STAND. COM. REP. NO. 2280

Honolulu, Hawaii

FEB 17 2026

RE: S.B. No. 3000
S.D. 1

Honorable Ronald D. Kouchi
President of the Senate
Thirty-Third State Legislature
Regular Session of 2026
State of Hawaii

Sir:

Your Committee on Commerce and Consumer Protection, to which was referred S.B. No. 3000 entitled:

"A BILL FOR AN ACT RELATING TO INSURANCE,"

begs leave to report as follows:

The purpose and intent of this measure is to:

(1) Authorize the Attorney General to bring a civil action in the name of the people of the State as parens patriae against any responsible party to recover certain costs or obtain certain relief, including costs and losses incurred by the Hawaii Property Insurance Association, Hawaii Hurricane Relief Fund, or other state entities, resulting from climate attributable harm or costs for risk of future climate attributable harm; and

(2) Authorize the Hawaii Property Insurance Association and Hawaii Hurricane Relief Fund, or any private insurer licensed in the State to bring a civil cause of action against a responsible party to recover its costs and losses resulting from climate attributable harm.

Your Committee received testimony in support of this measure from one member of the Hawai‘i County Council, Polluters Pay Hawai‘i, Center for Climate Integrity, Green America, Sierra Club of Hawai‘i, Earthjustice, Chamber of Sustainable Commerce, Malama

Makua, Free Access Coalition, Clean the Pacific, Kauai Women's Caucus, Kauai Climate Action Coalition, 350Hawaii, Green Party of Hawai'i, Shimanchu Mamuyaa, Climate Protectors Hawai'i, Sierra Club O'ahu Group, Greenpeace Hawaii, and seventy individuals.

Your Committee received testimony in opposition to this measure from the American Petroleum Institute and National Association of Mutual Insurance Companies.

Your Committee received comments on this measure from the Insurance Division of the Department of Commerce and Consumer Affairs, Department of the Attorney General, National Environmental Health Association, and Hawaii Insurers Council.

Your Committee finds that extreme weather events in the State have been made more common by climate change caused by the use of fossil fuels around the globe, which has been a known effect by many fossil fuel companies for decades. These extreme weather events have destabilized the insurance market, with a growing number of residents in the State experiencing significant policy premium increases or being unable to obtain property insurance renewals. This measure would enable the insurance-related costs of extreme weather events to be properly attributed to the companies that produce fossil fuels and used to ensure insureds in the State are able to obtain and retain property insurance.

Your Committee has amended this measure by:

(1) Deleting language that would have authorized the Attorney General to bring a civil action for recovery of costs incurred by the Hawaii Property Insurance Association or other private insurers;

(2) Inserting language that clarifies that a court shall have the discretion to determine how to proceed according to state or federal law or rules of procedure in the case of multiple concurrent civil actions brought by different parties against the same responsible party;

(3) Deleting language that would have authorized an insured to request that the Attorney General pursue enforcement action of an insurer's right of recovery for climate attributable harm;

(4) Inserting language that establishes the Climate Disaster Special Fund and related provisions;

(5) Amending section 1 to reflect its amended purpose;

(6) Inserting an effective date of July 1, 2050, to encourage further discussion; and

(7) Making technical, nonsubstantive amendments for the purposes of clarity and consistency.

As affirmed by the record of votes of the members of your Committee on Commerce and Consumer Protection that is attached to this report, your Committee is in accord with the intent and purpose of S.B. No. 3000, as amended herein, and recommends that it pass Second Reading in the form attached hereto as S.B. No. 3000, S.D. 1, and be referred to your Committees on Judiciary and Ways and Means.

Respectfully submitted on behalf of the members of the Committee on Commerce and Consumer Protection,

JARRETT KEOHOKALOLE, Chair

The Senate
Thirty-Third Legislature
State of Hawai'i

Record of Votes
Committee on Commerce and Consumer Protection
CPN

Bill / Resolution No.:*	Committee Referral:	Date:
SB 3000	CPN, JDC/WAM	2/11/26

☐ The Committee is reconsidering its previous decision on this measure.

If so, then the previous decision was to: _____

The Recommendation is:

☐ Pass, unamended 2312 ☑ Pass, with amendments 2311 ☐ Hold 2310 ☐ Recommit 2313

Members	Aye	Aye (WR)	Nay	Excused
KEOHOKALOLE, Jarrett (C)	✓			
FUKUNAGA, Carol (VC)	✓			
LAMOSAO, Rachele				✓
MCKELVEY, Angus L.K.	✓			
AWA, Brenton			✓	
TOTAL	3	0	1	1

Recommendation: ☑ Adopted ☐ Not Adopted

Chair's or Designee's Signature:

Carol Fukunaga

Distribution: Original — File with Committee Report; Yellow — Committee; Pink — Drafting Agency

*Only one measure per Record of Votes

Revised: 01/02/26