



**WARD RESEARCH**  
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TO: Center for Climate Integrity and Polluters Pay Hawaii Coalition

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DATE: February 27, 2026

SUBJ: Survey Research Results

Ward Research administered a statewide public opinion poll among registered Hawai'i voters from February 6<sup>th</sup> to February 21<sup>st</sup>, 2026. Seven hundred forty-nine (749) adult voters from all four counties completed surveys online (636) or via telephone (113). Residents were screened to ensure they were 18 years of age or older and registered voters who have historically voted in elections. Survey data was weighted to correct for incongruence between the sample and population on key demographic variables such as age, ethnicity, gender, island of residence, and political party affiliation. The maximum sampling error for a sample size of 749 is +/-3.6 percentage points.

The objectives of this survey research were to better understand Hawai'i voters' awareness and assessments of rising homeowners insurance rates, the factors they attribute to rate increases, their impressions of the homeowners insurance industry, their impressions of the oil & gas industry (including their understanding of connections between this industry and higher insurance costs), and their evaluations of potential remedies for higher homeowners insurance rates. The results of this research are presented below.

### **Awareness of and Attitudes Toward Rising Homeowners Insurance Costs**

Hawai'i voters are sensitive to rising homeowners insurance costs and perceive it as a problem in need of a solution. Overall, 85% of voters believe rising homeowners insurance costs is a serious problem, 11% believe it is not a serious problem, and 4% are unsure. (Among only homeowners, 90% believe cost increases are a serious problem.) To put this in context, 93% of voters believe Hawai'i's high cost of goods and services is a serious problem, and 92% of voters believe lack of affordable housing is a serious problem. Additionally, the results show that 68% of voters feel climate change is a serious problem, while 30% believe it is not a serious problem.

To learn more about the impact of rising insurance costs on residents, Hawai'i homeowners were asked a series of questions about their experiences with both insurance costs and policy non-renewals or cancellations. The data reveal that 79% of homeowners have experienced rate

increases in the past 2-3 years (9% had no change in their rates, 4% experienced rate decreases, 5% said they don't pay attention to their costs, and 3% indicated they didn't have homeowners insurance). Of the 79% of homeowners who experienced rate increases, 40% stated premium cost increases had caused financial hardship in their family, while the remaining 59% experienced no hardship.

When asked about the future, 54% of homeowners stated they worried about not being able to afford insurance over the next few years, 38% indicated they were not worried, and 2% stated they were unsure. As a result, 72% of homeowners think that the State of Hawai'i should be doing more to help keep homeowners insurance costs affordable, 5% believe the State is doing enough, 4% believe the State is doing too much, and 19% don't know the extent to which the State has been helpful for homeowners. By comparison, 38% of homeowners stated they worried that their policy would not be renewed, 54% indicated they were not worried, and 7% were unsure.

Renters were also surveyed in this research, particularly for their experience with rental costs increases and their perceptions of why rents have increased recently. Thus among renters, 69% experienced rent increases over the past 2-3 years, while 25% indicated they experienced no changes in their rent, and 3% experienced decreases. Renters who experienced rent increases provided a handful of reasons for these changes. These include, but are not limited to, general inflation (60%), higher maintenance costs (50%), high homeowners insurance costs (37%), landlord greed (36%), lack of housing (33%), and extreme weather events (5%).

All respondents were asked why they thought insurance premiums had increased over the past year (as an open-ended question). Respondents mentioned factors like fires/Maui fires (30%), natural disasters (in general) (23%), inflation/rising cost of goods & services (19%), insurance industry greed/profit (14%), climate change/extreme weather (13%), increases in home values (7%), claims payments (in general) (5%), and an assortment of other reasons for insurance price increases. When provided with a list of the most cited reasons and asked to choose which was most responsible, 31% of voters stated insurance industry profits, 21% mentioned inflation/higher construction costs, 19% mentioned climate change and extreme weather, 13% cited government regulations, 5% said attorneys, 7% provided other reasons, and 4% indicated they were unsure.

## **Assessment of the Homeowners Insurance Industry**

Hawai'i voters tend to have mixed opinions about the homeowners insurance industry and would certainly like to see the State be more involved in attempts to reduce consumers' costs. To begin, 16% of voters believe insurance companies raise their rates to help cover claims and losses, 26% believe they raise their costs to simply generate more revenue for the company, and 55% believe companies charge more as a means for accomplishing both claims coverage and revenue generation.

Voters believe the State of Hawai'i has a role to play in protecting consumers. For example, 93 percent of voters believe it is very important that the State protects people from having their policies canceled or non-renewed through no fault of their own. Just 5% said this was unimportant, and 2% indicated they were unsure. Similarly, 82 percent of voters favor greater regulations on the industry in order to limit policy non-renewals and cancellations.

