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INSURANCE COMMISSIONER

September 14, 2023

MEMORANDUM 2023-5A

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

**FROM:** Gordon I. Ito, Insurance Commissioner 

**SUBJECT:** Request Regarding Policyholders Affected by the August 2023 Wildfires on Maui Island

The Insurance Division has been present on Maui since August 15<sup>th</sup> by supporting the Disaster Recovery Center at Maui College and the Lahaina Civic Center. The Division also held two Insurance and Banking Assistance Center events at Whalers Village.

It is heartbreaking when survivors recount their losses and the struggles many are encountering. Rest assured, we will continue to be present at the Lahaina Civic Center Disaster Recovery Center to answer questions and provide assistance.

One concern that keeps arising is the time period to utilize the Additional Living Expenses (ALE). The time period varies among insurers, but is often 12 months from the date of event. Recovery for Lahiana in particular will take a significant amount time. For this reason, the Commissioner encourages all insurers providing residential property insurance to those affected by the August 2023 wildfires on Maui Island to voluntarily provide policyholders at least 36 months of ALE, subject to policy limits.

This Memo is directed to all insurers in this State providing residential property insurance in areas impacted by the August 8, 2023, wildfires.

Policyholders are encouraged to contact their insurance company to see if it will provide at least the 36 months for ALE and to obtain information on any policy limits. We also encourage policyholders to be prudent in budgeting use of ALE benefits.

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