

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

A G E N D A

Date: April 20, 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/96936637064>

Phone: 1-669-900-6833
Meeting ID: 969 3663 7064
Passcode: 044470

Members of the public who need assistance or 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
[State of Hawaii Calendar of Events](#)

- I. Call to Order
- II. Reading of Antitrust Statement
- III. Approval of Minutes - January 19, 2022
- IV. Financial Reports from the Hawaii Joint Underwriting Plan
- V. Items for Discussion
 - A. HJUP Principles of Operation Manual Update
 - B. HJUP Commission Rate Discussion
 - C. New Private Passenger Application
 - D. Private Passenger Applications Received During Transition
- VI. Next Meeting – July 20, 2022, 9:00 a.m.
- VII. Adjournment

January 19, 2022

BOARD OF GOVERNORS
HAWAII JOINT UNDERWRITING PLAN
Virtual Meeting via Zoom Meeting Application

I. Call to Order

Ms. Maria Carvalho called the meeting to order at 9:01 a.m.

Members Present:

Maria Carvalho (Zephyr Insurance)
Todd Feltman (State Farm)
Reid Higashi (Business Insurance Services, Inc.)
Lance Kawano (First Insurance Company of Hawaii)
Chenise Morrow-Blalock (Hawaii Independent Insurance Agents Association)
Lane Nishioka (Island Insurance)
Kim Sato (Farmers Hawaii)

Others Present:

Jerry Bump (DCCA/Insurance Division)
Claire Taise-Chee (DCCA/Insurance Division)
Thomas Assad (AIPSO)
Natalie Benkovich (AIPSO)
Jim Chrones (AIPSO)
Rachel Holmes (AIPSO)
Paula Pallozzi (AIPSO)
Edward Sullivan (AIPSO)
Meredith Chin (First Insurance Company of Hawaii)

Members Absent:

None

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. Feltman moved and Mr. Nishioka seconded the motion to approve the meeting minutes from October 20, 2021. The motion passed with members Carvalho, Feltman, Higashi, Morrow-Blalock, Nishioka, and Sato voting in favor and member Kawano abstaining because he was not present at the October 20, 2021 meeting.

IV. Financial Reports from the Hawaii Joint Underwriting Plan

Financial reports from AIPSO were distributed to the board members via email by Mr. Bump. No questions were posed.

V. Items for Discussion

A. Cash Flow Report

Updated cash flow report from AIPSO was distributed to the board members in the board packet via email by Mr. Bump. Mr. Bump noted that it is as a result of the JUP issuing an assessment that the cash flow is now in a better position. Mr. Assad said that AIPSO will do an analysis of what the cash requirement will be when AIPSO starts as the servicing provider.

B. AIPSO Servicing Provider Update

Ms. Benkovich presented AIPSO’s project status report on transitioning to be the HJUP’s servicing provider and identified IC International as the on-island presence.

C. Transition for Servicing Carriers

The board and AIPSO discussed transition dates and language for flyer templates for servicing carriers to notify producers and insureds of the transition. Mr. Bump requested that servicing carriers submit their final drafts for approval before sending them out.

VI. Next Board Meeting

April 20, 2022 at 9:00 a.m.

VII. Adjournment

The meeting was adjourned at 9:59 a.m.

PRINCIPLES OF OPERATION

Defining the Issue

On June 1, 2022, AIPSO will replace the HJUP servicing carriers who have requested with the Department of Commerce and Consumer Affairs that their contract to provide private passenger servicing carrier services be terminated. AIPSO, through an agreement with a licensed insurance company, has been approved by the Hawaii Insurance Commissioner to issue and service HJUP private passenger and Certified Public Assistance Insureds (CPAI) auto policies. The Principles of Operation is expanded to introduce the provisions needed to facilitate the transition of AIPSO as the HJUP service provider and to provide Hawaii licensed producers with guidelines to register and write HJUP business.

Action Needed

Please review the following information and decide if the proposal is appropriate for the Hawaii Joint Underwriting Plan.

Proposal

We propose separating the Principles of Operation from the Hawaii JUP Accounting and Statistical (A&S) Requirements Manual and subsequently, expanding the Principles of Operation to include amendments that will allow AIPSO to assume the role of service provider in Hawaii on June 1, 2022.

Impact

Adoption of the proposed amendments will have the following impact:

- Beginning June 1, 2022, AIPSO, through the use of a licensed company, will provide Private Passenger and CPAI auto insurance services in whose name policies will be written.
- The existing HJUP servicing carriers will cease writing new private passenger and CPAI auto insurance business on June 1, 2022.
- Producers are provided with guidance on how to register with the HJUP to submit applications.
- Applications submitted to the HJUP must be made electronically.
- The full annual premium or deposit must be transmitted electronically.
- AIPSO will contract with a qualified claims vendor to handle claims.
- AIPSO will write and service all HJUP private passenger and CPAI insureds on behalf of Plan member companies.
- There is no change in the HJUP commercial auto operations. Servicing carriers will continue to follow their voluntary business practices when writing and issuing commercial auto policies.

AIPSO Systems Impact: (Leave this blank until you get a systems impact statement.)

Proposed Changes

HAWAII JUP PRINCIPLES OF OPERATION

The current Principles of Operation is incorporated from the Hawaii Accounting and Statistical (A&S) Requirements Manual and has been expanded to include provisions needed to facilitate the transition of AIPSO as the HJUP service provider and to provide Hawaii licensed producers with guidelines to register, write and transmit HJUP business.

The Principles of Operation is now divided in three sections – an Administrative Provisions section, effective June 1, 2022, a Private Passenger section, effective June 1, 2022, and a Commercial section, effective September 1, 2023. The private passenger section applies to Residual Bodily Injury, Property Damage, Personal Injury Protection, Uninsured and Underinsured Motorists and Physical Damage Coverages and CPAI insureds.

The Administrative Provisions section include the Principles of Operation provisions found in the Accounting and Statistical (A&S) Requirements Manual. This part includes the administrative rules of the HJUP, such as the Board of Governors composition, HJUP membership, and other general provisions applicable to the administration of the Hawaii JUP.

HAWAII JUP MANUAL OF RULES AND RATES

Rule 21. ELIGIBILITY

Rule 21 is deleted in its entirety and relocated to the Hawaii JUP Principles of Operation - Section 18. ELIGIBILITY.

Attachments

Exhibit A—The introduction of the new Principles of Operation manual

Exhibit B - The deletion of Rule 21

A new **Definitions** section is introduced as follows:

DEFINITIONS

“Certified Public Assistance Insureds (CPAI)” means a consumer who obtains a valid certificate of eligibility issued by the Department of Human Services in accordance with Haw. Admin. Rules (HAR) §17-654 and is eligible for automobile insurance through the Hawaii Joint Underwriting Plan (HJUP) in accordance with HRS §431-10C-407.

“Electronic Application Submission” means the online process used by producers to complete an application form and transmit it to the HJUP.

“Electronic Payment” means the optional methods for submission of the deposit payment by electronic funds transfer, debit card, e-check or credit card available through electronic application submission for private passenger applications.

“Electronically Transmit” means (1) the online process used to submit an application to the HJUP; (2) the methods by which a producer may forward a copy of the completed signed application and supporting documentation to the HJUP after electronically submitting the application and electronic payment. These methods include facsimile (fax) and the scan/upload option; and (3) for Electronic Application Submission Retraction Request Forms, the facsimile (fax) and e-mail methods by which the producer may submit the paper form to the HJUP.

“Insurance Commissioner” means the public official in the Hawaii Department of Commerce and Consumer Affairs, Insurance Division, who, along with their office, regulates the insurance industry and manages the HJUP. Pursuant to Haw. Admin. Rules (HAR) § 431:10C-402, the Insurance Commissioner shall establish and maintain a joint underwriting plan bureau in the insurance division to receive, assign and supervise the servicing of all assigned claims and all applications for joint underwriting plan coverage and adopt regulations for the operation of the bureau, the assignment of applications for joint underwriting plan coverage and assigned claims, and the inspection, supervision and maintenance of this service on a fair and equitable basis. The Insurance Commissioner shall also establish the rating rules, refinement of classifications, rates, rating plans, territories, and policy forms for use under the HJUP after consultation with the HJUP Board of Governors and in accordance with the requirements and standards prescribed in Haw. Admin. Rules (HAR) § 431:10C-409 through § 431:10C-412.

“Postmark” means the postmark applied by the United States Postal Service (USPS) and does not include a metered mail stamp (without USPS postmark), electronic stamp, or other postage service or stamp.

“Servicing Provider” means an entity appointed by the Insurance Commissioner to issue and service eligible auto policies through the HJUP. A servicing provider must be an entity contracting with a licensed insurer in whose name the policies will be issued on behalf of the HJUP. A servicing provider must comply with all applicable insurance regulations and state statutes.

“Signatures” means (1) the copies of applicant and producer signatures on the completed application electronically transmitted to the HJUP and (2) handwritten signatures of the applicant and producer affixed to the original completed paper application that is forwarded to the HJUP under the Alternate Application Submission Procedure.

“Working Day” means a day on which business is conducted Monday through Friday, except for legal holidays when the United States Post Office is closed.

A new **Introduction** section is introduced as follows:

INTRODUCTION

The HJUP took effect September 1, 1974. The HJUP was established to provide automobile insurance coverage to eligible drivers who are unable to secure insurance from a licensed insurer or have multiple accidents or traffic convictions.

Unless specifically identified otherwise, the sections of this Principles of Operation apply to residual bodily injury, property damage, personal injury protection, uninsured and underinsured motorists, and physical damage coverages and such additional insurance coverages as are required by Hawaii law.

The HJUP makes available, at no cost to the insured, minimum liability coverage required in the state of Hawaii to all licensed drivers receiving public assistance benefits through the Department of Human Services. An insured may obtain their policy by mailing the Certificate of Eligibility, issued by the Department of Human Services, along with a photocopy of their driver's license or their designated driver's license (if permanently disabled) and vehicle registration within 30 days of their eligibility for insurance to:

IC International c/o HJUP
1022 Bethel St
Honolulu, HI 96813
Phone: (877)-622-4776

Walk ins are not accepted.

IC International will verify the insured's eligibility for insurance at no cost and then validate the certificate. A validated certificate will be mailed back to the insured and will serve as the insured's policy. Refer to Section 20 of this manual for further information.

The Principles of Operation is divided into three parts as follows:

- | | |
|----------|---|
| Part I | Administrative Provisions Part (Effective June 1, 2022) |
| | <ul style="list-style-type: none">• Administrative provisions of the HJUP |
| Part II | Personal Automobile Part (Effective June 1, 2022) |
| | <ul style="list-style-type: none">• Eligibility• Coverages• Other applicable provisions |
| Part III | Commercial Automobile Part (Effective September 1, 2023) |
| | <ul style="list-style-type: none">• Eligibility• Coverages• Other applicable provisions |

Note: Prior to September 1, 2023, servicing providers are to follow their voluntary business practices when writing and issuing commercial policies.

Before submitting an application for coverage, it is strongly recommended that users of this Manual read "Producers Doing Business with HJUP". However, it is required that users of this Manual read the Administrative Provisions in Part I, the Personal and Commercial Automobile Parts contained in Parts II and III, and review the General Rules. To the extent to which "Producers Doing Business with HJUP" conflicts with the Administrative Provisions Part, or the Personal or Commercial Automobile Parts, the provisions of the respective Administrative Provisions Part, or the Personal or Commercial Automobile Parts shall apply.

PRODUCERS DOING BUSINESS WITH HJUP

HOW, WHEN, AND WHERE

Producer Registration to Access Electronic Application Submission

Any producer licensed to write motor vehicle insurance in the state of Hawaii shall automatically be licensed and authorized to bind eligible applicants on behalf of the HJUP and shall communicate the fact of such binding directly to the HJUP. Producers must register to access the electronic application submission system as the means of transmitting business to the servicing provider.

Producers licensed to transact automobile insurance in the state must register with the HJUP. Only producers registered with the HJUP may submit applications. It is the responsibility of each producer to review and comply with the rules and procedures for electronic application submission in the Principles of Operation.

To register with the HJUP, a producer must

1. Hold a valid Hawaii property and casualty license, and
2. Maintain an errors and omissions insurance policy, and
3. Complete the Application for Registration for Authorization to Submit Applications.

A user identification code must be obtained by completing an application for registration for authorization to submit applications electronically. The online registration application must be completed by accessing the HJUP website at <https://www.aipso.com/PlanSites/Hawaii>.

A copy of a valid producer's license must be submitted to the HJUP at the time application is made. License copies should be electronically transmitted to the HJUP in accordance with the instructions provided on the HJUP website.

A producer meeting these requirements is authorized to bind automobile insurance with the HJUP in accordance with the provisions and limitations set forth in the HJUP Principles of Operation and the Manual of Rules and Rates.

To maintain access to electronic application submission, a producer must maintain a valid property and casualty producer's license. Upon expiration of a producer's license, the HJUP will review the Hawaii Insurance Division's website to confirm an active property and casualty license is filed with the state.

In no instance is the registered or unregistered producer to present itself as an agent of the HJUP. There is no explicit or unexplicit agency relationship between any producer and the HJUP. In every instance, the registered producer is an independent contractor that is doing business with the HJUP.

Commissions will be paid in accordance with Section 27.

Electronic Application Submission

The producer must electronically transmit private passenger and commercial applications to the HJUP using the online process for electronic application submission authorized by the HJUP. The electronic application submission process offers online completion of the application form and electronically transmits the application to the HJUP. Electronic payment is available when electronically transmitting private passenger applications.

The completed signed application, deposit, and supporting documentation must be forwarded to the HJUP in accordance with HJUP rules.

Before electronically transmitting the online application, please review the application to ensure that you have provided the servicing provider or HJUP with all the information necessary for issuance of the policy or completion of the transaction.

If electronic application submission is not available for any reason or if the full annual premium or any portion of the deposit is premium financed, the application to the HJUP shall be made using the alternate application submission procedure in accordance with Section 23.B.

HOW TO APPLY TO THE HJUP

In completing the application, the producer must be certain that

- the application is completed in the name of the individual or entity requesting coverage;
- the application is signed by the applicant and the producer of record;
- the producer's and applicant's signatures certify the date and time the electronic application was transmitted to the HJUP;
- all applicable questions are answered fully;
- any and all attachments pertinent to the application are attached;
- for all applications subject to the alternate application submission procedure in Section 23.B, the deposit check or money order accompanying the application must be correctly drafted in accordance with Section 22.D;
- the applicant has read the application and concurs that all answers are correct and complete;
- the application is electronically transmitted to the HJUP in accordance with the electronic application submission procedures;
- For private passenger applications, the effective date of coverage shall be determined in accordance with Section 23;

- the name, address, and tax identification number of the producer of record are included.

Specific questions on the HJUP Manual, or any portion thereof, should be directed to the HJUP.

WHAT TO SEND TO THE HJUP

Producers must submit applications to the HJUP in accordance the provisions contained in Section 23.

The completed application bearing the signatures of the applicant and producer of record and supporting documentation must be **electronically transmitted** to the HJUP no later than two working days following the date of transmittal of the application and must be received by the HJUP no later than five working days following the date the application and deposit were electronically transmitted to the HJUP. If utilizing the fax option, a cover sheet should be provided containing the producer contact information and the name of the applicant.

The producer is **not** required to forward a paper copy of the application and supporting documentation to the HJUP. However, the producer must retain either the original, completed signed application generated by electronic application submission or a copy of the completed signed application and supporting documentation for their records.

The effective date of coverage for all private passenger applications with the electronic payment option will be determined in accordance with Section 23.A.3.

Copies of the following documents must accompany the application:

- Driver's License(s)
- Vehicle Registration(s)
- Credit Card Payment Authorization and Receipt
- CLUE Report
- MVR or Court Connect Report
- Uninsured and Underinsured Motorist Coverage—Personal Auto Form (AIP 9501)
- Finance Agreement, if premium financed

HOW TO APPLY FOR ADDITIONAL COVERAGES OR CHANGES IN THE POLICY

All requests for changes to a policy must be submitted in writing on an approved Policy Change Request form. The Policy Change Request form should be forwarded directly to the servicing provider no later than the first working day after completion. Be certain the insured's policy number and other identification numbers, if any, are included in your written request on the approved Policy Change Request form. If a reduction or elimination of coverage is requested, the completed approved Policy Change Request form must be signed by the applicant.

The Policy Change Request form can be accessed from the HJUP website at <https://www.aipso.com/PlanSites/Hawaii>.

ADMINISTRATIVE PROVISIONS

New Section 1 is introduced as follows: (formerly A in the Principles of Operation)

Sec. 1. JOINT UNDERWRITING PLAN, ESTABLISHMENT

A Hawaii Joint Underwriting Plan (HJUP) is established consisting of all ~~servicing insurance~~ carriers authorized to transact motor vehicle insurance in this state. Each ~~servicing carrier insurer~~ shall be a member of the Plan and shall maintain membership as a condition of its licensure to transact such insurance in this state. As part of its membership, each insurer shall pay an annual membership fee in accordance with Haw. Admin. Rules (HAR) §16-23-68

New Section 2 is introduced as follows: (formerly B in the Principles of Operation)

Sec. 2. ADMINISTRATION

The HJUP will be administered through a HJUP Bureau under the direction of the Insurance Commissioner hereinafter referred to as the "Commissioner."

New Section 3 is introduced as follows: (formerly C in the Principles of Operation)

Sec. 3. ALLOCATION OF COSTS

All costs incurred in the operation of the HJUP such as administrative, staff, and claims paid, and policies written for Certified Public Assistance Insureds (CPAI) shall be allocated fairly and equitably among the HJUP members.

Member ~~servicing carrier insurer~~ participation ratios shall be computed based on "voluntary market share" for the following lines of automobile business:

- private passenger
- all other automobile

Member ~~companies insurers~~ will participate in the HJUP private passenger and other than private passenger pools in accordance with these participation ratios. In addition, for the purpose of member ~~servicing carrier insurer~~ participation in CPAI experience, a CPAI participation ratio will be determined.

For each line of HJUP and CPAI business, member ~~companies insurers~~ shall share in experience for the following coverages:

1. Residual bodily injury liability
2. Property damage liability
3. Personal injury protection

Member ~~companies insurers~~ participating in the HJUP private passenger and HJUP other than private passenger pools will also share in HJUP physical damage experience.

Allocation of HJUP private passenger nonfleet experience will be made on the basis of voluntary private passenger net direct written car years. Allocation of HJUP other than private passenger experience will be made on the basis of voluntary all other automobile net direct written premiums. A CPAI participation ratio will be developed using a weighting factor in accordance with Chapter 13 of the HJUP Accounting and Statistical Requirements Manual.

For further information on member ~~servicing carrier insurer~~ sharing of HJUP and CPAI experience, refer to Chapters 12 and 13 of the HJUP Accounting and Statistical Requirements Manual.

New Section 4 is introduced as follows: (formerly K in the Principles of Operation)

Sec. 4. INSURANCE POLICIES

Motor vehicle insurance policies and binders issued to eligible HJUP applicants shall be issued in the name of a ~~servicing carrier provider~~ on behalf of the HJUP and appropriate language, as approved by the Commissioner, shall be used to reflect the liability thereunder of the HJUP. Such policies shall be standard policies as prescribed by the Commissioner.

Sec. 5. RESERVED FOR FUTURE USE

New Section 6 is introduced as follows: (formerly D in Principles of Operation)

Sec. 6. CENTRAL PROCESSOR REPORTING

All of the data necessary to comply with the foregoing allocation procedures shall be reported to the Central Processor of the HJUP by each member ~~servicing carrier insurer~~ or by the statistical agencies designated by such ~~servicing carriers insurer~~. Each ~~servicing carrier insurer~~ agrees to permit its statistical agent to release such data to the Central Processor and agrees that its statistical agent shall be permitted to furnish the Central Processor with statements of its experience.

New Section 7 is introduced as follows and amended per HRS §431:10C-405 as follows: (formerly M in Principles of Operation)

Sec. 7. BOARD OF GOVERNORS

A Board of Governors, hereinafter referred to as the Board, shall be established by the Commissioner for the purpose of providing expertise and consultation on all matters pertaining to the operation of the HJUP. The Board shall be composed of ~~Hawaii residents and consist of two persons from, and members or representatives of, each of the following associations, groups or organizations,~~ appointed by the Commissioner for terms of two years each:

- ~~1. Two members of, and nominated by, the American Insurance Association~~
- ~~2. Two members of, and nominated by, the Alliance of American Servicing carriers~~
- ~~3. Two members of, and nominated by, the National Association of Independent Servicing carriers~~
- ~~4. Two members, not affiliated with the foregoing organizations nominated by such nonaffiliated servicing carriers~~

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- ~~1. Four persons from, and members or representatives of, nationally organized insurers or their domestic insurer affiliates;~~
- ~~2. One person to represent insurance producers; and~~
- ~~5. Two members, each a self-servicing carrier under the Motor Vehicle Insurance Law, and nominated by all the certified self-servicing carriers in the state~~
- ~~6.3. Two members each, to be selected by the Commissioner or nominated by each of the classifications provided for in HRS §431:10C-407(b) of the Hawaii No-Fault Law.~~

The Commissioner shall provide, after consultation with the Board, funds in the budget of the HJUP sufficient to reimburse each member of the Board for the actual costs of transportation, overnight housing, food and other incidental costs of attending to the business and meetings of the Board. Otherwise, the members shall serve without compensation.

The Board shall elect its chairman and vice chairman annually. The Board shall meet at its discretion, but not less frequently than quarterly.

New Section 8 is introduced.

Sec. 8. SERVICING PROVIDERS

New paragraph A is introduced and amended as follows: (formerly F in the Principles of Operation)

A. Selection of a Servicing Provider

HJUP coverage and direct insurance operations will be performed on behalf of HJUP members by a selected servicing carriers to be provider appointed by the Commissioner as servicing carriers.

1. A servicing provider shall be one of the following:
 - a. An insurer as described in Haw. Admin. Rules (HAR) §16-23-68, with the abilities to provide services as described in Haw. Admin. Rules (HAR) §16-23-77, or
 - b. A personal as described in HRS §431:1-212, HRS, authorized to provider services as described in section 16-23-77.
 2. Appointment of a servicing carriers provider will be based on consideration of the following criteria:
 - a. ~~The member servicing carrier should be a licensed motor vehicle servicing carrier currently operating in each county in Hawaii. A carrier A servicing provider must demonstrate the capability to process and maintain a high level of service for all risks submitted through agents.~~
 - b. A Servicing carriers provider should have the necessary facilities to provide HJUP policyholders and assigned claims a high level of service.
 - c. ~~If a servicing carrier normally services its Hawaii voluntary market from a policy service facility not physically located in Hawaii, it is acceptable to service its JUP business from the same policy service facility provided that the same level of service is maintained.~~
- ~~d.c. A Servicing carriers provider should be able to service both private passenger and commercial lines unless otherwise approved by the~~

Commissioner and have the ability to process fluctuating work volumes and maintain quality of service through peak periods.

~~e.d. A Servicing carriers provider claim capabilities must include~~

- ~~(1) an adequately decentralized adjusting staff;~~
- ~~(2) a claim examining staff resident in Hawaii; and~~
- ~~(3) local authority to settle claims up to the statutory basic motor vehicle limits provided for by law.~~

~~f.e. A Servicing carriers provider must have the capability to produce accounting and statistical reports as required.~~

New paragraph B is introduced as follows: (formerly G in Principles of Operation)

B. Service Standards Servicing Provider Duties

On an ongoing basis, the servicing carriers provider must

1. accomplish confirmation of rating criteria such as an applicant's or policyholder's driving record ~~in accordance with the servicing carrier's voluntary market operating procedures;~~
2. issue insurance policies and endorsements within 15 working days after receipt of an application for HJUP coverage;
3. effectively and efficiently perform all necessary accounting and statistical procedures as outlined by the HJUP Manual;
4. collect the necessary data to disburse commission payments to agents and the ability to store these data and report same to Internal Revenue Service annually.