Additionally, while 86% of voters agree that the State must hold the insurance industry accountable for rising costs, 9% disagree that the industry should be held accountable, and 2% indicated they were unsure.

### **Impact of Extreme Weather on Homeowners Insurance Costs**

The results mentioned above demonstrate that many Hawai'i voters believe extreme weather is a factor in higher homeowners insurance costs. When asked about changes in weather/climate over the past few years, 47% of voters said the weather was more extreme, 40% said it was about the same as previous years, and 12% stated that it was less extreme compared to the past. Despite the fact that voters are split on their assessments of the extremity of the current weather compared to the past, they do show great concern about the future. For example, 78% of voters stated they were concerned about the impacts of extreme weather events in Hawai'i, and 22% stated they were unconcerned.

In terms of the magnitude of the impact of extreme weather on rising insurance costs, voters exhibit mixed opinions. Forty-five percent (45%) of voters believe extreme weather events are a major cause in the increase of homeowners insurance, 35% believe extreme weather has been a minor cause, 14% believe extreme weather has no impact on insurance cost increases, and 5% are unsure.

### **Assessment of the Oil & Gas Industry**

One of the more important questions in this research was to determine the extent to which Hawai'i voters believe extreme weather events are connected to higher insurance costs. A second line of inquiry in this work was to understand whether or not the public believes there is a connection between the oil & gas industry's impact on extreme weather events, and by extension, rising insurance costs.

The results of this study found that 26% of voters believe there is a strong relationship between the oil & gas industry, extreme weather, and rising insurance costs, 40% of voters believe there is a moderate relationship, 22% believe there is a weak or no relationship, and 12% indicated they are unsure.

Voters' beliefs about holding the oil & gas accountable for insurance cost changes are not uniform. Approximately 40% of voters believe it is a good idea to hold the industry accountable for rising costs tied to extreme weather events, 29% believe it is a bad idea, and 32% don't know if it is a good idea or a bad idea.

Despite mixed assessments about the virtue of attempting to hold the industry accountable, voters are more likely to support accountability measures when they are tied to specific information. For example, 67% of voters support holding the industry accountable after being prompted with information about the industry's complicity in misleading the public and blocking clean energy transitions, while 22% oppose and 10% indicate they are unsure.

## **Evaluation of Legislative Solution**

A final key question in this survey was to determine support or opposition to potential legislation that would allow the State of Hawai'i to sue large oil & gas companies to recover insurance-related costs from extreme weather disasters worsened by climate change. The results demonstrate that 61% of Hawai'i voters support this type of legislation, 26% oppose it, and 12% are unsure how they feel about it.

## **Concluding Remarks**

Individual survey questions reveal many Hawai'i voters believe extreme weather is impacting homeowners insurance costs, that there is some relationship between the oil & gas industry, extreme weather and rising costs, that it is a good idea to attempt to hold the industry accountable for indirectly influencing insurance costs, and that the State should also hold the insurance industry accountable for rising costs. The data also show that there is significant attitudinal consistency across these key questions. That is, someone who believes extreme weather is impacting insurance costs is also highly likely to also believe that there is a strong relationship between the oil & gas industry and higher insurance costs, that it is a good idea to hold both the oil & gas and insurance industries accountable for their roles in higher costs, and support for legislation that would allow the State to sue this industry to recover costs.

Specifically, the data show:

- 67% of those who believe extreme weather is a major cause of rising insurance costs support the proposed legislation.
- 67% of those who agree that the insurance industry should be held accountable for rising costs support the proposed legislation.
- 89% of those who say there is a strong relationship between the oil & gas industry, extreme weather, and rising costs support the proposed legislation.
- 92% of those who say it is a good idea to hold the oil & gas industry accountable support the proposed legislation.

In total, the data demonstrate that Hawai'i voters are sensitive to rising homeowners insurance costs (and to a lesser extent, policy non-renewals and cancellations). They feel the insurance industry should be held accountable for its role in these recent rate increases, and look toward the State for more protection and regulatory oversight with regard to both rate increases and the ability of companies to unjustly drop consumers. Similarly, many Hawaii voters make a connection between the oil & gas industry, extreme weather, and rising insurance costs, and believe that industry should also be held accountable for its actions (or deceit) and impacts to the homeowners insurance industry. Again, voters show support for State legislation that would open the door to legal action against the oil & gas industry, and allow the State to recover insurance-related costs that derive from the industry's impact on climate and weather.