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Greetings, Senator Bailey, Representative Gramlich, and other members of the Joint Standing Committee on Health Coverage, Insurance, and Financial Services.

First, I am James Brubacker, resident of Dexter. As a people often called Mennonites, but most importantly Christians, we are grateful for general law and order maintained by the State, and we esteem automobile financial responsibility as a part of that.

Since we are a non-voting people aloof from politics, we are here mostly to listen to proceedings, and as such, are rather undeserving to be heard by this committee.

As a people, we pattern our mutual sharing after the early Christians (see note #1) as we face various calamities: fire, hospitalization, or auto liabilities. We interact with other congregations across state lines, giving and receiving material help, and the LORD of heaven and earth has always provided for us.

We are not necessarily looking for a lower cost option than auto insurance. Even if the overall cost of self-insurance exceeds what insurance premiums would, it is our conviction that insurance companies cannot rightly or accurately represent us in settling claims in our name. It is important to us that we settle liabilities within Jesus' teachings to "Agree with thine adversary quickly" (see note #2), even if that means settling quite a bit higher than apparent damages, or taking responsibility even though there is a question of fault.

At least 18 states give official recognition to financial responsibility plans (such as LD 918 proposes) though the means and methods vary widely from state to state. In most of these 18 states, certain securities are held by the state (see note #3), against default. Liabilities are paid without touching those securities. If the securities that LD 918 calls for were ever drawn against for paying auto liabilities, we understand that the self-insurance status would be immediately jeopardized or even revoked.

We recognize that to implement LD 918 may seem cumbersome, difficult, or undesirable to lawmakers here today for any number of reasons. Perhaps this committee would rather advise us to relocate to one of the 18 states mentioned. If so, we feel willing as a church community to do so.

I want to thank this committee for the opportunity to speak on behalf of our cause today. I would be glad to try to answer questions.

Note #1: Acts 4:34,35: "Neither was there any among them that lacked: for as many as were possessors of lands or houses sold them, and brought the prices of the things were sold, and laid them down at the apostles' feet: and distribution was made unto every man according as he had need."

Note #2: Matthew 5:25: "Agree with thine adversary quickly, whiles thou art in the way with him..."
Matthew 5:40,41: "And if any man will sue thee at the law, and take away thy coat, let him have thy cloke also. And whosoever shall compel thee to go a mile, go with him twain."

Note #3: A few examples:

Illinois: \$140,000 for 1-99 vehicles

Georgia: \$150,000 for 1-50 vehicles

Kentucky: \$200,000 for 16+ vehicles

Pennsylvania: \$1,000,000 for 2,000+ vehicles

Wyoming: \$50,000 for 50+ vehicles

Tennessee and Ohio: No securities required on the basis of past record of settling claims.