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Testimony of the Department of Commerce and Consumer Affairs

Before the
House Committee on Consumer Protection & Commerce

Wednesday, March 18, 2026

2:00 p.m.

State Capitol, Conference Room 329 and via Videoconference

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

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

My name is Scott K. Saiki, and I am the Insurance Commissioner of the Department of Commerce and Consumer Affairs' (Department) Insurance Division. The Department offers comments on this measure.

The purpose of the measure is to establish a new civil cause of action allowing insurers, the Hawaii Property Insurance Association (HPIA), and certain injured parties to pursue civil claims against "responsible parties" for losses allegedly attributable to climate-related events, and to require insurers to account for any proceeds recovered through those actions in insurance rate filings.

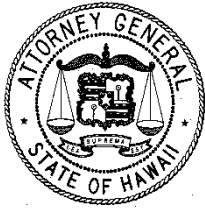
The Department notes that proceeds recovered through subrogation or similar litigation are already reflected in insurers' loss experience and therefore incorporated into the ratemaking process under existing law. The Department therefore requests the

removal of the language on page 22, lines 8-11, as it may create unnecessary statutory duplication.

The Department observes that the measure primarily establishes a new civil liability framework governing litigation between private parties rather than regulating insurance operations. 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 does not appear to 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.

The Department also notes that the measure requires the HPIA, if it does not exercise its subrogation or direct action rights, to submit a report comparing the rates charged with the rates that would have been charged had the association fully recovered losses from responsible parties. Insurance ratemaking typically relies on actual loss experience and verified recoveries rather than hypothetical litigation outcomes. Therefore, the proposed report on page 27, lines 6-12 could create administrative challenges or produce speculative information.

Thank you for the opportunity to testify on this measure.



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

ON THE FOLLOWING MEASURE:

S.B. NO. 1166, S.D. 2, RELATING TO INSURANCE.

BEFORE THE:

HOUSE COMMITTEE ON CONSUMER PROTECTION & COMMERCE

DATE: Wednesday, March 18, 2026 **TIME:** 2:00 p.m.

LOCATION: State Capitol, Room 329

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

Chair Matayoshi and Members of the Committee:

The Department of the Attorney General provides the following comments.

This bill establishes a new cause of action that allows insurers, injured parties, and the Hawaii Property Insurance Association to file claims against a responsible party for damages resulting from climate disasters or extreme weather or other event attributable to climate change. This bill also requires insurance rates to account for any proceeds from subrogation or civil claims against a responsible party.

The title of the bill is "Relating to Insurance." Sections 1 and 2 of the bill, which provide a new cause of action for "any person" (page 1, line 1, to page 21, line 12) to seek damages against a responsible party resulting from climate disasters, may be subject to challenge as violating article III, section 14, of the Hawai'i State Constitution, which provides that "[e]ach law shall embrace but one subject, which shall be expressed in its title."

A new cause of action to allow "any person" to seek damages against a responsible party may be found to go beyond the scope of the subject expressed in the title of the bill. We respectfully request that this issue be addressed or that this bill be held. The Department stands ready to work with the Legislature to address this issue.

Thank you for the opportunity to provide comments.

Aloha e Chair Matayoshi, Vice Chair Grandinetti, and members of the CPC committee:

My name is Kayla Economou and I am with the Polluters Pay Hawai'i coalition. I am also a current resident of Kahuku. **I am writing in strong support of SB1166**, which would empower insurance companies and injured individuals to hold major oil and gas companies accountable for climate-related harms while protecting Hawai'i families from the escalating home insurance crisis.

Hawai'i's Insurance Market Is in Crisis

Home insurance rates for single-family homes rose by more than 50% this past year, and between 2018–2023, policy non-renewals increased dramatically across the state, ranging from 70% to nearly 300% depending on the county. In the aftermath of the 2023 Maui fires, insurance companies operating in Hawai'i have already paid out over \$2.3 billion across more than ten thousand wildfire claims, with another billion dollars in insured losses yet to be paid. It's not just homeowners being impacted. Landlords are passing increased insurance costs on through higher rents. Condo associations are struggling to secure coverage. Commercial property rates are rising, squeezing small businesses. This crisis threatens housing stability for families across our state, making homeownership increasingly out of reach for working people.

This threat is not abstract or distant. We saw it play out just days ago. During the Kona Low storm this past weekend, over 139,000 Hawaiian Electric customers lost power across the islands. More than 2,500 residents in Waialua and Hale'iwa were urged to evacuate as the Wahiawā Reservoir dam neared the threshold that officials warned would unleash “catastrophic flooding.” These risks are only growing. A recent University of Hawai'i at Mānoa study found that land subsidence is compounding sea-level rise, meaning some communities will face chronic flooding far sooner than previously projected — in places like Mapunapuna, flood exposure could increase by over 50% by 2050. Yet only 4.2% of properties statewide currently carry flood insurance, leaving the vast majority of families with no financial protection when disaster strikes.

In Kahuku and the North Shore, this is not a future scenario. It is what our communities experienced just last weekend. Families in Waialua and Hale'iwa were woken in the middle of the night and told to leave their homes as a dam nearly failed. Coastal flooding is getting worse every year, and families in my community are already struggling with rising insurance costs on top of everything else. This isn't abstract policy for us; it's our homes and our ability to stay and thrive in the places we're from.

Taxpayers and Ratepayers Shouldn't Bear the Burden Alone

The Hawai'i Hurricane Relief Fund (HHRF) is showing progress stabilizing insurance markets, but policyholders and taxpayers are now on the hook if the HHRF is exhausted, which could happen in the event of another major climate disaster. Federal disaster aid to Hawai'i is uncertain and unreliable. The highest annual federal disaster aid to Hawai'i was equivalent to 77% of state reserves. The state legislature already allocated \$807 million over four years to the Maui wildfire settlement fund. Hurricane Iniki caused over \$6 billion in inflation-adjusted property

damage in 1992. Without action, taxpayers will be forced to bail out insurers following the next major disaster while families face staggering premium increases.

How SB 1166 Protects Ratepayers

This bill empowers insurance companies—including the Hawai'i Property Insurance Association—to pursue subrogation claims against the fossil fuel companies responsible for climate disasters, shifting costs off of policyholders and taxpayers. It also establishes a new direct cause of action, allowing individuals who have suffered losses of \$10,000 or more from climate disasters or extreme weather to hold responsible parties accountable in court. And it requires that insurance rates account for any proceeds recovered through these actions, helping to lower premiums for families. This isn't about lawsuits for the sake of lawsuits: it's about making sure the companies that caused this crisis help pay to fix it, rather than passing all costs to families.

Oil Companies Knew, Lied, and Profited

Oil companies knew decades ago that their products would make wildfires, floods, and hurricanes worse. Rather than change course, they engaged in a decades-long campaign to deceive the public about climate change and their products' contribution to the problem. That campaign continues today, with Big Oil pitching false climate solutions while continuing to expand fossil fuel production. A December 2022 congressional oversight report revealed internal documents from fossil fuel industry leaders explicitly rejecting accountability for their emissions. All the while, they've profited handsomely, taking home nearly \$2.8 billion a day and \$1 trillion a year in profit from 1970 to 2020. SB 1166 ensures these companies, not Hawai'i residents, shoulder the costs of the climate disasters they knowingly caused.

I respectfully urge the committee to pass SB1166. This is about basic fairness: polluters should pay for the damage they've caused, not Hawai'i families. Our communities shouldn't be forced to choose between insurance they can't afford and losing their homes.

Mahalo for the opportunity to submit testimony.

Kayla Economou
Kahuku, HI
Polluters Pay Hawai'i

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

Date: Wednesday, March 18, 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 for losses from climate change. The requirement for HPIA to file and litigate subrogation claims against

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

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.



American
Petroleum
Institute

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

March 18, 2026

Representative Scot Matayoshi, Chair

Representative Tina Nakada Grandinetti, Vice Chair

Committee on Consumer Protection & Commerce

Wednesday, March 18, 2026; 2:00 PM

Conference room 329

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

Aloha Chair Matayoshi, Vice Chair Grandinetti and members of the committee:

The American Petroleum Institute (API) respectfully opposes SB 1166 SD2, which allows the Hawaii Property Insurance Association to file and litigate subrogation claims against responsible parties for claims paid by the insurer for losses resulting from climate disasters and extreme weather attributable to climate change and establishes a new, specific cause of action that allows insurers and injured parties to file claims against a responsible party for damages resulting from climate disasters, extreme weather attributable to climate change, and other long-term changes in the climate system.

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 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 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.

The bill 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



American
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David McGowan
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business groups, on the ground that these statutes improperly impose retroactive strict liability for 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 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 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 and requests that the Committee hold this measure.

We appreciate the opportunity to provide testimony.

Sincerely,

David McGowan

VP of State Government Relations



Testimony delivered to the
House Committee on Consumer Protection & Commerce

In support of
SB 1166 SD2

March 18, 2026

Dear Chair Matayoshi, Vice Chair Grandinetti, and members of the committee,

The Center for Climate Integrity (CCI) submits this testimony in support of SB 1166 SD2, which would help further stabilize Hawai'i's insurance market in the face of costly damages from climate change-fueled extreme weather disasters. 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 how their products fuel climate change.

Based on efforts to stabilize Hawai'i's insurance market in the past year, CCI encourages the Committee to amend SB 1166 SD2 by providing the Attorney General and the Hawaii Property Insurance Association (HPIA), Hawaii Hurricane Relief Fund (HHRF), or any private insurer licensed in the State, express statutory authority to bring a civil action against a responsible party to recover certain costs and losses resulting from climate disasters.

This authority would create new pathways for the Attorney General, the HPIA, and the HHRF to recover a fair share of insurance costs and losses from the at-fault parties uniquely responsible for the climate crisis — major fossil fuel companies. Last year, the legislature deployed the HHRF to start stabilizing insurance markets. Senate Bill 1044 (2025) has made a huge difference for the state already; this legislation is designed to protect that progress. However, as discussed at the informational hearing on HHRF reforms in December 2025, more can be done to shore up the state's insurance system against the increasing risks and devastating costs of major climate disasters like the 2023 Lāhainā fires or Hurricane Iniki in 1992. Statistically, it is only a matter of time before a major hurricane impacts one or multiple islands, and Hawai'i is also now considered a high-risk state for catastrophic losses from fires.¹

A recently released poll from Ward Research 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. 72% believe the state should do more to keep homeowner insurance costs affordable, and a strong majority understand that extreme weather is increasing costs. This legislation would protect taxpayers and insurance ratepayers from future disaster risk by bolstering the State's legal authority to recover insurance costs related to extreme weather from the companies most responsible for the problem.

¹ See [Act 296 Property Insurance Stabilization Interim Report](#) ("The 2023 wildfires in Lahaina and Kula were among the most destructive in U.S. history and marked a paradigm shift for the Hawai'i insurance industry. Previously considered a low-risk wildfire state, Hawai'i is now reassessed by insurers and reinsurers as highly exposed. Through higher temperatures, drought conditions, and invasive grasses, climate change has significantly increased fire risk.").

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

Extreme weather is already driving up the cost of living and making insurance unaffordable for many across the state. 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.³ In response to growing risk, people are also increasingly getting dropped by their insurers — between 2018 and 2023, nonrenewal rates increased by 91% in the County of Kauai, 296% in the City and County of Honolulu, 184% in the County of Maui, and 70% in the County of Hawai'i.⁴ Statewide, that's an average nonrenewal increase of nearly 216 percent, in just a five-year period, according to a recent report from Hawai'i Appleseed.⁵ Increased insurance costs and decreasing availability could severely affect real estate, state and local revenue, and the affordability of borrowing for a wide range of government projects.

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? 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."⁶ 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.⁷ Like tobacco and opioid companies, major oil companies lied about the harms of their products in order to protect their own profits.

