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# A BILL FOR AN ACT

RELATING TO INSURANCE.

**BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:**

1           SECTION 1.   Section 431:21-119, Hawaii Revised Statutes, is  
2 amended to read as follows:

3           " ~~[+] §431:21-119 [±]~~   Issuance of new policies; removal of  
4 moratorium.  If residential property insurance is unavailable,  
5 as determined by the commissioner, due to a moratorium on the  
6 issuance of policies on property situated in lava zones where  
7 the mayor of the county of Hawaii has issued a proclamation  
8 declaring a state of emergency exists due to the threat of  
9 imminent disaster from a lava flow, the association shall remove  
10 its moratorium.  Upon the moratorium's removal, the association  
11 shall offer new policies and may provide a waiting period of no  
12 longer than six months for the policy coverage to take effect;  
13 provided that the residential property in the lava zone does not  
14 have current insurance."

15           SECTION 2.  Statutory material to be repealed is bracketed  
16 and stricken.  New statutory material is underscored.

17           SECTION 3.  This Act shall take effect upon its approval.



**Report Title:**

Property Insurance; Hawaii Property Insurance Association; Lava Zone; State of Emergency; Moratorium; Determination of Availability of Insurance

**Description:**

Requires the Insurance Commissioner to determine whether residential property insurance is unavailable due to a moratorium on insurance policies in a lava zone during a state of emergency due to lava flow. (SD1)

*The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.*

