

Testimony in support of SCR198 SD1

Submitted by the Center for Climate Integrity

The Center for Climate Integrity is a nonprofit organization that empowers communities and officials with tools and research to hold major oil and gas corporations accountable for deceiving the public about how their products fuel climate change. We submit this testimony in support of SCR198 SD1, which would encourage Hawai'i insurers and the Hawai'i Property Insurance Association (HPIA) to reduce insurance costs on local residents by pursuing subrogation claims against polluters knowingly responsible for worsening climate impacts affecting insurance rates.

This approach will help stabilize Hawai'i's insurance market in the face of ever-costly damages from extreme weather events that are becoming more frequent and damaging as a result of increased fossil fuel pollution. Similar approaches are currently being considered in California¹, and many other states are grappling with how to rein in insurance costs and retain affordable insurance access.

For decades, the world's biggest oil and gas companies have internally known that the unabated use of their fossil fuel products could lead to, in the words of one Exxon scientist, "potentially catastrophic events."² Instead of disclosing these risks to the public, a growing body of evidence shows how the fossil fuel industry deliberately sought to discredit science and deceive the public and policymakers about the very real threats they knew the continued use of their products posed to our economy, ecosystems, and public health.³ Like tobacco and pharmaceutical companies, major oil companies lied about the harms of their products in order to protect their own profits.

Today, these same companies continue to deceive consumers through misleading advertisements that seek to portray their businesses as advancing climate solutions, even as they slash their trivial investments in renewable energy and continue to increase fossil fuel production.⁴ Last year members of Congress told the U.S. Department of Justice that a years-long investigation found that companies including Exxon, Chevron, Shell, and BP "worked in concert to mislead the public, policymakers, and investors with public promises to reduce emissions and meaningfully contribute to the transition away from oil and gas, while privately seeking to lock in continued fossil fuel production for decades into the future."

¹ https://leginfo.legislature.ca.gov/faces/billNavClient.xhtml?bill_id=202520260SB222

² <https://insideclimatenews.org/news/22092015/exxon-confirmed-global-warming-consensus-in-1982-with-in-house-climate-models/>

³ <https://climateintegrity.org/evidence/climate-deception>

⁴ <https://journals.plos.org/plosone/article?id=10.1371/journal.pone.0263596>

State and local governments across the U.S. — including the City and County of Honolulu⁵ and the County of Maui⁶ — have turned to the courts to hold major fossil fuel companies accountable for this deception and make them pay for the damage it has caused. In their complaints, Honolulu and Maui point to the exorbitant costs that the named fossil fuel defendants' deceptive actions have imposed on their communities including damages to municipal infrastructure and increased costs for adaptation and resiliency efforts.

Hawai'i's residents, businesses, and insurers are suffering vast harms as a result of the fossil fuel industry's deception and pollution.⁷ The widespread destruction from the deadly 2023 Lahaina wildfire, for example, whose ferocity was intensified by global warming from fossil fuel pollution,⁸ was not limited to municipal infrastructure. Insurance companies operating in Hawai'i have already paid out more than \$2.3 billion across more than ten thousand wildfire claims to fire victims, with another \$1 billion of additional insured losses yet to be paid. The mounting costs that the fossil fuel industry's deception and pollution has imposed, and will continue to impose, on property owners and insurers has led to increased rates of nonrenewals and now threatens the stability of the state's insurance market. Between 2018 and 2023, nonrenewal rates increased by 91% in the County of Kauai, 296% in the City and County of Honolulu, 184% in the County of Maui, and 70% in the County of Hawaii.⁹

The corporate actors whose decades-long dishonesty and deception has fueled this crisis must be held accountable. Policyholders should not be on the hook for rate increases while the fossil fuel companies most responsible for this crisis pay nothing. Before any more policyholders in Hawai'i lose insurance coverage, or are forced to pay more, rising insurance costs should be placed back on the entities whose business practices and deliberate decisions created the climate-fueled insurance crisis.

By encouraging the HPIA to subrogate on behalf of policyholders in order to recover the losses they have experienced as a result of the fossil fuel industry's actions, this important resolution demonstrates the state interest in the stability of Hawai'i's insurance market and limiting costly rate hikes for property owners who have no other insurance options.

We urge this committee to support SCR198 SD1.

