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Testimony of the Department of Commerce and Consumer Affairs

**Before the
House Committee on Judiciary and Hawaiian Affairs**

Wednesday, March 25, 2026

2:00 p.m.

State Capitol, Room 325 and via Videoconference

On the following measure:

S.B. 1166, S.D. 2, H.D. 1, RELATING TO INSURANCE

Chair Tarnas, Vice Chair Poepoe, and Members of the Committee:

My name is Scott K. Saiki, and I am the Insurance Commissioner of the Department of Commerce and Consumer Affairs' (Department) Insurance Division. The Department offers comments on this measure.

The purpose of the measure is to establish a new civil cause of action allowing insurers and the Hawaii Property Insurance Association (HPIA) to pursue civil claims against "responsible parties" for losses allegedly attributable to climate-related events.

The Department notes Hawaii Revised Statutes (HRS) § 431:13 is the Insurance Code's "Unfair Methods of Competition and Unfair and Deceptive Acts and Practices in the Business of Insurance" section which regulates insurers and insurance transactions. As currently drafted, S.B. 1166 S.D. 2 H.D. 1 does not appear to regulate insurer conduct, insurance producer conduct, or establish an unfair trade practice within the business of insurance. Rather, the measure establishes a civil liability framework

governing litigation between private parties relating to climate-related losses. Since the measure appears to create a general civil liability framework rather than an insurance regulatory provision, the Department respectfully suggests that the Legislature consider whether the proposed language would be appropriately codified outside of the Insurance Code.

Thank you for the opportunity to testify on this measure.



MARCH 25, 2026

SENATE BILL 1166 SD2 HD1

CURRENT REFERRAL: JHA

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Kris Coffield,
President

David Negaard,
Director

Mireille Ellsworth,
Director

Justin Salisbury,
Director

Eileen Roco,
Director

Beatrice DeRego,
Director

Corey Rosenlee,
Director

Amy Zhao,
*Policy and Partnerships
Strategist*

POSITION: SUPPORT

Imua Alliance supports SB 1166 SD2 HD1, relating to insurance, which allows the Hawai'i Property Insurance Association 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 requires insurance rates established by the Hawai'i Property Insurance Association to account for any proceeds from the civil claims against a responsible party.

Imua Alliance is a Hawai'i-based organization dedicated to ending sexual exploitation and gender violence, and combating all forms of systemic exploitation in our society, including that of our planet.

This measure reflects a growing national and global recognition that climate change is not only an environmental issue, but also an economic, public safety, and insurance stability matter. Hawai'i is already experiencing the impacts of climate change through wildfires, coastal erosion, flooding, extreme weather events, and rising insurance rates. These impacts impose significant costs on residents, businesses, insurers, and the state itself.

Climate disasters are becoming more expensive and frequent. Insurance markets across the United States are already experiencing instability due to climate-related disasters, with insurers withdrawing from markets, increasing premiums, or limiting coverage in high-risk areas. Hawai'i is not immune to these trends. **Allowing insurers to seek recovery from parties responsible for climate damages helps ensure that the financial burden of climate disasters does not fall entirely on residents.**

This bill is also about fairness and accountability. When insurers pay claims for damages caused by climate-related events that can be attributed to negligent or harmful conduct from major polluters, they should have the ability to pursue subrogation claims against those responsible for

jeopardizing the safety of our planet. Without this authority, the costs of climate damages are distributed across policyholders through higher premiums, rather than borne by those who contributed to the risks posed by ecological disaster.

Climate change already imposes significant economic costs on Hawai'i. Sea level rise threatens billions of dollars in coastal infrastructure and property damages. Increased wildfire risk, as seen in the devastating Maui wildfires, demonstrates how climate disasters can cause catastrophic loss of life, housing, and financial security. Extreme weather events and flooding, like the Kona lows experienced over the past two weeks, also continue to strain public infrastructure and emergency response systems, with damages totaling over \$1 billion in the case of the most recent storms.

As climate risks increase, insurance affordability and availability will become a major issue for Hawai'i residents. Policies that help insurers recover damages from responsible parties can help stabilize insurance markets, reduce long-term premium increases, and ensure that climate-crisis costs are incurred by those who put their profits ahead of the preservation of our planet and the life it sustains.

Thus, this measure is not just an insurance bill, but an opportunity for our state to proclaim that the connection between climate resilience and consumer protection is fiscally unbreakable for our island home.

With aloha,

Kris Coffield

President, Imua Alliance



HOUSE COMMITTEE ON JUDICIARY & HAWAIIAN AFFAIRS

March 25, 2026

2:00 PM

Conference Room 325

In SUPPORT of SB1166 SD2 HD1: RELATING TO INSURANCE

Aloha Chair Tarnas, Vice Chair Poepoe, and Members of the Committee,

On behalf of our more than 20,000 members and supporters, the Sierra Club of Hawai'i **supports with amendments** SB1166 SD2 HD1, which seeks to stabilize our insurance market, while helping to hold accountable those corporations whose decades of deception have fueled our existential climate crisis.

This measure represents a bold, but urgently needed, strategy to address a looming insurance crisis, and the climate crisis that is driving it. With so much damage already inflicted upon our islands and people from climate-related events, and with fossil fuel corporations continuing to act with impunity as they rake in *trillions* in profits from their destruction of our planet, we simply cannot afford to wait for the next climate disaster to take action.

By allowing local insurance providers to recover from fossil fuel corporations a portion of payouts arising from climate disaster-related claims, this measure will help to address the economic uncertainty of residents facing skyrocketing home insurance costs due to climate destabilization. This would also allow Hawai'i insurance companies to do their part in holding those corporations most responsible for our climate crisis financially accountable. **It is only a matter of time before yet another climate-driven catastrophe hits our islands; accordingly, we must waste no time in adopting these proposed tools for accountability and financial relief.**

The Sierra Club appreciates the initiative taken by the legislature last year to mitigate the impacts of massive insurance rate increases experienced by certain property owners, by allowing for alternative coverage to be provided to them through the Hawai'i Hurricane Relief Fund. **To the extent that the State may need to also pay out claims from this fund due to climate-related extreme weather events, the Sierra Club urges the Committee to amend this measure, to also allow the Hawai'i Hurricane Relief Fund, in addition to private insurers, to recover such payouts from culpable fossil fuel entities.**

For these reasons, we respectfully urge the Committee to **PASS WITH AMENDMENTS** SB1166 SD2 HD1. Mahalo nui for the opportunity to testify.

**Testimony to the House Committee on Judiciary & Hawaiian Affairs
Representative David A. Tarnas, Chair
Representative Mahina Poepoe, Vice Chair**

**Wednesday, March 25, 2026, at 2:00PM
Conference Room 325 & Videoconference**

RE: SB1166 SD2 HD1 Relating to Insurance

Aloha e Chair Tarnas, Vice Chair Poepoe, and Members of the Committee:

My name is Sherry Menor, President and CEO of the Chamber of Commerce Hawaii ("The Chamber"). The Chamber respectfully offers comments with concerns regarding Senate Bill 1166 Senate Draft 2 House Draft 1 (SB1166 SD2 HD1), which allows the Hawai'i Property Insurance Association 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. Requires insurance rates established by the Hawai'i Property Insurance Association to account for any proceeds from the civil claims against a responsible party.

SB1166 SD2 HD1 creates a new cause of action that could expose employers—particularly those in energy, transportation, construction, and other emissions-intensive sectors—to long-tail climate liability. Because climate change is a cumulative and global phenomenon, attributing responsibility to individual entities is inherently complex and uncertain. This legislation creates concern that businesses will be drawn into costly litigation based on attenuated or indirect contributions to alleged harm.

By explicitly authorizing litigation tied to climate-related damages, the bill is likely to generate a significant increase in claims. Even where liability is unclear or ultimately unproven, employers may still face substantial legal costs associated with discovery, expert testimony, and prolonged proceedings. These costs will be particularly burdensome for small and mid-sized businesses that lack the resources to manage complex, multi-party litigation.

We respectfully ask that the Legislature consider the precedent created by authorizing retroactive civil liability for historically lawful commercial activity. Expanding liability decades after conduct occurred may signal that compliance with existing law does not provide durable legal stability.

The Chamber of Commerce Hawaii is the state's leading business advocacy organization, dedicated to improving Hawaii's economy and securing Hawaii's future for growth and opportunity. Our mission is to foster a vibrant economic climate. As such, we support initiatives and policies that align with the 2030 Blueprint for Hawaii that create opportunities to strengthen overall competitiveness, improve the quantity and skills of available workforce, diversify the economy, and build greater local wealth.



Chamber *of* Commerce HAWAII



Thank you for the opportunity to provide comments on Senate Bill 1166 Senate Draft 2 House Draft 1.

SB-1166-HD-1

Submitted on: 3/24/2026 10:39:00 AM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
John & Rita Shockley	Free Access Coalition	Support	Written Testimony Only

Comments:

Aloha!

The Free Access Coalition supports SB1166. Witness the latest climate related damage. Insurance companies and mega-oil companies need to mitigate damage done by continuing their heavy use of petro-fuels.

SB1166 SD2 HD1 would allow insurers serving Hawai'i to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai'i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai'i insurance providers do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Mahalo for your time.



POLLUTERS PAY HAWAII

Date: Wednesday, March 25, 2026, 2:00 p.m. Conference Room 325, State Capitol 415 South Beretania Street, Honolulu, Hawai'i

Submitted by: Polluters Pay Hawai'i

Position: Strong Support with Requested Amendments

Aloha e Chair Tarnas, Vice Chair Poepoe, and Members of the Committee,

My name is Kayla Economou and I am submitting testimony on behalf of the Polluters Pay Hawai'i coalition in strong support of SB 1166. **Polluters Pay Hawai'i strongly supports SB 1166 SD2 HD1, and urges this committee to pass the bill with the amendments outlined below.** This legislation represents a critical and long-overdue step toward climate accountability. One that would empower Hawai'i's residents, insurers, and state-managed funds to seek justice from the fossil fuel companies whose decades of deception have destabilized our climate, threatened the insurance market, and placed an unfair financial burden on our communities.

Why Hawai'i Needs This Bill

Hawai'i is on the frontlines of the climate crisis. Our islands face accelerating sea level rise, devastating wildfires, and intensifying extreme weather and flooding events such as the recent Kona low storm. These climate disasters are not abstract future threats: they are already forcing residents from their homes, driving up the cost of living, and destabilizing the insurance market that homeowners and businesses depend on.

The 2023 Lahaina wildfire — the deadliest U.S. disaster in over a century — was a brutal reminder of the human cost of climate inaction. The estimated \$5.5 billion in damages strained insurers and raised premiums across the state. Between 2018 and 2023, insurance nonrenewal rates increased by 91% in Kaua'i and 296% in Honolulu. Meanwhile, the fossil fuel companies whose products and deliberate misinformation campaigns drove this crisis continue to earn record profits.

SB 1166 would establish legal tools for the state, private insurers, the Hawai'i Property Insurance Association (HPIA), and the Hawai'i Hurricane Relief Fund (HHRF) to seek restitution from responsible parties in the fossil fuel industry. This would shift the cost of climate disasters where it belongs — onto the polluters who caused them — rather than onto everyday families in Hawai'i who currently carry the brunt of the cost.

A Moment of National and Local Urgency

Hawai'i does not stand alone. California, New York, and Oregon are pursuing similar legislation to hold the fossil fuel industry accountable for climate-driven insurance crises. Our state has already taken bold steps — including the State's own lawsuit against major fossil fuel



POLLUTERS PAY HAWAII

companies filed in mid-2025 — and the Legislature’s passage of SCR 198 SD1 (2025) affirming the fossil fuel industry’s responsibility for harms to residents and the insurance market.

Senate Bill 1166 SD2 HD1 would benefit from further amendments in this committee.