The fossil fuel industry should be held accountable for drastic insurance price increases and sudden cancellations of insurance coverage, not policyholders who did nothing to increase the climate risks that are creating the crisis in the insurance market. With extreme weather disasters becoming more likely and the federal government dismantling disaster response, Hawai'i needs every tool in the toolbox to protect its residents from rising costs in the aftermath of a disaster — including expanded Attorney General authority. Rising insurance costs should be placed back on the entities whose business practices and deliberate decisions created the climate-fueled insurance crisis.

We urge this committee to support SB 1166 SD 2, with the suggested amendments.

Thank you for your attention and consideration,

Gordon Levitt
Senior Legislative Strategist, Center for Climate Integrity

³ <https://www.hawaiinewsnow.com/2026/01/15/hawaii-home-insurance-rates-spike-after-maui-wildfires/>

⁴ <https://www.nytimes.com/interactive/2024/12/18/climate/insurance-nonrenewal-rates-policies-state-map.html>

⁵ <https://hiappleseed.org/press-releases/climate-disaster-insurance-crisis-equitable-resilience>

⁶ <https://insideclimatenews.org/news/22092015/exxon-confirmed-global-warming-consensus-in-1982-with-in-house-climate-models/>

⁷ <https://climateintegrity.org/evidence/climate-deception>



Subject: Testimony in Support of SB1166 SD2, with Recommendation to Include Attorney General Right of Action

Aloha Chair Matayoshi, Vice Chair Grandinetti, and Members of the CPC Committee,

On behalf of the Advisory Committee of the Polluters Pay Hawai'i Coalition, **we strongly support SB1166 SD2**. Over the past month, families across Hawai'i have watched the rains come down harder and longer than many can remember—flooding roads, damaging homes, and disrupting daily life across our islands. For some communities, it has felt relentless. And for many residents, each storm now comes with a new question: *will we still be able to afford insurance after this?*

These recent storms are not just unusual—they are part of a growing pattern of more intense and destructive weather driven by climate change. We saw the devastating consequences of this new reality during the Maui wildfires, and we are seeing it again now in the form of historic rainfall and flooding. As disasters become more severe, insurance premiums are rising sharply, policies are being dropped, and local families are being asked to shoulder more and more of the financial risk. We recently learned only 4% of local families have flood insurance.

SB1166 takes an important step toward restoring fairness by allowing insurers and policyholders to recover costs from those responsible for climate-related damages. It begins to shift the burden away from Hawai'i residents and toward the companies that contributed to the crisis. But to fully protect our communities, we must go further.

We respectfully urge the Committee to **strengthen this bill by including a right of action for the Attorney General**. Private lawsuits alone cannot address the scale of harm we are facing. The State must have the authority to act on behalf of its people—to pursue large-scale accountability, protect taxpayers, and ensure that recovery is meaningful and timely in the wake of increasingly frequent disasters.

For decades, major fossil fuel companies knew their products would make storms, wildfires, and flooding more dangerous. They chose to continue, while misleading the public. Today, Hawai'i's families are left paying the price—through higher insurance costs, growing financial insecurity, and the fear of what the next disaster will bring.

We believe in a simple principle: those who caused the harm should help pay for the damage. SB1166, strengthened with Attorney General authority, can help Hawai'i move toward a more just, affordable, and resilient future.

Mahalo for the opportunity to testify in strong support.

Maka Gibson

SB-1166-SD-2

Submitted on: 3/17/2026 11:30:01 AM

Testimony for CPC on 3/18/2026 2:00:00 PM

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

Comments:

STRONG SUPPORT OF SB 1166 SD2

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.**

SB 1166 SD2 would allow insurers serving Hawai‘i to pursue claims against fossil fuel companies and other responsible parties for payouts arising from climate disasters so that the costs of these events are not borne solely by Hawai‘i residents and their insurance providers.

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, I strongly urge the Committee to also enable the state Attorney General to pursue claims against fossil fuel corporations for taxpayer-funded payouts arising from climate disasters.

SUPPORT and PASS. Mahalo.

SB-1166-SD-2

Submitted on: 3/17/2026 12:05:36 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Sam Guckenheimer	Kona Indivisible	Support	Written Testimony Only

Comments:

Aloha Chair and Members of the Committee,

I am writing personally and as Lead of Kona Indivisible in strong support of SB1166, which would allow the State of Hawai‘i to 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.

Home insurance costs in Hawai‘i are skyrocketing. According to data released by the Insurance Division of the Department of Commerce and Consumer Affairs, some insurers increased rates for single-family homes by more than 50 percent in 2026 compared to 2025. At the same time, insurers are increasingly refusing to renew policies. Across the state, non-renewals nearly tripled—rising by approximately 216 percent between 2018 and 2023. These trends are pushing families, kupuna, and working people out of stable coverage and placing homeownership further out of reach.

These insurance disruptions are not happening in a vacuum. Climate-driven disasters—wildfires, floods, and severe storms—are becoming more frequent and more destructive. Internal documents and investigative reporting show that oil companies knew decades ago that their products would worsen climate change and intensify these very disasters. Rather than change course, these companies engaged in a decades-long campaign to deceive the public about climate science and the role of fossil fuels.

That deception continues today. Big Oil promotes false solutions and overstates its commitment to clean energy, while continuing to expand fossil fuel production. All the while, these companies have profited enormously—taking in more than \$2.4 trillion in profits since 1990—while communities like those in Hawai‘i are left to bear the rising costs.

SB1166 is a necessary and responsible 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.

I respectfully urge the committee to pass SB1166 and make polluters pay.

Mahalo for the opportunity to submit testimony.



To: The House Committee on Consumer Protection & Commerce (CPC)
From: Sherry Pollack, 350Hawaii.org
Date: Wednesday, February 18, 2026, 2pm

In strong support of SB1166 SD2

Aloha Chair Matayoshi, Vice Chair Grandinetti, and members of the CPC committee,

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** which allows the Hawai'i Property Insurance Association to file and litigate subrogation claims against responsible parties for claims paid by the insurer for losses resulting from climate disasters and extreme weather attributable to climate change. This measure establishes a new, specific cause of action that allows insurers and injured parties to file claims against a responsible party for damages resulting from climate disasters, extreme weather attributable to climate change, and other long-term changes in the climate system, and requires insurance rates to account for any proceeds from subrogation or civil claims against a responsible party.

This measure 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. 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. We must hold fossil fuel companies accountable for the damages caused by their products and practices, including the financial costs of climate change impacts.

SB1166 SD2 is a necessary and responsible step 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. 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, we suggest the Committee enable the state Attorney General to pursue claims against fossil fuel corporations for taxpayer-funded payouts arising from climate disasters.

We respectfully urge the Committee to **PASS** this measure, with the amendment described above. Mahalo for the opportunity to testify.

Sherry Pollack
Co-Founder, 350Hawaii.org



REPRESENTATIVE SCOT Z. MATAYOSHI, CHAIR
REPRESENTATIVE TINA N. GRANDINETTI, VICE CHAIR
HOUSE COMMITTEE ON CONSUMER PROTECTION & COMMERCE

TESTIMONY IN **SUPPORT** OF SENATE BILL 1166

Wednesday, March 18, 2026, 2:00 p.m.
Conference Room 329, State Capitol
415 South Beretania Street, Honolulu, Hawai'i

Dear Chair Matayoshi, Vice Chair Grandinetti, and Committee Members:

Earthjustice **strongly supports Senate Bill 1166**, which would authorize the Hawai'i Property Insurance Association ("HPIA") 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,¹ sea-level rise and coastal erosion,² and floods and other extreme weather.³ 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.⁴

¹ Island News, *Hawai'i's second-driest year sparks climate action, new report says* (Feb. 4, 2026) https://www.kitv.com/news/hawaiis-second-driest-year-sparks-climate-action-new-report-says/article_30d5ecab-6e11-473a-94aa-7461ac0fc3bf.html; Alex Sosnoski, *Hawai'i faces wildfire risk amid drought, winds*, Accuweather (Jul. 31, 2025), <https://www.accuweather.com/en/hurricane/hawaii-faces-wildfire-risk-amid-drought-winds/1800972>.

² Sandy Harjo Livingston, *'It's an absolute disaster unfolding in front of our eyes': North Shore homes collapse into the ocean*, Hawai'i News Now (Sep. 24, 2024), <https://www.khon2.com/local-news/its-an-absolute-disaster-unfolding-in-front-of-our-eyes/>.

³ Star-Advertiser, *Gov. Green issues emergency proclamation as major storm approaches Hawai'i* (Feb. 6, 2026) <https://www.staradvertiser.com/2026/02/06/breaking-news/flash-flood-watch-issued-for-all-islands-starting-saturday/>.

⁴ 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>.

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

Aloha Chair and Members of the Committee,

Kauai Climate Action Coalition (KCAC), a group of more than 150 Kauai residents, strongly supports SB1166, which would allow the State of Hawai'i to 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.

Home insurance costs in Hawai'i are skyrocketing. According to data released by the Insurance Division of the Department of Commerce and Consumer Affairs, some insurers increased rates for single-family homes by more than 50 percent in 2026 compared to 2025. At the same time, insurers are increasingly refusing to renew policies. Across the state, non-renewals nearly tripled—rising by approximately 216 percent between 2018 and 2023. These trends are pushing families, kupuna, and working people out of stable coverage and placing homeownership further out of reach.

These insurance disruptions are not happening in a vacuum. We all know that climate-driven disasters—wildfires, floods, and severe storms—are becoming more frequent and more destructive. Internal documents and investigative reporting show that oil companies knew decades ago that their products would worsen climate change and intensify these very disasters. Rather than change course, these companies engaged in a decades-long campaign to deceive the public about climate science and the role of fossil fuels.

That deception continues today. Big Oil promotes false solutions and overstates its commitment to clean energy, while continuing to expand fossil fuel production. All the while, these companies have profited enormously—taking in more than \$2.4 trillion in profits since 1990—while communities like those in Hawai'i are left to bear the rising costs.

SB1166 is a necessary and responsible 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.

KCAC respectfully urges the committee to pass SB1166 and make polluters pay.

Mahalo for the opportunity to submit testimony.

Helen Cox, Kalaheo

Chair, Kauai Climate Action Coalition



Hawai'i State House of Representatives
Committees on Consumer Protection & Commerce
SB1166, SD2 – Relating to Insurance

RE: Strong Support for SB1166, SD2

March 18, 2026

Hawaiian Council expresses its **strong support for SB1166, SD2, 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. SB1166, SD2 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. SB1166, SD2 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 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**. 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

91-1270 Kinoiki Street, Building 1, Kapolei, HI 96707

info@hawaiiancouncil.org

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Testimony in Support of SB1166

Submitted to the House Consumer Protection & Commerce Committee
by Evan Weber, Managing Director, Our Hawai'i, 2/6/2025

LATE

Chair Matayoshi, Vice Chair Grandinetti, 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 a suggested amendment.

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.

In that law, the legislature instructed the Insurance Commission to produce a study on how to further stabilize the insurance market. The first part of that study came out last month. The Insurance Commission identified that 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 which is estimated to have cause around \$12 billion 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.

With that in mind, we humbly suggest providing legislative clarity on the Attorney General's right to action to pursue costs and losses from climate polluters on behalf of HPIA and HHRF in this legislation as well. 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.

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.

