



STATE OF HAWAII | KA MOKU'ĀINA 'O HAWAII'  
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DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS  
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**Testimony of the Department of Commerce and Consumer Affairs**

**Before the  
House Committee on Judiciary & Hawaiian Affairs  
Tuesday, March 3, 2026  
2:00 p.m.  
Via Videoconference and  
Conference Room 325**

**On the following measure:  
H.B. 1511, H.D. 1, RELATING TO CONSUMER PROTECTION**

Chair Tarnas and Members of the Committee:

My name is Radji Tolentino and I am an Enforcement Attorney with the Department of Commerce and Consumer Affairs' (DCCA) Office of Consumer Protection (OCP). The Department supports this bill.

The purposes of this bill are to 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 made and make contracts that fail to meet disclosure requirements voidable at the option of the consumer.

This bill targets the use of 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. These predatory 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 bill requires senders to be transparent about their identity, targeting companies that use correspondence that mimics correspondence from a consumer's mortgage lender, the DMV, or government agencies.

Although it is already unlawful to mislead consumers in a manner that is deceptive or unfair, this bill requires disclosures about the sender's identity and affiliation: all solicitations to include a clear statement in bold, 14-point type explaining that the sender is **not** affiliated with those entities, the offer is completely optional, and the mail is a solicitation rather than a bill. By including a provision that makes contracts voidable if these disclosures are missing, and requiring full refunds to consumers for violations, this bill creates new remedies that have the potential to deter misleading mail and email solicitations.

We have received consumer complaints regarding mailers that resembled communications from the DCCA's Business Registration Division and offered, for a fee, to submit annual registration renewals on behalf of the recipient. After some investigation, the recipient found that they could renew directly with the DCCA without paying the service fees solicited in the mailer.

This bill would make Hawaii part of a growing movement of states attempting to curb aggressive mail solicitations. States such as Illinois and California have already enacted similar laws to stop deceptive "final notice" mailers from targeting their residents. These laws have proven effective in distinguishing legitimate businesses from those that rely on consumer confusion to generate sales. H.B. 1511, H.D. 1 aligns Hawaii with these established standards.

We respectfully ask the Committee to pass this bill and respectfully request the following amendment adding new required disclosures to the language beginning on page 4, lines 9 and 10. New language is underscored.

(B) The license or registration renewal being offered is completely optional, the consumer may renew directly with the appropriate government agency, and any fee charged by the entity is not required by the government agency; and

Thank you for the opportunity to testify on this bill.



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**Before the  
House Committee on Judiciary and Hawaiian Affairs  
Tuesday, March 3, 2026  
2:00 p.m.  
State Capitol, Conference Room 325 & via Videoconference**

**On the following measure:  
H.B. 1511 HD1, RELATING TO CONSUMER PROTECTION**

Chair Tarnas, Vice Chair Poepoe, and Members of the Committee:

My name is Scott K. Saiki, and I am the Insurance Commissioner of the Department of Commerce and Consumer Affairs' (Department) Insurance Division. The Department supports this bill.

The purpose of this bill is to 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 to make contracts that fail to meet disclosure requirements voidable at the option of the consumer.

The Insurance Division supports the initiative to establish a framework and elucidate acceptable practices in order to safeguard the consumers' best interests so they can engage in clear, informed, and intentional decision-making regarding any home and vehicle warranties.

Thank you for the opportunity to testify.



