STAND. COM. REP. NO.

Honolulu, Hawaii March 29, 2016 RE: S.B. No. 2851 S.D. 1

Honorable Joseph M. Souki Speaker, House of Representatives Twenty-Eighth State Legislature Regular Session of 2016 State of Hawaii

Sir:

Your Committee on Consumer Protection & Commerce, to which was referred S.B. No. 2851, S.D. 1, entitled:

"A BILL FOR AN ACT RELATING TO INSURANCE,"

begs leave to report as follows:

The purpose of this measure is to clarify who is responsible for determining if residential property insurance is unavailable due to a moratorium on the issuance of policies in lava zones that are under a state of emergency in the County of Hawaii.

Specifically, the measure designates the Insurance Commissioner as the government official responsible for making such a determination.

Your Committee received testimony in support of this measure from the Department of Commerce and Consumer Affairs.

Your Committee finds that under the present law, the Hawaii Property Insurance Association must offer new residential insurance policies once policies become unavailable due to the moratorium. Your Committee finds that this administration measure clarifies the respective roles of the Insurance Commissioner, the Mayor of the County of Hawaii, and the Hawaii Property Insurance Association during a threat of imminent disaster from a lava flow.

As affirmed by the record of votes of the members of your Committee on Consumer Protection & Commerce that is attached to

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this report, your Committee is in accord with the intent and purpose of S.B. No. 2851, S.D. 1, and recommends that it pass Second Reading and be placed on the calendar for Third Reading.

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

ANGUS L.K. MCKELVEY, Chair



## State of Hawaii House of Representatives The Twenty-eighth Legislature



## Record of Votes of the Committee on Consumer Protection & Commerce

Bill/Resolution No.: SB 2951 SD1	Committee Referral:	Date	"3-2	1-16.
□ The committee is reconsidering its previous decision on the measure.				
The recommendation is to: Pass, unamended (as is) Pass, with amendments (HD) Hold   Pass short form bill with HD to recommit for future public hearing (recommit)				
CPC Members	Ayes	Ayes (WR)	Nays	Excused
1. McKELVEY, Angus L.K. (C)				
2. WOODSON, Justin H. (VC)	/			
3. BELATTI, Della Au				
4. BROWER, Tom	· · ·			
5. CREAGAN, Richard P.				
6. HAR, Sharon E.	· .			
7. HASHEM, Mark J.				
8. KAWAKAMI, Derek S.K.				
9. LEE, Chris				
10. NAKASHIMA, Mark M.				
11. OSHIRO, Marcus R.				
12. SAN BUENAVENTURA, Joy A				-
13. TAKAYAMA, Gregg				
14. YAMANE, Ryan I.				1
15. FUKUMOTO CHANG, Beth				
16. McDERMOTT, Bob				_
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TOTAL (16)	13	$\bigcirc$	Õ	3
The recommendation is: Adopted 🖸 Not Adopted				
If joint referral, did not support recommendation.				
Vice Chair's or designee's signature:				
Distribution: Original (White) - Committee Duplicate (Yellow) - Chief Clerk's Office Duplicate (Pink) - HMSO				