

# SB2851

Measure Title:	RELATING TO INSURANCE.
Report Title:	Property Insurance; Hawaii Property Insurance Association; Policies; Non-renewal; Lava Zone; State of Emergency; Moratorium
Description:	Requires the Insurance Commissioner to determine whether residential property insurance is unavailable due to a moratorium on insurance policies in a lava zone during a state of emergency due to lava flow.
Companion:	<a href="#">HB2322</a>
Package:	Governor
Current Referral:	CPH
Introducer(s):	KOUCHI (Introduced by request of another party)



DAVID Y. IGE  
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TO THE SENATE COMMITTEE ON  
COMMERCE, CONSUMER PROTECTION, AND HEALTH

TWENTY-EIGHTH LEGISLATURE  
Regular Session of 2016

Friday, February 19, 2016  
9:00 a.m.

**TESTIMONY ON SENATE BILL NO. 2851 – RELATING TO INSURANCE.**

TO THE HONORABLE ROSALYN H. BAKER, 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 strongly supports this Administration bill.

The purpose of this bill is to require the Commissioner to determine whether  
residential property insurance is unavailable due to a moratorium on insurance policies  
in a lava zone during a state of emergency due to lava flow.

SECTION 1 of the bill amends section 431:21-119, Hawaii Revised Statutes, to  
clarify that the Commissioner will determine whether residential property insurance is  
unavailable due to a moratorium.

We thank the Committee for the opportunity to present testimony on this matter  
and ask for your favorable consideration.