

**MINUTES OF THE MEETING
OF THE
ASSEMBLY COMMITTEE ON JUDICIARY**

**Seventy-Eighth Session
March 4, 2015**

The Committee on Judiciary was called to order by Chairman Ira Hansen at 8 a.m. on Wednesday, March 4, 2015, in Room 3138 of the Legislative Building, 401 South Carson Street, Carson City, Nevada. The meeting was videoconferenced to Room 4401 of the Grant Sawyer State Office Building, 555 East Washington Avenue, Las Vegas, Nevada. Copies of the minutes, including the Agenda ([Exhibit A](#)), the Attendance Roster ([Exhibit B](#)), and other substantive exhibits, are available and on file in the Research Library of the Legislative Counsel Bureau and on the Nevada Legislature's website at www.leg.state.nv.us/App/NELIS/REL/78th2015. In addition, copies of the audio or video of the meeting may be purchased, for personal use only, through the Legislative Counsel Bureau's Publications Office (email: publications@lcb.state.nv.us; telephone: 775-684-6835).

COMMITTEE MEMBERS PRESENT:

Assemblyman Ira Hansen, Chairman
Assemblyman Erven T. Nelson, Vice Chairman
Assemblyman Elliot T. Anderson
Assemblyman Nelson Araujo
Assemblywoman Olivia Diaz
Assemblywoman Michele Fiore
Assemblyman David M. Gardner
Assemblyman Brent A. Jones
Assemblyman James Ohrenschall
Assemblyman P.K. O'Neill
Assemblywoman Victoria Seaman
Assemblyman Tyrone Thompson
Assemblyman Jim Wheeler

COMMITTEE MEMBERS ABSENT:

None

GUEST LEGISLATORS PRESENT:

Assemblyman Pat Hickey, Assembly District No. 25

Minutes ID: 329



STAFF MEMBERS PRESENT:

Diane Thornton, Committee Policy Analyst
Brad Wilkinson, Committee Counsel
Nancy Davis, Committee Secretary
Jamie Tierney, Committee Assistant

OTHERS PRESENT:

Robert L. Compan, Manager, Government and Industry Affairs, Farmers Group, Inc.
C. Joseph Guild III, representing State Farm Insurance Companies
Dan Musgrove, representing CSAA Insurance Exchange
Raymond E. McKay, Vice President, Las Vegas Defense Lawyers
Bonnie McDaniel, Private Citizen, Las Vegas, Nevada
Jeanette K. Belz, representing Property Casualty Insurers Association of America
James L. Wadhams, representing American Insurance Association
Matthew L. Sharp, representing Nevada Justice Association
Robert Eglet, representing Nevada Justice Association
Mark Wenzel, representing Nevada Justice Association
Brian Wilson, Private Citizen, Las Vegas, Nevada
Valerie Wilson, Private Citizen, Las Vegas, Nevada
John Wagner, State Chairman, Independent American Party of Nevada
Jeff Bailey, Senior Policy Analyst, National Association for Gun Rights
Gordon Utz, Vice President, Stillwater Firearms Association
Janine Hansen, State President, Nevada Families for Freedom
Megan Bedera, representing Nevada Firearms Coalition
Vernon Brooks, Private Citizen, Las Vegas, Nevada
John Ridgeway, Private Citizen, Las Vegas, Nevada
Chris Hisgen, Private Citizen, Las Vegas, Nevada
Jill Marano, Deputy Administrator, Division of Child and Family Services, Department of Health and Human Services
Michael Knight, Assistant Director, Clark County Department of Family Services

Chairman Hansen:

[Roll was called, and Committee protocol was reviewed.] I will open the hearing on Assembly Bill 7, to be presented by Assemblyman Hickey.

Assembly Bill 7: Limits the recovery of damages arising from a civil action relating to a motor vehicle accident under certain circumstances. (BDR 3-227)

Assemblyman Pat Hickey, Assembly District No. 25:

Thank you for letting me present Assembly Bill 7 today. I would like to begin with an introduction and get to the industry that is most interested in this bill, our car insurers. I would like to quote a line from "Star Trek II: The Wrath of Khan:"

Spock: It is logical, the needs of the many, outweigh...

Kirk: The needs of the few.

I think this bill is a prime example of that. We are going to hear about fairness today. This bill talks about fairness to the many as compared to fairness to the few, in this case, with respect to automobile insurance. That is why this bill is commonly referred to as "no pay, no play." The unfairness is that people who choose not to participate, and in fact break the law in doing so, should not enjoy the same fair treatment or rights of people who do play by the rules.

This law prevents an uninsured motorist from collecting compensation for non-economic damages arising from a traffic accident with an insured, at-fault driver. [Continued to read from prepared testimony ([Exhibit C](#)).]

Basically this bill is about fairness. The many insured drivers should not be penalized in higher premiums for those who do not pay their premiums. Those who do not obey the law, those who do not have some skin in the game or who do not act responsibly should not enjoy the same benefits as those who do. I would like to introduce Mr. Compan from Farmers Insurance, who will be better about answering questions about the specifics about the bill.

Robert L. Compan, Manager, Government and Industry Affairs, Farmers Group, Inc.:

Thank you to Assemblyman Hickey for so eloquently explaining the nuances of the bill. The cost of automobile insurance has been a major public policy issue for more than a decade, and Nevada has always been in the forefront. [Continued to read from prepared testimony ([Exhibit D](#)).] This concept was first passed in California in 1996. Since then 11 other states have adopted similar laws. Most recently, the first house in Indiana passed this legislation by a vote of 93 to 3, so it seems to be moving swimmingly in the Indiana Legislature. (Continued to read from prepared testimony ([Exhibit D](#)).]

People tend to forget to pay their insurance. Insurance companies are mandated by statutory language in the state of Nevada to require that notices of renewal are sent out, notices of cancellation are sent out, and lapses in coverages are allowed to be discussed and reinstated by the Division of Insurance (DOI). If someone had unintentionally not paid his premium, then he

can go to the DOI and petition to have his premiums reinstated. These people, in essence, would be back to having insurance retroactive to when the policy was cancelled if the DOI deems there was a legitimate reason that he was unable to pay the premium. Therefore, there is really not much of an argument for not having notification and not paying insurance premiums.

We had Senate Bill No. 296 of the 77th Session, and we believed that we had a good hearing. Unfortunately, the Chairman chose not to advance the bill at that time. That is why I asked Assemblyman Hickey to sponsor this legislation for us. This bill does have certain provisions: DUIs, intentional acts, felonies, et cetera. Also, the only person who is punished is the driver of the car who chooses not to pay his insurance, who chooses not to abide by the laws of Nevada and pay his insurance. His passengers are innocent victims. The only one being punished is that one person, and he really is not being punished.

This bill does allow for economic damages. So, if I hit you and you are uninsured and I have insurance, I am still going to be responsible to pay for your car and to get your body fixed. The only thing I am not going to pay for is pain and suffering, because you skirted the laws under the state and you knew it, and you should not be compensated for doing that. It is the Nevada consumers who ultimately pay the cost for your not purchasing that insurance. Uninsured motorists account for 13.2 percent of the population, as opposed to the rest of Nevadans who are currently following the law and purchasing insurance. It rests on the shoulders of those people who are following the law and paying for insurance. [Continued to read from prepared testimony ([Exhibit D](#)).]

I believe there are proponents who are going to say, I have money to put food on my table or buy insurance; I would rather put food on my table. I say, shame on them; this is the law. They have to abide by the law. This Legislature passed the law that you have to buy insurance in the state of Nevada. You do not have to buy a whole bevy of it, you just have to buy the minimum limits, which are \$15,000 for liability, \$30,000 for accidents, and \$10,000 to compensate someone who is in an accident for the damage to their vehicle. I have included a listing of the states, where they rank, and what their uninsured motorist population is ([Exhibit D](#)).

I have also provided an independent study that was commissioned by insurance companies ([Exhibit E](#)). This study was done by the Rand Corporation, which is a very respected, independent, nonpartisan organization that does studies for many organizations. Their analyses suggest that the no pay, no play insurance plan could reduce the costs of auto insurance. If current claiming, negotiating, and insurance purchasing patterns persist, the plan would reduce auto insurers' compensation costs for personal injuries by about 6 percent. This is what they

determined for Texas. I believe that is something that we should probably take note of. Next, under the section Probable Effects of No-Pay/No-Play in Texas, they state that this plan would not affect uninsured or drunk drivers' right to compensation for economic losses. Texas laws pretty closely mirror what we are doing and asking the Legislature to pass here in Nevada.

The study also addresses that some of the accident victims who would be affected by the plan are uninsured drunk drivers injured by an insured driver. Once again, it is talking about the losses. The study is addressing compensation for their bodies and for their vehicles to be fixed. They decided to skirt the law and not purchase insurance.

I have also provided you with a copy of *The Potential Effects of No Pay, No Play Laws*, prepared by the Insurance Research Council (IRC) ([Exhibit F](#)). I would like to mention the study methods used and how they came about reviewing their data to come up with what they believe is germane to the study. The study discusses that estimation results show that the institution of a no pay, no play law is associated with a 1.6 percent decline in the percentage of uninsured motorists. Also mentioned in the study is that by passing this legislation, it encourages those who do not have insurance to purchase insurance, thus driving down the uninsured population in the state of Nevada.

The study states that in formulating IRC's model, portions of the methodology used within the Rand study are updated. The IRC model seeks to advance the Rand methodology when possible, altering the methods in certain areas and substituting data with actual experience when feasible. While the Rand studies focus on California in 1996 and Texas in 1998, the IRC model studies all the states that do not have no pay, no play laws, except Texas. All data included within the IRC model are from 2007, yet the 2007 estimates are projected to 2012 based on inflation.

