

INSURANCE DIVISION  
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS  
STATE OF HAWAII

In the Matter of ) IC-25-006  
)  
AIPSO FILING NO. IRS-4828 ) NOTICE OF HEARING  
)  
) DATE: March 6, 2025  
) TIME: 9:00 A.M.  
)

**VIA EMAIL and  
CERTIFIED MAIL, RETURN RECEIPT REQUESTED**

TO: Lane Nishioka, MBA, CPCU  
Island Insurance  
P.O. Box 1520  
Honolulu, HI 96806-1520

2025 JAN 30 A 9:17  
INSURANCE DIVISION  
COMMERCE AND  
CONSUMER AFFAIRS

**NOTICE OF HEARING**

Pursuant to Hawaii Revised Statutes (“HRS”) section 431:10C-410 and section 91-9.5, notice is hereby given that the Insurance Division (“Division”) will hold a public hearing on March 6, 2025 at 9:00 A.M. in the Princess Likelike Conference Room, 3rd Floor, King Kalakaua Building, Department of Commerce and Consumer Affairs, 335 Merchant Street, Honolulu, Hawaii 96813, to hear all persons interested in AIPSO Filing No. IRS-4828 which was submitted by AIPSO to the Division on behalf of the Hawai‘i Joint Underwriting Plan (“HJUP”).

The purpose of the filing is to propose an individual risk submission for a \$100,000/300,000 bodily injury liability, \$30,000 property damage liability, \$10,000 personal

and collision coverages for a low speed vehicle used for pleasure.” AIPSO proposed the following:

- a. Liability – Charge 50% of the premium resulting from classifying and rating as a private passenger auto.
- b. Personal Auto Protection – Classify and rate as a private passenger auto.
- c. Uninsured and Underinsured Motorists – Classify and rate as a private passenger auto.
- d. Physical Damage – Classify and rate as a private passenger auto using a Symbol derived from the low-speed vehicle’s model year and price new.

Below is the information relevant to premium determination:

**Insured: Benjamin Marshall**  
**Carrier: National Specialty Insurance Company**  
**Policy: ABP5700000026**

The proposed effective date is August 20, 2024.

All interested persons shall be afforded the opportunity to submit data, views, or arguments, orally or in writing, to the Insurance Division at the time of hearing. All written and oral submissions regarding the proposed filing shall be fully considered. All persons wishing to submit written testimony are requested to submit, by February 27, 2025, a hard copy to the Insurance Division at the address noted below, or an electronic copy via email to:

[insrpa@dcca.hawaii.gov](mailto:insrpa@dcca.hawaii.gov).

The full text of the proposed filing is available for review and can be downloaded free of charge from the Insurance Division’s website:


[https://cca.hawaii.gov/ins/insurers/rate\\_policy/hearing/](https://cca.hawaii.gov/ins/insurers/rate_policy/hearing/). In addition, the proposed filing may be reviewed in person free of charge at the Insurance Division at the address and hours of operation noted below.

Also, a copy of the proposed filing will be mailed to any interested person who requests a copy and pays the Insurance Division's required fee of \$4.27 for the copy and postage. Please submit your request and payment to the Insurance Division at the address noted below or contact the Division's Office Services Branch via telephone at (808) 586-2790.

A copy of the proposed filing may be obtained for a \$2.50 charge before the date of the hearing between 7:45 a.m. and 4:30 p.m., Monday through Friday, excluding holidays, at the following address: Department of Commerce and Consumer Affairs, Insurance Division, 335 Merchant Street, Room 213, Honolulu, Hawaii 96813. The \$2.50 charge will be due and payable at the time of picking up the proposed filing.

Individuals who require special needs accommodations are invited to call Adam Rosenberg at (808) 586-2790 at least seven (7) working days prior to the hearing. The Insurance Division intends to make its decision on the proposed filing at the time of the hearing. However, in the event the Insurance Division decides to take the decision on the proposed AIPSO filing under advisement, it will announce the date when it intends to make its decision.

DATED: Honolulu, Hawaii, JAN 30 2025.

  
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GORDON I. ITO  
Insurance Commissioner  
Department of Commerce and Consumer Affairs  
State of Hawaii

