

**Report
of the
INSURANCE COMMISSIONER
of
Hawaii
2003**

**SUMMARY OF INSURANCE BUSINESS
FOR THE YEAR 2002**

**DEPARTMENT OF COMMERCE & CONSUMER AFFAIRS
J.P. SCHMIDT, Insurance Commissioner**

Report
of the
INSURANCE COMMISSIONER
of
Hawaii
2003

**SUMMARY OF INSURANCE BUSINESS
FOR THE YEAR 2002**

**State of Hawaii
Department of Commerce and Consumer Affairs
INSURANCE DIVISION**

**The Honorable Linda Lingle
Governor of Hawaii**

and

**Members of the Hawaii State Legislature
Regular Session of 2004**

**I am pleased to present to you the Annual Report of the Insurance Division of the
Department of Commerce and Consumer Affairs.**

**This report shows the official transactions of this Division for the fiscal year ending June 30,
2003, and presents condensed financial statements and insurance transactions in Hawaii for the
year ending December 31, 2002 of all authorized insurance companies and associations.**

Respectfully submitted,

**J.P. Schmidt
Insurance Commissioner**

TABLE OF CONTENTS

	Page
Legislative Highlights.....	4
Comparative Summary of Hawaii Premiums and Losses Paid in 2002 and 2001 by Line of Business.....	6
Summary of Insurance Business, Other Than Life and Fraternal, Transacted in Hawaii During 2002	7
Licensing.....	8
Captive Insurance.	9
Examination	9
Insurance Fraud Investigation.....	10
Health Insurance	11
Compliance and Enforcement.....	12
Rate and Policy Analysis	13
Summary-Hawaii Investments-2002, 2001	15
Hawaii Investments of Insurance Companies Authorized in Hawaii, Cumulative Net Totals as of December 31 for Years 1998-2002, Inclusive.....	16
Table 1. Insurance Companies Authorized to Transact Insurance in Hawaii During 2002 (Including Fraternal Benefit Societies)	18
Table 2. Mutual Benefit Societies and Health Maintenance Organizations Authorized to Transact Insurance Business in Hawaii During 2002.....	46
Classes of Insurance.....	48
Directory of Insurance Companies	49
Directory of Captive Insurance Companies.....	88
Directory of Mutual Benefit Societies, Health Maintenance Organizations and Fraternal Benefit Society	92

LEGISLATIVE HIGHLIGHTS

The Twenty-Second Hawaii State Legislature, Regular Session of 2003, passed several insurance related bills, which were enacted into law with the following Act numbers. The effective date of each Act is shown in brackets.

Act 3 (H.B. 652 Relating to Statutory Revisions et al.) Amends Hawaii Revised Statutes (“HRS”) §431:13-104 retroactive to July 1, 2002, to include subsection (d) through (h) that were inadvertently omitted by Act 216, Session Laws of Hawaii (SLH) 2001. [Effective April 1, 2003]

Act 55 (S.B. 1077, S.D. 1, H.D. 1 Relating to Continuing Education for Insurance Licensees) Establishes a certification process and requirements for providers of continuing education courses for insurance licensees and authorizes the establishment of a continuing education advisory committee. [Effective May 13, 2003]

Act 76 (S.B. 1075, S.D. 1, H.D. 1 Relating to Contested Cases) Provides agencies with discretion to require mediation before contested case hearing. [Effective May 20, 2003]

Act 95 (S.B. 830, S.D. 1, H.D. 3, C.D. 1 Relating to Criminal History Record Checks) Implements recommendations of the Criminal History Record Check Working Group to address disparate practices, inconsistencies, and duplicative language in statutes authorizing criminal history record checks for employment background checks, certifications, and licensing of individuals. [Effective May 28, 2003]

Act 125 (S.B. 614, S.D. 1, H.D. 1, C.D. 1 Relating to Health Insurance) Establishes civil penalties for health insurance fraud and provides immunity from civil liability to persons reporting health insurance fraud. [Effective July 1, 2003]

Act 128 (H.B. 1163, S.D. 1 Relating to Dental Insurance) Extends to July 1, 2004, the “sunset” date in Act 132, SLH 2001, which provides the Insurance Commissioner (“Commissioner”) with limited jurisdiction over dental service plans; also provides the Commissioner with express authority to examine the financial condition of dental service plans at the Commissioner’s discretion, pursuant to HRS §431:2-302 . [Effective June 30, 2003]

