

BOARD OF GOVERNORS
HAWAII JOINT UNDERWRITING PLAN
INSURANCE DIVISION
P. O. Box 3614
HONOLULU, HI 96811

A G E N D A

Date: October 19, 2022

Time: 9:00 a.m.

In-Person Meeting Location: Queen Lilioukalani Conference Room
King Kalakaua Building, 1st Floor
335 Merchant Street
Honolulu, HI 96813

Virtual Participation: Virtual Videoconference Meeting – Zoom Webinar (use link below)
<https://dcca-hawaii-gov.zoom.us/j/91406719909>

Phone: 1-669-900-6833
Meeting ID: 914 0671 9909
Passcode: 976085

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Members of the public who wish to submit written testimony, please email Jerry Bump of the Insurance Division at jbump@dcca.hawaii.gov at least 24 hours prior to the meeting.

For both internet and phone access, when testifying, you will be asked to identify yourself and the organization, if any, that you represent. Each testifier will be limited to five minutes of testimony per agenda item.

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BOARD PACKET MATERIALS WILL BE POSTED AT
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- I. Call to Order
- II. Reading of Antitrust Statement
- III. Approval of Minutes - July 20, 2022
- IV. Financial Reports from the Hawaii Joint Underwriting Plan
- V. Items for Discussion
 - A. Election of 2023 Officers
 - B. Commercial Implementation Date
 - C. Update from AIPSO on Servicing of PP and CPAI
- VI. Next Meeting – January 18, 2023, 9:00 a.m.
- VII. Adjournment

July 20, 2022

BOARD OF GOVERNORS
HAWAII JOINT UNDERWRITING PLAN

Queen Liliuokalani Conference Room
King Kalakaua Building, 1st Floor
335 Merchant Street
Honolulu, HI 96813

and

Videoconference via Zoom Meeting Application

I. Call to Order

Ms. Maria Carvalho called the meeting to order at 9:02 a.m.

Members Present:

Maria Carvalho

Todd Feltman (State Farm)

Reid Higashi (Business Insurance Services, Inc.)

Lance Kawano (First Insurance Company of Hawaii) – Joined at discussion item
V. B. (9:20 a.m.)

Chenise Morrow-Blalock (Hawaii Independent Insurance Agents Association)

Lane Nishioka (Island Insurance)

Others Present:

Jerry Bump (DCCA/Insurance Division)

Kathleen Nakasone (DCCA/Insurance Division)

Rae Oda (DCCA/Insurance Division)

Claire Taise-Chee (DCCA/Insurance Division)

Christly Yoshizawa (DCCA/Insurance Division)

Thomas Assad (AIPSO)

Douglas Beck (AIPSO)

Natalie Benkovich (AIPSO)

Jim Chrones (AIPSO)

Alicia Hanson (AIPSO)

Andrea Olson (AIPSO)

Edward Sullivan (AIPSO)

Meredith Chin (First Insurance Company of Hawaii)

Members Absent:

Kim Sato (Farmers Hawaii)

II. Reading of Antitrust Statement

The antitrust statement was read by Ms. Carvalho as follows:

“As members of this organization or participants in this meeting, we need to be mindful of the constraints of the antitrust laws. There shall be no discussions of agreements or concerted actions that may restrain competition. This prohibition includes the exchange of information concerning individual company rates, coverages, market practices, claims settlement practices or any other competitive aspect of an individual company’s operation. Each member or participant is obligated to speak up immediately for the purpose of preventing any discussion falling outside the bounds indicated.”

III. Approval of Minutes

Mr. Nishioka moved and Mr. Feltman seconded the motion to approve the meeting minutes from April 20, 2022. The motion passed unanimously.

IV. Financial Reports from the Hawaii Joint Underwriting Plan

Financial reports from AIPSO were previously distributed to the board members by Mr. Bump via email. Mr. Sullivan reviewed the cash flow projection as of March 2022, stating that AIPSO does not see a need for an assessment at this time but adding that one might be necessary in 2024 or 2025.

V. Items for Discussion

A. Proposal for Determination of Private Passenger Auto

Ms. Olson presented AIPSO’s proposed rule amendments to state that the 431:10C-407(B)(1)(E) Eligible Insureds Only rates are to be used when two or less points are charged on a policy and the Non-CPAI Private Passenger Autos rates are to be used when three or more points are charged. The proposed amendments include added language clarifying that the same rates are applicable to all autos on the policy. Following discussion, Mr. Feltman moved and Mr. Nishioka seconded the motion to recommend to the Commissioner to approve the proposal. The motion passed unanimously.

B. HAR 16-23-73 – Sole Registered Owner Requirement

Mr. Bump explained that during the transition of CPAI business, AIPSO noted two prior servicing carriers were handling the sole registered owner requirement inconsistently with HAR 16-23-73. This administrative rule only allows coverage

to be issued if the eligible insured is the sole registered owner of the vehicle. AIPSO asked the Insurance Division for clarification. Mr. Bump discussed with legal staff and the Commissioner and it is their intent to work on a rule change to allow spouses or domestic partners to also be a registered owner on the vehicle. Until such time there is a rule change, AIPSO has been instructed that they must follow the HAR as it is currently written. There was board discussion surrounding the idea of expanding the eligibility to include spouses or domestic partners and consensus was this seems to be an appropriate change needed. Mr. Bump will work on gathering more information and hopes to have draft language for the board review at the next meeting in October.

C. Update from AIPSO on Servicing of PP and CPAI

Ms. Benkovich provided the board with an update on the transition to AIPSO becoming the HJUP's servicing provider as of June 1, 2022, reporting that the transition has gone smoothly and the partnership with on-island presence IC International has worked out well.

Mr. Beck reported the CPAI policy count as of July 20 was 174, with 96 in-force policies at the end of June, noting that there have been no cancellations and no claims to date.

Mr. Beck said that due to carriers typically sending expiration letters to insureds about 45 to 50 days in advance of their policy term expiring, with Mr. Bump's approval, AIPSO modified their process so that they can issue future effective dates up to 45 days in advance rather than 30 days.

D. Update on Administrative Rule Changes

Mr. Bump noted that the administrative rule changes to Hawaii Administrative Rules Chapter 16-23 were signed by the Governor on June 22, 2022, with the main changes being 1) broadening the definition of who can serve as the servicing provider to include an insurance carrier or a third party such as AIPSO; 2) broadening the ability of the Commissioner with the recommendation of the board to adjust compensation for agents and the servicing provider as needed.

VI. Next Board Meeting

October 19, 2022 at 9:00 a.m.

VII. Adjournment

The meeting was adjourned at 9:45 a.m.



October 3, 2022

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

RE: HJUP - FINANCIAL STATEMENTS – QUARTER ENDING 6/30/2022

Dear Jerry:

Attached are the Hawaii Joint Underwriting Plan financial statements for the period ended **June 30, 2022**. The reporting requirement that breaks down the information into four separate classes was effective January 1, 2008. The four class reports will not balance to the fiscal year to date consolidated information for several reasons.

1. The premium deficiency reserve, claim service fee reserve and anticipated salvage and subrogation reserves computed by AIPSO do not contain a breakout of private passenger business between the high risk and other private passenger classifications. Therefore, the entries for these reserves are only allocated to the class level for Commercial and CPAI business. The difference in the change in reserves attributed to Private Passenger High Risk and Private Passenger other business, which cannot be allocated, are as followed:
 - Loss Reserves and Losses Incurred – \$0
 - Premium Deficiency Reserve - \$0
 - Servicing Carrier Fees Claim LAE- \$104,129.18 in addition to the difference in reserves, it should be noted that the Retro-Active Claim Fee was interfaced in the June 2022 quarter for a total of \$107,226.18.
2. Also, some general ledger accounts, such as interest income, bureau expenses, bank charges, etc. are not able to be split out by the four classes due to the nature of the account activity. We have not allocated these general income and expense items on the class exhibits.
3. The class reports are provided to allow the department to review the pure results of the HJUP business by class, without distortions, which would have occurred from the allocation of some non-class specific results.

The financial statements included are as follows:

BALANCE SHEET – CONSOLIDATED

STATEMENT OF INCOME AND EXPENSES - CONSOLIDATED AND BY CLASS

STATEMENT OF OTHER THAN UNDERWRITING EXPENSES - CONSOLIDATED

QUARTERLY EXHIBIT OF RESERVES - CONSOLIDATED AND BY CLASS

QUARTERLY RESULTS OF OPERATIONS - CONSOLIDATED AND BY CLASS

If you have any questions, please feel free to call me at (401) 528-1473.

Sincerely,



Edward Sullivan,
Financial and Investment Services-Supervisor,

cc: Colin M. Hayashida, HJUP
Thomas Assad, AIPSO
Kim Caputo, AIPSO
David Maynard, AIPSO
Victoria Ivanov, AIPSO
Michelle Lapierre, AIPSO

Attachements

HAWAII JOINT UNDERWRITING PLAN
CONSOLIDATED BALANCE SHEET
JUNE 30, 2022

	6/30/2022	6/30/2021
<u>Assets</u>		
<u>Cash (Overdraft)</u>		
Central Bank	\$ (25,568.35)	\$ (17,044.65)
Central Processor	-	-
Concentration Account	149,354.56	281,191.68
Servicing Carrier - Depository Cash	376,998.28	276,472.18
Servicing Carrier - Checks Outstanding	(51,558.89)	(106,698.14)
Total Cash (Overdraft)	449,225.60	433,921.07
Investments	2,807,217.34	1,663,026.07
<u>Accounts Receivable</u>		
Servicing Carriers Premium Accounts	58,025.59	109,924.00
Salvage and Subrogation	-	(2,000.00)
Assigned Claims Program	237,484.50	210,634.82
Member Company	356,000.00	1,863,692.00
Accrued Interest	-	-
Late Payment Penalty Fees	100.00	50.00
Other	107,226.18	72,072.96
Due from Other JUA Plans	-	-
Total Accounts Receivable	758,836.27	2,254,373.78
Claim Service Fee Reserve	231,132.00	275,073.00
Total Assets	\$4,246,411.21	\$4,626,393.92
<u>Liabilities & Members' Equity (Deficit)</u>		
Loss Reserves (Incl IBNR)	\$ 1,726,700.21	\$ 2,128,998.70
Unearned Premium Reserve	1,734,545.31	1,668,665.00
Premium Deficiency Reserve	331,960.00	381,946.00
Outstanding Drafts	158,030.21	164,905.61
Outstanding Drafts - Assigned Claims	21,305.54	14,613.99
Escheat Reserves	65,077.83	70,908.16
<u>Accounts Payable</u>		
Servicing Carrier Fees- Claims	65,273.72	42,002.04
Servicing Carrier Fees- Operating	54,896.43	46,790.60
Unallocated Claim Expense Allowance	9,869.76	8,766.84
AIPSO	37,921.70	19,430.80
Commissions	15,750.56	14,283.29
Advanced Premium Collections	41,735.00	26,388.50
Other	(97,500.00)	2,500.00
Total Accounts Payable	127,947.17	160,162.07
Total Liabilities	4,165,566.27	4,590,199.53
Members' Equity (Deficit)	80,844.94	36,194.39
Total Liabilities & Members' Equity (Deficit)	\$4,246,411.21	\$4,626,393.92

HAWAII JOINT UNDERWRITING PLAN
CONSOLIDATED STATEMENT OF INCOME AND EXPENSES
YEAR TO DATE THROUGH JUNE 30, 2022

	Quarter Ending Current	Quarter Ending Prior	Fiscal Year to Date Current	Fiscal Year to Date Prior	Fiscal year to Date Change	%
<u>Underwriting Income:</u>						
Premium Written	\$891,957.88	\$771,674.30	\$2,577,474.06	\$2,493,103.97	\$84,370.09	3.38%
Change in Unearned Premiums	(12,710.93)	(54,978.24)	(146,221.92)	5,845.78	(152,067.70)	-2601.32%
Premiums Earned	904,668.81	826,652.54	2,723,695.98	2,487,258.19	236,437.79	9.51%
<u>Deductions:</u>						
Losses Paid	392,942.94	218,140.65	1,391,954.12	627,856.36	764,097.76	121.70%
Change in Loss Reserves	33,871.84	188,451.93	(85,656.93)	119,309.79	(204,966.72)	-171.79%
Losses Incurred	426,814.78	406,592.58	1,306,297.19	747,166.15	559,131.04	74.83%
Change in Premium Deficiency Reserve	(1,249.00)	(25,665.00)	(20,705.00)	(25,775.00)	5,070.00	-19.67%
Servicing Carrier Fees - Claims LAE	104,484.73	13,880.08	285,708.80	178,666.75	107,042.05	59.91%
Servicing Carrier Fees - Operating	77,901.76	65,826.82	222,805.18	210,047.06	12,758.12	6.07%
Commissions Written	29,734.77	23,915.80	83,093.78	73,010.86	10,082.92	13.81%
Total Underwriting Deductions	637,687.04	484,550.28	1,877,199.95	1,183,115.82	694,084.13	58.67%
Net Underwriting Gain (Loss)	266,981.77	342,102.26	846,496.03	1,304,142.37	(457,646.34)	-35.09%
Investment Income	3,814.76	135.66	4,117.89	209.94	3,907.95	1861.46%
Gain (Loss) on Investments	0.00	0.00	0.00	0.00	0.00	0.00%
<u>Other Income (Expenses):</u>						
Misc. Income	0.00	0.00	(229.00)	(201.00)	(28.00)	13.93%
Membership Fees	356,000.00	363,000.00	356,000.00	363,000.00	(7,000.00)	-1.93%
Producer Seminar Income	0.00	0.00	0.00	0.00	0.00	0.00%
Late Penalty Fees	200.00	50.00	250.00	50.00	200.00	400.00%
Commissions Charged Off	(63.53)	(287.50)	(81.97)	(397.81)	315.84	-79.39%
Premiums Charged Off	157.00	(1,166.08)	(813.72)	(889.67)	75.95	-8.54%
Premiums Charged Off - CPAI	(282,350.85)	(283,856.10)	(889,549.06)	(981,924.57)	92,375.51	-9.41%
Other than Underwriting Expenses	(75,912.97)	(59,993.35)	(187,715.20)	(204,333.29)	16,618.09	-8.13%
Total Other Income (Expenses)	(1,970.35)	17,746.97	(722,138.95)	(824,696.34)	102,557.39	-12.44%
Net Gain (Loss)	\$268,826.18	\$359,984.89	\$128,474.97	\$479,655.97	(\$351,181.00)	-73.22%

HAWAII JOINT UNDERWRITING PLAN
CONSOLIDATED STATEMENT OF OTHER THAN UNDERWRITING EXPENSES
YEAR TO DATE THROUGH JUNE 30, 2022

	Quarter Ending Current	Quarter Ending Prior	Fiscal Year to Date Current	Fiscal Year to Date Prior	Fiscal Year to Date Change	%
Salaries	\$ 2,500.00	\$ 2,500.00	\$ 7,500.00	\$ 7,500.00	-	0.00%
Legal & Audit Expense	0.00	0.00	0.00	1,735.75	(1,735.75)	-100.00%
Software Equipment	18,902.37	18,495.96	56,165.23	56,592.43	(427.20)	-0.75%
Central Processor	40,835.66	36,478.25	98,476.91	124,089.50	(25,612.59)	-20.64%
Bank and Finance Charges	2,467.21	2,519.14	7,105.34	6,457.02	648.32	10.04%
Rate making Expense	-	-	7,260.00	7,768.20	(508.20)	-6.54%
Bad Debt	0.00	0.00	(0.01)	0.06	(0.07)	-116.67%
Misc Shared Resources	2,500.00	0.00	2,500.00	0.00	2,500.00	0.00%
Fronting CO Fees - AIO HI	374.40	0.00	374.40	0.00	374.40	0.00%
Other	8,333.33	(0.00)	8,333.33	190.33	8,143.00	4278.36%
Total Other Than Underwriting Expenses	<u>\$ 75,912.97</u>	<u>\$ 59,993.35</u>	<u>\$ 187,715.20</u>	<u>\$ 204,333.29</u>	<u>\$ (16,618.09)</u>	<u>-8.13%</u>

**HAWAII JOINT UNDERWRITING PLAN
CONSOLIDATED EXHIBIT OF RESERVES
YEAR TO DATE THROUGH JUNE 30, 2022**

	Prior Year End Reserves	First Quarter Change	Second Quarter Change	Third Quarter Change	Fourth Quarter Change	Quarter End Reserves
Unearned Premium	\$ 1,880,767.23	\$ (151,965.44)	\$ 18,454.45	\$ (12,710.93)	\$ -	\$ 1,734,545.31
Premium Deficiency Reserve	352,665.00	(25,587.00)	6,131.00	(1,249.00)	0.00	331,960.00
Loss Reserves	\$ 1,380,464.14	\$ (354,227.31)	\$ 263,023.54	\$ (6,031.16)	\$ -	\$ 1,283,229.21
IBNR Loss Reserves	537,197.00	(199,193.00)	174,412.00	69,900.00	0.00	582,316.00
Anticipated Salvage and Subrogation	(105,304.00)	6,753.00	(10,297.00)	(29,997.00)	0.00	(138,845.00)
Net Loss Reserves	<u>\$ 1,812,357.14</u>	<u>\$ (546,667.31)</u>	<u>\$ 427,138.54</u>	<u>\$ 33,871.84</u>	<u>\$ -</u>	<u>\$ 1,726,700.21</u>

