## STATE OF HAWAII INSURANCE DIVISION DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS

P.O. Box 3614 September 3, 2010 Memorandum 2010-3R Honolulu, HI 96811

TO: All Motor Vehicle Insurers Authorized in the State of Hawaii

FROM: Gordon I. Ito, Insurance Commissioner

SUBJECT: Annual Publication of Motor Vehicle Insurers and Private Passenger Auto Premiums

Pursuant to section 431:10C-210, Hawaii Revised Statutes, as amended by Act 116, Session Laws of Hawaii 2010, the Insurance Commissioner shall publish annually, in a newspaper of general circulation in the state, notice of availability of a list of all motor vehicle insurers with representative annual premiums for motor vehicle insurance. The Hawaii Insurance Division intends to make this listing available on the Division's website based on insurers' rates in effect on **November 1, 2010**.

Each insurer shall furnish to the Commissioner representative annual premium quotations no later than October 4, 2010. PDF-fillable worksheets and complete filing instructions are posted at our website. See instructional box below.

Any insurer desiring special annotations or exclusion from this publication listing may provide a written request for such consideration by the Commissioner <u>in addition</u> to the insurer's premium quotations. (Insurers declaring that no new applicants are being accepted must complete worksheets for renewal business).

A motor vehicle insurer that does not transact private passenger auto business in Hawaii shall submit a letter stating such exemption.

As strict publication deadlines have been imposed, it is imperative that insurers submit accurate reports by the indicated deadline. Pursuant to §431:10C-215 and §431:14-117 HRS, failure to comply may subject your company to a civil penalty of not less than \$500 and not to exceed \$5,000. The premium quotations will be published as reported to the Commissioner. As such, in no instance shall the fine be less than the cost to reprint the entire premium publication if the reported premiums are determined to be inaccurate.

1. Obtain copies of the pdf-fillable worksheets and complete instructions from our website:

Go to: www.hawaii.gov/dcca/areas/ins/commissioners\_memo

Select: Commissioner's Memorandum 2010-3R

You may submit a written request for printed copies by sending us a self-addressed 9x6 envelope

2. Paper copies of completed worksheets are required to be mailed to the Rate & Policy Analysis Branch:

Attention: Rate & Policy Analysis Branch

Insurance Division

Mailing Address: Street/Express Address:

P.O. Box 3614 335 Merchant Street, 2<sup>nd</sup> Floor, Room 213

Honolulu, HI 96811-3614 Honolulu, HI 96813

To comply with the reporting deadline, completed worksheets may be e-mailed to RPAdatacall@dcca.hawaii.gov with hard copies to follow.

### **NOTHING TO REPORT:**

Each Insurer who does not transact private passenger auto business in Hawaii must state such exemption in writing and mail to the Rate & Policy Analysis Branch. Do not e-mail these letters. Insurers who fail to respond may be subject to penalties.

Questions may be directed to the Insurance Division's Rate & Policy Analysis Branch at (808) 586-2809 or RPAdatacall@dcca.hawaii.gov.

### INSTRUCTIONS FOR COMPLETING THE MOTOR VEHICLE PREMIUM PUBLICATION WORKSHEETS IN COMPLIANCE WITH COMMISSIONER'S MEMORANDUM 2010-3R

- 1. Complete worksheets for rates in effect **November 1, 2010** for a one year policy.
- 2. The representative premium listing will be based on a new applicant's request for the minimum coverages required under the Hawaii Motor Vehicle Insurance Law, and may include required optional additional coverages, as follows:

\$20,000/\$40,000 Bodily Injury Liability \$10,000 Property Damage Liability \$10,000 Personal Injury Protection

\$20,000/\$40,000 Uninsured Motorist Coverage, Stacked \$20,000/\$40,000 Underinsured Motorist Coverage, Stacked

\$100 Deductible Comprehensive

\$500 Deductible Collision

Automobile: 2009 Honda Accord LX, 4-door sedan, VIN 1HGCP263&9 (I.S.O., VSR=09-12; OCN=09-14)

Note: Premiums are to be provided for a **new applicant who is the sole owner of one vehicle**. Any

Premiums are to be provided for a **new applicant who is the sole owner of one vehicle**. Any discounts/surcharges afforded to new applicants must be separately identified on the worksheet.

