



EXECUTIVE CHAMBERS  
KE KE'ENA O KE KIA'ĀINA

JOSH GREEN, M.D.  
GOVERNOR  
KE KIA'ĀINA

**House Committee on Finance**

Tuesday, April 2, 2024

2:30 p.m.

State Capitol, Conference Room 308 and Videoconference

**With Comments**

**Senate Bill No. 3344, SD2, HD2, Relating to Wildfires**

Chair Yamashita, Vice Chair Kitagawa, and Members of the House Committee on Finance:

The Office of the Governor offers the following comments on S.B. No. 3344, SD2, HD2, Relating to Wildfires.

S.B. No. 3344, SD2, HD2, establishes the Hawai'i Wildfire Relief Fund and Corporation to provide compensation for property damage resulting from catastrophic wildfires in the State, requires the Corporation's board to report to the Legislature and appropriates funding.

The Maui wildfire resulted in unbearable loss of lives, homes, infrastructure, and businesses. This tragic event is a wake-up call that due to climate changes, the risk of catastrophic wildfires, along with other natural disasters in Hawaii has increased.

The bill proposes to establish a fund that the state, the electric utility, telecom companies and private landowners may contribute to a relief fund that would then potentially cover future claims arising out of a catastrophic future wildfire. While the Office of the Governor sees this proposal as one of a few important pieces of legislation that needs to be explored as our state figures out how to stabilize our electric utility and our energy future, we are concerned about some of the broad provisions establishing future protections.

More recently, Hawaiian Electric Company has shared some proposed requested amendments that fill in some of the blanks in the bill. These figures were significant and raise some questions as to whether the state can continue not opposing the bill. However, we are evaluating the viability of the state's share in the proposed amendments, but also analyzing the total numbers and the contributions by various stakeholders to determine if that will be sufficient to create a viable fund for such unknown, but potentially catastrophic damages.

Testimony of Office of the Governor  
S.B. No. 3344, SD2, HD2  
April 2, 2024  
Page 2

While the Office of the Governor remains open to the original purposes of creating such a fund, these details coming to light through the proposed amendments are quite concerning. As such we still cannot support the proposed amendments. However, we do not oppose this bill moving forward so that we may continue our discussions with the electric utility and other key affected stakeholders.

Thank you very much for the opportunity to provide testimony on this measure.



STATE OF HAWAII | KA MOKU'ĀINA 'O HAWAI'I  
OFFICE OF THE DIRECTOR  
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS  
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GOVERNOR | KE KIA'ĀINA

SYLVIA LUKE  
LIEUTENANT GOVERNOR | KA HOPE KIA'ĀINA

NADINE Y. ANDO  
DIRECTOR | KA LUNA HO'OKELE

DEAN I HAZAMA  
DEPUTY DIRECTOR | KA HOPE LUNA HO'OKELE

## Testimony of the Department of Commerce and Consumer Affairs

House Committee on Finance  
Tuesday, April 2, 2024  
2:30 p.m.  
Conference Room 308

On the following measure:  
**S.B. 3344, S.D. 2, H.D. 1, RELATING TO WILDFIRES**

Chair Yamashita and Members of the Committee:

My name is Michael Angelo, and I am the Executive Director of the Department of Commerce and Consumer Affairs (Department) Division of Consumer Advocacy (DCA). The Department offers comments on this bill.

The purpose of this bill is to: (1) establish the Hawaii Wildfire Relief Fund and Hawaii Wildfire Relief Fund Corporation to provide compensation for property damage resulting from catastrophic wildfires in the State; and (2) require the Corporation's board to report to the Legislature and makes an appropriation.

The Maui wildfire resulted in tragic losses of life, personal injuries, and property damage. The pain of that tragedy will be felt for generations. We must take decisive action to eliminate the possibility of such tragic outcomes from recurring by focusing on mitigating the risks from natural hazards.

This bill proposes establishing a fund that the state, electric utilities, public utilities that contribute to the risk of occurrence or severity of a catastrophic wildfire, other government entities, and private landowners may participate in. The money within the

fund would then potentially cover future claims related to property damage arising out of a future catastrophic wildfire.

The Department appreciates how this proposal seeks to address the stability of the investor-owned electric utility balanced with ratepayer protections such as the non-recoverability of utility contributions and reimbursements to the fund. The Department believes that the burden of this financial risk for property damage resulting from the actions or inaction of investor-owned utilities must not be placed upon its customers but rather fully on its shareholders. The Department also appreciates that this bill makes a distinction between investor-owned utilities and non-investor-owned utilities in terms of the amount for contributions to the fund, if either or both elect to participate.

Thank you for the opportunity to testify on this bill.



STATE OF HAWAII | KA MOKU'ĀINA 'O HAWAI'I  
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## Testimony of the Department of Commerce and Consumer Affairs

### Before the House Committee on Finance

Tuesday, April 2, 2024  
2:30 p.m.  
Conference Room 308 & Videoconference

On the following measure:  
**S.B. 3344, S.D.2, H.D.1, RELATING TO WILDFIRES.**

Chair Yamashita, Vice Chair Kitagawa, and Members of the Committees:

My name is Nadine Ando and I am the Director of the Department of Commerce and Consumer Affairs (Department). The Department offers comments on this bill.

The purposes of this bill are to: (1) establish the Hawai'i Wildfire Relief Fund and Hawai'i Wildfire Relief Fund Corporation to provide compensation for property damage resulting from catastrophic wildfires in the State; and (2) require the Corporation's board to report to the Legislature.

Although the Department acknowledges the importance of planning for and mitigating the impacts of catastrophic wildfires and are open to the concept of establishing a relief fund that would be housed within the Department, we would like to express our reservations and concerns regarding the current proposal set forth in S.B. 3344, S.D.2, H.D.1.

The proposed Hawai'i wildfire relief fund and corporation as outlined in the bill will be charged with administering fund contributions that may come from the State, electric utilities, public utilities that contribute to the risk or severity of a catastrophic wildfire, other government entities, and private landowners who own at least 1,000 acres in Hawai'i. The purpose of the wildfire relief fund is to process eligible claims for property damage resulting from future catastrophic wildfires. Notably, however, the current proposal does not address the means or the mechanisms to compensate for claims of property damage arising out of the recent devastating Maui wildfires. The Department believes that a more comprehensive proposal from key stakeholders such as the electric utility, is needed to better assess the feasibility and effectiveness of any proposed measure relating to property damage compensation and risk exposure.

The Department remains committed to contributing constructively to the development of legislation that ensures the safety and well-being of our communities and is grateful for the opportunity to offer comments on this bill.

TESTIMONY OF  
LEODOLOFF R. ASUNCION, JR.  
CHAIR, PUBLIC UTILITIES COMMISSION  
STATE OF HAWAII

TO THE  
HOUSE COMMITTEE ON FINANCE

April 2, 2024  
2:30 p.m.

Chairs Yamashita, Vice Chairs Kitagawa, and Members of the Committee:

**MEASURE:** S.B. No. 3344, SD2 HD1  
**TITLE:** RELATING TO WILDFIRES.

**DESCRIPTION:** Establishes the Hawaii Wildfire Relief Fund and Hawaii Wildfire Relief Fund Corporation to provide compensation for property damage resulting from catastrophic wildfires in the State. Requires the Corporation's board to report to the Legislature. Makes an appropriation. Effective 7/1/3000. (HD1)

**POSITION:**

The Public Utilities Commission ("Commission") offers the following comments for consideration.

**COMMENTS:**

The Commission appreciates the intent of this measure to mitigate the effects of a catastrophic wildfire in Hawaii by establishing a wildfire relief fund and corporation to provide compensation for property damage resulting from catastrophic wildfires in Hawaii.

At a high-level, the Commission offers the following suggestions on this measure, described further below:

- Clarify that electric utilities must have an approved risk-based wildfire protection plan to participate in the fund;
- Require the Commission to determine the appropriate cap on customer contributions for a utility's participation in the fund; and

- Clarify language surrounding calculation of public utilities' reimbursement of the Fund.

The Commission notes and appreciates the amendments adopted by the previous Committee regarding the requirement that “an electric utility that is a defendant in a civil action, as of the effective date of this chapter, related to an event that, if it occurred on or after the operation date, would qualify as a catastrophic wildfire” have a plan approved by the Commission prior to participating in the wildfire relief fund, but believes this section needs further clarification prior to adoption. A plan that satisfies conditions such as a review of the organizational structure of the electric utility or potential modification of the governance structure and management and board of directors to participate in the wildfire relief fund may discourage current electric utilities from participating in the wildfire relief fund. This requirement contemplates complex regulatory issues, such as electric sector restructuring, development of local governance schemes, and other items that would require lengthy and careful deliberation in docketed proceedings. Finally, experience in California shows that tying executive compensation to safety can be a very effective means of accountability and may be worthy of further exploration.

The Commission agrees that certain elements contemplated in this section may be useful, such as demonstrating how the utility's structure, accountability schemes, enforcement, and organization are the most effective option for ensuring customer safety and system reliability and resilience, or whether alternatives should be considered. However, these should not all necessarily be requisite to participation in the fund, and could instead be adopted with modifications as requirements for consideration in an electric utility's wildfire protection plan.

In S.B. 3344 SD2 HD1, the Commission observes that the costs to pay for the capitalization and participation in the fund for an electric utility is not recoverable from the electric utility's customers via rates. The Commission agrees that it is important to carefully consider what costs are appropriate for ratepayers to bear and does not want to unjustly recover costs from ratepayers. Just and reasonable rates, prudence of incurred costs, and affordability are driving factors in every decision that the Commission makes. This proposed wildfire fund, however, is a form of insurance for electric utilities that own systems that are extremely costly to insure on the private market. Similar insurance is sometimes recovered in utility rates following a Commission determination that it provides a benefit to ratepayers. In California, the similar wildfire fund includes contributions from both electric utility ratepayers and shareholders in a sophisticated landscape that has



been developed over more than a decade. Prematurely barring the recovery of these costs may dissuade electric utility from participating in the wildfire relief fund. Rather than outright barring the recovery of these costs, a cap on how much of a utility's contributions may be recovered from customers improves consumer protection and could create incentives for the utility's shareholders to operate with wildfire safety in mind. However, without knowing the total required utility contributions, it is difficult to determine what an appropriate percentage cap would be. Additionally, allowing the Commission the discretion to set the cap on ratepayer funds in a proceeding on wildfire protection would let the Commission directly tie the relative shareholder contributions to performance metrics and outcomes.

Finally, the Commission proposed a minor amendment to recognize that not all public utilities have transmission and distribution assets.

Consistent with the Commission's comments above, the Commission offers the following amendments to:

Page 18, Line 1 to Page 19, Line 13

~~(g) Notwithstanding any provision to the contrary, an electric utility that is a defendant in a civil action, as of the effective date of this chapter, related to an event that, if it occurred on or after the operation date, would qualify as a catastrophic wildfire, may participate in the fund only if the utility provides, and the commission approves, a plan that satisfies the following conditions:~~

~~(1) The plan minimizes the burden on the ratepayers of the electric utility;~~

~~(2) The plan provides for a review of organizational structure of the electric utility and its lines of business;~~

~~(3) The plan provides for a review of local governance and accountability, including a potential modification of the governance structure and the management and board of directors of the electric utility to emphasize safety and customers' interests;~~

~~(4) The plan includes a framework for addressing wildfire safety and risk management, including monitoring and enforcement, independent review and oversight by the public utilities commission, and performance-based utility regulation, as defined by the public utilities commission; provided that executive compensation shall exclude any incentives associated with this chapter;~~

~~(5) The plan permits periodic performance-based management audits of the public utility;~~

~~(6) The plan is consistent with meeting the public utility's and the State's renewable portfolio standards, mandates, and obligations; and~~

~~(7) The utility has an approved wildfire risk mitigation plan ; provided that the public utilities commission shall determine the timeline for the plan and when utility participation may begin within the timeline.~~

Page 27, Line 10-12

(j) Utility contribution. ~~An electric utility's contributions to the wildfire relief fund shall not be recovered from its customers in rates. The Commission shall determine a cap on the percentage of a public utility's contributions to the wildfire relief fund, including initial and supplemental contributions, that may be recovered from its customers in rates, unless the public utilities commission directs otherwise pursuant to section -9.~~

Page 32, Line 18 to Page 33, Line 3

(2) Twenty per cent of the public utility's transmission and distribution equity rate base minus the amounts the public utility has reimbursed, or is required to reimburse, the wildfire relief fund during the period of three consecutive calendar years ending on December 31

of the year in which the calculation is being performed, or if no transmission and distribution equity rate base, ten per cent of the public utility's assets within Hawaii measured over a rolling three-year period.

Thank you for the opportunity to testify on this measure.

STATE OF HAWAI'I  
**OFFICE OF THE AUDITOR**  
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**LESLIE H. KONDO**  
State Auditor  
  
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HOUSE COMMITTEE ON FINANCE  
The Honorable Kyle T. Yamashita, Chair  
The Honorable Lisa Kitagawa, Vice Chair

**S.B. NO. 3344, S.D. 2, H.D. 1, RELATING TO WILDFIRES.**

Hearing: Tuesday, April 2, 2024, 2:30 p.m.

The Office of the Auditor offers the following comments on § -6 of S.B. No. 3344, S.D. 2, H.D. 1, which requires the Auditor to conduct an annual audit of the Wildfire Relief Fund Corporation (corporation) and Wildfire Relief Fund (fund) pursuant to Chapter 23, Hawai'i Revised Statutes (HRS). As part of that annual financial audit, the Auditor can contract with "a firm qualified to perform an independent actuarial review" to, among other things, reconcile changes in actuarial assumptions and reserve values from the preceding year as well as to assess the future financial viability of the fund.

The financial audits that we procure are performed in accordance with generally accepted accounting principles as well as generally accepted government auditing standards. We are not familiar with "statutory accounting principles published by the National Association of Insurance Commissioners." More importantly, we cannot assure whether CPA firms are familiar with those principles and can perform the work in accordance with them.

Thank you for considering our testimony.



Email: [communications@ulupono.com](mailto:communications@ulupono.com)

HOUSE COMMITTEE ON FINANCE  
Tuesday, April 2, 2024 — 2:30 p.m.

**Ulupono Initiative supports the intent of SB 3344 SD2 HD1, Relating to Wildfires.**

Dear Chair Yamashita and Members of the Committee:

My name is Micah Munekata, and I am the Director of Government Affairs at Ulupono Initiative. We are a Hawai'i-focused impact investment firm that strives to improve the quality of life throughout the islands by helping our communities become more resilient and self-sufficient through locally produced food, renewable energy, clean transportation choices, and better management of freshwater resources.

**Ulupono supports the intent of SB 3344 SD2 HD1 and offers comments.** This bill establishes the Hawai'i Wildfire Relief Fund and Hawai'i Wildfire Relief Fund Corporation to provide compensation for property damage resulting from catastrophic wildfires in the State.

