In Re NYC - Taxi & Limousine Commission Public Hearing September 3, 2025

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16	HELD BEFORE:
17	DAVID DO - COMMISSIONER AND CHAIR
18	SHERRYL ELUTO - GENERAL COUNSEL
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23	
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MODERATOR: Good morning. Today's public hearing is about to begin. This hearing is being conducted remotely via Zoom, and the live stream will be available on the TLC's website. All persons wishing to testify were asked to sign up in advance of the hearing. All registered speakers are joining the meeting via Zoom. If you are speaking today, your audio and video were automatically muted.

A few special notes for our registered speakers: Please ensure that your display name in the Zoom meeting matches the name that you used when you signed up to speak. This will enable the moderator to confirm that you are present in the meeting. If you are listed as "iPhone" or some other name that differs from your name that you used when you signed up, we will not know that you are present in the meeting. Please update your screen name to the name you provided when you signed up.

When your turn to speak is approaching, the host will send a prompt inviting you to join the meeting as a panelist. In order to

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provide testimony on camera, you must accept the invite. Please be aware that if you are watching this meeting on a minimized screen, you may not see this prompt. If you have accepted the invite to rejoin as a panelist, when your name is called, you'll have control of both your camera and microphone. When ready, please state your name and affiliation and then proceed with your testimony. Public testimony will be limited to three minutes per speaker. When your testimony is complete, your audio and video will be muted by the moderator. Closed captioning and American Sign Language interpretation is available for today's meeting.

Thank you for your attention. I will now yield the floor to our Commissioner and Chair, David Do.

CHAIR DO: Well, good morning,
everyone. Welcome to today's public hearing
on four TLC rule proposals. I'm Commissioner
David Do, and I'm joined today by our full
set of commissioners; Commissioners
Bierstein, Kaufman, Mitchell, Chan,
Velazquez, Sorrentino, and Bader.

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It's been about six weeks since we last gathered, and hope everyone's summer has been filled with fun, family, and for our TLC drivers and bases tuning in today, trips.

Speaking of trips, specifically EV trips, I'd like to remind our high-volume drivers out there that at the end of this month, the federal tax credits for EVs are set to expire. If you've been thinking about buying an EV, you could save up to \$7,500 on a new vehicle and up to \$4,000 on a used one.

If you're looking for a new vehicle, getting an EV is a great way to future-proof your business, as Uber and Lyft are required to dispatch all trips to either zero emission or wheelchair accessible vehicles by 2030. Every year between now and then, the percentage of trips required to be either EV or WAV will increase, so investing in an electric vehicle or a wheelchair accessible vehicle now is a great way to maximize trips later.

If you need help with financial planning, our team at the Owner/Driver Resource Center in Long Island City can help

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you set up free consultation from a financial professional. Call (718)391-5511 or visit odrc@tlc.nyc.gov.

Now, onto today's agenda.

Today, we'll be hearing from the public about four proposed rule amendments. The first amends our rules that governs the ways in which a non-accessible vehicle can be converted to a wheelchair accessible vehicle. It seeks to make it easier for conversion guidelines to understand and to increase competition among converters, which we hope will make conversions a little more affordable for our vehicle owners.

Our second proposed amendment corrects our high-volume for-hire vehicle service driver payrolls or just the minimum per mile rate for trips that begin in New York City and end outside of New York City, a minor correction for something not included in the original package.

The third amends our rules to comply with the newly enacted local law reducing personal injury insurance coverage requirements from 200,000 to 100,000. It is

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our sincere hope that insurance companies will be passing the savings on to drivers in the form of reduce premiums.

The last rule amendment we'll be discussing today will also bring us into compliance with another newly enacted local law that requires all taxicabs and for-hire vehicles to add cyclist awareness decals inside the rear passenger doors. We have already been handing out hundreds of thousands of these stickers over the last 12 years, and this formalizes their use.

With that, I will now hand over the meeting to our general counsel, Sherryl Eluto, to begin the hearing.

Sherryl.

MS. ELUTO: Good morning. When I call your name, you can unmute your microphone and begin your testimony. Each speaker will be allotted three minutes to speak. The time limit will be strictly enforced. A thirty-second warning will be provided, and then you'll need to conclude your testimony when the time limit is up. Three of the four rule proposals were published in the City

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Record and posted on our website on July 29, 2025. The proposal regarding door decals was published on August 4th. The public comment period ends today. The video of this hearing and copies of all written comments received through today will be provided to the commissioners prior to the vote on these rules.

With that, we will begin our public hearing. Please note, there are four separate topics, and I know some of you have signed up for multiple topics. Please limit your comments to that topic. So, it's a little awkward, but you'll be appearing, you know, three or four times, but keep them separate, please.

With that, we're going to begin with the wheelchair accessible vehicle conversion rule proposal. And our first speaker is Jean Ryan from Disabled in Action.

MS. RYAN: I'm on.

MS. ELUTO: Okay. Okay. Yeah, so please begin.

MS. RYAN: Hello. I'm Jean Ryan, a wheelchair user and president of Disabled in

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Action of Metropolitan New York, and a member of Taxis For All, a coalition working toward a hundred percent accessible taxis and for-hire vehicles, so that people with mobility disabilities have the same chance to get a cab or for-hire vehicle as everyone else. Our inability to get rides is real.

On the WAV conversions, this is a subject near and dear to Taxis For All's and DIA's hearts. We prefer a purpose-built accessible vehicle. But since most WAVs are converted, we are pleased that the conversion rules will be standardized for all converters.

We strongly support conversions that are safe to get into for wheelchair users, not too steep, and provide a level or almost level surface to be on. Riding at a backward slant is very, very uncomfortable, as are conversions that make a very loud clunk with every bump or speed bump in the road. We would like the TLC to investigate and require that all WAVs, certainly new converted ones, use the new Q'Straint seat belt system that is all in one without separate pieces that

drivers have no idea how to put together or 1 2 attach to the vehicle. 3 We want the seat belts permanently attached to the frame of the vehicle, not 4 5 attached to an upright seat next to us or in 6 some bag somewhere, because we care about our 7 safety. Everyone, including wheelchair 8 users, are required to use seat belts. Wе 9 are unable to do our own. 10 Thank you. 11 MS. ELUTO: Thank you. 12 Our next speaker up is Peter Mazer from 13 Metropolitan Taxicab Board of Trade. 14 MR. MAZER: Good morning. 15 Good morning, Chairperson Do and 16 members of the Commission. My name is Peter 17 Mazer, general counsel to the Metropolitan 18 Taxicab Board of Trade, a 72-year-old 19 association representing owners and operators 2.0 of licensed medallion taxicabs. 21 proposed rule would create identical 22 standards for accessible vehicle conversions,

whether performed by manufacturers or vehicle

Today, virtually all taxicabs placed

modifiers. We support this rule proposal.

