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STATE OF HAWAII
INSURANCE DIVISION
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J. P. SCHMIDT
INSURANCE COMMISSIONER

October 24, 2006

MEMORANDUM

To: Affected Hawai`i Residents

From: J. P. Schmidt
Insurance Commissioner

Re: Earthquake Insurance Coverage

As you already know, earthquake insurance coverage is not included in commercial and homeowners' policies. Some relief for earthquake related losses may be available under your homeowner's policy such as ensuing glass breakage, theft, fire, and food spoilage. Some coverage may also be available under your auto policy. You should contact your insurance producer to see whether such claims may be made under these policies. Your insurer will review such claims on a case-by-case basis.

With the exception of California, all other states are like Hawaii in that earthquake insurance is considered an optional coverage. In order to make earthquake coverage a mandatory part of an "all perils" coverage, the Hawaii Revised Statutes must be amended. A Bill addressing this issue must be introduced in the Legislature. You might wish to consider discussing this with your State Senator or Representative.

We understand that this is difficult time. The Insurance Division is working with other State and Federal relief agencies to assist Hawaii's residents. Please do not hesitate to contact the Insurance Division at insurance@dcca.hawaii.gov or at 808-586-2790 if you have any questions.