

**JOSH GREEN, M.D.**  
GOVERNOR | KE KIA'ĀINA

**SYLVIA LUKE**  
LIEUTENANT GOVERNOR | KA HOPE KIA'ĀINA

**STATE OF HAWAII | KA MOKU'ĀINA 'O HAWAI'I**  
**OFFICE OF THE DIRECTOR**  
**DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS**  
**KA 'OIHANA PILI KĀLEPA**  
335 MERCHANT STREET, ROOM 310  
P.O. BOX 541  
HONOLULU, HAWAII 96809  
Phone Number: (808) 586-2850  
Fax Number: (808) 586-2856  
cca.hawaii.gov

**NADINE Y. ANDO**  
DIRECTOR | KA LUNA HO'OKELE

**DEAN I HAZAMA**  
DEPUTY DIRECTOR | KA HOPE LUNA HO'OKELE

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

**Before the**  
**Senate Committee on Commerce and Consumer Protection**  
**Friday, April 11, 2025**  
**9:30 a.m.**  
**State Capitol, Conference Room 229 and via Videoconference**

**On the following measure:**  
**G.M. 782, SUBMITTING FOR CONSIDERATION AND CONFIRMATION**  
**TO THE BOARD OF DIRECTORS OF THE**  
**HAWAI'I HURRICANE RELIEF FUND,**  
**GUBERNATORIAL NOMINEE, GWEN MCDONALD,**  
**FOR A TERM TO EXPIRE 06-30-2028**

Chair Keohokalole and Members of the Committee:

My name is Jerry Bump, and I am the Acting Insurance Commissioner of the Department of Commerce and Consumer Affairs' (Department) Insurance Division. The Department supports the confirmation of Ms. Gwen McDonald to the Board of Directors of the Hawai'i Hurricane Relief Fund (Board).

Ms. McDonald has over 15 years of leadership experience and expertise working with insurance issues, including disaster response management. Along with her leadership and expertise, she also brings experience serving our community on multiple boards tasked with insurance industry issues, as well as on the Board of Trustees for the Honolulu Theater for Youth.

Given her extensive career and professional experience, Ms. McDonald is a valuable resource with wide-ranging insurance industry expertise, as well as an excellent candidate to serve on the Board.

Thank you for the opportunity to testify.



First Hawaiian Bank.

Commercial Real Estate Division

April 2, 2025

The Honorable Senator Jarrett Keohokalole, Chair  
Members of the Commerce and Consumer Protection Committee  
Hawaii State Capital  
415 South Beretania Street  
Honolulu, HI 96813

Re: GM 782, Nomination of Gwen McDonald to the Board of Directors of the Hawai'i  
Hurricane Relief Fund

Dear Chair Keohokalole and Members of the Commerce and Consumer Protection Committee,

I am writing to strongly recommend Gwen McDonald for appointment to the Board of Directors of the Hawai'i Hurricane Relief Fund (HHRF). I have had the privilege of working closely with Gwen for seven years in various capacities and I can confidently say that she would be an invaluable addition to the commission.

I have no doubt that Gwen will bring a fresh perspective and beneficial expertise to the commission. She possesses the vision, commitment, and practical experience required to make meaningful contributions to the work of the commission and to serve the citizens of Hawaii.

I wholeheartedly support Gwen's appointment to the Board of Directors of the HHRF and am confident that she will exceed your expectations in this important role. If you have any questions or need further information, please do not hesitate to contact me.

Thank you for the opportunity to provide testimony on this important matter.

Sincerely,

A handwritten signature in blue ink that reads "George Leong".

George Leong  
Senior Vice President and Division Manager  
First Hawaiian Bank

**GM-782**

Submitted on: 4/8/2025 10:58:38 AM

Testimony for CPN on 4/11/2025 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
David Rair	Testifying for First Hawaiian Bank	Support	Written Testimony Only

Comments:

**GM 782: Testimony in Support of Gwen McDonald for the Board of Directors of the Hawai'i Hurricane Relief Fund**

**Date:** April 8, 2025

**To:** The Honorable Senator Keohokalole, Chair, and Members of the Commerce and Consumer Protection Committee

**From:** David K. Rair

**Subject:** GM 782, Nomination of Gwen McDonald to the Board of Directors of the Hawai'i Hurricane Relief Fund

Dear Chair Keohokalole and Members of the Commerce and Consumer Protection Committee,

I am writing to express my strong support for the nomination of Gwen McDonald to the Board of Directors of the Hawai'i Hurricane Relief Fund (HHRF).