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into service must be accessible to persons with disabilities. Any rule that limits or restricts the ability of a vehicle owner to place an otherwise safe, accessible vehicle into service adversely impacts on this mandate. While the rule addresses vehicle modifications, we urge that the TLC also review other rules which may have an adverse impact upon owners seeking to place accessible vehicles into service.

To this end, we ask the TLC to consider existing limitations on the use of the Taxi Improvement Fund grants and reimbursements, and urge that grants be available on equal basis to all vehicle owners, irrespective of their form of ownership -- an individual owner, an owner/driver, a fleet, or an agent should be subject to the same rules with respect to placing vehicles into service, as well as funding for vehicle purchases, conversions, and operations. All owners have the same obligations to comply with the federal mandate and should be entitled to the same benefits that are available.

Thank you for the opportunity to speak

1 today, and I would be happy to answer any 2 questions that you may have.

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MS. ELUTO: Thank you.

I guess our next speaker, then, we'll go to Evan Yankey, Brooklyn Center for Independence of the Disabled.

MR. YANKEY: Good morning. I'm Evan Yankey, advocacy director for the Brooklyn Center for Independence of the Disabled. BCID is a member of the Taxis For All Campaign, which supports 100 percent wheelchair accessibility for all medallion taxi and for-hire vehicles. I'm here today to testify on proposed rules that would update the modification process that vehicle converters can use when converting a non-accessible vehicle to a wheelchair accessible vehicle.

This proposed rule change has the potential to encourage competition from vehicle converters and ultimately lower the

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risen astronomically in recent years, and have urged City Hall to subsidize the additional cost of WAV conversions beyond what the Taxi Improvement Fund offers.

At the same time, we urge the TLC today to make sure that all wheelchair accessible vehicles, whether from new or older converters, do not sacrifice quality, safety, and passenger experience to compete on price. Many riders with disabilities have already encountered quality and safety issues in vehicle retrofit work -- ramps that are misaligned, securements that are improperly placed, and other barriers for riding securely in the vehicle. This can make the ride uncomfortable and unsafe, especially if passengers are not properly secured.

Ultimately, the TLC must use its influence to improve the quality of wheelchair accessible vehicles. Ideally, that would mean pushing vehicle manufacturers to produce factory-built wheelchair accessible models, as is done in the London taxi system. In the short-term, though, the TLC must start measuring conversion quality

1 by surveying wheelchair users about their 2 experience in accessible vehicles. Existing 3 riders with disabilities already feel the impact of shoddy conversions. Without 4 5 measures that take the rider experience into account, the TLC can't evaluate the quality 6 7 of conversions and push for improvements. We 8 encourage the TLC to take a harder look at 9 this proposal and find ways to allow market 10 entrance to compete over quality, not just 11 price. 12 Thank you. 13 MS. ELUTO: Thank you. 14 Our next speaker up is Kathleen 15 Collins. 16 MS. COLLINS: Good morning. My name is 17 Kathleen Collins, and I'm with Disabled in 18 I agree with the testimony of 19 Ms. Ryan and Mr. Yankey. 2.0 With respect to the wheelchair 21 accessible vehicle conversion proposal, we 22 always support more competition, which we 23 believe would lead to lower prices and 24 hopefully more vehicles being made wheelchair

accessible. However, sometimes competition

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leads to a reduction in quality and safety. Thus, we request that the proposed amendment include language that safeguards against such possibilities.

Further, we request that the proposed rule include a requirement that all retrofitted taxis have an all-in-one seat belt and shoulder belt that hangs from the ceiling and hooks into the floor in one smooth movement, such as the Q'Straint seat belt system that Ms. Ryan spoke about, so since this would increase the possibility of a person using a wheelchair receiving a shoulder belt and seat belt, which sadly is not the case presently.

Finally, we would like to see, in the near future, a rule that within a certain number of years, such as three to five years from now, all taxis are going to be operated in New York. All taxis going to be operated in New York must be manufactured to be wheelchair accessible, like they are in cities such as London, England.

Thank you.

MS. ELUTO: Thank you.

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Our next speaker is Ken Ost from Advance Mobility Technologies.

MR. OST: Good morning, everyone. My name is Kenny Ost. I'm the senior manufacturing engineer and federal motor vehicle safety standards testing coordinator with Advance Mobility Technologies. We're also known as AMT. We're located in Morrisville, Pennsylvania. My colleagues, my esteemed colleagues, call me a dinosaur, but what I do, what I -- excuse me. I'm misreading my statement here. But I enjoy what I do, and I have over 50 years experience in the automotive industry. The positive feedback that is received from the field shows that we're making a difference.

I'd like to thank Commissioner Do and the TLC Board of Commissioners for allowing me to testify today.

AMT is a small business employing less than 25 employees, and it has been a long, hard road to get our present TLC approval for our Toyota Sienna hybrid WAV. I applaud the TLC's efforts to amend the present TLC rules and specifications for the New York City TLC

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accepted WAV modifiers/converters, and also for the wheelchair accessible vehicle WAV production rule changes. AMT is presently working on new WAV models, such as the Honda Odyssey, to introduce to the New York City taxi and for-hire vehicle market in the future.

It is my opinion that these new amended rule changes will create more competition within our industry. And with new modifiers/converters entering into a presently limited choice market, it will also inspire new innovations of designs in the handicap accessible products offered. Ιt will also spur competition regarding conversion cost, ditto to what I've just been hearing from some of the past testimony. It's a win-win situation. With the operators having more available choices in the marketplace, and at a competitive cost, and also for the handicap passengers benefiting from the latest innovations available for a more comfortable and stress-fee ride.

I would like to ask the Board of Commissioners to please review Section 2,

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Subdivision C, paragraph 16 of section 59C-04 of the proposed amended Title 35 rules of the City of New York. I'd like to direct your attention to paragraph 16, which states "the converted vehicles" --

TIMEKEEPER: Thirty seconds remaining.

