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DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS

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Testimony of the Department of Commerce and Consumer Affairs

**Before the
House Committee on Finance**

**Tuesday, April 7, 2026
2:00 p.m.**

State Capitol, Conference Room 308 & via Videoconference

**On the following measure:
S.B. 1166, S.D. 2, H.D. 2, RELATING TO INSURANCE**

Chair Todd, Vice Chair Takenouchi, 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 the measure is to establish a new civil cause of action allowing insurers, the Hawaii Property Insurance Association (HPIA), and the Hawaii Hurricane Relief Fund (HHRF) to pursue civil claims against "responsible parties" for losses allegedly attributable to climate-related events.

The Department notes Hawaii Revised Statutes (HRS) § 431:13 is the Insurance Code's "Unfair Methods of Competition and Unfair and Deceptive Acts and Practices in the Business of Insurance" section which regulates insurers and insurance transactions. As currently drafted, S.B. 1166 S.D. 2 H.D. 2 does not regulate insurer conduct, insurance producer conduct, or establish an unfair trade practice within the business of

insurance. Rather, the measure establishes a civil liability framework governing litigation between private parties relating to climate-related losses. Since the measure appears to create a general civil liability framework rather than an insurance regulatory provision, the Department respectfully suggests that the Legislature consider whether the proposed language would be appropriately codified outside of the Insurance Code.

Thank you for the opportunity to testify on this measure.



Environmental Caucus of The Democratic Party of Hawai'i

TESTIMONY OF THE ENVIRONMENTAL CAUCUS OF THE DEMOCRATIC PARTY OF HAWAI'I IN STRONG SUPPORT OF SB1166 SD2 HD2 RELATING TO INSURANCE

**Chair Chris Todd, Vice Chair Jenna Takenouchi
House Committee on Finance (FIN)**

Date: Tuesday, April 7, 2026

Time: 2:00 PM

Place: Conference Room 308 & Videoconference

Aloha Chair Todd, Vice Chair Takenouchi, and Members of the Committee:

The Environmental Caucus of the Democratic Party of Hawai'i strongly supports SB1166 SD2 HD2, which authorizes the Hawai'i Property Insurance Association (HPIA), the Hawai'i Hurricane Relief Fund (HHRF), and private insurers to bring civil claims against responsible parties for losses resulting from climate disasters and extreme weather attributable to climate change. The bill also requires HPIA to account for any proceeds from such claims when establishing insurance rates.

SB1166 SD2 HD2 is a prudent, forward-looking measure that strengthens financial accountability, protects policyholders, and aligns Hawai'i's insurance framework with the escalating risks posed by climate-driven disasters.

Why This Bill Is Necessary

Climate change is increasing the frequency and severity of extreme weather events, including wildfires, flooding, hurricanes, and coastal impacts. These events impose significant financial burdens on homeowners, insurers, and the State. Under current law, insurers often absorb these losses without the ability to seek recovery from responsible parties whose actions or negligence contributed to the harm.

SB1166 SD2 HD2 corrects this imbalance by: (1) allowing insurers to pursue civil claims against responsible parties; (2) ensuring that costs are borne by those who caused or contributed to the damage; (3) reducing the financial burden on policyholders and the State; and (4) promoting accountability in land use, infrastructure management, and corporate practices. This approach is consistent with longstanding principles of tort law and risk allocation.

Protecting Homeowners and Stabilizing Insurance Markets

Hawai'i's property-insurance market is under increasing strain due to climate-driven losses. Rising premiums, reduced coverage availability, and insurer withdrawals threaten the stability of the market and the financial security of homeowners.

SB1166 SD2 HD2 helps stabilize the market by: (1) enabling insurers to recover a portion of climate-related losses; (2) reducing pressure on premium rates; (3) strengthening the financial position of HPIA and HHRF; and (4) ensuring that rate-setting reflects actual recoveries from responsible parties. By requiring HPIA to incorporate recovered proceeds into its rate calculations, the bill ensures that homeowners directly benefit from these recoveries.

Advancing Climate Accountability

SB1166 SD2 HD2 supports climate-accountability principles by ensuring that entities whose actions contribute to climate-driven harm can be held financially responsible. This includes situations where negligent land management, inadequate infrastructure maintenance, or other failures exacerbate climate-related risks.

The bill does not predetermine liability; it simply ensures that insurers have the legal authority to pursue claims when warranted.

Conclusion

SB1166 SD2 HD2 is a responsible, fiscally sound measure that strengthens Hawai'i's insurance framework, protects homeowners, and promotes accountability for climate-related harms. The Environmental Caucus respectfully urges the Committee to pass SB1166 SD2 HD2.

Mahalo nui loa for the opportunity to testify.

Alan Burdick, Co-Chair, burdick808@gmail.com

Mike Ewall, Co-Chair, mike@energyjustice.net

Melodie Aduja, Co-Chair *Emerita*, Legislativepriorities@gmail.com

Environmental Caucus Democratic Party of Hawai'i

SB-1166-HD-2

Submitted on: 4/6/2026 7:34:28 AM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Colehour Bondera	Kanalani Ohana Farm	Support	Written Testimony Only

Comments:

Aloha Chair & Committee Members:

As a long-time farmer, our farm and property insurance have increased by 300% in the last five years.

We cannot make this work and need help to get those responsible to help financially.

Please support SB1166 so that the burden is carried at least in part by those causing the difficulties.

Appreciate your support.

Colehour Bondera

KANALANI OHANA FARM

Honaunau, HI 96704



APRIL 7, 2026

SENATE BILL 1166 SD2 HD2

CURRENT REFERRAL: FIN

808-679-7454
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Kris Coffield,
President

David Negaard,
Director

Mireille Ellsworth,
Director

Justin Salisbury,
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Eileen Roco,
Director

Beatrice DeRego,
Director

Corey Rosenlee,
Director

Amy Zhao,
*Policy and Partnerships
Strategist*

POSITION: SUPPORT

Imua Alliance supports SB 1166 SD2 HD2, relating to insurance, which allows the Hawai'i Property Insurance Association, the Hawai'i Hurricane Relief Fund, and private insurers to bring claims against responsible parties for amounts paid by the insurers for losses resulting from climate disasters and extreme weather attributable to climate change; and requires rates established by the Hawai'i Property Insurance Association to account for any proceeds from the civil claims against a responsible party.

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.

This measure reflects a growing national and global recognition that climate change is not only an environmental issue, but also an economic, public safety, and insurance stability matter. Hawai'i is already experiencing the impacts of climate change through wildfires, coastal erosion, flooding, extreme weather events, and rising insurance rates. These impacts impose significant costs on residents, businesses, insurers, and the state itself.

Climate disasters are becoming more expensive and frequent. Insurance markets across the United States are already experiencing instability due to climate-related disasters, with insurers withdrawing from markets, increasing premiums, or limiting coverage in high-risk areas. Hawai'i is not immune to these trends. **Allowing insurers to seek recovery from parties responsible for climate damages helps ensure that the financial burden of climate disasters does not fall entirely on residents.**

This bill is also about fairness and accountability. When insurers pay claims for damages caused by climate-related events that can be attributed to negligent or harmful conduct from major polluters, they should have the ability to pursue subrogation claims against those responsible for

jeopardizing the safety of our planet. Without this authority, the costs of climate damages are distributed across policyholders through higher premiums, rather than borne by those who contributed to the risks posed by ecological disaster.

Climate change already imposes significant economic costs on Hawai'i. Sea level rise threatens billions of dollars in coastal infrastructure and property damages. Increased wildfire risk, as seen in the devastating Maui wildfires, demonstrates how climate disasters can cause catastrophic loss of life, housing, and financial security. Extreme weather events and flooding, like the Kona lows experienced over the past two weeks, also continue to strain public infrastructure and emergency response systems, with damages totaling over \$1 billion in the case of the most recent storms.

As climate risks increase, insurance affordability and availability will become a major issue for Hawai'i residents. Policies that help insurers recover damages from responsible parties can help stabilize insurance markets, reduce long-term premium increases, and ensure that climate-crisis costs are incurred by those who put their profits ahead of the preservation of our planet and the life it sustains.

Thus, this measure is not just an insurance bill, but an opportunity for our state to proclaim that the connection between climate resilience and consumer protection is fiscally unbreakable for our island home.

With aloha,

Kris Coffield

President, Imua Alliance

SB-1166-HD-2

Submitted on: 4/5/2026 7:06:19 PM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
laurel brier	Kauai Climate Action Coalition	Support	Written Testimony Only

Comments:

We need to hold the fossil fuel industry accountable for its role in driving the climate crisis. They have profited greatly and now need to shoulder some of the responsibility for the climate crisis they are creating. They willfully concealed the risks of fossil fuel use and lobbied against climate action.

One of the many ways we are paying the price is escalating insurance costs, shrinking coverage as our homes and businesses are impacted by extreme weather. This makes home ownership further out of reach and maintaining ownership vulnerable. Affordable and available insurance can and should be aided by those that are making more necessary and harder to get. Bill SB1166 helps make the Fossil Fuel Companies responsible

STRONG SUPPORT for SB1166



To: The Honorable Chair Chris Todd, the Honorable Vice Chair Jenna Takenouchi, and Members of the Finance Committee.

From: Climate Protectors Hawai'i and Hawai'i Reef and Ocean Coalition (by Ted Bohlen)

Re: **Hearing SB1166 SD2 HD2 RELATING TO INSURANCE.**

Hearing: Tuesday, April 7, 2026 2:00 p.m. CR308

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

The Climate Protectors Hawai'i seeks to educate and engage the local community in climate change action.

The Hawai'i Reef and Ocean Coalition (HIROC) is a group of scientists, educators, filmmakers and environmental advocates who have been working since 2017 to protect Hawaii's coral reefs and ocean.

The Climate Protectors Hawai'i and the Hawai'i Reef and Ocean Coalition **STRONGLY SUPPORT SB1166 SD2 HD2!**

At least some of costs of climate disasters should be borne by the fossil fuel companies that have contributed to the severity of the disasters and profited enormously from fossil fuel sales. The burden of destruction from wildfires, floods, and other disasters caused or at least exacerbated by fossil fuel use should not be borne solely by Hawai'i residents and their insurance providers.

This bill will **help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether.**

It will also help Hawai'i insurance providers do their part in the fight to **hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.**

To the extent that state funds may also be used to provide alternative insurance coverage for those priced out by the private market, such as through the Hawai'i Hurricane Relief Fund, please also facilitate the State Attorney General pursuing claims against fossil fuel corporations for taxpayer-funded payouts arising from climate disasters.

Mahalo for passing this bill to help the people of Hawai'i!

Climate Protectors Hawai'i and Hawai'i Reef and Ocean Coalition (by Ted Bohlen)



REPRESENTATIVE CHRIS TODD, CHAIR
REPRESENTATIVE JENNA TAKENOUCI, VICE CHAIR
HOUSE COMMITTEE ON FINANCE
TESTIMONY IN **SUPPORT** OF SENATE BILL 1166
Tuesday, April 7, 2026, 2:00 p.m.
Conference Room 308, State Capitol
415 South Beretania Street, Honolulu, Hawai'i

Dear Chair Todd, Vice Chair Takenouchi, and Committee Members:

Earthjustice **strongly supports Senate Bill 1166**, which would authorize the Hawai'i Property Insurance Association ("HPIA") and private insurers to hold climate polluters responsible for their contributions to climate costs. Hawai'i is experiencing a climate reckoning from the fossil fuel industry's long-running and unrelenting campaign to maximize our reliance on their business model despite the known and avoidable environmental and climate costs. Our communities are facing historic drought and wildfires, sea-level rise and coastal erosion, and floods and other extreme weather. As climate disasters become more frequent and intense, the costs of clean-up and recovery, as well as the costs of insurance for these hardships, become prohibitively expensive for local homeowners and businesses. It's unjust and unsustainable for working families and small businesses to bear this financial burden, especially since the fossil fuel industry knowingly deceived consumers for decades about the climate harms of its business.¹

This bill seeks to reinforce the state's insurance industry and protect local households and businesses by authorizing the HPIA to pursue climate damages from corporations that contribute to the climate crisis and benefit financially by perpetuating consumer reliance on climate-harming fossil fuels. Passing this bill helps further protect the 'āina, climate, and people of Hawai'i for present and future generations.

