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

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INSURANCE COMMISSIONER

September 10, 2026

MEMORANDUM 2026-8A

TO: All Admitted and Non-Admitted Insurers Offering Policies in the State of Hawaii

FROM: Scott K. Saiki, Insurance Commissioner SKS

SUBJECT: Request Regarding Policyholders Affected by Hurricane Lowell, Tropical Storm and Hurricane Lala, and the Kona Low

The Insurance Division issues this Memorandum following Hurricane Lowell and the resulting wind, rain, flooding, and other damage reported throughout the State. Hurricane Lowell is the latest weather event among several others this year including Tropical Storm/Hurricane Lala in August and the Kona low storms in March.

One or more of these events have damaged or destroyed property and, in some instances, prevented access to records and insured property. These circumstances may also impede insureds from accessing resources necessary to make premium payments, submit claims, and perform other duties in accordance with the terms of their insurance contracts.

The Insurance Commissioner is issuing this Memorandum to encourage insurers selling insurance coverage in the State, to be mindful of all residents who have lost their homes, businesses and employment due to Hurricane Lowell, Tropical Storm/Hurricane Lala, or the Kona low, or a combination of these events. This Memorandum is directed to all admitted and non-admitted insurers in this State providing any insurance coverage including life, health, motor vehicle, property, casualty, and other types of insurance for individuals, groups, and businesses.

The Insurance Commissioner encourages insurers to work with their insureds to ensure coverage continues during this time, policies do not lapse, and do the following:

1. Refrain from cancelling or non-renewing policies due to non-payment during this time of hardship;
2. Grant a reasonable grace period for premium payments to be made;
3. Work with insureds on a structured payment plan for late premium payments;
4. Waive late fees and penalties;
5. Extend timeframes to complete property and automobile inspections or undergo medical examinations when Hurricane Lowell, Tropical Storm/Hurricane Lala, or the Kona low has prevented or impaired an insured's ability to comply; and
6. Continue working with insureds, to identify mutually agreeable accommodations appropriate to the circumstances

The Insurance Commissioner asks that insurers provide, as reasonably practicable, the relief described in this Memorandum through January 7, 2027, and thereafter if extended by the Insurance Commissioner.

The Insurance Division empathizes with those impacted by Hurricane Lowell, Tropical Storm/Hurricane Lala, and the Kona low, and encourages insurers and policyholders, particularly those with limited financial resources, to communicate and work on a mutually agreeable solution.

The Division will continue to monitor this situation and issue updates on its website at <https://cca.hawaii.gov/ins/>.

This Memo shall remain in effect until January 7, 2027, or until a later date as determined by the Insurance Commissioner.