Much has changed in Hawai`i since the bill text was originally introduced by Senator Lee in 2025. We provide a list of requested amendments below. Briefly, these amendments are responsive to the following developments in the past year:

- Addresses the state’s interest in creating new causes of action for insurers, including the Hawai`i Property Insurance Association (HPIA) and Hawai`i Hurricane Relief Fund (HHRF), to bring claims against major fossil fuel companies in state court.
- Explicitly includes the Hawai`i Hurricane Relief Fund (HHRF) in appropriate parts of the bill text to reflect the enhanced role of this body after the passage of Act 296, Session Laws of Hawaii 2025.
- Ensures court costs, litigation expenses, attorney’s fees and “any other relief” are available to plaintiffs.
- Hones the definition of “climate disaster” for events to which the law applies.
- Adds important clarifications for the savings and severability clauses, and legislative direction to guide judicial interpretation of the bill in the wake of the finalized Maui settlement, the State of Hawai`i’s suit against major fossil fuel companies filed in mid-2025, and two Hawaii Supreme Court decisions on the scope of insurer rights in relation to the Maui settlement.

Full list of amendments proposed to the committee:

- Pg. 1, line 5: ADD: "Climate disasters threaten the functionality of the regular insurance market and the residual market, or "insurers of last resort", like the Hawaii Property Insurance Association, as well as taxpayer resources in the state-funded Hawaii hurricane relief fund, which was reactivated by Act 296, Session Laws of Hawaii 2025, to provide insurance coverage in scenarios where the private market fails to do so."
- Pg. 2, line 14: ADD: "The legislature believes that access to affordable insurance is necessary for the stability and financial health of residents of the State, but is threatened by increasing nonrenewal rates and rapidly rising premiums. Therefore, the legislature further believes there is a compelling state interest in preserving insurance market stability, essential coverage for property owners and lenders, and affordable housing for the State's residents."



POLLUTERS PAY HAWAII

- Pg. 8, beginning on line 12: AMEND: "The legislature believes that the costs of climate disasters should be borne by those responsible for causing them, rather than taxpayers, insurance policyholders, and residents harmed by climate disasters. By adopting S.C.R. No. 198, S.D. 1, (2025), the legislature affirmed its belief that the fossil fuel industry's actions have caused significant harm to the residents of the State and the stability of the State's insurance market."
- Pg. 9, line 3: AMEND: ", the Hawaii hurricane relief fund, and"
- Pg. 9, line 19: ADD: "including the Hawaii property insurance association and the Hawaii hurricane relief fund"
- Pg. 9, line 20: ADD: "including costs and losses"
- Pg. 10, line 9: ADD: "Hawaii hurricane relief fund,"
- Pg. 15, line 5, ADD: "In any civil action against a responsible party under this section, the Hawaii Property Insurance Association, Hawaii hurricane relief fund, or any private insurer may recover or obtain court costs, litigation expenses, reasonable attorneys' fees and any other relief that the court or a jury deems proper."
- Pg. 14, STRIKE lines 14-20
- Pg. 15, STRIKE lines 1-2
- Pg. 15, line 18 AMEND: "an extreme weather event, including a wildfire, heatwave, drought, windstorm, hurricane, flood, tornado, or other storm; provided that climate change was a factor in the event's frequency, severity, location, timing, or extent."
- Pg. 16, STRIKE lines 1-21
- Pg. 17, STRIKE lines 1-20
- Pg. 19, line 15: ADD "or other costs and losses"
- Pg. 19, line 16: ADD: ", Hawaii hurricane relief fund,"
- Pg. 20, line 10: ADD: "This section shall not be construed to: (1) limit the enforceability of any existing right, action, or remedy available under any other law; (2) Create a defense to liability under, or enforcement of, any other law; (3) Replace legally mandated disaster recovery funds, designated disaster recovery funds established by legislation or administrative rule, or legally mandated insurance claim payouts; (4) Modify any equitable statutory right of subrogation or indemnification, or any contractual right or obligation, except as expressly provided in this section; (5) Alter the Hawaii supreme court's precedent, interpretation, or application of section 663-10 relating to insurer subrogation claims; (6) Impair, expand, or otherwise modify the powers and duties of the insurance commissioner under the insurance code; or (7) Impose liability on speech or conduct protected by: (A) The First Amendment to the Constitution of the United States; or (B) Article I, section 4, of the Hawaii State Constitution."
- Pg. 27, line 10:
 - ADD section: "If any provision of this Act, or the application thereof to any person or circumstance, is held invalid, the invalidity does not affect other provisions or



POLLUTERS PAY HAWAII

applications of the Act that can be given effect without the invalid provision or application, and to this end the provisions of this Act are severable."

- ADD section: "This Act does not affect rights and duties that matured, penalties that were incurred, and proceedings that were begun before its effective date."
- Pg. 2, STRIKE lines 4-8 as indicated.
- Pg. 3, AMEND lines 2-10: "The scope and scale of damage led to difficult settlement negotiations and the finalization of a \$4 billion settlement which attempted to address the needs of fire victims, maintain insurer solvency, and keep vital public utilities operating in the state."
- Pg. 12, STRIKE lines 14-21.
- Pg. 13, STRIKE lines 1-21.
- Pg. 14, STRIKE lines 1-13.

Mahalo for the opportunity to testify. We urge this committee to pass SB 1166 with the requested amendments above.



Hawai'i State House of Representatives
Committees on Judiciary & Hawaiian Affairs
SB1166, SD2, HD1 – Relating to Insurance

RE: Strong Support for SB1166, SD2, HD1

March 25, 2026

Aloha Chair Tarnas, Vice Chair Poepoe, and Members of the Committee,

Hawaiian Council expresses its **strong support for SB1166, SD2, HD1, with amendments**. As we are faced with growing storms and natural disasters at alarming rates, this bill aims to hold down skyrocketing insurance costs to residents. To the extent that state funds may also be used to provide alternative insurance coverage, like the Hawai'i Hurricane Relief Fund, we urge this Committee to also **enable the state Attorney General to pursue claims** against fossil fuel corporations for taxpayer-funded payouts arising from climate disasters.

The storms and flooding that have hit the state twice in the last month are just the latest extreme weather damages increased by climate change. When climate-related drought and high winds helped fuel the Maui fires, we were on the front lines of the response and have remained there for over two years. Hawaiian Council's Kāko'o Maui team continues to serve affected communities through Housing Support, Workforce Development, a Resource Center, and a Distribution Center. We are dedicated to finding solutions to the ongoing challenges our neighbors face. This bill helps address emerging insurance cost and availability issues facing Maui fire survivors and households across the state.

Our residents and taxpayers must be protected. Some of the families that we work with have seen their insurance rates double, some have lost coverage altogether. We appreciate that the state stepped up last year to strengthen the insurance market and address some of these issues—especially for condominium owners. This bill builds on these safeguards and should empower the Attorney General to ensure that corporations that acted carelessly and without regard for the health of our islands will help pay the spiraling insurance bills now falling to our people and businesses.

SB1166, SD2, HD1, seeks fairness and accountability. It ensures that those who knowingly caused the climate crisis can be held responsible for the costs that our local households and communities are now forced to bear. For these reasons, we respectfully urge the committee to **PASS SB1166, SD2, HD1**. Mahalo for your continued support for our people and the 'āina.

Me ka ha'aha'a,

Madelyn McKeague

Advocacy Director, Hawaiian Council

HAWAIIANS ADVANCING HAWAI'I

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To: The House Committee on Judiciary & Hawaiian Affairs (JHA)
From: Sherry Pollack, 350Hawaii.org
Date: Wednesday, March 25, 2026, 2pm

In strong support of SB1166 SD2 HD1

Aloha Chair Tarnas, Vice Chair Poepoe, and JHA Committee members;

I am Co-Founder of the Hawaii chapter of 350.org, the largest international organization dedicated to fighting climate change. 350Hawaii.org **strongly supports SB1166 SD2 HD1** which allows the Hawai'i Property Insurance Association 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. This measure also requires insurance rates established by the Hawai'i Property Insurance Association to account for any proceeds from the civil claims against a responsible party.

This measure would help hold major oil and gas companies accountable for the climate-related harms they have knowingly caused, while helping stabilize Hawai'i's rapidly deteriorating home insurance market. Fossil fuel companies knowingly lied to the public about global warming for decades. Their own scientists predicted the destabilization of our climate system as a result of the greenhouse gases their products were emitting. They not only understood the science before it became a public issue, they spent millions to promote misinformation and climate denial so they could block action to address those emissions. Now our communities are paying the price.

Home insurance costs in Hawai'i are skyrocketing. Insurance companies are wrongfully raising insurance rates, making local families bear the burden of the increasing climate risks that the fossil fuel industry knowingly caused. These rising costs are trapping residents in housing instability and turning homeownership into a distant luxury for working people and kupuna. At the same time, insurers are also increasingly refusing to renew policies. All this must stop. Families should not be forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. We must hold fossil fuel companies accountable for the damages caused by their products and practices, including the financial costs of climate change impacts.

SB1166 SD2 HD1 is a necessary and responsible step to protect Hawai'i residents. We should not be forced to shoulder the financial consequences of climate disasters caused by companies that knowingly created the problem and profited from it for decades.

We urge the Committee to amend this measure to explicitly provide the Hawai'i Hurricane Relief Fund with a right of action to pursue similar claims as private insurers. As a state-backed safety net for residents who are unable to access private insurance, the Fund should be empowered to recover costs associated with climate-related disasters and thereby sustain its role in helping to stabilize Hawai'i's insurance market.

We respectfully urge the Committee to **PASS** this measure, with the amendment described above. Mahalo for the opportunity to testify.

Sherry Pollack
Co-Founder, 350Hawaii.org

TESTIMONY OF MICHAEL TANOUE

COMMITTEE ON JUDICIARY & HAWAIIAN AFFAIRS
Representative David A. Tarnas, Chair
Representative Mahina Poepoe, Vice Chair

Wednesday, March 25, 2026
2:00 p.m.

SB 1166, SD2, HD1

Chair Tarnas, Vice Chair Poepoe, and members of the Committee on Judiciary & Hawaiian Affairs, my name is Michael Tanoue, counsel for the Hawaii Insurers Council. The Hawaii Insurers Council is a non-profit trade association of property and casualty insurance companies licensed to do business in Hawaii. Member companies underwrite approximately forty percent of all property and casualty insurance premiums in the state.

Hawaii Insurers Council offers **comments** on SB 1166, SD2, HD1. While the legislative purpose of the bill is noble, the bill does not recognize that climate change is only one of many factors driving increased premiums, a constrained property insurance market, and overall market destabilization. For example, wildfires can be caused or contributed to by arson, unattended campfires, fallen utility lines, and unmanaged vegetation, among other causes not directly or even indirectly related to climate change. Premiums for property insurance can increase when maintenance in buildings is deferred. Water damage caused by plumbing leaks and electrical fires caused by human inattention or faulty wiring are common damage claims asserted under property policies. These have nothing to do with climate change, but they do impact on the cost of property insurance.

Even though the bill imposes strict liability on responsible parties, those parties would still have the right to argue that their activities did not legally cause the increased costs and losses sustained by the public, the Hawaii Property Insurance Association, or admitted insurers. Suits to make “responsible parties” pay will be costly and, at least with respect to suits initiated by admitted insurance companies, may result in the unintended consequence of increasing the

cost of insurance since the expenses incurred by insurers in lawsuits eventually would be factored into insurance rates. Responsible parties, in all likelihood, would not settle early in the litigation but would vigorously challenge the underlying premise that their fossil fuel products were the only or a significant cause of increased premiums and a constrained property insurance market. Responsible parties would not want an adverse judgment or unfavorable settlement in Hawaii to be used as a benchmark in other states.

In short, the bill may not solve the multi-factored problems it seeks to address.

Among the problems the bill seeks to address are increased premiums, higher costs of coverage, insurer withdrawal, reduction in coverage, and cessation of new business writings in Hawaii. These problems will not be solved by the bill unless plaintiffs use their own resources and prevail in a lawsuit. Otherwise, this bill may have little impact.

Thank you for the opportunity to testify.

SB-1166-HD-1

Submitted on: 3/24/2026 1:27:32 PM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Dave Mulinix	Greenpeace Hawaii	Support	Remotely Via Zoom

Comments:

Aloha Chair Tarnas, Vice Chair Poepoe, and Members of the Committee,

My name is Dave Mulinix, Co-Founder & Hawaii State Representative of Greenpeace Hawaii. On behalf of our thousands of members and supporters statewide we stand in **STRONG SUPPORT** SB1166 SD2 HD1 Allows the Hawai'i Property Insurance Association 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. Requires insurance rates established by the Hawai'i Property Insurance Association to account for any proceeds from the civil claims against a responsible party.

