STAND. COM. REP. NO. 1510

Honolulu, Hawaii

APR 0 2 2025

RE: H.B. No. 544

H.D. 1

S.D. 1

Honorable Ronald D. Kouchi President of the Senate Thirty-Third State Legislature Regular Session of 2025 State of Hawaii

Sir:

Your Committee on Judiciary, to which was referred H.B. No. 544, H.D. 1, S.D. 1, entitled:

"A BILL FOR AN ACT RELATING TO PET INSURANCE,"

begs leave to report as follows:

The purpose and intent of this measure is to establish a regulatory framework specifically for pet insurance based on the National Association of Insurance Commissioners' Pet Insurance Model Act.

Your Committee received testimony in support of this measure from the Insurance Division of the Department of Commerce and Consumer Affairs, Hawaiian Humane Society, Crum & Forster, North American Pet Health Insurance Association, and two individuals.

Your Committee finds that existing law requires pet owners to provide necessary emergent medical care for their animals. Additionally, part of responsible pet ownership is to provide regular wellness and preventative care, with regular veterinary visits being essential to maximizing an animal's health, longevity, and quality of life. However, these medical costs are expensive, with a 2024 survey by Ward Research finding that a third of pet owners surveyed reporting that they struggled to afford veterinary care. This measure will ensure that pet owners

in the State have access to pet insurance to help mitigate the costs of providing necessary veterinary care to their pet animals.

As affirmed by the record of votes of the members of your Committee on Judiciary that is attached to this report, your Committee is in accord with the intent and purpose of H.B. No. 544, H.D. 1, S.D. 1, and recommends that it pass Third Reading.

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

KARL RHOADS, Chair

## The Senate Thirty-Third Legislature State of Hawai'i

## Record of Votes Committee on Judiciary JDC

Bill / Resolution No.:*	Committee Referral:			Date:	
HB 544 HDI SDI	CPN, JDC 3/			3/27/2	5
The Committee is reconsidering its previous decision on this measure.					
If so, then the previous decision was to:					
The Recommendation is:					
Pass, unamended Pass, with amendments Hold Recommit 2312 2311 2310 2313					
Members		Aye	Aye (WR)	Nay	Excused
RHOADS, Karl (C)		V			
GABBARD, Mike (VC)					
CHANG, Stanley		V			
SAN BUENAVENTURA, Joy A.					
AWA, Brenton		V			
				,	
TOTAL		4			1
Recommendation:	/			<u> </u>	<del>'                                    </del>
Adopted Not Adopted					
Chair's or Designee's Signature:					
istribution: Original Yellow Pink Goldenrod File with Committee Report Clerk's Office Drafting Agency Committee File Copy					

<sup>\*</sup>Only one measure per Record of Votes