New paragraph C is introduced and amended as follows: (formerly H in the Principles of Operation)

C. Allowances to the Servicing Carrier Provider

Servicing carriers providers shall be reimbursed for servicing expenses ~~on the basis of. The Commissioner shall establish the fees for reimbursement of the servicing provider's administrative and loss adjustment expenses associated with its handling of CPAI and Non-CPAI business on new business effective after June 1, 2022, after consultation with the HJUP Board of Governors. The fee schedule approved by the Commissioner will define any direct reimbursement of operating costs to the servicing provider for both administrative and claims handling responsibilities.~~

~~1. Non-CPAI~~

- ~~a. 10% of written premium for operating costs, excluding claim expense; plus~~
- ~~a. 12%* of earned premium for the reporting period for loss adjustment expenses, both allocated and unallocated, for liability coverages, including bodily injury, property damage, personal injury protection, medical payments coverage, and uninsured motorists coverage; and~~

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~~b. 10%* of earned premium for the reporting period for physical damage coverages.~~

~~2. CPAI~~

~~a. 6% of written premiums for operating costs, excluding claims expense; plus~~

~~b. 12%* of earned premium for the reporting period for loss adjustment expenses, both allocated and unallocated, for liability coverages.~~

~~3. These percentages are predicted on 70% pure loss ratio. Increases or decreases in the annual loss ratio will require adjusted reimbursements at the rate of .5% for each change of five full percentage points in the loss ratio. Loss ratio will be computed on an earned/incurred basis.~~

Methods of application and interim adjustment of these expense allowances are outlined specifically in the HJUP Accounting and Statistical Requirements Manual.

The Commissioner may authorize reimbursement to the servicing carriers provider for abnormal insurance business losses incurred in connection with HJUP business. Such abnormal business losses may be defined and designated by the Commissioner but shall not include any loss or expense incurred as a result of fraud or dishonesty on the part of a servicing carrier's provider's claims personnel (including, but not limited to, independent adjusters and agents), and each the servicing carrier provider shall hold the HJUP harmless from, and reimburse it for, any such loss or expense charged to the HJUP as a result of fraud or dishonesty.

New Section 9 is introduced and amended as follows: (formerly Chapter 2.A-F in the Accounting and Statistical Requirements Manual)

Sec. 9. SERVICING PROVIDER SERVICES TO INSUREDS

A. The Relationship Between the Producer and Servicing Carrier

It is recognized that the producer and the Servicing Carrier are solely responsible for the favorable relationship between the insured and the JUP. This relationship for the greater measure will be the direct result of the contacts and transactions between the producer and the Servicing Carrier. Further to these relationships, it is recognized that the Servicing Carrier has been screened and selected on the basis of its ability to meet the requirements as a representative of the JUP.

1. Producer Appointment

The manner of selection of a Servicing Carrier(s) for each producer will vary according to the marketing method of the producer and whether or not a producer's voluntary company(ies) have been appointed to be a Servicing Carrier. In any event, the producer has the responsibility of becoming thoroughly versed in the carrier's manner of doing business so that questions and requests for service posed the producer by JUP insureds may be capably handled.

a. Producer's Voluntary Company(ies) Has Been Appointed As A Servicing Carrier

~~(1) Exclusive Agency Producer when a producer has an exclusive agency arrangement with an insurance carrier who has also been appointed as a Servicing Carrier, that producer may act only on the behalf of that carrier in the transaction of JUP business.~~

~~(2) Independent Agency Producer when a producer has an independent agency arrangement with multiple insurance carriers who have also been appointed as Servicing Carriers, that producer may act only on the behalf of those carriers in the transaction of JUP business.~~

b. Producer's Voluntary Company(ies) Has Not Been Appointed As A Servicing Carrier

~~When a producer's voluntary company(ies), either exclusive agency or independent agency (in this case none of the normally represented insurance carriers could have been appointed as a Servicing Carrier) has not been appointed as a Servicing Carrier, that producer may act on the behalf of any or all of the appointed Servicing Carriers in the transaction of JUP business.~~

2. Producer Remittances

~~Producers having voluntary business ties with a given Servicing Carrier company will remit premiums daily to the Servicing Carrier on a gross remittance basis immediately upon receipt by the producer.~~

~~Producers without voluntary business ties with a given Servicing Carrier company will remit premiums daily to the Servicing Carrier on a gross remittance basis immediately upon receipt by the producer.~~

~~The premium payment or deposit remittance may be in the form of an insured's personal check, an agency check, a cashier's check or a money order payable to the Servicing Carrier. The Servicing Carrier may require certified or cashier's checks, if experience on returned checks warrants such action. At the option of the Servicing Carrier, cash payments may be accepted provided that the agent personally delivers said cash payment to the business office of the carrier during normal working hours.~~

3. Producer Commissions

~~The Servicing Carrier will forward to the producer, no less frequently than monthly, a statement showing all commission transactions and the net compensation (for full description of this statement see Chapter 3 of this document).~~

~~In the event that a producer fails to include his TIN with an application, and that information is not available in the Servicing Carrier's records, the producer's commission is to be withheld in its entirety until the applicable TIN is provided to the Servicing Carrier. Under these circumstances, the producer is to be notified promptly that this procedure is being implemented and that payment of the affected commission will be accomplished under the next commission payment cycle following the receipt of this information.~~

4. Line of Communications

The servicing carrier provider will be responsible for maintaining a line of communications for the producers when they have questions concerning the risks they are placing with the HJUP. This will include premium remittances and commissions.

~~5. Deferred Payment Plan(s) and Payment Fees~~

~~If a Servicing Carrier makes available a deferred payment plan(s) to its voluntary insured market, a comparable deferred payment plan(s) shall be available to its JUP insureds.~~

~~Payment fees collected for processing JUP multiple invoices and multipayments shall be in like size and amount as the payment fees received from voluntary insureds. These payment fees shall be retained as an offset to processing expense and shall be separate and above all other Servicing Carrier expenses paid to the Servicing Carrier by the JUP.~~

~~A. Application, Deposit and New Business Billing~~

~~As an application is completed the handling is to be as follows:~~

~~1. Binding Effective Date~~

~~In no event shall the binding application effective date be earlier than the date and time of writing.~~

~~2. Deposit Premium~~

~~Applications, regardless of coverages afforded, must be accompanied by an initial payment amount consistent with the down payment required by the Servicing Carrier's Payment Plan(s) offered in the voluntary market.~~

~~3. Application Handling by the Producer~~

~~a. Insured's Copy~~

~~A copy of the application must be given to the applicant by the producer of record at the time of writing.~~

~~b. JUP Bureau Copy~~

~~A copy of the application must be accumulated with all other such copies until the end of each business day and then at the end of normal business hours, posted to the Bureau in a single mailing envelope.~~

~~c. Servicing Carrier Copy~~

~~A copy of the application accompanied by the prescribed premium deposit, must be submitted to the proper Servicing Carrier on a daily basis immediately upon receipt by the producer of record.~~

~~d. Agent Copy~~

~~A copy of the application shall be retained in the Agent's file.~~

~~4. Servicing Carrier Handling~~

~~The Servicing Carrier will handle all policy issuance and generation of the related billing on a punctual day to day basis, with the maximum issuance time not to exceed fifteen (15) working days after date of receipt by the Carrier. It must~~

~~be noted, however, that any statutory filings must be made within the time required.~~

~~CA. Renewal Processing and Billing~~

~~HJUP renewal policies must be rated in the proper classification and be assigned the proper surcharges, if any, for the upcoming policy period. It is the servicing carrier's provider's responsibility to undertake action that will develop the data necessary to properly rate upcoming renewals. This action may consist of, but is not limited to, MVRs, inspection, etc per the Servicing Carrier's voluntary market operating procedures.~~

~~The renewal offer of JUP policies are to be prepared and mailed or electronically transmitted by the Servicing Carrier at least thirty (30) days in advance of the renewal effective date. The payment notification that is part of the renewal offer package is to have the renewal effective date as the payment due date.~~

~~CB. Endorsement Processing and Billing~~

~~A request for a change in a policy may be received by the servicing carrier provider, directly from the insured or from the producer. If from the producer, the request is to be sent daily to the servicing carrier provider to be received immediately after the writing date of request for change. In no event shall a request for change adding coverage or additional items have an endorsement effective date that precedes the date and time of the writing of the request for change, except in those instances where contractual coverage exists automatically under the terms of the policy and notice to the servicing carrier provider is accomplished within the time frame required.~~

~~The servicing carrier provider will handle endorsements requested, issuing endorsement change notices and related billing/refund checks on a punctual day-to-day basis with a maximum issuance time not to exceed fifteen (15) working days after the date of receipt by the carrier.~~

~~If a return premium is called for, the servicing carrier provider will draw a check for the gross amount of the premium refund due. The check will be made payable to the policyholder or the finance company (as applicable) and, at the discretion of the servicing carrier provider, returned either directly to the policyholder or via the producer to the policyholder; recognizing that all finance company refunds, where a signed agreement exists, by necessity, must be sent directly to the finance company.~~

~~If additional premium is due, the gross due premium will be billed and is payable within thirty (30) days following the billing date or in a manner consistent with the servicing carrier's provider's billing practices.~~

~~E.C. Payment Receipts~~

~~Each The servicing carrier provider will provide a procedure for effective billing and collection follow-up efforts for premium payment due from HJUP policyholders.~~

~~F.D. Cancellation Initiated by the Servicing Carrier Provider for Nonpayment of Premium~~

~~The servicing carrier provider will follow existing its procedures to comply with cancellation statutes as provided by law. The servicing carrier provider must take every precaution to avoid providing insurance protection without collecting the appropriate premium. Should the situation arise that a balance write-off of uncollected premium be necessary, it will represent an expense~~

ultimately charged to the participating members. Any balance write-off must be reasonable, and supportable indication of sound collection follow-up efforts will be available in the office of the servicing carrier provider supporting this write-off action.

If an insured defaults in payment of his premium, the policy will be canceled for nonpayment. Cancellation shall be effective on the date specified and coverage shall cease on such date. No coverage will be effective if the insured's premium remittance that accompanies the application is justifiably dishonored by the financial institution.

If the servicing carrier provider issues a cancellation notice for nonpayment of premium to the insured and the insured's remittance received by the servicing carrier provider subsequent to issuance of such cancellation notice is justifiably dishonored by the financial institution, the policy will terminate on the date and time shown on the cancellation notice issued for nonpayment of premium.

Nothing herein shall be deemed to affect the servicing carrier's provider's right to cancel a policy for other reasons as provided by law.

If after posting the cancellation credit premium entry a debit balance remains on the insured's ledger record (indicating that earned premium has exceeded premium collections), the servicing carrier provider will be responsible for taking reasonable collection procedures in attempting to collect from the insured.

*Current I of the Principles of Operation is **deleted in its entirety** as follows:*

I. CONSUMER SELECTION OF SERVICING CARRIER

~~Consumers, who are eligible for the JUP coverage, will have an option of selecting the servicing carrier through a solicitor of a general agent representing the particular servicing carrier(s).~~

~~Agents who represent servicing carriers in the voluntary market shall use those same servicing carriers in placing JUP applicants.~~

~~Agents who do not represent servicing carriers in the voluntary market may use any servicing carrier for placement of JUP applicants.~~

~~All general agents licensed to write motor vehicle insurance shall automatically be licensed and authorized to bind motor vehicle insurance on behalf of the JUP. Agents must be familiar with and properly process JUP applications and assigned claims according to the JUP rules of practice and maintain a high level of policy and claim service.~~

New Section 10 is introduced as follows:

Sec. 10. HJUP MEMBERSHIP

A. Membership in HJUP

1. Each insurer shall be a member of the HJUP. As a condition of licensure it shall:
 - a. Maintain its membership at a minimum fee of \$1,000 per year or part thereof; and
 - b. Accept appointment as a servicing provider if the Commissioner finds it necessary in the

public interest and that the insurer is capable of performing as a servicing provider. This section shall not apply to those insurers writing motor vehicle insurance exclusively under HRS §431:10C-106.

2. The Commissioner shall notify the insurer of its membership in the HJUP at least 30 days before the extension date of the insurer's membership. If the fee is not paid on or before the extension date, the fee shall be increased by a penalty in the amount of fifty percent of the fee. If the fee and the penalty are not paid within 30 days after the extension date, the Commissioner may revoke the insurer's certificate of authority and reissue the certificate of authority when the penalty and the fee have been paid.

Paragraph B is introduced as follows: (formerly L in the Principles of Operation)

B. Meetings of HJUP Members

Special meetings of HJUP members may be called by the Commissioner at any time upon reasonable notice to HJUP members.

Paragraph C is introduced as follows: (formerly N in the Principles of Operation)

C. Membership—Termination

A member may terminate membership in the HJUP upon ceasing to write motor vehicle insurance within the state. With respect to all policies in effect on the effective date of a member's termination, the liability of the terminating member shall cease on the anniversary date of each such policy during the succeeding year. Termination of membership shall not discharge or otherwise affect liabilities incurred prior to the expiration of such policies and the member shall continue to pay assessments until its proportionate share established by its writings prior to discontinuance of business has been determined. However, if the motor vehicle liability, personal injury protection, or physical damage business of a ~~servicing carrier~~ an insurer discontinuing the writing of motor vehicle liability, personal injury protection, or physical damage insurance in this state has been purchased by, transferred to, or reinsured by another ~~servicing carrier insurer~~, the latter shall pay the assessments of the former until the proportionate share of the former, as established by its writings prior to such transfer, has been paid.

In the event that a ~~servicing carrier~~ an insurer is merged with another ~~servicing carrier insurer~~ or there is a consolidation of ~~servicing carriers insurers~~, the continuing ~~servicing carrier insurer~~ shall pay the assessments of the ~~servicing carrier insurer~~ merged and consolidated. Groups of ~~servicing carriers insurers~~ under the same ownership and management must be treated as a single ~~servicing carrier insurer~~ under these provisions. Groups of ~~servicing carriers insurers~~ under either the same ownership or management, but not both, may elect to be treated separately.

Paragraph D is introduced as follows: (formerly O in the Principles of Operation)

D. Joint Liability for HJUP Business

In the event of the failure of any member, through insolvency or otherwise, to pay promptly its portion of any loss or expense, after the HJUP shall have made written demand upon it to pay such loss or expense, the Commissioner shall take appropriate action. If the loss or

expense remains unpaid beyond a reasonable period, all of the other HJUP members, upon notification by the Commissioner, shall promptly pay their respective pro rata share, based upon the predetermined participation ratio. Members which have made contributions shall have the right to recovery thereafter against the member in default, provided however, the Commissioner may enter into agreement with any such member in default, or with the legal representative thereof, upon an amount which shall constitute a full settlement of all of the obligations of said member to the remaining members.

Paragraph E is introduced as follows: (formerly Q in the Principles of Operation)

E. Auditing of Members

The Commissioner may audit the records of any member relating to the HJUP and may establish what policies, records, books of account, documents, and related material it deems necessary to carry out its functions. Such material shall be provided by the members in the form and with the frequency reasonably required by the HJUP.

New Section 11 is introduced as follows: (formerly P in the Principles of Operation)

Sec. 11. INDEMNIFICATION

The State of Hawaii, or any officer or his designated agent or any employee of the state, made a party to any action, suit, or proceeding because of any action taken or failure of action by the state or such person in connection with the administration or operation of the HJUP shall be indemnified by the participating members against all costs (including the amount of judgements, settlements, fines, and penalties) and expenses incurred in connection with such action, suit or proceeding; provided, however, such indemnification shall not be provided (except to the state of Hawaii) on any matter

in which the person shall be finally adjudged in any such action, suit, or proceeding to have committed a breach of duty involving gross negligence [bad faith, dishonesty], willful misfeasance, or reckless disregard of the responsibilities of his office or position. In the event of settlement of a matter before final adjudication, indemnification shall be provided only if the state of Hawaii is advised by independent counsel that the person to be indemnified did not, in counsel's opinion, commit such a breach of duty.

The costs and expenses of such indemnification shall be prorated and paid for by the members, each contributing in accordance with the HJUP formula for allocation of other costs and expenses.

New Section 12 is introduced as follows: (formerly R in the Principles of Operation)

Sec. 12. APPEAL

The Commissioner may provide an appropriate appeal process for members, the servicing-carriers provider, and agents.

*Current S of the Principles of Operation is **deleted in its entirety and moved to the Introduction.***

S. EFFECT

~~The Plan will take effect September 1, 1974. The JUP may provide a method for an orderly transition during the first year of operation.~~

Secs. 13—16. RESERVED FOR FUTURE USE

PERSONAL AUTOMOBILE PART

New Section 17 is introduced as follows:

**Sec. 17. PURPOSE OF THE HAWAII
JOINT UNDERWRITING PLAN
(HJUP)**

The purposes of the HJUP are

- A. to make automobile residual bodily injury and property damage liability insurance available to vehicles registered with the Department of Transportation, subject to the conditions hereafter stated, and
- B. to make personal injury protection insurance available to four wheel vehicles classified and rated as private passenger automobiles that are registered with the Department of Transportation, subject to the conditions hereinafter stated, and
- C. to make automobile physical damage coverage available to the following types of individually owned vehicles as defined in Rule 20, which are registered with the Department of Transportation, subject to the conditions hereinafter stated:
 - 1. Private passenger
 - 2. Recreational Trailers and Camper Bodies
 - 3. Motor Homes
 - 4. Antique Autos
- D. In accordance with HRS §431:10C-407 of the Hawaii Motor Vehicle Insurance Law, to make available, at no cost to the insured, basic motor vehicle policy coverage to all licensed drivers, or unlicensed permanently disabled individuals unable to operate their motor vehicles, who are receiving public assistance benefits consisting of medical services or direct cash payments through the Department of Human Services (DHS), or benefits from the Supplemental Security Income program under the Social Security Administration, and
- E. to establish a procedure for the sharing of expenses and operating results generated by the Personal Automobile Insurance Procedure among all subscriber companies writing Voluntary Private Passenger Nonfleet (PPNF) policies in the state of Hawaii.

New Section 18 is introduced as follows: (formerly Rule 21 in the Manual of Rules and Rates and E in the Principles of Operation)

Sec. 18. ELIGIBILITY

The HJUP will provide auto policies for the following class of persons, autos, and uses:

Autos owned by licensed drivers, defined as follows:

- A. The applicant or any person who resides in the same household as the applicant and customarily operates the auto or any other person who regularly and frequently operates the auto to be insured, who

- 1. within the 36 months prior to the date of the application has had his or her driver's license under suspension or revocation, or
 - 2. within the 36 months prior to the date of the application has been convicted of operating an auto without auto insurance, or
 - 3. within the 18 months prior to the date of the application, been convicted of or forfeited bail for two or more moving traffic violations, or
 - 4. within the 36 months prior to the date of the application, has been convicted of any felony involving an auto.
- B. The applicant or any operator of an auto in the same household who customarily operates the auto or any other operator who customarily operates the auto has been involved during the 36-month period prior to the date of the application in
- 1. two or more accidents involving bodily injury or death if there is one auto in the household or an average of more than one such accident for all autos in the household, provided that a loss payment has been made or a loss reserve has been established for such accidents, or
 - 2. two or more accidents involving damage to any property, including his or her own, of \$1,000 or more if there is one auto in the household, or an average of more than one such accident for all autos in the household, provided that loss payments or reserves under the comprehensive physical damage coverage will not be counted, or
 - 3. a combination of two or more such accidents of the type specified in paragraph B.1 or B.2 above.

Accidents under paragraphs B.1, B.2, or B.3 will not be counted unless it can be clearly demonstrated that the applicant or other operator referred to therein was at fault. Accidents occurring under the following circumstances would tend to demonstrate that such applicant or operator was not at fault:

- a. Which occurred while the auto owned or operated by the applicant or other person who usually drives the applicant's auto was lawfully parked
- b. If the auto was struck by a hit-and-run driver, if such accident was reported to the proper authority within 24 hours
- c. The applicant or other person who usually drives the applicant's auto obtained a judgment against, or a settlement from or on behalf of, the owner or operator of another auto involved in such accident, if the judgment or settlement was obtained prior to the date of application or, in case of renewal, prior to the effective date of the renewal policy, and provided no judgment was obtained against, nor any amount paid in settlement by or on behalf of, the applicant or other person who usually drives the applicant's auto, as a result of such accident

- d. If neither the applicant nor other person who usually drives the applicant's auto was convicted of a moving traffic violation, and the owner or operator of another auto involved was so convicted
 - e. If payment results under personal injury protection or additional personal injury protection and applicant or other operator residing in the same household is not at fault
 - f. Accidents involving damage by contact with animals or fowl
 - g. Accidents involving physical damage, limited to and caused by flying gravel, missiles, or falling objects
 - h. Accidents incurred by an operator demonstrated to be a named insured or principal operator of an auto insured under a separate policy
 - i. If the auto was struck in the rear by another auto and the applicant or operator has not been convicted of a moving violation in connection with the accident
- C. Licensed drivers, or unlicensed permanently disabled individuals unable to operate their autos, who are receiving public assistance benefits consisting of direct cash payments through the Department of Human Services or benefits from the Supplemental Security Income Program under the Social Security Administration.
1. The state Department of Human Services will provide a certificate of eligibility for HJUP coverage to eligible drivers/owners who desire basic auto policy coverage under HJUP, in accordance with Haw. Admin. Rules (HAR) §16-23-73. The driver will submit the certificate by mail to the servicing carrier provider for an auto policy. The certificate will be accepted by the servicing carrier provider in accordance with section 16-23-73 and treated as if it were payment in full for the requested auto coverages. The servicing carrier provider will promptly notify the Director of Human Services of public assistance recipients which it insures.
 2. An applicant will first exhaust all paid coverage under any auto policy then in force before becoming eligible for HJUP coverage.
 3. Upon termination of public assistance benefits, the Department of Human Services will
 - a. notify the recipient upon termination of public assistance benefits and instruct the recipient that the recipient must immediately notify the servicing carrier provider of the termination of benefits and obtain timely insurance for the recipient's auto;
 - b. give written notice to the recipient that the recipient's HJUP basic auto policy will terminate 30 days from the date of termination of public assistance benefits. This notice of cancellation will be considered as proper notification under the provisions of HRS §431:10C-111 and §431:10C-112 providing the recipient with 30 days' notice of cancellation; and
- c. notify the servicing carrier provider of the termination of public assistance benefits and the date the termination was effective.
- D. All other autos, not classified under paragraphs A, B, and C owned by licensed drivers who are unable to obtain auto policies and optional insurance through ordinary means will be rated as HRS §431:10C-407(b)(1)(E), Eligible Insureds only.
- New Section 19 is introduced as follows:*
- Sec. 19. REELIGIBILITY**
- Applicants eligible for coverage through the HJUP in accordance with Section 18 are subject to the following reeligibility provisions:
- A. **New Application**
- An applicant denied insurance under Section 18 or cancelled under Section 26.B may reapply to the HJUP as soon as the cause of ineligibility is removed.
1. Applicants cancelled under Section 26.B.1.a for not being in good faith shall not be eligible to re-apply to the HJUP for 12 months after the effective date of cancellation.
 2. Applicants cancelled under Section 26.B.1.e may reapply to the HJUP at any time providing no earned premium is owed the previous company.
 3. If an applicant cancelled under Section 26.B.1.e reapplies, provided such applicant is otherwise eligible, the application shall be accompanied by the deposit prescribed in Section 22.
 4. Such application shall be considered a new application and coverage shall be determined in accordance with the provisions of Section 23.
- B. **Renewals**
- Any insured who fails to pay the renewal premium quoted by the servicing carrier provider in accordance with the provisions of Section 26.A.2, may reapply to the HJUP at any time.
1. If an applicant reapplies, provided the applicant is otherwise eligible, the application shall be accompanied by the deposit prescribed in Section 22.
 2. Such application shall be considered a new application and coverage shall be determined in accordance with the provisions of Section 23.
- New Section 20 is introduced as follows: (formerly Chapter 2.J of the Accounting and Statistical Requirements Manual)*
- Sec. 20. CERTIFIED PUBLIC ASSISTANCE INSUREDS (CPAI)**

HAWAII JOINT UNDERWRITING PLAN
PRINCIPLES OF OPERATION

EXHIBIT A

HRS §431:10C-407 specifically directs that the HJUP make available, at no cost to the insured, basic motor vehicle policy coverage to all licensed drivers, or unlicensed permanently disabled individuals unable to operate their motor vehicles, who are receiving public assistance benefits consisting of medical services or direct cash payments through the Department of Human Services, or benefits from the Supplemental Security Income Program under the Social Security Administration.