Hawai'i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD1 would allow insurers serving Hawai'i to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai'i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai'i insurance providers do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Importantly, we urge that this measure be amended to explicitly provide the Hawai'i Hurricane Relief Fund with a right of action to pursue similar claims as private insurers. As a state-backed safety net for residents who are unable to access private insurance, the Fund should be empowered to recover costs associated with climate-related disasters and thereby sustain its role in helping to stabilize Hawai'i's insurance market.

Please **PASS SB1166 SD2 HD1** with the amendment described above.

Mahalo,

Dave Mulinix

Co-Founder & Hawaii State Representative

Greenpeace Hawaii



Testimony delivered to the
House Committee on Judiciary and Hawaiian Affairs

In support of
SB 1166 SD2 HD 1

March 25, 2026

Dear Chair Tarnas, Vice Chair Poepoe, and members of the committee,

The Center for Climate Integrity (CCI) submits this testimony in support of SB 1166 SD2 HD1, which would help stabilize Hawai'i's insurance market in the face of costly damages from climate change-fueled extreme weather disasters. CCI is a nonprofit organization that empowers communities and officials with tools and research to hold major oil and gas corporations accountable for deceiving the public about how their products fuel climate change.

Based on efforts to stabilize Hawai'i's insurance market in the past year, CCI encourages the Committee to consider several amendments to SB 1166 SD2 HD 1:

- Provide express authority to the Hawai'i Hurricane Relief Fund (HHRF) to bring a civil action against a responsible party to recover "qualifying damages" resulting from climate disasters.
- Amend the definition of "qualifying damages" to include climate-related costs and losses to insurance entities covered by the legislation.
- Add savings clause language to ensure that the legislation does not impact past legal actions related to disaster costs and damages.

It is important to create a pathway for the HHRF to recover a fair share of qualifying damages from the at-fault parties uniquely responsible for the climate crisis — major fossil fuel companies. Last year, the legislature deployed the HHRF to start stabilizing insurance markets. Senate Bill 1044 (2025) has made a huge difference for the state already, but as discussed at the informational hearing on HHRF reforms in December 2025, more can be done to shore up the state's insurance system against the increasing risks and devastating costs of major climate disasters like the 2023 Lāhainā fires or Hurricane Iniki in 1992. Last week's historic flooding is a reminder that climate change is here, bringing Hawai'i more extreme rain events. Statistically, it is only a matter of time before a major hurricane impacts one or multiple islands, and Hawai'i is also now considered a high-risk state for catastrophic losses from fires.¹

Extreme weather is already driving up the cost of living and making insurance unaffordable for many across the state. Home insurance rates rose by as much as 50% last year in the aftermath of the Maui fires, which were aided by drought conditions worsened by climate change.² Increased insurance costs could severely affect real estate, state and local revenue,

¹ See [Act 296 Property Insurance Stabilization Interim Report](#) ("The 2023 wildfires in Lahaina and Kula were among the most destructive in U.S. history and marked a paradigm shift for the Hawai'i insurance industry. Previously considered a low-risk wildfire state, Hawai'i is now reassessed by insurers and reinsurers as highly exposed. Through higher temperatures, drought conditions, and invasive grasses, climate change has significantly increased fire risk.").

² <https://www.hawaii.newsnow.com/2026/01/15/hawaii-home-insurance-rates-spike-after-maui-wildfires/>

and the affordability of borrowing for a wide range of projects. A recently released poll from Ward Research shows significant concern from residents about the insurance marketplace.³ 79% of respondents say their homeowners premiums have increased in recent years, with 40% of those who experienced increases noting this caused financial hardship.

Who is more responsible for this mess? The average Hawai'i resident, or giant fossil fuel corporations that predicted this outcome decades ago and lied to the public about it?

The world's biggest oil and gas companies internally knew as far back as the 1970s that the unabated use of their fossil fuel products could lead to, in the words of one Exxon scientist, "potentially catastrophic events."⁴ Instead of disclosing these risks to the public, a growing body of evidence shows how the fossil fuel industry deliberately sought to discredit science, promote climate denial, and deceive the public and policymakers about the very real threats they knew the continued use of their products posed to our economy, ecosystems, and public health.⁵ Like tobacco and opioid companies, major oil companies lied about the harms of their products in order to protect their own profits.

The fossil fuel industry should be held accountable for drastic insurance price increases, not policyholders who did nothing to increase the climate risks that are creating the crisis in the insurance market. With extreme weather disasters becoming more likely and the federal government dismantling disaster response, rising insurance costs should be placed back on the entities whose business practices and deliberate decisions created the climate-fueled insurance crisis.

We urge this committee to support SB 1166 SD 2 HD 1, with the suggested amendments.

Thank you for your attention and consideration,

**Gordon Levitt
Senior Legislative Strategist, Center for Climate Integrity**

³ <https://drive.google.com/file/d/1SFNX7uukgdRMZLvpP8F1Et6Q8wfey2Oe/view>

⁴ <https://insideclimatenews.org/news/22092015/exxon-confirmed-global-warming-consensus-in-1982-with-in-house-climate-models/>

⁵ <https://climateintegrity.org/evidence/climate-deception>



March 24, 2026

Representative David Tarnas, Chair

Representative Mahina Poepoe, Vice Chair

Committee on Judiciary & Hawaiian Affairs

Wednesday, March 25, 2026; 2:00 PM

Conference room 325

RE: SB 1166 SD2 HD1 – Relating to Insurance – In Opposition

Aloha Chair Tarnas, Vice Chair Poepoe and members of the committee:

The American Petroleum Institute (API) respectfully opposes SB 1166 SD2 HD1, which allows the Hawaii Property Insurance Association 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. The bill also requires insurance rates established by the Hawaii Property Insurance Association to account for any proceeds from the civil claims against a responsible party.

API represents all segments of America’s natural gas and oil industry, including companies that provide the fuels and energy products relied upon daily by Hawai’i residents and businesses. SB 1166 SD2 HD1 would establish a new liability and cost-recovery framework for climate-related damages tied to the lawful production, use, and sale of fossil fuels. The measure singles out one industry, which **violates equal protection and due process rights**. Although framed as a climate accountability measure, the bill would impose liability on companies that have operated for years under state and federal permits, tax structures, and regulatory approvals that expressly enabled Hawai’i’s fossil-fuel-based energy system. Stated another way, the state is imposing liability on the production of products they permitted, licensed, regulated and subsequently purchased.

Fuel remains a legal, essential product that underpins critical sectors such as transportation, tourism, emergency services, and inter-island commerce. By adding broad new liability exposure and litigation, SB 1166 SD2 HD1 would discourage the continued investment and long-term planning needed to maintain reliable supplies of transportation fuels, marine fuels, and backup generation that households and businesses still depend on every day.

SB 1166 SD2 HD1 is being considered at a time when litigation in the State and elsewhere is ongoing. “Climate superfund” laws in Vermont and New York are being challenged in federal court, including by the U.S. Department of Justice and national business groups, on the ground that these statutes improperly impose retroactive strict liability for



American
Petroleum
Institute

David McGowan
VP, State Government
Relations
API
202-682-8200
mcgowand@api.org

global greenhouse gas emissions. At the same time, the State, the City and County of Honolulu and Maui County are currently litigating climate-related claims against major energy companies in Hawai'i State courts. API encourages the committee to refrain from passing SB 1166 SD2 HD1 given the pending litigation on this issue, which is rife with uncertainty and legal questions, and not committing resources into a bill that is effectively already being litigated.

Additionally, the bill's broad definitions of responsible party and recoverable climate-related harms, combined with liability, would invite litigation over who is responsible, what counts as compensable damage, and how to apportion costs. That uncertainty may chill long-term investment and competition in a market that already faces some of the highest energy and living costs in the nation, making it harder for families and small businesses.

Finally, many first-party property policies are reinsured, meaning that payouts to policyholders may be funded in whole or in part by third-party reinsurers pursuant to carefully negotiated reinsurance treaties or other policies. As far as I can tell, this bill does not seem to specify how recoveries should be apportioned between insurers and reinsurers, if at all, which creates the risk of a double recovery for insurers. Furthermore, there is a risk that reinsurance arrangements that have been carefully negotiated and priced out for decades would be disrupted, which would not seem to benefit consumers, as the terms of reinsurance agreements are rarely disclosed to the underlying insured or general public.

API supports practical, forward-looking policies that reduce emissions while preserving affordable, reliable energy, including continued investment in lower-carbon fuels, efficiency, and resilience infrastructure. However, SB 1166 SD2 HD1 would undermine these objectives and could destabilize a sector that remains essential to Hawai'i's economy and daily life, while key legal questions about similar models in other states remain unanswered.

For these reasons, API respectfully opposes SB 1166 SD2 HD1 and requests that the Committee hold this measure.

We appreciate the opportunity to provide testimony.

Sincerely,

David McGowan

VP of State Government Relations

SB-1166-HD-1

Submitted on: 3/24/2026 3:41:42 PM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Susan B Roberts Emery	Green Party of Hawai'i	Support	Written Testimony Only

Comments:

Aloha Chair Tarnas, Vice Chair Poepoe, and Members of the Committee,

My name is Susan RobertsEmery, as co chair of the Green Party of Hawai'i, and on behalf of our members , we STRONGLY SUPPORT SB1166 SD2 HD1.

Hawai'i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD1 would allow insurers serving Hawai'i to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai'i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai'i insurance providers do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Importantly, we do respectfully urge that this measure be amended to explicitly provide the Hawai'i Hurricane Relief Fund with a right of action to pursue similar claims as private insurers. As a state-backed safety net for residents who are unable to access private insurance, the Fund should be empowered to recover costs associated with climate-related disasters and thereby sustain its role in helping to stabilize Hawai'i's insurance market.

The Green Party of Hawai'i I respectfully urges the Committee to PASS this measure, with the amendment described above.

Mahalo

Susan RobertsEmery

Green Party of Hawai'i

Paauilo

SB-1166-HD-1

Submitted on: 3/24/2026 3:42:50 PM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Nakoolani Warrington	Kupuna for the Moopuna	Support	Written Testimony Only

Comments:

STRONG SUPPORT of SB 1166 SD2 HD1

With AMENDMENT

We, Kūpuna for the Mo‘opuna, a hui of Hawaiian Homes Commission Act kūpuna beneficiary farmers from Pana‘ewa, Hawai‘i, **testify in STRONG SUPPORT of SB 1166 SD2 HD1, with AMENDMENT.**

SB 1166 SD2 HD1 would allow insurers serving Hawai‘i to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters helping to ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether.

SB 1166 SD2 HD1 will also help Hawai‘i insurance providers do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

We respectfully urge that **this measure be amended to explicitly provide the Hawai‘i Hurricane Relief Fund with a right of action to pursue similar claims as private insurers.** As a state-backed safety net for residents who are unable to access private insurance, the Fund should be empowered to recover costs associated with climate-related disasters and thereby sustain its role in helping to stabilize Hawai‘i’s insurance market.

SUPPORT and PASS SB 1166 SD2 HD1, with Amendment. Mahalo.



March 24, 2026

Hawai'i State Capitol
415 S Beretania St
Honolulu, HI 96813

Dear Chair Tarnas, Vice Chair Poepoe, and Members of the Committee,

Aloha mai, my name is Jonnetta Peters, Executive Director of Conservation Council for Hawai'i (CCH), a non-profit environmental and conservation organization who serves to protect and save native species and their habitats. CCH is the Hawai'i affiliate of the National Wildlife Federation. **CCH IS IN STRONG SUPPORT of SB1166 SD2 HD1.**

Hawai'i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD1 would allow insurers serving Hawai'i to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai'i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai'i insurance providers do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Importantly, I do respectfully urge that this measure be amended to explicitly provide the Hawai'i Hurricane Relief Fund with a right of action to pursue similar claims as private insurers. As a state-backed safety net for residents who are unable to access private insurance, the Fund should be empowered to recover costs associated with climate-related disasters and thereby sustain its role in helping to stabilize Hawai'i's insurance market.