I would also like the Committee to look at the list of publications that were written on this subject. That is on pages 29 and 30 of the report (pages 37 and 38 of [Exhibit F](#)). One of the publications was *Hospital Cost Shifting and Auto Injury Insurance Claims*. This report examines hospital cost shifting to auto injury insurance claims. The study estimates that for bodily injury liability claims in 38 tort and add-on states, cost shifting in 2007 resulted in \$1.2 billion in excess hospital charges.

Assemblyman Elliot T. Anderson:

I think this is a worthwhile goal to ensure that people have insurance. I am curious why people are not buying it now. Is it because people cannot

afford it? If so, would this be too much of a penalty for someone who cannot afford insurance?

Assemblyman Hickey:

I see that as a whole separate issue. The fact that certain people cannot afford insurance, you could simply say, they probably should not be driving, because it is one of the responsibilities that goes along with that privilege. All this bill does is, if you happen to be driving illegally without insurance and you are in an accident and it is the other guy's fault, you will still be covered for your medical expenses, for your loss of work, and to repair your vehicle, even though it was not insured. All this bill is saying is you cannot then sue this other individual, even though he was at fault, and enjoy the same privileges that someone else has who has been responsible. Someone may have a problem paying for his insurance; we can appreciate that, but it is still the law. If we do not pay attention to that then why do people have to buy insurance?

Assemblyman Elliot T. Anderson:

I certainly do not disagree that people need to follow the law, and I certainly do not disagree that there should be a penalty for breaking the law. I am wondering about pain and suffering damages. Those are real damages; they are not easily or specifically pled and proven. They are not something you can say, here is what I lost in wages, but there can be some real psychological damage from an accident. Maybe there should be a different penalty to ensure that our laws are being followed. I worry that we are fundamentally shifting the burden of tort laws to the person who was injured, rather than the injurer.

Robert Compan:

As Spock said, the good of the many outweighs the good of the few. When you are talking pain and suffering, you have to take a look at the policy limits on insurance. I do not want to debate the fact that they are breaking the law by not having insurance. If there are real damages and it can be proven, psychological damages or even a catastrophic injury, chances are they are going to reach that policy limit. There really is no question there, because there is not going to be money for pain and suffering anyway. The only answer I have is that most likely the policy limits would have been exhausted already under the special damages. This is saying, you chose to break the law. Because you chose to break the law, you are not entitled to general damages. You can get the special damages, you can get your car fixed, you can get your body fixed. If the judge deems that your mind needs to be fixed, that would be covered under those damages.

Assemblywoman Diaz:

What is the percentage of uninsured motorists in Nevada?

Robert Compan:

It was 13.2 percent in 2013. I believe current figures are at about 12 percent. So 88 percent of Nevadans are complying with the law and purchasing insurance.

Assemblywoman Diaz:

You are saying this is not a bad penalty, to not offer the pain and suffering provision to people who are uninsured. I was looking at the state of Kansas, for example. It does provide in their statute that if you have been uninsured fewer than 45 days and you had car insurance previously, you can still seek compensation. My concern is that I have a lot of constituents who go through hard times, who are laid off, who are having a hard time making ends meet, and something has to give. Someone has to decide, Do I pay my car insurance or do I put food on the table for my four children? My concern is, I think that we might include some individual who has been law-abiding, has been paying insurance, and falls on hard times and is unable to make the payment. I do not want to see him get the short end of this. Your body can never be the same once you are in an accident. You can repair the car, you can give all the therapy and whatnot, but down the road, there are consequences to that impact. I would not like to see that kind of repercussion happening in our communities.

Robert Compan:

You stated Kansas has 45 days; this bill provides 30 days after the date your insurance cancels. The DOI has requirements on notice of cancellation. I have provided a report showing what Farmers' cancellation process is ([Exhibit G](#)). There are monthly insureds, and we cannot give them a 30-day notice prior to, but we give them a 15-day notice. But for people who are not renewing insurance, we send them out a notice 60 days before stating your insurance premiums will renew on this date. We send a notice 30 days before, and even after, and there is a lapse that allows you 30 days to purchase the insurance. You are choosing to break the law. I understand; I get the hard times, but maybe you should think about alternative ways to get to work. This is not punishing someone. He is still going to get his body fixed, he is still going to get his car fixed, but the fact is, he is breaking the law. Even if he is doing it due to economic conditions, he still chose to break the law. Therefore we do not feel he should be entitled because the rest of Nevadans are paying for his losses.

Assemblywoman Diaz:

Obviously you have not taken our transportation system down south. It is not very convenient to go from one place to another. I can tell you that a lot of my constituents have to ride the bus. Yet we want to perpetuate that. Someone who is already on bad times and trying to get back on his feet and get to work—we are making it increasingly difficult for him to get back on the ball and pay his premiums.

Assemblyman Ohrenschall:

I appreciate what you are trying to do because it is a problem when people are not abiding by the law. When you walk into the courthouse, on the wall it says "Equal Justice Under Law." When I look at this bill, page 2, section 2, the enumerated exceptions to the loss of the ability to collect for pain and suffering, I think about that person Assemblywoman Diaz talked about: the person who fell on hard times and is trying to get to work. Our bus system in Las Vegas does not cover everywhere. So he decides to get in his car and drive to work because he does not want to lose his job. Let us say you have two different folks who decide to break the law and drive to work. One gets hit by a drunk driver or by a bank robber who is leaving the scene of the accident. He would be covered under this law. The other guy gets hit by someone who does not get his brakes serviced and rams into him. That person, who had the bad luck to get hit by the guy with bad brakes, is not going to have the same rights as the first victim. My concern is that we are creating two classes of victims, based on either good or bad luck in terms of who harmed you.

Assemblyman Hickey:

In speaking about fairness and compassion, if the bill's intent was to be uncompassionate or not care at all, then we could say anyone who does not have insurance does not get covered for anything. In fact, this bill is saying if it is someone else's fault, if you were, for whatever reason, without car insurance, you will still be covered for all the main things. It is not dispassionate. It is just limiting the amount of options you have because you yourself have no skin in the game. I think that along with the fairness that we seek under the law, it implies also a portion of responsibility for those that are enjoying the benefits of the law. That is why it is called no pay, no play. I think fairness has to apply to both the victim and those who are paying the tab.

Assemblyman Ohrenschall:

I hear what you are saying; I am just concerned that we might be creating two classes of victims depending on that person's luck of the draw.

Assemblyman Thompson:

I echo what Assemblyman Ohrenschall said. I am looking at the exhibit that the Nevada Justice Association submitted ([Exhibit H](#)). One of the points that stands out says, "This bill sends a message that punishment should be more severe for an uninsured driver who may have lost their insurance due to an inadvertent error, than to drivers who are negligent and cause injury to another driver. In effect, insurance companies will continue making more profits while absorbing less responsibility." This is not a question but echoes what my colleague was saying.

Robert Compan:

If someone feels that he was not justified in having his insurance cancelled, there are avenues he can take. He can petition the DOI to look at his insurance and show his policy lapsed and why. This has nothing to do with insurance profits. In Nevada, the fact is that if we can reduce our claims expenditures costs, that will be passed along to the Nevada consumers. As shown in the IRC report, the average is 1.6 percent. I feel the other way; that is, by not passing this legislation, it is punishing those who are in fact abiding by the law. There are remedies for those who feel that they have not been able to get insurance because of some cause of action. There is an avenue through the DOI, if there was something done wrong, pursuant to the law to reinstate that policy.

Assemblyman Thompson:

People are falling on hard times. I am not saying it is right to not have insurance. In many instances, that probably is the situation where there is a lapse. I do not think an insurance company is going to work with someone; he either has the money or he does not.

Robert Compan:

The only simple answer I can give is it is the law. This Legislature passed that law.

Assemblyman Gardner:

Because this bill lowers the number of people who are uninsured, this will possibly lower the cost for everyone who is paying for insurance because they will no longer have to absorb those costs. The other thing I was looking at is, I found cheap insurance for around \$20 per month here in Nevada. When you look at those numbers, do you think there are a lot of issues with insurance not being affordable? Maybe people are just choosing not to have insurance. I have to say at \$20 per month, for most people who have a car, that is less than what gas costs.

Robert Compan:

You are correct. There is affordable insurance. Everyone talks about how expensive insurance is. Personally, I am overinsured, but you can get the minimum liability. That is not an expensive option, and it should be easy to obtain.

Assemblyman Wheeler:

With some of these huge personal injury judgments that the insurance companies have to pay out, would this lower insurance rates for people who do pay their premiums? Also, I would like to discuss the two classes of victims. I have heard a lot here that we are creating two classes of victims. Is it not true that whoever did not pay his insurance would be creating his own circumstance, not the insurance company?

Robert Compan:

I would say in this case, one of the victims is the insured himself, by paying his insurance and abiding by the law. Also noted in the study, this will reduce the number of uninsured motorists in the state. That benefit will be passed along to Nevada consumers. Also, with more people purchasing insurance because of this law, that insurance premium tax will go into the coffers of the state.

Assemblyman O'Neill:

I have to make a statement. As you said, we are a country of laws. We enact the law. I appreciate my colleagues saying their constituents are having difficult times; however, if I am having a difficult time, I could go burglarize and steal something, but I am still a burglar and a thief. I see this the same way. This law is very compassionate to the person who has let his insurance lapse. We can pay monthly for premiums, correct? Are there insurance companies that would allow me to come in and pay weekly?

