

Honolulu, Hawaii

**MAR 18 2025**

RE: H.B. No. 97  
H.D. 2  
S.D. 1

Honorable Ronald D. Kouchi  
President of the Senate  
Thirty-Third State Legislature  
Regular Session of 2025  
State of Hawaii

Sir:

Your Committee on Economic Development and Tourism, to which was referred H.B. No. 97, H.D. 2, entitled:

"A BILL FOR AN ACT RELATING TO TRAVEL INSURANCE,"

begs leave to report as follows:

The purpose and intent of this measure is to establish a new regulatory framework for the sale of travel insurance in the State, including licensing and registration requirements for limited lines travel insurance producers.

Your Committee received testimony in support of this measure from the Allianz Global Assistance Service Company, United States Travel Insurance Association, and American Property Casualty Insurance Association.

Your Committee received comments on this measure from the Department of Commerce and Consumer Affairs.

Your Committee finds that thirty-seven states have developed and incorporated a uniform and workable regulatory framework for travel insurance sales. As travel insurance specifically pertains to the risks associated with travel, including but not limited to trip cancellations, flight delays, and lost luggage, it is an important step many travelers take to decrease the potential financial expenditures related to unfortunate travel situations.



Your Committee further finds that it is critical to align existing statute to national insurance standards by distinguishing regulations between insurance and non-insurance elements of travel protection plans. By establishing a comprehensive regulatory outline for the sale of travel insurance, this measure will affirm the State's commitment to strengthening consumer protections, including regulating sales practices, refund periods, and consumer disclosures.

Your Committee has amended this measure by:

- (1) Deleting language that would have required any repatriation of remains claim to be filed under an accident and health or sickness line of insurance; and
- (2) Making technical, nonsubstantive amendments for the purposes of clarity and consistency.

As affirmed by the record of votes of the members of your Committee on Economic Development and Tourism that is attached to this report, your Committee is in accord with the intent and purpose of H.B. No. 97, H.D. 2, as amended herein, and recommends that it pass Second Reading in the form attached hereto as H.B. No. 97, H.D. 2, 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 Economic  
Development and Tourism,

  
LYNN DECOITE, Chair



