

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

A G E N D A

Date: July 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/99782498469>

Phone: 1-669-900-6833
Meeting ID: 997 8249 8469
Passcode: 660712

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 - April 20, 2022
- IV. Financial Reports from the Hawaii Joint Underwriting Plan
- V. Items for Discussion
 - A. Proposal for Determination of Private Passenger Auto Rates
 - B. HAR 16-23-73 – Sole Registered Owner Requirement
 - C. Update from AIPSO on Servicing of PP and CPAI
 - D. Update on Administrative Rule Changes
- VI. Next Meeting – October 19, 2022, 9:00 a.m.
- VII. Adjournment

April 20, 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 9:03 a.m.

Members Present:

Maria Carvalho

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)

Rae Oda (DCCA/Insurance Division)

Claire Taise-Chee (DCCA/Insurance Division)

Thomas Assad (AIPSO)

Natalie Benkovich (AIPSO)

Jim Chrones (AIPSO)

Alicia Hanson (AIPSO)

Andrea Olson (AIPSO)

Edward Sullivan (AIPSO)

Meredith Chin (First Insurance Company of Hawaii)

Members Absent:

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 Ms. Morrow-Blalock seconded the motion to approve the meeting minutes from January 19, 2022. The motion passed unanimously.

IV. Financial Reports from the Hawaii Joint Underwriting Plan

Financial reports from AIPSO were previously distributed to the board members via email by Mr. Bump. Mr. Assad noted that AIPSO will prepare and submit before the next board meeting a cash flow analysis to include their projected expenses as HJUP's servicing provider.

V. Items for Discussion

A. HJUP Principles of Operation Manual Update

Mr. Assad presented AIPSO's proposed adjustments to the rules of practice designed to allow AIPSO to perform services as a servicing provider consistent with the way they provide them elsewhere while also performing those services consistent with the way the consumer would find them in the voluntary market, as stipulated by statute.

Mr. Bump noted that the administrative rules are in the process of being revised and highlighted the major changes 1) broadening the definition of who can serve as the servicing provider to include an insurance carrier or a third party such as AIPSO; 2) changing the fees from fixed to administered by the board and the Commissioner; 3) changing commissions from fixed to flexible so they can be adjusted if required by market conditions.

AIPSO requested that members submit comments and corrections. Mr. Assad expressed AIPSO's hope that the Principles of Operation will be a filed document. He also noted the need to establish an appeal process that allows for independent review.

In response to Mr. Feltman's suggestion to form a complaint review committee, Mr. Bump said that he would confer with the department's assigned Deputy Attorney General and report to the board at the next meeting.

B. HJUP Commission Rate Discussion

Mr. Assad presented the typical language relative to commissions used by AIPSO in most states and requested the board's guidance as to how to proceed.

Following discussion, Mr. Feltman motioned to recommend to the Commissioner to approve a flat 10% commission with no maximum for new business and renewal business to be monitored to ensure that the HJUP is not adversely selected in the future. Mr. Nishioka seconded the motion. Members voted unanimously to pass the motion.

C. New Private Passenger Application.

AIPSO presented the private passenger application for members' review.

D. Private Passenger Applications Received During Transition

Ms. Benkovich presented AIPSO's process for CPAI and private passenger applications during the transition period and provided the schedule for training.

VI. Next Board Meeting

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

VII. Adjournment

The meeting was adjourned at 10:01 a.m.



"Serving the Insurance Industry"

June 23, 2022

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

RE: HJUP Cash Flow Projection – As of March 2022

Dear Jerry:

Attached is a twelve-month cash flow history to help you better estimate the timing and amount of future assessments for the HJUP. Based upon the last twelve months of activity, the monthly average cash flow projection indicates that the average cash outflow will be approximately (\$42,437) per month, which excludes 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 \$3,222,690 available balance as of March 31, 2022.

AIPSO reviewed the cash position and required policy year settlements which occur when a policy year is dropped from the books. We estimated the expected outflows for the next 3 years (see attached) for both operational and policy year drop. As of December 2025, the HJUP cash balance is estimated to be \$1,954,349. While this projection provides a gauge of expected cash flow, it is not scientific and is not based on an actuarial review of the HJUP book of business. As a result, we feel going beyond 3 years may further distort its value.

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

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

Sincerely,

A handwritten signature in black ink, appearing to read 'Edward Sullivan', written in a cursive style.

Edward Sullivan,
Financial and Investment Services-Accounting- Supervisor

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

HAWAII JUP CASH FLOW PROJECTION - AS OF March 2022

Net Cash Flow for 12 months

	Excl Assessments
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)
Jan-22	\$ 87,455.00
Feb-22	\$ (127,035.00)
Mar-22	\$ (142,090.00)
	<u>\$ (509,239.00) Sub total</u>
	\$ (509,239.00)
	12
Average Cash Outflow per Month:	<u>\$ (42,436.58)</u>

Cash Ending Balance as of March 2022:

3,222,690

2022

Actual Operational Cash Activity (April-Dec 2022)	\$ (381,929.22)
Assign Claim Assessment	\$ 315,922.00
EASi- policy system (June-Dec 2022)	\$ (9,216.69)
First of HI- S/C staff dedicated to producer and appl processing (June-Dec 2022)	\$ (17,500.00)
Min Annual Fee-Serv Provider Fees (June-Dec 2022)	\$ (94,500.00)
Policy Year Drop 2010 owed Hawaii JUP-July 22	\$ 240,061.00
Actual Cash Position as of Dec 2022	<u>\$ 3,275,527.09</u>

2023

Expected Operational Cash outflow	\$ (509,239.00)
EASi- policy system	\$ (15,800.00)
First of HI- S/C staff dedicated to producer and appl processing	\$ (30,000.00)
Min Annual Fee-Serv Provider to perform duties	\$ (162,000.00)
Policy Year Drop 2011 owed Hawaii JUP-July 23	\$ 172,049.00
Estimated Cash Position as of Dec 2023	<u>\$ 2,730,537.09</u>

2024

Expected Operational Cash outflow	\$ (509,239.00)
EASi- policy system	\$ (15,800.00)
First of HI- S/C staff dedicated to producer and appl processing	\$ (30,000.00)
Min Annual Fee-Serv Provider to perform duties	\$ (162,000.00)
Policy Year Drop 2012 owed Hawaii JUP-July 2024	\$ 357,581.00
Estimated Cash Position as of Dec 2024	<u>\$ 2,371,079.09</u>

2025

Expected Operational Cash outflow	\$ (509,239.00)
EASi- policy system	\$ (15,800.00)
First of HI- S/C staff dedicated to producer and appl processing	\$ (30,000.00)
Min Annual Fee-Serv Provider to perform duties	\$ (162,000.00)
Policy Year Drop 2013 owed Hawaii JUP-July 2025	\$ 300,309.00
Estimated Cash Position as of Dec 2025	<u>\$ 1,954,349.09</u>

Estimated Cash Position as of Dec 2025 **\$ 1,954,349.09**

PROJECTED PROGRAM EXPENSES

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



June 30, 2022

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

RE: HJUP - FINANCIAL STATEMENTS – QUARTER ENDING 3/31/2022

Dear Jerry:

Attached are the Hawaii Joint Underwriting Plan financial statements for the period ended **March 31, 2022**. The reporting requirement that breaks down the information into four separate classes was effective January 1, 2008. The four class reports will not balance to the fiscal year to date consolidated information for several reasons.

1. The premium deficiency reserve, claim service fee reserve and anticipated salvage and subrogation reserves computed by AIPSO do not contain a breakout of private passenger business between the high risk and other private passenger classifications. Therefore, the entries for these reserves are only allocated to the class level for Commercial and CPAI business. The difference in the change in reserves attributed to Private Passenger High Risk and Private Passenger other business, which cannot be allocated, are as followed:
 - Loss Reserves and Losses Incurred – \$0
 - Premium Deficiency Reserve - \$0
2. Servicing Carrier Fees Claim LAE- \$605
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
MARCH 31, 2022**

	<u>3/31/2022</u>	<u>3/31/2021</u>
<u>Assets</u>		
<u>Cash (Overdraft)</u>		
Central Bank	\$ (68,349.29)	\$ (12,425.98)
Central Processor	541.00	-
Concentration Account	387,636.53	268,725.25
Servicing Carrier - Depository Cash	168,588.68	168,671.12
Servicing Carrier - Checks Outstanding	(47,371.98)	(53,495.97)
Total Cash (Overdraft)	<u>441,044.94</u>	<u>371,474.42</u>
Investments	2,903,402.58	1,705,983.13
<u>Accounts Receivable</u>		
Servicing Carriers Premium Accounts	120,016.39	197,443.51
Salvage and Subrogation	-	-
Assigned Claims Program	146,145.16	131,296.73
Member Company	-	-
Late Payment Penalty Fees	1,893.14	-
Other	-	-
Total Accounts Receivable	<u>268,054.69</u>	<u>328,740.24</u>
Claim Service Fee Reserve	<u>337,227.00</u>	<u>263,861.00</u>
Total Assets	<u><u>\$3,949,729.21</u></u>	<u><u>\$2,670,058.79</u></u>
<u>Liabilities & Members' Equity (Deficit)</u>		
Loss Reserves (Incl IBNR)	\$ 1,692,828.37	\$ 1,940,546.77
Unearned Premium Reserve	1,747,256.24	1,723,643.24
Premium Deficiency Reserve	333,209.00	407,611.00
Outstanding Drafts	121,685.25	150,936.42
Outstanding Drafts - Assigned Claims	4,869.45	22,838.67
Escheat Reserves	66,062.88	70,573.65
<u>Accounts Payable</u>		
Servicing Carrier Fees- Claims	66,833.77	61,711.95
Servicing Carrier Fees- Operating	55,527.16	60,599.99
Unallocated Claim Expense Allowance	3,588.82	12,552.21
AIPSO	16,094.56	18,225.48
Commissions	11,968.95	16,623.41
Advanced Premium Collections	11,060.00	6,178.50
Other	6,726.00	2,500.00
Total Accounts Payable	<u>171,799.26</u>	<u>178,391.54</u>
Total Liabilities	4,137,710.45	4,494,541.29
Members' Equity (Deficit)	<u>(187,981.24)</u>	<u>(1,824,482.50)</u>
Total Liabilities & Members' Equity (Deficit)	<u><u>\$3,949,729.21</u></u>	<u><u>\$2,670,058.79</u></u>

HAWAII JOINT UNDERWRITING PLAN
CONSOLIDATED STATEMENT OF INCOME AND EXPENSES
YEAR TO DATE THROUGH MARCH 31, 2022

	Quarter Ending Current	Quarter Ending Prior	Fiscal Year to Date Current	Fiscal Year to Date Prior	Fiscal year to Date Change	%
<u>Underwriting Income:</u>						
Premium Written	\$912,011.51	\$996,518.01	\$1,685,516.18	\$1,721,429.67	(\$35,913.49)	-2.09%
Change in Unearned Premiums	18,454.45	181,024.73	(133,510.99)	60,824.02	(194,335.01)	-319.50%
Premiums Earned	893,557.06	815,493.28	1,819,027.17	1,660,605.65	158,421.52	9.54%
<u>Deductions:</u>						
Losses Paid	421,486.06	211,309.78	999,011.18	409,715.71	589,295.47	143.83%
Change in Loss Reserves	427,138.54	66,301.20	(119,528.77)	(69,142.14)	(50,386.63)	72.87%
Losses Incurred	848,624.60	277,610.98	879,482.41	340,573.57	538,908.84	158.24%
Change in Premium Deficiency Reserve	6,131.00	27,454.00	(19,456.00)	(110.00)	(19,346.00)	17587.27%
Servicing Carrier Fees - Claims LAE	95,747.21	85,127.89	181,224.07	164,786.67	16,437.40	9.97%
Servicing Carrier Fees - Operating	78,190.03	84,342.13	144,903.42	144,220.24	683.18	0.47%
Commissions Written	29,422.48	29,434.61	53,359.01	49,095.06	4,263.95	8.69%
Total Underwriting Deductions	1,058,115.32	503,969.61	1,239,512.91	698,565.54	540,947.37	77.44%
Net Underwriting Gain (Loss)	(164,558.26)	311,523.67	579,514.26	962,040.11	(382,525.85)	-39.76%
Investment Income	195.94	36.39	303.13	74.28	228.85	308.09%
Gain (Loss) on Investments	0.00	0.00	0.00	0.00	0.00	0.00%
<u>Other Income (Expenses):</u>						
Misc. Income	(229.00)	(201.00)	(229.00)	(201.00)	(28.00)	13.93%
Late Penalty Fees	-	0.00	50.00	0.00	50.00	0.00%
Commissions Charged Off	-	(25.03)	(18.44)	(110.31)	91.87	-83.28%
Premiums Charged Off	(254.00)	736.00	(970.72)	276.41	(1,247.13)	-451.19%
Premiums Charged Off - CPAI	(340,295.84)	(383,717.00)	(607,198.21)	(698,068.47)	90,870.26	-13.02%
Other than Underwriting Expenses	(54,788.52)	(67,887.90)	(111,802.23)	(144,339.94)	32,537.71	-22.54%
Total Other Income (Expenses)	(395,567.36)	(451,094.93)	(720,168.60)	(842,443.31)	122,274.71	-14.51%
Net Gain (Loss)	(\$559,929.68)	(\$139,534.87)	(\$140,351.21)	\$119,671.08	(\$260,022.29)	-217.28%

