

SERFF Tracking #:	APST-134622015	State Tracking #:	306559	Company Tracking #:	4854
State:	Hawaii	Filing Company:	AIPSO		
TOI/Sub-TOI:	20.0 Commercial Auto/20.0001 Business Auto				
Product Name:	AIWOHI Truck & Trailer LLC				
Project Name/Number:	/				

Correspondence Summary

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Abeyance	Christly Yoshizawa	08/01/2025	08/01/2025

Response Letters

Responded By	Created On	Date Submitted
Christine Lindgren	08/06/2025	08/06/2025

State:	Hawaii	Filing Company:	AIPSO
TOI/Sub-TOI:	20.0 Commercial Auto/20.0001 Business Auto		
Product Name:	AIWOHI Truck & Trailer LLC		
Project Name/Number:	/		

Objection Letter

Objection Letter Status	Abeyance
Objection Letter Date	08/01/2025
Submitted Date	08/01/2025
Respond By Date	08/15/2025

Dear Christine Lindgren,

Introduction:

This will acknowledge receipt of the filing. Your attention is directed to the following:

Objection 1

Comments: By reply, please provide the title of the signatory.

Objection 2

Comments: Please enter the effective date in the General Information tab by submitting a post submission update.

Objection 3

Comments: Please amend the filing description and memo to reflect that this is a Consent to Rate filing, not Individual Risk.

Conclusion:

Pending your response, this filing shall not be deemed complete or filed nor available for use.

Pursuant to Hawaii Revised Statutes §431:14-104(d), if the requested information is not received by the Respond By Date, the filing will be returned as not filed and not available for use. To request an extension, please email the Rate and Policy Analysis Branch Manager, Kathleen Nakasone, at knakasone@dcca.hawaii.gov.

Sincerely,

Christly Yoshizawa

State:	Hawaii	Filing Company:	AIPSO
TOI/Sub-TOI:	20.0 Commercial Auto/20.0001 Business Auto		
Product Name:	AIWOHI Truck & Trailer LLC		
Project Name/Number:	/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/06/2025
Submitted Date	08/06/2025

Dear Rae Oda,

Introduction:

Response 1

Comments:

The signatory is the Owner Operator/President

Related Objection 1

Comments: By reply, please provide the title of the signatory.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 2

Comments:

A Post Submission has been updated with the effective date of this risk

Related Objection 2

Comments: Please enter the effective date in the General Information tab by submitting a post submission update.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 3

State:	Hawaii	Filing Company:	AIPSO
TOI/Sub-TOI:	20.0 Commercial Auto/20.0001 Business Auto		
Product Name:	AIWOHI Truck & Trailer LLC		
Project Name/Number:	/		

Comments:

I have amended the filing letter to reflect that this is a Consent to Rate Filing but unfortunately, Serff does not allow the filing description to be edited once the filing is submitted.

Related Objection 3

Comments: Please amend the filing description and memo to reflect that this is a Consent to Rate filing, not Individual Risk.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Cover Ltr & Premium Determination
Comments:	
Attachment(s):	PREMIUM DETERMINATION.pdf IRS-4854.pdf
Previous Version	
Satisfied - Item:	Cover Ltr & Premium Determination
Comments:	
Attachment(s):	PREMIUM DETERMINATION.pdf IRS-4854.pdf

Conclusion:

Sincerely,
Christine Lindgren

State:	Hawaii	Filing Company:	AIPSO
TOI/Sub-TOI:	20.0 Commercial Auto/20.0001 Business Auto		
Product Name:	AIWOHI Truck & Trailer LLC		
Project Name/Number:	/		

Post Submission Update Request Processed On 08/13/2025

Status:	Allowed
Created By:	Christine Lindgren
Processed By:	Christly Yoshizawa
Comments:	

Filing Description:

Requested Value:

This a consent to rate filing for the captioned policy. The insured has requested \$100/300/30 split limit liability coverage for a 2005 Freightliner Tractor and semitrailer used in a commercial driving school. Reportedly, the vehicle is not equipped with dual controls.

Prior Value:

This an individual risk submission for the captioned policy. The insured has requested \$100/300/30 split limit liability coverage for a 2005 Freightliner Tractor and semitrailer used in a commercial driving school. Reportedly, the vehicle is not equipped with dual controls.

