
HOUSE RESOLUTION

REQUESTING THE INSURANCE COMMISSIONER TO COORDINATE AND DEVELOP
A WILDFIRE INSURANCE COMPACT.

1 WHEREAS, the State is facing the increasing challenge of
2 wildfires, which has been exacerbated by climate change that is
3 responsible for more intense and more frequent extreme events
4 such as wildfires, storms, droughts, and floods; and
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6 WHEREAS, wildfires pose significant risks to the health,
7 safety, and welfare of the State's residents, visitors, and
8 businesses; and
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10 WHEREAS, on August 8, 2023, swift moving wildfires fueled
11 by dry grass and spread by strong winds from a passing hurricane
12 wiped out almost the entire town of Lahaina in west Maui, in the
13 nation's deadliest wildfire in more than a century; and
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15 WHEREAS, at least one hundred fifteen people lost their
16 life in the fire, over two thousand two hundred buildings were
17 destroyed and another five hundred damaged, resulting in
18 property losses in the billions; and
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20 WHEREAS, the impacts from the Lahaina wildfires were
21 devastating to the west Maui community and, with impacts felt
22 throughout the entire State; and
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24 WHEREAS, the recovery is expected to be long and arduous;
25 and
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27 WHEREAS, the aftermath of the deadly Lahaina wildfires
28 poses a significant strain on local insurance companies and
29 communities; and
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31 WHEREAS, there are concerns that the wildfires could
32 trigger insurance companies to reevaluate the risks associated



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1 with offering coverage to homeowners in Hawaii, which has long
2 been considered a relatively stable market compared to other
3 states; and

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5 WHEREAS, the increased risk of wildfires and the resulting
6 challenges for insurance companies means the State should
7 explore a coordinated approach to mitigate and manage these
8 risks; now, therefore,

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10 BE IT RESOLVED by the House of Representatives of the
11 Thirty-second Legislature of the State of Hawaii, Regular
12 Session of 2024, that the Insurance Commissioner is requested to
13 coordinate and develop a Wildfire Insurance Compact with
14 strategic partner states that have similar wildfire risks or
15 robust disaster management systems; and

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17 BE IT FURTHER RESOLVED that the Insurance Commissioner is
18 requested to develop a Wildfire Insurance Compact that focuses
19 primarily on risk pooling and informational technology sharing
20 to mitigate and share the risks and costs associated with
21 wildfires; and

22
23 BE IT FURTHER RESOLVED that the Insurance Commissioner is
24 requested to propose any necessary legislation that can assist
25 in the funding of policies and programs available through the
26 Wildfire Insurance Compact through taxes or surcharges on
27 existing taxes; and

28
29 BE IT FURTHER RESOLVED that the Insurance Commissioner is
30 requested to ensure that the policies and programs offered by
31 the Wildfire Insurance Compact directly benefit vulnerable
32 populations and communities; and

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34 BE IT FURTHER RESOLVED that a certified copy of this
35 Resolution be transmitted to the Insurance Commissioner.

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38 OFFERED BY:



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