

STAND. COM. REP. NO.

14

Honolulu, Hawaii

JAN 30

, 2025

RE: H.B. No. 97

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 Tourism, to which was referred H.B. No. 97  
entitled:

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

begs leave to report as follows:

The purpose of this measure is to establish a new regulatory  
framework for the sale of travel insurance in the State, including  
licensing and registration requirements for limited lines travel  
insurance producers.

Your Committee received testimony in support of this measure  
from Crum & Forster, Allianz, United States Travel Insurance  
Association, and American Property Casualty Insurance Association.  
Your Committee received comments on this measure from the  
Department of Commerce and Consumer Affairs.

Your Committee finds that this measure will protect consumers  
in Hawaii by regulating the sale of travel insurance.

Your Committee has amended this measure by:

- (1) Changing its effective date to October 1, 3000, to  
encourage further discussion; and



- (2) Making technical, nonsubstantive amendments for the purposes of clarity, consistency, and style.

Your Committee respectfully requests your Committee on Consumer Protection & Commerce, should it deliberate on this measure, to consider the amendments suggested by the Department of Commerce and Consumer Affairs.

As affirmed by the record of votes of the members of your Committee on Tourism that is attached to this report, your Committee is in accord with the intent and purpose of H.B. No. 97, as amended herein, and recommends that it pass Second Reading in the form attached hereto as H.B. No. 97, H.D. 1, and be referred to your Committee on Consumer Protection & Commerce.

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



ADRIAN K. TAN, Chair



45CR 14

Bill/Resolution No.: <b>HB 97</b>		Committee Referral: <b>Tal, CPC, PIN</b>		Date: <b>11/28/25</b>	
<input type="checkbox"/> The committee is reconsidering its previous decision on the measure.					
The recommendation is to: <input type="checkbox"/> Pass, unamended (as is) <input checked="" type="checkbox"/> Pass, with amendments (HD) <input type="checkbox"/> Hold <input type="checkbox"/> Pass short form bill with HD to recommit for future public hearing (recommit)					
TOU Members		Ayes	Ayes (WR)	Nays	Excused
1. TAM, Adrian K. (C)		✓			
2. TEMPLO, Shirley Ann (VC)		✓			
3. HOLT, Daniel					✓
4. HUSSEY, Ikaika		✓			
5. ILAGAN, Greggor		✓			
6. TODD, Chris		✓			
7. MATSUMOTO, Lauren		✓			
TOTAL (7)		6			1
The recommendation is: <input checked="" type="checkbox"/> Adopted <input type="checkbox"/> Not Adopted If joint referral, _____ did not support recommendation. committee acronym(s)					
Vice Chair's or designee's signature: <u><i>[Signature]</i></u>					
Distribution: Original (White) – Committee Duplicate (Yellow) – Chief Clerk's Office Duplicate (Pink) – HMSO					