

STAND. COM. REP. NO. 1720

Honolulu, Hawaii

APR 04 2025

RE: H.B. No. 97
H.D. 2
S.D. 2

Honorable Ronald D. Kouchi
President of the Senate
Thirty-Third State Legislature
Regular Session of 2025
State of Hawaii

Sir:

Your Committee on Commerce and Consumer Protection, to which
was referred H.B. No. 97, H.D. 2, S.D. 1, entitled:

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

begs leave to report as follows:

The purpose and intent 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 providers.

Your Committee received testimony in support of this measure
from Allianz Global Assistance, U.S. 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, under existing state law, travel
insurance falls within the scope of property and casualty
insurance, and producers who are authorized to sell, solicit, or
negotiate for property and casualty lines of authority are also
authorized to do the same for travel insurance. However, a
uniform regulatory framework is also necessary to provide greater
clarity and guidance for the regulation of travel insurance. Your
Committee further finds that this measure builds upon existing



regulatory frameworks and promotes a consistent nationwide approach for travel protection plans that include insurance and non-insurance components. Your Committee notes that this measure is aligned with thirty-seven states that have already enacted similar legislation based upon the model law adopted by the National Council of Insurance Legislators and the National Association of Insurance Commissioners, promoting uniformity and consistency throughout the states. Your Committee therefore believes this measure will create an efficient, effective regulatory framework for travel insurance to ensure the marketplace operates fairly in the State.

Your Committee has amended this measure by:

- (1) Clarifying the timing during which a policy holder or certificate holder may cancel the policy or certificate for a full refund; and
- (2) Making technical, nonsubstantive amendments for the purposes of clarity and consistency.

As affirmed by the record of votes of the members of your Committee on Commerce and Consumer Protection that is attached to this report, your Committee is in accord with the intent and purpose of H.B. No. 97, H.D. 2, S.D. 1, as amended herein, and recommends that it pass Third Reading in the form attached hereto as H.B. No. 97, H.D. 2, S.D. 2.

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



TERRETT KEOHOKALO, Chair



Record of Votes
Committee on Commerce and Consumer Protection
CPN

*Only one measure per Record of Votes