

STAND. COM. REP. NO. **2548**

Honolulu, Hawaii

**FEB 20 2026**

RE: S.B. No. 2949  
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 S.B. No. 2949 entitled:

"A BILL FOR AN ACT RELATING TO INSURANCE,"

begs leave to report as follows:

The purpose and intent of this measure is to:

- (1) Establish the Ombudsman's Office for Homeowners Insurance within the Department of Commerce and Consumer Affairs;
- (2) Establish the Ombudsman's Office for Homeowners Insurance Special Fund; and
- (3) Appropriate funds.

Your Committee received testimony in support of this measure from two individuals.

Your Committee received testimony in opposition to this measure from the National Association of Mutual Insurance Companies, Hawaii Legislative Action Committee of the Community Associations Institute, and Associa.



Your Committee received comments on this measure from the Insurance Division of the Department of Commerce and Consumer Affairs and one individual.

Your Committee finds that homeowners in the State are facing instability in the property insurance market. This measure would restore confidence and accountability in the market by providing an accessible pathway for dispute resolution.

Your Committee has amended this measure by:

- (1) Inserting an effective date of July 1, 2050, to encourage further discussion; and
- (2) 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 S.B. No. 2949, as amended herein, and recommends that it pass Second Reading in the form attached hereto as S.B. No. 2949, S.D. 1, and be referred to your Committee on Ways and Means.

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



---

JARRETT KEOHOKALOLE, Chair



