STAND. COM. REP. NO.

Honolulu, Hawaii **FEB 16** , 2023 RE: H.B. No. 75

H.D. 1

Honorable Scott K. Saiki Speaker, House of Representatives Thirty-Second State Legislature Regular Session of 2023 State of Hawaii

Sir:

Your Committee on Judiciary & Hawaiian Affairs, to which was referred H.B. No. 75, H.D. 1, entitled:

"A BILL FOR AN ACT RELATING TO MOTOR VEHICLE INSURANCE,"

begs leave to report as follows:

The purpose of this measure is to:

- Increase, in tiers, the minimum amounts of liability insurance coverage required under motor vehicle insurance policies; and
- (2) Require the Insurance Commissioner to solicit rate filings for the changes in the minimum amounts.

Your Committee received testimony in opposition to this measure from the State Farm Mutual Automobile Insurance Company, GEICO, National Association of Mutual Insurance Companies, Maui Chamber of Commerce, and two individuals. Your Committee received comments on this measure from the Department of Commerce and Consumer Affairs, Hawaii Insurers Council, Hawaii Association for Justice, and American Property Casualty Insurance Association of America.

Your Committee finds that an increase in the motor vehicle insurance minimum coverage requirements is required to offset



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inflation. Your Committee further finds that these policy limits have not been raised in twenty-five years since its enactment under Act 27, Session Laws of Hawaii 1998, which has resulted in more than fifty percent reduction in consumer protection. This measure will better protect residents of the State by increasing the minimum amount of liability insurance coverage.

Your Committee recommends an implementation date of January 2025, should your Committee on Finance choose to deliberate on this measure.

As affirmed by the record of votes of the members of your Committee on Judiciary & Hawaiian Affairs that is attached to this report, your Committee is in accord with the intent and purpose of H.B. No. 75, H.D. 1, and recommends that it be referred to your Committee on Finance.

> Respectfully submitted on behalf of the members of the Committee on Judiciary & Hawaiian Affairs,

DAVID A. TARNAS, Chair



State of Hawaii House of Representatives The Thirty-second Legislature

HSCR 539

Record of Votes of the Committee on Judiciary & Hawaiian Affairs

Bill/Resolution No.: HB 75, HD 1	Committee		JHA FIN	2/14/20	23
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)					
JHA Members		Ayes	Ayes (WR)	Nays	Excused
1. TARNAS, David A. (C)		/			
2. TAKAYAMA, Gregg (VC)					
3. GANADEN, Sonny		. <u></u>			<u> </u>
4. HOLT, Daniel					
5. HASHIMOTO, Troy N.	- <u></u>				
6. ICHIYAMA, Linda		<u> </u>			
7. ILAGAN, Greggor					
8. KONG, Sam Satoru					
9. MIZUNO, John M.					
10. SOUZA, Kanani					
TOTAL (10)		G		_	1
The recommendation is: Adopted If joint referral, did not support recommendation.					
Vice Chair's or designee's signature:					
Distribution: Original (White) – Con	mmittee Du	uplicate (Yellow)	- Chief Clerk's Offic	e Duplicate (I	Pink) – HMSO