

STAND. COM. REP. NO. **2956**

Honolulu, Hawaii

**MAR 06 2026**

RE: S.B. No. 2948  
S.D. 2

Honorable Ronald D. Kouchi  
President of the Senate  
Thirty-Third State Legislature  
Regular Session of 2026  
State of Hawaii

Sir:

Your Committees on Ways and Means and Judiciary, to which was referred S.B. No. 2948, S.D. 1, entitled:

"A BILL FOR AN ACT RELATING TO INSURANCE FRAUD,"

beg leave to report as follows:

The purpose and intent of this measure is to protect policyholders and insurers from the impacts of insurance fraud.

Specifically, this measure:

- (1) Broadens the scope of the offense of insurance fraud and certain other offenses;
- (2) Establishes new offenses to penalize fraudulent conduct by contractors and insurers during a declared emergency;
- (3) Clarifies the penalties for the offense of insurance fraud and the capabilities and operations of the Insurance Fraud Investigations Branch;
- (4) Establishes protections for insurance fraud whistleblowers;
- (5) Authorizes the Insurance Commissioner to establish a centralized database for use by authorized agencies to



track, analyze, and disseminate information related to insurance fraud; and

- (6) Appropriates moneys to support insurance fraud investigations.

Your Committees received written comments on this measure from the Insurance Division of the Department of Commerce and Consumer Affairs.

Your Committees find that some other jurisdictions have enacted comprehensive insurance fraud reforms, which have resulted in substantial fraud recoveries and improved market stability. Your Committees believe that aligning Hawaii's insurance code with some fraud protections enacted or proposed in other jurisdictions will help to deter fraudulent conduct, strengthen investigative and prosecutorial capacity, promote data sharing, modernize enforcement tools, protect policyholders and insurers, and increase the integrity of the State's insurance market.

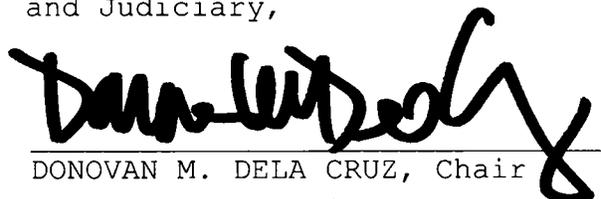
Your Committees have amended this measure by changing the means of financing for the appropriation from general funds to moneys from the compliance resolution fund.

As affirmed by the records of votes of the members of your Committees on Ways and Means and Judiciary that are attached to this report, your Committees are in accord with the intent and purpose of S.B. No. 2948, S.D. 1, as amended herein, and recommend that it pass Third Reading in the form attached hereto as S.B. No. 2948, S.D. 2.

Respectfully submitted on behalf of the members of the Committees on Ways and Means and Judiciary,



KARL RHOADS, Chair



DONOVAN M. DELA CRUZ, Chair

The Senate  
Thirty-Third Legislature  
State of Hawai'i

**Record of Votes**  
**Committee on Ways and Means**  
**WAM**

Bill / Resolution No.:* <b>SB2948, SDI</b>	Committee Referral: <b>CPN, WAM/JDC</b>	Date: <b>03/04/2020</b>		
<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				
<b>Members</b>	<b>Aye</b>	<b>Aye (WR)</b>	<b>Nay</b>	<b>Excused</b>
DELA CRUZ, Donovan M. (C)	X			
MORIWAKI, Sharon Y. (VC)	X			
DECOITE, Lynn	X			
ELEFANTE, Brandon J.C.	X			
HASHIMOTO, Troy N.	X			
INOUYE, Lorraine R.	X			
KANUHA, Dru Mamo	X			
KIDANI, Michelle N.	X			
KIM, Donna Mercado	X			
LEE, Chris	X			
RICHARDS, III, Herbert M. "Tim"	X			
WAKAI, Glenn	X			
FEVELLA, Kurt	X			
<b>TOTAL</b>	<b>13</b>	<b>0</b>	<b>0</b>	<b>0</b>
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

The Senate  
 Thirty-Third Legislature  
 State of Hawai'i

Record of Votes  
 Committee on Judiciary  
 JDC

Bill / Resolution No.:* <b>SB 2948 SDI</b>	Committee Referral: <b>CPN, WAM/JDC</b>	Date: <b>3/4/26</b>		
<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
RHOADS, Karl (C)	✓			
GABBARD, Mike (VC)	✓			
CHANG, Stanley	✓			
SAN BUENAVENTURA, Joy A.	✓			
AWA, Brenton	✓			
<b>TOTAL</b>	<b>5</b>	<b>—</b>	<b>—</b>	<b>—</b>
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				

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