
SENATE 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,
31 that the Insurance Commissioner is requested to convene a
32 working group to explore the use of electronic transmission of
33 insurance notices and documents; and

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

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

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12 BE IT FURTHER RESOLVED that the representatives on the
13 working group not be considered state employees based solely
14 upon their participation in the working group; and

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

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