⁵ <https://climateintegrity.org/lawsuits/case/honolulu-hi>

⁶ <https://climateintegrity.org/lawsuits/case/maui-county-hawaii>

⁷ <https://climateintegrity.org/uploads/media/CCI-Hawaii-ImpactsAndCosts-2024.pdf>

⁸ <https://www.nytimes.com/2023/08/10/climate/hawaii-fires-climate-change.html>

⁹ <https://www.nytimes.com/interactive/2024/12/18/climate/insurance-nonrenewal-rates-policies-state-map.html>



Environmental Caucus of The Democratic Party of Hawai'i

April 15, 2025

Testimony in Support of SCR198, SD1 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

To: Chair Scot Z. Matayoshi, Vice Chair Cory M. Chun, and Members of the Committee on Consumer Protection & Commerce

Date: Wednesday, April 16, 2025 **Time:** 2:00 p.m. **Place:** Conference Room 430 & via videoconference

From: Environmental Caucus of the Democratic Party of Hawai'i

Aloha Chair Matayoshi, Vice Chair Chun, and Members of the Committee,

The Environmental Caucus of the Democratic Party of Hawai'i strongly supports SCR198, SD1, which encourages Hawai'i insurers and the Hawai'i 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. This resolution is a critical step toward holding polluters accountable and alleviating the financial burden on Hawai'i's residents.

Arguments in Support:

- **Accountability for Polluters:** Overwhelming evidence demonstrates that certain polluters, particularly in the fossil fuel industry, have long been aware of their contributions to climate change and have engaged in deceptive practices to obscure these connections. Pursuing subrogation claims ensures that these entities are held financially accountable for the harm they have caused.
- **Reducing Insurance Costs:** Climate-related disasters, such as hurricanes, wildfires, and flooding, have significantly destabilized Hawai'i's insurance market, leading to rising premiums and non-renewal rates. Subrogation claims against polluters can help offset these costs, reducing the financial burden on policyholders.

- **Precedent for Action:** Similar claims have been successfully pursued in other contexts, such as against major parties responsible for the opioid epidemic and tobacco-related harms. These cases demonstrate the feasibility and effectiveness of holding responsible parties accountable for widespread damages.
- **Protecting Hawai‘i’s Residents:** Climate-related harms pose a direct threat to the health, safety, and security of Hawai‘i’s residents. By pursuing subrogation claims, insurers can help ensure that the financial burden of climate-related damages does not fall solely on policyholders and taxpayers.
- **Promoting Justice and Equity:** This resolution aligns with Hawai‘i’s commitment to environmental justice by addressing the disproportionate impacts of climate change on vulnerable communities. Holding polluters accountable is a necessary step toward creating a more equitable and sustainable future.

For these reasons, we urge the Committee to pass SCR198, SD1. This resolution represents a proactive and equitable approach to addressing the financial and environmental challenges posed by climate change.

Mahalo for the opportunity to testify in support of this resolution.

Respectfully submitted,

Melodie Aduja and Alan Burdick

Co-chairs, Environmental Caucus of the Democratic Party of Hawai‘i

LATE

SCR-198-SD-1

Submitted on: 4/15/2025 3:44:24 PM

Testimony for CPC on 4/16/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Ted Bohlen	Hawaii Reef and Ocean Coalition and Climate Protectors Hawaii	Support	Written Testimony Only

Comments:

Hawai'i Reef and Ocean Coalition and Climate Protectors Hawai'i **SUPPORT** SCR198/SR178 to help lower insurance costs for local residents and make sure those responsible for climate damage are held accountable. These resolutions 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

Mahalo for passing these resolutions!

Hawai'i Reef and Ocean Coalition and Climate Protectors Hawai'i (by Ted Bohlen)



LATE

To: House Committee on Consumer Protection & Commerce (CPC)
From: Sherry Pollack, Co-Founder, 350Hawaii.org
Date: Wednesday, April 16, 2025, 2pm

In support of SCR198 SD1

Aloha Chair Matayoshi, Vice Chair Chun, and members of the CPC committee,

I am Co-Founder of the Hawaii chapter of 350.org, the largest international organization dedicated to fighting climate change. 350Hawaii.org **supports SCR198 SD1** which encourages 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.

Fossil fuel companies knowingly lied to the public about global warming for decades. Their own scientists predicted the destabilization of our climate system as a result of the greenhouse gases their products were emitting. They not only understood the science before it became a public issue, they spent millions to promote misinformation and climate denial so they could block action to address those emissions. Now our communities are paying the price.

Insurance companies are wrongfully raising insurance rates, making local families bear the burden of the increasing climate risks that the fossil fuel industry knowingly caused. This must stop. We must hold fossil fuel companies accountable for the damages caused by their products and practices, including the financial costs of climate change impacts.

