

Honolulu, Hawaii

APR 02 , 2026

RE: H.C.R. No. 145
H.D. 1

Honorable Nadine K. Nakamura
Speaker, House of Representatives
Thirty-Third State Legislature
Regular Session of 2026
State of Hawaii

Madame:

Your Committee on Consumer Protection & Commerce, to which was referred H.C.R. No. 145 entitled:

"HOUSE CONCURRENT RESOLUTION URGING THE INSURANCE DIVISION OF THE DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS AND DEPARTMENT OF THE ATTORNEY GENERAL 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,"

begs leave to report as follows:

The purpose of this measure is to urge the Insurance Division of the Department of Commerce and Consumer Affairs and the Department of the Attorney General 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.

Your Committee received testimony in support of this measure from the Department of Land and Natural Resources Climate Change Mitigation and Adaptation Commission, Imua Alliance, Polluters Pay Hawai'i, and one individual. Your Committee received testimony in opposition to this measure from the Department of the Attorney General. Your Committee received comments on this measure from the Department of Commerce and Consumer Affairs Insurance Division.



Your Committee has amended this measure by:

- (1) Removing the Attorney General as convener of the working group;
- (2) Requesting that the working group share its findings with the Senate Commerce and Consumer Protection and House Consumer Protection and Commerce Committees; and
- (3) Making technical, nonsubstantive amendments for the purposes of clarity, consistency, and style.

As affirmed by the record of votes of the members of your Committee on Consumer Protection & Commerce that is attached to this report, your Committee concurs with the intent and purpose of H.C.R. No. 145, as amended herein, and recommends that it be referred to your Committee on Judiciary & Hawaiian Affairs in the form attached hereto as H.C.R. No. 145, H.D. 1.

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


SCOTT L. MATAYOSHI, Chair