However, drivers meeting these requirements must first exhaust all paid coverage under any other motor vehicle insurance policy prior to becoming eligible for HJUP coverage.

Such coverage shall be limited to one vehicle per public assistance unit unless additional vehicles are approved by the Department of Human Services.

A. CPAI Application to the HJUP

1. At the time of HJUP application, the public assistance recipient will present to the servicing carrier provider a certificate provided by the Department of Human Services that certifies the applicant meets the eligibility requirements.
2. The certificate is to be accepted by the servicing carrier provider and treated as if it is payment in full for the requested motor vehicle insurance coverage.

Copies of the following documents must accompany the CPAI application to the HJUP:

- Driver's License
- Vehicle Registration

If the CPAI application is not accompanied by the supporting documentation noted above, the servicing carrier provider will return the application to the insured.

Certified public assistance insureds shall be subject to the composite rate set forth in the HJUP Private Passenger Automobile Manual regardless of the classification or use of the vehicle. The servicing carrier provider must develop the information necessary to validate eligibility of the applicant. It should be noted that **only** basic motor vehicle insurance policy coverages are to be provided for public assistance insured. Excess limits and physical damage coverages cannot be part of these policies, but may be requested for issuance by the applicant as normally paid for policies secured through voluntary channels **or** through the HJUP provided that the applicant qualifies for the HJUP for reasons other than being on public assistance.

The servicing carrier provider will receive such certificates and treat them in the same quality manner as any other HJUP business. Servicing carrier provider actions in this regard are to

1. review the certificate to ascertain that the certificate was originated by the Department of Human Services and authorize a uniquely identified charge-off of the annual premium (records must be maintained supporting the charge-off review/approval action, preserving audit trails for monthly reporting of all such policies processed);

2. verify that the applicant qualifies by notifying the Department of Human Services utilizing the completed certificate, retaining a photocopy of the completed certificate as part of the policy record; and
3. certify the certificate which will function as a motor vehicle insurance policy and issue the applicant a motor vehicle insurance identification card. Do not include a bill.

Upon receipt of the properly completed certificate from the servicing carrier provider, the Department of Human Services will verify that the insured is a valid public assistance recipient. If review of Department of Human Services' records indicates that the applicant is not a public assistance recipient, the servicing carrier provider will not be notified (policy issuance from a fraudulent certificate may be involved and prompt investigation must be undertaken by the servicing carrier provider with notification of the situation given the HJUP Bureau).

If review of Department of Human Services' records indicate that the applicant is a public assistance recipient, the Notice of Insurance form will be filed for future use.

B. Termination of CPAI Policy

When assistance benefits terminate, the Department of Human Services will notify

1. The ex-recipient that they must immediately notify the servicing carrier provider of termination of benefits and instruct them to obtain insurance for the vehicle through normal channels;
2. The servicing carrier provider indicating that the benefits of the insured have been terminated and indicating the date the termination was effective.
3. Upon termination of public assistance benefits, the Department of Human Services shall give written notice to the recipient that the recipient's HJUP basic motor vehicle policy will terminate 30 days from the date of termination of public assistance benefits.
4. At the end of the 30-day period, a termination endorsement must be processed, by the servicing carrier provider, properly crediting the policy for the proper pro-rata unearned premium credit and the offset amount must be posted as a netting transaction (this charge-off is also to be part of the records maintained supporting each policy actions).

Note: In certain unusual cases, recertification can occur at any time during the 30-day period and the policy should continue to remain in effect should this develop.

5. Prior to the policy expiration date, if a new certificate is not received, cancellation notices must be mailed with the standard 30-day notice period showing coverage ceases at the policy expiration date. If a new certificate is received, the servicing carrier provider will
 - a. repeat the proper charge-off procedure and certificate review as performed for new business;

- b. certify the certificate as a motor vehicle insurance policy and send related documents. Do not include a bill;
 - c. promptly notify the Department of Human Services utilizing the properly completed certificate. Thereafter, the Department of Human Services action repeats as was done for new business.
6. Endorsements changing public assistance policies will be performed by the servicing ~~carriers~~ provider with no charge to the insured.
7. An insured's request to cancel shall be treated like any other policy request, except the resulting policy credit is to be a charge-off, rather than a premium refund.
8. ~~Servicing carriers are~~ The servicing provider is to receive expense allowances on these policies in accordance with the schedule set forth in the HJUP Accounting and Statistical Requirements Manual.

Member ~~companies~~ insurers will receive their proportionate share of CPAI experience and a separate proportionate share of the unique CPAI charge-offs in accordance with Chapter 13 of the HJUP Accounting and Statistical Requirements Manual.

For details on statutory accounting procedures for the unique CPAI charge-offs, refer to Chapter 13 of the HJUP Accounting and Statistical Requirements Manual.

At the request of the applicant or insured, the following residual bodily injury liability limits shall be available:

Optional Residual BI Limits

- \$50,000/100,000
- \$100,000/300,000
- \$300,000/300,000*
- \$300,000/600,000*

*where required by law

At the request of the applicant or insured, the following property damage liability limits shall be available:

Optional PD Limits

- \$15,000
- \$20,000
- \$30,000
- \$50,000*

*where required by law

- (4) uninsured motorists coverage is afforded on a stacked basis at the limits of liability specified in the applicable rules and rates.

An insured has the option, in writing, to reject uninsured motorist coverage or stacked uninsured motorist coverage or limits equal to the residual bodily injury liability limits and select lower limits, but not less than the financial responsibility limits.

- (5) underinsured motorists coverage is afforded on a stacked basis at the standard limits of liability specified in the applicable rules and rates.

An insured has the option, in writing, to reject underinsured motorist coverage or stacked underinsured motorist coverage or limits equal to the residual bodily injury liability limits and select lower limits, but not less than the financial responsibility limits.

- (6) personal injury protection payments coverage at an aggregate limit of \$10,000 per person. For additional optional benefits, refer to Rule 28 and the Private Passenger Auto Rate Chapter.

New Section 21 is introduced as follows:

Sec. 21. EXTENT OF COVERAGE

A. Coverages and Limits

- 1. Residual Bodily Injury, Property Damage, and Personal Injury Protection Coverages
 - a. The servicing provider shall be required to write a policy or binder for basic limits of \$20,000/40,000 residual bodily injury and \$10,000 property damage.
 - b. An insured eligible for coverage under the HJUP may, at their option, also purchase additional coverage to be written on the same policy as the liability coverages for
 - (1) Liability limits in excess of the basic limits as set forth in Section 21.A.1.a only when the basic limits are written through the HJUP;
 - (2) liability limits adequate to comply with the provisions of the financial responsibility law of any state in which the motor vehicle will be operated, but applicable only while the motor vehicle is being operated in that state/province;
 - (3) liability limits at the following optional limits:

2. Physical Damage Coverage

With respect to vehicles within the definitions of the Manual of Rules and Rates for automobile physical damage coverages, the servicing provider shall be required to write comprehensive and collision coverage on an Actual Cash Value basis, subject to a deductible in the amount of \$0 (comprehensive only), \$50, \$100, \$250, \$500, \$1,000, \$1,500, or \$2,000 applicable to each loss as to each automobile.

3. Certified Public Assistance Insureds (CPAI) Residual Bodily Injury, Property Damage, and Personal Injury Protection Coverage

The servicing provider shall be required to write a motor vehicle policy or binder for basic limits of \$20,000/40,000 residual bodily injury; \$10,000 property damage; and \$10,000 personal injury protection, at no cost, to all licensed drivers receiving public assistance benefits through the Department of Human Services.

B. Standard Policy Coverage

1. Personal Auto Policy

a. The following risks shall be provided uniform coverage, equivalent to the coverage of the Edition of the Hawaii Insurance Bureau, Inc. (HIB) Personal Auto Policy and the HIB and HJUP endorsements which have been approved by the Hawaii Insurance Division for HJUP business.

- (1) Private passenger automobiles, as defined in Rule 20, which have four wheels and are owned or hired under a long-term contract by an individual or by a married couple who are residents of the same household or parties who have entered into a civil union under Hawaii law who are residents of the same household.

- (2) Motor homes used for private passenger purposes which are owned or hired under a long-term contract by an individual or by a married couple who are residents of the same household or parties who have entered into a civil union under Hawaii law who are residents of the same household, and written on a specified car basis;

- (3) Named nonowner risks

- (4) Recreational trailers and camper bodies

- (5) Antique Autos

b. All Personal Auto Policies may be amended by an approved HJUP Amendment of Policy Provisions Endorsement.

c. For motor homes, referred to above, coverage shall be amended by an approved HJUP Miscellaneous Type Vehicle Endorsement.

d. For private passenger automobiles owned or hired under a long-term contract by individuals, other than spouses, residing in the same household, nonresident relatives, or partners who have entered into a civil union recognized under Hawaii law, coverage shall be amended by an approved HJUP Joint Ownership Coverage Endorsement.

e. For named nonowner risks, referred to above, coverage shall be amended by an approved HJUP Named Nonowner Coverage Endorsement.

2. Filing of Policy and Endorsement Forms

Any required filings of policy or endorsement forms shall be made on behalf of the HJUP by AIPSO.

New Section 22 is introduced as follows:

Sec. 22. PREMIUM DEPOSIT REQUIREMENTS AND PAYMENT OPTIONS

The application for insurance under the HJUP must be submitted to the HJUP on a prescribed form accompanied by the full gross annual premium or a deposit on a gross basis as indicated below:

A. Full Annual Premium Option

The full annual premium shall be submitted with the application if the applicant chooses this option. If the premium deposit is inadequate, the outstanding balance shall be billed immediately and due within 30 calendar days of the date of the premium notice.

B. Advance Premium Payment Option

30% of the total annual premium shall accompany the application. The balance will be billed immediately and due within 30 calendar days from the date of the premium notice.

C. Installment Premium Payment Option

Note: The installment premium payment option is not available if any portion of the annual premium is financed by a premium finance company. If any portion of the annual premium is financed after the installment premium payment option is elected, the servicing provider may bill the insured immediately for the unpaid balance of the annual premium.

1. Deposit

25% of the total annual premium shall accompany the new application and be submitted as the initial payment on renewal policies. (No installment charge on the deposit premium.)

2. Installments

The first installment bill will show the current annual premium minus the deposit. Each installment bill should display the status of the account and is to be released to the insured with a copy to the producer.

Each installment will consist of one-fifth of the remainder of the premium subject to a minimum amount due of \$20 (to which any outstanding balance of less than \$20 is to be added) plus an installment charge of \$4 on each installment, due as follows:

- a. 1st installment—2 months after the effective date of the policy
b. 2nd installment—3 months after the effective date of the policy

- c. 3rd installment—4 months after the effective date of the policy
- d. 4th installment—5 months after the effective date of the policy
- e. 5th installment—6 months after the effective date of the policy

At any point during the installment billing period, should the insured elect to pay the outstanding balance, the installment charge for the current bill would apply.

3. Additional Premium—Changes

Additional premium resulting from changes to the policy may be spread over the remaining installments, if any, or may be billed immediately as a separate transaction.

4. Return Premium—Changes

Return premium resulting from changes to the policy may be used to reduce the outstanding balance, or, if the outstanding balance is eliminated, any amount remaining will be returned immediately. If any outstanding balance remains, the number and amounts of the remaining installments will be adjusted accordingly. If the return amount is less than \$20, it may be treated as a separate transaction.

D. **Deposit, Installment, or Additional Premium Payments Applicable to A, B, or C Above**

All deposit, installments, and additional premium payments shall be submitted gross. Commissions will be paid in accordance with Section 27.

Application to the HJUP must be made by using electronic application submission. The full annual premium or deposit must be transmitted using the electronic payment option available in accordance with approved procedures. Any fee charged for the use of electronic payment shall be borne by the HJUP.

If electronic application submission is not available for any reason or if the full annual premium or any portion of the deposit is premium financed, the application to the HJUP shall be made using the alternate application submission procedure.

When using the Alternate Application Submission Procedure, the deposit accompanying the application shall be either in the form of an insured's personal check, an agency check, a cashier's check or a money order payable to the Hawaii Joint Underwriting Plan.

If the full annual premium or any portion of the deposit premium is financed, a finance company check submitted as premium payment shall be made payable to the Hawaii Joint Underwriting Plan.

If the risk is ineligible for coverage, the deposit shall be returned. The HJUP or the servicing provider may require a certified or cashier's check if experience on returned checks warrants such action.

For installment payments, additional premium requirements, renewal premium and other payments made directly to the servicing provider, payments must be made by insured's check, certified check, bank check, check of the producer of record, finance

company check, money order, or by electronic means if provided by the servicing provider.

If the deposit premium is 20% or more inadequate, the servicing provider may bill for the deficiency immediately. If there are additional premium charges during the policy period, the servicing provider may collect the additional premium as a separate amount or may add it to the remaining amount due and adjust the remaining installments accordingly. Refunds may be handled in the same manner as additional charges, i.e., credit applied to the remaining balance due or refunded immediately if the outstanding balance is eliminated.

E. **Dishonored Producer Checks**

Producers who have submitted dishonored checks issued by the agency or by an agent individually, on one or more occasions during a one-year period to the HJUP or servicing provider or whose electronic payments have been dishonored or returned by the bank may be required to submit future payments by certified check, bank check, or money order. This shall not negate any rights of the Hawaii Insurance Division to pursue action against a producer.

F. **Premium Owed for Prior Insurance**

Upon receipt of the deposit accompanying an application for insurance, the servicing provider may deduct from such deposit any unpaid balance of earned premium owed to the servicing provider by the applicant and apply such amount deducted to the unpaid balance of the deposit or installment required. If such balance is not paid within the time permitted by HJUP rules, the servicing provider shall be entitled to cancel such insurance pursuant to Section 26.B.

G. **Minimum Billing**

Any amount due which is less than \$5 need not be billed.

New Section 23 is introduced as follows:

Sec. 23. APPLICATION FOR INSURANCE

A. **Electronic Application Submission with Electronic Payment—Original Application**

- 1. Upon receipt of the electronically transmitted application and authorized electronic transfer of funds for the deposit specified in Section 22, if the applicant is eligible, the HJUP will process the application and advise the applicant and the producer of record of the servicing provider and effective date of coverage.
- 2. In no event shall coverage be effective
 - a. prior to the time shown on the application;
 - b. prior to the time shown on the Evidence of Insurance section of the application;
 - c. unless the required deposit is submitted with the application.
- 3. Electronic Application Submission

Producers must establish the effective date of coverage and transmit the application to the HJUP electronically. Coverage will be effective

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only when the electronic submission is transmitted under the procedures established and authorized by the HJUP.

Prior to accessing electronic application submission, each producer must be registered with the HJUP in accordance with the procedure outlined in the Introduction, "Producers Doing Business with HJUP".

a. Immediate Coverage

- (1) The producer of record and the applicant shall certify on the application prescribed by the HJUP the date (day, month, and year) and time (hour, A.M. or P.M.) that the application was transmitted. The date of receipt of the electronic application by the HJUP shall be established by the date and time the application is electronically transmitted by the producer.
- (2) The completed application generated by electronic application submission and deposit are electronically transmitted to the HJUP in accordance with the procedures approved by the HJUP.
- (3) A copy of the completed signed application form generated by electronic application submission and required documentation are electronically transmitted to the HJUP no later than two working days following the date the application and deposit are electronically transmitted to the Plan.
- (4) The date of receipt of a fax by the HJUP shall be established by the date and time stamp of the HJUP facsimile on the application and documentation submitted.

For applications and supporting documentation that are electronically transmitted by means other than fax (including the scan/upload option), the date of receipt by the HJUP shall be established by the date and time the electronic transmission is received by the HJUP.

When the completed signed application and required documentation are not received by the HJUP within two working days of the application and deposit being electronically transmitted, the application will be assigned and the electronic payment will be transmitted to the servicing provider. The originally requested effective date will be honored, provided the applicant is otherwise eligible.

- (5) Paper copies of the signed application and supporting documentation must **not** be forwarded to the HJUP.

However, the producer must retain either the original, completed, signed application generated by electronic application submission or a copy of the completed signed application and supporting documentation.

b. Future Effective Date of Coverage

In the event a future effective date of coverage has been requested by the producer of record, coverage shall become effective as of 12:01 A.M. on the future date, provided all of the following requirements are met:

- (a) The requested effective date of coverage shall not exceed 45 days from the date of transmittal of the application.
- (b) The producer of record and applicant certify on the application the date (day, month, and year) and time (hour, A.M. or P.M.) of the future effective date of coverage.
- (c) The producer of record and applicant certify the date and time the application was transmitted on the application generated by electronic application submission. The date of receipt of the electronic application by the HJUP shall be established by the date and time the application is electronically transmitted by the producer.
- (d) The completed application generated by electronic application submission and deposit payment are electronically transmitted to the HJUP in accordance with procedures approved by the HJUP.
- (e) A copy of the completed signed application generated by electronic application submission and required documentation are electronically transmitted to the HJUP no later than two working days following the date the application and deposit are electronically transmitted to the HJUP.

If the application and required documentation are transmitted to the HJUP by fax, the date of transmission shall be established by the date and time recorded on the Plan's fax.

When the completed signed application and required documentation are not received by the HJUP within two working days of the application and deposit being electronically transmitted, the application will be assigned and the electronic payment will be transmitted to the servicing provider. The originally requested future effective date will be honored, provided the applicant is otherwise eligible.

- (f) Paper copies of the signed application and supporting documentation must

- not** be forwarded to the HJUP. However, the producer must retain either the original, completed signed application generated by electronic application submission or a copy of the completed signed application and supporting documentation in accordance with Section 23.A.3.a.(5).
4. Private Passenger Application Retraction Procedure

(a) When to Retract an Application

Following issuance of a reference number and no later than two working days following the electronic transmission, the producer of record may retract a private passenger application for the reasons stated in Section 23.A.4.(b).

If a reference number must be retracted for an application transmitted using the electronic payment option, the deposit will be returned to the applicant based on the method of electronic funds transfer used. The refund will be returned within five working days following the date of the electronic retraction by the producer.

(b) Reasons for Retraction of an Application

A private passenger application may be retracted for any of the following reasons:

- (1) The applicant has notified the producer of record that coverage through the HJUP is no longer required.
- (2) The producer of record has made an error in the information provided.
- (3) The producer of record has, in error, requested more than one reference number for the same application.

(c) Electronic Retraction Process

The producer of record shall access electronic application submission and use the online electronic retraction process to retract an application. The retraction must be transmitted to the HJUP no later than one working day after the application is submitted. The producer is not required to submit a copy of the retracted paper application to the HJUP.

The deposit will be returned to the producer or the applicant based on the method of electronic funds transfer used. The return of funds submitted will be made within five working days following transmittal of the retraction to the HJUP or receipt of the completed paper Electronic Application Submission Retraction Form by the HJUP.

(d) HJUP Retraction of an Application

If the producer does not retract the application, the HJUP will not retract the application, but will forward the application to the servicing provider and transmit the electronic payment in accordance with Section 23.A.3.a.(1). Once the application

is forwarded to the servicing provider, the producer will no longer be able to retract the reference number or void the application.

B. **Alternate Application Submission Procedure—Original Application**

Note: This procedure is only available when electronic application submission is not available for any reason or if the full annual premium or any portion of the deposit is premium financed.

Private passenger applications should be submitted to the servicing provider utilizing electronic application submission whenever possible by the procedures set forth in Section 23.A.

In the event that it is announced by AIPSO or the Hawaii Insurance Division that electronic application submission is not operative or unavailable or if the full annual premium or any portion of the deposit is premium financed, producers may utilize the following process to submit HJUP applications for insurance.

AIPSO, with the approval of the Hawaii Insurance Division will post HJUP insurance application forms as a PDF on the appropriate website (AIPSO/HJUP or the Hawaii Insurance Division's website). Concurrent with that posting, alternate application submission instructions will also be posted. If a producer is not registered with the HJUP to submit applications during this time, they may access the application and bind coverage in accordance with the following:

1. The producer is licensed in the state of Hawaii;
2. The Alternate Application Report Form and the PDF application information are completed;
3. Rating is obtained by following the rating process prescribed in the HJUP Rules and Rates Manual;
4. Payment is made by the applicant and the completed application is signed by the applicant and producer; and
5. The producer agrees that either the EIN, if an agency, or SSN, if an individual, will be provided to the HJUP upon request.

The application and payment, along with the list of documents provided below, are mailed or express mailed to the HJUP no more than 3 business days after the completion of the above.

Copies of the following documents must accompany the application and payment:

- Driver's License(s)
- Vehicle Registration(s)
- Credit Card Payment Authorization and Receipt
- CLUE Report
- MVR or Court Connect Report
- Uninsured and Underinsured Motorist Coverage—Personal Auto Form (AIP 9501)
- Finance Agreement, if premium financed

If electronic application submission becomes available within this period of time, the producer is

encouraged to submit the application electronically to the HJUP as described in Section 23.A.

C. Financial Responsibility (SR-22) Certificates

If the risk is eligible for coverage under the HJUP and the individual, married couple, or parties who have entered into a civil union under Hawaii law require a Financial Responsibility Certificate (SR-22), the servicing provider will issue the certificate and file with the proper authority. Such certificate shall become effective as of the effective date of coverage.

D. Applicant Refusal to Accept Policy

If the applicant refuses to accept the policy for any reason, the return premium shall be calculated at .90 of the pro rata unearned premium for the period of coverage or the minimum policy premium as contained in the Manual of Rules and Rates, whichever is greater, and return the balance to the applicant.

E. Additional Vehicles or Coverages

1. In the event additional coverages as described in Section 21 are desired during the policy period or coverage for an additional or replacement vehicle is desired, a completed approved Policy Change Request form shall be submitted directly to the servicing provider no later than the first working day after completion.

2. Premium requirements for additional vehicles or coverages include the following:

a. The Policy Change Request form shall be accompanied by a check or money order payable to the servicing provider for an amount equal to 30% of the annual premium or pro rata premium for the remainder of the policy period, whichever is less.

b. The balance of the additional premium shall be payable in accordance with the provisions of Section 22.

c. All premium payments for additional vehicles or coverages shall be submitted on a gross basis.

3. Except as otherwise provided in the policy contract, coverage will be effective at the date and hour specified in the Policy Change Request form provided all of the following requirements are met:

a. The producer of record and applicant certify the date and hour of completion of the Policy Change Request form.

b. The producer of record forwards the completed Policy Change Request form to the servicing provider in accordance with subsection 23.E.5.

c. The United States Postal Service postmark date on the transmittal envelope complies with the mailing requirement shown in subsection 23.E.5.

4. If the provisions of Sections 23.E.3.b and c above are not met, the effective date of coverage shall be determined as follows:

a. The coverage shall be made effective at 12:01 A.M. on the day following the date the Policy Change Request form is mailed to the servicing provider as shown by the postmark if the transmittal envelope bears a legible postmark affixed by the United States Postal Service.

b. If the transmittal envelope does not bear a legible postmark affixed by the United States Postal Service, or if the envelope is stamped by a postage meter, electronic stamp, or other postage service or stamp, coverage shall be made effective at 12:01 A.M. on the day the Policy Change Request form is received by the servicing provider.

c. If the Policy Change Request form is delivered to the servicing provider by any means other than the United States Postal Service (including delivery by means of overnight mail, courier, or other delivery service), coverage shall be made effective at 12:01 A.M. on the day following receipt by the servicing provider.

In no event shall any change in coverage be effective prior to the date and hour of completion of the Policy Change Request form except as provided for by the provisions of the policy contract.

5. The Policy Change Request form shall be forwarded to the servicing provider no later than the first working day after the Policy Change Form is completed.

6. If such coverages are not available with the servicing provider, a new application for such coverages shall be submitted to the HJUP and shall become effective in accordance with Section 23.A.

7. The producer of record shall maintain appropriate records for all risks for which they have designated the date and hour of coverage and agrees to permit inspection or photocopying of such office records by the HJUP or by a servicing provider representative. This inspection or photocopying will be limited to situations where the date or hour of coverage is in question due to the occurrence of an accident or claim arising under the Policy Change Request form completed in accordance with this Section.