Hawai'i's unique communities and ecosystems are increasingly threatened by the devastating impacts of wildfires. In recent years, we have witnessed a rise in the frequency and intensity of wildfires, exacerbated by climate change, land and water management practices, and urban encroachment into fire-prone areas. The culmination of these forces resulted in the devastating and heartbreaking destruction seen on Maui last year.

Undisputed are the importance and urgency of preparing for increased risks from wildfires and ensuring that loss and damage caused by wildfires are addressed. The establishment of the Hawai'i Wildfire Relief Fund and Corporation could be an important opportunity to address the financial aftermath of such disasters. This initiative can help serve as a safety net for those affected, ensuring that residents have the support they need to rebuild their lives and homes without the overwhelming burden of financial insecurity.

Ulupono offers the following comments/suggestions to improve the bill's effectiveness:

Ulupono questions the feasibility or effectiveness of the conditions set forth in § -7 , (g) 2 and 3, which state that an electric utility that is subject to proceedings for liability or insolvency claims related to a catastrophic wildfire as of the effective date of this chapter may participate in the fund only if the utility provides, and the commission approves, a plan

*Investing in a Sustainable Hawai'i*



that reviews the “organizational structure of the electric utility and the separation of energy generation and energy transmission and distribution” as well as “local governance and accountability...” While UluPono does not object to the discussion and evaluation of various ownership and organizational structures for public utilities, requiring such an analysis as a condition of participation in the wildfire relief fund may not be the appropriate venue.

The establishment of the Hawai‘i Wildfire Relief Fund has the potential to help provide much-needed support and relief to those affected by wildfires in our state. By offering a reliable source of compensation, the fund will enhance the resilience of our communities, enabling quicker recovery and rebuilding efforts, and minimizing the long-term socio-economic impacts of wildfires.

Thank you for the opportunity to testify.

Respectfully,

Micah Munekata  
Director of Government Affairs



# INTERNATIONAL BROTHERHOOD OF ELECTRICAL WORKERS LOCAL UNION 1260 EMPOWERING THE PACIFIC

## HOUSE COMMITTEE ON FINANCE

HEARING DATE: Tuesday, April 2, 2024  
TIME: 2:30 p.m.  
PLACE: State Capitol  
Conference Room 308

RE: Testimony on Senate Bill 3344 SD2 HD1

Aloha Honorable Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee;

The International Brotherhood of Electrical Workers Local 1260 (IBEW 1260) would like to respectfully offer the following testimony in support of the original intent of Senate Bill 3344 SD2 HD1.

IBEW 1260 is comprised of approximately 3,000 members representing Hawaii's electric utility companies as well as government service contracts, and media personnel throughout Hawaii, Guam, and Wake Island. A large portion of our membership is made up of a diverse local workforce of dedicated, highly skilled, and trained individuals who generate, transmit, and distribute electricity throughout Hawai'i and ensures this precious resource's reliability and service to the community.

IBEW 1260 supports Senate Bill 3344 SD2 HD1 which establishes the Hawai'i Wildfire Relief Fund and Corporation to provide compensation for property damage resulting from catastrophic wildfires in the State and generally seeks to establish a streamlined process to provide mitigative relief and economic stability to all who would be affected by "future" catastrophic events.

Recognizing how important an electric utility's resiliency and ability to provide stable power is to the overall safety and welfare of our community, we respectfully request that access to such relief fund programs not be conditioned upon requirements that run counter to the overall intent of the measure. As such we ask that conditional language requiring the review of the organizational structure, and review of local governance including potential modification of the governance and management structure of an electric utility be removed from the measure.

Hawai'i's commitment to hardening the electrical grid and ensuring its overall integrity, resiliency, and reliability relies upon reasonable certainty, stability, and mitigative processes that ensure the continued viability of Hawai'i's electric utilities.

Mahalo for the opportunity to testify on this important matter.

**Clearway Energy Group**  
100 California St, Suite 650  
San Francisco, CA 94111



April 1, 2024

Via Electronic Submittal

Representative Kyle Yamashita, Chair  
Representative Lisa Kitagawa, Vice Chair  
Committee on Finance

Tuesday, April 2, 2024; 2:30 p.m.; **Agenda #3**  
Conference Room 308 & Videoconference

**RE: SB 3344 SD2 HD1 – Relating to Wildfires – Support the Intent**

Aloha Chair Yamashita, Vice Chair Kitagawa and members of the Committee:

Clearway Energy Group (“Clearway”) supports the intent of SB 3344 SD2 HD1, which creates a fund to address future wildfire costs.

Clearway is one of the largest suppliers of renewable energy to Hawaiian Electric and its customers. Clearway owns and operates four solar energy projects on Oahu, two of which are solar-only projects that came online in 2019 (5 years into 22-year Power Purchase Agreements (PPAs)), and two of which are solar plus battery storage projects, Mililani I Solar and Waiawa Solar, which came online in July 2022 and January 2023, respectively (one year into 20-year PPAs). Clearway has three additional projects under development that were recently awarded in Hawaiian Electric’s Stage 3 Renewable RFP. Our projects provide clean, reliable power to Hawaiian Electric’s customers at a fixed price and at a lower cost than electricity from fossil fuel sources.

In supporting the intent of SB 3344 SD2 HD1, Clearway wishes to underscore the importance of a financially stable utility in keeping Hawai’i on track to meet its clean energy and grid reliability goals. Independent power producers such as Clearway enter into PPAs with the utility based on the strength of the utility’s credit and confidence that it will honor its contractual obligations to pay for the power produced. These renewable power plants operate under supply contracts with Hawaiian Electric for decades, and the



financial viability of the plants depends on the long-term financial viability of our customer. In the case of Clearway's operating plants, a stable long-term revenue stream goes to fund the long-term debt that financed the upfront capital costs on equipment and labor to construct the projects.

In this current environment of uncertainty, it is critically important to Clearway that our existing contracts are protected and that there is no interruption in Hawaiian Electric's purchases of power from our facilities. Additionally, for investors to have confidence investing in new renewable energy projects developed in Hawai'i, the utility will need to be viewed by the investment community as financially stable and capable of providing sufficient credit support. Until that point, it will be difficult for new, large-scale clean energy projects to move forward.

With respect to the "plan" described in Section -7(g) of SB 3344 HD1, Clearway supports the proposed clause (6), requiring the utility's plan to be consistent with meeting the utility's and the State's renewable portfolio standards and obligations. Similar language was included in legislation in California<sup>1</sup> and helped ensure that Pacific Gas & Electric Company kept all power purchase agreements intact. However, Clearway has concerns with clause (2), regarding a potential separation of the utility's generation business from its transmission and distribution business, and recommends clarification or removal of this clause. For Clearway and others developing renewable energy projects in Hawai'i, it is very important to have alignment between the side of the utility's business that contracts for our renewable energy projects and the side of the business that builds the facilities required for the grid to connect and receive power from the project. When these two functions are part of the same utility, the utility's incentives are aligned to complete required grid upgrades in a timely manner to keep the project on schedule. The already complex process of project development could become more difficult if these two utility functions were separated from each other.

Hawai'i has an urgent need for new electric generation and storage resources to stabilize the grid and keep the State on track toward its clean energy goals. We encourage the Legislature to adopt measures that create a constructive path forward for Hawaiian Electric.

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<sup>1</sup> Assembly Bill 1054, 2020: "The commission has determined that the reorganization plan and other documents resolving the insolvency proceeding are ... consistent with the state's climate goals as required pursuant to the California Renewables Portfolio Standard Program and related procurement requirements of the state."

Thank you for the opportunity to testify on this matter.

Nicola Park  
Director, Hawaii  
Clearway Energy Group



Testimony Before the House Committees on Finance

By David Bissell  
President and Chief Executive Officer  
Kaua'i Island Utility Cooperative  
4463 Pahe'e Street, Suite 1, Lihu'e, Hawai'i, 96766-2000

Tuesday, April 2, 2024; 2:30 pm  
Conference Room #308 & Videoconference

**Senate Bill No. 3344 SD2 HD1 - RELATING TO WILDFIRES**

To the Honorable Kyle T. Yamashita, Chair, Honorable Lisa Kitagawa, Vice Chair, and Members of the Committee:

Kaua'i Island Utility Cooperative (KIUC) is a not-for-profit utility providing electrical service to more than 34,000 commercial and residential members.

**KIUC requests amendments to this measure.**

KIUC shares the legislature's concern regarding the risks posed by catastrophic wildfires and the potential impact to the health, safety and financial security of residents and businesses throughout the state. KIUC agrees that it is in the best interest of the state to minimize the impact of potential litigation following catastrophic events, and ensure residents have access to compensation for property damage resulting from wildfires.

The establishment of a Wildfire Relief Fund could have significant financial impacts, both positive and negative, on residents, businesses, utilities, government agencies and other stakeholders. The preamble to SB 3344 SD2 HD1 states that the measure is designed in part to "...ensure that the threat of wildfires does not make investment in Hawaii's public utilities so financially risky that it becomes too costly or impossible for them to raise capital to implement vital plans, including plans to mitigate wildfire risk, and to provide safe, reliable, and affordable service to the people of the State."

While this is undoubtedly a consideration for an investor-owned utility such as Hawaiian Electric (HECO), a cooperative such as KIUC does not bear anywhere near the same amount of investment risk. Because KIUC has no shareholders and is therefore considered to be part of the public power universe of electric utilities, KIUC would have access to funding assistance from the Federal Emergency Management Agency (FEMA) in the event of a wildfire, and it is likely that FEMA would cover 75% of KIUC's rebuild costs following a major catastrophic event.

Additionally, as a cooperative, KIUC has access to low-cost capital through the U.S.D.A. Rural Utilities Service (RUS), which would likely be a lower interest rate source of debt capital than even AAA-rated securitized bonds. If RUS debt is unavailable, KIUC would seek capital from one of our cooperative lenders, such as the National Rural Utilities Cooperative Finance Corporation or CoBank.

As KIUC reads the HD1 version of the bill, a non investor-owned electric utility would have the **option** to participate in the fund as a contributor, but would **not be required** to participate in the capitalization of the fund. However, KIUC is concerned that § -8 (j) and § -9 (f) would not allow recovery of contributions to the wildfire fund from customers in rates. KIUC notes that a cooperative utility has no shareholder class to fund contributions, and recovery in rates would be the only means of funding contributions. **KIUC requests the following amendments to allow potential recovery of costs for cooperatives:**

§ -8 (j) Utility Contribution. An investor-owned electric utility's contributions to the wildfire relief fund shall not be recovered from its customers in rates.

§ -9 (f) If the public utilities commission orders the public utility to reimburse the wildfire relief fund, the investor-owned public utility shall not recover the amount of the reimbursement in rates charged to ratepayers.

**With the confirmation of KIUC's optionality for capitalization, and the incorporation of the above-mentioned amendments, KIUC does not object to SB3344 SD2 HD1.**

Thank you for your consideration.



**Hawaiian  
Electric**

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB 3344, SD2, HD1  
Relating to Wildfires**

Tuesday, April 2, 2024, 2:30 PM  
Hawaii State Capitol, Conference Room 308

Jason Benn  
Senior Vice President Chief Information Officer  
Hawaiian Electric

Dear Chair Yamashita, Vice Chair Kitagawa and Members of the Committee,

My name is Jason Benn, Senior Vice President & Chief Information Officer for Hawaiian Electric and I am testifying **in support of SB 3344, SD2, HD1 Relating to Wildfires, with proposed amendments. We request the committee adopt our amendments (See attached redline) to improve the language of the bill and make it as effective as possible.**

SB 3344, SD2, HD1 would create a statewide wildfire relief fund to compensate property owners, insurers, and government entities for property damage resulting from future catastrophic wildfires, regardless of who or what caused them. As we so painfully learned on August 8, 2023, the impacts of climate change, combined with the changing uses of land in Hawaii, are creating a whole-of-society problem. SB 3344, SD2, HD1 is part of the whole-of-society solution.

This measure – and the other measures Hawaiian Electric has proposed – does not contemplate a financial bailout for the company related to the Maui wildfires. These measures are forward-looking, about working to prevent something terrible like this from ever happening again and to provide additional financial protection for everyone in the

unlikely event of a future catastrophic wildfire. This legislation as originally drafted will also help strengthen the financial standing of Hawaiian Electric, enabling it to continue serving the energy needs of Hawaii as it has done since 1891.

We have proposed a number of amendments to SB 3344, SD2, HD1 in the attached redline to improve its effectiveness:

**First**, we are again proposing concrete numbers for contributions and payouts, which we believe are necessary and reasonable in the event of another catastrophic wildfire.

- The amendments specify that the total capitalization amount for the Fund will be \$1 billion, which includes \$333.3 million for the State, \$333.3 million for Hawaiian Electric, and \$333.3 million to be split among remaining contributors. The amendments also clarify, consistent with Hawaii law, that the State may provide the vast majority of this contribution—\$324 million—via a contingent guarantee that requires a payment by the State only if there is in fact a catastrophic wildfire that exhausts the available resources of the Fund. In this way, the Fund is designed to minimize the financial burden on the State while still ensuring it is sufficiently capitalized to protect beneficiaries. The amendments also clarify the amount of compensation the Fund offers property owners and insurers, which were carefully selected to reflect that the Fund offers such payments regardless of whether any credit-worthy party is alleged to have caused the fire.
- We would note that this pledge structure is a lawful contingent guarantee under the Hawaii Constitution. Under Section 13 of Article 7 of the Hawaii Constitution, the State may incur a contingent liability as a guarantor, as long as a reasonable reserve exists for the guarantee. The Act appropriates a reserve amount of ten percent of the guarantee, which has historically been adequate for the purposes of the constitutional reserve requirement. In addition, the pledge of \$324 million is so calculated such that it does not count towards constitutional debt limit. Such a guarantee is consistent with the numerous contingent guarantees in effect today. For example, the Hawaii legislature authorized contingent guarantees for agriculture and aquaculture loans in the 1970s. Contingent guarantees were again authorized for small businesses in the 1990s. In the 2000s, the Hawaii legislature authorized contingent guarantees for mortgages and rental assistance contracts. In 2011, the Hawaii legislature guaranteed loans for homes built under the Hawaiian Homes Commission Act. These contingent guarantees, all lawful under the Hawaii Constitution, have existed for decades. They are all still in effect today. None have been deemed unlawful by any rule against binding future legislatures.

**Second**, we again propose that the utility’s initial and supplemental contributions—in contrast to replenishment payments should the utility imprudently cause the occurrence of or contribute to the severity of a catastrophic wildfire—be recoverable via a securitization or, in the alternative, rates. We have added that the commission must establish caps in both cases on rate increases to avoid any undue burden on consumers. This is the same as language we proposed to HB 2700, HD3, SD1, the companion to this bill; that bill, even before that amendment, allowed the initial and supplemental contributions to be paid in rates, subject to a cap.

