STAND. COM. REP. NO. 3791

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,

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.:*	Committee Referral:	Date:
HB 2262 HD1 SD1	CPN, JDC	4/7/26

☐ 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
RHOADS, Karl (C)	✓			
GABBARD, Mike (VC)	✓			
CHANG, Stanley	✓			
SAN BUENAVENTURA, Joy A.	✓			
AWA, Brenton				✓
TOTAL	4	—	—	1

Recommendation:

☑ Adopted ☐ Not Adopted

Chair's or Designee's Signature:

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

*Only <u>one</u> measure per Record of Votes

Revised: 01/02/26