

Honolulu, Hawaii

APR 24 2025

RE: GOV. MSG. NOS. 555,
593, 594, 595, 597,
782

Honorable Ronald D. Kouchi
President of the Senate
Thirty-Third State Legislature
Regular Session of 2025
State of Hawaii

Sir:

Your Committee on Commerce and Consumer Protection, to which
was referred Governor's Message Nos. 555, 593, 594, 595, 597, and
782, submitting for study and consideration the nominations of:

BOARD OF DIRECTORS OF THE HAWAI'I HURRICANE RELIEF FUND

G.M. No. 555	MICHAEL NONAKA, for a term to expire 06-30-2028;
G.M. No. 593	MARIE WEITE, for a term to expire 06-30-2028;
G.M. No. 594	REINA MIYAMOTO, for a term to expire 06-30-2028;
G.M. No. 595	LESLIE DOOR, for a term to expire 06-30-2028;
G.M. No. 597	EDWARD HAIK, for a term to expire 06-30-2028; and
G.M. No. 782	GWEN MCDONALD, for a term to expire 06-30-2028,

begs leave to report as follows:

Your Committee reviewed the personal histories, resumes, and
statements submitted by Michael Nonaka, Marie Weite, Reina



Miyamoto, Leslie Door, Edward Haik, and Gwen McDonald for service on the Board of Directors of the Hawaii Hurricane Relief Fund.

MICHAEL NONAKA

Your Committee received testimony in support of the nomination for the appointment of Michael Nonaka from the Department of Commerce and Consumer Affairs, Hawaii Hurricane Relief Fund, Hawaii Insurers Council, and one individual.

Upon review of the testimony, your Committee finds that Mr. Nonaka's professional experience, background, and desire to serve his community qualify him for appointment to the Board of Directors of the Hawaii Hurricane Relief Fund (Board) as a member nominated by the Speaker of the House of Representatives. Your Committee notes that Mr. Nonaka has over twenty years of leadership experience in the insurance industry and has served as President and Chief Executive Officer of Business Insurance Services, Inc., since 2018. Previously, Mr. Nonaka served as Assistant Vice President at First Insurance Company of Hawaii, Ltd., where he held various management positions in the insurance claims, audit, sales and marketing, and excess and surplus departments. Your Committee further finds that Mr. Nonaka is also an active member of the Hawaii Insurers Council and collaborates with fellow industry leaders to shape regulatory frameworks and market landscapes for sustainable growth and superior service delivery. Mr. Nonaka has a thorough understanding of the roles and responsibilities of Board members and his extensive experience in property and casualty insurance will enhance the effectiveness of the Board. Your Committee therefore recommends that Michael Nonaka be appointed to the Board of Directors of the Hawaii Hurricane Relief Fund based on his knowledge, experience, and dedication to public service.

MARIE WEITE

Your Committee received testimony in support of the nomination for the appointment of Marie Weite from the Department of Commerce and Consumer Affairs, Hawaii Hurricane Relief Fund, Hawaii Insurers Council, and three individuals.

Upon review of the testimony, your Committee finds that Ms. Weite's experience, knowledge, and commitment to public service qualify her for appointment to the Board of Directors of the Hawaii Hurricane Relief Fund as a member nominated by the



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Speaker of the House of Representatives. Your Committee notes that Ms. Weite has over forty years of experience in the insurance adjustment and management industry and has been licensed as an independent adjuster in Hawaii since 2012. Previously, Ms. Weite served as Vice President and Executive Adjuster for First Insurance Company of Hawaii, where she was responsible for overseeing the entire claims department and worked with other departments on various projects. Although Ms. Weite is now retired, she remains actively involved in the community and has previously served as a member of multiple nonprofits and state regulatory boards, including the Governor's Highway Safety Council, Motor Vehicle Repair Board, and Motor Vehicle Industry Board, which further demonstrates her commitment to public service and understanding of the roles and responsibilities of Board members. Your Committee therefore recommends that Marie Weite be appointed to the Board of Directors of the Hawaii Hurricane Relief Fund based on her experience, knowledge, and dedication to public service.

REINA MIYAMOTO

Your Committee received testimony in support of the nomination for the appointment of Reina Miyamoto from the Department of Commerce and Consumer Affairs; Hawaii Hurricane Relief Fund; Mortgage Bankers Association of Hawaii; Gentry Homes, Ltd.; and five individuals.