- As we’ve previously explained, it is reasonable for the utility’s contribution to be recovered via a securitization.
  - The fund operates as a form of going-forward liability insurance. Historically, utilities in Hawaii—like utilities across the country—are permitted to pass the cost of such insurance to ratepayers.
  - The initial contribution is not connected to a utility’s imprudent conduct—and indeed, a separate provision ensures that shareholders will pay in the event of such conduct.
  - The fund already requires shareholders to make substantial replenishment payments in the event that a utility is found to have imprudently caused or exacerbated a catastrophic wildfire.
  - The initial contribution to the fund is not connected to the utility’s imprudent conduct at all: that money can be used to cover wildfires that the utility isn’t alleged to have caused; wildfires it is alleged to have caused, but not through imprudent conduct (for instance, wholly non-negligent, unavoidable accidents); wildfires other contributors are alleged to have caused, etc.
  - Requiring shareholders to cover the initial contribution wrongly suggests that this initial payment is connected to imprudent conduct; and it double-penalizes the utility and shareholders, because *if* the utility imprudently causes a wildfire, its shareholders will separately have to make a replenishment payment.
- Our added language creating a cap states that a contribution may only be securitized if “the commission ensures that such securitization transaction, considered in conjunction with any other securitization transaction the commission has authorized, prevents an undue burden on consumers of the electric utility by capping the total bill impact of such securitization transactions.”

This cap further renders this contribution language reasonable and avoids any undue burden on ratepayers.

**Third**, after discussions with the Hawaii Association of Justice (“HAJ”), we are jointly proposing alternative language for § 16(g), which protects property owners and property insurers in the event of a depletion event. This is identical to language we proposed to HB 2700, HD3, SD1, the companion to this bill.

- This new provision works as follows: if there is a depletion event (that is, an event where the fund can only offer a percentage of what it would otherwise provide property owners or insurers) a property owner or insurer has two choices. They may reject that depletion payment and no longer be subject to the limitation on bringing claims (this is already in the current version). Or, in our new language, they may accept the depletion payment and also receive a promise from the fund to pay them the difference (the “true-up payment”) within three years. If the fund fails to pay make that true-up payment, then the property owner or insurer may choose to sue, subject to a damages cap of three times the true-up payment.
- The provision in SB 3344, SD2, HD1 is different and, in our view, fails to accomplish a fair outcome. Furthermore, that provision was initially produced by the HAJ, which now supports our language.
  - Under that provision, when there is a depletion event, a property owner or property insurer may *both* accept the depletion payment and immediately sue—without limitation. The depletion payment received would act as a credit, but only in proportion to a contributor’s contribution to the fund—meaning a property owner or insurer could recover *more* than their total damages. Even then, the provision contemplates that the fund would also pay the property owner or insurer the remaining balance that the fund would have paid but for a depletion event—even if that beneficiary already sued for damages.

**Fourth**, we are proposing to add back in language to § 9(c), governing the standard the public utilities commission applies to a prudence review into whether a utility caused the occurrence or contributed to the severity of a catastrophic wildfire.

This standard is the same that other states have applied to similar prudency reviews.

See <https://codes.findlaw.com/ca/public-utilities-code/puc-sect-451-1/>. The standard is a fair one that provides clarity to the utility and the commission.



**Fifth**, we have suggested clarifying amendments to address potentially ambiguous language, including in Sections 8, 13, and 18. The clarification in §8(c) is in response to some stakeholder concerns that it was insufficiently clear that participation in the fund by electric utilities, large landowners, and counties as a contributor is voluntary.

**Sixth**, SB 3344, SD2, HD1 in Section -7(g) includes language creating a requirement that any electric company that has been sued relating to the August 8 fires submit a plan to the PUC in advance of participating in the Fund. HB 2700, HD3, SD1 included no such requirement. We have previously noted that we believe that such a plan requirement is unnecessary and unrelated to the purpose of the wildfire relief fund. We propose either deleting the requirement or, as we have shown in the attached redline, modifying the requirement so that it is specific to a wildfire risk mitigation plan—which the fund generally states may be a precondition for participation by any entity that is required to submit one.

Finally, we note that SB 3344, SD2, HD1 created a working group to study the wildfire relief fund in its first year. While we believe that it is important for the wildfire relief fund to reach its operation date as soon as possible, should this committee retain the working group, we would suggest an important amendment -- changing the operation date to February 14, 2026—to provide the working group time to report back to the Legislature.

If passed SB 3344, SD2, HD2 would:

- Provide expedited compensation to property owners for uninsured losses—with no up-front out of pocket costs, and without the need for time-consuming, costly, and uncertain litigation.
- Provide compensation to state and local governments for losses, including the costs of fire suppression and damage to infrastructure.

- Reimburse property insurers a percentage of their payments to their policyholders. Again, this would be accomplished through an expedited, low-cost, non-litigation process.

Other noteworthy features of SB 3344, SD2, HD1 include:

- **The fund would pay regardless of the cause.** If a fire is caused by arson, fireworks, trash fires or natural events, or where a fire cannot be legally attributed to a financially capable party, property owners have no recourse to recover their uninsured losses. This bill seeks to address that, while also eliminating costly and lengthy litigation.
- **Participation in the fund as a contributor is voluntary**—that is, entities *choose* whether to elect to participate. Electric utilities, large landowners, and counties decide whether to make contributions.
- **Participation of property owners and property insurers would also be completely voluntary.** In exchange for the benefits the Fund offers such beneficiaries regardless of how a fire was started, these beneficiaries would not be able to sue those who contribute to the fund. Contributors, for their part, would provide funds available to compensate beneficiaries no matter the cause of a catastrophic fire—pooling their resources to provide a financial backstop regardless of fault. At the same time, the bill includes a process to hold contributors accountable if they are found to have caused or contributed to the spread of fire, by means of a reimbursement to the fund.
- **All property owners that do not opt out of the program via their annual property tax assessment would be participants.** This pre-event opt-out procedure parallels class action settlement regimes, which courts have repeatedly held protect the rights of participants. This feature is essential, as it makes it possible for the fund to cover all catastrophic wildfires regardless of fault. If property owners could choose to participate *after* a wildfire occurred, they might participate only when no credit-worthy contributor was alleged to have caused the fire—taking the benefit of the fund when they believe there is no one to sue—while choosing to otherwise litigate. That would undermine the fund’s capacity to cover all catastrophic wildfires—its essential feature—because it would undermine the fund’s ability to attract contributors, who would have no reason to pay to cover all catastrophic wildfires, regardless of cause. It would also undermine the fund’s goal of providing a mechanism for compensation outside of the litigation system.

The fund not only provides compensation to property owners and insurers; it also helps the State and individuals avoid the costs and burdens of litigation, as well as the financial instability that can result from litigation due to catastrophic wildfires. The State

has a strong interest in avoiding that outcome. Electric utilities, for example, invest hundreds of millions of dollars every year in our State to help achieve its energy policy objectives. These include renewable energy, decarbonization, resilience and the availability of safe, reliable, and secure service to our customers, including other critical infrastructure providers, such as hospitals and the Department of Defense.

Furthermore, the scope of a catastrophic wildfire is the result of a number of factors, including climate change and land management practices, that are not the fault of any single entity. The fund equitably shares the burden of these factors that can lead to a catastrophic wildfire, promoting the public's interest in ensuring that our critical infrastructure providers, including electric utilities, remain able to raise the capital needed to invest in our State.

In order to continue to be able to make these large upfront investments, the utility must eliminate the financial uncertainty of future wildfire risks and regain access to capital. We believe this bill and investments Hawaiian Electric and others will make to mitigate wildfire risk, will help do so.

In summary, SB 3344, SD2, HD1 provides a low-cost and rapid process to compensate property owners and insurance companies and avoids the uncertainty of litigation that can financially destabilize utilities, large landowners, and government entities. Solving the impacts of climate change on our State must be addressed collectively and collaboratively.

On behalf of the 2,600 employees, 5,200 retirees and the generations of Hawaiian Electric employees who have faithfully served our community for 132 years, mahalo for allowing me to testify in support of this important bill. **Please pass SB 3344, SD2, HD1 with amendments.**

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# A BILL FOR AN ACT

RELATING TO WILDFIRES.

**BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:**

## PART I

SECTION 1. The legislature finds that as the risk of catastrophic wildfires in Hawaii has increased, so has the threat of property damage from these fires. Although most property owners have insurance, some do not, and others have insurance that may not fully cover their losses.

The legislature further finds that when the cause of a wildfire is uncertain or contested, costly and protracted litigation ensues. Litigation regarding wildfire damages can impose massive costs, including on the State, counties, utilities, landowners, and other defendants that may be alleged to have contributed to catastrophic wildfires. Those costs can overwhelm major institutions in the community, undermining their ability to make investments that the State needs. Indeed, even the possibility of litigation regarding a future catastrophic wildfire can create a cloud of uncertainty that can impair an entity's ability to attract capital on reasonable terms--capital that is vital for making investments in wildfire prevention,

among other priorities that may affect the health and safety of the State's residents.

The legislature also finds that the risk of property damage stemming from catastrophic wildfires may lead property insurers to raise rates or refuse to provide coverage for certain losses or certain high-risk areas of Hawaii--as occurred in the wake of hurricane Iniki with respect to hurricane insurance.

The legislature additionally finds that it is in the public interest to take steps to ensure that property insurance remains available to cover losses associated with wildfires by providing benefits to property insurers. Furthermore, the legislature finds that it is in the public interest to ensure that the threat of wildfires does not make investment in Hawaii's public utilities so financially risky that it becomes too costly or impossible for them to raise capital to implement vital plans, including plans to mitigate wildfire risk, and to provide safe, reliable, and affordable service to the people of the State.

Moreover, the legislature finds that it is in the public interest to avoid the costs of litigation arising out of catastrophic wildfires in order to protect Hawaii's economy and encourage investment in the State. Therefore, the purpose of this Act is to serve the public interest in the event of a devastating wildfire by establishing a means to provide compensation for property damage resulting from wildfires.

SECTION 2. The Hawaii Revised Statutes is amended by adding a new chapter to be appropriately designated and to read as follows:

**"CHAPTER**

**WILDFIRE RELIEF FUND**

**§ -1 Definitions.** As used in this chapter:

"Administrator" means the wildfire relief fund administrator appointed pursuant to section -5.

"Board" means the wildfire relief fund corporation board of directors created pursuant to section -4.

"Catastrophic wildfire" means a wildfire occurring on or after the operation date that damages or destroys more than five hundred commercial structures or residential structures designed for habitation.

"Contributor" means any person who contributes to the wildfire relief fund as provided in section -8.

"Cooperative utility" means an electric utility owned by customers and overseen by a board of directors elected by customers.

"Corporation" means the wildfire relief fund corporation established pursuant to section -3.

"Electric utility" means a public utility that exists for the furnishing of electrical power.

"Eligible claim" means a claim made by a property owner, or the property owner's designated representative, for real or personal property lost or damaged due to a catastrophic wildfire.

"Investor-owned utility" means an electric utility that is owned by shareholders and overseen by a board of directors elected by shareholders.

"Operation date" means the date by which all of the following have occurred prior to the initial date of operation of the wildfire relief fund:

(1) The deadline for property owners to submit a request to opt out under section -13(b);

(2) The deadline for property insurers to submit elections under section -14(a); and

(3) The date for contributors to elect to participate in the wildfire relief fund under section -7(b);

provided that the administrator shall take all reasonable steps necessary to ensure that the operation date is no later than February 14, 2025.

"Other governmental entities" refers to governmental entities, including county government agencies, other than state government agencies.

"Property insurer" means an insurer licensed to provide insurance in the State that, as of the date it elects to participate in the wildfire relief fund, provides insurance coverage for real or personal property loss in the State caused by a catastrophic wildfire.

"Property owner" means an owner of real property in the State.

"Public utility" has the same meaning as in section 269-1.

"Upfront", when used regarding payments or contributions under this chapter, means the portion of a contribution, whether initial or supplemental, by a contributor that is paid in a lump

sum on a date designated by the administrator or this chapter, in contrast to annual payments or contributions, which are deferred over multiple years.

"Wildfire relief fund" means the wildfire relief fund established pursuant to section -2.

"Wildfire risk mitigation plan" means a plan approved by the public utilities commission pursuant to section -9.

**§ -2 Wildfire relief fund; establishment.** (a) There is established outside the state treasury a wildfire relief fund and any accounts thereunder to carry out the purposes of this chapter.

(b) The wildfire relief fund shall be placed within the department of commerce and consumer affairs for administrative purposes. The fund shall be a public body corporate and politic.

(c) Moneys deposited in the wildfire relief fund and any accounts thereunder shall be held by the fund, as trustee, in a depository, as defined in section 38-1, or according to a similar arrangement at the discretion of the board.

(d) All moneys received by the corporation under this chapter shall be paid immediately to the director of finance and shall become a part of the wildfire relief fund.

(e) All payments authorized to be made by the corporation under this chapter, including all payments for claims for catastrophic wildfire damages, all salaries, and all other expenses, shall be made from the wildfire relief fund.



(f) The moneys in the wildfire relief fund shall be invested according to the same investment plans developed for the Hawaii retirement savings special fund pursuant to chapter 389, and the earnings from the investments shall be credited to the wildfire relief fund.

(g) All moneys in the wildfire relief fund shall be appropriated and expended exclusively for the uses and purposes set forth in this chapter; provided that this section shall not be deemed to amend or impair the force or effect of any law of this State specifically authorizing the investment of moneys from the wildfire relief fund.

(h) The wildfire relief fund shall not be subject to chapter 431.

**§ -3 Wildfire relief fund corporation; establishment; purposes; duties.** (a) There is established the wildfire relief fund corporation, which shall be an independent public body and a body corporate and politic.

(b) The corporation shall be established within the department of commerce and consumer affairs for administrative purposes.

(c) The purpose of the corporation shall be to administer the payment of:

(1) Eligible claims arising from catastrophic wildfires from the wildfire relief fund; and

(2) Contributions of contributors to the wildfire relief fund.

(d) The corporation shall:

- (1) Receive, process, and determine payments for eligible claims for property damage arising from catastrophic wildfires from the wildfire relief fund;
- (2) Determine and enforce the collection of contributions from contributors to the wildfire relief fund;
- (3) Retain, employ, or contract with officers; experts; employees; accountants; actuaries; financial professionals; and other advisers, consultants, attorneys, and professionals, as may be necessary in the administrator's judgment, for the efficient operation, management, and administration of the corporation;
- (4) Enter into contracts and other obligations related to the operation, management, and administration of the corporation;
- (5) Purchase insurance or take other actions to maximize the claims-paying resources of the wildfire relief fund;
- (6) Pay costs, expenses, and other obligations of the corporation from the wildfire relief fund's assets;
- (7) Take any actions necessary to collect any amounts owed to the wildfire relief fund; and
- (8) Undertake other activities related to the operation, management, and administration of the wildfire relief fund, as approved by the board.

