

**From:** [Sherman Leifer](#)  
**To:** [House Labor and Commerce](#)  
**Cc:** [Palmer Bar](#)  
**Subject:** Fwd: Liquor Liability  
**Date:** Saturday, March 21, 2026 5:35:55 PM

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Dear House Labor and Commerce Committee Members,

I respectfully urge your support for HB 306 and ask that you advance this bill from committee.

A clearer liability standard is important for Alaska businesses like mine. We pay approximately \$50,000 annually for liability insurance, and costs like these directly affect our ability to operate and plan for the future. When we purchased the business in 2020, the rate was closer to \$25,000. The following year the rate increased to \$60,000, and it has come down slightly since then.

The main two reasons for the high liquor liability insurance rates in Alaska are the following:

1. Lack of competitive insurance markets.
2. Current liquor laws that put excessive liability on the licensee's.

Reducing the liability on an establishment will assist in addressing both of these concerns.

Less excessive liability will make Alaska a more attractive market, and that will bring more insurance markets to Alaska.

We are a small family owned business, and these excessive insurance premiums have made it more difficult for our business to succeed.

Thank you for your attention to this important legislation.

Sincerely,

Sherman J Leifer

Co-Owner

Palmer Bar and Grill

[REDACTED]

[REDACTED]

**From:** [Ben Millstein](#)  
**To:** [House Labor and Commerce](#)  
**Subject:** HB 306  
**Date:** Friday, March 20, 2026 2:02:50 PM

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Greetings,

Thank you for hearing HB 306. I support this bill and encourage you to move it forward. HB 306 provides a clearer and fairer civil liability standard for licensed alcohol businesses while maintaining accountability for unlawful service. Liability exposure directly affects insurance costs for businesses like mine, and we currently pay \$20,000 each year for liability coverage. I don't know if I need to add that the economy in the state has been pretty tough. Customer traffic is about 1/4 of what it was 10 years ago. Many businesses are closing and mine is not so stable either. Any action that can alleviate some of the pressure will have real effects in allowing businesses to stay open.

Thank you for your consideration.

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Ben Millstein

Kodiak Island Brewing & Still  
[www.kodiakbrewery.com](http://www.kodiakbrewery.com)  
907-486-ALES (2537)

**From:** [David Croffut](#)  
**To:** [House Labor and Commerce](#)  
**Subject:** HB 306  
**Date:** Sunday, March 22, 2026 3:39:31 PM

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Dear Members of the House Labor and Commerce Committee,

Thank you for taking the time to hear HB 306. I am writing to express my strong support for this bill and respectfully urge you to move it forward.

HB 306 establishes a clearer, more balanced civil liability standard for licensed alcohol businesses while preserving accountability for unlawful service. This balance is essential. Responsible operators should be protected from excessive and unpredictable liability exposure, while bad actors remain accountable.

For businesses like mine, liability exposure is not an abstract issue—it directly determines whether we can afford to operate. We run one of the oldest bars in Anchorage, located in a historic building that is an important part of our community. Over the past five years, our insurance costs have increased by more than 400%. At the same time, insurers have steadily reduced the amount of liability coverage available. We are paying significantly more each year for less protection.

This trend is not sustainable. If conditions continue in this direction and HB 306 does not pass, we may be forced to operate without liability insurance simply to keep our doors open. That is not a position we want to be in, and it increases risk not only for our business but for our employees and the public.

HB 306 offers a practical solution that helps stabilize the insurance environment while maintaining responsible service standards. Without reform, long-standing local businesses like ours face difficult and potentially irreversible decisions.

I urge you to support HB 306 and help preserve responsible, community-rooted businesses across Alaska.

Thank you for your consideration.

Sincerely,

David Croffut  
Pioneer Bar  
Anchorage

**From:** [George](#)  
**To:** [House Labor and Commerce](#)  
**Subject:** HB 306  
**Date:** Saturday, March 21, 2026 12:05:28 PM

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Dear Committee Members,

As an Alaska CHARR member, I encourage your support for HB 306. This bill helps create a more balanced liability standard for responsible businesses. Our liability insurance currently costs 26,000, and rising coverage costs continue to impact business operations.

I know of bars on the Kenai Peninsula who can not afford liability insurance and continue to operate. I am the president of the KPCHARR an have work this issue for several years. The only solution is legislative.

Thank you for your work on this issue and for supporting HB 306.

Sincerely,

George Bowen  
The Vagabond Inn & Liquor store  
Kenai

**From:** [michael](#) [REDACTED]  
**To:** [House Labor and Commerce](#)  
**Cc:** [The Banks Alehouse](#)  
**Subject:** HB 306 Support Letter  
**Date:** Sunday, March 22, 2026 4:58:24 PM

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Dear Members of the House Labor and Commerce Committee,

Thank you for scheduling a hearing of HB 306. As a local restaurant business owner that has a full-service bar within the restaurant, located in Fairbanks, I support this bill and encourage the committee to support this bill and move it forward through the legislative process.

HB 306 provides a clearer and fairer civil liability standard for licensed alcohol businesses while maintaining accountability for unlawful service. Liability exposure directly affects insurance costs for businesses like bars, restaurants, grocery stores, golf courses, fairgrounds and so many more. Currently I pay approximately \$15,000.00 plus inflation each year for liability coverage at my 1 location.

