

Honolulu, Hawaii
MAR 01 , 2024

RE: H.B. No. 2112
H.D. 2

Honorable Scott K. Saiki
Speaker, House of Representatives
Thirty-Second State Legislature
Regular Session of 2024
State of Hawaii

Sir:

Your Committee on Consumer Protection & Commerce, to which was referred H.B. No. 2112, H.D. 1, entitled:

"A BILL FOR AN ACT RELATING TO MOPED INSURANCE,"

begs leave to report as follows:

The purpose of this measure is to require moped operators to carry an insurance policy.

Your Committee received testimony in opposition to this measure from Hawaiian Style Rentals & Sales; Moped Garage; Moped Doctors Inc.; and numerous individuals.

Your Committee finds that, under existing law, mopeds are not required to be insured under a liability policy. Your Committee further finds that according to the Department of Health, in 2021 and 2022, a total of seven hundred forty-four injured moped riders were transported to hospitals. The medical charges from these injuries totaled \$17,200,000 in 2021 and \$17,400,000 in 2022. Your Committee further finds that in 2023, there were four hundred seventeen collisions involving mopeds. Of these, two hundred forty-one involved another motor vehicle, six involved bicyclists, and five involved pedestrians. This measure will protect moped operators and other persons and property involved in a collision by requiring mopeds to be insured under a liability policy.



Your Committee has amended this measure by:

- (1) Including mopeds into various other provisions of the law governing motorcycle and motor scooter insurance, including provisions concerning:
 - (A) Prerequisites for obtaining insurance;
 - (B) The relationship between the insurance provisions and tort law;
 - (C) Proof of insurance cards;
 - (D) Penalties and persons exempt from the general penalties;
 - (E) The insurer's obligation to file certain documents for moped insurance with the Insurance Commissioner; and
 - (F) The Insurance Commissioner's authority to implement and evaluate insurance rates in compliance with rate regulation provisions under the Insurance Code; and
- (2) Making technical, nonsubstantive amendments for the purposes of clarity, consistency, and style.

As affirmed by the record of votes of the members of your Committee on Consumer Protection & Commerce that is attached to this report, your Committee is in accord with the intent and purpose of H.B. No. 2112, H.D. 1, as amended herein, and recommends that it pass Third Reading in the form attached hereto as H.B. No. 2112, H.D. 2.



Respectfully submitted on
behalf of the members of the
Committee on Consumer
Protection & Commerce,



MARK M. NAKASHIMA, Chair



