

STAND. COM. REP. NO.

2050

Honolulu, Hawaii

APR 11, 2025

RE: S.C.R. No. 198
S.D. 1

Honorable Nadine K. Nakamura
Speaker, House of Representatives
Thirty-Third State Legislature
Regular Session of 2025
State of Hawaii

Madame:

Your Committee on Energy & Environmental Protection, to which was referred S.C.R. No. 198, S.D. 1, entitled:

"SENATE CONCURRENT RESOLUTION ENCOURAGING HAWAII INSURERS AND THE HAWAII PROPERTY INSURANCE ASSOCIATION TO REDUCE INSURANCE COSTS ON LOCAL RESIDENTS BY PURSUING SUBROGATION CLAIMS AGAINST POLLUTERS WHO KNOWINGLY ENGAGED IN MISLEADING AND DECEPTIVE PRACTICES REGARDING THE CONNECTION BETWEEN THEIR PRODUCTS AND CLIMATE CHANGE,"

begs leave to report as follows:

The purpose of this measure is to encourage Hawaii insurers and the Hawaii Property Insurance Association to reduce insurance costs on local residents by pursuing subrogation claims against polluters who knowingly engaged in misleading and deceptive practices regarding the connection between their products and climate change.

Your Committee received testimony in support of this measure from the Center for Climate Integrity; Environmental Caucus of the Democratic Party of Hawai'i; 350Hawaii.org; and two individuals. Your Committee received testimony in opposition to this measure from two individuals.

Your Committee finds that the increase in climate-related disasters has contributed to the destabilization of the State's

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insurance industry, leading to rising premiums and increasing non-renewal rates as a result of payouts for climate-related damages. Your Committee further finds that certain polluters in the fossil fuel industry have been aware of their contribution to the climate crisis yet have engaged in misleading practices that skew the connection between their products and climate change. This measure encourages insurers to pursue claims against polluters who engage in such practices and thereby lower insurance costs for residents.

As affirmed by the record of votes of the members of your Committee on Energy & Environmental Protection that is attached to this report, your Committee concurs with the intent and purpose of S.C.R. No. 198, S.D. 1, and recommends that it be referred to your Committee on Consumer Protection & Commerce.

Respectfully submitted on
behalf of the members of the
Committee on Energy &
Environmental Protection,

For



NICOLE E. LOWEN, Chair



