

State: Hawaii **Filing Company:** AIPSO
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Hawaii Model Year Filing
Project Name/Number: Hawaii Model Year Filing/HI 19-02

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: 09/25/2019
SERFF Tr Num: APST-132095561
SERFF Status: Pending State Action
State Tr Num: 243092
State Status:
Co Tr Num: HI 19-02

Effective Date: 02/01/2020
Requested (New):
Effective Date: 02/01/2020
Requested (Renewal):
Author(s): Lauren Singh
Reviewer(s): Rae Oda (primary)
Disposition Date:
Disposition Status:
Effective Date (New):
Effective Date (Renewal):

State Filing Description:

State: Hawaii **Filing Company:** AIPSO
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Hawaii Model Year Filing
Project Name/Number: Hawaii Model Year Filing/HI 19-02

General Information

Project Name: Hawaii Model Year Filing Status of Filing in Domicile: Not Filed
Project Number: HI 19-02 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 09/30/2019
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 2020 through 2021 model year vehicles in accordance with the approved Model Year Rating Program. Also, the base model year is being shifted from 2017 to 2019 for all model year vehicles, i.e., 1990/through 2021. 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 2019, Symbol 3) so that the revised rates are being introduced on-balance.

Comprehensive:0.991

Collision:1.019

We respectfully request your prompt consideration and approval of this filing.

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:

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

SERFF Tracking #:

APST-132095561

State Tracking #:

243092

Company Tracking #:

HI 19-02

State: Hawaii **Filing Company:** AIPSO
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Hawaii Model Year Filing
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Correspondence Summary

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Abeyance	Rae Oda	09/27/2019	09/27/2019

Response Letters

Responded By	Created On	Date Submitted
Lauren Singh	09/30/2019	09/30/2019

State: Hawaii **Filing Company:** AIPSO
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Hawaii Model Year Filing
Project Name/Number: Hawaii Model Year Filing/HI 19-02

Objection Letter

Objection Letter Status	Abeyance
Objection Letter Date	09/27/2019
Submitted Date	09/27/2019
Respond By Date	10/11/2019

Dear Lauren McKenna,

Introduction:

This will acknowledge receipt of the filing. Your attention is directed to the following:

Objection 1

Comments: Please provide documentation to support your proposed off balance factors.

Objection 2

Comments: Please provide a marked copy of the current rates using underscore for additions and strikethrough for deletions.

Conclusion:

Pending your response, this filing shall not be deemed complete or filed nor available for use.

Pursuant to Hawaii Revised Statutes §431:14-104(d), if the requested information is not received by the Respond By Date, the filing will be returned as not filed and not available for use. To request an extension, please contact the Rate and Policy Analysis Branch Manager, Kathleen Nakasone, at (808) 586-2809.

Sincerely,
Rae Oda

State: Hawaii **Filing Company:** AIPSO
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Hawaii Model Year Filing
Project Name/Number: Hawaii Model Year Filing/HI 19-02

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 09/30/2019
 Submitted Date 09/30/2019

Dear Rae Oda,

Introduction:

Response 1

Comments:

ISO's offset factors used are attached.

Related Objection 1

Comments: Please provide documentation to support your proposed off balance factors.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	ISO offset factors
Comments:	
Attachment(s):	Offset Factors ISO.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

Marked up copy attached.

Related Objection 2

Comments: Please provide a marked copy of the current rates using underscore for additions and strikethrough for deletions.

Changed Items:

No Supporting Documents changed.

SERFF Tracking #:

APST-132095561

State Tracking #:

243092

Company Tracking #:

HI 19-02

State: Hawaii **Filing Company:** AIPSO
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Hawaii Model Year Filing
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No Form Schedule items changed.

Rate Schedule Item Changes					
Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	Hawaii phys rates		Replacement		09/30/2019 By: Lauren Singh
<i>Previous Version</i>					
1	Hawaii phys rates		Replacement		09/25/2019 By: Lauren Singh

Conclusion:

Sincerely,
Lauren Singh

State: Hawaii **Filing Company:** AIPSO
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Hawaii Model Year Filing
Project Name/Number: Hawaii Model Year Filing/HI 19-02

Rate Information

Rate data applies to filing.

Filing Method: prior approval
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision: 02/01/2018
Filing Method of Last Filing: prior approval
SERFF Tracking Number of Last Filing: APST-131213811

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
AIPSO	%	%				%	%

State: Hawaii Filing Company: AIPSO
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
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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 phys rates		Replacement		PP Auto Rate S-T.pdf

HAWAII JOINT UNDERWRITING PLAN MANUAL
PRIVATE PASSENGER AUTO RATE CHAPTER

NOTES

HAWAII JOINT UNDERWRITING PLAN MANUAL
PRIVATE PASSENGER AUTO RATE CHAPTER

**PRIVATE PASSENGER PHYSICAL DAMAGE COVERAGE
RATING WORKSHEET**

Refer to [Rule 23](#) for premium development procedures.

Multiply down each column unless indicated otherwise, and round where applicable.

