

SR-178

Submitted on: 3/27/2025 4:55:28 PM

Testimony for CPN on 4/1/2025 10:00:00 AM

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

Comments:

Please support this important bill. Mahalo.

SR-178

Submitted on: 3/27/2025 8:41:49 PM

Testimony for CPN on 4/1/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
lynne matusow	Individual	Support	Written Testimony Only

Comments:

Excellent. Please support.

SR-178

Submitted on: 3/28/2025 6:37:35 AM

Testimony for CPN on 4/1/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Tinamarie Cura	Individual	Support	Written Testimony Only

Comments:

Testimony in Support of Encouraging Reduced Insurance Costs

Aloha, thank you for the opportunity to testify.

Looking for a way to lower insurance cost without pulling out the rug from underneath the corporation that is the conversation I would like to explore.

First, let's take a look at lowering insurance premiums:

Lowering insurance premiums are not only critical for ensuring affordability for homeowners and businesses but also for promoting community stability and economic growth.

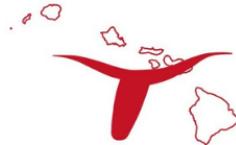
Reducing insurance costs directly benefits consumers by lowering their monthly expenses and freeing up resources that can be invested in local economies. Affordable insurance is essential for enabling homeowners to protect their most valuable assets without compromising other necessities. In turn, reduced costs can stimulate higher levels of insurance uptake, which strengthens risk pools and ultimately contributes to a more stable insurance market. It encourages insurers to review their pricing models and adopt more competitive practices will help level the playing field. Affordable insurance supports community resilience, particularly in regions prone to natural disasters or economic downturns.

Secondly, for the corporations:

Insurance corporations can consider several strategies that balance cost control profitability such as embrace technological innovations. Data Analytics and automation can help to streamline underwriting and claims processing - cutting administrative cost and reducing errors. Invest in digital platforms aid in reducing operational overhead and improve customer satisfaction and lower acquisition cost. Enhancing risk management practices through the means of collaboration with policyholders can alleviate the frequency and severity of claims. Develop a usage-based or behavior-driven policies that reward safe practices minimizing risks.

By integrating strategies, insurers and property insurance corporations can not only lower cost for their customers but also improve operational efficiency and strengthen their financial performance. A proactive approach to managing risk and embracing innovation can help secure a healthier bottom line while meeting consumer demands for affordable coverage.

Mahalo.



Hawaii Cattlemen's Council, Inc.

LATE

COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

Senator Jarrett Keohokalole, Chair
Senator Carol Fukunaga, Vice Chair

COMMITTEE ON AGRICULTURE AND ENVIRONMENT

Senator Mike Gabbard, Chair
Senator Herbert M. "Tim" Richards, III, Vice Chair

SCR 198 / SR 178

ENCOURAGING HAWAII INSURERS AND THE HAWAII PROPERTY INSURANCE ASSOCIATION TO
REDUCE INSURANCE COSTS ON LOCAL RESIDENTS BY PURSUING SUBROGATION CLAIMS
AGAINST POLLUTERS KNOWINGLY RESPONSIBLE FOR WORSENING CLIMATE IMPACTS
AFFECTING HAWAII INSURANCE RATES.

Tuesday, April 1, 2025, 10:00AM
Conference Room 229 & Videoconference

Chairs Keohokalole and Gabbard, Vice Chairs Fukunaga and Richards, and members of the committees,

The Hawaii Cattlemen's Council **offers comments on SR198**, which encourages insurers to seek subrogation claims against polluters responsible for worsening climate impacts in an effort to reduce insurance costs for Hawaii residents.

We acknowledge the importance of addressing climate change and ensuring a stable insurance market for Hawaii's residents. However, we are concerned that the broad language of this resolution leaves room for unintended consequences that could impact the cattle and ranching industry. Without a clear definition of "polluters," industries beyond the fossil fuel sector—such as agriculture—could become targets of legal action or increased insurance costs.

Hawaii's ranchers play a vital role in land stewardship, conservation, and food security. Ranching operations actively manage invasive species, reduce wildfire risks through grazing, and maintain open landscapes that contribute to the state's environmental resilience. It is critical that policies aimed at addressing climate impacts do not inadvertently harm agricultural producers who are part of the solution.



We respectfully request that this resolution be amended to clearly define “polluters” in a way that ensures that agricultural operations, including ranching, are not unfairly targeted. Clarity in language will prevent unintended financial and regulatory burdens on Hawaii’s farmers and ranchers, who are already facing challenges such as rising operational costs and climate-related risks.

