



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

**ANNUAL REPORTING REQUIREMENTS FOR THE
PUBLICATION OF HOMEOWNERS INSURERS AND HOMEOWNERS PREMIUMS**

Pursuant to Act 258, Session Laws of Hawaii 2012, upon the Insurance Commissioner's request, all Homeowners insurers shall provide Homeowners insurance premium information to the Commissioner within thirty days of the request. At the beginning of each year on its official website, the Hawaii Insurance Division (**HID**) will update the online publication of a list of all Homeowners insurers with their representative Hawaii Homeowners annual premiums that are based on their rates in effect December 1 of the prior year.

It is imperative that insurers submit accurate reports by the indicated deadline. See §431:14-117 HRS for penalties for noncompliance or violation of any provision of this article. The premium quotations will be published as reported to the Commissioner.

INSTRUCTIONS

1. **WHO MUST RESPOND:** Annually, each insurer with Homeowners insurance rates approved in the state of Hawaii shall furnish representative annual Homeowners premium quotations to the Commissioner.
2. **DUE DATE:** **October 1, annually.** If this date falls on a weekend or non-business day in Hawaii, the information shall be furnished by the following business day. Insurers who fail to respond may be subject to penalties.
3. **POSTING OF INSTRUCTIONS AND WORKSHEET:** The instructions and worksheet will be posted to the HID's official website by September 1, annually.
http://hawaii.gov/dcca/ins/insurers/rate_policy/pc_forms
4. **DETAILS FOR COMPLETION OF THE WORKSHEET:** First complete the **GENERAL INFORMATION SECTION** of the worksheet. The associated fields should automatically populate. If not, press the "F9" key. Then complete the rest of the worksheet for the single-wall, double-wall, and masonry premiums.

Complete the worksheet for rates in effect for a **new applicant's** one year policy based on the insurer's latest rate level adjustment effective as of **December 1** of the current calendar year.

**Premiums must be based on a stand-alone policy and not tied to a package policy.
Any discounts or surcharges afforded must be separately identified on the worksheet.**

5. **PENDING RATE REVISIONS EFFECTIVE DATE OF DECEMBER 1, OR EARLIER, OF THE CURRENT CALENDAR YEAR:** If an insurer proposes to implement a rate revision with an effective date of December 1, or earlier, of the current calendar year, in addition to completing Instruction #4 (i.e., completing the General Information Section and the rest of the worksheet based on the insurer's latest approved rate revision), please complete the GENERAL INFORMATION SECTION reflecting the pending rate filing's ID Tracking # and reflecting "P" after the proposed effective date(e.g., November 15, 2012 P) for the "Rates Effective" field. Refer to Instruction #4 to complete the worksheet.

Be sure to save the worksheet by including "pending" in the file name to ensure that the file name is different from the latest rate level adjustment file name.

6. **INSURER DECLARING NO HAWAII HOMEOWNERS BUSINESS WRITTEN OR NO NEW APPLICANTS ARE BEING ACCEPTED:** Each such insurer **must still complete the worksheet.** Follow Instruction #4.
7. **DIRECTIONS FOR RESPONSES:** Each completed worksheet is required to be **emailed by October 1, annually.** If this date falls on a weekend or non-business day in Hawaii, the information shall be emailed by the following business day.

Email each completed worksheet to: RPAdatcall@dcca.hawaii.gov
Email Subject must be in the format: **HO-YYYY-Premiums (Company or Group Name)**
Company Example: **HO-2012-Premiums (ABC Ins. Co.)**
Group Example: **HO-2012-Premiums (XYZ Group)**
Company Pending Rates Example: **HO-2012-Pending Premiums (ABC Ins. Co.)**

8. **QUESTIONS:** Questions may be directed to Hawaii Insurance Division's Rate & Policy Analysis Branch at (808) 586-2809 or to RPAdatcall@dcca.hawaii.gov. Reflect the email subject in the format "HO-YYYY-Premium Question(s)."