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Testimony of the Department of Commerce and Consumer Affairs

**Before the
Senate Committee on Commerce and Consumer Protection**

**Wednesday, March 18, 2026
9:30 a.m.**

State Capitol, Conference Room 229 and via Videoconference

**On the following measure:
H.B. 2282, H.D. 1, RELATING TO INSURANCE**

Chair Keohokalole, Vice Chair Fukunaga, 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 measure.

H.B. 2282, H.D. 1 makes targeted, technical, and consumer-focused improvements that increase transparency, update licensing enforcement authority, and clarify existing statutory requirements without imposing new fiscal impacts.

Key components of H.B. 2282, H.D. 1 include:

- **Premium increase transparency** – Insurers will be required to provide a written explanation of premium increase to policyholders;
- **Licensing and enforcement alignment** – The bill clarifies the grounds and procedures for denial, suspension, and revocation of licenses to ensure consistency across adjusters, independent bill reviewers, and producers;

- **Improved cancellation and nonrenewal notice** – Insurers will be required to state the specific reason for cancellation or nonrenewal; and
- **Technical statutory cancellations** – The bill resolves inconsistencies regarding purchasing group service fee payment dates.

Overall, H.B. 2282, H.D. 1 represents a technical modernization measure designed to enhance consumer protection, promote regulatory clarity, and maintain consistency with national standards. For these reasons, the Department supports the passage of H.B. 2282, H.D. 1.

Thank you for the opportunity to testify on this measure.