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# A BILL FOR AN ACT

RELATING TO MOTOR VEHICLE INSURANCE.

**BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:**

1           SECTION 1. The legislature finds that personal insurance  
2 premiums are excessively high due to the failure of many  
3 accident victims to report accidents to insurers within a  
4 reasonable time. The effect of the delay in reporting accidents  
5 is that insurers have little time to sufficiently investigate  
6 claims, and often pay unmeritorious claims to avoid penalties  
7 for late payment.

8           The purpose of this Act is to limit the period in which  
9 insureds are required to report accidents to insurers without  
10 placing an undue burden on insureds so that insurers have enough  
11 time to investigate dubious claims.

12           SECTION 2. Chapter 431, Hawaii Revised Statutes, is  
13 amended by adding a new section to article 10C to be  
14 appropriately designated and to read as follows:

15           "§431:10C-     Notice. In the event of an accident, written  
16 notice setting forth details sufficient to identify the eligible  
17 injured person, along with reasonably obtainable information  
18 regarding the time, place, and circumstances of the accident,





**Report Title:**

Motor Vehicle; Reporting Periods

**Description:**

Shortens notice period for reporting accident to insurer.

