



**WRITTEN 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. 3000, S.D. 1, RELATING TO INSURANCE.

BEFORE THE:

SENATE COMMITTEES ON JUDICIARY AND ON WAYS AND MEANS

DATE: Wednesday, March 4, 2026 **TIME:** 10:35 a.m.

LOCATION: State Capitol, Room 211

TESTIFIER(S): **WRITTEN TESTIMONY ONLY.**

(For more information, contact Christopher T. Han,
Deputy Attorney General, at (808) 586-1180)

Chairs Rhoads and Dela Cruz and Members of the Committees:

The Department of the Attorney General appreciates the intent of this bill, has certain concerns about how this bill will be implemented, and offers the following comments.

This bill: (1) authorizes the Attorney General to bring a civil action in the name of the people of the State as *parens patriae* against certain "responsible parties" to recover certain losses and costs incurred from "climate attributable harm"; (2) authorizes the Hawaii Property Insurance Association (HPIA), Hawaii Hurricane Relief Fund (HHRF), and any licensed private insurer in the State to bring a civil action against certain "responsible parties" to recover their costs and losses resulting from "climate attributable harm" or other certain relief; and (3) establishes the Climate Disaster Special Fund to collect and disburse funds collected from civil actions pursuant to this bill to be distributed in a certain order of priority.

The latest version of this bill creates a new special fund to receive monetary relief recovered by the Attorney General, but the creation of this new fund may create confusion and delay payment in the future. The Department already manages the Litigation Deposits Trust Fund pursuant to section 28-16, Hawaii Revised Statutes, which exists to receive "all moneys received through any civil action in which the State is a party" and for appropriate disbursements of the moneys. Forcing awards to go into

a new special fund could be construed to require the Legislature to pass future legislation to appropriate the money out of the special fund and create a risk that the appropriation could be challenged as deviating from the court's order. As such, we recommend that section 3(a) and (c) of the new chapter proposed by section 2 of this bill on page 12, lines 1-7, and on page 13, lines 13-16, be deleted.

The Department also recommends amending section 3(b) on page 12, line 8, to page 13, line 12, to address the issue regarding concurrent lawsuits by the Attorney General, HPIA, and any private insurer. We continue to have concerns as to scenarios involving multiple civil actions by the Attorney General, HPIA, and any private insurer, as we discussed in our testimony to the Committee on Commerce and Consumer Protection. The addition of wording in section 2(e), page 9, lines 10-14, appears to be unnecessary, as a court will naturally "proceed pursuant to any relevant state or federal laws or court rules of procedure" where guidance is lacking. Instead, we recommend deleting subsection 2(e) and amending section 3(b) to provide clarity as to the priority of claims.

Accordingly, the Department recommends the following amendments to, section 3 (page 12, line 1, to page 13, line 16): (Ramseyed against the wording in the bill)

§ 3 [~~Climate disaster special fund.] Priority of distribution for monetary relief.~~ [~~(a)..There is established in the state treasury the climate disaster special fund, which shall be administered by the department of the attorney general, and into which shall be deposited any monetary relief as provided by section ... 2 recovered by the attorney general, except restitution or recoveries subject to section 28-16.~~

~~(b)..Monetary relief recovered pursuant to this chapter [and deposited into the climate disaster special fund] shall be distributed in the following order of priority:~~

- (1) Sums necessary to pay restitution to a policyholder or insured, and to cover claims-administrations costs, as ordered by the court, including a court-appointed claims administrator;
- (2) Payments to the Hawaii hurricane relief fund for climate attributable harm; provided that, notwithstanding any other law, an amount allocated and paid exclusively to the Hawaii hurricane relief fund shall be limited to the amount that the insurance commissioner and governing bodies determine is reasonably necessary to:
 - (A)..Meet the Hawaii hurricane relief fund's claim obligations;

- (B)..Restore or maintain operating funds, surplus, or reserves; or
- (C)..Replenish any deficit that, absent the allocation, would require or has required an assessment or surcharge under section 431P-5;
- (3) Court costs and attorneys' fees awarded in an action brought under section ...-2; and
- (4) Payments to reimburse eligible landscape, community, and property-level mitigation and adaptation projects in response to climate attributable harm.

~~[(c)..Funds in the climate disaster special fund shall be used exclusively for the purposes described in this section and shall not be subject to appropriation or transfer by the legislature for any other purpose.]~~

Thank you for the opportunity to provide comments.



v

STATE OF HAWAII | KA MOKU'ĀINA 'O HAWAI'I
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Testimony of the Department of Commerce and Consumer Affairs

**Before the
Senate Committees on Judiciary
and
Ways and Means**

Wednesday, March 4, 2026

10:35 a.m.

State Capitol, Conference Room 211 and via Videoconference

**On the following measure:
S.B. 3000, S.D. 1, RELATING TO INSURANCE**

WRITTEN TESTIMONY ONLY

Chair Rhoads, Chair Dela Cruz, and Members of the Committees:

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 S.B. 3000, S.D. 1 is to establish a new statutory framework creating civil liability for "climate attributable harm," including authorizing the Attorney General, the Hawaii Property Insurance Association (HPIA), the Hawaii Hurricane Relief Fund (HHRF), and private insurers to pursue recovery from certain fossil fuel companies and affiliated entities.

The Department appreciates and commends the Legislature's ongoing efforts to address the impacts of climate change and to explore policy solutions that may help

mitigate long-term risks to Hawaii's residents, infrastructure, and economy. The Department shares the Legislature's concern regarding the growing challenges facing the property insurance market, including increasing catastrophe exposure, rising premiums, and availability pressures. The Department respectfully provides the following comments limited to provisions affecting the insurance regulatory framework, insurer recovery mechanisms, and ratemaking statutes.

Section 2(c) authorizes the HPIA and HHRF to bring civil actions to recover costs and losses resulting from climate attributable harm. The Department notes that both the HPIA and HHRF already possess statutory authority to pursue legal action as part of their existing powers and duties. See Hawaii Revised Statutes (HRS) §§ 431:21-105 and 431P-5. As active state-created insurance entities, both the HPIA and HHRF currently operate within statutory frameworks that allow them to protect their financial interests, manage claims, and pursue recovery when appropriate. The Department notes that the Attorney General filed a lawsuit against fossil fuel companies on May 1, 2025. Therefore, the amendments proposed in section 2(a) and (c) may be redundant and unnecessary.

Section 2(f) authorizes the Attorney General to intervene and review settlement terms for actions brought under the proposed section 2(a) through (c). The Department respectfully notes that this provision creates a new procedural layer for insurer recovery actions. Changes that introduce additional uncertainty regarding the timing, finality, and structure of settlements may be considered by insurers when evaluating catastrophe exposure and pricing. Increased uncertainty will factor into the underwriting and ratemaking process and may reduce insurer participation and capacity in Hawaii's insurance market.

Sections 3, 4, and 5 amend HRS §§ 431:14-103, 431:21-106, and 431P-7, respectively, to require that rates account for any proceeds obtained through civil actions brought pursuant to the new chapter. While the policy objective appears to ensure that recoveries benefit policyholders through rate consideration, the Department notes that this principle is already embedded in existing actuarial and regulatory practice.

Under HRS § 431:14-103(a)(1), “[r]ates shall not be excessive, inadequate, or unfairly discriminatory.” If an insurer, including HPIA and HHRF, obtain proceeds through litigation, those proceeds are already required to be reflected in future rate filings. The Department therefore respectfully notes that the amendments requiring explicit consideration of these proceeds may be redundant with current regulatory practice.

The Department respectfully offers these comments to assist the Legislature in considering how the proposed framework may interact with existing insurance regulation, ratemaking practices, and the impacts on the HPIA and HHRF. The Department looks forward to continuing to work collaboratively with the Legislature on policies that support a resilient, competitive, and sustainable insurance market.

Thank you for the opportunity to testify on this measure.

TESTIMONY OF MICHAEL TANOUE

COMMITTEE ON WAYS AND MEANS
Senator Donovan M. Dela Cruz, Chair
Senator Sharon Y. Moriwaki, Vice Chair

COMMITTEE ON JUDICIARY
Senator Karl Rhoads, Chair
Senator Mike Gabbard, Vice Chair

Wednesday, March 4, 2026
10:35 a.m.

SB 3000, SD1

Chair Dela Cruz, Vice Chair Moriwaki, and members of the Committee on Ways and Means and Chair Rhoads, Vice Chair Gabbard, and members of the Committee on Judiciary, my name is Michael Tanoue, counsel for the Hawaii Insurers Council. The Hawaii Insurers Council is a non-profit trade association of property and casualty insurance companies licensed to do business in Hawaii. Member companies underwrite approximately forty percent of all property and casualty insurance premiums in the state.

Hawaii Insurers Council (HIC) does not oppose SB 3000, SD1. However, HIC offers **comments** and requests an amendment to section 663-10 to explicitly allow insurers that have paid benefits to their insureds under property insurance policies to assert subrogation claims against third parties legally liable for damage to the insureds' property.

While the legislative purpose of the bill is noble, the bill does not recognize that climate change is only one of many factors driving increased premiums, a constrained property insurance market, and overall market destabilization. For example, wildfires can be caused or contributed to by arson, unattended campfires, fallen utility lines, and unmanaged vegetation, among other causes not directly or even indirectly related to climate change. Premiums for property insurance can increase when maintenance in buildings is deferred. Water damage caused by plumbing leaks and electrical fires caused by human inattention or faulty wiring are common

damage claims asserted under property policies. These have nothing to do with climate change, but they do impact on the cost of property insurance.

Even though the bill imposes strict liability on responsible parties, those parties would still have the right to argue that their activities did not legally cause the increased costs and losses sustained by the public, the Hawaii Property Insurance Association, the Hawaii Hurricane Relief Fund, or admitted insurers. Suits to make “responsible parties” pay will be costly and, at least with respect to suits initiated by admitted insurance companies, may result in the unintended consequence of increasing the cost of insurance since the expenses incurred by insurers in lawsuits eventually would be factored into insurance rates. Responsible parties, in all likelihood, would not settle early in the litigation but would vigorously challenge the underlying premise that their fossil fuel products were the only or a significant cause of increased premiums and a constrained property insurance market. Responsible parties would not want an adverse judgment or unfavorable settlement in Hawaii to be used as a benchmark in other states.

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

HIC believes that one way to more directly contribute to the stability of the property insurance market in Hawaii is to restore property insurers’ right to subrogate against all third parties legally responsible for damage to the property of insureds. A critical aspect of the Hawaii Supreme Court’s decision in *In the Matter of the Petition for the Coordination of Maui Fire Cases* is that, if a property insured has filed suit and entered into a settlement or obtained a judgment against an at-fault third party, the insurer has no right of subrogation against that third party. The insurer’s only recourse is to assert a lien against the recovery of its own insured.

This decision made Hawaii an outlier in the nation. Most, if not all, states allow property insurers to recover their property insurance payments from at-fault third parties by subrogation. Taking away insurers’ right of subrogation deprived them of one of only three meaningful ways insurers are able to generate income to offset lost adjustment and operating expenses – collection of premiums, deriving investment income, and subrogation/salvage recoveries.

Requiring insurers to assert and enforce liens against their own insureds is not an attractive option to recoup policy benefits paid.

Among the problems the bill seeks to address are increased premiums, higher costs of coverage, insurer withdrawal, reduction in coverage, and cessation of new business writings in Hawaii. These problems will not be solved by the bill unless the state uses its own resources and prevails in a lawsuit. Otherwise, this bill may have little impact. A more effective and direct way to stabilize the market would be to restore the subrogation rights of property insurers.

As a result, HIC requests that this bill amend section 663-10 as follows:

§663-10 Collateral sources; protection for liens and rights of subrogation. (a) In any civil action in tort seeking recovery for injury or death to persons, 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 to the court or to the parties in the action. 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. In determining the payment due the lienholder, the court shall deduct from the payment a reasonable sum for the costs and fees incurred by the party who brought the civil action in tort. As used in this section, lien means a lien arising out of a claim for payments made or indemnified from collateral sources, including health insurance or benefits, for costs and expenses arising out of the injury which is the subject of the civil action in tort. If there is a settlement before suit is filed or there is no civil action pending, then any party may petition a court of competent jurisdiction for a determination of the validity and amount of any claim of a lien.

(b) Where an entity licensed under chapter 432 or 432D possesses a lien or potential lien under this section:

- (1) The person whose settlement or judgment is subject to the lien or potential lien shall submit timely notice of a third-party claim, third-party recovery of damages, and related information to allow the lienholder or potential lienholder to determine the extent of reimbursement required. A refusal to submit timely notice shall constitute a waiver by that person of section 431:13-103(a)(10). An entity shall be entitled to reimbursement of any benefits erroneously paid due to untimely notice of a third-party claim;

- (2) A reimbursement dispute shall be subject to binding arbitration in lieu of court proceedings if the party receiving recovery and the lienholder agree to submit the dispute to binding arbitration, and the process used shall be as agreed to by the parties in their binding arbitration agreement; and
- (3) In any proceeding under this section to determine the validity and amount of reimbursement, the court or arbitrator shall allow a lienholder or person claiming a lien sufficient time and opportunity for discovery and investigation.

For purposes of this subsection:

"Third-party claim" means any tort claim for monetary recovery or damages that the individual has against any person, entity, or insurer, other than the entity licensed under chapter 432 or 432D.

"Timely notice of a third-party claim" means a reasonable time after any written claim or demand for damages, settlement recovery, or insurance proceeds is made by or on behalf of the person.

(c) Any other law to the contrary notwithstanding, an insurer that has paid benefits to its insured under a property insurance policy, including but not limited to a motor vehicle insurance policy providing collision or comprehensive coverage, shall have a right of subrogation against any third party that is or may be legally liable for damage to the property of the insured. The insurer shall also be awarded a reasonable sum for the costs and fees incurred by the insurer to pursue its right under this subsection.

Thank you for the opportunity to testify.



Hawai'i State Senate
Committees on Judiciary & Ways and Means
SB3000 – Relating to Insurance

RE: Strong Support for SB3000

March 4, 2026

Hawaiian Council expresses its **strong support for SB3000**, a proposal that aims to hold down skyrocketing insurance costs to residents and protect the Hawai'i Hurricane Relief Fund—a backstop for our local economy.

When climate change-related drought and high winds helped fuel the Maui fires devastated our community, we were on the front lines of the response--and we have remained there for over two years. Our Kāko'o Maui team continues to serve affected communities through its Housing Support Program, Workforce Development Program, Resource Center, and Distribution Center. We remain dedicated to supporting our people and finding solutions to the ongoing challenges that create barriers in their everyday lives. SB3000 helps address emerging insurance issues facing Maui residents as well as 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 even losing coverage altogether. We appreciate that the state stepped up last year to strengthen the insurance market and address these issues. SB3000 builds upon these safeguards and empowers the Attorney General to ensure that corporations that acted carelessly and without regard for the health of our islands will help foot the growing insurance bill now falling to our people and businesses.

SB3000 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. Holding these entities accountable while also helping the state backstop our critical insurance market protects our local economy and household affordability.

For these reasons, we respectfully urge the committee to **PASS SB3000**. Mahalo for your continued support for our people and the 'āina.

Me ka ha'aha'a,

Madelyn McKeague

Advocacy Director, Hawaiian Council

HAWAIIANS ADVANCING HAWAI'I

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Aloha e Chair Dela Cruz, Chair Rhoads, Vice Chair Moriwaki, Vice Chair Gabbard, and members of the JDC and WAM committees:

My name is Kayla Economou and I am a current resident of Kahuku. **I am writing in strong support of SB3000**, which would empower our Attorney General 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 rose by as much as 50% last year following the Maui fires. Between 2018-2023, policy non-renewals increased dramatically across the state, ranging from 70% to nearly 300% depending on the county. 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.

In Kahuku and the North Shore, we're already seeing the impacts. Coastal flooding is getting worse and families in my community are 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 3000 Protects Ratepayers

This bill allows insurance companies and the state to recover costs from the fossil fuel companies responsible for climate disasters. When insurers recover these costs, they're required to factor those recoveries into future rates, meaning lower premiums for families. It also establishes a Climate Disaster Special Fund to reimburse policyholders and fund community-level mitigation projects. 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. All the while, they've profited handsomely, taking home more than \$2.4 trillion in profit since 1990. SB 3000 ensures these companies, not Hawai'i residents, shoulder the costs of the climate disasters they knowingly caused.

I respectfully urge the committee to pass SB3000. 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 Coalition



HAWAII APPLESEED

CENTER FOR LAW & ECONOMIC JUSTICE

Testimony of the Hawai'i Appleseed Center for Law and Economic Justice
Support for SB3000 SD1 – Relating to Insurance
Senate Committees on Judiciary and Ways & Means
Wednesday, March 4, 2026 at 10:35AM Conf. Rm. 308 and via Videoconference

Aloha Chair Dela Cruz, Chair Rhoads, Vice Chair Moriwaki, Vice Chair Gabbard, and members of the committees;

Mahalo for the opportunity to testify in **support of SD3000 SD1**, which authorizes the Attorney General to bring a civil action in the name of the people of the State against any responsible party to recover certain costs or obtain certain relief around losses to the Hawai'i Hurricane Relief Fund.

Home insurance costs in Hawai'i are rising at an alarming rate. According to data from 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, non-renewals have increased by approximately 216 percent between 2018 and 2023. As detailed in Hawai'i Appleseed's December 2025 report, *Who Pays for Climate Disasters?*, these trends are destabilizing the property insurance market and threatening access to mortgage financing, particularly for condominium owners and moderate-income households.

The report documents how climate-driven disasters—wildfires, floods, and severe storms—are increasing in frequency and severity, straining insurers and driving premium spikes and market withdrawals. When private insurers retreat, the burden shifts to public backstops such as the Hawaii Hurricane Relief Fund and the Hawaii Property Insurance Association. If catastrophic losses overwhelm these entities, the costs ultimately fall on policyholders and taxpayers statewide.

As the report further explains, fossil fuel companies have long known that combustion of their products would intensify climate change and increase catastrophic risk, yet continued to expand production while communities bear escalating disaster and insurance costs. The central equity question identified in the report is clear: who pays when climate-attributable losses overwhelm households and public systems?

SB 3000 SD1 provides a fiscally responsible answer. By authorizing the Attorney General to bring civil actions to recover climate-attributable costs and establishing a Climate Disaster Special Fund, this measure ensures that insurance-related losses from extreme weather events can be attributed to responsible parties rather than shifted entirely onto Hawai'i residents. The bill strengthens the State's ability to protect insureds, stabilize the insurance market, and safeguard public resources.



HAWAII APPLESEED
CENTER FOR LAW & ECONOMIC JUSTICE

Testimony of the Hawai'i Appleseed Center for Law and Economic Justice
Support for SB3000 SD1 – Relating to Insurance
Senate Committees on Judiciary and Ways & Means
Wednesday, March 4, 2026 at 10:35AM Conf. Rm. 308 and via Videoconference

Hawai'i Appleseed respectfully urges the Committee to pass SB 3000 SD1 and ensure that the costs of climate disasters are borne by those most responsible, not by local families struggling to maintain coverage.

