



STATE OF HAWAII
INSURANCE DIVISION
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SEPTEMBER 13, 2018

**DECLARATION FROM THE STATE INSURANCE COMMISSIONER REGARDING
ASSISTANCE OF NONRESIDENT UNLICENSED INDEPENDENT ADJUSTERS
DUE TO TROPICAL STORM OLIVIA AND HURRICANE LANE**

Pursuant to Hawaii Revised Statutes ("Haw. Rev. Stat.") § 431:9-201(b), Insurance Commissioner Gordon I. Ito is issuing this declaration authorizing temporary assistance of nonresident unlicensed independent adjusters due to Tropical Storm Olivia and Hurricane Lane. The Insurance Commissioner has decided to allow nonresident unlicensed independent adjusters to operate in the State temporarily to help handle the amount of work due to Tropical Storm Olivia and Hurricane Lane. The Insurance Commissioner wants to ensure that adjusters and insurance companies can and will timely respond to homeowners' needs.

Haw. Rev. Stat. § 431:9-201(b) allows nonresident independent adjusters to operate in Hawaii without a license for up to 30 days from the date of registration if they provide the Insurance Commissioner with:

1. A certified copy of the adjuster's current license issued by another state that has licensing requirements substantially similar to Haw. Rev. Stat. § 431:9-222, and
2. A letter, on the letterhead of the insurance company, independent adjusting company, or producer using the adjuster, that satisfies the following requirements **within three working days** after the nonresident independent adjuster begins work:
 - a. The name of the nonresident independent adjuster;
 - b. The nonresident independent adjuster's Hawaii mailing and business addresses and phone numbers, and;
 - c. The nonresident independent adjuster's permanent home and business addresses and phone numbers.

Nonresident unlicensed independent adjusters already in the State due to Hurricane Lane, who complied with registration requirements in Haw. Rev. Stat. §431:9-201(b), may continue to work in the State until October 12, 2018, adjusting losses related to Hurricane Lane and Tropical Storm Olivia.

Nonresident public adjusters are specifically excluded from this Declaration until a determination is made by the Commissioner as to the need for additional public adjusters.

Anyone who violates this section shall be assessed a civil penalty up to \$5,000 for each violation. A person who knowingly violates this section shall be assessed a civil penalty not less than \$1,000 and not more than \$10,000 for each violation.

This Declaration will remain in effect until the Insurance Commissioner determines and declares otherwise, in any event not later than 60 days from today unless specifically extended.

Please direct any questions regarding this Declaration to the Insurance Licensing Branch at (808) 586-2788, or visit our website: <http://cca.hawaii.gov/ins>.

Documents that satisfy the foregoing requirements should be sent to:

Email: inslic@dcca.hawaii.gov

Fax: (808) 587-6714

Hawaii Insurance Division
335 Merchant Street, Room 213
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For more information and answers to frequently asked questions about the registration of emergency nonresident unlicensed adjusters, visit: <http://cca.hawaii.gov/ins/frequently-asked-questions-regarding-emergency-nonresident-unlicensed-adjuster-registration/>.



GORDON I. ITO
Insurance Commissioner