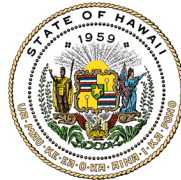


JOSH GREEN, M.D.
Governor

SYLVIA LUKE
Lt. Governor



State of Hawai'i
DEPARTMENT OF AGRICULTURE & BIOSECURITY
KA 'OIHANA MAHI'AI A KIA'I MEAOLA
1428 South King Street
Honolulu, Hawai'i 96814-2512
Phone: (808) 973-9560 FAX: (808) 973-9613

SHARON HURD
Chairperson
Board of Agriculture & Biosecurity

DEAN M. MATSUKAWA
Deputy to the Chairperson

**TESTIMONY OF SHARON HURD
CHAIRPERSON, BOARD OF AGRICULTURE AND BIOSECURITY**

BEFORE THE SENATE COMMITTEE ON AGRICULTURE AND ENVIRONMENT

**FEBRUARY 4, 2026
3:00 PM
CONFERENCE ROOM 224 & VIDEOCONFERENCE**

**SENATE BILL NO. 2317
RELATING TO AGRICULTURE**

Chair Gabbard, Vice Chair Richards, and Members of the Committee:

Thank you for the opportunity to testify on Senate Bill 2317. This bill directs the Department of Agriculture and Biosecurity (Department) to conduct a study on insurance coverage for small agricultural producers in the State. The Department supports the bill.

The majority of Hawaii farms are smaller diversified operations which face significant barriers in securing affordable insurance protection. Current insurance infrastructure is largely built for large scale monoculture operations and insurance products such as crop insurance may have reporting requirements beyond the capability of these smaller operations.

The study will help identify insurance challenges, bottlenecks and regulatory barriers for smaller operations and possible solutions or remedies. The Department would note that creating criteria to define "Small Agricultural Producers" may prove challenging and could affect other regulations, statutes or programs. In addition, due to complexity and broad scope of the industry from crop, liability, health and vehicle insurance, the timeline to submit the report may not be sufficient to conduct a thorough and comprehensive study.

Thank you for the opportunity to testify on this measure.

Officers

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State President



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Waimānalo, O'ahu

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Honolulu, O'ahu

Natalie Urminka
Kaua'i

Aloha Chair Gabbard, Vice Chair Richards, and Members of the Senate Agriculture and Environment Committee,

The Hawai'i Farmers Union is a 501(c)(5) agricultural advocacy nonprofit representing a network of over 2,500 family farmers and their supporters across the Hawaiian Islands. **HFU supports SB2317.**

SB2317 addresses an ongoing need within Hawaii's agricultural sector by examining insurance coverages for small agricultural producers. This initiative is essential for the state's farmers, who face unique challenges due to factors such as the volatility of local weather patterns, the prevalence of invasive species, and fluctuating market conditions. By examining the availability and adequacy of insurance options, the study will provide invaluable insights into the risks these producers face and illuminate potential pathways for safeguarding their operations.

Hawaii's small agricultural producers contribute to food security, practice sustainable agriculture, and preserve rural land uses. Yet, their operations often operate on thin margins, making them particularly vulnerable to unforeseen events, including natural disasters and pest invasions. SB2317 acknowledges this vulnerability and proactively seeks to provide these producers with the tools they need to mitigate risks. By appropriating funds for this initiative, the bill underscores a commitment to supporting local agriculture, fostering economic resilience, and ensuring the long-term sustainability of Hawaii's agricultural industry.

Mahalo for the opportunity to testify.

Hunter Heavilin
Advocacy Director
Hawai'i Farmers Union



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Phone: (808) 848-2074; Fax: (808) 848-1921
e-mail info@hfbf.org; www.hfbf.org

February 4, 2026

HEARING BEFORE THE
SENATE COMMITTEE ON AGRICULTURE AND ENVIRONMENT

TESTIMONY ON SB 2317
RELATING TO AFRICULTURE

Conference Room 224 & Videoconference
3:00 PM

Aloha Chair Gabbard, Vice-Chair Richards, and Members of the Committee:

I am Brian Miyamoto, Executive Director of the Hawai'i Farm Bureau (HFB). Organized since 1948, the HFB is comprised of 1,800 farm family members statewide and serves as Hawai'i's voice of agriculture to protect, advocate, and advance the social, economic, and educational interests of our diverse agricultural community.

The Hawai'i Farm Bureau supports SB 2317, which directs the Department of Agriculture and Biosecurity to conduct a study on insurance coverage options for small agricultural producers in Hawai'i. Improving risk management tools for farmers and ranchers is critical to strengthening the resilience and long-term viability of Hawai'i's agricultural sector.

Hawai'i farmers have historically faced unique challenges in accessing and utilizing crop insurance and other agricultural insurance products. These challenges include premium affordability, limited coverage for specialty crops, and a farm structure that differs significantly from large, single-commodity operations commonly found on the continent. Many farms in Hawai'i are small, diversified, and direct-to-consumer, making traditional insurance products less practical or cost-effective.

