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<b>State:</b>	Hawaii	<b>Filing Company:</b>	AIPSO
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
<b>Product Name:</b>	Hawaii Model Year Filing		
<b>Project Name/Number:</b>	Hawaii Model Year Filing/HI 17-02		

## Filing at a Glance

Company:	AIPSO
Product Name:	Hawaii Model Year Filing
State:	Hawaii
TOI:	19.0 Personal Auto
Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Filing Type:	Rate
Date Submitted:	10/02/2017
SERFF Tr Num:	APST-131213811
SERFF Status:	Assigned
State Tr Num:	226329
State Status:	
Co Tr Num:	HI 17-02
Effective Date	02/01/2018
Requested (New):	
Effective Date	02/01/2018
Requested (Renewal):	
Author(s):	Lauren Singh
Reviewer(s):	Rae Oda (primary)
Disposition Date:	
Disposition Status:	
Effective Date (New):	
Effective Date (Renewal):	

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## General Information

Project Name: Hawaii Model Year Filing	Status of Filing in Domicile: Not Filed
Project Number: HI 17-02	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 10/02/2017	
State Status Changed:	Deemer Date:
Created By: Lauren Singh	Submitted By: Lauren Singh
Corresponding Filing Tracking Number:	

### Filing Description:

The reason for this revenue-neutral filing is to introduce physical damage rates for 2018 through 2019 model year vehicles in accordance with the approved Model Year Rating Program. Also, the base model year is being shifted from 2015 to 2017 for all model year vehicles, i.e., 1990/through 2019. Due to the shift in base model year, the following off-balance factors are applied to the latest available model year and symbol (Model Year 2017, Symbol 3) so that the revised rates are being introduced on-balance.

Comprehensive:0.992

Collision:1.019

## Company and Contact

### Filing Contact Information

Lauren McKenna, Actuarial Assistant	lauren.mckenna@aipso.com
302 Central Avenue	401-429-1566 [Phone]
Johnston, RI 02919	401-528-1351 [FAX]

### Filing Company Information

(This filing was made by a third party - aipso)

AIPSO	CoCode:	State of Domicile: Rhode
302 Central Avenue	Group Code:	Island
Johnston, RI 02919	Group Name:	Company Type:
(401) 946-2310 ext. [Phone]	FEIN Number: 13-2732270	State ID Number:

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## Filing Fees

Fee Required?	No
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Retaliatory?	No
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Fee Explanation:

<b>State:</b>	Hawaii	<b>Filing Company:</b>	AIPSO
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## Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Hawaii Physical Damage Rates		Replacement		PP Auto Rate.pdf

HAWAII JOINT UNDERWRITING PLAN MANUAL  
PRIVATE PASSENGER AUTO RATE CHAPTER

**CPAI\* ALL TERRITORIES/ALL CLASSES**

\$975
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\* CPAI refers to Certified Public Assistance Insureds receiving a PIP policy at no cost.

**NON-CPAI PRIVATE PASSENGER AUTOS**

Territory	\$20,000/40,000 RBI	\$10,000 PD	\$10,000 PIP	\$20,000/40,000 Stacked		\$20,000/40,000 Nonstacked	
				UM	UIM	UM	UIM
01	\$614	\$180	\$297	\$218	\$150	\$109	\$75
03	587	145	349	218	150	109	75
04	407	124	212	218	150	109	75
05	607	157	340	218	150	109	75

**431:10C-407(B)(1)(E) ELIGIBLE INSURED ONLY  
PRIVATE PASSENGER AUTOS**

Territory	\$20,000/40,000 RBI	\$10,000 PD	\$10,000 PIP	\$20,000/40,000 Stacked		\$20,000/40,000 Nonstacked	
				UM	UIM	UM	UIM
01	\$338	\$180	\$194	\$218	\$150	\$109	\$75
03	308	145	227	218	150	109	75
04	213	124	122	218	150	109	75
05	364	157	212	218	150	109	75

