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Testimony of the Department of Commerce and Consumer Affairs

Before the
House Committee on Consumer Protection & Commerce
Wednesday, February 18, 2026
2:00 p.m.
State Capitol, Conference Room 329 and via Videoconference

On the following measure:
H.B. 20, RELATING TO LAVA ZONE INSURANCE

Chair Matayoshi, Vice Chair Grandinetti, and Members of the Committee:

My name is Scott K. Saiki, and I am the Insurance Commissioner of the Department of Commerce and Consumer Affairs' (Department) Insurance Division. The Department strongly opposes this bill.

The bill establishes a Lava Zone Insurance Fund to subsidize homeowners' insurance premiums for low-income homeowners in lava zones 1 and 2 and appropriates general funds for that purpose.

While the Department recognizes the significant insurance affordability challenges faced by homeowners in high-risk volcanic hazard areas, H.B. 20 raises significant regulatory, fiscal, and market concerns. The Department opposes the bill for the following reasons:

- **Actuarial soundness and market integrity.** Insurance premiums are based on actuarially determined risk. Lava Zones 1 and 2 represent the highest volcanic classifications identified by the United States Geological Survey.

Subsidies mask the true cost of risk, may encourage development and continued habitation in areas with the highest expected loss exposure, and create long-term dependence on state support rather than market-based solutions.

- **Precedent and statewide fiscal exposure.** If adopted, H.B. 20 will set a precedent for the state to provide subsidies for other natural hazard exposures such as hurricane, flood, wildfire, or coastal erosion which will create significant and long-term fiscal obligations on the State to backstop insurance premiums.
- **Diversion of enforcement revenues from core regulatory functions.** H.B. 20 diverts funds that would go into the Department's Compliance Resolution Fund, which is used to support the Insurance Division's core regulatory functions. Page 2, lines 18-20 diverts all penalties, fines, and other charges collected under Chapter 431, Hawaii Revised Statutes into the proposed Lava Zone Insurance Fund. These revenues currently support the Department's regulatory enforcement responsibilities. Redirecting them to fund a premium subsidy program will undermine the Department's ability to accomplish its statutory mission by reducing resources available for market oversight, consumer protection, and enforcement activities.
- **Creation of a new program outside the Department's regulatory role.** The bill would require the Department to establish and administer an entirely new program, including rulemaking, eligibility determinations, compliance monitoring, and program administration. These are new operational responsibilities outside the Department's current regulatory role and would require additional resources.

Put simply, this proposal will not solve the underlying insurance availability and affordability challenges in Lava Zones 1 and 2. Insurance premiums in these areas are high because the risk of catastrophic loss is extremely high and difficult to insure. Subsidizing premiums does not reduce the underlying hazard, does not lower expected losses, and does not increase insurer willingness to write coverage in the highest-risk

areas. Instead, the measure would create ongoing State financial obligation without addressing the root causes of the problem.

The Department recognizes the challenges faced by homeowners in Lava Zones 1 and 2. However, H.B. 20 raises serious concerns regarding actuarial integrity, fiscal sustainability, incentive effects and the diversion of enforcement revenues needed for the Division's core regulatory mission.

For these reasons, the Department respectfully opposes this measure and welcomes continued collaboration on alternative solutions to strengthen insurance availability and resilience in high-risk areas.

Thank you for the opportunity to testify.

TESTIMONY OF LESLIE DOOR

COMMITTEE ON CONSUMER PROTECTION & COMMERCE
Representative Scot Z. Matayoshi, Chair
Representative Tina Nakada Grandinetti, Vice Chair

Wednesday, February 18, 2026
2:00 p.m.

HB 20

Chair Matayoshi, Vice Chair Grandinetti, and members of the Committee on Consumer Protection & Commerce, my name is Leslie Door, Director of Product, Risk & Regulatory Compliance for Zephyr Insurance Company and Property Chair for Hawaii Insurers Council. The Hawaii Insurers Council is a non-profit trade association of property and casualty insurance companies licensed to do business in Hawaii. Member companies underwrite approximately forty percent of all property and casualty insurance premiums in the state.

Hawaii Insurers Council (HIC) **opposes** this bill. This bill would create a special fund that would subsidize insurance premiums for properties in lava zones 1 and 2 for low-income households.

Although HIC appreciates the intent of this bill which is to assist low-income households, losses as a result from lava are a unique risk, unlike any other catastrophic insured risk such as wildfire, hurricane, earthquake, and flood. Each of these risks other than from lava can be mitigated in some way which would reduce losses from an unforeseen event. Losses from lava *cannot be mitigated*. There is *nothing* that can be done to reduce this risk except to refrain from building in or to move away from lava zones 1 and 2. Lava cannot be stopped or redirected by building a wall, digging a ditch, or by any other means. As a result, if lava comes close enough to a structure, it is *guaranteed to burn it*. This is a known risk, not an unforeseen event which is what insurance typically covers. Since Kilauea has been active for more than 40 years, it is not prudent for the state to subsidize this unique risk.

We believe Hawaii is the only state in the nation that has a mechanism, the Hawaii Property Insurance Association (HPIA) to insure losses because of lava. This affects every property and casualty insurance policy in the state including personal and commercial motor vehicle insurance policies, residential and commercial property, general liability, and workers' compensation, if the HPIA is unable to pay losses. Excess losses would be borne by those who purchase other forms of property and casualty insurance, most of whom have chosen not to live on an active volcano. This back-end assessment may constrict the entire property and casualty insurance market in Hawaii after a large loss that requires an assessment and in addition, may preclude other insurers from entering Hawaii.

For the above-mentioned reasons, we ask that you hold this bill.

Thank you for the opportunity to testify.

