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GORDON I. ITO
INSURANCE COMMISSIONER

MEMORANDUM 2024-2R

December 4, 2024

TO: All Motor Vehicle Insurers

FROM: Gordon I. Ito, Insurance Commissioner

SUBJECT: Rate Filings Pursuant to 2024 Haw. Sess. Laws Act 138 ("Act 138") § 5

Pursuant to Act 138, the Insurance Commissioner, through the State of Hawaii's Department of Commerce and Consumer Affairs' Insurance Division ("HID"), requests that all motor vehicle insurers submit rate filings to reflect the amendments made to HRS § 431:10C-301(b)(1), and (2) by Act 138 § 3.

Pursuant to Act 205, motor vehicle rate filings submitted pursuant to Act 138 shall be submitted to HID no later than July 1, 2025. Relevant rate changes shall be effective for new and renewal policies on or after January 1, 2026.

Rate filings should be submitted through the Systems for Electronic Rates & Forms Filing ("SERFF") website. The rate filing should only include the required amendments. Please do not include any program, methodology or base rate changes.

Questions may be directed to Kathleen Nakasone, Rate & Policy Analysis Manager, at knakason@dcca.hawaii.gov.