Accordingly, I respectfully urge the Committee to **PASS** this measure, with the amendment described above.

Mahalo for the opportunity to testify.

Sincerely,

Jonnetta Peters
Executive Director

**Telephone/Fax: 224.338-6511 | email: info@conservehi.org
web: www.conservehawaii.org | P.O. Box 2923, Honolulu, HI 96802**

President: Bret Nainoa Mossman | **Vice President:** Les Welsh | **Secretary:** Colleen Heyer
Treasurer: Mashuri Waite, PhD |

Directors: Erica Amundson, Puanani Anderson-Fung, Maka'ala Ka'auomoana, Steven Lee Montgomery, PhD,
Emily Sarasa |

Executive Director: Jonnetta "Jonee" Peters **Operations and Events Manager:** Leah Kocher

National Wildlife Federation Region 12 Director: Rachel Sprague

National Wildlife Federation Pacific Region Associate Director: Emily Martin

Kō Hawai'i leo no nā holoholona lōhiu – Hawai'i's voice for wildlife | State Affiliate of the National Wildlife Federation



EARTHJUSTICE

REPRESENTATIVE DAVID A. TARNAS, CHAIR
REPRESENTATIVE MAHINA POEPOE, VICE CHAIR
HOUSE COMMITTEE ON JUDICIARY AND HAWAIIAN AFFAIRS

TESTIMONY IN **SUPPORT** OF SENATE BILL 1166

Wednesday, March 25, 2026, 2:00 p.m.
Conference Room 325, State Capitol
415 South Beretania Street, Honolulu, Hawai‘i

Dear Chair Tarnas, Vice Chair Poepoe, and Committee Members:

Earthjustice **strongly supports Senate Bill 1166**, which would authorize the Hawai‘i Property Insurance Association (“HPIA”) and private insurers to hold climate polluters responsible for their contributions to climate costs. Hawai‘i is experiencing a climate reckoning from the fossil fuel industry’s long-running and unrelenting campaign to maximize our reliance on their business model despite the known and avoidable environmental and climate costs. Our communities are facing historic drought and wildfires, sea-level rise and coastal erosion, and floods and other extreme weather. As climate disasters become more frequent and intense, the costs of clean-up and recovery, as well as the costs of insurance for these hardships, become prohibitively expensive for local homeowners and businesses. It’s unjust and unsustainable for working families and small businesses to bear this financial burden, especially since the fossil fuel industry knowingly deceived consumers for decades about the climate harms of its business.¹

This bill seeks to reinforce the state’s insurance industry and protect local households and businesses by authorizing the HPIA to pursue climate damages from corporations that contribute to the climate crisis and benefit financially by perpetuating consumer reliance on climate-harming fossil fuels. Passing this bill helps further protect the ‘āina, climate, and people of Hawai‘i for present and future generations.

In sum, this bill provides much-needed further support for Hawai‘i consumers and reassurance that polluters can and will be held accountable. The people of Hawai‘i cannot and should not be left bearing these high and rising costs of climate harms. Mahalo for the opportunity to testify.

Harley M. Broyles, Esq.
Associate Attorney
Earthjustice, Mid-Pacific Office

¹ Daela Taeoalii-Tipton, *Union of Concerned Scientists Report Details Fossil Fuel Industry’s Decades of Deceit*, Union of Concerned Scientists (May 14, 2025), <https://www.ucs.org/about/news/new-ucs-report-details-fossil-fuel-industry-decades-deceit>.

SB-1166-HD-1

Submitted on: 3/24/2026 11:07:45 PM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
laurel brier	Kauai Climate Action Coalition	Support	Written Testimony Only

Comments:

We are experiencing the growing impacts of climate destabilization with severe storms and weather-related disasters. Families and communities across our islands are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. We are seeking financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization. We believe that the costs of these events should not be the sole responsibility of Hawai'i residents and their insurance providers. Hold Big Oil companies, who continue to rake in billions, accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations. In addition, we also urge that this measure be amended to explicitly provide the Hawai'i Hurricane Relief Fund with a right of action to pursue similar claims as private insurers. As a state-backed safety net for residents who are unable to access private insurance, the Fund should be empowered to recover costs associated with climate-related disasters and thereby sustain its role in helping to stabilize Hawai'i's insurance market. Please pass SB1166 ,with suggested amendment, as one of the most important pieces of legislation before you this session.



To: The Honorable David A. Tarnas, Chair
The Honorable Mahina Poepoe, Vice Chair
House Committee on Judiciary & Hawaiian Affairs

From: Mark Sektnan, Vice President

Re: **SB 1166 SD2 HD1 – Relating to Insurance**
APCIA Position: **Concerns**

Date: Wednesday, March 25, 2026
2:00 p.m., Room 325

Aloha Chair Tarnas, Vice Chair Poepoe and Members of the Committee:

The American Property Casualty Insurance Association (APCIA) has concerns regarding SB 1166 SD2 HD1 and its potential impacts on Hawaii’s already constrained property insurance market. While the challenges the bill seeks to address—rising premiums, higher costs of coverage, insurer withdrawal, reduced coverage options, and the cessation of new business writings—are real and significant, SB 1161 SD2 HD1 is unlikely to resolve these issues and may, in some respects, exacerbate them.

First, SB 1161 SD2 HD1 raises serious concerns about the cost of insurance. Any additional litigation expenses incurred by insurers, whether through direct involvement or defensive legal strategies, would ultimately be reflected in insurance rates. These costs do not disappear; rather, they are absorbed into insurers’ operating expenses and passed along to policyholders in the form of higher premiums. As a result, the bill risks increasing the very insurance costs it is intended to mitigate.

Second, the bill’s underlying premise assumes that responsible parties would settle early in litigation and that recoveries could be used to address market challenges. In practice, this scenario is unlikely. Responsible parties would almost certainly vigorously challenge the assertion that their fossil fuel products were the sole or even a significant cause of increased insurance premiums or a constrained property insurance market in Hawaii. Such cases would likely involve complex, lengthy, and expensive litigation.

Moreover, responsible parties would have a strong incentive to avoid any adverse judgment or unfavorable settlement in Hawaii that could be used as a benchmark or precedent in similar actions brought in other states. This dynamic makes early settlement improbable and increases the likelihood of protracted litigation.

In short, SB 1161 SD 2 HD1 may not solve the multifaceted problems it seeks to address. The insurance market challenges facing Hawaii are the result of numerous factors, including increased catastrophic risk, reinsurance costs, inflation in construction and repair, and global capital market conditions. These systemic issues are unlikely to be meaningfully improved through litigation-driven approaches alone.

Unless plaintiffs are able to use their own resources, prevail in court, and obtain recoveries sufficient to materially affect market conditions, the bill may have little practical impact. In the absence of such outcomes, SB 1161 SD2 HD1 does not appear to offer a reliable or timely solution to rising premiums, limited coverage availability, or insurer participation in the Hawaii market.

For these reasons, I respectfully urge careful consideration of whether SB 1161 SD2 HD1 will achieve its intended goals or whether alternative, market-based or regulatory approaches may more effectively improve insurance affordability and availability for Hawaii residents.

The American Property Casualty Insurance Association (APCIA) is the primary national trade association for home, auto, and business insurers. APCIA promotes and protects the viability of private competition for the benefit of consumers and insurers, with a legacy dating back 150 years. APCIA members represent all sizes, structures, and regions—protecting families, communities, and businesses in the U.S. and across the globe.



Written Testimony of the Hawaii Property Insurance Association (HPIA)

Before the
COMMITTEE ON JUDICIARY & HAWAIIAN AFFAIRS
Representative David A Tarnas, Chair / Representative Mahina Poepoe, Vice Chair

Wednesday, March 25, 2026, 2:00 p.m.
State Capitol, Conference Room 325 and via video conference

in consideration of
Senate Bill NO. 1166 SD2 HD1
RELATING TO INSURANCE

Chair Tarnas, Vice Chair Poepoe and Members of the Committee:

Thank you for the opportunity to provide written testimony on SB 1166 SD2 HD1. HPIA is a non-profit unincorporated association of property and casualty member insurance companies. Property and casualty insurers are automatically a member of the association as a condition of their authority to transact business in the state of Hawai'i. HPIA is a property FAIR plan also known as the market of last resort for property insurance in the state.

HPIA offers the following comments on SB 1166, SD22, HD1:

The purpose of the bill is to establish a new civil cause of action allowing HPIA and insurers to pursue civil claims against “responsible parties” for losses allegedly attributable to climate-related events.

While the importance of addressing climate change and its impact on Hawaii is recognized, there are concerns regarding the approach and potential consequences for the property insurance market.

This bill introduces a new and complex legal framework that will likely result in protracted and very expense litigation. HPIA has limited capital and does not employ impact attribution scientists, extreme event attribution scientists or legal counsel to manage such claims. The financial and operational burdens associated with these lawsuits could strain HPIA’s resources and divert focus from its mission of providing basic property insurance coverage.

HPIA is currently the only carrier offering insurance for homeowners in lava zones 1 and 2 on Hawaii island, reflecting volcanic eruption and lava flow hazards that predate climate change conversations. The bill assumes a direct causal link between climate change and certain natural disasters. Attributing specific events, such volcanic eruptions or weather-related damage like trees falling on homes to climate change is scientifically and legally challenging. These natural hazards have long existed in Hawaii, independent of climate change, and the complexity of establishing liability raises concerns about the feasibility of the proposed claims.



700 Bishop Street, Suite 1100
Honolulu, Hawaii 96813

Testimony of HPIA
SB 1166, SD2 HD1
Page 2 of 2

This bill risks increasing costs through litigation expenses and uncertainty, which could ultimately lead to higher premiums for homeowners rather than the premium relief being sought.

The bill requires HPIA to submit a report to the commissioner comparing rates to be charged with the rates that would have been charged had HPIA fully recovered the losses from the responsible parties. The cost of hiring scientists, experts and legal counsel, if suit is not brought, are unknown and must be offset against recoveries. This uncertainty makes it impractical to predict the net financial impact. Additionally, if HPIA would determine after discussions with counsel that there is little to no chance to win a civil action and the expected recovery would be zero, the rates that would have been charged would be much higher due to the expenses incurred.

Thank you for the opportunity to testify.

SB-1166-HD-1

Submitted on: 3/23/2026 2:42:15 PM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
William Caron	Individual	Support	Written Testimony Only

Comments:

Aloha Chair, Vice Chair, and Members of the Committee,

I am writing in **strong support** of SB1166, which allows the Hawai‘i Property Insurance Association and other insurers to file subrogation claims against responsible parties—including fossil fuel companies—for losses resulting from climate disasters and extreme weather attributable to climate change. This bill is a groundbreaking step toward holding polluters accountable for the harms they have caused and sparing Hawai‘i’s ratepayers from bearing the full financial burden of a crisis they did not create.

However, I must express concern that the CPC committee’s amendments have narrowed the bill in ways that weaken its potential to achieve full accountability. While I support the bill in its current form, I urge the committee to consider whether further strengthening is needed to ensure that those most responsible for the climate crisis are held fully accountable.

What the CPC Committee Did—And Why It Matters

The CPC committee made several changes to SB1166. I appreciate the committee’s work to move this important legislation forward, but I want to highlight the implications of these amendments:

1. Deleted authority for parties other than HPIA and private insurance companies to bring actions. The original bill allowed a broader range of injured parties to file claims. While insurers are important actors in this space, limiting standing to insurance entities may leave other victims without a direct path to hold polluters accountable. The 2023 Maui wildfires, for example, caused harms that extend far beyond insured losses—loss of life, cultural destruction, and ecosystem damage that no insurance policy can fully capture. I urge the committee to consider whether restoring standing for other injured parties would better serve the goal of full accountability.

2. Specified that insurers may bring direct civil actions for claim payments distributed to policyholders. This clarification is helpful, as it establishes a clear cause of action. But it also narrows the scope of recoverable damages to only those losses that were actually paid out by insurers. The full cost of climate disasters—including uninsured losses, public infrastructure damage, and ecosystem harm—is not captured by this framework.