To: Representative Scot Z. Matayoshi, Chair
Representative Tina Nakada Grandinetti, Vice Chair
Committee on Consumer Protection & Commerce

From: Veronica Moore, Individual Citizen

Date: February 17, 2026

RE: House Bill 20
Measure Title: RELATING TO LAVA ZONE INSURANCE.
Report Title: Property Insurance; Lava Zones; Premiums; Lava Zone Insurance
Fund; Appropriation (\$)

To All Concerned,

My name is Veronica Moore and I support House Bill 20. Thank you for introducing this bill.

Sincerely,

Veronica M. Moore

LATE

HB-20

Submitted on: 2/17/2026 2:13:11 PM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
David S Davenport	Individual	Support	Written Testimony Only

Comments:

As a resident of Pahoia living in lava zone 2, I see many friends and neighbors struggling with availability and cost of lava insurance. Hawaii is already the most expensive state in the nation. Having to pay exorbitant amounts for homeowners insurance in lava zone 2 makes it difficult to survive and thrive here in Pahoia. I strongly support HB20 and recommend the prompt passing of the common sense subsidies for insurance premiums in our lava zones 1 and 2.

LATE

HB-20

Submitted on: 2/17/2026 2:16:12 PM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Daysha Mendes	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Kitagawa, Vice Chair Moriuchi, and Members of the Committee,

My name is Daysha Mendes, and I am writing to offer my strongest support for HB 20, which proposes to subsidize homeowners insurance premiums for properties in Lava Zones 1 and 2.

As a homeowner in Lava Zone 2, I am directly affected by the ongoing insurance crisis. The premiums quoted to me by the State are simply unaffordable. I have been forced to carry a basic policy that essentially covers only the structure of my home, leaving me and my family financially vulnerable in all other respects. This is a common and distressing reality for many in our community.

This legislation is a critical and necessary step toward providing financial relief and stability to residents who have invested in and built their lives in these rural areas. Lowering the cost of essential homeowners insurance will not only protect our homes but also strengthen our community's future.

I urge you to pass HB 20 and help bring a measure of economic justice to homeowners in Lava Zones 1 and 2.

Mahalo nui loa for your time and consideration.

Sincerely,
Daysha Mendes

LATE

HB-20

Submitted on: 2/17/2026 2:31:50 PM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
San Juanita Solis	Individual	Support	Written Testimony Only

Comments:

I'm sending testimony to the high cost of insurance in lava zone 2. I live in nanawale am retired and can't afford the high cost of insurance. Please help lower the cost or I will be one of the many that will have to go without insurance. Also the amount insured is capped off where I won't be able to rebuild the size of home I'm currently insured for. It is sad that there is only one insurance company that insured lava zone one and two. This is why the insurance can keep raising prices every year. It is not fair to people that can only afford homes in lava zone 1 and 2.

juanita Solis

HB-20

Submitted on: 2/17/2026 2:38:54 PM

Testimony for CPC on 2/18/2026 2:00:00 PM

LATE

Submitted By	Organization	Testifier Position	Testify
Leslie doyle	Individual	Support	Written Testimony Only

Comments:

I am in support HB20 100%

LATE

HB-20

Submitted on: 2/17/2026 2:56:06 PM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Timothy j Rowan	Malama o Puna, and Black Sand's subdivision	Support	Written Testimony Only

Comments:

Aloha, I'm writing in support of HB20. Please help subsidize property owners insurance for lava zones 1 and 2 . This is truly a crisis homeowners can't afford the ever increasing premiums and Banks won't write mortgages without insurance. Mahalo Tim

LATE

HB-20

Submitted on: 2/17/2026 3:09:05 PM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Debbie Evans	Individual	Support	Written Testimony Only

Comments:

I am support of HB20 which subsidizes. My husband and I moved to Pahoia in 2017. For me it was returning home with the Big Island being similar to the Oahu I grew up on. Although our mortgage intself is pretty small we are required to have home owners insurance. Since our move and the 2018 Kilauea eruption our mortgage has more than doubled because of increased home insurance costs. Our monthly mortgage payment is now 1/3 mortggage and 2/3 insurance. Our orginal home insurance company decided to no longer offer home owners insuracne in Laza Zone 2 and we have since had two other companies discontinue coverage. Getting and keeping homewoners insurance has been a nightmare. We have been working diligently to pay of our existing mortgage but that comes with a whole new set of issues as we have discovered that unless you are paying the mortgage off in full that there are several restrictions in place that makes this difficult for the everyday homeowner. I find myself in the situation that if something would happen to my husband I would not be able to stay in my home based on the existing and sure to continue rising mortgage payment to include increasing home owner insurance costs. Very distressing to say the least. And at this point in my life something I should not be facing, we have worked long and hard to allow me to move back home. Your consideration and passing of HB 20 would provide relief to homeowners until a long term solution can be found for the home insurance crisis we are now facing. Mahalo for your support of the everyday homeowner trying to continue to call Hawaii home.

LATE

HB-20

Submitted on: 2/17/2026 3:53:38 PM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Mark Sidmore	Individual	Support	Written Testimony Only

Comments:

Hawaii County recently passed Bill 47 (ordinance25-50) which requires all HOSTED vacation rentals to register with the County. This creates a need for MIXED USE COVERAGE as this esentially is a home with a home business. WE HAVE NO SOURCE FOR MIXEDD USE INSURANCE. Hawaii County Council doesnt care about the poor people of Puna and wants us to GO OUT OF BUSINESS, have out mortgages called in or to force us to sell.

Without MIXED _ USE COVERAGE through HPIA WE WILL LOSE OUR HOMES ... WE WILL BE FORCED OUT OF BUSINESS, our support staff loses their incomes.

NO ONE CARES ABOUT POOR PEOPLE, especially in Hawaii. We see it all the time whenever HPIA asks for more \$\$ from the state. Everyone claims we knew the danger ... we deserve to die and lose our homes We dont deserve to live in Hawaii ... just look at any facebook post regarding HPA insureds.

Now is the time to show MAYBE YOU MIGHT CARE?? I dont know, lets see.