I have had the pleasure of knowing and working with Gwen McDonald for more than 6 years. In that time, I have worked with Gwen on many insurance issues facing First Hawaiian Bank such as insurance issues in residential mortgage lending, commercial real estate lending and litigation. Gwen has always provided excellent advice and has a wealth of insurance knowledge. I am aware of the many insurance issues facing the State of Hawai'i and I am extremely confident that Gwen will be an invaluable asset to the HHRF Board.

I respectfully urge the Committee to confirm Gwen McDonald's appointment.

Thank you for the opportunity to provide testimony on this important matter.

Sincerely,

David K. Rair

Senior Vice President – First Hawaiian Bank

Lea M. Nakamura

April 1, 2025

The Honorable Jarrett Keohokalole, Chairman  
The Honorable Carol Fukunaka, Vice Chairman  
And Members of the Senate Committee on Commerce and Consumer Protection

RE: **GM 782** - GWEN MCDONALD Appointment to the Board of Directors of the Hawaii Hurricane Relief Fund

**IN SUPPORT OF**

Dear Senators,

I am writing to you today to express my support of the appointment of Gwen McDonald to the Board of Directors of the Hawaii Hurricane Relief Fund. I have known Gwen in a professional capacity for approximately ten years. Her knowledge of the insurance landscape in Hawaii is broad and deep. Gwen is committed to the betterment of our community, and her presence on the Board of Directors of the Hawaii Hurricane Relief Fund will be a positive step forward in tackling the issue of insurance coverage in our State.

Sincerely,



Lea M. Nakamura

**GM-782**

Submitted on: 4/2/2025 7:41:40 AM

Testimony for CPN on 4/11/2025 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
John E. Martin	Individual	Support	Written Testimony Only

Comments:

**GM 782: Testimony in Support of Gwen McDonald for the Board of Directors of the Hawai'i Hurricane Relief Fund****Date:** 2 April 2025**To:** The Honorable Senator Keohokalole, Chair, and Members of the Commerce and Consumer Protection Committee**From:** John Martin**Subject:** GM 782, Nomination of Gwen McDonald to the Board of Directors of the Hawai'i Hurricane Relief Fund

Dear Chair Keohokalole and Members of the Commerce and Consumer Protection Committee,

I am writing to express my strong support for the nomination of Gwen McDonald to the Board of Directors of the Hawai'i Hurricane Relief Fund (HHRF). I have had the pleasure of knowing and working with Gwen McDonald for the past four years in various capacities, and I am confident that she will be an invaluable asset to the HHRF Board. Having worked with Gwen closely both professional and academically I find her to be insightful, intelligent and very detail oriented. Her work in risk management, specifically in the area of insurance, will provide much value to the work of the HHRF and those it serves.

I respectfully urge the Committee to confirm Gwen McDonald's appointment.

Thank you for the opportunity to provide testimony on this important matter.

Sincerely,

John Martin

Vice President &amp; Senior Risk Analyst, First Hawaiian Bank

**GM-782**

Submitted on: 4/2/2025 8:51:27 AM

Testimony for CPN on 4/11/2025 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Courtney Wagner	Individual	Comments	Written Testimony Only

Comments:

**GM 782: Testimony in Support of Gwen McDonald for the Board of Directors of the Hawai'i Hurricane Relief Fund****Date:** April 2, 2025**To:** The Honorable Senator Keohokalole, Chair, and Members of the Commerce and Consumer Protection Committee**From:** Courtney Wagner**Subject:** GM 782, Nomination of Gwen McDonald to the Board of Directors of the Hawai'i Hurricane Relief Fund

Dear Chair Keohokalole and Members of the Commerce and Consumer Protection Committee,

I am writing to express my strong support for the nomination of Gwen McDonald to the Board of Directors of the Hawai'i Hurricane Relief Fund (HHRF).

I have known Gwen for the past six years as a colleague of the Executive MBA program through the Shidler College of Business and the University of Hawai'i at Manoa. Her work ethic, passion, and professional experience would bring invaluable insights to this role. Additionally, Gwen's extensive experience with strategic decision making and leadership make her an excellent fit to join the board.

