

STATE OF HAWAII
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS
INSURANCE DIVISION

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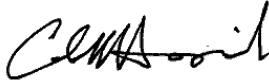
COLIN M. HAYASHIDA
INSURANCE COMMISSIONER

DAVID Y. IGE
GOVERNOR
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LIEUTENANT GOVERNOR

MEMORANDUM 2020-3I

March 27, 2020

TO: All Admitted and Non-Admitted Insurers Offering Policies in the State of Hawaii

FROM: Colin M. Hayashida, Insurance Commissioner 

SUBJECT: Request Regarding Policyholders Affected by COVID-19

The impact on individuals and businesses due to COVID-19 nationwide is evident in the daily news coverage. The anticipated negative impact on individuals and businesses in this State due to COVID-19 will be realized in the near future. Business will have substantially reduced revenue, employees will have reduced hours and may lose their jobs, with further reaching repercussions. The Insurance Commissioner is issuing Memorandum 2020-3I to encourage insurers selling insurance coverage in the State for all lines of insurance to be mindful of the difficulties individuals and businesses in the State are experiencing.

The Insurance Commissioner encourages insurers to work with their insureds to ensure coverage continues during this time, policies do not lapse, and to consider the following:

1. Refrain from cancelling or non-renewing policies due to non-payment during this time of hardship and to grant a grace period for premium payments to be made;
2. Work with insureds on a structured payment plan for late premium payments;
3. Waive late fees and penalties;
4. Extend timeframes to complete property and automobile inspections or undergo medical examinations; and
5. Continue working with insureds for a period of 60 days after this health emergency has passed, or as long as reasonably practical.

The Insurance Division empathizes with those impacted by the business downturn caused by COVID-19 and encourages insurers and policyholders, particularly those with limited financial resources, to communicate and work on a mutually agreeable solution.

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This Memo is directed to all admitted and non-admitted insurers in this State providing any insurance coverage including life, health, motor vehicle, property, casualty, and other types of insurance for individuals, groups, and businesses.

The Division will continue to monitor this situation and issue updates on its website at <http://cca.hawaii.gov/ins/>.