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JERRY L. BUMP
ACTING INSURANCE COMMISSIONER

June 20, 2025

MEMORANDUM 2025-2A

To: Licensed Property Insurance Producers

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

Subject: Hawaii Hurricane Relief Fund to Start Accepting Applications

For the past year, the Hawaii Insurance Division has assisted the Hawaii Hurricane Relief Fund (HHRF) board of directors with its efforts to reactivate operations, in the hope of easing the property insurance crisis. On June 24, 2025, the HHRF will begin accepting applications for hurricane commercial property insurance coverage for Condominium and Townhouse Associations of Apartment Owners (AOAOs); all applications must be submitted through a licensed insurance producer.

Formed in 1993 in response to the devastation caused by Hurricane Iniki, the HHRF was established to address the gap in property insurance coverage created when many private insurers withdrew from the hurricane insurance market. As time passed and private insurers resumed offering hurricane coverage, the HHRF ceased operation and remained dormant for many years. In 2024, Governor Josh Green, M.D., reactivated the HHRF to address the growing instability in the property insurance market caused by major climate events, rapidly rising premiums, and a decrease in available insurers, which created significant barriers to obtaining coverage for many AOAOs.

Legislation to codify this insurance availability is pending the Governor's signature and in the meantime, the policies are available under the Governor's [Seventh Emergency Proclamation Relating to Condominium Insurance Stabilization](#) dated June 6, 2025.

To be eligible to apply for hurricane insurance under the HHRF, an AOAO must: (1) have been previously denied hurricane coverage by at least two state licensed insurance companies operating in Hawaii; and (2) have buildings with a total insured value exceeding \$10 million.

It is important to note that the commercial property insurance policies offered under the HHRF are limited to hurricane coverage only and this is excess coverage that only can cover the portion of losses above \$10 million. AOAOs must purchase separate primary insurance to cover hurricane losses up to \$10 million.

The HHRF has partnered with the following Hawai'i insurance companies that will be accepting and processing applications and operating as servicing facilities on the HHRF's behalf:

HEMIC Insurance Managers, Inc.	Zephyr Insurance Company, Inc.
Evelyn Hara Director, HEMIC Subsidiaries HIMIQuotes@hemic.com	1001 Bishop St., Suite 2750 Honolulu, HI 96813 808-440-5400 HHRFInfo@zephyrinsurance.com

A signed application form, a signed Affidavit of Diligent Effort form, and declaration pages for all companion policies must be sent by your insurance producer to the servicing facility at least 30 days in advance of the desired effective date to submit a quote. However, the HHRF understands many AOAOs have a June 1 or July 1 effective date. Therefore, to allow AOAOs to bind coverage for this year, the HHRF is offering a one-time expedited application process which will forgo the 30-day submission requirement.

AOAOs can backdate coverage to June 1 by completing a No Known Loss Affidavit form which states the AOA has not received any claims from the desired effective date to date and time of premium payment. This backdating process has been given a one-time extension by the HHRF Board from 10 working days to one month.

Questions about the HHRF's policies and rules should be directed to the AOA's insurance producer. Insurance producers can obtain further information about the HHRF policy, including pricing and a quote, by contacting one of the above servicing partners.

The HHRF does not employ staff to respond to direct public inquiries. Inquiries directed to the HHRF may be submitted to the contact below:

HHRF Program Administrator
Marsh USA, LLC
Teri Fabry
808-585-3500
hhrf@marsh.com

For more information, including the policy form, underwriting guidelines, and application, please visit <https://cca.hawaii.gov/ins/hhrf/>.