Mahalo for the opportunity to submit testimony.



Testimony Before The
Senate Committee on the Judiciary (JDC)
Senate Committee on Ways and Means (WAM)
IN SUPPORT OF SB3000 SD1
March 4, 2026, 10:35 a.m., Room 211 & Videoconference

We are Olan Leimomi Fisher and Kevin Chang, Kua'āina Advocate and Executive Director, respectively, testifying on behalf of [Kua'āina Ulu 'Auamo \(or KUA\)](#). "Kua'āina Ulu 'Auamo" stands for "grassroots growing through shared responsibility," and our acronym "KUA" means "backbone." **Our mission is to connect and empower communities to improve their quality of life through the collective care for their biocultural (natural and cultural) heritage, serving as a "backbone organization" that supports creative, community-driven solutions to problems stemming from environmental degradation.** Hawai'i's biocultural resources continue to be negatively impacted by political, economic, and social changes, and the increasing dangers of climate change make fostering and empowering resilient communities acutely critical.

Currently KUA supports three major networks of: (1) over 40 mālama 'āina (caring for our 'āina or "that which feeds") community groups collectively referred to as E Alu Pū (moving forward together); (2) over 60 loko i'a (fishpond aquaculture systems unique to Hawai'i) and wai 'ōpae (anchialine pool systems) sites in varying stages of restoration and development, with numerous caretakers, stakeholders, and volunteers known as the Hui Mālama Loko I'a ("caretakers of fishponds"); and (3) the Limu Hui made up of over 50 loea (master experts) and practitioners in all things "limu" or locally-grown "seaweed." **Our shared vision is to once again experience what our kūpuna (ancestors) referred to as 'ĀINA MOMONA – abundant and healthy ecological systems that sustain our community resilience and well-being.**

KUA strongly supports SB3000 SD1 as an incremental step towards 'āina momona.

Many of our KUA network members, whose work is intrinsically tied to the health and abundance of our 'āina (that which feeds), are likewise most at-risk for climate-related disasters. This measure helps tackle the climate crisis and climate-related disasters by allowing the State of Hawai'i and Hawai'i insurance providers to file suit against any responsible party to recover costs or other relief from climate-related harms or future risks. Funds from these lawsuits will help to stabilize insurance rates and keep insurers from leaving Hawai'i and its people behind. SB3000 SD1 would also establish the Climate Disaster Special Fund to collect and disperse funds collected from these lawsuits to be distributed to affected parties, including Native Hawaiian and kama'āina mālama 'āina practitioners negatively affected by climate disasters.

Our state constitution requires the protection and enforcement of Native Hawaiian rights, including traditional and customary practices that are intrinsically dependent on our threatened natural environment and animals both mauka and makai. Hawai'i's 'āina -mauka to makai- are also a part of the public trust, and must be managed and protected for the benefit of current and future generations.

A primary function of KUA includes support for the development of an 'auwai, or a system of resources, tools, bridges, relationships, and networks that cultivate and elevate our communities' efforts to greater levels of collective impact in the care of our biocultural resources. **Our young people today are calling for a rebalanced approach to living on our isolated and fragile island ecosystems that have for decades been subjected to an overly extractive economic approach to life.** They want our government to rebalance this overuse and exploitation with better, thoughtful care for our 'āina that feeds us. They want an island culture that no longer takes for granted the environmental richness that allows us to thrive. SB3000 SD1 is a step in that direction.

The communities we work with are committed to ensuring the long-term health of our biocultural resources. They have depended on them for generations. **We believe the protection of our environment, the foundation of our very existence, is about long-term investment and a vision of 'āina momona.** To get there requires taking the steps necessary for greater accountability and clear actions to tackle the climate crisis, as well as ensuring resource flows for our mālama 'āina practitioners. Passing this bill out of your committee will open an essential 'auwai system toward reaching this vision.

Mahalo nui loa for considering our testimony, and please **PASS** SB3000 SD1.

Aloha 'Āina Momona no nā kau ā kau.



To: The Senate Committee on Judiciary
and
The Senate Committee on Ways and Means
From: Sherry Pollack, 350Hawaii.org
Date: Wednesday, March 4, 2026, 10:35am

In support of SB3000 SD1

Aloha Chairs Rhoads and Dela Cruz, Vice Chairs Gabbard and Moriwaki, and members of the JDC and WAM committees;

I am Co-Founder of the Hawaii chapter of 350.org, the largest international organization dedicated to fighting climate change. 350Hawaii.org **supports SB3000 SD1** which authorizes the Attorney General to bring a civil action in the name of the people of the State as *parens patriae* against any responsible party to recover certain costs or obtain certain relief, including costs and losses incurred by the Hawai'i Property Insurance Association, Hawai'i Hurricane Relief Fund, or other state entities, resulting from climate attributable harm or costs for risk of future climate attributable harm. This measure also authorizes the Hawai'i Property Insurance Association and Hawai'i Hurricane Relief Fund, or any private insurer licensed in the State to bring a civil cause of action against a responsible party to recover its costs and losses resulting from climate attributable harm.

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.

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

SB3000 SD1 would help keep home insurance affordable and available in Hawai'i, by empowering the state Attorney General and Hawai'i insurance providers to sue major oil and gas corporations for the harms and costs of preparing for and recovering from climate-driven disasters. By doing so, it would allow Hawai'i to do its part to fight back against the fossil fuel companies who continue to recklessly destroy our planet and our life-support system-- all in the

name of their corporate profit. By authorizing the state and insurance providers to file suit and make these corporate polluters pay for the harms they cause, the funds recovered from these lawsuits can help stabilize our insurance rates, and keep insurers from leaving Hawai'i.

This measure is about making the truly responsible parties pay for the crisis we are all experiencing, while providing urgently needed relief to their victims - Hawai'i's people. Nothing less should be acceptable.

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

Sherry Pollack
Co-Founder, 350Hawaii.org

SB-3000-SD-1

Submitted on: 3/2/2026 6:16:44 PM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

Aloha!

The Free Access Coalition supports SB3000.

[SB3000 SD1](#) would help **stabilize our skyrocketing insurance rates while holding accountable fossil fuel corporations** whose documented, decades-long deception contributed to the climate devastation and tragedies that we, along with our children and future generations, will continue to experience. This precedent-setting bill empowers the state Attorney General and Hawai'i insurance providers to sue major oil and gas corporations, for the costs of preparing for and recovering from climate-driven disasters.

Mahalo for your time.

SB-3000-SD-1

Submitted on: 3/3/2026 5:14:23 AM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

STRONG SUPPORT for SB 3000 SD1!

Protection of our ‘āina is needed.

Please support and pass SB 3000 SD1. Mahalo.

Testimony in Support of SB3000

Submitted to the Senate Committees on Judiciary and Ways and Means
by Evan Weber, Our Hawai'i, 3/4/2026

Chairs, Vice Chairs, 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 SB3000 — to keep Hawai'i insured, stabilize costs for working families and taxpayers, and protect the Hawai'i Hurricane Relief Fund (HHRF) and the Hawai'i Property Insurance Association (HPIA) from future climate disasters.

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 in late January, and in it, 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.

Moreover, we are not alone in this view. [New polling](#) (linked and attached) ***we commissioned from Ward Research on climate change and the insurance crisis shows that Hawai'i voters are very concerned about sky-rocketing home insurance costs, want state leaders to do more to address the issue, and support efforts to hold large oil and gas corporations accountable for climate change's contribution to the extreme weather disasters driving up costs.***

More than half of respondents (54%) say they worry “a great deal” or “a fair amount” about whether they will be able to afford their insurance coverage over the next few years, and a decisive 72% of respondents believe more needs to be done by the government of Hawai'i to keep homeowner insurance costs affordable.

150 Hamakua Drive #341
Kailua, HI 96734

our-hawaii.org

Already, 66% of voters see and believe there is a connection between the industry, extreme weather events, and rising insurance costs, and 61% support legislation like Senate Bill 3000 to empower the State to pursue damages from large oil & gas companies to recover insurance-related costs from extreme weather disasters worsened by climate change.

This bill would clarify the State's right to do just that, and give the State and the private sector 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.

See full polling memo and crosstabs attached.



WARD RESEARCH
INCORPORATED

TO: Center for Climate Integrity and Polluters Pay Hawaii Coalition

FR: Jeff May, Ward Research
Rebecca Soon, Ward Research

DATE: February 27, 2026

SUBJ: Survey Research Results

Ward Research administered a statewide public opinion poll among registered Hawai'i voters from February 6th to February 21st, 2026. Seven hundred forty-nine (749) adult voters from all four counties completed surveys online (636) or via telephone (113). Residents were screened to ensure they were 18 years of age or older and registered voters who have historically voted in elections. Survey data was weighted to correct for incongruence between the sample and population on key demographic variables such as age, ethnicity, gender, island of residence, and political party affiliation. The maximum sampling error for a sample size of 749 is +/-3.6 percentage points.

The objectives of this survey research were to better understand Hawai'i voters' awareness and assessments of rising homeowners insurance rates, the factors they attribute to rate increases, their impressions of the homeowners insurance industry, their impressions of the oil & gas industry (including their understanding of connections between this industry and higher insurance costs), and their evaluations of potential remedies for higher homeowners insurance rates. The results of this research are presented below.

Awareness of and Attitudes Toward Rising Homeowners Insurance Costs

Hawai'i voters are sensitive to rising homeowners insurance costs and perceive it as a problem in need of a solution. Overall, 85% of voters believe rising homeowners insurance costs is a serious problem, 11% believe it is not a serious problem, and 4% are unsure. (Among only homeowners, 90% believe cost increases are a serious problem.) To put this in context, 93% of voters believe Hawai'i's high cost of goods and services is a serious problem, and 92% of voters believe lack of affordable housing is a serious problem. Additionally, the results show that 68% of voters feel climate change is a serious problem, while 30% believe it is not a serious problem.

To learn more about the impact of rising insurance costs on residents, Hawai'i homeowners were asked a series of questions about their experiences with both insurance costs and policy non-renewals or cancellations. The data reveal that 79% of homeowners have experienced rate

increases in the past 2-3 years (9% had no change in their rates, 4% experienced rate decreases, 5% said they don't pay attention to their costs, and 3% indicated they didn't have homeowners insurance). Of the 79% of homeowners who experienced rate increases, 40% stated premium cost increases had caused financial hardship in their family, while the remaining 59% experienced no hardship.

When asked about the future, 54% of homeowners stated they worried about not being able to afford insurance over the next few years, 38% indicated they were not worried, and 2% stated they were unsure. As a result, 72% of homeowners think that the State of Hawai'i should be doing more to help keep homeowners insurance costs affordable, 5% believe the State is doing enough, 4% believe the State is doing too much, and 19% don't know the extent to which the State has been helpful for homeowners. By comparison, 38% of homeowners stated they worried that their policy would not be renewed, 54% indicated they were not worried, and 7% were unsure.

Renters were also surveyed in this research, particularly for their experience with rental costs increases and their perceptions of why rents have increased recently. Thus among renters, 69% experienced rent increases over the past 2-3 years, while 25% indicated they experienced no changes in their rent, and 3% experienced decreases. Renters who experienced rent increases provided a handful of reasons for these changes. These include, but are not limited to, general inflation (60%), higher maintenance costs (50%), high homeowners insurance costs (37%), landlord greed (36%), lack of housing (33%), and extreme weather events (5%).

All respondents were asked why they thought insurance premiums had increased over the past year (as an open-ended question). Respondents mentioned factors like fires/Maui fires (30%), natural disasters (in general) (23%), inflation/rising cost of goods & services (19%), insurance industry greed/profit (14%), climate change/extreme weather (13%), increases in home values (7%), claims payments (in general) (5%), and an assortment of other reasons for insurance price increases. When provided with a list of the most cited reasons and asked to choose which was most responsible, 31% of voters stated insurance industry profits, 21% mentioned inflation/higher construction costs, 19% mentioned climate change and extreme weather, 13% cited government regulations, 5% said attorneys, 7% provided other reasons, and 4% indicated they were unsure.

Assessment of the Homeowners Insurance Industry

Hawai'i voters tend to have mixed opinions about the homeowners insurance industry and would certainly like to see the State be more involved in attempts to reduce consumers' costs. To begin, 16% of voters believe insurance companies raise their rates to help cover claims and losses, 26% believe they raise their costs to simply generate more revenue for the company, and 55% believe companies charge more as a means for accomplishing both claims coverage and revenue generation.

Voters believe the State of Hawai'i has a role to play in protecting consumers. For example, 93 percent of voters believe it is very important that the State protects people from having their policies canceled or non-renewed through no fault of their own. Just 5% said this was unimportant, and 2% indicated they were unsure. Similarly, 82 percent of voters favor greater regulations on the industry in order to limit policy non-renewals and cancellations.

Additionally, while 86% of voters agree that the State must hold the insurance industry accountable for rising costs, 9% disagree that the industry should be held accountable, and 2% indicated they were unsure.

Impact of Extreme Weather on Homeowners Insurance Costs

The results mentioned above demonstrate that many Hawai'i voters believe extreme weather is a factor in higher homeowners insurance costs. When asked about changes in weather/climate over the past few years, 47% of voters said the weather was more extreme, 40% said it was about the same as previous years, and 12% stated that it was less extreme compared to the past. Despite the fact that voters are split on their assessments of the extremity of the current weather compared to the past, they do show great concern about the future. For example, 78% of voters stated they were concerned about the impacts of extreme weather events in Hawai'i, and 22% stated they were unconcerned.

In terms of the magnitude of the impact of extreme weather on rising insurance costs, voters exhibit mixed opinions. Forty-five percent (45%) of voters believe extreme weather events are a major cause in the increase of homeowners insurance, 35% believe extreme weather has been a minor cause, 14% believe extreme weather has no impact on insurance cost increases, and 5% are unsure.

Assessment of the Oil & Gas Industry

One of the more important questions in this research was to determine the extent to which Hawai'i voters believe extreme weather events are connected to higher insurance costs. A second line of inquiry in this work was to understand whether or not the public believes there is a connection between the oil & gas industry's impact on extreme weather events, and by extension, rising insurance costs.

The results of this study found that 26% of voters believe there is a strong relationship between the oil & gas industry, extreme weather, and rising insurance costs, 40% of voters believe there is a moderate relationship, 22% believe there is a weak or no relationship, and 12% indicated they are unsure.

Voters' beliefs about holding the oil & gas accountable for insurance cost changes are not uniform. Approximately 40% of voters believe it is a good idea to hold the industry accountable for rising costs tied to extreme weather events, 29% believe it is a bad idea, and 32% don't know if it is a good idea or a bad idea.

Despite mixed assessments about the virtue of attempting to hold the industry accountable, voters are more likely to support accountability measures when they are tied to specific information. For example, 67% of voters support holding the industry accountable after being prompted with information about the industry's complicity in misleading the public and blocking clean energy transitions, while 22% oppose and 10% indicate they are unsure.

Evaluation of Legislative Solution

A final key question in this survey was to determine support or opposition to potential legislation that would allow the State of Hawai'i to sue large oil & gas companies to recover insurance-related costs from extreme weather disasters worsened by climate change. The results demonstrate that 61% of Hawai'i voters support this type of legislation, 26% oppose it, and 12% are unsure how they feel about it.

Concluding Remarks

Individual survey questions reveal many Hawai'i voters believe extreme weather is impacting homeowners insurance costs, that there is some relationship between the oil & gas industry, extreme weather and rising costs, that it is a good idea to attempt to hold the industry accountable for indirectly influencing insurance costs, and that the State should also hold the insurance industry accountable for rising costs. The data also show that there is significant attitudinal consistency across these key questions. That is, someone who believes extreme weather is impacting insurance costs is also highly likely to also believe that there is a strong relationship between the oil & gas industry and higher insurance costs, that it is a good idea to hold both the oil & gas and insurance industries accountable for their roles in higher costs, and support for legislation that would allow the State to sue this industry to recover costs.

Specifically, the data show:

- 67% of those who believe extreme weather is a major cause of rising insurance costs support the proposed legislation.
- 67% of those who agree that the insurance industry should be held accountable for rising costs support the proposed legislation.
- 89% of those who say there is a strong relationship between the oil & gas industry, extreme weather, and rising costs support the proposed legislation.
- 92% of those who say it is a good idea to hold the oil & gas industry accountable support the proposed legislation.

In total, the data demonstrate that Hawai'i voters are sensitive to rising homeowners insurance costs (and to a lesser extent, policy non-renewals and cancellations). They feel the insurance industry should be held accountable for its role in these recent rate increases, and look toward the State for more protection and regulatory oversight with regard to both rate increases and the ability of companies to unjustly drop consumers. Similarly, many Hawaii voters make a connection between the oil & gas industry, extreme weather, and rising insurance costs, and believe that industry should also be held accountable for its actions (or deceit) and impacts to the homeowners insurance industry. Again, voters show support for State legislation that would open the door to legal action against the oil & gas industry, and allow the State to recover insurance-related costs that derive from the industry's impact on climate and weather.

WARD RESEARCH, INC.

WR8689: OHH/CCI Survey Final Results; n=749

Mahalo for your willingness to participate in this research. The following survey covers topics on current events in Hawaii.

Your responses to this survey will be used for research purposes only. Please be assured that all of your responses are anonymous and will be reported only in combination with other responses.

This survey will take approximately 15 minutes to complete. You will receive 400 points for completing this survey.

If you do not qualify or we have received enough responses to this survey, we will credit your account 75 points to say mahalo for your appreciation and interest. Please click "Continue>>" to begin.

S1. Are you a current resident of the state of Hawaii?

Yes	100%
No (TERMINATE)	0

S2. On which Hawaiian Island do you currently reside?

Oahu	67%
Maui	12
Big Island	15
Kauai	5

S3. What is your residential zip code? **(TERMINATE ALL NON-HAWAI'I ZIPS)**

S4. What was your age on your last birthday?

Less than 18 years (TERMINATE)	--
18 to 24 years	5%
25 to 34 years	21
35 to 44 years	19
45 to 54 years	11
55 to 64 years	10
65+ years	32

Prefer not to answer <1

S5. Are you registered to vote or will you be registering to vote in the State of Hawaii?

Yes 100%
 No (TERMINATE) 0

S6. In past general elections, would you say you have voted in all elections, most elections, some elections, or have you never voted at all?

All elections 58%
 Most elections 31
 Some elections 11
 Never, too young or just moved to Hawaii <1
 Never, no reasons (TERMINATE) --

Q1. Let's begin with your thoughts about current issues. How would you rate the overall situation in Hawaii today?

Excellent 2%
 Good 22
 Fair 52
 Very poor 20
 Not sure/Depends 4

Q2. Residents have expressed concerns about various problems in Hawaii. How serious of a problem, if at all, do you think each of the following is for the people of Hawaii?