I respectfully urge the Committee to confirm Gwen McDonald's appointment.

Thank you for the opportunity to provide testimony on this important matter.

Sincerely,

Courtney Wagner  
Development Officer, Pali Momi Foundation

**GM 782: Testimony in Support of Gwen McDonald for the Board of Directors of the Hawai'i Hurricane Relief Fund**

**Date:** 2 Apr 25

**To:** The Honorable Senator Keohokalole, Chair, and Members of the Commerce and Consumer Protection Committee

**From:** Trevor McGinley

**Subject:** GM 782, Nomination of Gwen McDonald to the Board of Directors of the Hawai'i Hurricane Relief Fund

Dear Chair Keohokalole and Members of the Commerce and Consumer Protection Committee,

I am honored to submit this testimony in strong support of Gwen McDonald's nomination to the Board of Directors of the Hawai'i Hurricane Relief Fund (HHRF). As a peer who has had the privilege of working alongside Gwen, I can confidently say that she is a thoughtful and dedicated leader who always prioritizes the well-being of those around her.

Gwen is not only highly knowledgeable, but she is also collaborative and supportive, making her an invaluable team member. She approaches challenges with a level head, listens to diverse perspectives, and fosters an environment of teamwork and trust. Her ability to bring people together to solve complex issues is a testament to her leadership and commitment to serving the community.

In every project we have worked on together, Gwen has demonstrated a tireless work ethic and a passion for making a difference. Her ability to balance strategic thinking with practical problem-solving ensures that the work she contributes is both impactful and meaningful. She is someone you can count on, not just for her expertise, but also for her willingness to support and uplift those around her.

I have no doubt that Gwen McDonald will be an outstanding addition to the HHRF Board. Her dedication, insight, and collaborative spirit make her an excellent choice for this role. I respectfully urge the Committee to confirm her appointment.

Thank you for the opportunity to provide testimony on this important matter.

v/r,

Trevor McGinley  
VP & Enterprise Transformation Manager  
First Hawaiian Bank

**GM-782**

Submitted on: 4/2/2025 12:08:19 PM

Testimony for CPN on 4/11/2025 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Alyssa S.N. Hostalley	Individual	Support	Written Testimony Only

Comments:

4/2/2025

To: The Honorable Senator Keohokalole, Chair, and Members of the Commerce and Consumer Protection Committee

From: Alyssa Hostalley

Subject: GM 782, nomination of Gwen McDonald to the Board of Directors of the Hawai'i Hurricane Relief Fund

Dear Chair Keohokalole and Members of the Commerce and Consumer Protection Committee,

I am writing to express my strong support for the nomination of Gwen McDonald to the Board of Directors of the Hawai'i Hurricane Relief Fund (HHRF).

I have had the pleasure of knowing and working with Gwen McDonald for years in various capacities, and I am confident that she will be an invaluable asset to the HHRF Board.

I respectfully urge the Committee to confirm Gwen McDonald's appointment.

**GM-782**

Submitted on: 4/2/2025 12:36:05 PM

Testimony for CPN on 4/11/2025 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Jodi Inoue	Individual	Support	Written Testimony Only

Comments:

Dear Chair Keohokalole and Members of the Commerce and Consumer Protection Committee,

I am writing to express my strong support for the nomination of Gwen McDonald to the Board of Directors of the Hawai'i Hurricane Relief Fund (HHRF).

I have had the pleasure of knowing and working with Gwen McDonald for 2 years in various capacities, Gwen is insightful, a hard worker, and I'm confident she will be a strong asset to the HHRF Board. I know Gwen through working with her at First Hawaiian Bank. She is well-respected employee, very knowledgeable, and very good at understanding perspectives of everyone when making decisions.

Thank you for the opportunity to provide testimony in support of Gwen McDonald's appointment.