Act 133 (H.B. 736, H.D. 1, S.D. 2, C.D. 1 Relating to Professional and Vocational Licenses) Provides professional and vocational licensees and applicants due process protection by requiring student loan administering agencies to provide the licensing authority with certification of loan default, breach, or noncompliance based on state court judgment. [Effective June 4, 2003]

Act 178 (H.B. 1152, H.D. 1, S.D. 1, C.D. 2 Relating to State Funds) Transfers \$355,000 from the Commissioner’s education and training fund to the state general fund. [Effective July 1, 2003]

Act 179 (S.B. 1311, S.D. 1, H.D. 1 Relating to Special Funds) Repeals exemption of certain funds, including the compliance resolution fund, from central service expenses and makes appropriations for payment of central service expenses. [Effective July 1, 2003]

Act 197 (S.B. 1321, H.D. 2, C.D. 1 Relating to Mental Health) Provides for parity in serious mental health insurance benefits and clarifies the definition of “serious mental health” by adding bipolar types I and II. [Effective June 29, 2003]

Act 204 (H.B. 512, H.D. 1, S.D. 2, C.D. 2 Relating to Health) Allows mental health providers to release patient’s medical records to health insurers for insurance reimbursement purposes. [Effective June 24, 2003]

Act 205 (S.B. 574, S.D. 1, H.D. 2, C.D. 1 Relating to Captive Insurance) Clarifies duties of the Captive Insurance Administrator. [Effective June 26, 2003]

Act 208 (S.B. 1058, S.D. 1, H.D. 1 Relating to Captive Insurance) Allows captive insurance companies to invest in other investments as deemed appropriate by the Commissioner. [Effective June 26, 2003]

Act 209 (S.B. 1200, S.D. 1, H.D. 1, C.D. 1 Relating to Captive Insurance) Substitutes “certificate of authority” for “license” and “articles of incorporation” for “charter” and makes other clarifying amendments. [Effective June 26, 2003]

Act 212 (H.B. 1164, H.D. 1, S.D. 1, C.D. 1 Relating to Insurance) Conforms the Hawaii Insurance Code and related statutes to Producer Licensing Act, Act 216, SLH 2001; exempts foreign and alien insurers that file annual and quarterly statements with the National Association of Insurance Commissioners (“NAIC”) from filing additional statements with the Commissioner; requires mutual benefit societies to file quarterly reports with the Commissioner; requires insurers to file statement of actuarial opinion with NAIC filings; increases length of time insurers are required to retain workers’ compensation claims from five years to eight years. [Effective July 1, 2003]

