

Honolulu, Hawaii

MAR 06 , 2026

RE: H.B. No. 1511
H.D. 2

Honorable Nadine K. Nakamura
Speaker, House of Representatives
Thirty-Third State Legislature
Regular Session of 2026
State of Hawaii

Madame:

Your Committee on Judiciary & Hawaiian Affairs, to which was referred H.B. No. 1511, H.D. 1, entitled:

"A BILL FOR AN ACT RELATING TO CONSUMER PROTECTION,"

begs leave to report as follows:

The purpose of this measure is to prohibit entities from distributing unsolicited mail regarding the payment for goods, services, or forms of legal authorization unless certain disclosures are made.

Your Committee received testimony in support of this measure from the Department of Commerce and Consumer Affairs; Mortgage Bankers Association of Hawaii; and two individuals. Your Committee received testimony in opposition to this measure from the Hawai'i Automobile Dealers Association. Your Committee received comments on this measure from the Alliance for Automotive Innovation.

Your Committee finds that there has been an increase in the use of unsolicited mailers that employ urgent, official sounding language to create the false impression that a manufacturer's warranty or mortgage protection is expiring. These tactics are designed to pressure consumers into purchasing expensive service contracts by mimicking the appearance of correspondence from an original manufacturer, dealer, or lender. This measure offers a



practical solution by requiring senders to be transparent about their identity and strengthens the State's Unfair or Deceptive Acts and Practices law by specifically targeting an evolving form of marketing fraud.

Your Committee has amended this measure by:

- (1) Clarifying that consumer's existing benefits, rights, and protections will not be affected by a failure to contact the entity regarding a vehicle warranty or service contract; and
- (2) Making technical, nonsubstantive amendments for the purposes of clarity, consistency, and style.

As affirmed by the record of votes of the members of your Committee on Judiciary & Hawaiian Affairs that is attached to this report, your Committee is in accord with the intent and purpose of H.B. No. 1511, H.D. 1, as amended herein, and recommends that it pass Third Reading in the form attached hereto as H.B. No. 1511, H.D. 2.

Respectfully submitted on
behalf of the members of the
Committee on Judiciary &
Hawaiian Affairs,



DAVID A. TARNAS, Chair



Record of Votes of the Committee on Judiciary & Hawaiian Affairs

Bill/Resolution No.: HB1511 HD1	Committee Referral: CPC, JHA	Date: 3/3/2026		
<input type="checkbox"/> The committee is reconsidering its previous decision on the measure.				
The recommendation is to: <input type="checkbox"/> Pass, unamended (as is) <input checked="" type="checkbox"/> Pass, with amendments (HD) <input type="checkbox"/> Hold <input type="checkbox"/> Pass short form bill with HD to recommit for future public hearing (recommit)				
JHA Members	Ayes	Ayes (WR)	Nays	Excused
1. TARNAS, David A. (C)	✓			
2. POEPOE, Mahina (VC)	✓			
3. BELATTI, Della Au	✓			
4. COCHRAN, Elle				✓
5. HASHEM, Mark J.	✓			
6. KAHALOA, Kirstin	✓			
7. SAYAMA, Jackson D.	✓			
8. TAKAYAMA, Gregg	✓			
9. GARCIA, Diamond		✓		
10. SHIMIZU, Garner M.	✓			
TOTAL (10)	8	1	0	1
The recommendation is: <input checked="" type="checkbox"/> Adopted <input type="checkbox"/> Not Adopted If joint referral, _____ did not support recommendation. <div style="text-align:center; font-size: small;">committee acronym(s)</div>				
Vice Chair's or designee's signature:				
Distribution: Original (White) – Committee Duplicate (Yellow) – Chief Clerk's Office Duplicate (Pink) – HMSO				