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La Costa Richard
Operator's Signature

10/16/03
Date

2003 HOUSE INDUSTRY, BUSINESS AND LABOR

HB 1455

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Salvatore Riccardi
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10/16/03
Date

2003 HOUSE STANDING COMMITTEE MINUTES

BILL/RESOLUTION NO. 1455

House Industry, Business and Labor Committee

☐ Conference Committee

Hearing Date January 28, 2003

Tape Number	Side A	Side B	Meter #
4	X		3986-end
4		X	329-2328
Committee Clerk Signature <i>Elizabeth B. Leier</i>			

Minutes: **CHAIR KEISER**: Opened hearing on HB1455

REP. SANDVIG: Described bill and submitted e-mail from Tim Effertz.

TIM EFFERTZ: Supports with written testimony. Tim also suggested a change in the language to strike "the death" on line 14 and "occurs" on line 15. Currently there are too many limits because you have to die within six years of the injury.

REP. RUBY asked Effertz to speak on the issue of the first six years and that if your death is not associated with the injury, you get nothing. What happens past six years and proving death is related to the injury. Effertz said that WCB has a new face. They know what your injuries are and if your death is associated. You can appeal (a 2 yr. process) and go through the courts. He said that is the way the system is and they all know about the hearing process.

REP. EKSTROM: Did you get a permanent impairment award? Effertz did. Rep. Ekstrom asked if he was on full disability. Effertz said he was able to collect on both, but yes, he is 100% impaired. He was injured in 1962

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House Industry, Business and Labor Committee

Bill/Resolution Number 1455

Hearing Date 1-28-03

SEBALD VETTER (Pres of CARE): Supports Tim Effertz. He was hurt in 1989. However, since he has no been able to work, he has not been able to pay into social security and his wife will be left with almost nothing.

DAVE KIMNITZ (ND AFL-CIO): Supports

EVAN MANDIGO (WCB): Opposed with written testimony

JODI BJORNSON (WCB): Opposed with written testimony. Said WCB is committed to studying the issue, but at this point urge Do Not Pass.

REP. SEVERSON: What else have you looked at? Bjornson said they are doing analysis of other jurisdictions.

REP. RUBY: Asked Bjornson to explain the appeals process as to death as a direct result. Rep. Keiser also asked when they get the benefit. Bjornson said they have to prove cause of death, but she did not have the exact answers at the hearing.

REP. KLEIN: asked how long the study will take. Bjornson said she hopes they would have it done by the next session.

REP. KASPER: What is the number of deaths within the 6 years that receive the benefits?

Bjornson did not have the figures. Chair Keiser asked her to provide the figures for the committee.

REP. NOTTESTAD asked if the figures in the fiscal note are based on the current percentage of those claiming benefits or on the potential of claims. Bjornson said the actuary looked at current claims in the system of potential eligible benefits and then looked at the marriage rate and then added some potential claims. Rep. Nottestad then asked if they went with a high number rather than the actual percentage. Bjornson called on John Halvorson.

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House Industry, Business and Labor Committee

Bill/Resolution Number 1455

Hearing Date 1-28-03

JOHN HALVORSON: Difficulty is narrowing down numbers. You look at maximums and minimums. Set rates by predicting what claims they may have.

BRENT EDISON (WCB): They are attempting to look at the rules in all states, but he can not advise the board yet. They want the best decision on public policy. This current structure has been in place since 1919 and there are many different aspects that need to be updated. The process will take some time.

REP. THORPE: Would Tim Effertz's request fall under compensable payments? Bjornson said they are committed to providing benefits the best they can. Rhetorically, Rep. Thorpe then asked if his 40 years of disability is enough for them. Bjornson noted she hopes they can answer that question once the analysis is done.

CHAIR KEISER: Closed hearing on HB 1455

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Yolanda Richardson
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10/16/03
Date

2003 HOUSE STANDING COMMITTEE MINUTES

BILL/RESOLUTION NO. 1455

House Industry, Business and Labor Committee

☐ Conference Committee

Hearing Date 1/29/03

Tape Number	Side A	Side B	Meter #
3	x		46.9-end
3		x	0.0-9.00
Committee Clerk Signature <i>Judith Hammer</i>			

Minutes: **Chairman Kelser** called for committee work on HB 1455.

