

CAROL BERTHOLD
Chairperson

CHARLES P. KWOLEK, JR.
President/CEO



"Serving the Insurance Industry"

April 5, 2023

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

RE: HJUP Cash Flow Projection – As of January 2023

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 (\$45,012) per month, which excludes the assigned claims assessment. We have a \$3,049,231 available balance as of January 31, 2023.

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 2026, the HJUP cash balance is estimated to be \$966,312. 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,

Ed Sullivan

Edward Sullivan,
Financial and Investment Services-Accounting- Supervisor

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

HAWAII JUP CASH FLOW PROJECTION - AS OF JANUARY 2023

Net Cash Flow for 12 months		Excl Assessments
	Feb-22	\$ (127,035.00)
	Mar-22	\$ (164,210.00)
	Apr-22	\$ (64,470.00)
	May-22	\$ 5,859.00
	Jun-22	\$ (1,722.00)
	Jul-22	\$ 422,356.00
	Aug-22	\$ (168,757.00)
	Sep-22	\$ 51,066.00
	Oct-22	\$ (368,720.00)
	Nov-22	\$ (59,175.00)
	Dec-22	\$ (60,001.00)
	Jan-23	\$ (5,337.00)
		<u>\$ (540,146.00) Sub total</u>
		\$ (540,146.00)
Average Cash Outflow per Month:		<u>12</u>
		<u>\$ (45,012.17)</u>

Cash Ending Balance as of January 2023: 3,049,231

2023	
Actual Operational Cash Activity (Feb-Dec 2023)	\$ (495,133.87)
EASI- policy system (Feb-Dec 2023)	\$ (14,483.37)
First of HI- S/C staff dedicated to producer and appl processing (Feb-Dec 2023)	\$ (27,500.00)
Min Annual Fee-Serv Provider Fees (Feb-Dec 2023)	\$ (148,500.00)
On Island Presence- (Feb-Dec 2023)	\$ (91,666.63)
Policy Year Drop 2011 owed Hawaii JUP-Sept 23	\$ 172,049.00
Actual Cash Position as of Dec 2023	<u>\$ 2,443,996.13</u>

2024	
Expected Operational Cash outflow	\$ (540,146.00)
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)
On Island Presence	\$ (100,000.00)
Policy Year Drop 2012 owed Hawaii JUP-Sept 2024	\$ 357,581.00
Estimated Cash Position as of Dec 2024	<u>\$ 1,953,631.13</u>

2025	
Expected Operational Cash outflow	\$ (540,146.00)
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)
On Island Presence	\$ (100,000.00)
Policy Year Drop 2013 owed Hawaii JUP-Sept 2025	\$ 300,309.00
Estimated Cash Position as of Dec 2025	<u>\$ 1,405,994.13</u>

2026	
Expected Operational Cash outflow	\$ (540,146.00)
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)
On Island Presence	\$ (100,000.00)
Policy Year Drop 2014 owed Hawaii JUP-Sept 2026	\$ 408,264.00
Estimated Cash Position as of Dec 2026	<u>\$ 966,312.13</u>

Estimated Cash Position as of Dec 2026 \$ 966,312.13

PROJECTED PROGRAM EXPENSES	
EASI- policy system	\$ (15,800.00)
	<u>12</u>
	<u>\$ (1,316.67)</u>
First of HI- S/C staff dedicated to producer registration and cust serv, and appl processing	\$ (30,000.00)
	<u>12</u>
	<u>\$ (2,600.00)</u>
Minimum Annual Fee- Servicing Provider Fees	\$ (162,000.00)
	<u>12</u>
	<u>\$ (13,500.00)</u>
On Island Presence-	\$ (100,000.00)
	<u>12</u>
	<u>\$ (8,333.33)</u>

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President/CEO



April 5, 2023

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

RE: HJUP - FINANCIAL STATEMENTS – QUARTER ENDING 12/31/2022

Dear Jerry:

Attached are the Hawaii Joint Underwriting Plan financial statements for the period ended **December 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
 - Servicing Carrier Fees Claim LAE- \$704.00.
2. Also, some general ledger accounts, such as interest income, bureau expenses, bank charges, etc. are not able to be split out by the four classes due to the nature of the account activity. We have not allocated these general income and expense items on the class exhibits.
3. The class reports are provided to allow the department to review the pure results of the HJUP business by class, without distortions, which would have occurred from the allocation of some non-class specific results.

The financial statements included are as follows:

BALANCE SHEET – CONSOLIDATED

STATEMENT OF INCOME AND EXPENSES - CONSOLIDATED AND BY CLASS

STATEMENT OF OTHER THAN UNDERWRITING EXPENSES - CONSOLIDATED

QUARTERLY EXHIBIT OF RESERVES - CONSOLIDATED AND BY CLASS

QUARTERLY RESULTS OF OPERATIONS - CONSOLIDATED AND BY CLASS

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

Sincerely,

Ed Sullivan

Edward Sullivan,
Financial and Investment Services-Supervisor,

cc: Gordon Ito, HJUP
Thomas Assad, AIPSO
Kim Caputo, AIPSO
David Maynard, AIPSO
Victoria Ivanov, AIPSO
Michelle Lapierre, AIPSO

Attachments

HAWAII JOINT UNDERWRITING PLAN
CONSOLIDATED BALANCE SHEET
DECEMBER 31, 2022

	12/31/2022	12/31/2021
<u>Assets</u>		
<u>Cash (Overdraft)</u>		
Central Bank	\$ (22,452.57)	\$ (59,836.98)
Central Processor	-	-
Concentration Account	219,433.31	333,113.03
Servicing Carrier - Depository Cash	85,977.70	96,381.28
Servicing Carrier - Checks Outstanding	(67,857.50)	(50,956.66)
Total Cash (Overdraft)	215,100.94	318,700.67
Investments	2,928,444.55	2,903,206.64
<u>Accounts Receivable</u>		
Servicing Carriers Premium Accounts	128,044.16	123,810.32
Cr Cards - State National	-	-
Salvage and Subrogation	(550.00)	1,611.30
Assigned Claims Program	323,408.50	430,646.05
Late Payment Penalty Fees	100.00	1,893.14
Installment Fees - State National	16.00	-
Due from Other JUA Plans	-	-
Total Accounts Receivable	451,018.66	557,960.81
Claim Service Fee Reserve	272,932.00	328,122.00
Total Assets	\$3,867,496.15	\$4,107,990.12
<u>Liabilities & Members' Equity (Deficit)</u>		
Loss Reserves (Incl IBNR)	\$ 1,960,558.58	\$ 1,265,689.83
Unearned Premium Reserve	1,426,667.50	1,728,801.79
Premium Deficiency Reserve	291,694.00	327,078.00
Outstanding Drafts	139,502.67	143,915.97
Outstanding Drafts - Assigned Claims	2,100.58	44,613.99
CPAI Collection Fees	500.00	-
Escheat Reserves	65,107.50	65,704.88
<u>Accounts Payable</u>		
Servicing Carrier Fees- Claims	60,461.88	67,216.22
Servicing Carrier Fees- Operating	81,399.08	41,003.44
Unallocated Claim Expense Allowance	2,705.11	11,776.56
AIPSO	70,529.59	17,356.45
Commissions	3,336.07	4,892.55
Advanced Premium Collections	2,179.50	15,492.00
Other	2,500.00	2,500.00
Total Accounts Payable	223,111.23	160,237.22
Total Liabilities	4,109,242.06	3,736,041.68
Members' Equity (Deficit)	(241,745.91)	371,948.44
Total Liabilities & Members' Equity (Deficit)	\$3,867,496.15	\$4,107,990.12

HAWAII JOINT UNDERWRITING PLAN
CONSOLIDATED STATEMENT OF INCOME AND EXPENSES
YEAR TO DATE THROUGH DECEMBER 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	\$637,634.77	\$773,504.67	\$637,634.77	\$773,504.67	(\$135,869.90)	-17.57%
Change in Unearned Premiums	(172,050.06)	(151,965.44)	(172,050.06)	(151,965.44)	(20,084.62)	13.22%
Premiums Earned	809,684.83	925,470.11	809,684.83	925,470.11	(115,785.28)	-12.51%
<u>Deductions:</u>						
Losses Paid	524,001.21	577,525.12	524,001.21	577,525.12	(53,523.91)	-9.27%
Change in Loss Reserves	(97,725.16)	(546,667.31)	(97,725.16)	(546,667.31)	448,442.15	-82.03%
Losses Incurred	426,276.05	30,857.81	426,276.05	30,857.81	394,918.24	1279.80%
Change in Premium Deficiency Reserve	(32,965.00)	(25,587.00)	(32,965.00)	(25,587.00)	(7,378.00)	28.83%
Servicing Carrier Fees - Claims LAE	75,305.04	85,476.86	75,305.04	85,476.86	(10,171.82)	-11.90%
Servicing Carrier Fees - Operating	64,609.31	66,713.39	64,609.31	66,713.39	(2,114.08)	-3.17%
Commissions Written	21,575.34	23,936.53	21,575.34	23,936.53	(2,361.19)	-9.86%
DMV Surcharge Fees	359.54	-	359.54	-	359.54	0.00%
Total Underwriting Deductions	555,160.28	181,397.59	555,160.28	181,397.59	373,252.69	205.76%
Net Underwriting Gain (Loss)	254,524.55	744,072.52	254,524.55	744,072.52	(489,037.97)	-65.72%
Investment Income	25,475.32	107.19	25,475.32	107.19	25,368.13	23666.51%
Gain (Loss) on Investments	0.00	0.00	0.00	0.00	0.00	0.00%
<u>Other Income (Expenses):</u>						
Misc. Income	0.00	0.00	0.00	0.00	0.00	0.00%
Membership Fees	0.00	0.00	0.00	0.00	0.00	0.00%
Late Penalty Fees	-	50.00	-	50.00	(50.00)	-100.00%
Commissions Charged Off	-	(18.44)	-	(18.44)	18.44	-100.00%
Premiums Charged Off	(16.50)	(716.72)	(16.50)	(716.72)	700.22	-97.70%
Premiums Charged Off - CPAI	(225,653.37)	(266,902.37)	(225,653.37)	(266,902.37)	41,249.00	-15.45%
Other than Underwriting Expenses	(107,214.71)	(57,013.71)	(107,214.71)	(57,013.71)	(50,201.00)	88.05%
Total Other Income (Expenses)	(332,884.58)	(324,601.24)	(332,884.58)	(324,601.24)	(8,283.34)	2.55%
Net Gain (Loss)	(\$52,884.71)	\$419,578.47	(\$52,884.71)	\$419,578.47	(\$471,953.18)	-112.48%

HAWAII JOINT UNDERWRITING PLAN
CONSOLIDATED STATEMENT OF OTHER THAN UNDERWRITING EXPENSES
YEAR TO DATE THROUGH DECEMBER 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	\$ 2,500.00	\$ 2,500.00	-	0.00%
Software Equipment	18,902.37	18,495.96	18,902.37	18,495.96	406.41	2.20%
Central Processor	44,855.48	26,755.75	44,855.48	26,755.75	18,099.73	67.65%
Bank and Finance Charges	2,531.43	2,002.00	2,531.43	2,002.00	529.43	26.45%
Rate making Expense	-	7,260.00	-	7,260.00	(7,260.00)	-100.00%
Misc Shared Resources	7,500.00	0.00	7,500.00	0.00	7,500.00	0.00%
Fronting CO Fees - AIO HI	5,925.44	0.00	5,925.44	0.00	5,925.44	0.00%
Other	24,999.99	-	24,999.99	-	24,999.99	0.00%
Total Other Than Underwriting Expenses	\$ 107,214.71	\$ 57,013.71	\$ 107,214.71	\$ 57,013.71	\$ 50,201.00	88.05%

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

	Prior Year End Reserves	First Quarter Change	Second Quarter Change	Third Quarter Change	Fourth Quarter Change	Quarter End Reserves
Unearned Premium	\$ 1,598,717.56	\$ (172,050.06)	\$ -	\$ -	\$ -	\$ 1,426,667.50
Premium Deficiency Reserve	324,659.00	(32,965.00)	0.00	0.00	0.00	291,694.00
Loss Reserves	\$ 1,580,797.74	\$ 86,721.84	\$ -	\$ -	\$ -	\$ 1,667,519.58
IBNR Loss Reserves	600,701.00	(185,382.00)	0.00	0.00	0.00	415,319.00
Anticipated Salvage and Subrogation	(122,715.00)	435.00	0.00	0.00	0.00	(122,280.00)
Net Loss Reserves	<u>\$ 2,058,783.74</u>	<u>\$ (98,225.16)</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 1,960,558.58</u>

