

FEB 27 2025

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## SENATE CONCURRENT RESOLUTION

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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 Senate of the Thirty-third  
26 Legislature of the State of Hawaii, Regular Session of 2025, the  
27 House of Representatives concurring, that the Insurance  
28 Commissioner is requested to conduct a study on the impact of  
29 uninsured motorists in Hawaii, 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 Concurrent Resolution be transmitted to Insurance Commissioner.  
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OFFERED BY: 