LATE

HB-20

Submitted on: 2/17/2026 5:33:47 PM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Victor Seiler	Individual	Support	Written Testimony Only

Comments:

TO: House Committee on Consumer Protection & Commerce (CPC)

RE: HB20 – Relating to Lava Zone Insurance

HEARING DATE: Wednesday, February 18, 2026, 2:00 PM

POSITION: STRONGLY SUPPORT

Dear Chair Matayoshi, Vice Chair Nakada Grandinetti, and Members of the Committee, My name is Victor Seiler, and I am a homeowner in Pahoa, located in Lava Zone2. I am writing to express my strong support for HB20.

Living in a high-risk lava zone should not mean being priced out of the ability to protect our homes. Currently, the lack of private insurance options has forced many of us into the Hawaii Property Insurance Association (HPIA), where premiums have become unsustainable. For many families in my community, these rising costs are no longer just a "bill"—they are a threat to our homeownership and financial stability.

I support HB20 because:

Affordability: The proposed Lava Zone Insurance Fund would provide a critical subsidy that makes premiums manageable for working families and retirees on fixed incomes.

Equity: Residents in Lava Zones 1 and 2 contribute to the Hawaii economy and culture; we deserve a safety net similar to other disaster-prone areas.

Preventing Foreclosure: High insurance costs often lead to mortgage defaults. This bill is a proactive measure to keep families in their homes.

I am a disabled person who have lived an island for over 20 years and finally had an opportunity to purchase the house before and priced out of Hawaii. This is the only area I could afford to purchase in. My insurance went from \$700 a year to \$4,000 a year when I purchased the house. The inability for any options and the complete unaffordability of this insurance threatens my economic security for me and my family and many of my neighbors, calling into question whether or not we will even have a home soon.

I urge the committee to pass HB20 to ensure that residents of Hawaii County are not left behind due to the unique geological risks of our island. Thank you for the opportunity to testify on this vital matter.

Sincerely,

VICTOR

808-339-6402. 15-2782 MANALO STREET PAHOA HI 96778

LATE

HB-20

Submitted on: 2/17/2026 5:42:54 PM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Rebecca Martin	Individual	Support	Written Testimony Only

Comments:

It is imperative that homeowners in lava zone 1 and 2 have access to affordable lava insurance/homeowners insurance. These lava zones are unfortunately the only affordable places left on island for local families to purchase homes. It is also no secret that Puna is home to some of the poorest communities, and those communities are in lava zone 1 and 2. Nevertheless residents and the next generations are being responsible, saving and purchasing homes or inheriting their family homes. They work hard for homeownership. It's also no secret that gainful employment is hard to come by locally, and most parents and grandparents travel for work, straining the already tightened budgets. To exclude a large population that already struggles with poverty from affordable homeowners insurance/ lava insurance, when the only places they can afford to purchase homes is in lava zone 1 and 2, is in fact a demographic prejudice. If you can get affordable homeowners insurance/ lava insurance for your multimillion dollar home in lava zone 3 and 4, so should the poor people of lower Puna in lava zone 1 and 2. Because the fact is, we live on two active volcanoes, and eruptions can happen in lava zones 3 through 7. There is no magic line that keeps them "more safe". Lava zones 3 through 7 which demographically happen to be the people with more financial stability than people in Lava zone 1 and 2. It's not a coincidence. The poor people of Puna can only afford lava zone 1 and 2 and yet here we are-being forced to pay 6,000 and up a year to insure. I have an elderly friend who cannot retire because the cost of her insurance went up thousands in Hawaiian Beaches. Her mortgage company requires her to carry lava insurance. She's almost 70 and cannot retire. Because of unrealistic lava zone insurance prices. My daughter intends to stay here and buy a home after college, how will she afford a 6-8 thousand dollar a year insurance for a first time homebuyer? This is not how we treat our underprivileged communities, our elderly, and young families working hard to buy their first home. It's unrealistic and sets a dangerous precedent; our elderly working to their deathbed to afford lava insurance, our young generations not being able to afford it at all foregoing homeownership. It's a blight on our community, and needs to be addressed. This measure needs to be passed.

LATE

HB-20

Submitted on: 2/17/2026 6:17:59 PM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Donna R Walker	Individual	Support	In Person

Comments:

February 17, 2026

Donna & Kenneth Walker

Testimony Regarding HB 20

Representative Greggor Ilagon

We, Kenneth and Donna Walker, humbly come to testify on behalf of HB 20 regarding Lava Zones 1 & 2 Home Owners and Hurricane Insurance Policy Costs most specifically in Hawaiian Beaches, Pahoia.

As previous LERZ victims we lost everything in 2018. Insurance gave us the ability to relocate to an available for purchase residence large enough, that could house us, our 4 grandchildren we are raising, a brother going through chemotherapy, a disabled aunty, who passed in 2019 and a displaced daughter and her 3 children. We were met with yet AGAIN having to get HPIA and Hurricane Insurance as we were during the Kalapana Eruption. Because I, Donna could no longer do in home child care due to having HPIA insurance forbidding in home business we had to rely on financing our insurance payments with added interest. There isn't a request process to keep insurance cost down to cover just our mortgage lien holder, it is ALL or NOTHING. Meaning my (Donna) entire yearly social security goes to HPIA and Hurricane Insurance policies, approximately \$7000 annually of Mandated Insurance's" will be not only ours, but many families financial demise.

We feel it is imperative to rectify this insurance quandary as it is creating a HUGE deficit in family budgets. I, Donna am currently looking to go back to work to put food on our table and gas in our cars that we are also mandated by law to cover with insurance, as well as afford our land taxes/ Kenneth is 100% disabled and therefore can't obtain gainful employment. Two of our 5 children have elected to leave the state because they can no longer afford to live here with their families.

LATE

We thank you for allowing our testimony in order to bring this dire situation forefront and to address this urgent insurance crisis to your attention.

