a statute, ordinance, code or authorized substantive policy statement (A.R.S. §§ 9-836 and 11-1606).

Provisions

1. Directs a local government that requires a license or permit for constitutionally protected activities or activities that change the use, appearance or density of a structure or land to specify the criteria, in clear and unambiguous language, for granting such license or permit. (Sec. 1, 2)
2. Requires a local government, within 30 days of submittal, to grant or deny an application for the activities license or permit, unless another time frame is specified by law. (Sec. 1, 2)
3. Deems the application for the activities license or permit is granted if the local government fails to take action within the applicable time frame, unless the application is:
   a) Incomplete;
   b) The local government issues a notice relating to administrative completeness; and
   c) The applicant fails to complete the application. (Sec. 1, 2)
4. Requires a court to determine if the application approval criteria language is clear and unambiguous in proceedings involving a denial of an activities license or permit. (Sec. 1, 2)

☐ Prop 105 (45 votes) ☐ Prop 108 (40 votes) ☐ Emergency (40 votes) ☐ Fiscal Note

Attachment 4

ARIZONA HOUSE OF REPRESENTATIVES
Fifty-sixth Legislature - First Regular Session

ROLL CALL VOTE

COMMITTEE ON Commerce BILL NO. HB 2019

DATE January 31, 2023 MOTION: DP

	PASS	AYE	NAY	PRESENT	ABSENT
Aguilar			✓		
Austin			✓		
Carter		✓			
Gress		✓			
Heap		✓			
Hendrix		✓			
Ortiz		✓			
Sun			✓		
Carbone, Vice-Chairman		✓			
Wilmeth, Chairman		✓			
		7	3	0	0

APPROVED:

JUSTIN WILMETH, Chairman
MICHAEL CARBONE, Vice-Chairman

COMMITTEE SECRETARY

ATTACHMENT 5

ARIZONA HOUSE OF REPRESENTATIVES

Fifty-sixth Legislature
First Regular Session

HB 2007: group excess liability insurance
Sponsor: Representative Livingston, LD 28
Committee on Commerce

Overview

Authorizes insurance companies to issue or delivery a group excess liability insurance policy (Policy).

Provisions

Group Excess Liability Insurance (Sec. 1)

1. Permits an insurer to issue or deliver a Policy which provides excess coverage after the insured's primary liability insurance limits have been exhausted.
2. Specifies a group policy may provide ancillary and additional coverages to certificate holders provided the terms and conditions comply with statute.
3. Permits authorized insurers or unauthorized insurers to offer group excess liability insurance coverage in this state.
4. Stipulates that an authorized insurer who issues a Policy must file the policy and the certificate of insurance forms with the Department of Insurance and Financial Institutions.
5. Permits an insurer to issue a Policy to any eligible group to which a group disability insurance policy may be issued.
6. Limits the eligible group to only those natural persons identified as qualifying group members pursuant to statute and includes a certificate holder's immediate family or household.
7. Directs an insurer to treat all eligible groups of the same class in a like manner.
8. Specifies the Policy premiums can be wholly paid by the group policy holder, the certificate holders or both.
9. Requires the Policy to provide separate limits of coverage for each certificate holder
10. Requires that the group policyholder receives a copy of the group policy, and the certificate holder receives a copy of the certificate of insurance along with any endorsement or amendment.
11. Allows specified persons to send the certificate of insurance to the certificate holders on behalf of the insurer.
12. Requires the Policy to be provided to a certificate holder within a reasonable amount of time after the certificate of insurance is delivered and outlines the contents of the certificate of insurance.
13. Delineates Policy cancellation, nonrenewal or conditional renewal coverage requirements.

☐ Prop 105 (45 votes)	☐ Prop 108 (40 votes)	☐ Emergency (40 votes)	☐ Fiscal Note

Attachment 6

10. Asserts insurers must treat all eligible groups of the same class in a like manner.
11. Specifies the Policy premiums may be wholly paid by the group policyholder, the certificate holders or both.
12. Requires the Policy to provide separate limits of coverage for each certificate holder.
13. Prevents the Policy from providing coverage to a group policyholder.
14. Requires a copy of the group policy and any endorsement or amendment be delivered to the group policyholder.
15. Permits the group policyholder, with certain approval, to send the certificate of insurance and any endorsement to the certificate holders on behalf of the insurer.
16. Outlines the contents of the certificate of insurance.
17. Requires a copy of the group policy be delivered to the certificate holder after the certificate of insurance is delivered.
18. Prevents the disclose of claims-related information about a certificate holder to the group policyholder other than the existence of a claim.
19. Provides the requirements for canceling, nonrenewing or conditional renewing of a coverage under a Policy.
20. Allows the group policyholder, with a 30-day written notice, to cancel or not renew the group policy for any reason.
21. Requires a covered loss that occurs before the effective date of the cancellation, nonrenewal or conditional renewal of the group policy or certificate of insurance to be covered as provided under the group policy.
22. Defines pertinent terms.

