

**STATE OF HAWAII
INSURANCE DIVISION
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS**

P.O. Box 3614
Honolulu, HI 96811

August 22, 2005

Memorandum 2005-2R

TO: All Motor Vehicle Insurers Authorized in the State of Hawaii
FROM: J.P. Schmidt, Insurance Commissioner
SUBJECT: Annual Publication of Motor Vehicle Insurers and Premiums

Pursuant to section 431:10C-210, Hawaii Revised Statutes, the Insurance Commissioner shall publish in a newspaper of general circulation in the State a list of all motor vehicle insurers with representative annual premiums for motor vehicle insurance. The Hawaii Insurance Division intends to publish this listing based on insurers' rates in effect on **November 1, 2005**.

The representative premium listing will be based on a new applicants request for the minimum coverages required under the Hawaii Motor Vehicle Insurance Law, and may include required optional additional coverages, as follows:

\$20,000/\$40,000	Bodily Injury Liability
\$10,000	Property Damage Liability
\$10,000	Personal Injury Protection
\$20,000/\$40,000	Uninsured Motorist Coverage, Stacked
\$20,000/\$40,000	Underinsured Motorist Coverage, Stacked
\$100	Deductible Comprehensive
\$500	Deductible Collision

Automobile: 2004 Honda Accord DX, 4-door sedan, VIN 1HGCM561&4 (I.S.O., VSR=04-8; OCN=04-11)

Note: Premiums are to be provided for a **new applicant who is the sole owner of one vehicle**. Any discounts/surcharges afforded to new applicants must be separately identified on the worksheet.

Each insurer shall provide for the Commissioner's review representative annual premium quotations no later than September 19, 2005. The worksheets are posted at our website. See instructional box below.

Be advised of the following requirements:

1. If, within the next 90 days, your company is proposing to implement a rate revision, an additional set of worksheets must be completed reflecting your proposed rates.
2. Insurers providing motor vehicle policies in accordance with §431-12, Hawaii Revised Statutes, Mass Merchandising of Insurance, shall provide the address, telephone number and name of a contact person at the insurer's office in the State designated to conduct the administration of its business and handle claims. Insurers may request an additional listing to be labeled as a mass merchandising premium.
3. Any insurer desiring special annotations or exclusion from this publication listing may provide a written request for such consideration by the Commissioner in addition to the insurers' premium quotations. (Insurers declaring that no new applicants are being accepted must complete worksheets for renewal business).
4. A motor vehicle insurer that does not transact private passenger auto business in Hawaii shall submit a letter stating such exemption.

As strict publication deadlines have been imposed, it is imperative that insurers submit accurate reports by the indicated deadline. Pursuant to §431:10C-215 and §431:14-117 HRS, failure to comply may subject your company to a civil penalty of not less than \$500 and not to exceed \$5,000.

Please print copies of the worksheets for the annual premium quotations from our website:

**Go to: www.hawaii.gov/dcca/areas/ins/commissioners_memo
Select: Commissioner's Memorandum 2005-2R**

You may submit a written request for printed copies by sending us a self-addressed 9x6 envelope. **Mail your completed worksheets** to the attention: Rate & Policy Analysis Branch, Insurance Division, P.O. Box 3614, Honolulu, HI 96811. Questions may be directed to the Insurance Division's Rate and Policy Analysis Branch at (808)586-2809 or RPAdatacall@dcca.hawaii.gov.

If your rating factors for pleasure use, clear driving record, and single vehicle are other than 1.00, you must complete Worksheet A-Supplement in addition to the physical damage portion of this worksheet.

