

JOSH GREEN, M.D.
Governor

SYLVIA LUKE
Lt. Governor



SHARON HURD
Chairperson
Board of Agriculture & Biosecurity

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State of Hawai'i
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**TESTIMONY OF SHARON HURD
CHAIRPERSON, BOARD OF AGRICULTURE AND BIOSECURITY**

BEFORE THE HOUSE COMMITTEE ON FINANCE

**TUESDAY, MARCH 3, 2026
2:00 PM
CONFERENCE ROOM 308 & VIDEOCONFERENCE**

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

Chair Todd, Vice Chair Takenouchi, 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 3, 2026

HEARING BEFORE THE
HOUSE COMMITTEE ON FINANCE

TESTIMONY ON HB 2594, HD1
RELATING TO AGRICULTURE

Conference Room 308 & Videoconference
2:00 PM

Aloha Chair Todd, Vice-Chair Takenouchi, 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



Date of Hearing: 3 March, 2026

To: Chair Todd, Vice Chair Takenouchi, and the House Committee on Finance

Subject: **HB2594 HD1**, Relating to Agriculture

Aloha,

Hawai'i Food+ Policy **supports HB2594 HD1**. This legislation directs the Department of Agriculture and Biosecurity to conduct a study on insurance coverage for small agricultural producers.

Similar to our testimony to the House Committee on Agriculture and Food Systems, we would like to offer comments on SECTION 1. (b) (2), "Develop criteria that would define a 'small agricultural producer';" and request acknowledgement and deliberation on the impacts and nuance of defining a 'small agricultural producer.' We need to ensure that insurance coverage protects those producers who cultivate with the intention of serving both commercial and non-commercial markets and, while we believe that the study shall reveal the challenges faced by these producers, we feel it important to note for the committee.

We would advise that suggestions are made to the department that in the development of this definition we do not disservice non-commercial sustenance or cultural producers. These small farms, commercial or non-commercial, have limited funds to financially mitigate the impact of adverse weather or heavy pest pressure/crop loss. We also need to consider the ability to insure and provide insurance for small agricultural producers in non-commercial operations due to the cultural and community significance these small farms hold and the loss of cultural and community practice when these spaces face loss and are unable to be supported through insurance.

This bill remains identical to its companion in the senate, SB2317 SD1, and we wanted to support the department's current consideration of studying health, crop, and liability insurance but also urge the committee to have the department further develop the specifications and expectations of this role and explicitly make a comment as to the appropriation amount as the department is currently estimating approximately \$250,000.00 for appropriations based on their provided comments during hearing deliberations.

We remain in support of HB2594 HD1 and thank the committee for the reading and consideration of our testimony.

Mahalo,

Brandon Kinard & the Food+ Policy Team
#fixourfoodsystem

The Food+ Policy internship develops student advocates who learn work skills while increasing civic engagement to become emerging leaders. We focus on good food systems policy because we see the importance and potential of the food system in combating climate change and increasing the health, equity, and resiliency of Hawai'i communities.

In 2026, the cohort of interns are undergraduate and graduate students and young professionals working in the food system. They are a mix of traditional and nontraditional students, including parents and veterans, who have backgrounds in education, farming, public health, nutrition, and Hawaiian culture.

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Aloha Chair Todd, Vice Chair Takenouchi, and Members of the House Finance Committee,

The Hawaii 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
Hawaii Farmers Union

HB-2594-HD-1

Submitted on: 3/1/2026 7:38:30 PM

Testimony for FIN on 3/3/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Glen Kagamida	Individual	Support	Written Testimony Only

Comments:

STRONG SUPPORT!!!

The findings are sure to be of help to small local farmers.

Mahalo!!!