*Mortgage Bankers Association of Hawaii*  
*P.O. Box 4129, Honolulu, Hawaii 96812*

February 27, 2026

The Honorable David A. Tarnas, Chair  
The Honorable Mahina Poepoe, Vice Chair  
Members of the House Committee on Judiciary and Hawaiian Affairs

Hearing Date: March 3, 2026  
Hearing Time: 2:00 pm  
Hearing Place: Hawaii State Capitol, Conference Room 325

Re: HB 1511 HD1 Relating to Consumer Protection

I am Victor Brock representing the Mortgage Bankers Association of Hawaii (“MBAH”). The MBAH is a voluntary organization of individuals involved in the real estate lending industry in Hawaii. Our membership consists of employees of banks, savings institutions, mortgage bankers, mortgage brokers, financial institutions, and companies whose business depends upon the ongoing health of the financial services industry of Hawaii. The members of the MBAH originate and service, or support the origination and servicing, of the vast majority of residential and commercial real estate mortgage loans in Hawaii. When, and if, the MBAH testifies on legislation or rules, it is related only to mortgage lending and servicing.

The MBAH is submitting this testimony in **SUPPORT** of HB1511 HD1 (the “Bill”).

This Bill provides critical protections for Hawaii residents against misleading communications that often mimic official notices from trusted entities.

**Why HB 1511 is Essential:**

- **Combats Deceptive Tactics:** Many consumers receive high-pressure mailers or emails designed to look like they are from a vehicle manufacturer, dealer, or mortgage lender. These tactics often trick individuals into believing their existing coverage is expiring when it is not.
- **Mandates Transparency:** The Bill requires clear and conspicuous disclosures (bold 14-point type) stating that the entity is not affiliated with the manufacturer or lender and that the warranty is completely optional.

- Provides Consumer Remedies: By making contracts voidable if they fail to meet these disclosure requirements, the Bill empowers consumers to cancel deceptive agreements and receive a full refund.
- Protects Vulnerable Populations: Seniors and first-time homeowners are frequently targeted by these scams, which can lead to "junk fees" and expensive contracts that offer little actual value.

In conclusion, Hawaii's Unfair or Deceptive Acts and Practices (UDAP) laws are vital for maintaining a fair marketplace. The Bill strengthens these protections by specifically targeting a persistent and evolving form of marketing fraud that has already led to massive federal enforcement actions. I respectfully urge the Committee to PASS HB 1511 HD1 to ensure greater transparency and protection for all Hawaii consumers.

Thank you for the opportunity to present this testimony.

Victor Brock  
Mortgage Bankers Association of Hawaii



March 3, 2026

Hawai'i State Legislature  
House Committee on Judiciary & Hawaiian Affairs

Re: Comments on HB 1511, HD1 Relating to Consumer Protection

Aloha Chair Tarnas, Vice Chair Poepoe, and members of the committee,

On behalf of the Hawai'i Automobile Dealers Association (HADA), we respectfully opposes HB 1511, HD1 Relating to Consumer Protection. This bill will prohibit certain entities from distributing unsolicited mail or electronic mail that is reasonably likely to cause a consumer to believe that a vehicle manufacturer, dealer, mortgage loan originator, mortgage servicer, or insurance company is asking the consumer to send money to extend a vehicle warranty or home warranty, unless certain disclosures are met.

Hawaii-licensed automobile dealers play an important role in providing accurate, timely, and relevant information to vehicle owners. Dealers routinely communicate with consumers regarding safety recalls, warranty coverage, service campaigns, and other vehicle-related matters that are essential to consumer safety and informed decision-making. These communications are regulated under existing state and federal laws and are not intended to mislead or deceive consumers.

Accordingly, HADA appreciates the effort to clarify that legitimate communications from Hawaii-licensed automobile dealers acting within the scope of their relationship with consumers are not subject to the prohibition. Such clarification helps ensure that the bill effectively targets bad actors while preserving the ability of licensed dealers to communicate important vehicle information without unintended restrictions.

After reviewing this measure more closely, we continue to have concerns as it remains so vague. For example, "high pressure tactics" include communications that tend to cause fright or a threat, which might include a fear of missing out on savings or the threat of economic disadvantage. High pressure tactics are also defined as those that *impliedly* cause fear. The type and degree of fear are unstated. Communications restrictions viewed solely through the eye of the recipient without clear standards are problematic at best and may be impossible to comply with. We support legitimate communications with customers that will enable them to make informed choices. We do not support misleading communications which are already prohibited by law. Thank you for the opportunity to share our concerns on this measure.

