

STAND. COM. REP. NO. **2922**

Honolulu, Hawaii

MAR 01 2024

RE: S.B. No. 2342
S.D. 2

Honorable Ronald D. Kouchi
President of the Senate
Thirty-Second State Legislature
Regular Session of 2024
State of Hawaii

Sir:

Your Committees on Judiciary and Commerce and Consumer Protection, to which was referred S.B. No. 2342, S.D. 1, entitled:

"A BILL FOR AN ACT RELATING TO TRANSPORTATION,"

beg leave to report as follows:

The purpose and intent of this measure is to:

- (1) Change the penalties for violations of certain traffic laws and required motor vehicle insurance minimums; and
- (2) Require the Insurance Commissioner to solicit rate filings from motor vehicle insurers.

Your Committees received testimony in support of this measure from the Department of Transportation, Hawaii Association for Justice, and four individuals.

Your Committees received testimony in opposition to this measure from the American Property Casualty Insurance Association and State Farm Mutual Automobile Insurance Company.

Your Committees received comments on this measure from the Department of the Attorney General, Insurance Division of the Department of Commerce and Consumer Affairs, Hawaii Insurers Council, and Turo Inc.



Your Committees find that the State has one of the lowest requirements for mandatory minimum coverage for motor vehicles. However, the State's lower mandatory minimum coverage requirements may place undue burdens on motor vehicle collision victims and their families, who often must pay out-of-pocket for expenses that were not covered by insurance. Therefore, this measure promotes safety on the State's roadways while providing additional accountability for motor vehicle owners and operators.

Your Committees have amended this measure by making technical, nonsubstantive amendments for the purposes of clarity and consistency.

As affirmed by the records of votes of the members of your Committees on Judiciary and Commerce and Consumer Protection that are attached to this report, your Committees are in accord with the intent and purpose of S.B. No. 2342, S.D. 1, as amended herein, and recommend that it pass Third Reading in the form attached hereto as S.B. No. 2342, S.D. 2.

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



JARRETT KEOHOKALOLE, Chair



KARL RHOADS, Chair



