

STAND. COM. REP. NO.

2675

Honolulu, Hawaii

FEB 18 2022

RE: S.B. No. 2444
S.D. 1

Honorable Ronald D. Kouchi
President of the Senate
Thirty-First State Legislature
Regular Session of 2022
State of Hawaii

Sir:

Your Committee on Transportation, to which was referred S.B. No. 2444 entitled:

"A BILL FOR AN ACT RELATING TO PEER-TO-PEER CAR-SHARING INSURANCE REQUIREMENTS,"

begs leave to report as follows:

The purpose and intent of this measure is to establish peer-to-peer car-sharing insurance requirements.

Your Committee received testimony in support of this measure from the Department of Transportation, Hawaii Insurers Council, American Property Casualty Insurance Association, and GEICO. Your Committee received testimony in opposition to this measure from the Hawaii Association for Justice and Avail. Your Committee received comments on this measure from the Department of Commerce and Consumer Affairs Insurance Division, Turbo, and Independent Car Rental Association.

Your Committee finds that peer-to-peer car-sharing programs do not have established requirements for insurance coverage. Not all car insurance packages cover peer-to-peer car-sharing purposes, and thus the purpose of this measure is to make mandatory the insurance terms for operating a peer-to-peer car-sharing program.



Your Committee notes the testimony of the Insurance Commissioner expressing concern that this measure may limit insurance coverage and may take away some of the broad protections that consumers currently have under their existing auto policies.

Your Committee also notes the testimony of the Hawaiian Association for Justice that this measure does not require a sufficient amount of minimum insurance coverage.

Your Committee has amended this measure by:

- (1) Addressing insurance gap coverage by specifying that car-sharing termination time means the latest of certain events, rather than the earliest;
- (2) Removing business use from the categories of excluded coverage provided for in this measure; and
- (3) Inserting an effective date of July 1, 2050, to encourage further discussion.

As affirmed by the record of votes of the members of your Committee on Transportation that is attached to this report, your Committee is in accord with the intent and purpose of S.B. No. 2444, as amended herein, and recommends that it pass Second Reading in the form attached hereto as S.B. No. 2444, S.D. 1, and be referred to your Committee on Commerce and Consumer Protection.

Respectfully submitted on
behalf of the members of the
Committee on Transportation,

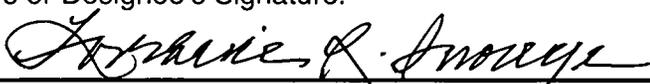


CHRIS LEE, Chair



The Senate
 Thirty-First Legislature
 State of Hawai'i

Record of Votes
Committee on Transportation
TRS

Bill / Resolution No.:*	Committee Referral:	Date:		
SB 2444	TRS, CPN	2-3-2023		
<input type="checkbox"/> The Committee is reconsidering its previous decision on this measure. If so, then the previous decision was to: _____				
The Recommendation is: <input type="checkbox"/> Pass, unamended 2312 <input checked="" type="checkbox"/> Pass, with amendments 2311 <input type="checkbox"/> Hold 2310 <input type="checkbox"/> Recommit 2313				
Members	Aye	Aye (WR)	Nay	Excused
LEE, Chris (C)	✓			
INOUE, Lorraine R. (VC)	✓			
DECOITE, Lynn	✓			
SHIMABUKURO, Maile S.L.	✓			
FEVELLA, Kurt				✓
TOTAL	4			/
Recommendation: <input checked="" type="checkbox"/> Adopted <input type="checkbox"/> Not Adopted				
Chair's or Designee's Signature: 				
Distribution: Original Yellow Pink Goldenrod File with Committee Report Clerk's Office Drafting Agency Committee File Copy				

*Only one measure per Record of Votes