
SENATE CONCURRENT RESOLUTION

REQUESTING THE INSURANCE COMMISSIONER TO CONVENE A WORKING GROUP
TO EXPLORE THE USE OF ELECTRONIC TRANSMISSION OF INSURANCE
NOTICES AND DOCUMENTS.

1 WHEREAS, Hawaii has adopted the model Uniform Electronic
2 Transactions Act, codified as chapter 489E, Hawaii Revised
3 Statutes; and
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5 WHEREAS, chapter 489E, Hawaii Revised Statutes, excludes
6 insurance documents and notices from its purview; and
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8 WHEREAS, insurance notices and documents are currently
9 required to be in writing; and
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11 WHEREAS, although consumers have indicated a preference to
12 obtain notices and documents by electronic means, there are
13 certain questions as to the appropriate use and application of
14 electronic notices and documents; and
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16 WHEREAS, the insurance industry, like other industries, is
17 engaged in more online and internet-based sales and
18 notifications; and
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20 WHEREAS, because the insurance marketplace is in the
21 process of this change, the State is interested in exploring the
22 appropriate balance between consumer convenience and consumer
23 protection; and
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25 WHEREAS, potential issues related to the use of electronic
26 transmission of insurance notices and documents should be
27 explored; now, therefore,
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29 BE IT RESOLVED by the Senate of the Twenty-seventh
30 Legislature of the State of Hawaii, Regular Session of 2013, the
31 House of Representatives concurring, that the Insurance
32 Commissioner is requested to convene a working group to explore



1 the use of electronic transmission of insurance notices and
2 documents; and

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4 BE IT FURTHER RESOLVED that the working group be composed
5 of the Insurance Commissioner and representatives from the
6 Commission to Promote Uniform Legislation, Property Casualty
7 Insurers Association of America, Hawaii Insurers Council, and
8 State Farm Insurance Company; and

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10 BE IT FURTHER RESOLVED that the working group is also
11 requested to develop alternatives for insurance notices and
12 documents that balance the convenience of electronic notices and
13 documents with consumer protection; and

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15 BE IT FURTHER RESOLVED that the representatives on the
16 working group not be considered state employees based solely
17 upon their participation in the working group; and

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19 BE IT FURTHER RESOLVED that the working group is requested
20 to submit a final report of the working group's findings and
21 recommendations, including any proposed legislation, to the
22 Legislature no later than twenty days prior to the convening of
23 the Regular Session of 2014; and

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25 BE IT FURTHER RESOLVED that certified copies of this
26 Concurrent Resolution be transmitted to the Insurance
27 Commissioner, Commission to Promote Uniform Legislation,
28 Property Casualty Insurers Association of America, Hawaii
29 Insurers Council, and State Farm Insurance Company.
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