

STAND. COM. REP. NO.

2596

Honolulu, Hawaii

**FEB 16 2024**

RE: S.B. No. 2913  
S.D. 1

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

Sir:

Your Committee on Commerce and Consumer Protection, to which was referred S.B. No. 2913 entitled:

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

begs leave to report as follows:

The purpose and intent of this measure is to establish a framework to regulate the sale of travel insurance in the State.

Your Committee received testimony in support of this measure from Allianz Global Assistance, Hawaii Insurers Council, U.S. Travel Insurance Association, and Crum & Forster.

Your Committee received comments on this measure from the Insurance Division of the Department of Commerce and Consumer Affairs.

Your Committee finds that a nationwide comprehensive and uniform regulatory framework for the sale of travel insurance is necessary to protect travelers across the nation. Therefore, this measure, which is based on the Travel Insurance Model Act adopted by the National Council of Insurance Legislators and National Association of Insurance Commissioners model legislation, will clarify the application of existing laws relating to travel insurance and provide uniformity among participating states.


Your Committee has amended this measure by:



- (1) Clarifying the definition of "limited lines travel insurance producer" to include licensed insurance producers and limited lines producers, licensed under section 431:9A-107.5(a)(1), Hawaii Revised Statutes;
- (2) Deleting language that would have exempted each travel administrator and its employees from the licensing requirements of section 431:9-201, Hawaii Revised Statutes, for any travel insurance administered;
- (3) Inserting an effective date of July 1, 2040, to encourage further discussion; and
- (4) 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. 2913, as amended herein, and recommends that it pass Second Reading in the form attached hereto as S.B. No. 2913, 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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FARRETT KEOHOKALOLE, Chair



The Senate  
 Thirty-Second Legislature  
 State of Hawai'i

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

Bill / Resolution No.:* <b>SB2913</b>	Committee Referral: <b>CPN, WAM/JDC</b>	Date: <b>2/7/24</b>		
<input type="checkbox"/> The Committee is reconsidering its previous decision on this measure. If so, then the previous decision was to: _____				
The Recommendation is: <input type="checkbox"/> Pass, unamended 2312 <input checked="" type="checkbox"/> Pass, with amendments 2311 <input type="checkbox"/> Hold 2310 <input type="checkbox"/> Recommit 2313				
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>	<b>4</b>			<b>1</b>
Recommendation: <input checked="" type="checkbox"/> Adopted <input type="checkbox"/> Not Adopted				
Chair's or Designee's Signature: 				
Distribution:             Original     Yellow     Pink     Goldenrod File with Committee Report     Clerk's Office     Drafting Agency     Committee File Copy				

\*Only one measure per Record of Votes