Sincerely,

Jodi Inoue  
SVP & Digital Banking Manager, First Hawaiian Bank

**GM-782**

Submitted on: 4/2/2025 1:23:17 PM

Testimony for CPN on 4/11/2025 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Malcolm Lau	Individual	Support	Written Testimony Only

Comments:

**Date:** April 2, 2025**To:** The Honorable Senator Keohokalole, Chair, and Members of the Commerce and Consumer Protection Committee**From:** Malcolm Lau**Subject:** GM 782, Nomination of Gwen McDonald to the Board of Directors of the Hawai'i Hurricane Relief Fund

Dear Chair Keohokalole and Members of the Commerce and Consumer Protection Committee,

I am pleased to offer my highest recommendation for **Gwen McDonald, VP & Insurance Manager at First Hawaiian Bank**, in her application for a position on the Board of Directors for the Hawaii Hurricane Relief Fund.

Gwen's vast experience in the insurance sector, along with her strong dedication to community service, makes her an outstanding candidate for this role. Her strategic thinking and leadership abilities have greatly enhanced our organization's success, particularly in creating policies that foster effective risk management related to insurance matters.

Gwen's passion for helping others is evident in her active involvement in various community initiatives. She has consistently demonstrated her dedication to supporting those in need, especially during challenging times. Her ability to collaborate effectively with diverse stakeholders will be invaluable to the Hawaii Hurricane Relief Fund as we work together to provide aid and support to affected communities.

I am confident that Gwen will bring her expertise, compassion, and unwavering commitment to the Board, making her an asset to the Hawaii Hurricane Relief Fund.

I respectfully urge the Committee to confirm Gwen McDonald's appointment.

Thank you for the opportunity to provide testimony on this important matter.

Sincerely,

Malcolm Lau

Senior Vice President

& Retail Planning Division Manager

First Hawaiian Bank

**GM-782**

Submitted on: 4/2/2025 1:31:19 PM

Testimony for CPN on 4/11/2025 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Ben Kashiwabara	Individual	Support	Written Testimony Only

## Comments:

i joined First Hawaiian Bank in 2021 and started working with Gwen McDonald almost immediately as she would review and approve our Flood Insurance worksheets on our commercial real estate loans as well as assist us if we had any questions or concerns involving hurricane, fire, general liability and property insurance. She is very well versed in her area of expertise who I think would be a valuable asset to the Board of Directors for the Hawaii Hurricane Relief Fund. Hurricane insurance and the incredible increase in the cost of insurance is a huge problem that needs to be addressed. As you know, a Federal requirement to purchase residential loans from lenders is 100% hurricane coverage. For AOAOs, this drives up the cost of the monthly dues which hurts the property owners in the pocket book. The cost of property insurance is out of control and help is greatly needed.

In addition to working with Gwen on the insurance front, I worked with her in the Bank's Advanced Leadership Program (ALP) for the past year. Gwen played an instrumental part to the Team as she helped her cohorts navigate the many challenges of our capstone project. She is unselfish and willing to help others. I think she will make a great addition to the Board of Directors.

Sincerely,

Ben Kashiwabara  
President and Manager  
Property Lending

Senior Vice  
Commercial Income  
First Hawaiian Bank

**GM-782**

Submitted on: 4/2/2025 3:14:55 PM

Testimony for CPN on 4/11/2025 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Eric Yee	Individual	Support	Written Testimony Only

Comments:

**GM 782: Testimony in Support of Gwen McDonald for the Board of Directors of the Hawai'i Hurricane Relief Fund**

Dear Chair Keohokalole and Members of the Commerce and Consumer Protection Committee,

I am honored to submit this testimony in strong support of Gwen McDonald's nomination to the Board of Directors for the Hawai'i Hurricane Relief Fund. Gwen's experience, expertise, and dedication make her an outstanding candidate for this important role.

I have had the pleasure of knowing Gwen for several years and she has consistently demonstrated a deep understanding of the insurance industry and the unique challenges facing Hawai'i. Her analytical skills, strategic thinking, and problem-solving abilities will be invaluable assets in addressing the ongoing insurance issues that impact our State. She brings a wealth of knowledge and a collaborative approach that will help drive solutions to ensure a resilient and sustainable hurricane relief fund.

Beyond her professional qualifications, Gwen is committed to serving the community. She approaches challenges with integrity, diligence, and a genuine desire to make a positive impact. Her ability to navigate complex issues with fairness and sound judgment will be essential in safeguarding the financial stability and preparedness of the Hawai'i Hurricane Relief Fund.

