

Honolulu, Hawaii

MAR 05 , 2026

RE: H.B. No. 2282

H.D. 1

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

Madame:

Your Committee on Consumer Protection & Commerce, to which was referred H.B. No. 2282 entitled:

"A BILL FOR AN ACT RELATING TO INSURANCE,"

begs leave to report as follows:

The purpose of this measure is to make various amendments to the provisions of title 24, Hawaii Revised Statutes, including:

- (1) Requiring insurers to provide a written explanation of premium increases, upon request by the policyholder;
- (2) Aligning the grounds and procedures for denial, suspension, and revocation of licenses to ensure consistency amongst adjusters, independent bill reviewers, and producers;
- (3) Requiring insurers to state the specific reason for cancellation or nonrenewal of a policy of property insurance; and
- (4) Resolving inconsistencies regarding purchasing group service fee payment dates.



Your Committee received testimony in support of this measure from the Department of Commerce and Consumer Affairs; Work Injury Medical Association of Hawaii; and one individual.

Your Committee finds that this measure makes targeted, technical, and consumer-focused improvements to increase transparency, update the Insurance Commissioner's licensing enforcement authority, and clarify existing statutory requirements without imposing new fiscal impacts. Your Committee further finds that this measure is a technical modernization measure that will enhance consumer protection, promote regulatory clarity, and maintain consistency with national standards.

Your Committee has amended this measure by:

- (1) Clarifying the actions for which an adjuster and independent bill reviewer may be subject to disciplinary licensing actions;
- (2) Deleting language relating to the sanctioning of a business entity as it is inapplicable to adjusters and independent bill reviewers;
- (3) Specifying that the effective date for all provisions except for the provision relating to purchasing groups is January 1, 2027;
- (4) Changing the effective date to July 1, 3000, to encourage further discussion; and
- (5) 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 Consumer Protection & Commerce that is attached to this report, your Committee is in accord with the intent and purpose of H.B. No. 2282, as amended herein, and recommends that it pass Second Reading in the form attached hereto as H.B. No. 2282, H.D. 1, and be placed on the calendar for Third Reading.



Respectfully submitted on
behalf of the members of the
Committee on Consumer
Protection & Commerce,



SCOT Z. MATAYOSHI, Chair



