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GORDON I. ITO
INSURANCE COMMISSIONER

Nov 27, 2023

MEMORANDUM 2023-7A

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

FROM: Gordon I. Ito, Insurance Commissioner 

SUBJECT: Clarifying Insurance Commissioner's Memorandum 2023-3A, issued August 16, 2023

This Memorandum clarifies the Insurance Commissioner's Memorandum 2023-3A, issued on August 16, 2023, in which the Insurance Commissioner encouraged insurers selling insurance coverage in the State for all lines of insurance to be mindful of the residents who have lost their homes, businesses and employment due to the wildfires. The Insurance Commissioner appreciates the efforts of insurers who provided relief to policy holders impacted by the August 8, 2023 wildfires.

The Insurance Commissioner continues to encourage insurers to work with their insureds, consistent with Memorandum 2023-3A, to ensure that coverage continues during this time, policies do not lapse, and to do the following:

1. Refrain from cancelling or non-renewing policies due to non-payment during this time of hardship and to grant a grace period for premium payments to be made;
2. Work with insureds on a structured payment plan for late premium payments;
3. Waive late fees and penalties;
4. Extend timeframes to complete property and automobile inspections or undergo medical examinations; and
5. Continue to cooperate with insureds.

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The Insurance Commissioner asks that insurers continue to provide relief as described above as long as practical and at least until March 5, 2024.

The Insurance Division empathizes with those impacted by the wildfires and encourages insurers and policyholders, particularly those with limited financial resources, to communicate and work on a mutually agreeable solution.

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

This Memo shall remain in effect until March 5, 2024, or until a later date as determined by the Insurance Commissioner.

Signature: 

Email: gito@dcca.hawaii.gov