HAWAII JOINT UNDERWRITING PLAN
CONSOLIDATED QUARTERLY RESULTS OF OPERATION

	Quarter Ending Jun 2022	Quarter Ending Mar 2022	Quarter Ending Dec 2021	Quarter Ending Sep 2021	Quarter Ending Jun 2021
<u>Underwriting Income:</u>					
Premium Written	\$891,957.88	\$912,011.51	\$773,504.67	\$1,122,736.94	\$771,674.30
Change in Unearned Premiums	(12,710.93)	18,454.45	(151,965.44)	212,102.23	(54,978.24)
Premiums Earned	904,668.81	893,557.06	925,470.11	910,634.71	826,652.54
<u>Deductions:</u>					
Losses Paid	392,942.94	421,486.06	577,525.12	674,027.33	218,140.65
Change in Loss Reserves	33,871.84	427,138.54	(546,667.31)	(316,641.56)	188,451.93
Losses Incurred	426,814.78	848,624.60	30,857.81	357,385.77	406,592.58
Change in Premium Deficiency Reserve	(1,249.00)	6,131.00	(25,587.00)	(29,281.00)	(25,665.00)
Servicing Carrier Fees - Claims LAE	104,484.73	95,747.21	85,476.86	173,913.85	13,880.08
Servicing Carrier Fees - Operating	77,901.76	78,190.03	66,713.39	101,253.65	65,826.82
Commissions Written	29,734.77	29,422.48	23,936.53	41,689.43	23,915.80
Total Underwriting Deductions	637,687.04	1,058,115.32	181,397.59	644,961.70	484,550.28
Net Underwriting Gain (Loss)	266,981.77	(164,558.26)	744,072.52	265,673.01	342,102.26
Investment Income	3,814.76	195.94	107.19	73.38	135.66
Gain (Loss) on Investments	0.00	0.00	0.00	0.00	0.00
<u>Other Income (Expenses):</u>					
Miscellaneous Income	0.00	(229.00)	0.00	-	0.00
Membership Fees	356,000.00	0.00	-	0.00	363,000.00
Producer Seminar Income	0.00	0.00	0.00	0.00	0.00
Late Penalty Fees	200.00	-	50.00	1,843.14	50.00
Commissions Charged Off	(63.53)	0.00	(18.44)	-	(287.50)
Premiums Charged Off	157.00	(254.00)	(716.72)	(2,825.44)	(1,166.08)
Premiums Charged Off - CPAI	(282,350.85)	(340,295.84)	(266,902.37)	(274,185.40)	(283,856.10)
Other than Underwriting Expenses	(75,912.97)	(54,788.52)	(57,013.71)	(56,710.11)	(59,993.35)
Total Other Income (Expenses)	(1,970.35)	(395,567.36)	(324,601.24)	(331,877.81)	17,746.97
Net Gain (Loss)	\$268,826.18	(\$559,929.68)	\$419,578.47	(\$66,131.42)	\$359,984.89

HAWAII JOINT UNDERWRITING PLAN
RETAINED EARNINGS
June 30, 2022

Trial Balance

Total Assets	<u>\$4,015,279.21</u>
Total Liabilities	(\$3,934,434.27)
Total Retained Earnings	<u>\$47,630.03</u>
Liabilities + Retained Earnings	<u>(3,886,804.24)</u>
 Assets + Liabilities + Retained Earnings	 128,474.97
 Total Income	 (\$2,937,530.98)
Total Expense	<u>\$2,809,056.01</u>
Net (Income) & Expense	<u>(128,474.97)</u>
 Difference	 <u><u>(0.00)</u></u>

Retained Earnings

Retained Earnings from Trial Balance	\$47,630.03
Net (Income) & Expense from Trial Balance	(\$128,474.97)
 Total Retained Earnings	 <u><u>(\$80,844.94)</u></u>

HAWAII JOINT UNDERWRITING PLAN
CPAI
STATEMENT OF INCOME AND EXPENSES
YEAR TO DATE THROUGH JUNE 30, 2022

	<u>Quarter Ending</u>	<u>Fiscal Year to Date</u>
<u>Underwriting Income</u>		
Premium Written	\$282,350.85	\$873,556.06
Change in Unearned Premiums	(2,695.39)	(5,619.70)
Premiums Earned	<u>285,046.24</u>	<u>879,175.76</u>
<u>Deductions</u>		
Losses Paid	89,312.06	317,882.81
Change in Loss Reserves	(33,250.84)	(180,950.82)
Losses Incurred	<u>56,061.22</u>	<u>136,931.99</u>
Change in Premium Deficiency Reserve	(1,249.00)	(20,705.00)
Servicing Carrier Fees - Claims LAE	71,656.07	132,260.61
Servicing Carrier Fees - Operating	11,325.05	46,797.37
Servicing Carrier Fees - Collections	-	-
Commissions Written	-	-
Total Underwriting Deductions	<u>137,793.34</u>	<u>295,284.97</u>
Net Underwriting Gain (Loss)	<u>147,252.90</u>	<u>583,890.79</u>
<u>Other Income (Expenses)</u>		
Commissions Charged Off	-	-
Premiums Charged Off	(282,350.85)	(889,549.06)
Fronting Co Fees - AIO HI	-	-
Total Other Income (Expenses)	<u>(282,350.85)</u>	<u>(889,549.06)</u>
Net Gain (Loss)	<u><u>(\$135,097.95)</u></u>	<u><u>(\$305,658.27)</u></u>

HAWAII JOINT UNDERWRITING PLAN
CPAI
EXHIBIT OF RESERVES
YEAR TO DATE THROUGH JUNE 30, 2022

	Prior Year End Reserves	First Quarter Change	Second Quarter Change	Third Quarter Change	Fourth Quarter Change	Quarter End Reserves
Unearned Premium	\$ 587,001.15	\$ (42,179.53)	\$ 39,255.22	\$ (2,695.39)	\$ -	\$ 581,381.45
Premium Deficiency Reserve	352,665.00	(25,587.00)	6,131.00	(1,249.00)	0.00	331,960.00
Loss Reserves	\$ 391,967.05	\$ (80,480.27)	\$ (40,757.71)	\$ (29,543.84)	\$ -	\$ 241,185.23
IBNR Loss Reserves	153,616.00	(83,237.00)	53,351.00	(3,535.00)	0.00	120,195.00
Anticipated Salvage and Subrogation	(14,393.00)	1,538.00	1,886.00	(172.00)	0.00	(11,141.00)
Net Loss Reserves	<u>\$ 531,190.05</u>	<u>\$ (162,179.27)</u>	<u>\$ 14,479.29</u>	<u>\$ (33,250.84)</u>	<u>\$ -</u>	<u>\$ 350,239.23</u>

HAWAII JOINT UNDERWRITING PLAN
CPAI
QUARTERLY RESULTS OF OPERATION

	Quarter Ending Jun 2022	Quarter Ending Mar 2022	Quarter Ending Dec 2021	Quarter Ending Sep 2021	Quarter Ending Jun 2021
<u>Underwriting Income:</u>					
Premium Written	\$282,350.85	\$325,277.84	\$265,927.37	\$275,501.40	\$283,515.10
Change in Unearned Premiums	(2,695.39)	39,255.22	(42,179.53)	(47,747.36)	(42,816.23)
Premiums Earned	285,046.24	286,022.62	308,106.90	323,248.76	326,331.33
<u>Deductions:</u>					
Losses Paid	89,312.06	119,368.64	109,202.11	138,886.95	85,143.61
Change in Loss Reserves	(33,250.84)	14,479.29	(162,179.27)	8,127.19	49,059.46
Losses Incurred	56,061.22	133,847.93	(52,977.16)	147,014.14	134,203.07
Change in Premium Deficiency Reserve	(1,249.00)	6,131.00	(25,587.00)	(29,281.00)	(25,665.00)
Servicing Carrier Fees - Claims LAE	71,656.07	31,623.71	28,980.83	27,198.85	33,654.76
Servicing Carrier Fees - Operating	11,325.05	19,516.67	15,955.65	16,530.08	17,010.91
Commissions Written	-	-	-	-	-
Total Underwriting Deductions	137,793.34	191,119.31	(33,627.68)	161,462.07	159,203.74
Net Underwriting Gain (Loss)	147,252.90	94,903.31	341,734.58	161,786.69	167,127.59
Investment Income	-	-	-	-	-
Gain (Loss) on Investments	-	-	-	-	-
<u>Other Income (Expenses):</u>					
Membership Fees	-	-	-	-	-
Producer Seminar Income	-	-	-	-	-
Late Penalty Fees	-	-	-	-	-
Commissions Charged Off	-	-	-	-	-
Premiums Charged Off	-	-	-	-	-
Premiums Charged Off - CPAI	(282,350.85)	(340,295.84)	(266,902.37)	(274,185.40)	(283,856.10)
Other than Underwriting Expenses	-	-	-	-	-
Total Other Income (Expenses)	(282,350.85)	(340,295.84)	(266,902.37)	(274,185.40)	(283,856.10)
Net Gain (Loss)	(\$135,097.95)	(\$245,392.53)	\$74,832.21	(\$112,398.71)	(\$116,728.51)

HAWAII JOINT UNDERWRITING PLAN
COMMERCIAL
STATEMENT OF INCOME AND EXPENSES
JUNE 30, 2022

	<u>Quarter Ending</u>	<u>Fiscal Year to Date</u>
<u>Underwriting Income</u>		
Premium Written	\$586,671.81	\$1,633,958.45
Change in Unearned Premiums	(6,624.37)	(124,942.68)
Premiums Earned	<u>593,296.18</u>	<u>1,758,901.13</u>
<u>Deductions</u>		
Losses Paid	303,116.74	1,073,153.13
Change in Loss Reserves	(27,620.32)	(3,636.11)
Losses Incurred	<u>275,496.42</u>	<u>1,069,517.02</u>
Change in Premium Deficiency Reserve	-	-
Servicing Carrier Fees - Claims LAE	134,021.50	249,321.81
Servicing Carrier Fees - Operating	58,667.19	163,395.86
Servicing Carrier Fees - Collections	-	-
Commissions Written	29,333.61	81,697.96
Total Underwriting Deductions	<u>497,518.72</u>	<u>1,563,932.65</u>
Net Underwriting Gain (Loss)	<u>95,777.46</u>	<u>194,968.48</u>
<u>Other Income (Expenses)</u>		
Commissions Charged Off	-	-
Premiums Charged Off	157.00	(122.72)
Fronting Co Fees - AIO HI	-	-
Total Other Income (Expenses)	<u>157.00</u>	<u>(122.72)</u>
Net Gain (Loss)	<u><u>\$95,934.46</u></u>	<u><u>\$194,845.76</u></u>

**HAWAII JOINT UNDERWRITING PLAN
COMMERCIAL
EXHIBIT OF RESERVES
YEAR TO DATE THROUGH JUNE 30, 2022**

	Prior Year End Reserves	First Quarter Change	Second Quarter Change	Third Quarter Change	Fourth Quarter Change	Quarter End Reserves
Unearned Premium	\$ 1,236,918.99	\$ (117,383.94)	\$ (934.37)	\$ (6,624.37)	\$ -	\$ 1,111,976.31
Premium Deficiency Reserve	-	-	-	-	-	-
Loss Reserves	\$ 988,497.09	\$ (273,747.04)	\$ 300,781.25	\$ (42,904.32)	\$ -	\$ 972,626.98
IBNR Loss Reserves	370,970.00	(110,784.00)	114,626.00	44,008.00	0.00	418,820.00
Anticipated Salvage and Subrogation	(90,691.00)	5,174.00	(12,066.00)	(28,724.00)	0.00	(126,307.00)
Net Loss Reserves	<u>\$ 1,268,776.09</u>	<u>\$ (379,357.04)</u>	<u>\$ 403,341.25</u>	<u>\$ (27,620.32)</u>	<u>\$ -</u>	<u>\$ 1,265,139.98</u>

**HAWAII JOINT UNDERWRITING PLAN
COMMERCIAL
QUARTERLY RESULTS OF OPERATION**

	Quarter Ending Jun 2022	Quarter Ending Mar 2022	Quarter Ending Dec 2021	Quarter Ending Sep 2021	Quarter Ending Jun 2021
<u>Underwriting Income:</u>					
Premium Written	\$586,671.81	\$577,083.34	\$470,203.30	\$821,985.08	\$467,341.20
Change in Unearned Premiums	(6,624.37)	(934.37)	(117,383.94)	265,890.06	(15,987.13)
Premiums Earned	593,296.18	578,017.71	587,587.24	556,095.02	483,328.33
<u>Deductions:</u>					
Losses Paid	303,116.74	300,150.08	469,886.31	510,858.84	112,997.04
Change in Loss Reserves	(27,620.32)	403,341.25	(379,357.04)	(293,230.75)	163,880.47
Losses Incurred	275,496.42	703,491.33	90,529.27	217,628.09	276,877.51
Change in Premium Deficiency Reserve	-	-	-	-	-
Servicing Carrier Fees - Claims LAE	134,021.50	61,426.68	53,873.63	47,836.99	49,914.80
Servicing Carrier Fees - Operating	58,667.19	57,708.33	47,020.34	82,198.52	46,734.11
Commissions Written	29,333.61	29,008.47	23,355.88	41,135.56	23,367.06
Total Underwriting Deductions	497,518.72	851,634.81	214,779.12	388,799.16	396,893.48
Net Underwriting Gain (Loss)	95,777.46	(273,617.10)	372,808.12	167,295.86	86,434.85
Investment Income	-	-	-	-	-
Gain (Loss) on Investments	-	-	-	-	-
<u>Other Income (Expenses):</u>					
Membership Fees	-	-	-	-	-
Producer Seminar Income	-	-	-	-	-
Late Penalty Fees	-	-	-	-	-
Commissions Charged Off	-	-	-	-	-
Premiums Charged Off	157.00	(254.00)	(25.72)	(1,583.98)	(11.00)
Premiums Charged Off - CPAI	-	-	-	-	-
Other than Underwriting Expenses	-	-	-	-	-
Total Other Income (Expenses)	157.00	(254.00)	(25.72)	(1,583.98)	(11.00)
Net Gain (Loss)	\$95,934.46	(\$273,871.10)	\$372,782.40	\$165,711.88	\$86,423.85

**HAWAII JOINT UNDERWRITING PLAN
PRIVATE - HIGH RISK
STATEMENT OF INCOME AND EXPENSES
YEAR TO DATE THROUGH JUNE 30, 2022**

	<u>Quarter Ending</u>	<u>Fiscal Year to Date</u>
<u>Underwriting Income</u>		
Premium Written	\$8,978.00	\$46,318.33
Change in Unearned Premiums	(10,309.12)	(18,481.06)
Premiums Earned	<u>19,287.12</u>	<u>64,799.39</u>
<u>Deductions</u>		
Losses Paid	514.14	(1,049.16)
Change in Loss Reserves	7,580.00	12,188.00
Losses Incurred	<u>8,094.14</u>	<u>11,138.84</u>
Change in Premium Deficiency Reserve	-	-
Servicing Carrier Fees - Claims LAE	2,150.32	7,242.51
Servicing Carrier Fees - Operating	6,513.80	10,247.83
Servicing Carrier Fees - Collections	-	-
Commissions Written	207.15	905.89
Total Underwriting Deductions	<u>16,965.41</u>	<u>29,535.07</u>
Net Underwriting Gain (Loss)	<u>2,321.71</u>	<u>35,264.32</u>
<u>Other Income (Expenses)</u>		
Commissions Charged Off	-	-
Premiums Charged Off	-	-
Fronting Co Fees - AIO HI	-	-
Total Other Income (Expenses)	<u>-</u>	<u>-</u>
Net Gain (Loss)	<u><u>\$2,321.71</u></u>	<u><u>\$35,264.32</u></u>

**HAWAII JOINT UNDERWRITING PLAN
PRIVATE - HIGH RISK
EXHIBIT OF RESERVES
YEAR TO DATE THROUGH JUNE 30, 2022**

	Prior Year End Reserves	First Quarter Change	Second Quarter Change	Third Quarter Change	Fourth Quarter Change	Quarter End Reserves
Unearned Premium	\$ 43,063.20	\$ 5,826.88	\$ (13,998.82)	\$ (10,309.12)	\$ -	\$ 24,582.14
Premium Deficiency Reserve	-	-	-	-	-	-
Loss Reserves	\$ -	\$ -	\$ 3,000.00	\$ 6,417.00	\$ -	\$ 9,417.00
IBNR Loss Reserves	8,719.00	(3,894.00)	5,502.00	1,163.00	0.00	11,490.00
Anticipated Salvage and Subrogation	0.00	0.00	0.00	0.00	0.00	0.00
Net Loss Reserves	<u>\$ 8,719.00</u>	<u>\$ (3,894.00)</u>	<u>\$ 8,502.00</u>	<u>\$ 7,580.00</u>	<u>\$ -</u>	<u>\$ 20,907.00</u>

HAWAII JOINT UNDERWRITING PLAN
PRIVATE - HIGH RISK
QUARTERLY RESULTS OF OPERATION

	Quarter Ending Jun 2022	Quarter Ending Mar 2022	Quarter Ending Dec 2021	Quarter Ending Sep 2021	Quarter Ending Jun 2021
<u>Underwriting Income:</u>					
Premium Written	\$8,978.00	\$8,232.33	\$29,108.00	\$22,321.46	\$1,903.00
Change in Unearned Premiums	(10,309.12)	(13,998.82)	5,826.88	(2,236.37)	(5,317.86)
Premiums Earned	19,287.12	22,231.15	23,281.12	24,557.83	7,220.86
<u>Deductions:</u>					
Losses Paid	514.14	-	(1,563.30)	-	-
Change in Loss Reserves	7,580.00	8,502.00	(3,894.00)	(921.00)	(2,562.00)
Losses Incurred	8,094.14	8,502.00	(5,457.30)	(921.00)	(2,562.00)
Change in Premium Deficiency Reserve	-	-	-	-	-
Servicing Carrier Fees - Claims LAE	2,150.32	2,492.88	2,599.31	2,709.93	682.09
Servicing Carrier Fees - Operating	6,513.80	823.23	2,910.80	2,232.15	190.30
Commissions Written	207.15	258.69	440.05	343.87	439.00
Total Underwriting Deductions	16,965.41	12,076.80	492.86	4,364.95	(1,250.61)
Net Underwriting Gain (Loss)	2,321.71	10,154.35	22,788.26	20,192.88	8,471.47
Investment Income	-	-	-	-	-
Gain (Loss) on Investments	-	-	-	-	-
<u>Other Income (Expenses):</u>					
Membership Fees	-	-	-	-	-
Producer Seminar Income	-	-	-	-	-
Late Penalty Fees	-	-	-	-	-
Commissions Charged Off	-	-	-	-	-
Premiums Charged Off	-	-	-	(218.46)	(2,346.08)
Premiums Charged Off - CPAI	-	-	-	-	-
Other than Underwriting Expenses	-	-	-	-	-
Total Other Income (Expenses)	-	-	-	(218.46)	(2,346.08)
Net Gain (Loss)	\$2,321.71	\$10,154.35	\$22,788.26	\$19,974.42	\$6,125.39

