

THE SENATE
KA 'AHA KENEKOA

THE THIRTY-SECOND LEGISLATURE
REGULAR SESSION OF 2024

COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

Senator Jarrett Keohokalole, Chair
Senator Carol Fukunaga, Vice Chair

COMMITTEE ON PUBLIC SAFETY AND INTERGOVERNMENTAL AND MILITARY AFFAIRS

Senator Glenn Wakai, Chair
Senator Brandon J.C. Elefante, Vice Chair

NOTICE OF HEARING

DATE: Wednesday, February 7, 2024
TIME: 9:35 AM
PLACE: Conference Room 229 & Videoconference
State Capitol
415 South Beretania Street
TIMESLOT: CPN

PHOTO ID REQUIRED FOR ENTRANCE TO THE STATE CAPITOL
BUILDING HOURS: 7AM TO 5PM, MONDAY - FRIDAY

The Legislature is accepting written, videoconference, and in-person testimony at public hearings.
A live stream of all Senate Standing Committee meetings will be available on the [Senate YouTube Channel](#).

A G E N D A

SB 3230

[Status &
Testimony](#)

RELATING TO INSURANCE.

Establishes ratemaking regulations for insurers who base their rates on a policyholder or applicant's wildfire risk. Amends the definition of "prospective loss costs" to incorporate catastrophe modeling instead of historical aggregate losses. Prohibits insurers from basing certain insurance rates on past loss experience within or outside the State. Requires insurers to provide a list of items that may be covered under a homeowners insurance policy issued or renewed on or after 1/1/2025, as additional living expenses when a claim for additional living expenses is made. If a loss relating to a state of emergency occurs, requires coverage for additional living expenses for a period of not less than 24 months from the loss, subject to other policy provisions. Requires that coverage for additional living expenses not limit a policyholder's right to recovery if the insured home is made uninhabitable by a covered peril and allows an insurer to provide a reasonable alternative remedy that addresses the property condition that precludes reasonable habitation of the insured premises. Requires additional living expenses coverage for at least 2 weeks for certain losses incurred if a state of emergency is accompanied by an order of civil authority restricting access to the home. Beginning on 1/1/2025, requires each newly issued or renewed homeowners insurance policy that covers a property within the State to provide for the replacement cost value of the insured property. Amends the determination of over-insurance under section 431:10E-102, HRS.

CPN/PSM,
JDC/WAM

Decision Making to follow, if time permits.

All testimony received by the Hawai'i Senate is posted on the Hawai'i Legislature's website, which is accessible to the public. Please do not include private information that you do not want disclosed to the public.

Please go to the Legislature's website, www.capitol.hawaii.gov, to submit **written testimony** at least 48 hours prior to the hearing. Create a free account on the website, or sign in to an existing account, then click on the "Participate" drop down menu and select the "Submit Testimony" option to get started. While submitting your written testimony, you will be prompted to indicate if you would also like to testify at the hearing in-person or remotely via videoconference.

Please note the following:

- The number of oral testifiers and/or time allotted to each testifier may be limited by the Chair when necessary to adhere to the committee hearing schedule. We may not be able to accommodate everyone who requests to testify orally.
- Testifiers for this hearing will be limited to **2 minutes** each.

If you wish to **testify via videoconference** during the hearing, please review the detailed step-by-step instructions for testimony procedures before you submit your written testimony. Here's a direct link to the instructions: <https://capitol.hawaii.gov/docs/testimonyinstructions.pdf>

For general help navigating the committee hearing process, please contact the Public Access Room at (808) 587-0478 or par@capitol.hawaii.gov. You can also visit their website at <https://lrb.hawaii.gov/par/>.

For special assistance: The cable TV broadcast and/or live stream of this meeting will include closed captioning. If you require other auxiliary aids or services to participate in the public hearing process (i.e., interpretive services (oral or written) or ASL interpreter), or are unable to submit testimony via the website due to a disability, please contact the committee at CPNcommittee@capitol.hawaii.gov at least 24 hours prior to the hearing.

For amended notices: Measures that have been deleted are stricken through and measures that have been added are underscored. If a measure is both underscored and stricken through, that measure has been deleted from the agenda.

FOR FURTHER INFORMATION, PLEASE CALL THE COMMITTEE CLERK AT (808)-587-7215.

Senator Glenn Wakai
Chair

Senator Jarrett Keohokalole
Chair