STAND. COM. REP. NO. 3185

Honolulu, Hawaii

MAR 25 2026

RE: H.B. No. 2282
H.D. 1
S.D. 1

Honorable Ronald D. Kouchi
President of the Senate
Thirty-Third State Legislature
Regular Session of 2026
State of Hawaii

Sir:

Your Committee on Commerce and Consumer Protection, to which was referred H.B. No. 2282, H.D. 1, entitled:

"A BILL FOR AN ACT RELATING TO INSURANCE,"

begs leave to report as follows:

The purpose and intent of this measure is to:

(1) Require insurers to provide explanation of premium increases upon request;

(2) Clarify the grounds for denial, suspension, and revocation of an adjuster and bill reviewer license;

(3) Clarify procedures for denying, suspending, and revoking an insurance producer license;

(4) Amend the notice requirements for cancellation or nonrenewal of a property insurance policy; and

(5) Clarify the date on which purchase groups are required to pay an annual service fee.

Your Committee received testimony in support of this measure from the Insurance Division of the Department of Commerce and Consumer Affairs.



Your Committee finds that technical, consumer-focused amendments to existing insurance laws are necessary to increase transparency, clarify insurer requirements, and update the Insurance Commissioner's licensing enforcement authority. This measure will enhance consumer protection, promote regulatory clarity, and maintain consistency with national standards.

Your Committee has amended this measure by:

(1) Inserting an effective date of July 1, 2050, to encourage further discussion; 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. 2282, H.D. 1, as amended herein, and recommends that it pass Second Reading in the form attached hereto as H.B. No. 2282, H.D. 1, S.D. 1, and be referred to your Committee on Judiciary.

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

JARRETT KEOHOKALOLE, Chair

The Senate
Thirty-Third Legislature
State of Hawai'i

Record of Votes
Committee on Commerce and Consumer Protection
CPN

Bill / Resolution No.:*	Committee Referral:	Date:
HB 2282 HD1	CPN, JDC	03/18/2026

☐ 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)	✓			
LAMOSAO, Rachele	✓			
MCKELVEY, Angus L.K.	✓			
AWA, Brenton	✓			
TOTAL	5			

Recommendation: ☑ Adopted ☐ Not Adopted

Chair's or Designee's Signature:

Carol Fukunaga

Distribution: Original — File with Committee Report; Yellow — Committee; Pink — Drafting Agency

*Only one measure per Record of Votes

Revised: 01/02/26