

Honolulu, Hawaii

APR 10 , 2026

RE: S.B. No. 1166  
S.D. 2  
H.D. 2

Honorable Nadine K. Nakamura  
Speaker, House of Representatives  
Thirty-Third State Legislature  
Regular Session of 2026  
State of Hawaii

Madame:

Your Committee on Finance, to which was referred S.B. No. 1166, S.D. 2, H.D. 2, entitled:

"A BILL FOR AN ACT RELATING TO INSURANCE,"

begs leave to report as follows:

The purpose of this measure is to:

- (1) Allow the Hawaii Property Insurance Association, Hawaii Hurricane Relief Fund, and private insurers to bring claims against responsible parties for amounts paid by the insurers for losses resulting from climate disasters and extreme weather attributable to climate change; and
- (2) Require insurance rates established by the Hawaii Property Insurance Association to account for any proceeds from the civil claims against a responsible party.

Your Committee received testimony in support of this measure from the Environmental Caucus of the Democratic Party of Hawai'i; Kanalani Ohana Farm; Imua Alliance; Kauai Climate Action Coalition; Climate Protectors Hawai'i; Hawai'i Reef and Ocean Coalition; Earthjustice; 350Hawaii.org; Hawaiian Council; Green Party of Hawai'i; Clean the Pacific; Free Access Coalition; Sierra



Club of Hawai'i; Polluters Pay Hawai'i; Center for Climate Integrity; Kūpuna for the Mo'opuna; Shimanchu Mamuyaa; Our Hawai'i; and numerous individuals. Your Committee received testimony in opposition to this measure from the National Association of Mutual Insurance Companies; Hawaii Association for Justice; and American Petroleum Institute. Your Committee received comments on this measure from the Department of Commerce and Consumer Affairs; American Property Casualty Insurance Association; and Hawaii Insurers Council.

As affirmed by the record of votes of the members of your Committee on Finance that is attached to this report, your Committee is in accord with the intent and purpose of S.B. No. 1166, S.D. 2, H.D. 2, and recommends that it pass Third Reading.

Respectfully submitted on  
behalf of the members of the  
Committee on Finance,



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CHRIS TODD, Chair



