

STAND. COM. REP. NO.

1742

Honolulu, Hawaii

APR 01 , 2025

RE: S.B. No. 752
S.D. 1
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 Consumer Protection & Commerce, to which
was referred S.B. No. 752, S.D. 1, entitled:

"A BILL FOR AN ACT RELATING TO INSURANCE,"

begs leave to report as follows:

The purpose of this measure is to increase, beginning January 1, 2026, the notice period for an insurer to notify a policyholder of a cancellation or nonrenewal of an insurance policy.

Your Committee received testimony in support of this measure from one individual. Your Committee received testimony in opposition to this measure from the Hawaii Insurers Council. Your Committee received comments on this measure from the State Farm Mutual Automobile Insurance Company; American Property Casualty Insurance Association; and Liberty Mutual Insurance.

Your Committee finds that, under existing law, insurers are allowed to cancel a policy upon a ten-day notice. However, due to the precarious environment of property insurance in the State, this period of notice is inadequate to provide policyholders with sufficient time to obtain replacement insurance coverage. Extending the notice period for the cancellation of insurance policies will therefore promote transparency and enable consumers to make informed decision regarding property insurance.




Your Committee has amended this measure by:

- (1) Limiting the provisions of this measure to policies of insurance on property used for residential purposes, including multi-family residential purposes;
- (2) Changing the period of written notice for cancellations to twenty days, rather than thirty days;
- (3) Specifying that in the cancellation of a policy due to nonpayment of premium or material representation, the property insurer must give notice no fewer than ten days before the effective date of the cancellation;
- (4) Changing the period of written notice for the nonrenewal of a policy to thirty days, rather than sixty days;
- (5) Changing the effective date to July 1, 3000, to encourage further discussion; and
- (6) 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 Consumer Protection & Commerce that is attached to this report, your Committee is in accord with the intent and purpose of S.B. No. 752, S.D. 1, as amended herein, and recommends that it pass Second Reading in the form attached hereto as S.B. No. 752, S.D. 1, H.D. 1, and be placed on the calendar for Third Reading.

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



SCOT Z. MATAYOSHI, Chair



State of Hawaii
House of Representatives
The Thirty-third Legislature

H8CR 1742

Record of Votes of the Committee on Consumer Protection & Commerce

Bill/Resolution No.: SB 752, SD1	Committee Referral: CPC	Date: 3/25/25		
<input type="checkbox"/> The committee is reconsidering its previous decision on the measure.				
The recommendation is to: <input type="checkbox"/> Pass, unamended (as is) <input checked="" type="checkbox"/> Pass, with amendments (HD) <input type="checkbox"/> Hold <input type="checkbox"/> Pass short form bill with HD to recommit for future public hearing (recommit)				
CPC Members	Ayes	Ayes (WR)	Nays	Excused
1. MATAYOSHI, Scot Z. (C)	✓			
2. CHUN, Cory M. (VC)	✓			
3. ILAGAN, Greggor	✓			
4. ICHIYAMA, Linda	✓			
5. IWAMOTO, Kim Coco	✓			
6. KONG, Sam Satoru	✓			
7. LOWEN, Nicole E.	✓			
8. MARTEN, Lisa	✓			
9. TAM, Adrian K.	✓			
10. PIERICK, Elijah			✓	
TOTAL (10)	9		1	
The recommendation is: <input checked="" type="checkbox"/> Adopted <input type="checkbox"/> Not Adopted If joint referral, _____ did not support recommendation. <div style="text-align: center; font-size: 0.8em;">committee acronym(s)</div>				
Vice Chair's or designee's signature: _____ <div style="text-align: center; font-size: 1.5em; margin-top: -10px;"> </div>				
Distribution: Original (White) – Committee Duplicate (Yellow) – Chief Clerk's Office Duplicate (Pink) – HMSO				