

JOSH GREEN, M.D.
GOVERNOR
KE KIA'ĀINA



GOV. MSG. NO. 1188

EXECUTIVE CHAMBERS
KE KE'ENA O KE KIA'ĀINA

June 5, 2026

The Honorable Ronald D. Kouchi
President of the Senate,
and Members of the Senate
Thirty-Third State Legislature
State Capitol, Room 409
Honolulu, Hawai'i 96813

The Honorable Nadine K. Nakamura
Speaker, and Members of the
House of Representatives
Thirty-Third State Legislature
State Capitol, Room 431
Honolulu, Hawai'i 96813

Aloha President Kouchi, Speaker Nakamura, and Members of the Legislature:

This is to inform you that on June 5, 2026, the following bill was signed into law:

H.B. NO. 1511, H.D. 2, S.D. 1,
C.D. 1

RELATING TO CONSUMER PROTECTION.
ACT 088

Mahalo,

A handwritten signature in black ink that reads "Josh Green M.D." in a cursive style.

Josh Green, M.D.
Governor, State of Hawai'i

A BILL FOR AN ACT

RELATING TO CONSUMER PROTECTION.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:

1 SECTION 1. Chapter 481B, Hawaii Revised Statutes, is
2 amended by adding a new section to part I to be appropriately
3 designated and to read as follows:

4 "§481B- Unaffiliated and unsolicited mail and
5 electronic mail. (a) No entity shall distribute unsolicited
6 mail or electronic mail to a consumer that employs high pressure
7 tactics or is reasonably likely to result in the consumer
8 believing that the sender is affiliated with another entity that
9 the sender is not actually affiliated with and the entity is
10 asking the recipient to pay for goods, services, or forms of
11 legal authorization, including but not limited to:

12 (1) An entity representing that a vehicle manufacturer, a
13 new motor vehicle dealer, a used motor vehicle dealer,
14 or an insurance company is asking the consumer to send
15 money to extend a vehicle warranty or purchase a
16 service contract;



- 1 (2) An entity representing that a mortgage loan
2 originator, a mortgage loan originator company, a
3 mortgage servicer, or an insurance company is asking
4 the consumer to send money to extend a home warranty;
5 or
- 6 (3) An entity representing that a federal, state, or
7 county government, or its agencies, employees, or
8 officers, is asking the consumer to send money to
9 renew a government-issued license or registration,
10 unless the entity includes a clear and conspicuous statement as
11 specified in subsection (b); provided that if the required
12 statement is not included in the unsolicited mail or electronic
13 mail, any contract entered into as a result of the unsolicited
14 mail or electronic mail shall be voidable at the option of the
15 consumer, and any money paid by the consumer under the contract
16 shall be refunded in full.
- 17 (b) The clear and conspicuous statement required by this
18 section shall be printed or rendered in boldface, fourteen-point
19 type and located in a position reasonably calculated to draw the
20 attention of the reader and shall be as follows:



- 1 (1) Unless specifically provided otherwise in this
- 2 subsection, the statement shall be that:
- 3 (A) The entity is not affiliated with the other
- 4 entity; and
- 5 (B) The requested payment is completely optional;
- 6 (2) If a consumer is asked to send money to extend a
- 7 vehicle warranty or purchase a service contract, the
- 8 statement shall be that:
- 9 (A) The entity is not affiliated with the vehicle
- 10 manufacturer, new motor vehicle dealer, used
- 11 motor vehicle dealer, or insurance company;
- 12 (B) The extended vehicle warranty or service contract
- 13 being offered is completely optional; and
- 14 (C) The consumer's existing benefits, rights, and
- 15 protections will not be affected by a failure to
- 16 contact the entity;
- 17 (3) If a consumer is asked to send money to extend a home
- 18 warranty, the statement shall be that:
- 19 (A) The entity is not affiliated with the mortgage
- 20 loan originator, mortgage loan originator
- 21 company, mortgage servicer, or insurance company;

1 (B) The home warranty being offered is completely
2 optional; and

3 (C) The consumer's existing benefits, rights, and
4 protections will not be affected by a failure to
5 contact the entity; and

6 (4) If a consumer is asked to send money to renew a
7 government-issued license or registration, the
8 statement shall be that:

9 (A) The entity is not affiliated with the federal,
10 state, or county government, or its agencies,
11 employees, or officers;

12 (B) The license or registration renewal being offered
13 is completely optional; and

14 (C) The consumer's existing license or registration
15 will not be affected by a failure to contact the
16 entity.