Insurance Company _____

Company's latest rate level adjustment effective as of _____

HAWAII PREMIUM QUOTATIONS

Policy Effective Date: November 1, 2005

Automobile: 2004 Honda Accord, DX, 4-Dr Sedan
(I.S.O., V.S.R. = 04-8)

Symbol _____ Age/ Model Year _____

Classification: Pleasure Use,
Clear Driving Record

Primary Rating Factor _____
Secondary Rating Factor _____

	<u>Base Premium</u>	<u>Primary + Secondary Rating Factor</u>	<u>*Other Rating Factor</u>	<u>*Other Rating Factor</u>	<u>ANNUAL PREMIUM</u>
Territory 01 – Oahu					
\$20,000/40,000 BI	_____	_____	_____	_____	_____
\$10,000 PD	_____	_____	_____	_____	_____
\$10,000 Basic PIP	_____	_____	_____	_____	_____
\$20,000/40,000 UM (S)	_____	_____	_____	_____	_____
\$20,000/40,000 UIM (S)	_____	_____	_____	_____	_____
		(To be reported on summary sheet)		Sub Total:	_____
\$100 Ded Comp	_____	_____	_____	_____	_____
\$500 Ded Coll	_____	_____	_____	_____	_____
				Total:	_____
Territory 03 – Maui					
\$20,000/40,000 BI	_____	_____	_____	_____	_____
\$10,000 PD	_____	_____	_____	_____	_____
\$10,000 Basic PIP	_____	_____	_____	_____	_____
\$20,000/40,000 UM (S)	_____	_____	_____	_____	_____
\$20,000/40,000 UIM (S)	_____	_____	_____	_____	_____
		(To be reported on summary sheet)		Sub Total:	_____
\$100 Ded Comp	_____	_____	_____	_____	_____
\$500 Ded Coll	_____	_____	_____	_____	_____
				Total:	_____
Territory 04 – Kauai					
\$20,000/40,000 BI	_____	_____	_____	_____	_____
\$10,000 PD	_____	_____	_____	_____	_____
\$10,000 Basic PIP	_____	_____	_____	_____	_____
\$20,000/40,000 UM (S)	_____	_____	_____	_____	_____
\$20,000/40,000 UIM (S)	_____	_____	_____	_____	_____
		(To be reported on summary sheet)		Sub Total:	_____
\$100 Ded Comp	_____	_____	_____	_____	_____
\$500 Ded Coll	_____	_____	_____	_____	_____
				Total:	_____
Territory 05 – Hawaii					
\$20,000/40,000 BI	_____	_____	_____	_____	_____
\$10,000 PD	_____	_____	_____	_____	_____
\$10,000 Basic PIP	_____	_____	_____	_____	_____
\$20,000/40,000 UM (S)	_____	_____	_____	_____	_____
\$20,000/40,000 UIM (S)	_____	_____	_____	_____	_____
		(To be reported on summary sheet)		Sub Total:	_____
\$100 Ded Comp	_____	_____	_____	_____	_____
\$500 Ded Coll	_____	_____	_____	_____	_____
				Total:	_____

(S) = stacked

*Other Rating Factors - Explain: _____

Responsible Officer: (Name) _____ (Title) _____
(Address) _____

Insurance Company _____

Company's latest rate level adjustment effective as of _____

HAWAII PREMIUM QUOTATIONS

Policy Effective Date: November 1, 2005

Automobile: 2004 Honda Accord, DX, 4-Dr Sedan
(I.S.O., V.S.R. = 04-8)

Symbol _____ Age/
Model Year _____

Classification: Pleasure Use,
One (1) Accident,
\$1,000 Property Loss Only

Primary Rating Factor _____
Secondary Rating Factor _____
No Surcharge On At-Fault Accidents Under \$ _____

