

April 15, 2026

BOARD OF GOVERNORS
HAWAII JOINT UNDERWRITING PLAN

Queen Liliuokalani Conference Room
King Kalakaua Building, 1st Floor
335 Merchant Street, Room 330
Honolulu, HI 96813

and

Videoconference via Zoom Meeting Application

I. Call to Order (00:00:01)

Ms. Chenise Morrow-Blalock called the meeting to order at 9:01 a.m.

Members Present:

Reid Higashi (Business Insurance Services, Inc.)
Chenise Morrow-Blalock (Hawaii Independent Insurance Agents Association)
Kim Sato (Farmers Hawaii)
Lance Kawano (First Insurance Company of Hawaii)
Lane Nishioka (Island Insurance)
Jessica Christianson (State Farm)

Others Present:

Jerry Bump (DCCA/Insurance Division)
Mio Shimamura (DCCA/Insurance Division)
Grant Shintaku (DCCA/Insurance Division)
Todd Feltman (AIPSO)
Natalie Benkovich (AIPSO)
Jim Chrones (AIPSO)
Caren Kerman (AIPSO)

Members Absent:

None

II. Reading of Antitrust Statement (00:02:37)

The antitrust statement was read by Ms. Morrow-Blalock as follows:

“As members of this organization or participants in this meeting, we need to be mindful of the constraints of the antitrust laws. There shall be no discussions of agreements or concerted actions that may restrain competition. This prohibition includes the exchange of information concerning individual company rates, coverages, market practices, claims settlement practices or any other competitive

aspect of an individual company's operation. Each member or participant is obligated to speak up immediately for the purpose of preventing any discussion falling outside the bounds indicated."

III. Approval of Minutes (00:03:29)

Mr. Nishioka moved to approve the meeting minutes from January 21, 2026. Mr. Higashi seconded the motion. With no members objecting, the motion passed unanimously.

IV. Financial Reports from the Hawaii Joint Underwriting Plan (00:04:11)

Mr. Bump presented the financial reports. Mr. Kawano noted an error in the private high-risk statement where servicing carrier fees for claims were incorrectly allocated entirely to the high-risk line instead of being distributed among other lines like CPI and commercial. Mr. Bump confirmed that AIPSO was aware and that the error would be corrected in the next statement. Mr. Nishioka pointed out that the cover letter still referenced the retired commissioner. Mr. Feltman stated he would have it corrected.

Mr. Bump also inquired about the status of the assessment approved at the previous meeting. Mr. Chrones confirmed the process has started and the assessment is scheduled to go out in May.

V. Additional Items for Discussion (00:08:22)

Mr. Bump announced that a complaint was filed with the Office of Information Practices alleging that the meeting agenda was not in compliance with State Sunshine Laws due to a lack of detail. As a result, future agendas will be more detailed. For the current meeting, the board was advised that they could receive the servicing provider update but could not ask questions or discuss it. Any questions should be sent to Mr. Bump to be addressed outside of the meeting. The proposal for amendments to the Hawaii Joint Underwriting Plan ("HJUP") Manual was tabled.

A. Servicing Provider Update

Ms. Kerman provided an update on personal and commercial lines as of March 31, 2026. For commercial, 30 applications have been received year-to-date, with 24 policies in force. For personal lines, there are 11 high-risk policies, 928 CPAI policies, and 5 "other than" policies in force. She also announced a new partnership with North American Risk Services for commercial claims handling for policies effective March 1, 2026, and later.

Mr. Chrones provided an update on the implementation of multi-factor authentication for the EASi system, which will go live on May 4th. The change will move from a single, license-based login per agency to individual user logins, which will consolidate logins for agencies with multiple locations.

B. Proposal – Amendments to the HJUP Manual

This item was tabled until the July meeting.

VI. Next Meeting (00:25:27)

Wednesday, July 15, 2026, 9:00 a.m.

VII. Adjournment (00:25:40)

The meeting was adjourned at 9:27 a.m.