

STAND. COM. REP. NO. 2467

Honolulu, Hawaii

FEB 15 2008

RE: S.B. No. 2286
S.D. 1

Honorable Colleen Hanabusa
President of the Senate
Twenty-Fourth State Legislature
Regular Session of 2008
State of Hawaii

Madam:

Your Committee on Human Services and Public Housing, to which was referred S.B. No. 2286 entitled:

"A BILL FOR AN ACT RELATING TO MOTOR VEHICLE INSURANCE,"

begs leave to report as follows:

The purpose of this measure is to require motor vehicle insurers to reduce insurance premium charges for individuals aged fifty-five years and older who successfully complete a driver improvement course approved by the Department of Transportation.

Testimony in support of this measure was submitted by AARP Hawaii. Testimony in opposition to this measure was submitted by the Department of Commerce and Consumer Affairs, the Hawaii Insurers Council, the Property Casualty Insurers Association of America, and State Farm Insurance Companies. Comments on the measure were submitted by the American Insurance Association.

Your Committee finds that while a reduction in benefits for the generally fixed-income senior population is well-intended, the measure, as written, may unreasonably target a population based on age without providing any additional demonstration of the effectiveness of accident prevention courses, and that the targeted population poses a reduced driving risk.

Accordingly, your Committee has amended this measure by:

- (1) Eliminating reference to the fifty-five years and older age qualifier for the reduction in premium charges; and



- (2) Making technical, nonsubstantive amendments for the purposes of clarity and style.

As affirmed by the record of votes of the members of your Committee on Human Services and Public Housing that is attached to this report, your Committee is in accord with the intent and purpose of S.B. No. 2286, as amended herein, and recommends that it pass Second Reading in the form attached hereto as S.B. No. 2286, S.D. 1, and be referred to the Committee on Commerce, Consumer Protection, and Affordable Housing.

Respectfully submitted on behalf of the members of the Committee on Human Services and Public Housing,


Suzanne Chun Oakland

SUZANNE CHUN OAKLAND, Chair



The Senate
 Twenty-Fourth Legislature
 State of Hawaii

Record of Votes
Committee on Human Services and Public Housing
HSP

Bill / Resolution No.:*	Committee Referral:	Date:		
SB 2286	HSP, CPH	2/12/08		
<input type="checkbox"/> The committee is reconsidering its previous decision on this measure. If so, then the previous decision was to: _____				
The Recommendation is:				
<input type="checkbox"/> Pass, unamended 2312 <input checked="" type="checkbox"/> Pass, with amendments 2311 <input type="checkbox"/> Hold 2310 <input type="checkbox"/> Recommit 2313				
Members	Aye	Aye (WR)	Nay	Excused
CHUN OAKLAND, Suzanne (C)	✓			
IHARA, Jr., Les (VC)	✓			
HOOSER, Gary L.				✓
SAKAMOTO, Norman				✓
HEMMINGS, Fred			✓	
TOTAL	2	0	1	2
Recommendation:				
<input checked="" type="checkbox"/> Adopted <input type="checkbox"/> Not Adopted				
Chair's or Designee's Signature:				
				
Distribution:				
Original	Yellow	Pink		
File with Committee Report	Clerk's Office	Drafting Agency		

*Only one measure per Record of Votes