The Hawai'i Automobile Dealers Association is the voice of 71 new car dealerships across the islands, accounting for over 4,000 direct jobs, \$6 billion total sales and more than \$250 million in general excise taxes paid.



DATE: February 10, 2026

TO: Representative Scot Matayoshi  
Chair, Committee on Consumer Protection & Commerce

Representative Tina Grandinetti  
Vice Chair, Committee on Consumer Protection & Commerce

FROM: Tiffany Yajima

RE: **H.B. 1511 - Relating to Consumer Protection**  
**Hearing Date: Tuesday, February 10, 2026 at 2:00 p.m.**  
**Conference Room: 329**

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Dear Chair Matayoshi, Vice Chair Grandinetti, and Members of the Committee:

On behalf of the Alliance for Automotive Innovation (“Auto Innovators”) we submit this testimony providing **comments** in support of H.B. 1511, Relating to Consumer Protection, and respectfully request amendments.

The Alliance for Automotive Innovation represents the full auto industry, a sector supporting 10 million American jobs and five percent of the economy. From the manufacturers producing most vehicles sold in the U.S. to autonomous vehicle innovators to equipment suppliers, battery producers and semiconductor makers – the association is committed to a cleaner, safer and smarter personal transportation future.

Auto Innovators support the intent of this measure to protect consumers from unsolicited and deceptive marketing for extended warranties. This bill helps to combat warranty scams that often impersonate brands to sell third-party service contracts by banning entities from distributing mail that is reasonably likely to cause a consumer to believe a vehicle manufacturer, dealer, or insurance company is asking for money to extend a warranty.

To further strengthen the consumer protections in this bill, Auto Innovators suggests clarifying language to 1) include service contracts and 2) ensure that actual, legitimate mailers from authorized entities are allowed.

Service contracts are colloquially known as “extended warranties” but is a misnomer because the two terms have distinct meanings. Most misleading mailers and junk mail use the word “warranty” or “extended warranty” to imply a pre-existing relationship with the manufacturer. These mailers actually sell vehicle service contracts provided by a third-party company with no connection to the automaker.

This amendment would ensure that these unsolicited service contracts are prohibited.

Auto Innovators also requests clarifying language to ensure that actual, legitimate marketing departments of automobile manufacturers and authorized dealers are allowed to send their own legitimate service reminders to customers.

With these amendments Auto Innovators is in support of this measure.

Thank you for the opportunity to submit this testimony.

### SECTION 1. Proposed Amendments

#### "§481B-Vehicle warranties; unsolicited mail and electronic

mail. (a) No entity shall distribute unsolicited mail or electronic mail to a consumer that is reasonably likely to result in the consumer believing that a vehicle manufacturer, new motor vehicle dealer, used motor vehicle dealer, or insurance company is asking the consumer to send money to extend a vehicle warranty or purchase a service contract, unless the entity includes a clear and conspicuous statement, printed or rendered in bold face fourteen point type and located in a position that is reasonably calculated to draw the attention of the reader, that:

- (1) The entity is not affiliated with the vehicle manufacturer, new motor vehicle dealer, used motor vehicle dealer, or insurance company; and
- (2) The extended vehicle warranty or service contract being offered is completely optional;

provided that if the notice of opt-in is not included in the mail or electronic mail, any contract entered into as a result of the unsolicited mail or electronic mail shall be voidable at the option of the consumer, and any money paid by the consumer under the contract shall be refunded in full.

(b) For purposes of this section:

"Entity" means a person, firm, partnership, association, or corporation, or agent or employee thereof but does not mean a vehicle manufacturer, new motor vehicle dealer, used motor vehicle dealer, or insurance company or an affiliate thereof.

"New motor vehicle dealer" has the same meaning as defined in section 437-1.1.