Rep. Ekstrom: I talked to minority leadership today and we a plan to turn this into a study resolution for Workers Comp to look at the Washington plan whereby a partial impairment award, portions of it, were dedicated to a life insurance policy with death benefits. We'd be going forwards. This has to be addressed, the reason and rationale is this: when someone is injured significantly, they stop working. Their social security benefits are impacted severely. I'd like them to figure out the actuaries etc. in terms of life expectancy.

Chairman Kelser: I'd strongly resist hog housing this into a study resolution. I want a study resolutions to carry there own merit and be selected. If we put it into the form of a statute, then we'd have to do it.

Rep. Severson moved a Do Not Pass. **Rep. Klein** seconded the motion.

Rep. Severson: If the constituent who brought this forth had been injured today, there'd be lots of programs and things that could be done for him.

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House Industry, Business and Labor Committee

Bill/Resolution Number HB 1455

Hearing Date 1/29/03

Chairman Keiser: Remember that insurance is based on premiums and premiums are prospective. We calculate the risks today and charge accordingly. You can't go back on insurance programs that wasn't paid for in the reserve fund at the time the injury was incurred.

Rep. Thorpe: I understand all this conversation but I am still going to support the sponsors of the bill.

The results of the roll call vote were on a **Do Not Pass: 11-2-1.**

Rep. Ruby will carry this on the floor.

FISCAL NOTE
Requested by Legislative Council
01/21/2003

Bill/Resolution No.: HB 1455

1A. State fiscal effect: Identify the state fiscal effect and the fiscal effect on agency appropriations compared to funding levels and appropriations anticipated under current law.

	2001-2003 Biennium		2003-2005 Biennium		2005-2007 Biennium	
	General Fund	Other Funds	General Fund	Other Funds	General Fund	Other Funds
Revenues						
Expenditures						
Appropriations						

1B. County, city, and school district fiscal effect: Identify the fiscal effect on the appropriate political subdivision.

2001-2003 Biennium			2003-2005 Biennium			2005-2007 Biennium		
Counties	Cities	School Districts	Counties	Cities	School Districts	Counties	Cities	School Districts

2. Narrative: Identify the aspects of the measure which cause fiscal impact and include any comments relevant to your analysis.

**NORTH DAKOTA WORKERS COMPENSATION
2003 LEGISLATION
SUMMARY OF ACTUARIAL INFORMATION**

BILL DESCRIPTION: Removing the 6-year statute of limitation on death claims

BILL NO: HB 1455

SUMMARY OF ACTUARIAL INFORMATION: North Dakota Workers Compensation, together with its actuary, Glenn Evans of Pacific Actuarial Consultants, has reviewed the legislation proposed in this bill in conformance with Section 54-03-25 of the North Dakota Century Code.

The proposed legislation eliminates the six year statute of limitations so that death benefits will be payable if disability continues to the time of death and the death is a direct result of the work injury, "regardless of the date of death". Under current legislation, the surviving spouse of an injured worker will receive death benefits only if the worker dies within six years of injury and the death is a direct result of the work injury.

FISCAL IMPACT: The proposed legislation will increase future rate levels. Furthermore, we have interpreted the change as applying to all future deaths, regardless of date of injury, and thus, anticipate an impact on reserve levels. We were not able to develop a specific formal estimate of the cost of the proposed legislation because we do not have an appropriate base of experience to use in quantifying the ultimate effect of the change. The difficulty can be tied to the impossibility of estimating in advance the number of additional claims that will qualify for death benefits. Additionally, the fiscal note does not reflect increased litigation costs.

Rate Level Impact: We are currently estimating the number of married PTD recipients arising out of each fiscal accident year to be 20. At the current \$197,000 cap, the potential rate level impact would range anywhere from 0 to 2.5% on rate levels. At the \$250,000 cap proposed in HB 1060, the potential rate level impact would range from 0 to 2.9%. Should the proposed legislation pass, a 1% increase in rate levels for claims arising out of this coming year is anticipated. We will evaluate this as we see more

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Operator's Signature

10/16/03
Date

experience.

Additionally, NDWC will need to consider a prospective rate surcharge to fund the reserve increase that will hit as the proposed legislation retroactively increases benefits for claims arising out of prior years. Past premium charges did not contemplate this additional benefit.