In sum, this bill provides much-needed further support for Hawai'i consumers and reassurance that polluters can and will be held accountable. The people of Hawai'i cannot and should not be left bearing these high and rising costs of climate harms.

Mahalo for the opportunity to testify.

Harley M. Broyles, Esq.
Associate Attorney
Earthjustice, Mid-Pacific Office

¹ Daela Taeoalii-Tipton, *Union of Concerned Scientists Report Details Fossil Fuel Industry's Decades of Deceit*, Union of Concerned Scientists (May 14, 2025), <https://www.ucs.org/about/news/new-ucs-report-details-fossil-fuel-industry-decades-deceit>.



To: The House Committee on Finance (FIN)
From: Sherry Pollack, 350Hawaii.org
Date: Tuesday, April 7, 2026, 2pm

In strong support of SB1166 SD2 HD2

Aloha Chair Todd, Vice Chair Takenouchi, and FIN Committee members;

I am Co-Founder of the Hawaii chapter of 350.org, the largest international organization dedicated to fighting climate change. 350Hawaii.org **strongly supports SB1166 SD2 HD2** which allows the Hawai'i Property Insurance Association, the Hawai'i Hurricane Relief Fund, and private insurers to bring claims against responsible parties for amounts paid by the insurers for losses resulting from climate disasters and extreme weather attributable to climate change. This measure also requires insurance rates established by the Hawai'i Property Insurance Association to account for any proceeds from the civil claims against a responsible party.

SB1166 SD2 HD2 would help hold major oil and gas companies accountable for the climate-related harms they have knowingly caused, while helping stabilize Hawai'i's rapidly deteriorating home insurance market. Fossil fuel companies knowingly lied to the public about global warming for decades. Their own scientists predicted the destabilization of our climate system as a result of the greenhouse gases their products were emitting. They not only understood the science before it became a public issue, they spent millions to promote misinformation and climate denial so they could block action to address those emissions. Now our communities are paying the price.

Home insurance costs in Hawai'i are skyrocketing. Insurance companies are wrongfully raising insurance rates, making local families bear the burden of the increasing climate risks that the fossil fuel industry knowingly caused. These rising costs are trapping residents in housing instability and turning homeownership into a distant luxury for working people and kupuna. At the same time, insurers are also increasingly refusing to renew policies. All this must stop.

SB1166 SD2 HD2 is a necessary and responsible step to protect Hawai'i residents, and help Hawai'i insurance providers and the state do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they have caused and are continuing to perpetrate against our communities and future generations. We should not be forced to shoulder the financial consequences of climate disasters caused by companies that knowingly created the problem and profited from it for decades.

We respectfully urge the Committee to **PASS** this important measure. Mahalo for the opportunity to testify.

Sherry Pollack
Co-Founder, 350Hawaii.org



Hawai'i State House of Representatives
Committee on Finance
SB1166, SD2, HD2 – Relating to Insurance

RE: Strong Support for SB1166, SD2, HD2

April 7, 2026

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

Hawaiian Council expresses its **strong support for SB1166, SD2, HD2, with amendments**. As we are faced with growing storms and natural disasters at alarming rates, this bill aims to hold down skyrocketing insurance costs to residents. To the extent that state funds may also be used to provide alternative insurance coverage, like the Hawai'i Hurricane Relief Fund, we urge this Committee to also **enable the state Attorney General to pursue claims** against fossil fuel corporations for taxpayer-funded payouts arising from climate disasters.

The storms and flooding that have hit the state twice in the last month are just the latest extreme weather damages increased by climate change. When climate-related drought and high winds helped fuel the Maui fires, we were on the front lines of the response and have remained there for over two years. Hawaiian Council's Kāko'o Maui team continues to serve affected communities through Housing Support, Workforce Development, a Resource Center, and a Distribution Center. We are dedicated to finding solutions to the ongoing challenges our neighbors face. This bill helps address emerging insurance cost and availability issues facing Maui fire survivors and households across the state.

Our residents and taxpayers must be protected. Some of the families that we work with have seen their insurance rates double, some have lost coverage altogether. We appreciate that the state stepped up last year to strengthen the insurance market and address some of these issues—especially for condominium owners. This bill builds on these safeguards and should empower the Attorney General to ensure that corporations that acted carelessly and without regard for the health of our islands will help pay the spiraling insurance bills now falling to our people and businesses.

SB1166, SD2, HD1, seeks fairness and accountability. It ensures that those who knowingly caused the climate crisis can be held responsible for the costs that our local households and communities are now forced to bear. For these reasons, we respectfully urge the committee to **PASS SB1166, SD2, HD2**. Mahalo for your continued support for our people and the 'āina.

Me ka ha'aha'a,

Madelyn McKeague

Advocacy Director, Hawaiian Council

HAWAIIANS ADVANCING HAWAI'I

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SB-1166-HD-2

Submitted on: 4/4/2026 4:47:07 PM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Susan B Roberts Emery	Green Party of Hawai'i	Support	Written Testimony Only

Comments:

Aloha Chair Todd, Vice Chair Takenouchi, and Honorable Members of Committee,

My name is Susan RobertsEmery, as Co Chair of the Green Party of Hawai'i, and on behalf of all of our members, we stand in Very Strong Support of SB1166 SD2 HD2.

We must hold the fossil fuel industry accountable for its role in driving the climate crisis, including by concealing the risks of fossil fuel use and lobbying against climate action. The fossil fuel industry is VERY BIG Money and we the people are the ones who have everything to lose. The fossil fuel lobby needs to be held accountable and we are grateful that this bill is being heard here in Hawai'i.

WE, the Green Party of Hawai'i, urge you to Pass SB1166 SD2 HD2, for a better future for Hawai'i.

Mahalo,

Susan RobertsEmery

Green Party of Hawai'i

Paauilo

SB-1166-HD-2

Submitted on: 4/4/2026 3:54:25 PM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Christopher Dean	Clean the Pacific	Support	Written Testimony Only

Comments:

We strongly support this legislation. Fossil fuel corporations are always trying to pass the buck. They told us that we could recycle plastic and that if there was plastic waste, it was our fault for not recycling. But they never told us that it was only possible to recycle the plastic in laboratory settings that were extremely expensive and impossible to scale up. The industry does the same thing when it comes to the climate crisis. The cost that they should be paying for all the disaster relief is put up upon the taxpayers and the insurance companies. Does that sound fair to you? They're the ones causing the problem, so they are the ones that should pay. We already have an alternative solution to our energy needs, solar, and EV's. It's time for Justice.

Alianz, the largest insurance company in the world, has stated that if we continue to burn fossil fuels, no insurance company will be able to survive. Think about that. It's time to point the finger at the people who are responsible for this disaster. It's time to put the cost for these disasters like Lahaina and the flooding on Oahu squarely on the shoulders of the corporations who caused them, the fossil fuel industry. It's time to tell the truth. It's time to show the people the true cost of burning fossil fuels.

Hawai'i State Legislature
House Committee on Finance

April 6, 2026

Filed via electronic testimony submission system

RE: SB 1166, HD2, Climate Change, subrogation and insurance rates - NAMIC's Testimony in Opposition

Thank you for providing the National Association of Mutual Insurance Companies (NAMIC) an opportunity to submit written testimony to your committee for the April 7, 2026, public hearing. Unfortunately, I will not be able to attend the public hearing, because of a previously scheduled professional obligation.

The National Association of Mutual Insurance Companies (NAMIC) is the foremost trade association representing the property/casualty insurance industry. Serving more than 1,300 member companies - including local and regional insurers as well as some of the nation's largest carriers - NAMIC members collectively write \$467 billion in annual premiums, representing 61% of the homeowners and 53% of the automobile insurance markets. For more than 130 years, NAMIC has been the leading voice advancing public policy solutions and regulatory frameworks that promote a strong, competitive market and protect our members and their policyholders.

NAMIC appreciates the concerns policymakers have about the impact of climate change on environmental risks and how climate change impacts risk of loss exposure for insurers and their policyholders. NAMIC's members have been actively engaged in a thoughtful consideration of this new era of risk created by climate change. Insurers are using "state of the art" predictive models to assess risk to more comprehensively match rate to risk. However, we are concerned with the proposed legislation which would directly connect insurance company decisions about whether to pursue various legal subrogation actions to the insurance rate making and the regulatory rate approval process.

Although we appreciate that the bill does not expressly require an insurer to subrogate against fossil fuel companies for their alleged contribution to or creation of climate change conditions that may adversely cause or exacerbate insurable risk exposure, we are concerned that the bill includes the following provision, which could have a detrimental impact upon insurers' ability to properly underwrite and rate property and casualty insurance.

The bill reads:

Rates shall account for any proceeds obtained by the association from any civil action against a responsible party for claims paid for losses from climate disasters or extreme weather or other events attributable to climate change pursuant to section 431:13— ; provided that if the association does not exercise its rights under that section, the association shall submit a report to the commissioner comparing the rates to be charged with the rates that would have been charged had the association fully recovered the losses from the responsible parties... [Emphasis added]

To start with, the “association” referenced in this provision (HPIA) is comprised of all private insurers authorized to write property and casualty insurance in the state, so this provision directly impacts private insurers, even though it doesn’t expressly mention private insurers. Second, the practical implications of this rate comparison report requirement is to exert pressure upon the association and its private insurers to subrogate against fossil fuel insurers to justify its filed rates if they are different from what their rates would or could have been if the association or insurer had successfully recovered damages for covered insurance claims from fossil fuel companies. In effect, this provision connects a discretionary legal subrogation decision to the rate making process. We believe that this proposed requirement is inconsistent with standard regulatory rate review practices and imposes an expensive and unnecessary administrative burden on insurers that could adversely impact the health of the insurance marketplace.

NAMIC’s members vigorously pursue subrogation against legally at-fault parties for damages they pay to their insurance policyholders pursuant to the insuring agreement, when the facts and the evidence support such an action. Insurers currently factor subrogation recoveries into their loss histories that are considered in rate setting. But the proposed legislation takes this a step further and places a new regulatory burden on insurers that arguably forces insurers to justify their decision not to subrogate and how that litigation may have impacted filed rates.

This proposed provision places the insurer and association in the position of possibly having to justify in the rate review process a corporate business and litigation decision that may be well-grounded upon the opinion of legal experts as to whether such complex civil litigation is legally untenable, financially impractical, and/or inconsistent with the legal and ethical duties of the insurer or lawyer representing the insurer in the legal action. Insurers, like all other businesses, need discretion as to who they pursue legal claims against. A multitude of legal, factual, financial and public policy considerations come into play in an insurer’s decision as to whether to file a subrogation claim.

If there is no legally viable way to succeed in litigation against a defendant, the very act of pursuing litigation has a cost that could adversely impact rates. Thus, insurers have to be very judicious in making legal subrogation decisions. The legal expense of said lawsuit directly impacts the insurer’s overall business expenses that are directly considered in rate making and staffing. This legal discretion is essential to insurers, especially in cases where the legal cause of action is quite challenging and expensive based upon the statutes, case law and the facts of the case at issue.

Additionally, many states specifically allow a defendant to recover their attorney’s fees and costs from a party that files a lawsuit where the law and/or facts do not reasonably support the legal claim. Further, the attorney asserting the case may also be exposed to ethical sanctions for asserting a case where the law and/or facts do not justify the filing of the lawsuit. Insurers need discretion as to when to assert a subrogation claim, especially on legally novel and untested civil causes of action. The proposed legislation arguably imposes a burden upon insurers to sue fossil fuel companies and other companies associated with climate change as part of their insurance rate filing process.

SB 1166, HD 2 would establish a concerning legal and public policy precedent of directly connecting an insurers’ or the associations’ legal subrogation decision to a politically charged issue (climate change liability) and the insurers’ or associations’ filed insurance rates, which are currently reviewed by the state insurance regulator to make sure that the rates are actuarially sound and not excessive, inadequate or unfairly discriminatory. Insurance rate making needs to be strictly connected to analysis of risk of loss exposure associated with standard rating variables that are evaluated by considering claims loss histories and predictive risk models.

For the aforementioned reasons, NAMIC is concerned about the proposed legislation and respectfully requests your **NO VOTE on SB 1166, HD2**.

Thank you for your time and consideration. Please feel free to contact me at 303.907.0587 or at crataj@namic.org, if you would like to discuss NAMIC's written testimony.