3. Specified 1950 as the beginning of the time frame for responsible party liability. This amendment creates a clear temporal boundary, but it also shields from liability any conduct that occurred before that date—meaning that emissions, pollution, and other climate-altering activities that happened in the decades prior to 1950 are simply off the table.

This is not a trivial limitation. Industrial activity—including fossil fuel extraction, industrial agriculture, and large-scale land conversion—was already well underway in the early twentieth century. If we are serious about holding polluters accountable for the full scope of their contributions to the climate crisis, we should not arbitrarily exclude the decades of harm that laid the foundation for today's crisis.

Moreover, the liability framework should not be limited to fossil fuel companies alone. Industrial agricultural operations—particularly factory farms and large-scale monoculture plantations—have been significant contributors to greenhouse gas emissions, land degradation, and water pollution for generations. Some of these operations in Hawai‘i predate 1950.

If the goal is to hold polluters accountable for climate-related harms, the bill should not inadvertently shield industrial agriculture simply because their emissions came from cows rather than coal. I urge the committee to consider whether a date cutoff at all is appropriate—and if one must exist, to ensure it does not carve out entire industries or decades of harm.

4. Deleted the requirement that the Insurance Division consider proceeds from such actions as part of the ratemaking process. This is a significant weakening of the bill. Under the original language, any recoveries from responsible parties would have directly benefited policyholders by reducing the need for rate increases. Deleting this requirement means there is no guarantee that recovered funds will flow back to the ratepayers who have been bearing the burden of climate-related premium hikes.

I strongly urge the committee to reconsider this change. If we are going to allow insurers to pursue polluters, we must ensure that the benefits of those lawsuits accrue to the people who paid the premiums—not to insurer bottom lines.

5. Inserted a definition of "qualifying damages" to mean claim payments distributed to policyholders. This definition provides clarity, but it again limits the scope of recoverable damages to paid claims. The full cost of climate disasters—including losses borne directly by policyholders through deductibles, uninsured losses, and the non-economic harms of displacement and trauma—are not captured.

Why the Strongest Possible Bill Is Needed

The underlying principle here is simple: those who cause harm should bear the cost of that harm. For decades, fossil fuel companies understood the consequences of their products and actively worked to conceal them. Now, Hawai‘i families are paying the price through skyrocketing insurance premiums, lost homes, and devastated communities.

As one committee report noted, "increasing climate-related disasters and risk have contributed significantly to the destabilization of the State's insurance industry" and have "led to rising premiums and increasing non-renewal rates due to payouts for climate-related damages." SB1166 offers a path toward holding responsible parties accountable.

But the path must be broad enough to capture the full scope of harm. Limiting standing to insurers, limiting recoverable damages to paid claims, and deleting the ratemaking requirement all narrow that path. The strongest possible bill would:

- Restore standing for a broader range of injured parties, including the state and counties, which bear the costs of public infrastructure damage and disaster response;
- Require that recovered funds benefit ratepayers directly, whether through the ratemaking process or through a dedicated fund;
- Ensure that recoverable damages include the full scope of harms, not just paid insurance claims.

A Matter of Basic Fairness

Hawai‘i is already a leader in this emerging area of law. The City and County of Honolulu filed suit against major oil companies in 2020, arguing they knew for decades that their products were causing climate change and deceived the public about it. That lawsuit has survived multiple attempts at dismissal, with the Hawai‘i Supreme Court denying motions to dismiss and the U.S. Supreme Court refusing to intervene. Maui County has filed a similar lawsuit related to the 2023 wildfires, and the state itself has also brought suit.

SB1166 provides the statutory framework to support and extend these efforts. But to be truly effective, it must be as strong as possible. I urge the committee to consider whether the amendments made by CPC have gone too far in narrowing the bill—and to restore language that ensures polluters are held fully accountable and that the benefits flow directly to the people of Hawai‘i.

Conclusion

I support SB1166 and urge this committee to pass it. But I do so with the hope that as the bill moves forward, the committee will consider restoring the stronger provisions that were narrowed or deleted. The people of Hawai‘i deserve nothing less than the strongest possible tool to hold climate polluters accountable.

Mahalo for the opportunity to testify.

SB-1166-HD-1

Submitted on: 3/23/2026 7:11:14 PM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Denise Boisvert	Individual	Support	Written Testimony Only

Comments:

I STRONGLY SUPPORT this bill.

SB-1166-HD-1

Submitted on: 3/23/2026 7:12:21 PM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Kim Jorgensen	Individual	Support	Written Testimony Only

Comments:

I FULLY SUPPORT this bill.

Aloha Chair Tarnas, Vice Chair Poepoe, and members of the JHA committee,

I'm writing in strong support of SB1166 SD2 HD1. It's high time the oil and gas companies be held responsible for their lies about the safety of their products. Their behavior is similar to that of the tobacco companies and companies that sold opioids. There must be consequences for these lies that lead loss of lives.

Please pass SB1166 SD2 HD1 out of your committee.

Mahalo for the opportunity to testify.

Paul Bernstein

Honolulu

SB-1166-HD-1

Submitted on: 3/24/2026 9:42:10 AM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Noel Morin	Individual	Support	Written Testimony Only

Comments:

Dear Chair Tarnas, Vice Chair Poepoe, and Members of the Committee on Judiciary & Hawaiian Affairs,

I'm in support of SB1166 SD2 HD1.

The Lahaina wildfire caused an estimated \$5.5 billion in damage. Insurers have paid out over \$2.3 billion in claims so far and expect to pay another billion. Insurance non-renewals across Hawai'i jumped 216% between 2018 and 2023. In some condos, HOA fees have risen by 1,000% because of insurance spikes alone. This is creating hardships for households and business across Hawaii.

Condo master insurance premiums across the state surged 300–500% in the wake of the Maui fires and broader climate instability. Private insurers have retreated from the market, and state-backed entities like HPIA and the Hawai'i Hurricane Relief Fund have had to expand their roles to fill the gap. This means monthly costs that were already unaffordable are getting worse. Homeowners in older, more affordable condos are watching their buildings become unsellable. Mortgages can't be issued without adequate insurance, so when coverage disappears or premiums triple, the housing market freezes.

The rising premiums are the direct result of decades of deliberate deception by major fossil fuel companies about the climate consequences of their products. SB1166 SD2 HD1 gives insurers, the Hawai'i Property Insurance Association (HPIA), and individual Hawai'i residents a legal pathway to recover those costs from the parties responsible for creating them.

SB1166 SD2 HD1 simply holds those who knowingly caused the harm accountable. It will help Hawai'i's families and taxpayers avoid absorbing the financial consequences of that harm. Every dollar spent on a tripled insurance premium, every dollar we spend backstopping a collapsing insurance market, is a dollar that should have been borne by the companies that created the risk and profited from it.

Vermont and New York have adopted Climate Superfund laws requiring major oil companies to pay into adaptation and disaster-recovery funds. Other states are pursuing the same.

Let's provide residents and businesses the tools to hold responsible parties accountable.

I urge the Committee to pass SB1166 SD2 HD1.

Mahalo for the opportunity to testify.

Noel Morin
Climate, Sustainability, and Resilience Advocate
Hilo, Hawai'i

SB-1166-HD-1

Submitted on: 3/24/2026 10:05:52 AM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Christy Shaver	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Tarnas, Vice Chair Poepoe, and Members of the Committee,

My name is Christy Shaver and I STRONGLY SUPPORT SB1166 SD2 HD1.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD1 would allow insurers serving Hawai‘i to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Importantly, I do respectfully urge that this measure be amended to explicitly provide the Hawai‘i Hurricane Relief Fund with a right of action to pursue similar claims as private insurers. As a state-backed safety net for residents who are unable to access private insurance, the Fund should be empowered to recover costs associated with climate-related disasters and thereby sustain its role in helping to stabilize Hawai‘i’s insurance market.

Accordingly, I respectfully urge the Committee to PASS this measure, with the amendment described above.

Mahalo for the opportunity to testify.

Sincerely,
Christy Shaver

SB-1166-HD-1

Submitted on: 3/24/2026 10:11:10 AM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Samuel M Mitchell	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Tarnas, Vice Chair Poepoe, and Members of the Committee,

My name is Samuel M Mitchell and I **STRONGLY SUPPORT** SB1166 SD2 HD1.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for residents and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD1 would allow insurers serving Hawai‘i to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Importantly, I do respectfully urge that this measure be amended to explicitly provide the Hawai‘i Hurricane Relief Fund with a right of action to pursue similar claims as private insurers. As a state-backed safety net for residents who are unable to access private insurance, the Fund should be empowered to recover costs associated with climate-related disasters and thereby sustain its role in helping to stabilize Hawai‘i’s insurance market.

Accordingly, I respectfully urge the Committee to **PASS** this measure, with the amendment described above.

Mahalo for the opportunity to testify.

Sincerely,

Samuel Mitchell Makiki NB-10 & NARFE

**Testimony in Support of SB1166 SD2 HD1
Judiciary & Hawaiian Affairs Committee (JHA)**

March 25, 2026 – 2:00 PM

Aloha Chair Tarnas, Vice Chair Poepoe, and Members of the Committee,

My name is Frederick Smith, and I am a resident of the Kealakekua ahupua'a on Hawai'i Island.
I strongly support SB1166 SD2 HD1.

Across Hawai'i, families, small businesses, and entire communities are already carrying the growing costs of climate-related disasters. We are seeing this in rising insurance premiums, reduced coverage, and increasing uncertainty following major events like the 2023 Maui wildfires. These impacts are not abstract. They are being felt directly in people's ability to stay in their homes, maintain their livelihoods, and plan for the future.

This measure addresses a fundamental structural issue: right now, those costs are being absorbed almost entirely by the people of Hawai'i and the insurers serving them. SB1166 creates a pathway to begin shifting a portion of those costs back to responsible parties whose conduct contributed to these risks.

From a policy standpoint, this is about aligning costs with responsibility and improving the long-term stability of Hawai'i's insurance system. Without mechanisms like this, we should expect continued pressure on premiums, further loss of coverage options, and increasing reliance on public resources to fill the gap.

I do respectfully recommend one amendment. The Hawai'i Hurricane Relief Fund plays a critical role as a safety net for residents who cannot access private insurance. It should be explicitly granted the same ability to pursue recovery from responsible parties. Without that authority, a key part of our system remains exposed to the same pressures this bill is designed to address.

This is a pragmatic step to help stabilize Hawai'i's insurance market while better protecting the people who live here.

Accordingly, I respectfully urge the Committee to PASS this measure, with the amendment described above.

Mahalo for the opportunity to testify.

Sincerely,

Frederick Smith

Captain Cook, Hawai'i

SB-1166-HD-1

Submitted on: 3/24/2026 10:41:11 AM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Donelle Sawyer	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Tarnas, Vice Chair Poepoe, and Committee Members,

My name is Donelle Sawyer and I **STRONGLY SUPPORT** SB1166 SD2 HD1.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry, as shown in supporting scientific research. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD1 would allow insurers serving Hawai‘i to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers, but also by the perpetrators who profit and still have no accountability as the source and cause of the climate crisis. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Importantly, I do respectfully urge that this measure be amended to explicitly provide the Hawai‘i Hurricane Relief Fund with a right of action to pursue similar claims as private insurers. As a state-backed safety net for residents who are unable to access private insurance, the Fund should be empowered to recover costs associated with climate-related disasters and thereby sustain its role in helping to stabilize Hawai‘i’s insurance market.

Accordingly, I respectfully urge the Committee to **PASS** this measure, with the amendment described above.

Mahalo for the opportunity to testify.

Sincerely,
Donelle Sawyer

SB-1166-HD-1

Submitted on: 3/24/2026 10:47:46 AM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Ezgi Green	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Tarnas, Vice Chair Poepoe, and Members of the Committee,

My name is Ezgi Green and I STRONGLY SUPPORT SB1166 SD2 HD1.

None of us leave this world with a single dollar in our hands — but God asks only one thing of us: that we leave our children a livable world. That is exactly what is at stake here.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD1 would allow insurers serving Hawai‘i to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Importantly, I do respectfully urge that this measure be amended to explicitly provide the Hawai‘i Hurricane Relief Fund with a right of action to pursue similar claims as private insurers. As a state-backed safety net for residents who are unable to access private insurance, the Fund should be empowered to recover costs associated with climate-related disasters and thereby sustain its role in helping to stabilize Hawai‘i’s insurance market.

