

Honolulu, Hawaii

APR 20 , 2026

RE: S.C.R. No. 118
S.D. 1
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 S.C.R. No. 118, S.D. 1, entitled:

"SENATE 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 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 Climate Protectors Hawaii and Imua Alliance. 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 co-convenor of the working group;
- (2) Amending the membership of the working group to replace the Administrator of the Hawaii Hurricane Relief Fund with the Chair of the Hawaii Hurricane Relief Fund Board of Directors; and
- (3) Amending the membership of the working group to replace the Administrator of the Hawaii Property Insurance Association with the Chair of the Hawaii Property Insurance Association Board of Directors.

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 S.C.R. No. 118, S.D. 1, as amended herein, and recommends that it be referred to your Committee on Judiciary & Hawaiian Affairs in the form attached hereto as S.C.R. No. 118, S.D. 1, H.D. 1.

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


SCOT F. MATAYOSHI, Chair



