

COMMONWEALTH OF PENNSYLVANIA  
HOUSE OF REPRESENTATIVES

CONSUMER AFFAIRS  
PUBLIC HEARING

205 RYAN OFFICE BUILDING  
STATE CAPITOL  
HARRISBURG, PENNSYLVANIA

HB 2202

WEDNESDAY, MAY 25, 2022  
10:00 A.M.

BEFORE :

HONORABLE JIM MARSHALL, MAJORITY CHAIRMAN  
HONORABLE ROBERT F. MATZIE, MINORITY CHAIRMAN  
HONORABLE SHERYL M. DELOZIER  
HONORABLE THOMAS MCHAFFIE  
HONORABLE DONNA BULLOCK  
HONORABLE STEVEN MALAGARI  
HONORABLE NICK PISCIOTTANO  
HONORABLE PETER SCHWEYER  
HONORABLE PAM SNYDER  
HONORABLE ROB MERCURI

*Pennsylvania House of Representatives  
Commonwealth of Pennsylvania*

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TESTIFIERS

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SUBMITTED WRITTEN TESTIMONY

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(See submitted written testimony and handouts  
online.)

REQUEST FOR PRODUCTION OF INFORMATION

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## P R O C E E D I N G S

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3 MAJORITY CHAIRMAN MARSHALL: Good  
4 morning.

5 welcome to the House Consumer Affairs  
6 Committee public hearing on HB 2202, which deals  
7 with data privacy. And its prime sponsor is here  
8 with us today, Rob Mercuri.

9 I would like to remind everyone in the  
10 audience that this meeting is being video and  
11 audio taped. We're live streaming and ask that  
12 you please silence your devices.

13 Chairman Matzie, do you have any opening  
14 remarks?

15 MINORITY CHAIRMAN MATZIE: I do not.  
16 Let's get on with the show.

17 MAJORITY CHAIRMAN MARSHALL: Sounds  
18 great.

19 Let's go with Representative Rob Mercuri,  
20 prime sponsor. If you would please come up and  
21 give us a brief description of your legislation.

22 REPRESENTATIVE MERCURI: Thank you,  
23 Mr. Chairman.

24 And good morning esteemed members of the  
25 Committee. I do truly appreciate everybody

1 coming together today on a very important topic,  
2 to discuss our consumers' data privacy in  
3 Pennsylvania. A few remarks about the goal of  
4 the bill, HB 2202, and then also about today's  
5 hearing and what you'll hear from our testifiers.

6 The laws that currently surround data  
7 protection are designed for a pre-digital era.  
8 In terms of our digital economy in Pennsylvania,  
9 data privacy is still the wild west. It's  
10 important that we take steps to give our  
11 consumers the ability to determine their destiny  
12 with their personal data. This legislation would  
13 do that.

14 My bill, HB 2202, would require larger  
15 companies and personal information aggregators --  
16 for example, big tech -- to share more  
17 information with every Pennsylvanian about what  
18 data of theirs is gathered, tracked, and sold.  
19 When information, such as names, addresses,  
20 geolocation, social security number, driver's  
21 license, your biometric data, or e-mail address  
22 is harvested, bought, and sold, I believe that we  
23 have a right to understand that information and  
24 to access it and control it as consumers.

25 This bill would also give residents the

1 ability to opt out of such collection and to do  
2 so without discrimination or consequences. My  
3 bill would ensure that these protections would  
4 also preserve the ability of companies to  
5 negotiate with consumers over the value of their  
6 information as they choose.

7 Folks, our personal data about what we  
8 buy, where we surf on the Internet, what we  
9 click, where we drive, and our habits as humans  
10 is, in fact, the new oil in our economy. It's  
11 being extracted for its value, and it's being  
12 sold to advertisers at large benefit to big tech  
13 companies. As Pennsylvania legislators, it's  
14 important for us to recognize this fact and to  
15 built appropriate guardrails for our citizens.

16 This bill does just that by giving  
17 consumers three legal rights regarding their  
18 data. First, the right to know what data of  
19 theirs has been harvested. Secondly, the right  
20 to remove that data, to have companies delete it.  
21 And thirdly, the right to opt out of any future  
22 data collection. The goal of today's hearing is  
23 to learn from our industry stakeholders, who are  
24 with us today, about the impact of this data  
25 privacy proposal so that we might enhance the

1 quality of the law and to right-size it so that  
2 the business community and our other stakeholders  
3 experience minimal impact from the law.

