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October 26, 2007

Honorable Russell S. Kokubun, Chair  
Senate Committee on Commerce,  
Consumer Protection and Affordable Housing  
State Capitol Building, Room 407  
Honolulu, Hawaii 96813

Dear Chair Kokubun:

**Testimony in Support of Nominee Michael P. Hamnett  
for the Board of Directors of the Hawai'i Hurricane Relief Fund**

I would like to express my strong support for the confirmation of Dr. Michael P. Hamnett as a member of the Board of Directors, Hawai'i Hurricane Relief Fund.

Dr. Hamnett has worked closely with Hawaii State Civil Defense for eight years while serving as Chairman of the Hawaii State Hazard Mitigation Forum. His tireless efforts have produced interagency cooperation and collaboration in numerous projects that have helped to mitigate against natural hazards.

Dr. Hamnett exhibited strong leadership skills while serving as the principal investigator for a statewide hazard mitigation project funded by the Federal Emergency Management Agency. The project was extremely successful by leveraging public funding with those of the private sector. The project is still maintained as HawaiiMotherNature.gov and has directly enhanced community and individual preparedness for natural hazards.

Dr. Hamnett possesses the desired experience, vision, and dedication to effectively serve the State of Hawaii as a board director for the Hawai'i Hurricane Relief Fund.

I strongly support his confirmation as a board director.

Sincerely,

  
EDWARD T. TEIXEIRA  
Acting Director of Civil Defense

Testimony Presented to  
Senate Committee on Commerce, Consumer Protection, and  
Affordable Housing  
October 29, 2007, 9:30 am  
State Capitol 016

My name is Dawn Johnson and I am a Pre-Disaster Mitigation Planner for Hawaii State Civil Defense.

I am testifying in support of Dr. Michael Hamnett's confirmation as a member of the Hawaii Hurricane Relief Fund Board of Directors.

I have only recently started working with Dr. Hamnett, but I know from colleagues that he has worked with our agency since the early 1990s and has chaired the Statewide Hazard Mitigation Forum since 1998. I also know that he has extensive knowledge of the field of disaster management and has worked with the Hawaii Hurricane Relief Fund since 1994.

In the time I have worked with Dr. Hamnett, I have found him to be an individual of great passion and integrity, a man committed to the State of Hawaii and the protection of its people. He is an individual with intimate, working knowledge of hazard mitigation, and as Chair of the State Hazard Mitigation Forum, he has been closely involved in the recent update to the State of Hawaii Multi-Hazard Mitigation Plan (SHMMP), 2007 Update. Through his work and actions, Dr. Hamnett continues to be an ardent supporter of the prioritization of hazard mitigation in the State of Hawaii.

Dr. Hamnett's experience, honesty, and commitment are just a few of the several reasons that he is deserving of an appointment to the Hawaii Hurricane Relief Fund Board of Directors. The working knowledge he will bring to the committee is vastly extensive, and his continued pursuit of striving to do what is in the best interests of the State and her residents and visitors are without question.

Thank you for this opportunity to present my testimony in favor of your appointment of Dr. Hamnett.

Mahalo Nui Loa Kakou,

*Dawn E. M. Johnson*

Pre-Disaster Hazard Mitigation Planner  
State of Hawaii - Civil Defense Division  
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What ever else you can add from what Larry and others have said.

Thanks

**Testimony Presented to**  
**Senate Committee on Commerce, Consumer Protection, and**  
**Affordable Housing**  
**Senator Russell S. Kokubun, Chair**  
**Senator David Y. Ige, Vice Chair**

**Date:           October 29, 2007**  
**Time:           9:30am**  
**Location:      State Capitol, Conference Room 016**

Chair Kokubun and members of the Committee, my name is Cheryl Anderson and I providing testimony in support of Dr. Michael P. Hamnett for membership on the Hawai'i Hurricane Relief Fund Board of Directors. I have been involved in developing the state's disaster mitigation plan and serve on the State's Hazard Mitigation Forum, the Hawai'i State Earthquake Advisory Committee, and the Pacific Risk Management 'Ohana's Executive Board (a collaboration of federal, state, and local risk reduction agencies and organizations), and am well aware of Dr. Hamnett's contribution to risk reduction efforts in Hawai'i.

The Hawai'i Hurricane Relief Fund plays a critical role in the state's hazard mitigation and disaster risk management. Following Hurricane Iniki, the state relied on HHRF to deal with catastrophic hurricane losses in Hawai'i. Recent lessons learned nationally from watching the aftermath of Hurricane Katrina demonstrate that Hawai'i must be prepared for the impact of future major hurricanes. It is very likely that Hawai'i will suffer another property insurance crisis, requiring reactivation of the HHRF insurance program to minimize vast economic devastation.

Dr. Hamnett has been involved in disaster preparedness and mitigation since 1982 in Hawai'i and the Pacific Islands region. He has worked with our State Government in trying to address the hurricane risk in Hawai'i since 1992, following the devastation of Hurricane Iniki. The results of a study in 1996 showed that HHRF could only pay an estimated \$0.49 on an insured dollar for an Iniki-strength storm hitting O'ahu. The potential scenario of a catastrophic hurricane making a direct hit in the City & County of Honolulu demonstrates the essential need to support and maintain HHRF.

