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TO THE HOUSE COMMITTEE ON
CONSUMER PROTECTION AND COMMERCE

TWENTY-EIGHTH LEGISLATURE
Regular Session of 2016

Wednesday, March 16, 2016
2:05 p.m.

TESTIMONY ON SENATE BILL NO. 2851, S.D. 1 – RELATING TO INSURANCE.

TO THE HONORABLE ANGUS L.K. MCKELVEY, CHAIR, AND MEMBERS OF THE
COMMITTEE:

My name is Gordon Ito, State Insurance Commissioner (“Commissioner”),
testifying on behalf of the Department of Commerce and Consumer Affairs
(“Department”). The Department strongly supports this Administration bill.

The purpose of this bill is to require the Commissioner to determine whether
residential property insurance is unavailable due to a moratorium on insurance policies
in a lava zone during a state of emergency due to lava flow.

SECTION 1 of the bill amends section 431:21-119, Hawaii Revised Statutes, to
clarify that the Commissioner will determine whether residential property insurance is
unavailable due to a moratorium.

We thank the Committee for the opportunity to present testimony on this matter
and ask for your favorable consideration.