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# SENATE CONCURRENT RESOLUTION

REQUESTING THE INSURANCE COMMISSIONER TO RESEARCH AND CONVENE  
STAKEHOLDER DISCUSSIONS TO CONSIDER THE CONCEPT OF 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

5  
6 WHEREAS, wildfires pose significant risks to the health,  
7 safety, and welfare of the State's residents, visitors, and  
8 businesses; and

9  
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

14  
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 of dollars; and

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20 WHEREAS, the impacts from the August 2023 Maui wildfire  
21 were devastating to the west Maui community and have been felt  
22 throughout the entire State; and

23  
24 WHEREAS, the recovery is expected to be long and arduous;  
25 and

26  
27 WHEREAS, the aftermath of the deadly August 2023 Maui  
28 wildfire poses a significant strain on local insurance companies  
29 and communities; and

30



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,

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

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

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

31  
32 BE IT FURTHER RESOLVED that the Insurance Commissioner is  
33 requested to research and discuss with stakeholders policies and  
34 programs offered by a Wildfire Insurance Compact that would  
35 directly benefit vulnerable populations and communities; and

36  
37 BE IT FURTHER RESOLVED that a certified copy of this  
38 Concurrent Resolution be transmitted to the Insurance  
39 Commissioner.

