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## Testimony of the Department of Commerce and Consumer Affairs

Before the  
House Committee on Consumer Protection & Commerce

Tuesday, March 31, 2026

2:00 p.m.

State Capitol, Conference Room 329 and via Videoconference

On the following measure:

**H.C.R. 145, 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.**

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 offers comments on this measure.

The purpose of this resolution is to urge the Department and 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.

The Department recognizes the seriousness of climate-related risks to Hawaii's insurance market, including increasing catastrophe exposure, rising premiums, and

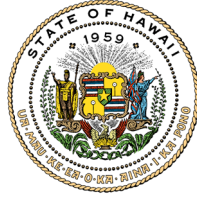
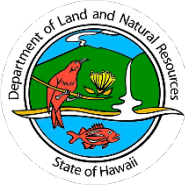
challenges to coverage availability, and is prepared to participate in a collaborative effort to better understand these impacts. Efforts to evaluate the State's exposure and identify potential policy responses may provide useful insight into long-term market conditions.

The Department respectfully notes that insurance affordability and availability challenges are driven by multiple complex and interrelated factors, including reinsurance costs, construction costs, geographic risk, and broader market conditions. As such, solutions focused primarily on legal recovery from third parties may not produce timely or predictable benefits for policyholders or meaningfully stabilize insurance markets in the near term.

Thank you for the opportunity to testify on this resolution.

**JOSH GREEN, M.D.**  
GOVERNOR | KE KIA'ĀINA

**SYLVIA LUKE**  
LIEUTENANT GOVERNOR | KA HOPE KIA'ĀINA



**STATE OF HAWAII | KA MOKU'ĀINA 'O HAWAI'I  
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CONSERVATION AND RESOURCES  
ENFORCEMENT  
ENGINEERING  
FORESTRY AND WILDLIFE  
HISTORIC PRESERVATION  
KAHOOLAWE ISLAND RESERVE COMMISSION  
LAND  
STATE PARKS

**Testimony of  
LEAH LARAMEE  
Climate Change Coordinator on behalf of  
Climate Change Mitigation and Adaptation Commission  
Co-Chair Ryan K. P. Kanaka'ole**

**Before the House Committee on  
CONSUMER PROTECTION & COMMERCE**

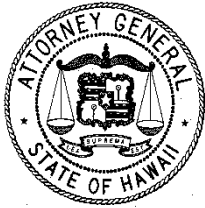
**Tuesday, March 31, 2026  
2:00 PM  
State Capitol, Conference Room 329**

**In consideration of  
HOUSE CONCURRENT RESOLUTION 145  
and  
HOUSE RESOLUTION 137**

**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.**

House Concurrent Resolution 145 and House Resolution 137 urge the Insurance Division and the Department of the Attorney General to convene a working group to evaluate and identify practical strategies to protect Hawai'i residents from the growing impacts of climate change on the availability and affordability of insurance. The Hawai'i Climate Change Mitigation and Adaptation Commission supports this measure.

Recent findings from the Hawai'i Appleseed Center for Law & Economic Justice highlight the urgency of this issue, documenting a 216 percent increase in insurance non-renewals and significant premium increases across the state. These trends reflect a destabilizing insurance market driven by climate-related risks, rising costs, and insurer retreat. Due to the insurance crisis being driven by interconnected factors, including climate risk, housing conditions, and market behavior, a coordinated working group is essential to break this cycle and develop comprehensive solutions across sectors. Establishing a working group, as proposed in this resolution, is a critical step toward breaking this cycle by enabling coordinated, data-driven analysis of risks, identification of feasible policy solutions, and development of strategies that protect both residents and the state's long-term financial stability. Mahalo for the opportunity to comment on this measure.



**TESTIMONY OF  
THE DEPARTMENT OF THE ATTORNEY GENERAL  
KA 'OIHANA O KA LOIO KUHINA  
THIRTY-THIRD LEGISLATURE, 2026**

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**ON THE FOLLOWING MEASURE:**

H.C.R. NO. 145 AND H.R. NO. 137, 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..

