

BULLETIN

A Communication from
the Life Insurance Division



PACIFIC LIFE

Pacific Life Insurance Company

DATE: August 29, 2023

TO: Life Insurance Producers, Broker General Agencies, Management, and Office Administrators

SUBJECT: Hawaii – Wildfires (2023)

Category	
<input type="checkbox"/>	Administration
<input checked="" type="checkbox"/>	Compliance
<input type="checkbox"/>	Marketing
<input type="checkbox"/>	Product
<input type="checkbox"/>	Risk Selection
<input type="checkbox"/>	Miscellaneous

Hawaii – Wildfires (2023)

On August 19, 2023, the Governor of Hawaii issued a new proclamation related to the wildfires and extended the emergency relief period to October 17, 2023. The wildfire disasters in the affected areas resulted in the loss of life and property which created imminent health and safety risks.

The Insurance Commissioner is issuing noted Memorandum to encourage insurers selling insurance coverage in the State to be mindful of the residents who lost have lost their homes, businesses, and employment due to the wildfires in Hawaii and Maui counties, Hawaii. The Insurance Commissioner encourages insurers to work with their insureds to ensure coverage continues during this time and policies do not lapse. In accordance with the guidance requested by the Commissioner, Pacific Life asks that any policyholders that are affected by the disaster to contact Pacific Life for assistance:

- Effective period **August 16, 2023 – October 17, 2023**
- **Designated Counties:** Hawaii and Maui Counties (other areas, case-by-case)
- Pacific Life will work with policyowners to offer lapse assistance and extend grace periods that fall within the effective period for policyowners residing in the counties of Hawaii and Maui.
- Pacific Life will work with policyholders in repaying the premiums that would have become due during the 60-day period by either allowing a repayment plan or extension of repaying the amount in full.

Consideration will be given to other policyholders that may have been impacted by the disaster and are experiencing hardship related to the disaster. Policyholders should contact Pacific Life for assistance.

Life Insurance Producers, Broker General Agencies, Management and Office Administrators are encouraged to reach out to clients in affected areas to inform them of this accommodation. Please also take into consideration that your clients may receive delayed notices related to their policy due to delivery service in affected areas.

Our customer service representatives are available to assist you.

- For Pacific Life policies that have policy numbers beginning with "2L," please call 844-276-0193 from 9:00 AM – 8:00 PM ET.
- For all other Pacific Life policies, please call 800-347-7787 from 5:00 AM – 5:00 PM PT.

Pacific Life is a product provider. It is not a fiduciary and therefore does not give advice or make recommendations regarding insurance or investment products.



PACIFIC LIFE

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Pacific Life Insurance Company is licensed to issue insurance products in all states except New York.
Product/material availability and features may vary by state.

Insurance products and their guarantees, including optional benefits and any crediting rates, are backed by the financial strength and claims-paying ability of the issuing insurance company. Look to the strength of the life insurance company with regards to such guarantees as these guarantees are not backed by the broker-dealer, insurance agency, or their affiliates from which products are purchased. Neither these entities nor their representatives make any representation or assurance regarding the claims-paying ability of the life insurance company.

Pacific Life Insurance Company's Home Office is located in Newport Beach, CA.

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