Premium affordability remains a significant barrier. Hawai'i farmers face some of the highest input, transportation, and operating costs in the nation. For many small and diversified operations, the cost of insurance premiums, combined with the administrative and recordkeeping requirements, often does not pencil out relative to the benefits received, particularly when not all crops grown on a farm are eligible for coverage. While precise data is limited, it is widely believed that only a small percentage of Hawai'i farms participate in crop insurance programs, underscoring the need to examine whether existing products are truly accessible or appropriate for local producers.

Coverage gaps for specialty crops are another persistent issue. Many of Hawai'i's high-value crops, including tropical fruits, flowers, and ornamental products, lack tailored insurance options. Expanding or piloting insurance products that reflect Hawai'i's crop diversity would help ensure that producers growing these crops can better manage risk related to weather, pests, and other disruptions.

HFB appreciates that SB 2317 focuses on studying solutions rather than prescribing a one-size-fits-all approach. Evaluating options such as state-supported group insurance programs, purchasing pools, public-private partnerships, and other innovative models may help identify ways to make insurance more affordable and relevant for small agricultural producers in Hawai'i.

For these reasons, HFB supports SB 2317 and looks forward to working with the Department and other stakeholders as this study moves forward.

Thank you for the opportunity to provide testimony.



4 Feb., 2026

To: Chair Mike Gabbard, Vice Chair Herbert M. Richards, III, and the Senate Committee on Agriculture and Environment.

Subject: **SB2317**, Relating to Agriculture

Aloha,

This legislation directs the Department of Agriculture and Biosecurity to conduct a study on insurance coverage for small agricultural producers. We **support** the process proposed in this legislation.

We would like to offer comments on SECTION 1. (b) (2), “Develop criteria that would define a ‘small agricultural producer’;” and request acknowledgement and deliberation on the impacts and nuance of defining a ‘small agricultural producer.’ We need to ensure that insurance coverage protects those producers who cultivate with the intention of serving both commercial and non-commercial markets.

We would advise that suggestions are made to the department that in the development of this definition we do not disservice non-commercial sustenance or cultural producers. These small farms, commercial or non-commercial, have limited funds to financially mitigate the impact of adverse weather or heavy pest pressure/crop loss. We also need to consider the ability to insure and provide insurance for small agricultural producers in non-commercial operations due to the cultural and community significance these small farms hold and the loss of cultural and community practice when these spaces face loss and are unable to be supported through insurance.

We are optimistic that this bill will yield positive findings and **support** the passage of this bill and urge the comments provided are taken into consideration.

Mahalo,
Brandon Kinard & the Food+ Policy Team
#fixourfoodsystem

The Food+ Policy internship develops student advocates who learn work skills while increasing civic engagement to become emerging leaders. We focus on good food systems policy because we see the importance and potential of the food system in combating climate change and increasing the health, equity, and resiliency of Hawai'i communities.

In 2026, the cohort of interns are undergraduate and graduate students and young professionals working in the food system. They are a mix of traditional and nontraditional students, including parents and veterans, who have backgrounds in education, farming, public health, nutrition, and Hawaiian culture.



**THE SENATE
KA 'AHA KENEKOA
THE THIRTY-THIRD LEGISLATURE
REGULAR SESSION OF 2026**

**COMMITTEE ON AGRICULTURE AND ENVIRONMENT
Senator Mike Gabbard, Chair
Senator Herbert M. "Tim" Richards, III, Vice Chair**

**Wednesday, February 4, 2026
3:00 PM
Conference Room 224 & Videoconference
State Capitol
415 South Beretania Street**

RE: SB2317 RELATING TO AGRICULTURE

My name is Eric S. Tanouye and I am the President for the Hawaii Floriculture and Nursery Association. HFNA is a statewide umbrella organization with approximately 350 members. Our membership is made up with breeders, hybridizers, propagators, growers, shippers, wholesalers, retailers, educators, and the allied industry, which supports our efforts in agriculture.

The Hawaii Floriculture and Nursery Association (HFNA) **SUPPORTS Senate Bill 2317** which directs the Department of Agriculture and Biosecurity to conduct a study on insurance coverage for small agricultural producers

Our growers and producers of small and midsize farmers need help to remain a viable business option for our future generations. We currently have an "aging farmer" problem and we need to start embracing options that will help new growers and farmers enter agriculture.

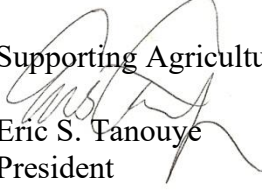
Insurance coverage could give peace of mind to those starting out, especially with the unknown variable of climate change.

We ask that you support our industry and agriculture, so that we may continue to bring the beauty of Hawaii to others through flowers and ornamentals.



If you have any questions at this time, I would be happy to discuss them and can be reached by phone at 808-959-3535 ext 2627, cell 960-1433 and email eric@greenpointnursery.com.

Supporting Agriculture and Hawaii,


Eric S. Tanouye
President

Hawaii Floriculture and Nursery Association