**OPTIONAL BENEFITS COVERAGE**

Territory	\$500 Per Month Wage Loss Benefit	Alternative Providers Services with Maxi- mum \$75 per Visit, 30 Visits	\$25,000 Death Benefit	\$2,000 Funeral Benefit
01	\$30	\$64	\$6	\$1
03	35	75	6	1
04	21	46	6	1
05	34	73	6	1

**PHYSICAL DAMAGE BASE RATES**

Territory	\$100 Deductible Comprehensive	\$250 Deductible Collision
01	\$212	\$738
03	86	657
04	120	640
05	99	819

HAWAII JOINT UNDERWRITING PLAN MANUAL  
PRIVATE PASSENGER AUTO RATE CHAPTER

CLASS FACTORS/PRIMARY RATING FACTORS											
Class	RBI	PD	PIP	Stacked		Nonstacked		Wage Loss Benefit	Alternative Providers Services	Death Benefit	Funeral Benefit
				UM	UIM	UM	UIM				
1A	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1B	1.100	1.100	1.100	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3	1.500	1.500	1.500	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Class Factors/Primary Rating Factors		
Class	Comprehensive	Collision
1A	1.000	1.000
1B	1.000	1.000
3	1.150	1.150

MODEL YEAR FACTORS

Model Year	Comprehensive	Collision
2019	1.10	1.10
2018	1.05	1.05
2017	1.00	1.00
2016	0.95	0.94
2015	0.90	0.88
2014	0.86	0.83
2013	0.81	0.76
2012	0.77	0.70
2011	0.74	0.66
2010	0.70	0.62
2009	0.66	0.58
2008	0.63	0.55
2007	0.60	0.51
1990–2006	0.57	0.48
1989 and Prior	1.00	1.00

<b>SERFF Tracking #:</b>	APST-131213811	<b>State Tracking #:</b>	226329	<b>Company Tracking #:</b>	HI 17-02
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## Supporting Document Schedules

<b>Satisfied - Item:</b>	HI MY Filing 17-02
<b>Comments:</b>	
<b>Attachment(s):</b>	HY MY Filing 17-02.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	



October 2, 2017

Mr. Gordon Ito, Commissioner  
Hawaii Department of Commerce & Consumer Affairs  
Insurance Division

***Mailing Address:***

PO Box 3614  
Honolulu, HI 96811-3614

***Street/Express Mailing Address:***

335 Merchant Street, 2<sup>nd</sup> Floor, Room 213  
Honolulu, HI 96813

Attn.: Gordon Ito, Commissioner

**Hawaii Joint Underwriting Plan  
AIPSO Filing No. HI 17-02**

Dear Mr. Ito:

On behalf of the subscribers to the Hawaii Joint Underwriting Plan, we are filing the attached amendments at the request of the Board of Governors.

**Effective Date**

February 1, 2018 for New and Renewal Business

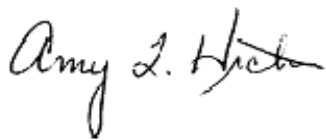
**ACTUARIAL MEMORANDUM**

The reason for this revenue-neutral filing is to introduce physical damage rates for 2018 through 2019 model year vehicles in accordance with the approved Model Year Rating Program. Also, the base model year is being shifted from 2015 to 2017 for all model year vehicles, i.e., 1990/through 2019. Due to the shift in base model year, the following off-balance factors are applied to the latest available model year and symbol (Model Year 2017, Symbol 3) so that the revised rates are being introduced on-balance.

**Comprehensive: 0.992**  
**Collision: 1.019**

We respectfully request your prompt consideration and approval of this filing. Please contact the undersigned at (401) 429-1566 if you have any questions.

Lauren M. Singh  
Actuarial Assistant  
(401) 429-1566

A handwritten signature in black ink that reads "Amy L. Hicks". The signature is written in a cursive, flowing style.

2

Amy L. Hicks, FCAS, MAAA  
Vice President & Actuarial Team Leader  
(401) 528-1427

pc:  
Mr. Tom Assad, AIPSO  
Ms. Andrea Olson, AIPSO  
Mr. Robert Powers, AIPSO



HAWAII JOINT UNDERWRITING PLAN MANUAL  
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