	Comprehensive	Collision
Model Year Factor		
Symbol Factor		
<i>Round to two decimal places.</i>		
Base Rates		
<i>Round to the nearest whole dollar.</i>		
Class Factor/Primary Factor		
Safe Driver Insurance Plan (Rule 26)	+	+
Secondary Factor (Rule 26)	+	+
Combined Rating Factor		
<i>Round to the nearest whole dollar.</i>		
Deductible Factor (Rule 29)		
Premium (<i>Round to the nearest whole dollar.</i>)		

HAWAII JOINT UNDERWRITING PLAN MANUAL
PRIVATE PASSENGER AUTO RATE CHAPTER

CPAI* ALL TERRITORIES/ALL CLASSES

\$975

* 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 Maximum \$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

** The charges for acupuncture treatments shall be tied to the charges, and any subsequent increases in charges, permissible under the workers' compensation supplemental medical fee schedule.

PHYSICAL DAMAGE BASE RATES

Territory	\$100 Deductible Comprehensive	\$250 Deductible Collision
01	\$ 212 <u>231</u>	\$ 738 <u>827</u>
03	86 <u>94</u>	657 <u>736</u>
04	120 <u>131</u>	640 <u>717</u>
05	99 <u>108</u>	819 <u>918</u>

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 <u>2021</u>	1.10	1.10
2018 <u>2020</u>	1.05	1.05
2017 <u>2019</u>	1.00	1.00
2016 <u>2018</u>	0.95	0.94
2015 <u>2017</u>	0.90	0.88
2014 <u>2016</u>	0.86	0.83
2013 <u>2015</u>	0.81	0.76
2012 <u>2014</u>	0.77	0.70
2011 <u>2013</u>	0.74	0.66
2010 <u>2012</u>	0.70	0.62
2009 <u>2011</u>	0.66	0.58
2008 <u>2010</u>	0.63	0.55
2007 <u>2009</u>	0.60	0.51
1990–2006 <u>2008</u>	0.57	0.48
1989 and Prior	1.00	1.00

HAWAII JOINT UNDERWRITING PLAN MANUAL
PRIVATE PASSENGER AUTO RATE CHAPTER

SYMBOL FACTORS
Model Years 2011 and Subsequent

Symbol	Comprehen- sive	Collision	Symbol	Comprehen- sive	Collision
01	0.66	0.66	41	5.49	2.64
02	0.81	0.82	42	5.64	2.69
03	1.00	1.00	43	5.77	2.72
04	1.23	1.15	44	5.91	2.75
05	1.40	1.22	45	6.04	2.78
06	1.55	1.27	46	6.19	2.82
07	1.72	1.31	47	6.36	2.87
08	1.85	1.37	48	6.53	2.90
10	2.00	1.43	49	6.70	2.94
11	2.13	1.49	50	6.85	2.99
12	2.26	1.54	51	7.02	3.03
13	2.36	1.58	52	7.19	3.06
14	2.47	1.61	53	7.34	3.10
15	2.60	1.66	54	7.60	3.16
16	2.70	1.69	55	7.91	3.24
17	2.83	1.73	56	8.26	3.33
18	2.96	1.78	57	8.60	3.42
19	3.06	1.82	58	9.13	3.57
20	3.17	1.85	59	9.83	3.75
21	3.28	1.90	60	10.55	3.93
22	3.38	1.94	61	11.30	4.15
23	3.49	1.99	62	12.06	4.42
24	3.60	2.01	63	12.85	4.67
25	3.70	2.06	64	13.64	4.94
26	3.79	2.09	65	14.40	5.19
27	3.89	2.12	66	15.57	5.58
28	4.00	2.16	67	17.15	6.10
29	4.09	2.19	68	18.70	6.63
30	4.19	2.24	69	20.26	7.15
31	4.30	2.27	70	21.83	7.66
32	4.38	2.30	71	23.40	8.18
33	4.47	2.34	72	24.98	8.70
34	4.57	2.37	73	26.55	9.22
35	4.66	2.40	74	28.13	9.75
36	4.79	2.45	75	29.70	10.27
37	4.94	2.49			
38	5.09	2.54			
39	5.21	2.57			
40	5.36	2.61	98	*	*

* For autos assigned Symbol 98, increase the Symbol 70 factor by +1.57 for comprehensive and +0.52 for collision for each \$10,000 or fraction thereof above the \$150,000 Original Cost New.

HAWAII JOINT UNDERWRITING PLAN MANUAL
PRIVATE PASSENGER AUTO RATE CHAPTER

SYMBOL FACTORS
Model Years 1990 thru 2010

Symbol	Comprehensive	Collision
1	0.75	0.85
2	1.00	1.00
3	1.21	1.09
4	1.37	1.16
5	1.54	1.22
6	1.71	1.28
7	1.87	1.35
8	2.04	1.42
10	2.23	1.49
11	2.44	1.56
12	2.68	1.64
13	2.91	1.72
14	3.18	1.82
15	3.51	1.94
16	3.82	2.05
17	4.12	2.16
18	4.41	2.27
19	4.77	2.40
20	5.19	2.53
21	5.67	2.66
22	6.27	2.82
23	6.93	2.99
24	7.90	3.23
25	9.17	3.54
26	10.43	3.85
27	*	**

* Increase the factor for Symbol 26 by 1.25 for each \$10,000 or fraction thereof above \$80,000 of Original Cost New.

