

**BOARD OF DIRECTORS
HAWAII HURRICANE RELIEF FUND (“HHRF”)
MINUTES**

Date: Monday, July 28, 2025

Time: 10:30 a.m. (HST)

In-Person Meeting Location: King Kalakaua Conference Room
King Kalakaua Building, First Floor
335 Merchant Street
Honolulu, HI 96813

Virtual: Zoom Meeting
Join Zoom Meeting
<https://dcca-hawaii-gov.zoom.us/j/89533341117?pwd=EPmZzaTArwX7Zlro8tUa1fbhwQD1IG.1>
Meeting ID: 895 3334 1117
Passcode: 635514

Zoom Phone: (669) 900 6833
Meeting ID: 895 3334 1117
Passcode: 635514

Video Recording: <https://youtu.be/nQQCSSt8OUk>

Board Members: Ed Haik, Chair (via Zoom); Michael Nonaka, Vice Chair; Leslie Door; Reina Miyamoto (via Zoom); Marie Weite (via Zoom); Gwen McDonald; Scott Saiki, Insurance Commissioner, *ex officio* (via Zoom) (7 members, 4 for quorum)

Staff Present: Jordan Ching, Deputy Attorney General; Jerry Bump, Chief Deputy Insurance Commissioner; Matt Tsujimura (via Zoom); Jaymie Yamamoto (via Zoom); Patricia Kondo (via Zoom); Jenine Goto; Tricia Murakami

Guests: Paul Eaton, Aon (via Zoom); Daniel Chun, Aon (via Zoom); Paige Oinonen, Aon (via Zoom); Collin Lavender, Aon (via Zoom); Teri Fabry, Marsh USA LLC (via Zoom); Derek Yang, Marsh USA LLC (via Zoom)

I. Roll call, Quorum, Call to Order, Public Notice – HRS § 92-3 Open Meetings.

At approximately 10:30 a.m. the meeting commenced. A roll call was taken, and quorum was met. (0:16/1:13:30)

II. Review and approval of prior Board meeting minutes:

- A. June 24, 2025
- B. July 1, 2025

At approximately 11:33 a.m. a motion was made by Mr. Nonaka to approve the prior Board meeting minutes, seconded by Ms. McDonald and unanimously approved. (2:45/1:13:30)

III. Status updates from operations administrator Marsh USA, LLC regarding deliverables under the Request for Proposal dated May 21, 2025, to provide program administration and actuarial services to the HHRF. (3:36/1:13:30)

IV. Status updates from consultant Aon Re, Inc. regarding deliverables under the Request for Proposal dated November 8, 2024, to assist the HHRF restart operations and stabilize Hawaii's property insurance market. (13:52/1:13:30)

A. Discussion on contract negotiations and terms with approved vendors:

- 1. Call Center Operations: Sedgwick Claims Management Services Inc.
- 2. Claims Handling: Sedgwick Claims Management Services Inc. and Crawford and Company, Inc.

B. Discussion on contract terms for reinsurance carriers. (18:12/1:13:30)

C. Discussion on claims procedure manual and claims bordereau.

D. Discussion on feedback from Servicing Facilities on: (59:15/1:13:30)

- 1. Quantity of Applications
- 2. Quantity of Quotes
- 3. Maximum and Minimum Quoted Premium
- 4. Quantity and Reasoning of Rejected Applications
- 5. Quantity of Bind Requests
- 6. Amount of Premium Bound
- 7. Program flexibility with policy length and binding procedures
- 8. Additional statistics such as requested effective dates, and size of buildings compared to limits requested

- E. Discussion and decision-making on amendments to the Servicing Facility Procedure Manual (23:45/1:13:30)
 - 1. To consider binding the policy when checks are received.
- F. Discussion and decision-making on feedback from the Insurance Division regarding backdating (1:00:40/1:13:30)
- G. Discussion on feedback regarding the effect of HHRF in terms of policy prices in the marketplace
- H. Discussion and decision-making on changes to the welcome letter to include details on where to report a claim (26:06/1:13:30)
- I. Discussion and decision-making on updates to the website: (40:28/1:13:30)
 - 1. Including graphics of the latest statistics by district
 - 2. Including details on where to report a claim

No decision-making was made.

- V. Proposed dates for upcoming meetings: (1:04:36/1:13:30)
 - A. Tuesday, August 12, 2025, at 10:30 a.m.
 - B. Tuesday, August 19, 2025, at 10:30 a.m.
 - C. Tuesday, August 26, 2025, at 10:30 a.m.
 - D. Tuesday, September 9, 2025, at 10:30 a.m.

At approximately 11:43 a.m. Chair Haik opened the meeting for public comment, which there were none. (1:12:33/1:13:30)

- VI. Adjournment.

Chair Haik adjourned the meeting at approximately 11:44 a.m. (1:13:20/1:13:30)