



AGENTLINE BULLETIN

January 7, 2025 | DAB 1-2025

Homeowners & Dwelling Fire Underwriting Guidelines Update

Aloha Agency Partners,

As we enter 2025, we want to inform you of the updates to our Homeowners and Dwelling Fire underwriting guidelines due to the hardening reinsurance market. These changes will take effect on **January 15, 2025**.

Key Homeowners and Dwelling Fire changes are:

- Page 15, Age and Condition – added no Polybutylene pipes
- Page 17, Maximum Coverage A is back to \$1,500,000
- Page 17, Maximum Coverage D increases
 - HO-3: 60% coverage A
 - HO-4 and HO-6: 60% of coverage C
- Page 17, Maximum TIV (Coverage A+B+C+D+ any scheduled items) is \$3,500,000
- Page 17, Minimum Deductible for HO-4 is \$1,000
- Page 17, Central Station alarm is required if Coverage A is over \$1,250,000
- See page 22 and 24 for similar changes to Dwelling Fire.

The updated [Personal Lines Agency Guidelines Manual](#) is attached to this bulletin and will also be available on our agency portal.

If you have any questions regarding these changes, please don't hesitate to contact Shannon VanGieson, our Personal Lines Underwriting Manager, at (808) 951-1813 or email shannonv@dtric.com. You can also reach me at 808-951-1715 or e-mail dennisr@dtric.com.

Thank you for all your support in 2024. Looking forward to a great 2025!

Aloha,

A handwritten signature in black ink that reads "Dennis E. Rae".

Dennis E. Rae, CPCU

Executive Vice President and Chief Underwriting Officer