F. Reduction or Elimination of Coverage

In the event a reduction or elimination of coverage is desired during the policy period, a completed approved Policy Change Request form must be signed by the applicant or insured and submitted to the servicing provider.

G. Incomplete Applications

For an application to be considered complete, the application and the deposit must be forwarded to the HJUP along with copies of the following documents:

- Driver's License(s)

- Vehicle Registration(s)
- Credit Card Payment Authorization and Receipt
- CLUE Report
- MVR or Court Connect Report
- Uninsured and Underinsured Motorist Coverage—Personal Auto Form (AIP 9501)
- Finance Agreement, if premium financed

Upon receipt of the electronically transmitted application, electronic funds, the required supporting documentation, and if the requirements outlined in Sections 22 and 23 are reasonably complied with, the application shall be processed by the HJUP. If any of the above described required documentation is not provided, the application will be processed for assignment with notification to the servicing provider about any missing required documentation.

If at any time the servicing provider receives an incomplete application, it shall be the responsibility of the servicing provider to communicate clearly to the insured and producer of record in what respect an application is incomplete and requires correction.

The servicing provider shall give at least 15 calendar days to the insured and to the producer of record to remedy any defects in the application, and no part of the deposit premium shall be returned to the insured or to the producer of record except upon proper cancellation in accordance with the provisions of Section 26, as applicable.

Sec. 24. RESERVED FOR FUTURE USE

New Section 25 is introduced as follows:

Sec. 25. MIDTERM PRODUCER CHANGE

A private passenger applicant or insured may designate a new producer at any time who shall become the producer of record subject to the following.

The new producer must be registered with the HJUP to submit applications electronically and be licensed to transact automobile insurance in the state.

If an insured wants to change producer during a policy period, the Private Passenger Authorization to Change Producer of Record form must include the new producer's tax identification number (and certification number, if applicable). All future compensation transactions related to return and additional premium shall be the responsibility of the new producer. The change of producer shall become effective as of the effective date stated on the form only if the form is sent within three working days by certified mail or received by the servicing provider prior to the effective date stated on the form. Otherwise, the change of producer shall become effective as of the date the form is received by the servicing provider.

A. Individual Producer Changes

The Private Passenger Authorization to Change Producer of Record form shall be used to change the producer of record. This form shall be photocopied, properly completed, and submitted to the servicing provider in accordance with the requirements listed above. Otherwise, the change of producer of record shall become effective as of the date the form is received by the servicing provider. All future compensation transactions related to return premium and additional premium shall be the responsibility of the new producer as of the effective date of the change. The servicing provider shall notify the prior producer that a change of producer of record has been made.

B. Producer Changes Regarding Agency Acquisitions, Transfers, or Mergers

A Private Passenger Notice of Agency Acquisition/Transfer/Merger form shall be used to change the producer of record when an agency assumes control of another's book of business. To confirm identity, the producer's signature must either be notarized or a copy of the purchase/sales agreement (price masked) must accompany each form submitted. This form shall be photocopied, properly completed, and submitted to the HJUP and the servicing provider issuing and servicing the HJUP personal auto policy in accordance with the requirements listed above. Otherwise, the change of producer of record shall become effective as of the date the form is received by the servicing provider. All future compensation transactions related to return premium and additional premium shall be the responsibility of the new producer as of the effective date of the change. In addition, it shall be the responsibility of the new producer to notify each insured affected by the transaction.

New Section 26 is introduced as follows:

Sec. 26. CANCELLATIONS

- A. If a policy is cancelled either by the servicing provider or by the insured, compute the return premium on a pro rata basis subject to the minimum policy premium prescribed in Rule 5, whichever is greater.

B. Cancellation by Servicing Provider

1. The servicing provider which has issued a policy or binder under the HJUP shall have the right to cancel the insurance by giving notice as required in the policy or binder if the insured
 - a. is not or ceases to be eligible or in good faith entitled to insurance, or
 - b. has failed to comply with reasonable safety requirements, or
 - c. has violated any of the terms or conditions upon the basis of which the insurance was issued, or
 - d. has obtained the insurance through fraud or misrepresentation, or
 - e. has failed to pay any premiums due under the policy, or

- f. has failed to remedy defects in the application as outlined in 23.G, or
- g. cannot be located by the servicing provider for purposes of its underwriting review, or has failed to respond to at least two written requests for pertinent underwriting information which would have a direct bearing on the rating of a policy, or
- h. becomes eligible for commercial midterm because of limits in excess of the maximum limits available under the HJUP (See Section 21.)

- 2. A copy of each such cancellation notice shall be furnished to the producer of record. A statement of facts in support of each such cancellation shall be furnished to the producer of record and to the insured 20 days prior to the effective date of cancellation for nonpayment of premium, and 30 days prior to the effective date of cancellation for all other reasons.

Cancellation shall be effective on the date specified and coverage shall cease on such date.

At the option of the servicing provider, the nonpayment cancellation date may be the equity date.

No coverage will be effective if the insured's premium remittance which accompanies the application is justifiably dishonored by the financial institution.

If the servicing provider issues a cancellation notice for nonpayment of premium to the insured and the insured's remittance received by the servicing provider subsequent to the issuance of such cancellation notice is justifiably dishonored by the financial institution, the HJUP policy will terminate on the date and time shown on the cancellation notice issued for nonpayment of premium.

Nothing herein shall be deemed to affect the servicing provider's right to rescind a policy for fraud, misrepresentation, or if the insured's premium remittance which accompanies the application is justifiably dishonored by the financial institution, or to invoke other remedies provided by law.

C. Minimum Refund

For policies other than CPAI policies, any unearned premium amounts under \$5 will be refunded only upon the insured's request.

New Section 27 is introduced and amended as follows: (formerly J in the Principles of Operation)

Sec. 27. COMMISSIONS

~~The rate of commission payable by servicing carrier for business written pursuant to the JUP shall be as follows:~~

- ~~1. For private passenger nonfleet motor vehicle insurance, a commission of 8% of the written premium up to maximum amount of \$75 per vehicle for all new business and 5% of the written premium up to a maximum amount of \$35 per vehicle for all~~

~~renewals.~~

- ~~2. For commercial and all other vehicles, 5% of written premium for all new business and renewals.~~

- ~~3. No commission shall be paid for CPAI business.~~

Applicable to new and renewal business.

- A. Unless other arrangements have been made with the Commissioner, commission under the HJUP shall be as follows:

10% of the policy premium for commission to a licensed producer designated by the insured.

- B. Commission may be paid by the company either (1) on the full annual premium, or 2) on the basis of premium received by the company.

- C. A producer accounting system may be utilized by a company in its payment of producer commission.

- D. Commission will not be paid on installment charges.

- E. On any risk rated and domiciled outside of this state, the licensed producer may be paid only that portion of the producer's commission specified above which is permissible under the laws of the state in which the risk is rated and domiciled.

- F. In the event of cancellation, a policy change, or a termination resulting in a reduction of premium, commission will be payable on the earned premium received by the servicing provider.

- G. Final commission adjustment will be in accordance with this Section.

- H. In the event that a producer fails to include their TIN with an application, and that information is not available in the servicing provider's records, the producer's commission is to be withheld in its entirety until the applicable TIN is provided to the servicing provider. Under these circumstances, the producer is to be notified promptly that this procedure is being implemented and that payment of the affected commission will be accomplished under the next commission payment cycle following the receipt of this information.

- I. No commission will be paid for CPAI business.

New Section 28 is introduced as follows:

Sec. 28. PERFORMANCE STANDARDS FOR SERVICING PROVIDERS WRITING HAWAII JOINT UNDERWRITING PLAN (HJUP) PRIVATE PASSENGER NONFLEET RISKS

- A. **Service Provider Performance Standards**

The performance standards listed below set forth the specific time during which companies must perform in accordance with the rules of this HJUP.

- 1. Issuance of Original Policy

Upon receipt of the Notice of Designation and the premium or deposit from the HJUP, the servicing provider shall

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- a. within 15 calendar days, issue a policy if all information necessary for the servicing provider to fix the proper rate is contained in the application form, such policy is to become effective in accordance with the provisions of Section 7, or
- b. within 15 calendar days, issue a policy if all information necessary for the servicing provider to fix the proper rate is not contained in the application form or if the HJUP Manual does not contain rates applicable to an applicant. In the event the HJUP Manual does not contain applicable rates, the servicing provider must request that AIPSO make the necessary rate filing with the Commissioner. Upon receipt of information necessary for the servicing provider to fix the proper rate or notification of approval of the rate filing, the servicing provider shall issue a policy to become effective in accordance with the provisions of Section 23.

Unless the servicing provider finds the applicant ineligible for insurance under the rules of the HJUP, the servicing provider will notify the insured and the producer of record of the collection procedure to be followed. The servicing provider will be guided by the following:

- Full Annual Premium Option
See Section 22.A.
- Advance Premium Payment Option
See Section 22.B.
- Installment Premium Payment Option
See Section 22.C.

The day the Notice of Designation and premium or deposit are received from the HJUP shall be deemed the first working day, regardless of the time of such receipt. No Saturday, Sunday, or legal holiday in the place of receipt, shall be deemed a working day.

The producer of record shall be notified as to the disposition of the policy in accordance with Section 28.A.1.

2. Renewal Policies or Certificates

At least 30 calendar days prior to the inception date of renewals, the servicing provider shall notify the insured that

- a. a renewal will be issued provided the premium set by such servicing provider is received on or before the inception date, or
- b. if the renewal is to be written on the installment premium payment option, such renewal will be written provided the deposit premium stipulated by the servicing provider is received on or before the inception of such renewal, or
- c. a renewal will not be issued for the reason that the insured is not entitled to insurance under the HJUP.

Renewal premium quotations will be made in accordance with present HJUP rules. A copy of such notice shall be sent to the producer of record.

The renewal offer of HJUP policies is to be prepared and mailed or electronically transmitted by the servicing provider at least 30 days in advance of the renewal effective date. The payment notification that is part of the renewal offer package is to have the renewal effective date as the payment due date.

If a renewal would be issued and the individual or a married couple who are residents of the same household or parties who have entered into a civil union under Hawaii law who are residents of the same household requires a Financial Responsibility Certificate (SR-22), the servicing provider will issue such certificate within two working days of receipt of the required deposit for renewal provided that all information necessary for the filing has been furnished.

3. Endorsements

Any endorsement requested of the servicing provider shall be issued and mailed within 30 days.

If the insured, married couple, or parties who have entered into a civil union under Hawaii law require a Financial Responsibility Certificate (SR-22) midterm, the servicing provider will issue such certificate within two working days of receipt of the request provided that all premiums are paid to date and provided that all information necessary for the filing has been furnished.

4. Return Premiums

Within 30 days of receipt of a request for either cancellation or an endorsement resulting in return premium, the servicing provider must mail the return premium check.

5. Commissions

Commissions shall be paid no less frequently than monthly and shall be paid within 15 days after the close of the month in which the commission was credited to the producer's account. The servicing provider must issue a statement and, if applicable, the proper commission check unless the producer fails to provide their proper tax identification number.

Commissions are not paid in connection with coverage provided to CPAI insureds.

6. Claim Handling

a. The servicing provider shall provide policyholders and producers with information on how and where to report claims.

b. The servicing provider is responsible for handling all claims properly and promptly in accordance with the terms of the contracts of insurance subject to the limits of coverage provided. Claim adjustment practices and procedures of the servicing provider shall correspond with those followed for voluntary business. Where

unfair claim practices, regulations, or legislation exist, companies must comply with such regulations or legislation.

- c. The servicing provider must have the ability to service claims in every state, the District of Columbia, and Canada.

- d. Contact (First- and Third-Party Claimants)

Upon receipt (by mail or facsimile) of notification of a claim containing sufficient information to identify the insured, claimant, and policy number, the servicing provider must acknowledge receipt of such notice within the applicable state's regulations, including unfair claim practices laws and regulations. If the state has not established time guidelines, the servicing provider must acknowledge receipt of such notice to first-party claimants within 2 working days and third-party claimants within 15 working days and have the date of the acknowledgement documented in the servicing provider's claim file.

The servicing provider will provide first-party claimants with the necessary forms and instructions to permit compliance with all policy conditions.

- e. Appraisal

Within the applicable state regulations, including unfair claims practices laws and regulations, an appraisal must be completed for the purpose of determining the cost of repair. If the state has not established time guidelines, an appraisal, or documented attempts, must be completed within 10 working days from the date of receipt of a specific claim, including damages and location of vehicle, by the servicing provider. If a second inspection is required, the servicing provider will document attempts for scheduling a second appraisal within two working days of notice for the need of the second appraisal.

- f. Coverage

The servicing provider must verify that the proper coverage was in effect at the time of loss which covers the damages claimed by the first- or third-party claimant.

- g. Investigation

The servicing provider must begin an investigation of any claim within 15 working days of receipt of notification of the claim.

The servicing provider must substantially complete an investigation of each claim within 30 working days after notification of a claim.

If, after 30 working days from notification of the claim, the completed investigation is insufficient to properly adjust the claim or the parties cannot agree to settlement, the servicing provider must notify the policyholder, claimant, or authorized representative in accordance with the state's applicable regulations, including

unfair claim practices laws and regulations, until the claim is settled or until both parties agree updates are no longer needed. If a state has not established any guidelines on this topic, the servicing provider will advise the claimant within 30 working days from receipt of proof of loss or settlement material, what outstanding information is required to adjust the claim. The servicing provider will continue to provide this update every 45 working days or until both parties agree updates are no longer needed.

- h. Reserving

Reserving practices must comply with the requirements outlined in the Claims Handling Manual.

- i. Documentation/File Reporting

A file for each claim must be compiled by the servicing provider's claims staff, and should address coverage, liability, damage investigation, reserves, subrogation potential, and recommendations for future handling.

As claim handling continues, the file should be updated to address reserve adequacy, strategies, HJUPs for future handling, and resolution.

- j. Payment

All first-party physical damage claims shall be paid within the applicable state regulations, including unfair claim practices laws and regulations.

All payments not defined within state regulations, including unfair claim practices laws and regulations, will be paid within 30 days after receipt of proof of loss, agreed appraisal amount, or written settlement agreement (unless the servicing provider has not completed the investigation necessary to make a decision or the parties cannot agree on settlement). Receipt of these documents does not waive the servicing provider's right to conduct an investigation prior to settlement and/or offer a reasonable settlement based upon the facts.

- k. Final notice of close-out settlements will be furnished to producers within 30 days of the closing date.

- l. Expenses

All reported loss adjustment expenses must comply with the eligibility requirements outlined in the HJUP Accounting and Statistical Requirements Manual.

- m. Violations of claim handling performance standards may be referred to Commissioner for such action as is deemed necessary.

- 7. Surcharges

At the time of the initial application of a surcharge based on a driving record obtained from a state motor vehicle record, the servicing

provider will furnish to the insured a listing of the accidents/convictions which determined the surcharge.

B. Procedures for Compliance with the Performance Standards for the Servicing Provider

The HJUP shall maintain a record of infractions of performance standards.

1. A copy of the complaint mailed to the servicing provider is to be sent by the producer to the HJUP. Such complaint is to be based upon noncompliance with servicing provider performance standards.
2. The HJUP may issue a servicing provider complaint for noncompliance with servicing provider performance standards.
3. The servicing provider response shall be reviewed by the HJUP. If the complaint is determined to be invalid, the HJUP shall so record it.
4. In the absence of an acknowledgement from the servicing provider stating resolution of the complaint within 20 days, a follow-up letter will be sent to the servicing provider giving 10 days to respond.
5. If after 10 days the servicing provider does not respond, the HJUP will contact an executive of the servicing provider and notify the producer.
6. If after an executive of the servicing provider is contacted and the matter is not resolved, the files will be turned over to the Hawaii Division of Insurance for further action and the producer will be advised of such action.

New Section 29 is introduced as follows:

Sec. 29. PERFORMANCE STANDARDS FOR PRODUCERS WRITING HJUP PRIVATE PASSENGER NONFLEET RISKS

By registering and submitting business to the HJUP, a producer agrees to abide by the terms and conditions of the Hawaii statutes and administrative code, these principles of operation, and the Manual of Rules and Rates. It is understood that failure to abide by the

procedures contained in these documents might result in a claim against a registered or unregistered producer's E&O coverage or against the individual producer by the HJUP or others involved in adjudication of any resulting claim.

A. Original Applications

1. Private passenger applications must be electronically transmitted to the HJUP no later than two working days in accordance with Section 23.
2. The full annual premium or deposit must be electronically transmitted gross with the application in accordance with Section 22.
3. Applications shall be fully completed and must include
 - a. necessary information to rate and write the policy, prepare a bill, and make any required financial responsibility filings; and
 - b. name, address, and tax identification number of the producer
4. The producer and applicant shall certify on the application the date (day, month, and year) and time (hour, A.M. or P.M.) that the application was completed.

In no event shall be the application effective date be earlier than the date and time of transmission to the HJUP.

B. Return Compensation

Return compensation shall be paid within 45 days from the date of notice to the producer.

C. Policy Change Request

Producers must use the prescribed Policy Change Request form or the one provided by the servicing provider when submitting a policy change request. The Policy Change Request form shall be completed and submitted to the servicing provider.

Secs. 30—32. RESERVED FOR FUTURE USE

COMMERCIAL AUTOMOBILE PART

Effective September 1, 2023

Secs. 33.—45. RESERVED FOR FUTURE USE

DRAFT

**HAWAII JOINT UNDERWRITING PLAN
PRIVATE PASSENGER CHAPTER
(Matter underlined—new; matter struck through—deleted)**

EXHIBIT B

*This Rule is deleted in its entirety and the language is relocated to **Section 18** of the Plan of Operation.*

Rule 21. ELIGIBILITY RESERVED FOR FUTURE USE

The Joint Underwriting Plan will provide auto policies for the following class of persons, autos, and uses:

Autos owned by licensed drivers, defined as follows:

A. ~~The applicant or any person who resides in the same household as the applicant and customarily operates the auto or any other person who regularly and frequently operates the auto to be insured, who~~

- ~~1. within the 36 months prior to the date of the application has had his or her driver's license under suspension or revocation, or~~
- ~~2. within the 36 months prior to the date of the application has been convicted of operating an auto without auto insurance, or~~
- ~~3. within the 18 months prior to the date of the application, been convicted of or forfeited bail for two or more moving traffic violations, or~~
- ~~4. within the 36 months prior to the date of the application, has been convicted of any felony involving an auto.~~

B. ~~The applicant or any operator of an auto in the same household who customarily operates the auto or any other operator who customarily operates the auto has been involved during the 36-month period prior to the date of the application in~~

- ~~1. two or more accidents involving bodily injury or death if there is one auto in the household or an average of more than one such accident for all autos in the household, provided that a loss payment has been made or a loss reserve has been established for such accidents, or~~
- ~~2. two or more accidents involving damage to any property, including his~~

~~or her own, of \$1,000 or more if there is one auto in the household, or an average of more than one such accident for all autos in the household, provided that loss payments or reserves under the comprehensive physical damage coverage will not be counted, or~~

- ~~3. a combination of two or more such accidents of the type specified in paragraph B.1 or B.2 above.~~

~~Accidents under paragraphs B.1, B.2, or B.3 will not be counted unless it can be clearly demonstrated that the applicant or other operator referred to therein was at fault. Accidents occurring under the following circumstances would tend to demonstrate that such applicant or operator was not at fault:~~

- ~~a. Which occurred while the auto owned or operated by the applicant or other person who usually drives the applicant's auto was lawfully parked~~
- ~~b. If the auto was struck by a hit-and-run driver, if such accident was reported to the proper authority within 24 hours~~
- ~~c. The applicant or other person who usually drives the applicant's auto obtained a judgment against, or a settlement from or on behalf of, the owner or operator of another auto involved in such accident, if the judgment or settlement was obtained prior to the date of application or, in case of renewal, prior to the effective date of the renewal policy, and provided no judgment was obtained against, nor any amount paid in settlement by or on behalf of, the applicant or other person who usually drives the applicant's auto, as a result of such accident~~
- ~~d. If neither the applicant nor other person who usually drives the applicant's auto was convicted of a moving traffic violation, and the owner or operator of another auto involved was so convicted~~

HAWAII JOINT UNDERWRITING PLAN
PRIVATE PASSENGER CHAPTER

EXHIBIT B

(Matter underlined—new; matter struck through—deleted)

- e. ~~If payment results under personal injury protection or additional personal injury protection and applicant or other operator residing in the same household is not at fault~~
 - f. ~~Accidents involving damage by contact with animals or fowl~~
 - g. ~~Accidents involving physical damage, limited to and caused by flying gravel, missiles, or falling objects~~
 - h. ~~Accidents incurred by an operator demonstrated to be a named insured or principal operator of an auto insured under a separate policy~~
 - i. ~~If the auto was struck in the rear by another auto and the applicant or operator has not been convicted of a moving violation in connection with the accident~~
- C. ~~Licensed drivers, or unlicensed permanently disabled individuals unable to operate their autos, who are receiving public assistance benefits consisting of direct cash payments through the state department of human services or benefits from the supplemental security income program under the Social Security Administration.~~
- 1. ~~The state Department of Human Services (DHS) will provide a certificate of eligibility for JUP coverage to eligible drivers/owners who desire basic auto policy coverage under JUP, in accordance with section 16-23-72(a)(5) and 16-23-73. The driver will submit the certificate in person or by mail to the servicing carrier of his or her choice for an auto policy. The certificate will be accepted by the servicing carrier in accordance with section 16-23-73~~
- ~~and treated as if it were payment in full for the requested auto coverages. The servicing carrier will promptly notify the director of human services of public assistance recipients which it insures.~~
- 2. ~~An applicant will first exhaust all paid coverage under any auto policy then in force before becoming eligible for JUP coverage.~~
 - 3. ~~Upon termination of public assistance benefits, the DHS will~~
 - a. ~~notify the recipient upon termination of public assistance benefits and instruct the recipient that the recipient must immediately notify the servicing carrier of the termination of benefits and obtain timely insurance for the recipient's auto;~~
 - b. ~~give written notice to the recipient that the recipient's JUP basic auto policy will terminate 30 days from the date of termination of public assistance benefits. This notice of cancellation will be considered as proper notification under the provisions of sections 431:10C-111 and 431:10C-112, HRS, and section 16-23-15, providing the recipient with 30 days' notice of cancellation; and~~
 - c. ~~notify the servicing carrier of the termination of public assistance benefits and the date the termination was effective.~~
- D. ~~All other autos, not classified under paragraphs A, B, and C owned by licensed drivers who are unable to obtain auto policies and optional insurance through ordinary means will be rated as 431:10C-407(b)(1)(E), HRS, Eligible Insureds only.~~



“Serving the Insurance Industry”

March 23, 2022

Mr. Colin M. Hayashida, Insurance Commissioner
Hawaii Department of Commerce & Consumer Affairs
Insurance Division
PO Box 3614
Honolulu, HI 96811-3614

Attn.: Mr. Gordon Ito, Deputy Insurance Commissioner

**Hawaii Joint Underwriting Plan
AIP 9530 Private Passenger Application—HJUP
AIPSO Filing No. HI 22-02**

Dear Mr. Hayashida:

On behalf of the subscribers to the Hawaii Joint Underwriting Plan, we are filing the attached amendments at the request of the Board of Governors.

Proposed Effective Date

June 1, 2022

Action Needed

We respectfully request your prompt consideration and approval of this filing.

Proposal

We propose the introduction of a private passenger auto application for HJUP risks.

Impact

The proposed attachment will provide a uniform private passenger application for all HJUP private passenger auto risks.

Attachments

- Explanatory Memorandum
- AIP 9530 Private Passenger Application—HJUP

Please contact the undersigned at 1-800-827-6302 ext. 3410 if you have any questions.

Sincerely,
Denise O’Leary, CPCU, Product Manager

A handwritten signature in cursive script that reads 'Andrea C. Olson'.