Fifty-sixth Legislature
First Regular Session

Commerce
H.B. 2007

PROPOSED

HOUSE OF REPRESENTATIVES AMENDMENTS TO H.B. 2007

(Reference to printed bill)

Strike everything after the enacting clause and insert:

"Section 1. Title 20, chapter 6, Arizona Revised Statutes, is amended by adding article 6, to read:

ARTICLE 6. GROUP EXCESS LIABILITY INSURANCE POLICIES

20-1491. Definitions

IN THIS ARTICLE, UNLESS THE CONTEXT OTHERWISE REQUIRES:

1. "CERTIFICATE HOLDER" MEANS THE INDIVIDUAL NAMED INSURED GROUP MEMBER UNDER A GROUP EXCESS LIABILITY INSURANCE POLICY.

2. "CERTIFICATE OF INSURANCE" MEANS THE CERTIFICATE OF INSURANCE, EVIDENCE OF COVERAGE OR OTHER SUMMARY OF COVERAGE THAT IS ISSUED TO EACH CERTIFICATE HOLDER UNDER A GROUP EXCESS LIABILITY INSURANCE POLICY.

3. "CONDITIONAL RENEWAL" MEANS A RENEWAL THAT IS CONDITIONED ON ANY OF THE FOLLOWING:

(a) A CHANGE OF LIMITS.

(b) A CHANGE IN THE TYPE OF COVERAGE.

(c) A REDUCTION OR ELIMINATION OF COVERAGE.

(d) INCREASED DEDUCTIBLES OR THE ADDITION OF EXCLUSIONS.

(e) INCREASED PREMIUMS IN EXCESS OF TEN PERCENT, EXCEPT FOR PREMIUM INCREASES THAT ARE GENERATED AS A RESULT OF INCREASED EXPOSURE UNITS OR AS A RESULT OF EXPERIENCE RATING, LOSS RATING, RETROSPECTIVE RATING OR AUDIT.

4. "EXCESS LIABILITY INSURANCE" MEANS LIABILITY INSURANCE, AS PRESCRIBED IN SECTION 20-252, PARAGRAPH 1, THAT PROVIDES EXCESS COVERAGE

AFTER THE CERTIFICATE HOLDER'S PRIMARY LIABILITY INSURANCE LIMITS HAVE BEEN EXHAUSTED.

5. "EXCESS UNINSURED OR UNDERINSURED LIABILITY" MEANS DAMAGES FOR BODILY INJURY, PERSONAL INJURY OR PROPERTY DAMAGE THAT THE CERTIFICATE HOLDER OR AN IMMEDIATE FAMILY MEMBER OF THE CERTIFICATE HOLDER IS LEGALLY ENTITLED TO RECEIVE FROM AN UNINSURED OR UNDERINSURED NEGLIGENT PERSON.

6. "GROUP EXCESS LIABILITY INSURANCE" MEANS EXCESS LIABILITY INSURANCE THAT IS ISSUED ON A GROUP BASIS AND THAT COVERS GROUPS OF PERSONS AS PRESCRIBED IN THIS ARTICLE.

7. "GROUP POLICYHOLDER" MEANS THOSE GROUPS IDENTIFIED IN SECTION 20-1492, SUBSECTION C TO WHICH A GROUP EXCESS LIABILITY INSURANCE POLICY MAY BE ISSUED.

8. "IMMEDIATE FAMILY MEMBER" INCLUDES ANY OF THE FOLLOWING:

(a) THE CERTIFICATE HOLDER'S SPOUSE OR DOMESTIC PARTNER.

(b) ANY RELATIVE OF THE CERTIFICATE HOLDER WHO LIVES WITH THE CERTIFICATE HOLDER.

(c) ANY PERSON WHO IS UNDER TWENTY-FIVE YEARS OF AGE AND WHO IS IN THE CARE OF THE CERTIFICATE HOLDER.

9. "NEGLIGENT PERSON" MEANS A NATURAL PERSON WHO IS IDENTIFIABLE BY LEGAL NAME, WHO IS NOT AN IMMEDIATE FAMILY MEMBER OF THE CERTIFICATE HOLDER AND WHO IS LEGALLY RESPONSIBLE FOR ANY DAMAGES THAT WERE SUSTAINED BY THE CERTIFICATE HOLDER OR THE CERTIFICATE HOLDER'S IMMEDIATE FAMILY MEMBER AND THAT WERE CAUSED BY AN ACCIDENT OR OFFENSE TO WHICH THE GROUP EXCESS LIABILITY INSURANCE POLICY APPLIES.

20-1492. <u>Group excess liability insurance; eligible groups</u>

A. AN AUTHORIZED INSURER OR AN UNAUTHORIZED INSURER AS PROVIDED IN CHAPTER 2, ARTICLE 5 OF THIS TITLE MAY OFFER GROUP EXCESS LIABILITY INSURANCE IN THIS STATE. AN AUTHORIZED INSURER THAT ISSUES A GROUP EXCESS LIABILITY INSURANCE POLICY IN THIS STATE SHALL FILE THE GROUP POLICY AND THE CERTIFICATE OF INSURANCE FORMS WITH THE DEPARTMENT PURSUANT TO SECTION 20-398 BUT IS EXEMPT FROM THE REQUIREMENTS OF SECTION 20-385. THE TERMS OF THE CERTIFICATE OF INSURANCE SHALL BE CONSISTENT WITH THE TERMS OF THE

GROUP EXCESS LIABILITY INSURANCE POLICY PURSUANT TO WHICH THE CERTIFICATE OF INSURANCE IS ISSUED.