HAWAII JOINT UNDERWRITING PLAN
CONSOLIDATED STATEMENT OF OTHER THAN UNDERWRITING EXPENSES
YEAR TO DATE THROUGH MARCH 31, 2022

	Quarter Ending Current	Quarter Ending Prior	Fiscal Year to Date Current	Fiscal Year to Date Prior	Fiscal Year to Date Change	%
Salaries	\$ 2,500.00	\$ 2,500.00	\$ 5,000.00	\$ 5,000.00	-	0.00%
Legal & Audit Expense	0.00	1,735.75	0.00	1,735.75	(1,735.75)	-100.00%
Software Equipment	18,766.90	20,121.61	37,262.86	38,096.47	(833.61)	-2.19%
Central Processor	30,885.50	41,075.25	57,641.25	87,611.25	(29,970.00)	-34.21%
Bank and Finance Charges	2,636.13	2,264.90	4,638.13	3,937.88	700.25	17.78%
Rate making Expense	-	-	7,260.00	7,768.20	(508.20)	-6.54%
Bad Debt	(0.01)	0.06	(0.01)	0.06	(0.07)	-116.67%
Other	(0.00)	190.33	0.00	190.33	(190.33)	-100.00%
Total Other Than Underwriting Expenses	<u>\$ 54,788.52</u>	<u>\$ 67,887.90</u>	<u>\$ 111,802.23</u>	<u>\$ 144,339.94</u>	<u>\$ (32,537.71)</u>	<u>-22.54%</u>

**HAWAII JOINT UNDERWRITING PLAN
CONSOLIDATED EXHIBIT OF RESERVES
YEAR TO DATE THROUGH MARCH 31, 2022**

	Prior Year End Reserves	First Quarter Change	Second Quarter Change	Third Quarter Change	Fourth Quarter Change	Quarter End Reserves
Unearned Premium	\$ 1,880,767.23	\$ (151,965.44)	\$ 18,454.45	\$ -	\$ -	\$ 1,747,256.24
Premium Deficiency Reserve	352,665.00	(25,587.00)	6,131.00	0.00	0.00	333,209.00
Loss Reserves	\$ 1,380,464.14	\$ (354,227.31)	\$ 263,023.54	\$ -	\$ -	\$ 1,289,260.37
IBNR Loss Reserves	537,197.00	(199,193.00)	174,412.00	0.00	0.00	512,416.00
Anticipated Salvage and Subrogation	(105,304.00)	6,753.00	(10,297.00)	0.00	0.00	(108,848.00)
Net Loss Reserves	<u>\$ 1,812,357.14</u>	<u>\$ (546,667.31)</u>	<u>\$ 427,138.54</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 1,692,828.37</u>

HAWAII JOINT UNDERWRITING PLAN
CONSOLIDATED QUARTERLY RESULTS OF OPERATION

	Quarter Ending Mar 2022	Quarter Ending Dec 2021	Quarter Ending Sep 2021	Quarter Ending Jun 2021	Quarter Ending Mar 2021
<u>Underwriting Income:</u>					
Premium Written	\$912,011.51	\$773,504.67	\$1,122,736.94	\$771,674.30	\$996,518.01
Change in Unearned Premiums	18,454.45	(151,965.44)	212,102.23	(54,978.24)	181,024.73
Premiums Earned	893,557.06	925,470.11	910,634.71	826,652.54	815,493.28
<u>Deductions:</u>					
Losses Paid	421,486.06	577,525.12	674,027.33	218,140.65	211,309.78
Change in Loss Reserves	427,138.54	(546,667.31)	(316,641.56)	188,451.93	66,301.20
Losses Incurred	848,624.60	30,857.81	357,385.77	406,592.58	277,610.98
Change in Premium Deficiency Reserve	6,131.00	(25,587.00)	(29,281.00)	(25,665.00)	27,454.00
Servicing Carrier Fees - Claims LAE	95,747.21	85,476.86	173,913.85	13,880.08	85,127.89
Servicing Carrier Fees - Operating	78,190.03	66,713.39	101,253.65	65,826.82	84,342.13
Commissions Written	29,422.48	23,936.53	41,689.43	23,915.80	29,434.61
Total Underwriting Deductions	1,058,115.32	181,397.59	644,961.70	484,550.28	503,969.61
Net Underwriting Gain (Loss)	(164,558.26)	744,072.52	265,673.01	342,102.26	311,523.67
Investment Income	195.94	107.19	73.38	135.66	36.39
Gain (Loss) on Investments	0.00	0.00	0.00	0.00	0.00
<u>Other Income (Expenses):</u>					
Miscellaneous Income	(229.00)	0.00	0.00	-	(201.00)
Membership Fees	0.00	0.00	-	363,000.00	0.00
Late Penalty Fees	-	50.00	1,843.14	50.00	0.00
Commissions Charged Off	-	(18.44)	-	(287.50)	(25.03)
Premiums Charged Off	(254.00)	(716.72)	(2,825.44)	(1,166.08)	736.00
Premiums Charged Off - CPAI	(340,295.84)	(266,902.37)	(274,185.40)	(283,856.10)	(383,717.00)
Other than Underwriting Expenses	(54,788.52)	(57,013.71)	(56,710.11)	(59,993.35)	(67,887.90)
Total Other Income (Expenses)	(395,567.36)	(324,601.24)	(331,877.81)	17,746.97	(451,094.93)
Net Gain (Loss)	(\$559,929.68)	\$419,578.47	(\$66,131.42)	\$359,984.89	(\$139,534.87)

HAWAII JOINT UNDERWRITING PLAN
RETAINED EARNINGS
MARCH 31, 2022

Trial Balance

Total Assets	<u>\$3,612,502.21</u>
Total Liabilities	(\$3,800,483.45)
Total Retained Earnings	<u>\$47,630.03</u>
Liabilities + Retained Earnings	<u>(3,752,853.42)</u>
Assets + Liabilities + Retained Earnings	(140,351.21)
Total Income	(\$1,685,621.87)
Total Expense	<u>\$1,825,973.08</u>
Net (Income) & Expense	<u>140,351.21</u>
Difference	<u><u>0.00</u></u>

Retained Earnings

Retained Earnings from Trial Balance	\$47,630.03
Net (Income) & Expense from Trial Balance	\$140,351.21
Total Retained Earnings	<u><u>\$187,981.24</u></u>

HAWAII JOINT UNDERWRITING PLAN
CPAI
STATEMENT OF INCOME AND EXPENSES
YEAR TO DATE THROUGH MARCH 31, 2022

	<u>Quarter Ending</u>	<u>Fiscal Year to Date</u>
<u>Underwriting Income</u>		
Premium Written	\$325,277.84	\$591,205.21
Change in Unearned Premiums	39,255.22	(2,924.31)
Premiums Earned	<u>286,022.62</u>	<u>594,129.52</u>
<u>Deductions</u>		
Losses Paid	119,368.64	228,570.75
Change in Loss Reserves	14,479.29	(147,699.98)
Losses Incurred	<u>133,847.93</u>	<u>80,870.77</u>
Change in Premium Deficiency Reserve	6,131.00	(19,456.00)
Servicing Carrier Fees - Claims LAE	31,623.71	60,604.54
Servicing Carrier Fees - Operating	19,516.67	35,472.32
Servicing Carrier Fees - Collections	-	-
Commissions Written	-	-
Total Underwriting Deductions	<u>191,119.31</u>	<u>157,491.63</u>
Net Underwriting Gain (Loss)	<u>94,903.31</u>	<u>436,637.89</u>
<u>Other Income (Expenses)</u>		
Premiums Charged Off	<u>(340,295.84)</u>	<u>(607,198.21)</u>
Total Other Income (Expenses)	<u>(340,295.84)</u>	<u>(607,198.21)</u>
Net Gain (Loss)	<u><u>(\$245,392.53)</u></u>	<u><u>(\$170,560.32)</u></u>

HAWAII JOINT UNDERWRITING PLAN
CPAI
EXHIBIT OF RESERVES
YEAR TO DATE THROUGH MARCH 31, 2022

	Prior Year End Reserves	First Quarter Change	Second Quarter Change	Third Quarter Change	Fourth Quarter Change	Quarter End Reserves
Unearned Premium	\$ 587,001.15	\$ (42,179.53)	\$ 39,255.22	\$ -	\$ -	\$ 584,076.84
Premium Deficiency Reserve	352,665.00	(25,587.00)	6,131.00	0.00	0.00	333,209.00
Loss Reserves	\$ 391,967.05	\$ (80,480.27)	\$ (40,757.71)	\$ -	\$ -	\$ 270,729.07
IBNR Loss Reserves	153,616.00	(83,237.00)	53,351.00	0.00	0.00	123,730.00
Anticipated Salvage and Subrogation	(14,393.00)	1,538.00	1,886.00	0.00	0.00	(10,969.00)
Net Loss Reserves	<u>\$ 531,190.05</u>	<u>\$ (162,179.27)</u>	<u>\$ 14,479.29</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 383,490.07</u>

HAWAII JOINT UNDERWRITING PLAN
CPAI
QUARTERLY RESULTS OF OPERATION

	Quarter Ending Mar 2022	Quarter Ending Dec 2021	Quarter Ending Sep 2021	Quarter Ending Jun 2021	Quarter Ending Mar 2021
<u>Underwriting Income:</u>					
Premium Written	\$325,277.84	\$265,927.37	\$275,501.40	\$283,515.10	\$382,742.00
Change in Unearned Premiums	39,255.22	(42,179.53)	(47,747.36)	(42,816.23)	43,633.48
Premiums Earned	286,022.62	308,106.90	323,248.76	326,331.33	339,108.52
<u>Deductions:</u>					
Losses Paid	119,368.64	109,202.11	138,886.95	85,143.61	91,065.45
Change in Loss Reserves	14,479.29	(162,179.27)	8,127.19	49,059.46	91,279.41
Losses Incurred	133,847.93	(52,977.16)	147,014.14	134,203.07	182,344.86
Change in Premium Deficiency Reserve	6,131.00	(25,587.00)	(29,281.00)	(25,665.00)	27,454.00
Servicing Carrier Fees - Claims LAE	31,623.71	28,980.83	27,198.85	33,654.76	37,588.02
Servicing Carrier Fees - Operating	19,516.67	15,955.65	16,530.08	17,010.91	22,964.52
Commissions Written	-	-	-	-	-
Total Underwriting Deductions	191,119.31	(33,627.68)	161,462.07	159,203.74	270,351.40
Net Underwriting Gain (Loss)	94,903.31	341,734.58	161,786.69	167,127.59	68,757.12
Investment Income	-	-	-	-	-
Gain (Loss) on Investments	-	-	-	-	-
<u>Other Income (Expenses):</u>					
Late Penalty Fees	-	-	-	-	-
Commissions Charged Off	-	-	-	-	-
Premiums Charged Off	-	-	-	-	-
Premiums Charged Off - CPAI	(340,295.84)	(266,902.37)	(274,185.40)	(283,856.10)	(383,717.00)
Other than Underwriting Expenses	-	-	-	-	-
Total Other Income (Expenses)	(340,295.84)	(266,902.37)	(274,185.40)	(283,856.10)	(383,717.00)
Net Gain (Loss)	(\$245,392.53)	\$74,832.21	(\$112,398.71)	(\$116,728.51)	(\$314,959.88)

