
HOUSE CONCURRENT RESOLUTION

REQUESTING THE INSURANCE COMMISSIONER TO COORDINATE AND DEVELOP
A WILDFIRE INSURANCE COMPACT.

1 WHEREAS, the State is facing the increasing challenge of
2 wildfires, which has been exacerbated by climate change that is
3 responsible for more intense and more frequent extreme events
4 such as wildfires, storms, droughts, and floods; and

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6 WHEREAS, wildfires pose significant risks to the health,
7 safety, and welfare of the State's residents, visitors, and
8 businesses; and

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10 WHEREAS, on August 8, 2023, swift-moving wildfires fueled
11 by dry grass and spread by strong winds from a passing hurricane
12 wiped out almost the entire town of Lahaina in west Maui, in the
13 nation's deadliest wildfire in more than a century; and

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15 WHEREAS, at least one hundred one individuals lost their
16 lives in the fire, over two thousand two hundred buildings were
17 destroyed, and another five hundred were damaged, resulting in
18 property losses in the billions; and

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20 WHEREAS, the impacts from the Lahaina wildfires were
21 devastating to the west Maui community, with impacts felt
22 throughout the entire State; and

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24 WHEREAS, the recovery is expected to be long and arduous;
25 and

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27 WHEREAS, the aftermath of the deadly Lahaina wildfires
28 poses a significant strain on local insurance companies and
29 communities; and

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1 WHEREAS, there are concerns that the wildfires could
2 trigger insurance companies to reevaluate the risks associated
3 with offering coverage to homeowners in Hawaii, which has long
4 been considered a relatively stable market compared to other
5 states; and

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7 WHEREAS, the increased risk of wildfires and the resulting
8 challenges for insurance companies means the State should
9 explore a coordinated approach to mitigate and manage these
10 risks; now, therefore,

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12 BE IT RESOLVED by the House of Representatives of the
13 Thirty-second Legislature of the State of Hawaii, Regular
14 Session of 2024, the Senate concurring, that the Insurance
15 Commissioner is requested to coordinate and develop a Wildfire
16 Insurance Compact with strategic partner states that have
17 similar wildfire risks or robust disaster management systems;
18 and

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20 BE IT FURTHER RESOLVED that the Insurance Commissioner is
21 requested to propose any necessary legislation that can assist
22 in the funding of policies and programs available through the
23 Wildfire Insurance Compact through taxes or surcharges on
24 existing taxes; and

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26 BE IT FURTHER RESOLVED that the Insurance Commissioner is
27 requested to ensure that the policies and programs offered by
28 the Wildfire Insurance Compact directly benefit vulnerable
29 populations and communities; and

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31 BE IT FURTHER RESOLVED that a certified copy of this
32 Concurrent Resolution be transmitted to the Insurance
33 Commissioner.