Respectfully,

A handwritten signature in black ink, appearing to read "Christian John Rataj". The signature is fluid and cursive, with a long horizontal stroke at the end.

Christian John Rataj, Esq.
NAMIC Senior Regional Vice President
State Government Affairs, Western Region

SB-1166-HD-2

Submitted on: 4/4/2026 8:04:27 AM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
John & Rita Shockley	Free Access Coalition	Support	Written Testimony Only

Comments:

Aloha!

The Free Access Coalition supports SB1166.

[SB1166 SD2 HD2](#) would allow insurance companies and the Hawai‘i Hurricane Relief Fund to pursue claims against Big Oil for climate-related disaster payouts—providing potential relief to policyholders facing skyrocketing premiums while holding fossil fuel companies accountable for the devastating impacts climate destabilization will inflict upon our islands and communities.

Climate change is real and caused by the fossil fuel companies. They need to seop up and be responsible for the damage they are causing.

Mahalo for your time.



To: The Honorable Chris Todd, Chair
The Honorable Jenna Takenouchi, Vice Chair
House Committee on Finance

From: Mark Sektnan, Vice President

Re: SB 1166 SD2 HD2 – Relating to Insurance
APCIA Position - **Comments**

Date: Tuesday, April 7, 2026
2:00 p.m., Conference Room 308

Aloha Chair Todd, Vice Chair Takenouchi and Members of the Committee:

The American Property Casualty Insurance Association (APCIA) has concerns regarding SB 1166 SD2 HD2 and its potential impacts on Hawaii's already constrained property insurance market. While the challenges the bill seeks to address—rising premiums, higher costs of coverage, insurer withdrawal, reduced coverage options, and the cessation of new business writings—are real and significant, SB 1161 SD2 HD2 is unlikely to resolve these issues and may, in some respects, exacerbate them.

First, the bill raises serious concerns about the cost of insurance. Any additional litigation expenses incurred by insurers, whether through direct involvement or defensive legal strategies, would ultimately be reflected in insurance rates. These costs do not disappear; rather, they are absorbed into insurers' operating expenses and passed along to policyholders in the form of higher premiums. As a result, the bill risks increasing the very insurance costs it is intended to mitigate.

Second, the bill's underlying premise assumes that responsible parties would settle early in litigation and that recoveries could be used to address market challenges. In practice, this scenario is unlikely. Responsible parties would almost certainly vigorously challenge the assertion that their fossil fuel products were the sole or even a significant cause of increased insurance premiums or a constrained property insurance market in Hawaii. Such cases would likely involve complex, lengthy, and expensive litigation.

Moreover, responsible parties would have a strong incentive to avoid any adverse judgment or unfavorable settlement in Hawaii that could be used as a benchmark or precedent in similar actions brought in other states. This dynamic makes early settlement improbable and increases the likelihood of protracted litigation.

In short, SB 1161 SD2 HD2 may not solve the multifaceted problems it seeks to address. The insurance market challenges facing Hawaii are the result of numerous factors, including increased catastrophic risk, reinsurance costs, inflation in construction and repair, and global capital market conditions. These systemic issues are unlikely to be meaningfully improved through litigation-driven approaches alone.

Unless plaintiffs are able to use their own resources, prevail in court, and obtain recoveries sufficient to materially affect market conditions, the bill may have little practical impact. In the absence of such outcomes, SB 1161 SD2 HD2 does not appear to offer a reliable or timely solution to rising premiums, limited coverage availability, or insurer participation in the Hawaii market.

For these reasons, I respectfully urge careful consideration of whether SB 1161 SD2 HD2 will achieve its intended goals or whether alternative, market-based or regulatory approaches may more effectively improve insurance affordability and availability for Hawaii residents.

The American Property Casualty Insurance Association (APCIA) is the primary national trade association for home, auto, and business insurers. APCIA promotes and protects the viability of private competition for the benefit of consumers and insurers, with a legacy dating back 150 years. APCIA members represent all sizes, structures, and regions—protecting families, communities, and businesses in the U.S. and across the globe.

**TESTIMONY OF EVAN OUE ON BEHALF OF THE HAWAII
ASSOCIATION FOR JUSTICE (HAJ) IN OPPOSITION TO
SB 1166**

Date: April 7, 2026

Time: 2:00 p.m.

My name is Evan Oue and I am presenting this testimony on behalf of the Hawaii Association for Justice (HAJ) in **STRONG OPPOSITION** to **SB 1166, RELATING TO INSURANCE**.

HAJ opposes SB 1166 which: (1) requires that property and casualty insurance rates that incorporate historical or projected losses from fire or catastrophe hazards be conditioned on agreement by the insurer to file and litigate subrogation claims against responsible parties; (2) requires the Hawaii Property Insurance Association (HPIA) to file and litigate subrogation claims against certain responsible parties for claims paid by the insurer for losses that are attributable to climate change; and (3) requires insurance rates to account for proceeds obtained by the HPIA through subrogation claims.

HAJ stands in strong opposition to SB 1166 as the bill's requirement for subrogation appears to conflict with case law and statutory interpretation. See *Yukumoto v. Tawahara*, 140 Haw. 285, 296, 400 P.3d 486, 497 (2017) (holding that when sections 663-10 and 431:13-103(a)(10), HRS, apply, "reimbursement and subrogation for all insurance companies" is limited to a judicially managed lien-claim process).

Under sections 663-10 and 431:13-103(a)(10), HRS, it is clear that when a policyholder has entered into a settlement with or obtained a judgment against an alleged tortfeasor against which the insurer wishes to assert subrogation rights, **a judicially managed lien-claim process is the exclusive avenue of relief**. HRS 663-10 clearly and unambiguously sets forth the comprehensive scheme governing rights of subrogation in Hawaii. See *Yukumoto*, 140 Hawai'i at 294-295, 400 P.3d at 495-96.

Moreover, the plain text of HRS § 663-10 establishes that it applies to insurers broadly, including the claims contemplated in this legislation. HRS § 663-10, entitled “Collateral sources; protection for liens and rights of subrogation,” provides that:

“In **any** civil action in tort, the court, before any judgment or stipulation to dismiss the action is approved, shall determine the validity of any claim of a lien against the amount of the judgment or settlement by any person who files timely notice of the claim . . . The judgment entered, or the order subsequent to settlement, shall include a statement of the amounts, if any, due and owing to **any** person determined by the court to be a holder of a valid lien and to be paid to the lienholder out of the amount of the corresponding special damages recovered by the judgment or settlement.” HRS § 663-10(a)(emphasis added).

HRS § 663-10’s comprehensive scope is reflected in the statute’s declaration that it applies broadly to ‘any claim of a lien’ and a specific provision that the “liens referred to in the statute include liens arising out of payments made from collateral sources[.]” Yukumoto, 140 Hawai‘i at 295, 400 P.3d at 496. Finally, HRS § 431:13-103(a)(10) clarifies that reimbursements for insurers after recovery from third-party tortfeasors “shall be allowed pursuant to section 663- 10” suggesting that HRS § 663-10 provides the *exclusive* mechanism for doing so.

Furthermore, in the recent Supreme Court order filed on February 10, 2025,¹ the court reaffirmed that “the lien provided for under HRS § 663-10(a) is the exclusive remedy for a property and casualty insurer to recover claims paid for damages caused by a third-party tortfeasor in the context of a tort settlement between an insured and the tortfeasor.”

Additionally, HAJ is concerned that the measure may present constitutional issue as HPIA is required to file and litigate subrogation claims against responsible parties for claims paid by the insurer

¹ <https://www.courts.state.hi.us/wp-content/uploads/2025/02/SCRO-24-0000602ord.pdf>.

for losses from climate change. The requirement for HPIA to file and litigate subrogation claims against responsible parties for claims paid by the insurer for losses from climate change could be subject to challenge if it is construed as compelling a private entity to file suit, irrespective of its independent desire.

Accordingly, existing Hawaii law should be upheld to preserve HRS 663-10 and 431:13 as the judicially managed lien-claim process which serves as the exclusive avenue of relief in the subrogation process. Therefore, HAJ respectfully encourages the legislature to **defer SB 1166**.

Thank you for allowing us to testify regarding this measure. Please feel free to contact us should you have any questions or desire additional information.



HOUSE COMMITTEE ON FINANCE

April 7, 2026

2:00 PM

Conference Room 308

In **SUPPORT** of **SB1166 SD2 HD2**: RELATING TO INSURANCE

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

On behalf of our more than 20,000 members and supporters, the Sierra Club of Hawai'i **SUPPORTS** SB1166 SD2 HD2, which seeks to stabilize our insurance market, while helping to hold accountable those corporations whose decades of deception have fueled our existential climate crisis.

This measure represents a bold, but urgently needed, strategy to address a looming insurance crisis, and the climate crisis that is driving it. With so much damage already inflicted upon our islands and people from climate-related events, and with fossil fuel corporations continuing to act with impunity as they rake in *trillions* in profits from their destruction of our planet, we simply cannot afford to wait for the next climate disaster to take action.

By allowing local insurance providers to recover from fossil fuel corporations a portion of payouts arising from climate disaster-related claims, this measure will help to address the economic uncertainty of residents facing skyrocketing home insurance costs due to climate destabilization. This would also allow Hawai'i insurance companies to do their part in holding those corporations most responsible for our climate crisis financially accountable. **It is only a matter of time before yet another climate-driven catastrophe hits our islands; accordingly, we must waste no time in adopting these proposed tools for accountability and financial relief.**

The Sierra Club also appreciates and strongly supports the amendments made in this measure's current draft, to allow the Hawai'i Hurricane Relief Fund to also recover payouts made from the Fund for losses resulting from climate disasters and extreme weather events. This will greatly strengthen the initiative taken by the legislature last year to address the massive insurance rate increases experienced by certain property owners, by allowing for alternative coverage to be provided to them through the fund. **To the extent that the State may now need to also pay out claims from the Hawai'i Hurricane Relief Fund due to climate-related events, it is critical that the Fund be allowed to recover such payouts from culpable fossil fuel entities.**

For these reasons, we respectfully urge the Committee to **PASS** SB1166 SD2 HD2. Mahalo nui for the opportunity to testify.



POLLUTERS PAY HAWAII

Date: Tuesday, April 7, 2026, 2:00 p.m. Conference Room 308, State Capitol 415 South Beretania Street, Honolulu, Hawai'i

Submitted by: Polluters Pay Hawai'i

Position: Strong Support with Requested Amendments

Aloha e Chair Todd, Vice Chair Takenouchi, and Members of the Committee,

My name is Kayla Economou and I am submitting testimony on behalf of the leadership committee of the Polluters Pay Hawai'i coalition in strong support of SB 1166. **Polluters Pay Hawai'i strongly supports SB 1166 SD2 HD2, and urges this committee to pass the bill with the amendments outlined below.** This legislation represents a critical and long-overdue step toward climate accountability. One that would empower Hawai'i's residents, insurers, and state-managed funds to seek justice from the fossil fuel companies whose decades of deception have destabilized our climate, threatened the insurance market, and placed an unfair financial burden on our communities.

Why Hawai'i Needs This Bill

Hawai'i is on the frontlines of the climate crisis. Our islands face accelerating sea level rise, devastating wildfires, and intensifying extreme weather and flooding events such as the recent and ongoing Kona low storms. These climate disasters are not abstract future threats: they are already forcing residents from their homes, driving up the cost of living, and destabilizing the insurance market that homeowners and businesses depend on.

The 2023 Lahaina wildfire — the deadliest U.S. disaster in over a century — was a brutal reminder of the human cost of climate inaction. The estimated \$5.5 billion in damages strained insurers and raised premiums across the state. Between 2018 and 2023, insurance nonrenewal rates increased by 91% in Kaua'i and 296% in Honolulu. Meanwhile, the fossil fuel companies whose products and deliberate misinformation campaigns drove this crisis continue to earn record profits.

SB 1166 would establish legal tools for the state, private insurers, the Hawai'i Property Insurance Association (HPIA), and the Hawai'i Hurricane Relief Fund (HHRF) to seek restitution from responsible parties in the fossil fuel industry. This would shift the cost of climate disasters where it belongs — onto the polluters who caused them — rather than onto everyday families in Hawai'i who currently carry the brunt of the cost.