4 Let's be clear. Privacy and data privacy  
5 is an inevitability in terms of where we need to  
6 go. In knowing that, it's important that we  
7 begin the path to move towards these protections  
8 and passage of this law.

9 Thank you very much for this hearing,  
10 Mr. Chairman. And I'll turn it back to you.

11 MAJORITY CHAIRMAN MARSHALL: Thank you,  
12 Representative Mercuri. I appreciate your  
13 comments and your interest in this important  
14 issue.

15 The Committee members have written  
16 testimony from the following individuals or  
17 groups, PA Chamber, author Christina Avallone,  
18 Coalition for Genetic Testing, Find Help, PA  
19 Bankers Association, LexisNexis, Quest  
20 Diagnostics, Consumer Data Industry Association,  
21 and the PA Retailers Association.

22 And we will hear testimony today,  
23 beginning with Ryan Harkins, the senior director  
24 of public policy from Microsoft.

25 Representative, if you could give your

1 spot to Mr. Harkins, we will be ready to go.

2 MR. HARKINS: Good morning.

3 Mr. Chairman and members of the  
4 Committee, my name is Ryan Harkins. I am senior  
5 director of public policy with Microsoft. And  
6 I'd like to thank you for the opportunity to be  
7 here today.

8 We support HB 2202, and we applaud you  
9 and Representative Mercuri for your leadership  
10 and your efforts to pass a comprehensive privacy  
11 law. We at Microsoft have been calling for a  
12 Federal comprehensive privacy law since 2005.  
13 And 17 years later, with no Federal law on the  
14 books, and with much of the rest of the world  
15 racing ahead of the United States to regulate  
16 privacy, we're supporting efforts in the states  
17 to step into that leadership void and pass  
18 comprehensive privacy laws.

19 In our view, new robust privacy laws are  
20 critical for the long-term health and interests  
21 of the technology industry, of the public, and of  
22 the online ecosystem. They are needed to address  
23 real and serious privacy concerns, to empower the  
24 consumer to control their personal data, to help  
25 restore the public's trust in technology, and to

1 enable businesses to continue to innovate  
2 responsibly with certainty and with confidence.

3 In our view, HB 2202 constitutes a  
4 thoughtful and important step forward. It would  
5 build upon the European Union's general data  
6 protection regulation and our new privacy laws  
7 that have passed in Colorado, Connecticut,  
8 Virginia, and California.

9 Importantly, the definitions in the bill  
10 are strong, especially the definitions of  
11 personal information and de-identified data.  
12 They would ensure that the bill will apply to the  
13 kinds of modern online datasets that are used to  
14 track consumers on the Internet today. In other  
15 words, they would ensure that the bill would  
16 cover targeted advertising profiles or other  
17 commercial datasets that are stored not directly  
18 with a consumer's name, but with a cookie ID, an  
19 IP address, a device identifier, or other  
20 persistent unique identifiers that are used to  
21 track consumers online.

22 Unfortunately, we've seen efforts by  
23 other industry players, most recently in the  
24 state of Utah, to chip away at those definitions  
25 or use concepts like pseudonymous data, a term



1 you may hear today. In an apparent effort to  
2 argue that modern online datasets, the kind of  
3 datasets that are used to track consumers online,  
4 would somehow not be subject to a privacy law's  
5 provisions.

6 The bill would empower consumers with  
7 important rights to control their data, rights of  
8 access, deletion, and correction. It would  
9 provide consumers with the right to opt out of  
10 the collection and use of their personal data for  
11 targeted advertising, for data sales, among other  
12 things. And hereto, the bill's language is  
13 strong, and we would applaud you and the bill's  
14 sponsor for its language and would encourage you  
15 to avoid any efforts others may push to narrow  
16 those important rights.

17 The bill would also impose affirmative  
18 obligations on companies to be responsible  
19 stewards of the data they collect, obligations to  
20 conduct risk assessments of your data processing  
21 activities, as well as other obligations of  
22 transparency, data minimization, limits on  
23 secondary use, and a duty to secure the data you  
24 collect.

25 In conclusion, with complex legislation

1 like privacy, you could always pick at a  
2 provision here or a provision there. But at  
3 bottom, we think HB 2202 is a thoughtful  
4 approach. It would be a dramatic step forward  
5 for consumer privacy, and we support the bill.