Robert Compan:

Farmers has a monthly plan. Insurance is based on a six-month premium. You can choose to pay monthly. The Department of Motor Vehicles (DMV) has a system to monitor that. If someone goes to a substandard insurance company where premiums are very low, he can pay weekly.

Assemblyman Elliot T. Anderson:

I think it is a good goal to get people to have insurance. I am wondering how the bill will do that. I think it is great policy to force people to buy insurance; it is how our health care system works now. With health care, for example, it is on your tax return, so you know you have to get insurance. How will our constituents know that they have to have vehicle insurance? They may find out once it is too late and they are in an accident. Now their lawyer is telling them

they are out of luck. I would be more willing to support this if I knew how it would help them and not just punish them.

Assemblyman Hickey:

Where people learned it was a necessity—one of the obvious places was the DMV. When you get a license and registration, you are informed of the insurance requirement at that time. I think deadlines are important to all of us. Members of this body have deadlines to turn in campaign expenditure reports and to pay our annual fees. I think this is a compassionate law and still covers the basic things that someone is a victim of. It just does not allow them to have the extra rights to be able to sue.

Robert Compan:

The DMV sends out notices, and you are required to carry the minimum limits of liability insurance when you register your vehicle. For someone to say he was not aware of the legislation, the enforcement process is already in place.

Assemblywoman Seaman:

I am reading this bill and it seems very generous to those who break the law. If they are in an accident, you still cover them for their property and body damage. Is that correct?

Robert Compan:

Yes, that is correct.

Assemblywoman Diaz:

I would like to say that I think it is a little disingenuous to say that everyone can afford insurance. I had some individuals in my office last week, a single mom working for a fast food chain restaurant, earning minimum wage, and barely making ends meet. What happens to her if she is in a bad accident, she let her insurance lapse, and now she is disabled for the rest of her life? What happens to her and her daughter?

Robert Compan:

I think that if you have someone with that catastrophic an injury, she would have already exhausted the policy limits. I am not going into the argument that she chose to break the law, but the policy limits are there and they can be exhausted.

Assemblyman Ohrenschall:

I understand that one of the motivations of this legislation is to try to add extra penalties by changing tort law toward those who are not participating. I see that even if this passes, we are still going to have people who do not participate

and drive. We are not going to solve that problem. Years ago they tried to mandate universal coverage through gas tax, et cetera. Does the industry still consider those ideas as a possible alternative solution to the problem of the nonparticipants? That may be an alternative route to achieve universal coverage as opposed to trying to add extra penalties through tort law.

Robert Compan:

There have been different approaches to insurance around the country that have been adopted. No-fault insurance has proven not to work in several states. It is a free enterprise and competitive market. The public opinion is that what we have in place works. To answer the second part of your question regarding the number of uninsured drivers, the report definitively shows that it reduces and it encourages more people to purchase insurance, thus lowering the uninsured population rate.

Assemblyman O'Neill:

Does this penalize, or does it just make people unable to participate in what is often seen as pain and suffering being the lottery? Would you say this law penalizes or ensures that everyone is playing on this field fairly?

Robert Compan:

I believe the trial bar will challenge me on this, but I do not believe it penalizes the uninsured motorists; it just mandates that people purchase insurance.

Assemblyman Hickey:

We have had discussions in this body about the privilege of driving. In fact, we passed a controversial law last session granting the privilege. I think along with privileges go responsibilities. I do not look at this as a penalty, I look at it as a consequence of not fulfilling a responsibility that you have entered into. When you buy a vehicle, get a license, get it registered, you are supposed to get it insured.

Chairman Hansen:

I will now open it up for anyone who wishes to testify in favor of A.B. 7.

C. Joseph Guild III, representing State Farm Insurance Companies:

In the interest of time, I would just like to say, me too.

Dan Musgrove, representing CSAA Insurance Exchange:

I have also provided a letter from Regional Director of AAA, Michael Geeser ([Exhibit I](#)). I think this is pretty self-explanatory. There has been great debate and discussion already, so I will also say, me too.

Raymond E. McKay, Vice President, Las Vegas Defense Lawyers:

I am here in favor of this bill.

Bonnie McDaniel, Private Citizen, Las Vegas, Nevada:

Several years ago a person I know was in an accident with his children, in a head-on collision. He was hit by an illegal resident running a stop sign. The person who was at fault did not have any insurance whatsoever. The person who was injured had full coverage plus some on his car. Yes, he recovered all of his expenses at that time, up to the limit of his insurance. Yes, his car was replaced. To date, however, because of this accident, he has multiple health issues. He now has type I diabetes because his pancreas was crushed. He is now on insulin. This has caused his eyesight to fail. He had a heart attack and was on life support for 11 days at the age of 47. Both his children were hurt; his little girl had an eye injury and she now has a wandering eye. His little boy hit his ear on the window and is now deaf. None of those bills have been covered because this man did not have insurance. He was found at fault and was given a ticket. Instead of going to court and paying his fine, he fled back to Mexico. He is now back in Las Vegas, and I am sure he is still driving without a license and without insurance. He has not paid a dime, and this man could do nothing to recover any of his bills. He is out thousands, and he has now lost his right to work in his field of work because he cannot get the proper driver's license. This bill does not go far enough, but I am for it.

Jeanette K. Belz, representing Property Casualty Insurers Association of America:

Mark Sectnan, Vice President of Property Casualty Insurers Association of America, has submitted a letter stating his support ([Exhibit J](#)).

James L. Wadhams, representing American Insurance Association:

Me too.

Chairman Hansen:

Is there anyone else who would like to testify in favor of A.B. 7? Seeing no one, I will move to the opposition.

Matthew L. Sharp, representing Nevada Justice Association:

Let me preface my comments by saying people make mistakes. About four or five years ago we had a mortgage problem. People were not making their mortgage payments. There were different reasons: some people lost their jobs, some people had disabilities, others made conscious decisions to be irresponsible. What this bill amplifies to me is, what is the penalty or punishment appropriate for a violation? We could take my example and say, when you did not pay your property taxes as part of your mortgage, you did not

participate in our infrastructure. It is more expensive for me because you are not paying your taxes. Therefore, we are not going to let you go to the park and assemble with your friends between one and five o'clock. That would be a restriction on your constitutional rights. That is the primary issue in this bill; we all have a constitutional right to trial by jury. That trial includes presenting all damages, including pain and suffering. A jury can assess the factual basis of that claim. This bill does away with that. It does away with that for a savings of 1.9 percent at most. That is the rhetorical issue before the Committee.

Let me address some of the specifics of the bill. We have a system to address violations of the law. There is no question that if you do not pay your premium for your car, you should pay the penalties. That is what our criminal justice system is all about. I am not aware of a situation where the Legislature decides this is the penalty that is going to be enforced without any due process rights. We give rights to the accused, called due process, and they can explain their position. Oftentimes, we know that the person is guilty, yet we still give him his due process rights. There was a discussion about the person who forgets to pay his bill—it happens. I like to think I pay all my bills on time, but when you are busy, sometimes things fall through the cracks. Let me explain; I think there is some confusion. If you do not pay your insurance premium, regardless of the reason, it is cancelled. You cannot go to the Insurance Commissioner and say, I was busy, I was on a trip, or I just plain forgot. That is not a defense for not paying a premium. This bill will affect people who make mistakes. I would like to counter that with the suggestion that this bill really does not address what I understand the point to be, the people who are effectively gaming the system. Under this bill, for example, I could go buy insurance, let it lapse, buy insurance again, let it lapse again, and I am always within this 30-day window. You are not focusing on the people who are the intent of the bill; you are still hitting the innocent person.

Chairman Hansen:

Are you suggesting an amendment to improve the bill, make it a little tougher?

Matthew Sharp:

I am not in favor of the bill. I would like to show the unintended consequences. As a body as esteemed as this, it is part of your responsibility to look at that. We have heard that this bill would allow for the recovery of medical bills. I look at the bill and it says, only those incurred. Future medical bills would not be covered under this bill. I think my point is this is a bill that takes away the rights of people. Many of those people have made a mistake. To hit the people who are really gaming the system, I suggest we work with the DMV and the criminal justice system to make that happen. This bill will not further that end.

Chairman Hansen:

Ms. McDaniel in Las Vegas testified about a situation where an individual with insurance was hit by another without insurance. What happens now under Nevada law if two people, both of whom do not have insurance, have an accident? Who picks up the tab in that case?

Matthew Sharp:

The people do, through the public assistance system, through Medicaid, and through hospitals not being paid. I appreciate Ms. McDaniel's comments about the catastrophic effect of being hit by either an uninsured driver or an underinsured driver. My point is that this bill is not going to affect that because, at most, these people will have \$15,000/\$30,000 in insurance. If we want to address Ms. McDaniel's issue, which is a broader issue, you would have to raise minimum liabilities.

Assemblyman Wheeler:

You said something about penalties. You stated when you do not pay your property tax you can still go to the park. If you do not pay your property tax, you get a lien and your house taken away, correct? That is a removal of the benefits.

Matthew Sharp:

I appreciate that because, yes you do get a lien and, in the context of not having insurance, you do get fined. My point would be this bill does not have a cause and effect. For example, if you want to put a lien on a personal injury recovery for the penalty that you would pay for not having insurance or the penalty for what you should have paid for your premium, that is a different issue.

Assemblyman Wheeler:

You also stated that the bill deals only with medical costs incurred, and you are worried about future costs. If the injury incurred future costs, would that not be covered?

