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# 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 one individuals lost their  
16 lives in the fire, over two thousand two hundred buildings were  
17 destroyed, and another five hundred were 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, 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  
33 with offering coverage to homeowners in Hawaii, which has long



1 been considered a relatively stable market compared to other  
2 states; and

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

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

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16 BE IT FURTHER RESOLVED that the Insurance Commissioner is  
17 requested to propose any necessary legislation that can assist  
18 in the funding of policies and programs available through the  
19 Wildfire Insurance Compact through taxes or surcharges on  
20 existing taxes; and

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22 BE IT FURTHER RESOLVED that the Insurance Commissioner is  
23 requested to ensure that the policies and programs offered by  
24 the Wildfire Insurance Compact directly benefit vulnerable  
25 populations and communities; and

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