**HAWAII JOINT UNDERWRITING PLAN
PRIVATE - OTHER
STATEMENT OF INCOME AND EXPENSES
YEAR TO DATE THROUGH JUNE 30, 2022**

	<u>Quarter Ending</u>	<u>Fiscal Year to Date</u>
<u>Underwriting Income</u>		
Premium Written	\$13,957.22	\$23,641.22
Change in Unearned Premiums	6,917.95	2,821.52
Premiums Earned	<u>7,039.27</u>	<u>20,819.70</u>
<u>Deductions</u>		
Losses Paid	-	1,967.34
Change in Loss Reserves	88,264.00	87,919.00
Losses Incurred	<u>88,264.00</u>	<u>89,886.34</u>
Change in Premium Deficiency Reserve	-	-
Servicing Carrier Fees - Claims LAE	786.02	2,320.05
Servicing Carrier Fees - Operating	1,395.72	2,364.12
Servicing Carrier Fees - Collections	-	-
Commissions Written	194.01	489.93
Total Underwriting Deductions	<u>90,639.75</u>	<u>95,060.44</u>
Net Underwriting Gain (Loss)	<u>(83,600.48)</u>	<u>(74,240.74)</u>
<u>Other Income (Expenses)</u>		
Commissions Charged Off	(63.53)	(81.97)
Premiums Charged Off	-	(691.00)
Fronting Co Fees - AIO HI	-	-
Total Other Income (Expenses)	<u>(63.53)</u>	<u>(772.97)</u>
Net Gain (Loss)	<u><u>(\$83,664.01)</u></u>	<u><u>(\$75,013.71)</u></u>

**HAWAII JOINT UNDERWRITING PLAN
PRIVATE - OTHER
EXHIBIT OF RESERVES
YEAR TO DATE THROUGH JUNE 30, 2022**

	Prior Year End Reserves	First Quarter Change	Second Quarter Change	Third Quarter Change	Fourth Quarter Change	Quarter End Reserves
Unearned Premium	\$ 13,783.89	\$ 1,771.15	\$ (5,867.58)	\$ 6,917.95	\$ -	\$ 16,605.41
Premium Deficiency Reserve	-	-	-	-	-	-
Loss Reserves	\$ -	\$ -	\$ -	\$ 60,000.00	\$ -	\$ 60,000.00
IBNR Loss Reserves	3,892.00	(1,278.00)	933.00	28,264.00	0.00	31,811.00
Anticipated Salvage and Subrogation	0.00	0.00	0.00	0.00	0.00	0.00
Net Loss Reserves	<u>\$ 3,892.00</u>	<u>\$ (1,278.00)</u>	<u>\$ 933.00</u>	<u>\$ 88,264.00</u>	<u>\$ -</u>	<u>\$ 91,811.00</u>

HAWAII JOINT UNDERWRITING PLAN
PRIVATE - OTHER
QUARTERLY RESULTS OF OPERATION

	Quarter Ending Jun 2022	Quarter Ending Mar 2022	Quarter Ending Dec 2021	Quarter Ending Sep 2021	Quarter Ending Jun 2021
<u>Underwriting Income:</u>					
Premium Written	\$13,957.22	\$1,418.00	\$8,266.00	\$2,929.00	\$18,915.00
Change in Unearned Premiums	6,917.95	(5,867.58)	1,771.15	(3,804.10)	9,142.98
Premiums Earned	7,039.27	7,285.58	6,494.85	6,733.10	9,772.02
<u>Deductions:</u>					
Losses Paid	-	1,967.34	-	24,281.54	20,000.00
Change in Loss Reserves	88,264.00	933.00	(1,278.00)	(31,316.00)	(22,218.00)
Losses Incurred	88,264.00	2,900.34	(1,278.00)	(7,034.46)	(2,218.00)
Change in Premium Deficiency Reserve	-	-	-	-	-
Servicing Carrier Fees - Claims LAE	786.02	808.94	725.09	762.74	1,100.39
Servicing Carrier Fees - Operating	1,395.72	141.80	826.60	292.90	1,891.50
Commissions Written	194.01	155.32	140.60	210.00	109.74
Total Underwriting Deductions	90,639.75	4,006.40	414.29	(5,768.82)	883.63
Net Underwriting Gain (Loss)	(83,600.48)	3,279.18	6,080.56	12,501.92	8,888.39
Investment Income	-	-	-	-	-
Gain (Loss) on Investments	-	-	-	-	-
<u>Other Income (Expenses):</u>					
Membership Fees	-	-	-	-	-
Producer Seminar Income	-	-	-	-	-
Late Penalty Fees	-	-	-	-	-
Commissions Charged Off	(63.53)	-	(18.44)	-	(287.50)
Premiums Charged Off	-	-	(691.00)	(1,023.00)	1,191.00
Premiums Charged Off - CPAI	-	-	-	-	-
Other than Underwriting Expenses	-	-	-	-	-
Total Other Income (Expenses)	(63.53)	-	(709.44)	(1,023.00)	903.50
Net Gain (Loss)	(\$83,664.01)	\$3,279.18	\$5,371.12	\$11,478.92	\$9,791.89



"Serving the Insurance Industry"

October 3, 2022

Jerry Bump
Insurance Division
PO Box 3614
Honolulu, HI 96811-3614

RE: HJUP Cash Flow Projection – As of July 2022

Dear Jerry:

Attached is a twelve-month cash flow history to help you better estimate the timing and amount of future assessments for the HJUP. Based upon the last twelve months of activity, the monthly average cash flow projection indicates that the average cash outflow will be approximately (\$17,881) per month, which excludes the assigned claims assessment. We have a \$3,684,418 available balance as of July 31, 2022.

AIPSO reviewed the cash position and required policy year settlements which occur when a policy year is dropped from the books. We estimated the expected outflows for the next 3 years (see attached) for both operational and policy year drop. As of December 2025, the HJUP cash balance is estimated to be \$3,283,826. While this projection provides a gauge of expected cash flow, it is not scientific and is not based on an actuarial review of the HJUP book of business. As a result, we feel going beyond 3 years may further distort its value.

This Cash Flow also includes the new AIO-HI program expenses projected for the year.

Please review the cash flow projection. If you have any questions, I can be reached at 401-528-1389 or at Edward.Sullivan@aipso.com.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Edward Sullivan'.

Edward Sullivan,
Financial and Investment Services-Accounting- Supervisor

CC: T. Assad D. Maynard V. Ivanov M. Lapierre K. Leite

HAWAII JUP CASH FLOW PROJECTION - AS OF July 2022

Net Cash Flow for 12 months

Excl Assessments	
Aug-21	\$ 89,482.00
Sep-21	\$ 46,998.00
Oct-21	\$ (105,202.00)
Nov-21	\$ (156,589.00)
Dec-21	\$ (247,494.00)
Jan-22	\$ 87,455.00
Feb-22	\$ (127,035.00)
Mar-22	\$ (164,210.00)
Apr-22	\$ (64,470.00)
May-22	\$ 5,859.00
Jun-22	\$ (1,722.00)
Jul-22	\$ 422,356.00
	<u>\$ (214,572.00) Sub total</u>

Average Cash Outflow per Month:

\$ (214,572.00)
12
<u>\$ (17,881.00)</u>

Cash Ending Balance as of July 2022:

3,684,418

2022

Actual Operational Cash Activity (Aug-Dec 2022)	\$ (89,405.00)
EASi- policy system (Aug-Dec 2022)	\$ (6,583.35)
First of HI- S/C staff dedicated to producer and appl processing (Aug-Dec 2022)	\$ (12,500.00)
2022-Min Annual Fee true up- (June-Sept)	\$ (27,493.00)
Min Annual Fee-Serv Provider Fees (Aug-Dec 2022)	\$ (67,500.00)
Policy Year Drop 2010 owed Hawaii JUP-October 22	<u>\$ 240,061.00</u>
Actual Cash Position as of Dec 2022	<u>\$ 3,720,997.65</u>

2023

Expected Operational Cash outflow	\$ (214,572.00)
EASi- policy system	\$ (15,800.00)
First of HI- S/C staff dedicated to producer and appl processing	\$ (30,000.00)
Min Annual Fee-Serv Provider to perform duties	\$ (162,000.00)
Policy Year Drop 2011 owed Hawaii JUP-July 23	<u>\$ 112,279.00</u>
Estimated Cash Position as of Dec 2023	<u>\$ 3,410,904.65</u>

2024

Expected Operational Cash outflow	\$ (214,572.00)
EASi- policy system	\$ (15,800.00)
First of HI- S/C staff dedicated to producer and appl processing	\$ (30,000.00)
Min Annual Fee-Serv Provider to perform duties	\$ (162,000.00)
Policy Year Drop 2012 owed Hawaii JUP-July 2024	<u>\$ 417,356.00</u>
Estimated Cash Position as of Dec 2024	<u>\$ 3,405,888.65</u>

2025

Expected Operational Cash outflow	\$ (214,572.00)
EASi- policy system	\$ (15,800.00)
First of HI- S/C staff dedicated to producer and appl processing	\$ (30,000.00)
Min Annual Fee-Serv Provider to perform duties	\$ (162,000.00)
Policy Year Drop 2013 owed Hawaii JUP-July 2025	<u>\$ 300,309.00</u>
Estimated Cash Position as of Dec 2025	<u>\$ 3,283,825.65</u>

Estimated Cash Position as of Dec 2025

\$ 3,283,825.65

PROJECTED PROGRAM EXPENSES

EASi- policy system	\$ (15,800.00)
	12
	<u>\$ (1,316.67)</u>
First of HI- S/C staff dedicated to producer registration and cust serv, and appl processing	\$ (30,000.00)
	12
	<u>\$ (2,500.00)</u>
Minimum Annual Fee- Servicing Provider Fees	\$ (162,000.00)
	12
	<u>\$ (13,500.00)</u>

CAROL BERTHOLD
Chairperson

CHARLES P. KWOLEK, JR.
President/CEO



July 19, 2022

Jerry Bump, Insurance Program Specialist
State of Hawaii Insurance Division
335 Merchant Street, Suite 213
Honolulu, HI 96813-2921

Dear Jerry:

There are five servicing carriers reporting on a monthly basis.

Attached for your information are the following Hawaii Joint Underwriting Plan reports:

1. Consolidated Statistical Summary Control
 - a. For the month of April 2022
 - b. Inception to date through April 2022
 - c. Inception from fiscal year 2010 to date*

* Policy years prior to 2010 are closed and no longer appear as part of the results in the HJUP Members' Participation Reports.
2. HJUP written premiums by servicing carrier separately for Private Passenger High Risk, Certified Public Assistance Insureds (CPAI), Private Passenger Other, and Other Than Private Passenger Nonfleet
 - a. For the month of April 2022
3. Earned to Incurred Loss Ratios by Servicing Carrier
 - a. Fiscal year to date through April 2022
 - b. Inception to date through April 2022
4. In Force Count Report as of April 2022

Please do not hesitate to call me if you have any questions.

Sincerely,

Karen Leite, AIS, AINS
Sr. Insurance Coordinator
Quota and Participation Services

Pc: T. Assad
D. Amaral
A. Hanson

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

ACCOUNTING MONTH : 04 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 1

DATE : 07/05/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	86,768.90	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	94,018.82	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	27,813.16	
004 PREMIUMS WRITTEN TOTAL		208,600.88
005 COMMISSIONS WRITTEN		5,617.56
006 PREMIUM CHARGEDOFFS O/T CPAI	5.00	
007 PREMIUM CHARGEDOFFS CPAI	87,743.90	
008 PREMIUM CHARGEDOFFS TOTAL		87,748.90
019 LOSSES PAID (GROSS OF SALVAGE\SUBROGATION)		112,139.07
010 OTHER LOSS RECOVERIES		
011 SALVAGE & SUBROGATION		
012 NET LOSSES PAID		112,139.07
013 ALLOCATED CLAIM EXPENSE (CURRENT)		1,768.84
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)	1,516,942.10	
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)	230,314.14	
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		1,747,256.24
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,443,036.29	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	218,982.81	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,662,019.10
021 PREMIUMS EARNED BUT UNBILLED LIAB (PREVIOUS)		
022 PREMIUMS EARNED BUT UNBILLED PHYD (PREVIOUS)		
023 PREMIUMS EARNED BUT UNBILLED TOTAL (PREVIOUS)		
024 PREMIUMS EARNED BUT UNBILLED LIAB (CURRENT)		
025 PREMIUMS EARNED BUT UNBILLED PHYD (CURRENT)		
026 PREMIUMS EARNED BUT UNBILLED TOTAL (CURRENT)		
031 PREMIUMS EARNED LIABILITY	254,693.53	
032 PREMIUMS EARNED PHYSICAL DAMAGE	39,144.49	
033 PREMIUMS EARNED TOTAL		293,838.02
034 LOSS RESERVES AS OF PRIOR PERIOD END	1,289,260.37	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,433,493.58	
036 NET CHANGE IN LOSS RESERVES		144,233.21
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	512,416.00	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	512,416.00	
039 NET CHANGE IN IBNR RESERVES		
040 ANTIC SAL&SUB RECOV - CASE RESERVES (PRIOR)		
041 ANTIC SAL&SUB RECOV - IBNR RESERVES (PRIOR)		
042 ANTIC SAL&SUB RECOV - TOTAL (PRIOR)		
043 ANTIC SAL&SUB RECOV - CASE RESERVES (CURR)		
044 ANTIC SAL&SUB RECOV - IBNR RESERVES (CURR)		
045 ANTIC SAL&SUB RECOV - TOTAL (CURR)		
046 ANTIC SAL&SUB RECOV - CASE RESERVES (NET CHANGE)		
047 ANTIC SAL&SUB RECOV - IBNR RESERVES (NET CHANGE)		
048 ANTIC SAL&SUB RECOV - TOTAL (NET CHANGE)		
049 INCURRED LOSSES		256,372.28

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

ACCOUNTING MONTH : 04 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 2

DATE : 07/05/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		17,389.33
054 CLAIM SERVICE FEES LIABILITY	LINE 031 X 12.000%	30,563.22
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	LINE 032 X 10.000%	3,914.45
056 TOTAL GROSS CLAIM SERVICE FEES		34,477.67
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		1,768.84
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		
060 TOTAL NET CLAIM SERVICE FEES		32,708.83
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		50,098.16
064 RESERVED FOR FUTURE USE		
065 TOTAL FEE ADJUSTMENT		
066 TOTAL FEE DUE SERVICING CARRIER		50,098.16

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

FISCAL YEAR TO DATE THROUGH 04 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 3

DATE : 07/05/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	677,974.11	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	959,730.34	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	256,412.61	
004 PREMIUMS WRITTEN TOTAL		1,894,117.06
005 COMMISSIONS WRITTEN		58,976.57
006 PREMIUM CHARGEOFFS O/T CPAI	975.72	
007 PREMIUM CHARGEOFFS CPAI	694,942.11	
008 PREMIUM CHARGEOFFS TOTAL		695,917.83
019 LOSSES PAID (GROSS OF SALVAGE\SUBROGATION)		1,129,060.81
010 OTHER LOSS RECOVERIES		
011 SALVAGE & SUBROGATION		18,003.28
012 NET LOSSES PAID		1,111,057.53
013 ALLOCATED CLAIM EXPENSE (CURRENT)		29,176.01
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)	1,641,041.71	
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)	239,725.52	
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		1,880,767.23
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,443,036.29	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	218,982.81	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,662,019.10
021 PREMIUMS EARNED BUT UNBILLED LIAB (PREVIOUS)		
022 PREMIUMS EARNED BUT UNBILLED PHYD (PREVIOUS)		
023 PREMIUMS EARNED BUT UNBILLED TOTAL (PREVIOUS)		
024 PREMIUMS EARNED BUT UNBILLED LIAB (CURRENT)		
025 PREMIUMS EARNED BUT UNBILLED PHYD (CURRENT)		
026 PREMIUMS EARNED BUT UNBILLED TOTAL (CURRENT)		
031 PREMIUMS EARNED LIABILITY	1,835,709.87	
032 PREMIUMS EARNED PHYSICAL DAMAGE	277,155.32	
033 PREMIUMS EARNED TOTAL		2,112,865.19
034 LOSS RESERVES AS OF PRIOR PERIOD END	1,380,464.14	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,433,493.58	
036 NET CHANGE IN LOSS RESERVES		53,029.44
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	537,197.00	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	512,416.00	
039 NET CHANGE IN IBNR RESERVES		24,781.00-
040 ANTIC SAL&SUB RECOV - CASE RESERVES (PRIOR)		
041 ANTIC SAL&SUB RECOV - IBNR RESERVES (PRIOR)		
042 ANTIC SAL&SUB RECOV - TOTAL (PRIOR)		
043 ANTIC SAL&SUB RECOV - CASE RESERVES (CURR)		
044 ANTIC SAL&SUB RECOV - IBNR RESERVES (CURR)		
045 ANTIC SAL&SUB RECOV - TOTAL (CURR)		
046 ANTIC SAL&SUB RECOV - CASE RESERVES (NET CHANGE)		
047 ANTIC SAL&SUB RECOV - IBNR RESERVES (NET CHANGE)		
048 ANTIC SAL&SUB RECOV - TOTAL (NET CHANGE)		
049 INCURRED LOSSES		1,139,305.97

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

FISCAL YEAR TO DATE THROUGH 04 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 4

DATE : 07/05/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		162,292.75
054 CLAIM SERVICE FEES LIABILITY	220,285.17	
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	27,715.54	
056 TOTAL GROSS CLAIM SERVICE FEES		248,000.71
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		29,176.01
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		
060 TOTAL NET CLAIM SERVICE FEES		218,824.70
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		381,117.45
064 RESERVED FOR FUTURE USE		
065 TOTAL FEE ADJUSTMENT		
066 TOTAL FEE DUE SERVICING CARRIER		381,117.45

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

INCEPTION TO DATE THROUGH 04 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 5