**HAWAII JOINT UNDERWRITING PLAN
COMMERCIAL
STATEMENT OF INCOME AND EXPENSES
MARCH 31, 2022**

	<u>Quarter Ending</u>	<u>Fiscal Year to Date</u>
<u>Underwriting Income</u>		
Premium Written	\$577,083.34	\$1,047,286.64
Change in Unearned Premiums	(934.37)	(118,318.31)
Premiums Earned	<u>578,017.71</u>	<u>1,165,604.95</u>
<u>Deductions</u>		
Losses Paid	300,150.08	770,036.39
Change in Loss Reserves	403,341.25	23,984.21
Losses Incurred	<u>703,491.33</u>	<u>794,020.60</u>
Change in Premium Deficiency Reserve	-	-
Servicing Carrier Fees - Claims LAE	61,426.68	115,300.31
Servicing Carrier Fees - Operating	57,708.33	104,728.67
Servicing Carrier Fees - Collections	-	-
Commissions Written	29,008.47	52,364.35
Total Underwriting Deductions	<u>851,634.81</u>	<u>1,066,413.93</u>
Net Underwriting Gain (Loss)	(273,617.10)	99,191.02
<u>Other Income (Expenses)</u>		
Premiums Charged Off	(254.00)	(279.72)
Total Other Income (Expenses)	<u>(254.00)</u>	<u>(279.72)</u>
Net Gain (Loss)	<u><u>(\$273,871.10)</u></u>	<u><u>\$98,911.30</u></u>

**HAWAII JOINT UNDERWRITING PLAN
COMMERCIAL
EXHIBIT OF RESERVES
YEAR TO DATE THROUGH MARCH 31, 2022**

	Prior Year End Reserves	First Quarter Change	Second Quarter Change	Third Quarter Change	Fourth Quarter Change	Quarter End Reserves
Unearned Premium	\$ 1,236,918.99	\$ (117,383.94)	\$ (934.37)	\$ -	\$ -	\$ 1,118,600.68
Premium Deficiency Reserve	-	-	-	-	-	-
Loss Reserves	\$ 988,497.09	\$ (273,747.04)	\$ 300,781.25	\$ -	\$ -	\$ 1,015,531.30
IBNR Loss Reserves	370,970.00	(110,784.00)	114,626.00	0.00	0.00	374,812.00
Anticipated Salvage and Subrogation	(90,691.00)	5,174.00	(12,066.00)	0.00	0.00	(97,583.00)
Net Loss Reserves	<u>\$ 1,268,776.09</u>	<u>\$ (379,357.04)</u>	<u>\$ 403,341.25</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 1,292,760.30</u>

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

	Quarter Ending Mar 2022	Quarter Ending Dec 2021	Quarter Ending Sep 2021	Quarter Ending Jun 2021	Quarter Ending Mar 2021
<u>Underwriting Income:</u>					
Premium Written	\$577,083.34	\$470,203.30	\$821,985.08	\$467,341.20	\$577,694.04
Change in Unearned Premiums	(934.37)	(117,383.94)	265,890.06	(15,987.13)	137,568.01
Premiums Earned	578,017.71	587,587.24	556,095.02	483,328.33	440,126.03
<u>Deductions:</u>					
Losses Paid	300,150.08	469,886.31	510,858.84	112,997.04	116,494.33
Change in Loss Reserves	403,341.25	(379,357.04)	(293,230.75)	163,880.47	(51,165.21)
Losses Incurred	703,491.33	90,529.27	217,628.09	276,877.51	65,329.12
Change in Premium Deficiency Reserve	-	-	-	-	-
Servicing Carrier Fees - Claims LAE	61,426.68	53,873.63	47,836.99	49,914.80	44,081.32
Servicing Carrier Fees - Operating	57,708.33	47,020.34	82,198.52	46,734.11	57,769.41
Commissions Written	29,008.47	23,355.88	41,135.56	23,367.06	28,884.67
Total Underwriting Deductions	851,634.81	214,779.12	388,799.16	396,893.48	196,064.52
Net Underwriting Gain (Loss)	(273,617.10)	372,808.12	167,295.86	86,434.85	244,061.51
Investment Income	-	-	-	-	-
Gain (Loss) on Investments	-	-	-	-	-
<u>Other Income (Expenses):</u>					
Late Penalty Fees	-	-	-	-	-
Commissions Charged Off	-	-	-	-	(25.03)
Premiums Charged Off	(254.00)	(25.72)	(1,583.98)	(11.00)	736.00
Premiums Charged Off - CPAI	-	-	-	-	-
Other than Underwriting Expenses	-	-	-	-	-
Total Other Income (Expenses)	(254.00)	(25.72)	(1,583.98)	(11.00)	710.97
Net Gain (Loss)	(\$273,871.10)	\$372,782.40	\$165,711.88	\$86,423.85	\$244,772.48

**HAWAII JOINT UNDERWRITING PLAN
PRIVATE - OTHER
STATEMENT OF INCOME AND EXPENSES
YEAR TO DATE THROUGH MARCH 31, 2022**

	<u>Quarter Ending</u>	<u>Fiscal Year to Date</u>
<u>Underwriting Income</u>		
Premium Written	\$1,418.00	\$9,684.00
Change in Unearned Premiums	(5,867.58)	(4,096.43)
Premiums Earned	<u>7,285.58</u>	<u>13,780.43</u>
<u>Deductions</u>		
Losses Paid	1,967.34	1,967.34
Change in Loss Reserves	933.00	(345.00)
Losses Incurred	<u>2,900.34</u>	<u>1,622.34</u>
Change in Premium Deficiency Reserve	-	-
Servicing Carrier Fees - Claims LAE	808.94	1,534.03
Servicing Carrier Fees - Operating	141.80	968.40
Servicing Carrier Fees - Collections	-	-
Commissions Written	155.32	295.92
Total Underwriting Deductions	<u>4,006.40</u>	<u>4,420.69</u>
Net Underwriting Gain (Loss)	<u>3,279.18</u>	<u>9,359.74</u>
<u>Other Income (Expenses)</u>		
Commissions Charged Off	-	(18.44)
Premiums Charged Off	-	(691.00)
Total Other Income (Expenses)	<u>-</u>	<u>(709.44)</u>
Net Gain (Loss)	<u><u>\$3,279.18</u></u>	<u><u>\$8,650.30</u></u>

**HAWAII JOINT UNDERWRITING PLAN
PRIVATE - OTHER
EXHIBIT OF RESERVES
YEAR TO DATE THROUGH MARCH 31, 2022**

	Prior Year End Reserves	First Quarter Change	Second Quarter Change	Third Quarter Change	Fourth Quarter Change	Quarter End Reserves
Unearned Premium	\$ 13,783.89	\$ 1,771.15	\$ (5,867.58)	\$ -	\$ -	\$ 9,687.46
Premium Deficiency Reserve	-	-	-	-	-	-
Loss Reserves	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
IBNR Loss Reserves	3,892.00	(1,278.00)	933.00	0.00	0.00	3,547.00
Anticipated Salvage and Subrogation	0.00	0.00	0.00	0.00	0.00	0.00
Net Loss Reserves	<u>\$ 3,892.00</u>	<u>\$ (1,278.00)</u>	<u>\$ 933.00</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 3,547.00</u>

**HAWAII JOINT UNDERWRITING PLAN
PRIVATE - OTHER
QUARTERLY RESULTS OF OPERATION**

	Quarter Ending Mar 2022	Quarter Ending Dec 2021	Quarter Ending Sep 2021	Quarter Ending Jun 2021	Quarter Ending Mar 2021
<u>Underwriting Income:</u>					
Premium Written	\$1,418.00	\$8,266.00	\$2,929.00	\$18,915.00	\$5,077.00
Change in Unearned Premiums	(5,867.58)	1,771.15	(3,804.10)	9,142.98	(1,883.32)
Premiums Earned	7,285.58	6,494.85	6,733.10	9,772.02	6,960.32
<u>Deductions:</u>					
Losses Paid	1,967.34	-	24,281.54	20,000.00	-
Change in Loss Reserves	933.00	(1,278.00)	(31,316.00)	(22,218.00)	23,714.00
Losses Incurred	2,900.34	(1,278.00)	(7,034.46)	(2,218.00)	23,714.00
Change in Premium Deficiency Reserve	-	-	-	-	-
Servicing Carrier Fees - Claims LAE	808.94	725.09	762.74	1,100.39	792.63
Servicing Carrier Fees - Operating	141.80	826.60	292.90	1,891.50	507.70
Commissions Written	155.32	140.60	210.00	109.74	237.64
Total Underwriting Deductions	4,006.40	414.29	(5,768.82)	883.63	25,251.97
Net Underwriting Gain (Loss)	3,279.18	6,080.56	12,501.92	8,888.39	(18,291.65)
Investment Income	-	-	-	-	-
Gain (Loss) on Investments	-	-	-	-	-
<u>Other Income (Expenses):</u>					
Late Penalty Fees	-	-	-	-	-
Commissions Charged Off	-	(18.44)	-	(287.50)	-
Premiums Charged Off	-	(691.00)	(1,023.00)	1,191.00	-
Premiums Charged Off - CPAI	-	-	-	-	-
Other than Underwriting Expenses	-	-	-	-	-
Total Other Income (Expenses)	-	(709.44)	(1,023.00)	903.50	-
Net Gain (Loss)	\$3,279.18	\$5,371.12	\$11,478.92	\$9,791.89	(\$18,291.65)

**HAWAII JOINT UNDERWRITING PLAN
PRIVATE - HIGH RISK
STATEMENT OF INCOME AND EXPENSES
YEAR TO DATE THROUGH MARCH 31, 2022**

	<u>Quarter Ending</u>	<u>Fiscal Year to Date</u>
<u>Underwriting Income</u>		
Premium Written	\$8,232.33	\$37,340.33
Change in Unearned Premiums	(13,998.82)	(8,171.94)
Premiums Earned	<u>22,231.15</u>	<u>45,512.27</u>
<u>Deductions</u>		
Losses Paid	-	(1,563.30)
Change in Loss Reserves	8,502.00	4,608.00
Losses Incurred	<u>8,502.00</u>	<u>3,044.70</u>
Change in Premium Deficiency Reserve	-	-
Servicing Carrier Fees - Claims LAE	2,492.88	5,092.19
Servicing Carrier Fees - Operating	823.23	3,734.03
Servicing Carrier Fees - Collections	-	-
Commissions Written	258.69	698.74
Total Underwriting Deductions	<u>12,076.80</u>	<u>12,569.66</u>
Net Underwriting Gain (Loss)	10,154.35	32,942.61
<u>Other Income (Expenses)</u>		
Premiums Charged Off	-	-
Total Other Income (Expenses)	-	-
Net Gain (Loss)	<u><u>\$10,154.35</u></u>	<u><u>\$32,942.61</u></u>