Rates must be based on a stand-alone policy and not tied to a package policy.

- 3. Each insurer shall provide representative annual premium quotations no later than October 4, 2010.
- 4. Be advised of the following requirements:
  - a. If, within the next 90 days, your company is proposing to implement a rate revision, an <u>additional set</u> of worksheets must be completed reflecting your proposed rates. Change the policy effective date on these worksheets from November 1, 2010 to the proposed effective date of the rate revision. Questions may be directed to the Insurance Division's Rate & Policy Branch.
  - b. Insurers providing motor vehicle policies in accordance with §431-12, Hawaii Revised Statutes, Mass Merchandising of Insurance, shall provide the address, telephone number and name of a contact person at the insurer's office in the State designated to conduct the administration of its business and handle claims. Insurers may request an <u>additional</u> listing to be labeled as a mass merchandising premium. <u>Worksheets</u> submitted with mass merchandising premiums should be appropriately labeled as mass merchandising.
  - c. Any insurer desiring special annotations or exclusion from this publication listing may provide a written request for such consideration by the Commissioner <u>in addition</u> to the insurers' premium quotations. (Insurers declaring that no new applicants are being accepted must complete worksheets for renewal business).
  - d. A motor vehicle insurer that does not transact private passenger auto business in Hawaii shall submit a letter stating such exemption.
- 5. Copies of the pdf-fillable worksheets are available at our website:

Go to: www.hawaii.gov/dcca/areas/ins/commissioners memo

Select: Commissioner's Memorandum 2010-3R

Written requests for printed copies may be submitted to us by sending us a self-addressed 9x6 envelope

- 6. All insurers authorized to write motor vehicle insurance in the State of Hawaii must respond to this memorandum no later than October 4, 2010 or they may be subject to penalties:
  - a. Mail paper copies of completed worksheets to the Rate & Policy Analysis Branch:

Attention: Rate & Policy Analysis Branch

Insurance Division

Mailing Address: Street/Express Mailing Address:

P.O. Box 3614 335 Merchant Street, 2<sup>nd</sup> Floor, Room 213

Honolulu, HI 96811-3614 Honolulu, HI 96813

To comply with the reporting deadline, completed worksheets may be e-mailed to RPAdatacall@dcca.hawaii.gov with hard copies to follow.

#### b. **NOTHING TO REPORT**

Each Insurer who does not transact private passenger auto business in Hawaii must state such exemption in writing and mail to the Rate & Policy Analysis Branch. Do not e-mail these letters. Insurers who fail to respond may be subject to penalties.

If your rating factors for pleasure use, clear driving record, and single vehicle are other than 1.00, you must complete Worksheet A-Supplement in addition to the physical damage portion of this worksheet.

Insurance Comp	pany						
Company's late	est rate level a	djustment effect	ive as of:				
HAWAII PREMI	UM QUOTATIO	ONS Policy I	Effective Date: _	Noven	ber 1, 2010		
Automobile:	2009 Honda (I.S.O., V.S.	Accord, LX, 4-I R. = 09-12)	Or Sedan		Symbol _ Age/Model Year _		
Classification:	Pleasure Use Clear Driving			Pr Seco	mary Rating Factor _ ndary Rating Factor _		
		(1) Base Premium	(2) Primary + Sec Rating Factor		(3) * Other Rating Factor	(4) *Other Rating Factor	(5) ANNUAL
Territory 01 – \$20,000/40,0 \$10,000 PD \$10,000 Basic \$20,000/40,0 \$20,000/40,0	000 BI c PIP 000 UM (S)						PREMIUM
\$20,000/40,0 \$100 Ded Cor \$500 Ded Col	mp		(TO BE R	EPORTED OI	SUMMARY SHEET)	SUB TOTAL:	
				<del></del>		Total:	
Territory 03 – \$20,000/40,0 \$10,000 PD \$10,000 Basic \$20,000/40,0	000 BI C PIP 000 UM (S)						
\$20,000/40,0 \$100 Ded Cor \$500 Ded Col	mp		(TO BE R	EPORTED OI	SUMMARY SHEET)	SUB TOTAL:	
VOCO Dea Col	•					Total:	
Territory 04 – \$20,000/40,0 \$10,000 PD \$10,000 Basic \$20,000/40,0	000 BI C PIP 000 UM (S)					Total.	
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Territory 05 – \$20,000/40,0	Hawaii		_			Total:	
\$10,000 PD \$10,000 Basic \$20,000/40,0	c PIP 000 UM (S)						
\$20,000/40,0 \$100 Ded Cor \$500 Ded Col	mp		(TO BE R	REPORTED OF	SUMMARY SHEET)	SUB TOTAL:	
(S) = stacked		:				Total:	
Responsible Offi	icer: (Name/Tit	le)					