LATE

SB-1166-SD-2

Submitted on: 3/17/2026 3:40:16 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

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

Comments:

Aloha Chair Matayoshi, Vice Chair Grandinetti, and honorable members of committee,

My name is Susan RobertsEmery, as Co Chair of the Green Party of Hawaii, and on behalf of our members, we are in VERY STRONG Support of SB1166 SD2. The first thing we want to say is that the oil and gas companies are not stupid, they know there is such a thing as climate change going on in real time . They spend millions of dollars figuring out how much money they need to spend to keep the Hawaiian legislature doing their bidding. Spend a million to profit a billion! This is not unique to Hawai'i it happens globally. They keep making their profit margins, keeping their shareholders happy, meanwhile, the environment is not important to them, nor are the people who buy insurance to protect their homes from worsening disasters. The consumer just gets a higher price tag, IF they/ we can purchase Insurance at all. Across the state , non-renewals nearly tripled ! This puts our local families in a bind and may make home ownership a pipe dream.

Let us call out Big Oil and gas for the "greenwashing" that they do to promote themselves, when they are really just robbing us blind. Let them pay for the damage to the climate, that they are VERY WELL Aware of , on our Island home.

Green Party of Hawaii urges you to PASS SB1166 SD2. Let the billionaires / polluters pay .

Mahalo,

Susan RobertsEmery

Green Party of Hawai'i

Paauilo

LATE

LATE

SB-1166-SD-2

Submitted on: 3/17/2026 4:01:30 PM

Testimony for CPC on 3/18/2026 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.

Polluters need to be responsible for the damages they cause to the general public.

No company is above the law.

Mahalo for your time.



SIERRA CLUB
OF HAWAII

LATE

HOUSE COMMITTEE ON CONSUMER PROTECTION & COMMERCE

March 18, 2026

2:00 PM

Conference Room 329

In SUPPORT of SB1166 SD2: RELATING TO INSURANCE

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

On behalf of our more than 20,000 members and supporters, the Sierra Club of Hawai'i **supports with amendments** SB1166 SD2, 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 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 appreciates the initiative taken by the legislature last year to mitigate the impacts of massive insurance rate increases experienced by certain property owners, by allowing for alternative coverage to be provided to them through the Hawai'i Hurricane Relief Fund. **To the extent that the State may need to also pay out claims from this fund due to climate-related extreme weather events, the Sierra Club urges the Committee to amend this measure, to also allow the state attorney general or other appropriate entity to recover such payouts from culpable fossil fuel entities.**

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

LATE

SB-1166-SD-2

Submitted on: 3/17/2026 11:11:48 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Ted Bohlen	Climate Protectors Hawaii	Support	Written Testimony Only

Comments:

STRONG SUPPORT!

At least some of costs of climate disasters should be borne by the fossil fuel companies that contributed to them, not 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 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 enable the state Attorney General to pursue claims against fossil fuel corporations for taxpayer-funded payouts arising from climate disasters.

Mahalo for passing this bill to help the people of Hawaii!



HAWAII APPLESEED

CENTER FOR LAW & ECONOMIC JUSTICE

LATE

Testimony of the Hawai‘i Appleseed Center for Law and Economic Justice
Support for SB1166 – Relating to Insurance
House Committee on Consumer Protections
Wednesday March 18 , 2026 at 2:00PM Conf. Rm. 329 and via Videoconference

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

Hawai‘i Appleseed Center for Law and Economic Justice submits this testimony in strong support of SB3000, which authorizes the Attorney General, the Hawai‘i Property Insurance Association, the Hawai‘i Hurricane Relief Fund, and licensed insurers to bring civil actions against major fossil fuel corporations to recover the costs of climate-driven disasters and related insurance impacts. This bill is a targeted, common-sense measure to protect Hawai‘i households, stabilize our insurance system, and ensure that the companies most responsible for the climate crisis contribute their fair share to our recovery and resilience.

Hawai‘i is facing a rapidly escalating property insurance crisis driven by climate change, aging housing, and a sharp retreat by private insurers from higher-risk markets like ours. Hawai‘i Appleseed’s recent report, “Who Pays for Climate Disasters? Case Studies on Regulatory Responses to Climate Change-Related Disasters,” documents that non-renewals of insurance policies in Hawai‘i rose by 216 percent between 2018 and 2023, while average homeowner premiums increased by roughly 12 percent from 2021–2024 and condo associations saw 16 percent average increases, with some buildings facing fee hikes of up to \$2,000 per unit.¹ These trends threaten not only individual homeowners and renters, but also the financial foundations of our entire housing and disaster-recovery system.²

At the same time, fossil fuel companies have known for decades that their products were driving climate change and increasing the severity of wildfires, storms, flooding, and sea-level rise, even as they funded campaigns to obstruct climate action.³ The result is that working families, kūpuna, and fixed-income households are paying more each year to insure their homes—if they can find coverage at all—while the corporations that profited from creating this risk have not been held accountable for the downstream costs to our communities and our state budget. SB3000 directly responds to this inequity by giving the Attorney General and key insurance entities a clear statutory pathway to seek damages from major oil and gas companies for climate-related harms to property and insurance markets in Hawai‘i.

Our research emphasizes that Hawai‘i cannot close its insurance and disaster-recovery funding gaps through state resources and ratepayers alone. The report explicitly calls for “empowering

¹ <https://uhero.hawaii.edu/wp-content/uploads/2025/05/HawaiiHousingFactbook2025.pdf>

² <https://hiappleseed.org/publications/who-pays-climate-disasters>

³ <https://climateintegrity.org/uploads/media/Fueling-the-Insurance-Crisis-2025.pdf>



Testimony of the Hawai'i Appleseed Center for Law and Economic Justice
Support for SB1166 – Relating to Insurance
House Committee on Consumer Protections
Wednesday March 18 , 2026 at 2:00PM Conf. Rm. 329 and via Videoconference

state action” by enabling Hawai‘i to pursue subrogation and related claims against corporations most responsible for climate-changing pollution, so that recovery costs do not fall entirely on residents and taxpayers.⁴ SB3000 operationalizes this recommendation and complements the work of the Governor’s Climate Advisory Team and national best practices identified by insurance regulators, which stress the need to address the financial impacts of disasters and maintain access to insurance.⁵

By explicitly authorizing the Attorney General and Hawai‘i’s insurance entities to recover damages from major fossil fuel corporations for climate-driven harms, SB3000 will help:

- Keep property insurance more available and affordable by offsetting disaster and reinsurance costs with recovered funds.
- Protect homeowners, renters, and condominium associations from bearing the full brunt of rising premiums and non-renewals driven by climate change.
- Reduce pressure on the state’s general fund and disaster-recovery resources by shifting a portion of climate costs back onto the companies that caused them.
- Align Hawai‘i with a growing national movement of states and localities using litigation and cost-recovery tools to hold fossil fuel companies accountable for climate damages.

In our work with low-income families and communities across the islands, we see firsthand how rising housing and insurance costs erode stability and deepen inequality. SB3000 is a measured, fiscally responsible response that does not regulate individual policyholders or impose new costs on local families; instead, it equips our Attorney General and insurance system with a needed legal tool to seek justice and resources from some of the largest and most profitable corporations in the world.

For these reasons, Hawai‘i Appleseed respectfully urges you to pass SB3000 out of committee and move this measure forward. Mahalo for your consideration and for your leadership in protecting Hawai‘i’s people, homes, and insurance system from the mounting costs of the climate crisis.

⁴ <https://hiappleseed.org/publications/who-pays-climate-disasters>

⁵ <https://governor.hawaii.gov/wp-content/uploads/2024/07/Climate-Advisory-Team-July-2024-Final.pdf>

SB-1166-SD-2

Submitted on: 3/17/2026 10:55:01 AM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Danielle Spitz	Individual	Support	Written Testimony Only

Comments:

Aloha!

I STRONGLY SUPPORT SB1166 SD2.

Hawai‘i is already experiencing the growing impacts of climate destabilization, from skyrocketing insurance premiums to increasingly severe storms and weather-related disasters. PERSONALLY, MY HOMEOWNERS INSURANCE PREMIUM HAS MORE THAN TRIPLED THIS YEAR. 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 SD1 would allow insurers serving Hawai‘i 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 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, I respectfully but strongly urge the Committee to also enable the state Attorney General to pursue claims against fossil fuel corporations for taxpayer-funded payouts arising from climate disasters.

Accordingly, I respectfully urge the Committee to **PASS** this measure, with the amendment described above.

Mahalo for the opportunity to testify.

Sincerely,
Danielle A Spitz

SB-1166-SD-2

Submitted on: 3/17/2026 11:40:19 AM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Kealii Pang, Ph.D.	Individual	Support	Written Testimony Only

Comments:

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

My name is Kealii Pang, Ph.D., and I **STRONGLY SUPPORT** SB1166 SD2.

As someone who has dedicated my career to understanding the complex systems that sustain life in Hawai‘i, I can tell you that the climate crisis is not a distant threat — it is here, and its costs are being borne by our families, our neighbors, and our communities right now. Rising insurance premiums, catastrophic storms, and increasingly unpredictable weather are not acts of nature alone. They are the foreseeable consequences of decades of deliberate deception by the fossil fuel industry, which suppressed and manipulated science to protect its profits at our expense.

SB1166 SD2 is a meaningful step toward fairness. By allowing insurers operating in Hawai‘i to pursue claims against the fossil fuel companies whose actions have driven these escalating costs, this bill helps ensure that the financial burden of climate disasters does not fall solely on local homeowners, businesses, and the insurers who serve them. This is about accountability — making those most responsible for the harm pay their fair share.

I also urge the Committee to extend this same accountability to the state Attorney General, enabling the pursuit of claims against fossil fuel corporations for any taxpayer-funded climate disaster payouts, including those made through programs like the Hawai‘i Hurricane Relief Fund. The people of Hawai‘i should not be left holding the bill for a crisis they did not create.

I respectfully urge the Committee to **PASS** this measure, with that amendment included.

Mahalo for the opportunity to testify.

Sincerely, Kealii Pang, Ph.D.

SB-1166-SD-2

Submitted on: 3/17/2026 11:41:19 AM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Kevin Chang	Individual	Support	Written Testimony Only

Comments:

This makes sense to me Lets stop kicking the can, shifting the goal posts and placing the burden on the people.

Mahalo

Kevin

SB-1166-SD-2

Submitted on: 3/17/2026 11:41:34 AM

Testimony for CPC on 3/18/2026 2:00:00 PM

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

Comments:

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

I am providing testimony in strong support of SB1166 SD2.

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 SD1 would allow insurers serving Hawai‘i 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 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, I respectfully but strongly urge the Committee to also enable the state Attorney General to pursue claims against fossil fuel corporations for taxpayer-funded payouts arising from climate disasters.

Accordingly, I respectfully urge the Committee to PASS this measure, with the amendment described above.

Mahalo for the opportunity to provide testimony.

Sincerely,
Noelle Lindenmann, Kailua-Kona

SB-1166-SD-2

Submitted on: 3/17/2026 11:54:58 AM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Tanner McNulty	Individual	Support	Written Testimony Only

Comments:

Aloha Chair and Members of the Committee,

I am writing in strong support of SB1166, which would allow the State of Hawai‘i to 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.

Home insurance costs in Hawai‘i are skyrocketing. According to data released by the Insurance Division of the Department of Commerce and Consumer Affairs, some insurers increased rates for single-family homes by more than 50 percent in 2026 compared to 2025. At the same time, insurers are increasingly refusing to renew policies. Across the state, non-renewals nearly tripled—rising by approximately 216 percent between 2018 and 2023. These trends are pushing families, kupuna, and working people out of stable coverage and placing homeownership further out of reach.

These insurance disruptions are not happening in a vacuum. Climate-driven disasters—wildfires, floods, and severe storms—are becoming more frequent and more destructive. Internal documents and investigative reporting show that oil companies knew decades ago that their products would worsen climate change and intensify these very disasters. Rather than change course, these companies engaged in a decades-long campaign to deceive the public about climate science and the role of fossil fuels.

That deception continues today. Big Oil promotes false solutions and overstates its commitment to clean energy, while continuing to expand fossil fuel production. All the while, these companies have profited enormously—taking in more than \$2.4 trillion in profits since 1990—while communities like those in Hawai‘i are left to bear the rising costs.

