

# HHRF Application Status

Table 1: Latest Application Status by Island

Status	Oahu	Hawaii	Kauai	Maui
Applied	135	5	4	18
Quoted	125	5	4	17
Bound	26	0	0	0

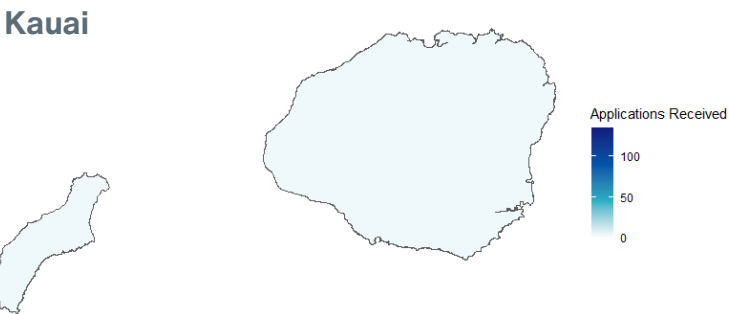
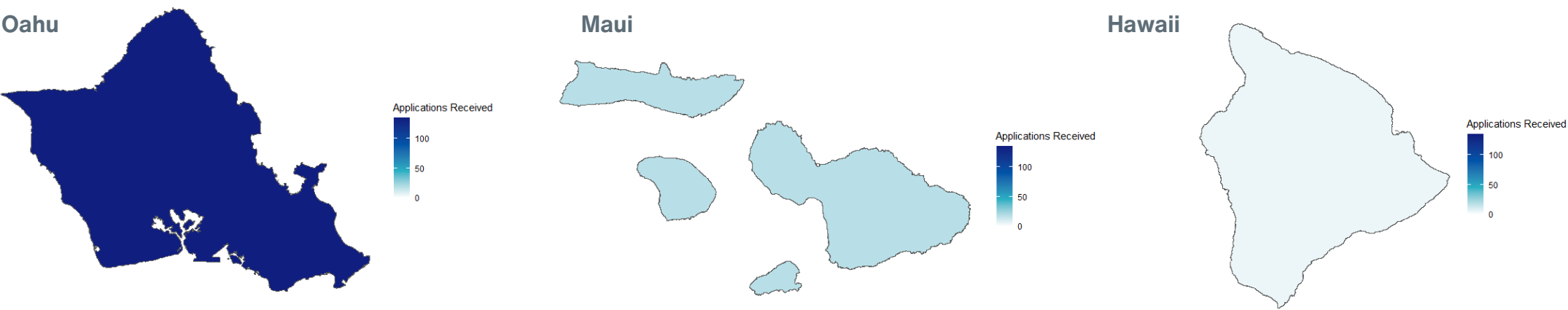


Figure 1: Latest Application Status by Island



# District Metrics

## Table Explanations

### Table 1

The table sorts associations based on their insured value, where insured value is the cost to replace them if there was a total loss. For example, if an association's insured value is between \$50 million and \$100 million, it is placed in the \$50 million to \$100 million group. The table shows the number of associations in Hawaii and specifically in one district that fall into different value categories. For instance, in District 1, there are 12 associations that would cost less than \$10 million to replace, 7 that would cost between \$10 million and \$50 million, and 2 that would cost between \$50 million and \$100 million.

The table helps identify which associations can benefit from the HHRF. Associations with an insured value below \$10 million are not eligible for the HHRF. Those with values over \$100 million will get partial coverage from the HHRF if they only receive \$10 million in coverage from their primary insurance, so they will need extra insurance.

### Table 2

Trapped value is the part of the association's value that fits into a specific category. For instance, if an association's insured value is \$200 million, \$50 million of that association's value falls into the \$50 million to \$100 million category. Whereas if an association's insured value is \$80 million, \$30 million of that association's value falls into the \$50 million to \$100 million category.

The benefit of this table compared to the first table is the amount of insurance that is required to cover all associations can be seen. For example, the HHRF will be covering association with values of greater than \$10 million and up to \$100 million in value. Therefore, the HHRF can offer insurance to the 'value' in the middle to rows of the table.

### Table 3

This data represents the latest data received. The data includes applications received by HEMIC and Zephyr up to 8/18/2025. The differences between 'Applied' and 'Quoted' arise from applications yet to be quoted or those which have been rejected.