"Used motor vehicle dealer" has the same meaning as defined in section 437-1.1.

"Vehicle manufacturer" has the same meaning as "manufacturer" as defined in section 437-1.1 and includes "distributor" as defined in section 437-1.1.

**HB-1511-HD-1**

Submitted on: 2/27/2026 8:57:03 PM

Testimony for JHA on 3/3/2026 2:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Johnnie-Mae L. Perry	Individual	Support	Written Testimony Only

Comments:

I, Johnnie-Mae L. Perry, Support

1511 HB RELATING TO CONSUMER PROTECTION.

**HB-1511-HD-1**

Submitted on: 3/1/2026 12:09:32 PM

Testimony for JHA on 3/3/2026 2:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
William Caron	Individual	Support	Written Testimony Only

Comments:

Aloha Chair, Vice Chair, and Members of the Committee,

I am writing in strong support of HB1511, a consumer protection measure that targets deceptive and high-pressure solicitation tactics that too often confuse, mislead, and harm Hawai'i residents, particularly our kūpuna and those who may not immediately recognize when they are being misled.

**Why Is This Important?**

We have all seen them: official-looking mailers that appear to come from a government agency, demanding payment for "forms of legal authorization" or official documents. They use logos, seals, and language designed to create the false impression that the sender is affiliated with a government entity or another trusted organization. They employ high-pressure tactics, creating a false sense of urgency to trick recipients into sending money for something they could get elsewhere for free or at a lower cost.

These solicitations are not just annoying; they are predatory. They prey on good-faith assumptions—that if a document looks official, it must be legitimate; that if a deadline is stated, it must be real; that if a form is offered, it must be necessary. For kūpuna on fixed incomes, for busy families juggling countless responsibilities, and for individuals navigating complex systems like immigration or business compliance, these deceptive mailers can cause real financial harm.

HB1511 directly addresses this problem. The bill prohibits entities from distributing unsolicited mail or electronic mail that:

- Employs high-pressure tactics; or
- Is reasonably likely to cause a consumer to believe the sender is affiliated with another entity that they are not actually affiliated with; and
- Asks the recipient to pay for goods, services, or forms of legal authorization.

**The Disclosure Requirement**

Crucially, HB1511 does not impose an outright ban on all solicitations. It instead requires transparency. The prohibited practices are allowed only if the solicitation meets specific disclosure requirements, ensuring that the recipient is not being deceived. This balanced

approach stops bad actors while allowing legitimate businesses to continue operating—as long as they are honest about who they are and what they are selling.

### **Empowering Consumers**

Perhaps most importantly, the bill makes contracts that fail to meet these disclosure requirements voidable at the option of the consumer. This is a powerful and necessary tool. It shifts the power back to the individual who was misled, giving them the right to walk away from a transaction entered into based on deception. It also creates a strong incentive for businesses to comply with the law, knowing that failure to do so could render their contracts unenforceable.

### **Who This Protects**

This bill protects all of us, but it is especially vital for our most vulnerable residents:

- Kūpuna who may receive mailers that look like they are from Social Security, Medicare, or other trusted agencies, demanding payment for services or documents.
- Immigrants and their families who may receive solicitations offering "legal authorization" forms that create confusion about what is required and where to obtain legitimate assistance.
- Small business owners who may be targeted by official-looking notices demanding payment for business licenses, compliance forms, or other documents that are available elsewhere for less—or for free.

### **A Common-Sense Solution**

HB1511 is a common-sense update to our consumer protection laws. It recognizes that bad actors have become increasingly sophisticated in their efforts to deceive, and that our laws must keep pace. It does not burden legitimate businesses; it simply requires them to be honest. And it provides a clear remedy for consumers who have been victimized by deception.

I urge this committee to pass HB1511 and send a clear message: in Hawai‘i, we do not tolerate deception, and we will not allow predatory mailers to profit from confusion and fear.

Mahalo for the opportunity to testify.