Upon review of the testimony, your Committee finds that Ms. Miyamoto's background, knowledge, and interest in public service qualify her for appointment to the Board of Directors of the Hawaii Hurricane Relief Fund (Board) as a member nominated by the Governor. Your Committee notes that Ms. Miyamoto has worked with the Hawaii HomeOwnership Center (HHOC) for over fifteen years, an organization that provides education, information, and support to create successful first-time homeowners in the State, in addition to other housing services through its nonprofit affiliates. Ms. Miyamoto currently serves as HHOC's Executive Director and is directly familiar with the impacts of the State's current insurance market on hopeful homebuyers. Your Committee further finds that Ms. Miyamoto is familiar with the roles and responsibilities of Board members, as she previously served as a member of the Mortgage Bankers Association of Hawaii and currently serves as a member of the National Neighborworks Association. Your Committee notes Ms. Miyamoto's desire to create homeownership opportunities for local residents and to solve the hurricane



insurance crisis to ensure affordability and finds that her extensive background and professional experience will be assets to the Board. Your Committee therefore recommends that Reina Miyamoto be appointed to the Board of Directors of the Hawaii Hurricane Relief Fund based on her experience, knowledge, and commitment to public service.

LESLIE DOOR

Your Committee received testimony in support of the nomination for the appointment of Leslie Door from the Department of Commerce and Consumer Affairs; Hawaii Hurricane Relief Fund; Hawaii Insurers Council; Zephyr Insurance Company, Inc.; DTRIC Insurance Company, Ltd.; Hawaii Independent Insurance Agents Association; and two individuals.

Upon review of the testimony, your Committee finds that Ms. Door's background and dedication to serving the public qualify her to be appointed to the Board of Directors of the Hawaii Hurricane Relief Fund (Board) as a member nominated by the President of the Senate. Your Committee notes that Ms. Door has over twenty-five years of leadership experience and expertise in the insurance industry, specializing in hurricane risk. Ms. Door currently works as Director of Product, Risk, and Regulatory Compliance for Zephyr Insurance Company, where she also previously worked as an Underwriting Manager. Ms. Door has also previously applied her expertise to benefit her community as Chair of the Property Policy Committee of the Hawaii Insurer's Council, President of the Honolulu Association of Insurance Professionals, and Vice Chair of the Board of Directors of the Pacific Islands Region of the Red Cross. Your Committee further finds that Ms. Door's extensive experience in all facets of hurricane insurance, underwriting, risk management, and claims handling will be an asset to the Board as it navigates the financial and operational challenges of the State's insurance market. Your Committee therefore recommends that Leslie Door be appointed to the Board of Directors of the Hawaii Hurricane Relief Fund based on her knowledge, background, and dedication to public service.

EDWARD HAIK

Your Committee received testimony in support of the nomination for the appointment of Edward Haik from the Department of Commerce and Consumer Affairs and the Hawaii Hurricane Relief Fund.



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Upon review of the testimony, your Committee finds that Mr. Haik's background and desire to serve the public qualify him to be appointed to the Board of Directors of the Hawaii Hurricane Relief Fund (Board) as a member nominated by the Governor. Your Committee notes that Mr. Haik has over twenty-five years of experience in managing investment portfolios, including captive insurance companies' portfolios and the Hawaii Hurricane Relief Fund's portfolio. Mr. Haik is the Founder of Independent Asset Management and previously worked as a senior portfolio manager with the Bank of Hawaii. Prior to that, Mr. Haik also gained experience in institutional consulting and brokerage with other firms, including Cantor Fitzgerald NYC and Garban Ltd. Tokyo. Mr. Haik has also served on multiple professional and community boards, including the Nonprofits Insurance Alliance, Hawaii Captives Insurance Council, Hawaii Catholic Community Foundation, and Surfer Spirit Sessions. Mr. Haik is familiar with the roles and responsibilities of Board members and his dedication to utilizing his wide-ranging industry expertise and leadership skills will enhance the effectiveness of the Board. Your Committee therefore recommends that Edward Haik be appointed to the Board of Directors of the Hawaii Hurricane Relief Fund based on his experience, knowledge, and commitment to public service.

GWEN MCDONALD

Your Committee received testimony in support of the nomination for the appointment of Gwen McDonald from the Department of Commerce and Consumer Affairs, Hawaii Hurricane Relief Fund, First Hawaiian Bank, and seventeen individuals.

Upon review of the testimony, your Committee finds that Ms. McDonald's experience and dedication to serving the public qualify her to be appointed to the Board of Directors of the Hawaii Hurricane Relief Fund (Board) as a member nominated by the President of the Senate. Your Committee notes that Ms. McDonald has over fifteen years of experience working with insurance issues, including disaster response management. Ms. McDonald currently serves as Vice President and Insurance Manager at First Hawaiian Bank, where she manages the Bank's insurance program for all property and casualty lines and financial and professional lines of insurance across the United States, including Guam and Saipan. Previously, Ms. McDonald worked as Senior Manager of Risk Management and Insurance at Hawaiian Telcom, Inc., where she managed all lines of property and casualty insurance and



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management liability coverage and related claims. Ms. McDonald is also an active member of professional and community organizations and currently serves as Vice President of the Risk Insurance Management Society-Hawaii Chapter, and as a member of the Board of Trustees for the Honolulu Theater for Youth. Your Committee finds that Ms. McDonald has a thorough understanding of the role and responsibilities of Board members and her extensive experience in the insurance industry will enhance the effectiveness of the Board. Your Committee therefore recommends that Gwen McDonald be appointed to the Board of Directors of the Hawaii Hurricane Relief Fund based on her knowledge, background, and dedication to public service.