Matthew Sharp:

Typically in a jury trial, the incurred costs are called past medical bills, the bills up to the date of the jury trial. The future costs are those likely to be incurred. You would generally have testimony from a doctor to substantiate that which is likely to be incurred.

Robert Eglet, representing Nevada Justice Association:

I would like to take a different approach because I think something has been lost in the fact that what we are talking about is infringing people's

Seventh Amendment right—one of our Bill of Rights. It is no different than the First Amendment or the Second Amendment. These are not extra damages we are talking about. Pain and suffering damages are not extra damages that are just thrown in. They are part of the damages under the common law and every state in the country that are compensable as part of people's injuries. For example, everyone is now required to buy health insurance under the Affordable Care Act, or Obamacare. If you do not, there is a penalty that would be imposed for not buying that insurance, just like there is a penalty for not having automobile insurance in Nevada. If you get stopped by a police officer and you do not have insurance, you have a \$500 fine. If we were to take the same rationale that is being used in this case and apply it to Obamacare, if someone did not pay for Obamacare and then was injured by the negligence of someone else, and there was a bill that said if you do not have health insurance through the Affordable Care Act, and you are injured by someone else, we are going to restrict your Seventh Amendment rights to obtain pain and suffering for your damages. I do not see a whole lot of difference. I think that is what this does. It would be no different than if someone did not pay his homeowners insurance and the government decided to regulate it and, instead of a fine, they said, We are going to remove your Second Amendment right to have a handgun in your home. Either way, we are taking away people's constitutional rights, and that is what we are talking about. We are not talking about a fine or a penalty. There are other, better ways to incentivize people to buy insurance. We have fines now.

If this Committee wants to incentivize people to ensure we have more people insured on the road than we have now, then we can escalate that fine. The first time you are stopped, it is \$500. If you are stopped again without insurance, then the fine can escalate. To do this in this manner is a slippery slope, and we are talking about infringing on people's Bill of Rights. When people talk about enjoying the same privileges as Assemblyman Hickey mentioned, the privileges we are talking about are people's Seventh Amendment rights to have a jury decide what their damages are and not overreaching government regulation of the justice system. I do not think this bill is about fairness; it is about unfairness. We are not talking about increasing the penalties and fines of someone who does not have insurance; we are talking about taking away people's Seventh Amendment rights.

Additionally, it has a disproportionate effect on the economically disadvantaged. Earlier someone said uninsured drivers are still entitled to what he referred to as the real damages, because he does not seem to believe that pain and suffering are part of what people are entitled to be compensated for. He said they are still entitled to their real damages, their loss of income, their medical expenses. People who are poor have much less economic damages when it comes to their

injuries. They may have the exact same injuries as someone who is wealthy, but their economic damages will be less, because the wealthy person is going to have better health care, better insurance, and higher wages. The poor person is going to have little to no wages and very minimal health insurance and not get the best health care.

I was raised by a single mother in Las Vegas, who worked for minimum wage. It was a decision often, whether she was going to put food on the table and put a roof over my brother's and my head versus paying insurance of some kind. Those are tough decisions. When people callously say they can take the bus to work, that is not that easy. You have to leave three to four hours early, and it takes just as long to get home on the bus. To just say, They can take the bus, is not a real answer. This diminishes another bill of rights which is the equal protection law. It diminishes the equal protection of the laws of our citizens, and it is disproportionate in its effect on the poor.

The whole reason for insurance is to spread risk across everybody, both the poor and the rich. In my view this is not the appropriate way to do this. People talk about statistics, and Mr. Compan said that California has the thirteenth highest number of uninsured drivers in the country; 14.7 percent of drivers in California are uninsured. They have had this bill for nine years and they are still thirteenth, and they still have a much higher uninsured rate than Nevada, which is 12 percent and is twenty-third on that list ([Exhibit K](#)). We have an actual state with almost a decade of having this bill, and it has not caused the percentage of persons insured to rise. We have heard a lot of testimony today about studies. We have a state where that has not happened.

Assemblyman Jones:

I think you said this infringes our Seventh Amendment rights about ten times. You put some emphasis on that. This law has been enacted in 11 jurisdictions; has there been a constitutional challenge yet? If so, what has been the result of that challenge?

Robert Eglet:

I am not aware if there has been a constitutional challenge in those other states. Before there can be a constitutional challenge, you have to have a very specific case where this has occurred, and you have to take that up through the courts. It takes a long time. I believe California has had this bill in effect for the longest time.

Assemblyman Gardner:

It seems, from your testimony, that car insurance should not be mandatory. Is that correct? Also, you stated that insurance is supposed to share the risk,

and I agree with that. But this bill is saying the uninsured people are not sharing the risk, yet you think they should still get the same rewards.

Robert Eglet:

I do not look at it as a reward, I look at it as this is your Seventh Amendment right. This is an attempt by government to regulate away some citizen's Seventh Amendment right, no different than some legislators in some states and in our federal government want to legislate away our Second Amendment rights. What we are talking about here is to try to incentivize people to get insurance. I agree it is the law, and I do agree that everyone should carry insurance, but in my view this is not the way to do it. In my view, if you want to incentivize people, escalate the fines. It is \$500 now, the second time it goes up to \$1,000, the third time it is \$3,000, the fourth time, your license is suspended. This is not the way to do it, to strip people of their Seventh Amendment rights.

Chairman Hansen:

The Seventh Amendment was been well noted, we will not discuss that any more.

Assemblyman Gardner:

You were talking about people who cannot afford insurance. If we did what you are suggesting, increase the fines, if they cannot afford insurance, how are they going to afford the fines? We are caught in the same catch-22. I thank you for that idea, I am just not sure it would work.

Assemblyman Nelson:

I am curious about the practical results, if this bill passes, as far as personal injury lawyers taking cases on a contingency fee. Are the fees part of the pain and suffering? You do not get fees from the medical or property damages, correct?

Robert Eglet:

It is not like how construction defects used to be. As people representing injured people, we do not get attorney's fees as part of the damages. In fact, the jury is told they are not to consider that. The attorney's fees come out of the entire judgment, which includes a percentage of the pain and suffering, a percentage of the medical expenses, and a percentage of the wage loss. You bring up a good point: If the pain and suffering were eliminated, the person who had an attorney representing them would not get fully compensated for their medical expenses and their loss of income because they would have to pay their attorneys out of that settlement or judgment.

Assemblyman Nelson:

Also, as a result, if a plaintiff came to you, you would now need to inquire about the car insurance, right?

Robert Eglet:

We always inquire about that, and that would make it much more difficult for these people to get any representation.

Assemblyman Elliot T. Anderson:

Getting insurance is a worthwhile goal. Do you have clients that are aware of what pain and suffering damages are? Are they going to see that if I do not get insurance, I will lose pain and suffering damages?

Robert Eglet:

Virtually all of our clients do not understand what and how they are entitled to be compensated under the law. They know they are injured, they know they have medical expenses, and they know they cannot work. They do not fully understand, and that is another problem with the bill.

Assemblyman Ohrenschall:

Looking at the enumerated exceptions on this bill, I wonder, how would you explain to a victim who comes in who has been badly injured by someone who had faulty brakes as opposed to someone who left the scene of an accident? Because the person who harmed them is not listed in these enumerated exceptions, how would you explain to them the difference in the law?

Robert Eglet:

We have not had to deal with this. Obviously we would have to explain to them that because they do not fall under one of these exceptions, their damages will be significantly limited. Many times in personal injury cases, when someone is catastrophically injured, the injuries are very severe, the medical treatment may not be that costly, but this person is going to suffer significantly with pain and suffering and loss of enjoyment of life for the rest of his life. That is where the real damages are. We will have to explain to him that he does not have the right to seek those damages anymore.

Assemblyman Ohrenschall:

So we would have two classes of victims under this law, based on the luck of the draw.

Robert Eglet:

Absolutely.

Assemblywoman Seaman:

Is it true that the average fee for a lawyer taking one of these cases is 33 to 40 percent of the judgment?

Robert Eglet:

It depends on the circumstances. My fee agreement, and the overwhelming percentage of plaintiffs' attorneys in Nevada, may be one third, or if it goes to litigation, 40 percent; but when the case is resolved, we never take more than the client. We always make sure that the client gets at least as much or more than the attorney. Oftentimes we are working for as little as 5 percent. Many times, we waive fees because if it is a minimum policy, the person comes in with a catastrophic injury, and we just have to write a letter, we do not take a fee. Almost all of my colleagues do the same.

Assemblywoman Seaman:

Just to be clear, that is including the pain and suffering?

Robert Eglet:

That is including all damages.

Mark Wenzel, representing Nevada Justice Association:

I would like to make one point. I came here last week and testified on behalf of a piece of legislation to reduce or eliminate frivolous lawsuits. I believe what I brought to the equation during that testimony, and hopefully here today, are real-life examples. I had a client, approximately two years ago, who was working poor. She was working two part-time jobs, she was a single mother, and she was trying to make ends meet. This woman bought a used automobile from a fellow employee. She was under the mistaken belief that since the gentleman who sold her the car had recently bought insurance, she had insurance for the next 6 months. Obviously that is not correct. He cannot buy insurance for her. This woman went on with her life thinking she had insurance and was not trying to violate the law. She was in a catastrophic accident when a car hit her head-on and rendered her a quadriplegic. These people are real-life examples of people who are not trying to violate the law. They are not trying to do away with the fact that they had to have insurance. This woman did inquire, she was obviously incorrect in that inquiry, but if this bill passes, that woman gets caught in the net along with the perpetual rule breaker. I think this bill casts too wide of a net to catch innocent people like that who are mistaken. For that reason I would strongly encourage this bill not to pass because it is too wide in its scope.