	<u>Base Premium</u>	<u>Primary + Secondary Rating Factor</u>	<u>*Other Rating Factor</u>	<u>*Other Rating Factor</u>	<u>ANNUAL PREMIUM</u>
Territory 01 – Oahu					
\$20,000/40,000 BI	_____	_____	_____	_____	_____
\$10,000 PD	_____	_____	_____	_____	_____
\$10,000 Basic PIP	_____	_____	_____	_____	_____
\$20,000/40,000 UM (S)	_____	_____	_____	_____	_____
\$20,000/40,000 UIM (S)	_____	_____	_____	_____	_____
		(To be reported on summary sheet)		Sub Total:	_____
\$100 Ded Comp	_____	_____	_____	_____	_____
\$500 Ded Coll	_____	_____	_____	_____	_____
				Total:	_____
Territory 03 – Maui					
\$20,000/40,000 BI	_____	_____	_____	_____	_____
\$10,000 PD	_____	_____	_____	_____	_____
\$10,000 Basic PIP	_____	_____	_____	_____	_____
\$20,000/40,000 UM (S)	_____	_____	_____	_____	_____
\$20,000/40,000 UIM (S)	_____	_____	_____	_____	_____
		(To be reported on summary sheet)		Sub Total:	_____
\$100 Ded Comp	_____	_____	_____	_____	_____
\$500 Ded Coll	_____	_____	_____	_____	_____
				Total:	_____
Territory 04 – Kauai					
\$20,000/40,000 BI	_____	_____	_____	_____	_____
\$10,000 PD	_____	_____	_____	_____	_____
\$10,000 Basic PIP	_____	_____	_____	_____	_____
\$20,000/40,000 UM (S)	_____	_____	_____	_____	_____
\$20,000/40,000 UIM (S)	_____	_____	_____	_____	_____
		(To be reported on summary sheet)		Sub Total:	_____
\$100 Ded Comp	_____	_____	_____	_____	_____
\$500 Ded Coll	_____	_____	_____	_____	_____
				Total:	_____
Territory 05 – Hawaii					
\$20,000/40,000 BI	_____	_____	_____	_____	_____
\$10,000 PD	_____	_____	_____	_____	_____
\$10,000 Basic PIP	_____	_____	_____	_____	_____
\$20,000/40,000 UM (S)	_____	_____	_____	_____	_____
\$20,000/40,000 UIM (S)	_____	_____	_____	_____	_____
		(To be reported on summary sheet)		Sub Total:	_____
\$100 Ded Comp	_____	_____	_____	_____	_____
\$500 Ded Coll	_____	_____	_____	_____	_____
				Total:	_____

(S) = stacked

*Other Rating Factors - Explain: _____

Responsible Officer: (Name) _____ (Title) _____
(Address) _____

Insurance Company _____

Company's latest rate level adjustment effective as of _____

HAWAII PREMIUM QUOTATIONS

Policy Effective Date: November 1, 2005

Automobile: 2004 Honda Accord, DX, 4-Dr Sedan
(I.S.O., V.S.R. = 04-8)

Age/ Model Year _____
Symbol _____

Classification: Pleasure Use,
One (1) Speeding Conviction

Primary Rating Factor _____
Secondary Rating Factor _____

	<u>Base Premium</u>	<u>Primary + Secondary Rating Factor</u>	<u>*Other Rating Factor</u>	<u>*Other Rating Factor</u>	<u>ANNUAL PREMIUM</u>
Territory 01 – Oahu					
\$20,000/40,000 BI	_____	_____	_____	_____	_____
\$10,000 PD	_____	_____	_____	_____	_____
\$10,000 Basic PIP	_____	_____	_____	_____	_____
\$20,000/40,000 UM (S)	_____	_____	_____	_____	_____
\$20,000/40,000 UIM (S)	_____	_____	_____	_____	_____
		(To be reported on summary sheet)		Sub Total:	_____
\$100 Ded Comp	_____	_____	_____	_____	_____
\$500 Ded Coll	_____	_____	_____	_____	_____
				Total:	_____
Territory 03 – Maui					
\$20,000/40,000 BI	_____	_____	_____	_____	_____
\$10,000 PD	_____	_____	_____	_____	_____
\$10,000 Basic PIP	_____	_____	_____	_____	_____
\$20,000/40,000 UM (S)	_____	_____	_____	_____	_____
\$20,000/40,000 UIM (S)	_____	_____	_____	_____	_____
		(To be reported on summary sheet)		Sub Total:	_____
\$100 Ded Comp	_____	_____	_____	_____	_____
\$500 Ded Coll	_____	_____	_____	_____	_____
				Total:	_____
Territory 04 – Kauai					
\$20,000/40,000 BI	_____	_____	_____	_____	_____
\$10,000 PD	_____	_____	_____	_____	_____
\$10,000 Basic PIP	_____	_____	_____	_____	_____
\$20,000/40,000 UM (S)	_____	_____	_____	_____	_____
\$20,000/40,000 UIM (S)	_____	_____	_____	_____	_____
		(To be reported on summary sheet)		Sub Total:	_____
\$100 Ded Comp	_____	_____	_____	_____	_____
\$500 Ded Coll	_____	_____	_____	_____	_____
				Total:	_____
Territory 05 – Hawaii					
\$20,000/40,000 BI	_____	_____	_____	_____	_____
\$10,000 PD	_____	_____	_____	_____	_____
\$10,000 Basic PIP	_____	_____	_____	_____	_____
\$20,000/40,000 UM (S)	_____	_____	_____	_____	_____
\$20,000/40,000 UIM (S)	_____	_____	_____	_____	_____
		(To be reported on summary sheet)		Sub Total:	_____
\$100 Ded Comp	_____	_____	_____	_____	_____
\$500 Ded Coll	_____	_____	_____	_____	_____
				Total:	_____

