



JOSH GREEN, M.D.
GOVERNOR | KE KIA'ĀINA

SYLVIA LUKE
LIEUTENANT GOVERNOR | KA HOPE KIA'ĀINA

STATE OF HAWAII | KA MOKU'ĀINA 'O HAWAI'I
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS
KA 'OIHANA PILI KĀLEPA
INSURANCE DIVISION

335 MERCHANT STREET, ROOM 213, HONOLULU, HAWAII 96813
P.O. BOX 3614, HONOLULU, HAWAII 96811
Phone Number: 1-844-808-DCCA (3222)
Fax Number: (808) 587-6714
cca.hawaii.gov/ins/

NADINE Y. ANDO
DIRECTOR | KA LUNA HO'OKELE

SCOTT K. SAIKI
INSURANCE COMMISSIONER

March 18, 2026

DECLARATION 2026-1LIC

**DECLARATION FROM THE STATE INSURANCE COMMISSIONER REGARDING
ASSISTANCE OF NONRESIDENT INDEPENDENT ADJUSTERS
DUE TO THE MARCH 2026 KONA LOW WEATHER EVENT**

Pursuant to Hawaii Revised Statutes ("HRS") § 431:9-201(b), Insurance Commissioner Scott K. Saiki is issuing this declaration authorizing temporary assistance of nonresident independent adjusters due to the March 2026 Kona low weather event. The Insurance Commissioner has decided to allow nonresident independent adjusters to operate in the State temporarily to facilitate the amount of work resulting from the March 2026 Kona low weather event. The Insurance Commissioner wants to ensure that insurance companies can and will timely respond to property owners' claims.

Pursuant to HRS § 431:9-201(b), the Insurance Commissioner authorizes nonresident independent adjusters to operate in Hawaii without a license for up to one-hundred-twenty (120) days from the date of registration provided that:

1. The nonresident adjuster provide a copy of the adjuster's current license in another state that has licensing requirements substantially similar to HRS § 431:9-222; and
2. Within three working days of the commencement of work by a nonresident adjuster, an insurance company, independent adjusting company, or producer that is using a nonresident adjuster shall provide on its letterhead to the Insurance Commissioner:
 - a. The name of the nonresident adjuster;
 - b. The nonresident adjuster's Hawaii mailing and business addresses and phone numbers; and
 - c. The nonresident adjuster's permanent home and business addresses and phone numbers.

An insurance company, independent adjusting company, or producer should utilize the [Emergency Independent Adjuster form](#) to provide information on nonresident adjusters as required by HRS § 431:9-201(b)(3).

Documents may be sent to:

Email: inslic@dcca.hawaii.gov

Hawaii Insurance Division
335 Merchant Street, Room 213
Honolulu, HI 96813

Violations of HRS § 431:9-201(b) are subject to civil penalties pursuant to HRS § 431:9-201(c) and (d).

Nonresident public adjusters are specifically excluded from this Declaration until a determination is made by the Commissioner as to the need for additional public adjusters.

Nonresident Adjusters will have thirty days from today to register to operate in Hawaii, unless specifically extended by the Commissioner.

Please direct any questions regarding this Declaration to the Insurance Licensing Branch at (808) 586-2788, or <http://cca.hawaii.gov/ins>.



SCOTT K. SAIKI
Insurance Commissioner