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## SENATE RESOLUTION

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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.

1 WHEREAS, warming sea and air temperatures due to heat  
2 trapped by increasing carbon emissions are worsening weather  
3 events, including hurricanes and droughts, and destabilizing  
4 Hawaii's climate; and

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6 WHEREAS, overwhelming evidence demonstrates that certain  
7 responsible polluters in the fossil fuel industry have been  
8 aware of their contribution to climate change for decades and  
9 have knowingly engaged in misleading and deceptive practices  
10 regarding the connection between their products and climate  
11 change, exacerbating climate-related harms; and

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13 WHEREAS, climate-related harms pose a threat to the health,  
14 safety, and security of all residents of, and visitors to,  
15 Hawaii; and

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17 WHEREAS, injured parties deserve to be made whole; and

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19 WHEREAS, increasing climate-related disasters and risk have  
20 contributed significantly to the destabilization of the State's  
21 insurance industry, particularly in the property and casualty  
22 insurance sector, and has led to rising premiums and increasing  
23 non-renewal rates due to payouts for climate-related damages,  
24 including the devastating 2023 Maui wildfires; and

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26 WHEREAS, insurers and injured parties have previously  
27 pursued claims against responsible parties related to the opioid  
28 epidemic, big tobacco, and other major parties responsible for  
29 widespread damages affecting insurance premiums to ensure that  
30 the burden of financial loss does not fall solely on  
31 policyholders and taxpayers; and



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2 WHEREAS, Hawaii has a compelling state interest in  
3 protecting its citizens from climate disasters, extreme weather  
4 events attributable to climate change, and harms resulting from  
5 long-term changes to the climate system, with protection  
6 including affordable access to a functioning insurance market in  
7 the State; and

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9 WHEREAS, the State maintains a compelling interest in  
10 protecting consumers from misleading and deceptive practices;  
11 now, therefore,

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13 BE IT RESOLVED by the Senate of the Thirty-third  
14 Legislature of the State of Hawaii, Regular Session of 2025,  
15 that this body encourages Hawaii insurers and the Hawaii  
16 Property Insurance Association to reduce insurance costs on  
17 local residents by pursuing subrogation claims against polluters  
18 who knowingly engaged in misleading and deceptive practices  
19 regarding the connection between their products and climate  
20 change; and

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22 BE IT FURTHER RESOLVED that certified copies of this  
23 Resolution be transmitted to the Governor; Attorney General;  
24 Insurance Commissioner; Director of Business, Economic  
25 Development, and Tourism; Chairperson of the Public Utilities  
26 Commission; President of the National Association of Insurance  
27 Commissioners; and Plan Administrator of the Hawaii Property  
28 Insurance Association.

