

STAND. COM. REP. NO.

1602

Honolulu, Hawaii

APR 02 2025

RE: S.C.R. No. 198  
S.D. 1

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

Sir:

Your Committees on Commerce and Consumer Protection and  
Agriculture and Environment, to which was referred S.C.R. No. 198  
entitled:

"SENATE CONCURRENT RESOLUTION ENCOURAGING HAWAII INSURERS AND  
THE HAWAII PROPERTY INSURANCE ASSOCIATION TO REDUCE INSURANCE  
COSTS ON LOCAL RESIDENTS BY PURSUING SUBROGATION CLAIMS  
AGAINST POLLUTERS KNOWINGLY RESPONSIBLE FOR WORSENING CLIMATE  
IMPACTS AFFECTING HAWAII INSURANCE RATES,"

beg leave to report as follows:

The purpose and intent of this measure is to encourage Hawaii  
insurers and the Hawaii Property Insurance Association to reduce  
insurance costs on local residents by pursuing subrogation claims  
against polluters knowingly responsible for worsening climate  
impacts affecting Hawaii insurance rates.

Your Committees received testimony in support of this measure  
from the Center for Climate Integrity, Kauai Climate Action  
Coalition, Climate Protectors Hawaii, Environmental Caucus of the  
Democratic Party of Hawai'i, 350Hawaii.org, and forty-two  
individuals.

Your Committees received comments on this measure from the  
Hawaii Cattlemen's Council. Inc.



Your Committees find that the increase in climate-related disasters and risks have contributed significantly to the destabilization of the State's insurance industry, particularly in the property and casualty insurance sector. This has led to a rise in insurance premiums and non-renewal rates. Your Committees also find that insurers have previously pursued claims against those responsible for the national opioid epidemic, as well as big tobacco companies. Similarly, claims against parties responsible for the current state of Hawaii's insurance market should also be pursued to ensure that the burden of financial loss does not fall solely on the policyholders and taxpayers. By encouraging the Hawaii Property Insurance Association to subrogate claims on behalf of its policyholders to recover losses, this measure demonstrates the State's interest in the stability of Hawaii's insurance market and an effort to limit costly rate hikes for property owners who have no other insurance options.

Your Committees have amended this measure by:

- (1) Clarifying that Hawaii insurers and the Hawaii Property Insurance Association are encouraged to pursue subrogation claims against polluters who knowingly engaged in misleading and deceptive practices regarding the connection between their products and climate change;
- (2) Amending its title accordingly; and
- (3) Making technical, nonsubstantive amendments for the purposes of clarity and consistency.

As affirmed by the records of votes of the members of your Committees on Commerce and Consumer Protection and Agriculture and Environment that are attached to this report, your Committees concur with the intent and purpose of S.C.R. No. 198, as amended herein, and recommend its adoption in the form attached hereto as S.C.R. No. 198, S.D. 1.



Respectfully submitted on  
behalf of the members of the  
Committees on Commerce and  
Consumer Protection and  
Agriculture and Environment,



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MIKE GABBARD, Chair




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JARRETT KEOHOKALOLE, Chair



The Senate  
Thirty-Third Legislature  
State of Hawai'i

**Record of Votes**  
**Committee on Commerce and Consumer Protection**  
**CPN**

Bill / Resolution No.:* <div style="font-size: 1.2em; font-family: cursive;">SCR198</div>	Committee Referral: <div style="font-size: 1.2em; font-family: cursive;">CPN/AEN</div>	Date: <div style="font-size: 1.2em; font-family: cursive;">4/1/25</div>		
<input type="checkbox"/> The Committee is reconsidering its previous decision on this measure. If so, then the previous decision was to: _____				
The Recommendation is: <div style="display: flex; justify-content: space-between; align-items: flex-start;"> <div style="text-align: center;"> <input type="checkbox"/> Pass, unamended 2312         </div> <div style="text-align: center;"> <input checked="" type="checkbox"/> Pass, with amendments 2311         </div> <div style="text-align: center;"> <input type="checkbox"/> Hold 2310         </div> <div style="text-align: center;"> <input type="checkbox"/> Recommit 2313         </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	✓			
<b>TOTAL</b>	5			
Recommendation: <div style="display: flex; justify-content: space-around; margin-top: 5px;"> <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;">  </div>				
<div style="display: flex; justify-content: space-between; font-size: 0.8em;"> <div>Distribution:</div> <div>Original</div> <div>Yellow</div> <div>Pink</div> <div>Goldenrod</div> </div> <div style="display: flex; justify-content: space-between; font-size: 0.8em; margin-top: 5px;"> <div>File with Committee Report</div> <div>Clerk's Office</div> <div>Drafting Agency</div> <div>Committee File Copy</div> </div>				

\*Only one measure per Record of Votes

**Record of Votes**  
**Committee on Agriculture and Environment**  
**AEN**

\*Only one measure per Record of Votes