DATE : 07/05/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	274,714,849.50	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	306,156,159.98	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	51,333,492.61	
004 PREMIUMS WRITTEN TOTAL		632,204,502.09
005 COMMISSIONS WRITTEN		19,546,724.58
006 PREMIUM CHARGEOFFS O/T CPAI	384,874.99	
007 PREMIUM CHARGEOFFS CPAI	71,528,645.92	
008 PREMIUM CHARGEOFFS TOTAL		71,913,520.91
012 NET LOSSES PAID		282,955,609.34
013 ALLOCATED CLAIM EXPENSE (CURRENT)		17,588,981.30
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)		
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)		
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,443,036.29	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	218,982.81	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,662,019.10
021 PREMIUMS EARNED BUT UNBILLED LIAB (PREVIOUS)		
022 PREMIUMS EARNED BUT UNBILLED PHYD (PREVIOUS)		
023 PREMIUMS EARNED BUT UNBILLED TOTAL (PREVIOUS)		
024 PREMIUMS EARNED BUT UNBILLED LIAB (CURRENT)		
025 PREMIUMS EARNED BUT UNBILLED PHYD (CURRENT)		
026 PREMIUMS EARNED BUT UNBILLED TOTAL (CURRENT)		
031 PREMIUMS EARNED LIABILITY	579,427,973.19	
032 PREMIUMS EARNED PHYSICAL DAMAGE	51,114,509.80	
033 PREMIUMS EARNED TOTAL		630,542,482.99
034 LOSS RESERVES AS OF PRIOR PERIOD END		
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,433,493.58	
036 NET CHANGE IN LOSS RESERVES		1,433,493.58
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END		
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	512,416.00	
039 NET CHANGE IN IBNR RESERVES		512,416.00
040 ANTIC SAL&SUB RECOV - CASE RESERVES (PRIOR)		
041 ANTIC SAL&SUB RECOV - IBNR RESERVES (PRIOR)		
042 ANTIC SAL&SUB RECOV - TOTAL (PRIOR)		
043 ANTIC SAL&SUB RECOV - CASE RESERVES (CURR)		
044 ANTIC SAL&SUB RECOV - IBNR RESERVES (CURR)		
045 ANTIC SAL&SUB RECOV - TOTAL (CURR)		
046 ANTIC SAL&SUB RECOV - CASE RESERVES (NET CHANGE)		
047 ANTIC SAL&SUB RECOV - IBNR RESERVES (NET CHANGE)		
048 ANTIC SAL&SUB RECOV - TOTAL (NET CHANGE)		
049 INCURRED LOSSES		284,901,518.92

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

INCEPTION TO DATE THROUGH 04 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 6

DATE : 07/05/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		52,231,856.82
054 CLAIM SERVICE FEES LIABILITY	69,531,356.39	
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	5,111,452.31	
056 TOTAL GROSS CLAIM SERVICE FEES		74,642,808.70
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		17,588,981.30
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		136,984.13
060 TOTAL NET CLAIM SERVICE FEES		57,190,811.53
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		109,422,668.35
064 COLLECTION FEES (NOT OFFSET BY RECOVERIES)		35,691.17
065 TOTAL FEE ADJUSTMENT		7,928,141.58-
066 TOTAL FEE DUE SERVICING CARRIER		101,530,217.94

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

ACCOUNTING DATES 10 2010 - 04 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 1

DATE : 07/05/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	27,961,916.95	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	26,580,279.95	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	5,771,535.94	
004 PREMIUMS WRITTEN TOTAL		60,313,732.84
005 COMMISSIONS WRITTEN		1,552,795.52
006 PREMIUM CHARGEOFFS O/T CPAI	89,948.11	
007 PREMIUM CHARGEOFFS CPAI	27,961,078.95	
008 PREMIUM CHARGEOFFS TOTAL		28,051,027.06
012 NET LOSSES PAID		25,341,622.69
013 ALLOCATED CLAIM EXPENSE (CURRENT)		962,268.32
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)	3,928,697.63	
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)	392,373.41	
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		4,321,071.04
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,443,036.29	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	218,982.81	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,662,019.10
021 PREMIUMS EARNED BUT UNBILLED LIAB (PREVIOUS)		
022 PREMIUMS EARNED BUT UNBILLED PHYD (PREVIOUS)		
023 PREMIUMS EARNED BUT UNBILLED TOTAL (PREVIOUS)		
024 PREMIUMS EARNED BUT UNBILLED LIAB (CURRENT)		
025 PREMIUMS EARNED BUT UNBILLED PHYD (CURRENT)		
026 PREMIUMS EARNED BUT UNBILLED TOTAL (CURRENT)		
031 PREMIUMS EARNED LIABILITY	57,027,858.24	
032 PREMIUMS EARNED PHYSICAL DAMAGE	5,944,926.54	
033 PREMIUMS EARNED TOTAL		62,972,784.78
034 LOSS RESERVES AS OF PRIOR PERIOD END	2,595,530.66	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,433,493.58	
036 NET CHANGE IN LOSS RESERVES		1,162,037.08-
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	1,881,412.92	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	512,416.00	
039 NET CHANGE IN IBNR RESERVES		1,368,996.92-
040 ANTIC SAL&SUB RECOV - CASE RESERVES (PRIOR)		
041 ANTIC SAL&SUB RECOV - IBNR RESERVES (PRIOR)		
042 ANTIC SAL&SUB RECOV - TOTAL (PRIOR)		
043 ANTIC SAL&SUB RECOV - CASE RESERVES (CURR)		
044 ANTIC SAL&SUB RECOV - IBNR RESERVES (CURR)		
045 ANTIC SAL&SUB RECOV - TOTAL (CURR)		
046 ANTIC SAL&SUB RECOV - CASE RESERVES (NET CHANGE)		
047 ANTIC SAL&SUB RECOV - IBNR RESERVES (NET CHANGE)		
048 ANTIC SAL&SUB RECOV - TOTAL (NET CHANGE)		
049 INCURRED LOSSES		22,810,588.69

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

ACCOUNTING DATES 10 2010 - 04 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 2

DATE : 07/05/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		4,912,896.82
054 CLAIM SERVICE FEES LIABILITY	6,843,342.97	
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	594,492.94	
056 TOTAL GROSS CLAIM SERVICE FEES		7,437,835.91
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		962,268.32
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		
060 TOTAL NET CLAIM SERVICE FEES		6,475,567.59
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		11,388,464.41
064 COLLECTION FEES (NOT OFFSET BY RECOVERIES)		
065 TOTAL FEE ADJUSTMENT		1,437,961.97-
066 TOTAL FEE DUE SERVICING CARRIER		9,950,502.44

AIPSO
ACCOUNTING MONTH : 04 2022

HAWAII JOINT UNDERWRITING PLAN
WRITTEN PREMIUMS

REPORT: JUF-11 F
DATE: 07/05/22

PRIVATE PASSENGER HIGH RISK

CARRIER	WRITTEN PREMIUMS			PERCENT OF TOTAL		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
07338 SC STATE FARM MUT AUTO INS CO	647.00	0.00	647.00	100.00	0.00	100.00
TOTAL	647.00	0.00	647.00	100.00	0.00	100.00

CERTIFIED PUBLIC ASSISTANCE INSURED

CARRIER	WRITTEN PREMIUMS			PERCENT OF TOTAL		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
01517 SC ISLAND INS CO LTD	25,350.00	0.00	25,350.00	29.22	0.00	29.22
01520 SC FIRST INS CO OF HAWAII LTD	52,302.90	0.00	52,302.90	60.27	0.00	60.27
07338 SC STATE FARM MUT AUTO INS CO	9,116.00	0.00	9,116.00	10.51	0.00	10.51
TOTAL	86,768.90	0.00	86,768.90	100.00	0.00	100.00

PRIVATE PASSENGER OTHER

CARRIER	WRITTEN PREMIUMS			PERCENT OF TOTAL		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
01517 SC ISLAND INS CO LTD	0.00	403.00	403.00	0.00	5.05	2.89
01520 SC FIRST INS CO OF HAWAII LTD	1,375.22	1,658.00	3,033.22	23.00	20.78	21.73
07338 SC STATE FARM MUT AUTO INS CO	4,603.00	5,918.00	10,521.00	77.00	74.17	75.38
TOTAL	5,978.22	7,979.00	13,957.22	100.00	100.00	100.00

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUF-11 F

ACCOUNTING MONTH : 04 2022

WRITTEN PREMIUMS

DATE: 07/05/22

OTHER THAN PRIVATE PASSENGER NON-FLEET

##### CARRIER #####	##### WRITTEN PREMIUMS #####	##### PERCENT OF TOTAL #####				
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
01517 SC ISLAND INS CO LTD	10,577.00-	729.00	9,848.00-	12.10-	3.68	9.18-
01520 SC FIRST INS CO OF HAWAII LTD	97,970.60	19,105.16	117,075.76	112.10	96.32	109.18
TOTAL	87,393.60	19,834.16	107,227.76	100.00	100.00	100.00
GRAND TOTALS	180,787.72	27,813.16	208,600.88			

AIPSO
FISCAL YEAR TO DATE THROUGH 04 2022

HAWAII JOINT UNDERWRITING PLAN
WRITTEN PREMIUMS

REPORT: JUF-11 F
DATE: 07/05/22

PRIVATE PASSENGER HIGH RISK

##### CARRIER #####	##### WRITTEN PREMIUMS #####	##### PERCENT OF TOTAL #####
	LIABILITY PHYSICAL DAMAGE COMBINED	LIAB PHYD COMBINED
O1517 SC ISLAND INS CO LTD	4,378.00 2,445.00 6,823.00	19.02 16.33 17.96
O1520 SC FIRST INS CO OF HAWAII LTD	8,548.33 6,405.00 14,953.33	37.14 42.78 39.36
O7338 SC STATE FARM MUT AUTO INS CO	10,090.00 6,121.00 16,211.00	43.84 40.89 42.68
TOTALS	23,016.33 14,971.00 37,987.33	100.00 100.00 100.00

CERTIFIED PUBLIC ASSISTANCE INSURED

##### CARRIER #####	##### WRITTEN PREMIUMS #####	##### PERCENT OF TOTAL #####
	LIABILITY PHYSICAL DAMAGE COMBINED	LIAB PHYD COMBINED
O1517 SC ISLAND INS CO LTD	217,409.00 0.00 217,409.00	32.07 0.00 32.07
O1520 SC FIRST INS CO OF HAWAII LTD	417,958.11 0.00 417,958.11	61.65 0.00 61.65
O7338 SC STATE FARM MUT AUTO INS CO	42,607.00 0.00 42,607.00	6.28 0.00 6.28
TOTALS	677,974.11 0.00 677,974.11	100.00 0.00 100.00

PRIVATE PASSENGER OTHER

##### CARRIER #####	##### WRITTEN PREMIUMS #####	##### PERCENT OF TOTAL #####
	LIABILITY PHYSICAL DAMAGE COMBINED	LIAB PHYD COMBINED
O1517 SC ISLAND INS CO LTD	0.00 403.00 403.00	0.00 3.63 1.70
O1520 SC FIRST INS CO OF HAWAII LTD	2,207.22 1,658.00 3,865.22	17.60 14.94 16.35
O7338 SC STATE FARM MUT AUTO INS CO	10,333.00 9,040.00 19,373.00	82.40 81.43 81.95
TOTALS	12,540.22 11,101.00 23,641.22	100.00 100.00 100.00

AIPSO	HAWAII JOINT UNDERWRITING PLAN			REPORT: JUF-11 F		
FISCAL YEAR TO DATE THROUGH 04 2022	WRITTEN PREMIUMS			DATE: 07/05/22		
OTHER THAN PRIVATE PASSENGER NON-FLEET						
##### CARRIER #####	#####	WRITTEN PREMIUMS	#####	####	PERCENT OF TOTAL ####	
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
01517 SC ISLAND INS CO LTD	392,771.00	89,623.00	482,394.00	42.50	38.91	41.78
01520 SC FIRST INS CO OF HAWAII LTD	524,233.79	138,143.61	662,377.40	56.72	59.97	57.38
07338 SC STATE FARM MUT AUTO INS CO	7,169.00	2,574.00	9,743.00	0.78	1.12	0.84
TOTALS	924,173.79	230,340.61	1,154,514.40	100.00	100.00	100.00
GRAND TOTALS	1,637,704.45	256,412.61	1,894,117.06			

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUF-79 F

FISCAL YEAR-TO-DATE THROUGH 04 2022

EARNED/INCURRED LOSS RATIOS

DATE: 07/05/22

	EARNED PREMIUM	PAID LOSSES	CHANGE IN LOSS RESERVES	CHANGE IN IBNR LOSS RESERVES	INCURRED LOSSES	LOSS RATIO
01517 SC ISLAND INS CO LTD	751,134.73	458,024.70	68,314.85	10,830.00-	515,509.55	68.63
01520 SC FIRST INS CO OF HAWAII	1,273,835.77	623,806.05	12,214.59	8,376.00-	627,644.64	49.27
07338 SC STATE FARM MUT AUTO INS	87,894.69	29,226.78	27,500.00-	5,575.00-	3,848.22-	
TOTAL	2,112,865.19	1,111,057.53	53,029.44	24,781.00-	1,139,305.97	53.92

AIPSO
INCEPTION-TO-DATE THROUGH 04 2022

HAWAII JOINT UNDERWRITING PLAN
EARNED/INCURRED LOSS RATIOS

REPORT: JUF-79 F
DATE: 07/05/22

	EARNED PREMIUM	PAID LOSSES	CHANGE IN LOSS RESERVES	CHANGE IN IBNR LOSS RESERVES	INCURRED LOSSES	LOSS RATIO
O1503 SC FIREMANS FUND INS CO	24,915,844.33	12,561,863.05	0.00	0.00	12,561,863.05	50.42
O1508 SC LIBERTY MUT INS CO	18,678,564.00	8,262,192.88	0.00	0.00	8,262,192.88	44.23
O1517 SC ISLAND INS CO LTD	143,326,288.05	70,202,856.12	378,671.59	189,225.00	70,770,752.71	49.38
O1518 SC PACIFIC INS CO	30,133,742.00	17,943,738.01	0.00	0.00	17,943,738.01	59.55
O1519 SC HAWAIIAN INS & GUARANTY	24,168,882.08	14,034,951.47	0.00	0.00	14,034,951.47	58.07
O1520 SC FIRST INS CO OF HAWAII	184,403,706.47	73,093,730.34	1,034,821.99	305,476.00	74,434,028.33	40.36
O1599 SC FARMERS INS HAWAII	32,738,074.75	9,094,303.47	20,000.00	0.00	9,114,303.47	27.84
O7336 SC ALLSTATE INS CO	97,685,506.58	51,208,263.49	0.00	0.00	51,208,263.49	52.42
O7338 SC STATE FARM MUT AUTO INS	74,491,874.73	26,553,710.51	0.00	17,715.00	26,571,425.51	35.67
TOTAL	630,542,482.99	282,955,609.34	1,433,493.58	512,416.00	284,901,518.92	45.18

A I P S O

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-81

ACCOUNTING MONTH: 04 2022

MONTHLY STATISTICAL DETAIL
ALL COMPANIES COMBINED

PAGE: 1
DATE: 07/05/22

REPORT OF IN-FORCE VEHICLE COUNT

	PRIVATE PASSENGER VEHICLES COUNT	COMMERCIAL VEHICLES COUNT	COMMERCIAL POLICIES COUNT*
CERTIFIED PUBLIC ASSISTANCE INSURED			
PRIOR MONTH-END NET IN-FORCE COUNT	1,170		
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT	10-		
CURRENT MONTH-END NET IN-FORCE COUNT	1,160		
PRIVATE PASSENGER HIGH RISK			
PRIOR MONTH-END NET IN-FORCE COUNT	20		
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT	2-		
CURRENT MONTH-END NET IN-FORCE COUNT	18		
PRIVATE PASSENGER OTHER AND COMMERCIAL			
PRIOR MONTH-END NET IN-FORCE COUNT	18	921	3
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT		8	
CURRENT MONTH-END NET IN-FORCE COUNT	18	929	3

* RISKS RATED ON OTHER THAN THE PER CAR BASIS



"Serving the Insurance Industry"

August 12, 2022

Jerry Bump, Insurance Program Specialist
State of Hawaii Insurance Division
335 Merchant Street, Suite 213
Honolulu, HI 96813-2921

Dear Jerry:

There are five servicing carriers reporting on a monthly basis.

Attached for your information are the following Hawaii Joint Underwriting Plan reports:

1. Consolidated Statistical Summary Control

- a. For the month of May 2022
- b. Inception to date through May 2022
- c. Inception from fiscal year 2010 to date*

* Policy years prior to 2010 are closed and no longer appear as part of the results in the HJUP Members' Participation Reports.

2. HJUP written premiums by servicing carrier separately for Private Passenger High Risk, Certified Public Assistance Insureds (CPAI), Private Passenger Other, and Other Than Private Passenger Nonfleet

- a. For the month of May 2022

3. Earned to Incurred Loss Ratios by Servicing Carrier

- a. Fiscal year to date through May 2022
- b. Inception to date through May 2022

4. In Force Count Report as of May 2022

Please do not hesitate to call me if you have any questions.

