

JAN 28 2026

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# A BILL FOR AN ACT

RELATING TO FIRE RISK MITIGATION.

**BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:**

1           SECTION 1. The legislature finds that continuous education  
2 in fire risk mitigation and fire safety can produce safer and  
3 more resilient condominium communities, resulting in a reduction  
4 of fire incidents, lower insurance costs, and greater public  
5 confidence in multi-unit residential buildings.

6           Accordingly, the purpose of this Act is to establish:

7           (1) A fire risk management and safety documentation pilot  
8           program; and

9           (2) A fire risk management and safety documentation  
10           working group to oversee the fire risk management and  
11           safety documentation pilot program and to evaluate its  
12           results.

13          SECTION 2. (a) There is established within the department  
14 of law enforcement for administrative purposes only a two-year  
15 fire risk management and safety documentation pilot program.

16          (b) The purpose of the fire risk management and safety  
17 documentation pilot program shall be to promote proactive fire



1 risk management practices among condominium associations and  
2 owners, county and state fire prevention agencies, and  
3 condominium management and insurance industry stakeholders. The  
4 fire risk management and safety documentation pilot program  
5 shall:

6 (1) Encourage insurers in the State to factor fire safety  
7 mitigation practices into rate setting;

8 (2) Collaborate with the state fire marshal and Honolulu  
9 fire department to:

10 (A) Offer fire safety workshops for property managers  
11 and condominium association owners and boards;

12 (B) Develop and distribute educational materials for  
13 condominium residents and property managers; and

14 (C) Furnish standardized reporting forms to document  
15 and confirm inspection results and fire safety  
16 compliance;

17 (3) Document fire safety activities, inspections, and  
18 systems, including the installation, maintenance, and  
19 repair of fire safety equipment;

20 (4) Collaborate with property management companies to:

21 (A) Implement and promote fire safety procedures;



- 1 (B) Maintain records of fire safety activities,  
2 inspections, maintenance, and incident reports;
- 3 (C) Submit documentation of fire risk mitigation and  
4 fire safety compliance to insurers in the State  
5 for risk assessment and premium rate setting;
- 6 (D) Analyze and use post-incident reviews to enhance  
7 fire safety policies, procedures, and training;  
8 and
- 9 (E) Develop a fire safety certification program which  
10 shall attest to the fire safety mitigation and  
11 inspection activities of participating  
12 condominium associations.

13 SECTION 3. (a) There is established a fire risk  
14 management and safety documentation working group to oversee the  
15 fire risk management and safety documentation pilot program.

16 (b) The fire risk management and safety documentation  
17 working group shall comprise the following members:

- 18 (1) One member each from of the senate and house of  
19 representatives standing committees whose purviews  
20 include consumer protection, to be appointed



1           respectively by the president and speaker of the house  
2           of representatives;

3           (2) The fire chief of the Honolulu fire department or the  
4           department's designee;

5           (3) Three members representing three condominium  
6           association boards, respectively; and

7           (4) Two members representing two property management  
8           companies;

9           (5) Two members representing two Hawaii-domiciled insurers  
10          that provide property insurance in the State; and

11          (6) The insurance commissioner or their designee who shall  
12          be a non-voting member.

13          (c) The fire risk management and safety documentation  
14          working group shall:

15          (1) Select a representative sample of not less than ten  
16          but not more than fifteen condominium associations in  
17          a county with a population of five hundred thousand or  
18          more to participate in the pilot program; provided  
19          that the condominium association board of each  
20          participating condominium community shall submit to  
21          the working group annually:



- 1 (A) Reports detailing fire safety inspection results,  
2 resident education activities, fire incident  
3 summaries, and corrective actions and future  
4 improvements; and
- 5 (B) Documentation that the participating condominium  
6 association received a satisfactory fire safety  
7 rating using the modified building fire and life  
8 safety evaluation from the Honolulu fire  
9 department or a qualified third-party assessor  
10 that is valid for one year;
- 11 (2) Collect data on fire incidents, costs, and insurance  
12 responses;
- 13 (3) Establish a secure online data-sharing portal for:
- 14 (A) Condominium association boards to provide a  
15 summary of fire safety procedures provided to  
16 insurers for integration into risk models; and
- 17 (B) Insurers to share claims trends and insights with  
18 the working group and participating condominium  
19 associations;
- 20 (4) Collaborate with insurers to:



1 (A) Determine which fire risk mitigation strategies  
2 and fire safety documents influence risk-based  
3 pricing; and

4 (B) Reduce premiums or lower premiums or reduce and  
5 lower premiums for condominiums that have  
6 implemented fire risk mitigation strategies and  
7 fire safety procedures; and

8 (5) Adjust program requirements based on fire safety  
9 outcomes, insurance claims and responses, and feedback  
10 from participating condominium associations.

11 (d) The members of the working group shall serve without  
12 compensation but shall be reimbursed for expenses, including  
13 travel expenses, necessary for the performance of their duties.

14 (e) No member of the working group shall be subject to  
15 chapter 84, Hawaii Revised Statutes, solely because of the  
16 member's participation in the working group.

17 (f) The department of law enforcement shall provide  
18 administrative assistance to the working group.

19 (g) The fire risk management and safety documentation  
20 working group shall submit a report of its findings and  
21 recommendations, including any proposed legislation, to the



1 legislature no later than twenty days prior to the convening of  
2 the regular session of 2027. The report shall detail:

3 (1) The outcomes of the fire risk management and safety  
4 documentation pilot program with respect to fire  
5 safety and the type of documentation that would  
6 support risk-based pricing by insurers;

7 (2) The level of county or state fire inspections that  
8 should be integrated into county and state fire  
9 prevention efforts; and

10 (3) The types of grants and incentives that should be  
11 integrated into county and state fire prevention  
12 efforts and proactive fire safety improvements.

13 (h) The fire risk management and safety documentation  
14 working group shall cease to exist on June 30, 2028.

15 SECTION 4. There is appropriated out of the general  
16 revenues of the State of Hawaii the sum of \$                    or so  
17 much thereof as may be necessary for fiscal year 2026-2027 to  
18 support the activities of the working group established pursuant  
19 to this Act.

20 The sum appropriated shall be expended by the department of  
21 law enforcement for the purposes of this Act.



# S.B. NO. 3241

1 SECTION 5. This Act shall take effect on July 1, 2026.

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INTRODUCED BY: Carol Fournier



# S.B. NO. 3241

**Report Title:**

DLE; Condominium Associations; Condominiums; Fire Risk Mitigation; Fire Safety; Fire Risk Management and Safety Documentation Pilot Program; Fire Risk Management and Safety Documentation Working Group; Insurance; Appropriation

**Description:**

Establishes the Fire Risk Management and Safety Documentation Pilot Program to promote condominium fire safety. Establishes the Fire Risk Management and Safety Documentation Working Group to oversee the Fire Risk Management and Safety Documentation Pilot Program. Requires the Department of Law Enforcement to provide administrative support to the Fire Risk Mitigation and Safety Documentation Working Group. Appropriates funds.

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