Chairman Hansen:

Is there anyone else in opposition to A.B. 7? Seeing none, is there anyone who would like to testify in the neutral position? I see no one. I will invite Assemblyman Hickey back up for closing remarks.

Assemblyman Hickey:

As it was stated, insurance is about sharing the risk. What A.B. 7 purports to do is share the responsibility. I would like to add one point, because the question was raised whether this would actually cause more Nevadans to become insured. What we do know is that in 1996, when the law was passed requiring insurance of everyone in Nevada, we had roughly 20 percent uninsured motorists in this state, and we are down to 14 percent. I think laws send signals, I think they have consequences, and I think this new statute will help with that as well. Thank you for hearing the bill.

Chairman Hansen:

At this time I will close the hearing on A.B. 7. I will open the hearing on Assembly Bill 167, which will be presented by Assemblywoman Fiore.

Assembly Bill 167: Authorizes the storage and carrying of firearms and ammunition on the premises of a family foster home or by certain persons who reside in a family foster home under certain circumstances. (BDR 38-234)

Assemblywoman Fiore:

We are presenting Assembly Bill 167. I am going to introduce my constituents, Brian and Valerie Wilson. This bill is near and dear to their hearts because it has affected them, as well as it has affected two Las Vegas Metropolitan Police Department (LVMPD) officers who were denied fostering a child. I would like to have Mr. Wilson present the bill.

Brian Wilson, Private Citizen, Las Vegas, Nevada:

The purpose of this bill is to correct a flaw that is in current *Nevada Administrative Code* regulations that puts a prohibition on law enforcement or permit holders to carry a concealed weapon (CCW) from carrying their firearm. Section 1 of the bill allows for a person who is lawfully in possession of a firearm to store that weapon, loaded or unloaded, only in a locked safe that is commercially viable. This does not allow for plastic containers or anything that would be unsecure. It must actually be a commercially marketed safe or gun vault to ensure the weapon is stored in a safe location if it is loaded.

This bill goes on to allow that if you are a member of law enforcement or a valid CCW holder, you may also carry a firearm, securely on your body, in the presence of a foster child outside the foster home or in a vehicle. It does not allow for the gun to be left loose on the seat of a car or in a purse; you cannot leave it in a purse lying around your house. The mandate is that the gun goes from a locked gun safe to physically concealed on your body under your control and inaccessible to children.

Section 2 of this bill exempts a certain group of people from the first section, mostly for emergency-care situations where a child is taken out of one family's home for an emergency placement and is sent to live with another family member or in temporary housing; they do not have to comply with the standards of this regulation as a regular foster parent would.

Assemblywoman Fiore:

I want you to understand that one of our primary sponsors is Senator Atkinson. Senator Atkinson has a CCW, and he and his spouse are going to be fostering children after this session. This is truly a bipartisan bill that is so significant. I do not know if any of you have toured Child Haven, but we have children in great need of foster care. We have had people who are law-abiding citizens, who have received a background check, have a CCW, yet were denied an application to foster a child because of the CCW. We have provided Mr. Wilson's denial letter ([Exhibit L](#)). This bill is for our children in foster care to help them find better homes.

Chairman Hansen:

Mr. Wilson, will you share your story about when you asked to be a foster parent?

Brian Wilson:

My wife Valerie and I have been together since high school, 24 years. We have always planned from early on that we would adopt later in life. In 2013, we decided it was time to adopt and complete our family. We made the conscious choice of not going the route of private adoption—we believe that there is a never-ending supply of parents who want infants. We also believe that there are a lot of older children in the system who need homes. There are siblings, or 12-year-olds and, let us be honest, it is a sad truth that there are not as many people lining up to take those kids and give them a good home. Fortunately, we were in a position to do that.

When we began the process with the Clark County Department of Family Services, we learned that they have a weapons storage requirement that mandates your firearm is stored separately from ammunition at all times when it

is in the home. This regulation is not simply instructions on how to store a firearm when it is in storage, but it mandates that it be kept in storage. You cannot carry your firearm on your person. You cannot even keep a loaded firearm at home for self-defense even if you lock it in a 5,000-pound gorilla safe. It must be unloaded and separated from ammunition at all times. We went through the appeal process to ask for exemptions and exceptions. We went to them with a proposal of keeping all of our recreational firearms stored exactly as they want. We will keep firearms in one safe and ammunition in another. Our personal weapons, we will carry on our body, in our control. We agreed to never carry them in a purse, handbag, or a duffle bag.

Chairman Hansen:

You are a CCW holder, correct?

Brian Wilson:

That is correct; I have been since I was 18 from New York. Along with the very restrictive requirements of carrying them on your person, we agreed to buy separate biometric safes for a single loaded firearm that comes off of our person and stored there at home. My biggest concern with all of this was that an empty firearm stored in a safe at home, when seconds count, does not do you any good to open two safes, load your firearm, and hopefully stop whoever is intruding in your home at night. Also, a very large number of accidental discharges happen in the process of loading and unloading firearms. I believe the statistics are clear: If you make someone come home and unload that weapon every day, you are putting them at far greater risk than just setting the loaded firearm in a gun safe and locking it up. It was brought to our attention that this problem also applies to law enforcement. Currently, they will give exemptions to law enforcement, on the condition that a police officer agrees that when he gets home from work, he sits in his car, unloads his weapon, puts it in two locked containers, and carries those two containers in and out of his home. I do not believe that you will find any law enforcement officer who is reasonably doing that every day as they come and go. Most gun owners can see the safety issues of being in your car and loading and unloading your gun every day.

After this entire process, our waiver was denied. We went through trying to rewrite the regulations, working with the Department of Family Services. They wanted exemptions added in for law enforcement. They agreed to most of this with the exception of CCWs. We were not able to get the regulations amended over the summer. That is why we brought this forward today.

I want to make it very clear that we do not want firearms left accessible to children. Nobody in this room does. We are being very careful to ensure that

storage is a very strict mandate. In fact, the storage requirement we put in here is stronger than the Department of Family Services currently has. Right now, a plastic box is acceptable to them, as long as it is in two plastic boxes instead of one. This bill requires a commercially marketed gun safe or gun vault, which is much more secure than what is currently in place. We were very specific to ensure that when you carry a firearm, you must have the training of a CCW, or you must be a member of law enforcement. The weapon must be concealed on your body; it cannot be left in your glove box or in your purse.

Chairman Hansen:

Even after making all of those requests for reasonable exemptions, you were denied the right to be a foster parent. That is the genesis of this bill, correct?

Brian Wilson:

Yes, the original request for the waiver was denied. We appealed it to the Deputy Administrator, and it was denied again. We were even told during the appeal process that they denied our waiver based on the advice of the Deputy District Attorney of Clark County. I found it puzzling that they would ask a lawyer about a child safety issue. It appeared to me that they were not considering the child safety issue; it was more of being legally covered to deny the appeal.

Assemblyman Jones:

I would like to state that I like the public policy and that legal citizens who are exercising a right they have should not be penalized. Also, you are encouraging foster children and adoptions to go to good homes. I do not know if this goes far enough. Should you also have a provision that states that the very fact that you have a firearm cannot be used against you in determining whether you are fit to be a parent?

Brian Wilson:

I would agree that it would be good to put that protection in. For the most part I do not believe the state is actively trying to keep children out of homes; they are concerned about their safety. I would like to see something where they cannot deny you for the purpose of a weapon. In our situation, we were not denied because we have a weapon; we were denied because we have a CCW and actually carry that weapon.

Assemblyman Araujo:

Typically, how many children are allowed in a foster home?

Brian Wilson:

This bill applies to family foster homes, which is a different class than group foster homes. From my recollections, the maximum is six children, but they determine that by age, the size of your home, what your resources are, how many bedrooms you have, and your ability to transport that many children. While the maximum is six, that is not the most common, from what we have been told. The maximum that we would qualify for is two because of the bedroom space we have.

Assemblyman Araujo:

If there is an intent to adopt, there is also a six-month waiting period. My understanding is that the period is put in place so that you can get to know the child better and the child can get to know you better. Obviously with that comes a big learning experience. I am cautious because I feel there is a transitional period that we are not taking into account here. There are a lot of factors that present themselves with the child and the families. I am not sure that exposing them to a gun so early on would be the right thing to do. I am posing that as a point of clarity to understand that there is a six-month period for the learning experience to take place.

Brian Wilson:

Just to clarify a little bit, six months is the minimum. In an adoption, it can take up to two years for the process to go through. I do understand your concern, which is why we were very careful to ensure that we are requiring locked safes, not just plastic containers. We were very careful to restrict this to law enforcement and CCW holders who have the training and the experience. This bill could have been presented much more aggressively allowing for any gun owner. Nevada is an open-carry state, and anyone can buy a gun without a license or training. That is why we added the requirement of law enforcement and CCWs.

Assemblywoman Seaman:

I would like to thank Assemblywoman Fiore for bringing this bill forward. I was shocked to hear about the current law, because I grew up with a father who was in law enforcement and I was exposed to guns my entire life. I am now a CCW holder.

Assemblywoman Diaz:

I realize this is a parity issue that is happening with CCWs and law enforcement with the foster care system. However, these are children who arrive in our system. As a state we have to do what is within our means to ensure that these children are protected and are safe. That being said, we know that being a foster parent is not necessarily a right. There is a reason why there are steps

taken to ensure the people who will be entrusted with the child can adequately do the job. My concern lies wherein a lot of these children who end up in the system come from troubled backgrounds; they have seen a lot of things that you should not see at a young age. My concern is, what happens when you have a child who has been in a very bad environment and is fearful of the gun? Wearing a gun in front of him could probably be creating more trauma for the child.

