

STAND. COM. REP. NO.

3182

Honolulu, Hawaii

MAR 25 2026

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

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

begs leave to report as follows:

The purpose and intent of this measure is to:

- (1) Prohibit entities from distributing unsolicited mail or electronic mail that employs high pressure tactics or is reasonably likely to cause a consumer to believe that the sender is affiliated with another entity that the sender is not actually affiliated with and the entity is asking the recipient to pay for goods, services, or forms of legal authorization, unless certain disclosures are met; and
- (2) Make contracts that fail to meet disclosure requirements voidable at the option of the consumer.

Your Committee received testimony in support of this measure from the Office of Consumer Protection of the Department of Commerce and Consumer Affairs, Insurance Division of the Department of Commerce and Consumer Affairs, Mortgage Bankers Association of Hawaii, and one individual.



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 American Property Casualty Insurance Association and Service Contract Industry Council.

Your Committee finds that some entities target consumers in the State with unsolicited mailers or emails that employ urgent, official-sounding language to create the false impression that a manufacturer's warranty or mortgage protection is expiring, or a government license or registration needs to be renewed immediately. This measure would improve protections for consumers against misleading communications by mandating clear and conspicuous disclosures.

Your Committee has amended this measure by:

- (1) Inserting language to clarify that an insurer, warranty provider, or service contract provider, or their authorized representative, shall not be prohibited from communicating with an existing customer regarding a policy, warranty, or service contract issued or administered by that entity;
- (2) Inserting definitions of "affiliated" and "unsolicited"; and
- (3) 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. 1511, H.D. 2, as amended herein, and recommends that it pass Second Reading in the form attached hereto as H.B. No. 1511, H.D. 2, 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,




CARRETT 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 1511 HD2	CPN, JDC	03/18/2026		
<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 type="checkbox"/> Pass, unamended 2312 <input checked="" type="checkbox"/> Pass, with amendments 2311 <input type="checkbox"/> Hold 2310 <input type="checkbox"/> 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: <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