

**baker3 - James**

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Thursday, February 18, 2016 1:40 PM  
**To:** CPH Testimony  
**Cc:** dkapua@gmail.com  
**Subject:** Submitted testimony for SB2851 on Feb 19, 2016 09:00AM

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**SB2851**

Submitted on: 2/18/2016

Testimony for CPH on Feb 19, 2016 09:00AM in Conference Room 229

Submitted By	Organization	Testifier Position	Present at Hearing
Kapua Keliikoa-Kamai	Individual	Oppose	No

Comments: SB2851 - RELATING TO INSURANCE. Requires the Insurance Commissioner to determine whether residential property insurance is unavailable due to a moratorium on insurance policies in a lava zone during a state of emergency due to lava flow. Aloha no, I'm concerned and wonder if community hearings regarding this proposal has occurred yet. Also, the absence of the criteria/conditions that the commissioner factors into the determination is suspect too. It seems that property insurance is more-so needed during times of emergency, so potentially allowing a moratorium to continue during these times, seem to conflict with consumer needs. I apologize for not knowing more about the history and necessity of this Bill. For these simple reasons, I ask that SB 2851 be DEFERRED and the affected communities be consulted. Mahalo. Kapua Keliikoa-Kamai Concerned Wai'anae Resident

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