SB1166 is a necessary and responsible 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.

I respectfully urge the committee to pass SB1166 and make polluters pay.

Mahalo for the opportunity to submit testimony.

SB-1166-SD-2

Submitted on: 3/17/2026 11:55:27 AM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Ken Stover	Individual	Support	Written Testimony Only

Comments:

Aloha Chair and Members of the Committee,

I am writing in strong support of SB1166, which would allow the State of Hawai‘i to 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.

Home insurance costs in Hawai‘i are skyrocketing. According to data released by the Insurance Division of the Department of Commerce and Consumer Affairs, some insurers increased rates for single-family homes by more than 50 percent in 2026 compared to 2025. At the same time, insurers are increasingly refusing to renew policies. Across the state, non-renewals nearly tripled—rising by approximately 216 percent between 2018 and 2023. These trends are pushing families, kupuna, and working people out of stable coverage and placing homeownership further out of reach.

These insurance disruptions are not happening in a vacuum. Climate-driven disasters—wildfires, floods, and severe storms—are becoming more frequent and more destructive. Internal documents and investigative reporting show that oil companies knew decades ago that their products would worsen climate change and intensify these very disasters. Rather than change course, these companies engaged in a decades-long campaign to deceive the public about climate science and the role of fossil fuels.

That deception continues today. Big Oil promotes false solutions and overstates its commitment to clean energy, while continuing to expand fossil fuel production. All the while, these companies have profited enormously—taking in more than \$2.4 trillion in profits since 1990—while communities like those in Hawai‘i are left to bear the rising costs.

SB1166 is a necessary and responsible 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.

I respectfully urge the committee to pass SB1166 and make polluters pay.

Mahalo for the opportunity to submit testimony.

This legislative session, there have been hundreds of pages of supportive testimony submitted in support of legislation to support local working families with rising insurance costs by making polluters pay, but 9 Senators tried to stop the legislation anyways just because of the American Petroleum Institute's opposition.

Is Hawai'i's government accountable to ordinary people and local working families, or Big Oil lobbyists and CEOs making record profits while we bear the cost?

This Wednesday is our chance to make our voices heard and say that's not how we do things in our Hawai'i.

Submit testimony now.

Mahalo,

Ken & Karen Stover

SB-1166-SD-2

Submitted on: 3/17/2026 12:01:05 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Thomas Kevin Kekoa Dolan-Ma	Individual	Support	Written Testimony Only

Comments:

Aloha Chair and Members of the Committee,

I am writing in strong support of SB1166, which would allow the State of Hawai‘i to 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.

Home insurance costs in Hawai‘i are skyrocketing. According to data released by the Insurance Division of the Department of Commerce and Consumer Affairs, some insurers increased rates for single-family homes by more than 50 percent in 2026 compared to 2025. At the same time, insurers are increasingly refusing to renew policies. Across the state, non-renewals nearly tripled—rising by approximately 216 percent between 2018 and 2023. These trends are pushing families, kupuna, and working people out of stable coverage and placing homeownership further out of reach.

These insurance disruptions are not happening in a vacuum. Climate-driven disasters—wildfires, floods, and severe storms—are becoming more frequent and more destructive. Internal documents and investigative reporting show that oil companies knew decades ago that their products would worsen climate change and intensify these very disasters. Rather than change course, these companies engaged in a decades-long campaign to deceive the public about climate science and the role of fossil fuels.

That deception continues today. Big Oil promotes false solutions and overstates its commitment to clean energy, while continuing to expand fossil fuel production. All the while, these companies have profited enormously—taking in more than \$2.4 trillion in profits since 1990—while communities like those in Hawai‘i are left to bear the rising costs.

SB1166 is a necessary and responsible 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.

I respectfully urge the committee to pass SB1166 and make polluters pay.

Mahalo for the opportunity to submit testimony.

SB-1166-SD-2

Submitted on: 3/17/2026 12:02:14 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Mataniu Schrader	Individual	Support	Written Testimony Only

Comments:

Aloha e kākou,

I am writing to express my firm support for **SB1166**. This measure establishes a critical framework for corporate accountability, requiring major fossil fuel entities to internalize the costs of climate-related damages they have historically facilitated. By doing so, the State can provide much-needed stability to Hawai‘i’s increasingly volatile property insurance market and protect the financial security of our residents.

The Escalating Crisis in Hawai‘i’s Insurance Market

The state is currently witnessing an unprecedented contraction in the homeowners' insurance sector. Data from the Department of Commerce and Consumer Affairs (DCCA) Insurance Division illustrates a troubling trajectory:

- **Rate Aggression:** In 2026, some insurers implemented rate hikes exceeding **50%** for single-family residences compared to the previous year.
- **Policy Attrition:** Between 2018 and 2023, the rate of policy non-renewals increased by approximately **216%**.

These metrics indicate that the private insurance market is struggling to price the heightened risk associated with climate change. This instability places a disproportionate burden on our *kupuna* and working-class families, for whom homeownership is becoming an increasingly precarious endeavor.

The Link Between Corporate Conduct and Climate Risk

The disruptions within our insurance markets are direct consequences of the increasing frequency and severity of climate-driven events, such as wildfires, coastal flooding, and intensified storm surges.

Extensive investigative research and internal industry documentation reveal that major oil and gas producers were aware as early as the late 20th century that fossil fuel consumption would catalyze global climatic shifts. Rather than pivoting toward sustainable energy models, these entities allegedly engaged in protracted disinformation campaigns to obscure climate science. Today, while these corporations report record-breaking profits—exceeding **\$2.4 trillion** since

1990—Hawai‘i’s taxpayers and homeowners are being forced to subsidize the resulting environmental and economic fallout.

Conclusion and Call to Action

SB1166 represents a proactive and fiscally responsible approach to disaster mitigation. It seeks to shift the financial burden of climate adaptation from the public to the entities most responsible for the underlying crisis. Aligning corporate liability with environmental impact is essential for the long-term resilience of our islands.

I respectfully urge the committee to **pass SB1166** to ensure that those who profited from environmental degradation contribute their fair share to the restoration and protection of our communities.

Mahalo for the opportunity to provide this testimony.

SB-1166-SD-2

Submitted on: 3/17/2026 12:05:35 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Alberta Morolt	Individual	Support	Written Testimony Only

Comments:

Aloha Chair and Members of the Committee,

I am writing in strong support of SB1166, which would allow the State of Hawai‘i to 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.

Home insurance costs in Hawai‘i are skyrocketing. According to data released by the Insurance Division of the Department of Commerce and Consumer Affairs, some insurers increased rates for single-family homes by more than 50 percent in 2026 compared to 2025. At the same time, insurers are increasingly refusing to renew policies. Across the state, non-renewals nearly tripled—rising by approximately 216 percent between 2018 and 2023. These trends are pushing families, kupuna, and working people out of stable coverage and placing homeownership further out of reach.

These insurance disruptions are not happening in a vacuum. Climate-driven disasters—wildfires, floods, and severe storms—are becoming more frequent and more destructive. Internal documents and investigative reporting show that oil companies knew decades ago that their products would worsen climate change and intensify these very disasters. Rather than change course, these companies engaged in a decades-long campaign to deceive the public about climate science and the role of fossil fuels.

That deception continues today. Big Oil promotes false solutions and overstates its commitment to clean energy, while continuing to expand fossil fuel production. All the while, these companies have profited enormously—taking in more than \$2.4 trillion in profits since 1990—while communities like those in Hawai‘i are left to bear the rising costs.

SB1166 is a necessary and responsible 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.

I respectfully urge the committee to pass SB1166 and make polluters pay.

Mahalo for the opportunity to submit testimony.

SB-1166-SD-2

Submitted on: 3/17/2026 12:09:27 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Mariana Monasi	Individual	Support	Written Testimony Only

Comments:

Aloha Chair and Members of the Committee,

I am writing in strong support of SB1166, which would allow the State of Hawai‘i to 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.

Home insurance costs in Hawai‘i are skyrocketing. According to data released by the Insurance Division of the Department of Commerce and Consumer Affairs, some insurers increased rates for single-family homes by more than 50 percent in 2026 compared to 2025. At the same time, insurers are increasingly refusing to renew policies. Across the state, non-renewals nearly tripled—rising by approximately 216 percent between 2018 and 2023. These trends are pushing families, kupuna, and working people out of stable coverage and placing homeownership further out of reach.

These insurance disruptions are not happening in a vacuum. Climate-driven disasters—wildfires, floods, and severe storms—are becoming more frequent and more destructive. Internal documents and investigative reporting show that oil companies knew decades ago that their products would worsen climate change and intensify these very disasters. Rather than change course, these companies engaged in a decades-long campaign to deceive the public about climate science and the role of fossil fuels.

That deception continues today. Big Oil promotes false solutions and overstates its commitment to clean energy, while continuing to expand fossil fuel production. All the while, these companies have profited enormously—taking in more than \$2.4 trillion in profits since 1990—while communities like those in Hawai‘i are left to bear the rising costs.

SB1166 is a necessary and responsible 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.

I respectfully urge the committee to pass SB1166 and make polluters pay.

Mahalo for the opportunity to submit testimony.

SB-1166-SD-2

Submitted on: 3/17/2026 12:14:30 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

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

Comments:

Aloha Chair and Members of the Committee,

I am writing in strong support of SB1166, which would allow the State of Hawai‘i to 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.

Home insurance costs in Hawai‘i are skyrocketing. According to data released by the Insurance Division of the Department of Commerce and Consumer Affairs, some insurers increased rates for single-family homes by more than 50 percent in 2026 compared to 2025. At the same time, insurers are increasingly refusing to renew policies. Across the state, non-renewals nearly tripled—rising by approximately 216 percent between 2018 and 2023. These trends are pushing families, kupuna, and working people out of stable coverage and placing homeownership further out of reach.

These insurance disruptions are not happening in a vacuum. Climate-driven disasters—wildfires, floods, and severe storms—are becoming more frequent and more destructive. Internal documents and investigative reporting show that oil companies knew decades ago that their products would worsen climate change and intensify these very disasters. Rather than change course, these companies engaged in a decades-long campaign to deceive the public about climate science and the role of fossil fuels.

That deception continues today. Big Oil promotes false solutions and overstates its commitment to clean energy, while continuing to expand fossil fuel production. All the while, these companies have profited enormously—taking in more than \$2.4 trillion in profits since 1990—while communities like those in Hawai‘i are left to bear the rising costs.

SB1166 is a necessary and responsible 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.

I respectfully urge the committee to pass SB1166 and make polluters pay.

Mahalo for the opportunity to submit testimony.

SB-1166-SD-2

Submitted on: 3/17/2026 12:17:30 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Jocelyn Herbert	Individual	Support	Written Testimony Only

Comments:

My name is Jocelyn Herbert. I am a resident of Hawai'i Island and I **STRONGLY SUPPORT** SB1166 SD2.

Hawai'i is already experiencing the growing impacts of climate disasters, from skyrocketing insurance premiums to wildfires and severe flooding. Families and communities across our islands, along with their insurance companies, are being forced to shoulder the financial burden of a crisis driven by the oil companies. This bill seeks both financial relief for local residents, and greater fairness and accountability. Oil companies have a responsibility to pay their fair share of the skyrocketing costs of these increasingly frequent disasters.

SB1166 SD1 would allow insurers serving Hawai'i 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 policy change will help protect local homeowners and businesses from ever-increasing 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 their products 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, I respectfully urge the Committee to also enable the state Attorney General to pursue claims against oil companies for taxpayer-funded payouts arising from climate disasters.

Accordingly, I respectfully urge the Committee to **PASS** this measure, with the amendment described above.

Mahalo for the opportunity to testify.

SB-1166-SD-2

Submitted on: 3/17/2026 12:18:18 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

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

Comments:

I support this bill.