**§ -4 Wildfire relief fund corporation; board of directors.** (a) There is established a wildfire relief fund corporation board of directors, which shall consist of five members appointed by the governor in accordance with section 26-34. The board shall be the policy-making body of the corporation. The board shall be responsible for adopting policies for the administration and operation of the wildfire relief fund and the performance of other duties and functions assigned to the fund, to the degree not specified in this chapter.

(b) The members of the board shall serve staggered terms, with three members' initial terms ending four years after the initial appointment, and two members' initial terms ending six years after the initial appointment. Thereafter, each member shall serve four-year terms. Vacancies shall be filled for the remainder of any unexpired term in the same manner as the original appointments.

(c) The chairperson of the board shall be elected from among the appointed members of the board. A majority of all members currently appointed to the board shall constitute a quorum to conduct business, and the concurrence of a majority of all members currently appointed to the board shall be necessary to make any action valid, unless otherwise specified in this chapter.

(d) Members of the board shall be appointed to ensure:

(1) A broad and balanced representation, with proper judgment, character, expertise, skills, and knowledge useful to the oversight of the corporation; and

(2) Diversity with regard to viewpoints, background, work experience, and demographics.

The members of the board shall serve without compensation but shall be reimbursed for actual and necessary expenses, including travel expenses, incurred in the discharge of their duties.

(e) The board shall meet at least once every three months at a time and place determined by the board. The board shall

meet at other times and places as determined by the call of the chairperson or by a majority of the members of the board.

(f) No later than twenty days before the convening of each regular session, the board shall submit to the legislature and governor a report regarding the activities and operations of the corporation during the preceding year. The report shall include, at a minimum, a description of:

- (1) The effectiveness of the wildfire relief fund's claims-payment process; and
- (2) The level of participation in the wildfire relief fund by all eligible participants, including property owners, property insurers, and contributors.

The legislature shall consider the report in determining whether any adjustments to the wildfire relief fund are necessary.

(g) Each member of the board shall retain all immunities and rights provided to a member pursuant to section 26-35.5.

**§ -5 Wildfire relief fund corporation; administrator.** (a) The board shall appoint an administrator and oversee the administrator's management and administration of the corporation.

(b) The administrator shall serve at the pleasure of the board and shall be exempt from chapter 76.

(c) The administrator shall have powers as are necessary to carry out the functions of the corporation, subject to the policy direction of the board.

(d) The administrator may employ, terminate, and supervise employees, including assistants, experts, field personnel, and

clerks, as may be necessary in the administration of the corporation.

(e) The board may overturn any decision of the administrator through a majority vote.

(f) At the direction of the board, the administrator shall prepare and present for approval a plan of operations related to the operations, management, and administration of the wildfire relief fund on an annual basis. At least annually and at the direction of the board, the administrator shall present the plan of operations to the appropriate committees of the legislature. The plan shall include but not be limited to reporting on the wildfire relief fund's assets and projections for the duration of the fund.

(g) At the direction of the board, the administrator shall at least annually prepare and publish on the corporation's website a public-facing report that describes the operations and activities of the corporation and wildfire relief fund during the preceding year, including a description of the financial condition of the wildfire relief fund.

**§ -6 Wildfire relief fund and corporation; audit.** (a) The auditor shall conduct an annual financial audit of the corporation and wildfire relief fund pursuant to chapter 23. As part of this audit, the auditor may contract with a firm qualified to perform an independent actuarial review.

(b) The auditor shall determine the scope of the review required by this section, which shall include but not be limited to:

- (1) A review of the sources and uses of the moneys in the wildfire relief fund;
- (2) A reconciliation of changes in actuarial assumptions and reserve values from the preceding year;
- (3) An examination of the development of claim reserve inadequacies or redundancies over time; and
- (4) An assessment of the future financial viability of the wildfire relief fund.

(c) The corporation shall cooperate with the actuarial firm in all respects and shall permit the firm full access to all information the firm deems necessary for a true and complete review. Information provided to the actuarial firm conducting the annual review shall be subject to the same limitations on public inspections as are required for the records of the corporation.

(d) The audit required by this section shall be conducted using both generally accepted accounting principles and the statutory accounting principles published by the National Association of Insurance Commissioners.

(e) The cost of the audit required by this section shall be paid by the corporation.

(f) The auditor shall issue an annual report to the legislature and governor on the results of the audit and review. The audit and report of the review performed by the independent actuarial firm shall be available for public inspection, in accordance with the auditor's established rules and procedures governing public disclosure of audit documents.

(g) The legislature shall consider, after reviewing the annual report required by subsection (f), whether any adjustments to the wildfire relief fund should be implemented.

**§ -7 Wildfire relief fund; participation.** (a) The following entities may participate in the wildfire relief fund as contributors:

- (1) The State;
- (2) Electric utilities;
- (3) Public utilities that are not electric utilities that contribute to the risk of occurrence or severity of a catastrophic wildfire, including public utilities for the production, conveyance, transmission, delivery, or furnishing of gas;
- (4) Other governmental entities; and
- (5) Private property owners who own, or whose affiliated persons or entities own in the aggregate, at least one thousand acres of land in Hawaii.

(b) To participate in the wildfire relief fund as a contributor, an entity shall:

(1) Notify the administrator that it intends to participate in the wildfire relief fund by a date set by the administrator in the year preceding the year in which the entity seeks to participate in the wildfire relief fund; and

(2) Make required contributions to the wildfire relief fund pursuant to section -8.

By making the election under paragraph (1), a participant shall be required to make an initial contribution.

(c) A contributor that is also a property owner may make a claim to the wildfire relief fund for compensation in the same

manner provided for in section -13 as other property owners; provided that the contributor:

(1) Retains all of the rights, privileges, and obligations of a contributor; and

(2) Notwithstanding any other provisions of this chapter and regardless of the existence of a depletion event under section -16(c), is bound by the limitation on claims under section -18.

(d) Any person or entity that poses a risk of causing or exacerbating the severity of a catastrophic wildfire that is not eligible to participate as a contributor in the wildfire relief fund may submit an application to the board for participation.

(e) The board shall adopt rules pursuant to chapter 91 and issue criteria for applications submitted under subsection (d).

(f) The board shall include in its annual report to the legislature and governor under section -4 all applications submitted under subsection (d) and shall recommend to the legislature whether participation criteria for contributors should be broadened.

(g) Notwithstanding any provision to the contrary, an electric utility that is a defendant in a civil action, as of the effective date of this chapter, related to an event that, if it occurred on or after the operation date, would qualify as a catastrophic wildfire, may participate in the fund only if ~~the utility provides, and the commission approves, a plan that satisfies the following conditions:~~

~~(1) The plan minimizes the burden on the ratepayers of the electric utility;~~



~~—(2) The plan provides for a review of the organizational structure of the electric utility and its lines of business;~~

~~—(3) The plan provides for a review of local governance and accountability, including a potential modification of the governance structure and the management and board of directors of the electric utility to emphasize safety and customers' interests;~~

~~—(4) The plan includes a framework for addressing wildfire safety and risk management, including monitoring, review, oversight, and enforcement by the public utilities commission, and performance-based utility regulation, as defined by the public utilities commission; provided that executive compensation shall exclude any incentives associated with this chapter;~~

~~—(5) The plan permits periodic performance-based management audits of the public utility;~~

~~—(6) The plan is consistent with meeting the public utility's and the State's renewable portfolio standards, mandates, and obligations; and~~

~~—(7) The utility has an approved wildfire risk mitigation plan approved by the public utilities commission; provided that the public utilities commission shall determine the timeline for the plan and when utility participation may begin within the timeline.~~

(h) If any agency of the State requires any contributor other than an electric utility to submit a plan to mitigate wildfire risk, the agency may prohibit a contributor from participating in the wildfire relief fund as a contributor until the agency approves the contributor's plan.

(i) An electric utility that is required to submit for approval a plan under subsection (g) may make the election under subsection (b) (1) before approval of a plan pursuant to

subsection (g) but shall not make any monetary contribution before such approval. The electric utility shall not be deemed to have failed to make a required payment under section -10(b); provided that it otherwise complies with this subsection.

If the commission approves the plan after the upfront payment date but within one year of the operation date, the electric utility that submitted the plan may participate in the wildfire relief fund as a contributor and shall be afforded all rights and privileges of a contributor under this chapter as of the operation date by making an upfront payment within thirty days of that approval, notwithstanding any earlier deadlines pursuant to this chapter.

If the commission approves the plan more than one year after the operation date, the electric utility that submitted the plan may elect to participate as a contributor only under section -8(e) and shall not be considered a contributor before that election date.

The wildfire relief fund shall have no claim against an electric utility for failing to make any monetary contribution on the basis that the commission has not yet approved a plan pursuant to subsection (g).

**§ -8 Wildfire relief fund; funding.** (a) Total capitalization. The total capitalization amount of the wildfire relief fund shall be \$one billion dollars. Neither the board nor the administrator may modify the total

capitalization amount, except as otherwise expressly provided in this chapter.

(b) Time to total capitalization. The administrator shall recommend to the board, and the board shall, by majority vote, approve initial contribution amounts for potential contributors, other than the State and investor-owned electric utilities, based on any actuarial factors and with the goal, to the extent reasonably possible, of having the wildfire relief fund have the financial capacity to cover claims equal to the total capitalization amount within five years of the operation date, taking into consideration reasonably expected investment returns, actual and expected contributions to the wildfire relief fund, contingent guarantees, insurance purchased by the wildfire relief fund, and any other mechanisms that increase the financial capacity of the wildfire relief fund, and assuming no payments will be made by the wildfire relief fund during that time period.

(c) Capitalization amounts. With the exception of the State's monetary contribution and pledge as described in paragraph (34), initial contribution amounts may be divided by the administrator, at a contributor's request, into an upfront contribution amount to be made by the upfront payment date as specified in subsection (n), and annual contribution amounts to be made over the first five-year period after the operation date, subject to the interest payment identified in subsection (m) and the administrator's ability to increase payments under the insufficient funding provision in subsection (f).

Initial contributions for those entities that elect to participate in the wildfire relief fund as contributors pursuant to -7(b) shall be allocated as follows, subject to -8(d):~~The wildfire relief fund shall be capitalized by the following initial contributions:~~

(1) From public utilities other than investor-owned electric utilities, private property owners, and other governmental entities that are eligible to participate in the wildfire relief fund:

- (A) Collectively, \$333.3 million ;
- (B) From other governmental entities that are eligible to participate in the wildfire relief fund, a fraction of the amount determined by the administrator based on an actuarial assessment of the risk of payments to these entities by the fund resulting from catastrophic wildfires created by these entities, as well as the risk of potential payments made by the fund resulting from catastrophic wildfires created by these entities; and
- (C) For public utilities other than investor-owned electric utilities and from private property owners, a fraction of such amount determined by the administrator based on an actuarial assessment of the risk of potential payments by

the wildfire relief fund resulting from catastrophic wildfires created by such entity;

(2) From investor-owned electric utilities, \$333.3 million ; and

(3) From the State, \$333.3 million- , consisting of a \$9.3 monetary contribution and a pledge of \$324 million pursuant to subsection (l).

(d) The board shall determine the initial contribution amounts of eligible contributors by thirty days before the date by which participants are required to notify the administrator of their intention to participate in the wildfire relief fund pursuant to section -7(b). If an eligible contributor declines to notify the administrator that the eligible contributor wishes to participate in and become a contributor to the wildfire relief fund during the fund's first year of operation, the board shall reduce the total capitalization amount by subtracting the amount the board allocated to that eligible contributor.

(e) If an electric utility, public utility other than an electric utility, other governmental entity, or private property owner elects to become a contributor after the operation date, the board shall determine required contribution amounts, which may be, at the discretion of the board, made in upfront and annual payments, based on an up-to-date consideration of any actuarial factors, and the board shall increase the total capitalization amount in accordance with those contribution amounts.

(f) Insufficient funding. If the administrator determines that payments made by the wildfire relief fund, and expected future contributions by contributors and investment returns, will result in the fund's: failing to reach the total capitalization amount, as adjusted, as applicable, under subsection (a), by the fifth year of operation after the operation date; or falling below the total capitalization amount after the fifth year of operation after the operation date, including, in either case, as a result of the legislature's increasing the total capitalization amount, the administrator shall recommend that the board establish a supplemental contribution to be contributed to the wildfire relief fund. Responsibility among contributors for the supplemental contribution shall be allocated as follows:

(1) The administrator shall recommend to the board, and the board shall determine by majority vote, the respective portions of the supplemental contribution amount to be paid by each contributing electric utility, public utility other than an electric utility, other governmental entity, and private property owner contributor, based on an up-to-date assessment of any actuarial factors; and

(2) The remaining amount of the supplemental contribution, but not more than the largest contribution by other contributors, shall be paid by the State, subject to legislative appropriation.

(g) The administrator may allow contributors to pay supplemental contributions via annual contributions, or in part via an upfront contribution followed by annual contributions, unless the administrator determines that a contribution schedule will create a material risk that the wildfire relief fund will not reach or return to its total capitalization amount within a

reasonable period of time to perform the functions identified in this chapter.

The administrator may permit annual supplemental contributions, instead of a single upfront contribution, subject to the payment of interest at the rate set under subsection (m).

(h) If the board establishes a supplemental contribution pursuant to subsection (g), before the wildfire relief fund receives the supplemental contribution, the wildfire relief fund may issue revenue bonds up to the amount of the supplemental contribution, which shall be backed by future contributions to the wildfire relief fund.

(i) The board may order supplemental contributions under this chapter even if an investigation under the replenishment process under section -9 is ongoing. In the event that payments are later made under that replenishment process, the board, provided that other conditions of the refunds section are met pursuant to section -11, may refund supplemental contributions in whole or in part.

(j) Utility contribution. The public utilities commission may, if authorized by law, authorize recovery of an investor owned utility's initial and supplemental contributions to the wildfire relief fund via a securitization transaction, provided that the commission ensures that such securitization transaction, considered in conjunction with any other securitization transaction the commission has authorized, prevents an undue burden on consumers of the electric utility by capping the total bill impact of such securitization

transactions. If the commission does not authorize a securitization to recover the investor owned utility's initial and supplemental contributions to the wildfire relief fund, the commission shall authorize recovery of such from its customers in rates, subject to a cap determined by the commission.

~~An electric utility's contributions to the wildfire relief fund shall not be recovered from its customers in rates.~~

(k) If the total amount of payments that the administrator determines should be paid in connection with a catastrophic wildfire pursuant to sections -13, -14, and -15 exceeds the current balance of the wildfire relief fund, the State may provide a loan to the wildfire relief fund in an amount up to the depletion percentage, as determined by section -16(d). The loan shall be repaid over time through annual contributions by contributors.

