
A BILL FOR AN ACT

RELATING TO LAVA ZONE INSURANCE.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:

- 1 SECTION 1. (a) The legislative reference bureau, in
2 consultation with actuaries with relevant experience, shall
3 conduct a study to:
- 4 (1) Identify mechanisms to bring more insurers into the
5 market to provide additional options for homeowners in
6 lava zones 1 and 2; and
- 7 (2) Determine the subsidy required to lower homeowners
8 insurance premium payments for homeowners in lava
9 zones 1 and 2 to rates similar to those prior to the
10 downturn in the insurance market.
- 11 (b) The legislative reference bureau shall submit a report
12 of findings resulting from the study to the legislature no later
13 than twenty days prior to the convening of the regular session
14 of 2027.
- 15 (c) For the purposes of this Act, the following
16 definitions shall apply:



1 "Lava zone 1" means the land area classified by the United
2 States Geological Survey as lava flow hazard zone 1 and includes
3 volcanic vents in the summits and rift zones of Kilauea and
4 Mauna Loa where vents have been repeatedly active in historic
5 time.

6 "Lava zone 2" means the land area classified by the United
7 States Geological Survey as lava flow hazard zone 2 and includes
8 areas adjacent to and downslope of zone 1.

9 SECTION 2. There is appropriated out of the general
10 revenues of the State of Hawaii the sum of \$ or so
11 much thereof as may be necessary for fiscal year 2026-2027 for
12 the legislative reference bureau to conduct a study on the
13 homeowners insurance market for lava zones 1 and 2.

14 The sum appropriated shall be expended by the legislative
15 reference bureau for the purposes of this Act.

16 SECTION 3. This Act shall take effect on July 1, 3000.



H.B. NO. 20
H.D. 1
S.D. 1

Report Title:

LRB; Study; Homeowners Insurance; Lava Zones; Report;
Appropriation

Description:

Requires the Legislative Reference Bureau to conduct a study on the homeowners insurance market for lava zones 1 and 2. Requires a report to the Legislature. Appropriates funds. Effective 7/1/3000. (SD1)

The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.