REPORT OF THE INSURANCE COMMISSIONER OF HAWAII

**COMPARATIVE SUMMARY OF HAWAII PREMIUMS AND
LOSSES PAID IN 2002 AND 2001 BY LINE OF BUSINESS**

LINE OF BUSINESS	Premiums		2002 Percent Change From 2001	Losses, Claims and Benefits Paid		2002 Percent Change From 2001
	2002	2001		2002	2001	
LIFE *	540,321,205	503,914,871	7.22%	788,565,781	923,390,240	-14.60%
FRATERNAL	5,774,006	5,890,673	-1.98%	3,440,161	2,211,304	55.57%
Sub-total	546,095,211	509,805,544		792,005,942	925,601,544	
FIRE, MARINE, CASUALTY & MISCELLANEOUS:						
Accident & Health	228,761,011	211,840,912	7.99%	110,399,436	100,803,698	9.52%
Fire	28,203,086	37,494,155	-24.78%	3,769,117	5,793,174	-34.94%
Allied Lines	23,982,198	20,570,746	16.58%	3,015,730	4,496,262	-32.93%
Multiple Peril Crop	1,364,538	716,813	90.36%	1,321,921	809,512	63.30%
Federal Flood	12,382,394	11,354,113	9.06%	227,906	622,442	-63.39%
Farmowners Multiple Peril	15,913	57,799	-72.47%	4,188	812	415.76%
Homeowners Multiple Peril	163,479,407	157,730,961	3.64%	34,452,897	25,947,688	32.78%
Commercial Multiple Peril (fire & allied lines)	65,769,471	54,492,124	20.70%	8,657,019	13,797,129	-37.25%
Commercial Multiple Peril (liability portion)	50,777,999	50,219,394	1.11%	18,760,593	20,340,954	-7.77%
Mortgage Guaranty	28,653,317	25,839,889	10.89%	9,234,459	15,692,466	-41.15%
Ocean Marine	11,897,366	9,989,253	19.10%	4,434,317	3,448,555	28.58%
Inland Marine	22,014,942	25,349,441	-13.15%	9,407,707	6,958,431	35.20%
Financial Guaranty	4,320,962	4,856,541	-11.03%	---	---	---
Medical Malpractice	25,148,873	21,455,729	17.21%	15,935,852	11,993,496	32.87%
Earthquake	1,267,342	1,319,923	-3.98%	---	---	---
Workers' Compensation	269,522,284	216,819,076	24.31%	117,311,740	116,478,726	0.72%
Other Liability	120,270,205	106,413,921	13.02%	30,617,197	55,388,147	-44.72%
Products Liability	8,771,463	7,933,475	10.56%	5,514,352	3,722,007	48.16%
Private Passenger Auto No-Fault	66,443,576	65,107,875	2.05%	45,573,374	43,686,775	4.32%
Other Private Passenger Auto Liability	273,131,244	263,654,071	3.59%	134,529,189	139,828,901	-3.79%
Commercial Auto No-Fault	5,844,692	4,191,173	39.45%	3,056,151	2,604,539	17.34%
Other Commercial Auto Liability	72,135,666	68,128,786	5.88%	25,303,586	29,275,773	-13.57%
Private Passenger Auto Physical Damage	168,122,442	148,297,351	13.37%	99,157,379	85,272,825	16.28%
Commercial Auto Physical Damage	18,420,438	14,814,834	24.34%	8,934,494	7,441,786	20.06%
Aircraft	26,669,330	13,794,945	93.33%	7,012,459	4,432,566	58.20%
Fidelity	3,832,859	3,218,647	19.08%	716,067	1,972,124	-63.69%
Surety	23,836,935	18,458,411	29.14%	1,536,920	11,450,242	-86.58%
Burglary and Theft	173,427	167,714	3.41%	36,947	74,590	-50.47%
Boiler & Machinery	3,042,732	2,735,311	11.24%	2,688,882	1,375,046	95.55%
Credit	1,515,956	1,364,869	11.07%	725,196	722,838	0.33%
Title	62,313,247	44,073,987	41.38%	3,005,544	5,110,919	-41.19%
All Other	6,961,917	7,935,199	-12.27%	3,582,992	3,270,534	9.55%
Sub-total	1,799,047,232	1,620,397,438		708,923,611	722,812,957	
Surplus Lines**	84,839,123	56,436,992	50.33%	n/a	n/a	n/a
GRAND TOTAL***	2,429,981,566	2,186,639,974	11.13%	1,500,929,553	1,648,414,501	-8.95%

* Excludes Annuities.