B. AN INSURER MAY ISSUE OR DELIVER A GROUP EXCESS LIABILITY INSURANCE POLICY AND CERTIFICATE OF INSURANCE IN THIS STATE ONLY PURSUANT TO THIS ARTICLE. IN ADDITION TO EXCESS LIABILITY COVERAGE, A GROUP EXCESS LIABILITY INSURANCE POLICY MAY ALSO PROVIDE EXCESS UNINSURED MOTORIST, EXCESS UNDERINSURED MOTORIST AND EXCESS UNINSURED OR UNDERINSURED LIABILITY COVERAGE TO CERTIFICATE HOLDERS. THE TERMS AND CONDITIONS FOR ANY EXCESS UNINSURED MOTORIST COVERAGE AND EXCESS UNDERINSURED MOTORIST COVERAGE PROVIDED UNDER THE GROUP POLICY SHALL COMPLY WITH THIS TITLE.

C. NOTWITHSTANDING SUBSECTION B OF THIS SECTION, A GROUP EXCESS LIABILITY INSURANCE POLICY MAY PROVIDE COVERAGE FOR EXCESS UNINSURED MOTORIST OR UNDERINSURED MOTORIST COVERAGE IN AMOUNTS THAT EXCEED THE LIMITS SET FORTH IN SECTION 20-259.01.

D. AN INSURER MAY ISSUE A GROUP EXCESS LIABILITY INSURANCE POLICY TO AN EMPLOYER THAT INSURES ONE OR MORE EMPLOYEES OF THE EMPLOYER. FOR THE PURPOSES OF THIS SUBSECTION:

1. "EMPLOYEES" INCLUDE:

(a) THE OFFICERS, DIRECTORS, MANAGERS AND EMPLOYEES OF THE EMPLOYER.

(b) THE PARTNERS IF THE EMPLOYER IS A PARTNERSHIP.

(c) THE OFFICERS, MANAGERS AND EMPLOYEES OF A SUBSIDIARY OR ANY AFFILIATED CORPORATIONS, COMPANIES, LIMITED LIABILITY COMPANIES, FIRMS OR PARTNERSHIPS.

(d) THE MEMBERS OF THE EMPLOYEE'S IMMEDIATE FAMILY.

2. "EMPLOYER" INCLUDES ANY TYPE OF CORPORATION, COMPANY, FIRM, LIMITED LIABILITY COMPANY AND PARTNERSHIP.

E. AN INSURER MAY ESTABLISH UNDERWRITING CRITERIA FOR THE GROUP POLICYHOLDER AND CERTIFICATE HOLDERS THAT APPLY AT ISSUANCE AND RENEWAL OF THE GROUP POLICY AND THE CERTIFICATE OF INSURANCE. INSURERS SHALL TREAT ALL ELIGIBLE GROUPS OF THE SAME CLASS IN A LIKE MANNER.

20-1493. Group excess liability insurance policy; premiums; cancellation; requirements

A. THE GROUP POLICYHOLDER MAY PAY THE PREMIUM FOR A GROUP EXCESS LIABILITY INSURANCE POLICY FROM MONIES CONTRIBUTED WHOLLY BY THE GROUP POLICYHOLDER, WHOLLY BY THE CERTIFICATE HOLDERS OR JOINTLY BY THE GROUP POLICYHOLDER AND THE CERTIFICATE HOLDERS.

B. THE GROUP EXCESS LIABILITY INSURANCE POLICY SHALL PROVIDE SEPARATE LIMITS OF COVERAGE FOR EACH CERTIFICATE HOLDER. A GROUP EXCESS LIABILITY INSURANCE POLICY MAY NOT PROVIDE COVERAGE TO A GROUP POLICYHOLDER.

C. THE INSURER OR, IF AUTHORIZED BY THE INSURER AND AGREED TO BY THE INSURANCE PRODUCER, THE GROUP POLICYHOLDER'S INSURANCE PRODUCER SHALL DELIVER A COPY OF THE GROUP POLICY AND ANY ENDORSEMENT OR AMENDMENT TO THE GROUP POLICYHOLDER. IF AUTHORIZED BY THE INSURER AND AGREED TO BY THE GROUP POLICYHOLDER OR THE GROUP POLICYHOLDER'S INSURANCE PRODUCER, THE GROUP POLICYHOLDER OR THE GROUP POLICYHOLDER'S INSURANCE PRODUCER MAY SEND THE CERTIFICATE OF INSURANCE AND ANY ENDORSEMENT OR AMENDMENT TO THE CERTIFICATE HOLDERS ON BEHALF OF THE INSURER.