MR. OST: -- must be purchased from the same converter which has been man -- from the same converter which has manufactured the necessary parts and components and provided the labor to convert the vehicle. Not all converters/modifiers are licensed as vehicle dealers. I do possess a Pennsylvania dealer's license to supply AFT with the needed vehicles on request, but we also will modify client-supplied vehicles. This allow the client or vehicle operator to go and purchase a vehicle before conversion to a WAV, negotiate the best price, be listed as the first owner for warranty purposes, and then bring it to the TLC approved converter/modifier to be up-fitted to taxi FHV -- to a taxi FHV WAV.

This cuts out the middleman, lowers acquisition costs. My suggestion is to

1	change the beginning wording at paragraph 16
2	from "converted vehicle" to "wheelchair
3	accessible vehicle modification." By making
4	this wording change, it will allow smaller
5	WAV modifiers who do not possess a dealer's
6	license to apply for TLC approval, and to
7	participate in the New York City in
8	New York City WAV marketplace.
9	Thank you for your consideration, and I
10	feel that these proposed amended rules are a
11	positive step forward for the WAV operators
12	and handicap passengers in New York City.
13	MS. ELUTO: Thank you.
14	COMMISSIONER BADER: I have a question
15	for a minute.
16	CHAIR DO: Sure. Go ahead, Paul.
17	COMMISSIONER BADER: Go ahead. You can
18	go ahead first.
19	CHAIR DO: Okay. Sure.
20	So, you operate a little bit
21	differently, Kenny, right, in the model that
22	you work. So, drivers can take their, let's
23	say, Toyota Sienna to you in Pennsylvania and
24	get that converted.
25	MR. OST: That's correct.

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CHAIR DO: And if you can maybe discuss why that is a little bit cheaper versus, let's say, other models is other states.

MR. OST: Well, what's happening is if you're buying the vehicle directly converted from a dealership, they're adding a -- of

you're buying the vehicle directly converted from a dealership, they're adding a -- of course, they're adding their profit into the picture. We're cutting out the middleman. This way when an operator purchases a vehicle, unless they have a fleet account with, say, Toyota, they become, on the title, the first owner of the vehicle. So, the full factory warranty that is available, is available to them. If I purchase the vehicle from Toyota, I'm purchasing it as an individual, and then I'm reselling it to an operator. They lose some of the warranty in that process.

CHAIR DO: And it also allows, let's say, an individual driver to negotiate directly with the dealership on that individual vehicle to get the best price possible before they go to you as well.

MR. OST: They will be listed with Toyota as the first owner of the vehicle.

1 Whereas, if Kenny, let's say, buys the 2 vehicle, Kenny is the first owner. And I'm 3 selling it to Operator B, who's going to become the second owner. There's still 4 5 warranty involved, but not the same as if he 6 was the original purchaser. Now, we of 7 course, warrant our modification, but that's 8 a whole different structure. 9 CHAIR DO: Thank you, Kenny. And good 10 to see you. 11 Paul. 12 COMMISSIONER BADER: It's very nice to 13 hear you to your testimony. Thank you. 14 You have heard previously that there 15 was an issue raised relative to the seat 16 belts that are -- that people ask to be 17 modified. 18 How complicated a modification would 19 that be for you to do that? 2.0 MR. OST: As far -- regarding when you're saying, "a modification," we do with 21 22 every modification we perform install 23 Q'Straint tie-downs and Q'Straint belts, just 24 depending upon, of course -- and they're also 25 tested, as required by the TLC, we do pull

testing at, you know, an independent lab to 1 2 show the strength of the mounting, basically. 3 COMMISSIONER BADER: Right. So, the 4 question was, was that under the current 5 rules, there is -- and I'm not an expert on 6 the details and the engineering on this, but 7 the default seat belt requirement, the 8 community is telling us doesn't really work 9 for them, and therefore they want it modified, such that it would be more 10 effective for them riding in these vehicles. 11 12 Are you telling me that what they're 13 asking for is what you do as the default? 14 MR. OST: Well, we do it in general. 15 We follow a certain design that we, you know, 16 that we've submitted, basically. 17 understood some of the testimony earlier. 18 I'd like to sit down with you and discuss 19 this. We could discuss it further. But we 2.0 follow, basically, you know, the ADA rules 21 and test, you know, to the required test 22 requirements. 23 COMMISSIONER BADER: So, base -- okay. 24 So, what you're also saying is if there was a 25 slight modification that we would like to see you do, such that the seat belt works more efficiently for the disability community, you would be able to do that?

MR. OST: Oh, yes.

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COMMISSIONER BADER: Thank you.

CHAIR DO: And I think what

Commissioner Bader is saying is that

oftentimes the securements are in a separate

bag, and that bag could be lost, right? If

it was all in one, right, that could not be

taken out of the vehicle, that we can secure

people who use a wheelchair a little bit

better.

MR. OST: We offer as an option, and so do our competitors, so it's nothing special to AMT, but we offer electric tie-downs, which work quite well, actually. And it allows the wheelchair to be fastened as it enters the vehicle, so fastened to the front of the wheelchair, actually, to be hooked up as it enters the ramp. You can stretch these tie-downs almost out to the end of the ramp. Once the wheelchair is in place inside the vehicle, a switch is pushed and it locks the front tie-downs, which only leaves the rear

1	tie-downs, which are still manual, to be
2	fastened. It's a good system, and they can't
3	be if they're fastened permanently to the
4	floor in the front.
5	CHAIR DO: Yeah. I think what some of
6	the advocates are asking for is also the
7	shoulder securement that sometimes could be
8	lost as well. So, we'll look at that further
9	based on your comments, and based on the
10	advocate comments to
11	MR. OST: I'd sit down with anybody
12	who's interested because I'm always looking
13	for, you know, new ideas, new innovations,
14	you know, things that make the product more
15	acceptable.
16	COMMISSIONER BADER: Let me ask another
17	question.
18	Where in Pennsylvania are you located,
19	by the way?
20	MR. OST: Just outside of Philadelphia.
21	We're actually right by the New Jersey
22	border. Morrisville is right across the
23	river from
24	COMMISSIONER BADER: So, it's
25	relatively convenient to New York City,

1	right?
2	MR. OST: Ninety minutes. I go out in
3	the field a lot, and it's a quick run.
4	COMMISSIONER BADER: Thank you.
5	CHAIR DO: Thank you, Kenny.
6	MR. OST: My pleasure.
7	CHAIR DO: Sherryl.
8	MR. OST: Thank you for having me.
9	MS. ELUTO: All right. Next person
10	listed is only listed as iPhone 3. So, if
11	iPhone 3 can identify themselves and tell me
12	if you wish to speak on this rule or if it's
13	a different rule.
14	Hello?
15	MR. ACOSTA: Michele, that's you.
16	MS. DOTTIN: No, I'm not iPhone 3.
17	MS. ELUTO: No, no. I know.
18	But who is? All right. I'm sorry.
19	I'm going to go on to the so, that's the
20	last person listed for the WAV conversion, so
21	I'm going to go on to the driver payroll
22	amendment. And first person listed for that
23	is Madjed Zegrar, a licensee.
24	Madjed, yes, go ahead.
25	MR. ZEGRAR: Hey. Thank you.

