

April 17, 2026

Senator Ronald D. Kouchi, President [senkouchi@capitol.hawaii.gov](mailto:senkouchi@capitol.hawaii.gov)  
Senator Michelle Kidani, Vice President [senkidani@capitol.hawaii.gov](mailto:senkidani@capitol.hawaii.gov)  
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Representative Scot Matayoshi, CPC Chair [repmatayoshi@capitol.hawaii.gov](mailto:repmatayoshi@capitol.hawaii.gov)

*Submitted by email*

**RE: Request to appoint conferees and schedule for conference meeting for SB 2960; SB2961; SB 2964**

Dear Senator and Senate President, Ronald D. Kouchi; Senator and Senate Vice President Michelle Kidani; Senator and Senate CPN Chair Jarrett Keohokalole; Representative and House Speaker, Nadine Nakamura; Representative and Vice Speaker Linda Ichiyama; and Representative and House CPC Chair Scott Matayoshi;

On behalf of United Policyholders<sup>1</sup> ("UP"), I respectfully write to request that **SB 2960, SB 2961, and SB 2964** be appointed conferees and scheduled for a conference meeting..

For the past two years, I have worked with Maui wildfire survivors as an Equal Justice Fellow with United Policyholders, serving as the Roadmap to Recovery Liaison. In that role, it became clear very quickly that the problems survivors were facing were not isolated. They were systemic. Again and again, families encountered the same barriers: deadlines that did not match the realities of rebuilding, housing benefits that expired long before recovery was complete, and insurance limits that proved far too low when it came time to rebuild.

SB 2960, SB 2961 and SB 2964 address critical insurance and recovery issues that became painfully clear after the 2023 Maui wildfires and remain highly relevant for future disasters across Hawai'i. Together, they reflect practical, experience-based reforms adopted in Oregon, Colorado, and California that would help ensure policyholders receive the full benefit of the coverage they paid for and that communities are better positioned to recover after catastrophic loss.

**SB 2960** is critically important because many homeowners do not have enough time under their policies to rebuild and recover the full replacement cost benefits they paid for. In practice, some policies require repair or replacement within two years in order to recover full replacement cost value for the home and personal property. That timeline is simply not realistic after a major community-wide disaster.

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<sup>1</sup> United Policyholders is a national nonprofit that has advocated for insurance consumers for more than 30 years. Recently in Hawai'i, UP has been actively supporting residents in the aftermath of the 2023 Maui wildfires through our Roadmap to Recovery<sup>®</sup> program, public workshops, and in-person assistance for survivors navigating insurance claims and rebuilding challenges. Our staff and volunteers—including Maui-based partners—have provided free guidance, educational resources, and advocacy to help homeowners understand coverage, secure benefits, and resolve disputes with insurers. We have also filed amicus briefs in Hawai'i courts and engaged with policymakers to strengthen consumer protections and improve disaster-recovery outcomes for residents across the state.

As of Maui County's recent rebuilding update,

- only **171 homeowners have rebuilt and moved home,**
- while **728 building permits have been issued,**
- **353 permits are in process,**
- and **305 homes are under construction.**

These numbers make clear that recovery after a major disaster is measured in years, not months. SB 2960 would establish more reasonable timelines, allow extensions for good cause, and require timely notice to policyholders regarding deadlines and extensions.

**SB 2961** is equally important because stable housing is essential to disaster recovery. Many families displaced by a total loss need Additional Living Expense benefits for far longer than most policies currently provide—twelve to 24 months.

In the aftermath of a catastrophic loss, policyholders are navigating debris removal, permitting, contractor shortages, labor and material delays, and financing issues, all while trying to keep their families housed. ALE benefits often expire long before families are able to return home.

SB 2961 would provide practical protections by permitting ALE benefits to be used for the lease of a temporary primary residence, requiring an advance payment of benefits, establishing a minimum duration of benefits, and allowing extensions under certain conditions. Ensuring temporary housing stability also reduces pressure on already limited public and nonprofit housing resources following a disaster.

**SB 2964** in its Senate version, addresses the persistent problem of underinsurance. Nationally, studies show homeowners are underinsured by 23% to 60%. Maui County estimated wildfire disaster survivors were underinsured by \$400,000 per home.

Too many homeowners only learn after a catastrophic loss that the limits on their policy are nowhere near enough to rebuild. In Lahaina, I have worked with policyholders who purchased their policies years ago, trusted that they were adequately insured, and then discovered after losing everything that they were hundreds of thousands of dollars short.

The issue of underinsurance is not unique to Hawai'i. United Policyholders has tracked post-disaster underinsurance in California, Oregon, Colorado, and now Hawai'i. When homeowners are underinsured, the recovery gap does not disappear. It is shifted to federal, state, and local government, as well as nonprofits and charitable organizations. SB 2964 would promote better consumer awareness and informed decision-making by requiring annual replacement cost disclosures and offers of increased coverage when a property appears underinsured.

These bills are not just about Lahaina. Hawai'i continues to face significant risk from wildfire and other climate-driven disasters. Dozens of communities across the islands have been identified as vulnerable to wildfire. The recent Kona storm impacting all islands was another reminder that disasters in Hawai'i are not isolated events. We know there will be future losses.

The question is whether Hawai'i's laws will reflect what we have learned.



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These measures provide practical protections that support homeowners, reduce downstream public costs, and strengthen community resilience. I respectfully urge you to schedule **SB 2960, SB 2961, and SB 2964** for conference.

Mahalo for your leadership and consideration.

Sincerely,  
*Sherry Peterson*  
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Equal Justice Fellow  
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