

SB2306

Measure Title: RELATING TO INSURANCE.

Report Title: Keiki Caucus; Homeowners Insurance; Child Care Providers

Description: Prohibits property insurers from refusing to issue, refusing to renew, or canceling a homeowners insurance policy based in whole upon an insured's or prospective insured's obtaining or maintaining liability insurance coverage as a condition of licensure, temporary permission, or registration with DHS to operate a child care facility.

Companion: [HB2159](#)

Package: Keiki Caucus

Current Referral: CPH/HMS

Introducer(s): K. RHOADS, GREEN, HARIMOTO, KEITH-AGARAN, KIM

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Submitted on: 2/4/2018 8:50:02 PM

Testimony for CPH on 2/5/2018 3:10:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Jolleen		Support	No

Comments:

Aloha and thank you for the opportunity to give my testimony. I am a Hawaii licensed family child care provider as well as a home owner. I support this bill because I believe insurance companies are discriminating against us because of our choice to care for children in our home. We are required to carry separate liability insurance to cover any matters that arise from the child care. To lose our home owners insurance as well as the inability to get an umbrella policy is another insurance ploy to pick and choose. If they don't want to cover people at a risk then they shouldn't be in the insurance business. I love what I do and I do my best to offer good quality care that's affordable. And every year the cost to stay in business as a child care provider seems to be getting harder. Please help us, rumor has it that my insurance company is going to drop us at renewal this year. Thank you! Jolleen Abreu, Kauai