

STAND. COM. REP. NO.

380

Honolulu, Hawaii

, 2025

FEB 11

RE: H.B. No. 220

H.D. 1

Honorable Nadine K. Nakamura
Speaker, House of Representatives
Thirty-Third State Legislature
Regular Session of 2025
State of Hawaii

Madame:

Your Committee on Transportation, to which was referred H.B. No. 220 entitled:

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

begs leave to report as follows:

The purpose of this measure is to require that persons operating mopeds in the State carry an insurance policy.

Your Committee received testimony in support of this measure from the Department of Transportation. Your Committee received testimony in opposition to this measure from Moped Doctors Inc.; and numerous individuals. Your Committee received comments on this measure from the Department of Commerce and Consumer Affairs.

Your Committee finds that mopeds, like motorcycles, pose significant risks to operators and other road users. Ensuring that operators carry liability coverage will help protect all parties in the event of an accident. This measure integrates mopeds into the existing insurance framework for motorcycles and motor scooters, mandating liability insurance, setting coverage requirements, and establishing penalties for noncompliance.

Your Committee notes concerns raised in testimony regarding the financial burden this measure would put on moped operators, who are typically younger adults who use mopeds as an affordable

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means of transportation and often do not yet have the financial stability to afford additional costs. Your Committee respectfully requests your Committee on Consumer Protection & Commerce, should it deliberate on this measure, to consider any unintended financial consequences this measure would have on certain moped operators.

Your Committee has amended this measure by:

- (1) Making conforming amendments to motor vehicle insurance laws to avoid any conflict in no-fault insurance laws;
- (2) Changing the effective date to July 1, 3000, to encourage further discussion; and
- (3) 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 Transportation that is attached to this report, your Committee is in accord with the intent and purpose of H.B. No. 220, as amended herein, and recommends that it pass Second Reading in the form attached hereto as H.B. No. 220, H.D. 1, and be referred to your Committee on Consumer Protection & Commerce.

Respectfully submitted on
behalf of the members of the
Committee on Transportation,



DARIUS KILA, Chair