Brian Wilson:

The Department of Family Services considers, in placing every child, if this home is the right place for this child. Again, I have a year invested in speaking on this. They have a lot of leeway on which children they place in what scenario. For example, if you have a child who is taken out of a home because his little brother drowned in a swimming pool accident while not being watched over, that child would not be placed in a home that has a swimming pool. If you have a child who was removed from a situation because there was gun violence in his home, that child would never be placed in a home where there was a CCW or a law enforcement person for the exact reasons you mentioned. They have the discretion on where to place children. We are not trying to take that away from them. That is why we did not include mandates that everyone must be considered equally.

The Department of Family Services considers things down to at what age a child can sleep in a bunk bed. They absolutely can use their knowledge of whether that person is law enforcement or a CCW holder to decide what child to place in the home. As a concerned person who desperately wants to help these children, if the Department had a 14- or 15-year-old, full-grown child they needed to place, my wife is 5 foot 4 inches and 120 pounds, and I would find it completely reasonable for the Department to feel that maybe we are not the best home for this 14-year-old man-sized child who came from a violent environment to mitigate that risk. We are not trying to take away the discretion on where to place the children. We are only asking that in the process of us adopting, my first act as a parent is not to teach this child that our rights are up to trade away for other things.

Assemblywoman Diaz:

I need more information about the secure storage container. It makes me very nervous when I read in the bill that the gun could be loaded. Children will be children. I can tell you that my mom tried to hide lots of things when we were growing up, and we always found a way to get into those things she did not want us to get into. Could you alleviate some of my fears and concerns about the secure storage containers being 100 percent childproof?

Brian Wilson:

This was a point of contention for me personally with this process. I have several firearms, I have a wonderful safe, but I also have the little plastic containers that firearms come in. The caseworker looked at the plastic container and said I could use it, just put a lock on it. That boggled my mind to think that was acceptable to put a firearm in a plastic case that a 12-year-old could pry open in a matter of seconds. We were very careful with this bill to ensure that we defined a secure storage container as a gun safe, a gun case, or a lock box that is marketed commercially for storage of a firearm or ammunition and designed only to be unlocked by means of a key, combination, or other similar means. It was the intent to make the storage requirement, where the firearm is stored, much more secure than the current standard. If there are suggestions on how to improve that language, I think that would be great because that is a very valid concern.

Assemblyman Elliot T. Anderson:

In line with that, could there possibly be room to consider training the child to stay away from a gun safe or anything to do with weapons? Growing up in a house that had a weapon, my parents would tell me to stay away from the safe or I would be in trouble. I understand if you are in your own home, you want to protect yourself, which is why you have a loaded weapon; but is it possible to have the magazine near and not actually loaded in the gun?

Brian Wilson:

My fear is when you separate the gun from the ammunition, you are now adding in the risk of an accidental discharge. Statistics on accidental discharge show that they are most likely to occur in the process of loading and unloading the firearm. It is far safer to put the weapon in a gun vault, locked and loaded as it is, than to fumble in the middle of the night if someone was intruding into your house, get it out of the gun vault, fumble for the magazine, and try to load it while you are in an obviously stressful situation. In my belief, and I think the statistics prove it; it is far safer to store the weapon securely loaded than it is to constantly load and unload.

Assemblyman Elliot T. Anderson:

When you say loaded, do you mean in condition one, with the round loaded in the chamber, or do you mean with the magazine in the well without a round loaded in the chamber?

Brian Wilson:

It depends on the type of firearm. If you are talking about a revolver, it is always loaded, there is no way to unload it. Even if you leave the hammer on an empty cylinder, when you squeeze it, it will cycle to the next round anyway.

I do believe that if you put in a requirement to leave the chamber empty, you are not going to gain a benefit over the locked safe. I think that may be encouraging a false sense of security that people think if the chamber is empty it is less dangerous. I would much rather treat every weapon as though it was fully loaded at all times.

Assemblyman Elliot T. Anderson:

I was thinking that would be one extra step that a child would have to do, so there would be less risk of an accidental discharge. Just for the record, every weapon should be treated as if it were loaded. That is an important safety rule. I would sure hope that you would be teaching kids that you treat the gun as if it were loaded. It is a very serious thing; it is not a toy. I would hope that we would teach kids that if there is a gun in the house to respect it and not go near it.

Brian Wilson:

When we are dealing with foster children, we do not have the freedom that you would have with your own children. That is probably a good thing. In Nevada, you cannot legally train firearm safety to someone under 14 years old who is not your own child. You cannot make it accessible to a minor under 14 years of age unless you are the child's parent or legal guardian. In the foster system the state is the legal guardian. We would not become the legal guardian until 6 to 24 months later, at which time we would have the authority to train them. While I personally agree with you and believe in training children to stay away from firearms and the dangers of firearms, there is a gray area as to whether we are allowed to deliver that message without violating other statutes.

Assemblyman Ohrenschall:

I appreciate your willingness to try to help children who need homes. You mentioned earlier that you got your CCW in New York when you turned 18. I think about how this bill, if it becomes law, will interplay with the two universal reciprocity bills that are pending. If they do become law, could we see a situation where we have an 18-year-old who is going to be a foster parent and is going to be armed and in charge of kids who are not a heck of a lot younger?

Brian Wilson:

New York no longer allows the youth hunting permits, and New York is different than most states in that you have to have a permit to even own a gun. I believe there are other states that make special exceptions for people under 21, but the normal age is 21. I believe the reciprocity bill still mandates that you have to be 21 in this state. So if those other measures pass, you still have to be 21 for us to honor those other states.

Assemblywoman Fiore:

I would like to add that two of our LVMPD officers have been denied, and there are other people that I know of personally who have been denied to foster our Clark County kids because of this. I truly want our kids to get in homes where they will be loved.

Valerie Wilson, Private Citizen, Las Vegas, Nevada:

I am heartbroken that the Department of Family Services denied us. I really want a family. That has been our plan all along.

Chairman Hansen:

I will now hear from anyone who would like to testify in favor of this bill.

John Wagner, State Chairman, Independent American Party of Nevada:

Last year when the Department of Public Safety had a hearing, I testified against the provisions where they were trying to make it harder for foster parents to carry and have weapons in the house. The way I explained it to them at that time, it looks like you have two types of families: you have foster families on one hand and natural families on the other hand. You put rules on one family but not the other. Any parent will ensure that their children do not have access to guns. I made sure of that, that no one even knew where the gun was. I also made the mistake of keeping my gun and the ammunition separate. One morning we heard something in the house. The dog went wild. I told my wife, Get the bullets, I got the gun. Then I was fumbling around trying to load the revolver. It turned out to be a cat on the roof. I think it is wrong to deny a person the constitutional rights everyone else has in order for him to have a family.

Jeff Bailey, Senior Policy Analyst, National Association for Gun Rights:

I am representing approximately 32,000 members and supporters here in the state of Nevada. I am also a master's candidate working on a degree in professional counselling and starting my own practice. I would like to thank foster parents as a counselor for the excellent work they do in opening up their homes to people who are among the most vulnerable in our society. That said, it makes no sense to me that we would suspend someone's constitutional right because they have decided to be kind to those who are vulnerable, because they have decided to help those in need. It is preposterous to me that we would have a separate set of rules restricting their constitutional rights because they are doing the right thing.

In *District of Columbia v. Heller*, 554 U.S. 570 (2008), the United States Supreme Court talked about the trigger lock requirement. Under that law, individuals had to have either a trigger lock or the firearm disassembled.

The Justices decided that is essentially a functional firearms ban and was unconstitutional under the Second Amendment. Essentially, what we are doing here is saying that you cannot defend yourself in your home if you decide you want to be a foster parent. You have to choose between the ability to defend your natural rights and the natural rights of those in your home, including the foster child, or you can be a foster parent. You cannot have both in the state of Nevada. This bill is a step in the right direction. I do not think it goes far enough. My organization does not think it goes far enough. I did want to mention that we talked about children needing to be protected. You do not protect someone by rendering their protector impotent by taking away the means they have in order to protect themselves.

Gordon Utz, Vice President, Stillwater Firearms Association:

Although I understand the safety concerns, you have to also realize that you have to put this in perspective. Statistically speaking, there are many things far more dangerous than having a firearm in the home that we do not think twice about. Auto accidents, fires, falls, drowning, and choking all take more lives every year than accidental shootings. But we have no problem with letting a foster parent pick up a kid in a car from school, take him home where there is a pool in the backyard with stairs leading off the deck, and walk past the charcoal grill with hotdogs on it. None of those things would deny you from being a foster parent. If I decide that I want to take safety for my family and myself into my own hands and not rely on help that may or may not come in time, suddenly I am not a good enough parent to be trusted with another child. I understand the safety concerns, but you have to put it into perspective. Also, with the provisions for secured storage, I have taught my children not to mess with the guns in my home but, at the same time, I also understand they are children, which is why my defense weapons are always kept in a secure vault that they do not know the access code to. I know that no matter what you teach a kid, sometimes they are going to do what they are not supposed to do. Stillwater Firearms Association supports this bill.

