

STAND. COM. REP. NO.

380

Honolulu, Hawaii

FEB 12 2025

RE: S.B. No. 1141  
S.D. 1

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 S.B. No. 1141 entitled:

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

begs leave to report as follows:

The purpose and intent of this measure is to require insurers  
offering homeowners insurance policies to comply with certain  
minimum requirements in cases of losses of owner-occupied  
residences due to a wildfire disaster.

Your Committee received testimony in support of this measure  
from the Council for Native Hawaiian Advancement, Ho'ōlā iā  
Mauiakama Disaster Long Term Recovery Group, Hawaii Public  
Adjusters, Kaibigan ng Lahaina, and eight individuals.

Your Committee received testimony in opposition to this  
measure from the American Property Casualty Insurance Association  
and Hawaii Insurers Council.

Your Committee received comments on this measure from the  
Department of Commerce and Consumer Affairs, National Association  
of Mutual Insurance Companies, and one individual.

Your Committee finds that Hawaii's unique geographical and  
environmental conditions make it susceptible to a number of  
different types of natural disasters. The 2023 Maui wildfires

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highlight the need for a robust insurance framework to assist with recovering survivors. This measure is therefore necessary to help ensure residents of the state have access to the resources and coverage they need in the event of an unforeseen event.

Your Committee has amended this measure by:

- (1) Deleting the definitions of "wildfire" and "wildfire disaster";
- (2) Inserting a definition for "catastrophic disaster";
- (3) Inserting language to require insurers to respond to proposal requests for new and renewal policies at least sixty days before the policy term ends;
- (4) Inserting language to require insurers to automatically issue loss run reports at the end of each policy year;
- (5) Clarifying that a policyholder has the option to twice extend the thirty-six month period by six months to submit receipts and invoices for the replacement costs of the insured owner-occupied residence and for additional living expenses if the policyholder, acting in good faith, encounters unavoidable delays in the approval or reconstruction of the residence due to circumstances beyond the control of the policyholder;
- (6) Clarifying that, for costs for removal of debris conducted by or in coordination with governmental entities, payment for covered costs shall be provided within a reasonable amount of time once the amount available for debris removal has been agreed to by all parties;
- (7) Inserting an effective date of July 1, 2050, to encourage further discussion; and
- (8) 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 S.B. No. 1141, as amended herein, and recommends that it pass Second Reading in the form attached hereto as S.B. No. 1141, S.D. 1, and be referred to your Committees on Ways and Means and Judiciary.

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



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JARRETT KEOHOKALOLE, Chair



The Senate  
Thirty-Third Legislature  
State of Hawai'i

**Record of Votes**  
**Committee on Commerce and Consumer Protection**  
**CPN**

Bill / Resolution No.:* <div style="font-size: 1.2em; font-family: cursive;">SB1141</div>	Committee Referral: <div style="font-size: 1.2em; font-family: cursive;">CPN, WAM/JDC</div>	Date: <div style="font-size: 1.2em; font-family: cursive;">2/4/25</div>		
<input type="checkbox"/> The Committee is reconsidering its previous decision on this measure. If so, then the previous decision was to: _____				
The Recommendation is: <div style="display: flex; justify-content: space-between; align-items: flex-start;"> <div style="text-align: center;"> <input type="checkbox"/> Pass, unamended 2312         </div> <div style="text-align: center;"> <input checked="" type="checkbox"/> Pass, with amendments 2311         </div> <div style="text-align: center;"> <input type="checkbox"/> Hold 2310         </div> <div style="text-align: center;"> <input type="checkbox"/> Recommit 2313         </div> </div>				
Members	Aye	Aye (WR)	Nay	Excused
KEOHOKALOLE, Jarrett (C)	✓			
FUKUNAGA, Carol (VC)	✓			
MCKELVEY, Angus L.K.				✓
RICHARDS, III, Herbert M. "Tim"	✓			
AWA, Brenton	✓			
<b>TOTAL</b>	4	Ø	Ø	1
Recommendation: <div style="display: flex; justify-content: space-around; margin-top: 5px;"> <input checked="" type="checkbox"/> Adopted         <input type="checkbox"/> Not Adopted         </div>				
Chair's or Designee's Signature: <div style="font-size: 1.2em; font-family: cursive; margin-top: 10px;">Carol Fukunaga</div>				
<div style="display: flex; justify-content: space-between; font-size: 0.8em;"> <div>Distribution:</div> <div>Original</div> <div>Yellow</div> <div>Pink</div> <div>Goldenrod</div> </div> <div style="display: flex; justify-content: space-between; font-size: 0.8em; margin-top: 5px;"> <div>File with Committee Report</div> <div>Clerk's Office</div> <div>Drafting Agency</div> <div>Committee File Copy</div> </div>				

**\*Only one measure per Record of Votes**