Insurers need to pursue subrogation claims against bill polluters. If these companies played a major role in worsening climate breakdown, they should be responsible to cover the damage, not Hawaii residents.

Please pass SCR198 SD1.

Mahalo for the opportunity to testify on this measure.

Sherry Pollack
Co-Founder, 350Hawaii.org

LATE

SCR-198-SD-1

Submitted on: 4/15/2025 9:26:46 PM

Testimony for CPC on 4/16/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
laurel brier	Kauai Climate Action Coalition	Support	Written Testimony Only

Comments:

It's a critical time in our country to stop the profittering of the billionaires that are destroying our planet. Make the polluters pay, not Hawaii insurance payers.

Skyrocketing insurance costs are hurting local families— polluters should be held accountable; can make a huge impact and lead the country in a better direction

Let's stand together for a fairer Hawai'i. No more free ride for the big money interests playing games with our future. No more price hikes on our communities

Strong support for SCR 198

Dave Jones

Former California Insurance Commissioner, 2011-2018

Testimony in Support of SCR 198 SD 1

My name is Dave Jones. I currently serve as the Director of the Climate Risk Initiative at the University of California (UC) Berkeley School of Law, Center for Law, Energy & the Environment. From 2019 through 2021 I served as Senior Director for Environmental Risk at The Nature Conservancy.

I served as Insurance Commissioner for the State of California from 2011 through 2018. As California's Insurance Commissioner, I regulated the largest insurance market in the United States. I worked on insurance regulatory matters with leaders and staff of the Hawai'i Division of Insurance, through the National Association of Insurance Commissioners (NAIC). During my term as insurance commissioner, California suffered from more frequent and severe wildfires, which killed and injured Californians, destroyed homes, businesses, and whole communities, and caused insurers to have to pay increasing amounts in claims.

I submit this testimony in support of SCR 198, which encourages insurers in Hawai'i and the Hawai'i Property Insurance Association (HPIA) to recover monetary losses from fossil fuel companies whose emissions have contributed to more extreme and severe weather-related catastrophes, which in turn are damaging or destroying property and causing insurers increased losses. This in turn is driving up insurance prices and causing insurers to limit insurance availability. Insurers and the HPIA would help stabilize Hawai'i's insurance market in the face of ever-costly damages from climate-fueled extreme weather events by bringing subrogation claims against fossil fuel companies whose emissions have contributed to insurance and HPIA losses.

Subrogation is a common law, statutory, and/or contractual right available to insurers throughout the United States. Subrogation enables insurers to recover, from third parties whose actions or inactions have caused damage or losses to their policyholder, claims payments the insurers have made to policyholders under the terms of their insurance policy. Subrogation allows insurers to stand in the shoes of their policyholders and bring civil claims against third parties available to their policyholders which have not otherwise been brought by the policyholder.

The funds that an insurance company recovers through subrogation or any other claim against a third party, are offset against the losses or “experience” of the insurance company for purposes of determining the rate needed by the insurance company going forward.

An example of subrogation can be seen in California with the Camp Fire and civil lawsuits brought by insurers exercising subrogation claims for insurance payouts to customers due to losses and damage to their homes and businesses from the Camp Fire. In 2018, during my term as California Insurance Commissioner, the Camp Fire killed at least 85 Californians, destroyed 18,840 structures including 13,500 homes, wiped out the town of Paradise, and caused insurers to pay out over \$12 billion in claims payments. The Camp Fire was ignited by equipment owned and operated by the Pacific Gas and Electric Company (PG&E), which provides gas and electricity to customers in northern California.

Insurers in California, exercising subrogation claims, recovered \$11 Billion that they paid out to customers due to the Camp Fire. These proceeds were then considered by the California Department of Insurance as it reviewed and approved rates for the insurers going forward

SCR 198 encourages insurers operating in Hawai'i and the Hawai'i Property Insurance Association to recover losses attributable to climate change and extreme weather from fossil fuel companies in order to reduce the pressure to increase price or limit insurance availability. By encouraging the HPIA and insurers to bring subrogation claims in order to recover the losses they have experienced as a result of the fossil fuel industry's actions, the stability of Hawai'i's insurance market will be improved.

I urge the committee to support SCR 198 SD1

SCR-198-SD-1

Submitted on: 4/15/2025 8:42:05 AM

Testimony for CPC on 4/16/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Josh Stanbro	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Matayoshi, Vice-Chair Chun, and members of the Committee:

I am in strong support of SCR198 SD1 and urge the Committee to approve this resolution. While serving as Honolulu's Chief Resilience Officer from 2017-2021, it became clear that insurance costs due to climate change impacts was going to become a major disrupter for island residents. We worked to update building codes and improve affordability of flood insurance to try to mitigate insurance cost impacts.