Sincerely,

Karen Leite, AIS
Sr. Insurance Coordinator
Quota and Participation Services

Pc: T. Assad
D. Amaral
A. Hanson

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	96,369.60	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	135,060.83	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	33,562.12	
004 PREMIUMS WRITTEN TOTAL		264,992.55
005 COMMISSIONS WRITTEN		7,983.13
006 PREMIUM CHARGEOFFS O/T CPAI	254.00-	
007 PREMIUM CHARGEOFFS CPAI	96,369.60	
008 PREMIUM CHARGEOFFS TOTAL		96,115.60
019 LOSSES PAID (GROSS OF SALVAGE\SUBROGATION)		147,391.75
010 OTHER LOSS RECOVERIES		
011 SALVAGE & SUBROGATION		6,021.00
012 NET LOSSES PAID		141,370.75
013 ALLOCATED CLAIM EXPENSE (CURRENT)		3,862.41
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)	1,443,036.29	
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)	218,982.81	
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		1,662,019.10
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,417,100.01	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	213,050.68	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,630,150.69
021 PREMIUMS EARNED BUT UNBILLED LIAB (PREVIOUS)		
022 PREMIUMS EARNED BUT UNBILLED PHYD (PREVIOUS)		
023 PREMIUMS EARNED BUT UNBILLED TOTAL (PREVIOUS)		
024 PREMIUMS EARNED BUT UNBILLED LIAB (CURRENT)		
025 PREMIUMS EARNED BUT UNBILLED PHYD (CURRENT)		
026 PREMIUMS EARNED BUT UNBILLED TOTAL (CURRENT)		
031 PREMIUMS EARNED LIABILITY	257,366.71	
032 PREMIUMS EARNED PHYSICAL DAMAGE	39,494.25	
033 PREMIUMS EARNED TOTAL		296,860.96
034 LOSS RESERVES AS OF PRIOR PERIOD END	1,433,493.58	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,458,810.27	
036 NET CHANGE IN LOSS RESERVES		25,316.69
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	512,416.00	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	512,416.00	
039 NET CHANGE IN IBNR RESERVES		
040 ANTIC SAL&SUB RECOV - CASE RESERVES (PRIOR)		
041 ANTIC SAL&SUB RECOV - IBNR RESERVES (PRIOR)		
042 ANTIC SAL&SUB RECOV - TOTAL (PRIOR)		
043 ANTIC SAL&SUB RECOV - CASE RESERVES (CURR)		
044 ANTIC SAL&SUB RECOV - IBNR RESERVES (CURR)		
045 ANTIC SAL&SUB RECOV - TOTAL (CURR)		
046 ANTIC SAL&SUB RECOV - CASE RESERVES (NET CHANGE)		
047 ANTIC SAL&SUB RECOV - IBNR RESERVES (NET CHANGE)		
048 ANTIC SAL&SUB RECOV - TOTAL (NET CHANGE)		
049 INCURRED LOSSES		166,687.44

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

ACCOUNTING MONTH : 05 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 2

DATE : 08/02/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		22,644.48
054 CLAIM SERVICE FEES LIABILITY	LINE 031 X 12.000%	30,884.01
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	LINE 032 X 10.000%	3,949.43
056 TOTAL GROSS CLAIM SERVICE FEES		34,833.44
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		3,862.41
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		
060 TOTAL NET CLAIM SERVICE FEES		30,971.03
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		53,615.51
064 RESERVED FOR FUTURE USE		
065 TOTAL FEE ADJUSTMENT		107,226.18-
066 TOTAL FEE DUE SERVICING CARRIER		53,610.67-

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	774,343.71	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	1,094,791.17	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	289,974.73	
004 PREMIUMS WRITTEN TOTAL		2,159,109.61
005 COMMISSIONS WRITTEN		66,959.70
006 PREMIUM CHARGEOFFS O/T CPAI	721.72	
007 PREMIUM CHARGEOFFS CPAI	791,311.71	
008 PREMIUM CHARGEOFFS TOTAL		792,033.43
019 LOSSES PAID (GROSS OF SALVAGE\SUBROGATION)		1,276,452.56
010 OTHER LOSS RECOVERIES		
011 SALVAGE & SUBROGATION		24,024.28
012 NET LOSSES PAID		1,252,428.28
013 ALLOCATED CLAIM EXPENSE (CURRENT)		33,038.42
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)	1,641,041.71	
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)	239,725.52	
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		1,880,767.23
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,417,100.01	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	213,050.68	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,630,150.69
021 PREMIUMS EARNED BUT UNBILLED LIAB (PREVIOUS)		
022 PREMIUMS EARNED BUT UNBILLED PHYD (PREVIOUS)		
023 PREMIUMS EARNED BUT UNBILLED TOTAL (PREVIOUS)		
024 PREMIUMS EARNED BUT UNBILLED LIAB (CURRENT)		
025 PREMIUMS EARNED BUT UNBILLED PHYD (CURRENT)		
026 PREMIUMS EARNED BUT UNBILLED TOTAL (CURRENT)		
031 PREMIUMS EARNED LIABILITY	2,093,076.58	
032 PREMIUMS EARNED PHYSICAL DAMAGE	316,649.57	
033 PREMIUMS EARNED TOTAL		2,409,726.15
034 LOSS RESERVES AS OF PRIOR PERIOD END	1,380,464.14	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,458,810.27	
036 NET CHANGE IN LOSS RESERVES		78,346.13
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	537,197.00	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	512,416.00	
039 NET CHANGE IN IBNR RESERVES		24,781.00-
040 ANTIC SAL&SUB RECOV - CASE RESERVES (PRIOR)		
041 ANTIC SAL&SUB RECOV - IBNR RESERVES (PRIOR)		
042 ANTIC SAL&SUB RECOV - TOTAL (PRIOR)		
043 ANTIC SAL&SUB RECOV - CASE RESERVES (CURR)		
044 ANTIC SAL&SUB RECOV - IBNR RESERVES (CURR)		
045 ANTIC SAL&SUB RECOV - TOTAL (CURR)		
046 ANTIC SAL&SUB RECOV - CASE RESERVES (NET CHANGE)		
047 ANTIC SAL&SUB RECOV - IBNR RESERVES (NET CHANGE)		
048 ANTIC SAL&SUB RECOV - TOTAL (NET CHANGE)		
049 INCURRED LOSSES		1,305,993.41

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

FISCAL YEAR TO DATE THROUGH 05 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 4

DATE : 08/02/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		184,937.23
054 CLAIM SERVICE FEES LIABILITY	251,169.18	
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	31,664.97	
056 TOTAL GROSS CLAIM SERVICE FEES		282,834.15
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		33,038.42
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		
060 TOTAL NET CLAIM SERVICE FEES		249,795.73
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		434,732.96
064 RESERVED FOR FUTURE USE		
065 TOTAL FEE ADJUSTMENT		107,226.18-
066 TOTAL FEE DUE SERVICING CARRIER		327,506.78

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	274,811,219.10	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	306,291,220.81	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	51,367,054.73	
004 PREMIUMS WRITTEN TOTAL		632,469,494.64
005 COMMISSIONS WRITTEN		19,554,707.71
006 PREMIUM CHARGEOFFS O/T CPAI	384,620.99	
007 PREMIUM CHARGEOFFS CPAI	71,625,015.52	
008 PREMIUM CHARGEOFFS TOTAL		72,009,636.51
012 NET LOSSES PAID		283,096,980.09
013 ALLOCATED CLAIM EXPENSE (CURRENT)		17,592,843.71
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)		
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)		
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,417,100.01	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	213,050.68	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,630,150.69
021 PREMIUMS EARNED BUT UNBILLED LIAB (PREVIOUS)		
022 PREMIUMS EARNED BUT UNBILLED PHYD (PREVIOUS)		
023 PREMIUMS EARNED BUT UNBILLED TOTAL (PREVIOUS)		
024 PREMIUMS EARNED BUT UNBILLED LIAB (CURRENT)		
025 PREMIUMS EARNED BUT UNBILLED PHYD (CURRENT)		
026 PREMIUMS EARNED BUT UNBILLED TOTAL (CURRENT)		
031 PREMIUMS EARNED LIABILITY	579,685,339.90	
032 PREMIUMS EARNED PHYSICAL DAMAGE	51,154,004.05	
033 PREMIUMS EARNED TOTAL		630,839,343.95
034 LOSS RESERVES AS OF PRIOR PERIOD END		
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,458,810.27	
036 NET CHANGE IN LOSS RESERVES		1,458,810.27
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END		
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	512,416.00	
039 NET CHANGE IN IBNR RESERVES		512,416.00
040 ANTIC SAL&SUB RECOV - CASE RESERVES (PRIOR)		
041 ANTIC SAL&SUB RECOV - IBNR RESERVES (PRIOR)		
042 ANTIC SAL&SUB RECOV - TOTAL (PRIOR)		
043 ANTIC SAL&SUB RECOV - CASE RESERVES (CURR)		
044 ANTIC SAL&SUB RECOV - IBNR RESERVES (CURR)		
045 ANTIC SAL&SUB RECOV - TOTAL (CURR)		
046 ANTIC SAL&SUB RECOV - CASE RESERVES (NET CHANGE)		
047 ANTIC SAL&SUB RECOV - IBNR RESERVES (NET CHANGE)		
048 ANTIC SAL&SUB RECOV - TOTAL (NET CHANGE)		
049 INCURRED LOSSES		285,068,206.36

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

INCEPTION TO DATE THROUGH 05 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 6

DATE : 08/02/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		52,254,501.30
054 CLAIM SERVICE FEES LIABILITY	69,562,240.40	
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	5,115,401.74	
056 TOTAL GROSS CLAIM SERVICE FEES		74,677,642.14
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		17,592,843.71
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		136,984.13
060 TOTAL NET CLAIM SERVICE FEES		57,221,782.56
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		109,476,283.86
064 COLLECTION FEES (NOT OFFSET BY RECOVERIES)		35,691.17
065 TOTAL FEE ADJUSTMENT		8,035,367.76-
066 TOTAL FEE DUE SERVICING CARRIER		101,476,607.27

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	28,058,286.55	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	26,715,340.78	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	5,805,098.06	
004 PREMIUMS WRITTEN TOTAL		60,578,725.39
005 COMMISSIONS WRITTEN		1,560,778.65
006 PREMIUM CHARGEOFFS O/T CPAI	89,694.11	
007 PREMIUM CHARGEOFFS CPAI	28,057,448.55	
008 PREMIUM CHARGEOFFS TOTAL		28,147,142.66
012 NET LOSSES PAID		25,482,993.44
013 ALLOCATED CLAIM EXPENSE (CURRENT)		966,130.73
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)	3,928,697.63	
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)	392,373.41	
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		4,321,071.04
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,417,100.01	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	213,050.68	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,630,150.69
021 PREMIUMS EARNED BUT UNBILLED LIAB (PREVIOUS)		
022 PREMIUMS EARNED BUT UNBILLED PHYD (PREVIOUS)		
023 PREMIUMS EARNED BUT UNBILLED TOTAL (PREVIOUS)		
024 PREMIUMS EARNED BUT UNBILLED LIAB (CURRENT)		
025 PREMIUMS EARNED BUT UNBILLED PHYD (CURRENT)		
026 PREMIUMS EARNED BUT UNBILLED TOTAL (CURRENT)		
031 PREMIUMS EARNED LIABILITY	57,285,224.95	
032 PREMIUMS EARNED PHYSICAL DAMAGE	5,984,420.79	
033 PREMIUMS EARNED TOTAL		63,269,645.74
034 LOSS RESERVES AS OF PRIOR PERIOD END	2,595,530.66	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,458,810.27	
036 NET CHANGE IN LOSS RESERVES		1,136,720.39-
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	1,881,412.92	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	512,416.00	
039 NET CHANGE IN IBNR RESERVES		1,368,996.92-
040 ANTIC SAL&SUB RECOV - CASE RESERVES (PRIOR)		
041 ANTIC SAL&SUB RECOV - IBNR RESERVES (PRIOR)		
042 ANTIC SAL&SUB RECOV - TOTAL (PRIOR)		
043 ANTIC SAL&SUB RECOV - CASE RESERVES (CURR)		
044 ANTIC SAL&SUB RECOV - IBNR RESERVES (CURR)		
045 ANTIC SAL&SUB RECOV - TOTAL (CURR)		
046 ANTIC SAL&SUB RECOV - CASE RESERVES (NET CHANGE)		
047 ANTIC SAL&SUB RECOV - IBNR RESERVES (NET CHANGE)		
048 ANTIC SAL&SUB RECOV - TOTAL (NET CHANGE)		
049 INCURRED LOSSES		22,977,276.13

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

ACCOUNTING DATES 10 2010 - 05 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 2

DATE : 08/02/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		4,935,541.30
054 CLAIM SERVICE FEES LIABILITY	6,874,226.98	
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	598,442.37	
056 TOTAL GROSS CLAIM SERVICE FEES		7,472,669.35
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		966,130.73
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		
060 TOTAL NET CLAIM SERVICE FEES		6,506,538.62
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		11,442,079.92
064 COLLECTION FEES (NOT OFFSET BY RECOVERIES)		
065 TOTAL FEE ADJUSTMENT		1,545,188.15-
066 TOTAL FEE DUE SERVICING CARRIER		9,896,891.77

AIPSO
ACCOUNTING MONTH : 05 2022

HAWAII JOINT UNDERWRITING PLAN
WRITTEN PREMIUMS

REPORT: JUF-11 F
DATE: 08/02/22

PRIVATE PASSENGER HIGH RISK

##### CARRIER #####	##### WRITTEN PREMIUMS #####	##### PERCENT OF TOTAL #####				
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
01517 SC ISLAND INS CO LTD	2,121.00	3,554.00	5,675.00	44.41	56.52	51.29
01520 SC FIRST INS CO OF HAWAII LTD	2,655.00	2,734.00	5,389.00	55.59	43.48	48.71
TOTAL	4,776.00	6,288.00	11,064.00	100.00	100.00	100.00

CERTIFIED PUBLIC ASSISTANCE INSURED

##### CARRIER #####	##### WRITTEN PREMIUMS #####	##### PERCENT OF TOTAL #####				
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
01517 SC ISLAND INS CO LTD	31,390.00	0.00	31,390.00	32.57	0.00	32.57
01520 SC FIRST INS CO OF HAWAII LTD	57,813.60	0.00	57,813.60	59.99	0.00	59.99
07338 SC STATE FARM MUT AUTO INS CO	7,166.00	0.00	7,166.00	7.44	0.00	7.44
TOTAL	96,369.60	0.00	96,369.60	100.00	0.00	100.00

OTHER THAN PRIVATE PASSENGER NON-FLEET

##### CARRIER #####	##### WRITTEN PREMIUMS #####	##### PERCENT OF TOTAL #####				
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
01517 SC ISLAND INS CO LTD	87,091.00	17,348.00	104,439.00	66.85	63.61	66.29
01520 SC FIRST INS CO OF HAWAII LTD	43,193.83	9,926.12	53,119.95	33.15	36.39	33.71
TOTAL	130,284.83	27,274.12	157,558.95	100.00	100.00	100.00
GRAND TOTALS	231,430.43	33,562.12	264,992.55			

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUF-11 F

FISCAL YEAR TO DATE THROUGH 05 2022

WRITTEN PREMIUMS

DATE: 08/02/22

PRIVATE PASSENGER HIGH RISK

***** CARRIER *****	***** WRITTEN PREMIUMS *****	***** PERCENT OF TOTAL *****
	LIABILITY PHYSICAL DAMAGE COMBINED	LIAB PHYD COMBINED
01517 SC ISLAND INS CO LTD	6,499.00 5,999.00 12,498.00	23.38 28.22 25.48
01520 SC FIRST INS CO OF HAWAII LTD	11,203.33 9,139.00 20,342.33	40.32 42.99 41.47
07338 SC STATE FARM MUT AUTO INS CO	10,090.00 6,121.00 16,211.00	36.30 28.79 33.05
TOTALS	27,792.33 21,259.00 49,051.33	100.00 100.00 100.00

CERTIFIED PUBLIC ASSISTANCE INSURED

***** CARRIER *****	***** WRITTEN PREMIUMS *****	***** PERCENT OF TOTAL *****
	LIABILITY PHYSICAL DAMAGE COMBINED	LIAB PHYD COMBINED
01517 SC ISLAND INS CO LTD	248,799.00 0.00 248,799.00	32.13 0.00 32.13
01520 SC FIRST INS CO OF HAWAII LTD	475,771.71 0.00 475,771.71	61.44 0.00 61.44
07338 SC STATE FARM MUT AUTO INS CO	49,773.00 0.00 49,773.00	6.43 0.00 6.43
TOTALS	774,343.71 0.00 774,343.71	100.00 0.00 100.00

PRIVATE PASSENGER OTHER

***** CARRIER *****	***** WRITTEN PREMIUMS *****	***** PERCENT OF TOTAL *****
	LIABILITY PHYSICAL DAMAGE COMBINED	LIAB PHYD COMBINED
01517 SC ISLAND INS CO LTD	0.00 403.00 403.00	0.00 3.63 1.70
01520 SC FIRST INS CO OF HAWAII LTD	2,207.22 1,658.00 3,865.22	17.60 14.94 16.35
07338 SC STATE FARM MUT AUTO INS CO	10,333.00 9,040.00 19,373.00	82.40 81.43 81.95
TOTALS	12,540.22 11,101.00 23,641.22	100.00 100.00 100.00

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUF-11 F

FISCAL YEAR TO DATE THROUGH 05 2022

WRITTEN PREMIUMS

DATE: 08/02/22

OTHER THAN PRIVATE PASSENGER NON-FLEET

##### CARRIER #####	##### WRITTEN PREMIUMS #####	#### PERCENT OF TOTAL ####				
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
01517 SC ISLAND INS CO LTD	479,862.00	106,971.00	586,833.00	45.51	41.52	44.73
01520 SC FIRST INS CO OF HAWAII LTD	567,427.62	148,069.73	715,497.35	53.81	57.48	54.53
07338 SC STATE FARM MUT AUTO INS CO	7,169.00	2,574.00	9,743.00	0.68	1.00	0.74
TOTALS	1,054,458.62	257,614.73	1,312,073.35	100.00	100.00	100.00
GRAND TOTALS	1,869,134.88	289,974.73	2,159,109.61			

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUF-79 F

FISCAL YEAR-TO-DATE THROUGH 05 2022

EARNED/INCURRED LOSS RATIOS

DATE: 08/02/22

	EARNED PREMIUM	PAID LOSSES	CHANGE IN LOSS RESERVES	CHANGE IN IBNR LOSS RESERVES	INCURRED LOSSES	LOSS RATIO
01517 SC ISLAND INS CO LTD	865,835.46	541,380.76	41,430.49	10,830.00-	571,981.25	66.06
01520 SC FIRST INS CO OF HAWAII	1,444,791.82	681,820.74	64,415.64	8,376.00-	737,860.38	51.07
07338 SC STATE FARM MUT AUTO INS	99,098.87	29,226.78	27,500.00-	5,575.00-	3,848.22-	
TOTAL	2,409,726.15	1,252,428.28	78,346.13	24,781.00-	1,305,993.41	54.20

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUF-79 F

INCEPTION-TO-DATE THROUGH 05 2022

EARNED/INCURRED LOSS RATIOS

DATE: 08/02/22

	EARNED PREMIUM	PAID LOSSES	CHANGE IN LOSS RESERVES	CHANGE IN IBNR LOSS RESERVES	INCURRED LOSSES	LOSS RATIO
01503 SC FIREMANS FUND INS CO	24,915,844.33	12,561,863.05	0.00	0.00	12,561,863.05	50.42
01508 SC LIBERTY MUT INS CO	18,678,564.00	8,262,192.88	0.00	0.00	8,262,192.88	44.23
01517 SC ISLAND INS CO LTD	143,440,988.78	70,286,212.18	351,787.23	189,225.00	70,827,224.41	49.38
01518 SC PACIFIC INS CO	30,133,742.00	17,943,738.01	0.00	0.00	17,943,738.01	59.55
01519 SC HAWAIIAN INS & GUARANTY	24,168,882.08	14,034,951.47	0.00	0.00	14,034,951.47	58.07
01520 SC FIRST INS CO OF HAWAII	184,574,662.52	73,151,745.03	1,087,023.04	305,476.00	74,544,244.07	40.39
01599 SC FARMERS INS HAWAII	32,738,074.75	9,094,303.47	20,000.00	0.00	9,114,303.47	27.84
07336 SC ALLSTATE INS CO	97,685,506.58	51,208,263.49	0.00	0.00	51,208,263.49	52.42
07338 SC STATE FARM MUT AUTO INS	74,503,078.91	26,553,710.51	0.00	17,715.00	26,571,425.51	35.66
TOTAL	630,839,343.95	283,096,980.09	1,458,810.27	512,416.00	285,068,206.36	45.19

A I P S O

ACCOUNTING MONTH: 05 2022

HAWAII JOINT UNDERWRITING PLAN
MONTHLY STATISTICAL DETAIL
ALL COMPANIES COMBINED

REPORT: JUD-81
PAGE: 1
DATE: 08/02/22

REPORT OF IN-FORCE VEHICLE COUNT

	PRIVATE PASSENGER VEHICLES COUNT	COMMERCIAL VEHICLES COUNT	COMMERCIAL POLICIES COUNT*
CERTIFIED PUBLIC ASSISTANCE INSURED			
PRIOR MONTH-END NET IN-FORCE COUNT	1,160		
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT	5-		
CURRENT MONTH-END NET IN-FORCE COUNT	1,155		
PRIVATE PASSENGER HIGH RISK			
PRIOR MONTH-END NET IN-FORCE COUNT	18		
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT			
CURRENT MONTH-END NET IN-FORCE COUNT	18		
PRIVATE PASSENGER OTHER AND COMMERCIAL			
PRIOR MONTH-END NET IN-FORCE COUNT	18	929	3
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT		43-	3-
CURRENT MONTH-END NET IN-FORCE COUNT	18	886	

* RISKS RATED ON OTHER THAN THE PER CAR BASIS



September 13, 2022

Jerry Bump, Insurance Program Specialist
Hawaii Joint Underwriting Plan
State of Hawaii Insurance Division
335 Merchant Street, Suite 213
Honolulu, HI 96813-2921

Dear Jerry:

Attached for your information are the following Hawaii Joint Underwriting Plan reports:

1. Consolidated Statistical Summary Control
 - a. For the month of June 2022
 - b. Quarter ending June 2022
 - c. Fiscal year to date through June 2022
 - d. Inception to date through June 2022
 - e. Inception from fiscal year 2010 to date*

* Policy years prior to 2010 are closed and no longer appear as part of the results in the HJUP Members' Participation Reports.
2. HJUP written premiums by servicing carrier separately for Private Passenger High Risk, Certified Public Assistance Insureds (CPAI), Private Passenger Other, and Other Than Private Passenger Nonfleet
 - a. For the month of June 2022
 - b. Fiscal year to date through June 2022
3. Earned to Incurred Loss Ratios by Servicing Carrier
 - a. Fiscal year to date through June 2022
 - b. Inception to date through June 2022
4. In Force Count Report as of June 2022

The enclosed statistical summary control reports reflect data reported by **all** servicing carriers. The consolidated statistical summary control report for the calendar quarter ending is enclosed to provide you with summary detail information for the three month period. This report is routinely provided as part of the report package for the months of March, June, September, and December.

