

Honolulu, Hawaii

APR 02 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



**Record of Votes  
Committee on Judiciary  
JDC**

\*Only one measure per Record of Votes