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INSURANCE COMMISSIONER

November 24, 2025

MEMORANDUM 2025-11R

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

From: Scott K. Saiki, Insurance Commissioner SKS

Subject: Extension of Comment Period for General Requirements and Filing Instructions for Property and Casualty Rate, Rule and Form Filings

Due to positive feedback, the comment period for the Division's revised Property & Casualty ("P&C") rate filing procedures discussed in Commissioner's Memorandum 2025-10R (issued on November 10, 2025) is extended to **December 31, 2025**.

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 effective date for the revised General Requirements and Filing is extended to **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 business on December 31, 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.