Mahalo nui,

Kenneth and Donna Walker, Pahoa, HI 96778

LATE

HB-20

Submitted on: 2/17/2026 6:39:34 PM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Lorne McElhone	Individual	Support	Written Testimony Only

Comments:

To whom it may concern,

Thank you for taking the time to address the important issue of access to homeowners insurance in lava zone 1 and lava zone 2. Rising costs have made homes in lava zone 1 or 2 the only viable option for many. For many families financing is the only viable path to homeownership. A dearth of lenders willing to provide financing in lava zone 2 already exists, I fear without subsidizing or flat out providing access to homeowners insurance options for these zones there will be no lenders. I say this because homeowners insurance is a requirement to getting a secured loan. It is imperative to allow access to what little resources are available.

I am in favor of HB 20 and think it is a great first step in working on solutions to the housing crises that exists by simply maintaining what little opportunity there is available. It's literally the least you can do, thanks again for your attention to this matter today.

LATE

HB-20

Submitted on: 2/17/2026 6:40:53 PM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
MARILYN JOHNSON	Individual	Support	Written Testimony Only

Comments:

I support this bill because it allows low-income homeowners to be able to afford the rising costs of the HPIA insurance. This is the only insurance available for homeowners in Lava zone 1 and 2, unless the homeowner is one of the fortunate few people with a grandfathered policy from an agency that has not yet pulled out of the Lava Zone 1 and 2 market. I am one of those fortunate, having American Modern insurance since 2018 when Lloyds dumped my policy. But when will American Modern leave our market?

Without this bill, the risk is that people may lose their home to foreclosure because they cannot afford to pay for mandatory insurance. That is a terrible blow to a family that put their life savings into an affordable home, which are only found in Lava Zone 1-2 for low income Hawaiian households. The high price of insurance also makes it extremely hard to sell homes - and so the homeowner is too likely to lose their entire investment - solely due to the unpredicted massive increase in HPIA insurance premiums after the 2018 flow.

Please help the low-income homeowners who use HPIA as a last resort insurance provider to stay in their homes. These homeowners are the hardworking backbone of the Big Island economy who deserve to keep their residence after they found homeownership in reach.

Marilyn Johnson, Pahoa

LATE

HB-20

Submitted on: 2/17/2026 7:04:36 PM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Gretchen H. Klungness	Individual	Support	Written Testimony Only

Comments:

I am in total support of HB20. I live in Lava Zone 2 and absolutely understand how hard it has become to get insurance coverage.

LATE

HB-20

Submitted on: 2/17/2026 7:05:12 PM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Patti Cook	Individual	Support	Written Testimony Only

Comments:

I do not live in Puna but think this measure is reasonable and needed. Mahalo for hearing this bill - please authorize this action to assist homeowners in Lava Zones 1 and 2. Patti Cook - Waimea, Island of Hawai'i

LATE

HB-20

Submitted on: 2/17/2026 7:29:45 PM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Emeline Paterson	Individual	Support	Written Testimony Only

Comments:

For a Kupuna on a low income but with a home and land to be passed to generations it is critical to have affordable insurance. Please support this bill -ej paterson

LATE

HB-20

Submitted on: 2/17/2026 7:35:35 PM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
ROD F KINDEL	Individual	Support	Written Testimony Only

Comments:

I have given up hope for reasonable coverage. That means almost no visitors or company because cannot risk an accident. I would settle for limited coverage with no earthquake no hurricane no lava. I can live with no personal item coverage, no theft. Just need personal injury coverage and that would open my home to others.

Thank you

LATE

HB-20

Submitted on: 2/17/2026 7:39:14 PM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Tam Hunt	Individual	Support	Written Testimony Only

Comments:

I strongly support this bill and the need to make insurance more affordable in lava zones 1 and 2.

LATE

HB-20

Submitted on: 2/17/2026 7:42:18 PM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Greg "Pu'uwai Aloha" Baker	Individual	Support	Written Testimony Only

Comments:

Dear Chair, Vice Chair, and Members of the Committee,

I am writing in strong support of HB20 establishing a Lava Zone Insurance Fund to help stabilize insurance affordability for homeowners in Lava Zones 1 and 2 on Hawai‘i Island.

As a homeowner in a lava hazard zone, I have experienced firsthand the growing difficulty of obtaining reasonably priced property insurance. Premiums have increased sharply, coverage options have narrowed, and some insurers have exited the market entirely. These changes create significant financial strain for responsible homeowners who have invested in their communities, maintained their properties, and are simply trying to remain secure in their homes.

This bill recognizes an important reality: volcanic risk is a geographic condition, not a personal choice for many long-time residents. Without some form of targeted assistance, rising insurance costs could force residents out of their homes, destabilize local communities, and negatively affect property values and economic resilience across East Hawai‘i.

I especially appreciate that HB20 focuses assistance on:

- Owner-occupied homes rather than investment properties
- Low-income households most vulnerable to displacement
- A structured fund approach rather than ad-hoc relief

These safeguards help ensure fairness while addressing a legitimate affordability issue.

I encourage consideration of implementation details that will maximize effectiveness, such as clear eligibility criteria, reasonable subsidy caps, and transparency to ensure funds directly benefit homeowners while maintaining a sustainable insurance market.

Ultimately, supporting residents in high-risk but long-established communities strengthens Hawai‘i’s broader goals of housing stability, economic continuity, and disaster resilience.

Mahalo for your thoughtful consideration of this important measure. I respectfully urge you to support HB20.

LATE

Sincerely,
Gregory Baker
Kalapana Seaview Estates Subidivision, Puna District - Hawai'i Island Homeowner in Lava Zone
Area 2

LATE

HB-20

Submitted on: 2/17/2026 7:48:46 PM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Julia Estigoy-Kahoonei	Individual	Support	Written Testimony Only

Comments:

What a shock it was a couple years ago to have my insurance go up 1000%! Luckily we can manage that but I worried so deeply for my neighbors, kupuna who are on fixed income. My first thought was were they expected to get a part time job in their 70's just to afford to live here? It was infuriating that it could go up so much. A gradual increase over time would be more palatable and something that should be considered. There must be other options than what happened to us and our community when our carrier left the State.

