

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

SYLVIA LUKE
LIEUTENANT GOVERNOR | KA HOPE KIA'ĀINA



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**STATE OF HAWAII | KA MOKU'ĀINA 'O HAWAII'
DEPARTMENT OF LAND AND NATURAL RESOURCES
KA 'OIHANA KUMUWAIWAI 'ĀINA**

P.O. BOX 621
HONOLULU, HAWAII 96809

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

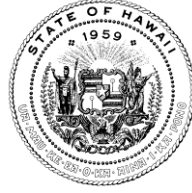
**Before the House Committee on
Commerce and Consumer Protection**

**Wednesday, March 25, 2026
10:01 am
State Capitol, Conference Room 229**

**In consideration of
Senate Concurrent Resolution 118
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.**

Senate Concurrent Resolution 118 urges the Insurance Division and the Department of the Attorney General to convene a working group to evaluate and identify practical strategies to protect Hawai'i residents from the growing impacts of climate change on the availability and affordability of insurance. The Hawai'i Climate Change Mitigation and Adaptation Commission supports this measure.

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



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

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

SYLVIA LUKE
LIEUTENANT GOVERNOR | KA HOPE KIA'ĀINA

NADINE Y. ANDO
DIRECTOR | KA LUNA HO'OKELE

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

Testimony of the Department of Commerce and Consumer Affairs

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

Wednesday, March 24, 2026

10:01 a.m.

State Capitol, Conference Room 229 and via Videoconference

On the following measure:

S.R. 111, 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 Keohokalole, Vice Chair Fukunaga, and Members of the Committee:

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

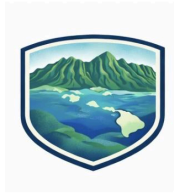
The purpose of this resolution is to urge the Department and the Attorney General to convene a working group to identify feasible options and mechanisms to protect the state and its residents against the effects of climate change on the availability and affordability of insurance.

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

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

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

Thank you for the opportunity to testify on this resolution.



**POLLUTERS PAY
HAWAII'**

LATE

**TESTIMONY IN SUPPORT OF SR 111 Senate Commerce and Consumer Protection
Committee March 25, 2026
Submitted by: Polluters Pay Hawai'i**

Chair Inouye, Vice Chair Kanuha, and Members of the Committee:

Polluters Pay Hawai'i submits this testimony in **strong support of SR 111**, urging the Insurance Division of the Department of Commerce and Consumer Affairs and the Department of the Attorney General to convene a working group to identify options and mechanisms to protect Hawai'i residents from the effects of climate change on insurance availability and affordability.

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

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

A working group is the right next step.

SR 111 appropriately calls for the relevant state agencies to convene experts and identify feasible mechanisms for protecting residents. The questions at hand — how the state can recover costs, stabilize the insurance market, and ensure accountability — are technical, legal, and consequential. They deserve rigorous, public expert analysis rather than back-channel industry lobbying. Polluters Pay Hawai'i strongly supports this process. We urge the working group to examine the full range of cost-recovery and consumer-protection mechanisms available to the state, including those that hold major emitters accountable for the climate harms driving this crisis. Hawai'i residents should not be left holding the bill.

We support SR 111 and urge its passage. Mahalo for your consideration.

SR-111

Submitted on: 3/21/2026 11:43:25 AM

Testimony for CPN on 3/25/2026 10:01:00 AM

Submitted By	Organization	Testifier Position	Testify
Johnnie-Mae L. Perry	Individual	Comments	Written Testimony Only

Comments:

I, Johnnie-Mae L. Perry, comment

IRAN WAR IS COSTING TAXPAYERS 1BILLION \$ A DAY. HOW WILL FEDERAL FUNDING IMPACT SOH BUDGET?

111 SR 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