Janine Hansen, State President, Nevada Families for Freedom:

When I moved to Elko I had a wonderful opportunity to become far more acquainted with foster families. The bishop of my ward was very engaged in having foster children, and many of the people in my church also became engaged. I have a very good friend who is a foster mother. I spoke to her this morning. She has six children of her own, two of whom are in college. She has had many foster children and recently adopted four children, all from the same family. She worked very hard to ensure that those siblings were all in the same home. I think she is an incredible woman to be willing to do all of this foster parenting because it certainly cannot be easy. She has five foster children in her home, in addition to her own, four of whom are under two years

of age. One of them is eight months old, and another is five years old. She said when she went to pick up the children, the uncle of the children was very threatening to the case worker. He wrote down her license plate number. As I was talking to her this morning, she thought this may help with this bill. I think that foster children are just as precious as our own children and that foster parents should have the ability to defend those children and to protect them.

Assemblyman Elliot T. Anderson:

Mr. Bailey, thank you for being a counselor. It is an important thing to be doing. I am trying to work around the safety issues. Growing up in a house with a gun, I am not afraid of them. I developed respect for them. My whole life I treated them the way they should be treated because, unlike a barbeque or a swimming pool, guns are a weapon and should be treated that way at all times. How can we ensure that kids who have not grown up with a weapon are getting the proper training and respect and are not treating weapons flippantly?

Jeff Bailey:

I would disagree that there is not a nonlethal use for a firearm. I own quite a few, and none of them have killed anyone. To answer your question of how do we make sure there is the requisite respect to minimize the chance of negligent discharges, I would start by repealing the law that says you cannot train someone under 14 if he is not your natural child. We are huge advocates of training. We believe everyone should get as much training as they can. We believe everyone should spend as much money on training as they do on their firearm. The disincentives for training should be removed. Rendering a firearm inoperable in the name of safety is counterproductive. Statistics show that firearms are used defensively 2.4 million times each year across the country. The number of accidental discharges is nowhere near that number. The number of people killed by accidental discharges is even lower. Broccoli kills more children every year than firearms do.

Assemblyman Thompson:

I am looking at Mr. Wilson's denial letter. It seems like it is not stating you cannot have a gun, but there is a certain way in which you have to comply. It specifically states that the applicants said they would not comply. Are there law enforcement officials right now who are foster parents? My question is, specifically, are there other states that have this law?

Jeff Bailey:

I do not have information on the foster laws in other states. I can say that the current law in Nevada requires an abdication of the Second Amendment rights

for those potential foster parents. As I mentioned, in *Heller* the decision stated that restrictions that amount to a functional firearms ban, and the Supreme Court said merely requiring a trigger lock is a functional firearms ban, are an unconstitutional restriction of the Second Amendment. The state of Nevada is asking potential foster parents to decide between having their Second Amendment rights or being a foster parent.

Gordon Utz:

In response to the statement that firearms are lethal weapons and have no other purpose, I strongly disagree with that. Stillwater Firearms Association hosts numerous competitions during the course of a year, and we have never had a death at our range. I personally know many young people who enjoy the shooting sports, including one who, at the age of 10, started coming to our matches with his grandfather. At the age of 14 he competed in the United States Practical Shooting Association competition. He finished thirteenth overall in the world. He lives in Sparks. He also has numerous corporate sponsors and is travelling all over the country as a professional athlete, at the age of 15. I strongly disagree with the statement that there is only one purpose for a gun.

Megan Bedera, representing Nevada Firearms Coalition:

I will gladly speak with any committee member off-line if you are interested in the safety programs that are available through the Nevada Firearms Coalition. I am speaking today in support of this bill. I ask you to consider that we are asking foster parents who are, for all intents and purposes, perfectly qualified, probably more than qualified as foster parents, to make a choice between a constitutional right and helping young people who need a loving and safe home. Even more than that constitutional right is that we are talking about people with CCWs. These folks have taken the training, they are familiar with the rules and are even willing to forego some of the options they have with their CCW, such as having it in a purse or handbag, by keeping those firearms on their body. [Also provided was a letter in support from Don Turner, President, Nevada Firearms Coalition ([Exhibit M](#)).]

Vernon Brooks, Private Citizen, Las Vegas, Nevada:

I would like to say, me too on much of what has been said. I would also like to bring up a few points that have not been touched on. I appreciate Mr. Wilson and his stake in this. He is an excellent example of exactly the sort of person that we want fostering children. I appreciate the improved storage language in this bill. I think that is a dramatic improvement over the current state of affairs. This is just a miscarriage of the system, which should be favoring children finding good homes. It is worth noting that the reciprocity concerns are not even on the table. Someone who is a resident of Nevada must have

a Nevada CCW. Currently, the system penalizes someone who has taken the responsibility of being his family's first responder. I am confident that research would show that CCW holders, when compared to the population in general, are dramatically less likely to be criminals or problematic for this situation. The real victims in this are the children who could find good homes with CCW holders or with law enforcement. I ask the Committee to consider those children first and approve this bill.

John Ridgeway, Private Citizen, Las Vegas, Nevada:

I support this bill. It seems like all of the safety concerns that were brought up are 100 percent valid, but we also need to look at the results. Firearm owners are usually extremely responsible people. You can check their traffic records, you can check to see if they had DUIs, even check to see if they are registered to vote, and if they vote. Firearm owners are responsible people. Some of my friends are range safety officers; they teach firearms training. They would be excellent foster parents, responsible role models. There are a tremendous number of armed guards here in Las Vegas. All the casinos have them. If the foster care system would embrace firearm owners and say we need some of these firearm owners, they are responsible citizens, that might help alleviate some of the burdens of the foster care system.

Chris Hisgen, Private Citizen, Las Vegas, Nevada:

I am speaking in support of this bill. I have a larger concern about proportionality. The third leading cause of deaths in the United States is typically something called iatrogenic illness. It runs on the order of 225,000 deaths, compared to less than 1,000 accidental firearm deaths. If you are going to restrict people from having guns in the presence of foster children, are you also going to restrict them from taking the kids to the doctors?

Chairman Hansen:

Thank you. I will now hear those in opposition to A.B. 167.

**Jill Marano, Deputy Administrator, Division of Child and Family Services,
Department of Health and Human Services:**

Many of the points I would like to touch on have been discussed already. I would like to provide a bit more information. I want to clarify one point: Current law and regulations do allow a foster parent to possess a firearm. However, there are restrictions on how those firearms and ammunition must be secured and stored. These decisions were made to ensure the safety and security of children in foster care. Children in foster care have experienced significant trauma. They have mental health and behavioral health concerns at a much higher rate than the general population. They have high rates of depression, impulse control disorders, and other mood disorders. This makes

them highly reactive to situations. One of the things to recognize here is that these children often do not think about the consequences of their behavior. These issues put foster children at a higher risk than other children to use firearms on themselves or others. That is why our current regulation is restrictive in how those weapons and ammunition are stored. This was designed not to restrict foster parent rights, but rather to help ensure the safety of children.

The other thing I want to make sure is clear is that being a foster parent in Nevada is not a right, it is a privilege. With that privilege comes certain requirements and responsibilities. These are designed to ensure the safety of children in care. There are hundreds of regulations that apply only to foster parents and not the Nevada citizenry in general. Gun storage is just one of many. It would absolutely be a constitutional rights violation if the government came into my home and told me that I had to have a fire extinguisher, how big it needed to be, where it needed to be hung, how many chairs I had to have at my dining room table, and how I needed to store my alcohol and cleaning supplies. The list goes on and on. We have these rules in place for foster parents, and it is considered acceptable to have them for foster parents because they have a choice not to be a foster parent if they do not want to comply. It is done to ensure the safety of children.

As a matter of comparison, there was a question earlier about Nevada's current law. I would like to clarify that right now, as it stands with the locked and stored separate requirement, we are consistent with the vast majority of the country. We recently surveyed all of the states, and what we were able to gather is that right now 40 states have the exact same requirement that we have. There are an additional seven states that have that requirement; however, they allow a law enforcement exception. The most recent regulations were approved in August 2014. At that time, the issue of loosening the requirement on firearm use and storage was discussed. Testimony was presented in support of allowing CCWs and law enforcement officers to carry and store weapons as this bill would allow. Testimony in support included statements from a woman who stated that because she carries her weapon in her purse and her children know not to go in her purse, that it is secure from the children. Additionally, a CCW holder suggested that he needed to be able to carry his loaded firearm in case the need to protect his foster children from their biological parents would arise. I present these statements because they highlight our concern about the accessibility of firearms to children and the safety risk that may be presented to families.

I want to be very clear: our goal as child welfare agencies across the state is to work with families, alleviate safety concerns, and work to reunify children with

their families. The notion that foster parents need to be armed to protect children from their biological families presents a concern about how willing foster parents are to align themselves with agency policies and practices. It shows a lack of understanding about the kinds of families we work with. It also shows a lack of understanding about the role that we would be asking the foster parent to have in a family's life. Also, when we were considering this issue, we did a media search. We realized that in the last four months there have been 16 incidents that we were able to find where children have been involved in the accidental discharge of a loaded weapon. These incidents involved either children being shot accidentally, accidentally shooting another child, or accidentally shooting their parents while handling a loaded weapon. In many of these instances, the parents stated, We knew there was a gun, but we did not think the children had access, or we did not know the child knew how to use the gun. That is our concern. The bill also has a few other issues that we would like to see addressed. One of them is that it lacks specificity in how many firearms may be locked and loaded in the home. We are not sure how we would be able to ensure that a weapon is inaccessible to foster children. We also would have a challenge as a child welfare agency in determining that a gun is lawfully owned. Our child welfare staff would need additional training and resources on how to identify that. We have child welfare staff who may or may not be familiar with using or handling guns. We would really be increasing the amount of contact that people who may not be trained in guns may end up having to address.

