

MAR 07 2025

## SENATE RESOLUTION

ENCOURAGING HAWAII INSURERS AND THE HAWAII PROPERTY INSURANCE  
ASSOCIATION TO REDUCE INSURANCE COSTS ON LOCAL RESIDENTS BY  
PURSUING SUBROGATION CLAIMS AGAINST POLLUTERS KNOWINGLY  
RESPONSIBLE FOR WORSENING CLIMATE IMPACTS AFFECTING HAWAII  
INSURANCE RATES.

1 WHEREAS, warming sea and air temperatures due to heat  
2 trapped by increasing carbon emissions are worsening weather  
3 events, including hurricanes and droughts, and destabilizing  
4 Hawaii's climate; and

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6 WHEREAS, overwhelming evidence demonstrates that certain  
7 responsible polluters in the fossil fuel industry have been  
8 aware of their contribution to climate change for decades, and  
9 have knowingly engaged in misleading and deceptive practices  
10 regarding the connection between their products and climate  
11 change, exacerbating climate-related harms; and

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13 WHEREAS, climate-related harms pose a threat to the health,  
14 safety, and security of all residents or, and visitors to,  
15 Hawaii; and

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17 WHEREAS, injured parties deserve to be made whole; and

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19 WHEREAS, increasing climate-related disasters and risk have  
20 contributed significantly to the destabilization of the State's  
21 insurance industry, particularly in the property and casualty  
22 insurance sector, and has led to rising premiums and increasing  
23 non-renewal rates due to payouts for climate-related damages,  
24 including the devastating 2023 Maui wildfires; and

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26 WHEREAS, insurers and injured parties have previously  
27 pursued claims against responsible parties related to the opioid  
28 epidemic, big tobacco, and other major parties responsible for  
29 widespread damages affecting insurance premiums to ensure that  
30 the burden of financial loss does not fall solely on  
31 policyholders and taxpayers; and  
32



1 WHEREAS, Hawaii has a compelling state interest in  
2 protecting its citizens from climate disasters, extreme weather  
3 events attributable to climate change, and harms resulting from  
4 long-term changes to the climate system, with protection  
5 including affordable access to a functioning insurance market in  
6 the State; and

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8 WHEREAS, the State maintains a compelling interest in  
9 protecting consumers from misleading and deceptive practices;  
10 now, therefore,

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12 BE IT RESOLVED by the Senate of the Thirty-third  
13 Legislature of the State of Hawaii, Regular Session of 2025,  
14 that this body encourages Hawaii insurers and the Hawaii  
15 Property Insurance Association to reduce insurance costs on  
16 local residents by pursuing subrogation claims against polluters  
17 knowingly responsible for worsening climate impacts affecting  
18 Hawaii insurance rates; and

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20 BE IT FURTHER RESOLVED that certified copies of this  
21 Resolution be transmitted to the Governor; Attorney General;  
22 Insurance Commissioner; Director of the Department of Business,  
23 Economic Development, and Tourism; Chairperson of the Public  
24 Utilities Commission; President of the National Association of  
25 Insurance Commissioners; and Plan Administrator of the Hawaii  
26 Property Insurance Association.

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29 OFFERED BY: 

