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**Testimony of the Department of Commerce and Consumer Affairs**

**Before the  
Senate Committee on Commerce and Consumer Protection  
Friday, March 22, 2024  
9:40 a.m.  
State Capitol, Conference Room 229 and via Videoconference**

**On the following measure:  
S.R. 79, REQUESTING THE INSURANCE COMMISSIONER TO COORDINATE  
AND DEVELOP A WILDFIRE INSURANCE COMPACT.**

Chair Keohokalole and Members of the Committee:

My name is Gordon Ito, and I am the Insurance Commissioner of the Department of Commerce and Consumer Affairs' (Department) Insurance Division. The Department offers comments on this resolution.

The purpose of this resolution is to request the Insurance Commissioner to coordinate and develop a wildfire insurance compact.

While the Department appreciates the intent of this resolution, it notes that information sharing between states currently exists without the assistance of a compact. Additionally, the resolution does not make clear how a compact would provide a mechanism for "risk pooling" (p. 2, line 22), nor does it specify, *inter alia*, focus points, definitions, and/or parameters to consider in an assessment for "risk pooling".

Thank you for the opportunity to testify.