

STAND. COM. REP. NO. 1720

Honolulu, Hawaii

APR 04 2025

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

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

Sir:

Your Committee on Commerce and Consumer Protection, to which was referred H.B. No. 97, H.D. 2, S.D. 1, 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 providers.

Your Committee received testimony in support of this measure from Allianz Global Assistance, U.S. 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, under existing state law, travel insurance falls within the scope of property and casualty insurance, and producers who are authorized to sell, solicit, or negotiate for property and casualty lines of authority are also authorized to do the same for travel insurance. However, a uniform regulatory framework is also necessary to provide greater clarity and guidance for the regulation of travel insurance. Your Committee further finds that this measure builds upon existing



regulatory frameworks and promotes a consistent nationwide approach for travel protection plans that include insurance and non-insurance components. Your Committee notes that this measure is aligned with thirty-seven states that have already enacted similar legislation based upon the model law adopted by the National Council of Insurance Legislators and the National Association of Insurance Commissioners, promoting uniformity and consistency throughout the states. Your Committee therefore believes this measure will create an efficient, effective regulatory framework for travel insurance to ensure the marketplace operates fairly in the State.

Your Committee has amended this measure by:

- (1) Clarifying the timing during which a policy holder or certificate holder may cancel the policy or certificate for a full refund; 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 Commerce and Consumer Protection that is attached to this report, your Committee is in accord with the intent and purpose of H.B. No. 97, H.D. 2, S.D. 1, as amended herein, and recommends that it pass Third Reading in the form attached hereto as H.B. No. 97, H.D. 2, S.D. 2.

Respectfully submitted on
behalf of the members of the
Committee on Commerce and
Consumer Protection,



TERRETT KEOHOKALO, Chair



The Senate
 Thirty-Third Legislature
 State of Hawai'i

Record of Votes
Committee on Commerce and Consumer Protection
CPN

Bill / Resolution No.:* HB 97 HD2 SD1	Committee Referral: EDT, CPN	Date: 3/27/25
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The Committee is reconsidering its previous decision on this measure.
 If so, then the previous decision was to: _____

The Recommendation is:

Pass, unamended 2312
 Pass, with amendments 2311
 Hold 2310
 Recommit 2313

Members	Aye	Aye (WR)	Nay	Excused
KEOHOKALOLE, Jarrett (C)	✓			
FUKUNAGA, Carol (VC)	✓			
MCKELVEY, Angus L.K.				✓
RICHARDS, III, Herbert M. "Tim"				✓
AWA, Brenton			✓	
TOTAL	2		1	2

Recommendation:
 Adopted
 Not Adopted

Chair's or Designee's Signature:
Carol Fukunaga

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***Only one measure per Record of Votes**