



JOSH GREEN, M.D.
GOVERNOR | KE KIA'ĀINA

SYLVIA LUKE
LIEUTENANT GOVERNOR | KA HOPE KIA'ĀINA

**STATE OF HAWAII | KA MOKU'ĀINA 'O HAWAI'I
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS
KA 'OIHANA PILI KĀLEPA
INSURANCE DIVISION**

335 MERCHANT STREET, ROOM 213, HONOLULU, HAWAII 96813

P.O. BOX 3614, HONOLULU, HAWAII 96811

Phone Number: (808) 586-2790

Fax Number: (808) 587-6714

cca.hawaii.gov/ins/

NADINE Y. ANDO
DIRECTOR | KA LUNA HO'OKELE

SCOTT K. SAIKI
INSURANCE COMMISSIONER

November 10, 2025

MEMORANDUM 2025-10R

To: All Authorized Insurers Offering Property and/or Casualty Policies in the State of Hawaii

From: Scott K. Saiki, Insurance Commissioner SKS

Subject: General Requirements and Filing Instructions for Property and Casualty Rate, Rule and Form Filings

In its efforts to update and streamline Property and Casualty ("P & C") rate filing procedures, the Insurance Division has:

- Updated its P & C rate filing form library
- Consolidated P & C rate filing forms into a single Excel spreadsheet with templates
- Created a new checklist (RF11) that includes applicable statutes and required rate and filing forms

The above materials are titled "Hawaii General Requirements and Filing Instructions" and are now available on SERFF and at the Insurance Division's website at https://cca.hawaii.gov/ins/insurers/rate_policy/.

The revised General Requirements and Filing Instructions are effective on February 1, 2026. Insurers are required to conform existing filings to the revised requirements and forms. Filers may submit rate filings using the new forms prior to the February 1, 2026, effective date.

The Insurance Division seeks feedback from users regarding these revised procedures, forms and other related matters. Please submit any comments prior to the close of

Memorandum 2025-10R

November 10, 2025

Page 2

business on December 1, 2025, at ins-pc@dcca.hawaii.gov. Insurers will be notified if procedures and forms are further revised after the comment period.

The Commissioner acknowledges the Insurance Division P & C staff for their work to modernize the rate filing process.