



DAVID Y. IGE
GOVERNOR

JOSH GREEN
LIEUTENANT GOVERNOR

STATE OF HAWAII
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS
INSURANCE DIVISION
335 MERCHANT STREET, ROOM 213, HONOLULU, HAWAII 96813
P.O. BOX 3614, HONOLULU, HAWAII 96811
Phone Number: (808) 586-2790
Fax Number: (808) 587-6714
insurance.hawaii.gov

CATHERINE P. AWAKUNI COLÓN
DIRECTOR

JO ANN M. UCHIDA TAKEUCHI
DEPUTY DIRECTOR

COLIN M. HAYASHIDA
INSURANCE COMMISSIONER

September 23, 2022

2022-9R

To: All Licensed Insurers Offering Property Insurance in Hawaii
From: Colin M. Hayashida, Insurance Commissioner 
Subject: Catastrophe Models for Hurricane Exposure in Hawaii ("Hurricane Models")

The purpose of this memorandum is to provide guidance on supplemental rate filing requirements for property insurance and to supersede memorandum 2003-3R dated July 30, 2003.

The Insurance Division has reviewed and approved for use, effective November 1, 2022, the following hurricane models in Hawaii:

- AIR Tropical Cyclone Model, Version 3.10 ¹
- Core Logic Hawaii Hurricane Model ²
- RMS NA Hurricane Model, Version 18.1.1 ³

Insurers with previously approved property rating programs which use formerly approved hurricane models are not required to refile.

Insurers who wish to use these newly approved models may do so, effective November 1, 2022. Additional filing instructions will be posted on the Insurance Division's website and in the electronic filing system by this date.

Be advised that the Insurance Division will be reviewing the appropriateness of the impact to the Hawaii policyholder, and shock increases on an overall or by-insured basis are discouraged. We encourage insurers to speak with the RPA Branch before making a new filing.

For questions regarding this memorandum, please contact the RPA Branch Manager at (808) 586-2809 or email InsRpa@dcca.hawaii.gov.

¹ Released June 14, 2013, implemented in AIR Touchstone through 8.10

² Released July 31, 2019, implemented in RQE v 19

³ North Atlantic Hurricane Model (Build 1945)