## H.C.R. NO. 12

## HOUSE CONCURRENT RESOLUTION

REQUESTING THE INSURANCE COMMISSIONER TO CONVENE A WORKING GROUP TO EXPLORE THE USE OF ELECTRONIC NOTICES AND DOCUMENTS FOR INSURANCE NOTICES AND DOCUMENTS.

WHEREAS, Hawaii has adopted the model Uniform Electronic Transactions Act (UETA); and

WHEREAS, Hawaii's UETA excludes insurance documents and notices from its purview; and

WHEREAS, insurance notifications and documents are required to be in writing; and

WHEREAS, the insurance industry, like other industries, is increasingly engaging in more on-line and Internet-based sales and notifications; and

WHEREAS, consumers are desirous of obtaining notices and documents by electronic means; and

WHEREAS, there are certain questions as to the appropriate use and application of electronic notices and documents; and

WHEREAS, the marketplace is in the process of change and the State is interested in providing consumer convenience, balanced with consumer protection; now, therefore,

BE IT RESOLVED by the House of Representatives of the Twenty-seventh Legislature of the State of Hawaii, Regular Session of 2013, the Senate concurring, that the Insurance Commissioner is requested to convene a working group to explore the use of electronic notices and documents for insurance notices and documents; and

 BE IT FURTHER RESOLVED that the working group is requested to be composed of:

- (1) The Insurance Commissioner;
- (2) A representative of State Farm Insurance;
- (3) A representative of the Property Casualty Insurers
  Association of America;
- (4) A representative of the Hawaii Insurers Council; and
- (5) A representative of the Commission to Promote Uniform Legislation; and

BE IT FURTHER RESOLVED that the working group is requested to develop alternatives to provide consumers with the convenience of electronic notifications and documents while preserving consumer protections; and

BE IT FURTHER RESOLVED that the working group members not be considered "employees" for the purposes of chapter 84, Hawaii Revised Statutes, based solely upon their participation in the working group; and

BE IT FURTHER RESOLVED that the working group is requested to submit a final report of the working group's findings and recommendations, including any proposed legislation, to the Legislature not later than twenty days prior to the convening of the Regular Session of 2014; and

BE IT FURTHER RESOLVED that certified copies of this Concurrent Resolution be transmitted to the Insurance Commissioner; the Chairperson and Chief Executive Officer of State Farm Insurance; the President and Chief Executive Officer of the Property Casualty Insurers Association of America; the Executive Director of the Hawaii Insurers Council; and the Executive Secretary of the Commission to Promote Uniform Legislation.

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