Nevertheless, the rapidly escalating costs of climate change-fueled "unnatural disasters" such as the Maui fires in 2023 has spiked costs. One of the most important tools to maintain the financial sustainability of the insurance market is the ability to make polluters who knowingly caused the damage pay their fair share. Insurers should be encouraged and enabled to recover costs from corporations who reaped massive profits while creating the conditions for disasters that threaten our lives and property.

SCR198 SD1 rightly starts this conversation about holding culpable corporations accountable, and can help ensure the long-term stability of Hawai'i's insurance markets by bringing external dollars in to support devastated communities in our islands.

Please pass SCR198 SD1 today.

Mahalo, Josh Stanbro

LATE

SCR-198-SD-1

Submitted on: 4/15/2025 2:12:55 PM

Testimony for CPC on 4/16/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Scott Sutherland	Individual	Support	Written Testimony Only

Comments:

I am writing in strong support of SCR198/SR178 because our local families are struggling with rising insurance costs, and it's only fair that the companies responsible for climate damage help pay their share instead of putting all the burden on us.

Homeowners and renters across Hawai'i are already dealing with high costs for housing, food, and daily living. Now, with increasing climate risks—wildfires, floods, and stronger storms—our insurance rates keep going up. Why should local families and small businesses bear the full cost when large corporations have knowingly contributed to the problem?

Encouraging insurers to pursue subrogation claims against big polluters is a common-sense step. If these companies played a role in worsening climate disasters, they should help cover the damage—not just leave Hawai'i residents with higher bills. This isn't just about fairness; it's about making sure we have a sustainable future where housing remains affordable for our communities. If we don't act now, more local families will continue to be pushed away.

Please support SCR198/SR178 to help lower insurance costs for local residents and make sure those responsible for climate damage are held accountable. Mahalo for your time and consideration.

LATE

SCR-198-SD-1

Submitted on: 4/15/2025 2:14:05 PM

Testimony for CPC on 4/16/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Richard Janik	Individual	Support	Written Testimony Only

Comments:

I am writing in strong support of SCR198/SR178 because our local families are struggling with rising insurance costs, and it's only fair that the companies responsible for climate damage help pay their share instead of putting all the burden on us.

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LATE

SCR-198-SD-1

Submitted on: 4/15/2025 2:17:54 PM

Testimony for CPC on 4/16/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Brian Piotrowski	Individual	Support	Written Testimony Only

Comments:

Esteemed members of the Senate Committee on Commerce and Consumer Protection,

My name is Brian Piotrowski and I am writing in strong support of SCR198/SR178 because our local families are struggling with rising insurance costs, and it's only fair that the companies responsible for climate damage help pay their share instead of putting all the burden on us.

Homeowners and renters across Hawai'i are already dealing with high costs for housing, food, and daily living. Now, with increasing climate risks—wildfires, floods, and stronger storms—our insurance rates keep going up. Why should local families and small businesses bear the full cost when large corporations have knowingly contributed to the problem?

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Please support SCR198/SR178 to help lower insurance costs for local residents and make sure those responsible for climate damage are held accountable. Mahalo for your time and consideration.

SCR-198-SD-1

Submitted on: 4/15/2025 2:32:53 PM

Testimony for CPC on 4/16/2025 2:00:00 PM

LATE

Submitted By	Organization	Testifier Position	Testify
Stephanie Austin	Individual	Support	Written Testimony Only

Comments:

If these companies played a role in worsening climate disasters, they should help cover the damage—not just leave Hawai‘i residents with higher bills. This isn’t just about fairness; it’s about making sure we have a sustainable future where housing remains affordable for our communities. If we don’t act now, more local families will continue to be pushed away.

Please support SCR198/SR178 to help lower insurance costs for local residents and make sure those responsible for climate damage are held accountable!

