
State: Hawaii **Filing Company:** AIPSO
TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations
Product Name: Individual Risk Submission
Project Name/Number: Hoapili Trucking LLC/IRS 4834

Filing at a Glance

Company: AIPSO
Product Name: Individual Risk Submission
State: Hawaii
TOI: 20.0 Commercial Auto
Sub-TOI: 20.0000 Commercial Auto Combinations
Filing Type: Individual Risk
Date Submitted: 01/06/2025
SERFF Tr Num: APST-134369991
SERFF Status: Pending State Action
State Tr Num: 283712
State Status:
Co Tr Num: IRS-4834

Effective Date 11/15/2024
Requested (New):
Effective Date
Requested (Renewal):
Author(s): Kerri Morrison
Reviewer(s): Rae Oda (primary), Christly Yoshizawa
Disposition Date:
Disposition Status:
Effective Date (New):
Effective Date (Renewal):

State Filing Description:

State:	Hawaii	Filing Company:	AIPSO
TOI/Sub-TOI:	20.0 Commercial Auto/20.0000 Commercial Auto Combinations		
Product Name:	Individual Risk Submission		
Project Name/Number:	Hoapili Trucking LLC/IRS 4834		

General Information

Project Name: Hoapili Trucking LLC

Project Number: IRS 4834

Reference Organization:

Reference Title:

Filing Status Changed: 03/13/2025

State Status Changed:

Created By: Kerri Morrison

Corresponding Filing Tracking Number:

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Submitted By: Kerri Morrison

Filing Description:

This an individual risk submission for the captioned policy. The insured has requested \$100/300/50 split limit liability coverage for a 1995 Freightliner Tractor and semitrailer used in a commercial driving school. Reportedly, the vehicle is not equipped with dual controls.

In accordance with Rule 134 of the Manual, the assigned carrier has referred the matter to us for individual risk rating. We propose that the truck-tractor be rated using 200% of the appropriate local, commercial truck rate for the territory of garaging. This rating procedure is based upon our best informed judgement and has been approved in other jurisdictions for similar risks.

In addition, we propose that the semitrailer be rated using the otherwise applicable semitrailer rate.

Company and Contact

Filing Contact Information

Kerri Morrison, Product Analyst

302 Central Ave.

Johnston, RI 02919

kerri.morrison@aipso.com

401-946-2310 [Phone]

Filing Company Information

(This filing was made by a third party - aipso)

AIPSO

302 Central Avenue

Johnston, RI 02919

(401) 946-2310 ext. [Phone]

CoCode:

Group Code:

Group Name:

FEIN Number: [REDACTED]

State of Domicile: Rhode
Island

Company Type:

State ID Number:

State: Hawaii

Filing Company: AIPSO

TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations

Product Name: Individual Risk Submission

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Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

Per Company: No

Company	Amount	Date Processed	Transaction #
AIPSO	\$50.00	01/06/2025 02:47 PM	304359514
EFT Total	\$50.00		

State:	Hawaii	Filing Company:	AIPSO
TOI/Sub-TOI:	20.0 Commercial Auto/20.0000 Commercial Auto Combinations		
Product Name:	Individual Risk Submission		
Project Name/Number:	Hoapili Trucking LLC/IRS 4834		

Supporting Document Schedules

Bypassed - Item:	Forms Certification
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Third Party Authorization
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Individual Risk
Comments:	
Attachment(s):	IRS Form.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Cover Letter and Premium Determination
Comments:	
Attachment(s):	IRS-4834.pdf PREMIUM DETERMINATION.pdf
Item Status:	
Status Date:	

**STATE OF HAWAII**

INSURANCE DIVISION
DEPARTMENT OF COMMERCE & CONSUMER AFFAIRS
P. O. BOX 3614
HONOLULU, HAWAII 96811-3614
335 MERCHANT STREET, ROOM 213
HONOLULU, HAWAII 96813
PHONE NO: (808) 586-2790
<http://hawaii.gov/dcca/ins>

INDIVIDUAL RISK FORM**INSURANCE COMPANY INFORMATION**

Insurance Company Name	NAIC Company Code #
AIPSO	N/A

POLICY INFORMATION

Name of Insured	Type of Business
Hoapili Trucking LLC	Commercial Driving School

Location(s) of Risk
Haleiwa, HI

Policy Type (specify the lines of insurance)	Effective Date	Policy Term
Business Auto Policy	11/15/2024	1 yr