(S) = stacked
*Other Rating Factors - Explain: _____

Responsible Officer: (Name) _____ (Title) _____
(Address) _____

Insurance Company _____

Company's latest rate level adjustment effective as of _____

HAWAII PREMIUM QUOTATIONS

Policy Effective Date: November 1, 2005

Automobile: 2004 Honda Accord, DX, 4-Dr Sedan
(I.S.O., V.S.R. = 04-8)

Symbol _____ Age/Model Year _____

Classification: Pleasure Use,
One (1) Driving Under Influence
With Proof of Financial Responsibility (SR-22)

Primary Rating Factor _____
Secondary Rating Factor _____
SR-22 Rating Factor _____

- Insurer does not accept NEW applicants with DUI conviction
- Insurer does not accept NEW applicants with Administrative License Revocations

	<u>Base Premium</u>	<u>Primary + Secondary Rating Factor</u>	<u>*Other Rating Factor</u>	<u>*Other Rating Factor</u>	<u>ANNUAL PREMIUM</u>
Territory 01 – Oahu					
\$20,000/40,000 BI	_____	_____	_____	_____	_____
\$10,000 PD	_____	_____	_____	_____	_____
\$10,000 Basic PIP	_____	_____	_____	_____	_____
\$20,000/40,000 UM (S)	_____	_____	_____	_____	_____
\$20,000/40,000 UIM (S)	_____	_____	_____	_____	_____
		(To be reported on summary sheet)		Sub Total:	_____
\$100 Ded Comp	_____	_____	_____	_____	_____
\$500 Ded Coll	_____	_____	_____	_____	_____
				Total:	_____
Territory 03 – Maui					
\$20,000/40,000 BI	_____	_____	_____	_____	_____
\$10,000 PD	_____	_____	_____	_____	_____
\$10,000 Basic PIP	_____	_____	_____	_____	_____
\$20,000/40,000 UM (S)	_____	_____	_____	_____	_____
\$20,000/40,000 UIM (S)	_____	_____	_____	_____	_____
		(To be reported on summary sheet)		Sub Total:	_____
\$100 Ded Comp	_____	_____	_____	_____	_____
\$500 Ded Coll	_____	_____	_____	_____	_____
				Total:	_____
Territory 04 – Kauai					
\$20,000/40,000 BI	_____	_____	_____	_____	_____
\$10,000 PD	_____	_____	_____	_____	_____
\$10,000 Basic PIP	_____	_____	_____	_____	_____
\$20,000/40,000 UM (S)	_____	_____	_____	_____	_____
\$20,000/40,000 UIM (S)	_____	_____	_____	_____	_____
		(To be reported on summary sheet)		Sub Total:	_____
\$100 Ded Comp	_____	_____	_____	_____	_____
\$500 Ded Coll	_____	_____	_____	_____	_____
				Total:	_____
Territory 05 – Hawaii					
\$20,000/40,000 BI	_____	_____	_____	_____	_____
\$10,000 PD	_____	_____	_____	_____	_____
\$10,000 Basic PIP	_____	_____	_____	_____	_____
\$20,000/40,000 UM (S)	_____	_____	_____	_____	_____
\$20,000/40,000 UIM (S)	_____	_____	_____	_____	_____
		(To be reported on summary sheet)		Sub Total:	_____
\$100 Ded Comp	_____	_____	_____	_____	_____
\$500 Ded Coll	_____	_____	_____	_____	_____
				Total:	_____