Our cost of living is already forcing local families to leave Hawaii -

LATE

SCR-198-SD-1

Submitted on: 4/15/2025 2:51:58 PM

Testimony for CPC on 4/16/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Barry Sato	Individual	Support	Written Testimony Only

Comments:

I support SCR198/SR178 because we all know accountability of large corporations is long overdue. They've effectively bought our government leaders to achieve freedom to do what they want in the interest of increasing profits at the expense of you and I and the rest of our state and the world at large. This legislation would be a crucial step towards finally holding them accountable for the climate change disaster they have knowingly contributed to at the expense of regular people. People like my family who find it increasingly harder to afford to live on these islands where we were born and raised. Make your mark in this critical time in our history to make things Pono. This is just one step, but we cannot complete the journey by standing still and I pray you will support SCR198/SR178. If actions like this aren't implemented now, the future for all of Hawaii is bound to get much worse. Mahalo for your time and consideration. You know how you're being manipulated? A corporate lobbyist has your ear. Tell them you no longer have availability to meet with them because you're hard at work fighting for the people and aina.

LATE

SCR-198-SD-1

Submitted on: 4/15/2025 2:58:48 PM

Testimony for CPC on 4/16/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Kate Paine	Individual	Support	Written Testimony Only

Comments:

Flawed, as you all know, But the cost burden should not fall on the lowest common denominator, where it usually lands because of big money influence. Reps can't keep going there to protect a flawed.

LATE

SCR-198-SD-1

Submitted on: 4/15/2025 2:59:15 PM

Testimony for CPC on 4/16/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Greg Crawford	Individual	Support	Written Testimony Only

Comments:

I am writing in strong support of SCR198/SR178 because our local families are struggling with rising insurance costs, and it's only fair that the companies responsible for climate damage help pay their share instead of putting all the burden on us.

Homeowners and renters across Hawai'i are already dealing with high costs for housing, food, and daily living. Now, with increasing climate risks—wildfires, floods, and stronger storms—our insurance rates keep going up. Why should local families and small businesses bear the full cost when large corporations have knowingly contributed to the problem?

Encouraging insurers to pursue subrogation claims against big polluters is a common-sense step. If these companies played a role in worsening climate disasters, they should help cover the damage—not just leave Hawai'i residents with higher bills. This isn't just about fairness; it's about making sure we have a sustainable future where housing remains affordable for our communities. If we don't act now, more local families will continue to be pushed away.

Please support SCR198/SR178 to help lower insurance costs for local residents and make sure those responsible for climate damage are held accountable. Mahalo for your time and consideration.

LATE

SCR-198-SD-1

Submitted on: 4/15/2025 3:07:00 PM

Testimony for CPC on 4/16/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Thomas Kevin Kekoa Dolan-Ma	Individual	Support	Written Testimony Only

Comments:

I am writing in strong support of SCR198/SR178 because our local families are struggling with rising insurance costs, and it's only fair that the companies responsible for climate damage help pay their share instead of putting all the burden on us.

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Please support SCR198/SR178 to help lower insurance costs for local residents and make sure those responsible for climate damage are held accountable. Mahalo for your time and consideration.

LATE

SCR-198-SD-1

Submitted on: 4/15/2025 3:07:42 PM

Testimony for CPC on 4/16/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Lorna Holmes	Individual	Support	Written Testimony Only

Comments:

I write in strong support of SCR198/SR178 to help lower insurance costs for local residents and make sure those responsible for climate damage are held accountable. Homeowners and renters across Hawai‘i are already dealing with high costs for housing, food, and daily living. Now, with increasing climate risks—wildfires, floods, and stronger storms—our insurance rates keep going up. Why should local families and small businesses bear the full cost when large corporations have knowingly contributed to the problem?

Please make sure SCR198/SR178 passes.

Mahalo for your time and consideration.

LATE

SCR-198-SD-1

Submitted on: 4/15/2025 3:08:53 PM

Testimony for CPC on 4/16/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Sarah Biggs	Individual	Support	Written Testimony Only

Comments:

The cost of housing is the main topic I overhear everywhere going about my daily life and in and around my complex specifically. Personally my rent went up last month because of the increase in insurance costs. This is not sustainable. Please support SCR198/SR178 to help lower insurance costs for local residents and make sure those responsible for climate damage are held accountable and shoulder this burden.

LATE

SCR-198-SD-1

Submitted on: 4/15/2025 3:14:12 PM

Testimony for CPC on 4/16/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Robert Douglas	Individual	Support	Written Testimony Only

Comments:

I am writing in strong support of SCR198/SR178 because our local families are struggling with rising insurance costs, and it's only fair that the companies responsible for climate damage help pay their share instead of putting all the burden on us.

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Mahalo for your time and consideration.

LATE

SCR-198-SD-1

Submitted on: 4/15/2025 3:27:35 PM

Testimony for CPC on 4/16/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
TOM DIGRAZIA	Individual	Support	Written Testimony Only

Comments:

Very strong support!