D. THE CERTIFICATE OF INSURANCE SHALL CONTAIN ALL MATERIAL TERMS AND CONDITIONS OF COVERAGE THAT ARE AFFORDED TO THE CERTIFICATE HOLDER, INCLUDING A DISCLOSURE IN CLEAR AND EASILY UNDERSTANDABLE LANGUAGE OF ANY LIMITATION, EXCLUSION OR REQUIRED UNDERLYING COVERAGE, OR A COPY OF THE GROUP POLICY SHALL BE DELIVERED TO THE CERTIFICATE HOLDER WITHIN A REASONABLE PERIOD OF TIME AFTER THE CERTIFICATE OF INSURANCE IS DELIVERED TO THE CERTIFICATE HOLDER.

E. THE INSURER MAY NOT DISCLOSE CLAIMS-RELATED INFORMATION ABOUT ANY CERTIFICATE HOLDER TO THE GROUP POLICYHOLDER OTHER THAN THE EXISTENCE OF A CLAIM.

F. THE FOLLOWING REQUIREMENTS APPLY TO THE CANCELLATION, NONRENEWAL OR CONDITIONAL RENEWAL OF COVERAGE UNDER A GROUP EXCESS LIABILITY INSURANCE POLICY:

1. EXCEPT AS PROVIDED IN PARAGRAPH 5 OF THIS SUBSECTION, AN INSURER MAY NONRENEW THE GROUP POLICY OR ANY CERTIFICATE OF INSURANCE ISSUED UNDER THE POLICY IF THE INSURER COMPLIES WITH THE REQUIREMENTS OF THIS ARTICLE. THE INSURER SHALL SEND NOTICE OF NONRENEWAL TO THE GROUP POLICYHOLDER AND THE CERTIFICATE HOLDERS AT LEAST THIRTY DAYS BEFORE THE EFFECTIVE DATE OF THE NONRENEWAL. IF AUTHORIZED BY THE INSURER AND AGREED TO BY THE GROUP POLICYHOLDER, THE GROUP POLICYHOLDER MAY SEND NOTICE OF NONRENEWAL TO THE CERTIFICATE HOLDERS AT LEAST THIRTY DAYS BEFORE THE EFFECTIVE DATE OF THE NONRENEWAL ON BEHALF OF THE INSURER.

2. EXCEPT AS PROVIDED IN PARAGRAPH 5 OF THIS SUBSECTION, AFTER A GROUP POLICY OR CERTIFICATE OF INSURANCE HAS BEEN IN EFFECT FOR SIXTY DAYS, OR IF THE GROUP POLICY OR CERTIFICATE OF INSURANCE IS A RENEWAL, EFFECTIVE IMMEDIATELY, AN INSURER MAY CANCEL THE GROUP POLICY OR ANY CERTIFICATE OF INSURANCE ISSUED UNDER THE POLICY AFTER THE EFFECTIVE DATE OF THE GROUP POLICY OR CERTIFICATE OF INSURANCE BASED ON ANY OF THE FOLLOWING:

(a) THE NONPAYMENT OF THE PREMIUM.

(b) THE CONVICTION OF THE GROUP POLICYHOLDER OR CERTIFICATE HOLDER OF A CRIME THAT AROSE OUT OF ACTS THAT INCREASED ANY OF THE HAZARDS INSURED AGAINST.

(c) ANY ACTS OR OMISSIONS BY THE GROUP POLICYHOLDER, THE GROUP POLICYHOLDER'S REPRESENTATIVE OR THE CERTIFICATE HOLDER THAT CONSTITUTE FRAUD OR MATERIAL MISREPRESENTATION IN OBTAINING OR CONTINUING THE GROUP POLICY OR CERTIFICATE OF INSURANCE OR IN PRESENTING A CLAIM UNDER THE GROUP POLICY OR CERTIFICATE OF INSURANCE.

(d) A SUBSTANTIAL CHANGE IN THE RISK ASSUMED BY THE INSURER SINCE THE GROUP POLICY OR CERTIFICATE OF INSURANCE WAS ISSUED, EXCEPT TO THE EXTENT THAT THE INSURER SHOULD REASONABLY HAVE FORESEEN THE CHANGE OR CONTEMPLATED THE RISK IN WRITING THE CONTRACT.

(e) A DETERMINATION BY THE DIRECTOR THAT CONTINUING THE GROUP POLICY OR CERTIFICATE OF INSURANCE WOULD PLACE THE INSURER IN VIOLATION OF THE INSURANCE LAWS OF THIS STATE OR WOULD JEOPARDIZE THE SOLVENCY OF THE INSURER.

(f) THE LOSS OF REINSURANCE THAT APPLIES TO THE RISK INSURED AGAINST, BUT ONLY IF THE ABSENCE OF REINSURANCE RESULTED FROM THE TERMINATION OF TREATY REINSURANCE OR FACULTATIVE REINSURANCE INITIATED OR IMPLEMENTED BY THE REINSURER OR REINSURERS OF THE INSURER ISSUING THE GROUP POLICY.

(g) THE DISCOVERY OF GROSSLY NEGLIGENT ACTS BY THE GROUP POLICYHOLDER, THE GROUP POLICYHOLDER'S REPRESENTATIVE OR THE CERTIFICATE HOLDER THAT MATERIALLY INCREASED ANY OF THE HAZARDS INSURED AGAINST.

