

# DTRIC EXIT FAQ's

On October 1, 2025, DTRIC announced their decision to exit the Hawai'i insurance market. While this decision will affect their policyholders, the exit is expected to be orderly, helping to mitigate disruption to customers. Here are answers to FAQs on this topic.

## I have a DTRIC policy. Is it being cancelled right away?

No. DTRIC policies will be non-renewed on a schedule that coincides with the policy's anniversary date. Consumers are encouraged to work closely with their insurance agent well before their policy period ends. Your agent can review your current coverage with you, explain what those protections mean, and discuss the options available going forward. Because agents are most familiar with your needs and the insurance marketplace, they are often best positioned to help you identify and secure suitable replacement coverage.

For Personal Auto and Personal Umbrella policies, non-renewals will begin with policies that have anniversary dates on or after January 2, 2026. If your policy renews before that date, it will renew as usual for the full policy term. However, when it reaches its next anniversary date on or after January 2, 2026, it will not be renewed. For example, if your auto policy renews on November 1, 2025, it will renew as usual for its full policy term - whether six or twelve months. However, it will not be renewed once it reaches its next anniversary date on or after January 2, 2026. DTRIC plans to send you a non-renewal notice 60 days before your policy expires.

For Homeowners policies, non-renewals will begin with policies that have anniversary dates occurring in November 2026 (the exact date is still to be determined). If your policy renews before November 2026, it will renew as usual for another policy term, subject to any underwriting and premium changes in effect at the time. For example, if your homeowners policy renews on July 15, 2026, you will receive a renewal notice. However, it will not be renewed when it reaches its next anniversary date on July 15, 2027.

For the Japan Interest Abroad (JIA) program, non-renewals will begin on anniversary dates that are on or after January 2, 2026. Please inquire directly with the insurance producer that is servicing your account as you will have to find a new carrier.

## My DTRIC insurance policy is being non-renewed. What do I do?

You should work with your insurance agent to find replacement coverage for your DTRIC policy. Additional helpful resources are listed below:

View premium comparison charts for Homeowners, Condominium Unit Owners, Renters and Motor Vehicle: [Consumer Resources](#)

Find a licensed producer (agent): [Insurance License Lookup](#)

Homeowners who are unable to secure coverage through private insurers may qualify for protection through the [Hawai'i Property Insurance Association](#). As noted above, non-renewals for Homeowners policies will not start until November 2026.

Car owners who are unable to secure coverage through private insurers may qualify for protection through the [Hawai'i Joint Underwriting Plan](#).

If you still have questions or issues, you may contact the Hawai'i Insurance Division (HID) at (808) 586-2790 or [insurance@dcca.hawaii.gov](mailto:insurance@dcca.hawaii.gov)



335 Merchant St, Rm 213  
Honolulu, HI 96813



808-586-2790



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



### **I have a claim open with DTRIC. Will I be able to settle before they leave Hawai'i?**

DTRIC will remain in Hawai'i to ensure that claims occurring during the in-force policy period will be settled or closed. They will continue to process and manage claims in the ordinary course until the last claim is completed.

### **Are a lot of insurers leaving Hawai'i and is our market unstable? Should I be alarmed?**

Hawai'i is a relatively small market with significant natural catastrophe exposure and continually rising costs, most recently for building materials and automobile parts. But every state in the country has unique challenges which affects an insurance company's decision to remain in that state, and the Hawai'i Insurance Division works to make our market attractive and competitive.

Hawai'i's auto insurance market, where the majority of DTRIC's policies are concentrated, is well-established and competitive, offering many options for consumers. Condo unit owners and businesses should also be able to find replacement coverage. If your situation involves unique risks, you should discuss these with your insurance agent.

The insurance market for single-family homes is still abundant except for homes of certain construction types (i.e. single-wall) and locations (i.e. waterfront or lava zones 1 and 2). Those may have a harder time and may require greater assistance from an insurance agent.