**HAWAII JOINT UNDERWRITING PLAN
PRIVATE - HIGH RISK
EXHIBIT OF RESERVES
YEAR TO DATE THROUGH MARCH 31, 2022**

	Prior Year End Reserves	First Quarter Change	Second Quarter Change	Third Quarter Change	Fourth Quarter Change	Quarter End Reserves
Unearned Premium	\$ 43,063.20	\$ 5,826.88	\$ (13,998.82)	\$ -	\$ -	\$ 34,891.26
Premium Deficiency Reserve	-	-	-	-	-	-
Loss Reserves	\$ -	\$ -	\$ 3,000.00	\$ -	\$ -	\$ 3,000.00
IBNR Loss Reserves	8,719.00	(3,894.00)	5,502.00	0.00	0.00	10,327.00
Anticipated Salvage and Subrogation	0.00	0.00	0.00	0.00	0.00	0.00
Net Loss Reserves	<u>\$ 8,719.00</u>	<u>\$ (3,894.00)</u>	<u>\$ 8,502.00</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 13,327.00</u>

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

	Quarter Ending Mar 2022	Quarter Ending Dec 2021	Quarter Ending Sep 2021	Quarter Ending Jun 2021	Quarter Ending Mar 2021
<u>Underwriting Income:</u>					
Premium Written	\$8,232.33	\$29,108.00	\$22,321.46	\$1,903.00	\$31,004.97
Change in Unearned Premiums	(13,998.82)	5,826.88	(2,236.37)	(5,317.86)	1,706.56
Premiums Earned	22,231.15	23,281.12	24,557.83	7,220.86	29,298.41
<u>Deductions:</u>					
Losses Paid	-	(1,563.30)	-	-	3,750.00
Change in Loss Reserves	8,502.00	(3,894.00)	(921.00)	(2,562.00)	2,546.00
Losses Incurred	8,502.00	(5,457.30)	(921.00)	(2,562.00)	6,296.00
Change in Premium Deficiency Reserve	-	-	-	-	-
Servicing Carrier Fees - Claims LAE	2,492.88	2,599.31	2,709.93	682.09	3,266.92
Servicing Carrier Fees - Operating	823.23	2,910.80	2,232.15	190.30	3,100.50
Commissions Written	258.69	440.05	343.87	439.00	312.30
Total Underwriting Deductions	12,076.80	492.86	4,364.95	(1,250.61)	12,975.72
Net Underwriting Gain (Loss)	10,154.35	22,788.26	20,192.88	8,471.47	16,322.69
Investment Income	-	-	-	-	-
Gain (Loss) on Investments	-	-	-	-	-
<u>Other Income (Expenses):</u>					
Late Penalty Fees	-	-	-	-	-
Commissions Charged Off	-	-	-	-	-
Premiums Charged Off	-	-	(218.46)	(2,346.08)	-
Premiums Charged Off - CPAI	-	-	-	-	-
Other than Underwriting Expenses	-	-	-	-	-
Total Other Income (Expenses)	-	-	(218.46)	(2,346.08)	-
Net Gain (Loss)	\$10,154.35	\$22,788.26	\$19,974.42	\$6,125.39	\$16,322.69



“Serving the Insurance Industry”

April 20, 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 January 2022
 - b. Inception to date through January 2022
 - 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 January 2022
3. Earned to Incurred Loss Ratios by Servicing Carrier
 - a. Fiscal year to date through January 2022
 - b. Inception to date through January 2022
4. In Force Count Report as of January 2022

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

Sincerely,

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

Pc: T. Assad
D. Amaral
A. Hanson

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	72,636.52	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	149,272.03	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	33,774.81	
004 PREMIUMS WRITTEN TOTAL		255,683.36
005 COMMISSIONS WRITTEN		9,130.91
006 PREMIUM CHARGEOFFS O/T CPAI		
007 PREMIUM CHARGEOFFS CPAI	72,636.52	
008 PREMIUM CHARGEOFFS TOTAL		72,636.52
019 LOSSES PAID (GROSS OF SALVAGE\SUBROGATION)		86,802.20
010 OTHER LOSS RECOVERIES		
011 SALVAGE & SUBROGATION		2,242.48
012 NET LOSSES PAID		84,559.72
013 ALLOCATED CLAIM EXPENSE (CURRENT)		774.28
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)	1,489,408.83	
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)	239,392.96	
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		1,728,801.79
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,444,905.77	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	232,221.49	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,677,127.26
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	266,411.61	
032 PREMIUMS EARNED PHYSICAL DAMAGE	40,946.28	
033 PREMIUMS EARNED TOTAL		307,357.89
034 LOSS RESERVES AS OF PRIOR PERIOD END	1,026,236.83	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,350,745.26	
036 NET CHANGE IN LOSS RESERVES		324,508.43
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	338,004.00	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	338,004.00	
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		409,068.15

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

ACCOUNTING MONTH : 01 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 2

DATE : 04/14/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		22,662.87
054 CLAIM SERVICE FEES LIABILITY	LINE 031 X 12.000%	31,969.39
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	LINE 032 X 10.000%	4,094.63
056 TOTAL GROSS CLAIM SERVICE FEES		36,064.02
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		774.28
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		
060 TOTAL NET CLAIM SERVICE FEES		35,289.74
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		57,952.61
064 RESERVED FOR FUTURE USE		
065 TOTAL FEE ADJUSTMENT		
066 TOTAL FEE DUE SERVICING CARRIER		57,952.61

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	338,563.89	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	537,903.45	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	152,720.69	
004 PREMIUMS WRITTEN TOTAL		1,029,188.03
005 COMMISSIONS WRITTEN		33,067.44
006 PREMIUM CHARGEOFFS O/T CPAI	716.72	
007 PREMIUM CHARGEOFFS CPAI	339,538.89	
008 PREMIUM CHARGEOFFS TOTAL		340,255.61
019 LOSSES PAID (GROSS OF SALVAGE\SUBROGATION)		677,147.12
010 OTHER LOSS RECOVERIES		
011 SALVAGE & SUBROGATION		15,062.28
012 NET LOSSES PAID		662,084.84
013 ALLOCATED CLAIM EXPENSE (CURRENT)		25,452.65
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)	1,444,905.77	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	232,221.49	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,677,127.26
021 PREMIUMS EARNED BUT UNBILLED LIAB (PREVIOUS)		
022 PREMIUMS EARNED BUT UNBILLED PHYD (PREVIOUS)		
023 PREMIUMS EARNED BUT UNBILLED TOTAL (PREVIOUS)		
024 PREMIUMS EARNED BUT UNBILLED LIAB (CURRENT)		
025 PREMIUMS EARNED BUT UNBILLED PHYD (CURRENT)		
026 PREMIUMS EARNED BUT UNBILLED TOTAL (CURRENT)		
031 PREMIUMS EARNED LIABILITY	1,072,603.28	
032 PREMIUMS EARNED PHYSICAL DAMAGE	160,224.72	
033 PREMIUMS EARNED TOTAL		1,232,828.00
034 LOSS RESERVES AS OF PRIOR PERIOD END	1,380,464.14	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,350,745.26	
036 NET CHANGE IN LOSS RESERVES		29,718.88-
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		433,172.96

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

FISCAL YEAR TO DATE THROUGH 01 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 4

DATE : 04/14/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		89,376.26
054 CLAIM SERVICE FEES LIABILITY	128,712.38	
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	16,022.48	
056 TOTAL GROSS CLAIM SERVICE FEES		144,734.86
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		25,452.65
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		
060 TOTAL NET CLAIM SERVICE FEES		119,282.21
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		208,658.47
064 RESERVED FOR FUTURE USE		
065 TOTAL FEE ADJUSTMENT		
066 TOTAL FEE DUE SERVICING CARRIER		208,658.47

INCEPTION TO DATE THROUGH 01 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 5

DATE : 04/14/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	274,375,439.28	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	305,734,333.09	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	51,229,800.69	
004 PREMIUMS WRITTEN TOTAL		631,339,573.06
005 COMMISSIONS WRITTEN		19,520,815.45
006 PREMIUM CHARGEOFFS O/T CPAI	384,615.99	
007 PREMIUM CHARGEOFFS CPAI	71,173,242.70	
008 PREMIUM CHARGEOFFS TOTAL		71,557,858.69
012 NET LOSSES PAID		282,506,636.65
013 ALLOCATED CLAIM EXPENSE (CURRENT)		17,585,257.94
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)		
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)		
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,444,905.77	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	232,221.49	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,677,127.26
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	578,664,866.60	
032 PREMIUMS EARNED PHYSICAL DAMAGE	50,997,579.20	
033 PREMIUMS EARNED TOTAL		629,662,445.80
034 LOSS RESERVES AS OF PRIOR PERIOD END		
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,350,745.26	
036 NET CHANGE IN LOSS RESERVES		1,350,745.26
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		284,195,385.91

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

INCEPTION TO DATE THROUGH 01 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 6

DATE : 04/14/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		52,158,940.33
054 CLAIM SERVICE FEES LIABILITY	69,439,783.60	
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	5,099,759.25	
056 TOTAL GROSS CLAIM SERVICE FEES		74,539,542.85
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		17,585,257.94
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		136,984.13
060 TOTAL NET CLAIM SERVICE FEES		57,091,269.04
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		109,250,209.37
064 COLLECTION FEES (NOT OFFSET BY RECOVERIES)		35,691.17
065 TOTAL FEE ADJUSTMENT		7,928,141.58-
066 TOTAL FEE DUE SERVICING CARRIER		101,357,758.96

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	27,622,506.73	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	26,158,453.06	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	5,667,844.02	
004 PREMIUMS WRITTEN TOTAL		59,448,803.81
005 COMMISSIONS WRITTEN		1,526,886.39
006 PREMIUM CHARGEOFFS O/T CPAI	89,689.11	
007 PREMIUM CHARGEOFFS CPAI	27,605,675.73	
008 PREMIUM CHARGEOFFS TOTAL		27,695,364.84
012 NET LOSSES PAID		24,892,650.00
013 ALLOCATED CLAIM EXPENSE (CURRENT)		958,544.96
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)	1,444,905.77	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	232,221.49	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,677,127.26
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	56,264,751.65	
032 PREMIUMS EARNED PHYSICAL DAMAGE	5,827,995.94	
033 PREMIUMS EARNED TOTAL		62,092,747.59
034 LOSS RESERVES AS OF PRIOR PERIOD END	2,595,530.66	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,350,745.26	
036 NET CHANGE IN LOSS RESERVES		1,244,785.40-
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		22,104,455.68

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

ACCOUNTING DATES 10 2010 - 01 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 2

DATE : 04/14/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		4,839,980.33
054 CLAIM SERVICE FEES LIABILITY	6,751,770.18	
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	582,799.88	
056 TOTAL GROSS CLAIM SERVICE FEES		7,334,570.06
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		958,544.96
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		
060 TOTAL NET CLAIM SERVICE FEES		6,376,025.10
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		11,216,005.43
064 COLLECTION FEES (NOT OFFSET BY RECOVERIES)		
065 TOTAL FEE ADJUSTMENT		1,437,961.97-
066 TOTAL FEE DUE SERVICING CARRIER		9,778,043.46

AIPSO
 ACCOUNTING MONTH : 01 2022

HAWAII JOINT UNDERWRITING PLAN
 WRITTEN PREMIUMS
 PRIVATE PASSENGER HIGH RISK

REPORT: JUF-11 F
 DATE: 04/14/22

CARRIER	WRITTEN PREMIUMS			PERCENT OF TOTAL		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
O7338 SC STATE FARM MUT AUTO INS CO	1,282.00-	0.00	1,282.00-	100.00	0.00	100.00
TOTAL	1,282.00-	0.00	1,282.00-	100.00	0.00	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	29,250.00	0.00	29,250.00	40.27	0.00	40.27
O1520 SC FIRST INS CO OF HAWAII LTD	40,461.52	0.00	40,461.52	55.70	0.00	55.70
O7338 SC STATE FARM MUT AUTO INS CO	2,925.00	0.00	2,925.00	4.03	0.00	4.03
TOTAL	72,636.52	0.00	72,636.52	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	1,793.00	0.00	1,793.00	100.00	0.00	100.00
TOTAL	1,793.00	0.00	1,793.00	100.00	0.00	100.00