HAWAII JOINT UNDERWRITING PLAN
CONSOLIDATED QUARTERLY RESULTS OF OPERATION

	Quarter Ending Dec 2022	Quarter Ending Sep 2022	Quarter Ending Jun 2022	Quarter Ending Mar 2022	Quarter Ending Dec 2021
<u>Underwriting Income:</u>					
Premium Written	\$637,634.77	\$726,419.55	\$891,957.88	\$912,011.51	\$773,504.67
Change in Unearned Premiums	(172,050.06)	(135,827.75)	(12,710.93)	18,454.45	(151,965.44)
Premiums Earned	809,684.83	862,247.30	904,668.81	893,557.06	925,470.11
<u>Deductions:</u>					
Losses Paid	524,001.21	236,663.77	392,942.94	421,486.06	577,525.12
Change in Loss Reserves	(97,725.16)	332,083.53	33,871.84	427,138.54	(546,667.31)
Losses Incurred	426,276.05	568,747.30	426,814.78	848,624.60	30,857.81
Change in Premium Deficiency Reserve	(32,965.00)	(7,301.00)	(1,249.00)	6,131.00	(25,587.00)
Servicing Carrier Fees - Claims LAE	75,305.04	105,562.33	104,484.73	95,747.21	85,476.86
Servicing Carrier Fees - Operating	64,609.31	43,984.88	77,901.76	78,190.03	66,713.39
Commissions Written	21,575.34	22,814.90	29,734.77	29,422.48	23,936.53
DMV Surcharge Fees	359.54	-	-	-	-
Total Underwriting Deductions	555,160.28	733,808.41	637,687.04	1,058,115.32	181,397.59
Net Underwriting Gain (Loss)	254,524.55	128,438.89	266,981.77	(164,558.26)	744,072.52
Investment Income	25,475.32	15,751.89	3,814.76	195.94	107.19
Gain (Loss) on Investments	0.00	0.00	0.00	0.00	0.00
<u>Other Income (Expenses):</u>					
Miscellaneous Income	0.00	0.00	0.00	(229.00)	0.00
Membership Fees	0.00	0.00	356,000.00	0.00	0.00
Late Penalty Fees	-	-	200.00	0.00	50.00
Commissions Charged Off	-	(12.85)	(63.53)	-	(18.44)
Premiums Charged Off	(16.50)	(299.68)	157.00	(254.00)	(716.72)
Premiums Charged Off - CPAI	(225,653.37)	(276,793.42)	(282,350.85)	(340,295.84)	(266,902.37)
Other than Underwriting Expenses	(107,214.71)	(116,507.57)	(75,912.97)	(54,788.52)	(57,013.71)
Total Other Income (Expenses)	(332,884.58)	(393,613.52)	(1,970.35)	(395,567.36)	(324,601.24)
Net Gain (Loss)	(\$52,884.71)	(\$249,422.74)	\$268,826.18	(\$559,929.68)	\$419,578.47

HAWAII JOINT UNDERWRITING PLAN
RETAINED EARNINGS
December 31, 2022

Trial Balance

Total Assets	<u>\$3,594,564.15</u>
Total Liabilities	(\$3,836,310.06)
Total Retained Earnings	<u>\$188,861.20</u>
Liabilities + Retained Earnings	<u>(3,647,448.86)</u>
Assets + Liabilities + Retained Earnings	(52,884.71)
Total Income	(\$663,110.09)
Total Expense	<u>\$715,994.80</u>
Net (Income) & Expense	<u>52,884.71</u>
Difference	<u><u>0.00</u></u>

Retained Earnings

Retained Earnings from Trial Balance	\$188,861.20
Net (Income) & Expense from Trial Balance	\$52,884.71
Total Retained Earnings	<u><u>\$241,745.91</u></u>

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

	<u>Quarter Ending</u>	<u>Fiscal Year to Date</u>
<u>Underwriting Income</u>		
Premium Written	\$225,653.37	\$225,653.37
Change in Unearned Premiums	(57,827.16)	(57,827.16)
Premiums Earned	<u>283,480.53</u>	<u>283,480.53</u>
<u>Deductions</u>		
Losses Paid	26,055.73	26,055.73
Change in Loss Reserves	(26,207.00)	(26,207.00)
Losses Incurred	<u>(151.27)</u>	<u>(151.27)</u>
Change in Premium Deficiency Reserve	(32,965.00)	(32,965.00)
Servicing Carrier Fees - Claims LAE	14,790.05	14,790.05
Servicing Carrier Fees - Operating	22,323.86	22,323.86
Servicing Carrier Fees - Collections	-	-
Commissions Written	-	-
Total Underwriting Deductions	<u>3,997.64</u>	<u>3,997.64</u>
Net Underwriting Gain (Loss)	<u>279,482.89</u>	<u>279,482.89</u>
<u>Other Income (Expenses)</u>		
Commissions Charged Off	-	-
Premiums Charged Off	(225,653.37)	(225,653.37)
Fronting Co Fees - AIO HI	(5,925.44)	(5,925.44)
Other than Underwriting Expenses	(24,999.99)	(24,999.99)
Total Other Income (Expenses)	<u>(256,578.80)</u>	<u>(256,578.80)</u>
Net Gain (Loss)	<u><u>\$22,904.09</u></u>	<u><u>\$22,904.09</u></u>

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

	Prior Year End Reserves	First Quarter Change	Second Quarter Change	Third Quarter Change	Fourth Quarter Change	Quarter End Reserves
Unearned Premium	\$ 568,813.58	\$ (57,827.16)	\$ -	\$ -	\$ -	\$ 510,986.42
Premium Deficiency Reserve	324,659.00	(32,965.00)	0.00	0.00	0.00	291,694.00
Loss Reserves	\$ 183,463.40	\$ 35,004.00	\$ -	\$ -	\$ -	\$ 218,467.40
IBNR Loss Reserves	116,950.00	(58,728.00)	0.00	0.00	0.00	58,222.00
Anticipated Salvage and Subrogation	(12,658.00)	(2,483.00)	0.00	0.00	0.00	(15,141.00)
Net Loss Reserves	<u>\$ 287,755.40</u>	<u>\$ (26,207.00)</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 261,548.40</u>

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

	Quarter Ending Dec 2022	Quarter Ending Sep 2022	Quarter Ending Jun 2022	Quarter Ending Mar 2022	Quarter Ending Dec 2021
<u>Underwriting Income:</u>					
Premium Written	\$225,653.37	\$276,793.42	\$282,350.85	\$325,277.84	\$265,927.37
Change in Unearned Premiums	(57,827.16)	(12,567.87)	(2,695.39)	39,255.22	(42,179.53)
Premiums Earned	283,480.53	289,361.29	285,046.24	286,022.62	308,106.90
<u>Deductions:</u>					
Losses Paid	26,055.73	66,102.70	89,312.06	119,368.64	109,202.11
Change in Loss Reserves	(26,207.00)	(62,483.83)	(33,250.84)	14,479.29	(162,179.27)
Losses Incurred	(151.27)	3,618.87	56,061.22	133,847.93	(52,977.16)
Change in Premium Deficiency Reserve	(32,965.00)	(7,301.00)	(1,249.00)	6,131.00	(25,587.00)
Servicing Carrier Fees - Claims LAE	14,790.05	19,275.32	71,656.07	31,623.71	28,980.83
Servicing Carrier Fees - Operating	22,323.86	43,942.59	11,325.05	19,516.67	15,955.65
Commissions Written	-	-	-	-	-
Total Underwriting Deductions	3,997.64	59,535.78	137,793.34	191,119.31	(33,627.68)
Net Underwriting Gain (Loss)	279,482.89	229,825.51	147,252.90	94,903.31	341,734.58
Investment Income	-	-	-	-	-
Gain (Loss) on Investments	-	-	-	-	-
<u>Other Income (Expenses):</u>					
Membership Fees	-	-	-	-	-
Late Penalty Fees	-	-	-	-	-
Commissions Charged Off	-	-	-	-	-
Premiums Charged Off	-	-	-	-	-
Premiums Charged Off - CPAI	(225,653.37)	(276,793.42)	(282,350.85)	(340,295.84)	(266,902.37)
Other than Underwriting Expenses	(30,925.43)	(51,705.22)	(374.40)	-	-
Total Other Income (Expenses)	(256,578.80)	(328,498.64)	(282,725.25)	(340,295.84)	(266,902.37)
Net Gain (Loss)	\$22,904.09	(\$98,673.13)	(\$135,472.35)	(\$245,392.53)	\$74,832.21

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

	<u>Quarter Ending</u>	<u>Fiscal Year to Date</u>
<u>Underwriting Income</u>		
Premium Written	\$391,204.40	\$391,204.40
Change in Unearned Premiums	(115,453.65)	(115,453.65)
Premiums Earned	<u>506,658.05</u>	<u>506,658.05</u>
<u>Deductions</u>		
Losses Paid	496,684.83	496,684.83
Change in Loss Reserves	(61,567.51)	(61,567.51)
Losses Incurred	<u>435,117.32</u>	<u>435,117.32</u>
Change in Premium Deficiency Reserve	-	-
Servicing Carrier Fees - Claims LAE	44,135.24	44,135.24
Servicing Carrier Fees - Operating	39,120.45	39,120.45
Servicing Carrier Fees - Collections	-	-
Commissions Written	19,560.24	19,560.24
Total Underwriting Deductions	<u>537,933.25</u>	<u>537,933.25</u>
Net Underwriting Gain (Loss)	(31,275.20)	(31,275.20)
<u>Other Income (Expenses)</u>		
Commissions Charged Off	-	-
Premiums Charged Off	(16.50)	(16.50)
Fronting Co Fees - AIO HI	-	-
Other than Underwriting Expenses	-	-
Total Other Income (Expenses)	<u>(16.50)</u>	<u>(16.50)</u>
Net Gain (Loss)	<u><u>(\$31,291.70)</u></u>	<u><u>(\$31,291.70)</u></u>

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

	Prior Year End Reserves	First Quarter Change	Second Quarter Change	Third Quarter Change	Fourth Quarter Change	Quarter End Reserves
Unearned Premium	\$ 1,000,253.69	\$ (115,453.65)	\$ -	\$ -	\$ -	\$ 884,800.04
Premium Deficiency Reserve	-	-	-	-	-	-
Loss Reserves	\$ 1,337,505.15	\$ 41,238.49	\$ -	\$ -	\$ -	\$ 1,378,743.64
IBNR Loss Reserves	451,048.00	(106,222.00)	0.00	0.00	0.00	344,826.00
Anticipated Salvage and Subrogation	(108,190.00)	3,416.00	0.00	0.00	0.00	(104,774.00)
Net Loss Reserves	<u>\$ 1,680,363.15</u>	<u>\$ (61,567.51)</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 1,618,795.64</u>

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

	Quarter Ending Dec 2022	Quarter Ending Sep 2022	Quarter Ending Jun 2022	Quarter Ending Mar 2022	Quarter Ending Dec 2021
<u>Underwriting Income:</u>					
Premium Written	\$391,204.40	\$437,860.95	\$586,671.81	\$577,083.34	\$470,203.30
Change in Unearned Premiums	(115,453.65)	(111,722.62)	(6,624.37)	(934.37)	(117,383.94)
Premiums Earned	506,658.05	549,583.57	593,296.18	578,017.71	587,587.24
<u>Deductions:</u>					
Losses Paid	496,684.83	152,358.96	303,116.74	300,150.08	469,886.31
Change in Loss Reserves	(61,567.51)	415,223.17	(27,620.32)	403,341.25	(379,357.04)
Losses Incurred	435,117.32	567,582.13	275,496.42	703,491.33	90,529.27
Change in Premium Deficiency Reserve	-	-	-	-	-
Servicing Carrier Fees - Claims LAE	44,135.24	51,253.29	134,021.50	61,426.68	53,873.63
Servicing Carrier Fees - Operating	39,120.45	43,786.10	58,667.19	57,708.33	47,020.34
Commissions Written	19,560.24	21,893.02	29,333.61	29,008.47	23,355.88
Total Underwriting Deductions	537,933.25	684,514.54	497,518.72	851,634.81	214,779.12
Net Underwriting Gain (Loss)	(31,275.20)	(134,930.97)	95,777.46	(273,617.10)	372,808.12
Investment Income	-	-	-	-	-
Gain (Loss) on Investments	-	-	-	-	-
<u>Other Income (Expenses):</u>					
Membership Fees	-	-	-	-	-
Late Penalty Fees	-	-	-	-	-
Commissions Charged Off	-	-	-	-	-
Premiums Charged Off	(16.50)	(292.50)	157.00	(254.00)	(25.72)
Premiums Charged Off - CPAI	-	-	-	-	-
Other than Underwriting Expenses	-	-	-	-	-
Total Other Income (Expenses)	(16.50)	(292.50)	157.00	(254.00)	(25.72)
Net Gain (Loss)	(\$31,291.70)	(\$135,223.47)	\$95,934.46	(\$273,871.10)	\$372,782.40

