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INSURANCE COMMISSIONER

April 17, 2026

MEMORANDUM 2026-4PC

To: All Insurers Writing Residential Hurricane Coverage in Hawai'i

From: Scott K. Saiki, Insurance Commissioner SKS

Subject: Hurricane Insurance Data Call

The Insurance Commissioner ("Commissioner") is requiring all authorized insurers in the residential hurricane market who currently write residential hurricane coverage in Hawai'i to complete the data call worksheet provided by the Insurance Division.

Residential hurricane coverage is important for Hawai'i homeowners to obtain. Under Act 296 (Session Laws of Hawaii 2025), the Governor reactivated the Hawai'i Hurricane Relief Fund ("HHRF") to provide insurance coverage for Condominium and Townhouse Associations of Apartment Owners seeking to obtain hurricane commercial property insurance coverage. Based on the impact of the reactivation of the HHRF on the condominium hurricane insurance market, the Commissioner is seeking to determine whether the HHRF may have a similar impact on residential, single-family hurricane coverage.

The Commissioner may exercise his authority to investigate the adequacy of rates and compliance with rate regulation pursuant to Hawaii Revised Statutes ("HRS") §§ 431:2-201(a) and (b) and 431:14-114(c). Pursuant to HRS § 431:2-201(a), "The commissioner shall have the authority expressly conferred upon the commissioner by or reasonably implied from the provisions of this code." Pursuant to HRS § 431:14-114(c), "...to further the uniform administration of rate regulatory laws, the commissioner and every insurer and rating organization may exchange information and experience data with insurance supervisory officials, insurers, and rating organizations in any state and may consult with them with respect to ratemaking and the application of rating systems." In addition, information disclosed in the data call worksheet is confidential and not subject to disclosure pursuant to HRS § 431:2D-114.

Commissioner's Memorandum 2026-4PC and the worksheet are available online at <https://cca.hawaii.gov/ins/commissioners-memorandum-2026/>.

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Please submit your completed data call worksheet to the Insurance Division, P&C Filing Branch on or before May 4, 2026. Responses should be sent to [RPAdatacall@dcca.hawaii.gov](mailto:RPAdatacall@dcca.hawaii.gov) and use "2026 Hurricane Data Call" in the subject line.

Questions may be directed to the P&C Filing Branch at [insrpapc@dcca.hawaii.gov](mailto:insrpapc@dcca.hawaii.gov).

Thank you in advance for your cooperation and assistance in this matter.