(ROTATE)	Very serious	Somewhat serious	Not too serious	Not a problem	Don't know	Refused
Lack of affordable housing	73%	19	3	3	1	<1
Climate change	33%	35	17	13	2	<1
Overdevelopment	41%	39	14	4	1	<1
High cost of goods and services	73%	19	3	4	--	--
Rising homeowner's insurance costs	59%	26	7	4	4	--
Access to quality healthcare	39%	37	17	6	2	--

Q3. Now, we'd like to know a little more about issues that affect the pocketbooks of Hawaii residents. First, do you own or rent your residence, or do you have a different housing arrangement?

Own	63%
Rent (skip to Q5)	27
Occupy without payment (skip to Q6)	5
Occupy with limited payment (skip to Q6)	4
No home (homeless) (skip to Q6)	--
Other (Specify: _____) (skip to Q6)	<1
Refused	<1

Q4a. [IF Q3=1] Assuming you have not made substantial changes to your policy, how have the costs of your homeowner's insurance premiums changed over the past 2-3 years? Have they...
(n=466)

Significantly increased (more than 50%)	21%
Slightly increased (1% to 50%)	58
Stayed the same	9
Slightly decreased (1% to 50%)	1
Significantly decreased (more than 50%)	3
Don't know/I haven't paid attention to my insurance costs	5
Don't currently have homeowner's insurance	3
Refused	--

Q4b. [IF Q4a=1/2] Have recent price increases in homeowner's insurance caused any financial hardship for you or others in your household, or not? (n=367)

Yes	40%
No	59
Refused	2

Q4c. [IF Q3=1] How much do you worry that you may not be able to afford the cost of your homeowner's insurance over the next few years? (n=466)

A great deal	16%
A fair amount	38
Only a little	28
Not at all	16
Don't know	2

Refused --

Q4d. [IF Q3=1] Do you think that the State of Hawaii is doing enough to help keep homeowner's insurance costs affordable, doing too much, or do you think more needs to be done? (n=466)

Doing enough	5%
Doing too much	4
More needs to be done	72
Don't know	19
Refused	<1

Q4e. [IF Q3=1] How much do you worry that your policy may be non-renewed in the next few years? (n=466)

A great deal	13%
A fair amount	25
Only a little	29
Not at all	25
Don't know	7
Refused	<1

Q5a. [IF Q3=2] Generally speaking, has your monthly rent changed from what it was 2-3 years ago? If so, by how much? (n=201)

My monthly rent has not changed	25%
My monthly rent decreased	3
My monthly rent increased by less than \$500	40
My monthly rent increased by \$500 or more	29
Don't know	2
Refused	<1

Q5b. [IF Q5a=3/4] What do you believe are the reasons your monthly rent has increased over this period? (Select all that apply) (n=138)

Lack of housing	33%
Landlord greed	36
General inflation	60
Higher homeowners insurance costs	37
Higher maintenance costs	50
Extreme weather events	5
Other (Specify: _____)	3
Don't know	2

Refused

--

Q6. According to data from the Hawaii Department of Insurance, statewide, costs for homeowner's insurance premiums increased by as much as 54% over the past year. What factors do you believe have led to these rate increases? [Open-ended]

Top Responses: Fires/Maui Fires (30%); Natural disasters (23%); Inflation/Rising costs of good/services (19%); Insurance greed/profit (14%); Climate change/extreme weather (13%); Increase in home values (7%); Claims payments (5%); Lack of insurers/insurers leaving (3%); Government/Regulations (2%); Lack of insurance regulation (2%); Aging infrastructure (1%); High cost of Living (1%); Hurricanes (1%); Volcanoes (1%); Other (15%); Don't know (5%)

Q7. What factor do you feel is most responsible for the increase in homeowner's insurance costs over the last few years?

Insurance industry profits	31%
Government regulations	13
Inflation/higher construction costs	21
Lawyers/lawsuits	5
Climate change & extreme weather events	19
Other (Specify: _____)	7
Don't know	4
Refused	<1

Q8. Do you think insurance companies are raising their costs to simply cover more claims and losses, or do you think they are more interested in generating more revenue for their shareholders, or both?

Cover claims and losses	16%
Generating more revenue	26
Both	55
Don't know	3
Refused	--

Q9. According to data from the Hawaii Department of Insurance, policy cancellations/non-renewals increased over 200% from 2018 to 2023. How important is it to you that the State of Hawaii protects people from having their policies canceled or non-renewed through no fault of their own?

Very important	74%
Somewhat important	19
Not that important	3
Not at all important	2
Don't know	2
Refused	<1

Q10. Over the past few years, do you think there has been more extreme or unusual weather in Hawaii, less extreme weather, or about the same amount of extreme weather as before?

More extreme	47%
Less extreme	12
About the same	40
Don't know	1
Refused	<1

Q11. How concerned are you about the impacts of extreme weather events in Hawaii?

Very concerned	36%
Somewhat concerned	42
Not that concerned	17
Not at all concerned	5
Don't know	<1
Refused	--

Q12. Thinking about increases in insurance costs in recent years, do you think extreme weather events have been a major cause, a minor cause, or not a cause of the increase in insurance costs?

Major cause	45%
Minor cause	35
Not a cause	14
Don't know	5
Refused	1

Q13. Scientists say pollution from fossil fuels, such as oil and gas, is making extreme weather events more intense and destructive. Please read the following statements and indicate how strongly you agree or disagree with them.

(ROTATE)	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	Don't know	Refused
The oil & gas industry is just one of many industries that impact climate change and extreme weather	35%	40	7	9	9	<1
Oil & gas industry pollution has increased the number of extreme weather events across the world	29%	35	9	11	15	<1
The oil & gas industry has lied to the public about their products' contribution to extreme weather events to deceive the public and delay regulation	28%	32	9	10	21	1
There's not enough data & evidence to show the oil & gas industry is a significant contributor to extreme weather events	11%	26	20	30	13	1

Q14. Some people say that the oil and gas industry is uniquely responsible for higher insurance costs due to their products' contribution to extreme weather events. Other people say that while the industry has contributed to extreme weather events, it's unreasonable to hold them accountable for the actions of insurance companies, like rising customer rates and non-renewals. Which of these comes closest to your beliefs about the relationship between the oil & gas industry and rising insurance costs?

There is a strong relationship between the oil & gas industry, extreme weather events, and rising insurance costs	26%
There is a weak or no relationship between the oil & gas industry, extreme weather events, and rising insurance costs	22
There is a moderate relationship between the oil & gas industry, extreme weather events, and rising insurance costs	40
Don't know	12
Refused	<1

Q15. How familiar are you with the efforts of U.S. State governments — including Hawaii — to sue major oil & gas companies to make them pay for damages from climate change?

Very familiar	5%
Somewhat familiar	29
Not that familiar	31
Not at all familiar	32
Don't know	3

Q16. Generally speaking, do you believe attempts to hold the oil & gas industry accountable for rising insurance costs connected to extreme weather is a good idea or a bad idea?

Good idea	40%
Bad idea	29
Don't know	32
Refused	<1

Q17. And why do you say that? [OPEN-ENDED]

Top reasons among those who say “Good Idea” (n=288): They're responsible (30%); Accountability matters (28%); Good if evidence supports it (11%); Change their behaviors (9%); They profited/have ability to pay (8%); They lied (5%); It's fair (2%); They can't be held responsible (2%)| More than this industry is responsible (1%); Other (17%); Don't know (2%)

Top reasons among those who say “Bad Idea” (n=204): This isn't true (27%); There will be unintended consequences (23%); There's not enough evidence (18%); More than this industry is responsible (13%); We need this industry (7%); Should hold insurance accountable (5%); It's unfair (5%); They can't be held responsible (2%); Won't have an impact (1%); Other (13%)

Q18. In order to protect consumers from rising home insurance rates and reduced coverage, Hawai'i lawmakers are considering a bill that would empower the state to recover some of the insurance-related costs of extreme weather disasters from large oil and gas companies. If the bill became law, Hawai'i would be able to take the oil & gas industry to court to force them to pay their fair share of the costs of extreme weather disasters made worse by climate change. How strongly do you support or oppose this potential legislation?

Strongly support	28%
Somewhat support	33
Somewhat oppose	15
Strongly oppose	11
Don't know	12
Refused	1

Q19. And why do you say that? [OPEN-ENDED]

Top reasons among those who “Support” (n=436): Need accountability (30%); This effort is helpful (9%); Support depends on evidence (9%); They’re responsible (8%); My support depends on there being evidence (8%); Good idea/intention (7%); Need more details on legislation (6%); There will be unintended consequences (6%); It’s a fair action (5%); Residents shouldn’t bear the cost (4%); Can’t blame just one industry (3%); This effort protects people (3%); They can afford it (2%); Need accountability for deceit (1%); Need evidence (1%); Other (12%); Don’t know (2%)

Top reasons among those who “Oppose” (n=185): This will lead to unintended consequences (23%); They’re not responsible (15%); Can’t blame just one industry (12%); Effort unlikely to be successful (12%); There needs to be evidence/support (11%); Bad idea/intention (9%); No trust in State (7%); How is fair share determined? (4%); Hold insurance accountable (3%); Unfair action (3%); Other (17%)

Q20. Those who support laws like this say that this legislation:

- ❖ Protect consumers from insurance rate hikes caused by climate-fueled weather disasters
- ❖ Make the oil industry pay their fair share of home insurance rate increases caused by climate change
- ❖ Holds the oil and gas industry accountable since they are the major contributors to climate change

Regardless of your support or opposition to this legislation, which of these reasons do you believe is the most compelling reason to support this legislation?

Protect consumers from rate hikes	41%
Make the oil & gas industry pay their fair share	19
Hold the oil & gas industry accountable	29
Don’t know	7
Refused	4

Q21. Those who oppose laws like this say this type of legislation:

- ❖ Would just cause the oil and gas industry to raise gas prices
- ❖ Is unfair because everyone’s responsible for climate change to some degree
- ❖ Lets insurance companies off the hook for their profiteering

Regardless of your support or opposition to this legislation, which of these reasons do you believe is the most compelling reason to oppose this legislation?

Would cause oil & gas industry to raise prices	39%
It’s unfair because everyone is responsible	22
Lets insurance companies off the hook	27
Don’t know	11
Refused	<1

Q22: Research studies and reporting from media outlets have proven that large oil and gas corporations knew as far back as the 1970s that the pollution from their products would make extreme weather disasters worse. The oil & gas industry spent decades lying to the public about fossil fuels' contribution to the problem and blocking efforts to transition to clean energy. Knowing this, how strongly do you support or oppose holding large oil and gas corporations accountable for higher insurance costs stemming from extreme weather disasters?

Strongly support	37%
Somewhat support	30
Somewhat oppose	12
Strongly oppose	10
Don't know	10
Refused	1

Q23. How strongly do you agree or disagree that the State of Hawaii must also hold the insurance industry accountable for rising insurance costs?

Strongly agree	60%
Somewhat agree	26
Somewhat disagree	7
Strongly disagree	5
Don't know	2
Refused	<1

Q24. Do you favor or oppose greater regulations on the insurance industry to limit policy non-renewals and cancellations?

Strongly favor	51%
Somewhat favor	31
Somewhat oppose	7
Strongly oppose	3
Don't know	8
Refused	<1

Q25. Lastly, we'd like to know once more: What factor do you feel is most responsible for the increase in homeowner's insurance costs over the last few years?

Insurance industry profits	33%
Government regulations	8
Inflation/higher construction costs	20
Lawyers/lawsuits	6
Climate change & extreme weather events	22
Other (Specify:_____)	7
Don't know	4
Refused	--

These final questions are for classification purposes only.

DEM1. How many years have you lived in Hawai'i?

Less than 2 years	2%
2 to less than 5 years	3
5 to less than 10 years	3
10 or more years; not born in Hawai'i	32
Born and raised in Hawai'i	61
Prefer not to answer	<1

DEM2. Do you have any children 18 years of age or younger currently living in your household?

Yes	26%
No	72
Prefer not to answer	2

DEM3. In terms of your political beliefs, do you consider yourself as...

Very liberal/progressive	10%
Liberal/progressive	18
Slightly liberal	11
Moderate	23
Slightly conservative	11
Conservative	12
Very conservative	4
Don't know	6
Prefer not to answer	6

DEM4. Do you consider yourself a Democrat, a Republican, or an Independent?

Democrat	34%
Independent/Lean Democrat	15
Independent	15
Independent/Lean Republican	12
Republican	15
Other (<i>Please specify:</i> _____)	1
Prefer not to answer	8

DEM7. And with which ethnicity do you most closely identify? **(PLEASE SELECT ONE RESPONSE ONLY)**

African-American/Black	2%
Caucasian	28
Chinese	3
Filipino	13
Hawaiian/part-Hawaiian	20
Pacific Islander	1
Hispanic	<1
Japanese	24
Korean	1
Other (Specify:_____)	2
Prefer not to answer	6

DEM8. What is the highest level of education you completed?

Some grade school	2
High school graduate/GED/Equivalent	9
Business/trade school	6
Some college	23
College graduate	39
Graduate school (MA/MPH/PhD/MD/JD, etc.)	21
Other (Specify:_____)	<1
Prefer not to answer	1

DEM9. Was your total **household** income for 2025, before taxes:

Under \$25,000	5%
\$25,000 but under \$35,000	6
\$35,000 but under \$50,000	10
\$50,000 but under \$75,000	15
\$75,000 but under \$100,000	14
\$100,000 but under \$150,000	21
\$150,000 but under \$200,000	11
\$200,000 and above	8
Prefer not to answer	11

DEM10. What is your gender identification?

Male	45%
Female	52
Non-binary	2
Prefer to self describe: (PLEASE SPECIFY) _____	<1
Prefer not to answer	1

That was the final question.

Thank you for your participation in this survey

SB-3000-SD-1

Submitted on: 3/3/2026 9:00:53 AM

Testimony for JDC on 3/4/2026 10:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Barbara Kaaumoana	Testifying for Hanalei Watershed Hui	Support	Written Testimony Only

Comments:

Aloha Chair, Vice Chair and members,

We strongly support this legislation to stabilize our insurance rates.

Me ka pono,

Makaala Kaaumoana

SB-3000-SD-1

Submitted on: 3/3/2026 9:16:13 AM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

Aloha Chair Dela Cruz, Chair Rhoads, Vice Chair Moriwaki, Vice Chair Gabbard, and Honorable Members of Committee,

My name is Susan RobertsEmery, as Co Chair of the Green Party of Hawai'i, and on behalf of our members, we are in VERY STRONG SUPPORT of SB3000 SD1. Corporations that profit by polluting our environment and adding to climate collapse should pay their fair share when climate disasters strike. SB3000 will empower the state to recover insurance- related costs from Big Oil and Gas companies when extreme weather events happen. Lahaina is still fresh in our memories and this , is an event we need to learn from and do better.

Green Party of Hawai'i urges you to Pass SB3000 SD1.

Mahalo,

Susan RobertsEmery

Green Party of Hawai'i

Paauiilo



**SENATE COMMITTEE ON JUDICIARY
SENATE COMMITTEE ON WAYS AND MEANS**

March 4, 2026

10:35 AM

Conference Room 211

In SUPPORT of SB3000 SD1: RELATING TO INSURANCE

Aloha Chair Rhoads, Chair Dela Cruz, Vice Chair Gabbard, Vice Chair Moriwaki, and Members of the Committees,

On behalf of our more than 20,000 members and supporters, the Sierra Club of Hawai'i **strongly supports SB3000 SD1**, which would help Hawai'i residents navigate an increasingly unstable insurance market, while allowing our islands to continue leading in the fight against the climate crisis, and the perpetrators of this existential threat to humanity.

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-driven 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 the state attorney general and local insurance providers to recover costs associated with the ever-worsening climate impacts from the gas and oil industry, this measure will allow Hawai'i to do its part in finally holding those most responsible for our climate crisis accountable. This bill would also help to address the economic uncertainty of residents facing skyrocketing home insurance costs – or the unavailability of insurance whatsoever – due to the impacts of climate disasters on the local and global insurance market. **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.**

Notably, national organizations have been paying close attention to this measure, which could serve as a model for the many other jurisdictions exploring “polluter pay” laws that can rein in the planet-destroying fossil fuel industry, and buy humanity critical time before the climate crisis spirals out of our control. The passage of this measure would accordingly reinforce Hawai'i's leadership in the larger climate response necessary to prevent the literal end of human society as we know it.

For these reasons, the Sierra Club of Hawai'i respectfully but strongly urges the Committees to **pass SB3000 SD1**.

Mahalo for the opportunity to testify.



Testimony delivered to the

Senate Committee on Ways and Means, and the Senate Committee on Judiciary

In support of
SB 3000

March 3, 2026

Dear Chair Dela Cruz, Chair Rhoads, and members of the committees,

The Center for Climate Integrity (CCI) submits this testimony in support of Senate Bill 3000, which would help further stabilize and protect 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.

SB 3000 creates new pathways for the Attorney General, the Hawai`i Hurricane Relief Fund, the Hawai`i Property Insurance Association, and other insurers in Hawai`i 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 Hawai`i Hurricane Relief Fund (HHRF) to start stabilizing insurance markets. 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.

A recently released poll from Ward Research shows significant concern from residents about the insurance marketplace.¹ 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. SB 3000 protects taxpayers and insurance ratepayers from future disaster risk by bolstering the State's legal authority to recover insurance costs related to extreme weather made worse by climate change from the fossil fuel companies most responsible for the problem.

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.² 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.³ 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.⁴

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

² <https://www.hawaiinewsnow.com/2026/01/15/hawaii-home-insurance-rates-spike-after-maui-wildfires/>

³ <https://www.nytimes.com/interactive/2024/12/18/climate/insurance-nonrenewal-rates-policies-state-map.html>

⁴ <https://hiappleseed.org/press-releases/climate-disaster-insurance-crisis-equitable-resilience>

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."⁵ 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.⁶ Like tobacco and opioid companies, major oil companies lied about the harms of their products in order to protect their own profits.

Today, these same companies continue to deceive consumers through misleading advertisements that seek to portray their businesses as essential partners in solving climate change, even as they slash their trivial investments in renewable energy while continuing to increase fossil fuel production.⁷ In 2024, members of Congress told the U.S. Department of Justice that a years-long investigation found that oil and gas companies "worked in concert to mislead the public, policymakers, and investors with public promises to reduce emissions and meaningfully contribute to the transition away from oil and gas, while privately seeking to lock in continued fossil fuel production for decades into the future."

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. Before any more policyholders in Hawai`i lose insurance coverage, or are forced to pay more, rising insurance costs should be placed back on the entities whose business practices and deliberate decisions created the climate-fueled insurance crisis.

We urge these committees to support SB 3000 and continue protecting the stability of Hawai`i's insurance market and efforts to limit costly rate hikes for residents of the state.