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

	<u>Quarter Ending</u>	<u>Fiscal Year to Date</u>
<u>Underwriting Income</u>		
Premium Written	\$5,483.00	\$5,483.00
Change in Unearned Premiums	(987.93)	(987.93)
Premiums Earned	<u>6,470.93</u>	<u>6,470.93</u>
<u>Deductions</u>		
Losses Paid	-	-
Change in Loss Reserves	(10,675.00)	(10,675.00)
Losses Incurred	<u>(10,675.00)</u>	<u>(10,675.00)</u>
Change in Premium Deficiency Reserve	-	-
Servicing Carrier Fees - Claims LAE	548.43	548.43
Servicing Carrier Fees - Operating	130.90	130.90
Servicing Carrier Fees - Collections	-	-
Commissions Written	485.70	485.70
Total Underwriting Deductions	<u>(9,509.97)</u>	<u>(9,509.97)</u>
Net Underwriting Gain (Loss)	15,980.90	15,980.90
<u>Other Income (Expenses)</u>		
Commissions Charged Off	-	-
Premiums Charged Off	-	-
Fronting Co Fees - AIO HI	-	-
Other than Underwriting Expenses	-	-
Total Other Income (Expenses)	<u>-</u>	<u>-</u>
Net Gain (Loss)	<u>\$15,980.90</u>	<u>\$15,980.90</u>

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

	Prior Year End Reserves	First Quarter Change	Second Quarter Change	Third Quarter Change	Fourth Quarter Change	Quarter End Reserves
Unearned Premium	\$ 9,333.72	\$ (987.93)	\$ -	\$ -	\$ -	\$ 8,345.79
Premium Deficiency Reserve	-	-	-	-	-	-
Loss Reserves	\$ 52,250.00	\$ 3,740.00	\$ -	\$ -	\$ -	\$ 55,990.00
IBNR Loss Reserves	22,447.00	(14,415.00)	0.00	0.00	0.00	8,032.00
Anticipated Salvage and Subrogation	0.00	0.00	0.00	0.00	0.00	0.00
Net Loss Reserves	<u>\$ 74,697.00</u>	<u>\$ (10,675.00)</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 64,022.00</u>

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

	Quarter Ending Dec 2022	Quarter Ending Sep 2022	Quarter Ending Jun 2022	Quarter Ending Mar 2022	Quarter Ending Dec 2021
<u>Underwriting Income:</u>					
Premium Written	\$5,483.00	(\$888.82)	\$13,957.22	\$1,418.00	\$8,266.00
Change in Unearned Premiums	(987.93)	(7,271.69)	6,917.95	(5,867.58)	1,771.15
Premiums Earned	6,470.93	6,382.87	7,039.27	7,285.58	6,494.85
<u>Deductions:</u>					
Losses Paid	-	10,000.00	-	1,967.34	-
Change in Loss Reserves	(10,675.00)	(17,114.00)	88,264.00	933.00	(1,278.00)
Losses Incurred	(10,675.00)	(7,114.00)	88,264.00	2,900.34	(1,278.00)
Change in Premium Deficiency Reserve	-	-	-	-	-
Servicing Carrier Fees - Claims LAE	548.43	707.62	786.02	808.94	725.09
Servicing Carrier Fees - Operating	130.90	(88.88)	1,395.72	141.80	826.60
Commissions Written	485.70	(34.72)	194.01	155.32	140.60
Total Underwriting Deductions	(9,509.97)	(6,529.98)	90,639.75	4,006.40	414.29
Net Underwriting Gain (Loss)	15,980.90	12,912.85	(83,600.48)	3,279.18	6,080.56
Investment Income	-	-	-	-	-
Gain (Loss) on Investments	-	-	-	-	-
<u>Other Income (Expenses):</u>					
Membership Fees	-	-	-	-	-
Late Penalty Fees	-	-	-	-	-
Commissions Charged Off	-	(12.85)	(63.53)	-	(18.44)
Premiums Charged Off	-	(7.18)	-	-	(691.00)
Premiums Charged Off - CPAI	-	-	-	-	-
Other than Underwriting Expenses	-	-	-	-	-
Total Other Income (Expenses)	-	(20.03)	(63.53)	-	(709.44)
Net Gain (Loss)	\$15,980.90	\$12,892.82	(\$83,664.01)	\$3,279.18	\$5,371.12

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

	<u>Quarter Ending</u>	<u>Fiscal Year to Date</u>
<u>Underwriting Income</u>		
Premium Written	\$15,294.00	\$15,294.00
Change in Unearned Premiums	2,218.68	2,218.68
Premiums Earned	<u>13,075.32</u>	<u>13,075.32</u>
<u>Deductions</u>		
Losses Paid	1,260.65	1,260.65
Change in Loss Reserves	722.35	722.35
Losses Incurred	<u>1,983.00</u>	<u>1,983.00</u>
Change in Premium Deficiency Reserve	-	-
Servicing Carrier Fees - Claims LAE	16,535.32	16,535.32
Servicing Carrier Fees - Operating	3,024.10	3,024.10
Servicing Carrier Fees - Collections	-	-
Commissions Written	<u>1,529.40</u>	<u>1,529.40</u>
Total Underwriting Deductions	<u>23,071.82</u>	<u>23,071.82</u>
Net Underwriting Gain (Loss)	(9,996.50)	(9,996.50)
<u>Other Income (Expenses)</u>		
Commissions Charged Off	-	-
Premiums Charged Off	-	-
Fronting Co Fees - AIO HI	-	-
Other than Underwriting Expenses	-	-
Total Other Income (Expenses)	<u>-</u>	<u>-</u>
Net Gain (Loss)	<u><u>(\$9,996.50)</u></u>	<u><u>(\$9,996.50)</u></u>

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

	Prior Year End Reserves	First Quarter Change	Second Quarter Change	Third Quarter Change	Fourth Quarter Change	Quarter End Reserves
Unearned Premium	\$ 20,316.57	\$ 2,218.68	\$ -	\$ -	\$ -	\$ 22,535.25
Premium Deficiency Reserve	-	-	-	-	-	-
Loss Reserves	\$ 7,579.19	\$ 6,739.35	\$ -	\$ -	\$ -	\$ 14,318.54
IBNR Loss Reserves	10,256.00	(6,017.00)	0.00	0.00	0.00	4,239.00
Anticipated Salvage and Subrogation	0.00	0.00	0.00	0.00	0.00	0.00
Net Loss Reserves	<u>\$ 17,835.19</u>	<u>\$ 722.35</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 18,557.54</u>

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

	Quarter Ending Dec 2022	Quarter Ending Sep 2022	Quarter Ending Jun 2022	Quarter Ending Mar 2022	Quarter Ending Dec 2021
<u>Underwriting Income:</u>					
Premium Written	\$15,294.00	\$12,654.00	\$8,978.00	\$8,232.33	\$29,108.00
Change in Unearned Premiums	2,218.68	(4,265.57)	(10,309.12)	(13,998.82)	5,826.88
Premiums Earned	13,075.32	16,919.57	19,287.12	22,231.15	23,281.12
<u>Deductions:</u>					
Losses Paid	1,260.65	8,202.11	514.14	-	(1,563.30)
Change in Loss Reserves	722.35	(3,071.81)	7,580.00	8,502.00	(3,894.00)
Losses Incurred	1,983.00	5,130.30	8,094.14	8,502.00	(5,457.30)
Change in Premium Deficiency Reserve	-	-	-	-	-
Servicing Carrier Fees - Claims LAE	16,535.32	10,448.17	2,150.32	2,492.88	2,599.31
Servicing Carrier Fees - Operating	3,024.10	1,265.40	6,513.80	823.23	2,910.80
Commissions Written	1,529.40	956.60	207.15	258.69	440.05
Total Underwriting Deductions	23,071.82	17,800.47	16,965.41	12,076.80	492.86
Net Underwriting Gain (Loss)	(9,996.50)	(880.90)	2,321.71	10,154.35	22,788.26
Investment Income	-	-	-	-	-
Gain (Loss) on Investments	-	-	-	-	-
<u>Other Income (Expenses):</u>					
Membership Fees	-	-	-	-	-
Late Penalty Fees	-	-	-	-	-
Commissions Charged Off	-	-	-	-	-
Premiums Charged Off	-	-	-	-	-
Premiums Charged Off - CPAI	-	-	-	-	-
Other than Underwriting Expenses	-	-	-	-	-
Total Other Income (Expenses)	-	-	-	-	-
Net Gain (Loss)	(\$9,996.50)	(\$880.90)	\$2,321.71	\$10,154.35	\$22,788.26



"Serving the Insurance Industry"

January 13, 2023

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

Dear Jerry:

There are five servicing carriers reporting on a monthly basis.

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

1. Consolidated Statistical Summary Control

- a. For the month of October 2022
- b. Inception to date through October 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 October 2022

3. Earned to Incurred Loss Ratios by Servicing Carrier

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

4. In Force Count Report as of October 2022

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

Sincerely,

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

Pc: T. Assad
D. Amaral
A. Hanson

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	79,242.37	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	151,707.23	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	33,458.96	
004 PREMIUMS WRITTEN TOTAL		264,408.56
005 COMMISSIONS WRITTEN		9,350.62
006 PREMIUM CHARGEOFFS O/T CPAI		
007 PREMIUM CHARGEOFFS CPAI	79,242.37	
008 PREMIUM CHARGEOFFS TOTAL		79,242.37
019 LOSSES PAID (GROSS OF SALVAGE\SUBROGATION)		317,480.11
010 OTHER LOSS RECOVERIES		
011 SALVAGE & SUBROGATION		3,036.00
012 NET LOSSES PAID		314,444.11
013 ALLOCATED CLAIM EXPENSE (CURRENT)		1,421.31
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)	1,408,876.67	
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)	189,840.89	
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		1,598,717.56
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,394,395.40	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	188,521.15	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,582,916.55
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	245,430.87	
032 PREMIUMS EARNED PHYSICAL DAMAGE	34,778.70	
033 PREMIUMS EARNED TOTAL		280,209.57
034 LOSS RESERVES AS OF PRIOR PERIOD END	1,580,798.74	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,537,873.56	
036 NET CHANGE IN LOSS RESERVES		42,925.18-
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	600,701.00	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	600,701.00	
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		271,518.93

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

ACCOUNTING MONTH : 10 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 2

DATE : 01/10/23

ALL COMPANIES COMBINED

SUMMARY DETAIL

SUMMARY TOTALS

053 TOTAL OPERATING AND SERVICES FEES			23,271.16
054 CLAIM SERVICE FEES LIABILITY	LINE 031 X 12.000%	29,451.70	
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	LINE 032 X 10.000%	3,477.87	
056 TOTAL GROSS CLAIM SERVICE FEES			32,929.57
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)			1,421.31
058 ADDITIONAL CLAIM EXPENSE			
059 LEGAL DEFENSE EXPENSES			
060 TOTAL NET CLAIM SERVICE FEES			31,508.26
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES			54,779.42
064 RESERVED FOR FUTURE USE			
065 TOTAL FEE ADJUSTMENT			
066 TOTAL FEE DUE SERVICING CARRIER			54,779.42