We appreciate the opportunity to testify on this measure. The Hawaii Cattlemen’s Council (HCC) is the Statewide umbrella organization comprised of the four county-level Cattlemen’s Associations. Our member ranchers represent over 60,000 head of beef cows; more than 75% of all the beef cows in the State. Ranchers are the stewards of over 750 thousand acres of land in Hawaii, or 20% of the State’s total land mass. We represent the interests of Hawaii's cattle producers.

Nicole Galase
Hawaii Cattlemen’s Council
Managing Director

Testimony in support of SCR 198/SR 178
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 SCR 198/SR 178, 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-within-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 SCR 198/ SR 178.

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>

LATE

SR-178

Submitted on: 3/31/2025 10:14:15 AM

Testimony for CPN on 4/1/2025 10:00:00 AM

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

Comments:

Strong support for **SCR198/SR178** to help lower insurance costs for local residents and make sure those responsible for climate damage are held accountable. We must acknowledge where extreme weather is coming from.

LATE

LATE

SR-178

Submitted on: 3/31/2025 10:43:36 AM

Testimony for CPN on 4/1/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Ted Bohlen	Testifying for Climate Protectors Hawaii	Support	Written Testimony Only

Comments:

SUPPORT!



LATE

LATE

To: The Senate Committee on Commerce and Consumer Protection (CPN)
and
The Senate Committee on Agriculture and Environment (AEN)
From: Sherry Pollack, 350Hawaii.org
Date: Tuesday, April 1, 2025, 10am

In support of SCR198/SR178

Aloha Chairs Keohokalole and Gabbard, Vice Chairs Fukunaga and Richards, and members of the CPN and AEN committees,

I am Co-Founder of the Hawaii chapter of 350.org, the largest international organization dedicated to fighting climate change. 350Hawaii.org **supports SCR198/SR178** which encourages Hawaii insurers and the Hawaii property insurance association to reduce insurance costs on local residents by pursuing subrogation claims against polluters knowingly responsible for worsening climate impacts affecting Hawaii insurance rates.

We must hold fossil fuel companies accountable for the costs of the climate crisis by making them financially responsible for the damages caused by their emissions. 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.

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/SR178.

Mahalo for the opportunity to testify on this measure.

Sherry Pollack
Co-Founder, 350Hawaii.org

LATE



Environmental Caucus of The Democratic Party of Hawai'i

March 31, 2025

To: Chairs Jarrett Keohokalole and Mike Gabbard, Vice Chairs Carol Fukunaga and Herbert M. "Tim" Richards, III, and Members of the Committee on Commerce and Consumer Protection and Committee on Agriculture and Environment

Date: Tuesday, April 1, 2025 **Time:** 10:00 a.m.

Place: Conference Room 229 and Videoconference

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

Subject: Testimony in Support of SCR198 / SR178 - Subrogation Claims against Polluters responsible for worsening Climate Impacts affecting Hawai'i Insurance Rates.

Aloha Chairs Keohokalole and Gabbard, Vice Chairs Fukunaga and Richards, and Members of the Committees,

The Environmental Caucus of the Democratic Party of Hawai'i strongly supports **SCR198 / SR178**, 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 knowingly responsible for worsening climate impacts affecting Hawai'i insurance rates.

This resolution aligns with the Environmental Caucus's mission to advocate for policies that hold polluters accountable, mitigate climate change, and protect Hawai'i's residents from the escalating financial and environmental consequences of climate impacts.

Environmental Caucus-Focused Supporting Arguments:

- **Holding Polluters Accountable for Climate Impacts:**
 - Climate change is driven by the actions of corporations and entities that knowingly contribute to environmental degradation. Pursuing subrogation claims against these polluters ensures they bear the financial responsibility for the damage they cause.
 - This approach reinforces the principle that those who profit from polluting practices must also pay for the consequences, rather than shifting the burden onto Hawai'i's residents.
- **Reducing Insurance Costs for Local Residents:**