3. THE INSURER SHALL SEND NOTICE OF CANCELLATION TO THE GROUP POLICYHOLDER AND THE CERTIFICATE HOLDERS IF THE GROUP POLICY IS BEING CANCELED OR TO AFFECTED CERTIFICATE HOLDERS IF ONE OR MORE CERTIFICATES OF INSURANCE ARE BEING CANCELED AT LEAST THIRTY DAYS BEFORE THE EFFECTIVE DATE OF THE CANCELLATION. IF AUTHORIZED BY THE INSURER AND AGREED TO BY THE GROUP POLICYHOLDER, THE GROUP POLICYHOLDER MAY SEND NOTICE OF CANCELLATION TO THE CERTIFICATE HOLDERS IF THE GROUP POLICY IS BEING CANCELED OR TO AFFECTED CERTIFICATE HOLDERS IF ONE OR MORE CERTIFICATES OF INSURANCE ARE BEING CANCELED AT LEAST THIRTY DAYS BEFORE THE EFFECTIVE DATE OF THE CANCELLATION ON BEHALF OF THE INSURER.

4. THE GROUP POLICY SHALL SET FORTH THE CONDITIONS AND TIMING ON WHICH A CERTIFICATE HOLDER'S COVERAGE WILL TERMINATE FOLLOWING THE TERMINATION OF A CERTIFICATE HOLDER'S EMPLOYMENT WITH THE GROUP POLICYHOLDER.

5. AN ACT OR OMISSION BY A CERTIFICATE HOLDER MAY NOT CONSTITUTE THE BASIS FOR CANCELLATION OF THE GROUP POLICY.

6. THE NOTICE OF CANCELLATION AND ANY REFUND OF UNEARNED PREMIUM MAY BE SENT SEPARATELY, BUT BOTH MUST BE SENT WITHIN THIRTY DAYS BEFORE THE EFFECTIVE DATE OF THE CANCELLATION.

G. WITH THIRTY DAYS' WRITTEN NOTICE TO THE INSURER AND EACH CERTIFICATE HOLDER, A GROUP POLICYHOLDER MAY CANCEL OR NONRENEW THE GROUP POLICY FOR ANY REASON.

H. IF A CERTIFICATE HOLDER SUSTAINS A LOSS THAT WOULD BE COVERED BY THE GROUP POLICY AND THAT OCCURS BEFORE THE EFFECTIVE DATE OF THE CANCELLATION, NONRENEWAL OR CONDITIONAL RENEWAL OF THE GROUP POLICY OR THE CERTIFICATE HOLDER'S CERTIFICATE OF INSURANCE, WHETHER INITIATED BY THE INSURER, GROUP POLICYHOLDER OR CERTIFICATE HOLDER, THE LOSS REMAINS COVERED AS PROVIDED UNDER THE GROUP POLICY NOTWITHSTANDING THE CANCELLATION, NONRENEWAL OR CONDITIONAL RENEWAL."

Amend title to conform

JUSTIN WILMETH

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Adopted ✓ # of Verbals ____
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Not Offered ____ Analysts Initials ____

Attachment 7

ARIZONA HOUSE OF REPRESENTATIVES
Fifty-sixth Legislature - First Regular Session

ROLL CALL VOTE

COMMITTEE ON Commerce BILL NO. HB 2007

DATE January 31, 2023 MOTION: DPA/SE

	PASS	AYE	NAY	PRESENT	ABSENT
Aguilar		✓			
Austin		✓			
Carter		✓			
Gress		✓			
Heap		✓			
Hendrix		✓			
Ortiz		✓			
Sun		✓			
Carbone, Vice-Chairman		✓			
Wilmeth, Chairman		✓			
		10	0	0	0

APPROVED:

JUSTIN WILMETH, Chairman
MICHAEL CARBONE, Vice-Chairman

Susan Nelson
COMMITTEE SECRETARY

ATTACHMENT 8

ARIZONA HOUSE OF REPRESENTATIVES

Fifty-sixth Legislature
First Regular Session

HB 2472: social credit; use; prohibition
Sponsor: Representative Montenegro, LD 29
Committee on Commerce

Overview

Asserts this State may not require a bank to use a social credit score in determining whether to lend money.

History

A bank may lend up to 20% of its capital to a single borrow. A bank may lend an additional 10% of its capital if the additional amounts are fully secured by readily marketable collateral that has a market value at least equal to the amount of the loan (A.R.S. § 6-352).

A bank uses certain factors in determining whether to lend money and the amount that is lent. These factors may include a borrower's credit score, credit history, debt-to-income ratio, employment history, collateral and the type of loan and the loan term.