Accordingly, I respectfully urge the Committee to PASS this measure, with the amendment described above.

Mahalo for the opportunity to testify.

Sincerely,
Ezgi Green

Waiialua, HI

SB-1166-HD-1

Submitted on: 3/24/2026 10:50:13 AM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Gillian Bell	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Tarnas, Vice Chair Poepoe, and Members of the Committee,

My name is Gillian Bell and I **STRONGLY SUPPORT** SB1166 SD2 HD1.

Hawai'i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD1 would allow insurers serving Hawai'i to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai'i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai'i insurance providers do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Importantly, I do respectfully urge that this measure be amended to explicitly provide the Hawai'i Hurricane Relief Fund with a right of action to pursue similar claims as private insurers. As a state-backed safety net for residents who are unable to access private insurance, the Fund should be empowered to recover costs associated with climate-related disasters and thereby sustain its role in helping to stabilize Hawai'i's insurance market.

Accordingly, I respectfully urge the Committee to **PASS** this measure, with the amendment described above.

Mahalo for the opportunity to testify.

Sincerely,
Gillian Bell

SB-1166-HD-1

Submitted on: 3/24/2026 11:08:33 AM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Kara Hoving	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Tarnas, Vice Chair Poepoe, and Members of the Committee,

My name is Kara Hoving and I **STRONGLY SUPPORT** SB1166 SD2 HD1. I urge the Committee to advance and pass this bill without delay.

As we have witnessed these past few weeks, Hawai'i is already experiencing the growing impacts of climate destabilization. Flooding from this year's kona lows has devastated farms, homes, and communities across the islands. Full recovery from this disaster could take years, with affected families, along with their insurance companies, being forced to shoulder the majority of the financial burden. As climate change drives more frequent severe storms and extreme weather disasters in Hawai'i, ordinary families will have to contend with increasingly high insurance premiums and costs of recovery.

This bill rests squarely on the principle that those who have contributed the most to the climate crisis should be held accountable for their actions, rather than placing the financial burden of climate change on ordinary households and communities. For decades, the fossil fuel industry has engaged in well-documented deception and obstruction in order to continue profiting off of pollution. This bill accordingly seeks both financial relief for local residents, and greater accountability for those who are causing the crisis.

SB1166 SD2 HD1 would allow insurers serving Hawai'i to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai'i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. And since the federal government has abandoned its obligation to protect Americans from climate change, this bill offers a rare opportunity for Hawai'i to hold accountable the corporate powers whose actions continue to inflict harm on our communities and economy.

Importantly, I also would like to respectfully urge that this measure be amended to explicitly provide the Hawai'i Hurricane Relief Fund with a right of action to pursue similar claims as private insurers. As a state-backed safety net for residents who are unable to access private insurance, the Fund should be empowered to recover costs associated with climate-related disasters and thereby sustain its role in helping to stabilize Hawai'i's insurance market.

I respectfully urge the Committee to **PASS** this measure, with the amendment described above.

Mahalo,

Kara Hoving, Aiea

SB-1166-HD-1

Submitted on: 3/24/2026 11:11:21 AM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Noelle Lindenmann	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Tarnas, Vice Chair Poepoe, and Members of the Committee,

I am submitting testimony in strong support of SB1166 SD2 HD1.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD1 would allow insurers serving Hawai‘i to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Importantly, I do respectfully urge that this measure be amended to explicitly provide the Hawai‘i Hurricane Relief Fund with a right of action to pursue similar claims as private insurers. As a state-backed safety net for residents who are unable to access private insurance, the Fund should be empowered to recover costs associated with climate-related disasters and thereby sustain its role in helping to stabilize Hawai‘i’s insurance market.

Accordingly, I respectfully urge the Committee to PASS this measure, with the amendment described above.

Mahalo for the opportunity to provide testimony on this measure.
Noelle Lindenmann, Kailua-Kona

SB-1166-HD-1

Submitted on: 3/24/2026 11:35:15 AM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Anne Lorenzo	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Tarnas, Vice Chair Poepoe, and Members of the Committee,

My name is Anne M. Lorenzo and I **STRONGLY SUPPORT** SB1166 SD2 HD1.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD1 would allow insurers serving Hawai‘i to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Importantly, I do respectfully urge that this measure be amended to explicitly provide the Hawai‘i Hurricane Relief Fund with a right of action to pursue similar claims as private insurers. As a state-backed safety net for residents who are unable to access private insurance, the Fund should be empowered to recover costs associated with climate-related disasters and thereby sustain its role in helping to stabilize Hawai‘i’s insurance market.

Accordingly, I respectfully urge the Committee to **PASS** this measure, with the amendment described above.

Mahalo for the opportunity to testify.

Sincerely,
Anne M. Lorenzo

SB-1166-HD-1

Submitted on: 3/24/2026 11:58:37 AM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Jessica Kuzmier	Individual	Support	Written Testimony Only

Comments:

Aloha, I am writing in support of SB1166 with a suggested amendment. I believe allowing insurers to sue fossil companies is good policy to provide financial relief to Hawaii residents. I would like it to also be codified into policy that the state Attorney General be authorized to pursue claims against fossil fuel corporations for taxpayer-funded payouts arising from climate disasters. As an amendment, I would like added to this bill a provision provide the Hawai'i Hurricane Relief Fund with a right of action to pursue similar claims as private insurers.

SB-1166-HD-1

Submitted on: 3/24/2026 12:16:53 PM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
cheryl hendrickson	Individual	Support	Written Testimony Only

Comments:

Aloha -

Please support SB1166 to allow insurers serving Hawai'i to pursue claims against fossil fuel companies for climate disasters. To avoid cost increases, associated with these events, levied on residents and their insurance providers.

Big Oil and other fossil fuel companies must be held accountable for decades of deception and cover ups that their products generate. As well as for the harms inflicted on our communities, economy and future generations.

I also urge this measure be amended to include the Hawaii Hurricane Relief Fund. As a state backed safety net for residents who do not have access to private insurance, it too should be empowered to recover costs associated with climate related disasters.

TESTIMONY OF KEALI'I PANG, PH.D.
Kaimukī, O'ahu

IN STRONG SUPPORT OF SB 1166, SD2, HD1

TO: House Committee on Judiciary & Hawaiian Affairs

Rep. David A. Tarnas, Chair; Rep. Mahina Poepoe, Vice Chair

DATE: Wednesday, March 25, 2026

TIME: 2:00 PM

PLACE: Conference Room 325 & Videoconference, State Capitol

Aloha Chair Tarnas, Vice Chair Poepoe, and distinguished members of the House Committee on Judiciary & Hawaiian Affairs:

My name is Keali'i Pang, Ph.D. I am a resident of Kaimukī, a lifetime member of the Hawaiian Civic Club of Honolulu, and have served as an environmentalist in Hawai'i for the last 35 years. I am also a retired federal biologist with extensive experience in invasive species management and currently serve as a State Commissioner. I write today to express my strong support for SB 1166, SD2, HD1, which would authorize the Hawai'i Property Insurance Association (HPIA) and private insurers to bring civil claims against fossil fuel companies and other responsible parties for losses arising from climate disasters and extreme weather events attributable to climate change.

The Crisis Is Here

As a scientist who has spent decades studying the complex ecosystems of these islands, I can tell you without equivocation: the climate crisis is not a distant threat. It is present, measurable, and accelerating. From the catastrophic 2023 Maui wildfires — which destroyed Lahaina and killed at least 102 people — to rising sea levels, worsening drought in critical watersheds, and skyrocketing insurance nonrenewal rates across every county in our state, Hawai'i is paying an enormous and growing price. Between 2018 and 2023, insurance nonrenewal rates increased by 91 percent in Kaua'i, 296 percent in Honolulu, 184 percent in Maui, and 70 percent in Hawai'i County. Families and businesses across our pae'āina are being squeezed out of coverage altogether.

These costs are not acts of God. They are the foreseeable consequences of a decades-long, coordinated campaign by the fossil fuel industry to suppress, distort, and deny the science linking their products to climate change — while their own internal researchers documented exactly those risks as far back as the 1950s. Documents cited in litigation brought by the City and County of Honolulu and the County of Maui make this history of deliberate deception unmistakably clear. The people of Hawai'i did not create this crisis. They should not be left to absorb its costs alone.

Why SB 1166, SD2, HD1 Is the Right Response

This measure takes a logical and legally grounded step: it enables the entities that have been bearing the direct financial brunt of climate disasters — insurers — to seek recovery from the parties whose deception helped cause those disasters in the first place. By authorizing the HPIA and private insurers to bring civil actions against responsible parties for qualifying damages, the bill helps redirect the cost of climate harms toward those most culpable for them, rather than onto local policyholders and the broader public.

Critically, the bill also requires that any proceeds recovered through these civil actions be factored back into insurance rates. This provision is essential: it ensures that accountability translates into tangible relief for Hawai'i homeowners and businesses, not simply a windfall for insurers. The feedback loop between recovery and rate-setting is exactly the kind of structural alignment that sound policy demands.

The bill's careful construction of definitions — "climate disaster," "extreme event attribution science," "responsible party" — reflects the current state of climate science and provides the legal precision necessary for these claims to succeed in court. As a scientist, I appreciate that the legislature has grounded this bill in peer-reviewed methodology and impact attribution science rather than speculation. That rigor strengthens the measure and its prospects for lasting impact.

An Important Amendment: Extend Protection to the Hawai'i Hurricane Relief Fund

While I strongly support the bill as written, I respectfully urge the Committee to amend SB 1166, SD2, HD1 to explicitly extend the right of civil action to the Hawai'i Hurricane Relief Fund. The Fund serves as the insurer of last resort for residents who cannot obtain private coverage — precisely the most vulnerable households in our communities, and those least able to absorb further rate increases or coverage losses. When the Fund pays out claims for climate-related disasters, those costs are ultimately borne by Hawai'i taxpayers and the very residents the Fund exists to protect.

There is no principled reason to empower private insurers to pursue these claims while leaving the state's own safety-net fund without the same recourse. Extending this right of action to the Hawai'i Hurricane Relief Fund would strengthen the bill's accountability framework, help sustain the Fund's long-term solvency, and ensure that the burden of fossil fuel industry deception is not quietly shifted onto those with the fewest options. I urge the Committee to include this amendment.

Conclusion

SB 1166, SD2, HD1 is a meaningful act of justice for the people of Hawai'i. It holds accountable those most responsible for the destabilization of our climate and our insurance markets, provides a mechanism to translate that accountability into rate relief for local families, and affirms that Hawai'i's courts are an appropriate forum for these

claims. With the amendment I have described above, this measure would be even stronger.

I respectfully urge the Committee to PASS SB 1166, SD2, HD1, with the amendment to extend the right of civil action to the Hawai'i Hurricane Relief Fund. Mahalo for the opportunity to provide testimony on this important matter.

Me ka 'oia'i'o,

Keali'i Pang, Ph.D.

Kaimukī, O'ahu

Testimony of Dave Jones

Former California Insurance Commissioner, 2011-2018

Before the

House Committee on Judiciary and Hawaiian Affairs

In Support of SB 1166 SD2 HD 1

March 25, 2026

Chair Tarnas, Vice Chair Poepoe, and members of the committee,

Thank you for the opportunity to testify in support of SB 1166 SD2 HD1.

My name is Dave Jones. I currently serve as the Director of the Climate Risk Initiative at the University of California (UC) Berkeley School of Law, Center for Law, Energy & the Environment. I am testifying in my personal capacity and not on behalf of the University of California.

I served as Insurance Commissioner for the State of California from 2011 through 2018. As California's Insurance Commissioner, I regulated the largest insurance market in the United States. I worked on insurance regulatory matters with leaders and staff of the Hawai'i Division of Insurance, through the National Association of Insurance Commissioners (NAIC). During my term as insurance commissioner and in the years since, California and Hawaii suffered from more frequent and severe wildfires, which killed and injured Californians and residents of Hawaii, destroyed homes, businesses, and whole communities, and caused insurers to pay increasing amounts in claims, to raise rates, and to stop writing or renewing insurance for many residents.