1	Good morning, everyone. Good morning,
2	Commissioners. I would like to speak about
3	two, about the pay raise and the insurance.
4	I will start with the pay raise.
5	We want to thank TLC for the
6	CHAIR DO: Sorry. Madjed, we'll bring
7	you back for those. This is about wheelchair
8	accessible
9	MS. ELUTO: No, no, no, no. We've
10	moved on to the driver payroll.
11	CHAIR DO: I'm sorry. We've moved on.
12	Okay.
13	MR. ZEGRAR: No worries. No worries.
14	CHAIR DO: Okay. Go ahead.
15	So, which one are we at, Sherryl?
16	MS. ELUTO: The driver payroll, the
17	amendment.
18	CHAIR DO: Okay. So, just the driver
19	payroll at this point, okay, Madjed?
20	MR. ZEGRAR: Got it, yeah.
21	So, thank you, again. We want to thank
22	TLC for the five percent. We truly
23	appreciate TLC stood with us and fought with
24	us against the lockout, which was a nightmare
25	for me, as a driver, and getting five percent

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raise despite the threats and drama from rideshare apps, that I really -- we do really appreciate that.

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1 So, here is what the problem we're 2 having with the pay raise now. We have a lot 3 of drivers. They can't see the pay raise on 4 long trips because Uber and Lyft, they 5 miscalculated. When I checked my out-of-town surge with Uber, I found a lot, like \$3.75, 6 7 even they are, like, different miles and 8 different minutes. Lyft, sometimes they 9 don't even pay. So, this will create just 10 confusion. We want them to be transparent 11 about the out-of-town surge. Yeah, that's 12 basically about the pay raise. 13 out-of-town surge. 14 Lyft, I checked my last trips with Lyft. They pay my minute and then if we tell 15 16 them, if we speak to, like, you know -- we 17 contact the support. The support, they said, 18 "No, that's your money." We call TLC 19 Protection Unit --2.0 TIMEKEEPER: Thirty seconds remaining. 21 MR. ZEGRAR: -- they take the 22 information, but nothing happen. But I think 23 the best way is we need transparency. 24 we see the breakdown on our mile, we need to 25 see it on out-of-town surge, too.

1	Thank you very much for having me
2	today. That's basically it for the pay
3	raise.
4	CHAIR DO: And we'll bring you back
5	MR. ZEGRAR: And I would love to speak
6	about the TLC insurance, too, if you give me
7	another chance.
8	CHAIR DO: We'll bring you back for
9	insurance.
10	Thank you.
11	MR. ZEGRAR: I appreciate that. Thank
12	you so much.
13	MS. DOTTIN: Commissioner, I'm so
14	sorry. Pedro was iPhone 3. He's here next
15	to me, sorry, for the WAV. It's important
16	for us for him to speak.
17	MS. ELUTO: Okay. I'm sorry. I'm a
18	little confused.
19	Who is iPhone 3?
20	MS. DOTTIN: Pedro Acosta.
21	MS. ELUTO: Okay. And Pedro is
22	speaking on
23	MS. DOTTIN: On WAV, 'cause he is a WAV
24	driver as well.
25	MS. ELUTO: Okay. Let's do that.
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MR. ACOSTA: Hi, good morning. Good morning, everyone. How are you doing?

Thank you for giving me the opportunity to talk about this very important topic because this is affecting many, many people. It's important that you take in consideration things that you already changed just a few, probably, weeks ago. The benefit that you were giving to drivers, which was -- especially when they were using the program of the green and yellow accessible dispatch, you reduced the incentive from 15, 20, 25, 30, 35, according to the distance they have to move over to pick up the passenger, to only \$10.

Somebody is calling from Brooklyn, and that person who is receiving the trip is in Manhattan, he's not going to receive any motivation to go to pick up that person who is in Brooklyn or maybe Bronx or whatever it is, because there you're going to pay only \$10. So, I don't think that was a good decision because remember that people with disabilities are a big priority here in New York, for the City and also for TLC.

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As I urge you to reconsider it again, the decision that you took some time ago, because those people are going to be unattended if the driver doesn't have the incentive to go to pick up those people with disabilities. Please, I ask you to reconsider that.

And, also, one more thing that I would like to ask you is if you could also implement a type of any payment, like the same the yellow and green does to Taxi

Improvement Fund, so you could include us.

implement a type of any payment, like the same the yellow and green does to Taxi

Improvement Fund, so you could include us,

FHV, and have the benefit that they have.

Because remember that we are probably ten times more drivers than the green and yellow together, so the benefit that we are going to provide to you is going to be a lot. So, please, I also ask you -- I mean, I beg you to try to include FHV in the Taxi Improvement

Thank you very much.

Fund, if possible.

MS. ELUTO: Thank you.

All right. So now, we're going to go back to the driver payroll, and Michele Dottin.

1	Michele, go ahead.
2	MS. DOTTIN: Hi. Good morning,
3	Commissioner Do and commissioners. My name
4	is Michele Dottin and an advocate at the IDG.
5	I'm here with a profound concern that weigh
6	heavily on the hearts of over a hundred
7	thousand drivers. While a slew of issues
8	continually challenge our industry, the
9	recent consideration of fines for decal
10	noncompliance add yet another layer of burden
11	on our drivers. The lack of adequate
12	regulations governing cyclists with a diverse
13	array of scooters, e-bikes, electric
14	skateboards
15	CHAIR DO: Michele, we're not on the
16	MS. DOTTIN: Oh, sorry.
17	CHAIR DO: Driver pay.
18	MS. DOTTIN: Okay. No, I'm cyclist.
19	Sorry.
20	CHAIR DO: Only cyclist?
21	MS. DOTTIN: Today, I'm concerned about
22	that very much, David.
23	CHAIR DO: Okay. We'll bring you back
24	for the cyclist. I'm sorry.
25	MS. DOTTIN: Okay. No problem.

