



STATE OF HAWAII | KA MOKU'ĀINA 'O HAWAI'I  
OFFICE OF THE DIRECTOR  
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS

NADINE Y. ANDO  
DIRECTOR | KA LUNA HO'OKELE

JOSH GREEN, M.D.  
GOVERNOR | KE KIA'ĀINA  
  
SYLVIA LUKE  
LIEUTENANT GOVERNOR | KA HOPE KIA'ĀINA

DEAN I. HAZAMA  
DEPUTY DIRECTOR | KA HOPE LUNA HO'OKELE

KA 'OIHANA PILI KĀLEPA  
335 MERCHANT STREET, ROOM 310  
P.O. BOX 541  
HONOLULU, HAWAII 96809  
Phone Number: 1-844-808-DCCA (3222)  
Fax Number: (808) 586-2856  
cca.hawaii.gov

**Testimony of the Department of Commerce and Consumer Affairs**

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

**Thursday, April 16, 2026  
2:00 p.m.**

**State Capitol, Conference Room 329 and via Videoconference**

**On the following measure:**

**S.C.R.118, S.D. 1, URGING THE INSURANCE DIVISION OF THE DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS AND DEPARTMENT OF THE ATTORNEY GENERAL TO CONVENE A WORKING GROUP TO IDENTIFY FEASIBLE OPTIONS AND MECHANISMS TO PROTECT THE STATE AND ITS RESIDENTS AGAINST THE EFFECTS OF CLIMATE CHANGE ON THE AVAILABILITY AND AFFORDABILITY OF INSURANCE.**

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

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

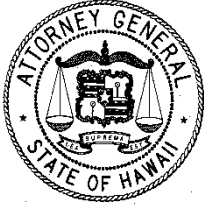
The purpose of this resolution is to urge the Department and the Attorney General to convene a working group to identify feasible options and mechanisms to protect the state and its residents against the effects of climate change on the availability and affordability of insurance.

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

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

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

Thank you for the opportunity to testify on this resolution.



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

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**ON THE FOLLOWING MEASURE:**

S.C.R. NO. 118, S.D. 1, URGING THE INSURANCE DIVISION OF THE DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS AND DEPARTMENT OF THE ATTORNEY GENERAL TO CONVENE A WORKING GROUP TO IDENTIFY FEASIBLE OPTIONS AND MECHANISMS TO PROTECT THE STATE AND ITS RESIDENTS AGAINST THE EFFECTS OF CLIMATE CHANGE ON THE AVAILABILITY AND AFFORDABILITY OF INSURANCE.

**BEFORE THE:**

HOUSE COMMITTEE ON CONSUMER PROTECTION & COMMERCE

**DATE:** Thursday, April 16, 2026

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

**LOCATION:** State Capitol, Room 329

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

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Chair Matayoshi and Members of the Committee:

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

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

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

discoverable materials pursuant to the working group. At a minimum, the Department respectfully asks that the third prong of the working group's purpose (identifying and analyzing legal means available to the State to seek recovery from responsible parties) be deleted from the resolution, as this purpose may tie directly into the ongoing lawsuit and potentially expose attorney-work product to defensive discovery.

We note further that the Department is not the appropriate entity to convene a working group on this issue. The Department interprets and enforces the law, but it is not charged with creating policy concerning climate change or the availability and affordability of insurance. If this resolution is to move forward, the Department respectfully requests that it be amended similar to H.C.R. No. 145, H.D. 1., so that the Department is not a convening authority of the working group.

The Department also notes that the references to an "Administrator" for the Hawaii Hurricane Relief Fund (HHRF) and Hawaii Property Insurance Association page 3, lines 38-41, are unclear, as neither agency contains such a statutorily defined position. See *generally* chapters 431P and 431:21, Hawaii Revised Statutes (HRS).

Furthermore, the provisions on page 3, lines 8 to 13, requesting that the working group assess insurance exposure and identify existing mechanisms, appear to be redundant. The HHRF is already tasked with monitoring the availability of property insurance in the State and is authorized to adopt and administer a plan of operation to provide insurance coverage. See sections 431P-4 and 431P-5(b)(1), HRS.

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

**SCR-118-SD-1**

Submitted on: 4/14/2026 2:57:40 PM

Testimony for CPC on 4/16/2026 2:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Ted Bohlen	Climate Protectors Hawaii	Support	Written Testimony Only

Comments:

Strong Support!



APRIL 16, 2026

## SCR 118 SD1

CURRENT REFERRAL: CPC

808-679-7454  
kris@imuaalliance.org  
www.imuaalliance.org  
@imuaalliance

Kris Coffield,  
*President*

David Negaard,  
*Director*

Mireille Ellsworth,  
*Director*

Justin Salisbury,  
*Director*

Eileen Roco,  
*Director*

Beatrice DeRego,  
*Director*

Corey Rosenlee,  
*Director*

Amy Zhao,  
*Policy and Partnerships  
Strategist*

### POSITION: SUPPORT

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Imua Alliance supports SCR 118 SD1, urging the insurance division of the Department of Commerce and Consumer Affairs and Department of the Attorney General to convene a working group to identify feasible options and mechanisms to protect the state and its residents against the effects of climate change on the availability and affordability of insurance.

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

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

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

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

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

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

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

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

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

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

With aloha,

*Kris Coffield*

President, Imua Alliance