SB 1166 SD2 HD1 would help stabilize Hawai'i's insurance market in the face of costly damages from climate-fueled extreme weather events. Given legislative and legal developments since the introduction of SB 1166 last year, I encourage the committee to consider amending the bill to:

- Incorporate the Hawaii Legislature's previous findings in Senate Concurrent Resolution No. 198, SDI (2025) that property and casualty insurers and the Hawaii Hurricane Relief Fund and the Hawaii Property Insurance Association have been destabilized by increasingly severe climate disasters, which has led to increased nonrenewal rates and premiums across Hawaii.
- Explicitly include the Hawai'i Hurricane Relief Fund in the list of entities that can pursue civil actions to recover insurance-related costs and losses from major oil and gas companies in the wake of climate disasters.
- Clarify that "qualifying damages" encompasses a broader range of costs and losses to insurance entities – not just claims payments distributed to a policyholder.

I applaud this committee and the Hawai'i legislature for all that you have already done to stabilize the state's insurance market, and urge you to support SB 1166 SD2 HD1, with the inclusion of the suggested amendments detailed above.

Thank you for your consideration of this testimony and I would be happy to answer any questions the committee has about the legislation or the impact of climate change on insurance.

Dave Jones

SB-1166-HD-1

Submitted on: 3/24/2026 12:24:43 PM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Shay Chan Hodges	Individual	Support	Written Testimony Only

Comments:

I STRONGLY SUPPORT SB1166 SD2 HD1.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD1 would allow insurers serving Hawai‘i to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Importantly, I do respectfully urge that this measure be amended to explicitly provide the Hawai‘i Hurricane Relief Fund with a right of action to pursue similar claims as private insurers. As a state-backed safety net for residents who are unable to access private insurance, the Fund should be empowered to recover costs associated with climate-related disasters and thereby sustain its role in helping to stabilize Hawai‘i’s insurance market.

Accordingly, I respectfully urge the Committee to **PASS** this measure, with the amendment described above.

Mahalo for the opportunity to testify.

SB-1166-HD-1

Submitted on: 3/24/2026 12:57:44 PM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Lory Ono	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Tarnas, Vice Chair Poepoe, and Members of the Committee,

My name is Lory Ono, and I **STRONGLY SUPPORT** SB1166 SD2 HD1.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD1 would allow insurers serving Hawai‘i to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Importantly, I do respectfully urge that this measure be amended to explicitly provide the Hawai‘i Hurricane Relief Fund with a right of action to pursue similar claims as private insurers. As a state-backed safety net for residents who are unable to access private insurance, the Fund should be empowered to recover costs associated with climate-related disasters and thereby sustain its role in helping to stabilize Hawai‘i’s insurance market.

Accordingly, I respectfully urge the Committee to **PASS** this measure, with the amendment described above.

Mahalo for the opportunity to testify.

Sincerely,
Lory Ono

SB-1166-HD-1

Submitted on: 3/24/2026 12:58:32 PM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Marcia Kemble	Individual	Support	Written Testimony Only

Comments:

Greetings Committee members,

I am writing in strong support of SB1166, which would allow the State of Hawaii to hold major oil and gas companies accountable for the climate-related harms they have knowingly caused, while helping stabilize Hawaii’s rapidly deteriorating home insurance market.

Home insurance costs in Hawaii are skyrocketing – including my own! Oil companies knew decades ago that their products would worsen climate change and intensify these very disasters, but they engaged in a decades-long campaign to deceive the public about climate science and the role of fossil fuels.

Big Oil continues to promote false solutions and overstates its commitment to clean energy, while continuing to expand fossil fuel production, while profiting enormously—while communities like those in Hawaii are left to bear the rising costs.

SB1166 is necessary to protect Hawai‘i residents. We should not be forced to shoulder the financial consequences of climate disasters caused by companies that knowingly created the problem and profited from it for decades.

Mahalo for your attention.

Marcia Kemble

Makiki

SB-1166-HD-1

Submitted on: 3/24/2026 1:50:11 PM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
DIANE CHOY FUJIMURA	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Tarnas, Vice Chair Poepoe, and Members of the Committee,

My name is Diane Choy Fujimura and I **STRONGLY SUPPORT** SB1166 SD2 HD1.

Please read the proposed amendment below.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD1 would allow insurers serving Hawai‘i to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Importantly, I do respectfully urge that this measure be amended to explicitly provide the Hawai‘i Hurricane Relief Fund with a right of action to pursue similar claims as private insurers. As a state-backed safety net for residents who are unable to access private insurance, the Fund should be empowered to recover costs associated with climate-related disasters and thereby sustain its role in helping to stabilize Hawai‘i’s insurance market.

Accordingly, I respectfully urge the Committee to **PASS** this measure, with the amendment described above.

Mahalo for the opportunity to testify.

Sincerely,
Diane Choy Fujimura

SB-1166-HD-1

Submitted on: 3/24/2026 2:18:49 PM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
J. Kehau Lucas	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Tarnas, Vice Chair Poepoe, and Members of the Committee,

My name is Kēhau Lucas and **I STRONGLY SUPPORT SB1166 SD2 HD1.**

Hawai‘i is already facing measurable, well-documented impacts from a warming climate. The State of Hawai‘i’s own Climate Change Mitigation and Adaptation Commission has confirmed that sea level rise, extreme rainfall events, coastal erosion, and hurricane-strength storm systems are increasing in frequency and severity. Insurance regulators nationwide have similarly documented rising property-insurance losses linked to climate-driven disasters, which have contributed to higher premiums, reduced coverage availability, and insurer withdrawals from high-risk markets.

At the same time, extensive public records—including internal industry documents uncovered through litigation and investigative reporting—show that major fossil fuel companies had scientific evidence of the climate risks associated with their products for decades. These records also show that many of these companies funded campaigns to publicly deny or downplay those risks. As a result, the financial burden of climate-related damages has fallen disproportionately on states, counties, homeowners, and insurers rather than on the entities whose products significantly contributed to those harms.

SB1166 SD2 HD1 directly addresses this imbalance. The measure would allow insurers operating in Hawai‘i to pursue claims against fossil fuel companies and other responsible parties for costs associated with climate-related disaster payouts. This is consistent with long-standing legal principles that allow insurers to seek recovery from third parties whose actions contributed to the losses they were required to cover. Enabling such claims helps ensure that the economic consequences of climate-driven damages are not borne solely by Hawai‘i residents and their insurance providers.

This approach also supports the stability of Hawai‘i’s insurance market. When insurers face escalating, unrecoverable climate-related losses, the result can be higher premiums, reduced coverage options, or market withdrawal. Allowing insurers to seek appropriate cost recovery helps mitigate these risks and protects homeowners, renters, and businesses from further destabilization.

I respectfully urge one amendment. The Hawai‘i Hurricane Relief Fund (HHRF)—a state-established backstop for residents who cannot obtain private hurricane insurance—should also be explicitly granted a right of action. Because the HHRF plays a critical role in maintaining access to essential coverage, it must have the same ability as private insurers to recover costs associated with climate-related damages. This amendment would strengthen the Fund’s long-term viability and reinforce its purpose as a stabilizing force in Hawai‘i’s insurance landscape.

For these reasons, I respectfully urge the Committee to PASS SB1166 SD2 HD1, with the amendment described above.

Mahalo for the opportunity to testify.

SB-1166-HD-1

Submitted on: 3/24/2026 2:22:59 PM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Earl Kim	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Tarnas, Vice Chair Poepoe, and Members of the Committee,

My name is Earl J. Kim and I **STRONGLY SUPPORT** SB1166 SD2 HD1.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD1 would allow insurers serving Hawai‘i to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Importantly, I do respectfully urge that this measure be amended to explicitly provide the Hawai‘i Hurricane Relief Fund with a right of action to pursue similar claims as private insurers. As a state-backed safety net for residents who are unable to access private insurance, the Fund should be empowered to recover costs associated with climate-related disasters and thereby sustain its role in helping to stabilize Hawai‘i’s insurance market.

Accordingly, I respectfully urge the Committee to **PASS** this measure, with the amendment described above.

Mahalo for the opportunity to testify.

Sincerely,
Earl J. Kim

SB-1166-HD-1

Submitted on: 3/24/2026 2:25:26 PM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Harvey Arkin	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Tarnas, Vice Chair Poepoe, and Members of the Committee,

My name is Harvey Arkin and I **STRONGLY SUPPORT** SB1166 SD2 HD1.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD1 would allow insurers serving Hawai‘i to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Importantly, I do respectfully urge that this measure be amended to explicitly provide the Hawai‘i Hurricane Relief Fund with a right of action to pursue similar claims as private insurers. As a state-backed safety net for residents who are unable to access private insurance, the Fund should be empowered to recover costs associated with climate-related disasters and thereby sustain its role in helping to stabilize Hawai‘i’s insurance market.

Accordingly, I respectfully urge the Committee to **PASS** this measure, with the amendment described above.

Mahalo for the opportunity to testify.

Sincerely,

Harvey Arkin

Manoa

SB-1166-HD-1

Submitted on: 3/24/2026 3:14:04 PM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Aiko Yamashiro	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Tarnas, Vice Chair Poepoe, and Members of the Committee,

My name is Aiko Yamashiro and I **STRONGLY SUPPORT** SB1166 SD2 HD1. It is well documented that fossil fuel companies have been aware of climate and environmental impacts of this industry and have deliberately lobbied and covered up negative impacts in order to further their own profits. This bill puts people and community first, not business bottom lines.

Our recent storms have shown us how dire and farspreading environmental disasters can be. Thank goodness that so far no human lives have been lost. This is our opportunity to create smarter and more proactive infrastucture to protect against tough times ahead.

Mahalo for your consideration of this testimony.

SB-1166-HD-1

Submitted on: 3/24/2026 3:42:49 PM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Douglas Hagan	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs and Members,

I support SB1166 SD2 HD1.

Hawai‘i is already experiencing the impacts of climate change—rising insurance costs, stronger storms, and increasing financial risk to families and communities. These costs are being borne by residents and insurers, despite decades of well-documented harm tied to fossil fuel emissions.

This bill allows insurers to pursue recovery from responsible parties for climate-related damages. That helps shift costs off Hawai‘i residents, reduces pressure on premiums, and supports long-term insurance availability.

SB1166 SD2 HD1 is a practical step toward accountability and protecting local households and businesses.

Mahalo,
Doug Hagan

Paia, HI

SB-1166-HD-1

Submitted on: 3/24/2026 3:43:09 PM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Keith Neal	Individual	Support	Written Testimony Only

Comments:

The age of combustion is over, should we continue we so at our collective peril.

SB-1166-HD-1

Submitted on: 3/24/2026 3:43:38 PM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Keri Zacher	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Tarnas, Vice Chair Poepoe, and Members of the Committee,

My name is Keri Zacher and I **STRONGLY SUPPORT** SB1166 SD2 HD1.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD1 would allow insurers serving Hawai‘i to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Importantly, I do respectfully urge that this measure be amended to explicitly provide the Hawai‘i Hurricane Relief Fund with a right of action to pursue similar claims as private insurers. As a state-backed safety net for residents who are unable to access private insurance, the Fund should be empowered to recover costs associated with climate-related disasters and thereby sustain its role in helping to stabilize Hawai‘i’s insurance market.

Accordingly, I respectfully urge the Committee to **PASS** this measure, with the amendment described above.

Mahalo for the opportunity to testify.
Sincerely, Keri Zacher

SB-1166-HD-1

Submitted on: 3/24/2026 4:13:30 PM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Malia Marquez	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Tarnas, Vice Chair Poepoe, and Members of the Committee,

My name is Malia Marquez and I STRONGLY SUPPORT SB1166 SD2 HD1.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD1 would allow insurers serving Hawai‘i to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Importantly, I do respectfully urge that this measure be amended to explicitly provide the Hawai‘i Hurricane Relief Fund with a right of action to pursue similar claims as private insurers. As a state-backed safety net for residents who are unable to access private insurance, the Fund should be empowered to recover costs associated with climate-related disasters and thereby sustain its role in helping to stabilize Hawai‘i’s insurance market.