SB-1166-SD-2

Submitted on: 3/17/2026 12:45:28 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
MELYNDA DANT	Fair Wind Cruises	Support	Written Testimony Only

Comments:

Aloha Chair and Members of the Committee,

I am writing in strong support of SB1166, which would allow the State of Hawai'i to 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.

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.

I respectfully urge the committee to pass SB1166 and make polluters pay.

SB-1166-SD-2

Submitted on: 3/17/2026 12:47:12 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Jordan Kapono Nakamura	Individual	Support	Written Testimony Only

Comments:

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

My name is Jordan Kapono Nakamura and I support SB1166 SD2 on behalf of myself and the many residents I've spoken with in the last year who have been struggling with high insurance costs due to climate crisis exacerbated by the fossil fuel industry. Big oil companies have a history of procedural, scientific, and rhetorical deceit which could only partially be documented in the text of this bill, but needless to say, the insurance providers (rather than our residents) are much better suited to handle the bureaucratic affront that the oil industry is positioning against those filing reasonable grievances against them. The ability to hold the historic and projected deception committed by Big Oil companies by insurers can provide an incentive to lower costs, thereby offsetting the burden of climate crisis onto the direct perpetrators of its intensification rather than Hawai'i residents. This will also help send a message to discourage future misinformation on the part of corporations, and protect our residents as well as the planet we rely on. I respectfully urge the Committee to pass SB1166 SD2. Mahalo for the opportunity to testify!

SB-1166-SD-2

Submitted on: 3/17/2026 12:52:59 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Carla Anderson	Individual	Support	Written Testimony Only

Comments:

Aloha Chair and Members of the Committee,

I am writing in strong support of SB1166, which would allow the State of Hawai‘i to 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.

Home insurance costs in Hawai‘i are skyrocketing. According to data released by the Insurance Division of the Department of Commerce and Consumer Affairs, some insurers increased rates for single-family homes by more than 50 percent in 2026 compared to 2025. At the same time, insurers are increasingly refusing to renew policies. Across the state, non-renewals nearly tripled—rising by approximately 216 percent between 2018 and 2023. These trends are pushing families, kupuna, and working people out of stable coverage and placing homeownership further out of reach.

These insurance disruptions are not happening in a vacuum. Climate-driven disasters—wildfires, floods, and severe storms—are becoming more frequent and more destructive. Internal documents and investigative reporting show that oil companies knew decades ago that their products would worsen climate change and intensify these very disasters. Rather than change course, these companies engaged in a decades-long campaign to deceive the public about climate science and the role of fossil fuels.

That deception continues today. Big Oil promotes false solutions and overstates its commitment to clean energy, while continuing to expand fossil fuel production. All the while, these companies have profited enormously—taking in more than \$2.4 trillion in profits since 1990—while communities like those in Hawai‘i are left to bear the rising costs.

SB1166 is a necessary and responsible 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.

I respectfully urge the committee to pass SB1166 and make polluters pay.

Mahalo for the opportunity to submit testimony.

SB-1166-SD-2

Submitted on: 3/17/2026 12:58:58 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Von Kaanaana	Individual	Support	Written Testimony Only

Comments:

I strongly urge the committee to support SB116!

The balance of Law hinges on the pursuit of Justice! The State of Hawai'i has an outright obligation to holding dirty energy accountable for the damaging effects of their industry to the environment.

Logical reasoning has pointed to the fossil fuel industry every time we search for the common denominator. Countless documentary's, studies, appeals to nature and yet money continues to enshrine the fossil fuel industry in legal indifference!

We are lucky enough to exist during a time where we are cognizant of the scaling of consequences according to scientific observation.

We must hold them accountable in the only way they will listen and that is through money.

SB-1166-SD-2

Submitted on: 3/17/2026 1:02:16 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

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

Comments:

My main concern is that you, as representatives of our State, do not allow oil interests and their lobbyists to dictate the best policy.

SB-1166-SD-2

Submitted on: 3/17/2026 1:07:27 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

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

Comments:

I am writing in strong support of SB1166, which would allow the State of Hawai‘i to 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.

Home insurance costs in Hawai‘i are skyrocketing. According to data released by the Insurance Division of the Department of Commerce and Consumer Affairs, some insurers increased rates for single-family homes by more than 50 percent in 2026 compared to 2025. At the same time, insurers are increasingly refusing to renew policies. Across the state, non-renewals nearly tripled—rising by approximately 216 percent between 2018 and 2023. These trends are pushing families, kupuna, and working people out of stable coverage and placing homeownership further out of reach.

These insurance disruptions are not happening in a vacuum. Climate-driven disasters—wildfires, floods, and severe storms—are becoming more frequent and more destructive. Internal documents and investigative reporting show that oil companies knew decades ago that their products would worsen climate change and intensify these very disasters. Rather than change course, these companies engaged in a decades-long campaign to deceive the public about climate science and the role of fossil fuels.

That deception continues today. Big Oil promotes false solutions and overstates its commitment to clean energy, while continuing to expand fossil fuel production. All the while, these companies have profited enormously—taking in more than \$2.4 trillion in profits since 1990—while communities like those in Hawai‘i are left to bear the rising costs.

SB1166 is a necessary and responsible 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.

I respectfully urge the committee to pass SB1166 and make polluters pay.

Mahalo for the opportunity to submit testimony.

SB-1166-SD-2

Submitted on: 3/17/2026 1:16:58 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Pamela Elders	Individual	Support	Written Testimony Only

Comments:

Aloha Chair and Members of the Committee,

I am writing in strong support of SB1166, which would allow the State of Hawai‘i to 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.

Home insurance costs in Hawai‘i are out of reach for most homeowners. Several years ago I contacted my insurance agent to obtain hurricane insurance. The quote was over \$4,000 per year which is the reason that I do not have this insurance today. According to data released by the Insurance Division of the Department of Commerce and Consumer Affairs, some insurers increased rates for single-family homes by more than 50 percent in 2026 compared to 2025.

These insurance disruptions are not happening in a vacuum. Climate-driven disasters—wildfires, floods, and severe storms—are becoming more frequent and more destructive. Internal documents and investigative reporting show that oil companies knew decades ago that their products would worsen climate change and intensify these very disasters. Rather than change course, these companies engaged in a decades-long campaign to deceive the public about climate science and the role of fossil fuels.

That deception continues today. Big Oil promotes false solutions and overstates its commitment to clean energy, while continuing to expand fossil fuel production. All the while, these companies have profited enormously—taking in more than \$2.4 trillion in profits since 1990—while communities like those in Hawai‘i are left to bear the rising costs.

SB1166 is a necessary and responsible 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.

I respectfully urge the committee to pass SB1166 and make polluters pay.

Mahalo for the opportunity to submit testimony.

SB-1166-SD-2

Submitted on: 3/17/2026 1:20:45 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

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

Comments:

Aloha Chair and Members of the Committee,

I am writing in strong support of SB1166, which would allow the State of Hawai‘i to 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.

Home insurance costs in Hawai‘i are skyrocketing. According to data released by the Insurance Division of the Department of Commerce and Consumer Affairs, some insurers increased rates for single-family homes by more than fifty percent in 2026 compared to 2025. At the same time, insurers are increasingly refusing to renew policies. Across the state, non-renewals nearly tripled, rising by approximately 216% between 2018 and 2023. These trends are pushing families, kupuna, and working people out of stable coverage and placing homeownership further out of reach.

These insurance disruptions are not happening in a vacuum. Climate-driven disasters—wildfires, floods, and severe storms—are becoming more frequent and more destructive. Internal documents and investigative reporting show that oil companies knew decades ago that their products would worsen climate change and intensify these very disasters. Rather than change course, these companies engaged in a decades-long campaign to deceive the public about climate science and the role of fossil fuels.

That deception continues today. Big Oil promotes false solutions and overstates its commitment to clean energy, while continuing to expand fossil fuel production. All the while, these companies have profited enormously, taking in more than \$2.4 trillion in profits since 1990, while communities like ours in Hawai‘i are left to bear the rising costs of the disasters they created.

SB1166 is a necessary and responsible step 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. Our families are struggling with insurance costs that many can no longer afford. Our kupuna are losing coverage they've held for years. Our young people are watching homeownership slip further away. Meanwhile, the companies responsible for accelerating these climate impacts continue to rake in record profits.

This is not about punishing success or attacking business. This is about basic fairness and accountability. When a company knowingly causes harm, deceives the public about that harm, and profits while others suffer the consequences, they must be held responsible. That is the foundation of justice in any society.

I respectfully urge the committee to pass SB1166 and make polluters pay for the damage they have caused to our islands, our communities, and our future.

Mahalo for the opportunity to submit testimony and for your service to the people of Hawai'i.

Maki Morinoue
Hawai'i Island

SB-1166-SD-2

Submitted on: 3/17/2026 1:22:15 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Harvey Arkin	Individual	Support	Written Testimony Only

Comments:

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

My name is Harvey Arkin and I **STRONGLY SUPPORT** SB1166 SD2.

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 SD1 would allow insurers serving Hawai‘i 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 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, I respectfully but strongly urge the Committee to also enable the state Attorney General to pursue claims against fossil fuel corporations for taxpayer-funded payouts arising from climate disasters.

Accordingly, I respectfully urge the Committee to **PASS** this measure, with the amendment described above.

Mahalo for the opportunity to testify.

Sincerely,

Harvey Arkin

Manoa

SB-1166-SD-2

Submitted on: 3/17/2026 1:22:42 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
TOM DIGRAZIA	Individual	Support	Written Testimony Only

Comments:

Strongly support.

SB-1166-SD-2

Submitted on: 3/17/2026 1:25:52 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Daniel R Freund	Individual	Support	Written Testimony Only

Comments:

Oil companies care about one thing: profit. The way to change their behavior is to hit them in the pocket book. Holding them responsible for climate change - which they denied for decades - is the way to do that.

Please advance this bill.

- Dan Freund, Kapaa

SB-1166-SD-2

Submitted on: 3/17/2026 1:29:03 PM

Testimony for CPC on 3/18/2026 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-SD-2

Submitted on: 3/17/2026 1:32:10 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

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

Comments:

Aloha Chair and Members of the Committee,

I am writing in strong support of SB1166, which would allow the State of Hawai‘i to 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.

Home insurance costs in Hawai‘i are skyrocketing. According to data released by the Insurance Division of the Department of Commerce and Consumer Affairs, some insurers increased rates for single-family homes by more than 50 percent in 2026 compared to 2025. At the same time, insurers are increasingly refusing to renew policies. Across the state, non-renewals nearly tripled—rising by approximately 216 percent between 2018 and 2023. These trends are pushing families, kupuna, and working people out of stable coverage and placing homeownership further out of reach.

These insurance disruptions are not happening in a vacuum. Climate-driven disasters—wildfires, floods, and severe storms—are becoming more frequent and more destructive. Internal documents and investigative reporting show that oil companies knew decades ago that their products would worsen climate change and intensify these very disasters. Rather than change course, these companies engaged in a decades-long campaign to deceive the public about climate science and the role of fossil fuels.

That deception continues today. Big Oil promotes false solutions and overstates its commitment to clean energy, while continuing to expand fossil fuel production. All the while, these companies have profited enormously—taking in more than \$2.4 trillion in profits since 1990—while communities like those in Hawai‘i are left to bear the rising costs.

SB1166 is a necessary and responsible 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.

I respectfully urge the committee to pass SB1166 and make polluters pay.

Mahalo for the opportunity to submit testimony.

Julia Marrack

Kamuela, HI 96743

SB-1166-SD-2

Submitted on: 3/17/2026 1:44:22 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

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

Comments:

Aloha Chair and Members of the Committee,

I am writing in strong support of SB1166, which would allow the State of Hawai‘i to 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.