1	MS. ELUTO: Okay. Our next speaker is
2	Larbi Aitaabou. I think I pronounced that
3	poorly.
4	MR. AITAABOU: That works, too.
5	Hi, everyone.
6	MS. ELUTO: Okay.
7	MR. AITAABOU: Good morning,
8	Commissioner. Good morning, fellow
9	commissioners, as well.
10	You know, there's so many things that
11	needs to be recognized, which is, you know,
12	the tremendous work that the
13	Commissioner, David Do, did for the drivers
14	throughout his time being here, and I hope
15	that you're going to continue for more years
16	to come, Commissioner.
17	Yeah, so drivers are the backbone of
18	the City, and we know that, you know, the
19	long hours with a limited I would call
20	them limited long hours, 'cause drivers
21	cannot go over 10 hours in 24 hours, but
22	sometimes they have to push for more hours
23	to, you know, meet ends their billings,
24	their insurance. Moving millions of people a
25	day, you know, for the whole industry, I

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think that generates a lot of income, and most of the income we know go to the app companies. And I think we should go back to the drawing board and, you know, regulate a stronger pay fare for the drivers.

And I'm sure that's going to cause some, you know, rattling into the industry in general because I know the app company is going to push back and blame it on the Commission. But the fact that there is a huge gap when it comes to how drivers are getting paid per minutes, per mile, and if they do a short trip, and that short trip can take about five to 10 minutes, they're not paid fairly on that. The company is taking a huge cut from that, and that needs to be regulated.

This is why the driver pay rule is very important, and I know I only have one minute here, and I have so many things to talk about. I wish the Commission can bring me back to talk about the next topic. So, I urge the Commission to make sure the pay is not watered down, but improve, and the app have, you know, a rule that prevent them from

1	taking a high cut from the drivers and also
2	from the riders.
3	TIMEKEEPER: Thirty seconds remaining.
4	MR. AITAABOU: Thank you.
5	And meanwhile, what I want to do is to
6	really stop the exploitation. Please do
7	that. We witnessed over the past decade that
8	companies are exploiting drivers, hard man
9	and woman, and it's hard to live in New York.
10	So, people are being pushed out of the
11	industry because they've fallen into debt.
12	So, Commissioner, please look into
13	that. All of you, please work for the
14	drivers. Thank you.
15	MS. ELUTO: Thank you.
16	Our next speaker up in Anwar Malik from
17	IDG.
18	MR. MALIK: Hello. How's it going?
19	Good morning, everybody.
20	I think we're talking about money right
21	now, right?
22	MS. ELUTO: Yes, the driver payroll.
23	MR. MALIK: Yeah, thank you.
24	I prepared a testimony for cyclist
25	decals, but I'll just do it like this.

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Okay. Out-of-town surcharge, great, let's raise that by a lot of money; that's one. Number 2, the night shift surcharge, what I'm asking is -- what we're asking for at IDG is to add, like, the surcharge for night shift drivers, given there's less traffic. And we received a lot of feedback after this new pay raise passed. It was good. It was great, but the night shift drivers, they are actually losing some money, especially when they have to go out of the five boroughs.

So, adding a surcharge or maybe a little bit higher price for out-of-town prices would be helpful for night shift drivers, I believe, right? A surcharge or a higher -- a little higher, like a few cents, maybe, for out-of-town trips, that would help.

On top of that, Commissioner, we spoke to you last time about this, the Uber, they -- Uber and Lyft, they've lowered the minimum fare. Can we, like -- let's try to do something for January or February next year, to bring out, like, a minimum for

those, like a \$10 minimum per trip or 1 2 something, right? That would really help all 3 the drivers. Besides that, we are worried about 4 5 Waymo coming in. I know I'm going, sort of, off topic, but I just want to put it out 6 there. Everybody is worried. It's going to 7 8 take away a lot of jobs. I've seen headlines 9 in Atlanta and other states where they're 10 saying riders are now actually canceling Uber 11 and Lyft driver trips to actually wait for a 12 Waymo to come over, you know. It's really 13 worrisome. It's really scaring the hell out 14 of all the drivers, us, and everybody. So, 15 if you could work on that, that would be 16 great. 17 And I'll take five seconds for decals. 18 We have been giving them since before it was 19 proposed, and we're going to continue giving 2.0 these cyclist decals. It's a great idea. 21 Thank you. 22 MS. ELUTO: Thank you. 23 Our next speaker is Kathleen Collins.

MS. COLLINS: Good morning, again. As

you know, my name is Kathleen Collins, and

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1	I'm with Disabled in Action.
2	With respect to the driver pay rule
3	amendment, we strongly support the right of
4	drivers to earn a fair living wage. And to
5	the extent that the proposed amendment to
6	these rules accomplishes this, we support
7	this proposed amendment to the rules.
8	Thank you.
9	MS. ELUTO: Thank you.
10	Next speaker up is Jean Ryan.
11	Is Jean here? Okay. I don't see her.
12	MODERATOR: Let's come back to Jean.
13	MS. ELUTO: Okay. I see her.
14	MS. RYAN: Hello. I'm Jean Ryan,
15	president of DIA and a wheelchair user, and a
16	longtime member of Taxis For All Campaign.
17	We support the right of drivers to make
18	a living with fair wages, and if this rule
19	revision does that, we support the formal
20	adoption of this change the rule contains.
21	Thank you.
22	MS. ELUTO: Thank you.
23	Next speaker is Sonam Lama from IDG.
24	MR. LAMA: Hello, everyone. Good
25	morning. Good morning to all the

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commissioners and the staff. I really appreciate the work you guys have been doing for -- over the years. We are getting victory, again victory, you know, and it is not possible without you guys considering about our cars, and so deep respect to all of you.

So today, I'm here to talk about the payroll issues. Definitely, the lockout would not be even possible without TLC and we working together, you know, so congratulations to all drivers. We got a big victory on that. I really like the strict rules over the company because they were manipulating with a lot of things, in which TLC did really good job, that ultimately saves more money for drivers because they can work more, right?

And at the same time, about the five percent increase rate, we see some definitely good differences, but there are more bads. Because if you look at definitely for long trips, we will be losing more money. talking about some of the trips that we do

losing a lot of money.

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So, still I don't know why pay -- the minimum wage kind of stuff is not working because if you look at how the company works is, suppose I pick up a passenger at some street, they were given like seven minutes time until we get canceled and get the money. Sometimes they show up in like five, six minutes for a ten minutes ride. And then, once I drop him or her off to the location, the price comes down like five to six dollars, you know.