** Increase the factor for Symbol 26 by .30 for each \$10,000 or fraction thereof above \$80,000 of Original Cost New.

SYMBOL FACTORS
Model Years 1989 and Prior

Symbol	Comprehensive	Collision
1	0.32	0.45
2	0.32	0.45
3	0.32	0.45
4	0.32	0.45
5	0.39	0.56
6	0.59	0.66
7	0.75	0.75
8	0.98	0.85
10	1.22	0.94
11	1.46	1.04
12	1.74	1.14
13	2.10	1.26
14	2.51	1.41
15	2.96	1.58
16	3.47	1.76
17	4.04	1.91
18	4.69	2.06
19	5.44	2.25
20	6.34	2.48
21	7.91	2.89

State: Hawaii Filing Company: AIPSO
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Hawaii Model Year Filing
Project Name/Number: Hawaii Model Year Filing/HI 19-02

Supporting Document Schedules

Satisfied - Item:	Hawaii Model Year Filing
Comments:	
Attachment(s):	HI 19-02 MY Filing.pdf
Item Status:	
Status Date:	

Satisfied - Item:	ISO offset factors
Comments:	
Attachment(s):	Offset Factors ISO.pdf
Item Status:	
Status Date:	



"Serving the Insurance Industry"

September 25, 2019

Mr. Colin M. Hayashida, Insurance 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, 2nd Floor, Room 213
Honolulu, HI 96813

Attn.: Mr. Gordon Ito, Deputy Insurance Commissioner

**Hawaii Joint Underwriting Plan
AIPSO Filing No. HI 19-02**

Dear Mr. Hayashida:

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.

Proposed Effective Date

February 1, 2020 for new and renewal busines

ACTUARIAL MEMORANDUM

The reason for this revenue-neutral filing is to introduce physical damage rates for 2020 through 2021 model year vehicles in accordance with the approved Model Year Rating Program. Also, the base model year is being shifted from 2017 to 2019 for all model year vehicles, i.e., 1990/through 2021. 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 2019, Symbol 3) so that the revised rates are being introduced on-balance.

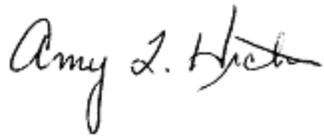
Comprehensive: 0.991
Collision: 1.019

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

Sincerely,

A handwritten signature in cursive script that reads "Lauren M. Singh".

Lauren M. Singh
Actuarial Analyst
Actuarial Services

A handwritten signature in black ink that reads "Amy L. Hicks". The signature is written in a cursive style with a large initial "A" and a long, sweeping underline.

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
PRIVATE PASSENGER AUTO RATE CHAPTER

CPAI* ALL TERRITORIES/ALL CLASSES

\$975

* 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 Maximum \$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

** The charges for acupuncture treatments shall be tied to the charges, and any subsequent increases in charges, permissible under the workers' compensation supplemental medical fee schedule.

PHYSICAL DAMAGE BASE RATES

Territory	\$100 Deductible Comprehensive	\$250 Deductible Collision
01	\$231	\$827
03	94	736
04	131	717
05	108	918

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
2021	1.10	1.10
2020	1.05	1.05
2019	1.00	1.00
2018	0.95	0.94
2017	0.90	0.88
2016	0.86	0.83
2015	0.81	0.76
2014	0.77	0.70
2013	0.74	0.66
2012	0.70	0.62
2011	0.66	0.58
2010	0.63	0.55
2009	0.60	0.51
1990–2008	0.57	0.48
1989 and Prior	1.00	1.00

Multistate Offset Factors for 2019 Base Model Year

Below are the multistate 2019 Base Model Year offset factors which should be applied to the current loss costs for Model Year 2019, Symbol 11, if the multistate ISO Model Year Rating Program and the 14 Model Year Relativities are currently in effect.

Exhibits explaining the calculation of these offsets are provided on pages 12 - 25.

<u>Change In Base</u>	<u>Relativity Offset (a) (b)</u>	
	<u>Comprehensive</u>	<u>Collision</u>
Five Year (e.g.2014-2019)	0.990	1.046
Four Year (e.g.2015-2019)	0.989	1.037
Three Year (e.g.2016-2019)	0.988	1.027
Two Year (e.g.2017-2019)	0.991	1.019
One Year (e.g.2018-2019)	0.994	1.009

(a) Offsets are to be applied to the current loss costs for model year 2019, base Symbol 11.

(b) These offsets do not apply to New York and Washington which have state-specific exceptions to the multistate program. Refer to Section 4 of this document for details.