Please consider other options so that families can continue to live on this beautiful island.

Sincerely,

Julia Estigoy-Kaho'onei

LATE

HB-20

Submitted on: 2/17/2026 8:20:52 PM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Donald Carroll	Individual	Support	Written Testimony Only

Comments:

Aloha Chair and Members of the Committee,

My name is Don Carroll and I am a resident of Hawai‘i Island who survived the 2018 Kīlauea volcanic eruption in Leilani Estates. Our personal home was damaged by the eruption, and our lives were permanently changed.

Living through the eruption meant constant fear, evacuation, and uncertainty about whether we would still have a home. Even after the lava stopped, the struggle did not end. Recovery has been long and exhausting, and the sense of security we once had was never fully restored.

One of the ongoing challenges for families like mine is the cost of protecting what little stability we have left. For residents in Lava Zones 1 and 2, insurance premiums have become extremely high, placing an unfair burden on people who already live with increased risk through no fault of their own. Many families are being pushed to the edge simply because of where their homes are located.

This is why HB 20 matters.

Natural disasters expose deep gaps in consumer protection and commerce. When homes are damaged and communities are vulnerable, residents should not face additional hardship just to remain protected and housed.

Lava Zone residents are not disposable, and we should not be priced out of safety, stability, or our own communities simply because we live on Hawai‘i Island—action on HB 20 is urgent and necessary.

Mahalo for your time and consideration.

Respectfully,

Resident, Hawai‘i Island
2018 Kīlauea Eruption Survivor

LATE

LATE

HB-20

Submitted on: 2/17/2026 8:24:11 PM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Mariam Samsel	Individual	Support	Written Testimony Only

Comments:

Please find a way to lower premiums for us in lower Puna. The cost of our required insurance is higher than our monthly mortgage making it impossible to make improvements on our home among other things.

thank you for this opportunity to be heard.

LATE

HB-20

Submitted on: 2/17/2026 8:56:08 PM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Virginia Maki	Individual	Support	Written Testimony Only

Comments:

I am retired and receive only Social Security as my income. My home is in Pahoia and Lava zone 2. The only option I have for Homeowners Insurance is HPIA. My HPIA insurance continues to increase every year and has more than tripled from my original insurance policy. It is unaffordable for me. But if I wasn't insured and my home was damaged or destroyed, I would be unable to rebuild or repair it and I would find myself homeless. I fully support HB20. I need help to be able to insure my home.

LATE

HB-20

Submitted on: 2/17/2026 9:40:55 PM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Michael Sudlow	Individual	Support	Written Testimony Only

Comments:

With very limited income, I am struggling to pay the extremely high premiums for insurance in Lava Zone 2. My premiums run to more than 10% of my total income. I hope something can be done to help those of us on fixed or low incomes be able to insure our homes without facing financial struggles to pay for our other daily necessities. PLease seriously consider supporting HB20.

LATE

HB-20

Submitted on: 2/17/2026 10:05:51 PM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Julia Lindbergh	Individual	Support	Written Testimony Only

Comments:

I am in agreement with Rep Greggor Ilagan that **HB 20 is a favorable bill** that will help subsidize homeowners insurance premiums in Lava Zone 1 and 2. Without a subsidy many long term residents will go without any insurance at all and many will leave the Big Island. These actions will be more of being "priced out of paradise."

LATE

House of Representatives

Greggor Ilagan & Committee members of the CPC

Bill# HB 20, relating to lava Zone 1 & 2 insurance

Date of meeting; Wednesday, 2/18/2026

Time and location: 2 PM, Room 239 Conference Room, Hilo, HI

My position: IN SUPPORT

My name is Vicki Stump, and I'm in favor of Bill HB 20. My husband, Henry, and I have resided in the Leilani Estates subdivision since 1978. We built our home, raised 3 children, owned & operated a Hilo business for 50 years, and we are still here.

I totally support Bill HB 20 to help alleviate the financial burden that state & private insurance companies have placed on us.

Due to the volcanic eruption in 2018, insurance costs have skyrocketed in lava zones 1 & 2.

Our area is under stress now, and we need to encourage homeownership, making it more affordable for families to live here.

We're lucky because we don't have a mortgage now. We're not forced to pay high premiums, BUT WE DO, only to protect our home and our livelihood.

This is why I'm in favor of and support Bill HB20, giving us a Lava Zone insurance fund!

Thank you to the committee for allowing me to testify.

Vicki Stump

LATE

HB-20

Submitted on: 2/18/2026 12:10:17 AM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Sabine Nagasawa	Individual	Support	Written Testimony Only

Comments:

Aloha,

I greatly would appreciate some support from the State of Hawai'i in regards to the disastrous high home owners insurance premiums. I am 71 years old and still working full- time as I self support and carry a mortgage. My premiums went from \$1600.00 annually to about \$ 5000.00. This is unaffordable for most people in Puna. It creates a hardship and leaves many without insurance or at risk of losing their home to foreclosure or a disaster. What has been done to us that paid for years and never had a claim is downright criminal! HPIA which was created for such cases, has NOT been helpful as they are charging the high rates. If people can no longer provide rentals due to no insurance, it will create more homelessness. Puna was the only affordable area left.

It feels like we in Puna have been abandoned by the State, yet we all pay taxes! After all our district is the fastest growing one in the State.

Please help us to remedy this situation.

Thank You.

LATE

HB-20

Submitted on: 2/18/2026 1:21:15 AM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
janine little brave	Individual	Support	Written Testimony Only

Comments:

Aloha, my name is Jenny Little Brave

I am a 55-year-old widow with a 12-year-old son and I am on disability

My husband passed away in 2019 and I have needed assistance ever since

Our ability to get homeowners insurance to keep a safe environment for the future in case anything goes wrong for my child is dependent on wonderful bills, such as these

I don't have an option to bring in more income than I am and currently I cannot afford homeowner's insurance

I dearly thank you for your consideration in passing this bill to help support subsidizing homeowners insurance for low income families

Low income is hard enough to stabilize. Having no insurance makes it that much more difficult.