So, it should not be happening. If you calculate that for one hour after all expenses, it's going to be below \$15, you know. So, for that, I think TLC should do something that make company accountable to make \$10 minimum, regardless of how short or how the distance, you know, calculates. If that thing enters, it's going to be very good for the drivers to make more money, which we can celebrate that, too.

Because some of the trips we do here is, like, less than \$3, too, because this company charge commissions on \$8 and \$5.

Like 50 percent of our money goes to the commissions to the company. So, I really want to tell commissioners to look into those kind of trips where this company is, you know, taking 50 percent of commissions from those specific --

TIMEKEEPER: Thirty seconds remaining.

MR. LAMA: And also apart from that, you know, there's a lot of ways to save money and get pay raise, you know. For example, yes, I agree with Malik, you know, autonomous vehicles should not be replaced with drivers like us. If they replace us, who's going to pay for your renewal fees? You know, how are you guys going to get -- how are you guys going to generate more income? It's from us, right? We take renewal class, we do renewal test, this kind of cars do not do that, so I strongly oppose those Waymo vehicles.

Please, Commissioner, do support us, on us where, you know, human beings will be driving and provide the same service that you guys want to, following the Vision Zero rules.

Thank you.

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1	MS. ELUTO: Thank you.
2	Next speaker, Dinara Zhanpeissova.
3	MS. ZHANPEISSOVA: Can you guys hear
4	me?
5	MS. ELUTO: Yes.
6	MS. ZHANPEISSOVA: Can you guys see me?
7	MS. ELUTO: Not yet.
8	MS. ZHANPEISSOVA: Okay. Hi, my name
9	is Dinara. I represent normal drivers, and I
10	will talk about the payroll.
11	Whether it's a yellow cab hailed on the
12	street, or Uber or Lyft application, the
13	reality is the same. We are all the drivers
14	that keeps New York City moving. Passengers
15	rely on our work for their family, for their
16	safety, for their convenience. And when it
17	comes to minimum pay, the City treats us
18	differently.
19	For yellow cabs, the rules are simple
20	and very transparent. The meter starts from
21	\$3 for the moment when the ride begins, and
22	then 70 cents adds up for every 0.2 miles, or
23	70 cents adds up for every minute, if the
24	traffic is slow. On top of that, they have
25	surcharges, like \$2.50 for rush hours, and \$1

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for overnight, \$2.50 congestion surcharge. And, obviously, it's a plus two-cent tips. That means every yellow cab ride start with a quaranteed earnings from the very first second, a system designed by the City to protect the drivers.

What we get instead? I actually screenshot two of my trips. I wish I could show you, but I'll just tell you. In one of my trips, the passenger paid \$10. Out of that -- Uber service fee, state surcharges, and Black Car Fund -- my actual pay was \$4.46. And then, I found another trip, the total fare was \$7.95, but my earning dropped This is a lived experience of to \$4. thousands of drivers. The passenger pays one number. The app takes their cut. government adds fees, and the driver, the one who actually provides the labor, walks away with almost nothing.

Yes, City passed the minimum pay formula for FHV drivers, and this is not about yellow cabs vs. Uber or Lyft drivers. We are all one workforce. We share the same streets, serve the same passengers, and face

1	the same risk
2	TIMEKEEPER: Thirty seconds remaining.
3	MS. ZHANPEISSOVA: The only difference
4	is how the City regulates our pay. Why
5	should yellow cab drivers start every ride at
6	\$3 guaranteed while they're also available on
7	the Uber application, even when the passenger
8	pay double or triple?
9	What we ask, commissioners and Taxi
10	Limo Commission overall, please write and
11	enforce the TLC minimum pay standard, so
12	drivers actually see what they're taking
13	home, and close the loopholes that allow
14	companies to underpay, underpay us the
15	minimum payment.
16	So, thank you so much.
17	MS. ELUTO: Thank you.
18	So, that was our last speaker on driver
19	pay. Now, we're moving into the
20	COMMISSIONER BADER: Excuse me. Can I
21	ask can I get a clarification on
22	something? I'm sorry.
23	MS. ELUTO: Sure.
24	COMMISSIONER BADER: It says that we're
25	updating the out-of-town minimum from 1.758

1	to 1.7, which is a lower number, correct?
2	CHAIR DO: That's correct, Paul.
3	COMMISSIONER BADER: So
4	CHAIR DO: This is there was the
5	typo, like we briefed you on, in the original
6	report. And so, the intent was always the
7	1.7 number that reflected the report that
8	James Parrott conducted. So, in the original
9	vote, about two months ago, there was an
10	error.
11	COMMISSIONER BADER: Oh, okay. So,
12	that was what okay. So, I probably forgot
13	that. Okay. So, were going up. We're not
14	going down, even though okay. I
15	assumed
16	CHAIR DO: Yes. We're going up in
17	terms of the comparison to what the rate was
18	before our well, a couple of months ago.
19	COMMISSIONER BADER: And the same thing
20	with the .85 and the .875. Okay. Okay.
21	CHAIR DO: That is correct.
22	COMMISSIONER BADER: I probably don't
23	remember that. Okay. Okay. Thank you.
24	Sorry.
25	CHAIR DO: No, it's okay.
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MS. ELUTO: Okay. So now, we're moving on to the next topic, which is a personal injury insurance coverage. Our first speaker is Kathleen Collins.

MS. COLLINS: Again, Kathleen Collins for Disabled in Action.

I understand that the proposed amendment is due to a new City Council law. Nevertheless, we oppose the TLC's proposal to reduce the personal injury insurance coverage that TLC licensed vehicles must get to operate a TLC licensed vehicle in New York City. Contrary to the TLC statement in its notice that "Decreasing the amount of coverage needed from 200,000 to a hundred thousand will better ensure that all road users -- drivers, passengers, pedestrians, and cyclists -- are quickly and adequately compensated in the even of an injury-causing crash, especially when injuries are significant or involve claims by multiple people. The facts, as shown in my letter, are otherwise."

