

THE SENATE
KA 'AHA KENEKOA

THE THIRTY-THIRD LEGISLATURE
REGULAR SESSION OF 2025

COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

Senator Jarrett Keohokalole, Chair
Senator Carol Fukunaga, Vice Chair

COMMITTEE ON PUBLIC SAFETY AND MILITARY AFFAIRS

Senator Brandon J.C. Elefante, Chair
Senator Glenn Wakai, Vice Chair

NOTICE OF HEARING

DATE: Wednesday, February 5, 2025
TIME: 9:30 AM
PLACE: Conference Room 229 & Videoconference
State Capitol
415 South Beretania Street
TIMESLOT: CPN

PHOTO ID REQUIRED FOR ENTRANCE TO THE STATE CAPITOL
BUILDING HOURS: 7AM TO 5PM, MONDAY - FRIDAY

The Legislature is accepting written, videoconference, and in-person testimony at public hearings.
A live stream of all Senate Standing Committee meetings will be available on the [Senate YouTube Channel](#).

A G E N D A

SB 376

[Status &
Testimony](#)

RELATING TO TAX CREDITS.

Establishes a refundable income tax credit for taxpayers who construct or install improvements to their residence that increase the residence's fire safety rating as calculated by the taxpayer's homeowner's insurance policy. Applies to taxable years beginning after 12/31/2025.

PSM/CPN, WAM

SB 417

[Status &
Testimony](#)

RELATING TO CONTRACTORS.

Establishes as a class B felony the unlicensed performance of contractor work, during or within 5 years following a national emergency, state of emergency, or disaster proclamation, in an affected political subdivision.

CPN/PSM, JDC

SB 782

Status & Testimony

RELATING TO YOUTH AND ADULT CORRECTIONAL FACILITIES.

Requires the State's youth and adult correctional facilities to provide free and accessible voice communication services for incarcerated persons in state correctional facilities. Prohibits any state agency from deriving revenue or financial benefit from the provision of communication services to persons confined in state correctional facilities. Requires the Public Utilities Commission to establish service quality standards and rules for the free voice communication services. Requires a report to the Legislature. Appropriates funds.

PSM/CPN,
WAM/JDC

SB 999

Status & Testimony

RELATING TO FIREWORKS.

Repeals all permissible uses of consumer fireworks and makes conforming amendments to the Fireworks Control Law. Establishes civil penalties for the use and sale of consumer fireworks, including nuisance abatement proceedings and forfeiture of assets used in the commission of the illegal use or sale of consumer fireworks. Establishes the Firework Forfeiture Special Fund to deposit asset forfeiture proceeds and to provide for community safety education programs.

PSM/CPN,
WAM/JDC

SB 1136

Status & Testimony

RELATING TO INSURANCE.

Establishes ratemaking regulations for insurers who base their rates on a policyholder or applicant's wildfire risk. Amends the definition of "prospective loss costs" to incorporate catastrophe modeling instead of historical aggregate losses. Prohibits insurers from basing certain insurance rates on past loss experience within or outside the State. Requires insurers to provide a list of items that may be covered under a homeowners insurance policy issued or renewed on or after 1/1/2026, as additional living expenses when a claim for additional living expenses is made. If a loss relating to a state of emergency occurs, requires coverage for additional living expenses for a period of not less than 24 months from the loss, subject to other policy provisions. Requires that coverage for additional living expenses not limit a policyholder's right to recovery if the insured home is made uninhabitable by a covered peril and allows an insurer to provide a reasonable alternative remedy that addresses the property condition that precludes reasonable habitation of the insured premises. Requires additional living expenses coverage for at least 2 weeks for certain losses incurred if a state of emergency is accompanied by an order of civil authority restricting access to the home. Beginning on 1/1/2026, requires each newly issued or renewed homeowners insurance policy that covers a property within the State to provide for the replacement cost value of the insured property. Amends the determination of over insurance under section 431:10E-102, HRS.

CPN/PSM,
WAM/JDC

Decision Making to follow, if time permits.

All testimony received by the Hawai'i Senate is posted on the Hawai'i Legislature's website, which is accessible to the public. Please do not include private information that you do not want disclosed to the public.

Please go to the Legislature's website, <https://www.capitol.hawaii.gov>, to submit **written testimony** at least 24 hours prior to the hearing. Create a free account on the website, or sign in to an existing account, then click on

the "Participate" drop down menu and select the "Submit Testimony" option to get started. While submitting your written testimony, you will be prompted to indicate if you would also like to testify at the hearing in-person or remotely via videoconference.

Please note the following:

- The number of oral testifiers and/or time allotted to each testifier may be limited by the Chair when necessary to adhere to the committee hearing schedule. We may not be able to accommodate everyone who requests to testify orally.
- Testifiers for this hearing will be limited to **2 minutes** each.

If you wish to **testify via videoconference** during the hearing, please review the detailed step-by-step instructions for testimony procedures before you submit your written testimony. Here's a direct link to the instructions: <https://www.capitol.hawaii.gov/docs/testimonyinstructions.pdf>

For general help navigating the committee hearing process, please contact the Public Access Room at (808) 587-0478 or par@capitol.hawaii.gov. You can also visit their website at <https://lrh.hawaii.gov/par/>.

For special assistance: The cable TV broadcast and/or live stream of this meeting will include closed captioning. If you need an auxiliary aid/service or other accommodation due to a disability, please call the committee clerk at the telephone number listed below or email CPNcommittee@capitol.hawaii.gov. Requests made as early as possible have a greater likelihood of being fulfilled.

For amended notices: Measures that have been deleted are stricken through and measures that have been added are underscored. If a measure is both underscored and stricken through, that measure has been deleted from the agenda.

FOR FURTHER INFORMATION, PLEASE CALL THE COMMITTEE CLERK AT (808)-587-7215.

Senator Brandon J.C. Elefante
Chair

Senator Jarrett Keohokalole
Chair