SCR-198-SD-1

Submitted on: 4/15/2025 3:41:26 PM

Testimony for CPC on 4/16/2025 2:00:00 PM

LATE

Submitted By	Organization	Testifier Position	Testify
Michelle Smith	Individual	Support	Written Testimony Only

Comments:

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Please support SCR198/SR178 to help lower insurance costs for local residents and make sure those responsible for climate damage are held accountable. Mahalo for your time and consideration.

LATE

SCR-198-SD-1

Submitted on: 4/15/2025 3:42:26 PM

Testimony for CPC on 4/16/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Greg Puppione	Individual	Support	Written Testimony Only

Comments:

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LATE

SCR-198-SD-1

Submitted on: 4/15/2025 3:47:10 PM

Testimony for CPC on 4/16/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Troy	Individual	Support	Written Testimony Only

Comments:

Pleas3 support

LATE

SCR-198-SD-1

Submitted on: 4/15/2025 4:53:49 PM

Testimony for CPC on 4/16/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Safia Gravel	Individual	Support	Written Testimony Only

Comments:

Please support SCR 198. Please protect the people, land, water and air of Hawaii and hold those accountable who threaten the integrity of these critical resources and our health

Mahalo nui

LATE

SCR-198-SD-1

Submitted on: 4/15/2025 5:22:49 PM

Testimony for CPC on 4/16/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Eileen McKee	Individual	Support	Written Testimony Only

Comments:

Aloha,

I am writing in strong support for SCR198/SCR178 because our local families are struggling with rising insurance costs and it's only fair that the companies responsible for climate damage help pay their share instead of putting the burden on us. Homeowners and renters across Hawai'i are already dealing with extremely high costs for housing, food and daily living. Now, with increasing climates risks - wildfires, floods and extreme storms - our insurance rates keep going up. Why should local families and small businesses bear the full cost when large corporations have knowingly contributed to the problem?

Have you seen how dry the south side of Maui is right now? And it's only April. It's high time those making money pay their fair share.

Mahalo for your consideration of my testimony.

Eileen McKee, Kihei

LATE

SCR-198-SD-1

Submitted on: 4/15/2025 5:48:48 PM

Testimony for CPC on 4/16/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Gabriela Schneider	Individual	Support	Written Testimony Only

Comments:

Aloha,

My name is Gabriela Schneider and I am a resident of North Kohala on the Big Island. Thank you for your work and for the opportunity to share my testimony. I am writing today in strong support of SCR198/SR178 because our local families are struggling with rising insurance costs, and it's only fair that the companies responsible for climate damage help pay their share instead of putting all the burden on us.

Homeowners and renters across Hawai'i are already dealing with high costs for housing, food, and daily living. Now, with increasing climate risks — wildfires, floods, and stronger storms — our insurance rates keep going up. Why should local families and small businesses bear the full cost when large corporations have knowingly contributed to the problem?

Encouraging insurers to pursue subrogation claims against big polluters is a common-sense step. If these companies played a role in worsening climate disasters, they should help cover the damage—not just leave Hawai'i residents with higher bills. This isn't just about fairness; it's about making sure we have a sustainable future where housing remains affordable for our communities. If we don't act now, more local families will continue to be pushed away.

Please support SCR198/SR178 to help lower insurance costs for local residents and make sure those responsible for climate damage are held accountable.

Mahalo for your time and consideration.

Sincerely,
Gabriela

LATE

SCR-198-SD-1

Submitted on: 4/15/2025 6:02:43 PM

Testimony for CPC on 4/16/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Brodie Lockard	Individual	Support	Written Testimony Only

Comments:

I am writing in strong support of SCR198/SR178 because our local families are struggling with rising insurance costs, and it's only fair that the companies responsible for climate damage help pay their share instead of putting all the burden on us.

Homeowners and renters across Hawai'i are already dealing with high costs for housing, food, and daily living. Now, with increasing climate risks—wildfires, floods, and stronger storms—our insurance rates keep going up. Why should local families and small businesses bear the full cost when large corporations have knowingly contributed to the problem?

Encouraging insurers to pursue subrogation claims against big polluters is a common-sense step. If these companies played a role in worsening climate disasters, they should help cover the damage—not just leave Hawai'i residents with higher bills. This isn't just about fairness; it's about making sure we have a sustainable future where housing remains affordable for our communities. If we don't act now, more local families will continue to be pushed away.

Please support SCR198/SR178 to help lower insurance costs for local residents and make sure those responsible for climate damage are held accountable. Mahalo for your time and consideration.

