

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  
**TOI/Sub-TOI:** 20.0 Commercial Auto/20.0001 Business Auto  
**Product Name:** AIWOHI Truck & Trailer LLC  
**Project Name/Number:** /

**Filing Company:** AIPSO

## 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*

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State: Hawaii

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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

SERFF Tracking #: APST-134622015

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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
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Comments:	
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Attachment(s):	PREMIUM DETERMINATION.pdf IRS-4854.pdf
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**Previous Version**

Satisfied - Item:	Cover Ltr & Premium Determination
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Comments:	
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Attachment(s):	PREMIUM DETERMINATION.pdf IRS-4854.pdf
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**Conclusion:**

Sincerely,

Christine Lindgren

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

**Filing Company:** AIPSO

## 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  
**TOI/Sub-TOI:** 20.0 Commercial Auto/20.0001 Business Auto  
**Product Name:** AIWOHI Truck & Trailer LLC  
**Project Name/Number:** /

**Filing Company:** AIPSO

## 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

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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
[REDACTED]	08/27/2024	1 Yr

Type of Coverage (specify policy limits, deductibles, and underwriting information supporting proposed rating)
[Large empty box]

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	<b>\$2,676.00</b>	Proposed Premium	<b>\$2,872.00</b>
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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.

*Derek Aiwohi Jr.*

Signature of Named Insured

Derek Aiwohi Jr

Printed Name/Title

07/24/2025

Date

## PREMIUM DETERMINATION

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

### Territory: 05

Proposed rating for truck/tractor

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

Proposed rating for semi-trailer

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

Manual rating for Private Passenger Type

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

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

Attach.

pc: Mr. Tom Assad—AIPSO  
Mio Shimamura <mailto:mshimamu@dcca.hawaii.gov>

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

Product Name: AIWOHI Truck &amp; Trailer LLC

Project Name/Number: /

## 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:

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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

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

Attach.

pc: Mr. Tom Assad—AIPSO  
Mio Shimamura <mailto:mshimamu@dcca.hawaii.gov>