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# 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

9  
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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