Andrea C. Olson, CPCU, CISR, Senior Product Analyst
Manuals and Policy Forms

Attach.

pc: Mr. Tom Assad—AIPSO

AIP 9530 Private Passenger Application—HJUP
AIPSO Filing No. HI 22-02

Proposed Changes

AIP 9530 (Rev. 6/22) Private Passenger Application—HJUP

This application is introduced for private passenger auto risks.

**PRIVATE PASSENGER APPLICATION
HAWAII JOINT UNDERWRITING PLAN
Serviced by AIPSO**

Reference #:

Transmission Date:

HST

EPAY:

OFFICE USE ONLY – DO NOT WRITE OR ALTER INFORMATION IN THIS BLOCK

FAILURE TO DISCLOSE ALL REQUIRED INFORMATION MAY RESULT IN CANCELLATION.

SECTION 1. PRODUCER OF RECORD										
Producer Last Name/Agency Name					Producer First Name			MI		
Mailing Address					City		State	Zip Code		
Street Address (if different from Mailing Address)					City		State	Zip Code		
Tax ID No.			Producer License No.			Telephone No. (incl. area code)				
Email Address										
SECTION 2. APPLICANT										
Last Name				First Name			MI	Home Telephone No.		Business Telephone No.
Email Address					PO Box (if applicable)					
Street Address (must be included)					City	County	State	Zip Code		
SECTION 3. OPERATOR INFORMATION List all operators in household and any other drivers.										
Applicant's former addresses (past 3 years)										
Street Address					City		State	Zip Code		
Applicant and Other Drivers	Relationship to Applicant	% Use of Vehicle No. 1	No. 2	No. 3	No. 4	Birth Date Mo./Day/Yr.	Driver's License No.	State	Licensed 3 Years? If No, give date issued	
APPLICANT	APPLICANT								<input type="checkbox"/> Yes <input type="checkbox"/> No _____	
									<input type="checkbox"/> Yes <input type="checkbox"/> No _____	
									<input type="checkbox"/> Yes <input type="checkbox"/> No _____	
									<input type="checkbox"/> Yes <input type="checkbox"/> No _____	
Applicant's Occupation			Nature of Business			Employer's Name				
Employer's Street Address					City		State	Zip Code		
STATEMENT OF THE PRODUCER OF RECORD										
<p>I do hereby certify that I am a licensed producer in the State of Hawaii. I have read the Hawaii Joint Underwriting Plan, have explained the provisions to the Applicant, and have included in this application all required information given to me by the Applicant. In the event of cancellation or a policy change resulting in a reduction of premium, I agree to return any commission that has been paid that is in excess of the commission due on the earned premium received by the Servicing Carrier.</p> <p align="center">Producer's Signature:</p> <p align="center">_____</p>										

SECTION 4. VEHICLE 1—VEHICLE INFORMATION AND VEHICLE USE										
Year	Make	Model			Body Style	H.P./Cu. In./CC/Cyls.	Weight			
Vehicle Identification No.					Registered Owner's Last Name		First Name			
Purchased (Mo. Yr.)	<input type="checkbox"/> New <input type="checkbox"/> Used	Cost	Damaged* <input type="checkbox"/> Yes <input type="checkbox"/> No	Altered* <input type="checkbox"/> Yes <input type="checkbox"/> No	Damaged Glass* <input type="checkbox"/> Yes <input type="checkbox"/> No	* If yes, explain in Remarks Section				
<input type="checkbox"/> Loss Payee <input type="checkbox"/> Lessor	Name		Street Address			City		State	Zip Code	
<input type="checkbox"/> Pleasure <input type="checkbox"/> Work/School	<input type="checkbox"/> Business <input type="checkbox"/> Farm	Garaged <input type="checkbox"/> Yes <input type="checkbox"/> No			Estimated Annual Mileage					
Principal Address of Garaging										
Applicant address as it appears on registration, if different from Section 2.				State Registered In	Territory	Rate Class	Penalty Points	Symbols		
								Comp.	Coll.	
SECTION 4. VEHICLE 2—VEHICLE INFORMATION AND VEHICLE USE										
Year	Make	Model			Body Style	H.P./Cu. In./CC/Cyls.	Weight			
Vehicle Identification No.					Registered Owner's Last Name		First Name			
Purchased (Mo. Yr.)	<input type="checkbox"/> New <input type="checkbox"/> Used	Cost	Damaged* <input type="checkbox"/> Yes <input type="checkbox"/> No	Altered* <input type="checkbox"/> Yes <input type="checkbox"/> No	Damaged Glass* <input type="checkbox"/> Yes <input type="checkbox"/> No	* If yes, explain in Remarks Section				
<input type="checkbox"/> Loss Payee <input type="checkbox"/> Lessor	Name		Street Address			City		State	Zip Code	
<input type="checkbox"/> Pleasure <input type="checkbox"/> Work/School	<input type="checkbox"/> Business <input type="checkbox"/> Farm	Garaged <input type="checkbox"/> Yes <input type="checkbox"/> No			Estimated Annual Mileage					
Principal Address of Garaging										
Applicant address as it appears on registration, if different from Section 2.				State Registered In	Territory	Rate Class	Penalty Points	Symbols		
								Comp.	Coll.	
SECTION 4. VEHICLE 3—VEHICLE INFORMATION AND VEHICLE USE										
Year	Make	Model			Body Style	H.P./Cu. In./CC/Cyls.	Weight			
Vehicle Identification No.					Registered Owner's Last Name		First Name			
Purchased (Mo. Yr.)	<input type="checkbox"/> New <input type="checkbox"/> Used	Cost	Damaged* <input type="checkbox"/> Yes <input type="checkbox"/> No	Altered* <input type="checkbox"/> Yes <input type="checkbox"/> No	Damaged Glass* <input type="checkbox"/> Yes <input type="checkbox"/> No	* If yes, explain in Remarks Section				
<input type="checkbox"/> Loss Payee <input type="checkbox"/> Lessor	Name		Street Address			City		State	Zip Code	
<input type="checkbox"/> Pleasure <input type="checkbox"/> Work/School	<input type="checkbox"/> Business <input type="checkbox"/> Farm	Garaged <input type="checkbox"/> Yes <input type="checkbox"/> No			Estimated Annual Mileage					
Principal Address of Garaging										
Applicant address as it appears on registration, if different from Section 2.				State Registered In	Territory	Rate Class	Penalty Points	Symbols		
								Comp.	Coll.	
SECTION 4. VEHICLE 4—VEHICLE INFORMATION AND VEHICLE USE										
Year	Make	Model			Body Style	H.P./Cu. In./CC/Cyls.	Weight			
Vehicle Identification No.					Registered Owner's Last Name		First Name			
Purchased (Mo. Yr.)	<input type="checkbox"/> New <input type="checkbox"/> Used	Cost	Damaged* <input type="checkbox"/> Yes <input type="checkbox"/> No	Altered* <input type="checkbox"/> Yes <input type="checkbox"/> No	Damaged Glass* <input type="checkbox"/> Yes <input type="checkbox"/> No	* If yes, explain in Remarks Section				
<input type="checkbox"/> Loss Payee <input type="checkbox"/> Lessor	Name		Street Address			City		State	Zip Code	
<input type="checkbox"/> Pleasure <input type="checkbox"/> Work/School	<input type="checkbox"/> Business <input type="checkbox"/> Farm	Garaged <input type="checkbox"/> Yes <input type="checkbox"/> No			Estimated Annual Mileage					
Principal Address of Garaging										
Applicant address as it appears on registration, if different from Section 2.				State Registered In	Territory	Rate Class	Penalty Points	Symbols		
								Comp.	Coll.	

SECTION 5. COVERAGES As provided by the Principles of Operation of the Hawaii Joint Underwriting Plan.

Same limits of liability must be purchased for all vehicles Check appropriate box for coverage	Vehicle 1 Estimated Premiums	Vehicle 2 Estimated Premiums	Vehicle 3 Estimated Premiums	Vehicle 4 Estimated Premiums
Residual Bodily Injury Liability <input type="checkbox"/> \$20,000/40,000 <input type="checkbox"/> \$50,000/100,000 <input type="checkbox"/> \$100,000/300,000 <input type="checkbox"/> \$300,000/300,000* <input type="checkbox"/> \$300,000/600,000* *where required by law				
Property Damage Liability <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 <input type="checkbox"/> \$20,000 <input type="checkbox"/> \$30,000 <input type="checkbox"/> \$50,000* *where required by law				
Personal Injury Protection Coverage <input type="checkbox"/> Basic \$10,000 Deductible <input type="checkbox"/> \$0 <input type="checkbox"/> \$100 <input type="checkbox"/> \$300 <input type="checkbox"/> \$500 <input type="checkbox"/> \$1,000				
Optional Benefits Coverage Wage Loss Benefits <input type="checkbox"/> \$500/3,000 <input type="checkbox"/> \$1,000/6,000 <input type="checkbox"/> \$1,500/9,000 <input type="checkbox"/> \$2,000/12,000 Death Benefits <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 Funeral Expenses <input type="checkbox"/> \$2,000 Alternate Expenses <input type="checkbox"/> Maximum \$75 per visit, not to exceed 30 visits				
Physical Damage—Comprehensive Deductible Options: \$0, \$50, \$100, \$250, \$500, \$1,000, \$1,500, \$2,000 Deductible: Veh. 1 _____ Veh. 2 _____ Veh. 3 _____ Veh. 4 _____				
Physical Damage—Collision Deductible Options: \$50, \$100, \$250, \$500, \$1,000, \$1,500, \$2,000 Deductible: Veh. 1 _____ Veh. 2 _____ Veh. 3 _____ Veh. 4 _____				
Uninsured Motorists Coverage: (Not to exceed Residual Bodily Injury Limits) <input type="checkbox"/> None* <input type="checkbox"/> \$20,000/40,000 <input type="checkbox"/> \$50,000/100,000 <input type="checkbox"/> \$100,000/300,000 <input type="checkbox"/> \$300,000/300,000** <input type="checkbox"/> \$300,000/600,000** **where required by law *If "None", attach a signed Uninsured and Underinsured Motorists Coverage—Personal Auto Form (AIP 9501). Proceed to Underinsured Motorist Coverage. Since Uninsured Motorists Coverage is selected, does the applicant accept stacked limits of Uninsured Motorists Coverage? <input type="checkbox"/> Yes <input type="checkbox"/> No If "No", attach a signed Uninsured and Underinsured Motorists Coverage—Personal Auto Form (AIP 9501). If Uninsured Motorists Coverage is selected and the uninsured motorists limits selected are lower than the Residual Bodily Injury Limits selected under the Liability section, attach a signed Uninsured and Underinsured Motorists Coverage—Personal Auto Form (AIP 9501).				
Underinsured Motorists Coverage (Not to exceed Residual Bodily Injury Limits) <input type="checkbox"/> None* <input type="checkbox"/> \$20,000/40,000 <input type="checkbox"/> \$50,000/100,000 <input type="checkbox"/> \$100,000/300,000 <input type="checkbox"/> \$300,000/300,000** <input type="checkbox"/> \$300,000/600,000** **where required by law *If "None", attach a signed Uninsured and Underinsured Motorists Coverage—Personal Auto Form (AIP 9501). Since Underinsured Motorists Coverage is selected, does the applicant accept stacked limits of Underinsured Motorists Coverage? <input type="checkbox"/> Yes <input type="checkbox"/> No If "No", attach a signed Uninsured and Underinsured Motorists Coverage—Personal Auto Form (AIP 9501). If Underinsured Motorists Coverage is selected and the underinsured motorists limits selected are lower than the Residual Bodily Injury Limits selected under the Liability section, attach a signed Uninsured and Underinsured Motorists Coverage—Personal Auto Form (AIP 9501).				
Estimated Premium Per Vehicle	\$	\$	\$	\$
Total Estimated Premium for Vehicles 1–4	\$			

SECTION 6. PAYMENT PLANS

<input type="checkbox"/> Option 1—Full Annual Premium <input type="checkbox"/> Option 2—Advance Premium Payment Deposit 30% with the balance due within 30 calendar days from the date of the premium notice. <input type="checkbox"/> Option 3—Installment Premium Payments Deposit 25% with 5 installments and \$4.00 per installment charge <input type="checkbox"/> Premium Financed—Name of Premium Finance Company _____	Total Estimated Premium	\$
	Amount Submitted with Application	\$

SECTION 7. INSURANCE RECORD		Has Applicant had insurance in the past? <input type="checkbox"/> No <input type="checkbox"/> Yes If "Yes," complete the following.						
Name and address of latest carrier			Policy No.		Termination Date			
Was coverage through Plan? <input type="checkbox"/> Yes <input type="checkbox"/> No		If "No," give reason terminated.						
Are any other vehicles owned by any member of household? <input type="checkbox"/> Yes <input type="checkbox"/> No			If "Yes", give name of insurer. Attach policy declaration page.			Policy No.		
SECTION 8. ACCIDENTS								
Has Applicant, or anyone who usually drives the Applicant's motor vehicle(s), been involved, either as owner or operator, in ANY motor vehicle accident during the past THIRTY-SIX months? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes," complete the following. (If necessary, use Remarks Section.)								
Name of Operator	Accident Date	Place of Accident		Residual Bodily Injury	Death	Property Damage (including your own)	Penalty Points	Accident Code*
		City/Town	State					
				\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$		
				\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$		
				\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$		
				\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$		
* Accident Codes								
1. Applicant's motor vehicle lawfully parked.								
2. Damaged by hit-and-run driver and accident reported to police within 24 hours from time of accident.								
3. Applicant reimbursed by or on behalf of person responsible for the accident or has judgment against such person.								
4. Other person involved in accident was convicted of a moving traffic violation.								
5. If payment results under personal injury protection or additional personal injury protection and neither Applicant nor operator is at fault.								
6. Damage by contact with animals or fowl.								
7. Accidents involving physical damage, limited to, and caused by flying gravel, missiles, or falling objects.								
8. Accidents incurred by an operator who is a named insured or principal operator of an auto insured under a separate policy.								
9. Auto was struck in the rear by another auto and the Applicant or operator has not been convicted of a moving violation in connection with the accident.								
SECTION 9. CONVICTIONS		Motor Vehicle and Non Motor Vehicle						
Has the Applicant, or anyone who usually drives the Applicant's motor vehicle(s), been CONVICTED or FORFEITED BAIL at any time during the immediately preceding THIRTY-SIX months? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes," complete the following. If necessary, use Remarks Section.								
NOTE: A paid ticket or fine is an admission of guilt and therefore constitutes a conviction.								
Name of Operator	Date of Conviction	Did Conviction Arise as a Result of an Accident?	Nature of Violation	Penalty Points	Place of Conviction			
					City/Town	State		
		<input type="checkbox"/> Yes <input type="checkbox"/> No						
		<input type="checkbox"/> Yes <input type="checkbox"/> No						
		<input type="checkbox"/> Yes <input type="checkbox"/> No						
		<input type="checkbox"/> Yes <input type="checkbox"/> No						
SECTION 10. FINANCIAL RESPONSIBILITY		Complete if Applicant or other eligible operator is required to file evidence of financial responsibility.						
1. Name					Case or File No.			
State Where Filing Required				Reason for Filing				
Type of Filing <input type="checkbox"/> Owner's (to allow for operation of owned vehicles) <input type="checkbox"/> Operator's (to allow for operation of nonowned vehicles) <input type="checkbox"/> Both								
Do you own any other vehicle? <input type="checkbox"/> Yes <input type="checkbox"/> No		If "Yes," give name of insurance company.			If "Yes," give policy number.			
2. Name					Case or File No.			
State Where Filing Required				Reason for Filing				
Type of Filing <input type="checkbox"/> Owner's (to allow for operation of owned vehicles) <input type="checkbox"/> Operator's (to allow for operation of nonowned vehicles) <input type="checkbox"/> Both								
Do you own any other vehicle? <input type="checkbox"/> Yes <input type="checkbox"/> No		If "Yes," give name of insurance company.			If "Yes," give policy number.			

SECTION 11. NAMED NONOWNER Complete if application is for a named nonowner policy.

- A. Exclusion for autos furnished or available for regular use Yes No
 - B. Named individual(s) requesting coverage: _____
 - C. Type of vehicle Applicant will operate. Private Passenger Commercial Taxi /Bus Other (describe) _____
 - D. Vehicle will be operated in Applicant's occupation or business Yes No
 - E. Is vehicle owned by a member of the household? Yes No
- If answer to B or C is "Yes," give name of insurance company providing liability coverage. _____
 Is Applicant excluded? Yes No

FAIR CREDIT REPORTING ACT NOTICE

In addition to routine verification of information pertinent to the insurance applied for, if the application is by an individual for insurance primarily for personal or family purposes, the insurer may have an investigative consumer report made including information bearing on character, general reputation, personal characteristics, or mode of living. Upon the individual's written request, the insurer will disclose in writing the nature and scope of the investigation requested, if such a report is procured.

EVIDENCE OF INSURANCE AND EFFECTIVE DATE OF COVERAGE

This application having been completed and duly executed, shall be, from the effective date and time shown below, evidence of insurance in the limits and coverages specified, subject to the following conditions:

1. Coverage under this evidence of automobile insurance is to be effective for a period not to exceed 45 days from the effective date and time stated herein. Within such 45-day period, coverages under this evidence of automobile insurance will terminate immediately upon: (a) the issuance of the policy applied for, (b) the issuance of any policy affording similar insurance, or (c) the cancellation of the coverages of insurance afforded hereunder in accordance with the Principles of Operation of the Hawaii Joint Underwriting Plan.
2. A premium charge will be made for these coverages if the policy, when and as issued, is not accepted by the insured.
3. The insurance afforded hereunder shall be subject to all the terms and conditions of the policy form prescribed for use in accordance with the Principles of Operation of the Hawaii Joint Underwriting Plan.
4. The producer must electronically transmit this signed application.

EFFECTIVE DATE: Applicants will be subject to the effective date provisions specified in Section 7 of the Principles of Operation of the Hawaii Joint Underwriting Plan.

Requested Effective Date and Time (not to exceed 45 days from the date of the application):

Example: 09/01/2022 11:30 AM

My signature hereon represents certification of the Statement of the Producer of Record on the face of this application **AND I** certify this application is submitted pursuant to the effective date provisions contained in the Joint Underwriting Plan

By: _____ Date: _____ Hour: _____ A.M. P.M.
(PRODUCER'S SIGNATURE)

PREMIUM DETERMINATION

I understand that the premium shown on this application is an estimated premium. The Servicing Carrier reserves the right to adjust the premium either prior to or after the issuance of the policy, whenever applicable.

By: _____ Date: _____ Hour: _____ A.M. P.M.
(APPLICANT'S SIGNATURE)

NOTICE TO APPLICANT AND PRODUCER

In the event acknowledgement of coverage is not received within 45 days, notify AIPSO, P.O. Box 6530 Providence, Rhode Island 02940-6530. Telephone: 1-877-622-4776 Fax: 1-866-253-4235

ATTACHMENTS

- | | | |
|--|--|--|
| <input type="checkbox"/> Copy of vehicle registration(s) | <input type="checkbox"/> Finance agreement copy | <input type="checkbox"/> Copies of CLUE Report |
| <input type="checkbox"/> Copy of all operator's licenses | <input type="checkbox"/> Uninsured and Underinsured Motorists Coverage—Personal Auto Form (AIP 9501) | <input type="checkbox"/> Copies of MVR or Court Connect Report |
| | | <input type="checkbox"/> Credit Card Payment Authorization and Receipt |

REMARKS SECTION



"Serving the Insurance Industry"

March 28, 2022

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

RE: HJUP Cash Flow Projection – As of December 2021

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 (\$29,892) per month, which includes the assigned claims assessment. The net distribution of \$4,328,587 that was sent out on August 9, 2021 has been excluded from the calculation of the Average monthly cash flow amount. This item is considered to be a one-time occurrence and allows for a better estimate of actual cash activity. We have a \$3,176,483 available balance as of December 31, 2021.

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 2024, the HJUP cash balance is estimated to be \$2,881,224. 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.

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 black ink, appearing to read 'Edward Sullivan', with a long horizontal stroke extending to the right.

Edward Sullivan,
Financial and Investment Services-Accounting- Supervisor

CC: T. Assad M. Lapierre K. Leite

HAWAII JUP CASH FLOW PROJECTION - AS OF December 2021

Net Cash Flow for 12 months

	Excl Assessments
Jan-21	\$ 8,189.00
Feb-21	\$ (111,328.00)
Mar-21	\$ 72,004.00
Apr-21	\$ 41,551.00
May-21	\$ (166,285.00)
Jun-21	\$ 45,330.00
Jul-21	\$ 124,640.00
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)
	<u>\$ (358,704.00) Sub total</u>

NOTE

\$	(358,704.00)
	<u>12</u>
\$	(29,892.00)

Average Cash Outflow per Month:

Cash Ending Balance as of August 2021:

4,053,326

2021

Actual Operational Cash Activity (Sept-Dec 2021)
Assessment Activity Lines #5 and #21
Actual Cash Position as of Dec 2021

\$	(462,287.00)
\$	(403,399.00)
<u>\$</u>	<u>3,187,640.00</u>

2022

Expected Operational Cash outflow
Policy Year Drop 2010 owed Hawaii JUP-May 2022
Estimated Cash Position as of Dec 2022

\$	(358,704.00)
\$	<u>240,061.00</u>
<u>\$</u>	<u>3,068,997.00</u>

2023

Expected Operational Cash outflow
Policy Year Drop 2011 owed Hawaii JUP-June 2023
Estimated Cash Position as of Dec 2023

\$	(358,704.00)
\$	<u>112,279.00</u>
<u>\$</u>	<u>2,822,572.00</u>

2024

Expected Operational Cash outflow
Policy Year Drop 2012 owed Hawaii JUP-June 2024
Estimated Cash Position as of Dec 2024

\$	(358,704.00)
\$	<u>417,356.00</u>
<u>\$</u>	<u>2,881,224.00</u>

Estimated Cash Position as of Dec 2024

\$ 2,881,224.00

**HAWAII JUP
ANALYSIS OF CASH
MONTHLY BREAKDOWN
December 1, 2020-December 31, 2021**

	BALANCE 12/31/20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	TOTALS
RECEIPTS:														
1 PREMIUM COLLECTIONS		165,549	136,799	274,307	261,055	81,370	375,067	312,994	234,427	313,990	172,151	235,710	156,549	2,719,968
2 COMMISSIONS RETURNED		0	0	13	238	806	(278)	40	1,025	15	26	279	51	2,215
3 INTEREST COLLECTED		12	11	13	107	15	14	21	27	25	0	25	56	326
5 ASSESSMENT INCOME		0	5,918	318,173	2,101	941	0	5,472,434	341,247	0	0	582	48	6,141,444
6 MEMBERSHIP FEE INCOME		0	0	0	0	0	0	363,000	0	0	0	0	0	363,000
7 LATE FEE INCOME		0	0	0	0	150	100	0	0	0	0	50	0	300
8 SAL/SUB& O/T-LOSS RECOVERIES		0	251	200	0	7,901	4,436	0	0	2,321	3,216	175	5,671	24,171
9 ASSIGN. CLAIMS SAL/SUB		150	250	250	250	250	350	300	350	250	350	250	298	3,298
10 STAT SUMMARY/INVEST INCOME-		0	0	0	0	0	0	0	0	179	0	0	0	179
11 GAIN/LOSS ON INVEST & AMORT		0	0	0	0	0	0	0	0	0	0	0	0	0
12 MISC INCOME- BOA error/Return Ck		0	0	0	0	0	0	0	0	0	0	0	0	0
13 RETRO ACTIVE FEE INCOME		0	0	0	0	0	0	0	(24,719)	0	0	0	0	(24,719)
TOTAL RECEIPTS		165,711	143,229	592,956	263,751	91,433	379,689	6,148,789	552,357	316,780	175,743	237,071	162,673	9,230,182
EXPENSES:														
14 POLICYHOLDERS REFUNDS		20,514	36,666	20,024	21,977	134,056	67,184	24,873	3,717	23,510	22,729	15,344	4,830	395,424
15 PRODUCER COMMISSIONS		3,111	7,652	4,783	17,714	6,536	3,337	15,730	5,770	13,219	9,782	9,046	9,686	106,366
16 CLAIMS REIM TO VOL CARR		66,859	116,315	55,183	87,996	67,427	83,650	387,069	38,319	105,768	190,049	262,239	286,153	1,747,027
17 ASSIG. CLAIMS DRAFTS CASHED		2,121	30,776	11,328	36,105	22,923	23,660	63,687	1,998	40,277	23,121	18,911	20,353	295,260
18 TRANSFERS TO S/C		0	0	0	0	0	0	0	0	0	0	0	0	0
19 SERVICING CARRIER FEES		33,573	27,114	94,187	29,543	19,495	137,327	28,016	51,032	70,419	26,645	68,664	68,790	654,805
20 INTEREST PAID ON INVEST/AMORT		0	0	0	0	0	0	0	0	0	0	0	0	0
21 ASSESSMENT DISTRIBUTION		0	0	0	0	0	0	0	3,923,936	198,377	7,935	197,669	48	4,327,965
22 AIPSO-S/R & C/P FEES & OTHER		31,344	30,116	17,274	26,764	6,340	19,201	32,340	20,792	16,589	8,619	18,874	20,307	248,560
TOTAL EXPENSES		157,522	248,639	202,779	220,099	256,777	334,359	551,715	4,045,564	468,159	288,880	590,747	410,167	7,775,407
NET CASH FLOW - INCL ASST INCOME		8,189	(105,410)	390,177	43,652	(165,344)	45,330	5,597,074	(3,493,207)	(151,379)	(113,137)	(353,676)	(247,494)	1,454,775
NET CASH FLOW - EXCL ASST INCOME		8,189	(111,328)	72,004	41,551	(166,285)	45,330	124,640	89,482	46,998	(105,202)	(156,589)	(247,494)	(358,704)
ENDING CASH & INVESTMENTS	1,732,865	1,741,054	1,635,644	2,025,821	2,069,473	1,904,129	1,949,459	7,546,533	4,053,326	3,901,947	3,788,810	3,435,134	3,187,640	

