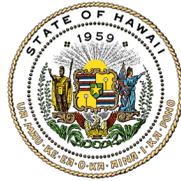


JOSH GREEN, M.D.
Governor

SYLVIA LUKE
Lt. Governor



SHARON HURD
Chairperson
Board of Agriculture & Biosecurity

DEAN M. MATSUKAWA
Deputy to the Chairperson

State of Hawai'i
DEPARTMENT OF AGRICULTURE & BIOSECURITY
KA 'OIHANA MAHI'AI A KIA'I MEAOLA
1428 South King Street
Honolulu, Hawai'i 96814-2512
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**TESTIMONY OF SHARON HURD
CHAIRPERSON, BOARD OF AGRICULTURE AND BIOSECURITY**

BEFORE THE SENATE COMMITTEE ON AGRICULTURE AND ENVIRONMENT

**MARCH 16, 2026
3:05 PM
CONFERENCE ROOM 224 & VIDEOCONFERENCE**

**HOUSE BILL NO. 2594, HOUSE DRAFT 1
RELATING TO AGRICULTURE**

Chair Gabbard, Vice Chair Richards, and Members of the Committee:

Thank you for the opportunity to testify on House Bill 2594, House Draft 1. This bill directs the Department of Agriculture and Biosecurity (Department) to conduct a study on insurance coverage for small agricultural producers in the State. Requires a report to the Legislature and appropriates funds. The Department supports the bill.

The majority of Hawaii farms are smaller diversified operations which face significant barriers in securing affordable insurance protection. Current insurance infrastructure is largely built for large scale monoculture operations and insurance products such as crop insurance may have reporting requirements beyond the capability of these smaller operations.

The study will help identify insurance challenges, bottlenecks and regulatory barriers for smaller operations and possible solutions or remedies. Insurance products such as crop insurance can greatly assist in helping farm operations recover from damage to their crops, smaller operations with limited access to this type of insurance are at a great disadvantage.

The Department would note that creating criteria to define "Small Agricultural Producers" may prove challenging and could affect other regulations, statutes or programs.

Thank you for the opportunity to testify on this measure.



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March 16, 2026

HEARING BEFORE THE
SENATE COMMITTEE ON AGRICULTURE AND ENVIRONMENT

TESTIMONY ON HB 2594, HD1
RELATING TO AGRICULTURE

Conference Room 224 & Videoconference
3:05 PM

Aloha Chair Gabbard, Vice Chair Richards, and Members of the Committee:

I am Brian Miyamoto, Executive Director of the Hawai'i Farm Bureau (HFB). Organized since 1948, the HFB is comprised of 1,800 farm family members statewide and serves as Hawai'i's voice of agriculture to protect, advocate, and advance the social, economic, and educational interests of our diverse agricultural community.

The Hawai'i Farm Bureau supports HB 2594, HD1, which directs the Department of Agriculture and Biosecurity to conduct a study on insurance coverage options for small agricultural producers in Hawai'i.

Hawai'i farmers have historically faced unique challenges in accessing and utilizing crop insurance and other agricultural insurance products. These challenges include premium affordability, limited coverage for specialty crops, and a farm structure that differs significantly from large, single-commodity operations commonly found on the continent. Many farms in Hawai'i are small, diversified, and direct-to-consumer, making traditional insurance products less practical or cost-effective.

Premium affordability remains a significant barrier. Hawai'i farmers face some of the highest input, transportation, and operating costs in the nation. For many small and diversified operations, the cost of insurance premiums, combined with the administrative and recordkeeping requirements, often does not pencil out relative to the benefits received, particularly when not all crops grown on a farm are eligible for coverage. While precise data is limited, it is widely believed that only a small percentage of Hawai'i farms participate in crop insurance programs, underscoring the need to examine whether existing products are truly accessible or appropriate for local producers.

Coverage gaps for specialty crops are another persistent issue. Many of Hawai'i's high-value crops, including tropical fruits, flowers, and ornamental products, lack tailored

insurance options. Expanding or piloting insurance products that reflect Hawai'i's crop diversity would help ensure that producers growing these crops can better manage risk related to weather, pests, and other disruptions.

HFB appreciates that HB 2594, HD1 focuses on studying solutions rather than prescribing a one-size-fits-all approach. Evaluating options such as state-supported group insurance programs, purchasing pools, public-private partnerships, and other innovative models may help identify ways to make insurance more affordable and relevant for small agricultural producers in Hawai'i.

For these reasons, HFB supports HB 2594, HD1 and looks forward to working with the Department and other stakeholders as this study moves forward.

Thank you for the opportunity to provide testimony



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Kaipo Kekona
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Waimānalo, O'ahu

Vincent Kimura
Honolulu, O'ahu

Natalie Urminska
Kaua'i

Aloha Chair Gabbard, Vice Chair Richards, and Members of the Senate Agriculture and Environment Committee,

The Hawai'i Farmers Union is a 501(c)(5) agricultural advocacy nonprofit representing a network of over 2,500 family farmers and their supporters across the Hawaiian Islands. **HFU supports HB2594.**

HB2594 addresses an ongoing need within Hawaii's agricultural sector by examining insurance coverages for small agricultural producers. This initiative is essential for the state's farmers, who face unique challenges due to factors such as the volatility of local weather patterns, the prevalence of invasive species, and fluctuating market conditions. By examining the availability and adequacy of insurance options, the study will provide invaluable insights into the risks these producers face and illuminate potential pathways for safeguarding their operations.

Hawaii's small agricultural producers contribute to food security, practice sustainable agriculture, and preserve rural land uses. Yet, their operations often operate on thin margins, making them particularly vulnerable to unforeseen events, including natural disasters and pest invasions. HB2594 acknowledges this vulnerability and proactively seeks to provide these producers with the tools they need to mitigate risks. By appropriating funds for this initiative, the bill underscores a commitment to supporting local agriculture, fostering economic resilience, and ensuring the long-term sustainability of Hawaii's agricultural industry.

Mahalo for the opportunity to testify.

Hunter Heavilin
Advocacy Director
Hawai'i Farmers Union



MAUI
CHAMBER OF COMMERCE
VOICE OF BUSINESS

**HEARING BEFORE THE SENATE COMMITTEE ON AGRICULTURE & ENVIRONMENT
HAWAII STATE CAPITOL, SENATE CONFERENCE ROOM 224
MONDAY, MARCH 16, 2026 AT 3:05 P.M.**

To The Honorable Senator Mike Gabbard, Chair
The Honorable Senator Herbert M. "Tim" Richards, III, Vice Chair
Members of the Committee on Agriculture & Environment

SUPPORT HB2594 HD1 RELATING TO AGRICULTURE

The Maui Chamber of Commerce supports HB2594 HD1 as it initiates a critical study on insurance coverage for small agricultural producers, a group that faces unique risks from natural disasters, pests, and market volatility. Understanding the insurance landscape is a necessary first step toward developing effective risk management tools for these producers and supporting this important industry.

Small agricultural operations often lack access to affordable and comprehensive insurance products, which can leave them vulnerable to financial hardship following unforeseen events. By directing the Department of Agriculture and Biosecurity to conduct a study, this bill creates an opportunity to identify gaps, barriers, and potential solutions tailored to the needs of small producers.

Mahalo for the opportunity to share our support for HB2594 HD1. We ask that you move this bill forward.

Sincerely,

Pamela Tumpap
President

To advance and promote a healthy economic environment for business, advocating for a responsive government and quality education, while preserving Maui's unique community characteristics.