

THE SENATE  
KA 'AHA KENEKOA

THE THIRTY-THIRD LEGISLATURE  
REGULAR SESSION OF 2026

COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

Senator Jarrett Keohokalole, Chair  
Senator Carol Fukunaga, Vice Chair

NOTICE OF HEARING

DATE: Wednesday, February 11, 2026  
TIME: 9:30 AM  
PLACE: Conference Room 229 & Videoconference  
State Capitol  
415 South Beretania Street

PHOTO ID REQUIRED FOR ENTRANCE TO THE STATE CAPITOL  
BUILDING HOURS: 7AM TO 5PM, MONDAY - FRIDAY

*The Legislature is accepting written, videoconference, and in-person testimony at public hearings.*  
A live stream of all Senate Standing Committee meetings will be available on the [Senate YouTube Channel](#).

A G E N D A

[SB 2431](#)

[Status &  
Testimony](#)

RELATING TO HEALTH SAVINGS ACCOUNTS.

CPN, WAM

For taxable years beginning 1/1/2026, establishes a tiered nonrefundable tax credit for qualified taxpayer insurers that offer one or more federally qualified health savings account-eligible high deductible health plans in the State, under certain conditions, and increasing the tax credit to incentivize more plans being written in rural medically underserved areas of the State. Requires qualified taxpayer insurers to match up to a certain amount of a policyholder's first-time contribution into a health savings account. Sunsets 12/31/2030.

[SB 2797](#)

[Status &  
Testimony](#)

RELATING TO CONSUMER PROTECTION.

CPN, JDC

Establishes a new gift card fraud law, under the scope of unfair and deceptive practices law, which requires merchants and third-party gift card resellers to take certain steps to prevent gift card scams. Requires the Office of Consumer Protection to create model notices and issue certain guidelines. Requires the conspicuous provision of information regarding terms and conditions of gift certificates, regardless of whether the cards are sold in person, electronically, or telephonically. Extends the minimum redemption period for paper gift certificates from two to four years.

[SB 2946](#)

[Status & Testimony](#)

RELATING TO FORECLOSURES.

CPN, JDC

Specifies that a judicial foreclosure sale is not final until the earliest of either fifteen days after the public sale, unless an eligible bidder submits a subsequent bid or written notice of intent to submit a subsequent bid, or forty-five days after the public sale. Requires subsequent successful bidders to make a downpayment.

[SB 2961](#)

[Status & Testimony](#)

RELATING TO INSURANCE.

CPN, WAM

Requires homeowners insurance policies to permit an insured who sustains a total loss to apply additional living expenses benefits toward the purchase or lease of a housing unit to serve as the insured's temporary primary residence. Requires insurers to pay an advance of at least 4 months of additional living expenses benefits after a total loss to an insured's primary dwelling caused by a covered peril that occurred pursuant to a state of emergency. Requires homeowners insurance policies to provide additional living expenses benefits for a minimum of 36 months in the event of a total loss that occurred during a state of emergency. Provides for extensions of additional living expenses benefits under certain conditions.

[SB 2948](#)

[Status & Testimony](#)

RELATING TO INSURANCE FRAUD.

CPN, WAM/JDC

Increases the scope of insurance fraud and certain offenses. Augments offenses by contractors and insurers during a declared emergency. Clarifies the penalties for the offense of insurance fraud and the capabilities and operations of the Insurance Fraud Investigations Branch, including the annual report to the Legislature and the protection of sensitive information. Adds protection for insurance fraud whistleblowers. Authorizes the Insurance Commissioner to establish a centralized database for authorized agencies to track insurance fraud data. Appropriates funds.

Decision Making to follow, if time permits.

All testimony received by the Hawai'i Senate is posted on the Hawai'i Legislature's website, which is accessible to the public. Please do not include private information that you do not want disclosed to the public.

Please go to the Legislature's website, <https://www.capitol.hawaii.gov>, to submit **written testimony** at least 48 hours prior to the hearing. Create a free account on the website, or sign in to an existing account, then click on the "Participate" drop down menu and select the "Submit Testimony" option to get started. While submitting your written testimony, you will be prompted to indicate if you would also like to testify at the hearing in-person or remotely via videoconference.

Please note the following:

- The number of oral testifiers and/or time allotted to each testifier may be limited by the Chair when necessary to adhere to the committee hearing schedule. We may not be able to accommodate everyone who requests to testify orally.
- Testifiers for this hearing will be limited to **2 minutes** each.

If you wish to **testify via videoconference** during the hearing, please review the detailed step-by-step instructions for testimony procedures before you submit your written testimony. Here's a direct link to the instructions: <https://www.capitol.hawaii.gov/docs/testimonyinstructions.pdf>

For general help navigating the committee hearing process, please contact the Public Access Room at (808) 587-0478 or [par@capitol.hawaii.gov](mailto:par@capitol.hawaii.gov). You can also visit their website at <https://lrb.hawaii.gov/par/>.

For special assistance: The cable TV broadcast and/or live stream of this meeting will include closed captioning. If you need an auxiliary aid/service or other accommodation due to a disability, please call the committee clerk at the telephone number listed below or email [CPNcommittee@capitol.hawaii.gov](mailto:CPNcommittee@capitol.hawaii.gov). Requests made as early as possible have a greater likelihood of being fulfilled.

For amended notices: Measures that have been deleted are stricken through and measures that have been added are underscored. If a measure is both underscored and stricken through, that measure has been deleted from the agenda.

FOR FURTHER INFORMATION, PLEASE CALL THE COMMITTEE CLERK AT 808-587-7215.

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Senator Jarrett Keohokalole  
Chair