- Rising insurance premiums due to climate-related risks disproportionately affect Hawai‘i’s residents, many of whom already face economic challenges.
- By pursuing subrogation claims, insurers can recover costs from polluters, enabling them to lower premiums and provide relief to local homeowners and businesses.
- **Promoting Climate Justice:**
 - Climate change disproportionately impacts vulnerable communities, including those in Hawai‘i. Holding polluters accountable is a matter of justice, ensuring that those most affected by climate impacts are not left to shoulder the financial burden.
 - This resolution supports the Environmental Caucus’s commitment to equity and justice in addressing climate challenges.
- **Encouraging Sustainable Practices:**
 - By pursuing claims against polluters, insurers send a clear message that unsustainable practices will have financial consequences.
 - This incentivizes corporations to adopt cleaner, more sustainable methods, contributing to long-term climate mitigation efforts.
- **Strengthening Hawai‘i’s Resilience to Climate Change:**
 - Reducing insurance costs allows residents to invest in climate adaptation measures, such as flood-proofing and renewable energy solutions.
 - This resolution aligns with Hawai‘i’s broader goals of achieving sustainability and resilience in the face of climate challenges.

Conclusion:

The Environmental Caucus strongly supports the passage of **SCR198 / SR178**, recognizing it as a critical step toward climate accountability, justice, and resilience. By encouraging insurers to pursue subrogation claims against polluters, this resolution helps protect Hawai‘i’s residents from the financial impacts of climate change while promoting sustainable practices and environmental stewardship.

Thank you for the opportunity to testify in strong support of this resolution.

Respectfully Submitted,

Melodie Aduja Alan Burdick

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

Dave Jones

Former California Insurance Commissioner, 2011-2018

Testimony in Support of SCR 198

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

LATE

SR-178

Submitted on: 3/31/2025 9:10:34 AM

Testimony for CPN on 4/1/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Roger Epstein	Individual	Support	Written Testimony Only

Comments:

I am in favor of this bill because it puts the cost of insurance on the proper parties.
mahalo nui loa

LATE

SR-178

Submitted on: 3/31/2025 9:12:32 AM
Testimony for CPN on 4/1/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Tara King	Individual	Support	Written Testimony Only

Comments:

I support SCR 198.PLEASE Stop making locals like me to foot the bill for continued and blatant negligence on the part of the corporate and government structure.No more.Mahalo Tara King

LATE

SR-178

Submitted on: 3/31/2025 9:15:17 AM

Testimony for CPN on 4/1/2025 10:00:00 AM

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

Comments:

Strongly support!



SR-178

Submitted on: 3/31/2025 9:23:50 AM

Testimony for CPN on 4/1/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
megan powers	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. Like my very own children who were born here!

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

We have known for decades now that fossile fuels increase the CO2 in the atmoshpwre causing climate chaos. We know that big oil hid the facts and did a greenwashing campaign for decades. Now that we know the truth and the science is in... and now the common person is suffering and paying for the consequences... we must hold the big corps accountable that have had a zillion opportunities to support green energy but choose not to. They take home a profit and make the little person pay for their clean up. We only have one earth. Big corps must pay to play and they must be held accountable. The big insurance companies are the only ones with enough \$ and leverage to force them to change. Let's at least try.

Mahalo for your time and consideration.

LATE

SR-178

Submitted on: 3/31/2025 9:25:34 AM

Testimony for CPN on 4/1/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Aloha Paakaula	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 housing, food, and daily living costs. With increasing climate risks—wildfires, floods, and stronger storms—our insurance rates keep growing. Why should local families and small businesses bear the full cost when large corporations knowingly contribute 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 ensuring 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

SR-178

Submitted on: 3/31/2025 9:27:18 AM
Testimony for CPN on 4/1/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Greg Puppione	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

SR-178

Submitted on: 3/31/2025 9:29:33 AM

Testimony for CPN on 4/1/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Kahea Bencke	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

SR-178

Submitted on: 3/31/2025 9:37:51 AM

Testimony for CPN on 4/1/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Shay Chan Hodges	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

SR-178

Submitted on: 3/31/2025 9:39:35 AM

Testimony for CPN on 4/1/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Uilani Naipo	Individual	Support	Written Testimony Only

Comments:

I support SCR 198.



SR-178

Submitted on: 3/31/2025 9:43:50 AM

Testimony for CPN on 4/1/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
fred hofer	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

& ConsiderTion

Fred Hofer

Hilo

LATE

SR-178

Submitted on: 3/31/2025 9:45:54 AM

Testimony for CPN on 4/1/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Ezgi Green	Individual	Support	Written Testimony Only

Comments:

Aloha,

I am writing in strong support of SCR198/SR178 because many local families are struggling with rising insurance costs, and it's only fair that those who have contributed to climate change also help with the costs of its impacts.

