

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

NOTICE OF HEARING

DATE: Wednesday, February 5, 2025
TIME: 10:00 AM
PLACE: Conference Room 229 & Videoconference
State Capitol
415 South Beretania Street

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 146 Status & Testimony	RELATING TO CONDOMINIUMS. Amends the conditions and procedures of alternative dispute resolution methods for condominium-related disputes.	CPN, JDC
SB 147 Status & Testimony	RELATING TO CONDOMINIUMS. Establishes processes and requirements for associations to impose fines against unit owners, tenants, and guests for violations of the declaration, bylaws, or house rules. Prohibits associations from charging attorneys' fees with respect to any fines that are not deemed collectable.	CPN, JDC
SB 253 Status & Testimony	RELATING TO CONDOMINIUM RESERVES. Excludes the good faith defense for associations whose boards adopt a budget that omits a detailed budget summary as required by section 514B-148, HRS. Clarifies a unit owner's standing and the association's burden of proving compliance.	CPN, JDC
SB 385 Status & Testimony	RELATING TO CONDOMINIUMS. Requires that condominium associations make the governing documents available on the association's website and make them accessible to all owners, occupants, and tenants free of charge.	CPN
SB 801 Status & Testimony	RELATING TO MANAGING AGENTS. Requires managing agents for residential condominium properties over seventy-five feet in height to have commercial property management experience.	CPN

SB 802

[Status & Testimony](#)

RELATING TO INSURANCE.

CPN, WAM/JDC

Requires insurers to provide advance written notice to policyholders and the Insurance Commissioner, with reasonable explanations and primary factors, of any policy cancellation, non-renewal, or proposed premium increase, if, upon renewal, premiums are scheduled to increase more than ten per cent. Requires insurers that provide property insurance to file rate schedules and underlying criteria with the Insurance Commissioner. Requires the Insurance Commissioner to conduct periodic reviews of insurance rates and submit annual reports to the Legislature. Requires the Insurance Commissioner to establish a Public Reporting and Dispute Resolution Program to handle complaints and appeals regarding premium increases. Requires insurers to provide premium discounts or credits to policyholders that implement disaster risk mitigation measures.

SB 804

[Status & Testimony](#)

RELATING TO INSURANCE FOR HAWAII CONDOMINIUM PROPERTIES.

CPN, WAM/JDC

Requires property insurers to offer discounts on a condominium association's annual insurance premium if the association adopts specific risk mitigation upgrades or develops comprehensive disaster response plans. Requires property insurers of condominiums to base premium increases on actuarial justifications that reflect actual risk reduction resulting from upgraded fire safety improvements installed in conjunction with a building fire and life safety evaluation. Requires property insurers of condominiums to justify premium increases above 10%. Requires property insurers of condominiums to publicly report premium increases each year.

SB 1372

[Status & Testimony](#)

RELATING TO CONDOMINIUM ASSOCIATION'S OPERATING BUDGET.

CPN

Permits condominium associations to borrow from or reallocate their reserve funds provided the loan is repaid within one year. Effective upon approval.

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 48 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 Jarrett Keohokalole
Chair