

HAWAII
MOTORCYCLE AND OFF-ROAD VEHICLE PROGRAM
REQUEST TO DISCONTINUE WRITING AND WITHDRAW PROGRAM

We submit this proposal to withdraw our motorcycle and off-road vehicle insurance program within the state of Hawaii. We have undertaken a strategic review of our product portfolio and determined that this program is no longer aligned with our long-term business objectives and target market focus.

Per the guidance provided by Mr. Grant A. Shintaku, Hawaii P&C Filings Program Manager, we are providing the following information.

Mr. Shintaku stated that our request generally seemed acceptable, but advised to provide the following information so you could have an understanding of the impact to consumers:

1. Disclose how many policyholders currently in your Motorcycle program.
 - As of 7/8/2026, the program consists of 3 in-force policies representing \$944.00 in-force written premium. These figures reflect the current volume of business impacted by this filing and demonstrate the limited ongoing exposure associated with the withdrawal.
2. Clarify if your Motorcycle and Recreational Vehicle references are separate products (i.e., rec vehicles under inland marine) or a single product.
 - The motorcycle and off-road vehicle program are offered as a single product. Following our review, we have elected to discontinue this program and withdraw the associated filings from the Hawaii market.
3. Explain why you believe your Motorcycle and Recreational Vehicle product(s) would or would not fall under the definition of "property" ([HRS §431:10E-151](#)).
 - We note that the product does not fall under the definition of "property" pursuant to HRS §431:10E-151, as the insured motorcycles and off-road vehicles are motor vehicles as defined under Chapter 286 of the Hawaii Revised Statutes. Accordingly, we intend to nonrenew the remaining policies in accordance with applicable Hawaii Law.
4. Confirm the last State Tracking Number of the product(s) you wish to withdraw.
 - The last approved State Tracking Number associated with this product is MRKA-133456485.
5. What is your anticipated non-renewal start date?
 - We propose to nonrenew policies with an effective date of 11/1/2026
6. What is your anticipated date of the run-off completion?
 - Our anticipated runoff completion date is 11/1/2027.
7. What notice (in days) do you plan to give the affected policyholders?
 - We will provide affected policyholders with at least 30 days' notice of nonrenewal.

Given the limited number of policies and premium currently in-force, the impact of this withdrawal on Hawaii policyholders is expected to be minimal.

We greatly appreciate your review of this withdrawal request. Please let us know if you have any additional questions or require further information.