



North Carolina General Assembly
House of Representatives

HOUSE OVERSIGHT AND REFORM COMMITTEE

REPRESENTATIVE JAKE JOHNSON, CO-CHAIR
DISTRICT 113

REPRESENTATIVE HARRY WARREN, CO-CHAIR
DISTRICT 76

October 24, 2023

Jonathan Murphy, Ph.D.
Nicholls State University
P.O. Box 2012
Thibodaux, Louisiana 70310

Dear Dr. Murphy:

Pursuant to N.C. Gen. Stat. §120-14, the House Oversight and Reform Committee requests your appearance to testify on December 11, 2023, from 1:00 pm until the conclusion of the hearing in the Legislative Building Auditorium.

You recently completed a study of possible reforms in North Carolina auto insurance regulations that could reduce the need for the Reinsurance Facility. This unique perspective would be helpful to members of the committee. In your testimony, please address

- ☐ How North Carolina's auto insurance market differs from other states
- ☐ Long-term impact of reforms in South Carolina from 1997 through 2003
- ☐ How those reforms could affect premiums in North Carolina for different drivers
- ☐ Factors that could lead to variations in insurance premiums across states
- ☐ Other important considerations when analyzing the North Carolina auto insurance market

Please read this letter carefully to ensure that you comply with all hearing requirements and that you understand your rights as a witness.

Each witness who is to appear before the House Oversight and Reform Committee must file with the Committee Clerk a written statement of proposed testimony. This must be filed by 12:00 noon one week before your appearance. Failure to comply with this requirement may result in the exclusion of your written testimony from the hearing record, the barring of your oral presentation of the testimony, or both. Responses to questions at the hearing should be limited to no more than five minutes per response.

Witnesses appearing before the Committee must include with their written testimony, a current resume summarizing education, experience, and affiliations pertinent to the subject matter of the hearing.

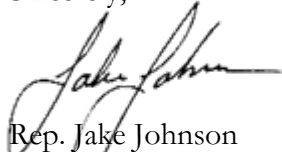
Witnesses at hearings may be accompanied by their own counsel to advise them concerning their constitutional rights but accompanying counsel shall not directly respond to questions. We reserve the right to place any witness under oath. Finally, witnesses may obtain a transcript copy of their testimony given in open, public session, or in a closed session only when authorized by the Committee.

To fully prepare for this hearing, your testimony must be submitted electronically in Microsoft Word (docx) or Adobe Acrobat (pdf) format to Megan.Kluttz@ncleg.gov no later than Monday, December 4 at 12:00 noon.

Accommodations for individuals with disabilities, including assistive listening systems, interpreters, and materials in alternate formats, may be arranged by contacting the Committee Clerk in advance of the hearing.

Should you or your staff have any questions or need additional information, please contact Megan Kluttz at (919)-715-4466 or Megan.Kluttz@ncleg.gov.

Sincerely,



Rep. Jake Johnson
Co-Chair



Rep. Harry Warren
Co-Chair