Hawai'i's homeowners and renters are already working hard to keep up with the high cost of housing, food, and daily living. Now, with increasing climate risks—wildfires, floods, and stronger storms—insurance rates continue to rise, making it even harder for families and small businesses to stay afloat. It doesn't seem fair that our communities must bear these costs alone when large corporations have played a role in creating these challenges.

Encouraging insurers to seek subrogation claims from major polluters is a reasonable and responsible step. If these companies have contributed to climate-related disasters, they should be part of the solution by helping to cover the costs—not leaving Hawai'i's residents to face higher bills alone. This is not just about fairness; it's about ensuring a future where local families can continue to call Hawai'i home.

Please support SCR198/SR178 to help ease the financial burden on local families and ensure that those who have contributed to climate change play a role in addressing its impacts. Mahalo for your time and thoughtful consideration.

Ezgi Green

LATE

SR-178

Submitted on: 3/31/2025 9:57:21 AM

Testimony for CPN on 4/1/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Joseph Acosta	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.

Joseph Acosta Lahaina



SR-178

Submitted on: 3/31/2025 9:57:37 AM

Testimony for CPN on 4/1/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Thomas Gourley	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

I am writing in strong support of SCR198/SR178 because our local families are struggling with rising insurance costs. It is only fair and just that the fossil fuel corporations and big corporate polluters 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 of insurance against the damage large corporations have **knowingly** contributed to?

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 our local residents and make sure those responsible for climate damage are held accountable. Mahalo for your time and consideration.

LATE

SR-178

Submitted on: 3/31/2025 10:02:29 AM

Testimony for CPN on 4/1/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Susan Stayton	Individual	Support	Written Testimony Only

Comments:

Skyrocketing insurance costs are hurting local families—and polluters should be held accountable. Don't make local families pay the cost for damage done by big polluters.

Thanks for your consideration,

Susan, Lawai, Kauai

LATE

SR-178

Submitted on: 3/31/2025 10:10:09 AM

Testimony for CPN on 4/1/2025 10:00:00 AM

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

Comments:

Chair Keohokalole, Chair Gabbard, and members of CPN and AEN:

I am in strong support of SCR198 and urge the committees to adopt 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 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 today.

Mahalo, Josh Stanbro

SR-178

Submitted on: 3/31/2025 10:13:25 AM

Testimony for CPN on 4/1/2025 10:00:00 AM



Submitted By	Organization	Testifier Position	Testify
Ronnie N Inagaki	Individual	Support	Written Testimony Only

Comments:

Aloha mai kākou,

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.

Me ka ha'aha'a,

Ronnie Inagaki

LATE

SR-178

Submitted on: 3/31/2025 10:15:29 AM

Testimony for CPN on 4/1/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Patricia Blair	Individual	Support	Written Testimony Only

Comments:

Make polluters pay

LATE

SR-178

Submitted on: 3/31/2025 10:23:16 AM

Testimony for CPN on 4/1/2025 10:00:00 AM

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?

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.

SR-178

Submitted on: 3/31/2025 10:25:34 AM
Testimony for CPN on 4/1/2025 10:00:00 AM



Submitted By	Organization	Testifier Position	Testify
Priscilla Stuckey	Individual	Support	Written Testimony Only

Comments:

Aloha, Committee Members,

I strongly SCR198/SR178 to spread out costs of climate damage fairly. Our local families are struggling with rising insurance costs, and it's only fair that the companies responsible for climate damage pay their share instead of putting all the burden on local people.

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

Mahalo!

Priscilla Stuckey, Kihei

LATE

SR-178

Submitted on: 3/31/2025 10:27:57 AM

Testimony for CPN on 4/1/2025 10:00:00 AM

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

Comments:

Please support

LATE

SR-178

Submitted on: 3/31/2025 10:28:07 AM

Testimony for CPN on 4/1/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Julia Marrack	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.

Julie Marrack, Kamuela

LATE

SR-178

Submitted on: 3/31/2025 11:11:12 AM

Testimony for CPN on 4/1/2025 10:00:00 AM

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

Comments:

Aloha All,

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,

Ann V Saffery

Honolulu, HI

LATE

SR-178

Submitted on: 3/31/2025 11:19:21 AM

Testimony for CPN on 4/1/2025 10:00:00 AM

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.

Mahalo,

Lory Ono

LATE

SR-178

Submitted on: 3/31/2025 11:29:12 AM

Testimony for CPN on 4/1/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Dierl	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.

