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# SENATE RESOLUTION

REQUESTING THE INSURANCE COMMISSIONER TO STUDY THE ADEQUACY OF  
INSURANCE COVERAGE REQUIREMENTS FOR TRANSPORTATION NETWORK  
COMPANIES AND TRANSPORTATION NETWORK COMPANY DRIVERS.

1           WHEREAS, Act 236, Session Laws of Hawaii 2016 (Act 236),  
2 was intended to close the insurance gaps associated with  
3 transportation network companies by establishing motor vehicle  
4 insurance requirements for transportation network companies and  
5 transportation network company drivers; and  
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7           WHEREAS, while Act 236 requires the Insurance Commissioner  
8 to conduct an annual study and report to the Legislature on the  
9 impact of Act 236 on personal motor vehicle insurance policy  
10 rates in the State, Act 236 does not require the Insurance  
11 Commissioner to study the adequacy of coverage required under  
12 Act 236 for claims arising from accidents involving  
13 transportation network companies and transportation network  
14 company drivers; and  
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16           WHEREAS, in addition to the effect on insurance rates, it  
17 is important to determine whether the insurance coverage  
18 requirements for the personal vehicles of transportation network  
19 company drivers are adequate to cover claims by passengers,  
20 drivers, and members of the public, including other drivers and  
21 pedestrians, who may suffer injury, death, or property damage as  
22 a result of motor vehicles accidents involving transportation  
23 network companies and transportation network company drivers;  
24 now, therefore,  
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26           BE IT RESOLVED by the Senate of the Twenty-ninth  
27 Legislature of the State of Hawaii, Regular Session of 2018,  
28 that the Insurance Commissioner is requested to study the  
29 adequacy of insurance coverage requirements for transportation  
30 network companies and transportation network company drivers;  
31 and  
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1 BE IT FURTHER RESOLVED that in completing the study, the  
2 Insurance Commissioner is requested to consider, among other  
3 things, the insurance coverage required by:

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- 5 (1) The Department of Transportation for airport  
6 permittees pursuant to chapter 19-20.1, Hawaii  
7 Administrative Rules;
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  - 9 (2) The various counties for taxicabs and taxicab drivers;  
10 and
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  - 12 (3) The Public Utilities Commission for commercial  
13 vehicles and commercial vehicle operators pursuant to  
14 chapter 6-62, Hawaii Administrative Rules; and
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16 BE IT FURTHER RESOLVED that the Insurance Commissioner is  
17 requested to submit a report of the Commissioner'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 2019; and

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22 BE IT FURTHER RESOLVED that a certified copy of this  
23 Resolution be transmitted to the Insurance Commissioner.