AVIVAII DDEIVII	UM QUOTATIONS	Policy E	fective Date:	Nover	ber 1, 2010		
			_	MOVEL	_		
Automobile:	2009 Honda Acco (I.S.O., V.S.R. =		Sedan		Syn Age/Model \	nbol /ear	
Classification:	Pleasure Use, One (1) Accident, \$1,000 Property	oss Only	No Surcha	arge On At-	Secondary Rating Fa	ctor ctor er \$	
Territory 01 – (	Oahu	(1) se Premium	(2) Primary + Sec Rating <u>Factor</u>	condary	(3) * Other Rating <u>Factor</u>	(4) *Other Rating <u>Factor</u>	(5) ANNUAL <u>PREMIUM</u>
\$20,000/40,0 \$10,000 PD \$10,000 Basic \$20,000/40,0 \$20,000/40,0	: PIP						
\$100 Ded Con \$500 Ded Coll			(TO BE R	EPORTED O	N SUMMARY SHEET)	SUB TOTAL:	
Territory 03 – I \$20,000/40,0 \$10,000 PD \$10,000 Basic \$20,000/40,0 \$20,000/40,0	OO BI : PIP OO UM (S)					Total:	
\$100 Ded Con \$500 Ded Coll	mp		(TO BE R	EPORTED O	N SUMMARY SHEET)	SUB TOTAL:	
Territory 04 – I \$20,000/40,0 \$10,000 PD \$10,000 Basic \$20,000/40,0 \$20,000/40,0	00 BI : PIP 00 UM (S)					Total:	
\$100 Ded Con \$500 Ded Coll	mp		(TO BE R	EPORTED O	N SUMMARY SHEET)	SUB TOTAL:	
Territory 05 - I \$20,000/40,0 \$10,000 PD \$10,000 Basic \$20,000/40,0	00 BI					Total:	
\$20,000/40,0 \$100 Ded Con \$500 Ded Coll	00 UIM (S)			EPORTED O	N SUMMARY SHEET)	SUB TOTAL:	
S) = stacked						Total:	

Insurance Comp	oany						
Company's late	st rate level adjus	tment effectiv	e as of:				
HAWAII PREMI	UM QUOTATION	S Policy Ef	fective Date:	Novemb	er 1, 2010		
Automobile:	2009 Honda Ad (I.S.O., V.S.R.		Sedan		Symbol Age/Model Year		
Classification:	Pleasure Use, One (1) Speedir	ng Conviction		Prin Second	nary Rating Factor dary Rating Factor		
	E	(1) Base Premium	(2) Primary + Seco Rating Factor		(3) *Other Rating Factor	(4) * Other Rating Factor	(5)  ANNUAL  PREMIUM
Territory 01 – 0 \$20,000/40,0 \$10,000 PD \$10,000 Basic \$20,000/40,0 \$20,000/40,0	00 BI : PIP 00 UM (S)						THEMION
\$100 Ded Cor \$500 Ded Coll	np		(TO BE RE	PORTED ON	SUMMARY SHEET)	SUB TOTAL:	
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Territory 04 –   \$20,000/40,0 \$10,000 PD \$10,000 Basic \$20,000/40,0	00 BI : PIP 00 UM (S)					Total:	
\$20,000/40,0 \$100 Ded Con \$500 Ded Coll	np		(TO BE RE	PORTED ON	SUMMARY SHEET)	SUB TOTAL:	
Territory 05 – 1 \$20,000/40,0 \$10,000 PD \$10,000 Basic \$20,000/40,0	00 BI : PIP					Total:	
\$20,000/40,0 \$100 Ded Con \$500 Ded Coll	np		(TO BE RE	PORTED ON	SUMMARY SHEET)	SUB TOTAL:	
(S) = stacked	_					Total:	
Responsible Offi (Address)	cer: (Name/Title)					(Phone)	