State: Hawaii

Filing Company: AIPSO

TOI/Sub-TOI: 20.0 Commercial Auto/20.0001 Business Auto

Product Name: AIWOHI Truck & Trailer LLC

Project Name/Number: /

Post Submission Update Request Processed On 08/05/2025

Status: Allowed

Created By: Christine Lindgren

Processed By: Christly Yoshizawa

Comments:

General Information:

Field Name	Requested Change	Prior Value
Effective Date Requested (New)	08/27/2024	

SERFF Tracking #:	APST-134622015	State Tracking #:	306559	Company Tracking #:	4854
State:	Hawaii	Filing Company:	AIPSO		
TOI/Sub-TOI:	20.0 Commercial Auto/20.0001 Business Auto				
Product Name:	AIWOHI Truck & Trailer LLC				
Project Name/Number:	/				

Supporting Document Schedules

Satisfied - Item:	Consent to Rate
Comments:	
Attachment(s):	Aiwohi HJUP Consent form.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Cover Ltr & Premium Determination
Comments:	
Attachment(s):	PREMIUM DETERMINATION.pdf IRS-4854.pdf
Item Status:	
Status Date:	

**STATE OF HAWAII**

INSURANCE DIVISION
DEPARTMENT OF COMMERCE & CONSUMER AFFAIRS
P. O. BOX 3614
HONOLULU, HAWAII 96811-3614
335 MERCHANT STREET, ROOM 213
HONOLULU, HAWAII 96813
PHONE NO: (808) 586-2790
<http://hawaii.gov/dcca/ins>

**APPLICATION FOR
CONSENT TO RATE****INSURANCE COMPANY INFORMATION**

Insurance Company Name	NAIC #	
AIPSO		
Insurance Company Address		
302 Central Avenue Johnston, RI 02919		
Company Representative	Title	Date
Christine Lindgren	Senior Product Analyst	07/17/2025

POLICY INFORMATION

Name of Insured	Type of Business	
AIWOHI Truck & Trailer LLC	Commercial Driving School	
Location(s) of Risk		
Kailua Kona		
Mailing Address (if different than above)		
Policy Number	Effective Date	Policy Term
	08/27/2024	1 Yr
Type of Coverage (specify policy limits, deductibles, and underwriting information supporting proposed rating)		
Reason(s) for Consent to Rate (Check any that apply)		
<input checked="" type="checkbox"/> Unable to obtain coverage at filed rate <input type="checkbox"/> Unusual Hazards Involved <input type="checkbox"/> Unfavorable Loss Experience		
<input type="checkbox"/> Other (specify):		

Filed Manual Premium	\$2,676.00	Proposed Premium	\$2,872.00
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APPLICANT INFORMATION

I consider the premium charged to be fair and equitable for our particular risk due to the reason(s) noted above. I understand the proposed premium is higher than the premium developed with the named Insurance Company's rates filed with the Hawaii Insurance Division.

<u>Derek Aiwohi Jr.</u>	<u>Derek Aiwohi Jr</u>	<u>07/24/2025</u>
Signature of Named Insured	Printed Name/Title	Date

PREMIUM DETERMINATION

Insured: AIWOHI Truck & Trailer LLC
Carrier: State Farm Insurance Company
Policy: XXXXXXXXXX
Effective: August 27, 2024

Territory: 05

Proposed rating for truck/tractor

			Primary Classification Factor Local, Commercial, Heavy Truck (Rule 73)		\$100/300 RBI/\$30 PD All Other Increased Limits Factor (Rule 52)		Proposed Factor for Truck Tractor Equipped without Dual Controls (Rule 134.B.2.a)		Total Limits Whole Dollar Premium*
Territory 05 \$20/40 RBI (Page CR-3)	\$187	X	2.50	X	2.200	X	2.0	=	\$2,057
Territory 05 \$10 PD (Page CR-3)	\$119	X	2.50	X	1.14	X	2.0	=	\$678
									\$2,735

Proposed rating for semi-trailer

			Primary Classification Factor Semi-trailer (Rule 73)		\$100/300 RBI/\$50 PD All Other Increased Limits Factor (Rule 52)		Total Limits Whole Dollar Premium*
Territory 05 \$20/40 RBI (Page CR-3)	\$187	X	.25	X	2.200	=	\$103
Territory 05 \$10 PD (Page CR-3)	\$119	X	.25	X	1.14	=	\$34
							\$137