** Timing Difference consists of the
Outstanding Transfers and Disbursement Checks

** (11,157)

Actual Cash Balance as of December 2021

3,176,483



April 5, 2021

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

RE: HJUP - FINANCIAL STATEMENTS – QUARTER ENDING 12/31/2021

Dear Jerry:

Attached are the Hawaii Joint Underwriting Plan financial statements for the period ended **December 31, 2021**. 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
2. Servicing Carrier Fees Claim LAE- \$702
3. 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.
4. 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
Michelle Lapierre, AIPSO

Attachements

**HAWAII JOINT UNDERWRITING PLAN
CONSOLIDATED BALANCE SHEET
DECEMBER 31, 2021**

	12/30/2021	12/30/2020
<u>Assets</u>		
<u>Cash (Overdraft)</u>		
Central Bank	\$ (59,836.98)	\$ (13,726.92)
Concentration Account	333,113.03	298,904.31
Servicing Carrier - Depository Cash	96,381.28	103,356.79
Servicing Carrier - Checks Outstanding	(50,956.66)	(48,712.18)
Total Cash (Overdraft)	318,700.67	339,822.00
Investments	2,903,206.64	1,455,946.74
<u>Accounts Receivable</u>		
Servicing Carriers Premium Accounts	123,810.32	71,379.72
Salvage and Subrogation	1,611.30	-
Assigned Claims Program	430,646.05	337,512.43
Late Payment Penalty Fees	1,893.14	-
Total Accounts Receivable	557,960.81	408,892.15
Claim Service Fee Reserve	328,122.00	253,050.00
Total Assets	\$4,107,990.12	\$2,457,710.89
<u>Liabilities & Members' Equity (Deficit)</u>		
Loss Reserves (Incl IBNR)	\$ 1,265,689.83	\$ 1,874,245.57
Unearned Premium Reserve	1,728,801.79	1,542,618.51
Premium Deficiency Reserve	327,078.00	380,157.00
Outstanding Drafts	143,915.97	178,129.92
Outstanding Drafts - Assigned Claims	44,613.99	(39,110.18)
Escheat Reserves	65,704.88	68,136.39
<u>Accounts Payable</u>		
Servicing Carrier Fees- Claims	67,216.22	61,428.58
Servicing Carrier Fees- Operating	41,003.44	38,511.00
Unallocated Claim Expense Allowance	11,776.56	988.98
AIPSO	17,356.45	32,472.07
Commissions	4,892.55	2,580.68
Advanced Premium Collections	15,492.00	-
Other	2,500.00	2,500.00
Total Accounts Payable	160,237.22	138,481.31
Total Liabilities	3,736,041.68	4,142,658.52
Members' Equity (Deficit)	371,948.44	(1,684,947.63)
Total Liabilities & Members' Equity (Deficit)	\$4,107,990.12	\$2,457,710.89

HAWAII JOINT UNDERWRITING PLAN
CONSOLIDATED STATEMENT OF INCOME AND EXPENSES
YEAR TO DATE THROUGH DECEMBER 31, 2021

	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	\$773,504.67	\$724,911.66	\$773,504.67	\$724,911.66	\$48,593.01	6.70%
Change in Unearned Premiums	(151,965.44)	(120,200.71)	(151,965.44)	(120,200.71)	(31,764.73)	26.43%
Premiums Earned	925,470.11	845,112.37	925,470.11	845,112.37	80,357.74	9.51%
<u>Deductions:</u>						
Losses Paid	577,525.12	198,405.93	577,525.12	198,405.93	379,119.19	191.08%
Change in Loss Reserves	(546,667.31)	(135,443.34)	(546,667.31)	(135,443.34)	(411,223.97)	303.61%
Losses Incurred	30,857.81	62,962.59	30,857.81	62,962.59	(32,104.78)	-50.99%
Change in Premium Deficiency Reserve	(25,587.00)	(27,564.00)	(25,587.00)	(27,564.00)	1,977.00	-7.17%
Servicing Carrier Fees - Claims LAE	85,476.86	79,658.78	85,476.86	79,658.78	5,818.08	7.30%
Servicing Carrier Fees - Operating	66,713.39	59,878.11	66,713.39	59,878.11	6,835.28	11.42%
Commissions Written	23,936.53	19,660.45	23,936.53	19,660.45	4,276.08	21.75%
Total Underwriting Deductions	181,397.59	194,595.93	181,397.59	194,595.93	(13,198.34)	-6.78%
Net Underwriting Gain (Loss)	744,072.52	650,516.44	744,072.52	650,516.44	93,556.08	14.38%
Investment Income	107.19	37.89	107.19	37.89	69.30	182.90%
Gain (Loss) on Investments	0.00	0.00	0.00	0.00	0.00	0.00%
<u>Other Income (Expenses):</u>						
Late Penalty Fees	50.00	0.00	50.00	0.00	50.00	0.00%
Commissions Charged Off	(18.44)	(85.28)	(18.44)	(85.28)	66.84	-78.38%
Premiums Charged Off	(716.72)	(459.59)	(716.72)	(459.59)	(257.13)	55.95%
Premiums Charged Off - CPAI	(266,902.37)	(314,351.47)	(266,902.37)	(314,351.47)	47,449.10	-15.09%
Other than Underwriting Expenses	(57,013.71)	(76,452.04)	(57,013.71)	(76,452.04)	19,438.33	-25.43%
Total Other Income (Expenses)	(324,601.24)	(391,348.38)	(324,601.24)	(391,348.38)	66,747.14	-17.06%
Net Gain (Loss)	\$419,578.47	\$259,205.95	\$419,578.47	\$259,205.95	\$160,372.52	61.87%

HAWAII JOINT UNDERWRITING PLAN
CONSOLIDATED STATEMENT OF OTHER THAN UNDERWRITING EXPENSES
YEAR TO DATE THROUGH DECEMBER 31, 2021

	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	\$ 2,500.00	\$ 2,500.00	-	0.00%
Software Equipment	18,495.96	17,974.86	18,495.96	17,974.86	521.10	2.90%
Central Processor	26,755.75	46,536.00	26,755.75	46,536.00	(19,780.25)	-42.51%
Bank and Finance Charges	2,002.00	1,672.98	2,002.00	1,672.98	329.02	19.67%
Rate making Expense	7,260.00	7,768.20	7,260.00	7,768.20	(508.20)	-6.54%
Total Other Than Underwriting Expenses	<u>\$ 57,013.71</u>	<u>\$ 76,452.04</u>	<u>\$ 57,013.71</u>	<u>\$ 76,452.04</u>	<u>\$ (19,438.33)</u>	<u>-25.43%</u>

**HAWAII JOINT UNDERWRITING PLAN
CONSOLIDATED EXHIBIT OF RESERVES
YEAR TO DATE THROUGH DECEMBER 31, 2021**

	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)	\$ -	\$ -	\$ -	\$ 1,728,801.79
Premium Deficiency Reserve	352,665.00	(25,587.00)	0.00	0.00	0.00	327,078.00
Loss Reserves	\$ 1,380,464.14	\$ (354,227.31)	\$ -	\$ -	\$ -	\$ 1,026,236.83
IBNR Loss Reserves	537,197.00	(199,193.00)	0.00	0.00	0.00	338,004.00
Anticipated Salvage and Subrogation	(105,304.00)	6,753.00	0.00	0.00	0.00	(98,551.00)
Net Loss Reserves	<u>\$ 1,812,357.14</u>	<u>\$ (546,667.31)</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 1,265,689.83</u>

HAWAII JOINT UNDERWRITING PLAN
CONSOLIDATED QUARTERLY RESULTS OF OPERATION

	Quarter Ending Dec 2021	Quarter Ending Sep 2021	Quarter Ending Jun 2021	Quarter Ending Mar 2021	Quarter Ending Dec 2020
<u>Underwriting Income:</u>					
Premium Written	\$773,504.67	\$1,122,736.94	\$771,674.30	\$996,518.01	\$724,911.66
Change in Unearned Premiums	(151,965.44)	212,102.23	(54,978.24)	181,024.73	(120,200.71)
Premiums Earned	925,470.11	910,634.71	826,652.54	815,493.28	845,112.37
<u>Deductions:</u>					
Losses Paid	577,525.12	674,027.33	218,140.65	211,309.78	198,405.93
Change in Loss Reserves	(546,667.31)	(316,641.56)	188,451.93	66,301.20	(135,443.34)
Losses Incurred	30,857.81	357,385.77	406,592.58	277,610.98	62,962.59
Change in Premium Deficiency Reserve	(25,587.00)	(29,281.00)	(25,665.00)	27,454.00	(27,564.00)
Servicing Carrier Fees - Claims LAE	85,476.86	173,913.85	13,880.08	85,127.89	79,658.78
Servicing Carrier Fees - Operating	66,713.39	101,253.65	65,826.82	84,342.13	59,878.11
Commissions Written	23,936.53	41,689.43	23,915.80	29,434.61	19,660.45
Total Underwriting Deductions	181,397.59	644,961.70	484,550.28	503,969.61	194,595.93
Net Underwriting Gain (Loss)	744,072.52	265,673.01	342,102.26	311,523.67	650,516.44
Investment Income	107.19	73.38	135.66	36.39	37.89
<u>Other Income (Expenses):</u>					
Miscellaneous Income	0.00	0.00	0.00	(201.00)	0.00
Membership Fees	0.00	0.00	363,000.00	0.00	0.00
Late Penalty Fees	50.00	1,843.14	50.00	0.00	0.00
Commissions Charged Off	(18.44)	0.00	(287.50)	(25.03)	(85.28)
Premiums Charged Off	(716.72)	(2,825.44)	(1,166.08)	736.00	(459.59)
Premiums Charged Off - CPAI	(266,902.37)	(274,185.40)	(283,856.10)	(383,717.00)	(314,351.47)
Other than Underwriting Expenses	(57,013.71)	(56,710.11)	(59,993.35)	(67,887.90)	(76,452.04)
Total Other Income (Expenses)	(324,601.24)	(331,877.81)	17,746.97	(451,094.93)	(391,348.38)
Net Gain (Loss)	\$419,578.47	(\$66,131.42)	\$359,984.89	(\$139,534.87)	\$259,205.95

**HAWAII JOINT UNDERWRITING PLAN
CPAI
STATEMENT OF INCOME AND EXPENSES
YEAR TO DATE THROUGH DECEMBER 31, 2021**

	<u>Quarter Ending</u>	<u>Fiscal Year to Date</u>
<u>Underwriting Income</u>		
Premium Written	\$265,927.37	\$265,927.37
Change in Unearned Premiums	(42,179.53)	(42,179.53)
Premiums Earned	<u>308,106.90</u>	<u>308,106.90</u>
<u>Deductions</u>		
Losses Paid	109,202.11	109,202.11
Change in Loss Reserves	(162,179.27)	(162,179.27)
Losses Incurred	<u>(52,977.16)</u>	<u>(52,977.16)</u>
Change in Premium Deficiency Reserve	(25,587.00)	(25,587.00)
Servicing Carrier Fees - Claims LAE	28,980.83	28,980.83
Servicing Carrier Fees - Operating	15,955.65	15,955.65
Total Underwriting Deductions	<u>(33,627.68)</u>	<u>(33,627.68)</u>
Net Underwriting Gain (Loss)	341,734.58	341,734.58
<u>Other Income (Expenses)</u>		
Commissions Charged Off	-	-
Premiums Charged Off	(266,902.37)	(266,902.37)
Total Other Income (Expenses)	<u>(266,902.37)</u>	<u>(266,902.37)</u>
Net Gain (Loss)	<u><u>\$74,832.21</u></u>	<u><u>\$74,832.21</u></u>

HAWAII JOINT UNDERWRITING PLAN
CPAI
EXHIBIT OF RESERVES
YEAR TO DATE THROUGH DECEMBER 31, 2021

	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)	\$ -	\$ -	\$ -	\$ 544,821.62
Premium Deficiency Reserve	352,665.00	(25,587.00)	0.00	0.00	0.00	327,078.00
Loss Reserves	\$ 391,967.05	\$ (80,480.27)	\$ -	\$ -	\$ -	\$ 311,486.78
IBNR Loss Reserves	153,616.00	(83,237.00)	0.00	0.00	0.00	70,379.00
Anticipated Salvage and Subrogation	(14,393.00)	1,538.00	0.00	0.00	0.00	(12,855.00)
Net Loss Reserves	<u>\$ 531,190.05</u>	<u>\$ (162,179.27)</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 369,010.78</u>

HAWAII JOINT UNDERWRITING PLAN
CPAI
QUARTERLY RESULTS OF OPERATION

	Quarter Ending Dec 2021	Quarter Ending Sep 2021	Quarter Ending Jun 2021	Quarter Ending Mar 2021	Quarter Ending Dec 2020
<u>Underwriting Income:</u>					
Premium Written	\$265,927.37	\$275,501.40	\$283,515.10	\$382,742.00	\$315,326.47
Change in Unearned Premiums	(42,179.53)	(47,747.36)	(42,816.23)	43,633.48	(45,739.79)
Premiums Earned	308,106.90	323,248.76	326,331.33	339,108.52	361,066.26
<u>Deductions:</u>					
Losses Paid	109,202.11	138,886.95	85,143.61	91,065.45	68,197.13
Change in Loss Reserves	(162,179.27)	8,127.19	49,059.46	91,279.41	(17,693.93)
Losses Incurred	(52,977.16)	147,014.14	134,203.07	182,344.86	50,503.20
Change in Premium Deficiency Reserve	(25,587.00)	(29,281.00)	(25,665.00)	27,454.00	(27,564.00)
Servicing Carrier Fees - Claims LAE	28,980.83	27,198.85	33,654.76	37,588.02	36,128.95
Servicing Carrier Fees - Operating	15,955.65	16,530.08	17,010.91	22,964.52	18,919.59
Commissions Written	-	-	-	-	-
Total Underwriting Deductions	(33,627.68)	161,462.07	159,203.74	270,351.40	77,987.74
Net Underwriting Gain (Loss)	341,734.58	161,786.69	167,127.59	68,757.12	283,078.52
Investment Income	-	-	-	-	-
Gain (Loss) on Investments	-	-	-	-	-
<u>Other Income (Expenses):</u>					
Premiums Charged Off	-	-	-	-	-
Premiums Charged Off - CPAI	(266,902.37)	(274,185.40)	(283,856.10)	(383,717.00)	(314,351.47)
Other than Underwriting Expenses	-	-	-	-	-
Total Other Income (Expenses)	(266,902.37)	(274,185.40)	(283,856.10)	(383,717.00)	(314,351.47)
Net Gain (Loss)	\$74,832.21	(\$112,398.71)	(\$116,728.51)	(\$314,959.88)	(\$31,272.95)

**HAWAII JOINT UNDERWRITING PLAN
COMMERCIAL
STATEMENT OF INCOME AND EXPENSES
DECEMBER 31, 2021**

	<u>Quarter Ending</u>	<u>Fiscal Year to Date</u>
<u>Underwriting Income</u>		
Premium Written	\$470,203.30	\$470,203.30
Change in Unearned Premiums	(117,383.94)	(117,383.94)
Premiums Earned	<u>587,587.24</u>	<u>587,587.24</u>
<u>Deductions</u>		
Losses Paid	469,886.31	469,886.31
Change in Loss Reserves	(379,357.04)	(379,357.04)
Losses Incurred	<u>90,529.27</u>	<u>90,529.27</u>
Servicing Carrier Fees - Claims LAE	53,873.63	53,873.63
Servicing Carrier Fees - Operating	47,020.34	47,020.34
Commissions Written	<u>23,355.88</u>	<u>23,355.88</u>
Total Underwriting Deductions	<u>214,779.12</u>	<u>214,779.12</u>
Net Underwriting Gain (Loss)	372,808.12	372,808.12
<u>Other Income (Expenses)</u>		
Premiums Charged Off	<u>(25.72)</u>	<u>(25.72)</u>
Total Other Income (Expenses)	<u>(25.72)</u>	<u>(25.72)</u>
Net Gain (Loss)	<u><u>\$372,782.40</u></u>	<u><u>\$372,782.40</u></u>

**HAWAII JOINT UNDERWRITING PLAN
COMMERCIAL
EXHIBIT OF RESERVES
YEAR TO DATE THROUGH DECEMBER 31, 2021**

	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)	\$ -	\$ -	\$ -	\$ 1,119,535.05
Premium Deficiency Reserve	-	-	-	-	-	-
Loss Reserves	\$ 988,497.09	\$ (273,747.04)	\$ -	\$ -	\$ -	\$ 714,750.05
IBNR Loss Reserves	370,970.00	(110,784.00)	0.00	0.00	0.00	260,186.00
Anticipated Salvage and Subrogation	(90,691.00)	5,174.00	0.00	0.00	0.00	(85,517.00)
Net Loss Reserves	<u>\$ 1,268,776.09</u>	<u>\$ (379,357.04)</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 889,419.05</u>

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

	Quarter Ending Dec 2021	Quarter Ending Sep 2021	Quarter Ending Jun 2021	Quarter Ending Mar 2021	Quarter Ending Dec 2020
<u>Underwriting Income:</u>					
Premium Written	\$470,203.30	\$821,985.08	\$467,341.20	\$577,694.04	\$390,164.11
Change in Unearned Premiums	(117,383.94)	265,890.06	(15,987.13)	137,568.01	(59,841.59)
Premiums Earned	587,587.24	556,095.02	483,328.33	440,126.03	450,005.70
<u>Deductions:</u>					
Losses Paid	469,886.31	510,858.84	112,997.04	116,494.33	126,462.05
Change in Loss Reserves	(379,357.04)	(293,230.75)	163,880.47	(51,165.21)	(103,272.41)
Losses Incurred	90,529.27	217,628.09	276,877.51	65,329.12	23,189.64
Change in Premium Deficiency Reserve	-	-	-	-	-
Servicing Carrier Fees - Claims LAE	53,873.63	47,836.99	49,914.80	44,081.32	40,836.31
Servicing Carrier Fees - Operating	47,020.34	82,198.52	46,734.11	57,769.41	39,016.41
Commissions Written	23,355.88	41,135.56	23,367.06	28,884.67	19,508.18
Total Underwriting Deductions	214,779.12	388,799.16	396,893.48	196,064.52	122,550.54
Net Underwriting Gain (Loss)	372,808.12	167,295.86	86,434.85	244,061.51	327,455.16
Investment Income	-	-	-	-	-
Gain (Loss) on Investments	-	-	-	-	-
<u>Other Income (Expenses):</u>					
Commissions Charged Off	-	-	-	(25.03)	-
Premiums Charged Off	(25.72)	(1,583.98)	(11.00)	736.00	29.00
Premiums Charged Off - CPAI	-	-	-	-	-
Other than Underwriting Expenses	-	-	-	-	-
Total Other Income (Expenses)	(25.72)	(1,583.98)	(11.00)	710.97	29.00
Net Gain (Loss)	\$372,782.40	\$165,711.88	\$86,423.85	\$244,772.48	\$327,484.16

**HAWAII JOINT UNDERWRITING PLAN
PRIVATE - OTHER
STATEMENT OF INCOME AND EXPENSES
YEAR TO DATE THROUGH DECEMBER 31, 2021**

	<u>Quarter Ending</u>	<u>Fiscal Year to Date</u>
<u>Underwriting Income</u>		
Premium Written	\$8,266.00	\$8,266.00
Change in Unearned Premiums	1,771.15	1,771.15
Premiums Earned	<u>6,494.85</u>	<u>6,494.85</u>
<u>Deductions</u>		
Losses Paid	-	-
Change in Loss Reserves	(1,278.00)	(1,278.00)
Losses Incurred	<u>(1,278.00)</u>	<u>(1,278.00)</u>
Servicing Carrier Fees - Claims LAE	725.09	725.09
Servicing Carrier Fees - Operating	826.60	826.60
Servicing Carrier Fees - Collections	-	-
Commissions Written	140.60	140.60
Total Underwriting Deductions	<u>414.29</u>	<u>414.29</u>
Net Underwriting Gain (Loss)	<u>6,080.56</u>	<u>6,080.56</u>
<u>Other Income (Expenses)</u>		
Commissions Charged Off	(18.44)	(18.44)
Premiums Charged Off	(691.00)	(691.00)
Total Other Income (Expenses)	<u>(709.44)</u>	<u>(709.44)</u>
Net Gain (Loss)	<u><u>\$5,371.12</u></u>	<u><u>\$5,371.12</u></u>

**HAWAII JOINT UNDERWRITING PLAN
PRIVATE - OTHER
EXHIBIT OF RESERVES
YEAR TO DATE THROUGH DECEMBER 31, 2021**

	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	\$ -	\$ -	\$ -	\$ 15,555.04
Premium Deficiency Reserve	-	-	-	-	-	-
Loss Reserves	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
IBNR Loss Reserves	3,892.00	(1,278.00)	0.00	0.00	0.00	2,614.00
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>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 2,614.00</u>

HAWAII JOINT UNDERWRITING PLAN
PRIVATE - OTHER
QUARTERLY RESULTS OF OPERATION

	Quarter Ending Dec 2021	Quarter Ending Sep 2021	Quarter Ending Jun 2021	Quarter Ending Mar 2021	Quarter Ending Dec 2020
<u>Underwriting Income:</u>					
Premium Written	\$8,266.00	\$2,929.00	\$18,915.00	\$5,077.00	\$979.00
Change in Unearned Premiums	1,771.15	(3,804.10)	9,142.98	(1,883.32)	(6,699.39)
Premiums Earned	6,494.85	6,733.10	9,772.02	6,960.32	7,678.39
<u>Deductions:</u>					
Losses Paid	-	24,281.54	20,000.00	-	(321.99)
Change in Loss Reserves	(1,278.00)	(31,316.00)	(22,218.00)	23,714.00	(6,341.00)
Losses Incurred	(1,278.00)	(7,034.46)	(2,218.00)	23,714.00	(6,662.99)
Change in Premium Deficiency Reserve	-	-	-	-	-
Servicing Carrier Fees - Claims LAE	725.09	762.74	1,100.39	792.63	873.37
Servicing Carrier Fees - Operating	826.60	292.90	1,891.50	507.70	97.90
Commissions Written	140.60	210.00	109.74	237.64	35.00
Total Underwriting Deductions	414.29	(5,768.82)	883.63	25,251.97	(5,656.72)
Net Underwriting Gain (Loss)	6,080.56	12,501.92	8,888.39	(18,291.65)	13,335.11
Investment Income	-	-	-	-	-
Gain (Loss) on Investments	-	-	-	-	-
<u>Other Income (Expenses):</u>					
Commissions Charged Off	(18.44)	-	(287.50)	-	(85.28)
Premiums Charged Off	(691.00)	(1,023.00)	1,191.00	-	-
Premiums Charged Off - CPAI	-	-	-	-	-
Other than Underwriting Expenses	-	-	-	-	-
Total Other Income (Expenses)	(709.44)	(1,023.00)	903.50	-	(85.28)
Net Gain (Loss)	\$5,371.12	\$11,478.92	\$9,791.89	(\$18,291.65)	\$13,249.83