** Net of Reinsurance.

*** Figures may not total due to rounding.

REPORT OF THE INSURANCE COMMISSIONER OF HAWAII

**SUMMARY OF INSURANCE BUSINESS, OTHER THAN LIFE AND FRATERNAL,
TRANSACTIONED IN HAWAII DURING 2002**

LINE OF BUSINESS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
Group Accident & Health.....	125,007,421	126,230,135	73,340,745	84,500,356
Collectively Renewable A & H.....	187,624	193,396	97,912	194,277
Non-Cancellable A & H.....	18,160,285	18,656,936	13,810,847	23,209,774
Guaranteed Renewable A & H.....	62,293,411	58,592,422	14,007,568	20,186,457
Credit A & H (Group and Individual).....	16,407,972	15,416,210	5,590,169	5,969,778
Non-Renewable A & H.....	912,069	845,545	838,065	771,781
Other A & H.....	2,117,309	2,245,978	226,543	491,432
All Other A & H.....	2,378,366	2,401,642	1,609,891	1,836,898
Federal Employee Health Benefits Program.....	1,296,554	1,287,293	877,696	637,393
Total A&H.....	228,761,011	225,869,557	110,399,436	137,798,146
Fire.....	28,203,086	31,772,570	3,769,117	3,779,194
Allied Lines.....	23,982,198	24,100,343	3,015,730	2,970,504
Multiple Peril Crop.....	1,364,538	1,364,538	1,321,921	1,958,740
Federal Flood.....	12,382,394	12,272,520	227,906	162,190
Farmowners Multiple Peril.....	15,913	44,089	4,188	(25,944)
Homeowners Multiple Peril.....	163,479,407	159,287,508	34,452,897	27,640,616
Commercial Multiple Peril (fire & allied lines).....	65,769,471	59,711,710	8,657,019	11,704,588
Commercial Multiple Peril (liability portion).....	50,777,999	48,880,788	18,760,593	11,716,347
Mortgage Guaranty.....	28,653,317	28,325,279	9,234,459	12,289,250
Ocean Marine.....	11,897,366	11,160,782	4,434,317	5,103,158
Inland Marine.....	22,014,942	23,473,800	9,407,707	9,553,775
Financial Guaranty.....	4,320,962	3,826,265	---	(1,685)
Medical Malpractice.....	25,148,873	25,320,326	15,935,852	11,235,443
Earthquake.....	1,267,342	1,367,005	---	162,334
Workers' Compensation.....	269,522,284	247,503,352	117,311,740	136,476,038
Other Liability.....	120,270,205	112,693,071	30,617,197	18,747,691
Products Liability.....	8,771,463	8,264,204	5,514,352	8,970,132
Private Passenger Auto No-Fault.....	66,443,576	64,713,920	45,573,374	46,485,045
Other Private Passenger Auto Liability.....	273,131,244	269,798,088	134,529,189	151,950,839
Commercial Auto No-Fault.....	5,844,692	5,174,826	3,056,151	3,611,862
Other Commercial Auto Liability.....	72,135,666	69,489,080	25,303,586	25,342,505
Private Passenger Auto Physical Damage.....	168,122,442	161,223,645	99,157,379	100,419,568
Commercial Auto Physical Damage.....	18,420,438	17,312,554	8,934,494	10,426,273
Aircraft.....	26,669,330	26,291,623	7,012,459	4,128,040
Fidelity.....	3,832,859	3,893,499	716,067	2,724,965
Surety.....	23,836,935	20,340,502	1,536,920	(894,463)
Burglary and Theft.....	173,427	182,868	36,947	46,031
Boiler & Machinery.....	3,042,732	2,876,890	2,688,882	2,902,981
Credit.....	1,515,956	1,476,279	725,196	715,257
Title.....	62,313,247	62,119,878	3,005,544	3,787,866
All other.....	6,961,917	6,974,175	3,582,992	3,721,869
Sub-total.....	1,799,047,232	1,737,105,534	708,923,611	755,609,155
Surplus Lines*.....	84,839,123	n/a	n/a	n/a
TOTAL**.....	1,883,886,355	1,737,105,534	708,923,611	755,609,155

* Net of Reinsurance.

** Figures may not total due to rounding.

REPORT OF THE INSURANCE COMMISSIONER OF HAWAII

LICENSING

As of June 30, 2003, 961 insurers (including six Fraternal Benefit Societies) were licensed to write insurance in Hawaii.

INSURANCE COMPANIES AUTHORIZED IN HAWAII

	2002	2001
As of January 1	959	997
Life (1).....	433	478
All other.....	526	519
Admitted during year.....	24	13
Life.....	6	3
All other.....	18	10
Withdrew or merged during year.....	23	22
Life.....	17	9
All other.....	6	13
As of December 31	969	988
Life (1).....	438	472
All other.....	531	516

(1) Includes Fraternal Benefit Societies

The Gramm-Leach-Bliley Act was signed into law on November 12, 1999, and Hawaii adopted the Producer Licensing Model Act on June 2, 2001. On July 1, 2002, all general agents, subagents, and solicitors were converted to producers. The Licensing Branch also changed the producers' renewal dates to their birth month. The Producer Licensing Model Act created uniform licensing or reciprocity with other states and opened doors to nonresidents to apply for licenses in Hawaii.

ACTIVE LICENSES

Type of Licenses	No. of Active Licenses as of June 30, 2003	No. of Active Licenses as of June 30, 2002
Certificate of Authority (Insurer).....	962	944
General Agent.....	-0-	1,020
Subagent.....	-0-	1,100
Solicitor.....	-0-	4,910
Producer (General Agents, Subagents and Solicitors).....	7,049	-0-
Surplus Lines.....	58	57
Nonresident Surplus Lines.....	45	-0-
Adjuster.....	532	488
Nonresident Agent.....	7,500	1,875
Fraternal Benefit Society.....	6	6
Fraternal Benefit Society Agent.....	47	41
Captives.....	112	90
HMO (Health Maintenance Organizations).....	2	6
Independent Bill Reviewer.....	16	17
Service Contract Providers.....	104	87
Ltd Lines Motor Vehicle Rental Co. Producer.....	7	-0-
Vehicle Protection Product Warrantor.....	9	-0-
TOTAL.....	16,449	10,641

CAPTIVE INSURANCE

Hawaii’s enabling captive insurance legislation was signed into law on May 29, 1986, as Act 253, SLH 1986, and subsequently codified as Article 19, Chapter 431, Hawaii Revised Statutes. Article 19 provides for the licensure and regulation of domestic Hawaii corporations to transact insurance with its respective owners and affiliates.