As affirmed by the records of votes of the members of your Committee on Commerce and Consumer Protection that are attached to this report, your Committee, after full consideration of the background, experience, and qualifications of the nominees, has found the nominees to be qualified for the positions to which nominated and recommends that the Senate advise and consent to the nominations.

Respectfully submitted on
behalf of the members of the
Committee on Commerce and
Consumer Protection,



JARRETT KEOHOKALO, Chair



The Senate
Thirty-Third Legislature
State of Hawai'i


Record of Votes
Committee on Commerce and Consumer Protection
CPN
Advise and Consent

Governor's Message No.:* GM555	Committee Referral: CPN	Date: 4/11/25		
<input type="checkbox"/> The Committee is reconsidering its decision				
The Recommendation is: <div style="display: flex; justify-content: space-around; align-items: flex-start;"><div style="text-align: center;"><input checked="" type="checkbox"/> Advise and Consent 2340</div><div style="text-align: center;"><input type="checkbox"/> Not Advise and Consent 2345</div></div>				
Members	Aye	Aye (WR)	Nay	Excused
KEOHOKALOLE, Jarrett (C)	✓			
FUKUNAGA, Carol (VC)	✓			
MCKELVEY, Angus L.K.	✓			
RICHARDS, III, Herbert M. "Tim"	✓			
AWA, Brenton	✓			
TOTAL	5			
Recommendation: <div style="display: flex; justify-content: space-around; align-items: center;"><div style="text-align: center;"><input checked="" type="checkbox"/> Adopted</div><div style="text-align: center;"><input type="checkbox"/> Not Adopted</div></div>				
Chair's or Designee's Signature: <div style="text-align: center; font-family: cursive; font-size: 1.2em;">Carol Fukunaga</div>				
Distribution: <div style="display: flex; justify-content: space-between; font-size: 0.8em;"><div>Original File with Committee Report</div><div>Yellow Clerk's Office</div><div>Pink Drafting Agency</div><div>Goldenrod Committee File Copy</div></div>				

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Governor's Message No.:* GM 593	Committee Referral: CPN	Date: 4/11/25		
<input type="checkbox"/> The Committee is reconsidering its decision				
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Members	Aye	Aye (WR)	Nay	Excused
KEOHOKALOLE, Jarrett (C)	✓			
FUKUNAGA, Carol (VC)	✓			
MCKELVEY, Angus L.K.	✓			
RICHARDS, III, Herbert M. "Tim"	✓			
AWA, Brenton	✓			
TOTAL	5			
Recommendation: <div style="display: flex; justify-content: space-around; align-items: center;"><div style="text-align: center;"><input checked="" type="checkbox"/> Adopted</div><div style="text-align: center;"><input type="checkbox"/> Not Adopted</div></div>				
Chair's or Designee's Signature: <div style="text-align: center; margin-top: 10px;"></div>				
Distribution: <div style="display: flex; justify-content: space-between; margin-top: 5px;"><div style="text-align: center;">Original File with Committee Report</div><div style="text-align: center;">Yellow Clerk's Office</div><div style="text-align: center;">Pink Drafting Agency</div><div style="text-align: center;">Goldenrod Committee File Copy</div></div>				

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Governor's Message No.:* GM 594	Committee Referral: CPN	Date: 4/11/25		
<input type="checkbox"/> The Committee is reconsidering its decision				
The Recommendation is: <div style="display: flex; justify-content: space-around; align-items: flex-start;"><div style="text-align: center;"><input checked="" type="checkbox"/> Advise and Consent 2340</div><div style="text-align: center;"><input type="checkbox"/> Not Advise and Consent 2345</div></div>				
Members	Aye	Aye (WR)	Nay	Excused
KEOHOKALOLE, Jarrett (C)	✓			
FUKUNAGA, Carol (VC)	✓			
MCKELVEY, Angus L.K.	✓			
RICHARDS, III, Herbert M. "Tim"	✓			
AWA, Brenton	✓			
TOTAL	5			
Recommendation: <div style="display: flex; justify-content: space-around; align-items: center;"><input checked="" type="checkbox"/> Adopted <input type="checkbox"/> Not Adopted</div>				
Chair's or Designee's Signature: <div style="text-align: center; font-family: cursive; font-size: 1.2em;">Carol Fukunaga</div>				
Distribution: <div style="display: flex; justify-content: space-between; font-size: 0.8em;"><div>Original File with Committee Report</div><div>Yellow Clerk's Office</div><div>Pink Drafting Agency</div><div>Goldenrod Committee File Copy</div></div>				