**BEFORE THE:**

HOUSE COMMITTEE ON CONSUMER PROTECTION & COMMERCE

**DATE:** Tuesday, March 31, 2026

**TIME:** 2:00 p.m.

**LOCATION:** State Capitol, Room 329

**TESTIFIER(S):** Anne E. Lopez, Attorney General, or  
Christopher T. Han or Christopher J.I. Leong, Deputy Attorneys  
General

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Chair Matayoshi and Members of the Committee:

The Department of the Attorney General (Department) respectfully opposes this measure.

This resolution calls upon the Department and the Insurance Division of the Department of Commerce and Consumer Affairs (DCCA) to convene a working group to identify options and mechanisms to protect the State and its residents from the effects of climate change on the availability and affordability of insurance. The resolution further requests the Department and the DCCA to provide administrative support for the working group and to submit a report no later than twenty days prior to the convening of the Regular Session of 2027.

Last year, the Department filed suit against several major fossil fuel companies to recover damages arising from climate change. *See State of Hawaii ex rel. Anne E. Lopez v. BP P.L.C. et al.*, 1CCV-25-0000717. This resolution may undermine the Department's efforts to address climate change by potentially creating additional discoverable materials pursuant to the working group.

We note further that the Department is not the appropriate entity to convene a working group on this issue. The Department interprets and enforces the law, but it is not charged with creating policy concerning climate change or the availability and affordability of insurance. If this resolution is to move forward, the Department respectfully requests that it not be a convening authority of the working group.

The Department also notes that the reference to "[t]he Administrator of the Hawaii Hurricane Relief Fund" on page 3, line 35, is unclear, as the HHRF does not have a statutorily defined administrator. See *generally* chapter 431P, Hawaii Revised Statutes (HRS). Furthermore, the provisions on page 3, lines 2 to 10, requesting that the working group assess insurance exposure and identify existing mechanisms, appear to be redundant. The HHRF is already tasked with monitoring the availability of property insurance in the State and is authorized to adopt and administer a plan of operation to provide insurance coverage. See sections 431P-4 & 431P-5(b)(1), HRS.

For these reasons, the Department respectfully requests that this resolution be held. Thank you for the opportunity to testify.



MARCH 31, 2026

## HCR 145/HR137

CURRENT REFERRAL: CPC

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Kris Coffield,  
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David Negaard,  
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Mireille Ellsworth,  
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Eileen Roco,  
*Director*

Beatrice DeRego,  
*Director*

Corey Rosenlee,  
*Director*

Amy Zhao,  
*Policy and Partnerships  
Strategist*

### POSITION: SUPPORT

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Imua Alliance supports HCR 145/HR137, 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.

Imua Alliance is a Hawai'i-based organization dedicated to ending sexual exploitation and gender violence, and combating all forms of systemic exploitation in our society, including that of our planet.

Hawai'i is already experiencing measurable climate impacts. Since 1950, temperatures across the Hawaiian Islands have risen by about 2°F, and the number of very hot days and warm nights has increased significantly in recent decades. Sea level has risen approximately 5 inches since 1970, and high-tide flooding has increased dramatically from about 2 days per year in the 1970s to roughly 40 days per year in the 2010s. Hawai'i is projected to experience up to 4 feet of sea level rise by the end of the century, which threatens coastal infrastructure, housing, and cultural resources.

Climate change is also increasing the frequency and severity of extreme weather events. **Recent severe flooding causing over \$1 billion in damage across the state demonstrates how climate-related disasters are becoming more intense and costly.** These events affect housing stability, agriculture, infrastructure, and public health, and they disproportionately impact low-income and rural communities.

In addition to flooding and sea level rise, Hawai'i faces increasing drought, wildfire risk, coral reef loss, and ocean acidification. Coral reef decline alone could result in economic losses of up to \$1.3 billion per year by 2050 due to impacts on tourism, fisheries, and coastal protection. Climate-related disruption also worsens vulnerability to gender violence. Policies

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that strengthen climate resilience, therefore, also boost community stability, public health, and public safety.

