
HOUSE RESOLUTION

URGING THE INSURANCE DIVISION OF THE DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS TO CONVENE A WORKING GROUP TO IDENTIFY FEASIBLE OPTIONS AND MECHANISMS TO PROTECT THE STATE AND ITS RESIDENTS AGAINST THE EFFECTS OF CLIMATE CHANGE ON THE AVAILABILITY AND AFFORDABILITY OF INSURANCE.

1 WHEREAS, climate disasters have caused widespread harm to
2 the State and its residents, including the destruction of homes
3 and property, loss of wages, escalating insurance costs and
4 losses, depletion of public resources, and injuries to the
5 health, safety, and livelihoods of residents of the State; and
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7 WHEREAS, climate disasters threaten the functionality of
8 the regular insurance market and the residual market, or
9 "insurers of last resort", like the Hawaii Property Insurance
10 Association, as well as taxpayer resources in the state-funded
11 Hawaii Hurricane Relief Fund; and
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13 WHEREAS, property and casualty insurance providers have
14 been destabilized by increasingly severe climate disasters,
15 which has led to increased nonrenewal rates and premiums across
16 the State; and
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18 WHEREAS, access to affordable insurance is necessary for
19 the stability and financial health of residents of the State,
20 but is threatened by increasing nonrenewal rates and rapidly
21 rising premiums; and
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23 WHEREAS, there is a compelling state interest in preserving
24 insurance market stability, essential coverage for property
25 owners and lenders, and affordable housing for the State's
26 residents; and
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28 WHEREAS, the climate disasters underlying the insurance
29 crisis in the State are the result of a coordinated campaign of
30 deception launched and orchestrated by major fossil fuel
31 companies. These companies have known for decades that their



1 products cause global warming and increase the frequency and
2 severity of climate disasters. Despite this knowledge, these
3 companies concealed and misrepresented the associated risks,
4 sowed confusion, and failed to warn the public of the dangers
5 created and exacerbated by their products; and

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7 WHEREAS, the consequence of this deceptive conduct by
8 responsible parties is making insurance coverage harder to
9 obtain and less affordable in the State; and

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11 WHEREAS, the costs of these climate disasters should be
12 borne by those responsible for causing them, rather than
13 taxpayers, insurance policyholders, and residents harmed by the
14 climate disasters; and

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16 WHEREAS, insurers and injured parties have previously
17 pursued claims against responsible parties related to the opioid
18 epidemic, big tobacco, and other major parties responsible for
19 widespread damages affecting insurance premiums to ensure that
20 the burden of financial loss does not fall solely on
21 policyholders and taxpayers; and

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23 WHEREAS, many cities, counties, and states in the United
24 States have filed lawsuits accusing companies in the fossil fuel
25 industry of deceptive marketing, misleading shareholders, and
26 culpability for climate damages; and

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28 WHEREAS, this body finds that it is critical to address
29 climate-related impacts to the State due to the State's
30 vulnerability to extreme weather events and climate change; now,
31 therefore,

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33 BE IT RESOLVED by the House of Representatives of the
34 Thirty-third Legislature of the State of Hawaii, Regular Session
35 of 2026, that the Insurance Division of the Department of
36 Commerce and Consumer Affairs is urged to convene a working
37 group to identify feasible options and mechanisms to protect the
38 State and its residents against the effects of climate change on
39 the availability and affordability of insurance; and

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41 BE IT FURTHER RESOLVED that the working group is requested
42 to:



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- 2 (1) Assess the State's and residents' insurance exposure
- 3 to extreme weather events and natural disasters that
- 4 may be impacted by climate change;
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- 6 (2) Identify existing mechanisms available to the State
- 7 and residents for recovery; and
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- 9 (3) Identify and analyze the legal means available to the
- 10 State, including the Attorney General, to seek
- 11 recovery from responsible parties, including large oil
- 12 and gas companies, to address insurance exposures
- 13 identified by the working group; and
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15 BE IT FURTHER RESOLVED that the working group's membership
16 is requested to consist of the following members or their
17 designees:

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- 19 (1) The Insurance Commissioner;
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- 21 (2) The Attorney General;
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- 23 (3) The Chair of the Senate Standing Committee on Commerce
- 24 and Consumer Protection;
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- 26 (4) The Chair of the House Standing Committee on Consumer
- 27 Protection and Commerce;
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- 29 (5) Interested Senators and Representatives who may be
- 30 invited by the Chair of the working group;
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- 32 (6) The Chair of the Hawaii Hurricane Relief Fund Board of
- 33 Directors;
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- 35 (7) The Administrator of the Hawaii Property Insurance
- 36 Association;
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- 38 (8) The Director of the Office of Planning and Sustainable
- 39 Development; and
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- 41 (9) Experts with relevant knowledge who may be invited by
- 42 the Chair of the working group; and



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BE IT FURTHER RESOLVED that the members of the working group are requested to elect a chair and vice chair of the working group from amongst themselves; and

BE IT FURTHER RESOLVED that the working group, with the administrative assistance of the Insurance Division of the Department of Commerce and Consumer Affairs, is requested to report its findings and recommendations, including any proposed legislation, to the Senate Standing Committee on Commerce and Consumer Protection and the House Standing Committee on Consumer Protection and Commerce no later than twenty days prior to the convening of the Regular Session of 2027; and

BE IT FURTHER RESOLVED that the working group be dissolved on June 30, 2027; and

BE IT FURTHER RESOLVED that certified copies of this Resolution be transmitted to the Insurance Commissioner, Attorney General, Chair of the Senate Standing Committee on Commerce and Consumer Protection, Chair of the House Standing Committee on Consumer Protection and Commerce, Director of the Office of Planning and Sustainable Development, Chair of the Hawaii Hurricane Relief Fund Board of Directors, and Administrator of the Hawaii Property Insurance Association.