Accordingly, I respectfully urge the Committee to PASS this measure, with the amendment described above.

Mahalo for the opportunity to testify.

Me ka ha'aha'a,

Malia Marquez

SB-1166-HD-1

Submitted on: 3/24/2026 4:30:27 PM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Saya Shibata	Individual	Support	Written Testimony Only

Comments:

Aloha Chair, Vice Chair, and Members of the Committee,

My name is Saya, and I strongly support SB1166.

Hawai'i is already feeling the effects of climate change, from rising insurance costs to more severe storms, locals are being forced to pay for damages caused by the fossil fuel industry.

This bill would allow insurance companies in Hawai'i to recover costs from fossil fuel companies for climate-related disasters. This helps make sure the financial burden doesn't fall only on our communities and can help prevent even higher insurance costs or loss of coverage.

Importantly, I do respectfully urge that this measure be amended to explicitly provide the Hawai'i Hurricane Relief Fund with a right of action to pursue similar claims as private insurers. As a state-backed safety net for residents who are unable to access private insurance, the Fund should be empowered to recover costs associated with climate-related disasters and thereby sustain its role in helping to stabilize Hawai'i's insurance market.

I respectfully urge you to pass this measure, with that amendment.

Mahalo for the opportunity to testify.

SB-1166-HD-1

Submitted on: 3/24/2026 4:57:16 PM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Sydney Chung	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Tarnas, Vice Chair Poepoe, and Members of the Committee,

My name is Sydney Chung and I STRONGLY SUPPORT SB1166 SD2 HD1.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD1 would allow insurers serving Hawai‘i to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Importantly, I do respectfully urge that this measure be amended to explicitly provide the Hawai‘i Hurricane Relief Fund with a right of action to pursue similar claims as private insurers. As a state-backed safety net for residents who are unable to access private insurance, the Fund should be empowered to recover costs associated with climate-related disasters and thereby sustain its role in helping to stabilize Hawai‘i’s insurance market.

Accordingly, I respectfully urge the Committee to PASS this measure, with the amendment described above.

Mahalo for the opportunity to testify.

Sincerely,

Sydney Chung



March 25, 2026

Aloha Chair Tarnas, Vice Chair Poepoe, and Members of the Committee,

I am writing in Strong Support of SB1166 SD2 HD1.

As a longtime resident of North Shore of O'ahu, where we are seeing the impacts of climate change on a regular basis — from stronger storms and coastal erosion to rising insurance costs that make it harder for families to stay in their homes - I believe this bill is an important step toward making sure local residents are not left to carry the financial burden of a crisis caused in whole or part by the irresponsible activities of fossil fuel companies. By allowing insurers to pursue claims against those responsible, it helps protect homeowners and small businesses from losing coverage or facing even higher premiums.

I respectfully urge that this measure also be amended to give the Hawai'i Hurricane Relief Fund the same ability to recover costs, so it can continue supporting residents who cannot access private insurance.

Mahalo for your attention and consideration,

Sincerely,

Joe Wilson

Haleiwa, HI 96712

SD23 | HD47

SB-1166-HD-1

Submitted on: 3/24/2026 5:20:14 PM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Nanea Lo	Individual	Support	Written Testimony Only

Comments:

Hello Chair Tarnas, Vice Chair Poepoe, and Members of the Committee,

My name is Nanea Lo and I STRONGLY SUPPORT SB1166 SD2 HD1.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD1 would allow insurers serving Hawai‘i to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Importantly, I do respectfully urge that this measure be amended to explicitly provide the Hawai‘i Hurricane Relief Fund with a right of action to pursue similar claims as private insurers. As a state-backed safety net for residents who are unable to access private insurance, the Fund should be empowered to recover costs associated with climate-related disasters and thereby sustain its role in helping to stabilize Hawai‘i’s insurance market.

Accordingly, I respectfully urge the Committee to PASS this measure, with the amendment described above.

Me ke aloha ‘āina,

Nanea Lo, 96826

Sierra Club of Hawai'i Member

Hawai'i Workers Center Board Member

Clean Elections Hawai'i Member

Honolulu Tenants Union Member

350 Hawai'i Member

Carbon Cashback Hawai'i Member

Hawai'i Tax Fairness Coalition Member

SB-1166-HD-1

Submitted on: 3/24/2026 9:31:12 PM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
ANDREW ISODA	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Lee, Chair Chang, Chair Richards and Members of the Committees,

I strongly support HB2049.

This bill makes Hawai'i's conveyance tax more fair by lowering or maintaining costs for most local homeowners while asking those involved in multi-million dollar property sales to contribute more.

It creates stable funding for affordable housing, DHHL, and land conservation at a time when our state faces growing financial pressures.

HB2049 is a smart, targeted way to invest in our communities without burdening working families.

Andrew Isoda
Lahaina, Mau'i

SB-1166-HD-1

Submitted on: 3/24/2026 9:44:10 PM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Keri Monteith	Individual	Support	Written Testimony Only

Comments:

We must hold responsible parties accountable for their deception in this climate crisis and the damage done by their poor policies.

SB-1166-HD-1

Submitted on: 3/25/2026 12:57:58 AM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Kristen Young	Individual	Support	Written Testimony Only

Comments:

Aloha, I **STRONGLY SUPPORT** SB1166 SD2 HD1.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD1 would allow insurers serving Hawai‘i to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Importantly, I do respectfully urge that this measure be amended to explicitly provide the Hawai‘i Hurricane Relief Fund with a right of action to pursue similar claims as private insurers. As a state-backed safety net for residents who are unable to access private insurance, the Fund should be empowered to recover costs associated with climate-related disasters and thereby sustain its role in helping to stabilize Hawai‘i’s insurance market.

Accordingly, I respectfully urge the Committee to **PASS** this measure, with the amendment described above.

Mahalo for the opportunity to testify.

Kristen Young
Honolulu, HI 96813

SB-1166-HD-1

Submitted on: 3/25/2026 2:49:12 AM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Sharde Freitas	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Tarnas, Vice Chair Poepoe, and Members of the Committee,

My name is Sharde Freitas and I STRONGLY SUPPORT SB1166 SD2 HD1.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

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Importantly, I do respectfully urge that this measure be amended to explicitly provide the Hawai‘i Hurricane Relief Fund with a right of action to pursue similar claims as private insurers. As a state-backed safety net for residents who are unable to access private insurance, the Fund should be empowered to recover costs associated with climate-related disasters and thereby sustain its role in helping to stabilize Hawai‘i’s insurance market.

Accordingly, I respectfully urge the Committee to PASS this measure, with the amendment described above.

Mahalo for the opportunity to testify.

Sincerely,

Sharde Freitas

SB-1166-HD-1

Submitted on: 3/25/2026 3:15:11 AM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Jodi Rodar	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Tarnas, Vice Chair Poepoe, and Members of the Committee,

My name is Jodi Rodar and I **STRONGLY SUPPORT** SB1166 SD2 HD1.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

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Importantly, I do respectfully urge that this measure be amended to explicitly provide the Hawai‘i Hurricane Relief Fund with a right of action to pursue similar claims as private insurers. As a state-backed safety net for residents who are unable to access private insurance, the Fund should be empowered to recover costs associated with climate-related disasters and thereby sustain its role in helping to stabilize Hawai‘i’s insurance market.

Accordingly, I respectfully urge the Committee to **PASS** this measure, with the amendment described above.

Mahalo for the opportunity to testify.

Thank you.

Sincerely,

Jodi Rodar

SB-1166-HD-1

Submitted on: 3/25/2026 6:15:06 AM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Lauren Ballesteros-Watanabe	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Tarnas, Vice Chair Poepoe, and Members of the Committee,

My name is Lauren and I **STRONGLY SUPPORT SB1166 SD2 HD1.**

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

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Importantly, I do respectfully urge that this measure be amended to explicitly provide the Hawai‘i Hurricane Relief Fund with a right of action to pursue similar claims as private insurers. As a state-backed safety net for residents who are unable to access private insurance, the Fund should be empowered to recover costs associated with climate-related disasters and thereby sustain its role in helping to stabilize Hawai‘i’s insurance market.

Accordingly, I respectfully urge the Committee to PASS this measure, with the amendment described above.

Mahalo for the opportunity to testify.

Sincerely,

Lauren Ballesteros-Watanabe

SB-1166-HD-1

Submitted on: 3/25/2026 7:34:33 AM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Kamuela Akeo	Individual	Oppose	Written Testimony Only

Comments:

‘Ano ‘ai me ke aloha no ka ‘āina,

(Greetings with love for the land)

(I do not support this bill)

‘A‘ole kēia bila e kōkua i nā lohi ‘ana o ka aniau. Hā‘awi ‘ia kekahi ‘ōlelo hō‘alo‘alo i nā waiwai e kuleana ai i ka lohi ‘ana o ka aniau. ‘O nā waiwai e kuleana ai, ka Bishop Estate, ka State, a me ka Maui Land Co. Mai hana kēia ua nui i ka ‘ōlelo hō‘alo‘alo ‘ana.

This bill does nothing to address Climate Change. It simply shifts the blame from those responsible such as Bishop Estate, the State, and the Maui Land Co. Don't use this big rain as pretext.

Kamuela Akeo

SB-1166-HD-1

Submitted on: 3/25/2026 8:56:58 AM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Bianca Isaki	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Tarnas, Vice Chair Poepoe, and Members of the Committee,

I STRONGLY SUPPORT SB1166 SD2 HD1.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

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Importantly, I do respectfully urge that this measure be amended to explicitly provide the Hawai‘i Hurricane Relief Fund with a right of action to pursue similar claims as private insurers. As a state-backed safety net for residents who are unable to access private insurance, the Fund should be empowered to recover costs associated with climate-related disasters and thereby sustain its role in helping to stabilize Hawai‘i’s insurance market.

Accordingly, I respectfully urge the Committee to **PASS** this measure, with the amendment described above.

Mahalo for the opportunity to testify.

Bianca Isaki, Kane`ohe

SB-1166-HD-1

Submitted on: 3/25/2026 9:04:23 AM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Elena Arinaga	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Tarnas, Vice Chair Poepoe, and Members of the Committee,

My name is Elena Arinaga and I STRONGLY SUPPORT SB1166 SD2 HD1.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD1 would allow insurers serving Hawai‘i to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Importantly, I do respectfully urge that this measure be amended to explicitly provide the Hawai‘i Hurricane Relief Fund with a right of action to pursue similar claims as private insurers. As a state-backed safety net for residents who are unable to access private insurance, the Fund should be empowered to recover costs associated with climate-related disasters and thereby sustain its role in helping to stabilize Hawai‘i’s insurance market.

Accordingly, I respectfully urge the Committee to PASS this measure, with the amendment described above.

Mahalo for the opportunity to testify.

Sincerely,

Elena

SB-1166-HD-1

Submitted on: 3/25/2026 10:57:05 AM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Angela Chon	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Tarnas, Vice Chair Poepoe, and Members of the Committee,

My name is Angela and I STRONGLY SUPPORT SB1166 SD2 HD1.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

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Accordingly, I respectfully urge the Committee to PASS this measure, with the amendment described above.

Mahalo for the opportunity to testify.

Sincerely,

Angela

SB-1166-HD-1

Submitted on: 3/25/2026 11:11:37 AM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Bo Breda	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Tarnas, Vice Chair Poepoe, and Members of the Committee,

My name is Bo Breda and I **STRONGLY SUPPORT** SB1166 SD2 HD1.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

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Accordingly, I respectfully urge the Committee to **PASS** this measure, with the amendment described above.

Mahalo for the opportunity to testify.

Sincerely,
Bo Breda

SB-1166-HD-1

Submitted on: 3/25/2026 11:13:05 AM

Testimony for JHA on 3/25/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Peter Wilson	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Tarnas, Vice Chair Poepoe, and Members of the Committee,

My name is Peter Wilson and I **STRONGLY SUPPORT** SB1166 SD2 HD1.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

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Accordingly, I respectfully urge the Committee to **PASS** this measure, with the amendment described above.

Mahalo for the opportunity to testify.

Sincerely,
Peter Wilson

