



STATE OF HAWAII | KA MOKU'ĀINA 'O HAWAII'  
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS  
KA 'OIHANA PILI KĀLEPA  
INSURANCE DIVISION

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August 16, 2023

MEMORANDUM 2023-3A

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

FROM: Gordon I. Ito, Insurance Commissioner

SUBJECT: Request Regarding Policyholders Affected by the August 2023 Wildfires in Hawaii and Maui Counties

On August 8-10 and 13, 2023, Acting Governor Luke and Governor Green issued Proclamations relating to the wildfires in Hawaii and Maui Counties. The wildfire disasters in the affected areas resulted in the loss of life and property, which created imminent health and safety risks. The wildfires destroyed or prevented access to records and insured's property and impedes insureds from accessing resources necessary to make premium payments, submit claims, and perform other duties in accordance with the terms of their insurance contracts. The Insurance Commissioner is issuing this Memorandum to encourage insurers selling insurance coverage in the State for all lines of insurance to be mindful of the residents who have lost their homes, businesses and employment due to the wildfires.

The Insurance Commissioner encourages insurers to work with their insureds to ensure coverage continues during this time, policies do not lapse, and do 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 emergency has passed, or as long as reasonably practical.

The Insurance Division empathizes with those impacted by the wildfires and encourages insurers and policyholders, particularly those with limited financial resources, to communicate and work on a mutually agreeable solution.

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/>.