A Moment of National and Local Urgency

Hawai'i does not stand alone. California, New York, and Oregon are pursuing similar legislation to hold the fossil fuel industry accountable for climate-driven insurance crises. Our state has already taken bold steps — including the State's own lawsuit against major fossil fuel



POLLUTERS PAY HAWAII

companies filed in mid-2025 — and the Legislature's passage of SCR 198 SD1 (2025) affirming the fossil fuel industry's responsibility for harms to residents and the insurance market.

Protecting Hawai'i's Existing Legal Actions

Polluters Pay Hawai'i also wishes to address directly a concern about the relationship between SB 1166 and the State's existing litigation against major fossil fuel companies. The bill's saving clause (Section 4, pg. 27–28) expressly protects rights, duties, and proceedings that preceded this Act's effective date, ensuring that enactment of this legislation cannot be used to undermine or reframe the State's ongoing case. Equally important, SB 1166 provides standing for a precisely defined and limited category of plaintiffs — insurers, the Hawai'i Property Insurance Association, and the Hawai'i Hurricane Relief Fund — seeking recovery of a specific category of qualifying damages: claims payments resulting from climate disasters. This is a legally distinct cause of action from the State's own suit, and should not be read to imply that any other party lacked standing prior to this legislation. The committee should feel confident that this bill strengthens Hawai'i's overall legal posture against fossil fuel companies without creating vulnerabilities for existing proceedings.

Senate Bill 1166 SD2 HD2 would benefit from one additional amendment in this committee. We respectfully request that the committee add a standard severability clause to ensure that if any provision of the Act is held invalid, the remainder of the statute stays intact. We request the following amendment:

Requested Amendment:

- Pg. 28, line 17:
 - ADD section: "If any provision of this Act, or the application thereof to any person or circumstance, is held invalid, the invalidity does not affect other provisions or applications of the Act that can be given effect without the invalid provision or application, and to this end the provisions of this Act are severable."
 - ADD section: "This Act does not affect rights and duties that matured, penalties that were incurred, and proceedings that were begun before its effective date."

Mahalo for the opportunity to testify. We urge this committee to pass SB 1166.



American
Petroleum
Institute

David McGowan
VP, State Government
Relations
API
202-682-8200
mcgowand@api.org

April 6, 2026

Representative Chris Todd, Chair
Representative Jenna Takenouchi, Vice Chair
Committee on Finance

Tuesday, April 7, 2026; 2:00 PM
Conference room 308

RE: SB 1166 SD2 HD2 – Relating to Insurance – In Opposition

Aloha Chair Todd, Vice Chair Takenouchi and members of the committee:

The American Petroleum Institute (API) respectfully opposes SB 1166 SD2 HD2, which allows the Hawaii Property Insurance Association, the Hawaii Hurricane Relief Fund, and private insurers to bring claims against responsible parties for amounts paid by the insurers for losses resulting from climate disasters and extreme weather attributable to climate change. The bill also requires insurance rates established by the Hawaii Property Insurance Association to account for any proceeds from the civil claims against a responsible party.

API represents all segments of America’s natural gas and oil industry, including companies that provide the fuels and energy products relied upon daily by Hawai’i residents and businesses. SB 1166 SD2 HD2 would establish a new liability and cost-recovery framework for climate-related damages tied to the lawful production, use, and sale of fossil fuels. The measure singles out one industry, which **violates equal protection and due process rights**. Although framed as a climate accountability measure, the bill would impose liability on companies that have operated for years under state and federal permits, tax structures, and regulatory approvals that expressly enabled Hawai’i’s fossil-fuel-based energy system. Stated another way, the state is imposing liability on the production of products they permitted, licensed, regulated and subsequently purchased.

Fuel remains a legal, essential product that underpins critical sectors such as transportation, tourism, emergency services, and inter-island commerce. By adding broad new liability exposure and litigation, SB 1166 SD2 HD2 would discourage the continued investment and long-term planning needed to maintain reliable supplies of transportation fuels, marine fuels, and backup generation that households and businesses still depend on every day.

SB 1166 SD2 HD2 is being considered at a time when litigation in the State and elsewhere is ongoing. “Climate superfund” laws in Vermont and New York are being challenged in federal court, including by the U.S. Department of Justice and national business groups, on the ground that these statutes improperly impose retroactive strict liability for



American
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David McGowan
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global greenhouse gas emissions. At the same time, the State, the City and County of Honolulu and Maui County are currently litigating climate-related claims against major energy companies in Hawai'i State courts. API encourages the committee to refrain from passing SB 1166 SD2 HD2 given the pending litigation on this issue, which is rife with uncertainty and legal questions, and not committing resources into a bill that is effectively already being litigated.

Additionally, the bill's broad definitions of responsible party and recoverable climate-related harms, combined with liability, would invite litigation over who is responsible, what counts as compensable damage, and how to apportion costs. That uncertainty may chill long-term investment and competition in a market that already faces some of the highest energy and living costs in the nation, making it harder for families and small businesses.

API supports practical, forward-looking policies that reduce emissions while preserving affordable, reliable energy, including continued investment in lower-carbon fuels, efficiency, and resilience infrastructure. However, SB 1166 SD2 HD2 would undermine these objectives and could destabilize a sector that remains essential to Hawai'i's economy and daily life, while key legal questions about similar models in other states remain unanswered.

For these reasons, API respectfully opposes SB 1166 SD2 HD2 and requests that the Committee hold this measure.

We appreciate the opportunity to provide testimony.

Sincerely,

David McGowan

VP of State Government Relations

TESTIMONY OF MICHAEL TANOUE

COMMITTEE ON FINANCE
Representative Chris Todd, Chair
Representative Jenna Takenouchi, Vice Chair

Tuesday, April 7, 2026
2:00 p.m.

SB 1166, SD2, HD2

Chair Todd, Vice Chair Takenouchi, and members of the Committee on Finance, my name is Michael Tanoue, counsel for the 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 offers **comments** on SB 1166, SD2, HD2. While the legislative purpose of the bill is noble, the bill does not recognize that climate change is only one of many factors driving increased premiums, a constrained property insurance market, and overall market destabilization. For example, wildfires can be caused or contributed to by arson, unattended campfires, fallen utility lines, and unmanaged vegetation, among other causes not directly or even indirectly related to climate change. Premiums for property insurance can increase when maintenance in buildings is deferred. Water damage caused by plumbing leaks and electrical fires caused by human inattention or faulty wiring are common damage claims asserted under property policies. These have nothing to do with climate change, but they do impact on the cost of property insurance.

Even though the bill imposes strict liability on responsible parties, those parties would still have the right to argue that their activities did not legally cause the increased costs and losses sustained by the public, the Hawaii Property Insurance Association, the Hawaii Hurricane Relief Fund, or admitted insurers. Suits to make “responsible parties” pay will be costly and, at least with respect to suits initiated by admitted insurance companies, may result in the

unintended consequence of increasing the cost of insurance since the expenses incurred by insurers in lawsuits eventually would be factored into insurance rates. Responsible parties, in all likelihood, would not settle early in the litigation but would vigorously challenge the underlying premise that their fossil fuel products were the only or a significant cause of increased premiums and a constrained property insurance market. Responsible parties would not want an adverse judgment or unfavorable settlement in Hawaii to be used as a benchmark in other states.

In short, the bill may not solve the multi-factored problems it seeks to address.

Among the problems the bill seeks to address are increased premiums, higher costs of coverage, insurer withdrawal, reduction in coverage, and cessation of new business writings in Hawaii. These problems will not be solved by the bill unless plaintiffs use their own resources and prevail in a lawsuit. Otherwise, this bill may have little impact.

Thank you for the opportunity to testify.



Testimony submitted to the
House Committee on Finance

In support of
SB 1166 SD2 HD2

April 7, 2026

Dear Chair Todd, Vice Chair Takenouchi, and members of the committee,

The Center for Climate Integrity (CCI) submits this testimony in support of SB 1166 SD2 HD2, which would help stabilize Hawai'i's insurance market in the face of costly damages from climate change-fueled extreme weather disasters like last month's historic flooding. CCI is a nonprofit organization that empowers communities and officials with tools and research to hold major oil and gas corporations accountable for deceiving the public about the impacts of their products.

Property insurance markets in Hawai'i are in turmoil, with premiums skyrocketing and people struggling to secure coverage as insurers sustain mounting losses. The chaos is making life unaffordable in Hawai'i and poses significant risk to the state's economy and the financial well-being of its residents. Home insurance rates rose by as much as 50% last year in the aftermath of the Maui fires, which were aided by drought conditions worsened by climate change.¹ Homeowners that can't secure coverage are risking financial ruin in the event of a disaster. Property insurance is typically a prerequisite for getting a mortgage. If prospective home buyers can't find an insurance policy, that limits the market to people with cash-only offers — advantaging wealthy out-of-state buyers over Hawai'i residents.

A recent Ward Research poll shows significant concern from residents about the insurance marketplace.² 79% of respondents say their homeowners' premiums have increased in recent years, with 40% of those who experienced increases noting this caused financial hardship.

There's no real debate about the core driver of this crisis: extreme weather linked to climate change. Insurers and [the state's Department of Commerce and Consumer Affairs](#) agree that escalating economic damage from worsening extreme weather disasters are upending home insurance in the state. These trends are going to continue unless the state finds a fairer way to deal with the rising costs of climate disasters, including making the large oil and gas corporations most responsible for the problem cover their share of its damage.

¹ <https://www.hawaiinewsnow.com/2026/01/15/hawaii-home-insurance-rates-spike-after-maui-wildfires/>

² <https://drive.google.com/file/d/1SFNX7uukgdRMZLvpP8F1Et6Q8wfey2Oe/view>

The world's biggest oil and gas companies internally knew as far back as the 1970s that the unabated use of their fossil fuel products could lead to, in the words of one Exxon scientist, "potentially catastrophic events."³ Instead of disclosing these risks to the public, a growing body of evidence shows how the fossil fuel industry deliberately sought to discredit science, promote climate denial, and deceive the public and policymakers about the very real threats they knew the continued use of their products posed to our economy, ecosystems, and public health.⁴ Like tobacco and opioid companies, major oil companies lied about the harms of their products in order to protect their own profits.

Recent flooding is yet another reminder that climate change is costing Hawai'i significant resources, and everyday people are being asked to pick up the tab — through their taxes, through higher costs of electricity, and through higher insurance premiums. Who is more responsible for this mess? The average Hawai'i resident, or giant fossil fuel corporations that predicted this outcome decades ago and lied to the public about it?

With the federal government dismantling disaster response and calling on states to play a more active role in recovery, it's vital that the state does everything it can to be prepared for the chaotic and expensive aftermath of the next climate disaster. Last year the legislature took bold action to stabilize insurance markets in the state by utilizing the Hurricane Relief Fund to provide a backstop for condo insurance in the state. That's an important first step, but the fund lacks a long-term funding source and would be quickly exhausted in the event of a major climate disaster like the 2023 Lāhainā fires or Hurricane Iniki in 1992.

SB 1166 would give the Hawai'i Hurricane Relief Fund and the Hawai'i Property Insurance Association - the state's insurers of last resort - and other insurers tools to make the Big Oil corporations uniquely responsible for the climate crisis pay their fair share. We urge your support for SB 1166 SD2 HD2.

Thank you for your attention and consideration,

**Gordon Levitt
Senior Legislative Strategist, Center for Climate Integrity**

³<https://insideclimatenews.org/news/22092015/exxon-confirmed-global-warming-consensus-in-1982-with-in-house-climate-models/>

⁴<https://climateintegrity.org/evidence/climate-deception>

SB-1166-HD-2

Submitted on: 4/5/2026 6:17:33 AM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Nakoolani Warrington	Kupuna for the Moopuna	Support	Written Testimony Only

Comments:

STRONG SUPPORT of SB 1166 SD2 HD2

We, Kūpuna for the Mo‘opuna, a hui of Hawaiian Homes Commission Act kūpuna beneficiary farmers from Pana‘ewa, Hawai‘i, **testify in STRONG SUPPORT of SB 1166 SD2 HD2.**

SB 1166 SD2 HD2 will allow insurance companies and the Hawai‘i Hurricane Relief Fund to pursue claims against Big Oil for climate-related disaster payouts which will provide potential relief to policyholders facing skyrocketing premiums. This measure will also hold fossil fuel companies accountable for the devastating impacts climate destabilization will inflict upon our islands and communities.

