STAND. COM. REP. NO. 1436-24

Honolulu, Hawaii

MAR 27 , 2024

RE: H.C.R. No. 173

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.C.R. No. 173 entitled:

"HOUSE CONCURRENT RESOLUTION REQUESTING THE INSURANCE COMMISSIONER TO CONVENE A WORKING GROUP TO ASSESS THE FEASIBILITY AND IMPACT OF REQUIRING COVERAGE FOR COMMERCIAL PROPERTIES AND STRUCTURES, INCLUDING GREENHOUSES AND SHADE HOUSES, UNDER THE HAWAII PROPERTY INSURANCE ASSOCIATION'S PLAN OF OPERATION,"

begs leave to report as follows:

The purpose of this measure is to request the Insurance Commissioner to convene a working group to assess the feasibility and impact of requiring coverage for commercial properties and structures, including greenhouses and shade houses, under the Hawaii Property Insurance Association's plan of operation.

Your Committee received comments from the Department of Commerce and Consumer Affairs.

Your Committee notes that this resolution is a work and progress and that under current law, the Hawaii Property Insurance Association is statutorily authorized to cover commercial risks up to the limits of coverage for residential risks as set forth in the plan of operation. During the public hearing, an issue was raised regarding clarifying or expanding the scope of this measure, including the types of commercial properties that may be



considered under the Association's plan of operation. Your Committee notes that this measure is a work in progress and supports continued discussion as this measure moves forward.

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 concurs with the intent and purpose of H.C.R. No. 173 and recommends that it be referred to your Committee on Finance.

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

MAKK M. NAKASHIMA, Chair

State of Hawaii
House of Representatives
The Thirty-second Legislature

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1436-24

Record of Votes of the Committee on Consumer Protection & Commerce

| Bill/Resolution No.: HCR 173 | Committee Referral: | Date | 3/21/20 | 24 |
|---|--|--|--|--|
| ☐ The committee is reconsidering its previous decision on the measure. | | | | |
| The recommendation is to: Pass, unamended (as is) Pass, with amendments (HD) Hold Pass short form bill with HD to recommit for future public hearing (recommit) | | | | |
| CPC Members | Ayes | Ayes (WR) | Nays | Excused |
| 1. NAKASHIMA, Mark M. (C) | | | | |
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| 2. SAYAMA, Jackson D. (VC) | | maga Zimunista (Companya) | interación de a completa de la comp | AND THE SECOND OF THE SECOND O |
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| 4. BELATTI, Della Au | 3100 sec. 3 sec. 12 sec. | | | |
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| 5. HASHEM, Mark J. | | | | |
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| 6. HUSSEY-BURDICK, Natalia | , , , , , , , , , , , , , , , , , , , | | | |
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| 7. GATES, Cedric Asuega | | STATE OF THE PERSON NAMED IN THE PERSON NAMED | | Market State of the State of th |
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| 8. LOWEN, Nicole E. | 14 Manuska See and and any a | 3 (10) (10) (10) (10) (10) (10) (10) (10) | | |
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| 9. ONISHI, Richard H.K. | | | 1665 | |
| 10. TAM, Adrian K. | Thirtie situs di Sir din | | Werry Carthage | |
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| 11. PIERICK, Elijah | | | | |
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| TOTAL (44) | 1 | | | |
| TOTAL (11) | | 0 | \mathcal{O} | 9 |
| The recommendation is: Adopted If joint referral, did not support recommendation. committee acronym(s) | | | | |
| Vice Chair's or designee's signature: | | | | |
| Distribution: Original (White) – Committee Duplicate (Yellow) – Chief Clerk's Office Duplicate (Pink) – HMSO | | | | |