RATING DEVIATION INFORMATION

Rating Plan(s) on File	State Tracking Number(s)
Previously filed Rule 134	APST-129792221

Rating Class or Factor Description (attach additional pages if necessary)	Filed Rate or Factor	Proposed Rate or Factor
Reason and or justification for the proposed rate or factor deviation		
See attached cover letter and premium determination		
Rating Class or Factor Description	Filed Rate or Factor	Proposed Rate or Factor
Reason and or justification for the proposed rate or factor deviation		

Filed Manual Premium	3,013	Proposed Premium	4,683
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I certify this individual risk submission is compliant with Hawaii Revised Statutes §§ 431:14-103(a)(1) and 431:14-103(a)(5), Article 10C (if inclusive of Motor Vehicle Coverage) and other statutory requirements. The premium charged is considered fair and equitable for this policyholder due to the reason(s) noted above.

Robert Powers	Digitally signed by Robert Powers Date: 2025.01.06 15:40:38 -05'00'	Robert Powers, VP, General Counsel, & Secretary	1/6/2025
Signature of Company Officer		Printed Name/Title	Date



"Serving the Insurance Industry"

January 6, 2025

Mr. Gordon Ito, Insurance Commissioner
Hawaii Department of Commerce & Consumer Affairs
Insurance Division
PO Box 3614
Honolulu, HI 96811-3614

**Hawaii Joint Underwriting Plan
Individual Risk Submission No. 4834
Insured: Hoapili Trucking LLC
Carrier: State Farm Insurance Company
Policy: 125 4839-51
Effective: November 15, 2024**

Dear Mr. Ito:

This is an individual risk submission for the captioned policy. The insured has requested \$100/300/50 split limit liability coverage for a 1995 Freightliner Tractor and semitrailer used in a commercial driving school. Reportedly, the vehicle is not equipped with dual controls.

In accordance with Rule 134 of the Manual, the assigned carrier has referred the matter to us for individual risk rating. We propose that the truck-tractor be rated using 200% of the appropriate local, commercial truck rate for the territory of garaging. This rating procedure is based upon our best informed judgment and has been approved in other jurisdictions for similar risks.

In addition, we propose that the semitrailer be rated using the otherwise applicable semitrailer rate.

Please contact the undersigned at extension 3486 if you have any questions.

Sincerely,
Denise Roberts, CPCU, Product Manager

A handwritten signature in black ink that reads 'Kerri Morrison'.

Kerri Morrison, AINS
Senior Product Analyst
Manuals and Policy Forms

Attach.

pc: Mr. Tom Assad—AIPSO

PREMIUM DETERMINATION

Insured: Hoapili Trucking LLC
Carrier: State Farm Insurance Company
Policy: 125 4839-51
Effective: November 15, 2024
Territory: 01

Proposed rating for truck/tractor

			Primary Classification Factor Local, Commercial, Heavy Truck (Rule 73)		\$100/300 RBI/\$50 PD All Other Increased Limits Factor (Rule 52)		Proposed Factor for Truck Tractor Equipped without Dual Controls (Rule 134.B.2.a)		Total Limits Whole Dollar Premium*
Territory 01 \$20/40 RBI (Page CR-3)	\$298	X	2.50	X	2.200	X	2.0	=	\$3,278
Territory 01 \$10 PD (Page CR-3)	\$202	X	2.50	X	1.17	X	2.0	=	\$1,182
									\$4,460

Proposed rating for semi-trailer

			Primary Classification Factor Semi-trailer (Rule 73)		\$100/300 RBI/\$50 PD All Other Increased Limits Factor (Rule 52)		Total Limits Whole Dollar Premium*
Territory 01 \$20/40 RBI (Page CR-3)	\$298	X	.25	X	2.200	=	\$164
Territory 01 \$10 PD (Page CR-3)	\$202	X	.25	X	1.17	=	\$59
							\$223

Manual rating for Private Passenger Type

			Primary Classification Factor Local, Commercial, Heavy Truck (Rule 73)		\$100/300 RBI/\$50 PD All Other Increased Limits Factor (Rule 52)		Proposed Factor for Truck Tractor Equipped without Dual Controls (Rule 134.B.2.b)		Total Limits Whole Dollar Premium*
Territory 01 \$20/40 RBI (Page CR-3)	\$547	X	N/A	X	2.200	X	2.0	=	\$2,407
Territory 01 \$10 PD (Page CR-3)	\$259		N/A	X	1.17	X	2.0	=	\$606
Total									\$3,013

*Premium is exclusive of any applicable debits or credits