

STAND. COM. REP. NO. 3405

Honolulu, Hawaii

APR 02 2024

RE: S.R. No. 27
S.D. 1

Honorable Ronald D. Kouchi
President of the Senate
Thirty-Second State Legislature
Regular Session of 2024
State of Hawaii

Sir:

Your Committees on Public Safety and Intergovernmental and Military Affairs and Commerce and Consumer Protection, to which was referred S.R. No. 27 entitled:

"SENATE RESOLUTION URGING THE MEMBERS OF HAWAII'S CONGRESSIONAL DELEGATION TO INTRODUCE LEGISLATION TO EXPAND THE NATIONAL FLOOD INSURANCE PROGRAM TO INCLUDE LAVA INSURANCE,"

beg leave to report as follows:

The purpose and intent of this measure is to urge the members of Hawaii's congressional delegation to introduce legislation to expand the National Flood Insurance Program to include lava insurance.

Your Committees received testimony in support of this measure from four individuals.

Your Committees find that as a public insurance program, the goals of the National Flood Insurance Program encompass social goals, which differ from private sector insurance companies, including providing flood insurance in flood-prone areas to property owners who otherwise would not be able to obtain it and reducing the amount of federal expenditures for disaster assistance after floods. Your Committees further find that the residents of Hawaii face insurance coverage challenges from both earthquakes and lava flows similar to challenges faced by people



who have property in flood-prone areas. Your Committees conclude that expanding the National Flood Insurance Program to include coverage for lava and earthquake insurance could help address the current property insurance crisis in certain areas in the State and help minimize the economic and social hardships faced by many residents affected by damage caused by earthquakes and lava flows.

Your Committees have amended this measure by:

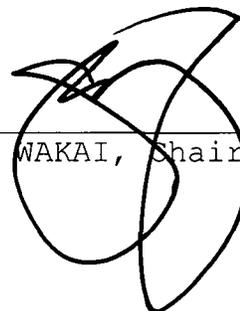
- (1) Inserting language to urge Hawaii's congressional delegation to expand the National Flood Insurance Program to include earthquake insurance;
- (2) Updating legislative findings; and
- (3) Amending its title in accordance with its amended purpose.

As affirmed by the records of votes of the members of your Committees on Public Safety and Intergovernmental and Military Affairs and Commerce and Consumer Protection that are attached to this report, your Committees concur with the intent and purpose of S.R. No. 27, as amended herein, and recommend its adoption in the form attached hereto as S.R. No. 27, S.D. 1.

Respectfully submitted on behalf of the members of the Committees on Public Safety and Intergovernmental and Military Affairs and Commerce and Consumer Protection,



JARRETT KEOHOKALOLE, Chair



GLENN WAKAI, Chair



The Senate
 Thirty-Second Legislature
 State of Hawai'i

Record of Votes
Committee on Commerce and Consumer Protection
CPN

Bill / Resolution No.:* SR27	Committee Referral: PSM/CPN	Date: 3/22/24		
<input type="checkbox"/> The Committee is reconsidering its previous decision on this measure. If so, then the previous decision was to: _____				
The Recommendation is: <input type="checkbox"/> Pass, unamended 2312 <input checked="" type="checkbox"/> Pass, with amendments 2311 <input type="checkbox"/> Hold 2310 <input type="checkbox"/> Recommit 2313				
Members	Aye	Aye (WR)	Nay	Excused
KEOHOKALOLE, Jarrett (C)	✓			
FUKUNAGA, Carol (VC)	✓			
MCKELVEY, Angus L.K.				✓
RICHARDS, III, Herbert M. "Tim"	✓			
AWA, Brenton				✓
TOTAL	3			2
Recommendation: <input checked="" type="checkbox"/> Adopted <input type="checkbox"/> Not Adopted				
Chair's or Designee's Signature: 				
Distribution: Original Yellow Pink Goldenrod File with Committee Report Clerk's Office Drafting Agency Committee File Copy				

*Only one measure per Record of Votes