I have full confidence that Gwen will serve with excellence and help strengthen the Fund's ability to protect Hawai'i residents. I respectfully urge the Committee to confirm Gwen McDonald's appointment.

Thank you for your time and consideration.

Aloha,

Eric Yee

2 April 2025

**Re: Testimony in Support of Gwen McDonald for the Board of Directors, Hawaii Hurricane Relief Fund**

**To: Honorable Senator Keohokalole, Chair and Members of the Commerce and Consumer Protection Committee**

**From: Danielle Yafuso, Senior Vice President, Bank Properties Division Manager, First Hawaiian Bank**

**Subject: GM 782, Nomination of Gwen McDonald to the Board of Directors of the Hawaii Hurricane Relief Fund**

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Dear Chair Keohokalole and Members of the Commerce and Consumer Protection Committee,

I am honored to submit my wholehearted support of Gwen McDonald's nomination to the Board of Directors of the Hawaii Hurricane Relief Fund ("HHRF").

Gwen and I have worked closely since 2018 in all matters of commercial property insurance, including architecture and engineering design, and construction project management. She has provided instrumental support in not only new work, but also for the multiple disaster recovery efforts (including typhoon and fire destruction) that our properties have endured over the years. She continues to be a role model of collaborative solutions, a thoughtful communicator, and empathic leader.

I sincerely appreciate your consideration of Gwen's nomination and your commitment to our community. Thank you for the opportunity to provide testimony on this important matter.

Best regards,



Danielle Yafuso  
Senior Vice President and Bank Properties Division Manager  
First Hawaiian Bank

**GM-782**

Submitted on: 4/3/2025 11:00:05 AM

Testimony for CPN on 4/11/2025 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Darian DeSellem	Individual	Support	Written Testimony Only

Comments:

Dear Honorable Chair Keohokalole and Members of the Commerce and Consumer Protection Committee,

I am writing to express my strong support for the nomination of Gwen McDonald to the Board of Directors of the Hawai'i Hurricane Relief Fund (HHRF).

In the years I have worked with Ms. McDonald, I know her to be a person of great integrity and character. Most recently, I had the privilege to work closely with her through a year-long advanced leadership program where I witnessed first hand her learning agility and skill to assimilate complex and varied information and provide thoughtful insights and creative solutions. Ms. McDonald is pleasant and easy to work with, exhibits strong leadership ability, and has great emotional intelligence to navigate rough waters. I am confident Ms. McDonald will be a valuable addition to this Board.

Please consider confirming Ms. McDonald's appointment to the HHF Board of Directors.

Thank you for the opportunity to provide testimony on this important matter.

Sincerely,

Darian DeSellem

SVP & Division Manager, First Hawaiian Bank

April 4, 2025

The Honorable Jarrett Keohokalole, Chair  
The Honorable Carol Fukunaga, Vice Chair  
Senate Commerce and Consumer Protection Committee  
State Capitol  
Honolulu, Hawaii 96813

Re: GM 782, Nomination of Gwen McDonald to the Board of Directors of the  
Hawai'i Hurricane Relief Fund

Dear Chair Keohokalole, Vice Chair Fukunaga and Members of the Commerce and Consumer  
Protection Committee:

I am writing to express my strong support for the nomination of Gwen McDonald to the  
Board of Directors of the Hawai'i Hurricane Relief Fund (the "HHRF").

I have worked closely with Ms. McDonald for over six years in her capacity as Vice  
President & Insurance Manager at First Hawaiian Bank (the "Bank"), where I have served as  
executive Vice President and General Counsel. In that time, I have found her to be an extremely  
bright and thoughtful manager of the Bank's vast insurance portfolio. She is collegial and  
collaborative and will be able to work effectively with the other directors of the HHRF.

Moreover, through the varied experience Ms. McDonald has gained over the course of  
her career, I believe Ms. McDonald has attained substantial subject matter expertise with respect  
to insurance management and oversight that will serve the HHRF Board well.

For the above reasons, I believe Ms. McDonald is highly qualified to serve as a director  
of HHRF and enthusiastically support her nomination.

Sincerely,

A handwritten signature in black ink, appearing to read "Joel Rappoport", with a long horizontal flourish extending to the right.