AIPSO
ACCOUNTING MONTH : 01 2022

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

REPORT: JUF-11 F
DATE: 04/14/22

##### CARRIER #####	##### WRITTEN PREMIUMS #####	#### PERCENT OF TOTAL ####				
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
01517 SC ISLAND INS CO LTD	49,712.00	9,415.00	59,127.00	33.42	27.88	32.39
01520 SC FIRST INS CO OF HAWAII LTD	98,365.03	24,359.81	122,724.84	66.12	72.12	67.24
07338 SC STATE FARM MUT AUTO INS CO	684.00	0.00	684.00	0.46	0.00	0.37
TOTAL	148,761.03	33,774.81	182,535.84	100.00	100.00	100.00
GRAND TOTALS	221,908.55	33,774.81	255,683.36			

AIPSO
 FISCAL YEAR TO DATE THROUGH 01 2022

HAWAII JOINT UNDERWRITING PLAN
 WRITTEN PREMIUMS
 PRIVATE PASSENGER HIGH RISK

REPORT: JUF-11 F
 DATE: 04/14/22

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	15.96	0.00	9.47
01520 SC FIRST INS CO OF HAWAII LTD	8,667.00	5,193.00	13,860.00	52.49	45.90	49.81
07338 SC STATE FARM MUT AUTO INS CO	5,210.00	6,121.00	11,331.00	31.55	54.10	40.72
TOTALS	16,512.00	11,314.00	27,826.00	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	109,903.00	0.00	109,903.00	32.46	0.00	32.46
01520 SC FIRST INS CO OF HAWAII LTD	208,185.89	0.00	208,185.89	61.49	0.00	61.49
07338 SC STATE FARM MUT AUTO INS CO	20,475.00	0.00	20,475.00	6.05	0.00	6.05
TOTALS	338,563.89	0.00	338,563.89	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-	1.46-	0.00	0.65-
07338 SC STATE FARM MUT AUTO INS CO	4,511.00	5,613.00	10,124.00	101.46	100.00	100.65
TOTALS	4,446.00	5,613.00	10,059.00	100.00	100.00	100.00

AIPSO
FISCAL YEAR TO DATE THROUGH 01 2022

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

REPORT: JUF-11 F
DATE: 04/14/22

##### CARRIER #####	##### WRITTEN PREMIUMS #####	#### PERCENT OF TOTAL ####				
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
01517 SC ISLAND INS CO LTD	229,595.00	57,211.00	286,806.00	44.41	42.13	43.94
01520 SC FIRST INS CO OF HAWAII LTD	281,851.45	76,520.69	358,372.14	54.53	56.35	54.90
07338 SC STATE FARM MUT AUTO INS CO	5,499.00	2,062.00	7,561.00	1.06	1.52	1.16
TOTALS	516,945.45	135,793.69	652,739.14	100.00	100.00	100.00
GRAND TOTALS	876,467.34	152,720.69	1,029,188.03			

AIPSO
FISCAL YEAR-TO-DATE THROUGH 01 2022

HAWAII JOINT UNDERWRITING PLAN
EARNED/INCURRED LOSS RATIOS

REPORT: JUF-79 F
DATE: 04/14/22

	EARNED PREMIUM	PAID LOSSES	CHANGE IN LOSS RESERVES	CHANGE IN IBNR LOSS RESERVES	INCURRED LOSSES	LOSS RATIO
01517 SC ISLAND INS CO LTD	435,926.27	227,002.15	27,616.85	74,125.00-	180,494.00	41.40
01520 SC FIRST INS CO OF HAWAII	745,501.03	415,082.69	42,635.73-	112,098.00-	260,348.96	34.92
07338 SC STATE FARM MUT AUTO INS	51,400.70	20,000.00	14,700.00-	12,970.00-	7,670.00-	
TOTAL	1,232,828.00	662,084.84	29,718.88-	199,193.00-	433,172.96	35.14

AIPSO
INCEPTION-TO-DATE THROUGH 01 2022

HAWAII JOINT UNDERWRITING PLAN
EARNED/INCURRED LOSS RATIOS

REPORT: JUF-79 F
DATE: 04/14/22

	EARNED PREMIUM	PAID LOSSES	CHANGE IN LOSS RESERVES	CHANGE IN IBNR LOSS RESERVES	INCURRED LOSSES	LOSS RATIO
01503 SC FIREMANS FUND INS CO	24,915,844.33	12,561,863.05	0.00	0.00	12,561,863.05	50.42
01508 SC LIBERTY MUT INS CO	18,678,564.00	8,262,192.88	0.00	0.00	8,262,192.88	44.23
01517 SC ISLAND INS CO LTD	143,011,079.59	69,971,833.57	337,973.59	125,930.00	70,435,737.16	49.25
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	183,875,371.73	72,885,006.98	979,971.67	201,754.00	74,066,732.65	40.28
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	74,455,380.74	26,544,483.73	12,800.00	10,320.00	26,567,603.73	35.68
TOTAL	629,662,445.80	282,506,636.65	1,350,745.26	338,004.00	284,195,385.91	45.13

A I P S O

ACCOUNTING MONTH: 01 2022

REPORT OF IN-FORCE VEHICLE COUNT

HAWAII JOINT UNDERWRITING PLAN
MONTHLY STATISTICAL DETAIL
ALL COMPANIES COMBINED

REPORT: JUD-81
PAGE: 1
DATE: 04/14/22

	PRIVATE PASSENGER VEHICLES COUNT	COMMERCIAL VEHICLES COUNT	COMMERCIAL POLICIES COUNT*
CERTIFIED PUBLIC ASSISTANCE INSURED			
PRIOR MONTH-END NET IN-FORCE COUNT	1,224		
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT	67-		
CURRENT MONTH-END NET IN-FORCE COUNT	1,157		
PRIVATE PASSENGER HIGH RISK			
PRIOR MONTH-END NET IN-FORCE COUNT	25		
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT	2-		
CURRENT MONTH-END NET IN-FORCE COUNT	23		
PRIVATE PASSENGER OTHER AND COMMERCIAL			
PRIOR MONTH-END NET IN-FORCE COUNT	19	901	3
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT		23	
CURRENT MONTH-END NET IN-FORCE COUNT	19	924	3

* RISKS RATED ON OTHER THAN THE PER CAR BASIS



May 20, 2022

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

Dear Jerry:

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 February 2022
 - b. Inception to date through February 2022
 - c. Inception from fiscal year 2010 to date*

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

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

Sincerely,

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

cc: T. Assad
D. Amaral
A. Hanson

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	116,414.57	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	119,553.19	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	36,847.71	
004 PREMIUMS WRITTEN TOTAL		272,815.47
005 COMMISSIONS WRITTEN		7,645.79
006 PREMIUM CHARGEOFFS O/T CPAI		
007 PREMIUM CHARGEOFFS CPAI	115,439.57	
008 PREMIUM CHARGEOFFS TOTAL		115,439.57
019 LOSSES PAID (GROSS OF SALVAGE\SUBROGATION)		148,720.06
010 OTHER LOSS RECOVERIES		
011 SALVAGE & SUBROGATION		125.00
012 NET LOSSES PAID		148,595.06
013 ALLOCATED CLAIM EXPENSE (CURRENT)		950.28
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)	1,444,905.77	
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)	232,221.49	
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		1,677,127.26
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,432,023.78	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	230,343.71	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,662,367.49
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	248,849.75	
032 PREMIUMS EARNED PHYSICAL DAMAGE	38,725.49	
033 PREMIUMS EARNED TOTAL		287,575.24
034 LOSS RESERVES AS OF PRIOR PERIOD END	1,350,745.26	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,428,748.19	
036 NET CHANGE IN LOSS RESERVES		78,002.93
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	338,004.00	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	338,004.00	
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		226,597.99

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

ACCOUNTING MONTH : 02 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 2

DATE : 05/09/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		22,624.96
054 CLAIM SERVICE FEES LIABILITY	LINE 031 X 12.000%	29,861.97
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	LINE 032 X 10.000%	3,872.55
056 TOTAL GROSS CLAIM SERVICE FEES		33,734.52
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		950.28
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		
060 TOTAL NET CLAIM SERVICE FEES		32,784.24
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		55,409.20
064 RESERVED FOR FUTURE USE		
065 TOTAL FEE ADJUSTMENT		
066 TOTAL FEE DUE SERVICING CARRIER		55,409.20

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	454,978.46	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	657,456.64	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	189,568.40	
004 PREMIUMS WRITTEN TOTAL		1,302,003.50
005 COMMISSIONS WRITTEN		40,713.23
006 PREMIUM CHARGEOFFS O/T CPAI	716.72	
007 PREMIUM CHARGEOFFS CPAI	454,978.46	
008 PREMIUM CHARGEOFFS TOTAL		455,695.18
019 LOSSES PAID (GROSS OF SALVAGE\SUBROGATION)		825,867.18
010 OTHER LOSS RECOVERIES		
011 SALVAGE & SUBROGATION		15,187.28
012 NET LOSSES PAID		810,679.90
013 ALLOCATED CLAIM EXPENSE (CURRENT)		26,402.93
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)	1,432,023.78	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	230,343.71	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,662,367.49
021 PREMIUMS EARNED BUT UNBILLED LIAB (PREVIOUS)		
022 PREMIUMS EARNED BUT UNBILLED PHYD (PREVIOUS)		
023 PREMIUMS EARNED BUT UNBILLED TOTAL (PREVIOUS)		
024 PREMIUMS EARNED BUT UNBILLED LIAB (CURRENT)		
025 PREMIUMS EARNED BUT UNBILLED PHYD (CURRENT)		
026 PREMIUMS EARNED BUT UNBILLED TOTAL (CURRENT)		
031 PREMIUMS EARNED LIABILITY	1,321,453.03	
032 PREMIUMS EARNED PHYSICAL DAMAGE	198,950.21	
033 PREMIUMS EARNED TOTAL		1,520,403.24
034 LOSS RESERVES AS OF PRIOR PERIOD END	1,380,464.14	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,428,748.19	
036 NET CHANGE IN LOSS RESERVES		48,284.05
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		659,770.95

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

FISCAL YEAR TO DATE THROUGH 02 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 4

DATE : 05/09/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		112,001.22
054 CLAIM SERVICE FEES LIABILITY	158,574.35	
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	19,895.03	
056 TOTAL GROSS CLAIM SERVICE FEES		178,469.38
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		26,402.93
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		
060 TOTAL NET CLAIM SERVICE FEES		152,066.45
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		264,067.67
064 RESERVED FOR FUTURE USE		
065 TOTAL FEE ADJUSTMENT		
066 TOTAL FEE DUE SERVICING CARRIER		264,067.67

INCEPTION TO DATE THROUGH 02 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 5

DATE : 05/09/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	274,491,853.85	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	305,853,886.28	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	51,266,648.40	
004 PREMIUMS WRITTEN TOTAL		631,612,388.53
005 COMMISSIONS WRITTEN		19,528,461.24
006 PREMIUM CHARGEOFFS O/T CPAI	384,615.99	
007 PREMIUM CHARGEOFFS CPAI	71,288,682.27	
008 PREMIUM CHARGEOFFS TOTAL		71,673,298.26
012 NET LOSSES PAID		282,655,231.71
013 ALLOCATED CLAIM EXPENSE (CURRENT)		17,586,208.22
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)		
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)		
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,432,023.78	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	230,343.71	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,662,367.49
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	578,913,716.35	
032 PREMIUMS EARNED PHYSICAL DAMAGE	51,036,304.69	
033 PREMIUMS EARNED TOTAL		629,950,021.04
034 LOSS RESERVES AS OF PRIOR PERIOD END		
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,428,748.19	
036 NET CHANGE IN LOSS RESERVES		1,428,748.19
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		284,421,983.90

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

INCEPTION TO DATE THROUGH 02 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 6