Grateful for your consideration again

Janine and Iyoyanpa Little Brave

LATE

HB-20

Submitted on: 2/18/2026 6:03:05 AM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Kari Sochor	Individual	Support	Written Testimony Only

Comments:

Aloha Chair and Members,

I strongly support the creation of a special insurance assistance fund for residents living in Hawai‘i’s lava zones.

For families in these areas, the issue is not whether they value insurance—it’s whether insurance is even accessible. Lava zone designation has made coverage prohibitively expensive or entirely unavailable for many long-time residents, effectively punishing people for living where their families have lived for generations. Without insurance, one natural disaster, accident, or medical emergency can erase everything they have worked for.

From a logical standpoint, the lack of insurance creates greater long-term costs for the State. When residents are underinsured or uninsured, recovery efforts after disasters rely more heavily on emergency aid, public assistance, and long-term social services. A targeted insurance assistance fund is a proactive investment that reduces future public spending while stabilizing communities.

From a human standpoint, this is about dignity and fairness. Lava zone residents are not reckless risk-takers—they are teachers, caregivers, kūpuna, and working families who contribute to Hawai‘i’s economy and culture. Many stayed through eruptions, rebuilds, and hardship because this is home. They should not be forced into displacement simply because the private insurance market has failed them.

Creating a special fund acknowledges a hard truth: some risks in Hawai‘i are shared risks. When we help residents obtain insurance, we are not only protecting individual families—we are strengthening community resilience, preventing homelessness, and honoring our responsibility to one another.

I live in a lava zone, and I live with the constant knowledge that if something goes wrong, there is no safety net. Insurance isn’t just expensive for us — it’s often simply not available. That reality changes how you live. Every storm, every earthquake, every emergency carries an added layer of fear because you know there is no backup plan. You lie awake wondering what would happen to your family if the worst occurs, knowing that one event could mean losing everything with no way to rebuild. We didn’t choose to live here irresponsibly; this is our home, tied to our livelihoods, our culture, and our community. Being unable to insure your home doesn’t make

LATE

you careless — it makes you vulnerable. And no family should be forced to live in a permanent state of risk simply because of where they live.

I urge you to support this measure and ensure that living in a lava zone does not mean living without a safety net.

Mahalo for your time.

LATE

Aloha Chair and Members,

My name is Hidi Boteilho, and I am writing in strong support of HB20, which establishes a Lava Zone Insurance Fund to help subsidize insurance premiums for properties in Lava Zones 1 and 2.

For many local families, purchasing a home in Lava Zones 1 and 2 is one of the few attainable pathways to homeownership, given larger lot sizes and more affordable sale prices. However, the cost of homeowner's insurance, sometimes up to \$6,000 per year, makes it nearly impossible for young families to sustain, especially on top of a mortgage and rising living expenses.

As a mother of young adult children who hope to build their future here in Hawai'i, I see firsthand how these high insurance premiums create barriers to staying in the communities where they were raised. Without support, we risk pushing our next generation out of Hawai'i simply because they cannot afford the added financial burden.

HB20 would provide meaningful relief and help local families remain rooted in our communities. Supporting this measure is an investment in keeping Hawai'i's families in Hawai'i.

I respectfully ask for your support of HB20.

Mahalo for your consideration,

Hidi Boteilho

LATE

HB-20

Submitted on: 2/18/2026 7:27:32 AM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Heather Garvey	Individual	Support	Written Testimony Only

Comments:

Please vote yes on Bill/ Measure HB20. Having any assistance with lava insurance in these zones would be amazing. I keep wanting to buy a nicer house in lava zones that this measure would assist with, but as it is now, if you buy a half a million dollar house and it gets taken with lava then I would just be out of a house, because there's no way I could afford lava insurance. My friend once was quoted \$8,000 per year for insurance for a small house in Leilani estates, I currently have a small house in Black Sands subdivision that has never had insurance. if people like me lose their home they are left homeless and with no money. Any assistance to help get lava insurance to these people will change their lives and give them more peace than they have had in a while, which will help their mental health. So please vote yes and assist us down here in lower Puna. Mahalo

LATE

Aloha Chair, Vice Chair, and Members of the Committee,

My name is Cortney Zinsman and I am a proud homeowner in Hawaiian Shores, located within Lava Zone 2. I am writing to you today to express my strong support for HB20.

For those of us living in Puna, the “threat” of the volcano is part of our life, but the current insurance crisis has become a disaster of a different kind. Our community is being squeezed by astronomical premiums that no longer reflect the reality of our working-class neighborhoods. To give you a personal example of why this bill is so urgent: my own mother, who also lives in Lava Zone 2, recently achieved the milestone of finally paying off her home loan. This should be a time of security and peace for her. Instead, she is facing the reality that she cannot afford the skyrocketing insurance premiums.

It is heartbreaking to see a local resident work her whole life to own a piece of Hawaii, only to be priced out of protecting that home by an insurance market that has abandoned our district.

HB20 and establishing of the Lava Zone Insurance Fund would provide the critical subsidy needed to keep families like mine-and kupuna like my mother-in their homes. We aren’t asking for a handout; we are asking for a fair and functional safety net that acknowledges the unique challenges of living on this island.

I humbly urge you to pass HB20. Our community’s future depends on it.

Mahalo for your time and for your commitment to the people of Hawaii Island.

Sincerely,

Cortney Zinsman

LATE

HB-20

Submitted on: 2/18/2026 8:01:23 AM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Ben L.	Individual	Oppose	Written Testimony Only

Comments:

The state currently buys properties in lava zone one from homeowners who lost their homes during the 2018 eruption. it makes no sense to subsidize insurance on properties that the state and federal govt is already subsidizing the cost of.