This bill helps lower our state ISO rating from our current rate of 8 to around 5. A rating of 5 makes our state more attractive for insurance companies to offer liability insurance coverage at a competitive rate.

The time to act is now. No action or denial of this bill could create a situation where businesses just can't afford to pay for liability insurance and then no one is covered in the event there is an accident. You nor I want to see that happen.

Thank you for your consideration.

Sincerely,  
Michael Cervantes  
Operating Member  
Goethe LLC  
Dba; The Banks Alehouse  
1243 Old Steese Hwy  
Fairbanks, AK 99701  
O: 907-374-3265  
C: [REDACTED]

**From:** [info@kodiakinn.com](mailto:info@kodiakinn.com)  
**To:** [House Labor and Commerce](#)  
**Subject:** HB 306, Kodiak input  
**Date:** Sunday, March 22, 2026 7:38:51 PM

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Dear Committee Members,

As an Alaska CHARR member from Kodiak, I encourage your support for HB 306. We operate two hotels, the Best Western Kodiak Inn with the Chart Room Restaurant & Lounge, and the Kodiak Compass Suites with the Piper Lounge. Serving business and government workers as well as tourists, it is important to offer travelers food and beverage within our hotels.

This bill helps create a more balanced liability standard for responsible businesses, and for insurance companies more willing to offer coverage where some refuse with the current liquor liability. It limits our ability to “shop around” for the best policy and pricing when we have few insurance companies that want to cover this liability exposure. Our liability insurance currently costs \$41,873 plus umbrella, and rising coverage costs continue to impact business operations. With the current Alaska law, we carry policy coverage for \$1 million Liquor Liability each Common Cause, plus an additional \$2 million Liquor Liability Aggregate to be able to give us adequate coverage.

Thank you for your work on this issue and for supporting HB 306.

Sincerely,

Susan Johnson

Island Hotels, LLC

**From:** [Duane Lambeth](#)  
**To:** [House Labor and Commerce](#)  
**Subject:** HB 306  
**Date:** Saturday, March 21, 2026 6:35:32 AM

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Dear Committee Members,

As an Alaska CHARR member, I encourage your support for HB 306. This bill helps create a more balanced liability standard for responsible businesses. Our liability insurance costs are rising and coverage costs continue to impact business operations.

Thank you for your work on this issue and for supporting HB 306.

Sincerely,  
Harold Lambeth  
Dove Island Lodge  
Sitka AK  
Sent from my iPhone

**From:** [Patricia Almeter](#)  
**To:** [House Labor and Commerce](#)  
**Subject:** In support of HB 306  
**Date:** Friday, March 20, 2026 4:52:03 PM

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Dear Members of the House Labor and Commerce Committee,

Thank you for hearing HB 306. I support this bill and encourage you to move it forward.

I have owned and operated Tony's Bar in Kodiak for 19 years, and throughout that time I have prioritized responsible service and compliance with the law. However, over the past five years, my liquor liability insurance has increased dramatically—from \$14,333 to \$46,236 in 2025—an increase of over 220%. Currently, there are only two insurance companies willing to provide coverage in Alaska, largely due to the way liability laws are written and the level of exposure they create for businesses like mine.

These rising costs are not just numbers on paper—they directly impact my ability to reinvest in my business and community. Funds now spent on insurance could otherwise go toward employee wages, facility improvements, and maintaining a safe and welcoming environment for our patrons—or, for some businesses, simply keeping the doors open.

HB 306 provides a clearer and fairer civil liability standard for licensed alcohol businesses while maintaining accountability for unlawful service. The current system places an unsustainable burden on responsible business owners, and these costs threaten our ability to continue operating.

This bill is an important step toward balancing accountability with fairness and helping small businesses remain viable in our communities.

Thank you for your consideration.

Sincerely,  
Patricia Almeter  
Tony's Bar & Liquor

Kodiak

**From:** [Linda Superman](#)  
**To:** [House Labor and Commerce](#)  
**Date:** Sunday, March 22, 2026 10:58:33 AM

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Hunger Hut, inc. Is my tourist licensed business. I CANNOT AFFORD LIABILTY INSURANCE, (46,000 PER YEAR)!! PLEASE PASS THIS BILL ! SINCERLY, Linda superman, nikiski, AK 99635

**From:** [Meier Lake](#)  
**To:** [House Labor and Commerce](#)  
**Subject:** Support for HB 306  
**Date:** Saturday, March 21, 2026 9:50:54 AM

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Dear House Labor and Commerce Committee Members,

I respectfully urge your support for HB 306 and ask that you advance this bill from committee.


A clearer liability standard is important for Alaska businesses like mine. We pay approximately \$60,000 annually for liability insurance, and outrageous costs like these directly affect our ability to operate and plan for the future.

Thank you for your attention to this important legislation.

Sincerely,



Marissa Senna  
Operations Manager

 [www.meierlake.com](http://www.meierlake.com)  
[6059 Wasilla-Fishhook Rd. Wasilla, AK 99654](#)