Dr. Hamnett served on the Hawai'i Hurricane Relief Fund Technical Advisory Committee from 1994 until 2001, during which time he helped design the risk-based premium structure instituted by HHRF and the Loss Mitigation Grant Program, currently administered by the Insurance Division. He serves as Chair of the Statewide Hazard Mitigation Forum, a group that assisted in developing and attaining approval of the State of Hawai'i Multi-Hazard Mitigation Plan, 2007 Update, to ensure that the state receives post-disaster public assistance and mitigation funding from the federal government.

Dr. Hamnett's extensive experience in disaster management will enable him to contribute to the HHRF Board as it fulfills its responsibilities to set policies for the administration and ensure operation of the Fund. HHRF can has an important role in continuing to assess the risks of future hurricane losses and advise the Legislature on what will be required to deal with a disruption in private sector property insurance and on what can be done to reduce the increasing risk of future hurricane losses in Hawai'i.

The service of Dr. Hamnett to Hawai'i in the area of disaster management has demonstrated his commitment to risk reduction, and the State would benefit from his continued service as a member of the Hawai'i Hurricane Relief Fund Board of Directors.

**Testimony Presented to  
Senate Committee on Commerce, Consumer Protection, and  
Affordable Housing  
October 29, 2007  
State Capitol 016**

**Chair Kokubun and members of the Committee, my name is Thomas A. Schroeder and I am offering testimony in support of the nomination of Michael Hamnett for membership on the Hawaii Hurricane Relief Fund (HHRF) Board of Directors.**

**I have been a professional meteorologist and University of Hawaii faculty member for 33 years. In that time I have experienced and studied the aftermaths of major weather events in Hawaii including both Hurricanes Iwa and Iniki. I served as commentator on local television news during Iniki. As a member of the Wind Engineering Research Council (now American Association of Wind Engineers ) I spoke out on the issue of rebuilding Kauai to building code standards. I was asked to testify at the formation of the Hawaii Hurricane Relief Fund and was a member of its Technical Advisory Committee from 1994 until 1999. I contributed to some original risk modeling sponsored by the Hawaii Insurance Bureau in 1993.**

**I am intimately aware of Hawaii and National Hurricane Insurance matters. I serve as a consultant to the State of Florida Board Administration . I serve as a professional auditor who performs onsite audits of industry insurance risk models and reports to Florida's Commission on Hurricane Loss Projection Methodology. This Commission serves as a de facto National Review Board since many states follow Florida's lead in accepting use of risk models in rate making. I also serve the State of Hawaii Insurance Division as a consultant in model evaluation.**

**This is a critical moment in the history of hurricane insurance . The recent increase in Atlantic hurricanes and the furor over a possible climate change element in that increase is sending shockwaves through the insurance market. Much of the pressure is being generated by offshore interests which control the global reinsurance market. Rates are rising nationwide and in some cases drastically. Hawaii is not immune. The current HHRF although in dormancy must be preserved and managed wisely. Ironically Florida legislators routinely syphoned funds from their state Catastrophe Fund( a reinsurance fund) only to find it nearly driven into receivership in the aftermath of the 2004 hurricane onslaught .**

**Michael Hamnett is experienced and well-qualified to serve as a member of this board. He has been intimately involved in Hazard analysis , mitigation and societal impacts for several decades. He is very familiar with the insurance issues and can provide sound management of this more and more important state resource.**

**Testimony Presented to  
Senate Committee on Commerce, Consumer Protection, and  
Affordable Housing  
October 29, 2007  
State Capitol 016**

Chair Kokubun and member of the Committee, my name is Michael Hamnett and I am honored to be considered for membership on the Hawaii Hurricane Relief Fund Board of Directors. I also appreciate the opportunity to testify.

As indicated in my written statement submitted to the Chair, I believe that the Hawaii Hurricane Relief fund can play a critical role in dealing with the aftermath of catastrophic hurricane losses in Hawaii. Hawaii will be struck by another major hurricane in the future—it is not a matter of “if” it is a matter of “when.” And, it is very likely we will suffer another property insurance crisis. The reactivation of the HHRF insurance program will be essential to minimize the disruption such a crisis will cause to our economy and the lives of our people.

I have been involved in disaster preparedness and mitigation since 1982 in Hawaii and the Pacific Islands region. I have worked with our State Government in trying to address the hurricane risk in Hawaii since 1992. In 1996, we conducted a study of the solvency of the Hurricane Fund for the Office of State Planning. At that time, HHRF could only pay an estimated \$0.49 on an insured dollar for an Iniki-strength storm hitting Oahu.

I served on the Hawaii Hurricane Relief Fund Technical Advisory Committee from 1994 until 2001. Our Committee helped design the risk-based premium structure instituted by HHRF and the Hazard Mitigation Grant Program, which is now administered by the Insurance Division. I also Chair the Statewide Hazard Mitigation Forum, which assisted with the completion of Multi-hazard Mitigation Plan approved by the Federal Emergency Management Agency on October 24<sup>th</sup>, 2007.

I believe my experience in disaster management and with HHRF will allow me to contribute to the HHRF Board as it fulfills its responsibilities to set policies for the administration and operation of the Fund and to formulate plans and strategies to implement HRS Chapter 431p.

I think HHRF can play a very important role in continuing to assess the risks of future hurricane losses and advise the Legislature on what will be required to deal with a disruption in private sector property insurance. I also believe that HHRF can advise the Legislature on what can be done to reduce the increasing risk of future hurricane losses in Hawaii.

I would very much like to be part of HHRF's efforts to help the people of Hawaii and thank you for your consideration and the opportunity to testify.