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TO THE HOUSE COMMITTEE ON CONSUMER
PROTECTION & COMMERCE

TWENTY-FIFTH LEGISLATURE
Regular Session of 2009

Monday, February 23, 2009
2:15 p.m.

TESTIMONY ON HOUSE BILL NO. 1075 – RELATING TO INSURANCE.

TO THE HONORABLE ROBERT HERKES, CHAIR, AND MEMBERS OF THE
COMMITTEE:

My name is J. P. Schmidt, State Insurance Commissioner (“Commissioner”),
testifying on behalf of the Department of Commerce and Consumer Affairs
 (“Department”). The Department strongly supports this Administration bill.

With the aging of Hawaii’s population, it is very important to have proper laws so
that long-term care insurance is available to our seniors.

Act 233, Session Laws of Hawaii 2007 (“Act 233”) adopted the December 2006
Long-Term Care Model Regulation. This bill updates various provisions of Article 10H
of the Insurance Code, Hawaii Revised Statutes (“HRS”) chapter 431, governing long-
term care, for clarification purposes only by:

- (1) Updating the reference to Appendix F in HRS § 431:10H-217.5(d) to refer
to the December 2006 model regulation;
- (2) Changing the reference shown in HRS § 431:10H-226.5(b)(1) to section
431:10H-217.5;
- (3) Updating the reference in HRS § 431:10H-229(a)(9) to include section
431:10H-233(g); and

(4) Adding appropriate language to HRS § 431:10H-233(o).

We thank this Committee for the opportunity to present testimony on this matter and ask for your favorable consideration.

AMERICAN COUNCIL OF LIFE INSURERS
TESTIMONY IN SUPPORT OF HB 1075
RELATING TO INSURANCE

February 23, 2009

Via E Mail: cpctestimony@capitol.hawaii.gov

Hon. Representative Robert N. Herkes, Chair
Committee on Consumer Protection & Commerce
State House of Representatives
Hawaii State Capital, Conference Room 325
415 S. Beretania Street
Honolulu, HI 96813

Dear Chair Herkes and Committee Members:

Thank you for the opportunity to testify in support of HB 1075, relating to Insurance.

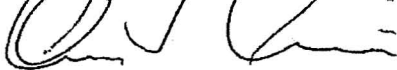
Our firm represents the American Council of Life Insurers ("ACLI"), a national trade association whose three hundred forty (340) member company's account for 94% of the life insurance premiums and 94% of the annuity considerations in the United States among legal reserve life insurance companies. ACLI member company assets account for 93% of legal reserve company total assets. Two hundred fifty-three (253) ACLI member companies currently do business in the State of Hawaii.

ACLI generally supports legislation that conforms to uniform national standards.

ACLI supports HB 1074 which updates Article 10H of the Insurance Code to reflect amendments made in 2007 under Act 233, which conformed Hawaii's long term care laws to the December 2006 Long-Term Care Model Regulation.

Again, thank you for this opportunity to testify in support of HB 1075.

CHAR HAMILTON
CAMPBELL & YOSHIDA
Attorneys At Law, A Law Corporation



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