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SCOTT K. SAIKI  
INSURANCE COMMISSIONER

August 26, 2025

MEMORANDUM 2025-6R

To: All Admitted Insurers Issuing Property Insurance Policies for Property  
Used for Residential Purposes

From: Scott K. Saiki, Insurance Commissioner SKS

Subject: Notice of Cancellation or Nonrenewal for Residential Property Insurance  
Policies

Act 110, which goes into effect on January 1, 2026, amends the notice requirements for the cancellation and nonrenewal of insurance policies covering property used for residential purposes, including single-family homes, multi-family dwellings, and condominium units.

This is to clarify that the amended notice requirements apply to both personal and commercial insurance policies **if** the covered property is used, in whole or in part, for residential purposes.

For example, if a condominium building contains both ground-floor retail shops and upper-floor apartments, and the insurance policy covers the entire building, the notice requirements under Act 110 apply. The same is true where a mixed-use tower includes several floors of commercial office space but also contains residential penthouses. Where residential occupancy is included in the property covered by the policy, the amended notice requirements under Act 110 apply.

If the covered property is used solely for non-residential purposes, Act 110 does not change the existing notice requirements.

Please feel free to contact the Rate & Policy Analysis Branch at [insrpa@dcc.hawaii.gov](mailto:insrpa@dcc.hawaii.gov) or call (808)568-2809 if you have any questions.