Brodie Lockard
Kailua

LATE

SCR-198-SD-1

Submitted on: 4/15/2025 6:19:15 PM

Testimony for CPC on 4/16/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Nicki Tedesco	Individual	Support	Written Testimony Only

Comments:

Aloha, I am writing in strong support of SCR198/SR178 because our local families are struggling with rising insurance costs, and it's only fair that the companies responsible for climate damage help pay their share instead of putting all the burden on us. Homeowners and renters across Hawai'i are already dealing with high costs for housing, food, and daily living. Now, with increasing climate risks—wildfires, floods, and stronger storms—our insurance rates keep going up. Why should local families and small businesses bear the full cost when large corporations have knowingly contributed to the problem? Encouraging insurers to pursue subrogation claims against big polluters is a common-sense step. If these companies played a role in worsening climate disasters, they should help cover the damage—not just leave Hawai'i residents with higher bills. This isn't just about fairness; it's about making sure we have a sustainable future where housing remains affordable for our communities. If we don't act now, more local families will continue to be pushed away. Please support SCR198/SR178 to help lower insurance costs for local residents and make sure those responsible for climate damage are held accountable. Mahalo for your time and consideration.

-Nicki Tedesco

SCR-198-SD-1

Submitted on: 4/15/2025 9:15:11 PM

Testimony for CPC on 4/16/2025 2:00:00 PM

LATE

Submitted By	Organization	Testifier Position	Testify
Dennis O'Shea	Individual	Support	Written Testimony Only

Comments:

I strongly support this measure and hope you will too.

LATE

SCR-198-SD-1

Submitted on: 4/15/2025 9:16:00 PM

Testimony for CPC on 4/16/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Victoria Anderson	Individual	Support	Written Testimony Only

Comments:

I strongly support SCR198/SR178. Local families are struggling with rising insurance costs. It's only fair that the companies responsible for climate damage help pay their share instead of putting all the burden on us.

Hawai'i homeowners and renters already deal with high costs for housing, food, and daily living. Now, with increasing climate risks—wildfires, floods, and stronger storms—our insurance rates keep going up. Why should local families and small businesses bear the full cost when large corporations have knowingly contributed to the problem?

Please support SCR198/SR178 to help lower insurance costs for local residents and make sure those responsible for climate damage are held accountable.

Mahalo,

Victoria B Anderson

LATE

SCR-198-SD-1

Submitted on: 4/15/2025 10:28:06 PM

Testimony for CPC on 4/16/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
B.A. McClintock	Individual	Support	Written Testimony Only

Comments:

I am writing in strong support of SCR198/SR178 because our local families are struggling with rising insurance costs, and it's only fair that the companies responsible for climate damage help pay their share instead of putting all the burden on us.

Homeowners and renters across Hawai'i are already dealing with high costs for housing, food, and daily living. Now, with increasing climate risks—wildfires, floods, and stronger storms—our insurance rates keep going up. Why should local families and small businesses bear the full cost when large corporations have knowingly contributed to the problem?

Encouraging insurers to pursue subrogation claims against big polluters is a common-sense step. If these companies played a role in worsening climate disasters, they should help cover the damage—not just leave Hawai'i residents with higher bills. This isn't just about fairness; it's about making sure we have a sustainable future where housing remains affordable for our communities. If we don't act now, more local families will continue to be pushed away.

Please support SCR198/SR178 to help lower insurance costs for local residents and make sure those responsible for climate damage are held accountable. Mahalo for your time and consideration.

LATE

SCR-198-SD-1

Submitted on: 4/16/2025 5:49:05 AM

Testimony for CPC on 4/16/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Joan Heller	Individual	Support	Written Testimony Only

Comments:

The problem is: the oil and insurance companies have NOT been regulated and held accountable for decades by our state and federal governments...as policy makers Bill SCR198 SD1 is obviously needed and long overdue!

LATE

SCR-198-SD-1

Submitted on: 4/16/2025 6:22:48 AM

Testimony for CPC on 4/16/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Maki Morinoue	Individual	Support	Written Testimony Only

Comments:

Aloha

Thank you for this opportunity.

I am writing in strong support of SCR198/SR178 because our local families are struggling with rising insurance costs, and it's only fair that the companies responsible for climate damage help pay their share instead of putting all the burden on us.

Please support SCR198/SR178 to help lower insurance costs for local residents and make sure those responsible for climate damage are held accountable. Mahalo for your time and consideration.

