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ACTING INSURANCE COMMISSIONER

June 12, 2025

MEMORANDUM 2025-1A

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

From: Jerry L. Bump, Acting Insurance Commissioner *JB*

Subject: Request Regarding Policyholders Affected by the August 2023 Wildfires on Maui Island

It has been nearly two years since the devastating wildfires swept through Maui, causing widespread loss and long-term disruption to homes, businesses, and communities. The Insurance Division recognizes the continuing challenges that policyholders – particularly in Lahaina – face as they work toward recovery and rebuilding.

A concern that has come to the Division's attention is the limitation imposed by some property insurance policies on the timeframe allowed for policyholders to complete building repairs or replacement, or to replace or repair personal property in order to receive full replacement cost benefits. Many policyholders have expressed that they could not replace personal property or business personal property due to not having a place to store the replacement property that would result in unnecessary or uncovered storage fees. These timeframes vary by insurer and may not adequately reflect the current realities of rebuilding and replacing.

Accordingly, the Commissioner strongly encourages all admitted and non-admitted insurers providing residential and commercial property insurance in areas impacted by the August 2023, wildfires to voluntarily extend, or be flexible in extending, the timeframes for policyholders to qualify for replacement cost coverage. Doing so will help to ensure that affected policyholders are not unfairly penalized for delays beyond their control.

Policyholders are urged to contact their insurers directly to discuss whether additional time to submit claims for replacement cost coverage can be granted.

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