It is time that the New York City Council and the TLC work with drivers,

1 passengers, and insurers to create better 2 insurance choices, such as some type of 3 pooled or self-insurance that New York State and New York City can help to create and 4 administer. Please do not enact this 5 proposed amendment to the TLC rules, but 6 7 instead go back to the drawing board with all 8 of the people involved and come up with a 9 better plan. 10 Thank you. 11 MS. ELUTO: Thank you. 12 Our next speaker is Peter Mazer. 13 Peter, you have to unmute. 14 MR. MAZER: I have to unmute and --15 yeah, okay. Good. Okay. Let me try it 16 again. 17 Good morning. My name is Peter Mazer, 18 general counsel of the Metropolitan Taxicab 19 Board of Trade. 2.0 Earlier this year, the City Council considered a bill which would have prohibited 21 22 the TLC from requiring a vehicle owner to 23 maintain levels of no-fault insurance that 24 exceeded the state-mandated levels, which are 25 \$50,000 per person. Insurance carriers, as

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well as vehicle owners and operators,
testified that the higher mandated limits of
insurance encourage claimants to file
fraudulent and excessive claims, allow
medical practitioners to bill for unnecessary
procedures and services, and enabled
unethical attorneys to support frivolous
lawsuits.

In fact, given the higher levels of insurance coverage that yellow taxicabs and other TLC licensed vehicles have, they have been often the targets for these types of fraud. Combined, these additional limits provide a burden to the industry without providing any discernible benefit to the public. In the end, the City Council bill that was signed into law by the Mayor permitted the TLC to set limits for minimum no-fault insurance that are not to exceed 200 percent of the state-required minimums.

Therefore, the TLC was authorized to set limits at no more than \$100,000 per person, and that is what is being proposed today. However. The bill does not require the TLC to adopt these higher limits, and the

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TLC could, by rule, set limits as low as \$50,000, the state requirement. We, in fact, urge the TLC to amend this proposed rule, to further reduce the minimum level of no-fault insurance to \$50,000, the state mandated amount.

We do think the mandatory no-fault insurance to do its required state levels would go a long way to reducing fraud, making it less lucrative for medical practitioners and attorneys to encourage claimants to file unnecessary lawsuits and seek unnecessary treatment, while still preserving all the rights that persons presently have injured to receive adequate and appropriate compensation.

Lowering the cost of no-fault claims could ultimately protect the solvency of the fragile taxi and livery insurance industries and possibly provide --

TIMEKEEPER: Thirty seconds remaining.

MR. MAZER: -- some savings to owners who are already struggling under the cost of new car insurance, insurance law requirements that often exceed \$10,000 per vehicle per

1	year, as well as other operating costs, and
2	encourage the recovery of our industry.
3	Indeed, nothing in either the testimony or
4	the City before the City Council or on the
5	statement of basis and purpose, that we have
6	today, provides any evidence that there is a
7	public benefit in seeking these no-fault
8	limits at a hundred thousand dollars, rather
9	than the state limits of \$50,000. And
10	therefore, we urge that you consider reducing
11	the requirement for no-fault to \$50,000, the
12	state limits.
13	Thank you again for this opportunity to
14	speak this morning.
15	MS. ELUTO: Thank you.
16	Our next speak up in Larbi Aitaabou.
17	Larbi, you can unmute your mic now.
18	Sir?
19	(No response).
20	MS. ELUTO: All right. Then, we will
21	go on to Jean Ryan.
22	MS. RYAN: Hello. I'm Jean Ryan.
23	MS. ELUTO: Uh-huh.
24	MS. RYAN: I'm Jean Ryan from DIA and
25	Taxis For All.
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We understand the City Council mandated this rule change for personal liability insurance that the TLC must adopt, and we are opposed to it. It could very adversely affect drivers, as well as passengers.

Insurance is safety against a future catastrophe, and if people have less insurance, they have less safety if a catastrophe happens in the future.

It is saving money today with the chance that people could be financially wiped out in the future, as well as not receive urgent healthcare and ongoing needed care in case of a very bad crash. We suggest that the TLC try to figure out how to solve the dire insurance situation for taxis and for-hire vehicles in order for drivers to have the necessary amount of insurance that is backed up by the ability to come through when the need arises to use the insurance.

Thank you.

MS. ELUTO: Okay. Thank you.

Jean was our last speaker on insurance.
We're moving to the fourth topic, which is
the cyclist awareness decals. Our first

speaker up is Madjed Zegrar.
Mr. Zegrar, can you unmute your
microphone.
(No response).
MS. ELUTO: No? I mean, I see your
okay. Then, let's go to Kathleen Collins.
MS. COLLINS: Sorry about the delay.
Again, Kathleen Collins with Disabled in
Action.
With respect to the cyclist awareness
decals proposed rule, we agree with this
proposed rule with the following amendment
proposed by the Center for Independence of
the Disabled New York, which is that the
cyclist awareness decals need to be provided
in a format that provides effective,
accessible communication.
What this means is that they need to
comply with the Americans with Disabilities
Act Accessible Guidelines, such as these
decals need to be printed in a large font and
have high contrast, as well as an audio
announcement before the passenger disembarks
from the vehicle, since not every person may
be able to read, even an accessible decal.

Thank you for listening to me today.
Thank you.
MS. ELUTO: Thank you.
Our next speaker, Peter Mazer.
Peter, could you unmute.
MR. MAZER: Okay. There I am.
MS. ELUTO: All right.
MR. MAZER: Okay. Got it.
Okay. Good morning, again. Peter
Mazer, general counsel, Metropolitan Taxicab
Board of Trade.
I realize that these stickers are
required because of 19-557 of the
Administrative Code that City Council
recently adopted. We would have preferred to
see the information on the passenger
information monitor, which I think is a
better location, rather than having stickers
on the back of the taxicab and cluttering up
the space and also distracting passengers,
possibly distracting drivers, and also not
providing as convenient of a message to the
passenger as would be on the sticker on
the information monitor, rather than on the
sticker.

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But what I would like to address this morning is the penalty provision. The proposed rule would -- and that's a relatively small penalty, 50 or \$75, and give the motorist or the medallion owner or the vehicle owner the opportunity to have the summons dismissed if the sticker is replaced within 10 days. However, there are other provisions of TLC rules that take it -- that come into play. There is a rule which could mandate that drivers be given summonses for failing to continually inspect the vehicle.

Also, owners can be given notices or directives to replace the sticker, and if they fail to do so, could face the possibility of a suspension of a license.

Also, there is the inconvenience to the medallion owner or the vehicle owner who may have to go to Woodside and show that the sticker has been replaced, able to show compliance.