6 Thank you for the opportunity to be here,  
7 and I'd be happy to try and answer any questions.

8 MAJORITY CHAIRMAN MARSHALL: Yes. Thank  
9 you, Mr. Harkins.

10 We do have some questions from members,  
11 and we will start with Representative  
12 Pisciotano.

13 REPRESENTATIVE PISCIOTTANO: Thank you,  
14 Mr. Chairman.

15 So Microsoft obviously could implement  
16 these kinds of standards on their own, you know,  
17 within their own company. Have you guys  
18 approached these kinds of regulations or do you  
19 feel it's an unfair advantage with your  
20 competitors if you're applying these standards to  
21 yourself but your competitors aren't held to the  
22 same standard?

23 MR. HARKINS: We do apply these sorts of  
24 standards to our data process and activities.  
25 We, to my knowledge, are the only company that

1 has committed to provide the rights at the heart  
2 of the European Union's privacy law, the general  
3 data protection regulation, to consumers  
4 worldwide. We also, to my knowledge, are the  
5 only company to apply the rights in California's  
6 privacy law, the California Consumer Privacy Act,  
7 a law which was updated by a valid initiative in  
8 2020 to consumers across the country.

9 But efforts to self regulate by industry  
10 clearly have not worked in this space. The  
11 industry has lost the trust of the public to a  
12 large extent. And in our view, the only way to  
13 start earning that trust back is to have credible  
14 reform and new laws passed. And that's why we're  
15 supporting this bill, as we've supported privacy  
16 bills in other states.

17 MAJORITY CHAIRMAN MARSHALL: Thank you,  
18 Representative.

19 Representative DeLozier.

20 REPRESENTATIVE DELOZIER: Thank you,  
21 Mr. Chairman.

22 Just real quickly -- and I apologize if I  
23 missed this. You mentioned California. What  
24 other states have -- you had asked for Federal,  
25 obviously, for all 50 states.

1           Are there any states that you would say  
2           are leading the way when it comes to this type of  
3           privacy act?

4           And if you said that, I apologize. I  
5           missed it.

6           MR. HARKINS: No. Thank you for the  
7           question.

8           Colorado, and most recently, Connecticut,  
9           as well as Virginia have all passed privacy laws  
10          that, in our view, are credible pieces of reform.  
11          And I would encourage the Committee to look  
12          especially to the laws that have passed  
13          especially in Colorado and Connecticut.

14          REPRESENTATIVE DELOZIER: Okay. Thank  
15          you very much. I appreciate it

16          MAJORITY CHAIRMAN MARSHALL: Thank you.  
17          We have no further questions at this  
18          time. Thank you so much for your testimony.

19          MR. HARKINS: Thank you.

20          MAJORITY CHAIRMAN MARSHALL: Next, we  
21          have Chris Gilrein from -- the executive director  
22          for the northeast for TechNet.

23          MR. GILREIN: Good morning.

24          Thank you, Chairman Marshall and members  
25          of the Committee. Appreciate this opportunity to

1 address the panel here today and just air some  
2 of --

3 (Inaudible comment without microphone.)

4 MR. GILREIN: Yes. Better?

5 Appreciate the opportunity to discuss  
6 TechNet's interest in data private legislation.  
7 TechNet is an industry association with over 95  
8 member companies throughout the innovation  
9 ecosystem. Some of you may have met some of our  
10 members during our day on the hill yesterday,  
11 arranged with help from the Pennsylvania Emerging  
12 Technology Caucus. So very pleased to be here.

13 Just want to air some of our kind of  
14 general policy principles as it relates to  
15 consumer privacy. Because our members, whether  
16 they build hardware or software, whether they're  
17 search or marketplaces in a gig-ensuring economy  
18 or building autonomous vehicles, they all have an  
19 interest in protecting their consumers' data.

20 We do support a Federal privacy law that  
21 would provide uniform coverage for all Americans,  
22 and we are putting significant time and energy  
23 behind that. However, we understand that in the  
24 absence of Federal action, states are forging  
25 ahead, and we want to be a partner in that

1 effort.

2 So each new privacy act, regardless of  
3 how well it's developed, in the absence of a  
4 uniform Federal standard, does come with a cost.  
5 Right. There's a cost of compliance to the  
6 companies, to the state for implementing the  
7 enforcements and educating the public. And each  
8 new wrinkle or new concept that a state  
9 implements increases that cost. So for that  
10 reason, for the reasons of compliance and the  
11 reasons of having clear and understandable rights  
12 for consumers, we ask that interoperability with  
13 existing state laws be the default when you're  
14 considering privacy legislation.

