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INSURANCE COMMISSIONER

MEMORANDUM 2023-4E

September 1, 2023

TO: All Licensed and Surplus Lines Property and Casualty Insurers

FROM: Gordon I. Ito, Insurance Commissioner 

SUBJECT: Hawaii AUGUST 2023 Wildfires and Wind Damages Claims Data Call

DATE: September 1, 2023

On August 8, 2023, several large wildfires in the counties of Maui and Hawaii, enhanced by strong easterly winds, resulted in overwhelming damages, including the loss of life and property, in the districts of Lahaina, Kula, Kihei, North Kohala, and South Kohala.

The Insurance Commissioner, through the State of Hawaii's Department of Commerce and Consumer Affairs' (DCCA) Insurance Division (HID), requests that all property and casualty insurers and surplus lines carriers respond to this data call.

Companies shall report information regarding claims related to wildfire and wind damage which stemmed from the State of Hawaii August 8, 2023, disaster.

Timelines:

Insurers shall report semi-monthly, with the first report due by September 15, 2023, and containing cumulative claims data as of August 31, 2023. Insurers shall file subsequent reports by the last day and 15th day of each month, with each report containing cumulative claims data as of the immediate previous semi-monthly period. For example, insurers shall file the second report by September 30, 2023, with such report covering claims data through September 15, 2023. Insurers shall continue to file reports semi-monthly until the Insurance Commissioner subsequently announces a change to the frequency of reporting or a reporting end date.

Non-Claims Reporting (2 schedules):

There are two non-claim reporting schedules that must be completed with all relevant information. One schedule is a Reinsurance Reporting schedule, and the other is a Total Insured Value Reporting by zip code and line of business schedule. Only information associated with, or due to, the August 2023 wildfires and wind events in Hawaii is required for the non-claims reporting.

Claims Reporting for Lines of Business (6 fire and 6 wind schedules):

Insurers shall report data including information on **claims related to the August 2023 wildfires and wind damages** in Hawaii, affecting the following lines of business:

- **Residential Property**, further reported by the following policy types:
 - **(HO) Homeowners'** type policies – which covers 1-4 dwelling units in which the owner lives in one or more units (e.g. ISO HO1, HO2, HO3, HO5, HO8, or equivalent).
 - **(RT) Renter's/Tenant's** type policies – which covers the personal property of persons renting or leasing apartments, condominium-units, or dwelling-units (e.g., ISO HO4, or equivalent).
 - **(CO) Condominium Unit Owner** type policies – which covers a specific unit within a condominium building or co-op (e.g., ISO HO6, or equivalent).
 - **(DO) Dwelling-Fire Owner Occupied** type policies – which covers 1-4 dwelling-units in which the owner lives in one or more units (e.g., ISO DP1, DP2, DP3, or equivalent).
 - **(DT) Dwelling-Fire Tenant Occupied** type policies – which covers 1-4 dwelling-units that are rented to a tenant for a whole or part of a year (e.g., ISO DP1, DP2, DP3, or equivalent).
 - **(MH) Mobile Home** type policies – which covers the structure and contents of a manufactured or mobile home (e.g. ISO HO7, or equivalent).
 - **Other** – any residential property policies not covered in the specific aforementioned types.
- **Commercial Property**, include condominium association or co-op type policies, all commercial property losses, including those on commercial Dwelling Fire and Allied Lines policies. Business interruption losses should be excluded from these columns but included under the separate "Business Interruption" columns.
- **Business Interruption**, include losses under a commercial policy for loss of income, operating expenses, and extra expenses while a business is restoring operations.
- **Personal Auto**, include comprehensive coverage losses.
- **Commercial Auto**, include comprehensive coverage losses.
- **All Other Lines of Business**, shall exclude Workers Compensation, other than property damage claims, and non-Property/Casualty Claims.

Claims Data to Report (by ZIP code and county):

Number of Claims Reported by Zip Code – Provide the cumulative number of claims reported associated with, or due to, the August 2023 wildfires and wind events in Hawaii.

Number of Claims Closed With Payment by Zip Code – Provide the cumulative number of claims closed with payment that were associated with, or due to, the August 2023 wildfires and wind events in Hawaii.

Number of Claims Closed Without Payment by Zip Code – Provide the cumulative number of claims closed without payment that were associated with, or due to, the August 2023 wildfires and wind events in Hawaii.

Number of Total Loss Claims – Provide the cumulative number of total loss claims that are associated with, or due to, the August 2023 wildfires and high winds events in Hawaii.

Paid Loss – Provide the cumulative dollar amount in paid loss associated with, or due to, the August 2023 wildfires and wind events in Hawaii.

Case Incurred Loss – Provide the cumulative dollar amount in case incurred loss associated with, or due to, the August 2023 wildfires and wind events in Hawaii.

Reporting Procedure:

Insurers shall submit the report using the provided template. All reports must be submitted through an online portal managed by the NAIC at the following website link: https://content.naic.org/industry_state_disaster_reporting_data_calls.htm

To access the NAIC system, you will need to email help@naic.org requesting the following permission: RDC_HI2023WILDFIRES_USER_PR. Please be sure to do this early to ensure timely submission. It may take at least one business day to process this request.

Once the permission is assigned, insurers shall submit the report by logging into the NAIC reporting portal, selecting "PAC" as the "datacallgroup," and selecting "HI_2023_WILDFIRES."

Before attempting to submit a file, please review the "File Submission Guide" available at https://content.naic.org/industry_state_disaster_reporting_data_calls.htm

Insurers shall report at the individual company level

HID will not accept aggregate submissions for a group. Individual companies should provide their company code in the group code field on the template. Surplus carriers should use their alien insurance number which should begin with "AI." Carriers without an identification code from the NAIC should contact researchshared@naic.org for a code to include in the company and group code fields of the template.

Input your NAIC code and company name wherever the template requests the group code or group name. Failing to do this will trigger a rejection of the upload.

Companies with no information to report

An insurer that determines it has no claim information to report (yet) based on what is required shall submit reports with zeroes in the first row of each tab in the template provided. This will help HID account for companies that are expected to respond to the data call.

Companies that do not write any Hawaii business in lines of business listed above, or do not anticipate any claims to be reported, are not obligated to submit reports for this data call and shall notify the HID at HI2023WildfireDataCall@dcca.hawaii.gov. If a company later receives relevant claims, then they should notify the HID and begin reporting data to the NAIC for the next reporting period.

Definitions

Adjustment expenses – Refer to the annual statement reporting blank definition.

Loss – Indemnity payments but excludes adjustment expenses. Payments should be net of actual salvage and subrogation recoveries. For applicable lines, include losses associated with loss of use, additional living expenses, fair rental value, etc.

Case incurred loss – Indemnity case reserves plus claim payments made to date. Estimates of IBNR should not be included.

Payment – Loss payment and does not include adjustment expenses.

Also, refer to the Reinsurance Reporting tab for definitions specific to that schedule.

State Contact:

HID will provide updated frequently asked questions, if needed, based on questions received. Please submit questions to Lance Hirano at HI2023WildfireDataCall@dcca.hawaii.gov.