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

**Before the Senate  
Committee on Commerce and Consumer Protection  
Friday, March 22, 2024  
9:40 a.m.**

**State Capitol, Conference Room 229 and via Videoconference**

**On the following measure:  
S.C.R 124, REQUESTING THE HAWAII HURRICANE RELIEF FUND AND  
THE INSURANCE COMMISSIONER TO ASSESS THE IMPACTS OF CLIMATE  
CHANGE ON HOMEOWNER'S INSURANCE.**

Chair Keohokalole and Members of the Committee:

My name is Gordon Ito, and I am the Insurance Commissioner of the Department of Commerce and Consumer Affairs' (Department) Insurance Division. The Department offers comments on this resolution.

The purpose of this resolution is to request the Hawaii Hurricane Relief Fund and the Insurance Commissioner to assess the impacts of climate change on homeowner's insurance.

We support the intent of seeking greater understanding of the impacts of climate change on insurance. However, the scope of the report requested in this resolution is beyond the expertise of the Insurance Division's staff. The Insurance Division would require funding for a consultant to complete the report requested in this resolution.

Thank you for the opportunity to testify.

**SCR-124**

Submitted on: 3/20/2024 4:51:58 PM

Testimony for CPN on 3/22/2024 9:40:00 AM

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

Comments:

The Climate Protectors Hawaii **STRONGLY SUPPORTS** these resolutions. Climate change, with its effects on insurance, is here and we should quantify its expected impacts.

Please pass these resolutions!