SUPPORT and PASS SB 1166 SD2 HD2. Mahalo.

SB-1166-HD-2

Submitted on: 4/5/2026 2:06:05 AM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Janice K T Shiira	Shimanchu Mamuyaa	Support	Written Testimony Only

Comments:

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Testimony in Support of SB1166

Submitted to the House Finance Committee
by Evan Weber on behalf of Our Hawai'i, 4/6/2026

Chair Todd, Vice Chair, and Committee Members,

On behalf of Our Hawai'i and our over 38,000 supporters across the pae 'āina and beyond, we submit testimony in **strong support of SB1166** — to keep Hawai'i insured, stabilize costs for working families and taxpayers — and we submit **comments with suggested amendments**.

Last year the legislature took bold action through SB 1044/HB426 (now Act 296), making sure that the condominiums no longer being insured by the private sector — due to the Lāhainā fires and insurers updated risk projections of future climate disasters — would have a public option to maintain their coverage. Recent events, **with multiple back to back hundred-year storms within weeks of each other, have underscored the urgency of the climate crisis and that these types of catastrophic climate events are our new normal.**

The Insurance Commission, in response to Act 296, identified climate change as the primary driver in the instability that we are seeing in the Hawai'i insurance market as well as other places in the United States such as California, Florida, Louisiana, and more. It determined that long-term funding was a need to help stabilize our precarious situation, and that in the event of another catastrophic disaster, taxpayers would now be on the hook for additional insurance liability as a result of Act 296.

This amount would likely be in the billions. Add that on to the other costs the State has already had to pay out to deal with Lahaina recovery and now the Kona Low event — billions in damages.

We don't believe that local working families or taxpayers should be on the hook for a crisis that we did not cause. The Insurance Commission is right to point to climate change as the driver of this crisis, and those most responsible for climate change are the list of fossil fuel companies who knowingly deceived the public and blocked action on the climate crisis for decades in order to protect their bottom line. Just like Big Tobacco and Big Pharma ultimately had to pay up when similar actions caused health insurance crises, it's time for Big Oil to do the same on property insurance.

This legislation would provide clarity on the Attorney General's right to action to pursue costs and losses from climate polluters on behalf of HPIA and HHRF. Such policy is supported by [61% of Hawaii voters](#). This would give the State and others tools to further stabilize the market and ensure that in the event of a future catastrophic event, costs can be distributed to those responsible for climate change, not ordinary working families.

The bill's saving clause (Section 4, pg. 27–28) expressly protects rights, duties, and proceedings that preceded this Act's effective date, ensuring that **enactment of this legislation cannot be used to undermine or reframe the AG's existing broader litigation against climate polluters.**

Equally important, SB 1166 provides standing for a precisely defined and limited category of plaintiffs — insurers, the Hawai'i Property Insurance Association, and the Hawai'i Hurricane Relief Fund —

150 Hamakua Drive #341
Kailua, HI 96734

our-hawaii.org

seeking recovery of a specific category of qualifying damages: claims payments resulting from climate disasters.

This is a legally distinct cause of action from the State's own suit, and should not be read to imply that any other party lacked standing prior to this legislation. The committee should feel confident that this bill strengthens Hawai'i's overall legal posture against fossil fuel companies without creating vulnerabilities for existing proceedings.

With that in mind, this all would be strengthened with the following sever-ability amendment:

Pg. 28, line 17:

ADD section: "If any provision of this Act, or the application thereof to any person or circumstance, is held invalid, the invalidity does not affect other provisions or applications of the Act that can be given effect without the invalid provision or application, and to this end the provisions of this Act are severable."

ADD section: "This Act does not affect rights and duties that matured, penalties that were incurred, and proceedings that were begun before its effective date."

Act 296 was bold leadership. This is the responsible next step to ensure that those actually responsible for our insurance crisis, the handful of companies who knowingly deceived the public and blocked action on climate change solutions, bear some of the costs and protect local working families and taxpayers from more fallout the next time disaster reaches our shores.

Mahalo nui loa for the opportunity to testify.

SB-1166-HD-2

Submitted on: 4/2/2026 4:17:27 PM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Marcia Kemble	Individual	Support	Written Testimony Only

Comments:

Greetings Committee members,

I am writing in strong support of SB1166 SD2 HD2, which would allow the State of Hawaii to hold major oil and gas companies accountable for the climate-related harms they have knowingly caused, while helping stabilize Hawaii’s rapidly deteriorating home insurance market.

Home insurance costs in Hawaii are skyrocketing – including my own! Oil companies knew decades ago that their products would worsen climate change and intensify these very disasters, but they engaged in a decades-long campaign to deceive the public about climate science and the role of fossil fuels.

Big Oil continues to promote false solutions and overstates its commitment to clean energy, while continuing to expand fossil fuel production, while profiting enormously—while communities like those in Hawaii are left to bear the rising costs.

SB1166 is necessary to protect Hawai‘i residents. We should not be forced to shoulder the financial consequences of climate disasters caused by companies that knowingly created the problem and profited from it for decades.

Mahalo for your attention.

Marcia Kemble

Makiki

SB-1166-HD-2

Submitted on: 4/3/2026 7:52:48 AM

Testimony for FIN on 4/7/2026 2:00:00 PM

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

Comments:

I STRONGLY SUPPORT THIS BILL.

SB-1166-HD-2

Submitted on: 4/3/2026 8:04:45 AM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Kim Jorgensen	Individual	Support	Written Testimony Only

Comments:

I strongly support this bill - - and with any and all of the amendments recommended by the Sierra Club.

SB-1166-HD-2

Submitted on: 4/3/2026 10:57:59 AM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
William Caron	Individual	Support	Written Testimony Only

Comments:

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

I am writing in **strong support** of SB1166, which allows the Hawai‘i Property Insurance Association, the Hawai‘i Hurricane Relief Fund, and other insurers to file subrogation claims against responsible parties—including fossil fuel companies—for losses resulting from climate disasters and extreme weather attributable to climate change.

This bill is a groundbreaking step toward holding polluters accountable for the harms they have caused and sparing Hawai‘i's ratepayers from bearing the full financial burden of a crisis they did not create.

Significant Improvements Made by the Previous Committee

The previous committee made several important changes to this bill that I strongly support. These amendments have meaningfully strengthened the legislation:

1. Adding the Hawai‘i Hurricane Relief Fund as a plaintiff. The committee expanded the bill to allow the Hawai‘i Hurricane Relief Fund to bring claims against responsible parties for amounts paid for losses resulting from climate disasters and extreme weather attributable to climate change. This is a critical addition. The Hurricane Relief Fund plays a vital role in our state's disaster recovery infrastructure, and ensuring it can recover payouts from responsible parties will benefit all ratepayers.

2. Clarifying standing based on payments made. The bill now clarifies that injury in fact for purposes of standing is based on payments made by a plaintiff to a policyholder for qualifying damages resulting from a climate disaster or extreme weather event attributable to climate change. This provides clear, workable criteria for establishing standing.

3. Restoring the ability of the State and counties to bring enforcement actions. The committee deleted language that would have prohibited the State and its political subdivisions from bringing civil or administrative enforcement actions. This is a major improvement. The original bill's prohibition would have handcuffed our state and county governments, preventing them from pursuing their own accountability measures. Removing this language restores their authority.

4. Restoring the ability of the State to intervene in civil actions. The committee deleted language that would have prohibited the State, state officials, or public prosecutors from intervening in civil actions. This is another critical restoration. There may be cases where state intervention is necessary to protect the public interest, and this amendment ensures that option remains available.

5. Authorizing recovery of legal fees and costs. The committee added language authorizing the Hawai‘i Property Insurance Association, the Hawai‘i Hurricane Relief Fund, and private insurers to recover court costs, litigation expenses, reasonable attorneys' fees, and other relief deemed appropriate by the court or jury in civil actions. This is essential. Without the ability to recover legal fees, the cost of litigation could deter even meritorious claims. This provision ensures that insurers can pursue accountability without being bankrupted by the process.

Remaining Concerns

While I applaud these significant improvements, some concerns from earlier versions of the bill remain:

Standing remains limited to insurers. The bill still does not allow other injured parties—such as the state, counties, or individual residents—to bring claims directly. The 2023 Maui wildfires caused harms far beyond insured losses: loss of life, cultural destruction, ecosystem damage, and public infrastructure costs that no insurance policy can capture. These victims deserve their day in court as well.

The 1950 cutoff remains. The bill still specifies 1950 as the beginning of the time frame for responsible party liability. This shields from liability any conduct that occurred before that date—meaning decades of emissions, pollution, and climate-altering activity are off the table. Industrial activity was already well underway in the early Twentieth Century. If we are serious about full accountability, we should reconsider whether any date cutoff is appropriate.

The ratemaking requirement was not restored. The original bill required the Insurance Division to consider proceeds from such actions as part of the ratemaking process, ensuring that recoveries directly benefit policyholders. That provision was deleted and has not been restored. Without it, there is no guarantee that recovered funds will flow back to the ratepayers who have been bearing the burden of climate-related premium hikes.

A Matter of Basic Fairness

Hawai‘i is already a leader in this emerging area of law. The City and County of Honolulu filed suit against major oil companies in 2020, arguing they knew for decades that their products were causing climate change and deceived the public about it. That lawsuit has survived multiple attempts at dismissal, with the Hawai‘i Supreme Court denying motions to dismiss and the U.S. Supreme Court refusing to intervene. Maui County has filed a similar lawsuit related to the 2023 wildfires, and the state itself has also brought suit.

SB1166 provides a statutory framework to support and extend these efforts. The amendments made by the previous committee have significantly improved the bill—particularly by restoring the State's ability to bring its own enforcement actions and intervene in civil cases.

I support SB1166 as amended and urge this committee to pass it. The previous committee made meaningful, positive changes that have strengthened the bill considerably. I am especially grateful for the restoration of the State's authority to bring enforcement actions and intervene in civil cases—a critical safeguard that was missing from earlier versions.

I do hope that as the bill moves forward, the committee will consider addressing the remaining concerns: expanding standing to include other injured parties, reconsidering the 1950 cutoff, and restoring the ratemaking requirement to ensure recovered funds benefit ratepayers.

Mahalo for the opportunity to testify.

Aloha Chair Todd, Vice Chair Takenouchi, and Members of the Committee,
My name is U'ilani Naipo, and I **STRONGLY SUPPORT** SB1166 SD2 HD2.
Hawai'i is already experiencing the growing impacts of climate destabilization,
from skyrocketing insurance premiums to increasingly severe storms and
weather-related disasters. Families and communities across our islands, along
with their insurance companies, are being forced to shoulder the financial burden
of a crisis driven by decades of deception and cover-ups perpetrated by the fossil
fuel industry. This bill accordingly seeks both financial relief for local residents
and greater fairness and accountability in our existential fight against climate
destabilization. SB1166 SD2 HD2 would allow insurers serving Hawai'i,
including the Hawai'i Hurricane Relief Fund, to pursue claims against fossil fuel
companies and other responsible parties for payouts arising from climate
disasters. By doing so, it helps ensure that the costs of these events are not
borne solely by Hawai'i residents and their insurance providers. This will help
protect local homeowners and businesses from even higher insurance costs or
losing insurance coverage altogether. It will also help Hawai'i insurance providers
and the state do their part in the fight to hold Big Oil and other fossil fuel giants
accountable for the harms they are inflicting and will continue to inflict on our
communities, economy, and future generations. Accordingly, I respectfully
urge the Committee to **PASS** SB1166 SD2 HD2. Mahalo for the opportunity to
testify. Sincerely, U'ilani Naipo

SB-1166-HD-2

Submitted on: 4/3/2026 6:47:31 PM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Earl Kim	Individual	Support	Written Testimony Only

Comments:

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

My name is Earl J. Kim__ and I **STRONGLY SUPPORT** SB1166 SD2 HD2.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD2 would allow insurers serving Hawai‘i, including the Hawai‘i Hurricane Relief Fund, to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers and the state do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Accordingly, I respectfully urge the Committee to **PASS** SB1166 SD2 HD2. Mahalo for the opportunity to testify.