DATE : 05/09/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		52,181,565.29
054 CLAIM SERVICE FEES LIABILITY	69,469,645.57	
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	5,103,631.80	
056 TOTAL GROSS CLAIM SERVICE FEES		74,573,277.37
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		17,586,208.22
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		136,984.13
060 TOTAL NET CLAIM SERVICE FEES		57,124,053.28
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		109,305,618.57
064 COLLECTION FEES (NOT OFFSET BY RECOVERIES)		35,691.17
065 TOTAL FEE ADJUSTMENT		7,928,141.58-
066 TOTAL FEE DUE SERVICING CARRIER		101,413,168.16

ACCOUNTING DATES 10 2010 - 02 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 1

DATE : 05/09/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	27,738,921.30	
002 PREMIUMS WRITTEN D/T CPAI LIABILITY	26,278,006.25	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	5,704,691.73	
004 PREMIUMS WRITTEN TOTAL		59,721,619.28
005 COMMISSIONS WRITTEN		1,534,532.18
006 PREMIUM CHARGEOFFS O/T CPAI	89,689.11	
007 PREMIUM CHARGEOFFS CPAI	27,721,115.30	
008 PREMIUM CHARGEOFFS TOTAL		27,810,804.41
012 NET LOSSES PAID		25,041,245.06
013 ALLOCATED CLAIM EXPENSE (CURRENT)		959,495.24
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)	1,432,023.78	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	230,343.71	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,662,367.49
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	56,513,601.40	
032 PREMIUMS EARNED PHYSICAL DAMAGE	5,866,721.43	
033 PREMIUMS EARNED TOTAL		62,380,322.83
034 LOSS RESERVES AS OF PRIOR PERIOD END	2,595,530.66	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,428,748.19	
036 NET CHANGE IN LOSS RESERVES		1,166,782.47-
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		22,331,053.67

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

ACCOUNTING DATES 10 2010 - 02 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 2

DATE : 05/09/22

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
O53 TOTAL OPERATING AND SERVICES FEES		4,862,605.29
O54 CLAIM SERVICE FEES LIABILITY	6,781,632.15	
O55 CLAIM SERVICE FEES PHYSICAL DAMAGE	586,672.43	
O56 TOTAL GROSS CLAIM SERVICE FEES		7,368,304.58
O57 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		959,495.24
O58 ADDITIONAL CLAIM EXPENSE		
O59 LEGAL DEFENSE EXPENSES		
O60 TOTAL NET CLAIM SERVICE FEES		6,408,809.34
O63 TOTAL NET OPERATING AND CLAIM SERVICE FEES		11,271,414.63
O64 COLLECTION FEES (NOT OFFSET BY RECOVERIES)		
O65 TOTAL FEE ADJUSTMENT		1,437,961.97-
O66 TOTAL FEE DUE SERVICING CARRIER		9,833,452.66

AIPSO
 ACCOUNTING MONTH : 02 2022

HAWAII JOINT UNDERWRITING PLAN
 WRITTEN PREMIUMS
 PRIVATE PASSENGER HIGH RISK

REPORT: JUF-11 F
 DATE: 05/09/22

CARRIER	WRITTEN PREMIUMS			PERCENT OF TOTAL		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
01517 SC ISLAND INS CO LTD	233.00-	144.00-	377.00-	5.83-	13.48-	7.44-
01520 SC FIRST INS CO OF HAWAII LTD	0.00	1,212.00	1,212.00	0.00	113.48	23.91
07338 SC STATE FARM MUT AUTO INS CO	4,233.00	0.00	4,233.00	105.83	0.00	83.53
TOTAL	4,000.00	1,068.00	5,068.00	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	42,181.00	0.00	42,181.00	36.23	0.00	36.23
01520 SC FIRST INS CO OF HAWAII LTD	69,358.57	0.00	69,358.57	59.58	0.00	59.58
07338 SC STATE FARM MUT AUTO INS CO	4,875.00	0.00	4,875.00	4.19	0.00	4.19
TOTAL	116,414.57	0.00	116,414.57	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	897.00	0.00	897.00	46.38	0.00	46.38
07338 SC STATE FARM MUT AUTO INS CO	1,037.00	0.00	1,037.00	53.62	0.00	53.62
TOTAL	1,934.00	0.00	1,934.00	100.00	0.00	100.00

AIPSO
ACCOUNTING MONTH : 02 2022

HAWAII JOINT UNDERWRITING PLAN
WRITTEN PREMIUMS

REPORT: JUF-11 F
DATE: 05/09/22

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	45,749.00	13,826.00	59,575.00	40.27	38.64	39.88
01520 SC FIRST INS CO OF HAWAII LTD	66,200.19	21,441.71	87,641.90	58.26	59.93	58.66
07338 SC STATE FARM MUT AUTO INS CO	1,670.00	512.00	2,182.00	1.47	1.43	1.46
TOTAL	113,619.19	35,779.71	149,398.90	100.00	100.00	100.00
GRAND TOTALS	235,967.76	36,847.71	272,815.47			

AIPSO
 FISCAL YEAR TO DATE THROUGH 02 2022

HAWAII JOINT UNDERWRITING PLAN
 WRITTEN PREMIUMS
 PRIVATE PASSENGER HIGH RISK

REPORT: JUF-11 F
 DATE: 05/09/22

CARRIER	WRITTEN PREMIUMS			PERCENT OF TOTAL		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
01517 SC ISLAND INS CO LTD	2,402.00	144.00	2,258.00	11.71	1.16	6.86
01520 SC FIRST INS CO OF HAWAII LTD	8,667.00	6,405.00	15,072.00	42.25	51.73	45.82
07338 SC STATE FARM MUT AUTO INS CO	9,443.00	6,121.00	15,564.00	46.04	49.43	47.32
TOTALS	20,512.00	12,382.00	32,894.00	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	152,084.00	0.00	152,084.00	33.43	0.00	33.43
01520 SC FIRST INS CO OF HAWAII LTD	277,544.46	0.00	277,544.46	61.00	0.00	61.00
07338 SC STATE FARM MUT AUTO INS CO	25,350.00	0.00	25,350.00	5.57	0.00	5.57
TOTALS	454,978.46	0.00	454,978.46	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	832.00	0.00	832.00	13.04	0.00	6.94
07338 SC STATE FARM MUT AUTO INS CO	5,548.00	5,613.00	11,161.00	86.96	100.00	93.06
TOTALS	6,380.00	5,613.00	11,993.00	100.00	100.00	100.00

AIPSO
 FISCAL YEAR TO DATE THROUGH 02 2022

HAWAII JOINT UNDERWRITING PLAN
 WRITTEN PREMIUMS

REPORT: JUF-11 F
 DATE: 05/09/22

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	275,344.00	71,037.00	346,381.00	43.67	41.40	43.18
01520 SC FIRST INS CO OF HAWAII LTD	348,051.64	97,962.40	446,014.04	55.19	57.10	55.61
07338 SC STATE FARM MUT AUTO INS CO	7,169.00	2,574.00	9,743.00	1.14	1.50	1.21
TOTALS	630,564.64	171,573.40	802,138.04	100.00	100.00	100.00
GRAND TOTALS	1,112,435.10	189,568.40	1,302,003.50			

AIPSO
FISCAL YEAR-TO-DATE THROUGH 02 2022

HAWAII JOINT UNDERWRITING PLAN
EARNED/INCURRED LOSS RATIOS

REPORT: JUF-79 F
DATE: 05/09/22

	EARNED PREMIUM	PAID LOSSES	CHANGE IN LOSS RESERVES	CHANGE IN IBNR LOSS RESERVES	INCURRED LOSSES	LOSS RATIO
01517 SC ISLAND INS CO LTD	544,195.24	273,656.04	61,917.06	74,125.00-	261,448.10	48.04
01520 SC FIRST INS CO OF HAWAII	911,993.41	510,567.81	7,876.99	112,098.00-	406,346.80	44.56
07338 SC STATE FARM MUT AUTO INS	64,214.59	26,456.05	21,510.00-	12,970.00-	8,023.95-	
TOTAL	1,520,403.24	810,679.90	48,284.05	199,193.00-	659,770.95	43.39

AIPSO
INCEPTION-TO-DATE THROUGH 02 2022

HAWAII JOINT UNDERWRITING PLAN
EARNED/INCURRED LOSS RATIOS

REPORT: JUF-79 F
DATE: 05/09/22

	EARNED PREMIUM	PAID LOSSES	CHANGE IN LOSS RESERVES	CHANGE IN IBNR LOSS RESERVES	INCURRED LOSSES	LOSS RATIO
01503 SC FIREMANS FUND INS CO	24,915,844.33	12,561,863.05	0.00	0.00	12,561,863.05	50.42
01508 SC LIBERTY MUT INS CO	18,678,564.00	8,262,192.88	0.00	0.00	8,262,192.88	44.23
01517 SC ISLAND INS CO LTD	143,119,348.56	70,018,487.46	372,273.80	125,930.00	70,516,691.26	49.27
01518 SC PACIFIC INS CO	30,133,742.00	17,943,738.01	0.00	0.00	17,943,738.01	59.55
01519 SC HAWAIIAN INS & GUARANTY	24,168,882.08	14,034,951.47	0.00	0.00	14,034,951.47	58.07
01520 SC FIRST INS CO OF HAWAII	184,041,864.11	72,980,492.10	1,030,484.39	201,754.00	74,212,730.49	40.32
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	74,468,194.63	26,550,939.78	5,990.00	10,320.00	26,567,249.78	35.68
TOTAL	629,950,021.04	282,655,231.71	1,428,748.19	338,004.00	284,421,983.90	45.15

A I P S O

ACCOUNTING MONTH: 02 2022

HAWAII JOINT UNDERWRITING PLAN
MONTHLY STATISTICAL DETAIL
ALL COMPANIES COMBINED

REPORT: JUD-81
PAGE: 1
DATE: 05/09/22

REPORT OF IN-FORCE VEHICLE COUNT

	PRIVATE PASSENGER VEHICLES COUNT	COMMERCIAL VEHICLES COUNT	COMMERCIAL POLICIES COUNT*
CERTIFIED PUBLIC ASSISTANCE INSURED			
PRIOR MONTH-END NET IN-FORCE COUNT	1,157		
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT	1-		
CURRENT MONTH-END NET IN-FORCE COUNT	1,156		
PRIVATE PASSENGER HIGH RISK			
PRIOR MONTH-END NET IN-FORCE COUNT	23		
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT	2-		
CURRENT MONTH-END NET IN-FORCE COUNT	21		
PRIVATE PASSENGER OTHER AND COMMERCIAL			
PRIOR MONTH-END NET IN-FORCE COUNT	19	924	3
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT		6	
CURRENT MONTH-END NET IN-FORCE COUNT	19	930	3

* RISKS RATED ON OTHER THAN THE PER CAR BASIS



“Serving the Insurance Industry”

June 15, 2022

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

Dear Jerry:

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

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

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

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

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

Sincerely,

Karen Leite, AINS, AIS
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	136,226.75	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	208,254.88	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	39,031.05	
004 PREMIUMS WRITTEN TOTAL		383,512.68
005 COMMISSIONS WRITTEN		12,645.78
006 PREMIUM CHARGEOFFS O/T CPAI	254.00	
007 PREMIUM CHARGEOFFS CPAI	152,219.75	
008 PREMIUM CHARGEOFFS TOTAL		152,473.75
019 LOSSES PAID (GROSS OF SALVAGE\SUBROGATION)		191,054.56
010 OTHER LOSS RECOVERIES		
011 SALVAGE & SUBROGATION		2,816.00
012 NET LOSSES PAID		188,238.56
013 ALLOCATED CLAIM EXPENSE (CURRENT)		1,004.24
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)	1,432,023.78	
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)	230,343.71	
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		1,662,367.49
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,516,942.10	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	230,314.14	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,747,256.24
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	259,563.31	
032 PREMIUMS EARNED PHYSICAL DAMAGE	39,060.62	
033 PREMIUMS EARNED TOTAL		298,623.93
034 LOSS RESERVES AS OF PRIOR PERIOD END	1,428,748.19	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,289,260.37	
036 NET CHANGE IN LOSS RESERVES		139,487.82-
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	338,004.00	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	512,416.00	
039 NET CHANGE IN IBNR RESERVES		174,412.00
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		223,162.74

