

---

---

# HOUSE CONCURRENT RESOLUTION

REQUESTING THE INSURANCE COMMISSIONER TO CONDUCT A STUDY  
RELATING TO THE HAWAII PROPERTY INSURANCE ASSOCIATION.

1 WHEREAS, Act 284, session Laws of Hawaii 1991 established  
2 the Hawaii Property Insurance Association to expressly provide  
3 appropriately priced basic property insurance for owners and  
4 occupants of property in high risk areas for major natural  
5 disasters; and  
6

7 WHEREAS, the Legislature had found that it was in the best  
8 interest of the State to foster stability for people adversely  
9 affected by major natural disasters, and that basic property  
10 insurance should be made available to them; and  
11

12 WHEREAS, residents from lava zones 1 and 2 have experienced  
13 significant increases in recent years for property insurance  
14 premiums charged by the Hawaii Property Insurance Association  
15 despite the minimum amount of insurance claims filed with Hawaii  
16 Property Insurance Association over the last several years; and  
17

18 WHEREAS, these recent increases in insurance premiums  
19 charged by the Hawaii Property Insurance Association raise  
20 questions as to whether the Hawaii Property Insurance  
21 Association is charging appropriately prices basic property  
22 insurance as required pursuant to the intent of Act 284, Session  
23 Laws of Hawaii 1991; now, therefore,  
24

25 BE IT RESOLVED by the House of Representatives of the  
26 Twenty-fifth Legislature of the State of Hawaii, Regular Session  
27 of 2010, the Senate concurring, that the Insurance Commissioner  
28 is respectfully requested to conduct a study of the history of  
29 the claims experience for the past ten years relating to article  
30 21, chapter 431, Hawaii Revised Statutes, dealing with the  
31 Hawaii Property Insurance Association and the methodology of the  
32 Hawaii Property Insurance Association in setting premiums; and



# H.C.R. NO. 13

1  
 2 BE IT FURTHER RESOLVED the Insurance Commissioner is  
 3 requested to submit findings and recommendations, including  
 4 proposed legislation, to the Legislature not later than twenty  
 5 days prior to the convening of the Regular Session of 2011; and  
 6

7 BE IT FURTHER RESOLVED that a certified copy of this  
 8 Concurrent Resolution be transmitted to the Insurance  
 9 Commissioner.  
 10  
 11  
 12

OFFERED BY: *Ray Lantham*

*[Handwritten signature]*  
*[Handwritten signature]*

*Denny Coffman*

*Mark G. Keshner*

*J. Neil Curran*

*Cindy Evans*

*[Handwritten signature]*

FEB 0 8 2010