Reserve Level Impact: At the existing \$197,000 cap, for every 5% (43 claims) of potential claims qualifying for death benefits (858 claims) the undiscounted reserve increase would be approximately \$5.25 million. The corresponding discounted reserve increase would be approximately \$1.8 million. At the \$250,000 cap proposed in HB 1060, for every 5% of potential claims qualifying for death benefits the undiscounted reserve increase would be approximately \$6.2 million, and the corresponding discounted reserve increase would be approximately \$2.1 million.

DATE: January 27, 2003

3. **State fiscal effect detail:** For information shown under state fiscal effect in 1A, please:

A. **Revenues:** Explain the revenue amounts. Provide detail, when appropriate, for each revenue type and fund affected and any amounts included in the executive budget.

B. **Expenditures:** Explain the expenditure amounts. Provide detail, when appropriate, for each agency, line item, and fund affected and the number of FTE positions affected.

C. **Appropriations:** Explain the appropriation amounts. Provide detail, when appropriate, of the effect on the biennial appropriation for each agency and fund affected and any amounts included in the executive budget. Indicate the relationship between the amounts shown for expenditures and appropriations.

Name:	John Halvorson	Agency:	NDWC
Phone Number:	328-3760	Date Prepared:	01/27/2003

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John Halvorson
Operator's Signature

10/16/03
Date

Date: 1/22/03
Roll Call Vote #: 1

2003 HOUSE STANDING COMMITTEE ROLL CALL VOTES
BILL/RESOLUTION NO. 1455

House Industry, Business & Labor Committee

☐ Check here for Conference Committee

Legislative Council Amendment Number

Action Taken Do Not Pass

Motion Made By Severson

Seconded By Klein

Representatives	Yes	No	Representatives	Yes	No
Chairman Keiser	✓		Rep.Boe	✓	
Rep.Severson, Vice-Chair	✓		Rep.Ekstrom		✓
Rep.Dosch			Rep.Thorpe		✓
Rep. Froseth	✓		Rep. Zaiser	✓	
Rep. Johnson	✓				
Rep.Kasper	✓				
Rep. Klein	✓				
Rep. Nottlestad	✓				
Rep. Ruby	✓				
Rep.Tieman	✓				

Total (Yes) 11 No 2

Absent 1

Floor Assignment Ruby

If the vote is on an amendment, briefly indicate intent:

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La Costa Rickford
Operator's Signature

10/16/03
Date

REPORT OF STANDING COMMITTEE (410)
January 30, 2003 10:28 a.m.

Module No: HR-18-1336
Carrier: Ruby
Insert LC: . Title: .

REPORT OF STANDING COMMITTEE
HB 1455: Industry, Business and Labor Committee (Rep. Keiser, Chairman)
recommends **DO NOT PASS** (11 YEAS, 2 NAYS, 1 ABSENT AND NOT VOTING).
HB 1455 was placed on the Eleventh order on the calendar.

(2) DESK, (3) COMM

Page No. 1

HR-18-1336

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Richard Costa
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10/16/03
Date

2003 TESTIMONY

HB 1455

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Richard Costa
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10/16/03
Date

Before the House Industry, Business, and Labor Committee

30641.0100

January 28, 2002

Mr. Chairman

Members of the Committee

My name is Timothy Effertz I live at 11600 20 Ave SE, Minot 58701

I can be reached by telephone at 701 8383261 or 701 7208014 (cell) My email address is teffertz@srt.com

I come as both an employer and a disabled employee to speak in favor to HB 1455. I suggest that the language, as presented, is less than ideal. I believe that on line 14 the Committee should strike the words "the death", and on line 15 the Committee should strike the word "occurs".

I have presented more extensive testimony on this general subject previously when I asked you to consider placing an amendment into HB 1060. Here is a shorter illustration of the problem HB 1455 fixes:

Suppose you are a North Dakota employee. Suppose as you descend the stair steps at work today, the stair step is defective and you fall causing neck injuries that leave you unable to ever work again. If you live long enough to file, you might get \$1,000 per month in disability benefits.

Suppose you live for 5 years and 11 months, when you die from your injury; your spouse and children will continue to receive death benefits in the same amount as your disability benefits. Your spouse would be paid your benefits, and your family would live at a lifestyle somewhere below the poverty level.

Now Alternatively; suppose you were **un**lucky enough to instead live until 6 years and one month from your injury date, with all other conditions the same: Now your disability benefits stop when you die, and your family is not entitled to any death benefits simply because you lived past the 6 years allotted by NDCC 65-05-16 subsection 1 c as the right time for you to die. You could not even help yourself die on time because death must be as a direct result of your injury, not at your own hand.