(S) = stacked

*Other Rating Factors - Explain: _____

Responsible Officer: (Name) _____ (Title) _____
(Address) _____

Insurance Company _____

Company's latest rate level adjustment effective as of _____

HAWAII PREMIUM QUOTATIONS

Policy Effective Date: November 1, 2005

Automobile: 2004 Honda Accord, DX, 4-Dr Sedan
(I.S.O., V.S.R. = 04-8)

Symbol _____ Age/
Model Year _____

Other Territory (describe): _____

	Base Premium	Primary + Secondary Rating Factor	*Other Rating Factor	*Other Rating Factor	ANNUAL PREMIUM
Worksheet A Profile: Pleasure, Clear Driving Record					
\$20,000/40,000 BI	_____	_____	_____	_____	_____
\$10,000 PD	_____	_____	_____	_____	_____
\$10,000 Basic PIP	_____	_____	_____	_____	_____
\$20,000/40,000 UM (S)	_____	_____	_____	_____	_____
\$20,000/40,000 UIM (S)	_____	_____	_____	_____	_____
		(To be reported on summary sheet)		Sub Total:	_____
\$100 Ded Comp	_____	_____	_____	_____	_____
\$500 Ded Coll	_____	_____	_____	_____	_____
				Total:	_____
Worksheet B Profile: Pleasure, 1 Accident Under \$1,000 Property Loss					
\$20,000/40,000 BI	_____	_____	_____	_____	_____
\$10,000 PD	_____	_____	_____	_____	_____
\$10,000 Basic PIP	_____	_____	_____	_____	_____
\$20,000/40,000 UM (S)	_____	_____	_____	_____	_____
\$20,000/40,000 UIM (S)	_____	_____	_____	_____	_____
		(To be reported on summary sheet)		Sub Total:	_____
\$100 Ded Comp	_____	_____	_____	_____	_____
\$500 Ded Coll	_____	_____	_____	_____	_____
				Total:	_____
Worksheet C Profile: Pleasure, 1 Speeding Conviction					
\$20,000/40,000 BI	_____	_____	_____	_____	_____
\$10,000 PD	_____	_____	_____	_____	_____
\$10,000 Basic PIP	_____	_____	_____	_____	_____
\$20,000/40,000 UM (S)	_____	_____	_____	_____	_____
\$20,000/40,000 UIM (S)	_____	_____	_____	_____	_____
		(To be reported on summary sheet)		Sub Total:	_____
\$100 Ded Comp	_____	_____	_____	_____	_____
\$500 Ded Coll	_____	_____	_____	_____	_____
				Total:	_____
Worksheet D Profile: Pleasure, 1 DUI Conviction With SR-22					
\$20,000/40,000 BI	_____	_____	_____	_____	_____
\$10,000 PD	_____	_____	_____	_____	_____
\$10,000 Basic PIP	_____	_____	_____	_____	_____
\$20,000/40,000 UM (S)	_____	_____	_____	_____	_____
\$20,000/40,000 UIM (S)	_____	_____	_____	_____	_____
		(To be reported on summary sheet)		Sub Total:	_____
\$100 Ded Comp	_____	_____	_____	_____	_____
\$500 Ded Coll	_____	_____	_____	_____	_____
				Total:	_____

(S) = stacked

*Other Rating Factors - Explain: _____

Responsible Officer: (Name) _____ (Title) _____
(Address) _____

If your rating factors for pleasure use, clear driving record, and single vehicle are other than 1.00, you must complete Worksheet A-Supplement in addition to the physical damage portion of Worksheet A.