15 For -- by way of kind of an example, you  
16 know, the California act that was passed, the  
17 initiative, and then changed, it's still an  
18 iterative process. Having gone through years of  
19 rulemaking proceedings, they're now embarking on  
20 new rulemakings under new enforcement authority.  
21 In contrast, in Virginia, where the definitions  
22 were clear and recognized the realities of how  
23 data operates and how companies operate in the  
24 real world, where the rights and responsibilities  
25 for consumers and companies were clear and

1 explicit and operational in statute, they went  
2 through a brief rulemaking process and are ready  
3 to be in compliance for their effective date of  
4 January 2023.

5 We're heartened to see that  
6 Representative Mercuri's bill largely tracks the  
7 Virginia model. It has strong and clear rights  
8 and responsibilities. It includes recognition of  
9 important data uses, like fraud protection --  
10 prevention and security protection and includes  
11 clear Attorney General enforcement with a right  
12 to cure. That right to cure helps companies come  
13 into compliance when they've made, you know, an  
14 unintentional violation. These things are  
15 complex, and we think that a right to cure is  
16 important as you consider these things.

17 Where the Committee -- where the bill  
18 does deviate in some ways from the Virginia  
19 model, we look forward to engaging on these  
20 specific issues. One small example, it does  
21 include a requirement that companies treat a  
22 browser extension like a global privacy signal,  
23 as an affirmative opt-out.

24 There are still some open questions as to  
25 the operational side of that. Both California

1 and Colorado are going through rulemaking  
2 proceedings on how exactly that would be  
3 implemented in a data privacy sense. So we just  
4 look forward to those processes playing out, so  
5 we get a little more information and we can bake  
6 in some statutory guardrails that were included  
7 in both Colorado and Connecticut in terms of how  
8 that is used.

9 But those are some small examples of the  
10 ways in which we'd like to engage further. I  
11 look forward to providing some more detailed  
12 written testimony in the future.

13 MAJORITY CHAIRMAN MARSHALL: Thank you  
14 very much for your testimony.

15 Questions from members?

16 Seeing none, we may get back to you at a  
17 later date. Appreciate your testimony.

18 MR. GILREIN: Thank you, Mr. Chair.

19 MAJORITY CHAIRMAN MARSHALL: Thank you,  
20 Mr. Gilrein.

21 Next, we have Jonathan Greer, president  
22 of the Insurance Federation of Pennsylvania.

23 Thank you for being here.

24 MR. GREER: Good morning.

25 Again, my name is Jonathan Greer. I am



1 president of the Insurance Federation of  
2 Pennsylvania. For those of you who don't know,  
3 the Insurance Federation is a state trade  
4 association that represents insurers in all lines  
5 of insurance in Pennsylvania.

6 we're a very different diverse group of  
7 members. Some are very large. Some are very  
8 small. But what is a common bond that we share  
9 is that we collect very sensitive consumer data.  
10 And we do that to underwrite risk, to pay claims,  
11 and to otherwise service our policyholders.

12 Each of us, irrespective of our size or  
13 scope, are committed to protecting that data.  
14 And we accept the responsibility that comes with  
15 that. To that end, we support HB 2022 -- 2202  
16 and Representative Mercuri's objective of  
17 protecting consumers and their personal data  
18 from aggregators, those businesses that harvest,  
19 buy, or sell this data to third parties.

20 We think bringing in this unregulated  
21 activity under the Attorney General's Office  
22 makes sense. And again, it's something that we  
23 support.

24 That brings us to our recommendation.  
25 Exempt entities that are already subject to this

1 level of regulation and oversight under other  
2 laws and keep the focus where the problem is, and  
3 that is on unregulated data aggregators. With  
4 respect to our recommendation as it relates to  
5 insurance, insurance -- insurers are already  
6 subject to state laws and regulations covering  
7 consumer data privacy and should therefore be  
8 exempted here.

9 We recommend this exemption not because  
10 we object to its requirements, but because we are  
11 already subject to this level of oversight and  
12 restrictions under Federal and state laws  
13 controlling our use of non-public consumer data.  
14 For example, we have on the federal end, HIPAA,  
15 the Health Insurance Portability and  
16 Accountability Act; we have the  
17 Gramm-Leach-Bliley Act, the GLBA; the Federal  
18 Reporting Requirement Act; and the Driver Privacy  
19 Protections Act.

