



**CRUM & FORSTER®**

A FAIRFAX COMPANY

**Crum & Forster**

737 Bishop Street Suite 2500  
Honolulu, Hawaii 96813

July 29, 2024

TO: Our Agency Partners

RE: Personal Lines Appetite Change and Transition of Business

Crum & Forster will begin exiting the Homeowners and Dwelling Fire market effective 10/1/24. We will continue to support you as a long-term partner in the Commercial Lines, Construction, and Personal Auto market in Hawaii.

All Homeowners and Dwelling fire policies will be non-renewed starting with renewals effective 10/1/2024. We will begin issuing non-renewal notices to all policyholders promptly in accordance with applicable law. We will continue to service each policy until it expires. Additionally, Crum & Forster will honor all previously quoted renewal and new business having an effective date prior to 10/1/24.

We have entered into a commercial agreement with RLI Insurance Company (RLI), wherein RLI will consider Crum & Forster policies upon renewal if it meets RLI's underwriting guidelines and subject to filed rules, rates and forms. More information about this agreement will follow in a separate communication.

A list of all Homeowners and Dwelling Fire policies and losses will be provided to each agency shortly.

For any questions regarding a Crum & Forster Homeowners or Dwelling Fire Policy, please email [HNL.PLines@cfins.com](mailto:HNL.PLines@cfins.com).

All of us at Crum & Forster appreciate your support and continued partnership during this period of change. Please reach out to me if you have any questions.

Thank you.