	oany					
Company's late	st rate level adju	ıstment ef	ective as of:			
HAWAII PREMI	UM QUOTATION	NS Pol	cy Effective Date: _	November 1, 2010		
Automobile:	2009 Honda A (I.S.O., V.S.R.		4-Dr Sedan	Sy Age/Model	mbol Year	
Classification:	Pleasure Use, One (1) Driving With Proof of		luence esponsibility (SR-22)	Secondary Rating Fa	actor actor actor	
			nts with DUI convicti Ints with Administrati	ion ive License Revocations		
		(1) Base Prem	(2) Primary + Sec Rating <u>um Factor</u>	Rating	(4) * Other Rating <u>Factor</u>	(5) ANNUAL PREMIUM
Territory 01 – 0 \$20,000/40,0 \$10,000 PD \$10,000 Basic \$20,000/40,0	00 BI : PIP					
\$20,000/40,0 \$100 Ded Cor	mp		(TO BE R	EPORTED ON SUMMARY SI	HEET) SUB TOTAL:	
\$500 Ded Coll	<u> </u>				Total:	
Territory 03 –   \$20,000/40,0 \$10,000 PD \$10,000 Basic \$20,000/40,0	00 BI : PIP		· · · · · · · · · · · · · · · · · · ·			
\$20,000/40,0 \$100 Ded Con	np _			EPORTED ON SUMMARY SI	HEET) SUB TOTAL:	
\$500 Ded Coll	<u>-</u>				 Total:	
Territory 04 –   \$20,000/40,0 \$10,000 PD \$10,000 Basic \$20,000/40,0	00 BI : PIP 00 UM (S)					
\$20,000/40,0 \$100 Ded Cor \$500 Ded Coll	np _		(TO BE R	EPORTED ON SUMMARY SI	HEET) SUB TOTAL:	
Territory 05 – 1 \$20,000/40,0 \$10,000 PD \$10,000 Basic \$20,000/40,0	Hawaii 00 BI				Total:	
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(S) = stacked	_				Total:	

HAWAII PREMIU	OITATOUO MU	NS Policy Et	ffective Date: Nove	mber 1, 2010		
Automobile:	2009 Honda . (I.S.O., V.S.R	Accord, LX, 4-Di		_		
Other Territory (	describe):					
		(1)	(2) Primary + Secondary	(3) *Other	(4) *Other	(5)
		Base Premium	Rating <u>Factor</u>	Rating <u>Factor</u>	Rating <u>Factor</u>	ANNUAL PREMIUN
\$20,000/40,00 \$10,000 PD \$10,000 Basic	PIP	Clear Driving Rec				
\$20,000/40,00 \$20,000/40,00			(TO DE DEDORTED	ON CHAMA BY CHEET)	CUD TOTAL	
\$100 Ded Com \$500 Ded Coll	р		(TO BE REPORTED (	ON SUMMARY SHEET)	SUB TOTAL:	
Worksheet B Pro \$20,000/40,00 \$10,000 PD \$10,000 Basic \$20,000/40,00	OO BI PIP	1 Accident Unde	r \$1,000 Property Loss		Total:	
\$20,000/40,00 \$100 Ded Com \$500 Ded Coll			(TO BE REPORTED (	ON SUMMARY SHEET)	SUB TOTAL:	
\$500 Dea Coil					Total:	
Worksheet C Pro \$20,000/40,00 \$10,000 PD \$10,000 Basic \$20,000/40,00	OO BI PIP	1 Speeding Conv	iction			
\$20,000/40,00	00 UIM (S)		(TO BE REPORTED (	ON SUMMARY SHEET)	SUB TOTAL:	
\$100 Ded Com \$500 Ded Coll	р					
Worksheet D Pro \$20,000/40,00 \$10,000 PD		1 DUI Conviction	With SR-22		Total:	
\$10,000 Basic						
\$20,000/40,00 \$20,000/40,00				ONL CLIMANA DV CLICTY	CUR TOTAL:	
\$100 Ded Com \$500 Ded Coll	р		(10 BE REPURIED (	ON SUMMARY SHEET)	SUB TOTAL:	
S) = stacked Other Rating Fac	ctors - Explain:				Total:	