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Governor's Message No.:* <div style="font-size: 1.5em; font-family: cursive;">GM 595</div>	Committee Referral: <div style="text-align: center;">CPN</div>	Date: <div style="font-size: 1.5em; font-family: cursive;">4/11/25</div>		
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The Recommendation is: <div style="display: flex; justify-content: space-around; margin-top: 10px;"> <div style="text-align: center;"> <input checked="" type="checkbox"/> Advise and Consent 2340 </div> <div style="text-align: center;"> <input type="checkbox"/> Not Advise and Consent 2345 </div> </div>				
Members	Aye	Aye (WR)	Nay	Excused
KEOHOKALOLE, Jarrett (C)	✓			
FUKUNAGA, Carol (VC)	✓			
MCKELVEY, Angus L.K.	✓			
RICHARDS, III, Herbert M. "Tim"	✓			
AWA, Brenton	✓			
TOTAL	5			
Recommendation: <div style="display: flex; justify-content: space-around; margin-top: 10px;"> <div style="text-align: center;"> <input checked="" type="checkbox"/> Adopted </div> <div style="text-align: center;"> <input type="checkbox"/> Not Adopted </div> </div>				
Chair's or Designee's Signature: <div style="font-size: 1.5em; font-family: cursive; margin-top: 10px;">Carol Fukunaga</div>				
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Governor's Message No.:* <div style="font-size: 1.5em; font-family: cursive;">GM597</div>	Committee Referral: <div style="font-size: 1.2em;">CPN</div>	Date: <div style="font-size: 1.5em; font-family: cursive;">4/11/25</div>		
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The Recommendation is: <div style="display: flex; justify-content: space-around; align-items: flex-start;"><div style="text-align: center;"><input checked="" type="checkbox"/> Advise and Consent 2340</div><div style="text-align: center;"><input type="checkbox"/> Not Advise and Consent 2345</div></div>				
Members	Aye	Aye (WR)	Nay	Excused
KEOHOKALOLE, Jarrett (C)	✓			
FUKUNAGA, Carol (VC)	✓			
MCKELVEY, Angus L.K.	✓			
RICHARDS, III, Herbert M. "Tim"	✓			
AWA, Brenton	✓			
TOTAL	<div style="font-size: 1.5em;">5</div>			
Recommendation: <div style="display: flex; justify-content: space-around; align-items: center;"><div style="text-align: center;"><input checked="" type="checkbox"/> Adopted</div><div style="text-align: center;"><input type="checkbox"/> Not Adopted</div></div>				
Chair's or Designee's Signature: <div style="font-size: 1.5em; font-family: cursive; margin-top: 10px;">Carol Fukunaga</div>				
Distribution: <div style="display: flex; justify-content: space-between; margin-top: 5px;"><div style="text-align: center;">Original File with Committee Report</div><div style="text-align: center;">Yellow Clerk's Office</div><div style="text-align: center;">Pink Drafting Agency</div><div style="text-align: center;">Goldenrod Committee File Copy</div></div>				

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Governor's Message No.:* <div style="font-size: 1.5em; font-family: cursive;">GM782</div>	Committee Referral: <div style="font-size: 1.2em; font-family: cursive;">CPN</div>	Date: <div style="font-size: 1.2em; font-family: cursive;">4/11/25</div>		
<input type="checkbox"/> The Committee is reconsidering its decision				
The Recommendation is: <div style="display: flex; justify-content: space-around; align-items: flex-start;"> <div style="text-align: center;"> <input checked="" type="checkbox"/> Advise and Consent 2340 </div> <div style="text-align: center;"> <input type="checkbox"/> Not Advise and Consent 2345 </div> </div>				
Members	Aye	Aye (WR)	Nay	Excused
KEOHOKALOLE, Jarrett (C)	✓			
FUKUNAGA, Carol (VC)	✓			
MCKELVEY, Angus L.K.	✓			
RICHARDS, III, Herbert M. "Tim"	✓			
AWA, Brenton	✓			
TOTAL	<div style="font-size: 1.5em; font-family: cursive;">5</div>			
Recommendation: <div style="display: flex; justify-content: space-around; align-items: center;"> <input checked="" type="checkbox"/> Adopted <input type="checkbox"/> Not Adopted </div>				
Chair's or Designee's Signature: <div style="font-size: 1.2em; font-family: cursive; margin-top: 10px;">Carol Fukunaga</div>				
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