
HOUSE RESOLUTION

REQUESTING THE INSURANCE COMMISSIONER TO STUDY THE IMPACT OF
UNINSURED MOTORISTS IN HAWAII.

1 WHEREAS, Hawaii state law requires that all drivers have
2 motor vehicle insurance; and

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4 WHEREAS, despite this requirement, an estimated eleven
5 percent of motorists in Hawaii operate vehicles without valid
6 motor vehicle insurance coverage, placing financial and
7 emotional burdens on drivers involved in accidents with
8 uninsured motorists; and

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10 WHEREAS, the presence of uninsured motorists has led to
11 increased costs of premiums for insured motorists, as insurance
12 companies adjust rates to account for the additional risk posed
13 by uninsured motorists; and

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15 WHEREAS, uninsured motorists can exacerbate the financial
16 strain on victims of motor vehicle accidents, particularly those
17 who may lack adequate uninsured motorist coverage; and

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19 WHEREAS, a comprehensive understanding of the prevalence
20 and impact of uninsured motorists in Hawaii is essential for
21 developing effective policies to address this issue and protect
22 the financial well-being of the State's residents; now,
23 therefore,

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25 BE IT RESOLVED by the House of Representatives of the
26 Thirty-third Legislature of the State of Hawaii, Regular Session
27 of 2025, that the Insurance Commissioner is requested to conduct
28 a study on the impact of uninsured motorists in Hawaii,
29 including:

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- 1 (1) The estimated number of uninsured motorists in Hawaii;
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- 3 (2) The financial impact of uninsured motorists on insured
- 4 motorists, including any resulting increases in
- 5 insurance premiums; and
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- 7 (3) Recommendations to reduce the number of uninsured
- 8 motorists; and
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10 BE IT FURTHER RESOLVED that the Insurance Commissioner is
11 requested to submit a report of the study, including any
12 proposed legislation, to the Legislature no later than twenty
13 days prior to the convening of the Regular Session of 2026; and
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15 BE IT FURTHER RESOLVED that a certified copy of this
16 Resolution be transmitted to Insurance Commissioner.
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OFFERED BY: _____



MAR - 6 2025