Please do not hesitate to call me if you have any questions.

Regards,

Karen Leite, AIS
Sr. Insurance Coordinator
Quota and Participation Services

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	99,212.35	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	268,810.33	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	50,341.77	
004 PREMIUMS WRITTEN TOTAL		418,364.45
005 COMMISSIONS WRITTEN		16,134.08
006 PREMIUM CHARGEOFFS O/T CPAI	92.00	
007 PREMIUM CHARGEOFFS CPAI	98,237.35	
008 PREMIUM CHARGEOFFS TOTAL		98,329.35
019 LOSSES PAID (GROSS OF SALVAGE\SUBROGATION)		149,301.12
010 OTHER LOSS RECOVERIES		
011 SALVAGE & SUBROGATION		9,868.00
012 NET LOSSES PAID		139,433.12
013 ALLOCATED CLAIM EXPENSE (CURRENT)		2,002.22
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)	1,417,100.01	
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)	213,050.68	
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		1,630,150.69
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,512,758.02	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	221,787.29	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,734,545.31
021 PREMIUMS EARNED BUT UNBILLED LIAB (PREVIOUS)		
022 PREMIUMS EARNED BUT UNBILLED PHYD (PREVIOUS)		
023 PREMIUMS EARNED BUT UNBILLED TOTAL (PREVIOUS)		
024 PREMIUMS EARNED BUT UNBILLED LIAB (CURRENT)		
025 PREMIUMS EARNED BUT UNBILLED PHYD (CURRENT)		
026 PREMIUMS EARNED BUT UNBILLED TOTAL (CURRENT)		
031 PREMIUMS EARNED LIABILITY	272,364.67	
032 PREMIUMS EARNED PHYSICAL DAMAGE	41,605.16	
033 PREMIUMS EARNED TOTAL		313,969.83
034 LOSS RESERVES AS OF PRIOR PERIOD END	1,458,810.27	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,283,229.21	
036 NET CHANGE IN LOSS RESERVES		175,581.06-
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	512,416.00	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	582,316.00	
039 NET CHANGE IN IBNR RESERVES		69,900.00
040 ANTIC SAL&SUB RECOV - CASE RESERVES (PRIOR)		
041 ANTIC SAL&SUB RECOV - IBNR RESERVES (PRIOR)		
042 ANTIC SAL&SUB RECOV - TOTAL (PRIOR)		
043 ANTIC SAL&SUB RECOV - CASE RESERVES (CURR)		
044 ANTIC SAL&SUB RECOV - IBNR RESERVES (CURR)		
045 ANTIC SAL&SUB RECOV - TOTAL (CURR)		
046 ANTIC SAL&SUB RECOV - CASE RESERVES (NET CHANGE)		
047 ANTIC SAL&SUB RECOV - IBNR RESERVES (NET CHANGE)		
048 ANTIC SAL&SUB RECOV - TOTAL (NET CHANGE)		
049 INCURRED LOSSES		33,752.06

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

ACCOUNTING MONTH : 06 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 2

DATE : 09/08/22

ALL COMPANIES COMBINED

SUMMARY DETAIL

SUMMARY TOTALS

O53 TOTAL OPERATING AND SERVICES FEES

37,867.95

O54 CLAIM SERVICE FEES LIABILITY

LINE 031 X 12.000%

32,144.27

O55 CLAIM SERVICE FEES PHYSICAL DAMAGE

LINE 032 X 10.000%

4,160.51

O56 TOTAL GROSS CLAIM SERVICE FEES

36,304.78

O57 LESS ALLOCATED CLAIM EXPENSE (LINE 13)

2,002.22

O58 ADDITIONAL CLAIM EXPENSE

O59 LEGAL DEFENSE EXPENSES

O60 TOTAL NET CLAIM SERVICE FEES

34,302.56

O63 TOTAL NET OPERATING AND CLAIM SERVICE FEES

72,170.51

O64 RESERVED FOR FUTURE USE

O65 TOTAL FEE ADJUSTMENT

O66 TOTAL FEE DUE SERVICING CARRIER

72,170.51

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

QUARTER ENDING : 06 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 3

DATE : 09/08/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	282,350.85	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	497,889.98	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	111,717.05	
004 PREMIUMS WRITTEN TOTAL		891,957.88
005 COMMISSIONS WRITTEN		29,734.77
006 PREMIUM CHARGEOFFS O/T CPAI	157.00-	
007 PREMIUM CHARGEOFFS CPAI	282,350.85	
008 PREMIUM CHARGEOFFS TOTAL		282,193.85
019 LOSSES PAID (GROSS OF SALVAGE\SUBROGATION)		408,831.94
010 OTHER LOSS RECOVERIES		
011 SALVAGE & SUBROGATION		15,889.00
012 NET LOSSES PAID		392,942.94
013 ALLOCATED CLAIM EXPENSE (CURRENT)		7,633.47
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)	1,516,942.10	
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)	230,314.14	
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		1,747,256.24
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,512,758.02	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	221,787.29	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,734,545.31
021 PREMIUMS EARNED BUT UNBILLED LIAB (PREVIOUS)		
022 PREMIUMS EARNED BUT UNBILLED PHYD (PREVIOUS)		
023 PREMIUMS EARNED BUT UNBILLED TOTAL (PREVIOUS)		
024 PREMIUMS EARNED BUT UNBILLED LIAB (CURRENT)		
025 PREMIUMS EARNED BUT UNBILLED PHYD (CURRENT)		
026 PREMIUMS EARNED BUT UNBILLED TOTAL (CURRENT)		
031 PREMIUMS EARNED LIABILITY	784,424.91	
032 PREMIUMS EARNED PHYSICAL DAMAGE	120,243.90	
033 PREMIUMS EARNED TOTAL		904,668.81
034 LOSS RESERVES AS OF PRIOR PERIOD END	1,289,260.37	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,283,229.21	
036 NET CHANGE IN LOSS RESERVES		6,031.16-
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	512,416.00	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	582,316.00	
039 NET CHANGE IN IBNR RESERVES		69,900.00
040 ANTIC SAL&SUB RECOV - CASE RESERVES (PRIOR)		
041 ANTIC SAL&SUB RECOV - IBNR RESERVES (PRIOR)		
042 ANTIC SAL&SUB RECOV - TOTAL (PRIOR)		
043 ANTIC SAL&SUB RECOV - CASE RESERVES (CURR)		
044 ANTIC SAL&SUB RECOV - IBNR RESERVES (CURR)		
045 ANTIC SAL&SUB RECOV - TOTAL (CURR)		
046 ANTIC SAL&SUB RECOV - CASE RESERVES (NET CHANGE)		
047 ANTIC SAL&SUB RECOV - IBNR RESERVES (NET CHANGE)		
048 ANTIC SAL&SUB RECOV - TOTAL (NET CHANGE)		
049 INCURRED LOSSES		456,811.78

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

QUARTER ENDING : 06 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 4

DATE : 09/08/22

ALL COMPANIES COMBINED

SUMMARY DETAIL

SUMMARY TOTALS

053 TOTAL OPERATING AND SERVICES FEES			77,901.76
054 CLAIM SERVICE FEES LIABILITY	LINE 031 X 12.000%	93,591.50	
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	LINE 032 X 10.000%	12,024.39	
056 TOTAL GROSS CLAIM SERVICE FEES			105,615.89
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)			7,633.47
058 ADDITIONAL CLAIM EXPENSE			
059 LEGAL DEFENSE EXPENSES			
060 TOTAL NET CLAIM SERVICE FEES			97,982.42
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES			175,884.18
064 RESERVED FOR FUTURE USE			
065 TOTAL FEE ADJUSTMENT			107,226.18-
066 TOTAL FEE DUE SERVICING CARRIER			68,658.00

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

FISCAL YEAR TO DATE THROUGH 06 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 5

DATE : 09/08/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	873,556.06	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	1,363,601.50	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	340,316.50	
004 PREMIUMS WRITTEN TOTAL		2,577,474.06
005 COMMISSIONS WRITTEN		83,093.78
006 PREMIUM CHARGEOFFS O/T CPAI	813.72	
007 PREMIUM CHARGEOFFS CPAI	889,549.06	
008 PREMIUM CHARGEOFFS TOTAL		890,362.78
019 LOSSES PAID (GROSS OF SALVAGE\SUBROGATION)		1,425,753.68
010 OTHER LOSS RECOVERIES		
011 SALVAGE & SUBROGATION		33,892.28
012 NET LOSSES PAID		1,391,861.40
013 ALLOCATED CLAIM EXPENSE (CURRENT)		35,040.64
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)	1,641,041.71	
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)	239,725.52	
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		1,880,767.23
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,512,758.02	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	221,787.29	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,734,545.31
021 PREMIUMS EARNED BUT UNBILLED LIAB (PREVIOUS)		
022 PREMIUMS EARNED BUT UNBILLED PHYD (PREVIOUS)		
023 PREMIUMS EARNED BUT UNBILLED TOTAL (PREVIOUS)		
024 PREMIUMS EARNED BUT UNBILLED LIAB (CURRENT)		
025 PREMIUMS EARNED BUT UNBILLED PHYD (CURRENT)		
026 PREMIUMS EARNED BUT UNBILLED TOTAL (CURRENT)		
031 PREMIUMS EARNED LIABILITY	2,365,441.25	
032 PREMIUMS EARNED PHYSICAL DAMAGE	358,254.73	
033 PREMIUMS EARNED TOTAL		2,723,695.98
034 LOSS RESERVES AS OF PRIOR PERIOD END	1,380,464.14	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,283,229.21	
036 NET CHANGE IN LOSS RESERVES		97,234.93-
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	537,197.00	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	582,316.00	
039 NET CHANGE IN IBNR RESERVES		45,119.00
040 ANTIC SAL&SUB RECOV - CASE RESERVES (PRIOR)		
041 ANTIC SAL&SUB RECOV - IBNR RESERVES (PRIOR)		
042 ANTIC SAL&SUB RECOV - TOTAL (PRIOR)		
043 ANTIC SAL&SUB RECOV - CASE RESERVES (CURR)		
044 ANTIC SAL&SUB RECOV - IBNR RESERVES (CURR)		
045 ANTIC SAL&SUB RECOV - TOTAL (CURR)		
046 ANTIC SAL&SUB RECOV - CASE RESERVES (NET CHANGE)		
047 ANTIC SAL&SUB RECOV - IBNR RESERVES (NET CHANGE)		
048 ANTIC SAL&SUB RECOV - TOTAL (NET CHANGE)		
049 INCURRED LOSSES		1,339,745.47

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

FISCAL YEAR TO DATE THROUGH 06 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 6

DATE : 09/08/22

ALL COMPANIES COMBINED

SUMMARY DETAIL

SUMMARY TOTALS

O53 TOTAL OPERATING AND SERVICES FEES		222,805.18
O54 CLAIM SERVICE FEES LIABILITY	283,313.45	
O55 CLAIM SERVICE FEES PHYSICAL DAMAGE	35,825.48	
O56 TOTAL GROSS CLAIM SERVICE FEES		319,138.93
O57 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		35,040.64
O58 ADDITIONAL CLAIM EXPENSE		
O59 LEGAL DEFENSE EXPENSES		
O60 TOTAL NET CLAIM SERVICE FEES		284,098.29
O63 TOTAL NET OPERATING AND CLAIM SERVICE FEES		506,903.47
O64 RESERVED FOR FUTURE USE		
O65 TOTAL FEE ADJUSTMENT		107,226.18-
O66 TOTAL FEE DUE SERVICING CARRIER		399,677.29

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

INCEPTION TO DATE THROUGH 06 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 7

DATE : 09/08/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	274,910,431.45	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	306,560,031.14	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	51,417,396.50	
004 PREMIUMS WRITTEN TOTAL		632,887,859.09
005 COMMISSIONS WRITTEN		19,570,841.79
006 PREMIUM CHARGEOFFS O/T CPAI	384,712.99	
007 PREMIUM CHARGEOFFS CPAI	71,723,252.87	
008 PREMIUM CHARGEOFFS TOTAL		72,107,965.86
012 NET LOSSES PAID		283,236,413.21
013 ALLOCATED CLAIM EXPENSE (CURRENT)		17,594,845.93
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)		
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)		
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,512,758.02	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	221,787.29	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,734,545.31
021 PREMIUMS EARNED BUT UNBILLED LIAB (PREVIOUS)		
022 PREMIUMS EARNED BUT UNBILLED PHYD (PREVIOUS)		
023 PREMIUMS EARNED BUT UNBILLED TOTAL (PREVIOUS)		
024 PREMIUMS EARNED BUT UNBILLED LIAB (CURRENT)		
025 PREMIUMS EARNED BUT UNBILLED PHYD (CURRENT)		
026 PREMIUMS EARNED BUT UNBILLED TOTAL (CURRENT)		
031 PREMIUMS EARNED LIABILITY	579,957,704.57	
032 PREMIUMS EARNED PHYSICAL DAMAGE	51,195,609.21	
033 PREMIUMS EARNED TOTAL		631,153,313.78
034 LOSS RESERVES AS OF PRIOR PERIOD END		
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,283,229.21	
036 NET CHANGE IN LOSS RESERVES		1,283,229.21
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END		
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	582,316.00	
039 NET CHANGE IN IBNR RESERVES		582,316.00
040 ANTIC SAL&SUB RECOV - CASE RESERVES (PRIOR)		
041 ANTIC SAL&SUB RECOV - IBNR RESERVES (PRIOR)		
042 ANTIC SAL&SUB RECOV - TOTAL (PRIOR)		
043 ANTIC SAL&SUB RECOV - CASE RESERVES (CURR)		
044 ANTIC SAL&SUB RECOV - IBNR RESERVES (CURR)		
045 ANTIC SAL&SUB RECOV - TOTAL (CURR)		
046 ANTIC SAL&SUB RECOV - CASE RESERVES (NET CHANGE)		
047 ANTIC SAL&SUB RECOV - IBNR RESERVES (NET CHANGE)		
048 ANTIC SAL&SUB RECOV - TOTAL (NET CHANGE)		
049 INCURRED LOSSES		285,101,958.42

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

INCEPTION TO DATE THROUGH 06 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 8

DATE : 09/08/22

ALL COMPANIES COMBINED

SUMMARY DETAIL

SUMMARY TOTALS

053 TOTAL OPERATING AND SERVICES FEES

52,292,369.25

054 CLAIM SERVICE FEES LIABILITY

69,594,384.67

055 CLAIM SERVICE FEES PHYSICAL DAMAGE

5,119,562.25

056 TOTAL GROSS CLAIM SERVICE FEES

74,713,946.92

057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)

17,594,845.93

058 ADDITIONAL CLAIM EXPENSE

059 LEGAL DEFENSE EXPENSES

136,984.13

060 TOTAL NET CLAIM SERVICE FEES

57,256,085.12

063 TOTAL NET OPERATING AND CLAIM SERVICE FEES

109,548,454.37

064 COLLECTION FEES (NOT OFFSET BY RECOVERIES)

35,691.17

065 TOTAL FEE ADJUSTMENT

8,035,367.76-

066 TOTAL FEE DUE SERVICING CARRIER

101,548,777.78

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

ACCOUNTING DATES 10 2010 - 06 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 1

