

JAN 21 2026

A BILL FOR AN ACT

RELATING TO AGRICULTURE.

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

1 SECTION 1. (a) The department of agriculture and
2 biosecurity shall conduct a study on insurance coverage for
3 small agricultural producers to support a robust agricultural
4 sector in the State.

5 (b) As part of the study, the department of agriculture
6 and biosecurity shall:

7 (1) Evaluate the feasibility of a state-supported group
8 insurance program or purchasing pool for small
9 agricultural producers;

10 (2) Develop criteria that would define a "small
11 agricultural producer";

12 (3) Evaluate existing private sector insurance programs
13 and products dedicated to small agricultural
14 producers;

15 (4) Explore public-private partnerships with insurers to
16 offer farm-specific coverage products;



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(5) Identify statutory or regulatory barriers that limit insurance availability for farms;

(6) Assess the role of existing agencies in providing technical assistance or centralized intake for farm business risks and insurance inquiries; and

(7) Partner with relevant state and county agencies to convene stakeholders, provide technical input from the agricultural perspective, and coordinate with farmers and insurers.

(c) The department of agriculture and biosecurity shall submit a report of its findings and recommendations, including any proposed legislation, to the legislature no later than twenty days prior to the convening of the regular session of 2027.

SECTION 2. There is appropriated out of the general revenues of the State of Hawaii the sum of \$ or so much thereof as may be necessary for fiscal year 2026-2027 for a study on insurance coverage for small agricultural producers.

The sum appropriated shall be expended by the department of agriculture and biosecurity for the purposes of this Act.



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1 SECTION 3. This Act shall take effect on July 1, 2026.

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INTRODUCED BY: Mike Gabbard



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Report Title:

DAB; Insurance; Small Agricultural Producers; Study; Report;
Appropriation

Description:

Directs the Department of Agriculture and Biosecurity to conduct a study on insurance coverage for small agricultural producers. Requires a report to the Legislature. Appropriates funds.

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