20 On the state level, Pennsylvania  
21 promulgated an insurance-specific regulation on  
22 this in 2001, Chapter 146A of Title 31 of the  
23 Pennsylvania Code. And it adopted this model of  
24 regulation based upon a model that was  
25 established by the National Association of

1 Insurance Commissioners that was established in  
2 the wake of and enactment of GLBA, which brought  
3 that enforcement to the states if they chose to  
4 enforce it, which Pennsylvania did.

5 These laws and regulations govern and  
6 restrict how insurers use non-public consumer  
7 information. And they include notice to  
8 consumers of their protections by these laws as  
9 well as the rights given to consumers under them.  
10 To that end, they are already providing to our  
11 policy holders the protections under this bill  
12 that would be established for other consumers.

13 We would therefore ask for an amendment  
14 to HB 2202 to mirror the Virginia law by  
15 providing an entity level exemption for entities  
16 subject to GLBA and HIPAA, including  
17 Pennsylvania's regulations, and to entities  
18 covered by the Federal Credit Reporting Act and  
19 the Drivers Protection Act. That would keep the  
20 focus on the problem the bill intends to address,  
21 that of unregulated data aggregators and avoid  
22 the confusion of dual and possibly inconsistent  
23 regulation of our industry.

24 This is consistent with all but one of  
25 the five states that have enacted legislation of

1 this type: Virginia, Utah, Colorado, and a few  
2 weeks ago Connecticut.

3 California took a more limited approach  
4 that does not totally exempt entities subject to  
5 these laws.

6 We have one additional observation. And  
7 it's a question that has come up in other states,  
8 is how do you handle non-profits?

9 And for us, that is an issue with respect  
10 to the NICB, which is the National Insurance  
11 Crime Bureau. The NICB is an associate member of  
12 the Insurance Federation, and it is an entity  
13 that has been established to fight crime  
14 nationally and internationally through the  
15 coordination of law enforcement and insurers.

16 Five -- the five States that have enacted  
17 legislation in this area have handled this issue  
18 differently. California and Utah exempt all  
19 non-profits. Colorado doesn't exempt any.  
20 Connecticut exempts 501(c)4s, which is what the  
21 NICB is. And Virginia's law was subsequently  
22 amended to exempt the NICB.

23 While the issue of applying an exemption  
24 to non-profits has been a debate, we don't think  
25 it should be, at least with respect to the NICB.

1 The NICB is already a forwarded civil immunity  
2 under Pennsylvania statute. Insurance fraud  
3 investigations involved the sharing of personal  
4 information between insurers, law enforcement,  
5 and organizations such as the NICB.

6 And absent an exemption, we're worried  
7 that this process could be impeded. And most  
8 importantly -- and this is true for our members,  
9 as well -- we're not selling and commoditizing  
10 personal information. That's not what we do.  
11 That's not our intent. We don't ever intend for  
12 that to change.

13 So that concludes my remarks, but I would  
14 be happy to field any questions. And we're -- we  
15 look forward to working with the Committee and  
16 Representative Mercuri as this bill progresses.

17 Thank you.

18 MAJORITY CHAIRMAN MARSHALL: Thank you  
19 very much. We do have some questions from  
20 members.

21 We'll begin with Chairman Matzie.

22 MINORITY CHAIRMAN MATZIE: Thank you,  
23 Mr. Chairman.

24 Jonathan, thank you for your testimony.  
25 Talk about HIPAA again. Because that was the

1 question I was going to ask, and then you did  
2 broach the subject relative to -- to the  
3 particular language we have before us.

4 Has it been handled in those other  
5 states, the HIPAA --

6 MR. GREER: The HIPAA exemption has been  
7 addressed in other states, yes.

8 MINORITY CHAIRMAN MATZIE: So it has  
9 been.

10 MR. GREER: Yeah.

11 MINORITY CHAIRMAN MATZIE: I think the  
12 one thing that stands out for me more than  
13 anything -- and there were a few thing in the  
14 bill that I'd like to get a little more clarity  
15 on -- but the one thing I know you and I, we've  
16 worked on in the past relative to selling of  
17 personal information and really what that does.  
18 Unfortunately, the Commonwealth is in that  
19 business with driver information, which I am  
20 obviously against and have fought against over  
21 the years, but it's nice to -- there is a  
22 provision in here relative to businesses selling  
23 personal information to a third party or  
24 processed as personal information for targeted  
25 sale or processing in the manner in which a

1 consumer may exercise a consumer's right to opt  
2 out of the sale or processing.

3 You know, just more commentary on my  
4 part, I wish we had something similar here  
5 relative to the Department of Transportation, but  
6 that's an argument and a debate for another day.

