
A BILL FOR AN ACT

RELATING TO INSURANCE.

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

1 SECTION 1. Chapter 431, Hawaii Revised Statutes, is
2 amended by adding a new part to article 10E to be appropriately
3 designated and to read as follows:

4 **"PART . HOMEOWNERS INSURANCE CLAIMS HISTORY.**

5 **§431:10E- Purpose.** The purpose of this part is to
6 regulate the use of claims history information for homeowners
7 insurance and provide certain consumer protections with respect
8 to the use of this information.

9 **§431:10E- Scope; effective dates.** This part shall apply
10 to all homeowners insurance policies delivered or issued for
11 delivery in this State after July 31, 2012.

12 **§431:10E- Definitions.** As used in this part:

13 "Inquiry" means a telephone call or other communication
14 made to an insurer regarding the terms, conditions, or coverage
15 afforded under an insurance policy that does not result in a
16 claim, including questions concerning whether a policy will
17 cover a loss or the process for filing a claim. The term shall



1 not constitute a claim for purposes of section
2 431:13-103(a)(11).

3 **§431:10E- Use of inquiries and other information.** An
4 insurer shall not refuse to issue, refuse to renew, or cancel a
5 homeowners insurance policy, or establish rates for coverage
6 based in whole or in part on inquiries made by any consumer to
7 an insurer, unless the inquiry provides information not
8 previously disclosed by the insured."

9 SECTION 2. This Act shall take effect upon its approval.



Report Title:

Insurance; Claims History

Description:

Regulates the use of claims history information for homeowners insurance by insurers. (SB2009 HD1)

The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.