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	275,266,467.24	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	307,083,515.25	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	51,528,704.71	
004 PREMIUMS WRITTEN TOTAL		633,878,687.20
005 COMMISSIONS WRITTEN		19,603,007.31
006 PREMIUM CHARGEOFFS O/T CPAI	385,012.67	
007 PREMIUM CHARGEOFFS CPAI	72,079,288.66	
008 PREMIUM CHARGEOFFS TOTAL		72,464,301.33
012 NET LOSSES PAID		283,787,521.09
013 ALLOCATED CLAIM EXPENSE (CURRENT)		17,604,173.52
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)		
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)		
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,394,395.40	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	188,521.15	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,582,916.55
021 PREMIUMS EARNED BUT UNBILLED LIAB (PREVIOUS)		
022 PREMIUMS EARNED BUT UNBILLED PHYD (PREVIOUS)		
023 PREMIUMS EARNED BUT UNBILLED TOTAL (PREVIOUS)		
024 PREMIUMS EARNED BUT UNBILLED LIAB (CURRENT)		
025 PREMIUMS EARNED BUT UNBILLED PHYD (CURRENT)		
026 PREMIUMS EARNED BUT UNBILLED TOTAL (CURRENT)		
031 PREMIUMS EARNED LIABILITY	580,955,587.09	
032 PREMIUMS EARNED PHYSICAL DAMAGE	51,340,183.56	
033 PREMIUMS EARNED TOTAL		632,295,770.65
034 LOSS RESERVES AS OF PRIOR PERIOD END		
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,537,873.56	
036 NET CHANGE IN LOSS RESERVES		1,537,873.56
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END		
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	600,701.00	
039 NET CHANGE IN IBNR RESERVES		600,701.00
040 ANTIC SAL&SUB RECOV - CASE RESERVES (PRIOR)		
041 ANTIC SAL&SUB RECOV - IBNR RESERVES (PRIOR)		
042 ANTIC SAL&SUB RECOV - TOTAL (PRIOR)		
043 ANTIC SAL&SUB RECOV - CASE RESERVES (CURR)		
044 ANTIC SAL&SUB RECOV - IBNR RESERVES (CURR)		
045 ANTIC SAL&SUB RECOV - TOTAL (CURR)		
046 ANTIC SAL&SUB RECOV - CASE RESERVES (NET CHANGE)		
047 ANTIC SAL&SUB RECOV - IBNR RESERVES (NET CHANGE)		
048 ANTIC SAL&SUB RECOV - TOTAL (NET CHANGE)		
049 INCURRED LOSSES		285,926,095.65

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

INCEPTION TO DATE THROUGH 10 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 6

DATE : 01/10/23

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		52,377,210.63
054 CLAIM SERVICE FEES LIABILITY	69,715,229.19	
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	5,134,019.69	
056 TOTAL GROSS CLAIM SERVICE FEES		74,849,248.88
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		17,604,173.52
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		136,984.13
060 TOTAL NET CLAIM SERVICE FEES		57,382,059.49
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		109,759,270.12
064 COLLECTION FEES (NOT OFFSET BY RECOVERIES)		35,691.17
065 TOTAL FEE ADJUSTMENT		8,012,767.35-
066 TOTAL FEE DUE SERVICING CARRIER		101,782,193.94

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	25,177,468.54	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	24,211,889.58	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	5,428,517.79	
004 PREMIUMS WRITTEN TOTAL		54,817,875.91
005 COMMISSIONS WRITTEN		1,448,065.98
006 PREMIUM CHARGEOFFS O/T CPAI	58,863.23	
007 PREMIUM CHARGEOFFS CPAI	25,171,755.54	
008 PREMIUM CHARGEOFFS TOTAL		25,230,618.77
012 NET LOSSES PAID		23,319,035.83
013 ALLOCATED CLAIM EXPENSE (CURRENT)		802,303.24
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)	3,361,227.48	
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)	276,045.52	
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		3,637,273.00
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,394,395.40	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	188,521.15	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,582,916.55
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	51,356,190.20	
032 PREMIUMS EARNED PHYSICAL DAMAGE	5,516,042.16	
033 PREMIUMS EARNED TOTAL		56,872,232.36
034 LOSS RESERVES AS OF PRIOR PERIOD END	1,901,948.02	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,537,873.56	
036 NET CHANGE IN LOSS RESERVES		364,074.46-
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	959,267.00	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	600,701.00	
039 NET CHANGE IN IBNR RESERVES		358,566.00-
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		22,596,395.37

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

ACCOUNTING DATES 10 2011 - 10 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 2

DATE : 01/10/23

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		4,474,689.06
054 CLAIM SERVICE FEES LIABILITY	6,163,301.92	
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	551,604.49	
056 TOTAL GROSS CLAIM SERVICE FEES		6,714,906.41
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		802,303.24
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		
060 TOTAL NET CLAIM SERVICE FEES		5,912,603.17
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		10,387,292.23
064 COLLECTION FEES (NOT OFFSET BY RECOVERIES)		
065 TOTAL FEE ADJUSTMENT		1,238,089.14-
066 TOTAL FEE DUE SERVICING CARRIER		9,149,203.09

AIPSO
 ACCOUNTING MONTH : 10 2022

HAWAII JOINT UNDERWRITING PLAN
 WRITTEN PREMIUMS
 PRIVATE PASSENGER HIGH RISK

REPORT: JUF-11 F
 DATE: 01/10/23

##### CARRIER #####	##### WRITTEN PREMIUMS #####			#### PERCENT OF TOTAL ####		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
O1637 SC NATIONAL SPECIALTY INS CO	2,106.00-	0.00	2,106.00-	100.00	0.00	100.00
TOTAL	2,106.00-	0.00	2,106.00-	100.00	0.00	100.00

CERTIFIED PUBLIC ASSISTANCE INSURED

##### CARRIER #####	##### WRITTEN PREMIUMS #####			#### PERCENT OF TOTAL ####		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
O1520 SC FIRST INS CO OF HAWAII LTD	1,223.63-	0.00	1,223.63-	1.54-	0.00	1.54-
O1637 SC NATIONAL SPECIALTY INS CO	80,466.00	0.00	80,466.00	101.54	0.00	101.54
TOTAL	79,242.37	0.00	79,242.37	100.00	0.00	100.00

PRIVATE PASSENGER OTHER

##### CARRIER #####	##### WRITTEN PREMIUMS #####			#### PERCENT OF TOTAL ####		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
O1637 SC NATIONAL SPECIALTY INS CO	2,594.00	1,358.00	3,952.00	100.00	100.00	100.00
TOTAL	2,594.00	1,358.00	3,952.00	100.00	100.00	100.00

AIPSO
ACCOUNTING MONTH : 10 2022

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

REPORT: JUF-11 F
DATE: 01/10/23

##### CARRIER #####	##### WRITTEN PREMIUMS #####	##### PERCENT OF TOTAL #####				
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
01517 SC ISLAND INS CO LTD	147,510.00	32,342.00	179,852.00	97.55	100.75	98.11
01520 SC FIRST INS CO OF HAWAII LTD	2,607.23	683.04-	1,924.19	1.72	2.13-	1.05
07338 SC STATE FARM MUT AUTO INS CO	1,102.00	442.00	1,544.00	0.73	1.38	0.84
TOTAL	151,219.23	32,100.96	183,320.19	100.00	100.00	100.00
GRAND TOTALS	230,949.60	33,458.96	264,408.56			

AIPSO
 FISCAL YEAR TO DATE THROUGH 10 2022

HAWAII JOINT UNDERWRITING PLAN
 WRITTEN PREMIUMS

REPORT: JUF-11 F
 DATE: 01/10/23

PRIVATE PASSENGER HIGH RISK

##### CARRIER #####	##### WRITTEN PREMIUMS #####			#### PERCENT OF TOTAL ####		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
O1637 SC NATIONAL SPECIALTY INS CO	2,106.00-	0.00	2,106.00-	100.00	0.00	100.00
TOTALS	2,106.00-	0.00	2,106.00-	100.00	0.00	100.00

CERTIFIED PUBLIC ASSISTANCE INSURED

##### CARRIER #####	##### WRITTEN PREMIUMS #####			#### PERCENT OF TOTAL ####		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
O1520 SC FIRST INS CO OF HAWAII LTD	1,223.63-	0.00	1,223.63-	1.54-	0.00	1.54-
O1637 SC NATIONAL SPECIALTY INS CO	80,466.00	0.00	80,466.00	101.54	0.00	101.54
TOTALS	79,242.37	0.00	79,242.37	100.00	0.00	100.00

PRIVATE PASSENGER OTHER

##### CARRIER #####	##### WRITTEN PREMIUMS #####			#### PERCENT OF TOTAL ####		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
O1637 SC NATIONAL SPECIALTY INS CO	2,594.00	1,358.00	3,952.00	100.00	100.00	100.00
TOTALS	2,594.00	1,358.00	3,952.00	100.00	100.00	100.00

AIPSO
FISCAL YEAR TO DATE THROUGH 10 2022

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

REPORT: JUF-11 F
DATE: 01/10/23

##### CARRIER #####	##### WRITTEN PREMIUMS #####	##### PERCENT OF TOTAL #####				
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
01517 SC ISLAND INS CO LTD	147,510.00	32,342.00	179,852.00	97.55	100.75	98.11
01520 SC FIRST INS CO OF HAWAII LTD	2,607.23	683.04-	1,924.19	1.72	2.13-	1.05
07338 SC STATE FARM MUT AUTO INS CO	1,102.00	442.00	1,544.00	0.73	1.38	0.84
TOTALS	151,219.23	32,100.96	183,320.19	100.00	100.00	100.00
GRAND TOTALS	230,949.60	33,458.96	264,408.56			

AIPSO
FISCAL YEAR-TO-DATE THROUGH 10 2022

HAWAII JOINT UNDERWRITING PLAN
EARNED/INCURRED LOSS RATIOS

REPORT: JUF-79 F
DATE: 01/10/23

	EARNED PREMIUM	PAID LOSSES	CHANGE IN LOSS RESERVES	CHANGE IN IBNR LOSS RESERVES	INCURRED LOSSES	LOSS RATIO
01517 SC ISLAND INS CO LTD	128,543.66	304,757.97	89,179.63-	0.00	215,578.34	167.71
01520 SC FIRST INS CO OF HAWAII	107,532.50	7,995.20	7,491.37-	0.00	503.83	0.47
01637 SC NATIONAL SPECIALTY INS	36,271.73	1,196.18	38,805.82	0.00	40,002.00	110.28
07338 SC STATE FARM MUT AUTO INS	7,861.68	494.76	14,940.00	0.00	15,434.76	196.33
TOTAL	280,209.57	314,444.11	42,925.18-	0.00	271,518.93	96.90

AIPSO
INCEPTION-TO-DATE THROUGH 10 2022

HAWAII JOINT UNDERWRITING PLAN
EARNED/INCURRED LOSS RATIOS

REPORT: JUF-79 F
DATE: 01/10/23

	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	144,037,940.41	70,725,030.98	397,292.19	229,433.00	71,351,756.17	49.54
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	185,281,487.81	73,401,776.29	1,054,584.55	329,718.00	74,786,078.84	40.36
01599 SC FARMERS INS HAWAII	32,738,074.75	9,094,303.47	0.00	0.00	9,094,303.47	27.78
01637 SC NATIONAL SPECIALTY INS	104,678.76	1,196.18	68,806.82	11,110.00	81,113.00	77.49
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	74,551,049.93	26,554,205.27	17,190.00	30,440.00	26,601,835.27	35.68
TOTAL	632,295,770.65	283,787,521.09	1,537,873.56	600,701.00	285,926,095.65	45.22

A I P S O

ACCOUNTING MONTH: 10 2022

REPORT OF IN-FORCE VEHICLE COUNT

HAWAII JOINT UNDERWRITING PLAN

MONTHLY STATISTICAL DETAIL
ALL COMPANIES COMBINED

REPORT: JUD-81
PAGE: 1
DATE: 01/10/23

	PRIVATE PASSENGER VEHICLES COUNT	COMMERCIAL VEHICLES COUNT	COMMERCIAL POLICIES COUNT*
CERTIFIED PUBLIC ASSISTANCE INSURED			
PRIOR MONTH-END NET IN-FORCE COUNT	1,174		
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT	23-		
CURRENT MONTH-END NET IN-FORCE COUNT	1,151		
PRIVATE PASSENGER HIGH RISK			
PRIOR MONTH-END NET IN-FORCE COUNT	13		
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT	4-		
CURRENT MONTH-END NET IN-FORCE COUNT	9		
PRIVATE PASSENGER OTHER AND COMMERCIAL			
PRIOR MONTH-END NET IN-FORCE COUNT	12	804	3
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT	1	6-	
CURRENT MONTH-END NET IN-FORCE COUNT	13	798	3

* RISKS RATED ON OTHER THAN THE PER CAR BASIS



"Serving the Insurance Industry"

February 2, 2023

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

Dear Jerry:

There are five servicing carriers reporting on a monthly basis.