Home insurance costs in Hawai‘i are skyrocketing. According to data released by the Insurance Division of the Department of Commerce and Consumer Affairs, some insurers increased rates for single-family homes by more than 50 percent in 2026 compared to 2025. At the same time, insurers are increasingly refusing to renew policies. Across the state, non-renewals nearly tripled—rising by approximately 216 percent between 2018 and 2023. These trends are pushing families, kupuna, and working people out of stable coverage and placing homeownership further out of reach.

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That deception continues today. Big Oil promotes false solutions and overstates its commitment to clean energy, while continuing to expand fossil fuel production. All the while, these companies have profited enormously—taking in more than \$2.4 trillion in profits since 1990—while communities like those in Hawai‘i are left to bear the rising costs.

SB1166 is a necessary and responsible 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.

I respectfully urge the committee to pass SB1166 and make polluters pay.

Mahalo for the opportunity to submit testimony.

SB-1166-SD-2

Submitted on: 3/17/2026 1:47:30 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

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

Comments:

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

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

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 SD1 would allow insurers serving Hawai‘i 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 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, I respectfully but strongly urge the Committee to also enable the state Attorney General to pursue claims against fossil fuel corporations for taxpayer-funded payouts arising from climate disasters.

Accordingly, I respectfully urge the Committee to **PASS** this measure, with the amendment described above.

Mahalo for the opportunity to testify.

Sincerely,
Anne M. Lorenzo

SB-1166-SD-2

Submitted on: 3/17/2026 1:51:27 PM

Testimony for CPC on 3/18/2026 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, 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! Families are being pushed out of badly needed stable coverage. These insurance disruptions are not happening in a vacuum. Climate-driven disasters are becoming more frequent and more destructive. Internal documents and investigative reporting show that oil companies knew decades ago that their products would worsen climate change and intensify these very disasters. Rather than change course, these companies engaged in a decades-long campaign to deceive the public about climate science and the role of fossil fuels.

That deception continues today. Big Oil promotes 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-SD-2

Submitted on: 3/17/2026 1:56:42 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Seanne Igne	Individual	Support	Written Testimony Only

Comments:

Aloha Chair and Members of the Committee,

I am writing in strong support of SB1166, which would allow the State of Hawai‘i to 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.

Home insurance costs in Hawai‘i are skyrocketing. According to data released by the Insurance Division of the Department of Commerce and Consumer Affairs, some insurers increased rates for single-family homes by more than 50 percent in 2026 compared to 2025. At the same time, insurers are increasingly refusing to renew policies. Across the state, non-renewals nearly tripled—rising by approximately 216 percent between 2018 and 2023. These trends are pushing families, kupuna, and working people out of stable coverage and placing homeownership further out of reach.

These insurance disruptions are not happening in a vacuum. Climate-driven disasters—wildfires, floods, and severe storms—are becoming more frequent and more destructive. Internal documents and investigative reporting show that oil companies knew decades ago that their products would worsen climate change and intensify these very disasters. Rather than change course, these companies engaged in a decades-long campaign to deceive the public about climate science and the role of fossil fuels.

That deception continues today. Big Oil promotes false solutions and overstates its commitment to clean energy, while continuing to expand fossil fuel production. All the while, these companies have profited enormously—taking in more than \$2.4 trillion in profits since 1990—while communities like those in Hawai‘i are left to bear the rising costs.

SB1166 is a necessary and responsible 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.

I respectfully urge the committee to pass SB1166 and make polluters pay.

Mahalo for the opportunity to submit testimony.

SB-1166-SD-2

Submitted on: 3/17/2026 1:58:18 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Jessica Kuzmier	Individual	Support	Written Testimony Only

Comments:

Aloha, I am writing in support of SB1166. I believe allowing insurers to sue fossil companies is good policy to provide financial relief to Hawaii residents. I would like it to also be codified into policy that the state Attorney General be authorized to pursue claims against fossil fuel corporations for taxpayer-funded payouts arising from climate disasters. Mahalo for your consideraion.

LATE

SB-1166-SD-2

Submitted on: 3/17/2026 2:02:49 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Sunshine Eckstrom	Individual	Support	Written Testimony Only

Comments:

Please support SB1166 to allow the State of Hawai'i to hold big oil and gas companies accountable for the climate damage they have KNOWINGLY caused and to help stabilize our worsening home insurance market. This is important in order to support home ownership for local residents. Thank you.

LATE

SB-1166-SD-2

Submitted on: 3/17/2026 2:15:40 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Greg Puppione	Individual	Support	Written Testimony Only

Comments:

Aloha Chair and Members of the Committee,

I am writing in strong support of SB1166, which would allow the State of Hawai‘i to 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.

Home insurance costs in Hawai‘i are skyrocketing. According to data released by the Insurance Division of the Department of Commerce and Consumer Affairs, some insurers increased rates for single-family homes by more than 50 percent in 2026 compared to 2025. At the same time, insurers are increasingly refusing to renew policies. Across the state, non-renewals nearly tripled—rising by approximately 216 percent between 2018 and 2023. These trends are pushing families, kupuna, and working people out of stable coverage and placing homeownership further out of reach.

These insurance disruptions are not happening in a vacuum. Climate-driven disasters—wildfires, floods, and severe storms—are becoming more frequent and more destructive. Internal documents and investigative reporting show that oil companies knew decades ago that their products would worsen climate change and intensify these very disasters. Rather than change course, these companies engaged in a decades-long campaign to deceive the public about climate science and the role of fossil fuels.

That deception continues today. Big Oil promotes false solutions and overstates its commitment to clean energy, while continuing to expand fossil fuel production. All the while, these companies have profited enormously—taking in more than \$2.4 trillion in profits since 1990—while communities like those in Hawai‘i are left to bear the rising costs.

SB1166 is a necessary and responsible 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.

I respectfully urge the committee to pass SB1166 and make polluters pay.

Mahalo for the opportunity to submit testimony.

LATE

SB-1166-SD-2

Submitted on: 3/17/2026 2:23:39 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Robert I Nehmad	Individual	Support	Written Testimony Only

Comments:

I am a resident of the City & County of Honolulu and support this Bill.

Please approve the Bill

Mahalo

LATE

SB-1166-SD-2

Submitted on: 3/17/2026 2:24:55 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Robin Sage	Individual	Support	Written Testimony Only

Comments:

Honorable Elected Officials,

I support SB1166. As elected officials it is your job to represent what is best for the citizens of Hawaii not lobby groups or big oil.

Do what is correct for the people of this state.

Mahalo

Robin Sage

LATE

SB-1166-SD-2

Submitted on: 3/17/2026 2:32:47 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Richard J Janik, MD	Individual	Support	Written Testimony Only

Comments:

Aloha Chair and Members of the Committee,

I am writing in strong support of SB1166, which would allow the State of Hawai‘i to 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.

Home insurance costs in Hawai‘i are skyrocketing. According to data released by the Insurance Division of the Department of Commerce and Consumer Affairs, some insurers increased rates for single-family homes by more than 50 percent in 2026 compared to 2025. At the same time, insurers are increasingly refusing to renew policies. Across the state, non-renewals nearly tripled—rising by approximately 216 percent between 2018 and 2023. These trends are pushing families, kupuna, and working people out of stable coverage and placing homeownership further out of reach.

These insurance disruptions are not happening in a vacuum. Climate-driven disasters—wildfires, floods, and severe storms—are becoming more frequent and more destructive. Internal documents and investigative reporting show that oil companies knew decades ago that their products would worsen climate change and intensify these very disasters. Rather than change course, these companies engaged in a decades-long campaign to deceive the public about climate science and the role of fossil fuels.

That deception continues today. Big Oil promotes false solutions and overstates its commitment to clean energy, while continuing to expand fossil fuel production. All the while, these companies have profited enormously—taking in more than \$2.4 trillion in profits since 1990—while communities like those in Hawai‘i are left to bear the rising costs.

SB1166 is a necessary and responsible 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.

I respectfully urge the committee to pass SB1166 and make polluters pay.

Mahalo for the opportunity to submit testimony.

LATE

SB-1166-SD-2

Submitted on: 3/17/2026 3:11:37 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

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

Comments:

/Cmd+My name is Diane Choy Fujimura and I **STRONGLY SUPPORT** SB1166 SD2.

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 would allow insurers serving Hawai'i 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 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, I respectfully but strongly urge the Committee to also enable the state Attorney General to pursue claims against fossil fuel corporations for taxpayer-funded payouts arising from climate disasters.

Accordingly, I respectfully urge the Committee to **PASS** this measure, with the amendment described above.

Mahalo for the opportunity to testify.

Sincerely,

Diane Choy Fujimura

v

LATE

LATE

SB-1166-SD-2

Submitted on: 3/17/2026 3:14:52 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

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

Comments:

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

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

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 would allow insurers serving Hawai‘i 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 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, I respectfully but strongly urge the Committee to also enable the state Attorney General to pursue claims against fossil fuel corporations for taxpayer-funded payouts arising from climate disasters.

Accordingly, I respectfully urge the Committee to **PASS** this measure, with the amendment described above.

Mahalo for the opportunity to testify.

Sincerely,
John Wassell

LATE

LATE

SB-1166-SD-2

Submitted on: 3/17/2026 3:42:52 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Jim Cooper	Individual	Support	Written Testimony Only

Comments:

Aloha Chair and Members of the Committee,

I am writing in strong support of SB1166, which would allow the State of Hawai‘i to 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.

Home insurance costs in Hawai‘i are skyrocketing. According to data released by the Insurance Division of the Department of Commerce and Consumer Affairs, some insurers increased rates for single-family homes by more than 50 percent in 2026 compared to 2025. At the same time, insurers are increasingly refusing to renew policies. Across the state, non-renewals nearly tripled—rising by approximately 216 percent between 2018 and 2023. These trends are pushing families, kupuna, and working people out of stable coverage and placing homeownership further out of reach.

These insurance disruptions are not happening in a vacuum. Climate-driven disasters—wildfires, floods, and severe storms—are becoming more frequent and more destructive. Internal documents and investigative reporting show that oil companies knew decades ago that their products would worsen climate change and intensify these very disasters. Rather than change course, these companies engaged in a decades-long campaign to deceive the public about climate science and the role of fossil fuels.

That deception continues today. Big Oil promotes false solutions and overstates its commitment to clean energy, while continuing to expand fossil fuel production. All the while, these companies have profited enormously—taking in more than \$2.4 trillion in profits since 1990—while communities like those in Hawai‘i are left to bear the rising costs.

SB1166 is a necessary and responsible 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.

I respectfully urge the committee to pass SB1166 and make polluters pay.

Mahalo for the opportunity to submit testimony.

LATE

LATE

SB-1166-SD-2

Submitted on: 3/17/2026 3:45:15 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

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

Comments:

Strongly support this good bill

LATE

SB-1166-SD-2

Submitted on: 3/17/2026 3:55:25 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

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

Comments:

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

My name is Angela Britten and I am a resident of Kailua, Oahu. I am writing in **STRONG SUPPORT** of SB1166 SD2.

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 SD1 would allow insurers serving Hawai'i 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 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, I respectfully but strongly urge the Committee to also enable the state Attorney General to pursue claims against fossil fuel corporations for taxpayer-funded payouts arising from climate disasters.

Accordingly, I respectfully urge the Committee to **PASS** this measure, with the amendment described above.

Mahalo for the opportunity to testify.

Sincerely,
Angela Britten

LATE

LATE

SB-1166-SD-2

Submitted on: 3/17/2026 4:09:01 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

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

Comments:

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

My name is Michele Nihipali and I **STRONGLY SUPPORT** SB1166 SD2.

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 would allow insurers serving Hawai‘i 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 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, I respectfully but strongly urge the Committee to also enable the state Attorney General to pursue claims against fossil fuel corporations for taxpayer-funded payouts arising from climate disasters.

