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# SENATE RESOLUTION

REQUESTING THE INSURANCE COMMISSIONER TO RESEARCH AND CONVENE  
STAKEHOLDER DISCUSSIONS TO CONSIDER THE CONCEPT OF A  
WILDFIRE INSURANCE COMPACT.

1           WHEREAS, the State is facing the increasing challenge of  
2 wildfires, which has been exacerbated by climate change that is  
3 responsible for more intense and more frequent extreme events  
4 such as wildfires, storms, droughts, and floods; and

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6           WHEREAS, wildfires pose significant risks to the health,  
7 safety, and welfare of the State's residents, visitors, and  
8 businesses; and

9  
10           WHEREAS, on August 8, 2023, swift moving wildfires fueled  
11 by dry grass and spread by strong winds from a passing hurricane  
12 wiped out almost the entire town of Lahaina in west Maui, in the  
13 nation's deadliest wildfire in more than a century; and

14  
15           WHEREAS, at least one hundred fifteen people lost their  
16 life in the fire, over two thousand two hundred buildings were  
17 destroyed and another five hundred damaged, resulting in  
18 property losses in the billions of dollars; and

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20           WHEREAS, the impacts from the August 2023 Maui wildfire  
21 were devastating to the west Maui community and have been felt  
22 throughout the entire State; and

23  
24           WHEREAS, the recovery is expected to be long and arduous;  
25 and

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27           WHEREAS, the aftermath of the deadly August 2023 Maui  
28 wildfire poses a significant strain on local insurance companies  
29 and communities; and

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31           WHEREAS, there are concerns that the wildfires could  
32 trigger insurance companies to reevaluate the risks associated  
33 with offering coverage to homeowners in Hawaii, which has long



1 been considered a relatively stable market compared to other  
2 states; and

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4 WHEREAS, the increased risk of wildfires and the resulting  
5 challenges for insurance companies means the State should  
6 explore a coordinated approach to mitigate and manage these  
7 risks; now, therefore,

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9 BE IT RESOLVED by the Senate of the Thirty-second  
10 Legislature of the State of Hawaii, Regular Session of 2024,  
11 that the Insurance Commissioner is requested to research and  
12 convene stakeholder discussions to consider the concept of a  
13 Wildfire Insurance Compact with strategic partner states that  
14 have similar wildfire risks or robust disaster management  
15 systems; and

16  
17 BE IT FURTHER RESOLVED that the research and discussions  
18 are requested to consider a Wildfire Insurance Compact that  
19 focuses primarily on risk pooling and informational technology  
20 sharing to mitigate and share the risks and costs associated  
21 with wildfires; and

22  
23 BE IT FURTHER RESOLVED that the Insurance Commissioner is  
24 requested to research and discuss with stakeholders any  
25 necessary legislation that can assist in the funding of policies  
26 and programs available through a Wildfire Insurance Compact  
27 through taxes or surcharges on existing taxes; and

28  
29 BE IT FURTHER RESOLVED that the Insurance Commissioner is  
30 requested to research and discuss with stakeholders policies and  
31 programs offered by a Wildfire Insurance Compact that would  
32 directly benefit vulnerable populations and communities; and

33  
34 BE IT FURTHER RESOLVED that a certified copy of this  
35 Resolution be transmitted to the Insurance Commissioner.