Thank you for your attention and consideration,

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

⁵<https://insideclimatenews.org/news/22092015/exxon-confirmed-global-warming-consensus-in-1982-with-in-house-climate-models/>

⁶ <https://climateintegrity.org/evidence/climate-deception>

⁷ <https://journals.plos.org/plosone/article?id=10.1371/journal.pone.0263596>



POLLUTERS PAY HAWAII

Aloha Chair Dela Cruz, Chair Rhoads, and Members of the Ways and Means and Judiciary Committees,

My name is Maka and I'm a resident of Kāneʻohe. I am writing in strong support of SB3000, 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.

According to a [new poll just released](#), Hawai'i voters are very concerned about skyrocketing home insurance costs, want state leaders to do more to address the issue, and support efforts to hold large oil and gas corporations accountable for climate change's contribution to the extreme weather disasters driving up costs.

Hawai'i Residents Are Seeing Higher Insurance Costs, Want The State to Do More

- Nearly eight in ten respondents (79%) report that their homeowner insurance premiums have increased in the past two to three years.
- More than half (54%) say they worry “a great deal” or “a fair amount” about whether they will be able to afford their insurance coverage over the next few years.
 - Among those who experienced premium increases, 40% indicated these increases have caused financial hardships. Those voters most impacted are more likely to be Native Hawaiians.



POLLUTERS PAY HAWAI'I

- A decisive 72% of respondents believe more needs to be done by the State of Hawai'i to keep homeowner insurance costs affordable.

Voters See Connection Between Extreme Weather, Big Oil and Higher Home Insurance Costs

- 64% of voters agree that pollution from the oil and gas industry has led to more extreme weather events
- 58% agree the industry has lied to the public about their products' contribution to extreme weather events.
- 66% of voters think there is a connection between the industry, extreme weather events, and rising insurance costs.

Broad-Based Backing for Holding Big Oil Accountable For Climate-driven Insurance Premium Hikes

- 61% of voters support legislation (like Senate Bill 3000) to empower the State of Hawai'i to sue large oil & gas companies to recover insurance-related costs from extreme weather disasters worsened by climate change.

SB3000 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 SB3000 and make polluters pay.

Mahalo for the opportunity to submit testimony.

Maka Gibson

Polluters Pay Hawai'i Coalition Advisory Committee



WARD RESEARCH
INCORPORATED

TO: Center for Climate Integrity and Polluters Pay Hawaii Coalition

FR: Jeff May, Ward Research
Rebecca Soon, Ward Research

DATE: February 27, 2026

SUBJ: Survey Research Results

Ward Research administered a statewide public opinion poll among registered Hawai'i voters from February 6th to February 21st, 2026. Seven hundred forty-nine (749) adult voters from all four counties completed surveys online (636) or via telephone (113). Residents were screened to ensure they were 18 years of age or older and registered voters who have historically voted in elections. Survey data was weighted to correct for incongruence between the sample and population on key demographic variables such as age, ethnicity, gender, island of residence, and political party affiliation. The maximum sampling error for a sample size of 749 is +/-3.6 percentage points.

The objectives of this survey research were to better understand Hawai'i voters' awareness and assessments of rising homeowners insurance rates, the factors they attribute to rate increases, their impressions of the homeowners insurance industry, their impressions of the oil & gas industry (including their understanding of connections between this industry and higher insurance costs), and their evaluations of potential remedies for higher homeowners insurance rates. The results of this research are presented below.

Awareness of and Attitudes Toward Rising Homeowners Insurance Costs

Hawai'i voters are sensitive to rising homeowners insurance costs and perceive it as a problem in need of a solution. Overall, 85% of voters believe rising homeowners insurance costs is a serious problem, 11% believe it is not a serious problem, and 4% are unsure. (Among only homeowners, 90% believe cost increases are a serious problem.) To put this in context, 93% of voters believe Hawai'i's high cost of goods and services is a serious problem, and 92% of voters believe lack of affordable housing is a serious problem. Additionally, the results show that 68% of voters feel climate change is a serious problem, while 30% believe it is not a serious problem.

To learn more about the impact of rising insurance costs on residents, Hawai'i homeowners were asked a series of questions about their experiences with both insurance costs and policy non-renewals or cancellations. The data reveal that 79% of homeowners have experienced rate

increases in the past 2-3 years (9% had no change in their rates, 4% experienced rate decreases, 5% said they don't pay attention to their costs, and 3% indicated they didn't have homeowners insurance). Of the 79% of homeowners who experienced rate increases, 40% stated premium cost increases had caused financial hardship in their family, while the remaining 59% experienced no hardship.

When asked about the future, 54% of homeowners stated they worried about not being able to afford insurance over the next few years, 38% indicated they were not worried, and 2% stated they were unsure. As a result, 72% of homeowners think that the State of Hawai'i should be doing more to help keep homeowners insurance costs affordable, 5% believe the State is doing enough, 4% believe the State is doing too much, and 19% don't know the extent to which the State has been helpful for homeowners. By comparison, 38% of homeowners stated they worried that their policy would not be renewed, 54% indicated they were not worried, and 7% were unsure.

Renters were also surveyed in this research, particularly for their experience with rental costs increases and their perceptions of why rents have increased recently. Thus among renters, 69% experienced rent increases over the past 2-3 years, while 25% indicated they experienced no changes in their rent, and 3% experienced decreases. Renters who experienced rent increases provided a handful of reasons for these changes. These include, but are not limited to, general inflation (60%), higher maintenance costs (50%), high homeowners insurance costs (37%), landlord greed (36%), lack of housing (33%), and extreme weather events (5%).

All respondents were asked why they thought insurance premiums had increased over the past year (as an open-ended question). Respondents mentioned factors like fires/Maui fires (30%), natural disasters (in general) (23%), inflation/rising cost of goods & services (19%), insurance industry greed/profit (14%), climate change/extreme weather (13%), increases in home values (7%), claims payments (in general) (5%), and an assortment of other reasons for insurance price increases. When provided with a list of the most cited reasons and asked to choose which was most responsible, 31% of voters stated insurance industry profits, 21% mentioned inflation/higher construction costs, 19% mentioned climate change and extreme weather, 13% cited government regulations, 5% said attorneys, 7% provided other reasons, and 4% indicated they were unsure.

Assessment of the Homeowners Insurance Industry

Hawai'i voters tend to have mixed opinions about the homeowners insurance industry and would certainly like to see the State be more involved in attempts to reduce consumers' costs. To begin, 16% of voters believe insurance companies raise their rates to help cover claims and losses, 26% believe they raise their costs to simply generate more revenue for the company, and 55% believe companies charge more as a means for accomplishing both claims coverage and revenue generation.

Voters believe the State of Hawai'i has a role to play in protecting consumers. For example, 93 percent of voters believe it is very important that the State protects people from having their policies canceled or non-renewed through no fault of their own. Just 5% said this was unimportant, and 2% indicated they were unsure. Similarly, 82 percent of voters favor greater regulations on the industry in order to limit policy non-renewals and cancellations.

Additionally, while 86% of voters agree that the State must hold the insurance industry accountable for rising costs, 9% disagree that the industry should be held accountable, and 2% indicated they were unsure.

Impact of Extreme Weather on Homeowners Insurance Costs

The results mentioned above demonstrate that many Hawai'i voters believe extreme weather is a factor in higher homeowners insurance costs. When asked about changes in weather/climate over the past few years, 47% of voters said the weather was more extreme, 40% said it was about the same as previous years, and 12% stated that it was less extreme compared to the past. Despite the fact that voters are split on their assessments of the extremity of the current weather compared to the past, they do show great concern about the future. For example, 78% of voters stated they were concerned about the impacts of extreme weather events in Hawai'i, and 22% stated they were unconcerned.

In terms of the magnitude of the impact of extreme weather on rising insurance costs, voters exhibit mixed opinions. Forty-five percent (45%) of voters believe extreme weather events are a major cause in the increase of homeowners insurance, 35% believe extreme weather has been a minor cause, 14% believe extreme weather has no impact on insurance cost increases, and 5% are unsure.

Assessment of the Oil & Gas Industry

One of the more important questions in this research was to determine the extent to which Hawai'i voters believe extreme weather events are connected to higher insurance costs. A second line of inquiry in this work was to understand whether or not the public believes there is a connection between the oil & gas industry's impact on extreme weather events, and by extension, rising insurance costs.

The results of this study found that 26% of voters believe there is a strong relationship between the oil & gas industry, extreme weather, and rising insurance costs, 40% of voters believe there is a moderate relationship, 22% believe there is a weak or no relationship, and 12% indicated they are unsure.

Voters' beliefs about holding the oil & gas accountable for insurance cost changes are not uniform. Approximately 40% of voters believe it is a good idea to hold the industry accountable for rising costs tied to extreme weather events, 29% believe it is a bad idea, and 32% don't know if it is a good idea or a bad idea.

Despite mixed assessments about the virtue of attempting to hold the industry accountable, voters are more likely to support accountability measures when they are tied to specific information. For example, 67% of voters support holding the industry accountable after being prompted with information about the industry's complicity in misleading the public and blocking clean energy transitions, while 22% oppose and 10% indicate they are unsure.

Evaluation of Legislative Solution

A final key question in this survey was to determine support or opposition to potential legislation that would allow the State of Hawai'i to sue large oil & gas companies to recover insurance-related costs from extreme weather disasters worsened by climate change. The results demonstrate that 61% of Hawai'i voters support this type of legislation, 26% oppose it, and 12% are unsure how they feel about it.

Concluding Remarks

Individual survey questions reveal many Hawai'i voters believe extreme weather is impacting homeowners insurance costs, that there is some relationship between the oil & gas industry, extreme weather and rising costs, that it is a good idea to attempt to hold the industry accountable for indirectly influencing insurance costs, and that the State should also hold the insurance industry accountable for rising costs. The data also show that there is significant attitudinal consistency across these key questions. That is, someone who believes extreme weather is impacting insurance costs is also highly likely to also believe that there is a strong relationship between the oil & gas industry and higher insurance costs, that it is a good idea to hold both the oil & gas and insurance industries accountable for their roles in higher costs, and support for legislation that would allow the State to sue this industry to recover costs.

Specifically, the data show:

- 67% of those who believe extreme weather is a major cause of rising insurance costs support the proposed legislation.
- 67% of those who agree that the insurance industry should be held accountable for rising costs support the proposed legislation.
- 89% of those who say there is a strong relationship between the oil & gas industry, extreme weather, and rising costs support the proposed legislation.
- 92% of those who say it is a good idea to hold the oil & gas industry accountable support the proposed legislation.

In total, the data demonstrate that Hawai'i voters are sensitive to rising homeowners insurance costs (and to a lesser extent, policy non-renewals and cancellations). They feel the insurance industry should be held accountable for its role in these recent rate increases, and look toward the State for more protection and regulatory oversight with regard to both rate increases and the ability of companies to unjustly drop consumers. Similarly, many Hawaii voters make a connection between the oil & gas industry, extreme weather, and rising insurance costs, and believe that industry should also be held accountable for its actions (or deceit) and impacts to the homeowners insurance industry. Again, voters show support for State legislation that would open the door to legal action against the oil & gas industry, and allow the State to recover insurance-related costs that derive from the industry's impact on climate and weather.

WARD RESEARCH, INC.

WR8689: OHH/CCI Survey Final Results; n=749

Mahalo for your willingness to participate in this research. The following survey covers topics on current events in Hawaii.

Your responses to this survey will be used for research purposes only. Please be assured that all of your responses are anonymous and will be reported only in combination with other responses.

This survey will take approximately 15 minutes to complete. You will receive 400 points for completing this survey.

If you do not qualify or we have received enough responses to this survey, we will credit your account 75 points to say mahalo for your appreciation and interest. Please click "Continue>>" to begin.

S1. Are you a current resident of the state of Hawaii?

Yes	100%
No (TERMINATE)	0

S2. On which Hawaiian Island do you currently reside?

Oahu	67%
Maui	12
Big Island	15
Kauai	5

S3. What is your residential zip code? (TERMINATE ALL NON-HAWAI'I ZIPS)

S4. What was your age on your last birthday?

Less than 18 years (TERMINATE)	--
18 to 24 years	5%
25 to 34 years	21
35 to 44 years	19
45 to 54 years	11
55 to 64 years	10
65+ years	32

Prefer not to answer <1

S5. Are you registered to vote or will you be registering to vote in the State of Hawaii?

Yes 100%
 No (TERMINATE) 0

S6. In past general elections, would you say you have voted in all elections, most elections, some elections, or have you never voted at all?

All elections 58%
 Most elections 31
 Some elections 11
 Never, too young or just moved to Hawaii <1
 Never, no reasons (TERMINATE) --

Q1. Let's begin with your thoughts about current issues. How would you rate the overall situation in Hawaii today?

Excellent 2%
 Good 22
 Fair 52
 Very poor 20
 Not sure/Depends 4

Q2. Residents have expressed concerns about various problems in Hawaii. How serious of a problem, if at all, do you think each of the following is for the people of Hawaii?

(ROTATE)	Very serious	Somewhat serious	Not too serious	Not a problem	Don't know	Refused
Lack of affordable housing	73%	19	3	3	1	<1
Climate change	33%	35	17	13	2	<1
Overdevelopment	41%	39	14	4	1	<1
High cost of goods and services	73%	19	3	4	--	--
Rising homeowner's insurance costs	59%	26	7	4	4	--
Access to quality healthcare	39%	37	17	6	2	--

Q3. Now, we'd like to know a little more about issues that affect the pocketbooks of Hawaii residents. First, do you own or rent your residence, or do you have a different housing arrangement?

Own	63%
Rent (skip to Q5)	27
Occupy without payment (skip to Q6)	5
Occupy with limited payment (skip to Q6)	4
No home (homeless) (skip to Q6)	--
Other (Specify: _____) (skip to Q6)	<1
Refused	<1

Q4a. [IF Q3=1] Assuming you have not made substantial changes to your policy, how have the costs of your homeowner's insurance premiums changed over the past 2-3 years? Have they...
(n=466)

Significantly increased (more than 50%)	21%
Slightly increased (1% to 50%)	58
Stayed the same	9
Slightly decreased (1% to 50%)	1
Significantly decreased (more than 50%)	3
Don't know/I haven't paid attention to my insurance costs	5
Don't currently have homeowner's insurance	3
Refused	--

Q4b. [IF Q4a=1/2] Have recent price increases in homeowner's insurance caused any financial hardship for you or others in your household, or not? (n=367)

Yes	40%
No	59
Refused	2

Q4c. [IF Q3=1] How much do you worry that you may not be able to afford the cost of your homeowner's insurance over the next few years? (n=466)

A great deal	16%
A fair amount	38
Only a little	28
Not at all	16
Don't know	2

Refused --

Q4d. [IF Q3=1] Do you think that the State of Hawaii is doing enough to help keep homeowner's insurance costs affordable, doing too much, or do you think more needs to be done? (n=466)

Doing enough	5%
Doing too much	4
More needs to be done	72
Don't know	19
Refused	<1

Q4e. [IF Q3=1] How much do you worry that your policy may be non-renewed in the next few years? (n=466)

A great deal	13%
A fair amount	25
Only a little	29
Not at all	25
Don't know	7
Refused	<1

Q5a. [IF Q3=2] Generally speaking, has your monthly rent changed from what it was 2-3 years ago? If so, by how much? (n=201)

My monthly rent has not changed	25%
My monthly rent decreased	3
My monthly rent increased by less than \$500	40
My monthly rent increased by \$500 or more	29
Don't know	2
Refused	<1

Q5b. [IF Q5a=3/4] What do you believe are the reasons your monthly rent has increased over this period? (Select all that apply) (n=138)

Lack of housing	33%
Landlord greed	36
General inflation	60
Higher homeowners insurance costs	37
Higher maintenance costs	50
Extreme weather events	5
Other (Specify: _____)	3
Don't know	2

Refused

--

Q6. According to data from the Hawaii Department of Insurance, statewide, costs for homeowner's insurance premiums increased by as much as 54% over the past year. What factors do you believe have led to these rate increases? [Open-ended]

Top Responses: Fires/Maui Fires (30%); Natural disasters (23%); Inflation/Rising costs of good/services (19%); Insurance greed/profit (14%); Climate change/extreme weather (13%); Increase in home values (7%); Claims payments (5%); Lack of insurers/insurers leaving (3%); Government/Regulations (2%); Lack of insurance regulation (2%); Aging infrastructure (1%); High cost of Living (1%); Hurricanes (1%); Volcanoes (1%); Other (15%); Don't know (5%)

Q7. What factor do you feel is most responsible for the increase in homeowner's insurance costs over the last few years?

Insurance industry profits	31%
Government regulations	13
Inflation/higher construction costs	21
Lawyers/lawsuits	5
Climate change & extreme weather events	19
Other (Specify:_____)	7
Don't know	4
Refused	<1

Q8. Do you think insurance companies are raising their costs to simply cover more claims and losses, or do you think they are more interested in generating more revenue for their shareholders, or both?

Cover claims and losses	16%
Generating more revenue	26
Both	55
Don't know	3
Refused	--

Q9. According to data from the Hawaii Department of Insurance, policy cancellations/non-renewals increased over 200% from 2018 to 2023. How important is it to you that the State of Hawaii protects people from having their policies canceled or non-renewed through no fault of their own?

Very important	74%
Somewhat important	19
Not that important	3
Not at all important	2
Don't know	2
Refused	<1

Q10. Over the past few years, do you think there has been more extreme or unusual weather in Hawaii, less extreme weather, or about the same amount of extreme weather as before?

More extreme	47%
Less extreme	12
About the same	40
Don't know	1
Refused	<1

Q11. How concerned are you about the impacts of extreme weather events in Hawaii?

Very concerned	36%
Somewhat concerned	42
Not that concerned	17
Not at all concerned	5
Don't know	<1
Refused	--

Q12. Thinking about increases in insurance costs in recent years, do you think extreme weather events have been a major cause, a minor cause, or not a cause of the increase in insurance costs?

Major cause	45%
Minor cause	35
Not a cause	14
Don't know	5
Refused	1

Q13. Scientists say pollution from fossil fuels, such as oil and gas, is making extreme weather events more intense and destructive. Please read the following statements and indicate how strongly you agree or disagree with them.

(ROTATE)	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	Don't know	Refused
The oil & gas industry is just one of many industries that impact climate change and extreme weather	35%	40	7	9	9	<1
Oil & gas industry pollution has increased the number of extreme weather events across the world	29%	35	9	11	15	<1
The oil & gas industry has lied to the public about their products' contribution to extreme weather events to deceive the public and delay regulation	28%	32	9	10	21	1
There's not enough data & evidence to show the oil & gas industry is a significant contributor to extreme weather events	11%	26	20	30	13	1

Q14. Some people say that the oil and gas industry is uniquely responsible for higher insurance costs due to their products' contribution to extreme weather events. Other people say that while the industry has contributed to extreme weather events, it's unreasonable to hold them accountable for the actions of insurance companies, like rising customer rates and non-renewals. Which of these comes closest to your beliefs about the relationship between the oil & gas industry and rising insurance costs?

