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TO THE HOUSE COMMITTEE ON TRANSPORTATION

TWENTY-SIXTH LEGISLATURE  
Regular Session of 2012

Monday, March 12, 2012  
9 a.m.

**TESTIMONY ON SENATE BILL NO. 2968, S.D. 2 – RELATING TO MOTOR VEHICLE INSURANCE.**

TO THE HONORABLE JOSEPH SOUKI, CHAIR, AND MEMBERS OF THE COMMITTEE:

My name is Gordon Ito, State Insurance Commissioner ("Commissioner"), testifying on behalf of the Department of Commerce and Consumer Affairs ("Department"). The Department supports the intent of the bill and offers the following comments.

The purpose of this version of the bill is to add a new section to the motor vehicle insurance law, Hawaii Revised Statutes chapter 431:10C, allowing motor vehicle insurers to offer premium discounts for insureds who complete a driver safety course or driver improvement course .

Currently, there is no law prohibiting motor vehicle insurers from offering premium discounts. In fact, many Hawaii motor vehicle insurers already provide premium discounts to policyholders and are offering discounts to policyholders who complete driver safety or improvement courses.

We thank this Committee for the opportunity to present testimony.