Provisions

1. Prohibits this State from requiring a bank or financial institution to use a social credit score when evaluating whether to lend money to a customer. (Sec. 1)

☐ Prop 105 (45 votes) ☐ Prop 108 (40 votes) ☐ Emergency (40 votes) ☐ Fiscal Note

Attachment 9

ARIZONA HOUSE OF REPRESENTATIVES
Fifty-sixth Legislature - First Regular Session

ROLL CALL VOTE

COMMITTEE ON Commerce BILL NO. HB 2472

DATE January 31, 2023 MOTION: DP

	PASS	AYE	NAY	PRESENT	ABSENT
Aguilar			✓		
Austin			✓		
Carter		✓			
Gress		✓			
Heap		✓			
Hendrix		✓			
Ortiz			✓		
Sun			✓		
Carbone, Vice-Chairman		✓			
Wilmeth, Chairman		✓			
		6	4	0	0

Susan Nelson
COMMITTEE SECRETARY

APPROVED:

JUSTIN WILMETH, Chairman
MICHAEL CARBONE, Vice-Chairman

ATTACHMENT 10

ARIZONA HOUSE OF REPRESENTATIVES

Fifty-sixth Legislature
First Regular Session

HB 2198: claimant; guardian ad litem; procedure
Sponsor: Representative Wilmeth, LD 2
Committee on Commerce

Overview

Removes a trustee from being appointed to represent a minor or incapacitated person relating to workers' compensation claims.

History

The Industrial Commission of Arizona (ICA) is responsible for overseeing various labor-related issues in Arizona including processing and adjudicating workers' compensation claims. A claim for compensation is valid or enforceable only if it has been filed with the ICA by the employee within one year after the injury occurred. The employer, within ten days of receiving a notice of an accident, must inform the employer's insurance carrier and the ICA. Upon receiving notification of the injury, the ICA sends a claim form to the employee. However, if an insurance carrier or self-insured employer receives written notice from the injured employee who intends to file a claim compensation, the insurance carrier or self-insured employer has seven days to forward the notice to the ICA and inform the employee of the requirement to file with the ICA (A.R.S. § 23-1061).

If the claimant for compensation or death benefits is a minor or an incompetent person, the ICA may appoint a trustee or guardian ad litem to appear for and represent the person. The ICA sets the terms and conditions as it deems proper for the representation of the person (A.R.S. § 23-1066).

Provisions

1. Removes a trustee as a person who may be appointed to represent a minor or incapacitated person in a claim for compensation or death benefits. (Sec. 1)
2. Specifies the guardian ad litem's representation of the minor or incapacitated person must be *in accordance with the terms, conditions and rules of the ICA*, rather than in *such terms and conditions as the ICA deems to be proper.* (Sec. 1)
3. Clarifies that the guardian ad litem's representation must be in the *best interests* of the minor or *incapacitated* person.
4. Changes the reference of *incompetent* person to *incapacitated* person. (Sec. 1)
5. Makes clarifying changes. (Sec. 1)

☐ Prop 105 (45 votes)	☐ Prop 108 (40 votes)	☐ Emergency (40 votes)	☐ Fiscal Note

ARIZONA HOUSE OF REPRESENTATIVES
Fifty-sixth Legislature - First Regular Session

ROLL CALL VOTE

COMMITTEE ON Commerce BILL NO. HB 2198

DATE January 31, 2023 MOTION: DP

	PASS	AYE	NAY	PRESENT	ABSENT
Aguilar		✓			
Austin		✓			
Carter		✓			
Gress		✓			
Heap		✓			
Hendrix		✓			
Ortiz		✓			
Sun		✓			
Carbone, Vice-Chairman		✓			
Wilmeth, Chairman		✓			
		10	0	0	0

APPROVED: [signature]

JUSTIN WILMETH, Chairman
MICHAEL CARBONE, Vice-Chairman

Susan Nielson
COMMITTEE SECRETARY

ATTACHMENT 12

ARIZONA HOUSE OF REPRESENTATIVES

Fifty-sixth Legislature
First Regular Session

HB2381: mobile homes; recreational vehicles; fund
Sponsor: Representative Gress, LD 4
Committee on Commerce

Overview

Increases certain payments to and disbursements from the Mobile Home Relocation Fund (Fund).

History

The Fund provides relief to tenants required to relocate due to: 1) a change in land use; 2) rent increases; or 3) community age restrictions. Current law allows a tenant moving due to change in land use to receive Fund disbursements up to $7,500 for single section mobile homes or $12,500 for multi-section mobile homes in relocations within 100 miles from the vacated mobile home park (A.R.S. § 33-1476.01).

Each owner of a mobile home located in a mobile home park who does not own the land on which the mobile home is located are annually assessed a rate of $.5 per $100 of a taxable assessed valuation. Monies collected from the annual assessment are deposited into the Fund (A.R.S. § 33-1476.03).