Accordingly, I respectfully urge the Committee to **PASS** this measure, with the amendment described above.

Mahalo for the opportunity to testify.

Sincerely,

Michele Nihiipali

54-074 A Kam Hwy.

Hauula, HI 96717

LATE

LATE

SB-1166-SD-2

Submitted on: 3/17/2026 5:02:24 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Josh Stanbro	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Matayoshi and members,

Thank you for hearing this bill and moving it through the House--I am in strong support of SB1166.

My home insurance bill has gone up 60% in the last two years. Our neighbors were just flooded and homes still don't have electricity after two major storms hit us within a month. SB1166 helps protect our public insurance options and make polluters pay for the damage they have wrought.

Mahalo for standing up for Hawai'i residents.

LATE

SB-1166-SD-2

Submitted on: 3/17/2026 5:02:48 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Leo Nahe Smith	Individual	Support	Written Testimony Only

Comments:

I am in strong support of SB 1166 to hold major oil and gas companies accountable! These corporations have destabilized our environment and communities for far too long.

Make polluters pay!

LATE

SB-1166-SD-2

Submitted on: 3/17/2026 5:17:25 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Keone Nakoa	Individual	Support	Written Testimony Only

Comments:

Aloha CPC Committee, I strongly support SB1166 SD2 and urge your swift action to pass this bill out of this committee. Mahalo!

LATE

SB-1166-SD-2

Submitted on: 3/17/2026 5:22:55 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

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

Comments:

I am writing in strong support of SB1166 to hold fossil fuel companies accountable and stabilize our insurance market.

- Insurance Crisis: Rates rose by over 50% for many homes in 2026, and non-renewals tripled between 2018 and 2023.
- Climate Link: These rising costs are driven by more frequent wildfires and floods—disasters fueled by climate change.
- Corporate Accountability: Big Oil knew for decades that their products caused these issues but deceived the public to protect their \$2.4 trillion in profits.
- Fairness: Hawai‘i families and kupuna should not shoulder the bill for disasters caused by corporate greed.

I urge the committee to pass SB1166.

Mahalo,

Jen Lum, ‘Ewa Beach

LATE

SB-1166-SD-2

Submitted on: 3/17/2026 6:00:19 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Colleen Rost-Banik	Individual	Support	Written Testimony Only

Comments:

Aloha Chair and Members of the Committee,

As a resident of a condo building in Waikiki that has seen insurance rates skyrocket, I write in strong support of SB1166, which would allow the State of Hawai‘i to 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.

Please help to hold big oil and gas companies responsible for climate related disasters by supporting SB1166.

Mahalo for your consideration.

Colleen Rost-Banik

LATE

SB-1166-SD-2

Submitted on: 3/17/2026 6:39:14 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Casey Takayama	Individual	Support	Written Testimony Only

Comments:

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

My name is Casey Takayama and I **STRONGLY SUPPORT** SB1166 SD2.

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 would allow insurers serving Hawai‘i 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 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, I respectfully but strongly urge the Committee to also enable the state Attorney General to pursue claims against fossil fuel corporations for taxpayer-funded payouts arising from climate disasters.

Accordingly, I respectfully urge the Committee to **PASS** this measure, with the amendment described above.

Mahalo for the opportunity to testify.

Sincerely,
Casey Takayama

LATE

LATE

SB-1166-SD-2

Submitted on: 3/17/2026 7:04:41 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

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

Comments:

Aloha Chair and Members of the Committee,

I am writing in strong support of SB1166, which would allow the State of Hawai‘i to 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.

Home insurance costs in Hawai‘i are skyrocketing. According to data released by the Insurance Division of the Department of Commerce and Consumer Affairs, some insurers increased rates for single-family homes by more than 50 percent in 2026 compared to 2025. At the same time, insurers are increasingly refusing to renew policies. Across the state, non-renewals nearly tripled—rising by approximately 216 percent between 2018 and 2023. These trends are pushing families, kupuna, and working people out of stable coverage and placing homeownership further out of reach.

These insurance disruptions are not happening in a vacuum. Climate-driven disasters—wildfires, floods, and severe storms—are becoming more frequent and more destructive. Internal documents and investigative reporting show that oil companies knew decades ago that their products would worsen climate change and intensify these very disasters. Rather than change course, these companies engaged in a decades-long campaign to deceive the public about climate science and the role of fossil fuels.

That deception continues today. Big Oil promotes false solutions and overstates its commitment to clean energy, while continuing to expand fossil fuel production. All the while, these companies have profited enormously—taking in more than \$2.4 trillion in profits since 1990—while communities like those in Hawai‘i are left to bear the rising costs.

SB1166 is a necessary and responsible 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.

I respectfully urge the committee to pass SB1166 and make polluters pay.

Mahalo for the opportunity to submit testimony.

Georgia Hoopes, Kalaheo

LATE

LATE

SB-1166-SD-2

Submitted on: 3/17/2026 8:11:18 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

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

Comments:

Aloha,

My family strongly supports SB1166 because our state is increasingly experiencing negative impacts from climate change, including rising insurance premiums due to weather-related disasters. It is unfair that citizens must pay the price for a crisis driven by decades of deception and cover-ups perpetrated by the fossil fuel industry. We would like to see some accountability for an industry that has acted in this deceptive and criminal manner.

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, I respectfully but strongly urge the Committee to also enable the state Attorney General to pursue claims against fossil fuel corporations for taxpayer-funded payouts arising from climate disasters.

Mahalo for listening.

LATE

SB-1166-SD-2

Submitted on: 3/17/2026 11:05:23 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Kathy Shimata	Individual	Support	Written Testimony Only

Comments:

Aloha Chair and Members of the Committee,

I am writing in strong support of SB1166, which would allow the State of Hawai'i to 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.

Please support SB1166'

Mahalo,

Kathy Shimata

Honolulu

LATE

SB-1166-SD-2

Submitted on: 3/18/2026 3:42:08 AM

Testimony for CPC on 3/18/2026 2:00:00 PM

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

Comments:

Honorable Chair and Committee Members,

I am writing to ask that you support of SB1166 SD2, which would allow the State of Hawai‘i to 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.

Thank you for your attention and consideration.

Melissa Barker

Kapaa, HI

LATE

SB-1166-SD-2

Submitted on: 3/18/2026 4:11:11 AM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Danelle Guion	Individual	Support	Written Testimony Only

Comments:

Aloha Chair and Members of the Committee,

I am writing in strong support of SB1166, which would allow the State of Hawai‘i to **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.

Home insurance costs in Hawai‘i are skyrocketing. Climate-driven disasters—wildfires, floods, and severe storms—are becoming more frequent and more destructive. Oil companies **knew** decades ago that their products would worsen climate change and intensify these very disasters. Rather than change course, these companies engaged in a decades-long **campaign to deceive the public** about climate science and the role of fossil fuels.

That deception continues today. Big Oil promotes false solutions and overstates its commitment to clean energy, while continuing to expand fossil fuel production. All the while, **these companies have profited enormously—taking in more than \$2.4 trillion** in profits since 1990—while communities like those in Hawai‘i are left to bear the rising costs.

SB1166 is a necessary and responsible 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.

I respectfully urge the committee to pass SB1166 and make polluters pay.

Mahalo for the opportunity to submit testimony.

LATE

SB-1166-SD-2

Submitted on: 3/18/2026 7:44:37 AM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Susan Bambara	Individual	Support	Written Testimony Only

Comments:

I respectfully urge the committee to pass SB1166 and make polluters pay.

Mahalo for hearing my plea.

LATE

SB-1166-SD-2

Submitted on: 3/18/2026 7:57:41 AM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Lori Poaipuni	Individual	Support	Written Testimony Only

Comments:

Aloha Chair and Members of the Committee,

I am writing in strong support of SB1166, which would allow the State of Hawai'i to 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.

Home insurance costs in Hawai'i are skyrocketing. According to data released by the Insurance Division of the Department of Commerce and Consumer Affairs, some insurers increased rates for single-family homes by more than 50 percent in 2026 compared to 2025. At the same time, insurers are increasingly refusing to renew policies. Across the state, non-renewals nearly tripled—rising by approximately 216 percent between 2018 and 2023. These trends are pushing families, kupuna, and working people out of stable coverage and placing homeownership further out of reach.

These insurance disruptions are not happening in a vacuum. Climate-driven disasters—wildfires, floods, and severe storms—are becoming more frequent and more destructive. Internal documents and investigative reporting show that oil companies knew decades ago that their products would worsen climate change and intensify these very disasters. Rather than change course, these companies engaged in a decades-long campaign to deceive the public about climate science and the role of fossil fuels.

That deception continues today. Big Oil promotes false solutions and overstates its commitment to clean energy, while continuing to expand fossil fuel production. All the while, these companies have profited enormously—taking in more than \$2.4 trillion in profits since 1990—while communities like those in Hawai'i are left to bear the rising costs.

SB1166 is a necessary and responsible 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.

I respectfully urge the committee to pass SB1166 and make polluters pay.

Mahalo for the opportunity to submit testimony.

Loriann Poaipuni,

Waiehu, Maui

LATE

LATE

SB-1166-SD-2

Submitted on: 3/18/2026 8:11:59 AM

Testimony for CPC on 3/18/2026 2:00:00 PM

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

Comments:

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

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

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 would allow insurers serving Hawai‘i 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 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, I respectfully but strongly urge the Committee to also enable the state Attorney General to pursue claims against fossil fuel corporations for taxpayer-funded payouts arising from climate disasters.

Accordingly, I respectfully urge the Committee to **PASS** this measure, with the amendment described above.

Mahalo for the opportunity to testify.

Sincerely,
Bo Breda

LATE

LATE

SB-1166-SD-2

Submitted on: 3/18/2026 8:18:28 AM

Testimony for CPC on 3/18/2026 2:00:00 PM

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

Comments:

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

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

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 would allow insurers serving Hawai‘i 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 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, I respectfully but strongly urge the Committee to also enable the state Attorney General to pursue claims against fossil fuel corporations for taxpayer-funded payouts arising from climate disasters.

Accordingly, I respectfully urge the Committee to **PASS** this measure, with the amendment described above.

Mahalo for the opportunity to testify.

Sincerely,
Peter Wilson

LATE

LATE

SB-1166-SD-2

Submitted on: 3/18/2026 8:46:54 AM

Testimony for CPC on 3/18/2026 2:00:00 PM

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

Comments:

I STRONGLY SUPPORT this bill.

LATE

SB-1166-SD-2

Submitted on: 3/18/2026 8:49:01 AM

Testimony for CPC on 3/18/2026 2:00:00 PM

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

Comments:

I STRONGLY SUPPORT THIS BILL.

LATE

SB-1166-SD-2

Submitted on: 3/18/2026 8:50:50 AM

Testimony for CPC on 3/18/2026 2:00:00 PM

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

Comments:

Aloha Chair and Members of the Committee,

I'm submitting testimony in strong support of SB1166.

Home insurance in Hawai'i is becoming unaffordable and inaccessible. Rates for single-family homes jumped over 50% in 2026, and non-renewals nearly tripled between 2018 and 2023. Families, kupuna, and working people are being pushed out of stable coverage, and further from homeownership.

This isn't happening in a vacuum. Oil and gas companies knew decades ago that their products would fuel the climate disasters now driving these costs. They chose to deceive the public anyway. They've pocketed over \$2.4 trillion in profits since 1990 while communities like ours absorb the damage.

We shouldn't have to pay for a crisis we didn't create. SB1166 makes polluters pay instead.

Please pass SB1166.

Mahalo.

LATE

SB-1166-SD-2

Submitted on: 3/18/2026 8:55:12 AM

Testimony for CPC on 3/18/2026 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 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.