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

1. Consolidated Statistical Summary Control

- a. For the month of November 2022
- b. Inception to date through November 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 November 2022

3. Earned to Incurred Loss Ratios by Servicing Carrier

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

4. In Force Count Report as of November 2022

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

Sincerely,

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

Pc: T. Assad
D. Amaral
A. Hanson

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	72,150.00	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	106,350.02	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	31,883.64	
004 PREMIUMS WRITTEN TOTAL		210,383.66
005 COMMISSIONS WRITTEN		7,922.77
006 PREMIUM CHARGEOFFS O/T CPAI	10.00	
007 PREMIUM CHARGEOFFS CPAI	72,150.00	
008 PREMIUM CHARGEOFFS TOTAL		72,160.00
019 LOSSES PAID (GROSS OF SALVAGE\SUBROGATION)		70,375.76
010 OTHER LOSS RECOVERIES		
011 SALVAGE & SUBROGATION		12,926.00
012 NET LOSSES PAID		57,449.76
013 ALLOCATED CLAIM EXPENSE (CURRENT)		11,166.45
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)	1,394,395.40	
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)	188,521.15	
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		1,582,916.55
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,344,444.30	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	188,453.00	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,532,897.30
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	228,451.12	
032 PREMIUMS EARNED PHYSICAL DAMAGE	31,951.79	
033 PREMIUMS EARNED TOTAL		260,402.91
034 LOSS RESERVES AS OF PRIOR PERIOD END	1,537,873.56	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,725,519.43	
036 NET CHANGE IN LOSS RESERVES		187,645.87
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	600,701.00	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	600,701.00	
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		245,095.63

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

ACCOUNTING MONTH : 11 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 2

DATE : 01/31/23

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		18,152.37
054 CLAIM SERVICE FEES LIABILITY	LINE 031 X 12.000%	27,414.13
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	LINE 032 X 10.000%	3,195.18
056 TOTAL GROSS CLAIM SERVICE FEES		30,609.31
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		11,166.45
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		
060 TOTAL NET CLAIM SERVICE FEES		19,442.86
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		37,595.23
064 RESERVED FOR FUTURE USE		
065 TOTAL FEE ADJUSTMENT		
066 TOTAL FEE DUE SERVICING CARRIER		37,595.23

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	151,392.37	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	258,057.25	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	65,342.60	
004 PREMIUMS WRITTEN TOTAL		474,792.22
005 COMMISSIONS WRITTEN		17,273.39
006 PREMIUM CHARGEOFFS O/T CPAI	10.00	
007 PREMIUM CHARGEOFFS CPAI	151,392.37	
008 PREMIUM CHARGEOFFS TOTAL		151,402.37
019 LOSSES PAID (GROSS OF SALVAGE\SUBROGATION)		387,855.87
010 OTHER LOSS RECOVERIES		
011 SALVAGE & SUBROGATION		15,962.00
012 NET LOSSES PAID		371,893.87
013 ALLOCATED CLAIM EXPENSE (CURRENT)		12,587.76
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)	1,408,876.67	
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)	189,840.89	
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		1,598,717.56
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,344,444.30	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	188,453.00	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,532,897.30
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	473,881.99	
032 PREMIUMS EARNED PHYSICAL DAMAGE	66,730.49	
033 PREMIUMS EARNED TOTAL		540,612.48
034 LOSS RESERVES AS OF PRIOR PERIOD END	1,580,798.74	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,725,519.43	
036 NET CHANGE IN LOSS RESERVES		144,720.69
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	600,701.00	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	600,701.00	
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		516,614.56

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

FISCAL YEAR TO DATE THROUGH 11 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 4

DATE : 01/31/23

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
O53 TOTAL OPERATING AND SERVICES FEES		41,423.53
O54 CLAIM SERVICE FEES LIABILITY	56,865.83	
O55 CLAIM SERVICE FEES PHYSICAL DAMAGE	6,673.05	
O56 TOTAL GROSS CLAIM SERVICE FEES		63,538.88
O57 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		12,587.76
O58 ADDITIONAL CLAIM EXPENSE		
O59 LEGAL DEFENSE EXPENSES		
O60 TOTAL NET CLAIM SERVICE FEES		50,951.12
O63 TOTAL NET OPERATING AND CLAIM SERVICE FEES		92,374.65
O64 RESERVED FOR FUTURE USE		
O65 TOTAL FEE ADJUSTMENT		
O66 TOTAL FEE DUE SERVICING CARRIER		92,374.65

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	275,338,617.24	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	307,189,865.27	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	51,560,588.35	
004 PREMIUMS WRITTEN TOTAL		634,089,070.86
005 COMMISSIONS WRITTEN		19,610,930.08
006 PREMIUM CHARGEOFFS O/T CPAI	385,022.67	
007 PREMIUM CHARGEOFFS CPAI	72,151,438.66	
008 PREMIUM CHARGEOFFS TOTAL		72,536,461.33
012 NET LOSSES PAID		283,844,970.85
013 ALLOCATED CLAIM EXPENSE (CURRENT)		17,615,339.97
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)		
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)		
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,344,444.30	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	188,453.00	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,532,897.30
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	581,184,038.21	
032 PREMIUMS EARNED PHYSICAL DAMAGE	51,372,135.35	
033 PREMIUMS EARNED TOTAL		632,556,173.56
034 LOSS RESERVES AS OF PRIOR PERIOD END		
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,725,519.43	
036 NET CHANGE IN LOSS RESERVES		1,725,519.43
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END		
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	600,701.00	
039 NET CHANGE IN IBNR RESERVES		600,701.00
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		286,171,191.28

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

INCEPTION TO DATE THROUGH 11 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 6

DATE : 01/31/23

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		52,395,363.00
054 CLAIM SERVICE FEES LIABILITY	69,742,643.32	
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	5,137,214.87	
056 TOTAL GROSS CLAIM SERVICE FEES		74,879,858.19
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		17,615,339.97
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		136,984.13
060 TOTAL NET CLAIM SERVICE FEES		57,401,502.35
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		109,796,865.35
064 COLLECTION FEES (NOT OFFSET BY RECOVERIES)		35,691.17
065 TOTAL FEE ADJUSTMENT		8,012,767.35-
066 TOTAL FEE DUE SERVICING CARRIER		101,819,789.17

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	25,249,618.54	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	24,318,239.60	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	5,460,401.43	
004 PREMIUMS WRITTEN TOTAL		55,028,259.57
005 COMMISSIONS WRITTEN		1,455,988.75
006 PREMIUM CHARGEOFFS O/T CPAI	58,873.23	
007 PREMIUM CHARGEOFFS CPAI	25,243,905.54	
008 PREMIUM CHARGEOFFS TOTAL		25,302,778.77
012 NET LOSSES PAID		23,376,485.59
013 ALLOCATED CLAIM EXPENSE (CURRENT)		813,469.69
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)	3,361,227.48	
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)	276,045.52	
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		3,637,273.00
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,344,444.30	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	188,453.00	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,532,897.30
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	51,584,641.32	
032 PREMIUMS EARNED PHYSICAL DAMAGE	5,547,993.95	
033 PREMIUMS EARNED TOTAL		57,132,635.27
034 LOSS RESERVES AS OF PRIOR PERIOD END	1,901,948.02	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,725,519.43	
036 NET CHANGE IN LOSS RESERVES		176,428.59-
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	959,267.00	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	600,701.00	
039 NET CHANGE IN IBNR RESERVES		358,566.00-
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		22,841,491.00

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

ACCOUNTING DATES 10 2011 - 11 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 2

DATE : 01/31/23

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		4,492,841.43
054 CLAIM SERVICE FEES LIABILITY	6,190,716.05	
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	554,799.67	
056 TOTAL GROSS CLAIM SERVICE FEES		6,745,515.72
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		813,469.69
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		
060 TOTAL NET CLAIM SERVICE FEES		5,932,046.03
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		10,424,887.46
064 COLLECTION FEES (NOT OFFSET BY RECOVERIES)		
065 TOTAL FEE ADJUSTMENT		1,238,089.14-
066 TOTAL FEE DUE SERVICING CARRIER		9,186,798.32

AIPSO
 ACCOUNTING MONTH : 11 2022

HAWAII JOINT UNDERWRITING PLAN
 WRITTEN PREMIUMS

REPORT: JUF-11 F
 DATE: 01/31/23

PRIVATE PASSENGER HIGH RISK

CARRIER	WRITTEN PREMIUMS			PERCENT OF TOTAL		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
O1637 SC NATIONAL SPECIALTY INS CO	14,602.00	2,798.00	17,400.00	100.00	100.00	100.00
TOTAL	14,602.00	2,798.00	17,400.00	100.00	100.00	100.00

CERTIFIED PUBLIC ASSISTANCE INSURED

CARRIER	WRITTEN PREMIUMS			PERCENT OF TOTAL		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
O1637 SC NATIONAL SPECIALTY INS CO	72,150.00	0.00	72,150.00	100.00	0.00	100.00
TOTAL	72,150.00	0.00	72,150.00	100.00	0.00	100.00

PRIVATE PASSENGER OTHER

CARRIER	WRITTEN PREMIUMS			PERCENT OF TOTAL		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
O1637 SC NATIONAL SPECIALTY INS CO	1,695.00	1,127.00	2,822.00	100.00	100.00	100.00
TOTAL	1,695.00	1,127.00	2,822.00	100.00	100.00	100.00

OTHER THAN PRIVATE PASSENGER NON-FLEET

CARRIER	WRITTEN PREMIUMS			PERCENT OF TOTAL		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
O1517 SC ISLAND INS CO LTD	88,468.00	27,242.00	115,710.00	98.24	97.44	98.05
O1520 SC FIRST INS CO OF HAWAII LTD	1,585.02	716.64	2,301.66	1.76	2.56	1.95
TOTAL	90,053.02	27,958.64	118,011.66	100.00	100.00	100.00

GRAND TOTALS

178,500.02

31,883.64

210,383.66

AIPSO
 FISCAL YEAR TO DATE THROUGH 11 2022

HAWAII JOINT UNDERWRITING PLAN
 WRITTEN PREMIUMS

REPORT: JUF-11 F
 DATE: 01/31/23

PRIVATE PASSENGER HIGH RISK

##### CARRIER #####	##### WRITTEN PREMIUMS #####			#### PERCENT OF TOTAL ####		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
O1637 SC NATIONAL SPECIALTY INS CO	12,496.00	2,798.00	15,294.00	100.00	100.00	100.00
TOTALS	12,496.00	2,798.00	15,294.00	100.00	100.00	100.00

CERTIFIED PUBLIC ASSISTANCE INSURED

##### CARRIER #####	##### WRITTEN PREMIUMS #####			#### PERCENT OF TOTAL ####		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
O1520 SC FIRST INS CO OF HAWAII LTD	1,223.63-	0.00	1,223.63-	0.81-	0.00	0.81-
O1637 SC NATIONAL SPECIALTY INS CO	152,616.00	0.00	152,616.00	100.81	0.00	100.81
TOTALS	151,392.37	0.00	151,392.37	100.00	0.00	100.00

PRIVATE PASSENGER OTHER

##### CARRIER #####	##### WRITTEN PREMIUMS #####			#### PERCENT OF TOTAL ####		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
O1637 SC NATIONAL SPECIALTY INS CO	4,289.00	2,485.00	6,774.00	100.00	100.00	100.00
TOTALS	4,289.00	2,485.00	6,774.00	100.00	100.00	100.00

AIPSO
FISCAL YEAR TO DATE THROUGH 11 2022

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

REPORT: JUF-11 F
DATE: 01/31/23

##### CARRIER #####	##### WRITTEN PREMIUMS #####	#### PERCENT OF TOTAL ####				
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
O1517 SC ISLAND INS CO LTD	235,978.00	59,584.00	295,562.00	97.80	99.20	98.09
O1520 SC FIRST INS CO OF HAWAII LTD	4,192.25	33.60	4,225.85	1.74	0.06	1.40
O7338 SC STATE FARM MUT AUTO INS CO	1,102.00	442.00	1,544.00	0.46	0.74	0.51
TOTALS	241,272.25	60,059.60	301,331.85	100.00	100.00	100.00
GRAND TOTALS	409,449.62	65,342.60	474,792.22			

