

# SB2953 • Hawaii

## Relating To Insurance.

Introduced

Risk: Medium

Comprehensive

Last Action (Jan 30, 2026): Referred to CPN/LBT, WAM.

## Summary

SB2953 establishes governance and consumer protections for AI use in insurance, requiring rule adoption by the Insurance Commissioner.

## Business Impact

If you use AI in insurance, establish governance and comply with new rules or face regulatory scrutiny.

## Key Provisions

- § 431:13-D: Insurers must establish an AI governance program.
- § 431:13-H: Licensed clinician review required for adverse medical necessity determinations.
- § 431:13-L: Limits on using aerial images for adverse underwriting actions in property insurance.
- § 431:13-C: Commissioner to adopt rules for implementation.

## Compliance Checklist

- Develop and implement an AI system governance program. | Who: All insurers using AI systems in insurance practices. | Penalty: Considered an unfair trade practice.
- Conduct pre-deployment testing and continuous monitoring of AI systems. | Who: Insurers using AI systems. | Penalty: Considered an unfair trade practice.
- Provide notice and opportunity to rebut adverse underwriting actions based on aerial images. | Who: Insurers using aerial images for underwriting. | Penalty: Considered an unfair trade practice.

## Industries Affected

Consumer Protection

Healthcare

Finance

Insurance

## Topics

AI Healthcare

AI in Insurance

AI Transparency

Comprehensive AI

## Bill Sponsors

Name	Party	Role
MORIWAKI		Primary
DELA CRUZ		Primary
FEVELLA		Primary
INOUYE		Primary
Baker		Primary
S. Chang		Primary
Harimoto		Primary
Ihara		Primary
K. Kahele		Primary
Kanuha		Primary
Keith-Agaran		Primary
Kidani		Primary

## Official Source

[https://www.capitol.hawaii.gov/session/measure\\_indiv.aspx?billtype=SB&billnumber;=2953&year;=2026](https://www.capitol.hawaii.gov/session/measure_indiv.aspx?billtype=SB&billnumber;=2953&year;=2026)

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