

Honolulu, Hawaii

**APR 24 2025**

RE: S.B. No. 752  
S.D. 1  
H.D. 1  
C.D. 1

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

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

Sir and Madam:

Your Committee on Conference on the disagreeing vote of the Senate to the amendments proposed by the House of Representatives in S.B. No. 752, S.D. 1, H.D. 1, entitled:

"A BILL FOR AN ACT RELATING TO INSURANCE,"

having met, and after full and free discussion, has agreed to recommend and does recommend to the respective Houses the final passage of this bill in an amended form.

The purpose of this measure is to increase the notice period for a property insurer to notify a policyholder of a cancellation, including cancellation due to nonpayment, of a policy of insurance on property used for residential purposes.

Your Committee on Conference finds that, under existing law, insurance providers are allowed to cancel an insurance policy upon giving the policyholder a ten-day notice of the cancellation. However, given the current precarious environment of the property insurance market in the State, a ten-day notice period is inadequate to provide policyholders with sufficient time to find replacement insurance coverage. This measure extends the required notice period



for cancellation and nonrenewal of insurance policies to promote greater clarity and fairness in insurer-policyholder relationships in the State.

Your Committee on Conference has amended this measure by:

- (1) Removing language that would have required evidence of certified, electronic, or e-certified mailing of the written notice for the cancellation or nonrenewal of a policy to be deemed valid;
- (2) Amending section 1 to reflect its amended purpose;
- (3) Changing its effective date to January 1, 2026; and
- (4) Making technical, nonsubstantive amendments for the purposes of clarity and consistency.

As affirmed by the record of votes of the managers of your Committee on Conference that is attached to this report, your Committee on Conference is in accord with the intent and purpose of S.B. No. 752, S.D. 1, H.D. 1, as amended herein, and recommends that it pass Final Reading in the form attached hereto as S.B. No. 752, S.D. 1, H.D. 1, C.D. 1.

Respectfully submitted on behalf  
of the managers:

ON THE PART OF THE HOUSE



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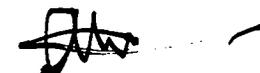
SCOT Z. MATAYOSHI  
Chair

ON THE PART OF THE SENATE



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CAROL FUKUNAGA  
Chair



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ANGUS L.K. MCKELVEY  
Co-Chair



Hawai'i State Legislature

CLR 48

Record of Votes of a  
Conference Committee

Bill / Concurrent Resolution No.: <b>SB 752, SD 1, HD 1</b>	Date/Time: <b>4/24/25 1:45PM</b>
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The recommendation of the House and Senate managers is to pass with amendments (CD).

The Committee is reconsidering its previous decision.

<input type="checkbox"/> The recommendation of the Senate Manager(s) is to AGREE to the House amendments made to the Senate Measure	<input type="checkbox"/> The recommendation of the House Manager(s) is to AGREE to the Senate amendments made to the House Measure.
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Senate Managers	A	WR	N	E	House Managers	A	WR	N	E
FUKUNAGA, Carol, Chr.	✓				MATAYOSHI, Scot Z., Chr.	✓			
MCKELVEY, Angus L.K., Co-Chr.	✓				CHUN, Cory M.	✓			
AWA, Brenton				✓	PIERICK, Elijah	✓			
<b>TOTAL</b>	<b>2</b>			<b>1</b>	<b>TOTAL</b>	<b>3</b>			

A = Aye      WR = Aye with Reservations      N = Nay      E = Excused

Senate Recommendation is: <input checked="" type="checkbox"/> Adopted <input type="checkbox"/> Not Adopted	House Recommendation is: <input checked="" type="checkbox"/> Adopted <input type="checkbox"/> Not Adopted
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Senate Lead Chair's or Designee's Signature: 	House Lead Chair's or Designee's Signature: 
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