Sincerely,
Earl J. Kim

WRITTEN TESTIMONY

House Committee on Finance

SB1166 SD2 HD2 — Hold Fossil Fuel Companies Accountable for Climate Disasters

Hearing: Tuesday, April 7, 2026, 2:00 p.m. | Room 308

Position: STRONG SUPPORT

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

My name is Kealii Pang. I am a retired federal biologist with 26 years of service at the U.S. Fish and Wildlife Service Pacific Islands Fish and Wildlife Office. I hold a Ph.D. in Botany from the University of Hawai'i at Mānoa. I currently serve as Board President of Ka'ala Farm Inc., a Native Hawaiian cultural education nonprofit in Wai'anae. I **STRONGLY SUPPORT** SB1166 SD2 HD2.

I write also as a co-author of an April 1, 2026 Star-Advertiser Island Voices column opposing Hawai'i's consideration of a \$2 billion LNG proposal from Tokyo-based JERA Co. That column documented the economic, public health, safety, and climate harms that come with locking our islands into fossil fuel infrastructure. SB1166 SD2 HD2 addresses the other side of that same problem: who pays when fossil fuel companies' decades of deception and climate destabilization cause real damage to real people.

Hawai'i is already absorbing the costs of a crisis we did not create. Insurance premiums are rising across the state. Coverage is disappearing in high-risk areas. Homeowners and businesses face impossible choices as climate-related storms, flooding, and disasters grow more frequent and more severe. The financial burden falls on families and communities while the fossil fuel industry — which knew for decades what its products would do to our climate — continues to profit.

This is neither fair nor sustainable. Hawai'i's insurance market and the Hawai'i Hurricane Relief Fund are not equipped to absorb the full cost of a fossil-fuel-driven climate crisis indefinitely. When they pay out claims, those costs flow back to policyholders through higher premiums and reduced coverage. The industry most responsible for this damage faces no corresponding accountability.

SB1166 SD2 HD2 changes that. It gives Hawai'i insurers — including the Hurricane Relief Fund — a legal pathway to pursue claims against fossil fuel companies for climate disaster payouts. This is a straightforward accountability measure. It does not ask residents to bear costs that belong to the industry that caused the harm. It protects local policyholders from absorbing losses that should never have fallen on them in the first place.

As a conservation professional with 35 years of work across Hawai'i and the Pacific, I have watched climate destabilization accelerate the degradation of coral reefs, native forests, coastal ecosystems, and the communities that depend on them. The science is unambiguous. The industry's own internal documents show they understood the consequences and chose concealment over accountability. Hawai'i should not continue to subsidize that choice.

Pass this measure. Make the polluters pay.

I respectfully urge the Committee to **PASS SB1166 SD2 HD2**.

Mahalo nui for the opportunity to testify.

Respectfully submitted,

Kealii Pang, Ph.D.

Retired Federal Biologist, U.S. Fish and Wildlife Service (26 years)

Kaimukī, Honolulu, Hawai'i

SB-1166-HD-2

Submitted on: 4/3/2026 9:50:13 PM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
William Reese Liggett	Individual	Support	Written Testimony Only

Comments:

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

My name is William Reese Liggett and I **STRONGLY SUPPORT** SB1166 SD2 HD2. Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD2 would allow insurers serving Hawai‘i, including the Hawai‘i Hurricane Relief Fund, to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers and the state do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Accordingly, I respectfully urge the Committee to **PASS** SB1166 SD2 HD2. Mahalo for the opportunity to testify.

Sincerely,
William Reese Liggett

SB-1166-HD-2

Submitted on: 4/3/2026 11:06:48 PM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Bo Breda	Individual	Support	Written Testimony Only

Comments:

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

My name is Bo Breda and I **STRONGLY SUPPORT** SB1166 SD2 HD2.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD2 would allow insurers serving Hawai‘i, including the Hawai‘i Hurricane Relief Fund, to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers and the state do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Accordingly, I respectfully urge the Committee to **PASS** SB1166 SD2 HD2. Mahalo for the opportunity to testify.

Sincerely,
Bo Breda

SB-1166-HD-2

Submitted on: 4/3/2026 11:07:48 PM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Peter Wilson	Individual	Support	Written Testimony Only

Comments:

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

My name is Peter Wilson and I **STRONGLY SUPPORT** SB1166 SD2 HD2.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD2 would allow insurers serving Hawai‘i, including the Hawai‘i Hurricane Relief Fund, to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers and the state do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Accordingly, I respectfully urge the Committee to **PASS** SB1166 SD2 HD2. Mahalo for the opportunity to testify.

Sincerely,
Peter Wilson

SB-1166-HD-2

Submitted on: 4/4/2026 4:16:14 AM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Kencho Gurung	Individual	Support	Written Testimony Only

Comments:

Please support SB1166.

We must allow insurance companies and the Hawai‘i Property Insurance Association, the Hawai‘i Hurricane Relief Fund, and private insurers to pursue claims against Big Fossil Fuel companies for climate-related disaster payouts—providing potential relief to policyholders facing skyrocketing premiums while holding fossil fuel companies accountable for the harms their decades of unfair and deceptive practices will inflict on our islands and communities.

Mahalo,
Kencho Gurung, Hilo

SB-1166-HD-2

Submitted on: 4/4/2026 5:18:07 AM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Christy Shaver	Individual	Support	Written Testimony Only

Comments:

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

My name is Christy Shaver and I STRONGLY SUPPORT SB1166 SD2 HD2.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD2 would allow insurers serving Hawai‘i, including the Hawai‘i Hurricane Relief Fund, to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers and the state do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Accordingly, I respectfully urge the Committee to PASS SB1166 SD2 HD2. Mahalo for the opportunity to testify.

Sincerely,
Christy Shaver

SB-1166-HD-2

Submitted on: 4/4/2026 8:20:57 AM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
John Wassell	Individual	Support	Written Testimony Only

Comments:

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

My name is John Wassell and I **STRONGLY SUPPORT** SB1166 SD2 HD2.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

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Accordingly, I respectfully urge the Committee to **PASS** SB1166 SD2 HD2. Mahalo for the opportunity to testify.

Sincerely,
John Wassell

SB-1166-HD-2

Submitted on: 4/4/2026 9:30:27 AM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Kaleiheana-a-Pohaku Stormcrow	Individual	Support	Written Testimony Only

Comments:

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

My name is Kaleiheana Stormcrow and I **STRONGLY SUPPORT** SB1166 SD2 HD2.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD2 would allow insurers serving Hawai‘i, including the Hawai‘i Hurricane Relief Fund, to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers and the state do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Accordingly, I respectfully urge the Committee to **PASS** SB1166 SD2 HD2. Mahalo for the opportunity to testify.

Sincerely,
Kaleiheana Stormcrow

SB-1166-HD-2

Submitted on: 4/4/2026 10:52:49 AM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
irene kloepfer	Individual	Support	Written Testimony Only

Comments:

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

My name is Irene and I **STRONGLY SUPPORT** SB1166 SD2 HD2.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD2 would allow insurers serving Hawai‘i, including the Hawai‘i Hurricane Relief Fund, to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers and the state do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Accordingly, I respectfully urge the Committee to **PASS** SB1166 SD2 HD2. Mahalo for the opportunity to testify.

Sincerely,
Irene kloepfer

SB-1166-HD-2

Submitted on: 4/4/2026 11:55:44 AM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Lisa Seikai Darcy	Individual	Support	Written Testimony Only

Comments:

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

My name is Lisa Darcy and I **STRONGLY SUPPORT** SB1166 SD2 HD2.

Kudos to this committee and everyone who has reserached, participated, and cared for all aspects of the Hawai‘i ecosystems. I work with ohana's experienicing living houseless due to a convergence of realities which have been ignored. Maui is experienicing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters which will leave more ohana's living in these disgraceful, undignified, unsafe conditions. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD2 would allow insurers serving Hawai‘i, including the Hawai‘i Hurricane Relief Fund, to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers and the state do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Accordingly, I respectfully urge the Committee to **PASS** SB1166 SD2 HD2. Mahalo for the opportunity to testify.

Sincerely,
Lisa Darcy, Maui, Kula, HI

SB-1166-HD-2

Submitted on: 4/4/2026 12:18:31 PM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
DIANE CHOY FUJIMURA	Individual	Support	Written Testimony Only

Comments:

/md+VAloha Chair Todd, Vice Chair Takenouchi, and Members of the Committee,

My name is Diane Choy Fujimura and I **STRONGLY SUPPORT** SB1166 SD2 HD2.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD2 would allow insurers serving Hawai‘i, including the Hawai‘i Hurricane Relief Fund, to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers and the state do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Accordingly, I respectfully urge the Committee to **PASS** SB1166 SD2 HD2. Mahalo for the opportunity to testify.

Sincerely,
Diane Choy Fujimura

TESTIMONY IN SUPPORT OF SB1166 SD2 HD2
House Committee on Finance (FIN)

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

My name is Frederick Smith, and I am a resident of the Kealakekua ahupua'a on Hawai'i Island. I STRONGLY SUPPORT SB1166 SD2 HD2.

Hawai'i's insurance market is already under significant strain from increasing climate-related losses. These costs are being passed on directly to residents and small businesses through rising premiums, reduced availability of coverage, and growing instability following major disasters.

This measure addresses a core fiscal issue: without mechanisms to recover these losses, the financial burden of climate-related disasters will continue to fall on Hawai'i residents, insurers, and public systems, including the state-backed Hawai'i Hurricane Relief Fund.

SB1166 enables insurers, including the Hawai'i Hurricane Relief Fund, to seek recovery from responsible parties for costs already incurred due to climate-related events. This is a critical addition, as it helps protect both ratepayers and taxpayer-supported systems from having to absorb the full cost of increasingly frequent and severe disasters.

From a fiscal perspective, this bill functions as a cost-recovery tool that can help stabilize Hawai'i's insurance market, reduce long-term pressure on premiums, and limit future reliance on public resources. It does not establish a new state program or require direct state expenditure; instead, it creates a pathway to recover funds and better align costs with responsibility.

This is a practical step to improve long-term fiscal resilience while helping protect local residents and businesses from further cost increases and loss of coverage.

Accordingly, I respectfully urge the Committee to PASS SB1166 SD2 HD2.

Mahalo for the opportunity to testify.

Sincerely,

Frederick Smith
Captain Cook, Hawai'i

SB-1166-HD-2

Submitted on: 4/4/2026 3:06:46 PM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
cheryl burghardt	Individual	Support	Written Testimony Only

Comments:

I SUPPORT SB 1166 SD2 HD2

Mahalo.

Cheryl Burghardt

Nuuanu Oahu

SB-1166-HD-2

Submitted on: 4/4/2026 3:20:39 PM

Testimony for FIN on 4/7/2026 2:00:00 PM

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

Comments:

I strongly support this legislation.

David Ball

Waiialae-Kahala

SB-1166-HD-2

Submitted on: 4/4/2026 3:39:12 PM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Debra M Javar	Individual	Support	Written Testimony Only

Comments:

I strongly SUPPORT SB1166. I ask for your support. Thank you.

SB-1166-HD-2

Submitted on: 4/4/2026 3:46:57 PM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Christine L. Andrews, J.D.	Individual	Support	Written Testimony Only

Comments:

As a resident of Wailuku, Maui, where we are seeing the impacts of climate change in the form of wildfires caused by drought and flooding rains, I respectfully request your support of this measure to hold those responsible for climate change accountable for these foreseeable harms.

Mahalo

SB-1166-HD-2

Submitted on: 4/4/2026 4:36:47 PM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Ben Emery	Individual	Support	Written Testimony Only

Comments:

Corporate negative externalities need to be recovered to help those who are affected most.

Shifting the burden of debt and external costs onto the public while allowing private entities to reap the profits creates a dangerous cycle of class conflict and gentrification.

SB-1166-HD-2

Submitted on: 4/4/2026 4:53:04 PM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
ANDREW ISODA	Individual	Support	Written Testimony Only

Comments:

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

My name is Andrew Isoda and I **STRONGLY SUPPORT** SB1166 SD2 HD2.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD2 would allow insurers serving Hawai‘i, including the Hawai‘i Hurricane Relief Fund, to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers and the state do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Accordingly, I respectfully urge the Committee to **PASS** SB1166 SD2 HD2. Mahalo for the opportunity to testify.

