

February 10, 2016

Hon. Rosalyn H. Baker, Chair
Senate Committee on Consumer Protection and Commerce
VIA EMAIL to: senbaker@capitol.hawaii.gov

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Re: S.B. 3051 - SUPPORT

Dear Senator Baker:

We are writing to express our support for Senate Bill ("S.B.") 3051. "We" are United Policyholders ("UP"), a non-profit that helps, informs and speaks for insurance consumers and disaster survivors in Hawaii and across the United States (See www.uphelp.org).

Hawaii is a great state and is blessed with natural beauty. However, Hawaii does experience its fair share of natural disasters and weather-related events. In fact, UP helped train the Legal Aid Society of Hawaii on insurance law basics after Tropical Storm Iselle and the recent lava flows. As a result, UP was made aware of the shortcomings in the Hawaii Insurance Code (Chapter 431) with respect to the handling of first-party property claims. Specifically, UP identified a number of ambiguities regarding timing and communication guidelines.

S.B. 3051 clarifies the duties and responsibilities of insurance companies when adjusting an insurance claim. By changing, *inter alia*, the timeframe in which an insurance company must pay the undisputed portion of the claim from a "reasonable time" to 30 days, homeowners will receive the funds necessary to begin rebuilding or to make repairs to their damaged or destroyed home more quickly. H.B. 1989 makes a number of other specific changes to Chapter 431 which will ensure that insurance claims are promptly investigated and settled.

Thank you for your time and consideration of this letter and your support of S.B. 3051. Please contact me at 415-393-9990 or amy@uphelp.org if you have any questions.

Sincerely,



Amy Bach, Esq.
Executive Director

Programs

Advocacy and Action

Roadmap to Preparedness™

Roadmap to Recovery™