STAND. COM. REP. NO.



Honolulu, Hawaii APR 1 1 , 2025

RE: S.C.R. No. 198 S.D. 1

Honorable Nadine K. Nakamura Speaker, House of Representatives Thirty-Third State Legislature Regular Session of 2025 State of Hawaii

Madame:

Your Committee on Energy & Environmental Protection, to which was referred S.C.R. No. 198, S.D. 1, entitled:

"SENATE CONCURRENT RESOLUTION ENCOURAGING HAWAII INSURERS AND THE HAWAII PROPERTY INSURANCE ASSOCIATION TO REDUCE INSURANCE COSTS ON LOCAL RESIDENTS BY PURSUING SUBROGATION CLAIMS AGAINST POLLUTERS WHO KNOWINGLY ENGAGED IN MISLEADING AND DECEPTIVE PRACTICES REGARDING THE CONNECTION BETWEEN THEIR PRODUCTS AND CLIMATE CHANGE,"

begs leave to report as follows:

The purpose of this measure is to encourage Hawaii insurers and the Hawaii Property Insurance Association to reduce insurance costs on local residents by pursuing subrogation claims against polluters who knowingly engaged in misleading and deceptive practices regarding the connection between their products and climate change.

Your Committee received testimony in support of this measure from the Center for Climate Integrity; Environmental Caucus of the Democratic Party of Hawai'i; 350Hawaii.org; and two individuals. Your Committee received testimony in opposition to this measure from two individuals.

Your Committee finds that the increase in climate-related disasters has contributed to the destabilization of the State's



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insurance industry, leading to rising premiums and increasing nonrenewal rates as a result of payouts for climate-related damages. Your Committee further finds that certain polluters in the fossil fuel industry have been aware of their contribution to the climate crisis yet have engaged in misleading practices that skew the connection between their products and climate change. This measure encourages insurers to pursue claims against polluters who engage in such practices and thereby lower insurance costs for residents.

As affirmed by the record of votes of the members of your Committee on Energy & Environmental Protection that is attached to this report, your Committee concurs with the intent and purpose of S.C.R. No. 198, S.D. 1, and recommends that it be referred to your Committee on Consumer Protection & Commerce.

> Respectfully submitted on behalf of the members of the Committee on Energy & Environmental Protection,



State of Hawaii House of Representatives The Thirty-third Legislature



## Record of Votes of the Committee on Energy & Environmental Protection

Bill/Resolution No.: SCR 198, SD 1	Committee Referral: EEP, CPC			
The committee is reconsidering its previous decision on the measure.				
The recommendation is to: Pass, unamended (as is) Pass, with amendments (HD) Hold   Pass short form bill with HD to recommit for future public hearing (recommit)				
EEP Members	Ayes	Ayes (WR)	Nays	Excused
1. LOWEN, Nicole E. (C)				
2. PERRUSO, Amy A. (VC)	V			
3. KAHALOA, Kirstin	and the second sec	1. 20 No. 19 No. 19	and the second	and the second of
4. KUSCH, Matthias	~			
5. QUINLAN, Sean				
TOTAL (5)	Ч			1
The recommendation is: Adopted If joint referral, did not support recommendation.				
Vice Chair's or designee's signature:				
Distribution:   Original (White) – Committee   Duplicate (Yellow) – Chief Clerk's Office   Duplicate (Pink) – HMSO				