17 (c) Nothing in this section shall be construed to prohibit
18 an entity from distributing mail or electronic mail regarding
19 legitimate communications about goods, services, or forms of
20 legal authorization offered or managed by the entity as long as
21 the mail or electronic mail does not employ high pressure



1 tactics and is not reasonably likely to result in the consumer
2 believing that the sender is affiliated with another entity to
3 which the entity is not actually affiliated, such as vehicle
4 manufacturers distributing service reminders to consumers.

5 (d) Nothing in this section shall be construed to prohibit
6 an insurer, warranty provider, or service contract provider, or
7 an authorized representative of an insurer, warranty provider,
8 or service contract provider, from communicating with an
9 existing consumer regarding a policy, warranty, or service
10 contract issued or administered by that entity.

11 (e) For the purposes of this section:

12 "Affiliated" means a person or entity that is expressly
13 authorized by the insurer, warranty provider, or service
14 contract provider that issued the policy, warranty, or service
15 contract referenced in the communication, and that is acting
16 solely on behalf of that issuing entity in connection with the
17 administration, renewal, or servicing of that specific policy,
18 warranty, or service contract. "Affiliated" does not include a
19 person or entity whose relationship to the consumer arises
20 solely through common ownership, shared branding, marketing
21 arrangements, or any other indirect business relationship.



1 "Entity" means a person, firm, partnership, association, or
2 corporation, or agent or employee thereof.

3 "High pressure tactics" means any method of marketing
4 having the effect of or tending to induce the remittance of
5 money through force, fright, or threat, whether explicit or
6 implied, or undue pressure.

7 "Mortgage loan originator" has the same meaning as defined
8 in section 454F-1.

9 "Mortgage loan originator company" has the same meaning as
10 defined in section 454F-1.

11 "Mortgage servicer" has the same meaning as defined in
12 section 454M-1.

13 "New motor vehicle dealer" has the same meaning as defined
14 in section 437-1.1.

15 "Unsolicited" means a communication sent to a recipient
16 with whom the sender has no existing business relationship, or
17 that was not requested, authorized, or consented to by the
18 recipient.

19 "Used motor vehicle dealer" has the same meaning as defined
20 in section 437-1.1.



1 "Vehicle manufacturer" has the same meaning as
2 "manufacturer" as defined in section 437-1.1. "Vehicle
3 manufacturer" includes "distributor" as defined in section
4 437-1.1."

5 SECTION 2. New statutory material is underscored.

6 SECTION 3. This Act shall take effect upon its approval.



H.B. NO. 1511
H.D. 2
S.D. 1
C.D. 1

APPROVED this 5th day of June, 2026

A handwritten signature in black ink, appearing to read 'Ike Ige', written in a cursive style.

GOVERNOR OF THE STATE OF HAWAII

HB No. 1511, HD 2, SD 1, CD 1

THE HOUSE OF REPRESENTATIVES OF THE STATE OF HAWAII

Date: May 6, 2026
Honolulu, Hawaii

We hereby certify that the above-referenced Bill on this day passed Final Reading in the House of Representatives of the Thirty-Third Legislature of the State of Hawaii, Regular Session of 2026.



Nadine K. Nakamura .
Speaker
House of Representatives

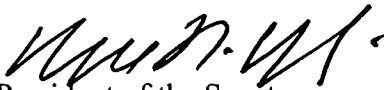


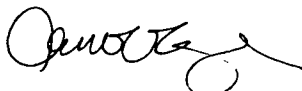
Brian L. Takeshita
Chief Clerk
House of Representatives

THE SENATE OF THE STATE OF HAWAI‘I

Date: May 6, 2026
Honolulu, Hawai‘i 96813

We hereby certify that the foregoing Bill this day passed Final Reading in the Senate of the Thirty-Third Legislature of the State of Hawai‘i, Regular Session of 2026.


President of the Senate


Clerk of the Senate