

STAND. COM. REP. NO.

74

Honolulu, Hawaii

, 2025

**FEB 04**

RE: H.B. No. 231

H.D. 1

Honorable Nadine K. Nakamura  
Speaker, House of Representatives  
Thirty-Third State Legislature  
Regular Session of 2025  
State of Hawaii

Madame:

Your Committee on Transportation, to which was referred H.B. No. 231 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 the fines for violating motor vehicle insurance requirements.

Your Committee received testimony in opposition to this measure from the Office of the Public Defender.

Your Committee finds that uninsured drivers pose a significant financial and safety risk to all road users in the State, ultimately undermining the effectiveness of the State's motor vehicle insurance laws. Existing penalties have proven insufficient to deter repeat offenders and stronger measures are necessary to promote compliance and protect victims. This measure aims to enhance penalties and enforcement to ensure greater accountability and improve roadway safety.

Your Committee has amended this measure by:

- (1) Increasing the minimum and maximum fines to \$200 and \$5,500, respectively, for violating any provision of the motor vehicle insurance law;

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- (2) Increasing the minimum and maximum fines to \$600 and \$2,500, respectively, for driving without a valid motor vehicle insurance policy;
- (3) Changing the effective date to July 1, 3000, to encourage further discussion; and
- (4) Making technical, nonsubstantive amendments for the purposes of clarity, consistency, and style.

As affirmed by the record of votes of the members of your Committee on Transportation that is attached to this report, your Committee is in accord with the intent and purpose of H.B. No. 231, as amended herein, and recommends that it pass Second Reading in the form attached hereto as H.B. No. 231, H.D. 1, and be referred to your Committee on Judiciary & Hawaiian Affairs.

Respectfully submitted on  
behalf of the members of the  
Committee on Transportation,



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DARIUS KILA, Chair



