

Honolulu, Hawaii

APR 10 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 Judiciary, to which was referred H.B. No. 2282, H.D. 1, S.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 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 existing insurance laws require technical, consumer-focused amendments to allow for better oversight and regulation of insurers in the State. This measure will enhance consumer protection laws on full disclosure, promote regulatory clarity, and maintain consistency with national standards.

As affirmed by the record of votes of the members of your Committee on Judiciary that is attached to this report, your Committee is in accord with the intent and purpose of H.B. No. 2282, H.D. 1, S.D. 1, and recommends that it pass Third Reading.

Respectfully submitted on
behalf of the members of the
Committee on Judiciary,

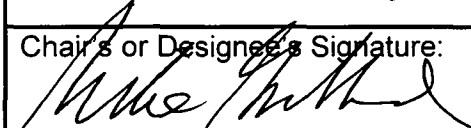


KARL RHOADS, Chair



The Senate
Thirty-Third Legislature
State of Hawai'i

Record of Votes
Committee on Judiciary
JDC

Bill / Resolution No.:* HB 2242 HD1 SD1	Committee Referral: CPN, JDC	Date: 4/7/26		
<input type="checkbox"/> The Committee is reconsidering its previous decision on this measure. If so, then the previous decision was to: _____				
The Recommendation is: <input checked="" type="checkbox"/> Pass, unamended 2312 <input type="checkbox"/> Pass, with amendments 2311 <input type="checkbox"/> Hold 2310 <input type="checkbox"/> Recommit 2313				
Members	Aye	Aye (WR)	Nay	Excused
RHOADS, Karl (C)	✓			
GABBARD, Mike (VC)	✓			
CHANG, Stanley	✓			
SAN BUENAVENTURA, Joy A.	✓			
AWA, Brenton				✓
TOTAL	4	—	—	1
Recommendation: <input checked="" type="checkbox"/> Adopted <input type="checkbox"/> Not Adopted				
Chair's or Designee's Signature: 				
Distribution: Original Yellow Pink File with Committee Report Committee Drafting Agency				

*Only one measure per Record of Votes