If your rating factors for pleasure use, clear driving record, and single vehicle are other than 1.00, you must complete Worksheet A-Supplement in addition to the physical damage portion of Worksheet A. Insurance Company Company's latest rate level adjustment effective as of: **DETERMINATION OF RATES AT BASE LIMITS** Policy Effective Date: November 1, 2010 Classification: Pleasure Use Clear Driving Record 2009 Honda Accord, LX, 4-Dr Sedan Symbol \_\_\_\_\_ Single Vehicle Automobile: (I.S.O., V.S.R. = 09-12)Age/Model Year One Registered Owner One Driver/One Vehicle As Reflected in Manual Disclose all rating relativities used in deriving annual base rates to adjust to: **ANNUAL BASE RATES AT MINIMUM** (5) (7) (3) (4) (6) (1) (2) (8) REQUIRED STATUTORY LIMITS FOR SINGLE Min Required Pleasure Single \*Other \*Other Limits Rates Clean **VEHICLE ONE REGISTERED OWNER** Statutory Use Drivina Vehicle Adjustment Adjustment Territory 01 - Oahu Limits Record ΒI \$20,000/40,000 BI PD \$10,000 PD PIP \$10,000 Basic PIP UM (S) \$20,000/40,000 UM (S) \$20,000/40,000 UIM (S) UIM (S) (TO BE REPORTED ON SUMMARY SHEET) Territory 03 - Maui ВΙ \$20,000/40,000 BI PD \$10,000 PD PIP \$10,000 Basic PIP UM (S) \$20,000/40,000 UM (S) UIM (S) \$20,000/40,000 UIM (S) (TO BE REPORTED ON SUMMARY SHEET) Territory 04 – Kauai ВΙ \$20,000/40,000 BI PD \$10,000 PD PIP \$10,000 Basic PIP UM (S) \$20,000/40,000 UM (S) UIM (S) \$20,000/40,000 UIM (S) (TO BE REPORTED ON SUMMARY SHEET) Territory 05 - Hawaii ВΙ \$20,000/40,000 BI PD \$10,000 PD PIP \$10,000 Basic PIP UM (S) \$20,000/40,000 UM (S) UIM (S) \$20,000/40,000 UIM (S) (TO BE REPORTED ON SUMMARY SHEET) SUB TOTAL: (S) = stacked\*Other Rating Factors - Explain:

Responsible Officer: (Name/Title)

# SUMMARY SHEET RATES IN EFFECT November 1, 2010

any				
ram				
	Regular, Mass Merchand	ising, Pending Rate Filing	or Other (please clarify)	
eets A (or A-Supplement Bl JM, STACKED JIM, STACKED	;), B, C, and D below:			
Oahu (01)	Maui (03)	Kauai (04)	Hawaii (05)	Other Territory*
complete worksheet OT				
	eets A (or A-Supplement BI  JM, STACKED JIM, STACKED  Oahu (01)  complete worksheet OT	Regular, Mass Merchandi eets A (or A-Supplement), B, C, and D below:  JM, STACKED JIM, STACKED  Oahu (01)  Maui (03)  complete worksheet OT	Regular, Mass Merchandising, Pending Rate Filing of eets A (or A-Supplement), B, C, and D below:  JM, STACKED JIM, STACKED  ANNUAL PREMIUM SUB TOTALS  Oahu (01) Maui (03) Kauai (04)	Regular, Mass Merchandising, Pending Rate Filing or Other (please clarify) eets A (or A-Supplement), B, C, and D below: 31  JM, STACKED JIM, STACKED ANNUAL PREMIUM SUB TOTALS  Oahu (01) Maui (03) Kauai (04) Hawaii (05)  ———————————————————————————————————