Sincerely,
Andrew Isoda
Lahaina, Mau'i

SB-1166-HD-2

Submitted on: 4/4/2026 5:18:26 PM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
B.A. McClintock	Individual	Support	Written Testimony Only

Comments:

The climate-driven insurance crisis is emerging as one of the most pressing economic and political challenges facing states across the country. We must hold the fossil fuel industry accountable for its role in driving the climate crisis, including by concealing the risks of fossil fuel use and lobbying against climate action. SB1166 SD2 HD2 is a step towards doing just that.

-- Home insurance costs in Hawai'i are skyrocketing. Across the state, non-renewals have also nearly tripled—rising by approximately 216 percent between 2018 and 2023. These trends are pushing families and working people out of stable coverage and placing homeownership further out of reach. This is unacceptable. Families should not be forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry.

SB-1166-HD-2

Submitted on: 4/4/2026 5:29:55 PM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Mary True	Individual	Support	Written Testimony Only

Comments:

I support SB1166 SD2 HD2. The climate-driven insurance crisis is emerging as one of the most pressing economic and political challenges facing states across the country. We must hold the fossil fuel industry accountable for its role in driving the climate crisis, including by concealing the risks of fossil fuel use and lobbying against climate action. SB1166 SD2 HD2 is a step towards doing just that.

Home insurance costs in Hawai‘i are skyrocketing. Across the state, non-renewals have also nearly tripled—rising by approximately 216 percent between 2018 and 2023. These trends are pushing families and working people out of stable coverage and placing homeownership further out of reach. This is unacceptable. Families should not be forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry.

Aloha and mahalo, Mary True, Pepe`ekeo

SB-1166-HD-2

Submitted on: 4/4/2026 6:26:15 PM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Brodie Lockard	Individual	Support	Written Testimony Only

Comments:

I support this bill.

SB-1166-HD-2

Submitted on: 4/4/2026 7:40:12 PM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Keri Zacher	Individual	Support	Written Testimony Only

Comments:

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

My name is Keri Zacher and I **STRONGLY SUPPORT** SB1166 SD2 HD2.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD2 would allow insurers serving Hawai‘i, including the Hawai‘i Hurricane Relief Fund, to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers and the state do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Accordingly, I respectfully urge the Committee to **PASS** SB1166 SD2 HD2. Mahalo for the opportunity to testify.

Sincerely, Keri Zacher

SB-1166-HD-2

Submitted on: 4/4/2026 7:49:12 PM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Katherine Fryer	Individual	Support	Written Testimony Only

Comments:

I strongly support SB1166 SD2 HD2, which would allow the Hawai'i Property Insurance Association, the Hawai'i Hurricane Relief Fund, and private insurers to pursue claims against fossil fuel companies for climate-related disasters.

The fossil fuel industry has destabilized our climate, causing our insurance premiums to skyrocket as severe weather events intensify. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry.

This bill would help ensure that the costs of climate-related disasters are not borne solely by Hawai'i residents and their insurance providers. Local homeowners and businesses would be better protected from future insurance rate hikes or from losing insurance coverage altogether, and survivors of tragedies such as the Maui wildfires would have a path to relief for their losses.

This is also a chance to demand a better future and contribute meaningfully to the global fight against climate change. Hawai'i can set an example by empowering its residents to hold these companies responsible for the reckless destruction they cause.

SB-1166-HD-2

Submitted on: 4/4/2026 11:38:30 PM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
K. McGlone	Individual	Support	Written Testimony Only

Comments:

support

SB-1166-HD-2

Submitted on: 4/5/2026 12:28:49 AM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Cheryl Ho	Individual	Support	Written Testimony Only

Comments:

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

I wish to submit testimony **STRONGLY SUPPORTING** SB1166.

As a homeowner who is retired and on a fixed income, I have personally struggled to pay for the renewal of home and fire insurance, which have become more stringent in requirements while demanding more expensive premiums.

They say that across the state, non-renewals have also nearly tripled—rising by approximately 216 percent between 2018 and 2023. These trends are pushing families and working people out of stable coverage and placing homeownership further out of reach. This is unacceptable.

The climate-driven insurance crisis is emerging as one of the most pressing economic and political challenges facing states across the country. We must hold the fossil fuel industry accountable for its role in driving the climate crisis, including by concealing the risks of fossil fuel use and lobbying against climate action.

Families should not be forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry.

Please vote in favor of SB1166!

Mahalo!

Cheryl Ho, Nu‘uanu

SB-1166-HD-2

Submitted on: 4/5/2026 9:58:04 AM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Diane Ware	Individual	Support	Written Testimony Only

Comments:

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

My name is Diane Ware and I STRONGLY SUPPORT SB1166 SD2 HD2.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD2 would allow insurers serving Hawai‘i, including the Hawai‘i Hurricane Relief Fund, to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers and the state do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Accordingly, I respectfully urge the Committee to PASS SB1166 SD2 HD2. Mahalo for the opportunity to testify.

Sincerely,

Diane Ware Volcano 96785

SB-1166-HD-2

Submitted on: 4/5/2026 10:08:03 AM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Shay Chan Hodges	Individual	Support	Written Testimony Only

Comments:

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

My name is Shay Chan Hodges and I STRONGLY SUPPORT SB1166 SD2 HD2.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD2 would allow insurers serving Hawai‘i, including the Hawai‘i Hurricane Relief Fund, to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers and the state do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Accordingly, I respectfully urge the Committee to PASS SB1166 SD2 HD2. Mahalo for the opportunity to testify.

Sincerely,

Shay Chan Hodges

SB-1166-HD-2

Submitted on: 4/5/2026 12:11:14 PM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Malia Marquez	Individual	Support	Written Testimony Only

Comments:

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

My name is Malia Marquez and I STRONGLY SUPPORT SB1166 SD2 HD2.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD2 would allow insurers serving Hawai‘i, including the Hawai‘i Hurricane Relief Fund, to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers and the state do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Accordingly, I respectfully urge the Committee to PASS SB1166 SD2 HD2. Mahalo for the opportunity to testify.

Me ka ha'aha'a,

Malia Marquez

SB-1166-HD-2

Submitted on: 4/5/2026 1:18:45 PM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Kealakai Hammond	Individual	Support	Written Testimony Only

Comments:

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

I am writing in STRONG SUPPORT of SB1166 SD2 HD2.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD2 would allow insurers serving Hawai‘i, including the Hawai‘i Hurricane Relief Fund, to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers and the state do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Accordingly, I respectfully urge the Committee to PASS SB1166 SD2 HD2. Mahalo for the opportunity to testify.

Sincerely,

Kealakai Hammond, Honolulu

SB-1166-HD-2

Submitted on: 4/5/2026 1:57:20 PM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Chad K Taniguchi	Individual	Support	Written Testimony Only

Comments:

Please support this bill.

SB-1166-HD-2

Submitted on: 4/5/2026 3:27:22 PM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Angela Chon	Individual	Support	Written Testimony Only

Comments:

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

My name is Angela Chon and I STRONGLY SUPPORT SB1166 SD2 HD2.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD2 would allow insurers serving Hawai‘i, including the Hawai‘i Hurricane Relief Fund, to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers and the state do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Accordingly, I respectfully urge the Committee to PASS SB1166 SD2 HD2. Mahalo for the opportunity to testify.

Sincerely,
Angela Chon

SB-1166-HD-2

Submitted on: 4/5/2026 4:03:34 PM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Lauren Ballesteros-Watanabe	Individual	Support	Written Testimony Only

Comments:

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

My name is Lauren and I STRONGLY SUPPORT SB1166 SD2 HD2.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD2 would allow insurers serving Hawai‘i, including the Hawai‘i Hurricane Relief Fund, to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers and the state do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Accordingly, I respectfully urge the Committee to PASS SB1166 SD2 HD2. Mahalo for the opportunity to testify.

Sincerely,

Lauren Ballesteros-Watanabe

SB-1166-HD-2

Submitted on: 4/5/2026 5:50:07 PM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Karen M Kimbrell	Individual	Support	Written Testimony Only

Comments:

This is an important bill for our islands.

SB-1166-HD-2

Submitted on: 4/5/2026 8:44:41 PM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Brittany Penaroza	Individual	Support	Written Testimony Only

Comments:

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

My name is Brittany Penaroza, and I am writing in strong support of SB1166 SD2 HD1. This bill would allow insurers in Hawai'i to seek recovery from responsible parties for costs tied to climate-related disasters and extreme weather, instead of forcing those costs to fall entirely on policyholders and local communities. At a time when insurance premiums are rising across the state, this bill offers a practical and fair way to help shift some of that burden away from Hawai'i families.

I was born and raised in Hawai'i, and as a young local person, I have seen how environmental harm here is never just environmental. It affects people's housing, finances, stability, and peace of mind. Climate impacts are not abstract for our communities. Flooding, storms, sea level rise, and other worsening conditions affect whether people can afford to stay in their homes and remain insured at all. Local people should not be left paying more and more while major fossil fuel companies avoid responsibility for the damage connected to their products and conduct.

Please pass SB1166 SD2 HD1. To me, this bill is about fairness, accountability, and protecting the people of Hawai'i from carrying the full cost of a crisis we did not create. Mahalo for the opportunity to testify.

Brittany Penaroza

SB-1166-HD-2

Submitted on: 4/6/2026 7:00:36 AM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Noelle Lindenmann	Individual	Support	Written Testimony Only

Comments:

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

I am submitting testimony in strong support of SB1166 SD2 HD2.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD2 would allow insurers serving Hawai‘i, including the Hawai‘i Hurricane Relief Fund, to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers and the state do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Accordingly, I respectfully urge the Committee to **PASS** SB1166 SD2 HD2. Mahalo for the opportunity to submit testimony.

Noelle Lindenmann, Kailua-Kona

SB-1166-HD-2

Submitted on: 4/6/2026 7:33:40 AM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Jackie Keefe	Individual	Support	Written Testimony Only

Comments:

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

My name is Jackie Keefe, and I am **in strong support of SB1166 SD2 HD2**, which would allow insurance companies and the Hawai'i Hurricane Relief Fund to pursue claims against Big Oil for climate-related disaster payouts—providing potential relief to policyholders facing skyrocketing premiums while holding fossil fuel companies accountable for the devastating impacts climate destabilization will inflict upon our islands and communities.

The climate-driven insurance crisis is emerging as one of the most pressing economic and political challenges facing states across the country. Escalating premiums, shrinking coverage, and increasing losses from climate-fueled disasters are undermining housing markets, destabilizing local economies, and putting enormous strain on families and small businesses. We must hold the fossil fuel industry accountable for its role in driving the climate crisis, including by concealing the risks of fossil fuel use and lobbying against climate action.

In the wake of the August 2023 wildfires and now the recent Kona Low storms, we see that disasters are only escalating. We need policies in place to seek damages from the industries that have relentlessly sought profits at the expense of our 'āina.

Mahalo for the opportunity to testify.

Jackie Keefe, Lahaina

SB-1166-HD-2

Submitted on: 4/6/2026 8:12:16 AM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Melissa Barker	Individual	Support	Written Testimony Only

Comments:

Honorable Members,

I am writing to ask that you support SB1166 SD2 HD2 which would allow insurance companies and the Hawai'i Hurricane Relief Fund to pursue claims against Big Oil for climate-related disaster payouts—providing potential relief to policyholders facing skyrocketing premiums while holding fossil fuel companies accountable for the devastating impacts climate destabilization will inflict upon our islands and communities.

Thank you for your attention and consideration.

Melissa Barker

Kapaa, HI

SB-1166-HD-2

Submitted on: 4/6/2026 9:01:29 AM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Lory Ono	Individual	Support	Written Testimony Only

Comments:

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

My name is Lory Ono, and I **STRONGLY SUPPORT** SB1166 SD2 HD2.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD2 would allow insurers serving Hawai‘i, including the Hawai‘i Hurricane Relief Fund, to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers and the state do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Accordingly, I respectfully urge the Committee to **PASS** SB1166 SD2 HD2. Mahalo for the opportunity to testify.

Sincerely,
Lory Ono

SB-1166-HD-2

Submitted on: 4/6/2026 9:02:23 AM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Jason Yaris	Individual	Support	Written Testimony Only

Comments:

Home insurance costs in Hawai‘i are skyrocketing. Across the state, non-renewals have also nearly tripled—rising by approximately 216 percent between 2018 and 2023. These trends are pushing families and working people out of stable coverage and placing homeownership further out of reach. This is unacceptable. Families should not be forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry.