There is a strong relationship between the oil & gas industry, extreme weather events, and rising insurance costs	26%
There is a weak or no relationship between the oil & gas industry, extreme weather events, and rising insurance costs	22
There is a moderate relationship between the oil & gas industry, extreme weather events, and rising insurance costs	40
Don't know	12
Refused	<1

Q15. How familiar are you with the efforts of U.S. State governments — including Hawaii — to sue major oil & gas companies to make them pay for damages from climate change?

Very familiar	5%
Somewhat familiar	29
Not that familiar	31
Not at all familiar	32
Don't know	3

Q16. Generally speaking, do you believe attempts to hold the oil & gas industry accountable for rising insurance costs connected to extreme weather is a good idea or a bad idea?

Good idea	40%
Bad idea	29
Don't know	32
Refused	<1

Q17. And why do you say that? [OPEN-ENDED]

Top reasons among those who say “Good Idea” (n=288): They’re responsible (30%); Accountability matters (28%); Good if evidence supports it (11%); Change their behaviors (9%); They profited/have ability to pay (8%); They lied (5%); It’s fair (2%); They can’t be held responsible (2%)| More than this industry is responsible (1%); Other (17%); Don’t know (2%)

Top reasons among those who say “Bad Idea” (n=204): This isn’t true (27%); There will be unintended consequences (23%); There’s not enough evidence (18%); More than this industry is responsible (13%); We need this industry (7%); Should hold insurance accountable (5%); It’s unfair (5%); They can’t be held responsible (2%); Won’t have an impact (1%); Other (13%)

Q18. In order to protect consumers from rising home insurance rates and reduced coverage, Hawai‘i lawmakers are considering a bill that would empower the state to recover some of the insurance-related costs of extreme weather disasters from large oil and gas companies. If the bill became law, Hawai‘i would be able to take the oil & gas industry to court to force them to pay their fair share of the costs of extreme weather disasters made worse by climate change. How strongly do you support or oppose this potential legislation?

Strongly support	28%
Somewhat support	33
Somewhat oppose	15
Strongly oppose	11
Don't know	12
Refused	1

Q19. And why do you say that? [OPEN-ENDED]

Top reasons among those who “Support” (n=436): Need accountability (30%); This effort is helpful (9%); Support depends on evidence (9%); They’re responsible (8%); My support depends on there being evidence (8%); Good idea/intention (7%); Need more details on legislation (6%); There will be unintended consequences (6%); It’s a fair action (5%); Residents shouldn’t bear the cost (4%); Can’t blame just one industry (3%); This effort protects people (3%); They can afford it (2%); Need accountability for deceit (1%); Need evidence (1%); Other (12%); Don’t know (2%)

Top reasons among those who “Oppose” (n=185): This will lead to unintended consequences (23%); They’re not responsible (15%); Can’t blame just one industry (12%); Effort unlikely to be successful (12%); There needs to be evidence/support (11%); Bad idea/intention (9%); No trust in State (7%); How is fair share determined? (4%); Hold insurance accountable (3%); Unfair action (3%); Other (17%)

Q20. Those who support laws like this say that this legislation:

- ❖ Protect consumers from insurance rate hikes caused by climate-fueled weather disasters
- ❖ Make the oil industry pay their fair share of home insurance rate increases caused by climate change
- ❖ Holds the oil and gas industry accountable since they are the major contributors to climate change

Regardless of your support or opposition to this legislation, which of these reasons do you believe is the most compelling reason to support this legislation?

Protect consumers from rate hikes	41%
Make the oil & gas industry pay their fair share	19
Hold the oil & gas industry accountable	29
Don’t know	7
Refused	4

Q21. Those who oppose laws like this say this type of legislation:

- ❖ Would just cause the oil and gas industry to raise gas prices
- ❖ Is unfair because everyone’s responsible for climate change to some degree
- ❖ Lets insurance companies off the hook for their profiteering

Regardless of your support or opposition to this legislation, which of these reasons do you believe is the most compelling reason to oppose this legislation?

Would cause oil & gas industry to raise prices	39%
It’s unfair because everyone is responsible	22
Lets insurance companies off the hook	27
Don’t know	11
Refused	<1

Q22: Research studies and reporting from media outlets have proven that large oil and gas corporations knew as far back as the 1970s that the pollution from their products would make extreme weather disasters worse. The oil & gas industry spent decades lying to the public about fossil fuels' contribution to the problem and blocking efforts to transition to clean energy. Knowing this, how strongly do you support or oppose holding large oil and gas corporations accountable for higher insurance costs stemming from extreme weather disasters?

Strongly support	37%
Somewhat support	30
Somewhat oppose	12
Strongly oppose	10
Don't know	10
Refused	1

Q23. How strongly do you agree or disagree that the State of Hawaii must also hold the insurance industry accountable for rising insurance costs?

Strongly agree	60%
Somewhat agree	26
Somewhat disagree	7
Strongly disagree	5
Don't know	2
Refused	<1

Q24. Do you favor or oppose greater regulations on the insurance industry to limit policy non-renewals and cancellations?

Strongly favor	51%
Somewhat favor	31
Somewhat oppose	7
Strongly oppose	3
Don't know	8
Refused	<1

Q25. Lastly, we'd like to know once more: What factor do you feel is most responsible for the increase in homeowner's insurance costs over the last few years?

Insurance industry profits	33%
Government regulations	8
Inflation/higher construction costs	20
Lawyers/lawsuits	6
Climate change & extreme weather events	22
Other (Specify:_____)	7
Don't know	4
Refused	--

These final questions are for classification purposes only.

DEM1. How many years have you lived in Hawai'i?

Less than 2 years	2%
2 to less than 5 years	3
5 to less than 10 years	3
10 or more years; not born in Hawai'i	32
Born and raised in Hawai'i	61
Prefer not to answer	<1

DEM2. Do you have any children 18 years of age or younger currently living in your household?

Yes	26%
No	72
Prefer not to answer	2

DEM3. In terms of your political beliefs, do you consider yourself as...

Very liberal/progressive	10%
Liberal/progressive	18
Slightly liberal	11
Moderate	23
Slightly conservative	11
Conservative	12
Very conservative	4
Don't know	6
Prefer not to answer	6

DEM4. Do you consider yourself a Democrat, a Republican, or an Independent?

Democrat	34%
Independent/Lean Democrat	15
Independent	15
Independent/Lean Republican	12
Republican	15
Other (<i>Please specify:</i> _____)	1
Prefer not to answer	8

DEM7. And with which ethnicity do you most closely identify? **(PLEASE SELECT ONE RESPONSE ONLY)**

African-American/Black	2%
Caucasian	28
Chinese	3
Filipino	13
Hawaiian/part-Hawaiian	20
Pacific Islander	1
Hispanic	<1
Japanese	24
Korean	1
Other (Specify:_____)	2
Prefer not to answer	6

DEM8. What is the highest level of education you completed?

Some grade school	2
High school graduate/GED/Equivalent	9
Business/trade school	6
Some college	23
College graduate	39
Graduate school (MA/MPH/PhD/MD/JD, etc.)	21
Other (Specify:_____)	<1
Prefer not to answer	1

DEM9. Was your total **household** income for 2025, before taxes:

Under \$25,000	5%
\$25,000 but under \$35,000	6
\$35,000 but under \$50,000	10
\$50,000 but under \$75,000	15
\$75,000 but under \$100,000	14
\$100,000 but under \$150,000	21
\$150,000 but under \$200,000	11
\$200,000 and above	8
Prefer not to answer	11

DEM10. What is your gender identification?

Male	45%
Female	52
Non-binary	2
Prefer to self describe: (PLEASE SPECIFY) _____	<1
Prefer not to answer	1

That was the final question.

Thank you for your participation in this survey

SB-3000-SD-1

Submitted on: 3/3/2026 10:05:28 AM

Testimony for JDC on 3/4/2026 10:35:00 AM

Submitted By	Organization	Testifier Position	Testify
donn viviani	Testifying for Climate Protection and Restoration Initiative cprclimate.org	Support	Written Testimony Only

Comments:

I am Dr Donn Viviani. I live in Kailua. I am Board President of the Climate Protection and Restoration Initiative (cprclimate.org). EPA's decision to step away from climate regulation weakens fossil companies' preemption argument, that they are following all federal requirements. Hawaii has demonstrable standing because of sea-level rise, coastal erosion, salt water intrusion, infrastructure relocation costs, and loss of cultural sites. Hawaii has an equity argument: Fossil companies knew for decades about climate risks, continued to market fuels and enrich themselves while externalizing harm to Hawaii's citizens, and funded campaigns to cast doubt on climate science. They profited while causing harm they had foreseen to Hawaii's people. I support this bill.



American
Petroleum
Institute

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

March 3, 2026

Senator Karl Rhoads, Chair

Senator Mike Gabbard, Vice Chair

Committee on Judiciary

Senator Donovan Dela Cruz, Chair

Senator Sharon Moriwaki, Vice Chair

Committee on Ways and Means

Wednesday, March 4, 2026; 10:35 AM

Conference room 211

RE: SB 3000 SD1 – Relating to Insurance – In Opposition

Aloha Chairs Rhoads and Dela Cruz, Vice Chairs Gabbard and Moriwaki and members of the committees:

The American Petroleum Institute (API) respectfully opposes SB 3000 SD1. 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 3000 SD1 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, strict 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 strict 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 3000 SD1 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.



American
Petroleum
Institute

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

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 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 3000 SD1 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 covered entities and recoverable climate-related harms, combined with liability based on global revenues and historic activities, 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 3000 SD1 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 3000 SD1 and requests that the Committees hold this measure.

We appreciate the opportunity to provide testimony.

Sincerely,

David McGowan

VP of State Government Relations

**Testimony to the Senate Committee on Ways and Means
Senator Donovan M. Dela Cruz, Chair
Senator Sharon Y. Moriwaki, Vice Chair**

LATE

**And to the Senate Committee on Judiciary
Senator Karl Rhoads, Chair
Senator Mike Gabbard, Vice Chair**

**Wednesday, March 14, 2026, at 9:15AM
Conference Room 325 & Videoconference**

RE: SB3000 SD1 Relating to Insurance

Aloha e Chair Dela Cruz, Vice Chair Moriwaki, and Members of the Committee:

My name is Sherry Menor, President and CEO of the Chamber of Commerce Hawaii ("The Chamber"). The Chamber respectfully offers comments with concerns regarding Senate Bill 3000 Senate Draft 1 (SB3000 SD1), which authorizes the Attorney General to bring a civil action in the name of the people of the State as *parens patriae* against any responsible party to recover certain costs or obtain certain relief, including costs and losses incurred by the Hawai'i Hurricane Relief Fund, or other state entities, resulting from climate attributable harm or costs for risk of future climate attributable harm. Authorizes the Hawai'i Property Insurance Association and Hawai'i Hurricane Relief Fund, or any private insurer licensed in the State to bring a civil cause of action against a responsible party to recover its costs and losses resulting from climate attributable harm. Establishes the Climate Disaster Special Fund to collect and disperse funds collected from certain civil actions to be distributed in a certain order of priority.

SB3000 SD1 introduces financial liability that carries risk of unintended economic consequences. Legal defense costs, prolonged court proceedings, and potential damage awards may ultimately be passed through the economy in the form of higher insurance premiums, increased consumer prices, or reduced availability of commercial coverage. We respectfully ask that the Legislature consider the precedent created by authorizing retroactive civil liability for historically lawful commercial activity. Expanding liability decades after conduct occurred may signal that compliance with existing law does not provide durable legal stability.

The Chamber of Commerce Hawaii is the state's leading business advocacy organization, dedicated to improving Hawaii's economy and securing Hawaii's future for growth and opportunity. Our mission is to foster a vibrant economic climate. As such, we support initiatives and policies that align with the 2030 Blueprint for Hawaii that create opportunities to strengthen overall competitiveness, improve the quantity and skills of available workforce, diversify the economy, and build greater local wealth.

Thank you for the opportunity to provide comments on Senate Bill 3000 Senate Draft 1.

SB-3000-SD-1

Submitted on: 3/2/2026 6:20:03 PM

Testimony for JDC on 3/4/2026 10:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Bianca Isaki	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Rhoads, Chair Dela Cruz, Vice Chair Gabbard, Vice Chair Moriwaki, and Committee Members,

I am writing in **STRONG SUPPORT** of SB3000 SD1.

After decades of deception and lies by the fossil fuel industry, the climate crisis it created has already severely disrupted or destroyed thousands of lives and livelihoods in our islands, and threatens to destroy countless more. To add insult to injury, even residents not yet directly impacted by climate disasters are being forced to pay skyrocketing, climate-driven insurance premiums, while oil and gas corporations continue to rake in trillions of dollars in profits every year.

This is unacceptable.

SB3000 SD1 would accordingly allow Hawai'i to do its part to fight back against the fossil fuel companies that are killing our people and our planet, authorizing the state and Hawai'i insurance providers to file suit and make these corporations pay for the harms they cause. Funds recovered from these lawsuits will also help to stabilize our insurance rates, and keep insurers from leaving Hawai'i. This measure is a bold but common-sense approach to make the truly responsible parties pay for the crisis we are experiencing, while providing urgently needed relief to their victims - Hawai'i's people.

As we witness our children and grandchildren inherit a world and a future of unprecedented destruction, doing nothing is not an option. The legislature must act. We must act. Hawai'i can once again take the lead in responding to our climate crisis in a truly rational manner, while also protecting our people and future generations from its physical, spiritual, and financial harms that will only worsen over time.

Accordingly, I respectfully urge the Committees to **PASS** this measure. Mahalo nui for the opportunity to testify.

Bianca Isaki, Kane`ohe

SB-3000-SD-1

Submitted on: 3/2/2026 5:29:03 PM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

Aloha Chair Rhoads, Chair Dela Cruz, Vice Chair Gabbard, Vice Chair Moriwaki, and Committee Members,

My name is Christy Shaver and I am writing in **STRONG SUPPORT** of SB3000 SD1.

After decades of deception and lies by the fossil fuel industry, the climate crisis it created has already severely disrupted or destroyed thousands of lives and livelihoods in our islands, and threatens to destroy countless more. To add insult to injury, even residents not yet directly impacted by climate disasters are being forced to pay skyrocketing, climate-driven insurance premiums, while oil and gas corporations continue to rake in trillions of dollars in profits every year.

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Accordingly, I respectfully urge the Committees to **PASS** this measure. Mahalo nui for the opportunity to testify.

Sincerely,
Christy

SB-3000-SD-1

Submitted on: 3/2/2026 6:25:48 PM

Testimony for JDC on 3/4/2026 10:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Ninon Rynerson	Individual	Support	Written Testimony Only

Comments:

Please hold big oil companies accountable to pay for climate change.Damages

SB-3000-SD-1

Submitted on: 3/2/2026 6:27:42 PM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

Aloha Chair Rhoads, Chair Dela Cruz, Vice Chair Gabbard, Vice Chair Moriwaki, and Committee Members,

My name is Bo Breda, and I am writing in **STRONG SUPPORT of SB3000 SD1.**

After decades of deception and lies by the fossil fuel industry, the climate crisis it created has already severely disrupted or destroyed thousands of lives and livelihoods in our islands, and threatens to destroy countless more. To add insult to injury, even residents not yet directly impacted by climate disasters are being forced to pay skyrocketing, climate-driven insurance premiums, while oil and gas corporations continue to rake in trillions of dollars in profits every year.

This is unacceptable.

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As we witness our children and grandchildren inherit a world and a future of unprecedented destruction, doing nothing is not an option. The legislature must act. We must act. Hawai'i can once again take the lead in responding to our climate crisis in a truly rational manner, while also protecting our people and future generations from its physical, cultural, and financial harms that will only worsen over time.

Accordingly, I respectfully urge the Committees to **PASS** this measure. Mahalo nui for the opportunity to testify.

Sincerely,
Bo Breda

SB-3000-SD-1

Submitted on: 3/2/2026 6:32:48 PM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

Aloha Chair Rhoads, Chair Dela Cruz, Vice Chair Gabbard, Vice Chair Moriwaki, and Committee Members,

My name is Peter Wilson, and I am writing in **STRONG SUPPORT of SB3000 SD1**.

After decades of deception and lies by the fossil fuel industry, the climate crisis it created has already severely disrupted or destroyed thousands of lives and livelihoods in our islands, and threatens to destroy countless more. To add insult to injury, even residents not yet directly impacted by climate disasters are being forced to pay skyrocketing, climate-driven insurance premiums, while oil and gas corporations continue to rake in trillions of dollars in profits every year.

This is unacceptable.

SB3000 SD1 would accordingly allow Hawai'i to do its part to fight back against the fossil fuel companies that are killing our people and our planet, authorizing the state and Hawai'i insurance providers to file suit and make these corporations pay for the harms they cause. Funds recovered from these lawsuits will also help to stabilize our insurance rates, and keep insurers from leaving Hawai'i. This measure is a bold but common-sense approach to make the truly responsible parties pay for the crisis we are experiencing, while providing urgently needed relief to their victims - Hawai'i's people.

As we witness our children and grandchildren inherit a world and a future of unprecedented destruction, doing nothing is not an option. The legislature must act. We must act. Hawai'i can once again take the lead in responding to our climate crisis in a truly rational manner, while also protecting our people and future generations from its physical, cultural, and financial harms that will only worsen over time.

Accordingly, I respectfully urge the Committees to **PASS** this measure. Mahalo nui for the opportunity to testify.

Sincerely,
Peter Wilson

SB-3000-SD-1

Submitted on: 3/2/2026 6:34:20 PM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

My name is JJ Wassell, and I am writing in **STRONG SUPPORT of SB3000 SD1.**

After decades of deception and lies by the fossil fuel industry, the climate crisis it created has already severely disrupted or destroyed thousands of lives and livelihoods in our islands, and threatens to destroy countless more. To add insult to injury, even residents not yet directly impacted by climate disasters are being forced to pay skyrocketing, climate-driven insurance premiums, while oil and gas corporations continue to rake in trillions of dollars in profits every year.

This is unacceptable.

SB3000 SD1 would accordingly allow Hawai'i to do its part to fight back against the fossil fuel companies that are killing our people and our planet, authorizing the state and Hawai'i insurance providers to file suit and make these corporations pay for the harms they cause. Funds recovered from these lawsuits will also help to stabilize our insurance rates, and keep insurers from leaving Hawai'i. This measure is a bold but common-sense approach to make the truly responsible parties pay for the crisis we are experiencing, while providing urgently needed relief to their victims - Hawai'i's people.

As we witness our children and grandchildren inherit a world and a future of unprecedented destruction, doing nothing is not an option. The legislature must act. We must act. Hawai'i can once again take the lead in responding to our climate crisis in a truly rational manner, while also protecting our people and future generations from its physical, cultural, and financial harms that will only worsen over time.

Accordingly, I respectfully urge the Committees to **PASS** this measure. Mahalo nui for the opportunity to testify.

