

Honolulu, Hawaii

FEB 06 2023

RE: S.B. No. 341
S.D. 1

Honorable Ronald D. Kouchi
President of the Senate
Thirty-Second State Legislature
Regular Session of 2023
State of Hawaii

Sir:

Your Committee on Transportation and Culture and the Arts, to which was referred S.B. No. 341 entitled:

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

begs leave to report as follows:

The purpose and intent of this measure is to increase the minimum required liability coverage for accidental harm and destruction of property for motor vehicle insurance policies in the State.

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

Your Committee finds that increased insurance coverage may provide some drivers with additional coverage for certain events such as accidents, bodily injury, uninsured motorists, and underinsured motorists. As driving is a privilege with the potential for causing serious injuries, raising insurance limits may adequately reflect the dangers associated with driving a car. By increasing the insurance limits for drivers across the State, all drivers in the State can be adequately protected while operating a motor vehicle.



Your Committee has amended this measure by:

- (1) Inserting a blank amount of minimum and maximum liability coverage for all damages arising out of accidental harm;
- (2) Inserting a blank amount of minimum liability coverage for all damages arising out of damage to or destruction of property; and
- (3) Inserting an effective date of July 1, 2050, to encourage further discussion.

As affirmed by the record of votes of the members of your Committee on Transportation and Culture and the Arts that is attached to this report, your Committee is in accord with the intent and purpose of S.B. No. 341, as amended herein, and recommends that it pass Second Reading in the form attached hereto as S.B. No. 341, S.D. 1, and be referred to your Committee on Commerce and Consumer Protection.

Respectfully submitted on
behalf of the members of the
Committee on Transportation and
Culture and the Arts,

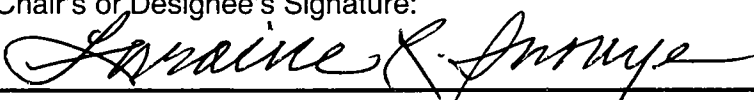


CHRIS LEE, Chair



The Senate
 Thirty-Second Legislature
 State of Hawai'i

Record of Votes
Committee on Transportation and Culture and the Arts
TCA

Bill / Resolution No.:* SB341	Committee Referral: TCA, CPN	Date: 1/31/2023		
<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
LEE, Chris (C)	✓			
INOUYE, Lorraine R. (VC)			✓	
ELEFANTE, Brandon J.C.		✓		
KEOHOKALOLE, Jarrett	✓			
AWA, Brenton			✓	
TOTAL	2	1	2	
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