SB-1166-HD-2

Submitted on: 4/6/2026 9:05:22 AM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Michele Mitsumori	Individual	Support	Written Testimony Only

Comments:

I support SB1166 SD2 HD2.

Home insurance rates continue to rise, and in some areas, it is difficult to obtain affordable insurance.

This bill seeks both financial relief for local residents, and greater fairness and accountability in our fight against climate destabilization.

It will also help Hawai'i insurance providers and the state do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

We must work together to keep Hawai'i affordable for our current and future generations, so that we can both obtain housing, and sustain that housing through inevitable storms.

Accordingly, I respectfully urge the Committee to **PASS** SB1166 SD2 HD2.

Mahalo for the opportunity to testify,
Michele Mitsumori
Hilo

SB-1166-HD-2

Submitted on: 4/6/2026 9:33:22 AM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Nanea Lo	Individual	Support	Written Testimony Only

Comments:

Hello Chair Chris Todd, Vice Chair Scot Z. Matayoshi Takenouchi, and Members of the Committee,

My name is Nanea Lo, and I STRONGLY SUPPORT SB1166 SD2 HD2.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and climate-related disasters. Families and communities across our islands are being forced to shoulder the financial burden of a crisis driven by decades of deception and misinformation by the fossil fuel industry.

SB1166 SD2 HD2 is a critical step toward fairness and accountability. By allowing insurers serving Hawai‘i—including the Hawai‘i Hurricane Relief Fund—to pursue claims against fossil fuel companies and other responsible parties, this measure helps ensure that the costs of climate-related disasters are not borne solely by local residents and insurance providers.

Without action, Hawai‘i’s families and businesses face rising insurance costs, reduced coverage options, or even complete loss of coverage. This bill helps protect our communities by shifting some of that burden back onto those who contributed to the crisis, while also strengthening the long-term stability of our insurance system.

At the same time, this measure positions Hawai‘i as a leader in holding major polluters accountable for the harms they have caused and continue to cause to our environment, economy, and future generations.

Accordingly, I respectfully urge the Committee to PASS SB1166 SD2 HD2.

Me ke aloha ‘āina,
Nanea Lo, 96826
Sierra Club of Hawai‘i Member
Hawai‘i Workers Center Board Member
Clean Elections Hawai‘i Member
Honolulu Tenants Union Member
350 Hawai‘i Member
Carbon Cashback Hawai‘i Member
Hawai‘i Tax Fairness Coalition Member

SB-1166-HD-2

Submitted on: 4/6/2026 9:57:13 AM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Sydney Chung	Individual	Support	Written Testimony Only

Comments:

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

My name is Sydney Chung and I STRONGLY SUPPORT SB1166 SD2 HD2.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD2 would allow insurers serving Hawai‘i, including the Hawai‘i Hurricane Relief Fund, to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers and the state do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Accordingly, I respectfully urge the Committee to PASS SB1166 SD2 HD2. Mahalo for the opportunity to testify.

Sincerely,

Sydney Chung

SB-1166-HD-2

Submitted on: 4/6/2026 10:47:14 AM

Testimony for FIN on 4/7/2026 2:00:00 PM

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

Comments:

My name is Christine Inserra and I STRONGLY SUPPORTSB1166 SD2 HD2.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD2 would allow insurers serving Hawai‘i, including the Hawai‘i Hurricane Relief Fund, to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers and the state do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Accordingly, I respectfully urge the Committee to PASSSB1166 SD2 HD2. Mahalo for the opportunity to testify.

Christine Inserra

SB-1166-HD-2

Submitted on: 4/6/2026 10:49:02 AM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Anne Lorenzo	Individual	Support	Written Testimony Only

Comments:

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

My name is Anne M. Lorenzo and I **STRONGLY SUPPORT** SB1166 SD2 HD2.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD2 would allow insurers serving Hawai‘i, including the Hawai‘i Hurricane Relief Fund, to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers and the state do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Accordingly, I respectfully urge the Committee to **PASS** SB1166 SD2 HD2. Mahalo for the opportunity to testify.

Sincerely,
Anne M. Lorenzo

SUPPORTING SB1166 SD2 HD2

House Committee on Finance
SB1166 SD2 HD2 Hearing on April 7, 2026 at 2:00 pm
Conference Room 308 and videoconference

My name is John Kawamoto, and I support this bill because it will help stabilize skyrocketing insurance rates while holding accountable fossil fuel corporations, whose documented deception has contributed to the climate devastation and tragedies that we, along with our children and future generations, will continue to experience.

The fossil fuel industry has known for decades that its products adversely affect the Earth's climate. Yet, driven by the profit motive, the fossil fuel industry continued to market its products, often describing them as harmless. Similarities with the tobacco industry and certain pharmaceutical companies cannot be ignored. The tobacco industry once called its products safe, even though it knew that they caused cancer. Certain pharmaceutical companies once called their opioid products safe, but which instead led to drug addiction and created the opioid crisis. The tobacco industry has been successfully sued, and so have pharmaceutical companies.

Home insurance rates rose by as much as 50% last year, driven by disasters fueled by climate change, largely caused by the burning of fossil fuels. Insurance rates in other areas have risen as well. This bill allows insurance companies and the Hawaii Property Insurance Association to recover costs from the fossil fuel companies responsible for climate disasters.

For the foregoing reasons, I urge the committee to pass this bill.

SB-1166-HD-2

Submitted on: 4/6/2026 11:58:56 AM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Shannon Rudolph	Individual	Support	Written Testimony Only

Comments:

Support

SB-1166-HD-2

Submitted on: 4/6/2026 1:07:47 PM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Glenn Choy	Individual	Support	Written Testimony Only

Comments:

I strongly support this bill. Thank you.

SB-1166-HD-2

Submitted on: 4/6/2026 1:43:24 PM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Douglas Hagan	Individual	Support	Written Testimony Only

Comments:

I support SB1166 SD1.

This measure provides a practical and necessary tool to address the growing financial impacts of climate change in Hawai‘i. By allowing insurers to pursue subrogation claims against fossil fuel companies and other responsible parties, it helps ensure that the costs of climate-related disasters are not borne solely by local residents and insurers.

As extreme weather events intensify, Hawai‘i families are already facing rising insurance costs and increasing risk of losing coverage altogether. This bill helps shift those costs toward those most responsible, while supporting the long-term stability and affordability of our insurance market.

It is a fair, targeted step that strengthens accountability and protects Hawai‘i’s communities and economy.

Mahalo for the opportunity to testify in support.

Subject: Testimony in Strong Support of SB1166 HD2

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

My name is Maka Gibson, I'm a resident of Kāneʻohe and I'm writing in strong support of SB1166 HD2. This measure reflects an important step toward protecting our communities, our homes, and our shared future here in Hawai'i. At its core, this bill is about fairness, accountability, and our collective kuleana to care for one another and for our 'āina.

We are already feeling the impacts of a changing climate across our islands—from devastating wildfires to increasingly intense storms and flooding. These events are not only affecting our environment, but also the basic stability of our communities. Insurance markets are becoming more fragile, premiums are rising, and coverage is becoming harder to obtain. I recently experienced this personally when exploring a switch in homeowners' insurance. I was told by a large national insurer that my home could not be covered because it is too close to the water and is a single-wall structure. This is becoming a common story across Hawai'i, where longtime residents are finding themselves priced out of protection for the homes they have lived in for generations.

SB1166 HD2 begins to address this growing crisis by allowing insurers, including the Hawai'i Hurricane Relief Fund and the Hawai'i Property Insurance Association, to pursue claims against responsible parties for damages tied to climate disasters. By doing so, the bill helps shift the financial burden away from local families and policyholders and toward those who contributed to the harm. It also creates a pathway for those costs to be recovered and reflected in insurance markets, helping to stabilize coverage and keep insurance more accessible across the state.

This approach aligns deeply with our values here in Hawai'i. We understand that mālama 'āina and mālama kekahi i kekahi—caring for our land and for each other—requires accountability. For decades, fossil fuel companies have knowingly contributed to the climate crisis while misleading the public, even as the impacts to our islands have grown more severe. It is not pono for Hawai'i's families and taxpayers to bear the costs of that harm alone.

This is about more than insurance—it is about the long-term resilience of our communities and whether local families can continue to call Hawai'i home. Without action, we risk a future where only those who can afford rising premiums can remain, and where taxpayers are left to backstop a system under increasing strain.

SB1166 HD2 is a meaningful step forward that reflects our shared values of kuleana, fairness, and protection of our 'ohana and 'āina.

Mahalo for the opportunity to testify in strong support.

Maka Gibson

SB-1166-HD-2

Submitted on: 4/6/2026 2:01:57 PM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Georgia L Hoopes	Individual	Support	Written Testimony Only

Comments:

The climate-driven insurance crisis is emerging as one of the most pressing economic and political challenges facing states across the country. We must hold the fossil fuel industry accountable for its role in driving the climate crisis, including by concealing the risks of fossil fuel use and lobbying against climate action. SB1166 SD2 HD2 is a step towards doing just that.

-- Home insurance costs in Hawai'i are skyrocketing. Across the state, non-renewals have also nearly tripled—rising by approximately 216 percent between 2018 and 2023. These trends are pushing families and working people out of stable coverage and placing homeownership further out of reach. This is unacceptable. Families should not be forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry.

Mahalo.

Georgia Hoopes, Kalaheo

Aloha Chair Todd, Vice Chair Takenouchi, and members of the FIN committee,

I'm writing in strong support of SB1166 SD2 HD2. It's high time the oil and gas companies be held responsible for their lies about the safety of their products. Their behavior is similar to that of the tobacco companies and companies that sold opioids. There must be consequences for these lies that lead loss of lives.

Please pass SB1166 SD2 HD2 out of your committee.

Mahalo for the opportunity to testify.

Paul Bernstein

Honolulu

SB-1166-HD-2

Submitted on: 4/6/2026 3:35:35 PM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
J. Kehau Lucas	Individual	Support	Written Testimony Only

Comments:

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

My name is Kehau Lucas and I **STRONGLY SUPPORT** SB1166 SD2 HD2.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD2 would allow insurers serving Hawai‘i, including the Hawai‘i Hurricane Relief Fund, to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers and the state do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Accordingly, I respectfully urge the Committee to **PASS** SB1166 SD2 HD2. Mahalo for the opportunity to testify.

SB-1166-HD-2

Submitted on: 4/6/2026 4:09:29 PM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Jean Adair-Leland Ph.D.	Individual	Support	Written Testimony Only

Comments:

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

My name is Jean Adair-Leland and I STRONGLY SUPPORT SB1166 SD2 HD2.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. This bill accordingly seeks both financial relief for local residents, and greater fairness and accountability in our existential fight against climate destabilization.

SB1166 SD2 HD2 would allow insurers serving Hawai‘i, including the Hawai‘i Hurricane Relief Fund, to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters. By doing so, it helps ensure that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers. This will help protect local homeowners and businesses from even higher insurance costs or losing insurance coverage altogether. It will also help Hawai‘i insurance providers and the state do their part in the fight to hold Big Oil and other fossil fuel giants accountable for the harms they are inflicting and will continue to inflict on our communities, economy, and future generations.

Accordingly, I respectfully urge the Committee to PASS SB1166 SD2 HD2. Mahalo for the opportunity to testify.

Sincerely,

Jean Adair-Leland

SB-1166-HD-2

Submitted on: 4/6/2026 5:18:26 PM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Patricia Blair	Individual	Support	Written Testimony Only

Comments:

Strongly support

SB-1166-HD-2

Submitted on: 4/7/2026 6:10:18 AM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Jennifer Lum	Individual	Support	Written Testimony Only

Comments:

The climate-driven insurance crisis is emerging as one of the most pressing economic and political challenges facing states across the country. We must hold the fossil fuel industry accountable for its role in driving the climate crisis, including by concealing the risks of fossil fuel use and lobbying against climate action. SB1166 SD2 HD2 is a step towards doing just that.

Home insurance costs in Hawai‘i are skyrocketing. Across the state, non-renewals have also nearly tripled—rising by approximately 216 percent between 2018 and 2023. These trends are pushing families and working people out of stable coverage and placing homeownership further out of reach. This is unacceptable. Families should not be forced to shoulder the financial burden of a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry.

Mahalo,

Jen Lum, ‘Ewa Beach