Manual rating for Private Passenger Type

			Primary Classification Factor Local, Commercial, Heavy Truck (Rule 73)		\$100/300 RBI/\$50 PD All Other Increased Limits Factor (Rule 52)		Proposed Factor for Truck Tractor Equipped without Dual Controls (Rule 134.B.2.b)		Total Limits Whole Dollar Premium*
Territory 05 \$20/40 RBI (Page CR-3)	\$497	X	N/A	X	2.200	X	2.0	=	\$2,187
Territory 05 \$10 PD (Page CR-3)	\$209		N/A	X	1.17	X	2.0	=	\$489
Total									\$2,676

*Premium is exclusive of any applicable debits or credits

CAROL M. BERTHOLD
Chairperson

CHARLES P. KWOLEK, JR.
President/CEO



"Serving the Insurance Industry"

August 5, 2025

Mr. Jerry Bump, Acting Insurance Commissioner

Hawaii Department of Commerce & Consumer Affairs
Insurance Division
PO Box 3614
Honolulu, HI 96811-3614

**Hawaii Joint Underwriting Plan
Consent to Rate No. 4854**

Insured: AIWOHI Truck & Trailer LLC
Carrier: State Farm Insurance Company
Policy: [REDACTED]
Effective: August 27, 2024

Dear Mr. Bump:

This is a consent to rate submission for the captioned policy. The insured has requested \$100/300/30 split limit liability coverage for a 2005 Freightliner Tractor and semitrailer used in a commercial driving school. Reportedly, the vehicle is not equipped with dual controls.

In accordance with Rule 134 of the Manual, the assigned carrier has referred the matter to us for individual risk rating. We propose that the truck-tractor be rated using 200% of the appropriate local, commercial truck rate for the territory of garaging. This rating procedure is based upon our best informed judgement and has been approved in your jurisdiction previously found under Serff Tracking Number APST-134369991.

In addition, we propose that the semitrailer be rated using the otherwise applicable semitrailer rate.

Please contact the undersigned at extension 3494 if you have any questions.

Sincerely,
Gina M. Clement, CPCU, CCP, Product Manager

A handwritten signature in black ink, appearing to read "Christine Lindgren".

E. Christine Lindgren, ACP
Senior Product Analyst
Manuals and Policy Forms

Attach.

pc: Mr. Tom Assad—AIPSO

Mio Shimamura <mailto:mshimamu@dcca.hawaii.gov>

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
07/30/2025		Supporting Document	Cover Ltr & Premium Determination	08/05/2025	PREMIUM DETERMINATION.pdf IRS-4854.pdf (Superceded)

CAROL M. BERTHOLD
Chairperson

CHARLES P. KWOLEK, JR.
President/CEO



"Serving the Insurance Industry"

July 30, 2025

Mr. Jerry Bump, Acting Insurance Commissioner

Hawaii Department of Commerce & Consumer Affairs
Insurance Division
PO Box 3614
Honolulu, HI 96811-3614

**Hawaii Joint Underwriting Plan
Individual Risk Submission No. 4854
Insured: AIWOHI Truck & Trailer LLC
Carrier: State Farm Insurance Company
Policy: [REDACTED]
Effective: August 27, 2024**

Dear Mr. Bump:

This is an individual risk submission for the captioned policy. The insured has requested \$100/300/30 split limit liability coverage for a 2005 Freightliner Tractor and semitrailer used in a commercial driving school. Reportedly, the vehicle is not equipped with dual controls.

In accordance with Rule 134 of the Manual, the assigned carrier has referred the matter to us for individual risk rating. We propose that the truck-tractor be rated using 200% of the appropriate local, commercial truck rate for the territory of garaging. This rating procedure is based upon our best informed judgement and has been approved in your jurisdiction previously found under Serff Tracking Number APST-134369991.

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Please contact the undersigned at extension 3494 if you have any questions.

Sincerely,
Gina M. Clement, CPCU, CCP, Product Manager

A handwritten signature in cursive script, appearing to read "Christine Lindgren".

E. Christine Lindgren, ACP
Senior Product Analyst
Manuals and Policy Forms

Attach.

pc: Mr. Tom Assad—AIPSO

Mio Shimamura <mailto:mshimamu@dcca.hawaii.gov>