A better approach would be to allow the vehicle owner to self-certify that the condition was corrected, very much the way that the Department of Motor Vehicles deals

1 with summonses that are issued to motorists 2 for equipment violation. The motorists can 3 then submit a statement saying that the condition was corrected within ten days and 4 5 the summons can be dismissed, avoiding the necessity for the vehicle owner to go to 6 7 Woodside and show compliance, avoiding the 8 possibility that an owner will face an 9 additional fine or possible suspension of their license for not complying with the 10 11 directive to replace the sticker. 12 So, we ask you to consider these 13 different alternatives to enforce this rule, 14 realizing --15 TIMEKEEPER: Thirty seconds remaining. 16 MR. MAZER: -- that stickers will be 17 required, and that we would like to see 18 compliance, rather than punitive measures and 19 possible suspensions of licenses for failure 2.0 to comply with the directives and the notice to maintain the stickers at all times. 21 22 Thank you again for the opportunity to 23 speak today, and I would be happy to answer 24 any questions that you may have.

Thank you.

MS. ELUTO:

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Let's see. Next speaker up should be Michele Dottin.

MS. DOTTIN: Good morning, Commissioner Do and commissioners. I'm here with a profound concern that weighs heavy on the hearts of over a hundred thousand drivers, while a slew of issues continue to challenge our industry, the recent consideration of fines for decal non-compliance adds yet another layer of burden on our drivers.

The lack of adequate regulations governing cyclists with a diverse array of scooters, e-bikes, electric skateboards, we find ourselves increasingly targeted with fines for their irresponsible actions, causing potential loss of insurance or our diamond stickers. Those penalties are levied because adult riders, in their haste or carelessness, fail to execute precaution when exiting our vehicles, leading to pedestrian incidents. They're adults and know better. Why are we treating them like children? This situation is frustrating.

We argue you to consider the imposition of fines for decals issued. Why the initial

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response be a punitive fine? We propose a more equitable approach -- an initial warning, a grace period, an official location where drivers can obtain these decals is a more supportive approach and proactive measure to ensure drivers are aware of their obligations before penalties, or require the app companies to send a reminder to look for pedestrians before existing the vehicle.

There should be stricter regulations governing cyclists operating motorized vehicles. Without it, our drivers bear the brunt of incidents due to irresponsible cyclists. TLC, we must have a dialogue with the DOT to address the glaring absence of clear regulations for what is no longer just a traditional cyclist pedaling with two feet. The current regulatory framework is woefully insufficient. We manage this evolving landscape leading to confusion and increased risk for drivers. We must find better solutions that prioritize both compliance and safety.

It feels as though FHV drivers are always open season, consistently facing new

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regulations and burdens while their fundamental rights and needs are overlooked. We are being burdened with yet another worry. When we contribute significantly --

TIMEKEEPER: Thirty seconds remaining.

MS. DOTTIN: -- tax base. We face consistent regulate restrictions on where we can safely drop off our riders when we are going to be allowed to drop then off in a way that ensures their safety, avoiding pedestrian incidents, and being ticketed, especially if new regulations continually block their rides based on what their license plate says. Let's prioritize TLC drivers, find solutions to support their vital role in our city's transportation network.

As numerous challenges emerge on threats posed by autonomous vehicles against our sector emerge, let's not protect just one part of the sector. Let's help all TLC drivers feed their families. Say no to Waymo. I agree with WAV hack-up proposals by Mr. Mazer, Yankey, and Ost, and pay adjustments by Malik and Dinara, and also Mr. Mazer's last comment regarding the

1	cyclist decals.
2	Thank you so much. I appreciate it.
3	MS. ELUTO: Thank you.
4	Our next speaker, Larbi Aitaabou.
5	Larbi, did you wish to speak?
6	(No response).
7	MS. ELUTO: Okay. I'm going to go on
8	to Anwar Malik.
9	MR. MALIK: I'm going to second what
10	Michele said, because I already gave my
11	testimony. But I agree with what Michele
12	said. Please fix these issues.
13	Thank you.
14	MS. ELUTO: Okay. And next speaker,
15	Jean Ryan.
16	MS. RYAN: Hi. I'm Jean Ryan from DIA
17	and Taxis For All Campaign.
18	We don't know if these decals help or a
19	window litter, because passengers are paying
20	and then thinking about getting out to their
21	destination. But if it helps prevent dooring
22	to bicyclists and/or passenger injuries,
23	then, of course, we are all for the decals.
24	However, as stated in Kathleen Collins and
25	Sidney's statements, the decals have to have

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a high contrast and big fonts, so people with low vision can see them, and there has to be an audio component to -- automatic audio component, to be accessible to people with low vision and who are blind. People with low vision and people who are blind take taxis and for-hire vehicles, too.

I don't know if it would be a workable idea to have a suggestion on the monitor. I suppose it would, but I don't like to have the monitor on. So, for people like me who want to turn the monitor off, it probably wouldn't help.

I agree with Michele Dottin that we should not have punitive measures for not having the decal, that we should focus on trying to get drivers to have it, make it easier for them to have it, make it easier for them to get it. And if they are cited for not having it, why could -- and like the suggestion to self-certify, which I don't think self-certifying works well in most cases, but maybe they could take a photo of the decal and send that in with their, you know, with their self-certification, if they

1	actually have to self-certify, to do
2	something rather that just okay. If
3	somebody comes to me, I've self-certified,
4	but not in any official manner. They should
5	be able to self-certify in an official
6	manner, like reply to something.
7	Lastly, we're concerned about the
8	looming rules for EVs, since right now
9	there's no wheelchair accessible vehicle in
10	this country that isn't an electric vehicle.
11	Thank you so much. Bye.
12	MS. ELUTO: Thank you.
13	And Jean is our last speaker. That
14	concludes our hearings for today.
15	Commissioner, I turn it back to you.
16	CHAIR DO: Great. Thank you so much,
17	Sherryl.
18	And I just want to thank our board of
19	commissioners for being on listening. And I
20	want to just thank all of our advocates,
21	drivers, and community for doing public
22	testimony today and also submitting written
23	testimony. The TLC team who worked hard on
24	these four regulations will look at those and
25	review and see if any additional changes or
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              input are necessary in these four
 2
              regulations.
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                    And with that, I'll close out this
              public hearing at 11:08. Thank you.
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                   (TIME NOTED: 11:08 a.m.)
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8
     certify:
                That the witness whose examination is
9
10
     hereinbefore set forth was duly sworn and that such
     an examination is a true record of the testimony
11
12
     given by such a witness.
13
                I further certify that I am not related to
14
     any of these parties to this action by blood or
15
     marriage, and that I am not in any way interested in
16
     the outcome of this matter.
17
                IN WITNESS WHEREOF, I have hereunto set my
18
     hand on this 8th day of September, 2025.
19
2.0
21
                            Sabrina Brown-Stewart
                             Sabrina Brown Stewart
22
23
2.4
25
```

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