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HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

ACCOUNTING MONTH : 03 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

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ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053	TOTAL OPERATING AND SERVICES FEES	32,902.20
054	CLAIM SERVICE FEES LIABILITY	
	LINE 031 X 12.000%	31,147.60
055	CLAIM SERVICE FEES PHYSICAL DAMAGE	
	LINE 032 X 10.000%	3,906.06
056	TOTAL GROSS CLAIM SERVICE FEES	35,053.66
057	LESS ALLOCATED CLAIM EXPENSE (LINE 13)	1,004.24
058	ADDITIONAL CLAIM EXPENSE	
059	LEGAL DEFENSE EXPENSES	
060	TOTAL NET CLAIM SERVICE FEES	34,049.42
063	TOTAL NET OPERATING AND CLAIM SERVICE FEES	66,951.62
064	RESERVED FOR FUTURE USE	
065	TOTAL FEE ADJUSTMENT	
066	TOTAL FEE DUE SERVICING CARRIER	66,951.62

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	325,277.84	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	477,080.10	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	109,653.57	
004 PREMIUMS WRITTEN TOTAL		912,011.51
005 COMMISSIONS WRITTEN		29,422.48
006 PREMIUM CHARGEOFFS O/T CPAI	254.00	
007 PREMIUM CHARGEOFFS CPAI	340,295.84	
008 PREMIUM CHARGEOFFS TOTAL		340,549.84
019 LOSSES PAID (GROSS OF SALVAGE\SUBROGATION)		426,576.82
010 OTHER LOSS RECOVERIES		
011 SALVAGE & SUBROGATION		5,183.48
012 NET LOSSES PAID		421,393.34
013 ALLOCATED CLAIM EXPENSE (CURRENT)		2,728.80
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)	1,489,408.83	
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)	239,392.96	
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		1,728,801.79
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,516,942.10	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	230,314.14	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,747,256.24
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	774,824.67	
032 PREMIUMS EARNED PHYSICAL DAMAGE	118,732.39	
033 PREMIUMS EARNED TOTAL		893,557.06
034 LOSS RESERVES AS OF PRIOR PERIOD END	1,026,236.83	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,289,260.37	
036 NET CHANGE IN LOSS RESERVES		263,023.54
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	338,004.00	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	512,416.00	
039 NET CHANGE IN IBNR RESERVES		174,412.00
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		858,828.88

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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		78,190.03
054 CLAIM SERVICE FEES LIABILITY	LINE 031 X 12.000%	92,978.96
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	LINE 032 X 10.000%	11,873.24
056 TOTAL GROSS CLAIM SERVICE FEES		104,852.20
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		2,728.80
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		
060 TOTAL NET CLAIM SERVICE FEES		102,123.40
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		180,313.43
064 RESERVED FOR FUTURE USE		
065 TOTAL FEE ADJUSTMENT		
066 TOTAL FEE DUE SERVICING CARRIER		180,313.43

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	591,205.21	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	865,711.52	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	228,599.45	
004 PREMIUMS WRITTEN TOTAL		1,685,516.18
005 COMMISSIONS WRITTEN		53,359.01
006 PREMIUM CHARGEOFFS O/T CPAI	970.72	
007 PREMIUM CHARGEOFFS CPAI	607,198.21	
008 PREMIUM CHARGEOFFS TOTAL		608,168.93
019 LOSSES PAID (GROSS OF SALVAGE\SUBROGATION)		1,016,921.74
010 OTHER LOSS RECOVERIES		18,003.28
011 SALVAGE & SUBROGATION		998,918.46
012 NET LOSSES PAID		27,407.17
013 ALLOCATED CLAIM EXPENSE (CURRENT)		
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)	1,516,942.10	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	230,314.14	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,747,256.24
021 PREMIUMS EARNED BUT UNBILLED LIAB (PREVIOUS)		
022 PREMIUMS EARNED BUT UNBILLED PHYD (PREVIOUS)		
023 PREMIUMS EARNED BUT UNBILLED TOTAL (PREVIOUS)		
024 PREMIUMS EARNED BUT UNBILLED LIAB (CURRENT)		
025 PREMIUMS EARNED BUT UNBILLED PHYD (CURRENT)		
026 PREMIUMS EARNED BUT UNBILLED TOTAL (CURRENT)		
031 PREMIUMS EARNED LIABILITY	1,581,016.34	
032 PREMIUMS EARNED PHYSICAL DAMAGE	238,010.83	
033 PREMIUMS EARNED TOTAL		1,819,027.17
034 LOSS RESERVES AS OF PRIOR PERIOD END	1,380,464.14	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,289,260.37	
036 NET CHANGE IN LOSS RESERVES		91,203.77~
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	537,197.00	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	512,416.00	
039 NET CHANGE IN IBNR RESERVES		24,781.00~
040 ANTIC SAL&SUB RECOV - CASE RESERVES (PRIOR)		
041 ANTIC SAL&SUB RECOV - IBNR RESERVES (PRIOR)		
042 ANTIC SAL&SUB RECOV - TOTAL (PRIOR)		
043 ANTIC SAL&SUB RECOV - CASE RESERVES (CURR)		
044 ANTIC SAL&SUB RECOV - IBNR RESERVES (CURR)		
045 ANTIC SAL&SUB RECOV - TOTAL (CURR)		
046 ANTIC SAL&SUB RECOV - CASE RESERVES (NET CHANGE)		
047 ANTIC SAL&SUB RECOV - IBNR RESERVES (NET CHANGE)		
048 ANTIC SAL&SUB RECOV - TOTAL (NET CHANGE)		
049 INCURRED LOSSES		882,933.69

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HAWAII JOINT UNDERWRITING PLAN

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FISCAL YEAR TO DATE THROUGH 03 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

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ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		144,903.42
054 CLAIM SERVICE FEES LIABILITY	189,721.95	
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	23,801.09	
056 TOTAL GROSS CLAIM SERVICE FEES		213,523.04
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		27,407.17
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		
060 TOTAL NET CLAIM SERVICE FEES		186,115.87
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		331,019.29
064 RESERVED FOR FUTURE USE		
065 TOTAL FEE ADJUSTMENT		
066 TOTAL FEE DUE SERVICING CARRIER		331,019.29

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	274,628,080.60	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	306,062,141.16	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	51,305,679.45	
004 PREMIUMS WRITTEN TOTAL		631,995,901.21
005 COMMISSIONS WRITTEN		19,541,107.02
006 PREMIUM CHARGEDOFFS O/T CPAI	384,869.99	
007 PREMIUM CHARGEDOFFS CPAI	71,440,902.02	
008 PREMIUM CHARGEDOFFS TOTAL		71,825,772.01
012 NET LOSSES PAID		282,843,470.27
013 ALLOCATED CLAIM EXPENSE (CURRENT)		17,587,212.46
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)		
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)		
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,516,942.10	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	230,314.14	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,747,256.24
021 PREMIUMS EARNED BUT UNBILLED LIAB (PREVIOUS)		
022 PREMIUMS EARNED BUT UNBILLED PHYD (PREVIOUS)		
023 PREMIUMS EARNED BUT UNBILLED TOTAL (PREVIOUS)		
024 PREMIUMS EARNED BUT UNBILLED LIAB (CURRENT)		
025 PREMIUMS EARNED BUT UNBILLED PHYD (CURRENT)		
026 PREMIUMS EARNED BUT UNBILLED TOTAL (CURRENT)		
031 PREMIUMS EARNED LIABILITY	579,173,279.66	
032 PREMIUMS EARNED PHYSICAL DAMAGE	51,075,365.31	
033 PREMIUMS EARNED TOTAL		630,248,644.97
034 LOSS RESERVES AS OF PRIOR PERIOD END		
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,289,260.37	
036 NET CHANGE IN LOSS RESERVES		1,289,260.37
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END		
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	512,416.00	
039 NET CHANGE IN IBNR RESERVES		512,416.00
040 ANTIC SAL&SUB RECOV - CASE RESERVES (PRIOR)		
041 ANTIC SAL&SUB RECOV - IBNR RESERVES (PRIOR)		
042 ANTIC SAL&SUB RECOV - TOTAL (PRIOR)		
043 ANTIC SAL&SUB RECOV - CASE RESERVES (CURR)		
044 ANTIC SAL&SUB RECOV - IBNR RESERVES (CURR)		
045 ANTIC SAL&SUB RECOV - TOTAL (CURR)		
046 ANTIC SAL&SUB RECOV - CASE RESERVES (NET CHANGE)		
047 ANTIC SAL&SUB RECOV - IBNR RESERVES (NET CHANGE)		
048 ANTIC SAL&SUB RECOV - TOTAL (NET CHANGE)		
049 INCURRED LOSSES		284,645,146.64

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HAWAII JOINT UNDERWRITING PLAN

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INCEPTION TO DATE THROUGH 03 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

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ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		52,214,467.49
054 CLAIM SERVICE FEES LIABILITY	69,500,793.17	
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	5,107,537.86	
056 TOTAL GROSS CLAIM SERVICE FEES		74,608,331.03
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		17,587,212.46
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		136,984.13
060 TOTAL NET CLAIM SERVICE FEES		57,158,102.70
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		109,372,570.19
064 COLLECTION FEES (NOT OFFSET BY RECOVERIES)		35,691.17
065 TOTAL FEE ADJUSTMENT		7,928,141.58-
066 TOTAL FEE DUE SERVICING CARRIER		101,480,119.78

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	27,875,148.05	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	26,486,261.13	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	5,743,722.78	
004 PREMIUMS WRITTEN TOTAL		60,105,131.96
005 COMMISSIONS WRITTEN		1,547,177.96
006 PREMIUM CHARGEDOFFS O/T CPAI	89,943.11	
007 PREMIUM CHARGEDOFFS CPAI	27,873,335.05	
008 PREMIUM CHARGEDOFFS TOTAL		27,963,278.16
012 NET LOSSES PAID		25,229,483.62
013 ALLOCATED CLAIM EXPENSE (CURRENT)		960,499.48
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)	1,516,942.10	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	230,314.14	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,747,256.24
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	56,773,164.71	
032 PREMIUMS EARNED PHYSICAL DAMAGE	5,905,782.05	
033 PREMIUMS EARNED TOTAL		62,678,946.76
034 LOSS RESERVES AS OF PRIOR PERIOD END	2,595,530.66	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,289,260.37	
036 NET CHANGE IN LOSS RESERVES		1,306,270.29-
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	1,881,412.92	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	512,416.00	
039 NET CHANGE IN IBNR RESERVES		1,368,996.92-
040 ANTIC SAL&SUB RECOV - CASE RESERVES (PRIOR)		
041 ANTIC SAL&SUB RECOV - IBNR RESERVES (PRIOR)		
042 ANTIC SAL&SUB RECOV - TOTAL (PRIOR)		
043 ANTIC SAL&SUB RECOV - CASE RESERVES (CURR)		
044 ANTIC SAL&SUB RECOV - IBNR RESERVES (CURR)		
045 ANTIC SAL&SUB RECOV - TDOTAL (CURR)		
046 ANTIC SAL&SUB RECOV - CASE RESERVES (NET CHANGE)		
047 ANTIC SAL&SUB RECOV - IBNR RESERVES (NET CHANGE)		
048 ANTIC SAL&SUB RECOV - TOTAL (NET CHANGE)		
049 INCURRED LOSSES		22,554,216.41

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HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

ACCOUNTING DATES 10 2010 - 03 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

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ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		4,895,507.49
054 CLAIM SERVICE FEES LIABILITY	6,812,779.75	
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	590,578.49	
056 TOTAL GROSS CLAIM SERVICE FEES		7,403,358.24
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		960,499.48
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		
060 TOTAL NET CLAIM SERVICE FEES		6,442,858.76
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		11,338,366.25
064 COLLECTION FEES (NOT OFFSET BY RECOVERIES)		
065 TOTAL FEE ADJUSTMENT		1,437,961.97-
066 TOTAL FEE DUE SERVICING CARRIER		9,900,404.28