Legislation like this would encourage people to build, buy and rent homes in an area that is under direct threat of being destroyed by the volcano. Our tax dollars are better spent building and insuring places with less risk of natural destruction.

The state should not throw money into the volcano as this legislation seeks to do.

LATE

HB-20

Submitted on: 2/18/2026 8:31:04 AM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Leilani Luiz	Individual	Support	Written Testimony Only

Comments:

Subject: Testimony in Support of HB 20
Hearing Date: February 18, 2026 – House Committee on Consumer Protection and Commerce

Aloha Chair and Members of the Committee,

My name is Leilani Luiz and I serve as the Community School Coordinator at Pāhoa High and Intermediate School in Puna. I am writing in strong support of HB 20, which would subsidize homeowners insurance premiums for properties in Lava Zones 1 and 2.

From my lens at school, I see the impact of the homeowners insurance crisis every day. When families face skyrocketing premiums, loss of coverage, or uncertainty about whether they can remain in their homes, it does not stay at home. It shows up in our classrooms. It shows up in student anxiety, attendance challenges, and the quiet stress our parents carry as they try to hold everything together.

Puna families have already demonstrated deep resilience. Many are still rebuilding their lives following the 2018 eruption. Yet rising insurance costs now threaten the very stability they worked so hard to regain. When housing becomes uncertain, students’ sense of safety and belonging is shaken. Stability at home directly supports academic success, mental health, and consistent engagement in school.

As a community school, we work to surround our families with support, but we cannot replace the foundation of secure housing. HB 20 is not simply about insurance. It is about protecting families, preserving community, and ensuring our keiki can focus on learning instead of worrying about whether their family can afford to stay in their home.

I respectfully urge you to pass HB 20 and provide meaningful relief to Lava Zone 1 and 2 homeowners.

Mahalo for your consideration and for your commitment to our rural communities.

Leila Luiz
Community School Coordinator

Pāhoa High and Intermediate School
Puna, Hawai'i

LATE

LATE

HB-20

Submitted on: 2/18/2026 8:47:27 AM
Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
jeanne wheeler	Individual	Support	Written Testimony Only

Comments:

Aloha: Puna lava zones 1&2 residents very much need the help this bill can offer - please pass it.
Mahalo, JW

LATE

Letter of Support: House Bill 20

To: Greggor Ilagan

From: Sarah Hoohuli

Date: February 18, 2026

Subject: Strong Support for HB 20 – Relating to Homeowners Insurance Subsidies

Dear Greggor Ilagan & committee,

I am writing to express my **strong support for House Bill 20**, which seeks to subsidize homeowners insurance premiums for residents living in Lava Zones 1 and 2.

As a homeowner in Hawaiian Beaches, I am personally impacted by the current insurance crisis. Currently, **I am forced to maintain my property without any homeowners insurance** because the premiums have reached levels that are simply unaffordable for a working household.

The lack of affordable insurance in high-risk lava zones isn't just a personal financial burden; it is a threat to our entire community's stability. Without access to reasonable rates:

- **Property values are suppressed**, as new buyers cannot secure mortgages without insurance.
- **Long-term residents are displaced**, unable to protect their life's biggest investment.
- **Economic recovery is stalled** following natural volcanic events.

HB 20 provides a necessary lifeline. By subsidizing these premiums, the state acknowledges that residents of these zones are an integral part of our island's fabric and deserve the same path to financial security as those in lower-risk areas.

I urge you to pass HB 20 to ensure that living in our beautiful community remains a viable reality rather than a financial impossibility. Thank you for your time and for your dedication to the residents of Hawaii.

Sincerely,

Sarah Hoohuli

15-2727 Hee St. Pahoa, HI 96778

Email: sarah.hoohuli@k12.hi.us

LATE

LATE

HB-20

Submitted on: 2/18/2026 9:12:44 AM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Renee Rabb	Individual	Support	Written Testimony Only

Comments:

People need the ability to have home insurance

LATE

HB-20

Submitted on: 2/18/2026 10:16:53 AM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Iliahi Curtis	Individual	Support	Written Testimony Only

Comments:

Aloha ,

my husband and are disabled and are senior citizens who have been long time residents in lava zone 2. We have watched our HPIA insurance go up every year for more than quadruple. This has really put a strain on our limited finances and affordability as we have no other options to move as the market in other areas are unaffordable. We implore you please pass this measure so we can continue living here and share our memories with our Ohana.

mahalo again,

Tim and Iliahi Curtis

LATE

HB-20

Submitted on: 2/18/2026 10:28:18 AM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Denise	Individual	Support	Written Testimony Only

Comments:

02/18/2026

Subject: Support for HB20

Dear Chair and Members

My name is Denise Paio, and I am a resident of Pahoia, Hawai'i. I am writing to urge you to vote in favor of HB20, which would help subsidize the cost of insurance premiums, reducing the financial burden on residents, and making property insurance more accessible for those in these specific geographic areas.

This bill is personally important to me because I reside in Hawaiian Beaches (Lava Zone 2) for 54 years. I've been a home owner since 2003, who was provided an affordable home owners insurance policy per year. Recently, my home owner's insurance company decided to exclude all Hawai'i residents in lava zone 1 and 2. This has impacted many residence and we were forced to provide insurance through Hawaii Property Insurance Association (HPIA) or with our own mortgage company. The cost for insurance with HPIA was 5 times more (\$8,000) than my original insurance (\$1,600 a year with hurricane coverage). Who can afford \$8,000 a year? I was forced to add insurance coverage with my mortgage company with only basic coverage (\$4,000 a year). This has negatively impacted many people in my community.

I work full time at an elementary school and I added a part part-time job in order to be able to afford the insurance. HB20 offers a practical, necessary solution that will improve the lives of many, including working families, small business owners, and students. I believe that passing this bill will demonstrate a strong commitment to our community's future and, specifically, to solving the issue of high cost of insurance.

