
A BILL FOR AN ACT

RELATING TO INSURANCE.

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

1 SECTION 1. The purpose of this Act is to increase consumer
2 protection in the State by requiring for additional regulations
3 regarding the selection, inspection, and settlement offer
4 process for claim adjusters of homeowners insurance claims.

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

8 "PART III. HOMEOWNERS INSURANCE CLAIMS

9 §431:10E- Purpose. The purpose of this part is to
10 regulate the inspection process by claim adjusters for
11 homeowners insurance claims.

12 §431:10E- Scope; effective dates. This part shall apply
13 to all homeowners insurance policies delivered or issued for
14 delivery in this State after

15 §431:10E- Inspections. (a) After a claim is filed by a
16 policyholder, the insurer shall select a claim adjuster,



1 mutually agreed upon by the parties and paid for by the insurer,
2 to conduct an inspection of the damage to the insured property.

3 (b) If the parties are unable to reach a mutual agreement
4 on the selection of a claim adjuster, then the matter may be
5 submitted to the insurance commissioner, arbitration, or the
6 circuit court to select a claim adjuster.

7 (c) Any claim adjuster mutually selected or otherwise
8 appointed pursuant to this section shall examine the insured
9 property within forty-five days of receiving notice of the
10 selection or appointment, or otherwise, as soon as possible.

11 §431:10E- Settlement offer. Upon receipt of a
12 settlement offer from a claim adjuster, the policyholder shall
13 have the option of selecting a contractor or mandating that the
14 insurer select a licensed contractor to complete all repairs for
15 the monetary amount specified in the settlement offer, subject
16 to any existing valid deductible."

17 SECTION 3. This Act does not affect rights and duties that
18 matured, penalties that were incurred, and proceedings that were
19 begun before its effective date.



H.B. NO. 1991

1 SECTION 4. This Act shall take effect upon its approval.

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INTRODUCED BY:

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JAN 22 2016



H.B. NO. 1991

Report Title:

Homeowners Insurance Claims; Property Insurance

Description:

Regulates the selection, inspection, and settlement offer process for claim adjusters of homeowners insurance claims.

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