7 MR. GREER: Sure.

8 MINORITY CHAIRMAN MATZIE: Thank you for  
9 your testimony.

10 MAJORITY CHAIRMAN MARSHALL: Thank you.  
11 Another question, Representative  
12 Delozier.

13 REPRESENTATIVE DELOZIER: Thank you,  
14 Mr. Chairman.

15 Real quickly, two things. One is I  
16 understand that there's overlap to -- that you're  
17 already regulated. I understand that you're  
18 targeted through the unregulated areas, and that  
19 should be what we are looking at.

20 If you are already complying with a lot  
21 of other regulations, is it simply -- if you're  
22 already complying with it, what's the problem  
23 with being included?

24 MR. GREER: The problem is that the bill  
25 as it's presently drafted doesn't exempt entities

1 subject to those other laws and regulations. So  
2 therefore, we would be covered by two separate  
3 areas of the law that may not be consistent with  
4 each other.

5 REPRESENTATIVE DELOZIER: Okay. So it's  
6 not exactly the same type of regulation. It's  
7 just --

8 MR. GREER: It is similar, but it's --

9 REPRESENTATIVE DELOZIER: Different.

10 MR. GREER: Yes.

11 REPRESENTATIVE DELOZIER: Okay. So it  
12 would just be another step, an overlay of -- if  
13 you're already being regulated by one entity, you  
14 don't need to be regulated by another one with  
15 possibly different standards.

16 MR. GREER: Yes. And I think it bears  
17 repeating, we support the bill's focus, but what  
18 the bill intends to address is not something we  
19 ever intend to do.

20 REPRESENTATIVE DELOZIER: Okay.

21 MR. GREER: We are not a data aggregator.  
22 We're not selling and commoditizing --

23 REPRESENTATIVE DELOZIER: Thank you.

24 MR. GREER: -- personal information for  
25 targeted advertising or anything like that.



1 Insurers are accused of a lot of things. That's  
2 not one of them.

3 REPRESENTATIVE DELOZIER: Okay. And the  
4 other agent -- you had mentioned the other states  
5 of Virginia, Utah, Colorado, Connecticut, and  
6 then obviously California with different  
7 variations. And each of those, if I read this  
8 correctly, have some form of exemption as well as  
9 dealing with the other issue you brought up with  
10 the Crime Bureau?

11 MR. GREER: Yes.

12 REPRESENTATIVE DELOZIER: Okay. So we  
13 can look to them.

14 MR. GREER: Yes.

15 REPRESENTATIVE DELOZIER: Okay. Thank  
16 you very much. Appreciate it.

17 MAJORITY CHAIRMAN MARSHALL: Thank you,  
18 John. That's all the questions we have  
19 currently. Appreciate your testimony.

20 MR. GREER: Thank you.

21 MAJORITY CHAIRMAN MARSHALL: I'd like to  
22 thank everyone that sent written testimony or  
23 were able to be here in person to offer testimony  
24 on this important issue.

25 Chairman Matzie, any closing remarks?

1           MINORITY CHAIRMAN MATZIE: No. I thank  
2 you just for the hearing, and as you said,  
3 getting this information before us.

4           This is a topic I've been interested in  
5 for quite some time relative to how it affects  
6 the consumer. And I think that as we move  
7 forward, if we are able to advance any  
8 legislation, whether it's its current form or  
9 look at it line by line a little further, I look  
10 forward to having that opportunity and to really  
11 get into the meat of what the bill actually does  
12 and how it does affect and protect consumers.

13           So appreciate the opportunity. Thank  
14 you.

15           MAJORITY CHAIRMAN MARSHALL: Thank you,  
16 Mr. Chairman.

17           I'd like to thank the members of the  
18 Committee that were able to join us today. I  
19 know there were a lot of pressing issues. Other  
20 members couldn't make it, but I appreciate those  
21 in attendance, and ask that every member of the  
22 Committee commit the time to learn more about  
23 this issue and work with Representative Mercuri.

24           Representative Mercuri, thank you for  
25 your hard work on this legislation. And we will

1 take the time to digest the information we had  
2 today and. I'd like to say that this meeting is  
3 now adjourned.

4 (Whereupon, the hearing adjourned  
5 at 10:27 p.m.)  
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C E R T I F I C A T E

I hereby certify that the proceedings are contained fully and accurately in the notes taken by me on the within proceedings and that this is a correct transcript of the same.

*Tracy L. Powell*

Tracy L. Powell

Court Reporter

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