AIPSO
FISCAL YEAR-TO-DATE THROUGH 11 2022

HAWAII JOINT UNDERWRITING PLAN
EARNED/INCURRED LOSS RATIOS

REPORT: JUF-79 F
DATE: 01/31/23

	EARNED PREMIUM	PAID LOSSES	CHANGE IN LOSS RESERVES	CHANGE IN IBNR LOSS RESERVES	INCURRED LOSSES	LOSS RATIO
01517 SC ISLAND INS CO LTD	242,867.05	308,508.95	130,986.06	0.00	439,495.01	180.96
01520 SC FIRST INS CO OF HAWAII	202,511.12	58,956.68	50,009.37-	0.00	8,947.31	4.42
01637 SC NATIONAL SPECIALTY INS	80,623.30	3,814.23	60,004.00	0.00	63,818.23	79.16
07338 SC STATE FARM MUT AUTO INS	14,611.01	614.01	3,740.00	0.00	4,354.01	29.80
TOTAL	540,612.48	371,893.87	144,720.69	0.00	516,614.56	95.56

AIPSO
INCEPTION-TO-DATE THROUGH 11 2022

HAWAII JOINT UNDERWRITING PLAN
EARNED/INCURRED LOSS RATIOS

REPORT: JUF-79 F
DATE: 01/31/23

	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	144,152,263.80	70,728,781.96	617,457.88	229,433.00	71,575,672.84	49.65
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	185,376,466.43	73,452,737.77	1,012,066.55	329,718.00	74,794,522.32	40.35
01599 SC FARMERS INS HAWAII	32,738,074.75	9,094,303.47	0.00	0.00	9,094,303.47	27.78
01637 SC NATIONAL SPECIALTY INS	149,030.33	3,814.23	90,005.00	11,110.00	104,929.23	70.41
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	74,557,799.26	26,554,324.52	5,990.00	30,440.00	26,590,754.52	35.66
TOTAL	632,556,173.56	283,844,970.85	1,725,519.43	600,701.00	286,171,191.28	45.24

A I P S O

ACCOUNTING MONTH: 11 2022

HAWAII JOINT UNDERWRITING PLAN

MONTHLY STATISTICAL DETAIL
ALL COMPANIES COMBINED

REPORT: JUD-81
PAGE: 1
DATE: 01/31/23

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	1,151		
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT	1-		
CURRENT MONTH-END NET IN-FORCE COUNT	1,150		
PRIVATE PASSENGER HIGH RISK			
PRIOR MONTH-END NET IN-FORCE COUNT	9		
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT	3		
CURRENT MONTH-END NET IN-FORCE COUNT	12		
PRIVATE PASSENGER OTHER AND COMMERCIAL			
PRIOR MONTH-END NET IN-FORCE COUNT	13	798	3
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT	1-	29-	
CURRENT MONTH-END NET IN-FORCE COUNT	12	769	3

* RISKS RATED ON OTHER THAN THE PER CAR BASIS



“Serving the Insurance Industry”

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

March 8, 2023

Dear Jerry:

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

1. Consolidated Statistical Summary Control
 - a. For the month of December 2022
 - b. Quarter ending December 2022
 - c. Fiscal year to date through December 2022
 - d. Inception to date through December 2022
 - e. Inception from fiscal year 2011 to date*

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

Attach.

Pc: T. Assad
D. Amaral
A. Hanson

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	74,261.00	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	73,221.11	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	15,360.44	
004 PREMIUMS WRITTEN TOTAL		162,842.55
005 COMMISSIONS WRITTEN		4,301.95
006 PREMIUM CHARGEOFFS O/T CPAI	6.50	
007 PREMIUM CHARGEOFFS CPAI	74,261.00	
008 PREMIUM CHARGEOFFS TOTAL		74,267.50
019 LOSSES PAID (GROSS OF SALVAGE\SUBROGATION)		152,097.34
010 OTHER LOSS RECOVERIES		
011 SALVAGE & SUBROGATION		
012 NET LOSSES PAID		152,097.34
013 ALLOCATED CLAIM EXPENSE (CURRENT)		3,704.84
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)	1,344,444.30	
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)	188,453.00	
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		1,532,897.30
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,256,238.95	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	170,428.55	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,426,667.50
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	235,687.46	
032 PREMIUMS EARNED PHYSICAL DAMAGE	33,384.89	
033 PREMIUMS EARNED TOTAL		269,072.35
034 LOSS RESERVES AS OF PRIOR PERIOD END	1,725,519.43	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,667,519.58	
036 NET CHANGE IN LOSS RESERVES		57,999.85-
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	600,701.00	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	418,734.00	
039 NET CHANGE IN IBNR RESERVES		181,967.00-
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		87,869.51-

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

ACCOUNTING MONTH : 12 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 2

DATE : 03/01/23

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		13,313.82
054 CLAIM SERVICE FEES LIABILITY	LINE 031 X 12.000%	28,282.50
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	LINE 032 X 10.000%	3,338.49
056 TOTAL GROSS CLAIM SERVICE FEES		31,620.99
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		3,704.84
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		
060 TOTAL NET CLAIM SERVICE FEES		27,916.15
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		41,229.97
064 RESERVED FOR FUTURE USE		
065 TOTAL FEE ADJUSTMENT		
066 TOTAL FEE DUE SERVICING CARRIER		41,229.97

QUARTER ENDING : 12 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 3

DATE : 03/01/23

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	225,653.37	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	331,278.36	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	80,703.04	
004 PREMIUMS WRITTEN TOTAL		637,634.77
005 COMMISSIONS WRITTEN		21,575.34
006 PREMIUM CHARGEOFFS O/T CPAI	16.50	
007 PREMIUM CHARGEOFFS CPAI	225,653.37	
008 PREMIUM CHARGEOFFS TOTAL		225,669.87
019 LOSSES PAID (GROSS OF SALVAGE\SUBROGATION)		539,953.21
010 OTHER LOSS RECOVERIES		
011 SALVAGE & SUBROGATION		15,962.00
012 NET LOSSES PAID		523,991.21
013 ALLOCATED CLAIM EXPENSE (CURRENT)		16,292.60
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)	1,408,876.67	
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)	189,840.89	
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		1,598,717.56
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,256,238.95	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	170,428.55	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,426,667.50
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	709,569.45	
032 PREMIUMS EARNED PHYSICAL DAMAGE	100,115.38	
033 PREMIUMS EARNED TOTAL		809,684.83
034 LOSS RESERVES AS OF PRIOR PERIOD END	1,580,798.74	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,667,519.58	
036 NET CHANGE IN LOSS RESERVES		86,720.84
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	600,701.00	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	418,734.00	
039 NET CHANGE IN IBNR RESERVES		181,967.00-
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		428,745.05

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

QUARTER ENDING : 12 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 4

DATE : 03/01/23

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		54,737.35
054 CLAIM SERVICE FEES LIABILITY	LINE 031 X 12.000%	85,148.33
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	LINE 032 X 10.000%	10,011.54
056 TOTAL GROSS CLAIM SERVICE FEES		95,159.87
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		16,292.60
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		
060 TOTAL NET CLAIM SERVICE FEES		78,867.27
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		133,604.62
064 RESERVED FOR FUTURE USE		
065 TOTAL FEE ADJUSTMENT		
066 TOTAL FEE DUE SERVICING CARRIER		133,604.62

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	225,653.37	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	331,278.36	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	80,703.04	
004 PREMIUMS WRITTEN TOTAL		637,634.77
005 COMMISSIONS WRITTEN		21,575.34
006 PREMIUM CHARGEOFFS O/T CPAI	16.50	
007 PREMIUM CHARGEOFFS CPAI	225,653.37	
008 PREMIUM CHARGEOFFS TOTAL		225,669.87
019 LOSSES PAID (GROSS OF SALVAGE\SUBROGATION)		539,953.21
010 OTHER LOSS RECOVERIES		
011 SALVAGE & SUBROGATION		15,962.00
012 NET LOSSES PAID		523,991.21
013 ALLOCATED CLAIM EXPENSE (CURRENT)		16,292.60
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)	1,408,876.67	
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)	189,840.89	
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		1,598,717.56
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,256,238.95	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	170,428.55	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,426,667.50
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	709,569.45	
032 PREMIUMS EARNED PHYSICAL DAMAGE	100,115.38	
033 PREMIUMS EARNED TOTAL		809,684.83
034 LOSS RESERVES AS OF PRIOR PERIOD END	1,580,798.74	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,667,519.58	
036 NET CHANGE IN LOSS RESERVES		86,720.84
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	600,701.00	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	418,734.00	
039 NET CHANGE IN IBNR RESERVES		181,967.00-
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		428,745.05

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

FISCAL YEAR TO DATE THROUGH 12 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 6

DATE : 03/01/23

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		54,737.35
054 CLAIM SERVICE FEES LIABILITY	85,148.33	
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	10,011.54	
056 TOTAL GROSS CLAIM SERVICE FEES		95,159.87
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		16,292.60
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		
060 TOTAL NET CLAIM SERVICE FEES		78,867.27
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		133,604.62
064 RESERVED FOR FUTURE USE		
065 TOTAL FEE ADJUSTMENT		
066 TOTAL FEE DUE SERVICING CARRIER		133,604.62

INCEPTION TO DATE THROUGH 12 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 7

DATE : 03/01/23

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	275,412,878.24	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	307,263,086.38	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	51,575,948.79	
004 PREMIUMS WRITTEN TOTAL		634,251,913.41
005 COMMISSIONS WRITTEN		19,615,232.03
006 PREMIUM CHARGEOFFS O/T CPAI	385,029.17	
007 PREMIUM CHARGEOFFS CPAI	72,225,699.66	
008 PREMIUM CHARGEOFFS TOTAL		72,610,728.83
012 NET LOSSES PAID		283,997,068.19
013 ALLOCATED CLAIM EXPENSE (CURRENT)		17,619,044.81
015 PREMIUMS UNEARNED-LIABILITY (PREVIOUS)		
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)		
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,256,238.95	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	170,428.55	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,426,667.50
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	581,419,725.67	
032 PREMIUMS EARNED PHYSICAL DAMAGE	51,405,520.24	
033 PREMIUMS EARNED TOTAL		632,825,245.91
034 LOSS RESERVES AS OF PRIOR PERIOD END		
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,667,519.58	
036 NET CHANGE IN LOSS RESERVES		1,667,519.58
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END		
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	418,734.00	
039 NET CHANGE IN IBNR RESERVES		418,734.00
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		286,083,321.77

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

INCEPTION TO DATE THROUGH 12 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 8

DATE : 03/01/23

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		52,408,676.82
054 CLAIM SERVICE FEES LIABILITY	69,770,925.82	
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	5,140,553.36	
056 TOTAL GROSS CLAIM SERVICE FEES		74,911,479.18
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		17,619,044.81
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		136,984.13
060 TOTAL NET CLAIM SERVICE FEES		57,429,418.50
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		109,838,095.32
064 COLLECTION FEES (NOT OFFSET BY RECOVERIES)		35,691.17
065 TOTAL FEE ADJUSTMENT		8,012,767.35-
066 TOTAL FEE DUE SERVICING CARRIER		101,861,019.14

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	25,323,879.54	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	24,391,460.71	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	5,475,761.87	
004 PREMIUMS WRITTEN TOTAL		55,191,102.12
005 COMMISSIONS WRITTEN		1,460,290.70
006 PREMIUM CHARGEOFFS O/T CPAI	58,879.73	
007 PREMIUM CHARGEOFFS CPAI	25,318,166.54	
008 PREMIUM CHARGEOFFS TOTAL		25,377,046.27
012 NET LOSSES PAID		23,528,582.93
013 ALLOCATED CLAIM EXPENSE (CURRENT)		817,174.53
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)	3,361,227.48	
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)	276,045.52	
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		3,637,273.00
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,256,238.95	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	170,428.55	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,426,667.50
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	51,820,328.78	
032 PREMIUMS EARNED PHYSICAL DAMAGE	5,581,378.84	
033 PREMIUMS EARNED TOTAL		57,401,707.62
034 LOSS RESERVES AS OF PRIOR PERIOD END	1,901,948.02	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,667,519.58	
036 NET CHANGE IN LOSS RESERVES		234,428.44-
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	959,267.00	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	418,734.00	
039 NET CHANGE IN IBNR RESERVES		540,533.00-
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		22,753,621.49

