

Honolulu, Hawaii

APR 24 2006

RE: H.C.R. No. 156  
H.D. 1

Honorable Robert Bunda  
President of the Senate  
Twenty-Third State Legislature  
Regular Session of 2006  
State of Hawaii

Sir:

Your Committee on Commerce, Consumer Protection, and Housing,  
to which was referred H.C.R. No. 156, H.D. 1, entitled:

"HOUSE CONCURRENT RESOLUTION EXPRESSING STRONG OPPOSITION TO  
PREEMPTIVE FEDERAL INSURANCE LEGISLATION THAT WOULD THREATEN  
THE POWER OF STATE LEGISLATURES, GOVERNORS, INSURANCE  
COMMISSIONERS, AND ATTORNEYS GENERAL TO OVERSEE, REGULATE,  
AND INVESTIGATE THE BUSINESS OF INSURANCE AND PROTECT  
CONSUMERS,"

begs leave to report as follows:

The purpose of this measure is to oppose federal legislation  
that threatens the power of state legislatures, governors,  
insurance commissioners, and attorneys general to oversee,  
regulate, and investigate the business of insurance and to protect  
consumers.

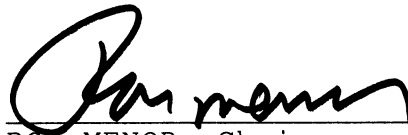
Testimony in support of this measure was submitted by the  
Department of Commerce and Consumer Affairs, the Hawaii Medical  
Service Association, and the First Insurance Company of Hawaii,  
Ltd. No testimony in opposition was received by your Committee.

Your Committee finds that current federal initiatives would  
destroy the state systems of insurance regulation and create  
unwieldy and inaccessible federal bureaucracies. Your Committee  
further finds that these proposals create mandatory federal  
insurance standards that would preempt state laws, to the  
detriment of Hawaii consumers.



As affirmed by the record of votes of the members of your Committee on Commerce, Consumer Protection, and Housing that is attached to this report, your Committee concurs with the intent and purpose of H.C.R. No. 156, H.D. 1, and recommends its adoption.

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



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RON MENOR, Chair