Joel Rappoport

**GM 782: Testimony in Support of Gwen McDonald for the Board of Directors of the Hawai'i Hurricane Relief Fund**

**Date:** April 4, 2025

**To:** The Honorable Senator Keohokalole, Chair, and Members of the Commerce and Consumer Protection Committee

**From:** Keith Murota

**Subject:** GM 782, Nomination of Gwen McDonald to the Board of Directors of the Hawai'i Hurricane Relief Fund

Dear Chair Keohokalole and Members of the Commerce and Consumer Protection Committee,

I am writing to express my strong support for the nomination of Gwen McDonald to the Board of Directors of the Hawai'i Hurricane Relief Fund (HHRF).

*I have had the pleasure of knowing and working with Gwen McDonald for fifteen years in various capacities, and I am confident that she will be an invaluable asset to the HHRF Board. Gwen's extensive insurance background and varying roles at both Hawaiian Telcom and First Hawaiian Bank makes her an ideal candidate having a firm understanding of finance and risk management. Having served with her on a professional organization board for a number of years, I can affirm that Gwen is a person of the upmost character, integrity, and commitment. Gwen is someone that is committed to making a difference despite the size of the task at hand.*

I respectfully urge the Committee to confirm Gwen McDonald's appointment.

Thank you for the opportunity to provide testimony on this important matter.

Sincerely,

Keith Murota

**GM 782: Testimony in Support of Gwen McDonald for the Board of Directors of the Hawai'i Hurricane Relief Fund**

**Date:** April, 4<sup>th</sup>, 2025

**To:** The Honorable Senator Keohokalole, Chair, and Members of the Commerce and Consumer Protection Committee

**From:** Justin Y. Puckett

**Subject:** GM 782, Nomination of Gwen McDonald to the Board of Directors of the Hawai'i Hurricane Relief Fund

Dear Chair Keohokalole and Members of the Commerce and Consumer Protection Committee,

I am writing to express my strong support for the nomination of Gwen McDonald to the Board of Directors of the Hawai'i Hurricane Relief Fund (HHRF).

I have had the pleasure of knowing and working with Gwen McDonald for 5 years in various capacities, and I am confident that she will be an invaluable asset to the HHRF Board. Her professional risk management experience would be a valuable asset to this committee.

I respectfully urge the Committee to confirm Gwen McDonald's appointment.

Thank you for the opportunity to provide testimony on this important matter.

Sincerely,

Justin Y. Puckett

Hawaii Resident and Homeowner

April 7, 2025

To Whom It May Concern:

I am writing to support the nomination of Gwen McDonald for a position on the Board of Directors for the Hawaii Hurricane Relief Fund.

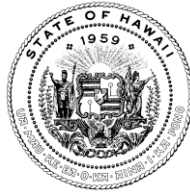
I worked with Gwen for 3 years at First Hawaiian Bank and appreciated her wealth of knowledge, experience, and willingness to educate me on the insurance industry.

Gwen has been in leadership in local insurance organizations and has a deep understanding of the complexities and challenges within the insurance sector.

I am confident that Gwen McDonald's appointment to the Board of Directors will bring valuable insights to the Hawaii Hurricane Relief Fund.

Sincerely,

Teri Shiroma



**LATE**

**JOSH GREEN, M.D.**  
GOVERNOR | KE KIA'ĀINA

**SYLVIA LUKE**  
LIEUTENANT GOVERNOR | KA HOPE KIA'ĀINA

**STATE OF HAWAII | KA MOKU'ĀINA 'O HAWAI'I**  
**HAWAII HURRICANE RELIEF FUND**  
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS  
KA 'OIHANA PILI KĀLEPA

335 MERCHANT STREET, ROOM 213  
P.O. BOX 541  
HONOLULU, HAWAII 96809  
Phone Number: (808) 586-2790  
cca.hawaii.gov

**NADINE Y. ANDO**  
DIRECTOR | KA LUNA HO'OKELE

**DEAN I HAZAMA**  
DEPUTY DIRECTOR | KA HOPE LUNA HO'OKELE

**EDWARD HAIK**  
CHAIR, BOARD OF DIRECTORS

**Testimony of the Hawai'i Hurricane Relief Fund**

**Before the**  
**Senate Committee on Commerce and Consumer Protection**  
**Friday, April 11, 2025**  
**9:30 a.m.**  
**State Capitol, Conference Room 229 and via Videoconference**