Sincerely,
JJ Wassell

SB-3000-SD-1

Submitted on: 3/2/2026 6:44:19 PM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

Aloha Chair, Vice Chair, and members of the committee,

I stand in strong support of SB3000, a critical and just piece of legislation that empowers the State of Hawai‘i to hold the world’s largest fossil fuel corporations financially accountable for the climate-driven disasters that are ravaging our communities and destabilizing our economy. This bill directly addresses a crisis unfolding in our neighborhoods: the alarming spike in home insurance costs and the frightening prospect of insurers abandoning our state altogether.

Hawai‘i is on the front lines of the climate catastrophe. We are drowning, both literally from sea-level rise and flooding, and figuratively under the unsustainable financial burden of preparing for and recovering from ever-worsening disasters. The connection is indisputable: the skyrocketing cost of insurance is a direct consequence of climate risks that have been deliberately obscured and exacerbated for decades by an industry that put profits over people and planet.

For too long, the true costs of climate change—the lost homes, the eroded coastlines, the overwhelmed infrastructure—have been borne solely by taxpayers, ratepayers, and local businesses. Meanwhile, the corporations most responsible for the crisis have reaped trillions in profits, all while knowingly misleading the public about the catastrophic impacts of their products. This is an unconscionable transfer of wealth and risk from polluters to the public.

SB3000 provides a powerful tool for corrective justice. By authorizing the Attorney General and Hawai‘i insurance providers to file suit against major oil and gas companies, it allows our state to seek recovery for the enormous costs we are incurring to cope with the climate emergency. These are costs for resilience planning, disaster response, infrastructure hardening, and the mounting payouts that threaten the very viability of our insurance market.

The funds recovered through this litigation are not merely punitive; they are essential for our survival and stability. They can be used to help stabilize insurance premiums for struggling families, fund critical climate adaptation projects, and ensure that insurers can continue to operate in Hawai‘i without passing catastrophic losses onto policyholders. This bill aligns economic accountability with moral responsibility.

Hawai‘i has a sacred duty to protect our ‘āina and our people for future generations. Allowing the architects of the climate crisis to walk away with their profits while leaving us with the ruin is a profound injustice. SB3000 is a necessary step to make polluters pay, safeguard our

communities from financial collapse, and assert that in Hawai'i, those who inflict the damage will be held responsible for the cost of repair.

I urge you to pass SB3000 and empower our state to fight for the resources we need to secure a livable future.

Mahalo for the opportunity to testify.

SB-3000-SD-1

Submitted on: 3/2/2026 6:47:20 PM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

Aloha Chair Rhoads, Chair Dela Cruz, Vice Chair Gabbard, Vice Chair Moriwaki, and Committee Members,

My name is Kealii Pang, Ph.D., and I am a Native Hawaiian homeowner from O‘ahu writing in STRONG SUPPORT of SB3000 SD1.

Last session, I shared with you the devastating reality for my ‘ohana: a 110% increase in our condominium’s insurance premium following the Maui fires and O‘ahu floods. This is not an abstract economic data point; it is a direct threat to our kuleana to care for our families and remain on our ancestral lands. This crisis, driven by climate disasters, has a clear cause: the decades-long, deceptive campaign by major fossil fuel corporations who knew their products would cause this harm and hid it from the public.

While these corporations raked in trillions, we in Hawai‘i are left to pay the price through skyrocketing premiums, market instability, and the trauma of lost homes and livelihoods. SB3000 is about accountability and fundamental justice. It empowers our Attorney General and our insurers to seek reimbursement from those truly responsible, establishing that the costs of climate devastation should be borne by the polluters, not by local families struggling to afford their mortgages and groceries.

By potentially recovering these costs, this bill can help stabilize our insurance market, prevent further insurer exodus, and provide much-needed relief to policyholders. It is a common-sense, precedent-setting approach that upholds the principle of kuleana.

I strongly urge this committee to pass SB3000 and send a clear message that Hawai‘i will not stand by while our people are crushed by a crisis we did not create.

Mahalo nui loa for your time and consideration.

Sincerely,
Kealii Pang, Ph.D.
Honolulu, Hawai‘i

SB-3000-SD-1

Submitted on: 3/2/2026 7:34:36 PM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

Please support this bill for accountability by oil companies and stabilizing insurance rates.

SB-3000-SD-1

Submitted on: 3/2/2026 8:21:46 PM

Testimony for JDC on 3/4/2026 10:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Samuel M Mitchell	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Rhoads, Chair Dela Cruz, Vice Chair Gabbard, Vice Chair Moriwaki, and Committee Members,

My name is Samuel Mitchell, and I am writing in **STRONG SUPPORT of SB3000 SD1.**

After decades of deception and lies by the fossil fuel industry, the climate crisis it created has already severely disrupted or destroyed thousands of lives and livelihoods in our islands, and threatens to destroy countless more. To add insult to injury, even residents not yet directly impacted by climate disasters are being forced to pay skyrocketing, climate-driven insurance premiums, while oil and gas corporations continue to rake in trillions of dollars in profits every year.

This is unacceptable.

SB3000 SD1 would accordingly allow Hawai'i to do its part to fight back against the fossil fuel companies that are killing our people and our planet, authorizing the state and Hawai'i insurance providers to file suit and make these corporations pay for the harm they cause. Funds recovered from these lawsuits will also help to stabilize our insurance rates and keep insurers from leaving Hawai'i. This measure is a bold but common-sense approach to make the truly responsible parties pay for the crisis we are experiencing, while providing urgently needed relief to their victims - Hawai'i's people.

As we witness our children and grandchildren inherit a world and a future of unprecedented destruction, doing nothing is not an option. The legislature must act. We must act. Hawai'i can once again take the lead in responding to our climate crisis in a truly rational manner, while also protecting our people and future generations from its physical, cultural, and financial harms that will only worsen over time.

Accordingly, I respectfully urge the Committees to **PASS** this measure. Mahalo nui for the opportunity to testify.

Sincerely,
Samuel Mitchell Makiki NB-10

SB-3000-SD-1

Submitted on: 3/2/2026 8:39:21 PM

Testimony for JDC on 3/4/2026 10:35:00 AM

Submitted By	Organization	Testifier Position	Testify
tia pearson	Individual	Support	Written Testimony Only

Comments:

This would help stabilize our skyrocketing insurance rates while holding accountable those fossil fuel corporations whose documented, decades-long deception contributed to the climate devastation and tragedies that we, along with our children and future generations, will continue to experience. This precedent-setting bill empowers the state Attorney General and Hawai'i insurance providers to sue major oil and gas corporations, for the costs of preparing for and recovering from climate-driven disasters.

SB-3000-SD-1

Submitted on: 3/2/2026 10:27:34 PM

Testimony for JDC on 3/4/2026 10:35:00 AM

Submitted By	Organization	Testifier Position	Testify
KEALA FUNG	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Rhoads, Chair Dela Cruz, Vice Chair Gabbard, Vice Chair Moriwaki, and Committee Members,

My name is Keala Fung and I am writing in **STRONG SUPPORT of SB3000 SD1.**

After decades of deception and lies by the fossil fuel industry, the climate crisis it created has already severely disrupted or destroyed thousands of lives and livelihoods in our islands, and threatens to destroy countless more. To add insult to injury, even residents not yet directly impacted by climate disasters are being forced to pay skyrocketing, climate-driven insurance premiums, while oil and gas corporations continue to rake in trillions of dollars in profits every year.

This is unacceptable.

SB3000 SD1 would accordingly allow Hawai'i to do its part to fight back against the fossil fuel companies that are killing our people and our planet, authorizing the state and Hawai'i insurance providers to file suit and make these corporations pay for the harms they cause. Funds recovered from these lawsuits will also help to stabilize our insurance rates, and keep insurers from leaving Hawai'i. This measure is a bold but common-sense approach to make the truly responsible parties pay for the crisis we are experiencing, while providing urgently needed relief to their victims - Hawai'i's people.

As we witness our children and grandchildren inherit a world and a future of unprecedented destruction, doing nothing is not an option. The legislature must act. We must act. Hawai'i can once again take the lead in responding to our climate crisis in a truly rational manner, while also protecting our people and future generations from its physical, cultural, and financial harms that will only worsen over time.

Accordingly, I respectfully urge the Committees to **PASS** this measure. Mahalo nui for the opportunity to testify.

Sincerely,
Keala Fung

SB-3000-SD-1

Submitted on: 3/2/2026 10:32:10 PM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

Aloha Chair Rhoads, Chair Dela Cruz, Vice Chair Gabbard, Vice Chair Moriwaki, and Committee Members,

I am writing in **STRONG SUPPORT** of SB3000 SD1.

For the sake of generations to come, please PASS this measure.

Thank you.

SB-3000-SD-1

Submitted on: 3/2/2026 10:39:48 PM

Testimony for JDC on 3/4/2026 10:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Guy Kudo	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Rhoads, Chair Dela Cruz, Vice Chair Gabbard, Vice Chair Moriwaki, and Committee Members,

My name is Guy Kudo, and I am writing in **STRONG SUPPORT** of SB3000 SD1.

I trust you will pass this measure.

Thank you.

SB-3000-SD-1

Submitted on: 3/2/2026 11:18:52 PM

Testimony for JDC on 3/4/2026 10:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Amanda Millin	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Rhoads, Chair Dela Cruz, Vice Chair Gabbard, Vice Chair Moriwaki, and Committee Members,

My name is Amanda Millin. I am a haumāna loko i‘a and a graduate of Scripps Institution of Oceanography, and I am writing in **STRONG SUPPORT** of SB3000 SD1.

After decades of deception and lies by the fossil fuel industry, the climate crisis it created has already severely disrupted or destroyed thousands of lives and livelihoods in our islands, and threatens to destroy countless more. In my own life, I have been impacted by and witnessed the impacts of climate change in a steady decline of fish and coral biodiversity, the change of temperature and acidity in our oceans, changing weather patterns, sea level rise, an influx of invasive limu, and more. To add insult to injury, even residents not yet directly impacted by climate change or climate-related disasters are being forced to pay skyrocketing, climate-driven insurance premiums, while oil and gas corporations continue to rake in trillions of dollars in profits every year.

This is unacceptable.

SB3000 SD1 would accordingly allow Hawai‘i to do its part to fight back against the fossil fuel companies that are killing our people, our islands, and our planet, authorizing the state and Hawai‘i insurance providers to file suit and make these corporations pay for the local harms they cause. Funds recovered from these lawsuits will also help to stabilize our insurance rates, and keep insurers from leaving Hawai‘i. This measure is a bold but common-sense approach to make the truly responsible parties pay for the crisis we are experiencing, while providing urgently needed relief to their victims—Hawai‘i’s people.

As we witness our children and grandchildren inherit a world and a future of unprecedented destruction, doing nothing is not an option. The legislature must act. We must act. Hawai‘i can once again take the lead in responding to our climate crisis in a truly rational manner, while also protecting our people and future generations from its physical, cultural, and financial harms that will only worsen over time.

Accordingly, I respectfully urge the Committees to **PASS** this measure. Mahalo nui for the opportunity to testify.

Me ka ha'aha'a,
Amanda

SB-3000-SD-1

Submitted on: 3/3/2026 2:47:38 AM

Testimony for JDC on 3/4/2026 10:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Dr. Osa Maiyanne Adaján	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Rhoads, Chair Dela Cruz, Vice Chair Gabbard, Vice Chair Moriwaki, and Committee Members,

My name is Dr. Osa Maiyanne Adaján, and I am writing in **STRONG SUPPORT of SB3000 SD1.**

After decades of deception and lies by the fossil fuel industry, the climate crisis it created has already severely disrupted or destroyed thousands of lives and livelihoods in our islands, and threatens to destroy countless more. To add insult to injury, even residents not yet directly impacted by climate disasters are being forced to pay skyrocketing, climate-driven insurance premiums, while oil and gas corporations continue to rake in trillions of dollars in profits every year.

This is unacceptable.

SB3000 SD1 would accordingly allow Hawai‘i to do its part to fight back against the fossil fuel companies that are killing our people and our planet, authorizing the state and Hawai‘i insurance providers to file suit and make these corporations pay for the harms they cause. Funds recovered from these lawsuits will also help to stabilize our insurance rates, and keep insurers from leaving Hawai‘i. This measure is a bold but common-sense approach to make the truly responsible parties pay for the crisis we are experiencing, while providing urgently needed relief to their victims - Hawai‘i’s people.

As we witness our children and grandchildren inherit a world and a future of unprecedented destruction, doing nothing is not an option. The legislature must act. We must act. Hawai‘i can once again take the lead in responding to our climate crisis in a truly rational manner, while also protecting our people and future generations from its physical, spiritual, and financial harms that will only worsen over time. Accordingly, I respectfully urge the Committees to **PASS** this measure. Mahalo nui for the opportunity to testify.

Sincerely,

Dr. Osa Maiyanne Adaján, 1L Student, William S. Richardson School of Law

SB-3000-SD-1

Submitted on: 3/3/2026 6:42:35 AM

Testimony for JDC on 3/4/2026 10:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Chris Anton	Individual	Support	Written Testimony Only

Comments:

My name is Chris Marie Anton, and I am writing in **STRONG SUPPORT** of SB3000 SD1.

After decades of deception and lies by the fossil fuel industry, the climate crisis it created has already severely disrupted or destroyed thousands of lives and livelihoods in our islands, and threatens to destroy countless more. To add insult to injury, even residents not yet directly impacted by climate disasters are being forced to pay skyrocketing, climate-driven insurance premiums, while oil and gas corporations continue to rake in trillions of dollars in profits every year.

This is unacceptable.

SB3000 SD1 would accordingly allow Hawai'i to do its part to fight back against the fossil fuel companies that are killing our people and our planet, authorizing the state and Hawai'i insurance providers to file suit and make these corporations pay for the harms they cause. Funds recovered from these lawsuits will also help to stabilize our insurance rates, and keep insurers from leaving Hawai'i. This measure is a bold but common-sense approach to make the truly responsible parties pay for the crisis we are experiencing, while providing urgently needed relief to their victims - Hawai'i's people.

As we witness our children and grandchildren inherit a world and a future of unprecedented destruction, doing nothing is not an option. The legislature must act. We must act. Hawai'i can once again take the lead in responding to our climate crisis in a truly rational manner, while also protecting our people and future generations from its physical, spiritual, and financial harms that will only worsen over time.

Accordingly, I respectfully urge the Committees to **PASS** this measure. Mahalo nui for the opportunity to testify.

Sincerely,
Chris Marie Anton

SB-3000-SD-1

Submitted on: 3/3/2026 7:39:53 AM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

I STRONGLY SUPPORT THIS BILL.

SB-3000-SD-1

Submitted on: 3/3/2026 7:40:35 AM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

I STRONGLY SUPPORT THIS BILL.

SB-3000-SD-1

Submitted on: 3/3/2026 7:40:51 AM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

Hello Chair Rhoads, Chair Dela Cruz, Vice Chair Gabbard, Vice Chair Moriwaki, and Committee Members,

My name is Nanea Lo, and I am writing in **STRONG SUPPORT** of SB3000 SD1.

After decades of deception and lies by the fossil fuel industry, the climate crisis it created has already severely disrupted or destroyed thousands of lives and livelihoods in our islands, and threatens to destroy countless more. To add insult to injury, even residents not yet directly impacted by climate disasters are being forced to pay skyrocketing, climate-driven insurance premiums, while oil and gas corporations continue to rake in trillions of dollars in profits every year.

This is unacceptable.

SB3000 SD1 would accordingly allow Hawai'i to do its part to fight back against the fossil fuel companies that are killing our people and our planet, authorizing the state and Hawai'i insurance providers to file suit and make these corporations pay for the harms they cause. Funds recovered from these lawsuits will also help to stabilize our insurance rates, and keep insurers from leaving Hawai'i. This measure is a bold but common-sense approach to make the truly responsible parties pay for the crisis we are experiencing, while providing urgently needed relief to their victims - Hawai'i's people.

As we witness our children and grandchildren inherit a world and a future of unprecedented destruction, doing nothing is not an option. The legislature must act. We must act. Hawai'i can once again take the lead in responding to our climate crisis in a truly rational manner, while also protecting our people and future generations from its physical, spiritual, and financial harms that will only worsen over time.

Accordingly, I respectfully urge the Committees to **PASS** this measure.

Me ke aloha 'āina,

Nanea Lo, 96826

Sierra Club of Hawai'i Member

Hawai'i Workers Center Board Member

Clean Elections Hawai'i Member

Honolulu Tenants Union Member

350 Hawai'i Member

Carbon Cashback Hawai'i Member

Hawai'i Tax Fairness Coalition Member

SB-3000-SD-1

Submitted on: 3/3/2026 8:19:19 AM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

This bill will help stabilize insurance rates & hold fossil fuel corporations accountable for their part in the climate crisis

Testimony of Dave Jones

Former California Insurance Commissioner, 2011-2018

Before the

Committee on Ways and Means

Committee on the Judiciary

In Support of SB 3000

March 4, 2026

Chair Dela Cruz, Vice Chair Moriwaki, and members of the Committee on Ways and Means and Chair Rhoads, Vice Chair Gabbard, and members of the Committee on Judiciary,

Thank you for the opportunity to testify in support of SB 3000. 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 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.

I submit this testimony in support of SB 3000, which would help stabilize Hawai'i's insurance market in the face of ever-costly damages from climate-fueled extreme weather events. SB 3000 authorizes the Hawaii Attorney General to recover insurance related losses from major oil and gas companies, whose emissions have contributed substantially to climate catastrophes. Recoverable costs include the cost of premium increases, the costs residents of Hawaii incur to fortify their homes, the costs associated with insurance non-renewals and market withdrawals, the higher cost of insurance from non-admitted insurers, and the costs associated with coverage limitations.

SB 3000 also gives 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 losses. The bill also provides that recovered losses will benefit policyholders by requiring insurance rates to take into account recovered losses.

The Hawaii Legislature previously found 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. Between 2018 and 2023, for example, insurance nonrenewal rates increased by ninety-one per cent in the county of Kauai, two hundred ninety-six per cent in the city and county of Honolulu, one hundred eighty-four per cent in the county of Maui, and seventy per cent in the county of Hawaii

SB 3000 enables the Attorney General, insurers operating in Hawai'i, and the Hawai'i Property Insurance Association and the Hawaii Hurricane Relief Fund to recover losses attributable to

climate change and extreme weather from deceptive fossil fuel companies instead of policyholders via increased rates. This important legislation would also protect the stability of Hawai'i's insurance market and reduce costly rate hikes for property owners.

I urge the committees to support SB 3000

SB-3000-SD-1

Submitted on: 3/3/2026 8:38:23 AM

Testimony for JDC on 3/4/2026 10:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Carmela Resuma	Individual	Support	Written Testimony Only

Comments:

I support SB3000

SB-3000-SD-1

Submitted on: 3/3/2026 8:42:32 AM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

I support SB3000.