The "Exclusive Remedy Provision" of workers compensation law at 65-01-01 abolished the rights of your spouse and children to sue the owner of the building who is also your boss, because the stair step was known to them to be defective. In return for abolishing constitutional rights, the Exclusive Remedy promised "sure and certain relief" not to just the workers, but **expressly for their families**. Surprisingly, the Act provides **no relief to some spouses**. This missing relief cannot replace the loss of their rights under Article 1 Section 9 of the Constitution. Access the court that was "abolished" to protect your

1

La Costa Richard
Operator's Signature

10/16/03
Date

employer from your spouse and children who might otherwise bring suit for their losses of a Husband and Father or Wife and Mother. There is no "fair trade" like is recognized by our Supreme Court for the injured workers themselves; where employees unwillingly trade their civil rights for sure and certain relief. There is simply **no** relief provided for your spouse, if you live six years!

You could easily be sitting in my wheelchair in my position in very much the same condition. My wife did not bail out when I got hurt. She has kept me as she promised in 1960, for worse, not better, and for poorer not richer, until one of us dies. She has helped me for 40+ years, and kept me out of the nursing home, saving the employers countless thousands of dollars. It is depressing to know that I lived past the 6 years allotted time to die, costing her most of life's opportunities to make a life of her own. Now I am likely to leave her with little more than half of my social Security check to pay the bills with when I die. She is about as old as I am, and too old to build much additional retirement.

Mr. Chairman, Members of the Committee, Yes, my wife shared my disability benefits, but they came along with great and permanent poverty and extreme personal inconvenience. Until HB1455, the Legislature would still throw her away as soon as I die, because no Legislature has had the courage to fulfill the promise made to her. I submit that 84 years of delay is more than enough, and I have been disabled half of that time, and deserve to die in peace.

Mr. Chairman and Members of the Committee, This fiscal situation is much the same as when Supplementary benefits were provided to fulfill the promise of "sure and certain relief". Otherwise, my benefits would still be \$160 per month. The employers objected, but the Legislators instituted Supplementary Benefits in defiance of their recommendations. The Legislature decided to increase the benefits as a matter of justice, and we could replenish the fund in the future, which leaves the Fund in good shape today.

I predicted in previous testimony that there would be a cost of approximately one dollar per year per employee in the State, or less than .5% impact on my premiums. I stated that even if my estimate is ten times or more wrong, that I can afford that \$10 per year increase in the premiums I pay on my employee. Under the figures in the fiscal note for HB 1455, the premium cost for my employee will increase somewhere between zero and \$5.90. My dollar figure was within the margin of error of the fiscal note. I believe employers can live with that cost. Further, this is somewhat of a cost shift away from our social services program back to the Workers Compensation Fund, where it belongs.

Mr. Chairman, and Members of the Committee; the opponents will likely say that HB1455 will cause an unfunded liability in the Fund. They may tell you that this bill is retroactive instead of proactive. I ask the Committee to take notice that the Act prohibits paying death benefits to those who do not file a claim within two years of the workers' death, therefore the benefits can not extend back more than two years. That two-year limit makes these additional benefits proactive.

The opponents may suggest that the two preceding years since the last session wherein it was also discussed were not enough time to study this problem. Mr. Chairman, and Members of the Committee; Please take notice that when HB1455 passes, if the Bureau discovers a unexpected result after the fact, very few if any persons will have a vested right to receive the increase before it could be repealed and repaired next session. The reason is that death of the injured worker, a timely application, and then the appeals process are the required before the benefit can become vested. From my own experiences I assure you: It will take more than two years to get through the various special levels of the complicated appeals process under the Administrative Practices Act and then finally through the District Courts before the additional benefits would be vested. By that time The Legislature will again be back in session and able to legislate away the offending cause of action. The risk of HB 1455 causing a long-term expensive unintended balloon payment is nil.

It took about ten years for work injury cases to pass through the Courts in 1919. The 1919 Legislature wrote new concept law to try to cure that situation wherein employers paid large amounts of damage that chiefly went into the pockets of attorneys, while the disabled workers and their families starved and died from lack of timely care. It is reasonable to recognize the good intentions of that Legislature by looking at the promise in the preamble of the Act of relief for spouses, and to understand why they failed to specify what relief they would provide past the first six years. I suggest that the Legislature intended to fix the holes in the new law when the problems were adequately presented in legislation like HB1455.