Mahalo,
Maki Morinoue
Holualoa, Hawai'i Island

LATE

SCR-198-SD-1

Submitted on: 4/16/2025 8:38:23 AM

Testimony for CPC on 4/16/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Janis Turner	Individual	Support	Written Testimony Only

Comments:

I support

LATE

SCR-198-SD-1

Submitted on: 4/16/2025 10:12:00 AM

Testimony for CPC on 4/16/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Ann V Saffery	Individual	Support	Written Testimony Only

Comments:

Aloha All,

IN support of SCR !98.

Mahalo for all you do,

Ann V Saffery

Honolulu, HI

LATE

SCR-198-SD-1

Submitted on: 4/16/2025 10:37:16 AM

Testimony for CPC on 4/16/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Nanea Lo	Individual	Support	Written Testimony Only

Comments:

Hello,

I am writing in strong support of SCR198/SR178 because our local families are struggling with rising insurance costs, and it's only fair that the companies responsible for climate damage help pay their share instead of putting all the burden on us.

Homeowners and renters across Hawai'i are already dealing with high costs for housing, food, and daily living. Now, with increasing climate risks—wildfires, floods, and stronger storms—our insurance rates keep going up. Why should local families and small businesses bear the full cost when large corporations have knowingly contributed to the problem?

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Please support SCR198/SR178 to help lower insurance costs for local residents and make sure those responsible for climate damage are held accountable. Mahalo for your time and consideration.

me ke aloha 'āina,

Nanea Lo

Mō'ili'ili, HI 96826

Sierra Club of Hawai'i Executive Committee Member

Board Member, Hawai'i Workers Center

Kanaka Maoli/Lineal Descendant of the Hawaiian Kingdom

LATE

SCR-198-SD-1

Submitted on: 4/16/2025 11:11:16 AM

Testimony for CPC on 4/16/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Jane E Arnold	Individual	Support	Written Testimony Only

Comments:

Please support SCR198/SR178 to help lower insurance costs for local residents and make sure those responsible for climate damage are held accountable. Mahalo for your time and consideration.

Jane E Arnold

1763 Iwi Way, Apt D

Honolulu, HI 96816

SCR-198-SD-1

Submitted on: 4/16/2025 12:29:53 PM

Testimony for CPC on 4/16/2025 2:00:00 PM

LATE

Submitted By	Organization	Testifier Position	Testify
Jennifer Lum	Individual	Support	Written Testimony Only

Comments:

I am writing in strong support of SCR198/SR178 because our local families are struggling with rising insurance costs, and it's only fair that the companies responsible for climate damage help pay their share instead of putting all the burden on us.

Homeowners and renters across Hawai'i are already dealing with high costs for housing, food, and daily living. Now, with increasing climate risks—wildfires, floods, and stronger storms—our insurance rates keep going up. Why should local families and small businesses bear the full cost when large corporations have knowingly contributed to the problem?

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Please support SCR198/SR178 to help lower insurance costs for local residents and make sure those responsible for climate damage are held accountable.

Mahalo for your time and consideration.

Jennifer Lum, Ewa Beach

LATE

SCR-198-SD-1

Submitted on: 4/16/2025 12:52:35 PM

Testimony for CPC on 4/16/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Lory Ono	Individual	Support	Written Testimony Only

Comments:

I am writing in strong support of SCR198/SR178 because our local families are struggling with rising insurance costs, and it's only fair that the companies responsible for climate damage help pay their share instead of putting all the burden on us.

Homeowners and renters across Hawai'i are already dealing with high costs for housing, food, and daily living. Now, with increasing climate risks—wildfires, floods, and stronger storms—our insurance rates keep going up. Why should local families and small businesses bear the full cost when large corporations have knowingly contributed to the problem?

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Please support SCR198/SR178 to help lower insurance costs for local residents and make sure those responsible for climate damage are held accountable. Mahalo for your time and consideration.

Lory Ono

LATE

SCR-198-SD-1

Submitted on: 4/16/2025 1:31:24 PM

Testimony for CPC on 4/16/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Stacey Alapai	Individual	Support	Written Testimony Only

Comments:

I am writing in strong support of SCR198/SR178 because our local families are struggling with rising insurance costs, and it's only fair that the companies responsible for climate damage help pay their share instead of putting all the burden on us.

Homeowners and renters across Hawai'i are already dealing with high costs for housing, food, and daily living. Now, with increasing climate risks—wildfires, floods, and stronger storms—our insurance rates keep going up. Why should local families and small businesses bear the full cost when large corporations have knowingly contributed to the problem?

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