Shay Chan Hodges

Maui, Hawaii

SB-3000-SD-1

Submitted on: 3/3/2026 8:44:20 AM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

I am writing in strong support of SB3000, 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.

SB3000 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 SB3000 and make polluters pay.

Mahalo for the opportunity to submit testimony.

SB-3000-SD-1

Submitted on: 3/3/2026 8:50:07 AM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

Honorable Members,

I am writing to ask that you support SB300. This bill would empower the State to recover insurance-related costs from large Oil and Gas companies for extreme weather disasters worsened by climate change. It would help address the insurance crisis and make it so that the polluters most responsible for climate change could be held accountable for their fair share of risings costs.

Thank you for your attention and consideration.

Melissa Barker

Kapaa, HI

SB-3000-SD-1

Submitted on: 3/3/2026 8:51:10 AM

Testimony for JDC on 3/4/2026 10:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Alexander McNicoll	Individual	Support	Written Testimony Only

Comments:

I am in **strong** support of **SB3000 SD1**. Ease the burden on Hawaii's own. Please consider passing this bill.

Senate Committee on Judiciary
Senate Committee on Ways and Means
Hearing on SB3000 SD1 on March 4, 2026 at 10:35 am
Conference Room 211 and videoconference

SUPPORT

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

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

Driven by disasters fueled by climate change, largely caused by the burning of fossil fuels, home insurance rates rose by as much as 50% last year, and insurance rates in other areas have risen as well. This bill allows insurance companies and the state to recover costs from the fossil fuel companies responsible for climate disasters. When insurers recover these costs, they are required to factor those recoveries into future rates, which will result in lower premiums for families.

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

SB-3000-SD-1

Submitted on: 3/3/2026 9:07:10 AM

Testimony for JDC on 3/4/2026 10:35:00 AM

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 SB3000, 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.

SB3000 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 SB3000 and make polluters pay.

Mahalo for the opportunity to submit testimony.

SB-3000-SD-1

Submitted on: 3/3/2026 9:08:50 AM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

My personal home insurance cost went up 60% over the past two years. Please pass SB3000 to help preserve and protect the public insurance options. Thank you!

SB-3000-SD-1

Submitted on: 3/3/2026 9:14:50 AM

Testimony for JDC on 3/4/2026 10:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Valerie Weiss	Individual	Support	Written Testimony Only

Comments:

I am in strong support of this bill.

SB-3000-SD-1

Submitted on: 3/3/2026 9:15:08 AM

Testimony for JDC on 3/4/2026 10:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Ezgi Green	Individual	Support	Written Testimony Only

Comments:

Aloha Chair and Members of the Committee,

I am writing in strong support of SB3000. This bill would give Hawai'i the tools to hold major oil and gas companies accountable for their role in causing climate-related harms, and to help stabilize our home insurance market.

Home insurance costs are rising rapidly. In 2026, some insurers increased rates for single-family homes by over 50% compared to 2025, and non-renewals have nearly tripled statewide in recent years. These trends are making it harder for families, kupuna, and working people to keep or obtain coverage.

These challenges are directly linked to the growing impacts of climate change, including more frequent wildfires, floods, and severe storms. Evidence shows oil companies have long known their products would worsen climate change, yet chose to mislead the public and continue expanding fossil fuel production, all while earning enormous profits.

SB3000 is a fair and necessary step to ensure that those responsible for these harms help cover the costs, rather than placing the burden on Hawai'i residents.

I respectfully urge the committee to pass SB3000. Thank you for considering my testimony.

Mahalo.

Ezgi GREEN/ Waialua

SB-3000-SD-1

Submitted on: 3/3/2026 9:37:19 AM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

I am writing in support of SB3000. My family is facing a homeowners' insurance premium that is 4x our current premium. This is not sustainable for all of us.

SB-3000-SD-1

Submitted on: 3/3/2026 9:45:07 AM

Testimony for JDC on 3/4/2026 10:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Candice Applegate	Individual	Support	Written Testimony Only

Comments:

Aloha Chair and Members of the Committee,

I am writing in strong support of SB3000, 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.

In November, 2025, when I renewed my home insurance, I was told that I was lucky because the company was no longer insuring a home if it was not valued at \$400,000, minimum. My premium nearly doubled from the prior year.

SB3000 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 SB3000 and make polluters pay.

Mahalo for the opportunity to submit testimony.

Candice Applegate

Honokaa, Hawaii

SB-3000-SD-1

Submitted on: 3/3/2026 9:52:00 AM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

Aloha Chair and Members of the Committee,

I am writing in strong support of SB3000, 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.

SB3000 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 SB3000 and make polluters pay.

Mahalo for the opportunity to submit testimony.

SB-3000-SD-1

Submitted on: 3/3/2026 10:05:16 AM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

Strongly support!!

SB-3000-SD-1

Submitted on: 3/3/2026 10:07:45 AM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

Greetings Committee members,

I am writing in strong support of SB3000, 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 – 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. 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.

SB3000 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 SB3000 and make polluters pay.

Mahalo for your attention.

Marcia Kemble

Makiki

SB-3000-SD-1

Submitted on: 3/3/2026 10:28:01 AM

Testimony for JDC on 3/4/2026 10:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Marshall Hung	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Rhoads, Chair Dela Cruz, Vice Chair Gabbard, Vice Chair Moriwaki, and Committee Members,

My name is Marshall Hung, and I am writing in **STRONG SUPPORT** of SB3000 SD1.

After decades of deception and lies by the fossil fuel industry, the climate crisis it created has already severely disrupted or destroyed thousands of lives and livelihoods in our islands, and threatens to destroy countless more. To add insult to injury, even residents not yet directly impacted by climate disasters are being forced to pay skyrocketing, climate-driven insurance premiums, while oil and gas corporations continue to rake in trillions of dollars in profits every year.

This is unacceptable.

SB3000 SD1 would accordingly allow Hawai'i to do its part to fight back against the fossil fuel companies that are killing our people and our planet, authorizing the state and Hawai'i insurance providers to file suit and make these corporations pay for the harms they cause. Funds recovered from these lawsuits will also help to stabilize our insurance rates and keep insurers from leaving Hawai'i. This measure is a bold but common-sense approach to make the truly responsible parties pay for the crisis we are experiencing, while providing urgently needed relief to their victims - Hawai'i's people.

As we witness our children and grandchildren inherit a world and a future of unprecedented destruction, doing nothing is not an option. The legislature must act. We must act. Hawai'i can once again take the lead in responding to our climate crisis in a truly rational manner, while also protecting our people and future generations from its physical, spiritual, and financial harms that will only worsen over time.

Accordingly, I respectfully urge the Committees to **PASS** this measure. Mahalo nui for the opportunity to testify.

Sincerely,
Marshall Hung

LATE

SB-3000-SD-1

Submitted on: 3/3/2026 10:57:51 AM

Testimony for JDC on 3/4/2026 10:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Elena Arinaga	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Rhoads, Chair Dela Cruz, Vice Chair Gabbard, Vice Chair Moriwaki, and Committee Members,

My name is Elena Arinaga, and I am writing in **STRONG SUPPORT** of SB3000 SD1.

After decades of deception and lies by the fossil fuel industry, the climate crisis it created has already severely disrupted or destroyed thousands of lives and livelihoods in our islands, and threatens to destroy countless more. To add insult to injury, even residents not yet directly impacted by climate disasters are being forced to pay skyrocketing, climate-driven insurance premiums, while oil and gas corporations continue to rake in trillions of dollars in profits every year.

This is unacceptable.

SB3000 SD1 would accordingly allow Hawai'i to do its part to fight back against the fossil fuel companies that are killing our people and our planet, authorizing the state and Hawai'i insurance providers to file suit and make these corporations pay for the harms they cause. Funds recovered from these lawsuits will also help to stabilize our insurance rates, and keep insurers from leaving Hawai'i. This measure is a bold but common-sense approach to make the truly responsible parties pay for the crisis we are experiencing, while providing urgently needed relief to their victims - Hawai'i's people.

As we witness our children and grandchildren inherit a world and a future of unprecedented destruction, doing nothing is not an option. The legislature must act. We must act. Hawai'i can once again take the lead in responding to our climate crisis in a truly rational manner, while also protecting our people and future generations from its physical, spiritual, and financial harms that will only worsen over time.

Accordingly, I respectfully urge the Committees to **PASS** this measure. Mahalo nui for the opportunity to testify.

Sincerely,
Elena Arinaga

LATE

SB-3000-SD-1

Submitted on: 3/3/2026 11:20:17 AM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

I support this bill and holding polluters accountable for the impacts of the climate crises.

Mahalo to the chair and committee for hearing this SB3000.

LATE

SB-3000-SD-1

Submitted on: 3/3/2026 11:52:21 AM

Testimony for JDC on 3/4/2026 10:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Paul Bernstein	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Rhoads, Chair Dela Cruz, and members of the JDC and WAM committees,

I'm testifying in support of SB3000 in an effort to make fossil fuel companies pay for the damage for which they're responsible. The science has made it clear that climate change is upon us and it is wreaking havoc. The consequences can easily be seen by the increase in property losses in the past decade. It is only fair that the leading culprit, namely the combustion of fossil fuels, share in these costs.

Mahalo for the opportunity to testify.

Paul Bernstein

Honolulu

LATE

SB-3000-SD-1

Submitted on: 3/3/2026 11:59:47 AM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

Aloha Chair Rhoads, Chair Dela Cruz, Vice Chair Gabbard, Vice Chair Moriwaki, and Committee Members,

My name is Angela, and I am writing in STRONG SUPPORT of SB3000 SD1.

After decades of deception and lies by the fossil fuel industry, the climate crisis it created has already severely disrupted or destroyed thousands of lives and livelihoods in our islands, and threatens to destroy countless more. To add insult to injury, even residents not yet directly impacted by climate disasters are being forced to pay skyrocketing, climate-driven insurance premiums, while oil and gas corporations continue to rake in trillions of dollars in profits every year.

This is unacceptable.

SB3000 SD1 would accordingly allow Hawai'i to do its part to fight back against the fossil fuel companies that are killing our people and our planet, authorizing the state and Hawai'i insurance providers to file suit and make these corporations pay for the harms they cause. Funds recovered from these lawsuits will also help to stabilize our insurance rates, and keep insurers from leaving Hawai'i. This measure is a bold but common-sense approach to make the truly responsible parties pay for the crisis we are experiencing, while providing urgently needed relief to their victims - Hawai'i's people.

As we witness our children and grandchildren inherit a world and a future of unprecedented destruction, doing nothing is not an option. The legislature must act. We must act. Hawai'i can once again take the lead in responding to our climate crisis in a truly rational manner, while also protecting our people and future generations from its physical, spiritual, and financial harms that will only worsen over time.

Accordingly, I respectfully urge the Committees to PASS this measure. Mahalo nui for the opportunity to testify.

Sincerely,
Angela Chon

LATE

SB-3000-SD-1

Submitted on: 3/3/2026 12:16:18 PM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

Aloha Chair and Members of the Committee,

I am writing in strong support of SB3000, 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.

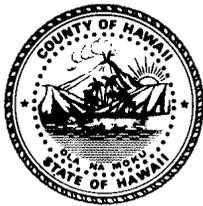
That deception continues today. Big Oil promotes false solutions and overstates its commitment to clean energy, while continuing to expand fossil fuel production. All the while, these companies have profited enormously—taking in more than \$2.4 trillion in profits since 1990—while communities like those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

SB3000 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 SB3000 and make polluters pay.

Mahalo for the opportunity to submit testimony.

Jennifer Kagiwada
Council Member District 2 South Hilo



Office: (808) 961-8272
jennifer.kagiwada@hawaiicounty.gov

HAWAI'I COUNTY COUNCIL - DISTRICT 2

25 Aupuni Street • Hilo, Hawai'i 96720

LATE

DATE: March 3, 2026
TO: Senate Committee on Ways and Means and Judiciary
FROM: Jennifer Kagiwada, Council Member
Council District 2
SUBJECT: SB 3000

Aloha Chair Dela Cruz and Rhoads, Vice Chair Moriwaki and Gabbard and Committee members,

Please **SUPPORT SB3000**. For communities like Hilo, the impacts of climate change are already visible in stronger storms, increased flooding, coastal erosion, and damage to homes, roads, and small businesses. Holding fossil fuel companies accountable could help bring resources back to East Hawai'i Island to repair infrastructure, protect drinking water, and reduce the financial burden on local families.

By stabilizing insurance markets and funding resilience efforts, SB3000 would support Hilo's long-term economic stability while safeguarding the community's unique cultural and environmental resources. Our children and grandchildren deserve a better future. Hawai'i can once again lead by taking practical steps to protect its people, its environment, and future generations.

Mahalo for the opportunity to testify in support of SB3000,

Jenn Kagiwada

LATE

SB-3000-SD-1

Submitted on: 3/3/2026 12:41:30 PM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

Aloha Chair Rhoads, Chair Dela Cruz, Vice Chair Gabbard, Vice Chair Moriwaki, and Committee Members,

My name is Keri Zacher, and I am writing in **STRONG SUPPORT of SB3000 SD1.**

After decades of deception and lies by the fossil fuel industry, the climate crisis it created has already severely disrupted or destroyed thousands of lives and livelihoods in our islands, and threatens to destroy countless more. To add insult to injury, even residents not yet directly impacted by climate disasters are being forced to pay skyrocketing, climate-driven insurance premiums, while oil and gas corporations continue to rake in trillions of dollars in profits every year.

This is unacceptable.

SB3000 SD1 would accordingly allow Hawai'i to do its part to fight back against the fossil fuel companies that are killing our people and our planet, authorizing the state and Hawai'i insurance providers to file suit and make these corporations pay for the harms they cause. Funds recovered from these lawsuits will also help to stabilize our insurance rates, and keep insurers from leaving Hawai'i. This measure is a bold but common-sense approach to make the truly responsible parties pay for the crisis we are experiencing, while providing urgently needed relief to their victims - Hawai'i's people.

As we witness our children and grandchildren inherit a world and a future of unprecedented destruction, doing nothing is not an option. The legislature must act. We must act. Hawai'i can once again take the lead in responding to our climate crisis in a truly rational manner, while also protecting our people and future generations from its physical, cultural, and financial harms that will only worsen over time.

Accordingly, I respectfully urge the Committees to **PASS** this measure. Mahalo nui for the opportunity to testify.

Sincerely,
Keri Zacher

LATE

SB-3000-SD-1

Submitted on: 3/3/2026 12:46:14 PM

Testimony for JDC on 3/4/2026 10:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Keith Neal	Individual	Support	Written Testimony Only

Comments:

Harm attribution is necessary.

LATE

SB-3000-SD-1

Submitted on: 3/3/2026 12:52:30 PM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

/Cmd+VAloha Chair Rhoads, Chair Dela Cruz, Vice Chair Gabbard, Vice Chair Moriwaki, and Committee Members,

Fight back against big corporations that do not have the best interests of the people of Hawaii in mind. They are guided by self-interest and money. The fossil-fuel industry continues to dictate their own self-interests. Fight back against them!!

My name is Diane Choy Fujimura, and I am writing in **STRONG SUPPORT of SB3000 SD1.**

After decades of deception and lies by the fossil fuel industry, the climate crisis it created has already severely disrupted or destroyed thousands of lives and livelihoods in our islands, and threatens to destroy countless more. To add insult to injury, even residents not yet directly impacted by climate disasters are being forced to pay skyrocketing, climate-driven insurance premiums, while oil and gas corporations continue to rake in trillions of dollars in profits every year.

This is unacceptable.

SB3000 SD1 would accordingly allow Hawai'i to do its part to fight back against the fossil fuel companies that are killing our people and our planet, authorizing the state and Hawai'i insurance providers to file suit and make these corporations pay for the harms they cause. Funds recovered from these lawsuits will also help to stabilize our insurance rates, and keep insurers from leaving Hawai'i. This measure is a bold but common-sense approach to make the truly responsible parties pay for the crisis we are experiencing, while providing urgently needed relief to their victims - Hawai'i's people.

As we witness our children and grandchildren inherit a world and a future of unprecedented destruction, doing nothing is not an option. The legislature must act. We must act. Hawai'i can once again take the lead in responding to our climate crisis in a truly rational manner, while also protecting our people and future generations from its physical, cultural, and financial harms that will only worsen over time.

Accordingly, I respectfully urge the Committees to **PASS** this measure. Mahalo nui for the

opportunity to testify.

Sincerely,
Diane Choy Fujimura

LATE

SB-3000-SD-1

Submitted on: 3/3/2026 1:11:25 PM

Testimony for JDC on 3/4/2026 10:35:00 AM

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 SB3000, 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.

SB3000 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 SB3000 and make polluters pay.

Mahalo for your consideration,

Emily Gambino

Makawao, HI

LATE

SB-3000-SD-1

Submitted on: 3/3/2026 1:31:25 PM

Testimony for JDC on 3/4/2026 10:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Cristina Holt	Individual	Support	Written Testimony Only

Comments:

Chair Dela Cruz, Chair Rhoads, Vice Chairs, and Members of the Committees,

I am submitting testimony in strong support of SB 3000 SD1.

I live in Hilo. I run a small business in Hawaii. I watch my insurance costs go up every year while my coverage gets worse. I watch my neighbors get dropped. I watch people sell homes they can no longer afford to insure. This is not an abstract policy problem. It is happening right now to real people who did nothing to cause it.

The fossil fuel industry knew for decades that their products were destabilizing the climate. They knew, and they ran coordinated campaigns to hide it. They funded doubt. They bought time. And now the bill is coming due, not for them, but for us. Our premiums. Our hurricane relief fund. Our public resources. Our ability to stay in the homes we built our lives in.

SB 3000 says that is not acceptable. It says the people who caused this crisis should pay for it instead of passing the cost down to Hawaiian families and taxpayers. That is not a radical idea. That is accountability.

Fossil fuel companies will have high-priced lawyers arguing this bill goes too far. I would ask the committees to consider who has already paid too much.

I urge you to pass SB 3000 SD1.

Mahalo for your time and consideration.

LATE

SB-3000-SD-1

Submitted on: 3/3/2026 1:48:51 PM

Testimony for JDC on 3/4/2026 10:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Mina Ellison	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Rhoads, Chair Dela Cruz, Vice Chair Gabbard, Vice Chair Moriwaki, and Committee Members,

My name is Mina Ellison, and I am writing in **STRONG SUPPORT of SB3000 SD1.**

After decades of deception and lies by the fossil fuel industry, the climate crisis it created has already severely disrupted or destroyed thousands of lives and livelihoods in our islands, and threatens to destroy countless more. To add insult to injury, even residents not yet directly impacted by climate disasters are being forced to pay skyrocketing, climate-driven insurance premiums, while oil and gas corporations continue to rake in trillions of dollars in profits every year.

This is unacceptable.