**HAWAII JOINT UNDERWRITING PLAN
PRIVATE - HIGH RISK
STATEMENT OF INCOME AND EXPENSES
YEAR TO DATE THROUGH DECEMBER 31, 2021**

	<u>Quarter Ending</u>	<u>Fiscal Year to Date</u>
<u>Underwriting Income</u>		
Premium Written	\$29,108.00	\$29,108.00
Change in Unearned Premiums	5,826.88	5,826.88
Premiums Earned	<u>23,281.12</u>	<u>23,281.12</u>
<u>Deductions</u>		
Losses Paid	(1,563.30)	(1,563.30)
Change in Loss Reserves	(3,894.00)	(3,894.00)
Losses Incurred	<u>(5,457.30)</u>	<u>(5,457.30)</u>
Change in Premium Deficiency Reserve	-	-
Servicing Carrier Fees - Claims LAE	2,599.31	2,599.31
Servicing Carrier Fees - Operating	2,910.80	2,910.80
Commissions Written	440.05	440.05
Total Underwriting Deductions	<u>492.86</u>	<u>492.86</u>
Net Underwriting Gain (Loss)	22,788.26	22,788.26
<u>Other Income (Expenses)</u>		
Commissions Charged Off	-	-
Premiums Charged Off	-	-
Total Other Income (Expenses)	<u>-</u>	<u>-</u>
Net Gain (Loss)	<u>\$22,788.26</u>	<u>\$22,788.26</u>

**HAWAII JOINT UNDERWRITING PLAN
PRIVATE - HIGH RISK
EXHIBIT OF RESERVES
YEAR TO DATE THROUGH DECEMBER 31, 2021**

	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	\$ -	\$ -	\$ -	\$ 48,890.08
Premium Deficiency Reserve	-	-	-	-	-	-
Loss Reserves	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
IBNR Loss Reserves	8,719.00	(3,894.00)	0.00	0.00	0.00	4,825.00
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>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 4,825.00</u>

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

	Quarter Ending Dec 2021	Quarter Ending Sep 2021	Quarter Ending Jun 2021	Quarter Ending Mar 2021	Quarter Ending Dec 2020
<u>Underwriting Income:</u>					
Premium Written	\$29,108.00	\$22,321.46	\$1,903.00	\$31,004.97	\$18,442.08
Change in Unearned Premiums	5,826.88	(2,236.37)	(5,317.86)	1,706.56	(7,919.94)
Premiums Earned	23,281.12	24,557.83	7,220.86	29,298.41	26,362.02
<u>Deductions:</u>					
Losses Paid	(1,563.30)	-	-	3,750.00	4,068.74
Change in Loss Reserves	(3,894.00)	(921.00)	(2,562.00)	2,546.00	(8,414.00)
Losses Incurred	(5,457.30)	(921.00)	(2,562.00)	6,296.00	(4,345.26)
Change in Premium Deficiency Reserve	-	-	-	-	-
Servicing Carrier Fees - Claims LAE	2,599.31	2,709.93	682.09	3,266.92	2,931.15
Servicing Carrier Fees - Operating	2,910.80	2,232.15	190.30	3,100.50	1,844.21
Commissions Written	440.05	343.87	439.00	312.30	117.27
Total Underwriting Deductions	492.86	4,364.95	(1,250.61)	12,975.72	547.37
Net Underwriting Gain (Loss)	22,788.26	20,192.88	8,471.47	16,322.69	25,814.65
Investment Income	-	-	-	-	-
Gain (Loss) on Investments	-	-	-	-	-
<u>Other Income (Expenses):</u>					
Commissions Charged Off	-	-	-	-	-
Premiums Charged Off	-	(218.46)	(2,346.08)	-	(488.59)
Premiums Charged Off - CPAI	-	-	-	-	-
Other than Underwriting Expenses	-	-	-	-	-
Total Other Income (Expenses)	-	(218.46)	(2,346.08)	-	(488.59)
Net Gain (Loss)	\$22,788.26	\$19,974.42	\$6,125.39	\$16,322.69	\$25,326.06



“Serving the Insurance Industry”

March 9, 2022

Jerry Bump, Insurance Program Specialist
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 December 2021
 - b. Quarter ending December 2021
 - c. Fiscal year to date through December 2021
 - d. Inception to date through December 2021
 - e. Inception from fiscal year 2011 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 December 2021
 - b. Fiscal year to date through December 2021
3. Earned to Incurred Loss Ratios by Servicing Carrier
 - a. Fiscal year to date through December 2021
 - b. Inception to date through December 2021
4. In Force Count Report as of December 2021

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.

Sincerely,

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

Attach.

Pc: T. Assad
D. Amaral
A. Hanson

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	92,625.00	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	89,898.85	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	28,099.60	
004 PREMIUMS WRITTEN TOTAL		210,623.45
005 COMMISSIONS WRITTEN		5,594.42
006 PREMIUM CHARGEOFFS O/T CPAI	9.50	
007 PREMIUM CHARGEOFFS CPAI	92,625.00	
008 PREMIUM CHARGEOFFS TOTAL		92,634.50
019 LOSSES PAID (GROSS OF SALVAGE\SUBROGATION)		30,667.39
010 OTHER LOSS RECOVERIES		
011 SALVAGE & SUBROGATION		7,282.51
012 NET LOSSES PAID		23,384.88
013 ALLOCATED CLAIM EXPENSE (CURRENT)		4,321.77
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)	1,579,112.95	
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)	252,076.34	
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		1,831,189.29
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,489,408.83	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	239,392.96	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,728,801.79
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	272,227.97	
032 PREMIUMS EARNED PHYSICAL DAMAGE	40,782.98	
033 PREMIUMS EARNED TOTAL		313,010.95
034 LOSS RESERVES AS OF PRIOR PERIOD END	1,029,466.36	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,026,236.83	
036 NET CHANGE IN LOSS RESERVES		3,229.53-
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	537,197.00	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	338,004.00	
039 NET CHANGE IN IBNR RESERVES		199,193.00-
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		179,037.65-

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HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

ACCOUNTING MONTH : 12 2021

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 2

DATE : 03/01/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		17,357.35
054 CLAIM SERVICE FEES LIABILITY	LINE 031 X 12.000%	32,667.35
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	LINE 032 X 10.000%	4,078.30
056 TOTAL GROSS CLAIM SERVICE FEES		36,745.65
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		4,321.77
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		
060 TOTAL NET CLAIM SERVICE FEES		32,423.88
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		49,781.23
064 RESERVED FOR FUTURE USE		
065 TOTAL FEE ADJUSTMENT		
066 TOTAL FEE DUE SERVICING CARRIER		49,781.23

QUARTER ENDING : 12 2021

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 3

DATE : 03/01/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	265,927.37	
002 PREMIUMS WRITTEN Q/T CPAI LIABILITY	388,631.42	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	118,945.88	
004 PREMIUMS WRITTEN TOTAL		773,504.67
005 COMMISSIONS WRITTEN		23,936.53
006 PREMIUM CHARGEOFFS Q/T CPAI	716.72	
007 PREMIUM CHARGEOFFS CPAI	266,902.37	
008 PREMIUM CHARGEOFFS TOTAL		267,619.09
019 LOSSES PAID (GROSS OF SALVAGE\SUBROGATION)		590,344.92
010 OTHER LOSS RECOVERIES		
011 SALVAGE & SUBROGATION		12,819.80
012 NET LOSSES PAID		577,525.12
013 ALLOCATED CLAIM EXPENSE (CURRENT)		24,678.37
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)	1,489,408.83	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	239,392.96	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,728,801.79
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	806,191.67	
032 PREMIUMS EARNED PHYSICAL DAMAGE	119,278.44	
033 PREMIUMS EARNED TOTAL		925,470.11
034 LOSS RESERVES AS OF PRIOR PERIOD END	1,380,464.14	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,026,236.83	
036 NET CHANGE IN LOSS RESERVES		354,227.31-
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	537,197.00	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	338,004.00	
039 NET CHANGE IN IBNR RESERVES		199,193.00-
040 ANTIC SAL&SUB RECQV - CASE RESERVES (PRIOR)		
041 ANTIC SAL&SUB RECQV - IBNR RESERVES (PRIOR)		
042 ANTIC SAL&SUB RECQV - TOTAL (PRIOR)		
043 ANTIC SAL&SUB RECQV - CASE RESERVES (CURR)		
044 ANTIC SAL&SUB RECQV - IBNR RESERVES (CURR)		
045 ANTIC SAL&SUB RECQV - TOTAL (CURR)		
046 ANTIC SAL&SUB RECQV - CASE RESERVES (NET CHANGE)		
047 ANTIC SAL&SUB RECQV - IBNR RESERVES (NET CHANGE)		
048 ANTIC SAL&SUB RECQV - TOTAL (NET CHANGE)		
049 INCURRED LOSSES		24,104.81

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HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

QUARTER ENDING : 12 2021

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 4

DATE : 03/01/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		66,713.39
054 CLAIM SERVICE FEES LIABILITY	LINE 031 X 12.000%	96,742.99
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	LINE 032 X 10.000%	11,927.85
056 TOTAL GROSS CLAIM SERVICE FEES		108,670.84
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		24,678.37
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		
060 TOTAL NET CLAIM SERVICE FEES		83,992.47
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		150,705.86
064 RESERVED FOR FUTURE USE		
065 TOTAL FEE ADJUSTMENT		
066 TOTAL FEE DUE SERVICING CARRIER		150,705.86

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	265,927.37	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	388,631.42	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	118,945.88	
004 PREMIUMS WRITTEN TOTAL		773,504.67
005 COMMISSIONS WRITTEN		23,936.53
006 PREMIUM CHARGEDOFFS O/T CPAI	716.72	
007 PREMIUM CHARGEDOFFS CPAI	266,902.37	
008 PREMIUM CHARGEDOFFS TOTAL		267,619.09
019 LOSSES PAID (GROSS OF SALVAGE\SUBROGATION)		590,344.92
010 OTHER LOSS RECOVERIES		
011 SALVAGE & SUBROGATION		12,819.80
012 NET LOSSES PAID		577,525.12
013 ALLOCATED CLAIM EXPENSE (CURRENT)		24,678.37
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)	1,489,408.83	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	239,392.96	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,728,801.79
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	806,191.67	
032 PREMIUMS EARNED PHYSICAL DAMAGE	119,278.44	
033 PREMIUMS EARNED TOTAL		925,470.11
034 LOSS RESERVES AS OF PRIOR PERIOD END	1,380,464.14	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,026,236.83	
036 NET CHANGE IN LOSS RESERVES		354,227.31-
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	537,197.00	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	338,004.00	
039 NET CHANGE IN IBNR RESERVES		199,193.00-
040 ANTIC SAL&SUB RECDV - CASE RESERVES (PRIOR)		
041 ANTIC SAL&SUB RECDV - IBNR RESERVES (PRIOR)		
042 ANTIC SAL&SUB RECDV - TOTAL (PRIOR)		
043 ANTIC SAL&SUB RECDV - CASE RESERVES (CURR)		
044 ANTIC SAL&SUB RECDV - IBNR RESERVES (CURR)		
045 ANTIC SAL&SUB RECDV - TOTAL (CURR)		
046 ANTIC SAL&SUB RECDV - CASE RESERVES (NET CHANGE)		
047 ANTIC SAL&SUB RECDV - IBNR RESERVES (NET CHANGE)		
048 ANTIC SAL&SUB RECDV - TOTAL (NET CHANGE)		
049 INCURRED LOSSES		24,104.81

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

FISCAL YEAR TO DATE THROUGH 12 2021

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 6

DATE : 03/01/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		66,713.39
054 CLAIM SERVICE FEES LIABILITY	96,742.99	
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	11,927.85	
056 TOTAL GROSS CLAIM SERVICE FEES		108,670.84
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		24,678.37
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		
060 TOTAL NET CLAIM SERVICE FEES		83,992.47
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		150,705.86
064 RESERVED FOR FUTURE USE		
065 TOTAL FEE ADJUSTMENT		
066 TOTAL FEE DUE SERVICING CARRIER		150,705.86

INCEPTION TO DATE THROUGH 12 2021

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 7

DATE : 03/01/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	274,302,802.76	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	305,585,061.06	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	51,196,025.88	
004 PREMIUMS WRITTEN TOTAL		631,083,889.70
005 COMMISSIONS WRITTEN		19,511,684.54
006 PREMIUM CHARGEOFFS O/T CPAI	384,615.99	
007 PREMIUM CHARGEOFFS CPAI	71,100,606.18	
008 PREMIUM CHARGEOFFS TOTAL		71,485,222.17
012 NET LOSSES PAID		282,422,076.93
013 ALLOCATED CLAIM EXPENSE (CURRENT)		17,584,483.66
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)		
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)		
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,489,408.83	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	239,392.96	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,728,801.79
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	578,398,454.99	
032 PREMIUMS EARNED PHYSICAL DAMAGE	50,956,632.92	
033 PREMIUMS EARNED TOTAL		629,355,087.91
034 LOSS RESERVES AS OF PRIOR PERIOD END		
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,026,236.83	
036 NET CHANGE IN LOSS RESERVES		1,026,236.83
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END		
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	338,004.00	
039 NET CHANGE IN IBNR RESERVES		338,004.00
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		283,786,317.76

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

INCEPTION TO DATE THROUGH 12 2021

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 8

DATE : 03/01/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		52,136,277.46
054 CLAIM SERVICE FEES LIABILITY	69,407,814.21	
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	5,095,664.62	
056 TOTAL GROSS CLAIM SERVICE FEES		74,503,478.83
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		17,584,483.66
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		136,984.13
060 TOTAL NET CLAIM SERVICE FEES		57,055,979.30
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		109,192,256.76
064 COLLECTION FEES (NOT OFFSET BY RECOVERIES)		35,691.17
065 TOTAL FEE ADJUSTMENT		7,928,141.58-
066 TOTAL FEE DUE SERVICING CARRIER		101,299,806.35

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	27,549,870.21	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	26,009,181.03	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	5,634,069.21	
004 PREMIUMS WRITTEN TOTAL		59,193,120.45
005 COMMISSIONS WRITTEN		1,517,755.48
006 PREMIUM CHARGEOFFS O/T CPAI	89,689.11	
007 PREMIUM CHARGEOFFS CPAI	27,533,039.21	
008 PREMIUM CHARGEOFFS TOTAL		27,622,728.32
012 NET LOSSES PAID		24,808,090.28
013 ALLOCATED CLAIM EXPENSE (CURRENT)		957,770.68
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)	1,489,408.83	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	239,392.96	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,728,801.79
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	55,998,340.04	
032 PREMIUMS EARNED PHYSICAL DAMAGE	5,787,049.66	
033 PREMIUMS EARNED TOTAL		61,785,389.70
034 LOSS RESERVES AS OF PRIOR PERIOD END	2,595,530.66	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,026,236.83	
036 NET CHANGE IN LOSS RESERVES		1,569,293.83-
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	1,881,412.92	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	338,004.00	
039 NET CHANGE IN IBNR RESERVES		1,543,408.92-
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		21,695,387.53

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

ACCOUNTING DATES 10 2010 - 12 2021

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 2

DATE : 03/01/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		4,817,317.46
054 CLAIM SERVICE FEES LIABILITY	6,719,800.79	
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	578,705.25	
056 TOTAL GROSS CLAIM SERVICE FEES		7,298,506.04
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		957,770.68
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		
060 TOTAL NET CLAIM SERVICE FEES		6,340,735.36
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		11,158,052.82
064 COLLECTION FEES (NOT OFFSET BY RECOVERIES)		
065 TOTAL FEE ADJUSTMENT		1,437,961.97-
066 TOTAL FEE DUE SERVICING CARRIER		9,720,090.85

AIPSO
 ACCOUNTING MONTH : 12 2021

HAWAII JOINT UNDERWRITING PLAN
 WRITTEN PREMIUMS
 PRIVATE PASSENGER HIGH RISK

REPORT: JUF-11 F
 DATE: 03/01/22

CARRIER	WRITTEN PREMIUMS			PERCENT OF TOTAL		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
O1520 SC FIRST INS CO OF HAWAII LTD	4,898.00	1,491.00	6,389.00	80.32	100.00	84.19
O7338 SC STATE FARM MUT AUTO INS CO	1,200.00	0.00	1,200.00	19.68	0.00	15.81
TOTAL	6,098.00	1,491.00	7,589.00	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	28,275.00	0.00	28,275.00	30.53	0.00	30.53
O1520 SC FIRST INS CO OF HAWAII LTD	54,600.00	0.00	54,600.00	58.94	0.00	58.94
O7338 SC STATE FARM MUT AUTO INS CO	9,750.00	0.00	9,750.00	10.53	0.00	10.53
TOTAL	92,625.00	0.00	92,625.00	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	1,804.00	3,417.00	5,221.00	100.00	100.00	100.00
TOTAL	1,804.00	3,417.00	5,221.00	100.00	100.00	100.00

AIPSO
 ACCOUNTING MONTH : 12 2021

HAWAII JOINT UNDERWRITING PLAN
 WRITTEN PREMIUMS

REPORT: JUF-11 F
 DATE: 03/01/22

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	72,955.00	17,451.00	90,406.00	88.97	75.24	85.95
01520 SC FIRST INS CO OF HAWAII LTD	7,705.85	5,073.60	12,779.45	9.40	21.88	12.15
07338 SC STATE FARM MUT AUTO INS CO	1,336.00	667.00	2,003.00	1.63	2.88	1.90
TOTAL	81,996.85	23,191.60	105,188.45	100.00	100.00	100.00
GRAND TOTALS	182,523.85	28,099.60	210,623.45			

AIPSO
 FISCAL YEAR TO DATE THROUGH 12 2021

HAWAII JOINT UNDERWRITING PLAN
 WRITTEN PREMIUMS

REPORT: JUF-11 F
 DATE: 03/01/22

PRIVATE PASSENGER HIGH RISK

CARRIER	WRITTEN PREMIUMS			PERCENT OF TOTAL		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
01517 SC ISLAND INS CO LTD	2,635.00	0.00	2,635.00	14.81	0.00	9.05
01520 SC FIRST INS CO OF HAWAII LTD	8,667.00	5,193.00	13,860.00	48.71	45.90	47.62
07338 SC STATE FARM MUT AUTO INS CO	6,492.00	6,121.00	12,613.00	36.48	54.10	43.33
TOTALS	17,794.00	11,314.00	29,108.00	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	80,653.00	0.00	80,653.00	30.33	0.00	30.33
01520 SC FIRST INS CO OF HAWAII LTD	167,724.37	0.00	167,724.37	63.07	0.00	63.07
07338 SC STATE FARM MUT AUTO INS CO	17,550.00	0.00	17,550.00	6.60	0.00	6.60
TOTALS	265,927.37	0.00	265,927.37	100.00	0.00	100.00

PRIVATE PASSENGER OTHER

CARRIER	WRITTEN PREMIUMS			PERCENT OF TOTAL		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
01520 SC FIRST INS CO OF HAWAII LTD	65.00-	0.00	65.00-	2.45-	0.00	0.79-
07338 SC STATE FARM MUT AUTO INS CO	2,718.00	5,613.00	8,331.00	102.45	100.00	100.79
TOTALS	2,653.00	5,613.00	8,266.00	100.00	100.00	100.00

AIPSO
 FISCAL YEAR TO DATE THROUGH 12 2021

HAWAII JOINT UNDERWRITING PLAN
 WRITTEN PREMIUMS
 OTHER THAN PRIVATE PASSENGER NON-FLEET

REPORT: JUF-11 F
 DATE: 03/01/22

CARRIER	WRITTEN PREMIUMS			PERCENT OF TOTAL		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
O1517 SC ISLAND INS CO LTD	179,883.00	47,796.00	227,679.00	48.86	46.85	48.42
O1520 SC FIRST INS CO OF HAWAII LTD	183,486.42	52,160.88	235,647.30	49.83	51.13	50.12
O7338 SC STATE FARM MUT AUTO INS CO	4,815.00	2,062.00	6,877.00	1.31	2.02	1.46
TOTALS	368,184.42	102,018.88	470,203.30	100.00	100.00	100.00
GRAND TOTALS	654,558.79	118,945.88	773,504.67			

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUF-79 F

FISCAL YEAR-TO-DATE THROUGH 12 2021

EARNED/INCURRED LOSS RATIOS

DATE: 03/01/22

	EARNED PREMIUM	PAID LOSSES	CHANGE IN LOSS RESERVES	CHANGE IN IBNR LOSS RESERVES	INCURRED LOSSES	LOSS RATIO
01517 SC ISLAND INS CO LTD	325,896.94	201,296.94	145,506.98-	74,125.00-	18,335.04-	
01520 SC FIRST INS CO OF HAWAII	560,574.09	356,228.18	181,220.33-	112,098.00-	62,909.85	11.22
07338 SC STATE FARM MUT AUTO INS	38,999.08	20,000.00	27,500.00-	12,970.00-	20,470.00-	
TOTAL	925,470.11	577,525.12	354,227.31-	199,193.00-	24,104.81	2.60

AIPSO
INCEPTION-TO-DATE THROUGH 12 2021

HAWAII JOINT UNDERWRITING PLAN
EARNED/INCURRED LOSS RATIOS

REPORT: JUF-79 F
DATE: 03/01/22

	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	142,901,050.26	69,946,128.36	164,849.76	125,930.00	70,236,908.12	49.15
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	183,690,444.79	72,826,152.47	841,387.07	201,754.00	73,869,293.54	40.21
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	74,442,979.12	26,544,483.73	0.00	10,320.00	26,554,803.73	35.67
TOTAL	629,355,087.91	282,422,076.93	1,026,236.83	338,004.00	283,786,317.76	45.09

ACCOUNTING MONTH: 12 2021

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	1,239		
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT	15-		
CURRENT MONTH-END NET IN-FORCE COUNT	1,224		
PRIVATE PASSENGER HIGH RISK			
PRIOR MONTH-END NET IN-FORCE COUNT	22		
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT	3		
CURRENT MONTH-END NET IN-FORCE COUNT	25		
PRIVATE PASSENGER OTHER AND COMMERCIAL			
PRIOR MONTH-END NET IN-FORCE COUNT	18	918	3
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT	1	17-	
CURRENT MONTH-END NET IN-FORCE COUNT	19	901	3

* RISKS RATED ON OTHER THAN THE PER CAR BASIS



"Serving the Insurance Industry"

February 17, 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 November 2021
- b. Inception to date through November 2021
- c. Inception from fiscal year 2011 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 November 2021

3. Earned to Incurred Loss Ratios by Servicing Carrier

- a. Fiscal year to date through November 2021
- b. Inception to date through November 2021

4. In Force Count Report as of November 2021

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	72,502.95	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	145,421.72	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	47,537.37	
004 PREMIUMS WRITTEN TOTAL		265,462.04
005 COMMISSIONS WRITTEN		9,351.93
006 PREMIUM CHARGEOFFS O/T CPAI	691.00	
007 PREMIUM CHARGEOFFS CPAI	73,477.95	
008 PREMIUM CHARGEOFFS TOTAL		74,168.95
019 LOSSES PAID (GROSS OF SALVAGE\SUBROGATION)		356,911.87
010 OTHER LOSS RECOVERIES		
011 SALVAGE & SUBROGATION		175.00
012 NET LOSSES PAID		356,736.87
013 ALLOCATED CLAIM EXPENSE (CURRENT)		695.98
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)	1,624,637.56	
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)	243,282.03	
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		1,867,919.59
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,579,112.95	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	252,076.34	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,831,189.29
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	263,449.28	
032 PREMIUMS EARNED PHYSICAL DAMAGE	38,743.06	
033 PREMIUMS EARNED TOTAL		302,192.34
034 LOSS RESERVES AS OF PRIOR PERIOD END	1,264,273.47	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,029,466.36	
036 NET CHANGE IN LOSS RESERVES		234,807.11-
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	537,197.00	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	537,197.00	
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		121,929.76