**On the following measure:**  
**G.M. 782, SUBMITTING FOR CONSIDERATION AND CONFIRMATION**  
**TO THE BOARD OF DIRECTORS OF THE HAWAI'I HURRICANE RELIEF**  
**FUND, GUBERNATORIAL NOMINEE, GWEN MCDONALD, FOR A TERM**  
**TO EXPIRE 06-30-2028**

Chair Keohokalole and Members of the Committee:

The Hawai'i Hurricane Relief Fund supports the nomination of Gwen McDonald to the Hawai'i Hurricane Relief Fund Board of Directors.

Ms. McDonald has over 15 years of leadership experience and expertise working with insurance issues, including disaster response management. Along with her leadership and expertise, she also brings experience serving our community on multiple boards tasked with insurance industry issues, as well as on the Board of Trustees for the Honolulu Theater for Youth.

Given her extensive career and professional experience, Ms. McDonald is a valuable resource with wide-ranging insurance industry expertise, as well as an excellent candidate to serve on the Board.

Thank you for the opportunity to testify on this measure.

**LATE**

**GM 782: Testimony in Support of Gwen McDonald for the Board of Directors of the Hawai'i Hurricane Relief Fund**

**Date:** April 9, 2025

**To:** The Honorable Senator Keohokalole, Chair, and Members of the Commerce and Consumer Protection Committee

**From:** April Lee, Esq.

**Subject:** GM 782, Nomination of Gwen McDonald to the Board of Directors of the Hawai'i Hurricane Relief Fund

Dear Chair Keohokalole and Members of the Commerce and Consumer Protection Committee,

I am writing to express my strong support for the nomination of Gwen McDonald to the Board of Directors of the Hawai'i Hurricane Relief Fund (HHRF).

I have had the great privilege and pleasure of working with Gwen McDonald for over six years. She is a trusted colleague who consistently provides prompt and comprehensive guidance on insurance issues on the various matters that we have worked on together. Gwen McDonald is also an enthusiastic collaborator with solid insurance expertise who can be relied upon as a vital partner in the development of sound risk management strategies.

In light of the foregoing reasons, I am confident that Gwen McDonald will be an invaluable asset to the HHRF Board.

I respectfully urge the Committee to confirm Gwen McDonald's appointment.

Thank you for the opportunity to provide testimony on this important matter.

Sincerely,

A handwritten signature in black ink, appearing to read "April Lee". The signature is fluid and cursive, with the first name "April" and last name "Lee" clearly distinguishable.

April Lee, Esq.  
VP & Legal Counsel, First Hawaiian Bank



First Hawaiian Bank.

Commercial Real Estate Division

**LATE**

**LATE**

April 10, 2025

The Honorable Senator Jarrett Keohokalole, Chair  
Members of the Commerce and Consumer Protection Committee  
Hawaii State Capital  
415 South Beretania Street  
Honolulu, HI 96813

Re: GM 782, Nomination of Gwen McDonald to the Board of Directors of the Hawai'i  
Hurricane Relief Fund

Dear Chair Keohokalole and Members of the Commerce and Consumer Protection Committee,

I am recommending Gwen McDonald for appointment to the Board of Directors of the Hawai'i Hurricane Relief Fund (HHRF). I have worked with Gwen for five years in various capacities related to insurance on properties, which serve as collateral for commercial real estate loans. Gwen's professionalism, expertise and guidance provide me with confidence when communicating with my customers. She is respected at the bank because of her reliable understanding of risk and insurance needs.

Gwen is a thought leader and strives to provide solutions and valuable insight to loan officers regarding risk and coverage for their customers' properties. She is fair in her assessments and analysis of various situations and is approachable and open to discussing differing viewpoints. Additionally, she understands the risks in today's rapidly changing world.

Hawai'i is at a critical juncture and needs leaders like Gwen. I support her appointment to the HHRF Board and am confident that she will do an excellent job on the Board and will serve as a positive contributor to the commission.

I appreciate the opportunity to provide testimony on this important matter. If you have any questions, please feel free to contact me.

Sincerely,

Brian K Brennan  
Senior Vice President & Team Leader  
Commercial Real Estate Division  
First Hawaiian Bank