(l) The State shall make its initial monetary contribution of ~~\$9.~~ 3 million to the wildfire relief fund as soon as practicable after the effective date of this Act, to be used to pay for the operations of the wildfire relief fund in advance of the operation date.

The State shall irrevocably pledge to appropriate and provide up to ~~\$324 million~~ 324 million in the following manner:

(1) In the event that a catastrophic wildfire occurs and the administrator determines that the amount the wildfire relief fund is obligated to pay to property owners, property insurers, the State, and other governmental entities has exceeded or will exceed the total moneys in the wildfire relief fund, the administrator shall demand, and the State shall be obligated to provide, a contribution to the wildfire relief fund;



(2) The administrator shall demand, and the State shall provide, the contribution required under paragraph (1) before the administrator seeks additional funding through supplemental contributions under subsection (f) or loans under subsection (k);

(3) The obligation to provide the contribution required under paragraph (1) if the conditions of this subsection are met shall constitute an irrevocable guarantee of the State, backed by the full faith and credit of the State;

(4) At no time shall the aggregate amount of the State's financial responsibility to the wildfire relief fund, contingent or otherwise, under this subsection exceed \$324 million; and

(5) The administrator, in making the calculations under subsection (f) and sections -11(a) and -16, shall treat the amount remaining on the State's pledge as capital in the wildfire relief fund for purposes of computing the total capitalization of the wildfire relief fund.

(m) A contributor may request that the administrator permit the contributor to pay the contributor's initial contribution over a five-year period via upfront and annual payments; provided that the contributor shall pay interest on all amounts deferred beyond the upfront payment date at a rate equal to the State's average incremental borrowing rate plus two hundred basis points.

(n) The upfront payment date shall be the date on which the upfront portion of all contributors' initial contributions shall be paid to the wildfire relief fund. The administrator shall determine the upfront payment date and announce it at least ninety days in advance. The upfront payment date shall be at least thirty days after the operation date and in no event earlier than April 15, 2025; provided that if a catastrophic wildfire occurs before March 15, 2025, the administrator may accelerate the upfront payment date to thirty days after the

administrator provides notice of the acceleration to all contributors.

**§ -9 Replenishment of wildfire relief fund; determination of prudence.** (a) If the administrator, or an agency of the State with responsibility for determining the causes of wildfires, informs the public utilities commission that the facilities of a public utility that is a contributor may have caused the occurrence or contributed to the severity of a catastrophic wildfire, the public utilities commission shall initiate a proceeding to review the public utility's conduct leading to the catastrophic wildfire and make findings. The public utilities commission may, even without formal notice from the administrator or the agency, initiate this proceeding of its own accord.

(b) The public utilities commission shall evaluate the prudence of the conduct of the public utility in connection with a catastrophic wildfire in the following manner: The public utilities commission shall determine whether the public utility acted prudently, considering only acts that may have caused the occurrence or contributed to the severity of the catastrophic wildfire, and evaluating the public utility's actions in the context of the public utility's overall systems, processes, and programs, such that an error by a public utility employee would not be a basis for a finding of imprudence, unless that error was the result of an imprudent system, process, or program.

(c) In evaluating prudence under this section, the public utilities commission shall determine whether the actions of the

public utility were consistent with actions that a reasonable utility would have undertaken in good faith under similar circumstances, at the relevant point in time, and based on the information available to the investor-owned utility at the relevant point in time.

Reasonable conduct shall not be limited to the optimum practice, method, or act to the exclusion of others, but rather shall encompass a spectrum of possible practices, methods, or acts consistent with utility system needs, the interest of ratepayers, and the requirements of governmental agencies of competent jurisdiction.~~were prudent and in the public interest.~~

(d) If the public utilities commission determines that imprudent conduct by the public utility caused the occurrence or contributed to the severity of a catastrophic wildfire, the public utilities commission shall determine whether to order the public utility to reimburse the wildfire relief fund in whole or in part for payments from the fund made in connection with the catastrophic wildfire. In determining the amount of reimbursement, if any, the public utilities commission shall consider the extent and severity of the public utility's imprudence and factors within and beyond the public utility's control that may have led to or exacerbated the costs from the catastrophic wildfire, including but not limited to humidity, temperature, winds, fuel, merged wildfires with independent ignitions, third-party actions that affected the spread of the wildfire, and fire suppression activities.

(e) The public utilities commission shall not order the public utility to reimburse the wildfire relief fund in an amount that exceeds the lesser of:

(1) The costs that the public utilities commission determines were due to the public utility's imprudence; or

(2) Twenty per cent of the public utility's transmission and distribution equity rate base minus the amounts the public utility has reimbursed, or is required to reimburse, the wildfire relief fund during the period of three consecutive calendar years ending on December 31 of the year in which the calculation is being performed.

(f) If the public utilities commission orders the public utility to reimburse the wildfire relief fund, the public utility shall not recover the amount of the reimbursement in rates charged to ratepayers.

(g) If the administrator, or an agency of the State with responsibility for determining the causes of wildfires or catastrophic wildfires, concludes that the conduct of an other governmental entity or property owner that is a contributor may have caused the occurrence or contributed to the severity of a catastrophic wildfire, the administrator shall assess the prudence of the contributor's conduct, applying the same standard of prudence applied to public utilities pursuant to subsection (c).

(h) If the administrator determines that the contributor acted imprudently and that the imprudence caused the occurrence or contributed to the severity of the catastrophic wildfire, the administrator shall recommend that the board require such contributor to reimburse the wildfire relief fund in whole or in

part for payments that the fund made in connection with the catastrophic wildfire, considering the factors set forth in subsection (d), subject to a cap of ten per cent of the contributor's assets within Hawaii, measured over a rolling three-year period.

**§ -10 Failure to make contributions to wildfire relief fund.** (a) Contributors shall notify the administrator if they will make, or fail to make, a supplemental contribution to the wildfire relief fund at least thirty days before the supplemental contribution is due.

(b) If a contributor fails to make a required contribution to the wildfire relief fund, that contributor shall no longer be a contributor as of the date that the contribution was due. That entity may, however, rejoin the fund under the process for joining the fund after initial capitalization set forth in section -8.

(c) The administrator shall not refund to an entity that fails to make a contribution any previous payments made to the wildfire relief fund. However, the administrator shall credit all previous contributions when determining the amount of payment to be made if a participant rejoins the fund under subsection (b).

**§ -11 Refunds.** (a) In the event that the total amount in the wildfire relief fund exceeds one hundred twenty per cent of the total capitalization amount, the administrator may recommend that the board authorize refunds to be made to the contributors; provided that the refunds do not deplete the

wildfire relief fund below one hundred twenty per cent of the total capitalization amount.

(b) Refunds shall be made in proportion to the total money contributed by the contributors to the wildfire relief fund as of the date of the refund, excluding any payments made under the replenishment provisions under section -9.

(c) The administrator has no obligation to recommend, and the board has no obligation to authorize, a refund. The board shall make a refund only if it takes into consideration all relevant factors and circumstances and determines that making a refund will be unlikely to result in the wildfire relief fund's falling below one hundred twenty per cent of total capitalization within three years after the refund.

(d) Any contributor may request that the board make a refund whenever the conditions under this section are met.

(e) If the board elects to issue a refund or elects not to do so after receiving a request under subsection (d), the administrator shall issue an order explaining the board's decision.

**§ -12 Processing of claims.** (a) With the approval of the board, the administrator shall establish and approve procedures for the review, approval, and timely payment of claims for reimbursement from the wildfire relief fund. The procedures may be revised from time to time by the administrator with the approval of the board.

(b) In the event of a catastrophic wildfire within the State, the administrator shall process claims made for

compensation against the wildfire relief fund related to the catastrophic wildfire, consistent with the requirements of this chapter.

§ -13 **Claims by property owners.** (a) To be eligible for compensation from the wildfire relief fund for recovery of uninsured damage arising out of the loss of or damage to real or personal ~~to~~ property ~~from~~ due to a catastrophic wildfire, a property owner shall not have opted out from participation in the wildfire relief fund before the occurrence of the catastrophic wildfire.

(b) County tax assessors shall include, with each real property tax assessment sent to an owner of real property in the State, a prominent notice regarding participation in the wildfire relief fund. The notice shall be in a form prescribed by the administrator and shall clearly explain the property owner's right to opt out of participation in the wildfire relief fund by submitting a request to opt out to the administrator within a specific time. A property owner who does not submit a timely request to opt out shall be deemed to participate in the wildfire relief fund as of the deadline for submitting a request to opt out.

(c) Any costs of administering the process described in subsection (b) shall be reimbursed by the wildfire relief fund.

(d) To opt out of participation in the wildfire relief fund with regard to property in areas within the State that have been assigned extreme, high, and moderate wildfire risk classes by the department of land and natural resources, a property owner shall submit documentation of insurance coverage for the

property along with the property owner's request to opt out of the wildfire relief fund, and the administrator shall approve the documentation as adequate evidence of insurance for the applicable property.

(e) Following a catastrophic wildfire, to make a claim for compensation from the wildfire relief fund for uninsured damage arising out of the loss of or damage to real or personal property due to ~~to real or personal property from~~ the catastrophic wildfire, a property owner shall submit to the administrator documentation establishing:

- (1) That the catastrophic wildfire damaged the owner's property;
- (2) The extent of the losses to the owner's property caused by that catastrophic wildfire; and
- (3) Any insurance policy providing coverage for those losses.

(f) Within ninety days after a property owner submits a claim for compensation from the wildfire relief fund, including the documentation required in this section, the administrator shall determine whether the documentation is adequate and, if so, the appropriate amount of the payment to the property owner from the wildfire relief fund. If the administrator determines that the property owner has not submitted sufficient documentation for the administrator to evaluate the claim, the administrator may request additional documentation from the property owner and may set a date by which the additional information shall be provided.



(g) If no insurance policy provides coverage for the losses for which a property owner seeks compensation from the wildfire relief fund, the property owner shall be eligible to receive as compensation from the wildfire relief fund a maximum of \$50,000.

(h) If an insurance policy provides coverage for the losses for which a property owner seeks compensation from the wildfire relief fund, ~~property damage incurred by an eligible property owner who seeks compensation from the wildfire relief fund~~, the property owner shall be eligible to receive as compensation from the wildfire relief fund only compensation for uninsured real or personal property damage, in an amount up to the lesser of:

(1) 35 per cent of the amount by which the property owner's losses exceed the amount of insurance coverage for the losses; or

(2) 50 per cent of the property owner's insurance coverage applicable to the losses;

provided that the property owner submits adequate documentation of those losses, as required by this section.

**§ -14 Claims by property insurers.** (a) To be eligible for compensation from the wildfire relief fund, a property insurer shall have elected to participate in the fund before the annual policy period in which the catastrophic wildfire occurred. The administrator shall establish a process for property insurers to annually submit an election to participate in the fund to the administrator within a specified time. The

date for submission of that election shall be the same as the date for property owners to submit a request to opt out pursuant to section -13(b).

(b) All property insurers who elect to participate in the wildfire relief fund shall be eligible to receive as compensation from the wildfire relief fund 20 per cent of their total payments for property damage claims, including real or personal property, in Hawaii as a result of a catastrophic wildfire.

(c) Following a catastrophic wildfire, to make a claim for compensation from the wildfire relief fund based on claims resulting from the catastrophic wildfire, an eligible property insurer shall submit to the administrator documentation establishing the number, nature, and total value of insurance claims that the property insurer paid pursuant to its policies for damage resulting from the catastrophic wildfire as well as documentation sufficient to assess the reasonableness of the property insurer's payment of claims.

(d) After receipt of a property insurer's claim for compensation from the wildfire relief fund, including the documentation required in this section, the administrator shall:

(1) Review via an expedited procedure the property insurer's claim for compensation from the wildfire relief fund; and

(2) Determine:

(A) Whether the documentation provided is adequate;  
and

(B) The appropriate amount of the payment to the property insurer from the fund.

**§ -15 Claims by the State and other governmental entities.** (a) The State may submit claims for compensation from the wildfire relief fund for damages it incurred resulting from a catastrophic wildfire, including damage to infrastructure or other property, costs of fire suppression, and natural resource damages, to the extent recovery of the losses is authorized by law.

(b) Other governmental entities may submit claims for compensation from the wildfire relief fund for damages they incurred resulting from a catastrophic wildfire, including damage to infrastructure or other property and other losses, to the extent recovery of the losses is authorized by law; provided that to be eligible for compensation from the wildfire relief fund related to a catastrophic wildfire, an other governmental entity shall elect to be a contributor pursuant to section -7(b)(1) before the occurrence of the catastrophic wildfire.

(c) To make a claim under this section, the State or other governmental entity shall submit to the administrator documentation establishing:

- (1) That the catastrophic wildfire caused the damages;
- (2) The extent of the damages caused by the catastrophic wildfire; and
- (3) Any other documentation necessary to establish the State's or other governmental entity's right to recover the losses pursuant to law.

(d) After receipt of a claim for compensation from the wildfire relief fund pursuant to this section, the administrator shall determine whether the State or other governmental entity is authorized to recover damages under applicable law and, if so, the appropriate amount of the payment.

**§ -16 Fund depletion.** (a) Within thirty days of a catastrophic wildfire, the administrator shall assess whether the total payments that the wildfire relief fund is projected to make to eligible property owners, property insurers, the State, and other governmental entities under sections -13, -14, and -15, respectively, are expected to exceed seventy-five per cent of the total available ~~money~~ financial capacity in the wildfire relief fund. The board shall adopt rules pursuant to chapter 91 regarding the performance of this assessment.

(b) If the administrator assesses pursuant to subsection (a) that the total payments that the wildfire relief fund is projected to make to eligible property owners, property insurers, the State, and other governmental entities under sections -13, -14, and -15, respectively, are expected to exceed seventy-five per cent of the total available ~~money~~ financial capacity in the wildfire relief fund, the administrator shall seek to increase the total ~~amount~~ financial capacity ~~of money in~~ of the fund using all available methods under this chapter.

(c) Depletion event. If the administrator is unable, despite taking the steps under subsection (b), to secure sufficient additional ~~funding~~ financial capacity for the

wildfire relief fund, including credible pledges for future funding, to reverse the administrator's assessment under subsection (b) within forty-five days, the administrator shall declare the existence of a depletion event. The administrator may, for good cause, extend this time period by an additional thirty days.

(d) Depletion percentage. If the administrator declares the existence of a depletion event, the administrator shall determine what percentage of total eligible payments the wildfire relief fund can make without the likelihood that the payments will exceed seventy-five per cent of the total ~~available~~ financial capacity ~~money~~ in the wildfire relief fund. This percentage shall be deemed the depletion percentage.

(e) Depletion payment. The administrator shall thereafter offer all property owners, property insurers, the State, and other governmental entities that submit claims for compensation from the wildfire relief fund and would otherwise, under sections -13, -14, and -15, respectively, be entitled to a particular payment amount, that amount multiplied by the depletion percentage. This amount shall be deemed the depletion payment.