SB3000 SD1 would accordingly allow Hawai'i to do its part to fight back against the fossil fuel companies that are killing our people and our planet, authorizing the state and Hawai'i insurance providers to file suit and make these corporations pay for the harms they cause. Funds recovered from these lawsuits will also help to stabilize our insurance rates, and keep insurers from leaving Hawai'i. This measure is a bold but common-sense approach to make the truly responsible parties pay for the crisis we are experiencing, while providing urgently needed relief to their victims - Hawai'i's people.

As we witness our children and grandchildren inherit a world and a future of unprecedented destruction, doing nothing is not an option. The legislature must act. We must act. Hawai'i can once again take the lead in responding to our climate crisis in a truly rational manner, while also protecting our people and future generations from its physical, cultural, and financial harms that will only worsen over time.

Accordingly, I respectfully urge the Committees to **PASS** this measure. Mahalo nui for the opportunity to testify.

Sincerely,
Mina Ellison

LATE

SB-3000-SD-1

Submitted on: 3/3/2026 1:50:51 PM

Testimony for JDC on 3/4/2026 10:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Christopher Egbo	Individual	Support	Written Testimony Only

Comments:

Testimony in STRONG SUPPORT

SB3000 – Polluter Pays / Climate Accountability

Submitted by: Christopher Egbo

670 Prospect Street #812, Honolulu, HI 96813

Chair(s) and Members of the Committee,

My name is Christopher Egbo, and I am a Honolulu resident submitting this testimony in strong support of SB3000. This bill is about something simple and fundamentally fair: the people who caused this crisis should pay for it — not the hardworking families of Hawai‘i who are already struggling to make ends meet.

We Are All Paying for a Crisis We Did Not Create

Right now, homeowners, renters, and taxpayers across Hawai‘i are being squeezed by rising insurance costs driven by climate change and the devastating fallout from the 2023 Lāhainā fires. A new poll released today found that more than half — 54% — of Hawai‘i voters worry “a great deal” or “a fair amount” about whether they will even be able to afford their insurance coverage in the coming years.

Let that sink in. More than half of us are lying awake wondering if we can afford to protect our homes, our families, our livelihoods — while the oil and gas corporations most responsible for the climate crisis that is driving these costs continue to profit. That is not right. That is not pono.

Polluters Should Pay Their Fair Share

For decades, large oil and gas companies have known that their products were driving climate change — and they chose to look the other way. They chose profits over people, and over our

‘aina. Now extreme weather events are becoming more frequent and more destructive, insurance companies are pulling back or raising rates, and ordinary residents are left holding the bill.

SB3000 would change that equation. It would give the State the power to hold these corporations accountable and recover insurance-related costs tied to climate-worsened disasters — costs that are currently being passed directly onto you and me. This is not punishment. It is accountability. It is making sure the people who profited from this mess help clean it up.

The People of Hawai‘i Are Behind This

This is not a fringe idea. A full 61% of Hawai‘i voters support legislation like SB3000 to empower the State to recover insurance-related costs from large oil and gas companies for extreme weather disasters worsened by climate change. Across party lines, across islands, across communities — residents of this state understand that enough is enough.

Families living paycheck to paycheck did not cause the climate crisis. Small business owners in Lāhainā did not cause the climate crisis. Renters worried about their next premium increase did not cause the climate crisis. The corporations that pumped billions of dollars of fossil fuels into our atmosphere while suppressing climate science — they did. And it is long past time they were held responsible.

I urge this committee to pass SB3000 without delay. Hawai‘i has a chance to lead — to stand up for its residents and say clearly that the burden of the climate crisis will not fall on the shoulders of the people least responsible for it. Make polluters pay. Protect our families. Pass SB3000.

Mahalo for your time and your consideration.

Respectfully,

Christopher Egbo

670 Prospect Street #812, Honolulu, HI 96813

SB-3000-SD-1

Submitted on: 3/3/2026 1:57:56 PM

Testimony for JDC on 3/4/2026 10:35:00 AM



Submitted By	Organization	Testifier Position	Testify
Ruta Jordans	Individual	Support	Written Testimony Only

Comments:

SB3000 is a necessary and responsible way 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 SB3000 and make polluters pay.

LATE

SB-3000-SD-1

Submitted on: 3/3/2026 2:06:15 PM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

Aloha Chair Rhoads, Chair Dela Cruz, Vice Chair Gabbard, Vice Chair Moriwaki, and Committee Members,

My name is Andrew Isoda, and I am writing in **STRONG SUPPORT of SB3000 SD1.**

After decades of deception and lies by the fossil fuel industry, the climate crisis it created has already severely disrupted or destroyed thousands of lives and livelihoods in our islands, and threatens to destroy countless more. To add insult to injury, even residents not yet directly impacted by climate disasters are being forced to pay skyrocketing, climate-driven insurance premiums, while oil and gas corporations continue to rake in trillions of dollars in profits every year.

This is unacceptable.

SB3000 SD1 would accordingly allow Hawai'i to do its part to fight back against the fossil fuel companies that are killing our people and our planet, authorizing the state and Hawai'i insurance providers to file suit and make these corporations pay for the harms they cause. Funds recovered from these lawsuits will also help to stabilize our insurance rates, and keep insurers from leaving Hawai'i. This measure is a bold but common-sense approach to make the truly responsible parties pay for the crisis we are experiencing, while providing urgently needed relief to their victims - Hawai'i's people.

As we witness our children and grandchildren inherit a world and a future of unprecedented destruction, doing nothing is not an option. The legislature must act. We must act. Hawai'i can once again take the lead in responding to our climate crisis in a truly rational manner, while also protecting our people and future generations from its physical, cultural, and financial harms that will only worsen over time.

Accordingly, I respectfully urge the Committees to **PASS** this measure. Mahalo nui for the opportunity to testify.

Sincerely,
Andrew Isoda
Lahaina, Mau'i

LATE

SB-3000-SD-1

Submitted on: 3/3/2026 3:39:48 PM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

Aloha Chair Rhoads, Chair Dela Cruz, Vice Chair Gabbard, Vice Chair Moriwaki, and Committee Members,

My name is Earl Kim and I am writing in **STRONG SUPPORT of SB3000 SD1.**

After decades of deception and lies by the fossil fuel industry, the climate crisis it created has already severely disrupted or destroyed thousands of lives and livelihoods in our islands, and threatens to destroy countless more. To add insult to injury, even residents not yet directly impacted by climate disasters are being forced to pay skyrocketing, climate-driven insurance premiums, while oil and gas corporations continue to rake in trillions of dollars in profits every year.

This is unacceptable.

SB3000 SD1 would accordingly allow Hawai'i to do its part to fight back against the fossil fuel companies that are killing our people and our planet, authorizing the state and Hawai'i insurance providers to file suit and make these corporations pay for the harms they cause. Funds recovered from these lawsuits will also help to stabilize our insurance rates, and keep insurers from leaving Hawai'i. This measure is a bold but common-sense approach to make the truly responsible parties pay for the crisis we are experiencing, while providing urgently needed relief to their victims - Hawai'i's people.

As we witness our children and grandchildren inherit a world and a future of unprecedented destruction, doing nothing is not an option. The legislature must act. We must act. Hawai'i can once again take the lead in responding to our climate crisis in a truly rational manner, while also protecting our people and future generations from its physical, cultural, and financial harms that will only worsen over time.

Accordingly, I respectfully urge the Committees to **PASS** this measure. Mahalo nui for the opportunity to testify.

Sincerely,
Earl Kim

LATE

SB-3000-SD-1

Submitted on: 3/3/2026 4:03:42 PM

Testimony for JDC on 3/4/2026 10:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Mishka Sulva	Individual	Support	Written Testimony Only

Comments:

Aloha Chair and Members of the Committee,

I am writing in strong support of SB3000, 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.

SB3000 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 SB3000 and make polluters pay.

Mahalo for the opportunity to submit testimony.

LATE

SB-3000-SD-1

Submitted on: 3/3/2026 4:06:28 PM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

Aloha,

My name is Kathy Shimata & I live in Honolulu.

As insurance costs rise it makes sense that the economic forces most responsible for circumstances causing rates to rise should pay their fair share. I support SB3000 to empower the State to recover insurance-related costs from large Oil & Gas companies when extreme weather disasters are worsened by climate change.

Please support SB3000.

Mahalo,

Kathy Shimata

LATE

SB-3000-SD-1

Submitted on: 3/3/2026 4:16:59 PM

Testimony for JDC on 3/4/2026 10:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Beth McDermott	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Rhoads, Chair Dela Cruz, Vice Chair Gabbard, Vice Chair Moriwaki, and Committee Members,

I am writing in **STRONG SUPPORT** of SB3000 SD1.

Hawaii's people should not have to pay the price for decades of climate negligence, deception and lies by the fossil fuel industry. While oil and gas corporations continue to rake in trillions of dollars in profits every year. our insurance rates are skyrocketing. Some may soon find it impossible to afford a home on account of the insurance costs.

This is unacceptable.

SB3000 SD1 would allow Hawai'i to do its part to fight back against the fossil fuel companies that are killing our people and our planet, authorizing the state and Hawai'i insurance providers to file suit and make these corporations pay for the harms they cause. Funds recovered from these lawsuits will also help to stabilize our insurance rates, and keep insurers from leaving Hawai'i. This measure is a bold but common-sense approach to make the truly responsible parties pay for the crisis we are experiencing, while providing urgently needed relief to their victims - Hawai'i's people.

We have known climate disaster was coming for over 50 years. There is no more grace period to delay anymore. You broke it, you pay to fix it. That's how it works.

Please PASS this measure.

Beth McDermott

LATE

SB-3000-SD-1

Submitted on: 3/3/2026 6:25:54 PM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

Aloha Chair and Members of the Committee,

I strongly support SB3000, to allow Hawai'i to assess major oil and gas companies for their related climate-changes caused, and to help stabilize Hawai'i's very difficult home insurance market.

Since the Maui fires, home insurance costs in Hawai'i further escalated out of control. My condo property insurance required a special assessment to pay an additional 1 million dollar bill for just one year! It was a tenfold increase. Many single-family homes increased by at least 50 percent in 2025 and now hurricane insurance has tripled. No one dares make a claim for fear of losing their policy renewal. And insurers know it. They have us over a barrel. These out of control tactics are particularly troublesome to kupuna, and hard working people who cannot afford the premiums and may have to lose coverage.

Yes, climate-driven disasters are costly: wildfires, floods, and hurricanes are more frequent and more destructive. Yet the insurance sector is one of the most profitable industries!

Investigative reports show that oil companies knew lifetimes ago that their products would accelerate climate change and intensify these "natural" disasters. But fossil fuel marketing continues for profit alone. They are not paying for the consequences. This bill asks them to take responsibility. It's bad enough that people suffer the loss of their homes, but to leave them homeless is shameful.

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.

SB3000 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 profited from it for decades. Even FEMA cuts are on the table, what's next?

I respectfully urge the committee to start by passing SB3000. It's the responsible thing to do.

Mahalo,

Lorraine Osterer, long term senior resident feeling the necessity.

LATE

SB-3000-SD-1

Submitted on: 3/3/2026 7:20:36 PM

Testimony for JDC on 3/4/2026 10:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Sharde Freitas	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Rhoads, Chair Dela Cruz, Vice Chair Gabbard, Vice Chair Moriwaki, and Committee Members,

My name is Sharde Freitas, and I am writing in **STRONG SUPPORT of SB3000 SD1.**

After decades of deception and lies by the fossil fuel industry, the climate crisis it created has already severely disrupted or destroyed thousands of lives and livelihoods in our islands, and threatens to destroy countless more. To add insult to injury, even residents not yet directly impacted by climate disasters are being forced to pay skyrocketing, climate-driven insurance premiums, while oil and gas corporations continue to rake in trillions of dollars in profits every year.

This is unacceptable.

SB3000 SD1 would accordingly allow Hawai'i to do its part to fight back against the fossil fuel companies that are killing our people and our planet, authorizing the state and Hawai'i insurance providers to file suit and make these corporations pay for the harms they cause. Funds recovered from these lawsuits will also help to stabilize our insurance rates, and keep insurers from leaving Hawai'i. This measure is a bold but common-sense approach to make the truly responsible parties pay for the crisis we are experiencing, while providing urgently needed relief to their victims - Hawai'i's people.

As we witness our children and grandchildren inherit a world and a future of unprecedented destruction, doing nothing is not an option. The legislature must act. We must act. Hawai'i can once again take the lead in responding to our climate crisis in a truly rational manner, while also protecting our people and future generations from its physical, cultural, and financial harms that will only worsen over time.

Accordingly, I respectfully urge the Committees to **PASS** this measure. Mahalo nui for the opportunity to testify.

Sincerely,

Sharde Freitas

LATE

SB-3000-SD-1

Submitted on: 3/3/2026 7:30:39 PM

Testimony for JDC on 3/4/2026 10:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Ted Bohlen	Individual	Comments	Written Testimony Only

Comments:

SUPPORT passage with the amendments proposed by the Attorney General.

LATE

SB-3000-SD-1

Submitted on: 3/3/2026 10:35:42 PM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

Aloha Chair Rhoads, Chair Dela Cruz, Vice Chair Gabbard, Vice Chair Moriwaki, and Committee Members,

My name is Sydney Chung, and I am writing in **STRONG SUPPORT** of SB3000 SD1.

After decades of deception and lies by the fossil fuel industry, the climate crisis it created has already severely disrupted or destroyed thousands of lives and livelihoods in our islands, and threatens to destroy countless more. To add insult to injury, even residents not yet directly impacted by climate disasters are being forced to pay skyrocketing, climate-driven insurance premiums, while oil and gas corporations continue to rake in trillions of dollars in profits every year.

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Accordingly, I respectfully urge the Committees to **PASS** this measure. Mahalo nui for the opportunity to testify.

Sincerely,
Sydney Chung

LATE

SB-3000-SD-1

Submitted on: 3/4/2026 12:40:12 AM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

Aloha Chair Rhoads, Chair Dela Cruz, Vice Chair Gabbard, Vice Chair Moriwaki, and Committee Members,

My name is Stephanie Chang, and I am writing in **STRONG SUPPORT of SB3000 SD1.**

This measure is a bold but common-sense approach to make the truly responsible parties pay for the crisis we are experiencing, while providing urgently needed relief to their victims - Hawai'i's people.

As we witness our children and grandchildren inherit a world and a future of unprecedented destruction, doing nothing is not an option. The legislature must act. We must act. Hawai'i can once again take the lead in responding to our climate crisis in a truly rational manner, while also protecting our people and future generations from its physical, cultural, and financial harms that will only worsen over time.

Accordingly, I respectfully urge the Committees to **PASS** this measure. Mahalo nui for the opportunity to testify.

thank you,

Stephanie Chang, Kaimuki
House District 19, Senate District 10

LATE

SB-3000-SD-1

Submitted on: 3/4/2026 6:45:46 AM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

Strongly support

LATE

SB-3000-SD-1

Submitted on: 3/4/2026 6:57:19 AM

Testimony for JDC on 3/4/2026 10:35:00 AM

Submitted By	Organization	Testifier Position	Testify
John C Wert III	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Rhoads, Chair Dela Cruz, Vice Chair Gabbard, Vice Chair Moriwaki, and Committee Members,

My name is John Wert, Wailuku, and I am writing in **STRONG SUPPORT** of SB3000.

After decades of deception and lies by the fossil fuel industry, the climate crisis it created has already severely disrupted or destroyed thousands of lives and livelihoods in our islands, and threatens to destroy countless more. To add insult to injury, even residents not yet directly impacted by climate disasters are being forced to pay skyrocketing, climate-driven insurance premiums, while oil and gas corporations continue to rake in trillions of dollars in profits every year.

This is unacceptable.

SB3000 would accordingly allow Hawai'i to do its part to fight back against the fossil fuel companies that are killing our people and our planet, authorizing the state and Hawai'i insurance providers to file suit and make these corporations pay for the harms they cause. Funds recovered from these lawsuits will also help to stabilize our insurance rates, and keep insurers from leaving Hawai'i. This measure is a bold but common-sense approach to make the truly responsible parties pay for the crisis we are experiencing, while providing urgently needed relief to their victims - Hawai'i's people.

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Accordingly, I respectfully urge the Committees to **PASS** this measure. Mahalo nui for the opportunity to testify.

LATE

SB-3000-SD-1

Submitted on: 3/4/2026 8:49:26 AM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

I support this bill.

LATE

SB-3000-SD-1

Submitted on: 3/4/2026 9:11:04 AM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

Sample Testimony for SB3000:

Aloha Chair Rhoads, Chair Dela Cruz, Vice Chair Gabbard, Vice Chair Moriwaki, and Committee Members,

My name is Malia Marquez and I am writing in **STRONG SUPPORT** of SB3000 SD1.

After decades of deception and lies by the fossil fuel industry, the climate crisis it created has already severely disrupted or destroyed thousands of lives and livelihoods in our islands, and threatens to destroy countless more. To add insult to injury, even residents not yet directly impacted by climate disasters are being forced to pay skyrocketing, climate-driven insurance premiums, while oil and gas corporations continue to rake in trillions of dollars in profits every year.

This is unacceptable.

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As we witness our children and grandchildren inherit a world and a future of unprecedented destruction, doing nothing is not an option. The legislature must act. We must act. Hawai'i can once again take the lead in responding to our climate crisis in a truly rational manner, while also protecting our people and future generations from its physical, cultural, and financial harms that will only worsen over time.

Accordingly, I respectfully urge the Committees to **PASS** this measure. Mahalo nui for the opportunity to testify.

Me ka ha'aha'a,
Malia Marquez

LATE

SB-3000-SD-1

Submitted on: 3/4/2026 9:16:29 AM

Testimony for JDC on 3/4/2026 10:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kyle Oba	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Rhoads, Chair Dela Cruz, Vice Chair Gabbard, Vice Chair Moriwaki, and Committee Members,

My name is Kyle Oba, and I am writing in **STRONG SUPPORT** of SB3000 SD1.

After decades of deception and lies by the fossil fuel industry, the climate crisis it created has already severely disrupted or destroyed thousands of lives and livelihoods in our islands, and threatens to destroy countless more. To add insult to injury, even residents not yet directly impacted by climate disasters are being forced to pay skyrocketing, climate-driven insurance premiums, while oil and gas corporations continue to rake in trillions of dollars in profits every year.

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As we witness our children and grandchildren inherit a world and a future of unprecedented destruction, doing nothing is not an option. The legislature must act. We must act. Hawai'i can once again take the lead in responding to our climate crisis in a truly rational manner, while also protecting our people and future generations from its physical, cultural, and financial harms that will only worsen over time.

Accordingly, I respectfully urge the Committees to **PASS** this measure. Mahalo nui for the opportunity to testify.

Sincerely,
Kyle Oba

LATE

SB-3000-SD-1

Submitted on: 3/4/2026 9:32:17 AM

Testimony for JDC on 3/4/2026 10:35:00 AM

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

Comments:

I'm writing in to express my strong support of SB3000. Mahalo.

Lori Kizer, Kapaa