

LATE TESTIMONY



Pauahi Tower, Suite 2010
1003 Bishop Street
Honolulu, Hawaii 96813
Telephone (808) 525-5877
Facsimile (808) 525-5879

Alison Powers
Executive Director

TESTIMONY OF ALISON POWERS

SENATE COMMITTEE ON PUBLIC SAFETY, GOVERNMENT OPERATIONS, AND MILITARY AFFAIRS

Senator Will Espero, Chair

Senator Michelle Kidani, Vice Chair

Tuesday, March 15, 2011
2:45 p.m.

HB 314, HD1

Chair Espero, Vice Chair Kidani, and members of the Committee, my name is Alison Powers, Executive Director of Hawaii Insurers Council. 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 40% of all property and casualty insurance premiums in the state.

Hawaii Insurers Council **supports the intent** of HB 314, HD1. Hawaii Insurers Council believes it is prudent for the state to have a disaster preparedness plan in place before the next disaster occurs.

In addition, we do offer the following comments:

The inclusion of "human-caused catastrophes" in the definition of "disaster" appears to include acts of terrorism, which could possibly conflict with Homeland Security laws. If it is the intent of the committee to include disaster preparedness for some human-caused catastrophes, but not acts of terrorism, then acts of terrorism should be specifically excluded in the definition of "disaster."

Hawaii Insurers Council also suggests that "fire" be replaced with "wildfire" under the definition of "natural hazard" because it is more closely aligned with extraordinary situations.

Thank you for this opportunity to provide comments on this measure.