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

ACCOUNTING MONTH : 11 2021

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 2

DATE : 01/31/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		23,646.09
054 CLAIM SERVICE FEES LIABILITY	LINE 031 X 12.000%	31,613.91
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	LINE 032 X 10.000%	3,874.31
056 TOTAL GROSS CLAIM SERVICE FEES		35,488.22
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		695.98
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		
060 TOTAL NET CLAIM SERVICE FEES		34,792.24
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		58,438.33
064 RESERVED FOR FUTURE USE		
065 TOTAL FEE ADJUSTMENT		
066 TOTAL FEE DUE SERVICING CARRIER		58,438.33

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	173,302.37	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	298,732.57	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	90,846.28	
004 PREMIUMS WRITTEN TOTAL		562,881.22
005 COMMISSIONS WRITTEN		18,342.11
006 PREMIUM CHARGEOFFS O/T CPAI	707.22	
007 PREMIUM CHARGEOFFS CPAI	174,277.37	
008 PREMIUM CHARGEOFFS TOTAL		174,984.59
019 LOSSES PAID (GROSS OF SALVAGE\SUBROGATION)		559,677.53
010 OTHER LOSS RECOVERIES		
011 SALVAGE & SUBROGATION		5,537.29
012 NET LOSSES PAID		554,140.24
013 ALLOCATED CLAIM EXPENSE (CURRENT)		20,356.60
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)	1,579,112.95	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	252,076.34	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,831,189.29
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	533,963.70	
032 PREMIUMS EARNED PHYSICAL DAMAGE	78,495.46	
033 PREMIUMS EARNED TOTAL		612,459.16
034 LOSS RESERVES AS OF PRIOR PERIOD END	1,380,464.14	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,029,466.36	
036 NET CHANGE IN LOSS RESERVES		350,997.78-
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	537,197.00	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	537,197.00	
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		203,142.46

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

FISCAL YEAR TO DATE THROUGH 11 2021

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 4

DATE : 01/31/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		49,356.04
054 CLAIM SERVICE FEES LIABILITY	64,075.64	
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	7,849.55	
056 TOTAL GROSS CLAIM SERVICE FEES		71,925.19
057 LESS ALLOCATED CLAIM EXPENSE (LINE 19)		20,356.60
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		
060 TOTAL NET CLAIM SERVICE FEES		51,568.59
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		100,924.63
064 RESERVED FOR FUTURE USE		
065 TOTAL FEE ADJUSTMENT		
066 TOTAL FEE DUE SERVICING CARRIER		100,924.63

INCEPTION TO DATE THROUGH 11 2021

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 5

DATE : 01/31/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	274,210,177.76	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	305,495,162.21	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	51,167,926.28	
004 PREMIUMS WRITTEN TOTAL		630,873,266.25
005 COMMISSIONS WRITTEN		19,506,090.12
006 PREMIUM CHARGEOFFS O/T CPAI	384,606.49	
007 PREMIUM CHARGEOFFS CPAI	71,007,981.18	
008 PREMIUM CHARGEOFFS TOTAL		71,392,587.67
012 NET LOSSES PAID		282,398,692.05
013 ALLOCATED CLAIM EXPENSE (CURRENT)		17,580,161.89
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)		
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)		
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,579,112.95	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	252,076.34	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,831,189.29
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	578,126,227.02	
032 PREMIUMS EARNED PHYSICAL DAMAGE	50,915,849.94	
033 PREMIUMS EARNED TOTAL		629,042,076.96
034 LOSS RESERVES AS OF PRIOR PERIOD END		
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,029,466.36	
036 NET CHANGE IN LOSS RESERVES		1,029,466.36
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END		
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	537,197.00	
039 NET CHANGE IN IBNR RESERVES		537,197.00
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		283,965,355.41

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

INCEPTION TO DATE THROUGH 11 2021

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 6

DATE : 01/31/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		52,118,920.11
054 CLAIM SERVICE FEES LIABILITY	69,375,146.86	
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	5,091,586.32	
056 TOTAL GROSS CLAIM SERVICE FEES		74,466,733.18
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		17,580,161.89
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		136,984.13
060 TOTAL NET CLAIM SERVICE FEES		57,023,555.42
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		109,142,475.53
064 COLLECTION FEES (NOT OFFSET BY RECOVERIES)		35,691.17
065 TOTAL FEE ADJUSTMENT		7,928,141.58-
066 TOTAL FEE DUE SERVICING CARRIER		101,250,025.12

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	27,457,245.21	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	25,919,282.18	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	5,605,969.61	
004 PREMIUMS WRITTEN TOTAL		58,982,497.00
005 COMMISSIONS WRITTEN		1,512,161.06
006 PREMIUM CHARGEOFFS O/T CPAI	89,679.61	
007 PREMIUM CHARGEOFFS CPAI	27,440,414.21	
008 PREMIUM CHARGEOFFS TOTAL		27,530,093.82
012 NET LOSSES PAID		24,784,705.40
013 ALLOCATED CLAIM EXPENSE (CURRENT)		953,448.91
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)	1,579,112.95	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	252,076.34	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,831,189.29
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	55,726,112.07	
032 PREMIUMS EARNED PHYSICAL DAMAGE	5,746,266.68	
033 PREMIUMS EARNED TOTAL		61,472,378.75
034 LOSS RESERVES AS OF PRIOR PERIOD END	2,595,530.66	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,029,466.36	
036 NET CHANGE IN LOSS RESERVES		1,566,064.30-
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	1,881,412.92	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	537,197.00	
039 NET CHANGE IN IBNR RESERVES		1,344,215.92-
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		21,874,425.18

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

ACCOUNTING DATES 10 2010 - 11 2021

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 2

DATE : 01/31/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		4,799,960.11
054 CLAIM SERVICE FEES LIABILITY	6,687,133.44	
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	574,626.95	
056 TOTAL GROSS CLAIM SERVICE FEES		7,261,760.39
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		953,448.91
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		
060 TOTAL NET CLAIM SERVICE FEES		6,308,311.48
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		11,108,271.59
064 COLLECTION FEES (NOT OFFSET BY RECOVERIES)		
065 TOTAL FEE ADJUSTMENT		1,437,961.97-
066 TOTAL FEE DUE SERVICING CARRIER		9,670,309.62

AIPSO
 ACCOUNTING MONTH : 11 2021

HAWAII JOINT UNDERWRITING PLAN
 WRITTEN PREMIUMS

REPORT: JUF-11 F
 DATE: 01/31/22

CERTIFIED PUBLIC ASSISTANCE INSURED

CARRIER	WRITTEN PREMIUMS			PERCENT OF TOTAL		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
01517 SC ISLAND INS CO LTD	19,500.00	0.00	19,500.00	26.90	0.00	26.90
01520 SC FIRST INS CO OF HAWAII LTD	50,077.95	0.00	50,077.95	69.07	0.00	69.07
07338 SC STATE FARM MUT AUTO INS CO	2,925.00	0.00	2,925.00	4.03	0.00	4.03
TOTAL	72,502.95	0.00	72,502.95	100.00	0.00	100.00

PRIVATE PASSENGER OTHER

CARRIER	WRITTEN PREMIUMS			PERCENT OF TOTAL		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
01520 SC FIRST INS CO OF HAWAII LTD	459.00	0.00	459.00	33.43	0.00	12.86
07338 SC STATE FARM MUT AUTO INS CO	914.00	2,196.00	3,110.00	66.57	100.00	87.14
TOTAL	1,373.00	2,196.00	3,569.00	100.00	100.00	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	50,133.00	14,009.00	64,142.00	34.80	30.90	33.87
01520 SC FIRST INS CO OF HAWAII LTD	91,712.72	30,449.37	122,162.09	63.67	67.15	64.50
07338 SC STATE FARM MUT AUTO INS CO	2,203.00	883.00	3,086.00	1.53	1.95	1.63
TOTAL	144,048.72	45,341.37	189,390.09	100.00	100.00	100.00
GRAND TOTALS	217,924.67	47,537.37	265,462.04			

AIPSO
 FISCAL YEAR TO DATE THROUGH 11 2021

HAWAII JOINT UNDERWRITING PLAN
 WRITTEN PREMIUMS

REPORT: JUF-11. F
 DATE: 01/31/22¹⁴

PRIVATE PASSENGER HIGH RISK

CARRIER	WRITTEN PREMIUMS			PERCENT OF TOTAL		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
01517 SC ISLAND INS CO LTD	2,635.00	0.00	2,635.00	22.53	0.00	12.24
01520 SC FIRST INS CO OF HAWAII LTD	3,769.00	3,702.00	7,471.00	32.22	37.69	34.72
07338 SC STATE FARM MUT AUTO INS CO	5,292.00	6,121.00	11,413.00	45.25	62.31	53.04
TOTALS	11,696.00	9,823.00	21,519.00	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	52,378.00	0.00	52,378.00	30.22	0.00	30.22
01520 SC FIRST INS CO OF HAWAII LTD	113,124.37	0.00	113,124.37	65.28	0.00	65.28
07338 SC STATE FARM MUT AUTO INS CO	7,800.00	0.00	7,800.00	4.50	0.00	4.50
TOTALS	173,302.37	0.00	173,302.37	100.00	0.00	100.00

PRIVATE PASSENGER OTHER

CARRIER	WRITTEN PREMIUMS			PERCENT OF TOTAL		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
01520 SC FIRST INS CO OF HAWAII LTD	65.00-	0.00	65.00-	7.66-	0.00	2.13-
07338 SC STATE FARM MUT AUTO INS CO	914.00	2,196.00	3,110.00	107.66	100.00	102.13
TOTALS	849.00	2,196.00	3,045.00	100.00	100.00	100.00

AIPSO
 FISCAL YEAR TO DATE THROUGH 11 2021

HAWAII JOINT UNDERWRITING PLAN
 WRITTEN PREMIUMS

REPORT: JUF-11 F
 DATE: 01/31/22

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	106,928.00	30,345.00	137,273.00	37.36	38.50	37.61
O1520 SC FIRST INS CO OF HAWAII LTD	175,780.57	47,087.28	222,867.85	61.42	59.73	61.05
O7338 SC STATE FARM MUT AUTO INS CO	3,479.00	1,395.00	4,874.00	1.22	1.77	1.34
TOTALS	286,187.57	78,827.28	365,014.85	100.00	100.00	100.00
GRAND TOTALS	472,034.94	90,846.28	562,881.22			

AIPSO
FISCAL YEAR-TO-DATE THROUGH 11 2021

HAWAII JOINT UNDERWRITING PLAN
EARNED/INCURRED LOSS RATIOS

REPORT: JUF-79 F
DATE: 01/31/22

	EARNED PREMIUM	PAID LOSSES	CHANGE IN LOSS RESERVES	CHANGE IN IBNR LOSS RESERVES	INCURRED LOSSES	LOSS RATIO
01517 SC ISLAND INS CO LTD	214,717.14	185,644.73	125,865.81-	0.00	59,778.92	27.84
01520 SC FIRST INS CO OF HAWAII	372,657.89	348,495.51	208,631.97-	0.00	139,863.54	37.53
07338 SC STATE FARM MUT AUTO INS	25,084.13	20,000.00	16,500.00-	0.00	3,500.00	13.95
TOTAL	612,459.16	554,140.24	350,997.78-	0.00	203,142.46	33.17

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AIPSO
INCEPTION-TO-DATE THROUGH 11 2021

HAWAII JOINT UNDERWRITING PLAN
EARNED/INCURRED LOSS RATIOS

REPORT: JUF-79 F
DATE: 01/31/22

	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	142,789,870.46	69,930,476.15	184,490.93	200,055.00	70,315,022.08	49.24
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	183,502,528.59	72,818,419.80	813,975.43	313,852.00	73,946,247.23	40.30
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	74,429,064.17	26,544,483.73	11,000.00	23,290.00	26,578,773.73	35.71
TOTAL	629,042,076.96	282,398,692.05	1,029,466.36	537,197.00	283,965,355.41	45.14

REPORT OF IN-FORCE VEHICLE COUNT

	PRIVATE PASSENGER VEHICLES COUNT	COMMERCIAL VEHICLES COUNT	COMMERCIAL POLICIES COUNT*	
CERTIFIED PUBLIC ASSISTANCE INSURED				11
PRIOR MONTH-END NET IN-FORCE COUNT	1,257			
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT	18-			
CURRENT MONTH-END NET IN-FORCE COUNT	1,239			
PRIVATE PASSENGER HIGH RISK				
PRIOR MONTH-END NET IN-FORCE COUNT	22			
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT				
CURRENT MONTH-END NET IN-FORCE COUNT	22			
PRIVATE PASSENGER OTHER AND COMMERCIAL				
PRIOR MONTH-END NET IN-FORCE COUNT	17	911	3	
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT	1	7		11
CURRENT MONTH-END NET IN-FORCE COUNT	18	918	3	

* RISKS RATED ON OTHER THAN THE PER CAR BASIS



"Serving the Insurance Industry"

January 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 October 2021
 - b. Inception to date through October 2021
 - c. Inception from fiscal year 2011 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 October 2021
3. Earned to Incurred Loss Ratios by Servicing Carrier
 - a. Fiscal year to date through October 2021
 - b. Inception to date through October 2021
4. In Force Count Report as of October 2021

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	100,799.42	
002 PREMIUMS WRITTEN D/T CPAI LIABILITY	153,310.85	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	43,308.91	
004 PREMIUMS WRITTEN TOTAL		297,419.18
005 COMMISSIONS WRITTEN		8,990.18
006 PREMIUM CHARGEOFFS D/T CPAI	16.22	
007 PREMIUM CHARGEOFFS CPAI	100,799.42	
008 PREMIUM CHARGEOFFS TOTAL		100,815.64
019 LOSSES PAID (GROSS OF SALVAGE\SUBROGATION)		202,765.66
010 OTHER LOSS RECOVERIES		
011 SALVAGE & SUBROGATION		5,362.29
012 NET LOSSES PAID		197,403.37
013 ALLOCATED CLAIM EXPENSE (CURRENT)		19,660.62
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)	1,624,637.56	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	243,282.03	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,867,919.59
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	270,514.42	
032 PREMIUMS EARNED PHYSICAL DAMAGE	39,752.40	
033 PREMIUMS EARNED TOTAL		310,266.82
034 LOSS RESERVES AS OF PRIOR PERIOD END	1,380,464.14	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,264,273.47	
036 NET CHANGE IN LOSS RESERVES		116,190.67-
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	537,197.00	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	537,197.00	
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		81,212.70

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HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

ACCOUNTING MONTH : 10 2021

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

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ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		25,709.95
054 CLAIM SERVICE FEES LIABILITY	LINE 031 X 12.000%	32,461.73
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	LINE 032 X 10.000%	3,975.24
056 TOTAL GROSS CLAIM SERVICE FEES		36,436.97
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		19,660.62
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		
060 TOTAL NET CLAIM SERVICE FEES		16,776.35
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		42,486.30
064 RESERVED FOR FUTURE USE		
065 TOTAL FEE ADJUSTMENT		
066 TOTAL FEE DUE SERVICING CARRIER		42,486.30

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SERVICING CARRIER STATISTICAL SUMMARY CONTROL

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ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	274,137,674.81	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	305,349,740.49	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	51,120,388.91	
004 PREMIUMS WRITTEN TOTAL		630,607,804.21
005 COMMISSIONS WRITTEN		19,496,738.19
006 PREMIUM CHARGEOFFS D/T CPAI	383,915.49	
007 PREMIUM CHARGEOFFS CPAI	70,934,503.23	
008 PREMIUM CHARGEOFFS TOTAL		71,318,418.72
012 NET LOSSES PAID		282,041,955.18
013 ALLOCATED CLAIM EXPENSE (CURRENT)		17,579,465.91
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)		
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)		
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,624,637.56	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	243,282.03	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,867,919.59
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	577,862,777.74	
032 PREMIUMS EARNED PHYSICAL DAMAGE	50,877,106.88	
033 PREMIUMS EARNED TOTAL		628,739,884.62
034 LOSS RESERVES AS OF PRIOR PERIOD END		
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,264,273.47	
036 NET CHANGE IN LOSS RESERVES		1,264,273.47
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END		
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	537,197.00	
039 NET CHANGE IN IBNR RESERVES		537,197.00
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		283,843,425.65

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HAWAII JOINT UNDERWRITING PLAN

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SERVICING CARRIER STATISTICAL SUMMARY CONTROL

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ALL COMPANIES COMBINED

SUMMARY DETAIL

SUMMARY TOTALS

053 TOTAL OPERATING AND SERVICES FEES		52,095,274.02
054 CLAIM SERVICE FEES LIABILITY	69,343,532.95	
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	5,087,712.01	
056 TOTAL GROSS CLAIM SERVICE FEES		74,431,244.96
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		17,579,465.91
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		136,984.13
060 TOTAL NET CLAIM SERVICE FEES		56,988,763.18
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		109,084,037.20
064 COLLECTION FEES (NOT OFFSET BY RECOVERIES)		35,691.17
065 TOTAL FEE ADJUSTMENT		7,928,141.58-
066 TOTAL FEE DUE SERVICING CARRIER		101,191,586.79

ACCOUNTING DATES 10 2010 - 10 2021

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

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ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	27,384,742.26	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	25,773,860.46	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	5,558,432.24	
004 PREMIUMS WRITTEN TOTAL		58,717,034.96
005 COMMISSIONS WRITTEN		1,502,809.13
006 PREMIUM CHARGEOFFS O/T CPAI	88,988.61	
007 PREMIUM CHARGEOFFS CPAI	27,366,936.26	
008 PREMIUM CHARGEOFFS TOTAL		27,455,924.87
012 NET LOSSES PAID		24,427,968.53
013 ALLOCATED CLAIM EXPENSE (CURRENT)		952,752.93
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)	1,624,637.56	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	243,282.03	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,867,919.59
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	55,462,662.79	
032 PREMIUMS EARNED PHYSICAL DAMAGE	5,707,523.62	
033 PREMIUMS EARNED TOTAL		61,170,186.41
034 LOSS RESERVES AS OF PRIOR PERIOD END	2,595,530.66	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,264,273.47	
036 NET CHANGE IN LOSS RESERVES		1,331,257.19-
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	1,881,412.92	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	537,197.00	
039 NET CHANGE IN IBNR RESERVES		1,344,215.92-
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		21,752,495.42

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HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

ACCOUNTING DATES 10 2010 - 10 2021

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

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ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		4,776,314.02
054 CLAIM SERVICE FEES LIABILITY	6,655,519.53	
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	570,752.64	
056 TOTAL GROSS CLAIM SERVICE FEES		7,226,272.17
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		952,752.93
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		
060 TOTAL NET CLAIM SERVICE FEES		6,273,519.24
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		11,049,833.26
064 COLLECTION FEES (NOT OFFSET BY RECOVERIES)		
065 TOTAL FEE ADJUSTMENT		1,437,961.97-
066 TOTAL FEE DUE SERVICING CARRIER		9,611,871.29

AIPSO
 ACCOUNTING MONTH : 10 2021

HAWAII JOINT UNDERWRITING PLAN
 WRITTEN PREMIUMS
 PRIVATE PASSENGER HIGH RISK

REPORT: JUF-11 F
 DATE: 01/11/22

CARRIER	WRITTEN PREMIUMS			PERCENT OF TOTAL		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
01517 SC ISLAND INS CO LTD	2,635.00	0.00	2,635.00	22.53	0.00	12.24
01520 SC FIRST INS CO OF HAWAII LTD	3,769.00	3,702.00	7,471.00	32.22	37.69	34.72
07338 SC STATE FARM MUT AUTO INS CO	5,292.00	6,121.00	11,413.00	45.25	62.31	53.04
TOTAL	11,696.00	9,823.00	21,519.00	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	32,878.00	0.00	32,878.00	32.62	0.00	32.62
01520 SC FIRST INS CO OF HAWAII LTD	63,046.42	0.00	63,046.42	62.54	0.00	62.54
07338 SC STATE FARM MUT AUTO INS CO	4,875.00	0.00	4,875.00	4.84	0.00	4.84
TOTAL	100,799.42	0.00	100,799.42	100.00	0.00	100.00

PRIVATE PASSENGER OTHER

CARRIER	WRITTEN PREMIUMS			PERCENT OF TOTAL		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
01520 SC FIRST INS CO OF HAWAII LTD	524.00-	0.00	524.00-	100.00	0.00	100.00
TOTAL	524.00-	0.00	524.00-	100.00	0.00	100.00

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ACCOUNTING MONTH : 10 2021

HAWAII JOINT UNDERWRITING PLAN
WRITTEN PREMIUMS

REPORT: JUF-11 F
DATE: 01/11/22

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	56,795.00	16,336.00	73,131.00	39.96	48.78	41.64
01520 SC FIRST INS CO OF HAWAII LTD	84,067.85	16,637.91	100,705.76	59.14	49.69	57.34
07338 SC STATE FARM MUT AUTO INS CO	1,276.00	512.00	1,788.00	0.90	1.53	1.02
TOTAL	142,138.85	33,485.91	175,624.76	100.00	100.00	100.00
GRAND TOTALS	254,110.27	43,308.91	297,419.18			

AIPSO
FISCAL YEAR-TO-DATE THROUGH 10 2021

HAWAII JOINT UNDERWRITING PLAN
EARNED/INCURRED LOSS RATIOS

REPORT: JUF-79 F
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	EARNED PREMIUM	PAID LOSSES	CHANGE IN LOSS RESERVES	CHANGE IN IBNR LOSS RESERVES	INCURRED LOSSES	LOSS RATIO
01517 SC ISLAND INS CO LTD	109,141.44	43,016.11	35,180.01-	0.00	7,836.10	7.18
01520 SC FIRST INS CO OF HAWAII	188,589.48	134,387.26	61,010.66-	0.00	73,376.60	38.91
07338 SC STATE FARM MUT AUTO INS	12,535.90	20,000.00	20,000.00-	0.00	0.00	0.00
TOTAL	310,266.82	197,403.37	116,190.67-	0.00	81,212.70	26.18

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INCEPTION-TO-DATE THROUGH 10 2021

HAWAII JOINT UNDERWRITING PLAN
EARNED/INCURRED LOSS RATIOS

REPORT: JUF-79 F
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	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	142,684,294.76	69,787,847.53	275,176.73	200,055.00	70,263,079.26	49.24
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	183,318,460.18	72,604,311.55	961,596.74	313,852.00	73,879,760.29	40.30
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	74,416,515.94	26,544,483.73	7,500.00	23,290.00	26,575,273.73	35.71
TOTAL	628,739,884.62	282,041,955.18	1,264,273.47	537,197.00	283,843,425.65	45.14

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ACCOUNTING MONTH: 10 2021

REPORT OF IN-FORCE VEHICLE COUNT

HAWAII JOINT UNDERWRITING PLAN

MONTHLY STATISTICAL DETAIL
ALL COMPANIES COMBINED

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	PRIVATE PASSENGER VEHICLES COUNT	COMMERCIAL VEHICLES COUNT	COMMERCIAL POLICIES COUNT*
CERTIFIED PUBLIC ASSISTANCE INSURED			
PRIOR MONTH-END NET IN-FORCE COUNT	1,270		
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT	13-		
CURRENT MONTH-END NET IN-FORCE COUNT	1,257		
PRIVATE PASSENGER HIGH RISK			
PRIOR MONTH-END NET IN-FORCE COUNT	21		
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT	1		
CURRENT MONTH-END NET IN-FORCE COUNT	22		
PRIVATE PASSENGER OTHER AND COMMERCIAL			
PRIOR MONTH-END NET IN-FORCE COUNT	17	917	3
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT		6-	
CURRENT MONTH-END NET IN-FORCE COUNT	17	911	3

* RISKS RATED ON OTHER THAN THE PER CAR BASIS