Mr. Chairman, Members of the Committee, There are spouses who are left with no death protection under this law even if it is changed today. Workers Compensation is an imperfect concept. You could completely revise the system, but still not make it fair and equitable. I believe that the opportunity is ripe to include these few spouses within the group of spouses already receiving identical benefits because of a death before 6 years. It will not further complicate passage of a different law sometime in the future to cover all spouses under all causes of death of a disabled employee. It would however make it easier for me to die knowing HB 1455 has passed.

Mr. Chairman, and Members of the Committee; there are a small number of spouses of the disabled falling through this small crack in the Workers Compensation system right onto public welfare because of the six year limit on death benefits under NDCC 65-05-16. There is a lot of undeserved hurt being placed on this small innocent group. HB1455 seals one more crack in the system by providing some relief as promised to be provided at the expense of we employers through the Fund. HB 1455 is simply the right thing to do right now.

I encourage you to recommend a do-pass on HB 1455.

Thank you for your time and patience. This issue is extremely important to me.

Tim

HB 1455

Timothy Effertz, 11600 20 Ave. SE, Minot, ND 58701-2635, (701) 838 3261, teffertz@srt.com

Representative Sally M. Sandvig
201 North 11th Street #202
Fargo, ND 58102-4652

December 24, 2002

Dear Representative Sandvig:

I am in a very difficult situation because of the ND Legislature. I am totally disabled and drawing workers compensation since 1962. I have had no financial opportunity to make much provision for a retirement fund for my wife. She has spent most of her life caring for me for those 40+ years. It was impossible to save for retirement while receiving an income less than the poverty level. Had I died within the first six years after my injury, my wife would have received death benefits as needed. She would have started her life over and built herself some retirement security. The problem is: North Dakota Century Code Section 65-05-16. Death benefits payable, at Subsubsection 1, c., prohibits my wife from obtaining any benefits should I precede her in death. I was assured by the Bureau that I read it correctly.

65-05-16. Death benefits payable.

1. The bureau may pay benefits under this chapter in the case of the death of an employee as the direct result of an injury sustained in the course of the employee's employment when:

a. If there has been no disability preceding death, the death occurs within one year after the date of the injury;

b. If there has been disability preceding death, the death occurs within one year after the cessation of disability resulting from the injury; or

c. If there has been disability which has continued to the time of death, the death occurs within six years after the date of injury.

2. ...

It seems cruel to single out just faithful spouses who stayed to care for the injured workers, instead of bailing out for a better life. If any spouse of a disabled person deserves to receive death benefits, the most deserving are those who gave up their personal opportunities in order to care for a disabled spouse who did not die soon enough to let her receive death benefits or to start over in life. It makes me ashamed for having lived more than 6 years leaving her near destitute if I precede her in death.

Please make an effort to delete the words from Subsubsection 1, c. as follows: "... the death occurs within six years after the date of injury". As an employer, I certainly would pay a higher premium to be sure my employee does not find himself in the same predicament that I find myself.

Each spouse and child has his or her rights "abolished" by the "Exclusive Remedy Provision" of workers compensation (65-01-01). The 1919 ND Legislature abolished their right to sue for damage caused by a spouse's employer; yet the Legislature failed to provide workers compensation death benefit in the unfortunate event that the injured spouse lives past 6 years. I believe that this portion of the Act is much less than the "sure and certain relief" guaranteed by NDCC 65-01-01 to be provided in exchange for the constitutional (Article 1 Section 9) rights of spouses abolished to protect employer's assets from litigation. It is in fact NO relief!

The Worker's Compensation Bureau has proposed legislation to increase the maximum amount of death benefits that can be paid to an eligible spouse. I believe that if there is extra money for death benefits, it should be dedicated to giving my wife the "relief" she deserves. Please help to get this Legislative injustice corrected this session so that I might rest in peace. Please let me know if you will put in a bill. I will come to testify at hearing if I am not in the hospital.





