

STAND. COM. REP. NO. 1256

Honolulu, Hawaii

**MAR 21 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 Commerce and Consumer Protection, to which was referred H.B. No. 544, H.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 Department of Commerce and Consumer Affairs, Hawaii Veterinary Medical Association, Hawaiian Humane Society, Crum & Forster, Lucky Paws Animal Foundation, Spot Pet Insurance, Embrace Pet Insurance, Pumpkin Insurance Services Inc., National Association of Mutual Insurance Companies, North American Pet Health Insurance Association, Independence American Insurance Company, American Property Casualty Insurance Association, Independence Pet Group, and fifteen individuals.

Your Committee finds that the cost of pet ownership has been cited as the biggest challenge faced by pet owners in certain parts of the State. Many pet owners have struggled to afford regular veterinary care for their pets, which is essential to maximizing an animal's health, longevity, and quality of life.



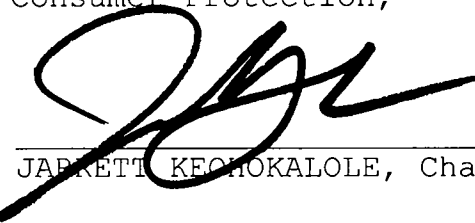
Many pet owners, however, are often unable to afford regular veterinary visits for check-ups and preventative care for their animals. Other states have already enacted similar legislation based on the Pet Insurance Model Act adopted by the National Association of Insurance Commissioners. This measure will promote uniformity throughout the states and benefit consumers and industry participants by creating an efficient and effective regulatory framework for pet insurance in the State. As the cost of veterinary care continues to rise, pet insurance has become increasingly important for pet owners to have the ability to provide necessary emergency medical care for their animals.

Your Committee has amended this measure by:

- (1) Inserting an effective date of July 1, 2050, to encourage further discussion; and
- (2) Making technical, nonsubstantive amendments for the purposes of clarity and consistency.

As affirmed by the record of votes of the members of your Committee on Commerce and Consumer Protection that is attached to this report, your Committee is in accord with the intent and purpose of H.B. No. 544, H.D. 1, as amended herein, and recommends that it pass Second Reading in the form attached hereto as H.B. No. 544, H.D. 1, S.D. 1, and be referred to your Committee on Judiciary.

Respectfully submitted on  
behalf of the members of the  
Committee on Commerce and  
Consumer Protection,



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JABRETT KECHOKALOLE, Chair



The Senate  
Thirty-Third Legislature  
State of Hawai'i

**Record of Votes**  
**Committee on Commerce and Consumer Protection**  
**CPN**

|  |  |                         |
|--|--|-------------------------|
| Bill / Resolution No.:*<br><b>HB 544 HD1</b> | Committee Referral:<br><b>CPN, JDC</b> | Date:<br><b>3/14/25</b> |
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The Committee is reconsidering its previous decision on this measure.  
If so, then the previous decision was to: \_\_\_\_\_

The Recommendation is:

Pass, unamended 2312    
 Pass, with amendments 2311    
 Hold 2310    
 Recommit 2313

| Members                         | Aye      | Aye (WR) | Nay | Excused  |
|---------------------------------|----------|----------|-----|----------|
| KEOHOKALOLE, Jarrett (C)        | ✓        |          |     |          |
| FUKUNAGA, Carol (VC)            | ✓        |          |     |          |
| MCKELVEY, Angus L.K.            |          |          |     | ✓        |
| RICHARDS, III, Herbert M. "Tim" |          |          |     | ✓        |
| AWA, Brenton                    | ✓        |          |     |          |
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| <b>TOTAL</b>                    | <b>3</b> |          |     | <b>2</b> |

Recommendation:    
 Adopted    
 Not Adopted

Chair's or Designee's Signature:  
*Carol Fukunaga*

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\*Only one measure per Record of Votes