Insurance Company _____

Company's latest rate level adjustment effective as of _____

Classification: Pleasure Use
 Clear Driving Record
 Single Vehicle
 One Registered Owner
 One Driver/One Vehicle

DETERMINATION OF RATES AT BASE LIMITS

Policy Effective Date: November 1, 2005
 Automobile: 2004 Honda Accord, DX, 4-Dr Sedan

Symbol _____ Age/ Model Year _____
 (I.S.O., V.S.R. = 04-8)

As Reflected in Manual		Disclose all rating relativities used in deriving annual base rates to adjust to:						ANNUAL BASE RATES AT MINIMUM REQUIRED STATUTORY LIMITS FOR SINGLE VEHICLE ONE REGISTERED OWNER	
Limits	Rates	Min Required Statutory Limits	Pleasure Use	Clean Driving Record	Single Vehicle	*Other Adjustment	*Other Adjustment		
Territory 01 – Oahu									
BI	_____	_____	_____	_____	_____	_____	_____	_____	\$20,000/40,000 BI
PD	_____	_____	_____	_____	_____	_____	_____	_____	\$10,000 PD
PIP	_____	_____	_____	_____	_____	_____	_____	_____	\$10,000 Basic PIP
UM (S)	_____	_____	_____	_____	_____	_____	_____	_____	\$20,000/40,000 UM (S)
UIM (S)	_____	_____	_____	_____	_____	_____	_____	_____	\$20,000/40,000 UIM (S)
					(To be reported on summary sheet)		Sub Total:		
Territory 03 – Maui									
BI	_____	_____	_____	_____	_____	_____	_____	_____	\$20,000/40,000 BI
PD	_____	_____	_____	_____	_____	_____	_____	_____	\$10,000 PD
PIP	_____	_____	_____	_____	_____	_____	_____	_____	\$10,000 Basic PIP
UM (S)	_____	_____	_____	_____	_____	_____	_____	_____	\$20,000/40,000 UM (S)
UIM (S)	_____	_____	_____	_____	_____	_____	_____	_____	\$20,000/40,000 UIM (S)
					(To be reported on summary sheet)		Sub Total:		
Territory 04 – Kauai									
BI	_____	_____	_____	_____	_____	_____	_____	_____	\$20,000/40,000 BI
PD	_____	_____	_____	_____	_____	_____	_____	_____	\$10,000 PD
PIP	_____	_____	_____	_____	_____	_____	_____	_____	\$10,000 Basic PIP
UM (S)	_____	_____	_____	_____	_____	_____	_____	_____	\$20,000/40,000 UM (S)
UIM (S)	_____	_____	_____	_____	_____	_____	_____	_____	\$20,000/40,000 UIM (S)
					(To be reported on summary sheet)		Sub Total:		
Territory 05 – Hawaii									
BI	_____	_____	_____	_____	_____	_____	_____	_____	\$20,000/40,000 BI
PD	_____	_____	_____	_____	_____	_____	_____	_____	\$10,000 PD
PIP	_____	_____	_____	_____	_____	_____	_____	_____	\$10,000 Basic PIP
UM (S)	_____	_____	_____	_____	_____	_____	_____	_____	\$20,000/40,000 UM (S)
UIM (S)	_____	_____	_____	_____	_____	_____	_____	_____	\$20,000/40,000 UIM (S)
					(To be reported on summary sheet)		Sub Total:		

(S) = stacked

*Other Rating Factors - Explain: _____

Responsible Officer: (Name) _____ (Title) _____
 (Address) _____

Summary Sheet - Rates in effect November 1, 2005

Insurance Company _____

Record the subtotals from worksheets A (or A-Supplement), B, C, and D below:

Subtotals = \$20,000/40,000 BI
 \$10,000 PD
 \$10,000 PIP
 \$20,000/40,000 UM, STACKED
 \$20,000/40,000 UIM, STACKED

ANNUAL PREMIUM

	Oahu (01)	Maui (03)	Kauai (04)	Hawaii (05)	Other Territory*
Worksheet A (or A-Supplement) (Pleasure, Clear record)	_____	_____	_____	_____	_____
Worksheet B (Pleasure, 1 accident, \$1,000 property loss)	_____	_____	_____	_____	_____
Worksheet C (Pleasure, 1 speeding conviction)	_____	_____	_____	_____	_____
Worksheet D (Pleasure, 1 DUI conviction w/SR-22)	_____	_____	_____	_____	_____

* Insurers with other territories must complete worksheet OT