LR

2003 House Bill No. 1455
Testimony before the House Industry, Business, And Labor Committee
Presented by: Jodi Bjornson
Vice President of Legal Services
North Dakota Workers Compensation
January 28, 2003

Mr. Chairman, Members of the Committee:

My name is Jodi Bjornson, and I am the Vice President of Legal Services at North Dakota Workers Compensation (NDWC). On behalf of the NDWC Board of Directors, I am here to testify in opposition to 2003 House Bill No. 1455. The Board of Directors unanimously opposes this bill.

This bill would eliminate the six-year statute of limitations on death claims where there has been disability that continues until the time of death. The issue bringing this bill to the forefront stems from the potential situation where an injured worker sustains a significant injury, receives ongoing disability benefits for several years, and dies beyond the six-year statute of limitations. The injured workers benefits would end, potentially leaving a surviving spouse with financial needs that would not be met. I would like to address the main reasons why we oppose this bill.

First, NDWC proposed changes to the death benefit statutes via 2003 House Bill No. 1060. Pursuant to this bill, NDWC proposes to increase the death benefit cap from \$197,000 to \$250,000 and eliminated the remarriage penalty for death benefit recipients. This legislation was proposed with the assumption that no other changes were to be made to the death benefit statutes.

Secondly, the six-year statute of limitations on death benefits has been in effect since 1919 and is a fundamental part of our benefit structure. At the very least, any proposed elimination or modification of this fundamental component warrants comprehensive review and analysis. I can assure you this bill has facilitated considerable review and debate amongst the board and staff.

Moreover, When this issue surfaced, staff began to gather information in order to analyze death benefit structures in other jurisdictions. Our preliminary research indicates that the various jurisdictions handle death benefits very differently. This is best illustrated by example. In Georgia, there is no statute of limitations on death benefits, but benefits, including disability benefits, are capped at 400 weeks. So while death benefits may be paid, any prior disability benefits will be subtracted from the 400-week cap. In Washington, an injured worker may be eligible for death benefits regardless of the date of death, but only if a catastrophic injury is sustained. Oklahoma allows death benefits and has no statute of limitations or cap on benefits. Wyoming allows death benefits after a period of disability, but limits the award to 54 months. Kansas has a five-year statute of limitation on death benefits similar to our six-year statute of limitations.

Finally, most jurisdictions do not have a system such as North Dakota Workers Compensation, where there is a completely separate permanent impairment award that is not tied to disability benefits. Most jurisdictions have a permanent partial disability benefit that ties compensation for permanent disability to the disability benefit. For example, our most severely injured workers can receive in excess of \$200,000 in a tax-free lump sum permanent partial impairment (PPI) award. This is in addition to a lifetime of disability benefits for those catastrophically injured workers.

If this bill does not pass, it is our intent to continue to review the six-year statute of limitations to consider alternatives, with the understanding that benefit increases of any kind must be balanced against the cost to the system. This is an area we are committed to studying, particularly for the benefit of those most severely injured. Due to the short term we have had to study this issue, we cannot provide any viable, fiscally sound options at this time. Therefore, we must respectfully request this committee to vote "do not pass" on House Bill 1455. Thank you for your consideration. If you have any further questions I will be glad to answer them at this time.

2003 HOUSE BILLS 1302, 1304, 1317, 1370 & 1455

**Fifty-eighth Legislative Assembly
Before the House Industry Business and Labor Committee
Evan Mandigo, Member
North Dakota Workers Compensation Board of Directors
January 28, 2003**

Mr. Chairman, Members of the Committee:

My name is Evan Mandigo. I am a member of the Board of Directors of North Dakota Workers Compensation. It has been my pleasure to serve on the Board since 1998.

As each legislative session approaches, the Board, along with the staff of NDWC, carefully considers the legislative package ultimately presented to the Legislative Assembly. The process is thorough, analyzing all aspects of NDWC's operations. We believe the proposed legislation presented to this Committee last week represents the legislation that will allow us to improve and provide a system that ensures adequate benefits to our employees at a reasonable cost to employers.

During the legislative session, the Board meets frequently to discuss and evaluate other proposed legislation. The Board has carefully evaluated the legislation before you today and unanimously opposes House Bill No.'s 1302, 1304, 1317, and 1455. We are taking a neutral position on House Bill 1370.

The Executive Staff of NDWC will address the specific concerns we have with the bills we oppose, and provide further information to you regarding House Bill No. 1370. On behalf of the Board of Directors, I respectfully request this Committee recommend a "do not pass" on House Bill No.'s 1302, 1304, 1317, and 1455.