(f) All claimants that are offered the depletion payment may choose to accept or decline the payment. Any property owner or property insurer, other than a contributor, that declines to accept the depletion payment shall:

(1) Be ineligible for any payments by the wildfire relief fund with respect to the catastrophic wildfire for which the claim was made; and

(2) Not be bound by the limitation on claims under section -18 with respect to only that catastrophic wildfire.

The limitation period for any cause of action arising out of the catastrophic wildfire that could be asserted by the property owner or property insurer that declines to accept the depletion payment shall be tolled for the period from the date of the catastrophic wildfire to the date the administrator offers claimants the depletion payment.

(g) (i) Any property owner or property insurer, other than a contributor, that accepts the depletion payment shall be entitled to an additional payment from the fund, within three years of receipt of the depletion payment, equal to the difference between the depletion payment and what the property owner or property insurer would have been entitled to from the fund in the absence of a depletion event. This shall be called the true-up payment.

(ii) In the event that, after expiration of that three-year period, the fund has failed to make the true-up payment to a particular property owner or property insurer, that property owner or property insurer shall not be bound by the limitation on claims under section -18 with respect to only that catastrophic wildfire. In any suit brought by or on behalf of that property owner or property insurer that, but for the failure of the fund to make the true-up payment, would have been barred by the limitation on claims under section - 18, the following provision will apply: total recovery, inclusive of

damages, attorney's fees, and interest, shall be limited to three times the true-up payment.

(iii) The limitation period for any cause of action arising out of the catastrophic wildfire that could be asserted by the property owner or property insurer that accepted the depletion payment shall be tolled for the period from the date of the catastrophic wildfire to the date the true-up payment under subsection (i) is made, or is due, whichever is earlier.

~~Any contributor against whom a claim is brought by a recipient of a depletion payment shall be entitled to a credit against the contributor's financial liability as to that claimant, in an amount equal to the depletion payment received by the claimant multiplied by the contributor's proportion of contribution to the wildfire relief fund relative to the other contributors.~~

~~(h) After the payments to all claimants who accepted the depletion payment have been made, and within three years from the date of the catastrophic wildfire, the administrator shall make additional payments to each claimant who accepted the depletion payment. These additional payments, added to the depletion payment, shall be equal to the full value of the administrator's determination of the amount of payment due to each claimant.~~

(i) Multiple catastrophic events. The board shall adopt rules pursuant to chapter 91 regarding how to pay claims in the event that one or more catastrophic wildfires occur while the corporation is in the process of assessing, receiving,

determining, or paying claims from an earlier catastrophic wildfire.

**§ -17 Hearings and appeals of determinations.** (a) Within thirty days after the administrator's determination of the amount of payment due to any claimant from the wildfire relief fund pursuant to sections -13, -14, and -15, respectively, or the board's determination of a contributor's allocation for any contribution, the affected person or entity may request a contested case hearing on that determination before the department of commerce and consumer affairs, pursuant to chapter 91.

(b) Upon receipt of a request for hearing on the administrator or board's determination, the office of administrative hearings shall schedule a hearing date no later than thirty days after its receipt of the request for hearing.

(c) Following the conclusion of any hearing or before the conclusion of the hearing, with the concurrence of the parties, the office of administrative hearings shall promptly, and no later than thirty days after the hearing, decide the matter and issue findings of fact, conclusions of law, and a decision in accordance with the hearings officer's determination.

(d) Within thirty days after the date on which a copy of the office of administrative hearings' order is mailed to the parties, a party may seek judicial review of the order by filing a petition for review in the applicable circuit court, with a right of appeal as allowed by law. If no petition is timely



filed, the order of the office of administrative hearings shall be final.

§ -18 **Limitations on claims.** (a) No suit, claim, or other civil legal action may be instituted or maintained against contributors or their affiliates, employees, agents, or insurers:

(1) For recovery of losses or damages that arise out of the loss of or damage to real or personal property due to a catastrophic wildfire, as well as damages as described in - 15. ~~For recovery of losses or damages of a type for which compensation may be sought from the wildfire relief fund;~~ and

(2) By persons or entities:

(A) Who are contributors, property owners who do not opt out of the wildfire relief fund, or property insurers who elect to participate in the wildfire relief fund; or

(B) Who seek indemnity or contribution for amounts paid, or that may be paid, to contributors, property owners who do not opt out of the wildfire relief fund, or property insurers who elect to participate in the wildfire relief fund;

provided that the rights of a property insurer to sue as subrogee of its policyholder shall not be affected by a property owner's participation in the wildfire relief fund and eligibility to seek uninsured property damages from the wildfire relief fund, but instead such subrogation rights

shall be affected only if the property insurer elects to participate in the wildfire relief fund.

(b) Persons or entities who are eligible to seek compensation from the wildfire relief fund for losses or damages that arise out of the loss of or damage to real or personal property due to a catastrophic~~property damage arising from a catastrophic wildfire~~ may not seek to recover for damage from electric utilities, public utilities other than electric utilities, the State, or private property owners who are contributors, notwithstanding that the claimed ~~property damages~~s may exceed the amount of payment by the wildfire relief fund for the damages.

(c) The wildfire relief fund shall be subrogated to the rights of the contributors, property owners who do not opt out of the wildfire relief fund, and property insurers who elect to participate in the wildfire relief fund, to the extent of any payment made by the wildfire relief fund to those persons or entities, and may pursue claims against a person or entity that is not a contributor for damages resulting from the catastrophic wildfire."

SECTION 3. Section 76-16, Hawaii Revised Statutes, is amended by amending subsection (b) to read as follows:

"(b) The civil service to which this chapter applies shall comprise all positions in the State now existing or hereafter established and embrace all personal services performed for the State, except the following:

(1) Commissioned and enlisted personnel of the Hawaii National Guard as such, and positions in the Hawaii National Guard that are required by state or federal laws or regulations or orders of the National Guard to be filled from those commissioned or enlisted personnel;

(2) Positions filled by persons employed by contract where the director of human resources development has certified that the service is special or unique or is essential to the public interest and that, because of circumstances surrounding its fulfillment, personnel to perform the service cannot be obtained through normal civil service recruitment procedures. Any such contract may be for any period not exceeding one year;

(3) Positions that must be filled without delay to comply with a court order or decree if the director determines that recruitment through normal recruitment civil service procedures would result in delay or noncompliance, such as the Felix-Cayetano consent decree;

(4) Positions filled by the legislature or by either house or any committee thereof;

(5) Employees in the office of the governor and office of the lieutenant governor, and household employees at Washington Place;

(6) Positions filled by popular vote;

(7) Department heads, officers, and members of any board, commission, or other state agency whose appointments are made by the governor or are required by law to be confirmed by the senate;

(8) Judges, referees, receivers, masters, jurors, notaries public, land court examiners, court commissioners, and attorneys appointed by a state court for a special temporary service;

(9) One bailiff for the chief justice of the supreme court who shall have the powers and duties of a court officer and bailiff under section 606-14; one secretary or clerk for each justice of the supreme court, each judge of the intermediate appellate court, and each judge of the circuit court; one secretary for the judicial council; one deputy administrative director of the courts; three law clerks for the chief justice of the supreme court, two law clerks for each associate justice of the supreme court and each judge of the intermediate appellate court, one law clerk for each judge of the circuit court, two additional law clerks for the civil administrative judge of the circuit court of the first circuit, two additional law clerks for the criminal administrative judge of the circuit court of the first circuit, one additional law clerk for the senior judge of the

family court of the first circuit, two additional law clerks for the civil motions judge of the circuit court of the first circuit, two additional law clerks for the criminal motions judge of the circuit court of the first circuit, and two law clerks for the administrative judge of the district court of the first circuit; and one private secretary for the administrative director of the courts, the deputy administrative director of the courts, each department head, each deputy or first assistant, and each additional deputy, or assistant deputy, or assistant defined in paragraph (16);

(10) First deputy and deputy attorneys general, the administrative services manager of the department of the attorney general, one secretary for the administrative services manager, an administrator and any support staff for the criminal and juvenile justice resources coordination functions, and law clerks;

(11) (A) Teachers, principals, vice-principals, complex area superintendents, deputy and assistant superintendents, other certificated personnel, no more than twenty noncertificated administrative, professional, and technical personnel not engaged in instructional work;

(B) Effective July 1, 2003, teaching assistants, educational assistants, bilingual/bicultural school-home assistants, school psychologists, psychological examiners, speech pathologists, athletic health care trainers, alternative school work study assistants, alternative school educational/supportive services specialists, alternative school project coordinators, and communications aides in the department of education;

- (C) The special assistant to the state librarian and one secretary for the special assistant to the state librarian; and
- (D) Members of the faculty of the University of Hawaii, including research workers, extension agents, personnel engaged in instructional work, and administrative, professional, and technical personnel of the university;

(12) Employees engaged in special, research, or demonstration projects approved by the governor;

- (13) (A) Positions filled by inmates, patients of state institutions, persons with severe physical or mental disabilities participating in the work experience training programs;
- (B) Positions filled with students in accordance with guidelines for established state employment programs; and
- (C) Positions that provide work experience training or temporary public service employment that are filled by persons entering the workforce or persons transitioning into other careers under programs such as the federal Workforce Investment Act of 1998, as amended, or the Senior Community Service Employment Program of the Employment and Training Administration of the United States

Department of Labor, or under other similar state programs;

(14) A custodian or guide at Iolani Palace, the Royal Mausoleum, and Hulihee Palace;

(15) Positions filled by persons employed on a fee, contract, or piecework basis, who may lawfully perform their duties concurrently with their private business or profession or other private employment and whose duties require only a portion of their time, if it is impracticable to ascertain or anticipate the portion of time to be devoted to the service of the State;

(16) Positions of first deputies or first assistants of each department head appointed under or in the manner provided in section 6, article V, of the Hawaii State Constitution; three additional deputies or assistants either in charge of the highways, harbors, and airports divisions or other functions within the department of transportation as may be assigned by the director of transportation, with the approval of the governor; one additional deputy in the department of human services either in charge of welfare or other functions within the department as may be assigned by the director of human services; four additional deputies in the department of health, each in charge of one of the following: behavioral health, environmental health, hospitals, and health resources administration, including other functions within the department as may be assigned by the director of health, with the approval of the governor; two additional deputies in charge of the law enforcement programs, administration, or other functions within the department of law enforcement as may be assigned by the director of law enforcement, with the approval of the governor; three additional deputies each in charge of the correctional institutions, rehabilitation services and programs, and administration or other functions within the department of corrections and rehabilitation as may be assigned by the director or corrections and rehabilitation, with the approval of the governor; an administrative assistant to the state librarian; and an administrative assistant to the superintendent of education;

(17) Positions specifically exempted from this part by any other law; provided that:

(A) Any exemption created after July 1, 2014, shall expire three years after its enactment unless affirmatively extended by an act of the legislature; and

(B) All of the positions defined by paragraph (9) shall be included in the position classification plan;

(18) Positions in the state foster grandparent program and positions for temporary employment of senior citizens in occupations in which there is a severe personnel shortage or in special projects;

(19) Household employees at the official residence of the president of the University of Hawaii;

(20) Employees in the department of education engaged in the supervision of students during meal periods in the distribution, collection, and counting of meal tickets, and in the cleaning of classrooms after school hours on a less than half-time basis;

(21) Employees hired under the tenant hire program of the Hawaii public housing authority; provided that not more than twenty-six per cent of the authority's workforce in any housing project maintained or operated by the authority shall be hired under the tenant hire program;

(22) Positions of the federally funded expanded food and nutrition program of the University of Hawaii that require the hiring of nutrition program assistants who live in the areas they serve;

(23) Positions filled by persons with severe disabilities who are certified by the state vocational rehabilitation office that they are able to perform safely the duties of the positions;

(24) The sheriff;

(25) A gender and other fairness coordinator hired by the judiciary;

(26) Positions in the Hawaii National Guard youth and adult education programs;

(27) In the state energy office in the department of business, economic development, and tourism, all energy program managers, energy program specialists, energy program assistants, and energy analysts;

(28) Administrative appeals hearing officers in the department of human services;

(29) In the Med-QUEST division of the department of human services, the division administrator, finance officer, health care services branch administrator, medical director, and clinical standards administrator;

(30) In the director's office of the department of human services, the enterprise officer, information security and privacy compliance officer, security and privacy compliance engineer, security and privacy compliance analyst, information technology implementation manager, assistant information technology implementation manager, resource manager, community/project development director, policy director, special assistant to the director, and limited English proficiency project manager/coordinator;

(31) The Alzheimer's disease and related dementia services coordinator in the executive office on aging;

(32) In the Hawaii emergency management agency, the executive officer, public information officer, civil defense administrative officer, branch chiefs, and emergency operations center state warning point personnel; provided that for state warning point personnel, the director shall determine that recruitment through normal civil service recruitment procedures would result in delay or noncompliance;

(33) The executive director and seven full-time administrative positions of the school facilities authority;

(34) Positions in the Mauna Kea stewardship and oversight authority;

(35) In the office of homeland security of the department of law enforcement, the statewide interoperable communications coordinator; [~~and~~]

(36) In the social services division of the department of human services, the business technology analyst[~~-~~]; and

(37) The wildfire relief fund administrator.

The director shall determine the applicability of this section to specific positions.

Nothing in this section shall be deemed to affect the civil service status of any incumbent as it existed on July 1, 1955."

## PART II



SECTION 4. (a) There shall be established a working group within the department of commerce and consumer affairs to prepare and submit a report to the legislature by November 1, 2024, concerning implementation of the wildfire relief fund established by section 2 of this Act.

(b) The working group shall consist of:

(1) The director of commerce and consumer affairs, or the director's designee, who shall serve as chairperson of the working group;

(2) A representative of the department of the attorney general;

(3) A representative of the public utilities commission;

(4) A representative of the division of consumer advocacy of the department of commerce and consumer affairs;

(5) A representative of the insurance division of the department of commerce and consumer affairs;

(6) A representative of Hawaiian Electric, who shall be invited by the chairperson of the working group;

(7) A representative of Kauai Island Utility Cooperative, who shall be invited by the chairperson of the working group;

(8) A representative of property insurers that conduct business in the State, who shall be invited by the chairperson of the working group;

(9) A member of the public, who shall be invited by the chairperson of the working group; and

(10) Any other individuals deemed necessary by the chairperson of the working group.

(c) In carrying out its duties, the working group shall begin with a review, examination, and analysis of the provisions

of the various drafts of House Bill No. 2700 and Senate Bill No. 3344 considered during the regular session of 2024.

### PART III

SECTION 5. There is appropriated out of the general revenues of the State of Hawaii the sum of \$ \_\_\_\_\_ or so much thereof as may be necessary for fiscal year 2024-2025 for deposit into the wildfire relief fund.

