



**JOSH GREEN, M.D.**  
GOVERNOR | KE KIA'ĀINA

**SYLVIA LUKE**  
LIEUTENANT GOVERNOR | KA HOPE KIA'ĀINA

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

335 MERCHANT STREET, ROOM 213, HONOLULU, HAWAII 96813

P.O. BOX 3614, HONOLULU, HAWAII 96811

Phone Number: (808) 586-2790

Fax Number: (808) 587-6714

[cca.hawaii.gov/ins/](http://cca.hawaii.gov/ins/)

**NADINE Y. ANDO**  
DIRECTOR | KA LUNA HO'OKELE

**GORDON I. ITO**  
INSURANCE COMMISSIONER

Nov 27, 2023

**DECLARATION FROM THE STATE INSURANCE COMMISSIONER REGARDING  
ASSISTANCE OF NONRESIDENT INDEPENDENT ADJUSTERS IN RESPONSE TO  
THE AUGUST 8, 2023, MAUI ISLAND WILDFIRE**

Pursuant to Hawaii Revised Statutes (“HRS”) § 431:9-201(b), Insurance Commissioner Gordon I. Ito (“Commissioner”) issues this declaration authorizing the temporary assistance of nonresident independent adjusters so continued support may be available for the communities and its residents in the aftermath of the devastating August 8, 2023, Maui Island wildfires. The Commissioner previously issued the Declaration from the State Insurance Commissioner Regarding Assistance of Nonresident Independent Adjusters In Response to Damages Across the State Occurring From the August 8, 2023, Natural Disasters on August 17, 2023 and the Declaration from the Insurance Commissioner Regarding Assistance of Nonresident Independent Adjusters Due to Fires Across the State on August 9, 2023 (“August Declarations”). Non-resident adjusters who registered with the Commissioner pursuant to one of the August Declarations may be approaching the end of the one hundred-twenty-day period under which they may operate in Hawaii, as described in HRS § 431:9-201(b). Those nonresident adjusters who wish to operate beyond that period must resubmit their registration documents in order to register for an additional period under this Declaration.

The Insurance Commissioner will continue to allow nonresident independent adjusters to operate temporarily in the State, provided they register for an additional period under this Declaration,<sup>1</sup> so additional assistance may be readily available due to the level of damage experienced, the number of residents impacted, and the work needed going forward. The Insurance Commissioner has seen the damage on Maui first-hand. He seeks to ensure that insurance companies and their adjusters have the resources and presence needed to timely and meaningfully respond to the needs of insured property owners.

---

<sup>1</sup> Non-resident adjusters who registered under one of the August Declarations who do not register under this Declaration may continue to operate until one-hundred-twenty days from their registration under the August Declarations.

HRS § 431:9-201(b) allows nonresident independent adjusters to operate in Hawaii without a license for a period of time determined by the Commissioner, from the date of registration provided that:

1. The nonresident adjuster provide a copy of the adjuster's current license in another state that has licensing requirements substantially similar to HRS § 431:9-222; and
2. Within three working days of the commencement of work by a nonresident adjuster, an insurance company, independent adjusting company, or producer that is using a nonresident adjuster shall provide on its letterhead to the Insurance Commissioner:
  - a. The name of the nonresident adjuster;
  - b. The nonresident adjuster's Hawaii mailing and business addresses and phone numbers; and
  - c. The nonresident adjuster's permanent home and business addresses and phone numbers.

**At this time, the Commissioner has determined that a nonresident adjuster may operate in Hawaii without a license for a period of sixty days from the date of registration under HRS § 431:9-201(b) under this declaration.**

An insurance company, independent adjusting company, or producer should utilize the Emergency Independent Adjuster form available at:

<https://cca.hawaii.gov/ins/files/2023/08/Form-for-EIA.pdf> to provide information on nonresident adjusters identified in item 2.

Documents may be sent to:

Email: [inslic@dcca.hawaii.gov](mailto:inslic@dcca.hawaii.gov)

Fax: (808) 587-6714

Hawaii Insurance Division  
335 Merchant Street, Room 213  
Honolulu, HI 96813

Anyone who violates HRS § 431:9-201(b) 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. 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. This Declaration will remain in effect until **January 15, 2024**, unless specifically extended by the Commissioner.

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>.



---

GORDON I. ITO  
Insurance Commissioner