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

ACCOUNTING DATES 10 2011 - 12 2022

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 2

DATE : 03/01/23

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
053 TOTAL OPERATING AND SERVICES FEES		4,506,155.25
054 CLAIM SERVICE FEES LIABILITY	6,218,998.55	
055 CLAIM SERVICE FEES PHYSICAL DAMAGE	558,138.16	
056 TOTAL GROSS CLAIM SERVICE FEES		6,777,136.71
057 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		817,174.53
058 ADDITIONAL CLAIM EXPENSE		
059 LEGAL DEFENSE EXPENSES		
060 TOTAL NET CLAIM SERVICE FEES		5,959,962.18
063 TOTAL NET OPERATING AND CLAIM SERVICE FEES		10,466,117.43
064 COLLECTION FEES (NOT OFFSET BY RECOVERIES)		
065 TOTAL FEE ADJUSTMENT		1,238,089.14-
066 TOTAL FEE DUE SERVICING CARRIER		9,228,028.29

AIPSO
 ACCOUNTING MONTH : 12 2022

HAWAII JOINT UNDERWRITING PLAN
 WRITTEN PREMIUMS

REPORT: JUF-11 F
 DATE: 03/01/23

CERTIFIED PUBLIC ASSISTANCE INSURED

CARRIER	WRITTEN PREMIUMS			PERCENT OF TOTAL		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
01637 SC NATIONAL SPECIALTY INS CO	74,261.00	0.00	74,261.00	100.00	0.00	100.00
TOTAL	74,261.00	0.00	74,261.00	100.00	0.00	100.00

PRIVATE PASSENGER OTHER

CARRIER	WRITTEN PREMIUMS			PERCENT OF TOTAL		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
01637 SC NATIONAL SPECIALTY INS CO	1,362.00-	905.00-	2,267.00-	352.85	100.00	175.60
07338 SC STATE FARM MUT AUTO INS CO	976.00	0.00	976.00	252.85-	0.00	75.60-
TOTAL	386.00-	905.00-	1,291.00-	100.00	100.00	100.00

OTHER THAN PRIVATE PASSENGER NON-FLEET

CARRIER	WRITTEN PREMIUMS			PERCENT OF TOTAL		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
01517 SC ISLAND INS CO LTD	73,146.00	16,076.00	89,222.00	99.37	98.84	99.28
01520 SC FIRST INS CO OF HAWAII LTD	461.11	189.44	650.55	0.63	1.16	0.72
TOTAL	73,607.11	16,265.44	89,872.55	100.00	100.00	100.00
GRAND TOTALS	147,482.11	15,360.44	162,842.55			

AIPSO
 FISCAL YEAR TO DATE THROUGH 12 2022

HAWAII JOINT UNDERWRITING PLAN
 WRITTEN PREMIUMS
 PRIVATE PASSENGER HIGH RISK

REPORT: JUF-11 F
 DATE: 03/01/23

##### CARRIER #####	##### WRITTEN PREMIUMS #####			#### PERCENT OF TOTAL ####		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
O1637 SC NATIONAL SPECIALTY INS CO	12,496.00	2,798.00	15,294.00	100.00	100.00	100.00
TOTALS	12,496.00	2,798.00	15,294.00	100.00	100.00	100.00

CERTIFIED PUBLIC ASSISTANCE INSURED

##### CARRIER #####	##### WRITTEN PREMIUMS #####			#### PERCENT OF TOTAL ####		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
O1520 SC FIRST INS CO OF HAWAII LTD	1,223.63-	0.00	1,223.63-	0.54-	0.00	0.54-
O1637 SC NATIONAL SPECIALTY INS CO	226,877.00	0.00	226,877.00	100.54	0.00	100.54
TOTALS	225,653.37	0.00	225,653.37	100.00	0.00	100.00

PRIVATE PASSENGER OTHER

##### CARRIER #####	##### WRITTEN PREMIUMS #####			#### PERCENT OF TOTAL ####		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
O1637 SC NATIONAL SPECIALTY INS CO	2,927.00	1,580.00	4,507.00	74.99	100.00	82.20
O7338 SC STATE FARM MUT AUTO INS CO	976.00	0.00	976.00	25.01	0.00	17.80
TOTALS	3,903.00	1,580.00	5,483.00	100.00	100.00	100.00

AIPSO
 FISCAL YEAR TO DATE THROUGH 12 2022

HAWAII JOINT UNDERWRITING PLAN
 WRITTEN PREMIUMS

REPORT: JUF-11 F
 DATE: 03/01/23

OTHER THAN PRIVATE PASSENGER NON-FLEET

CARRIER	WRITTEN PREMIUMS			PERCENT OF TOTAL		
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
O1517 SC ISLAND INS CO LTD	309,124.00	75,660.00	384,784.00	98.17	99.13	98.36
O1520 SC FIRST INS CO OF HAWAII LTD	4,653.36	223.04	4,876.40	1.48	0.29	1.25
O7338 SC STATE FARM MUT AUTO INS CO	1,102.00	442.00	1,544.00	0.35	0.58	0.39
TOTALS	314,879.36	76,325.04	391,204.40	100.00	100.00	100.00
GRAND TOTALS	556,931.73	80,703.04	637,634.77			

AIPSO
FISCAL YEAR-TO-DATE THROUGH 12 2022

HAWAII JOINT UNDERWRITING PLAN
EARNED/INCURRED LOSS RATIOS

REPORT: JUF-79 F
DATE: 03/01/23

	EARNED PREMIUM	PAID LOSSES	CHANGE IN LOSS RESERVES	CHANGE IN IBNR LOSS RESERVES	INCURRED LOSSES	LOSS RATIO
01517 SC ISLAND INS CO LTD	368,657.67	351,881.87	169,928.18	19,223.00-	502,587.05	136.33
01520 SC FIRST INS CO OF HAWAII	289,265.01	167,681.10	121,950.34-	148,245.00-	102,514.24-	
01637 SC NATIONAL SPECIALTY INS	131,136.44	3,814.23	35,003.00	3,415.00	42,232.23	32.20
07338 SC STATE FARM MUT AUTO INS	20,625.71	614.01	3,740.00	17,914.00-	13,559.99-	
TOTAL	809,684.83	523,991.21	86,720.84	181,967.00-	428,745.05	52.95

AIPSO
INCEPTION-TO-DATE THROUGH 12 2022

HAWAII JOINT UNDERWRITING PLAN
EARNED/INCURRED LOSS RATIOS

REPORT: JUF-79 F
DATE: 03/01/23

	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	144,278,054.42	70,772,154.88	656,400.00	210,210.00	71,638,764.88	49.65
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	185,463,220.32	73,561,462.19	940,125.58	181,473.00	74,683,060.77	40.27
01599 SC FARMERS INS HAWAII	32,738,074.75	9,094,303.47	0.00	0.00	9,094,303.47	27.78
01637 SC NATIONAL SPECIALTY INS	199,543.47	3,814.23	65,004.00	14,525.00	83,343.23	41.77
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	74,563,813.96	26,554,324.52	5,990.00	12,526.00	26,572,840.52	35.64
TOTAL	632,825,245.91	283,997,068.19	1,667,519.58	418,734.00	286,083,321.77	45.21

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	1,150		
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT	13-		
CURRENT MONTH-END NET IN-FORCE COUNT	1,137		
PRIVATE PASSENGER HIGH RISK			
PRIOR MONTH-END NET IN-FORCE COUNT	12		
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT	3-		
CURRENT MONTH-END NET IN-FORCE COUNT	9		
PRIVATE PASSENGER OTHER AND COMMERCIAL			
PRIOR MONTH-END NET IN-FORCE COUNT	12	769	3
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT	1-	10-	
CURRENT MONTH-END NET IN-FORCE COUNT	11	759	3

* RISKS RATED ON OTHER THAN THE PER CAR BASIS



April 3, 2023

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 2023
 - b. Inception to date through January 2023
 - 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 2023
3. Earned to Incurred Loss Ratios by Servicing Carrier
 - a. Fiscal year to date through January 2023
 - b. Inception to date through January 2023
4. In Force Count Report as of January 2023

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

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

ACCOUNTING MONTH : 01 2023

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 1

DATE : 03/27/23

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	74,504.00	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	70,379.20	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	16,258.54	
004 PREMIUMS WRITTEN TOTAL		161,141.74
005 COMMISSIONS WRITTEN		4,320.98
006 PREMIUM CHARGEOFFS O/T CPAI	154.50	
007 PREMIUM CHARGEOFFS CPAI	74,504.00	
008 PREMIUM CHARGEOFFS TOTAL		74,658.50
019 LOSSES PAID (GROSS OF SALVAGE\SUBROGATION)		300,037.20
010 OTHER LOSS RECOVERIES		
011 SALVAGE & SUBROGATION		150.00
012 NET LOSSES PAID		299,887.20
013 ALLOCATED CLAIM EXPENSE (CURRENT)		11,695.79
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)	1,256,238.95	
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)	170,428.55	
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		1,426,667.50
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,169,074.90	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	154,818.58	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,323,893.48
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	232,047.25	
032 PREMIUMS EARNED PHYSICAL DAMAGE	31,868.51	
033 PREMIUMS EARNED TOTAL		263,915.76
034 LOSS RESERVES AS OF PRIOR PERIOD END	1,667,519.58	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,389,819.46	
036 NET CHANGE IN LOSS RESERVES		277,700.12-
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	418,734.00	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	418,734.00	
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		22,187.08

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

ACCOUNTING MONTH : 01 2023

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 2

DATE : 03/27/23

ALL COMPANIES COMBINED

SUMMARY DETAIL

SUMMARY TOTALS

O53 TOTAL OPERATING AND SERVICES FEES			13,134.01
O54 CLAIM SERVICE FEES LIABILITY	LINE 031 X 12.000%	27,845.67	
O55 CLAIM SERVICE FEES PHYSICAL DAMAGE	LINE 032 X 10.000%	3,186.85	
O56 TOTAL GROSS CLAIM SERVICE FEES			31,032.52
O57 LESS ALLOCATED CLAIM EXPENSE (LINE 13)			11,695.79
O58 ADDITIONAL CLAIM EXPENSE			
O59 LEGAL DEFENSE EXPENSES			
O60 TOTAL NET CLAIM SERVICE FEES			19,336.73
O63 TOTAL NET OPERATING AND CLAIM SERVICE FEES			32,470.74
O64 RESERVED FOR FUTURE USE			
O65 TOTAL FEE ADJUSTMENT			
O66 TOTAL FEE DUE SERVICING CARRIER			32,470.74

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	300,157.37	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	401,657.56	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	96,961.58	
004 PREMIUMS WRITTEN TOTAL		798,776.51
005 COMMISSIONS WRITTEN		25,896.32
006 PREMIUM CHARGEOFFS O/T CPAI	171.00	
007 PREMIUM CHARGEOFFS CPAI	300,157.37	
008 PREMIUM CHARGEOFFS TOTAL		300,328.37
019 LOSSES PAID (GROSS OF SALVAGE\SUBROGATION)		839,990.41
010 OTHER LOSS RECOVERIES		
011 SALVAGE & SUBROGATION		16,112.00
012 NET LOSSES PAID		823,878.41
013 ALLOCATED CLAIM EXPENSE (CURRENT)		27,988.39
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)	1,408,876.67	
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)	189,840.89	
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		1,598,717.56
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,169,074.90	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	154,818.58	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,323,893.48
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	941,616.70	
032 PREMIUMS EARNED PHYSICAL DAMAGE	131,983.89	
033 PREMIUMS EARNED TOTAL		1,073,600.59
034 LOSS RESERVES AS OF PRIOR PERIOD END	1,580,798.74	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,389,819.46	
036 NET CHANGE IN LOSS RESERVES		190,979.28-
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	600,701.00	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	418,734.00	
039 NET CHANGE IN IBNR RESERVES		181,967.00-
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		450,932.13

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

FISCAL YEAR TO DATE THROUGH 01 2023

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 4

DATE : 03/27/23

ALL COMPANIES COMBINED

SUMMARY DETAIL

SUMMARY TOTALS

O53 TOTAL OPERATING AND SERVICES FEES		67,871.36
O54 CLAIM SERVICE FEES LIABILITY	112,994.00	
O55 CLAIM SERVICE FEES PHYSICAL DAMAGE	13,198.39	
O56 TOTAL GROSS CLAIM SERVICE FEES		126,192.39
O57 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		27,988.39
O58 ADDITIONAL CLAIM EXPENSE		
O59 LEGAL DEFENSE EXPENSES		
O60 TOTAL NET CLAIM SERVICE FEES		98,204.00
O63 TOTAL NET OPERATING AND CLAIM SERVICE FEES		166,075.36
O64 RESERVED FOR FUTURE USE		
O65 TOTAL FEE ADJUSTMENT		
O66 TOTAL FEE DUE SERVICING CARRIER		166,075.36

