

## <u>SB1193</u> Submitted on: 2/2/2015 Testimony for CPN on Feb 3, 2015 09:00AM in Conference Room 229

| Submitted By | Organization | Testifier<br>Position | Present at<br>Hearing |
|--------------|--------------|-----------------------|-----------------------|
| Mark Hinshaw | Individual   | Support               | No                    |

Comments: Aloha, I am writing as an individual and as the President of Mainstreet Pahoa Association, Pahoa's Chamber of Commerce. I also serve as the Chairperson of the Pahoa Regional Town Center Planning Committee, a sub-committee of the County of Hawai'i Planning Department. We strongly support this Bill to lift the HPIA moratorium. This moratorium is having devastating effects on our local economy and we stongly support Senator Russell Ruderman and Representative Joy SanBuenaventura in their efforts to return Puna to a sense of normalcy during the ongoing lava flow. I urge all Representatives and Senators to step up and help support our families and businesses by passing this Bill. Mahalo for your consideration

Please note that testimony submitted <u>less than 24 hours prior to the hearing</u>, improperly identified, or directed to the incorrect office, may not be posted online or distributed to the committee prior to the convening of the public hearing.



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| Rob Guzr  | nan  | Individual   | Support               | No                    |

Comments: Comments: I strongly urge the passage of SB1193. As a resident of lower Puna, 15 miles from the lava flow on the other side of a ridge, there is no way this current flow will come anywhere near my home or the homes of thousands of us. We are one of the poorest areas in the state and the few jobs are in vacation rentals and construction. My partner is a contractor. If people cannot get insurance for their homes and rentals, our community will slowly die and many people will be out of work. So far 1 house has been destroyed and it was not insured, so no company was affected by this. It could be months, years, or not even in our lifetimes before many more homes are destroyed by this current flow. The last couple flows on the current side of Kilauea lasted a little over a year, and this current flow may well be the same. HPIA must resume issuing homeowner's insurance in these areas.

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| Tamara Brown | Individual   | Support               | No                    |

Comments: Please prevent Insurance companies from leaving policy holders in the lurch when their sole criterion for failing to renew the policy is a pending natural disaster. Mahalo!

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| Patricia Summers | Individual   | Comments Only             | No                    |

Comments: Require member insurers of HPIA to renew policies that were in effect as of 1/1/2014. Provide for continued coverage under an existing HPIA policy upon a transfer in ownership of the property.

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