The Problem: Ratepayers Should Not Shoulder the Full Cost of Climate Disasters

Hawai‘i residents and businesses are already suffering the devastating impacts of climate change—from sea level rise threatening our coastlines to the catastrophic 2023 Maui wildfires that killed 102 people and destroyed an entire town. These disasters are driving up insurance premiums and destabilizing our property insurance market. Yet under the current system, the costs fall almost entirely on policyholders through increased rates, while the corporations most responsible for the climate crisis continue to profit.

Overwhelming evidence demonstrates that major fossil fuel companies have known for nearly half a century that their products create greenhouse gas pollution that warms the planet and changes the climate. They have engaged in deceptive practices to obscure this connection, delaying meaningful action while reaping billions in profits.

As Harvard science historian Naomi Oreskes has testified in related litigation, the fossil fuel industry created "an organized campaign to foster and sustain doubt about anthropogenic global warming and prevent meaningful action"—a playbook eerily similar to that of big tobacco.

What SB1166 Does

SB1166 as amended in 2025 takes a thoughtful, permissive approach to this issue. Rather than mandating lawsuits, it:

- **Establishes a new, specific cause of action** allowing insurers and injured parties to file claims against responsible parties for damages resulting from climate disasters, extreme weather attributable to climate change, and other long-term changes in the climate system.
- **Allows the Hawai‘i Property Insurance Association** to file and litigate subrogation claims against responsible parties for claims the insurer has paid.
- **Requires insurance rates to account** for any proceeds from subrogation or civil claims against responsible parties, ensuring that recoveries benefit policyholders.
- **Encourages insurers to bring claims** while preserving their discretion to evaluate each case based on business factors—a significant improvement over earlier mandatory language.

The bill also requires HPIA to submit reports explaining why it may not have chosen to exercise its rights and comparing rates, ensuring transparency and accountability.

Building on a Strong Foundation

SB1166 is not an experiment—it builds on established legal frameworks and precedent. As the Senate Committee on Commerce and Consumer Protection noted, insurers and injured parties have previously pursued claims against responsible parties related to the opioid epidemic and big tobacco, ensuring that the burden of financial loss does not fall solely on policyholders and taxpayers. The same principle should apply to climate harms.

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 the statutory framework to support and extend these efforts, ensuring that insurers can join the fight for accountability.

A Matter of Basic Fairness

The underlying principle here is simple: those who cause harm should bear the cost of that harm. For decades, fossil fuel companies understood the consequences of their products and actively worked to conceal them. Now, Hawai‘i families are paying the price through skyrocketing insurance premiums, lost homes, and devastated communities.

As one committee report noted, "increasing climate-related disasters and risk have contributed significantly to the destabilization of the State's insurance industry" and have "led to rising premiums and increasing non-renewal rates due to payouts for climate-related damages." SB1166 offers a path toward holding the responsible parties accountable, rather than allowing them to externalize their costs onto Hawai‘i's ratepayers.

LATE

SB1166 is a fair, measured, and forward-looking response to an urgent crisis. It does not guarantee that every lawsuit will succeed, nor does it force insurers into costly litigation they believe to be unwarranted. But it creates the legal tools necessary to pursue accountability when the evidence supports it—and it ensures that any recoveries benefit the policyholders who have been bearing the burden.

I urge this committee to pass SB1166 and send a clear message: in Hawai‘i, polluters—not ratepayers—will be held responsible for the climate harms they have caused.

Mahalo for the opportunity to testify.

LATE

SB-1166-SD-2

Submitted on: 3/18/2026 9:15:38 AM

Testimony for CPC on 3/18/2026 2:00:00 PM

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

Comments:

Hello Chair and Members of the Committee,

I am writing in strong support of SB1166, which would allow the State of Hawai‘i to 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.

Home insurance costs in Hawai‘i are skyrocketing. According to data released by the Insurance Division of the Department of Commerce and Consumer Affairs, some insurers increased rates for single-family homes by more than 50 percent in 2026 compared to 2025. At the same time, insurers are increasingly refusing to renew policies. Across the state, non-renewals nearly tripled—rising by approximately 216 percent between 2018 and 2023. These trends are pushing families, kupuna, and working people out of stable coverage and placing homeownership further out of reach.

These insurance disruptions are not happening in a vacuum. Climate-driven disasters—wildfires, floods, and severe storms—are becoming more frequent and more destructive. Internal documents and investigative reporting show that oil companies knew decades ago that their products would worsen climate change and intensify these very disasters. Rather than change course, these companies engaged in a decades-long campaign to deceive the public about climate science and the role of fossil fuels.

That deception continues today. Big Oil promotes false solutions and overstates its commitment to clean energy, while continuing to expand fossil fuel production. All the while, these companies have profited enormously—taking in more than \$2.4 trillion in profits since 1990—while communities like those in Hawai‘i are left to bear the rising costs.

SB1166 is a necessary and responsible 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.

I respectfully urge the committee to pass SB1166 and make polluters pay.

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

LATE

SB-1166-SD-2

Submitted on: 3/18/2026 9:36:16 AM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Bonnie Marsh	Individual	Support	Written Testimony Only

Comments:

please support this important bill for the citizens of Hawaii.

Mahalo, Dr. Bonnie Marsh

Testimony of Dave Jones

Former California Insurance Commissioner, 2011-2018

**Before the
House Committee on Consumer Protection & Commerce**

In Support of SB 1166 SD2

March 18, 2026

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Chair Matayoshi, Vice Chair Grandinetti, and members of the committee,

Thank you for the opportunity to testify in support of SB 1166 SD2. My name is Dave Jones. I currently serve as the Director of the Climate Risk Initiative at the University of California (UC) Berkeley School of Law, Center for Law, Energy & the Environment. From 2019 through 2021, I served as Senior Director for Environmental Risk at The Nature Conservancy. I am testifying in my personal capacity and not on behalf of the University of California.

I served as Insurance Commissioner for the State of California from 2011 through 2018. As California's Insurance Commissioner, I regulated the largest insurance market in the United States. I worked on insurance regulatory matters with leaders and staff of the Hawai'i Division of Insurance, through the National Association of Insurance Commissioners (NAIC). During my term as insurance commissioner and in the years since, California and Hawaii suffered from more frequent and severe wildfires, which killed and injured Californians and residents of Hawaii, destroyed homes, businesses, and whole communities, and caused insurers to pay increasing amounts in claims, to raise rates, and to stop writing or renewing insurance for many residents.

SB 1166 SD2 would help stabilize Hawai'i's insurance market in the face of costly damages from climate-fueled extreme weather events. Given legislative and legal developments since the introduction of SB 1166 last year, I encourage the committee to consider amending the bill to:

- Provide Hawai'i's Attorney General with explicit authority to recover insurance-related costs and losses from major oil and gas companies in the wake of climate catastrophes;
- Provide private insurers, the Hawaii Property Insurance Association (HPIA) and the Hawaii Hurricane Relief Fund (HHRF) the right to bring civil actions against major oil and gas companies to recover their costs and losses; and
- Provide that recovered losses from the above legal actions benefit policyholders by requiring insurance rates to take into account the recovered losses.

Amending the bill in this manner would be consistent with the Hawaii Legislature's previous finding in Senate Concurrent Resolution No. 198, SDI (2025) that property and casualty insurers and the Hawaii Hurricane Relief Fund and the Hawaii Property Insurance Association have been destabilized by increasingly severe climate disasters, which has led to increased nonrenewal rates and premiums across Hawaii.

Finally, these amendments would also be consistent with the framework of proposed legislation in the California Legislature (SB 982) and the New York Legislature (S 8585) seeking to recover insurance costs and losses that are attributable to climate change from deceptive fossil fuel companies instead of policyholders. I applaud this committee and the Hawai'i legislature for all that you have already done to stabilize the state's insurance market, and urge you to support SB 1166 SD 2, with the suggested amendments.

Thank you for your consideration of this testimony.
Dave Jones

LATE

SB-1166-SD-2

Submitted on: 3/18/2026 10:41:34 AM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
L. Osterer	Individual	Support	Written Testimony Only

Comments:

I strongly support SB1166 to help reover Hawaii's failing home insurance market. I am a resident Kapuna, hit with the out-of-control insurance costs.

Some insurers increased rates for single-family homes by more than 50 percent in 2026 compared to 2025. And some insurers are refusing to renew more policies. This means kupuna, and working people cannot afford coverage. With more frequent and worse wildfires, floods, and severe storms, and national disastor relief unreliable, people will lose their homes.

We know that oil companies knew aout worsening climate change and ignored it for profit taking. The expansion of fossil fuel production proves it, with Big Oil taking in more than \$2.4 trillion in profits since 1990—while communities in Hawai‘i pay the rising costs. These companies have had plenty of time to re-invest in clean energy production. Have they?

SB1166 is a necessary and responsible to protect Hawai‘i residents. We should not be bearing the consequences of climate disasters caused by these companies that created the problem and profited for decades.

I respectfully urge the committee to resist the lobbyist influence and pass SB1166 in one form or another.

Mahalo for your attention,

L.Osterer,

LATE

SB-1166-SD-2

Submitted on: 3/18/2026 11:56:48 AM

Testimony for CPC on 3/18/2026 2:00:00 PM

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

Comments:

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

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

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 would allow insurers serving Hawai‘i 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 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, I respectfully but strongly urge the Committee to also enable the state Attorney General to pursue claims against fossil fuel corporations for taxpayer-funded payouts arising from climate disasters.

Accordingly, I respectfully urge the Committee to **PASS** this measure, with the amendment described above.

Mahalo for the opportunity to testify.

Sincerely,
Keri Zacher

LATE

SB-1166-SD-2

Submitted on: 3/18/2026 2:19:40 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Alice Abellanida	Individual	Support	Written Testimony Only

Comments:

I support this bill. Please vote yes.



LATE

SB-1166-SD-2

Submitted on: 3/18/2026 5:58:44 PM

Testimony for CPC on 3/18/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
emily gambino	Individual	Support	Written Testimony Only

Comments:

Aloha Chair and Members of the Committee,

I am writing in strong support of SB1166, which would allow the State of Hawai‘i to 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.

Home insurance costs in Hawai‘i are skyrocketing. According to data released by the Insurance Division of the Department of Commerce and Consumer Affairs, some insurers increased rates for single-family homes by more than 50 percent in 2026 compared to 2025. At the same time, insurers are increasingly refusing to renew policies. Across the state, non-renewals nearly tripled—rising by approximately 216 percent between 2018 and 2023. These trends are pushing families, kupuna, and working people out of stable coverage and placing homeownership further out of reach.

These insurance disruptions are not happening in a vacuum. Climate-driven disasters—wildfires, floods, and severe storms—are becoming more frequent and more destructive. Internal documents and investigative reporting show that oil companies knew decades ago that their products would worsen climate change and intensify these very disasters. Rather than change course, these companies engaged in a decades-long campaign to deceive the public about climate science and the role of fossil fuels.

That deception continues today. Big Oil promotes false solutions and overstates its commitment to clean energy, while continuing to expand fossil fuel production. All the while, these companies have profited enormously—taking in more than \$2.4 trillion in profits since 1990—while communities like those in Hawai‘i are left to bear the rising costs.

SB1166 is a necessary and responsible 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.

I respectfully urge the committee to pass SB1166 and make polluters pay.

Mahalo for the opportunity to submit testimony.

This legislative session, there have been hundreds of pages of supportive testimony submitted in support of legislation to support local working families with rising insurance costs by making polluters pay, but 9 Senators tried to stop the legislation anyways just because of the American Petroleum Institute's opposition.

Is Hawai'i's government accountable to ordinary people and local working families, or Big Oil lobbyists and CEOs making record profits while we bear the cost?

This Wednesday is our chance to make our voices heard and say that's not how we do things in our Hawai'i.

Submit testimony now.

Mahalo,
Emily Gambino



LATE