Sincerely,

Denise Paio
15-2673 Iao Street Pahoia, Hawaii 96778
manadesings@aol.com

LATE

LATE

HB-20

Submitted on: 2/18/2026 12:23:24 PM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Raymond Timmons	Individual	Support	Written Testimony Only

Comments:

If the zones means anything, why isn't the HPIA insurance cheaper for zone 2 than for zone 1.

Sincerely,

Ray Timmons

LATE

HB-20

Submitted on: 2/18/2026 12:23:56 PM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Dan Lais	Individual	Support	Written Testimony Only

Comments:

I'm submitting written testimony for bill #HB20 that establishes a lava zone 1 & 2 insurance fund to subsidize the cost of insurance. My name is Dan Lais and I would like to address the committee chair and members with my testimony. I support this bill in concept, but I would also like to recommend some changes to the bill language for consideration. My wife and I have owned our home near Pahoia since 2017 and are located in lava zone 2. Our home is approximately 1,000 square feet in size and is valued in 2026 at about \$300,000 or less. When we purchased our home in 2017, we paid less than \$1,000 annually for our combined home insurance and hurricane insurance. Now in 2026, we pay about \$6,000 annually just for home insurance, without hurricane insurance. We were dropped by our original insurer and now have HPAI insurance, as it is the only provider in lava zone 2. State HPAI insurance should not cost more than private insurance. We have many friends with similar circumstances in our neighborhood that have had to sell their homes or they go without insurance, as they can no longer afford the cost. We have helped our two boys, ages 29 and 26 relocated to the area. They would like to own a home near us, but are unable to afford the insurance in lava zone 1 or 2, where we live. I'm asking to modify the current bill language to remove the requirement for a low income household. I'm also asking the bill language require the USGS to re-evaluate the lava 1 and 2 zones to include updated, present day, data to determine risk levels within these areas, as the data being used currently is very outdated. I do support the current bill, but I also request the committee chair and members consider modifying the current bill to include the items I have noted above, such as removing the low-income threshold and updating the lava zone 1 and 2 areas with present day risk data provided by the USGS. Thank you for considering my testimony and working on behalf of Big Island community members in lava zone 1 and 2 to provide affordable insurance options. Dan Lais

LATE

HB-20

Submitted on: 2/18/2026 12:49:47 PM
Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Todd Reilly Sr	Individual	Support	Written Testimony Only

Comments:

Aloha,

As as an affected homeowner, I want you to know the impact that the Insurance increase has had on my life. As kupuna with fixed income, my insurance bill increased over 500%. It is now equal to 90% of my mortgage payment. This is an untenable situation to be punished for an event that only occurs once every 50 years. I have had to forgo dental work and repairs on my home due to the added \$5000 a year in premiums on my home worth \$200,000. Your attention to this matter is greatly appreciated. Any help you can offer will be a Blessing Mahalo

Todd Reilly.

LATE

HB-20

Submitted on: 2/18/2026 2:04:03 PM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Jeff Hutton	Individual	Support	Written Testimony Only

Comments:

I support HB20. Mahalo!

LATE

HB-20

Submitted on: 2/18/2026 2:30:51 PM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Andrea Rosanoff	Individual	Support	Written Testimony Only

Comments:

I live in Lava Zone 1, and have lived there since 2003. We have a small mortgage, with \$72,000.00 principal still due. Because we have a mortgage, we HAVE to have both fire and wind insurance for our property. Before the 2018 lava flow, we had reasonably priced insurance, but now we can only insure our home via HPIA which is quite expensive and growing more so. Right now, our principal and interest payments are \$461.29 per month, and our insurance costs, required with out monthly payment, is now \$700.00 per month and will soon go up as HPIA has just sent out new policy which will cost \$6778 for the year. These costs do not include the wind insurance which HPIA does not supply. The legislation of HB20 is highly needed to help us elderly homeowners avoid foreclosure. I am 81 years old, living on Social Security, and I signed up for a reasonable mortgage when insurance was available in Lava zones 1 & 2, but now with this HPIA being the only way to have my required insurance, I am facing losing my home each year as HPIA and Wind insurance rates continue to climb.

The testimony I am now hearing that lava flow is such a huge risk for insurers is not really true. Lava in Lava zones ! & 2 have caused less than 1000 bulidngs lost in the past 100 years. This rate of loss iss not exhorbitant for an insurance company. but, the "vibes" of our day since 2018 have instilled a myth among the insurance people in the HI State Government as well as the HI insurance community. Don't listen to them. The facts are quite different than the myth. You will find that home fires registered by the fire dept are VERY low in this district. After the 2018 lava flow, the insurance risk for Puna and lava zones 1 & 2 is really quite low. Please pass HB20 and help these homeowners stay in their homes and not lose them to foreclosure due to exhorbitant and unfair insurance rates.

A. Rosanoff

13-1255 Malama St.

Pahoa, HI 96778

808-965-7061 land line 808-557-6580 cell

LATE

HB-20

Submitted on: 2/18/2026 2:59:45 PM

Testimony for CPC on 2/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Steve Sparks	Individual	Support	Written Testimony Only

Comments:

Hello-

I live in lava zone 1 and have for 126 years. Our insurance was \$3200.00 per year for 18 years. When the 2018 eruption happened, which did not affect us, the property insurance companies left and canceled our property insurance. We currently have HPIA because it is the only property insurance company available. We currently pay \$6,778.00 not including Hurricane or Wind which was covered before. The insurance company HPIA is taking advantage of the monopoly that they created. They say it is because of reinsurance which has gone up 20%. HPIA has a back-up fund of \$42 million dollars and has never paid out more the \$5 million dollars in claims.

The active property insurance companies in Hawaii are not serving the people of Hawaii.

This bill goes a first step in solving the problem of homeowners insurance. I support HB20. We need more choice in insurance in Hawaii and the Insurance Commissioner should be doing more to improve all forms of insurance in our state.

Thank you