One of the clearest economic impacts of climate change is already being felt in the insurance market. Across Hawai'i, homeowners are experiencing significant insurance premium increases, with some homeowners seeing premium hikes ranging from 30% to over 100%, and policy non-renewals increasing dramatically as insurers reassess climate risk exposure. These increases are driven in large part by climate-related disasters such as wildfires, flooding, and severe storms, which increase insurer losses and exacerbate risk projections.

This is not unique to Hawai'i. Across the United States, climate change is causing insurance companies to raise premiums, refuse to write new policies, or leave markets entirely as climate-driven disasters become more severe. Experts have described insurance as the "canary in the coal mine" of climate change, because rising disaster losses are already destabilizing insurance markets and increasing housing costs nationwide.

The insurance crisis is also directly tied to housing affordability and economic stability. When insurance costs rise, mortgage costs increase, rents go up, and housing becomes less affordable. In some areas, lack of insurance availability can make it difficult to obtain a mortgage, which can destabilize housing markets and local economies.

Because of these growing risks, several states have begun taking policy action. California and New York have explored policies to address climate-driven insurance costs, including measures to stabilize insurance markets, invest in climate mitigation and resilience to reduce long-term risk, and explore legal and financial mechanisms to hold major fossil fuel companies accountable for climate-related damages.

This resolution recognizes that long-term sustainability planning is essential to Hawai'i's future. Climate policy is economic policy. Taking action now will help protect Hawai'i's people, economy, and environment for generations to come.

With aloha,

*Kris Coffield*

President, Imua Alliance



**POLLUTERS PAY  
HAWAII**

**LATE**

**TESTIMONY IN SUPPORT OF HR 137 House Consumer Protection & Commerce  
Committee March 31, 2026**

**Submitted by: Polluters Pay Hawaii**

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

Polluters Pay Hawaii submits this testimony in **strong support of HR 137**, urging 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 options and mechanisms to protect Hawaii residents from the effects of climate change on insurance availability and affordability.

**The insurance crisis is here — and it has a cause.**

Hawaii residents are already living with the consequences of a destabilizing insurance market. Following the 2023 Maui wildfires, which generated over \$2.3 billion in claims, homeowners across the state have faced premium increases of up to 50 percent year over year. Condominium associations — home to a large share of Hawaii's housing stock — have seen increases of 1,000 percent in some cases, leaving buildings underinsured and residents exposed. And just this month, back-to-back Kona low storms caused what Governor Green called the largest flooding in Hawaii in 20 years, with over 400 homes damaged or destroyed, 233 rescues, and estimated damages topping \$1 billion. These events are not anomalies; they are the accelerating reality of a climate-disrupted future. Insurers are pulling out of the market. The state's insurers of last resort face mounting financial pressure. These are costs already being borne by Hawaii families, kupauna, and working households, while the fossil fuel companies whose products and decades of deliberate disinformation caused this crisis continue for their profit.

**A working group is the right next step.**

**HR 137 appropriately calls for the relevant state agencies to convene experts and identify feasible mechanisms for protecting residents.** The questions at hand — how the state can recover costs, stabilize the insurance market, and ensure accountability — are technical, legal, and consequential. They deserve rigorous, public expert analysis rather than back-channel industry lobbying. Polluters Pay Hawaii strongly supports this process. We urge the working group to examine the full range of cost-recovery and consumer-protection mechanisms available to the state, including those that hold major emitters accountable for the climate harms driving this crisis. Hawaii residents should not be left holding the bill.

**We support HR 137 and urge its passage.**

Mahalo for your consideration,

Kayla Economou

Polluters Pay Hawaii

**HCR-145**

Submitted on: 3/28/2026 7:36:28 AM

Testimony for CPC on 3/31/2026 2:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Johnnie-Mae L. Perry	Individual	Support	Written Testimony Only

Comments:

I, Johnnie-Mae L. Perry, Support

145 HCR 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.