Provisions

1. Increases the maximum amount of Fund monies a tenant required to relocate due to a change in use or redevelopment of the mobile home park may receive from:
   a) $7,500 to $12,500 for a single section mobile home; or
   b) $12,500 to $20,000 for a multisection mobile home. (Sec. 1)
2. Increases the percentage amount for abandonment of a mobile home in the park a tenant may receive from the Fund from 25% to 40% of the maximum allowable moving expense. (Sec. 1)
3. Increases the amount the landlord must pay to the Fund for each tenant filing for relocation assistance from:
   a) $500 to $700 for each single section mobile home; and
   b) $800 to $1,000 for each multisection mobile home. (Sec. 1)
4. Increases the amount of additional monies a landlord must pay to the Fund if a change in use occurs before the time stated in a policy statement and the landlord fails to comply with certain statutory requirements from:
   a) $500 to $700 for each mobile home space occupied by a single section mobile home; and
   b) $800 to $1,000 for each mobile home space occupied by a multisection mobile home. (Sec. 1)
5. Increases the amount of additional monies a landlord must pay to the Fund if a change in use occurs within 270 days of relocations as a result of a rent increase from:
   a) $500 to $700 for each mobile home space occupied by a single section mobile home; and
   b) $800 to $1,000 for each mobile home space occupied by a multisection mobile home. (Sec. 1)

Attachment 13

6. Requires, rather than permits, the Director (Director) of the Department of Housing to adopt, amend or repeal rules to administer the Fund. (Sec. 2)
7. Requires, rather than permits, the Director to notify the county assessors to reinstate the assessment for the Fund if at the end of a fiscal year the Fund monies are less than $6,000,000. (Sec. 3)
8. Increases the maximum amount, from $4,000 to $6,000, that a tenant may receive from the Fund for moving expenses of relocating the park trailer or park model to a new location. (Sec. 4)
9. Increases the percentage amount for abandonment of a park trailer or park model in the park a tenant may receive from the Fund from 25% to 40% of the maximum allowable moving expense. (Sec. 4)
10. Makes technical and conforming changes. (Sec. 1, 2, 3, 4)

Fifty-sixth Legislature
First Regular Session

Commerce
H.B. 2381

PROPOSED

HOUSE OF REPRESENTATIVES AMENDMENTS TO H.B. 2381

(Reference to printed bill)

Page 1, between lines 1 and 2, insert:

"Section 1. Section 33-1476, Arizona Revised Statutes, is amended to read:

33-1476. Termination or nonrenewal of rental agreement by landlord; noncompliance with rental agreement by tenant; failure to pay rent

A. The landlord shall specify the reason or reasons for the termination or nonrenewal of any tenancy in the mobile home park. The reason or reasons relied on for the termination or nonrenewal shall be stated in writing with specific facts, so that the date, place and circumstances concerning the reason or reasons for termination or nonrenewal can be determined. Reference to or recital of the language of this chapter, or both, is not sufficient compliance with this subsection.

B. The landlord may not terminate or refuse to renew a tenancy without good cause. "Good cause" means:

1. Noncompliance with any provision of the rental agreement.

2. Nonpayment of rent.

3. Change in use of land.

4. Clear and convincing evidence that a tenant has repeatedly violated any provision of this chapter and established a pattern of noncompliance with such provisions.

C. The landlord's right to terminate or to refuse to renew a tenancy pursuant to subsection B of this section does not arise until the landlord has complied with subsection D, E or H of this section.

D. Except as otherwise prohibited by law:

1. If there is a material noncompliance by the tenant with the rental agreement, the landlord shall deliver a written notice to the tenant specifying the acts and omissions constituting the breach and that the rental agreement will terminate upon a date not less than thirty days after receipt of the notice if the breach is not remedied in fourteen days. If the tenant remedies the situation within the time specified in the notice, the landlord shall issue a notice to the tenant releasing the tenant from the termination of rental agreement notice. IF WITHIN 14 DAYS OF RECEIPT OF THE NOTICE OF THE BREACH THE TENANT PRESENTS TO THE LANDLORD A SIGNED CONTRACT WITH A CONTRACTOR LICENSED UNDER SECTION 32-1101 TO CORRECT THE BREACH SHOWING THE BREACH WILL BE REPAIRED WITHIN 60 DAYS OF THE NOTICE, THE LANDLORD SHALL EXTEND THE TIME FOR REPAIRS FROM 14 DAYS TO 60 DAYS.

2. If there is a noncompliance by the tenant with section 33-1451 materially affecting health and safety, the landlord may deliver a written notice to the tenant specifying the acts and omissions constituting the breach and that the rental agreement will terminate upon a date not less than twenty days after receipt of the notice if the breach is not remedied in ten days. However, if the breach is remediable by repair or the payment of damages or otherwise, and the tenant adequately remedies the breach before the date specified in the notice, the rental agreement will not terminate. If the tenant remedies the situation within the time specified in the notice, the landlord shall issue a notice to the tenant releasing the tenant from the termination of rental agreement notice.

3. If there is a noncompliance that is both material and irreparable and that occurs on the premises, including an illegal discharge of a weapon, homicide as prescribed in sections 13-1102 through 13-1105, criminal street gang activity as prescribed in section 13-105, activity as prohibited in section 13-2308, prostitution as defined in section 13-3211, the unlawful manufacturing, selling, transferring, possessing, using or storing of a controlled substance as defined in section 13-3451, threatening or intimidating as prohibited in section 13-1202, infliction of

serious bodily harm, assault as prohibited in section 13-1203, criminal activity involving serious property damage or acts that have been found to constitute a nuisance pursuant to section 12-991, the landlord may deliver a written notice for immediate termination of the rental agreement and proceed pursuant to section 33-1485.