DATE : 09/08/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	28,157,498.90	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	26,984,151.11	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	5,855,439.83	
004 PREMIUMS WRITTEN TOTAL		60,997,089.84
005 COMMISSIONS WRITTEN		1,576,912.73
006 PREMIUM CHARGEOFFS O/T CPAI	89,786.11	
007 PREMIUM CHARGEOFFS CPAI	28,155,685.90	
008 PREMIUM CHARGEOFFS TOTAL		28,245,472.01
012 NET LOSSES PAID		25,622,426.56
013 ALLOCATED CLAIM EXPENSE (CURRENT)		968,132.95
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)	3,928,697.63	
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)	392,373.41	
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		4,321,071.04
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,512,758.02	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	221,787.29	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,734,545.31
021 PREMIUMS EARNED BUT UNBILLED LIAB (PREVIOUS)		
022 PREMIUMS EARNED BUT UNBILLED PHYD (PREVIOUS)		
023 PREMIUMS EARNED BUT UNBILLED TOTAL (PREVIOUS)		
024 PREMIUMS EARNED BUT UNBILLED LIAB (CURRENT)		
025 PREMIUMS EARNED BUT UNBILLED PHYD (CURRENT)		
026 PREMIUMS EARNED BUT UNBILLED TOTAL (CURRENT)		
031 PREMIUMS EARNED LIABILITY	57,557,589.62	
032 PREMIUMS EARNED PHYSICAL DAMAGE	6,026,025.95	
033 PREMIUMS EARNED TOTAL		63,583,615.57
034 LOSS RESERVES AS OF PRIOR PERIOD END	2,595,530.66	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,283,229.21	
036 NET CHANGE IN LOSS RESERVES		1,312,301.45-
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	1,881,412.92	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	582,316.00	
039 NET CHANGE IN IBNR RESERVES		1,299,096.92-
040 ANTIC SAL&SUB RECOV - CASE RESERVES (PRIOR)		
041 ANTIC SAL&SUB RECOV - IBNR RESERVES (PRIOR)		
042 ANTIC SAL&SUB RECOV - TOTAL (PRIOR)		
043 ANTIC SAL&SUB RECOV - CASE RESERVES (CURR)		
044 ANTIC SAL&SUB RECOV - IBNR RESERVES (CURR)		
045 ANTIC SAL&SUB RECOV - TOTAL (CURR)		
046 ANTIC SAL&SUB RECOV - CASE RESERVES (NET CHANGE)		
047 ANTIC SAL&SUB RECOV - IBNR RESERVES (NET CHANGE)		
048 ANTIC SAL&SUB RECOV - TOTAL (NET CHANGE)		
049 INCURRED LOSSES		23,011,028.19

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

ACCOUNTING DATES 10 2010 - 06 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 2

DATE : 09/08/22

ALL COMPANIES COMBINED

SUMMARY DETAIL

SUMMARY TOTALS

053 TOTAL OPERATING AND SERVICES FEES

4,973,409.25

054 CLAIM SERVICE FEES LIABILITY

6,906,371.25

055 CLAIM SERVICE FEES PHYSICAL DAMAGE

602,602.88

056 TOTAL GROSS CLAIM SERVICE FEES

7,508,974.13

057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)

968,132.95

058 ADDITIONAL CLAIM EXPENSE

059 LEGAL DEFENSE EXPENSES

060 TOTAL NET CLAIM SERVICE FEES

6,540,841.18

063 TOTAL NET OPERATING AND CLAIM SERVICE FEES

11,514,250.43

064 COLLECTION FEES (NOT OFFSET BY RECOVERIES)

065 TOTAL FEE ADJUSTMENT

1,545,188.15-

066 TOTAL FEE DUE SERVICING CARRIER

9,969,062.28

AIPSO
ACCOUNTING MONTH : 06 2022

HAWAII JOINT UNDERWRITING PLAN
WRITTEN PREMIUMS

REPORT: JUF-11 F
DATE: 09/08/22

PRIVATE PASSENGER HIGH RISK

##### CARRIER #####	##### WRITTEN PREMIUMS #####	#### PERCENT OF TOTAL ####				
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
O1517 SC ISLAND INS CO LTD	2,121.00-	3,554.00-	5,675.00-	212.31	204.96	207.65
O1520 SC FIRST INS CO OF HAWAII LTD	1,122.00	1,820.00	2,942.00	112.31-	104.96-	107.65-
TOTAL	999.00-	1,734.00-	2,733.00-	100.00	100.00	100.00

CERTIFIED PUBLIC ASSISTANCE INSURED

##### CARRIER #####	##### WRITTEN PREMIUMS #####	#### PERCENT OF TOTAL ####				
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
O1517 SC ISLAND INS CO LTD	574.00-	0.00	574.00-	0.58-	0.00	0.58-
O1520 SC FIRST INS CO OF HAWAII LTD	454.35	0.00	454.35	0.46	0.00	0.46
O1637 SC NATIONAL SPECIALTY INS CO	93,600.00	0.00	93,600.00	94.34	0.00	94.34
O7338 SC STATE FARM MUT AUTO INS CO	5,732.00	0.00	5,732.00	5.78	0.00	5.78
TOTAL	99,212.35	0.00	99,212.35	100.00	0.00	100.00

OTHER THAN PRIVATE PASSENGER NON-FLEET

##### CARRIER #####	##### WRITTEN PREMIUMS #####	#### PERCENT OF TOTAL ####				
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
O1517 SC ISLAND INS CO LTD	76,684.00	19,560.00	96,244.00	28.42	37.56	29.90
O1520 SC FIRST INS CO OF HAWAII LTD	189,645.33	29,872.77	219,518.10	70.29	57.36	68.20
O7338 SC STATE FARM MUT AUTO INS CO	3,480.00	2,643.00	6,123.00	1.29	5.08	1.90
TOTAL	269,809.33	52,075.77	321,885.10	100.00	100.00	100.00
GRAND TOTALS	368,022.68	50,341.77	418,364.45			

AIPSO
FISCAL YEAR TO DATE THROUGH 06 2022

HAWAII JOINT UNDERWRITING PLAN
WRITTEN PREMIUMS

REPORT: JUF-11 F
DATE: 09/08/22

PRIVATE PASSENGER HIGH RISK

##### CARRIER #####	##### WRITTEN PREMIUMS #####	##### PERCENT OF TOTAL #####
	LIABILITY PHYSICAL DAMAGE COMBINED	LIAB PHYD COMBINED
01517 SC ISLAND INS CO LTD	4,378.00 2,445.00 6,823.00	16.34 12.52 14.73
01520 SC FIRST INS CO OF HAWAII LTD	12,325.33 10,959.00 23,284.33	46.00 56.13 50.27
07338 SC STATE FARM MUT AUTO INS CO	10,090.00 6,121.00 16,211.00	37.66 31.35 35.00
TOTALS	26,793.33 19,525.00 46,318.33	100.00 100.00 100.00

CERTIFIED PUBLIC ASSISTANCE INSURED

##### CARRIER #####	##### WRITTEN PREMIUMS #####	##### PERCENT OF TOTAL #####
	LIABILITY PHYSICAL DAMAGE COMBINED	LIAB PHYD COMBINED
01517 SC ISLAND INS CO LTD	248,225.00 0.00 248,225.00	28.42 0.00 28.42
01520 SC FIRST INS CO OF HAWAII LTD	476,226.06 0.00 476,226.06	54.52 0.00 54.52
01637 SC NATIONAL SPECIALTY INS CO	93,600.00 0.00 93,600.00	10.71 0.00 10.71
07338 SC STATE FARM MUT AUTO INS CO	55,505.00 0.00 55,505.00	6.35 0.00 6.35
TOTALS	873,556.06 0.00 873,556.06	100.00 0.00 100.00

PRIVATE PASSENGER OTHER

##### CARRIER #####	##### WRITTEN PREMIUMS #####	##### PERCENT OF TOTAL #####
	LIABILITY PHYSICAL DAMAGE COMBINED	LIAB PHYD COMBINED
01517 SC ISLAND INS CO LTD	0.00 403.00 403.00	0.00 3.63 1.70
01520 SC FIRST INS CO OF HAWAII LTD	2,207.22 1,658.00 3,865.22	17.60 14.94 16.35
07338 SC STATE FARM MUT AUTO INS CO	10,333.00 9,040.00 19,373.00	82.40 81.43 81.95
TOTALS	12,540.22 11,101.00 23,641.22	100.00 100.00 100.00

AIPSO
FISCAL YEAR TO DATE THROUGH 06 2022

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUF-11 F

WRITTEN PREMIUMS

DATE: 09/08/22

OTHER THAN PRIVATE PASSENGER NON-FLEET

##### CARRIER #####	##### WRITTEN PREMIUMS #####	#### PERCENT OF TOTAL ####				
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
01517 SC ISLAND INS CO LTD	556,546.00	126,531.00	683,077.00	42.03	40.86	41.81
01520 SC FIRST INS CO OF HAWAII LTD	757,072.95	177,942.50	935,015.45	57.17	57.46	57.22
07338 SC STATE FARM MUT AUTO INS CO	10,649.00	5,217.00	15,866.00	0.80	1.68	0.97
TOTALS	1,324,267.95	309,690.50	1,633,958.45	100.00	100.00	100.00
GRAND TOTALS	2,237,157.56	340,316.50	2,577,474.06			

AIPSO
FISCAL YEAR-TO-DATE THROUGH 06 2022

HAWAII JOINT UNDERWRITING PLAN
EARNED/INCURRED LOSS RATIOS

REPORT: JUF-79 F
DATE: 09/08/22

	EARNED PREMIUM	PAID LOSSES	CHANGE IN LOSS RESERVES	CHANGE IN IBNR LOSS RESERVES	INCURRED LOSSES	LOSS RATIO
01517 SC ISLAND INS CO LTD	976,665.48	594,423.85	93,027.74-	17,274.00	518,670.11	53.11
01520 SC FIRST INS CO OF HAWAII	1,631,970.72	768,210.77	23,292.81	12,850.00	804,353.58	49.29
01637 SC NATIONAL SPECIALTY INS	4,495.70	0.00	0.00	412.00	412.00	9.16
07338 SC STATE FARM MUT AUTO INS	110,564.08	29,226.78	27,500.00-	14,583.00	16,309.78	14.75
TOTAL	2,723,695.98	1,391,861.40	97,234.93-	45,119.00	1,339,745.47	49.19

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUF-79 F

INCEPTION-TO-DATE THROUGH 06 2022

EARNED/INCURRED LOSS RATIOS

DATE: 09/08/22

	EARNED PREMIUM	PAID LOSSES	CHANGE IN LOSS RESERVES	CHANGE IN IBNR LOSS RESERVES	INCURRED LOSSES	LOSS RATIO
01503 SC FIREMANS FUND INS CO	24,915,844.33	12,561,863.05	0.00	0.00	12,561,863.05	50.42
01508 SC LIBERTY MUT INS CO	18,678,564.00	8,262,192.88	0.00	0.00	8,262,192.88	44.23
01517 SC ISLAND INS CO LTD	143,551,818.80	70,339,255.27	217,329.00	217,329.00	70,773,913.27	49.30
01518 SC PACIFIC INS CO	30,133,742.00	17,943,738.01	0.00	0.00	17,943,738.01	59.55
01519 SC HAWAIIAN INS & GUARANTY	24,168,882.08	14,034,951.47	0.00	0.00	14,034,951.47	58.07
01520 SC FIRST INS CO OF HAWAII	184,761,841.42	73,238,135.06	1,045,900.21	326,702.00	74,610,737.27	40.38
01599 SC FARMERS INS HAWAII	32,738,074.75	9,094,303.47	20,000.00	0.00	9,114,303.47	27.84
01637 SC NATIONAL SPECIALTY INS	4,495.70	0.00	0.00	412.00	412.00	9.16
07336 SC ALLSTATE INS CO	97,685,506.58	51,208,263.49	0.00	0.00	51,208,263.49	52.42
07338 SC STATE FARM MUT AUTO INS	74,514,544.12	26,553,710.51	0.00	37,873.00	26,591,583.51	35.69
TOTAL	631,153,313.78	283,236,413.21	1,283,229.21	582,316.00	285,101,958.42	45.17

A I P S O

ACCOUNTING MONTH: 06 2022

REPORT OF IN-FORCE VEHICLE COUNT

HAWAII JOINT UNDERWRITING PLAN

MONTHLY STATISTICAL DETAIL
ALL COMPANIES COMBINED

REPORT: JUD-81
PAGE: 1
DATE: 09/08/22

	PRIVATE PASSENGER VEHICLES COUNT	COMMERCIAL VEHICLES COUNT	COMMERCIAL POLICIES COUNT*
CERTIFIED PUBLIC ASSISTANCE INSURED			
PRIOR MONTH-END NET IN-FORCE COUNT	1,155		
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT	7		
CURRENT MONTH-END NET IN-FORCE COUNT	1,162		
PRIVATE PASSENGER HIGH RISK			
PRIOR MONTH-END NET IN-FORCE COUNT	18		
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT	1-		
CURRENT MONTH-END NET IN-FORCE COUNT	17		
PRIVATE PASSENGER OTHER AND COMMERCIAL			
PRIOR MONTH-END NET IN-FORCE COUNT	18	886	
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT	1-	27	3
CURRENT MONTH-END NET IN-FORCE COUNT	17	913	3

* RISKS RATED ON OTHER THAN THE PER CAR BASIS

CAROL BERTHOLD
Chairperson

CHARLES P. KWOLEK, JR.
President/CEO



"Serving the Insurance Industry"

September 23, 2022

Jerry Bump, Insurance Program Specialist
State of Hawaii Insurance Division
335 Merchant Street, Suite 213
Honolulu, HI 96813-2921

Dear Jerry:

There are five servicing carriers reporting on a monthly basis.

Attached for your information are the following Hawaii Joint Underwriting Plan reports:

1. Consolidated Statistical Summary Control

- a. For the month of July 2022
- b. Inception to date through July 2022
- c. Inception from fiscal year 2011 to date*

* Policy years prior to 2011 are closed and no longer appear as part of the results in the HJUP Members' Participation Reports.

2. HJUP written premiums by servicing carrier separately for Private Passenger High Risk, Certified Public Assistance Insureds (CPAI), Private Passenger Other, and Other Than Private Passenger Nonfleet

- a. For the month of July 2022

3. Earned to Incurred Loss Ratios by Servicing Carrier

- a. Fiscal year to date through July 2022
- b. Inception to date through July 2022

4. In Force Count Report as of July 2022

Please contact me if you have any questions.

Sincerely,

Karen Leite, AIS, AINS
Sr. Insurance Coordinator
Quota and Participation Services

Pc: T. Assad
D. Amaral
A. Hanson

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

ACCOUNTING MONTH : 07 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 1

DATE : 09/22/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	95,443.72	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	172,439.18	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	27,749.06	
004 PREMIUMS WRITTEN TOTAL		295,631.96
005 COMMISSIONS WRITTEN		10,019.13
006 PREMIUM CHARGEOFFS O/T CPAI	491.18	
007 PREMIUM CHARGEOFFS CPAI	95,443.72	
008 PREMIUM CHARGEOFFS TOTAL		95,934.90
019 LOSSES PAID (GROSS OF SALVAGE\SUBROGATION)		98,584.10
010 OTHER LOSS RECOVERIES		
011 SALVAGE & SUBROGATION		35,100.78
012 NET LOSSES PAID		63,483.32
013 ALLOCATED CLAIM EXPENSE (CURRENT)		3,296.39
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)	1,512,758.02	
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)	221,787.29	
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		1,734,545.31
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,524,392.28	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	211,875.94	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,736,268.22
021 PREMIUMS EARNED BUT UNBILLED LIAB (PREVIOUS)		
022 PREMIUMS EARNED BUT UNBILLED PHYD (PREVIOUS)		
023 PREMIUMS EARNED BUT UNBILLED TOTAL (PREVIOUS)		
024 PREMIUMS EARNED BUT UNBILLED LIAB (CURRENT)		
025 PREMIUMS EARNED BUT UNBILLED PHYD (CURRENT)		
026 PREMIUMS EARNED BUT UNBILLED TOTAL (CURRENT)		
031 PREMIUMS EARNED LIABILITY	256,248.64	
032 PREMIUMS EARNED PHYSICAL DAMAGE	37,660.41	
033 PREMIUMS EARNED TOTAL		293,909.05
034 LOSS RESERVES AS OF PRIOR PERIOD END	1,283,229.21	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,429,143.61	
036 NET CHANGE IN LOSS RESERVES		145,914.40
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	582,316.00	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	582,316.00	
039 NET CHANGE IN IBNR RESERVES		
040 ANTIC SAL&SUB RECOV - CASE RESERVES (PRIOR)		
041 ANTIC SAL&SUB RECOV - IBNR RESERVES (PRIOR)		
042 ANTIC SAL&SUB RECOV - TOTAL (PRIOR)		
043 ANTIC SAL&SUB RECOV - CASE RESERVES (CURR)		
044 ANTIC SAL&SUB RECOV - IBNR RESERVES (CURR)		
045 ANTIC SAL&SUB RECOV - TOTAL (CURR)		
046 ANTIC SAL&SUB RECOV - CASE RESERVES (NET CHANGE)		
047 ANTIC SAL&SUB RECOV - IBNR RESERVES (NET CHANGE)		
048 ANTIC SAL&SUB RECOV - TOTAL (NET CHANGE)		
049 INCURRED LOSSES		209,397.72

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

ACCOUNTING MONTH : 07 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 2

DATE : 09/22/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		25,745.45
054 CLAIM SERVICE FEES LIABILITY	LINE 031 X 12.000%	28,966.31
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	LINE 032 X 10.000%	3,766.04
056 TOTAL GROSS CLAIM SERVICE FEES		32,732.35
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		3,296.39
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		
060 TOTAL NET CLAIM SERVICE FEES		29,435.96
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		55,181.41
064 RESERVED FOR FUTURE USE		
065 TOTAL FEE ADJUSTMENT		
066 TOTAL FEE DUE SERVICING CARRIER		55,181.41

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

FISCAL YEAR TO DATE THROUGH 07 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 3

