

AGENTLINE BULLETIN

May 29, 2025 | DAB #9-2025

Hurricane Underwriting Guidelines

As hurricane season begins on June 1, we want to remind you that if the National Weather Service issues a tropical storm or hurricane warning for the State of Hawaii, a moratorium will go into immediate effect. During this period, the following underwriting restrictions will apply:

- 1. No new coverage will be bound for Homeowners, Dwelling Fire, Personal Auto, or Commercial Auto insurance.
- 2. No increases in coverage limits or values will be allowed for existing in-force policies.
- 3. No changes to deductibles or the addition of physical damage coverage (if not previously included) will be permitted.

These restrictions will remain in effect until DTRIC issues a formal bulletin announcing the date and time the moratorium is lifted.

We strongly encourage everyone to prepare now for hurricane season, which runs from June 1 through November 30. For preparedness tips and helpful resources, please visit: www.DTRIC.com/hurricane

Mahalo,

Dennis E. Rae, CPCU

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Executive Vice President and Chief Underwriting Officer