Another concern is that we would also need to verify that someone is a CCW holder. Due to *Nevada Revised Statutes* 202.3662, which makes this information confidential, there is no public entity that could provide this information. There is a conflict between the child welfare agency needing to be able to verify permit status and that permit status being confidential.

Finally, one of the realities in our life and one of the things we need to consider in working in a child welfare agency is the liability issue. There is nothing in this bill that protects a child welfare agency or any of the child welfare staff from any sort of liability that could ensue from an accident happening in a home that involves a firearm.

I just have one final comment. At the time of the regulation development, new regulations were drafted. As previously mentioned, we had allowed for flexibility for storing ornamental and inoperable weapons, and we are also allowing a law enforcement exception. This change alone would have put Nevada in the forefront of the country and made us one of the leaders in terms of flexibility in gun rights in the country. We were excited to put this forward. However, it was opposed by Nevada citizenry. They spoke in opposition and

we ended up pulling that regulation. The Division would be happy to consider this as an amendment to the bill in order to demonstrate progress in the gun rights movement and to also continue to ensure the safety of children in foster homes.

Michael Knight, Assistant Director, Clark County Department of Family Services:

I will ditto much of what Ms. Marano said. I would like to add that obviously the Department wants to be on the forefront of child welfare, and we strive very hard to do that. In 2012 Generations United and the American Bar Association Center on Children and the Law conducted comprehensive legal research of foster care licensing standards in all 50 states and the District of Columbia. The research recommends the development of a model core standard which includes firearms be locked away. The research also looked at the current safety standards across all 50 states and the District of Columbia, and they described them as being similar. The similar practices were commonsense safety practices. This included the safety practice of having firearms locked and stored away. In 2014, the National Association for Regulatory Administration in collaboration with The Annie E. Casey Foundation and Generations United and the American Bar Association essentially developed a model family foster home licensing standard. It is the only model family foster home licensing standard that exists. Their model actually states that weapons must be stored in an inoperative condition in a locked area inaccessible to children. All ammunition, arrows, and projectiles for such weapons must be stored locked and separate from the weapons. Weapons must not be transported in any vehicle in which a child is riding unless the weapons were made inoperable and inaccessible. We are in opposition of this bill.

I appreciate Mr. Wilson's testimony with regard to the denial. Without getting into specifics on his denial or into denials we have made in the past with regard to any number of individuals, we do, first and foremost, look at child safety. Fire extinguishers seem to be a fairly standard concept in homes; we require one on each floor of the home. If we had an applicant who said, I will put a fire extinguisher in my home but I refuse to use it in case of a fire, that would be a reason for a denial. That is something the Department would look at in the sense of child safety. There has been discussion about pools and barbeques, and we absolutely do look at those things. It is a comprehensive evaluation of the home when we are looking to license an individual as a foster parent.

Assemblyman Elliot T. Anderson:

I am trying to get an idea of the scope of this issue. How many people are being denied for firearms reasons?

Michael Knight:

We have actually had one denial for firearms-related reasons in Clark County.

Assemblyman Ohrenschall:

Earlier the proponents talked about the discretion the departments have about deciding whether they are going to place a foster child in a particular family foster home. *Nevada Revised Statutes* 424.013 says a family foster home can have between one and six children in that home. There was testimony about bunk beds and how they are placed. How do you feel this bill will affect your discretion should you have a child who, in his biological home, had witnessed gun violence, or who had an older brother in a gang with a gun involved? You have a foster parent who met one of the exceptions in terms of having a firearm in the home. Do you believe you would still have the discretion, if you did not feel it was an appropriate placement for that child, to not place the child in that home?

Jill Marano:

I would hope that we still would have that discretion. I was pleased to hear that there is a belief both on the proponents side as well as on our side that it is important that we make good placement decisions for children and that we need to look at any sort of trauma that a child may have experienced or any sort of complicating behaviors or mental health issues that a child may have that would make it inappropriate for them to be placed in a home like this. The other piece I would like to clarify is that this would not only apply to family foster homes. *Nevada Revised Statutes* Chapter 424 actually applies to group foster care also. Group foster care can be licensed anywhere from 6 to 15 beds.

Assemblyman Gardner:

You make it seem as if just the sole fact that someone who has a gun in the house made the children unsafe. I have a lot of friends who have guns. They are LVMPD cops, they have to have guns on them at all times, and they have lots of kids. So far, none of their kids have shot themselves. It seems there is an unreasonable fear of this, especially when the statistics, I would argue, are so little on the amount of people actually harmed in these situations. In foster homes we are talking about a lot more requirements, such as the gun has to be on their body, and when it is not on their body, it is in a locked container. Are you suggesting that kids can overpower their foster parents to get the gun or that they can crack safes?

Jill Marano:

I certainly do not want to present an image that there is a belief on the Division's part that people who own guns are irresponsible or that guns cannot be safely maintained in homes with children. I absolutely believe that can and

does happen. I will note that consistently for the last several years, gun-related deaths are one of the highest causes of unnatural deaths for children. The other thing I would again highlight is that in foster homes with children who have significant behavioral, mental and emotional health issues, I believe there are instances where foster parents can be overpowered by the children. We had mentioned that during regulation development we had tried to put forward the regulation that would allow an exception for law enforcement officers, but this was pulled because of the opposition to that change. One of the reasons we supported that is because we know the extensive training and education that law enforcement goes through, not only on crisis intervention, de-escalation techniques, but also in training in weapon retention. It makes sense that it would be safe for them to be able to have their guns in their home, loaded and properly stored.

Assemblyman Wheeler:

You said you would have trouble verifying the status of a CCW holder. When you have a person with a swimming pool in their yard, I believe you require a certificate for cardiopulmonary resuscitation (CPR). Is it not correct that you just look at the CPR certificate, and could you not do the exact same thing with a CCW holder?

Jill Marano:

I referenced the need for additional training for the child welfare agencies, and I think that is exactly the point. We do not know what we need to look at. We do not know the extent of this issue yet.

Assemblyman Araujo:

I appreciate all of the hard work you do to ensure our children are safe and out of harm's way. I would like to address your clarification on who this statute would apply to. Earlier I was told that this would only apply to a specific family foster home, but you mentioned that this would also apply to a group foster home, which would change the conversation for me. We would be talking about a maximum of 15 children in one home, and in my opinion that would be an increased risk.

Jill Marano:

This is written into NRS Chapter 424, which is the licensing statute that applies to any of the three child welfare agencies licenses. That would include group care, regular foster care, and relative foster care.

Assemblywoman Seaman:

Your colleague stated that only one person was denied because of a CCW in Clark County. Would that be Mr. Wilson? Is it fair to say that many people may have withdrawn or not applied because of the CCW stipulations?

Jill Marano:

I work for Division of Child and Family Services, a state agency, and we do not keep track of the local child welfare agencies, so unfortunately I do not have that number.

Chairman Hansen:

Thank you for your testimony. Is there anyone else who wants to testify against this bill? Seeing no one, we will move to the neutral position. [There was no one.] At this time I will bring Assemblywoman Fiore back up for closing testimony.

Assemblywoman Fiore:

Thank you for hearing this bill. I would like to mention that several people who have applied for foster care have withdrawn their applications after working with the agency for over a year to try to get approved with a CCW.

Brian Wilson:

When you are informed that you cannot have firearms, people are told your choice is to just say nothing and agree to store them or drop out of the program. My denial letter states, management did not approve your request. You can withdraw your request to carry a firearm, or your application will be denied. Even though they knew that we had firearms, they still encouraged us to agree to keep them locked separate and stored and just do not ask and do not tell. As Assemblyman Thompson stated earlier, he knows of law enforcement people who are foster parents. It is impossible to comply with the regulation.

Assemblywoman Fiore:

I want to make it clear for the record that as long as we do not bring it to your attention, at any given moment, our foster parents with a CCW can be jailed for breaking the law and the regulations. We are trying to clean this up. Our department agencies basically say "do not say anything and we will approve you." Now we are saying that is not okay because we are putting everyone at risk. In my closing statement, it is about the children, it is about our Second Amendment, and I hope you will pass this bill.

Chairman Hansen:

I will now close the hearing on A.B. 167. I will move to public comment. Is there anyone who would like to have public comment? Seeing no one, this meeting is adjourned [at 10:37 a.m.].

RESPECTFULLY SUBMITTED:

Nancy Davis
Committee Secretary

APPROVED BY:

Assemblyman Ira Hansen, Chairman

DATE: _____

EXHIBITS

Committee Name: Committee on Judiciary

Date: March 4, 2015

Time of Meeting: 8 a.m.

Bill	Exhibit	Witness / Agency	Description
	A		Agenda
	B		Attendance Roster
A.B. 7	C	Assemblyman Hickey	Prepared Testimony
A.B. 7	D	Robert Compan	Prepared Testimony
A.B. 7	E	Robert Compan	The Effects of a No-Pay/No-Play Plan on the Costs of Auto Insurance in Texas
A.B. 7	F	Robert Compan	<i>The Potential Effects of No Pay, No Play Laws</i>
A.B. 7	G	Robert Compan	Farmers Notification of Cancellation
A.B. 7	H	Nevada Justice Association	Letter in Opposition
A.B. 7	I	Dan Musgrove	Letter in Support from Michael Geeser, American Automobile Association
A.B. 7	J	Jeanette K. Belz	Letter in Support from Mark Sektnan, Property Casualty Insurers
A.B. 7	K	Robert Eglet, Nevada Justice Association	Statistics on No Pay, No Play
A.B. 167	L	Brian Wilson	Letter of Denial for Foster Care Application
A.B. 167	M	Megan Bedera	Letter in Support, Don Turner, President, Nevada Firearms Coalition