4. If a tenant engages in repetitive conduct that is the subject of notices under this subsection, after two incidents of the same type documented by the landlord within a twelve month period or after receipt by the landlord of two written complaints from other tenants about the repetitive conduct within a twelve month period, the landlord may deliver a written notice to the tenant specifying the repetitive conduct and the documentation and advising the tenant that on documentation of the next incident of the same type final notice will be given and the rental agreement or tenancy will be terminated thirty days after the date of the notice.

5. If a tenant has been involved in three or more documented incidents of conduct of any type described in this section within a twelve month period, the landlord may deliver a written notice to the tenant specifying the conduct and the documentation and advising the tenant that on documentation of the next incident final notice will be given and the rental agreement or tenancy will be terminated thirty days after the date of the notice.

E. If rent is unpaid when due and the tenant fails to pay rent within seven days after written notice by the landlord of nonpayment and the landlord's intention to terminate the rental agreement if the rent is not paid within that period of time, the landlord may terminate the rental agreement. Before judgment in an action brought by the landlord under this subsection, the tenant may have the rental agreement reinstated by tendering the past due but unpaid periodic rent, reasonable attorney's fees incurred by the landlord and court costs, if any.

F. Except as provided in this chapter, the landlord may recover actual damages, obtain injunctive relief or recover possession of the premises pursuant to an action in forcible detainer for repeated noncompliance by the tenant with the rental agreement or section 33-1451.

G. The remedy provided in subsection F of this section is in addition to any right of the landlord arising under subsection D of this section.

H. If a change in use is intended for the land on which a mobile home park or a portion of a mobile home park is located and the landlord intends eviction of a mobile home tenant due to a change in use, the landlord shall notify all tenants in the park in writing that:

1. The change in use may subsequently result in the termination of a rental agreement.

2. The tenant being terminated due to the change in use will receive a one hundred eighty day notice before the actual termination of the rental agreement."

Renumber to conform

Page 1, lines 16 and 26, strike "~~mobile home relocation~~" insert "mobile home relocation"

Amend title to conform

MATT GRESS

2381GRESS2.docx
01/27/2023
10:00 AM
H: PRB/ls

Adopted ✓ # of Verbals ____
Failed ____ Withdrawn ____
Not Offered ____ Analysts Initials ____

Attachment 14

ARIZONA HOUSE OF REPRESENTATIVES
Fifty-sixth Legislature - First Regular Session

ROLL CALL VOTE

COMMITTEE ON Commerce BILL NO. HB 2381

DATE January 31, 2023 MOTION: DPA

	PASS	AYE	NAY	PRESENT	ABSENT
Aguilar		✓			
Austin		✓			
Carter		✓			
Gress		✓			
Heap		✓			
Hendrix				✓	
Ortiz		✓			
Sun		✓			
Carbone, Vice-Chairman		✓			
Wilmeth, Chairman		✓			
		9	0	1	0

APPROVED:

JUSTIN WILMETH, Chairman
MICHAEL CARBONE, Vice-Chairman

Susan Nelson
COMMITTEE SECRETARY

ATTACHMENT 15

ARIZONA HOUSE OF REPRESENTATIVES

Fifty-sixth Legislature
First Regular Session

HB 2498: do-not-call list; text messages
Sponsor: Representative Griffin, LD 19
Committee on Commerce

Overview

Prohibits a seller or solicitor from sending a text message to a number that is on the national do-not-call registry.

History

A *telephone solicitation* is any voice communication from a live operator, announcing device or otherwise that offers merchandise for sale or rent and that is to or from a person located in this state (A.R.S. § 44-1271).

A seller or solicitor is prohibited from initiating an outbound telephone solicitation call if the number is registered in the national do-not-call registry established by the Federal Trade Commission. However, certain telephone solicitations are permitted if made under the following circumstances: 1) regarding a consumer agreement for past or present employment; 2) responding to a referral; 3) with consumer's permission; or 4) responding to an express request. Furthermore, a seller or solicitor who unlawfully calls a number on the do-not-call registry may be investigated by the Attorney General and subjected to a civil penalty of up to $1,000 per violation (A.R.S. § 44-1282).

Provisions

1. Prohibits a seller or solicitor from sending a text message to a number that is on the national do-not-call registry. (Sec 1.)
2. Makes a technical change. (Sec. 1)

☐ Prop 105 (45 votes) ☐ Prop 108 (40 votes) ☐ Emergency (40 votes) ☐ Fiscal Note

Attachment 16

ARIZONA HOUSE OF REPRESENTATIVES
Fifty-sixth Legislature - First Regular Session

ROLL CALL VOTE

COMMITTEE ON Commerce BILL NO. HB 2498

DATE January 31, 2023 MOTION: DP

	PASS	AYE	NAY	PRESENT	ABSENT
Aguilar		✓			
Austin		✓			
Carter	✓	✓			
Gress		✓			
Heap		✓			
Hendrix		✓			
Ortiz		✓			
Sun		✓			
Carbone, Vice-Chairman		✓			
Wilmeth, Chairman		✓			
		10	0	0	0

APPROVED:

JUSTIN WILMETH, Chairman
MICHAEL CARBONE, Vice-Chairman

Susan Nelson
COMMITTEE SECRETARY

ATTACHMENT 17