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# HOUSE CONCURRENT RESOLUTION

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

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

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

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

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

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

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32           BE IT FURTHER RESOLVED that the Insurance Commissioner is  
33 requested to ensure that the policies and programs offered by  
34 the Wildfire Insurance Compact directly benefit vulnerable  
35 populations and communities; and

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37           BE IT FURTHER RESOLVED that a certified copy of this  
38 Concurrent Resolution be transmitted to the Insurance  
39 Commissioner.  
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# H.C.R. NO. 72

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OFFERED BY:

A handwritten signature in black ink, appearing to be 'B. W.', written over a horizontal line.

MAR - 6 2024