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	275,487,382.24	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	307,333,465.58	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	51,592,207.33	
004 PREMIUMS WRITTEN TOTAL		634,413,055.15
005 COMMISSIONS WRITTEN		19,619,553.01
006 PREMIUM CHARGEOFFS O/T CPAI	385,183.67	
007 PREMIUM CHARGEOFFS CPAI	72,300,203.66	
008 PREMIUM CHARGEOFFS TOTAL		72,685,387.33
012 NET LOSSES PAID		284,296,955.39
013 ALLOCATED CLAIM EXPENSE (CURRENT)		17,630,740.60
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)		
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)		
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,169,074.90	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	154,818.58	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,323,893.48
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	581,651,772.92	
032 PREMIUMS EARNED PHYSICAL DAMAGE	51,437,388.75	
033 PREMIUMS EARNED TOTAL		633,089,161.67
034 LOSS RESERVES AS OF PRIOR PERIOD END		
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,389,819.46	
036 NET CHANGE IN LOSS RESERVES		1,389,819.46
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END		
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	418,734.00	
039 NET CHANGE IN IBNR RESERVES		418,734.00
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		286,105,508.85

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

INCEPTION TO DATE THROUGH 01 2023

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 6

DATE : 03/27/23

ALL COMPANIES COMBINED

SUMMARY DETAIL

SUMMARY TOTALS

O53 TOTAL OPERATING AND SERVICES FEES		52,421,810.83
O54 CLAIM SERVICE FEES LIABILITY	69,798,771.49	
O55 CLAIM SERVICE FEES PHYSICAL DAMAGE	5,143,740.21	
O56 TOTAL GROSS CLAIM SERVICE FEES		74,942,511.70
O57 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		17,630,740.60
O58 ADDITIONAL CLAIM EXPENSE		
O59 LEGAL DEFENSE EXPENSES		136,984.13
O60 TOTAL NET CLAIM SERVICE FEES		57,448,755.23
O63 TOTAL NET OPERATING AND CLAIM SERVICE FEES		109,870,566.06
O64 COLLECTION FEES (NOT OFFSET BY RECOVERIES)		35,691.17
O65 TOTAL FEE ADJUSTMENT		8,012,767.35-
O66 TOTAL FEE DUE SERVICING CARRIER		101,893,489.88

ALL COMPANIES COMBINED

	SUMMARY DETAIL	SUMMARY TOTALS
001 PREMIUMS WRITTEN CPAI LIABILITY	25,398,383.54	
002 PREMIUMS WRITTEN O/T CPAI LIABILITY	24,461,839.91	
003 PREMIUMS WRITTEN PHYSICAL DAMAGE	5,492,020.41	
004 PREMIUMS WRITTEN TOTAL		55,352,243.86
005 COMMISSIONS WRITTEN		1,464,611.68
006 PREMIUM CHARGEOFFS O/T CPAI	59,034.23	
007 PREMIUM CHARGEOFFS CPAI	25,392,670.54	
008 PREMIUM CHARGEOFFS TOTAL		25,451,704.77
012 NET LOSSES PAID		23,828,470.13
013 ALLOCATED CLAIM EXPENSE (CURRENT)		828,870.32
015 PREMIUMS UNEARNED LIABILITY (PREVIOUS)	3,361,227.48	
016 PREMIUMS UNEARNED PHYSICAL DAMAGE (PREVIOUS)	276,045.52	
017 PREMIUMS UNEARNED TOTAL (PREVIOUS)		3,637,273.00
018 PREMIUMS UNEARNED LIABILITY (CURRENT)	1,169,074.90	
019 PREMIUMS UNEARNED PHYSICAL DAMAGE (CURRENT)	154,818.58	
020 PREMIUMS UNEARNED TOTAL (CURRENT)		1,323,893.48
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	52,052,376.03	
032 PREMIUMS EARNED PHYSICAL DAMAGE	5,613,247.35	
033 PREMIUMS EARNED TOTAL		57,665,623.38
034 LOSS RESERVES AS OF PRIOR PERIOD END	1,901,948.02	
035 LOSS RESERVES AS OF CURRENT PERIOD END	1,389,819.46	
036 NET CHANGE IN LOSS RESERVES		512,128.56-
037 IBNR LOSS RESERVES AS OF PRIOR PERIOD END	959,267.00	
038 IBNR LOSS RESERVES AS OF CURRENT PERIOD END	418,734.00	
039 NET CHANGE IN IBNR RESERVES		540,533.00-
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		22,775,808.57

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HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-99 F

ACCOUNTING DATES 10 2011 - 01 2023

SERVICING CARRIER STATISTICAL SUMMARY CONTROL

PAGE : 2

DATE : 03/27/23

ALL COMPANIES COMBINED

SUMMARY DETAIL

SUMMARY TOTALS

O53 TOTAL OPERATING AND SERVICES FEES		4,519,289.26
O54 CLAIM SERVICE FEES LIABILITY	6,246,844.22	
O55 CLAIM SERVICE FEES PHYSICAL DAMAGE	561,325.01	
O56 TOTAL GROSS CLAIM SERVICE FEES		6,808,169.23
O57 LESS ALLOCATED CLAIM EXPENSE (LINE 13)		828,870.32
O58 ADDITIONAL CLAIM EXPENSE		
O59 LEGAL DEFENSE EXPENSES		
O60 TOTAL NET CLAIM SERVICE FEES		5,979,298.91
O63 TOTAL NET OPERATING AND CLAIM SERVICE FEES		10,498,588.17
O64 COLLECTION FEES (NOT OFFSET BY RECOVERIES)		
O65 TOTAL FEE ADJUSTMENT		1,238,089.14-
O66 TOTAL FEE DUE SERVICING CARRIER		9,260,499.03

AIPSO
 ACCOUNTING MONTH : 01 2023

HAWAII JOINT UNDERWRITING PLAN
 WRITTEN PREMIUMS
 CERTIFIED PUBLIC ASSISTANCE INSURED

REPORT: JUF-11 F
 DATE: 03/27/23

##### CARRIER #####	##### WRITTEN PREMIUMS #####	##### PERCENT OF TOTAL #####				
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
O1637 SC NATIONAL SPECIALTY INS CO	74,504.00	0.00	74,504.00	100.00	0.00	100.00
TOTAL	74,504.00	0.00	74,504.00	100.00	0.00	100.00

OTHER THAN PRIVATE PASSENGER NON-FLEET

##### CARRIER #####	##### WRITTEN PREMIUMS #####	##### PERCENT OF TOTAL #####				
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
O1517 SC ISLAND INS CO LTD	69,837.00	15,695.00	85,532.00	99.23	96.53	98.72
O1520 SC FIRST INS CO OF HAWAII LTD	504.80-	51.54	453.26-	0.72-	0.32	0.52-
O7338 SC STATE FARM MUT AUTO INS CO	1,047.00	512.00	1,559.00	1.49	3.15	1.80
TOTAL	70,379.20	16,258.54	86,637.74	100.00	100.00	100.00
GRAND TOTALS	144,883.20	16,258.54	161,141.74			

AIPSO
 FISCAL YEAR TO DATE THROUGH 01 2023

HAWAII JOINT UNDERWRITING PLAN
 WRITTEN PREMIUMS
 PRIVATE PASSENGER HIGH RISK

REPORT: JUF-11 F
 DATE: 03/27/23

##### CARRIER #####	##### WRITTEN PREMIUMS #####	##### PERCENT OF TOTAL #####				
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
01637 SC NATIONAL SPECIALTY INS CO	12,496.00	2,798.00	15,294.00	100.00	100.00	100.00
TOTALS	12,496.00	2,798.00	15,294.00	100.00	100.00	100.00

CERTIFIED PUBLIC ASSISTANCE INSURED

##### CARRIER #####	##### WRITTEN PREMIUMS #####	##### PERCENT OF TOTAL #####				
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
01520 SC FIRST INS CO OF HAWAII LTD	1,223.63-	0.00	1,223.63-	0.41-	0.00	0.41-
01637 SC NATIONAL SPECIALTY INS CO	301,381.00	0.00	301,381.00	100.41	0.00	100.41
TOTALS	300,157.37	0.00	300,157.37	100.00	0.00	100.00

PRIVATE PASSENGER OTHER

##### CARRIER #####	##### WRITTEN PREMIUMS #####	##### PERCENT OF TOTAL #####				
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
01637 SC NATIONAL SPECIALTY INS CO	2,927.00	1,580.00	4,507.00	74.99	100.00	82.20
07338 SC STATE FARM MUT AUTO INS CO	976.00	0.00	976.00	25.01	0.00	17.80
TOTALS	3,903.00	1,580.00	5,483.00	100.00	100.00	100.00

AIPSO
FISCAL YEAR TO DATE THROUGH 01 2023

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

REPORT: JUF-11 F
DATE: 03/27/23

##### CARRIER #####	##### WRITTEN PREMIUMS #####	##### PERCENT OF TOTAL #####				
	LIABILITY	PHYSICAL DAMAGE	COMBINED	LIAB	PHYD	COMBINED
01517 SC ISLAND INS CO LTD	378,961.00	91,355.00	470,316.00	98.36	98.67	98.42
01520 SC FIRST INS CO OF HAWAII LTD	4,148.56	274.58	4,423.14	1.08	0.30	0.93
07338 SC STATE FARM MUT AUTO INS CO	2,149.00	954.00	3,103.00	0.56	1.03	0.65
TOTALS	385,258.56	92,583.58	477,842.14	100.00	100.00	100.00
GRAND TOTALS	701,814.93	96,961.58	798,776.51			

AIPSO
FISCAL YEAR-TO-DATE THROUGH 01 2023

HAWAII JOINT UNDERWRITING PLAN
EARNED/INCURRED LOSS RATIOS

REPORT: JUF-79 F
DATE: 03/27/23

	EARNED PREMIUM	PAID LOSSES	CHANGE IN LOSS RESERVES	CHANGE IN IBNR LOSS RESERVES	INCURRED LOSSES	LOSS RATIO
O1517 SC ISLAND INS CO LTD	493,279.10	634,350.07	147,872.37-	19,223.00-	467,254.70	94.72
O1520 SC FIRST INS CO OF HAWAII	366,045.83	179,862.77	145,856.91-	148,245.00-	114,239.14-	
O1637 SC NATIONAL SPECIALTY INS	188,383.56	3,814.23	105,000.00	3,415.00	112,229.23	59.57
O7338 SC STATE FARM MUT AUTO INS	25,892.10	5,851.34	2,250.00-	17,914.00-	14,312.66-	
TOTAL	1,073,600.59	823,878.41	190,979.28-	181,967.00-	450,932.13	42.00

AIPSO

HAWAII JOINT UNDERWRITING PLAN

REPORT: JUF-79 F

INCEPTION-TO-DATE THROUGH 01 2023

EARNED/INCURRED LOSS RATIOS

DATE: 03/27/23

	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	144,402,675.85	71,054,623.08	338,599.45	210,210.00	71,603,432.53	49.59
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	185,540,001.14	73,573,643.86	916,219.01	181,473.00	74,671,335.87	40.25
01599 SC FARMERS INS HAWAII	32,738,074.75	9,094,303.47	0.00	0.00	9,094,303.47	27.78
01637 SC NATIONAL SPECIALTY INS	256,790.59	3,814.23	135,001.00	14,525.00	153,340.23	59.71
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	74,569,080.35	26,559,561.85	0.00	12,526.00	26,572,087.85	35.63
TOTAL	633,089,161.67	284,296,955.39	1,389,819.46	418,734.00	286,105,508.85	45.19

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HAWAII JOINT UNDERWRITING PLAN

REPORT: JUD-81
PAGE: 1
DATE: 03/27/23

ACCOUNTING MONTH: 01 2023

MONTHLY STATISTICAL DETAIL
ALL COMPANIES COMBINED

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	1,137		
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT	19-		
CURRENT MONTH-END NET IN-FORCE COUNT	1,118		
PRIVATE PASSENGER HIGH RISK			
PRIOR MONTH-END NET IN-FORCE COUNT	9		
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT			
CURRENT MONTH-END NET IN-FORCE COUNT	9		
PRIVATE PASSENGER OTHER AND COMMERCIAL			
PRIOR MONTH-END NET IN-FORCE COUNT	11	759	3
CURRENT MONTH CONTRIBUTION TO IN-FORCE COUNT	1-	16-	
CURRENT MONTH-END NET IN-FORCE COUNT	10	743	3

* RISKS RATED ON OTHER THAN THE PER CAR BASIS