DATE : 09/22/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	968,999.78	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	1,536,040.68	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	368,065.56	
004 PREMIUMS WRITTEN TOTAL		2,873,106.02
005 COMMISSIONS WRITTEN		93,112.91
006 PREMIUM CHARGEOFFS O/T CPAI	1,304.90	
007 PREMIUM CHARGEOFFS CPAI	984,992.78	
008 PREMIUM CHARGEOFFS TOTAL		986,297.68
019 LOSSES PAID (GROSS OF SALVAGE\SUBROGATION)		1,524,337.78
010 OTHER LOSS RECOVERIES		
011 SALVAGE & SUBROGATION		68,993.06
012 NET LOSSES PAID		1,455,344.72
013 ALLOCATED CLAIM EXPENSE (CURRENT)		38,337.03
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)	1,641,041.71	
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)	239,725.52	
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		1,880,767.23
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,524,392.28	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	211,875.94	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,736,268.22
021 PREMIUMS EARNED BUT UNBILLED LIAB (PREVIOUS)		
022 PREMIUMS EARNED BUT UNBILLED PHVD (PREVIOUS)		
023 PREMIUMS EARNED BUT UNBILLED TOTAL (PREVIOUS)		
024 PREMIUMS EARNED BUT UNBILLED LIAB (CURRENT)		
025 PREMIUMS EARNED BUT UNBILLED PHVD (CURRENT)		
026 PREMIUMS EARNED BUT UNBILLED TOTAL (CURRENT)		
031 PREMIUMS EARNED LIABILITY	2,621,689.89	
032 PREMIUMS EARNED PHYSICAL DAMAGE	395,915.14	
033 PREMIUMS EARNED TOTAL		3,017,605.03
034 LOSS RESERVES AS OF PRIOR PERIOD END	1,380,464.14	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,429,143.61	
036 NET CHANGE IN LOSS RESERVES		48,679.47
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	537,197.00	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	582,316.00	
039 NET CHANGE IN IBNR RESERVES		45,119.00
040 ANTIC SAL&SUB RECOV - CASE RESERVES (PRIOR)		
041 ANTIC SAL&SUB RECOV - IBNR RESERVES (PRIOR)		
042 ANTIC SAL&SUB RECOV - TOTAL (PRIOR)		
043 ANTIC SAL&SUB RECOV - CASE RESERVES (CURR)		
044 ANTIC SAL&SUB RECOV - IBNR RESERVES (CURR)		
045 ANTIC SAL&SUB RECOV - TOTAL (CURR)		
046 ANTIC SAL&SUB RECOV - CASE RESERVES (NET CHANGE)		
047 ANTIC SAL&SUB RECOV - IBNR RESERVES (NET CHANGE)		
048 ANTIC SAL&SUB RECOV - TOTAL (NET CHANGE)		
049 INCURRED LOSSES		1,549,143.19

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

FISCAL YEAR TO DATE THROUGH 07 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 4

DATE : 09/22/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		248,550.63
054 CLAIM SERVICE FEES LIABILITY	312,279.76	
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	39,591.52	
056 TOTAL GROSS CLAIM SERVICE FEES		351,871.28
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		38,337.03
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		
060 TOTAL NET CLAIM SERVICE FEES		313,534.25
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		562,084.88
064 RESERVED FOR FUTURE USE		
065 TOTAL FEE ADJUSTMENT		107,226.18-
066 TOTAL FEE DUE SERVICING CARRIER		454,858.70

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

INCEPTION TO DATE THROUGH 07 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 5

DATE : 09/22/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	275,005,875.17	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	306,732,470.32	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	51,445,145.56	
004 PREMIUMS WRITTEN TOTAL		633,183,491.05
005 COMMISSIONS WRITTEN		19,580,860.92
006 PREMIUM CHARGEOFFS O/T CPAI	385,204.17	
007 PREMIUM CHARGEOFFS CPAI	71,818,696.59	
008 PREMIUM CHARGEOFFS TOTAL		72,203,900.76
012 NET LOSSES PAID		283,299,896.53
013 ALLOCATED CLAIM EXPENSE (CURRENT)		17,598,142.32
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)		
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)		
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,524,392.28	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	211,875.94	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,736,268.22
021 PREMIUMS EARNED BUT UNBILLED LIAB (PREVIOUS)		
022 PREMIUMS EARNED BUT UNBILLED PHYD (PREVIOUS)		
023 PREMIUMS EARNED BUT UNBILLED TOTAL (PREVIOUS)		
024 PREMIUMS EARNED BUT UNBILLED LIAB (CURRENT)		
025 PREMIUMS EARNED BUT UNBILLED PHYD (CURRENT)		
026 PREMIUMS EARNED BUT UNBILLED TOTAL (CURRENT)		
031 PREMIUMS EARNED LIABILITY	580,213,953.21	
032 PREMIUMS EARNED PHYSICAL DAMAGE	51,233,269.62	
033 PREMIUMS EARNED TOTAL		631,447,222.83
034 LOSS RESERVES AS OF PRIOR PERIOD END		
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,429,143.61	
036 NET CHANGE IN LOSS RESERVES		1,429,143.61
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END		
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	582,316.00	
039 NET CHANGE IN IBNR RESERVES		582,316.00
040 ANTIC SAL&SUB RECOV - CASE RESERVES (PRIOR)		
041 ANTIC SAL&SUB RECOV - IBNR RESERVES (PRIOR)		
042 ANTIC SAL&SUB RECOV - TOTAL (PRIOR)		
043 ANTIC SAL&SUB RECOV - CASE RESERVES (CURR)		
044 ANTIC SAL&SUB RECOV - IBNR RESERVES (CURR)		
045 ANTIC SAL&SUB RECOV - TOTAL (CURR)		
046 ANTIC SAL&SUB RECOV - CASE RESERVES (NET CHANGE)		
047 ANTIC SAL&SUB RECOV - IBNR RESERVES (NET CHANGE)		
048 ANTIC SAL&SUB RECOV - TOTAL (NET CHANGE)		
049 INCURRED LOSSES		285,311,356.14

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

INCEPTION TO DATE THROUGH 07 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 6

DATE : 09/22/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		52,318,114.70
054 CLAIM SERVICE FEES LIABILITY	69,623,350.98	
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	5,123,328.29	
056 TOTAL GROSS CLAIM SERVICE FEES		74,746,679.27
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		17,598,142.32
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		136,984.13
060 TOTAL NET CLAIM SERVICE FEES		57,285,521.08
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		109,603,635.78
064 COLLECTION FEES (NOT OFFSET BY RECOVERIES)		35,691.17
065 TOTAL FEE ADJUSTMENT		8,035,367.76-
066 TOTAL FEE DUE SERVICING CARRIER		101,603,959.19

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

ACCOUNTING DATES 10 2010 - 07 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 1

DATE : 09/22/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	28,252,942.62	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	27,156,590.29	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	5,883,188.89	
004 PREMIUMS WRITTEN TOTAL		61,292,721.80
005 COMMISSIONS WRITTEN		1,586,931.86
006 PREMIUM CHARGEOFFS O/T CPAI	90,277.29	
007 PREMIUM CHARGEOFFS CPAI	28,251,129.62	
008 PREMIUM CHARGEOFFS TOTAL		28,341,406.91
012 NET LOSSES PAID		25,685,909.88
013 ALLOCATED CLAIM EXPENSE (CURRENT)		971,429.34
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)	3,928,697.63	
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)	392,373.41	
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		4,321,071.04
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,524,392.28	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	211,875.94	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,736,268.22
021 PREMIUMS EARNED BUT UNBILLED LIAB (PREVIOUS)		
022 PREMIUMS EARNED BUT UNBILLED PHYD (PREVIOUS)		
023 PREMIUMS EARNED BUT UNBILLED TOTAL (PREVIOUS)		
024 PREMIUMS EARNED BUT UNBILLED LIAB (CURRENT)		
025 PREMIUMS EARNED BUT UNBILLED PHYD (CURRENT)		
026 PREMIUMS EARNED BUT UNBILLED TOTAL (CURRENT)		
031 PREMIUMS EARNED LIABILITY	57,813,838.26	
032 PREMIUMS EARNED PHYSICAL DAMAGE	6,063,686.36	
033 PREMIUMS EARNED TOTAL		63,877,524.62
034 LOSS RESERVES AS OF PRIOR PERIOD END	2,595,530.66	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,429,143.61	
036 NET CHANGE IN LOSS RESERVES		1,166,387.05-
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	1,881,412.92	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	582,316.00	
039 NET CHANGE IN IBNR RESERVES		1,299,096.92-
040 ANTIC SAL&SUB RECOV - CASE RESERVES (PRIOR)		
041 ANTIC SAL&SUB RECOV - IBNR RESERVES (PRIOR)		
042 ANTIC SAL&SUB RECOV - TOTAL (PRIOR)		
043 ANTIC SAL&SUB RECOV - CASE RESERVES (CURR)		
044 ANTIC SAL&SUB RECOV - IBNR RESERVES (CURR)		
045 ANTIC SAL&SUB RECOV - TOTAL (CURR)		
046 ANTIC SAL&SUB RECOV - CASE RESERVES (NET CHANGE)		
047 ANTIC SAL&SUB RECOV - IBNR RESERVES (NET CHANGE)		
048 ANTIC SAL&SUB RECOV - TOTAL (NET CHANGE)		
049 INCURRED LOSSES		23,220,425.91

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

ACCOUNTING DATES 10 2010 - 07 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 2

DATE : 09/22/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		4,999,154.70
054 CLAIM SERVICE FEES LIABILITY	6,935,337.56	
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	606,368.92	
056 TOTAL GROSS CLAIM SERVICE FEES		7,541,706.48
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		971,429.34
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		
060 TOTAL NET CLAIM SERVICE FEES		6,570,277.14
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		11,569,431.84
064 COLLECTION FEES (NOT OFFSET BY RECOVERIES)		
065 TOTAL FEE ADJUSTMENT		1,545,188.15-
066 TOTAL FEE DUE SERVICING CARRIER		10,024,243.69

AIPSO
ACCOUNTING MONTH : 07 2022

HAWAII JOINT UNDERWRITING PLAN
WRITTEN PREMIUMS
CERTIFIED PUBLIC ASSISTANCE INSURED

REPORT: JUF-11 F
DATE: 09/22/22

##### CARRIER #####	##### WRITTEN PREMIUMS #####	##### PERCENT OF TOTAL #####
	LIABILITY PHYSICAL DAMAGE COMBINED	LIAB PHYD COMBINED
O1520 SC FIRST INS CO OF HAWAII LTD	1,081.28- 0.00 1,081.28-	1.13- 0.00 1.13-
O1637 SC NATIONAL SPECIALTY INS CO	96,525.00 0.00 96,525.00	101.13 0.00 101.13
TOTAL	95,443.72 0.00 95,443.72	100.00 0.00 100.00

PRIVATE PASSENGER OTHER

##### CARRIER #####	##### WRITTEN PREMIUMS #####	##### PERCENT OF TOTAL #####
	LIABILITY PHYSICAL DAMAGE COMBINED	LIAB PHYD COMBINED
O7338 SC STATE FARM MUT AUTO INS CO	888.82- 0.00 888.82-	100.00 0.00 100.00
TOTAL	888.82- 0.00 888.82-	100.00 0.00 100.00

OTHER THAN PRIVATE PASSENGER NON-FLEET

##### CARRIER #####	##### WRITTEN PREMIUMS #####	##### PERCENT OF TOTAL #####
	LIABILITY PHYSICAL DAMAGE COMBINED	LIAB PHYD COMBINED
O1517 SC ISLAND INS CO LTD	167,422.00 28,758.00 196,180.00	96.59 103.64 97.56
O1520 SC FIRST INS CO OF HAWAII LTD	5,906.00 1,008.94- 4,897.06	3.41 3.64- 2.44
TOTAL	173,328.00 27,749.06 201,077.06	100.00 100.00 100.00
GRAND TOTALS	267,882.90 27,749.06 295,631.96	

AIPSO
FISCAL YEAR TO DATE THROUGH 07 2022

HAWAII JOINT UNDERWRITING PLAN
WRITTEN PREMIUMS

REPORT: JUF-11 F
DATE: 09/22/22

PRIVATE PASSENGER HIGH RISK

##### CARRIER #####	##### WRITTEN PREMIUMS #####	##### PERCENT OF TOTAL #####
	LIABILITY PHYSICAL DAMAGE COMBINED	LIAB PHYD COMBINED
O1517 SC ISLAND INS CO LTD	4,378.00 2,445.00 6,823.00	16.34 12.52 14.73
O1520 SC FIRST INS CO OF HAWAII LTD	12,325.33 10,959.00 23,284.33	46.00 56.13 50.27
O7338 SC STATE FARM MUT AUTO INS CO	10,090.00 6,121.00 16,211.00	37.66 31.35 35.00
TOTALS	26,793.33 19,525.00 46,318.33	100.00 100.00 100.00

CERTIFIED PUBLIC ASSISTANCE INSURED

##### CARRIER #####	##### WRITTEN PREMIUMS #####	##### PERCENT OF TOTAL #####
	LIABILITY PHYSICAL DAMAGE COMBINED	LIAB PHYD COMBINED
O1517 SC ISLAND INS CO LTD	248,225.00 0.00 248,225.00	25.62 0.00 25.62
O1520 SC FIRST INS CO OF HAWAII LTD	475,144.78 0.00 475,144.78	49.03 0.00 49.03
O1637 SC NATIONAL SPECIALTY INS CO	190,125.00 0.00 190,125.00	19.62 0.00 19.62
O7338 SC STATE FARM MUT AUTO INS CO	55,505.00 0.00 55,505.00	5.73 0.00 5.73
TOTALS	968,999.78 0.00 968,999.78	100.00 0.00 100.00

PRIVATE PASSENGER OTHER

##### CARRIER #####	##### WRITTEN PREMIUMS #####	##### PERCENT OF TOTAL #####
	LIABILITY PHYSICAL DAMAGE COMBINED	LIAB PHYD COMBINED
O1517 SC ISLAND INS CO LTD	0.00 403.00 403.00	0.00 3.63 1.77
O1520 SC FIRST INS CO OF HAWAII LTD	2,207.22 1,658.00 3,865.22	18.94 14.94 16.99
O7338 SC STATE FARM MUT AUTO INS CO	9,444.18 9,040.00 18,484.18	81.06 81.43 81.24
TOTALS	11,651.40 11,101.00 22,752.40	100.00 100.00 100.00

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUF-11 F

FISCAL YEAR TO DATE THROUGH 07 2022

WRITTEN PREMIUMS

DATE: 09/22/22

OTHER THAN PRIVATE PASSENGER NON-FLEET

##### CARRIER #####	##### WRITTEN PREMIUMS #####	#### PERCENT OF TOTAL ####				
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
01517 SC ISLAND INS CO LTD	723,968.00	155,289.00	879,257.00	48.34	46.02	47.91
01520 SC FIRST INS CO OF HAWAII LTD	762,978.95	176,933.56	939,912.51	50.95	52.43	51.23
07338 SC STATE FARM MUT AUTO INS CO	10,649.00	5,217.00	15,866.00	0.71	1.55	0.86
TOTALS	1,497,595.95	337,439.56	1,835,035.51	100.00	100.00	100.00
GRAND TOTALS	2,505,040.46	368,065.56	2,873,106.02			

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUF-79 F

FISCAL YEAR-TO-DATE THROUGH 07 2022

EARNED/INCURRED LOSS RATIOS

DATE: 09/22/22

	EARNED PREMIUM	PAID LOSSES	CHANGE IN LOSS RESERVES	CHANGE IN IBNR LOSS RESERVES	INCURRED LOSSES	LOSS RATIO
01517 SC ISLAND INS CO LTD	1,093,977.72	630,953.59	41,917.89	17,274.00	690,145.48	63.09
01520 SC FIRST INS CO OF HAWAII	1,783,348.66	795,164.35	54,261.58	12,850.00	862,275.93	48.35
01599 SC FARMERS INS HAWAII	0.00	0.00	20,000.00-	0.00	20,000.00-	0.00
01637 SC NATIONAL SPECIALTY INS	19,358.42	0.00	0.00	412.00	412.00	2.13
07338 SC STATE FARM MUT AUTO INS	120,920.23	29,226.78	27,500.00-	14,583.00	16,309.78	13.49
TOTAL	3,017,605.03	1,455,344.72	48,679.47	45,119.00	1,549,143.19	51.34

AIPSO
INCEPTION-TO-DATE THROUGH 07 2022

HAWAII JOINT UNDERWRITING PLAN
EARNED/INCURRED LOSS RATIOS

REPORT: JUF-79 F
DATE: 09/22/22

	EARNED PREMIUM	PAID LOSSES	CHANGE IN LOSS RESERVES	CHANGE IN IBNR LOSS RESERVES	INCURRED LOSSES	LOSS RATIO
O1503 SC FIREMANS FUND INS CO	24,915,844.33	12,561,863.05	0.00	0.00	12,561,863.05	50.42
O1508 SC LIBERTY MUT INS CO	18,678,564.00	8,262,192.88	0.00	0.00	8,262,192.88	44.23
O1517 SC ISLAND INS CO LTD	143,669,131.04	70,375,785.01	352,274.63	217,329.00	70,945,388.64	49.38
O1518 SC PACIFIC INS CO	30,133,742.00	17,943,738.01	0.00	0.00	17,943,738.01	59.55
O1519 SC HAWAIIAN INS & GUARANTY	24,168,882.08	14,034,951.47	0.00	0.00	14,034,951.47	58.07
O1520 SC FIRST INS CO OF HAWAII	184,913,219.36	73,265,088.64	1,076,868.98	326,702.00	74,668,659.62	40.38
O1599 SC FARMERS INS HAWAII	32,738,074.75	9,094,303.47	0.00	0.00	9,094,303.47	27.78
O1637 SC NATIONAL SPECIALTY INS	19,358.42	0.00	0.00	412.00	412.00	2.13
O7336 SC ALLSTATE INS CO	97,685,506.58	51,208,263.49	0.00	0.00	51,208,263.49	52.42
O7338 SC STATE FARM MUT AUTO INS	74,524,900.27	26,553,710.51	0.00	37,873.00	26,591,583.51	35.68
TOTAL	631,447,222.83	283,299,896.53	1,429,143.61	582,316.00	285,311,356.14	45.18

A I P S O

ACCOUNTING MONTH: 07 2022

HAWAII JOINT UNDERWRITING PLAN

MONTHLY STATISTICAL DETAIL
ALL COMPANIES COMBINED

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REPORT OF IN-FORCE VEHICLE COUNT

	PRIVATE PASSENGER VEHICLES COUNT	COMMERCIAL VEHICLES COUNT	COMMERCIAL POLICIES COUNT*
CERTIFIED PUBLIC ASSISTANCE INSURED			
PRIOR MONTH-END NET IN-FORCE COUNT	1,162		
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT	93-		193
CURRENT MONTH-END NET IN-FORCE COUNT	1,069		193
PRIVATE PASSENGER HIGH RISK			
PRIOR MONTH-END NET IN-FORCE COUNT	17		
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT	1-		
CURRENT MONTH-END NET IN-FORCE COUNT	16		
PRIVATE PASSENGER OTHER AND COMMERCIAL			
PRIOR MONTH-END NET IN-FORCE COUNT	17	913	3
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT	3-	86-	
CURRENT MONTH-END NET IN-FORCE COUNT	14	827	3

* RISKS RATED ON OTHER THAN THE PER CAR BASIS