The sum appropriated shall be expended by the department of commerce and consumer affairs for the purposes of this Act.

SECTION 6. On the operation date, as defined in section \_\_\_\_\_-1, Hawaii Revised Statutes, of section 2 of this Act, there is appropriated out of the general revenues of the State of Hawaii the sum of \$32.4 million \_\_\_\_\_ or so much thereof as may be necessary for fiscal year 2024-2025 as a reserve against the pledge guarantee set forth in section \_\_\_\_\_-8(1), Hawaii Revised Statutes, of section 2 of this Act.

SECTION 7. There is appropriated out of the general revenues of the State of Hawaii the sum of \$ \_\_\_\_\_ or so much thereof as may be necessary for fiscal year 2024-2025 for the establishment of one full-time equivalent (1.0 FTE) administrator position, who shall be exempt from chapter 76, Hawaii Revised Statutes, to support the Hawaii wildfire relief fund corporation; provided that in all subsequent fiscal years, all funding for the administrator position shall be paid from the wildfire relief fund.

The sum appropriated shall be expended by the department of commerce and consumer affairs for the purposes of this Act.

SECTION 8. In accordance with section 9 of article VII of the Hawaii State Constitution and sections 37-91 and 37-93, Hawaii Revised Statutes, the legislature has determined that the appropriations contained in H.B. No. , will cause the state general fund expenditure ceiling for fiscal year 2024-2025 to be exceeded by \$ or per cent. In addition, the appropriation contained in this Act will cause the general fund expenditure ceiling for fiscal year 2024-2025 to be further exceeded by \$ or per cent. The combined total amount of general fund appropriations contained in only these two Acts will cause the state general fund expenditure ceiling for fiscal year 2024-2025 to be exceeded by \$ or per cent. The reasons for exceeding the general fund expenditure ceiling are that:

- (1) The appropriation made in this Act is necessary to serve the public interest; and
- (2) The appropriation made in this Act meets the needs addressed by this Act.

SECTION 9. This Act shall take effect on July 1, 3000; provided that part I of this Act shall take effect on July 1, 2025.

**Report Title:**

DCCA; Hawaii Wildfire Relief Fund; Hawaii Wildfire Relief Fund Corporation; Public Utilities Commission; Catastrophic Wildfire; Working Group; Report; Appropriation; Expenditure Ceiling

**Description:**

Establishes the Hawaii Wildfire Relief Fund and Hawaii Wildfire Relief Fund Corporation to provide compensation for property damage resulting from catastrophic wildfires in the State. Requires the Corporation's board to report to the Legislature. Makes an appropriation. Effective 7/1/3000. (HD1)

*The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.*

**TESTIMONY OF EVAN OUE ON BEHALF OF THE HAWAII ASSOCIATION FOR  
JUSTICE (HAJ) IN OPPOSITION OF  
SB 3344 SD2 HD1**

Date: Tuesday, April 2, 2024

Time: 2:30 p.m.

My name is Evan Oue and thank you for allowing me to submit testimony on behalf of the Hawaii Association for Justice (HAJ) in **STRONG OPPOSITION** to SB 3344 SD2 HD1 - RELATING TO WILDFIRES. The measure seeks to establish a Hawaii Wildfire Fire Relief Fund to provide compensation for property damage resulting from catastrophic wildfires in the State.

Primarily, HAJ is concerned with § -18, pages 48-49, relating to limitations on claims. Specifically, the measure provides that: "**No suit, claim, or other civil legal action may be instituted or maintained against contributors or their affiliates, employees, agents, or insurers:** (1). For recovery of losses or damages of a type for which compensation may be sought from the wildfire relief fund." SB 3344 SD2 HD1 seeks to immunizes electric utilities, public utilities other than electric utilities, the State, or private landowners from property damage claims arising from a catastrophic wildfire.

HAJ has always held the position that broad immunity is bad public policy. In this instance, HAJ is concerned that the proposed measure will preclude all property damage claims against fund contributors for any disaster in the future where those very same fund contributors, through their negligence, caused a wildfire disaster and failed to ensure that the wildfire relief fund was adequately funded. As currently drafted the measure would revictimize the people of Maui who were affected by the 2023 wildfires and would undercut the rights of victims of any and all future disasters. This liability limitation would incentivize minimal contribution to the fund in order to receive immunity that will apply even to disasters that are caused by the same

sort of negligence that led to the recent destruction of so many lives and livelihoods on Maui.

HAJ understands the business implications that this measure may have for fund contributors, however, we fail to see why those who have caused so much damage and destruction should be rewarded for their callousness with a grant of broad immunity for the damage they caused, at the expense of their victims.

Furthermore, HAJ is not aware of **any** other state that has provided such broad immunity of this type when establishing a relief fund. Under the current measure, Hawaii would be the first state in the nation to reward potentially responsible parties by absolving them of their responsibilities to those they harm. Providing immunity under this measure will remove any accountability for utility companies, the State, and private landowners whose actions or omissions result in damage to people across the state. The current immunity language sets a dangerous precedent of rewarding companies, our government, and private landowners for their negligence which contribute to catastrophic wildfires or disasters in the future.

Ultimately, the people of Hawaii will be impaired in seeking recourse for damage to their property at the same time that it removes a contributor's responsibility to safely design and maintain their operations.

After discussing language with the proponents of the measure, we recommend an amendment to the fund depletion language in Section 16 in order to incentivize the appropriate funding of the wildfire relief fund, especially where *any* grant of immunity is being contemplated:

**"§ -16 Fund depletion.** (a) Within thirty days of a catastrophic wildfire, the administrator shall assess whether the total payments that the wildfire relief fund is projected to make to eligible property owners, property insurers, and the State and other governmental entities under sections -13, -14, and -15,

respectively, are expected to exceed seventy-five per cent of the total available money in the wildfire relief fund. The board shall adopt rules pursuant to chapter 91 regarding the performance of this assessment.

(b) If the administrator assesses pursuant to subsection (a) that the total payments that the wildfire relief fund is projected to make to eligible property owners, property insurers, and the State and other governmental entities under sections -13, -14, and -15, respectively, are expected to exceed seventy-five per cent of the total available money in the wildfire relief fund, the administrator shall seek to increase the total amount of money in the fund using all available methods under this chapter.

(c) Depletion event. If the administrator is unable, despite taking the steps under subsection (b), to secure sufficient additional funding for the wildlife relief fund, including credible pledges for future funding, to reverse the administrator's assessment under subsection (a) within forty-five days, the administrator shall declare the existence of a depletion event.

(d) Depletion percentage. If the administrator declares the existence of a depletion event, the administrator shall determine what percentage of total eligible payments the wildlife relief fund can make without the likelihood that the payments will exceed seventy-five per cent of the total available money in the wildlife relief fund. This percentage shall be deemed the depletion percentage.

(e) Depletion payment. The administrator shall thereafter offer all property owners, property insurers, the State, and other governmental entities that submit claims for compensation from the wildfire relief fund and would otherwise, under sections -13, -14, and -15, respectively, be entitled to a particular payment amount, that amount multiplied by the depletion percentage. This amount shall be deemed the depletion payment.

(f) All claimants that are offered the depletion payment may choose to accept or decline the payment. Any property owner or property insurer, other than a contributor, that declines to accept the depletion payment shall:

(1) Be ineligible for any payments by the wildfire relief fund with respect to the catastrophic wildfire for which the claim was made; and

(2) Not be bound by the limitation on claims under section -18 with respect to only that catastrophic wildfire.

The limitation period for any cause of action arising out of the catastrophic wildfire that could be asserted by the property owner or property insurer that declines to accept the depletion payment shall be tolled for the period from the date of the catastrophic wildfire to the date the administrator offers claimants the depletion payment.

(g) (i) Any property owner or property insurer, other than a contributor, that accepts the depletion payment shall be entitled to an additional payment from the fund, within three years of receipt of the depletion payment, equal to the difference between the depletion payment and what the property owner or property insurer would have been entitled to from the fund in the absence of a depletion event. This shall be called the true-up payment.

(ii) In the event that, after expiration of that three-year period, the fund has failed to make the true-up payment to a particular property owner or property insurer, that property owner or property insurer shall not be bound by the limitation on claims under section -18 with respect to only that catastrophic wildfire. In any suit brought by or on behalf of that property owner or property insurer that, but for the failure of the fund to make the true-up payment, would have been barred by the limitation on claims under section – 18, the following



provision will apply: total recovery, inclusive of damages, attorney's fees, and interest, shall be limited to three times the true-up payment.

(iii) The limitation period for any cause of action arising out of the catastrophic wildfire that could be asserted by the property owner or property insurer that accepted the depletion payment shall be tolled for the period from the date of the catastrophic wildfire to the date the true-up payment under subsection (i) is made, or is due, whichever is earlier.

(h) Multiple catastrophic events. The board shall adopt rules pursuant to chapter 91 regarding how to pay claims in the event that one or more catastrophic wildfires occur while the corporation is in the process of assessing, receiving, determining, or paying claims from an earlier catastrophic wildfire."

We look forward to working with all involved stakeholders on this measure. Thank you very much for allowing me to testify in **OPPOSITION** of the current draft of SB3344. Please feel free to contact me should you have any questions or desire additional information.

Written Statement of  
**Jeannine Souki, Senior Manager – Government & Regulatory Affairs**

**BEFORE THE HOUSE COMMITTEE ON FINANCE**

April 2, 2024, 2:30 PM -- AGENDA #3  
State Capitol, Conference Room 308 & Videoconference

**COMMENTS FOR:  
S.B. 3344, S.D.2, H.D.1 – RELATING TO WILDFIRES**

To: Rep. Kyle Yamashita, Chair  
Rep. Lisa Kitagawa, Vice Chair  
Members of the Committee

**Re: Testimony providing comment for SB3344 SD2 HD1**

Aloha Honorable Chairs, Vice-Chairs, and Committee Members:

Thank you for the opportunity to provide comments regarding SB3344, SD2, HD1 which proposes to create a Hawaii Wildfire Relief Fund and Corporation to provide compensation for damages resulting from future catastrophic wildfires. This measure also proposes to establish a process for electric utilities to develop and submit wildfire protection plans to the Public Utilities Commission (PUC) and another process for the PUC to approve the recovery of related costs and expenses through securitization, wildfire costs and expenses.

Hawaiian Telcom understands and appreciates the importance of supporting communities affected by wildfires during this challenging time as residents and businesses continue to recover from the devastating wildfires in Maui. Our company's employees and business were also directly impacted by the wildfires, which is why we are committed to working collaboratively with federal, state, county, and community leaders to support the affected communities. While we hope that we never experience another wildfire, we understand the importance of being prepared in case of such an event.

Hawaiian Telcom greatly appreciates the HD1 amendments made by the House Committee on Water and Lane, which amended proposed § - 7 (a), (3), removing telecommunications carriers as entities that may participate in the Wildfire Relief Fund as a contributor. Narrowing down the list of entities that can contribute to the fund makes this measure more consistent with other

established wildfire funds, such as California Wildfire Fund and the Utah Fire Fund<sup>1</sup>. Both these funds are specifically set up for electric utilities to contribute toward providing compensation resulting from future catastrophic wildfires.

Thank you for the opportunity to provide comments on SB3344, SD2, HD1.

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<sup>1</sup> S.B. 225 Utah State Legislature, signed into law March 13, 2024, <https://legiscan.com/UT/bill/SB0224/2024> (accessed online March 18, 2024.)

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

**Submitted by Steven Teruya**

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Steven Teruya and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

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Phone: (808) 848-2074; Fax: (808) 848-1921  
e-mail [info@hfbf.org](mailto:info@hfbf.org); [www.hfbf.org](http://www.hfbf.org)

April 2, 2024

HEARING BEFORE THE  
HOUSE COMMITTEE ON FINANCE

**TESTIMONY ON SB 3344, SD2, HD1**  
RELATING TO WILDFIRES

Conference Room 329 & Videoconference  
2:00 PM

Aloha Chair Yamashita, Vice-Chair Kitagawa, and Members of the Committee:

I am Brian Miyamoto, Executive Director of the Hawai'i Farm Bureau (HFB). Organized since 1948, the HFB is comprised of 1,800 farm family members statewide and serves as Hawai'i's voice of agriculture to protect, advocate and advance the social, economic, and educational interests of our diverse agricultural community.

**The Hawai'i Farm Bureau supports SB 3344, SD2, HD1**, which establishes the Hawai'i Wildfire Relief Fund and Corporation to provide compensation for property damage resulting from catastrophic wildfires in the State.

This bill would create a future wildfire relief fund for potential victims and provide Hawai'i families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause. While we hope what happened in West Maui never occurs again, this bill is being proposed to ensure resources would be available if it does. In addition, this bill would protect the creditworthiness of the State, counties, large landowners, and utilities that contribute to the fund by reining in the financial uncertainty created by the risk of future catastrophic wildfires.

Please pass SB 3344, SD2, HD1. Thank you for this opportunity to provide comments on this measure.



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April 1, 2024

RE: SB 3344 SD2 HD1: Relating to Wildfires

Dear Chair Yamashita, Vice Chair Kitagawa, and members of the Committee on Finance,

Founded in 1968, the Kona-Kohala Chamber of Commerce works to enhance the quality of life for our community through a strong, sustainable economy on Hawai'i Island. With 470 member businesses and organizations, our mission is to provide leadership and advocacy for a successful business environment in West Hawai'i.

The Kona-Kohala Chamber of Commerce **supports** SB 3344 SD2 HD1: Relating to Wildfires.

The catastrophic event in West Maui reminds us of how vulnerable we are to the dangers of wildfires. This bill proposes a future solution: creating a wildfire relief fund to help potential victims recover from any catastrophic wildfire.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners, and utilities that contribute to the fund. This bill aims to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

**We ask you to pass SB 3344 SD2 HD1: Relating to Wildfires.**

Sincerely,

A handwritten signature in black ink that reads 'Wendy J. Laros'. The signature is written in a cursive, flowing style.

Wendy J. Laros, President and CEO  
Kona-Kohala Chamber of Commerce



# Chamber of Commerce HAWAII

*The Voice of Business*

**Testimony to the House Committee on Finance  
Tuesday, April 2, 2024, at 2:30PM  
Conference Room 308 & Video Conference**

**RE: SB3344 SD2 HD1 Relating to Wildfires**

Aloha Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee:

The Chamber of Commerce Hawaii ("The Chamber") offers **testimony in general support of SB3344 SD2 HD1**, which establishes a wildfire relief fund to ensure financial resources are available to support Hawaii residents that may be impacted by a future natural disaster.

This legislation is aimed at creating a proactive and efficient process for recovering property damages in the event of catastrophic wildfires in Hawaii.

addresses the pressing need to mitigate the financial uncertainty and potential devastation caused by the risk of future catastrophic wildfires. By establishing a dedicated wildfire relief fund, SB 3344 ensures that resources will be readily available to assist victims in rebuilding their lives and properties in the aftermath of such disasters, regardless of the cause.

