

**TESTIMONY OF THE  
COMMISSION TO PROMOTE UNIFORM LEGISLATION**

**on H.B. NO. 127  
RELATING TO INSURANCE.**

**BEFORE THE HOUSE COMMITTEE ON  
CONSUMER PROTECTION & COMMERCE**

**DATE:** Wednesday, January 30, 2013, at 2:00 p.m.

**LOCATION:** Conference Room 325, State Capitol

**WRITTEN TESTIMONY ONLY:** For more information, contact  
ELIZABETH KENT, Commissioner,  
Commission to Promote Uniform Legislation,  
at 261-0400

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Chair McKelvey and Members of the Committee:

My name is Elizabeth Kent and I am one of Hawaii's Uniform Law Commissioners. The Uniform Law Commission (ULC) opposes this bill for several reasons.

This bill, if enacted would change the law to permit insurance companies to deliver notices electronically to their customers. Currently, chapter 489E of the Hawaii Revised Statutes, the Uniform Electronic Transactions Act (UETA), specifically excludes contracts of insurance from its scope.

One of the purposes of uniformity between the states is to promote commerce between the states. Forty-seven states, the District of Columbia and the US Virgin Islands have enacted UETA, which specifically excludes contracts of insurance from its scope. This alone underscores the dramatic change that enactment of H.B. No. 127 would bring about. Insurance laws and rights are very complicated and difficult for many members of the public to understand; it is not a far step to imagine the disruption and confusion for insurance owners who move from state to state.

For these reasons, and more, I respectfully request that the Committee hold this bill.