

<u>SB994</u> Submitted on: 2/2/2015 Testimony for CPN on Feb 3, 2015 09:00AM in Conference Room 229

Submitted By	Organization	Testifier Position	Present at Hearing
Sarah Burgess	Individual	Support	No

Comments: Aloha, Representatives, My name is Sarah Burgess and I am a longtime resident of Hawaiian Beaches in lower Puna. I support this bill calling for an end to the moratorium on insurance policies for those owning homes and businesses or hoping to own homes and/or businesses in Lava Zones 1 and 2. We are now in the sixth month of the current threat of lava inundation and despite the dire warnings given to authorities and the general public, not one occupied home or business has been inundated by lava. The County Transfer Station is expected to reopen for acceptance of trash at the end of this month and the one house that burned had no insurance anyway as no one was living in it and it was not up to code. Please let us get on with our lives as we have for the 32 years this eruption has been going on. And please implement a rule grandfathering in the longtime insurance clients' policies so insurance companies are required to renew such longterm clients. Thank you for your compassion at this difficult time in lower Puna. Respectfully, Sarah Burgess, PO Box 2255, Pahoa, HI 96778 phone 808.965.0266 email: momburgess25@gmail.com

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.



<u>SB994</u> Submitted on: 2/3/2015 Testimony for CPN on Feb 3, 2015 09:00AM in Conference Room 229

Submitted By	Organization	Testifier Position	Present at Hearing
Rob Guzman	Individual	Comments Only	No

Comments: Comments: I strongly urge the passage of SB994. 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.

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.



<u>SB994</u> Submitted on: 2/2/2015 Testimony for CPN on Feb 3, 2015 09:00AM in Conference Room 229

Submitted By	Organization	Testifier Position	Present at Hearing
Tamara Brown	Individual	Support	No

Comments: Please ensure that insurance companies treat policy holders fairly and aren't allowed to 'take our money & run!'

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.



<u>SB994</u> Submitted on: 2/2/2015 Testimony for CPN on Feb 3, 2015 09:00AM in Conference Room 229

Submitted By	Organization	Testifier Position	Present at Hearing
Patricia Summers	Individual	Support	No

Comments: Prohibit HPIA from issuing or continuing a moratorium on issuing policies on properties that have been affected by lava or storms.

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.