



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


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2022-9R

To: All Licensed Insurers Offering Property Insurance in Hawaii  
From: Colin M. Hayashida, Insurance Commissioner   
Subject: Catastrophe Models for Hurricane Exposure in Hawaii (“Hurricane Models”)

The purpose of this memorandum is to provide guidance on supplemental rate filing requirements for property insurance and to supersede memorandum 2003-3R dated July 30, 2003.

The Insurance Division has reviewed and approved for use, effective November 1, 2022, the following hurricane models in Hawaii:

- AIR Tropical Cyclone Model, Version 3.10 <sup>1</sup>
- Core Logic Hawaii Hurricane Model <sup>2</sup>
- RMS NA Hurricane Model, Version 18.1.1 <sup>3</sup>

Insurers with previously approved property rating programs which use formerly approved hurricane models are not required to refile.

Insurers who wish to use these newly approved models may do so, effective November 1, 2022. Additional filing instructions will be posted on the Insurance Division’s website and in the electronic filing system by this date.

Be advised that the Insurance Division will be reviewing the appropriateness of the impact to the Hawaii policyholder, and shock increases on an overall or by-insured basis are discouraged. We encourage insurers to speak with the RPA Branch before making a new filing.

For questions regarding regarding this memorandum, please contact the RPA Branch Manager at (808) 586-2809 or email [InsRpa@dcca.hawaii.gov](mailto:InsRpa@dcca.hawaii.gov).

<sup>1</sup> Released June 14, 2013, implemented in AIR Touchstone through 8.10

<sup>2</sup> Released July 31, 2019, implemented in RQE v 19

<sup>3</sup> North Atlantic Hurricane Model (Build 1945)