Furthermore, SB 3344 safeguards the creditworthiness of the state, counties, large landowners, and utilities that contribute to the fund. This protection is crucial for maintaining stability and resilience in our communities, particularly in the face of unpredictable weather events and other unknown factors that could lead to future catastrophe. By reining in financial uncertainty created by the risk of future catastrophic wildfires, we could create an efficient process for recovering property damages and would protect the creditworthiness of the state, counties, large landowners, and utilities that contribute to the fund through this bill. It is imperative that we take decisive action now to prepare for any eventuality.

In conclusion, SB 3344 SD2 HD1 offers a comprehensive and forward-thinking solution to the challenges posed by future catastrophic wildfires. By creating a dedicated relief fund and streamlining the process for recovery, this bill will provide much-needed support to affected families and communities while safeguarding the financial stability of our state.

The Chamber is Hawaii's leading statewide business advocacy organization, representing about 2,000+ businesses. Approximately 80% of our members are small businesses with less than 20 employees. As the "Voice of Business" in Hawaii, the organization works on behalf of members and the entire business community to improve the state's economic climate and to foster positive action on issues of common concern.

Thank you for the opportunity to testify in support of this measure.



# MAUI

CHAMBER OF COMMERCE

VOICE OF BUSINESS

**HEARING BEFORE THE HOUSE COMMITTEE ON FINANCE  
HAWAII STATE CAPITOL, HOUSE CONFERENCE ROOM 308  
Tuesday, April 2, 2024 AT 2:30 P.M.**

To The Honorable Representative Kyle T. Yamashita, Chair  
The Honorable Representative Lisa Kitagawa, Vice Chair  
Members of the Committee on Finance

## **SUPPORT SB3344 SD2 HD1 RELATING TO WILDFIRES**

The Maui Chamber of Commerce **SUPPORTS SB3344 SD2 HD1.**

The Chamber supports the concept of this fund that helps protect impacted residents and businesses of future catastrophic wildfires by getting paid from the fund regardless of the cause of the wildfire. We acknowledge that it will help protect state, counties, large landowners, and utilities that contribute to the fund from financial uncertainty due to the risk of future catastrophic wildfires. However, we note that residents and businesses that will benefit from this fund will also be contributors to this fund through state taxes and other governmental taxes. We appreciate that an electric utility is prohibited from recovering its contributions to the Wildfire Relief Fund from its customers in rates and that a working group within the Department of Commerce and Consumer Affairs will be established to prepare a report and submit it to the Legislature by November 1, 2024, concerning implementation of the Wildfire Relief Fund.

We all must come together on solutions when dealing with catastrophic events.

We appreciate the forward thinking of this initiative. We hope the state will continue to explore federal and other funding methods for expediting protective measures to help lessen the impacts of future disasters.

The Chamber looks forward to continued discussions on this and other related bills to find the best possible solutions.

For these reasons, we **SUPPORT SB3344 SD2 HD1.**

Sincerely,

Pamela Tumpap  
President

To advance and promote a healthy economic environment for business, advocating for a responsive government and quality education, while preserving Maui's unique community characteristics.



**TESTIMONY BEFORE THE HOUSE COMMITTEE ON  
FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Darren Yamamoto

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Darren Yamamoto and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Enrique Che

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Enrique Che and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Christopher Freitas

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Christopher Freitas and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**SB-3344-HD-1**

Submitted on: 3/30/2024 7:10:09 AM

Testimony for FIN on 4/2/2024 2:30:00 PM

Submitted By	Organization	Testifier Position	Testify
Jackie Keefe	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee on Finance,

My name is Jackie Keefe and I am a resident of Lahaina. I am writing **in support of SB3344 SD2 HD1**. I believe that there is no doubt that insurance costs will rise, and I have met less than a handful of people who will have enough insurance coverage to actually cover the cost of rebuilding after the catastrophic wildfires.

*I do have requests: that at least one member of the Board be someone who has personally experienced the effect of a disaster and the resulting increase in insurance payments.* I do not believe that they can otherwise fully understand the importance of running this Board in a way that will best protect the community otherwise.

We should always have professionals on Boards like these, but it is also important to have kama'aina members to ensure representation and true understanding of the landscape of Hawai'i.

*We also need to change the language on page 15, line 17 (Section -7):*

"The following entities ~~may~~ **shall** participate in the wildfire relief fund as contributors."

It absolutely cannot be an option for these large landowners and other entities to participate in the relief fund!

***I also find it unacceptable that "a property owner that poses a risk of causing or exacerbating the severity of a catastrophic wildfire that is not eligible to participate as a contributor in the wildfire relief fund may submit an application to the board for participation!"*** (page 17, lines 11-14) - Many of these property owners whose properties contribute(d) to the risk of wildfires are fully aware of this risk, but choose not to manage their dried grasses or mitigate risks with firebreaks, etc because of cost of doing so. **If you choose to keep this line in the bill, please consider lowering the size of land for contributions to the fund.**

Thank you for your consideration.

Jackie Keefe

Lahaina, Maui



**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Sarie Uechi

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Sarie Uechi and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Kristen Okinaka

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Kristen Okinaka and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE HOUSE COMMITTEE ON  
FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Teri Theuriet

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Teri Theuriet, a kama'āina born & raised in Kāne'ohe. I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.



**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Lyle J. Matsunaga

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Lyle Matsunaga and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Karen Hirota

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Karen Hirota and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Darren Ishimura

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Darren Ishimura and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While I hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawai'i families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose, to rein in the financial uncertainty created by the risk of future catastrophic wildfires, is in the public's best interest.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Robert Young

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Robert Young and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this proposed bill will ensure resources would be available if it does. It would create a wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from future catastrophic wildfires, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Joyce Chang

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Joyce Chang and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Earlynne F. Maile

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Earlynne Maile and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Ken Aramaki

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Ken Aramaki and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Patsy Nanbu

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Patsy Nanbu and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.



**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Michael T Iwahashi

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Michael T Iwahashi and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Everett A. Lacro

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Everett Lacro and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Mark Suehiro

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Mark Suehiro and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Charise Suzuki

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Charise Suzuki and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE

SB3344 SD2 HD1  
Relating to Wildfires  
April 2, 2024, 2:30 p.m.  
State Capitol Room 308  
Submitted by Pete Miller

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,  
My name is Pete Miller and I am testifying in support of SB3344 SD2 HD1  
Relating to  
Wildfires. This bill is proposes a solution to the next catastrophic  
wildfire, a proactive  
approach to future threats due to weather or other events.  
It would create a future wildfire relief fund for potential victims and  
provide  
Hawaii families with a process for recovering property damage from a  
future  
catastrophic wildfire, no matter the cause.  
This bill also protects the creditworthiness of the state, counties,  
large  
landowners and utilities that contribute to the fund. This bill's purpose  
is to rein in the financial  
uncertainty created by the risk of future catastrophic wildfires.  
I urge you to please pass SB3344 SD2 HD1.  
Mahalo for the opportunity to support .  
Pete Miller

**SB-3344-HD-1**

Submitted on: 3/31/2024 10:22:59 AM

Testimony for FIN on 4/2/2024 2:30:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Chris Reynolds	Individual	Support	Written Testimony Only

Comments:

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Kerry Kanakaole

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Kerry Kanakaole and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the credit worthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Keith Kobuke

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Keith Kobuke and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.



**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Lon Okada

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Lon Okada and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill proposes a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter what the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Linda Tait

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Linda Tait and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Timothy Lee

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Timothy Lee and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Michael R. DeCaprio

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Michael DeCaprio and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Lorrie Iwanaga

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Lorrie Iwanaga and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Michelle Chang

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Michelle Chang and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**SB-3344-HD-1**

Submitted on: 3/31/2024 4:53:20 PM

Testimony for FIN on 4/2/2024 2:30:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Jacklyn Spencer	Individual	Support	Written Testimony Only

Comments:

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Jacklyn D. Spencer

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Jacklyn D. Spencer and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill’s purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Karen Chang

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Karen Chang and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.



**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Alton Ramos

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Alton Ramos and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Samantha Spake

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Samantha Spake and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Jamie Lee

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Jamie Lee and I am testifying in support of SB3344 SD2 HD1 relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Kristin Nakamura

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Kristin Nakamura and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**SB-3344-HD-1**

Submitted on: 4/1/2024 6:42:20 AM

Testimony for FIN on 4/2/2024 2:30:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Russ Loran Larson	Individual	Support	Written Testimony Only

Comments:

Submitted by Russ Larson

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Russ Larson and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. I hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill’s purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. This is important to ensure we do the right things in the future. Thank you for the opportunity to share my support.

Thank you!

Russ Larson

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Kelsey Ito

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Kelsey Ito and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Noreen Takeshita

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Noreen Takeshita and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Leslie Kwock

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Leslie Kwock and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Mau'i ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawai'i families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.



**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Yvonne Phillipson

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Yvonne Phillipson and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Phillip Gerwien

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Phillip Gerwien and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Fabio Bylaardt

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Fabio Bylaardt and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Tony Koyamatsu

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Tony Koyamatsu, and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners, and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Richard T. Eber

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Richard Eber and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Lorie Nagata

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Lorie Nagata and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**SB-3344-HD-1**

Submitted on: 4/1/2024 8:45:45 AM

Testimony for FIN on 4/2/2024 2:30:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Michaellyn Burke	Individual	Support	Written Testimony Only

Comments:

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Michaellyn Burke, a Lahaina fire survivor, and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill’s purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

Mahalo,

Michaellyn Burke

Lahaina, Maui

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Michelle Orian-Lau

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Michelle Orian-Lau and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.



**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Jared Mimura

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Jared Mimura and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Kevin Kuo

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Kevin Kuo and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Caryn Fukunaga

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Caryn Fukunaga and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Daryl Kogasaka

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Daryl Kogasaka and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**SB-3344-HD-1**

Submitted on: 4/1/2024 9:44:52 AM

Testimony for FIN on 4/2/2024 2:30:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Kenneth Chan	Individual	Support	Written Testimony Only

Comments:

**Testimony before the**

**HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1**

**Relating to Wildfires**

Written Testimony Only

April 2, 2024, 2:30 p.m.

State Capitol, Conference Room 308

Submitted by Kenneth Chan

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Kenny Chan and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it

does. It would create a future wildfire relief fund for potential victims and provide Hawai'i families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Richard Shiroma

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Richard Shiroma and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Brianne Yamada Nitahara

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Brianne Yamada Nitahara and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.



**SB-3344-HD-1**

Submitted on: 4/1/2024 10:26:47 AM

Testimony for FIN on 4/2/2024 2:30:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Lori Tsue	Individual	Support	Written Testimony Only

Comments:

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Lori Tsue and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill’s purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Ellen Nashiwa

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Ellen Nashiwa and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Garner K. Keli'i

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Garner K. Keli'i and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**SB-3344-HD-1**

Submitted on: 4/1/2024 12:18:13 PM

Testimony for FIN on 4/2/2024 2:30:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Lisa Dangelmaier	Individual	Support	Written Testimony Only

Comments:

Please pass SB3344 SD2HD1 which benefits the people of Hawaii by creating funds for relief to victims of fires regardless of cause, which I believe would result in directly benefiting affected people, more quickly, and at lower expense than otherwise possible.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Aaron Gonzalez

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Aaron Gonzalez and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Randolph China

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Randolph China and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Rose China

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Rose China and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Robyn K. Kimura

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Robyn K. Kimura, and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.



**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Christopher Schlueter

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Christopher Schlueter and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**SB-3344-HD-1**

Submitted on: 4/1/2024 1:40:42 PM

Testimony for FIN on 4/2/2024 2:30:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Keith Webster	Individual	Support	Written Testimony Only

Comments:

TESTIMONY BEFORE THE HOUSE COMMITTEE ON FINANCE

SB 3344

Relating to Wildfires

April 2, 2024 at 2:30PM State Capitol, Room 308

Submitted by Keith Webster

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

I am writing in support of the establishment of the Wildfire fund and governing corporation. While the testimony so far makes it clear that there are many details to be worked out, the overall concept of a fund to efficiently compensate survivors of a wildfire disaster and help speed recovery while also helping to stabilize needed institutions is excellent. The final wording will need to support Hawaii's people with speedy recovery and reduced litigation costs while also ensuring appropriate accountability.

The recent Maui tragedy emphasizes the importance of Hawaii's institutions and people working together to rebuild, to heal, and to strengthen our communities and commitment to each other. I encourage your support in this important work.

Keith Webster

Kaneohe, HI



**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON  
FINANCE**

**SB 3344, SD2, HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 PM  
State Capitol, Conference Room 308

Submitted by Karen Kuis-Zelko

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Karen Kuis-Zelko and I am testifying in support of SB 3344, SD2, HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB 3344, SD2, HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. This bill would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

Please pass SB 3344, SD2, HD1 and thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Jodi Borges

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Jodi Borges and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Laura Rogers

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Laura Rogers and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by John DiGiovanni

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is John DiGiovanni and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Gary Hanaoka

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Gary Hanaoka and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.



**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Sharon Suzuki

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Sharon Suzuki and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support.

**TESTIMONY BEFORE THE  
HOUSE COMMITTEE ON FINANCE**

**SB3344 SD2 HD1  
Relating to Wildfires**

Written Testimony Only  
April 2, 2024, 2:30 p.m.  
State Capitol, Conference Room 308

Submitted by Joanna Markle

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee,

My name is Joanna Markle and I am testifying in support of SB3344 SD2 HD1 Relating to Wildfires. This bill is proposing a solution to the next catastrophic wildfire – and is a proactive approach to future threats due to various weather events.

SB3344 SD2 HD1 is proposing a future solution in the event of another catastrophic wildfire that could be caused by any unknown factor. While we hope nothing like what happened in West Maui ever occurs again, this bill is being proposed to ensure resources would be available if it does. It would create a future wildfire relief fund for potential victims and provide Hawaii families with an efficient process for recovering property damage from a future catastrophic wildfire, no matter the cause.

In addition, this bill would protect the creditworthiness of the state, counties, large landowners and utilities that contribute to the fund. This bill's purpose is to rein in the financial uncertainty created by the risk of future catastrophic wildfires.

I urge you to please pass SB3344 SD2 HD1. Thank you for the opportunity to share my support and my apologies for the late testimony.

**SB-3344-HD-1**

Submitted on: 4/2/2024 10:04:08 AM

Testimony for FIN on 4/2/2024 2:30:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Mark Gordon	Individual	Support	Written Testimony Only

Comments:

Please support additional funding for wildfire prevention as well as education. As we learned, unfortunately, from the Maui wildfires, these funds are sorely needed. In addition, especially for Waikoloa, Hawaii and other high risk areas more resources need to be provided for wildfire prevention and mitigation.