SR-178

Submitted on: 3/31/2025 11:37:50 AM
Testimony for CPN on 4/1/2025 10:00:00 AM



Submitted By	Organization	Testifier Position	Testify
Jessica May	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.

LATE

SR-178

Submitted on: 3/31/2025 11:42:55 AM
Testimony for CPN on 4/1/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
KEALA FUNG	Individual	Support	Written Testimony Only

Comments:

To whom it may concern,

Aloha, my name is Keala from Honolulu 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.

Keala Fung, Honolulu

LATE

SR-178

Submitted on: 3/31/2025 12:31:13 PM
Testimony for CPN on 4/1/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Jeannette Gurung	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.

Jeannette Gurung
Kailua Kona, HI 96740

LATE

SR-178

Submitted on: 3/31/2025 12:09:15 PM

Testimony for CPN on 4/1/2025 10:00:00 AM

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?

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.

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

SR-178

Submitted on: 3/31/2025 1:07:07 PM

Testimony for CPN on 4/1/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Cheri Matsumura	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.

LATE

SR-178

Submitted on: 3/31/2025 1:18:46 PM

Testimony for CPN on 4/1/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Rhonda Ruisas	Individual	Support	Written Testimony Only

Comments:

I would like to testify for the bill to pass. It's really not fair for the people who want to "Live" and work here, not to be able to live in Hawaii. We've been looking at solar and it is so sky high. I have family and friends on the mainland who could afford to put solar on their house and now pay next to nothing for electric. We (meaning most people can't afford to do it here in Hawaii). it's jumped \$20,000 in 20 years since we put it on our first home.

I have friends who own a condo and rent it out long term to residents (that live here full time) because they are in residential area!!! HOA fees had to be passed on to the tenant's.

I have another friend who owns here a condo in a "residential area". It used to be all residents when she bought but since people bought as investment and went them out short term illegally she sees people coming and going all the time... not neighbors or friends or even foe, but tourists... in a residential area. Anyway their HOA's went up because the roof hadn't been maintained and they could only get one ins co to cover them. What are maintenance fee and HOA fees for if not to take care of these issues ??? Another 2 acquaintances HOA fees also went up... so my point just angers me to no end that the rich get richer and the middle class and lower class struggle ALL the time. Why can these sources pull together and help the community instead of \$\$\$ always winning. We can't keep taking from Mother Nature and not give back. Why do we keep building and making new shopping centers and keep destroying the land versus working with old building and restructure them to make them sound and beautiful. Why are we not planting and beautifying the land with natural native plants so it thrives again?? This just all baffles me... I wish there were more interest in keeping the islands more beautiful and tropical (which is the reason tourists like to come). It's supposed to be a privilege to come visit Hawaii. Not a package deal. I wish hotels had more condo equipped rooms so that people chose to want to stay in hotels and all the benefits they offer. The islands are brown and hurting.... it's time to give back!!!

LATE

SR-178

Submitted on: 3/31/2025 2:08:23 PM
Testimony for CPN on 4/1/2025 10:00:00 AM

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

SR-178

Submitted on: 3/31/2025 2:21:10 PM

Testimony for CPN on 4/1/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
emily gambino	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.

Mahalo,
Emily Gambino

LATE

SR-178

Submitted on: 3/31/2025 3:27:05 PM

Testimony for CPN on 4/1/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Danelle Guion	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?

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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 **LATE**

SR-178

Submitted on: 3/31/2025 6:28:21 PM
Testimony for CPN on 4/1/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Kathy Shimata	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.

Kathy Shimata

Honolulu. 96822

SR-178

Submitted on: 3/31/2025 7:09:58 PM

Testimony for CPN on 4/1/2025 10:00:00 AM



Submitted By	Organization	Testifier Position	Testify
Kelcy Durbin	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.

Kelcy Durbin

LATE**LATE****SR-178**

Submitted on: 3/31/2025 9:55:35 PM

Testimony for CPN on 4/1/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Amber Coppings	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.

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

LATE

SR-178

Submitted on: 4/1/2025 5:16:58 AM

Testimony for CPN on 4/1/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
John NAYLOR	Individual	Support	Written Testimony Only

Comments:

Aloha,

Instead of just raising prices of the insured, insurance companies should pursue the polluters who are contributing to climate change and therefore disasters such as the Lahaina / Kula fires.

Sincerely, John Naylor Makawao