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 ACCOUNTING MONTH : 03 2022

HAWAII JOINT UNDERWRITING PLAN
 WRITTEN PREMIUMS

REPORT: JUF-11 F
 DATE: 06/03/22

PRIVATE PASSENGER HIGH RISK

CARRIER	WRITTEN PREMIUMS			PERCENT OF TOTAL		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
01517 SC ISLAND INS CO LTD	1,976.00	2,589.00	4,565.00	106.39	100.00	102.67
01520 SC FIRST INS CO OF HAWAII LTD	118.67-	0.00	118.67-	6.39-	0.00	2.67-
TOTAL	1,857.33	2,589.00	4,446.33	100.00	100.00	100.00

CERTIFIED PUBLIC ASSISTANCE INSURED

CARRIER	WRITTEN PREMIUMS			PERCENT OF TOTAL		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
01517 SC ISLAND INS CO LTD	39,975.00	0.00	39,975.00	29.34	0.00	29.34
01520 SC FIRST INS CO OF HAWAII LTD	88,110.75	0.00	88,110.75	64.68	0.00	64.68
07338 SC STATE FARM MUT AUTO INS CO	8,141.00	0.00	8,141.00	5.98	0.00	5.98
TOTAL	136,226.75	0.00	136,226.75	100.00	0.00	100.00

PRIVATE PASSENGER OTHER

CARRIER	WRITTEN PREMIUMS			PERCENT OF TOTAL		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
07338 SC STATE FARM MUT AUTO INS CO	182.00	2,491.00-	2,309.00-	100.00	100.00	100.00
TOTAL	182.00	2,491.00-	2,309.00-	100.00	100.00	100.00

AIPSO
ACCOUNTING MONTH : 03 2022

HAWAII JOINT UNDERWRITING PLAN
WRITTEN PREMIUMS

REPORT: JUF-11 F
DATE: 06/03/22

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	128,004.00	17,857.00	145,861.00	62.07	45.87	59.50
01520 SC FIRST INS CO OF HAWAII LTD	78,211.55	21,076.05	99,287.60	37.93	54.13	40.50
TOTAL	206,215.55	38,933.05	245,148.60	100.00	100.00	100.00
GRAND TOTALS	344,481.63	39,031.05	383,512.68			

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 FISCAL YEAR TO DATE THROUGH 03 2022

HAWAII JOINT UNDERWRITING PLAN
 WRITTEN PREMIUMS
 PRIVATE PASSENGER HIGH RISK

REPORT: JUF-11 F
 DATE: 06/03/22

CARRIER	WRITTEN PREMIUMS			PERCENT OF TOTAL		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
O1517 SC ISLAND INS CO LTD	4,378.00	2,445.00	6,823.00	19.57	16.33	18.27
O1520 SC FIRST INS CO OF HAWAII LTD	8,548.33	6,405.00	14,953.33	38.21	42.78	40.05
O7338 SC STATE FARM MUT AUTO INS CO	9,443.00	6,121.00	15,564.00	42.22	40.89	41.68
TOTALS	22,369.33	14,971.00	37,340.33	100.00	100.00	100.00

CERTIFIED PUBLIC ASSISTANCE INSURED

CARRIER	WRITTEN PREMIUMS			PERCENT OF TOTAL		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
O1517 SC ISLAND INS CO LTD	192,059.00	0.00	192,059.00	32.49	0.00	32.49
O1520 SC FIRST INS CO OF HAWAII LTD	365,655.21	0.00	365,655.21	61.85	0.00	61.85
O7338 SC STATE FARM MUT AUTO INS CO	33,491.00	0.00	33,491.00	5.66	0.00	5.66
TOTALS	591,205.21	0.00	591,205.21	100.00	0.00	100.00

PRIVATE PASSENGER OTHER

CARRIER	WRITTEN PREMIUMS			PERCENT OF TOTAL		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
O1520 SC FIRST INS CO OF HAWAII LTD	832.00	0.00	832.00	12.68	0.00	8.59
O7338 SC STATE FARM MUT AUTO INS CO	5,730.00	3,122.00	8,852.00	87.32	100.00	91.41
TOTALS	6,562.00	3,122.00	9,684.00	100.00	100.00	100.00

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 FISCAL YEAR TO DATE THROUGH 03 2022

HAWAII JOINT UNDERWRITING PLAN
 WRITTEN PREMIUMS

REPORT: JUF-11 F
 DATE: 06/03/22

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	403,348.00	88,894.00	492,242.00	48.20	42.23	47.00
01520 SC FIRST INS CO OF HAWAII LTD	426,263.19	119,038.45	545,301.64	50.94	56.55	52.07
07338 SC STATE FARM MUT AUTO INS CO	7,169.00	2,574.00	9,743.00	0.86	1.22	0.93
TOTALS	836,780.19	210,506.45	1,047,286.64	100.00	100.00	100.00
GRAND TOTALS	1,456,916.73	228,599.45	1,685,516.18			

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FISCAL YEAR-TO-DATE THROUGH 03 2022

HAWAII JOINT UNDERWRITING PLAN
EARNED/INCURRED LOSS RATIOS

REPORT: JUF-79 F
DATE: 06/03/22

	EARNED PREMIUM	PAID LOSSES	CHANGE IN LOSS RESERVES	CHANGE IN IBNR LOSS RESERVES	INCURRED LOSSES	LOSS RATIO
01517 SC ISLAND INS CO LTD	648,620.46	418,970.40	56,282.94-	10,830.00-	351,857.46	54.25
01520 SC FIRST INS CO OF HAWAII	1,094,197.29	552,992.01	9,700.83-	8,376.00-	534,915.18	48.89
07338 SC STATE FARM MUT AUTO INS	76,209.42	26,956.05	25,220.00-	5,575.00-	3,838.95-	
TOTAL	1,819,027.17	998,918.46	91,203.77-	24,781.00-	882,933.69	48.54

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INCEPTION-TO-DATE THROUGH 03 2022

HAWAII JOINT UNDERWRITING PLAN
EARNED/INCURRED LOSS RATIOS

REPORT: JUF-79 F
DATE: 06/03/22

	EARNED PREMIUM	PAID LOSSES	CHANGE IN LOSS RESERVES	CHANGE IN IBNR LOSS RESERVES	INCURRED LOSSES	LOSS RATIO
01503 SC FIREMANS FUND INS CO	24,915,844.33	12,561,863.05	0.00	0.00	12,561,863.05	50.42
01508 SC LIBERTY MUT INS CO	18,678,564.00	8,262,192.88	0.00	0.00	8,262,192.88	44.23
01517 SC ISLAND INS CO LTD	143,223,773.78	70,163,801.82	254,073.80	189,225.00	70,607,100.62	49.30
01518 SC PACIFIC INS CO	30,133,742.00	17,943,738.01	0.00	0.00	17,943,738.01	59.55
01519 SC HAWAIIAN INS & GUARANTY	24,168,882.08	14,034,951.47	0.00	0.00	14,034,951.47	58.07
01520 SC FIRST INS CO DF HAWAII	184,224,067.99	73,022,916.30	1,012,906.57	305,476.00	74,341,298.87	40.35
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	74,480,189.46	26,551,439.78	2,280.00	17,715.00	26,571,434.78	35.68
TOTAL	630,248,644.97	282,843,470.27	1,289,260.37	512,416.00	284,645,146.64	45.16

A I P S O

ACCOUNTING MONTH: 03 2022

HAWAII JOINT UNDERWRITING PLAN
MONTHLY STATISTICAL DETAIL
ALL COMPANIES COMBINED

REPORT: JUD-81
PAGE: 1
DATE: 06/03/22

REPORT OF IN-FORCE VEHICLE COUNT

	PRIVATE PASSENGER VEHICLES COUNT	COMMERCIAL VEHICLES COUNT	COMMERCIAL POLICIES COUNT*
CERTIFIED PUBLIC ASSISTANCE INSURED			
PRIOR MONTH-END NET IN-FORCE COUNT	1,156		
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT	14		
CURRENT MONTH-END NET IN-FORCE COUNT	1,170		
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	20		
PRIVATE PASSENGER OTHER AND COMMERCIAL			
PRIOR MONTH-END NET IN-FORCE COUNT	19	930	3
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT	1-	9-	
CURRENT MONTH-END NET IN-FORCE COUNT	18	921	3

* RISKS RATED ON OTHER THAN THE PER CAR BASIS

Determination of Private Passenger Auto Rates

Defining the Issue

The HJUP has requested that if there are two or less points charged on a policy due to accidents and/or convictions, the 431:10C-407(B)(1)(E) Eligible Insureds Only rates be used. If there are three or more points charged, the Non-CPAI Private Passenger Autos (High Risk) rates are to be used.

Action Needed

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

Proposal

We propose rule amendments to state that the 431:10C-407(B)(1)(E) Eligible Insureds Only rates are to be used when two or less points are charged on a policy and the Non-CPAI Private Passenger Autos rates are to be used when three or more points are charged. In addition, language is added clarifying that the same rates are applicable to all autos on the policy.

Impact

The proposed amendments will simplify the determination of which private passenger rates are to be used.

Due to the minimal premium volume in impacted classes, we expect any rate impact to be negligible.

AIPSO Systems Impact: Coordinate effective date with ISPS. This proposal has a high impact on EASi, date should be coordinated with ISPS. This has no impact on Atlas.

Proposed Changes

Sec. 18. Eligibility

Paragraph D is amended to remove reference to HRS §431:10C-407(b)(1)(E), Eligible Insureds only.

Rule 23. Premium Development

Paragraph B is amended to state that the 431:10C-407(B)(1)(E) Eligible Insureds Only rates are to be used when there are two or less points charged on a policy and the Non-CPAI Private Passenger Autos rates are to be used when three or more points are charged. In addition, language is added clarifying that the same rates are applicable to all autos on the policy.

Attachments

Exhibit A—Proposed amendments to Section 18 and Rule 23

PERSONAL AUTOMOBILE PART

Sec. 18. ELIGIBILITY

Paragraph D is amended as follows:

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.~~

PRIVATE PASSENGER CHAPTER

Rule 23. PREMIUM DEVELOPMENT

Paragraph B is amended as follows:

B. Residual Bodily Injury and Property Damage Liability and Personal Injury Protection Coverages

1. Determine the applicable classification ([Rule 24](#)). If the insured falls within two or more classifications, the highest rate classification will apply.
2. Determine the class [factor](#)/primary factor from the Class Factors/Primary Rating Factor Table from the Private Passenger Auto Rate Chapter.
3. For a private passenger auto not eligible for the safe driver insurance plan ([Rule 26](#)), add 0.20 to the class factor/primary factor otherwise applicable.
4. If additional charges for accidents and convictions ([Rule 26](#)) apply, determine the secondary factor.
5. Add the secondary factor to the class factor/primary factor to determine the combined rating factor.

6. Residual Bodily Injury and Property Damage Liability Coverage

a. Determine the base rates as follows:

Rates	
<u>431:10C-407(B)(1)(E) Eligible Insureds Only</u>	<u>Non-CPAI Private Passenger Autos</u>
<u>The policy has two or less penalty points charged for accidents and/or convictions (Rule 26)</u>	<u>The policy has three or more penalty points charged for accidents and/or convictions (Rule 26)</u>

b. The same base rates will be used for all autos on the policy.

ac. Refer to the [rate schedules](#) of this Manual for the base rates determined above for the classification and territory determined in paragraph A.1 above.

bd. Multiply the rates determined above by the combined rating factor determined in paragraph B.5 above.

ce. If increased limits ([Rule 25](#)) apply, multiply the rates determined above by the appropriate factor. Increased limit factors are applicable to minimum coverage premiums, but not the minimum policy premium.

cf. If a certified risk—financial responsibility filing ([Rule 3](#)) is required, the rates determined above are increased by the appropriate factor.