The Captive Insurance Branch (CIB) was formally established in 1998 to provide for dedicated resources to assist the Commissioner with the monitoring, regulation, and development of captive insurance companies licensed pursuant to Article 19.

The following is an aggregated summary of information about Hawaii’s captive insurance industry as of December 31, 2002, and 2001, respectively:

	2002	2001
Number of Active Licensees.....	101	86
Total Hawaii Investments.....	\$576,000,000	\$ 384,000,000
Combined Total Assets.....	\$3,000,000,000	\$ 1,857,000,000
Combined Total Capital and Surplus.....	\$g 959,000,000	\$ 528,000,000
Total Gross Written and Assumed Premium.....	\$ 1,036,000,000	\$ 537,000,000
Examinations Completed.....	24	23

EXAMINATION

To protect policyholders, domestic insurance organizations (including insurers and risk retention groups) are regularly examined for solvency and compliance with the HRS.

Examinations, which were conducted between July 1, 2002, and June 30, 2003, and for which reports have been officially filed, are as follows:

- AIG Hawaii Insurance Company, Inc.
- American Pacific Insurance Company, Inc.
- BSH Life Insurance, Inc.
- California Healthcare Insurance Company, Inc., A Risk Retention Group
- Mililani Life Insurance Company, Ltd.
- National Interstate Insurance Company of Hawaii, Inc.
- Newport Mutual Insurance Risk Retention Group, Inc.
- Residential Insurance Company, Inc., A Risk Retention Group
- WorkComp Hawaii Insurance Company, Inc.
- WorkComp Hawaii Select Insurance Company, Inc.

INSURANCE FRAUD INVESTIGATION

The Insurance Fraud Investigations Unit conducts a statewide program for the prevention, investigation, and prosecution of motor vehicle insurance fraud cases and complaints relating to motor vehicle insurance fraud. The Fraud Unit reviews referrals submitted by the insurance industry, other agencies, and members of the public and initiates an investigation in all cases where there is reason to believe that a crime may have been or is currently being committed. In an effort to effectively fight insurance fraud, the Fraud Unit coordinated efforts with both the Honolulu and Maui Police Departments and federal agencies. State law requires any insurer or insurer's employee or agent who believes that a fraudulent claim is being made to refer the case to the Fraud Unit within 60 days. The Fraud Unit also employs special deputy attorney generals to initiate criminal prosecutions. By employing deputies who are trained in insurance fraud, all cases receive prompt attention and representation in the criminal justice system. The Fraud Unit has created a toll free insurance fraud hotline.

During fiscal year 2002-2003, the Fraud Unit received 198 referrals. Of the total referrals, 106 investigations were opened. Thirty-four referrals were made to other agencies. Twenty-six criminal indictments against 31 individuals were obtained. The number of indictments obtained reflects a 53% increase from the previous fiscal year. Of the 31 individuals indicted during the fiscal year, 21 have been sentenced, and 10 have not reached the sentencing phase.

The dollar amount involved in actual and attempted fraud and theft cases indicted by the Fraud Unit equaled \$169,974.07. The value of the actual fraud and theft cases totaled \$63,469.66. The value of the attempted cases totaled \$106,504.41. Of those actual fraud and theft cases that reached final disposition during the fiscal year, the Fraud Unit obtained restitution orders totaling \$19,140.24. As a result of all cases that reached final disposition, the Fraud Unit obtained fines payable to the State of Hawaii totaling \$7,250, payments in the amount of \$5,150 to the Crime Victim Compensation Fund, probation services fees in the amount of \$675, and community service totaling 1,780 hours.

The Fraud Unit endeavored to meet its statutory mandate to prevent insurance fraud by distributing copies of its informational brochure on the topic of auto insurance fraud to the community. During the previous fiscal year, the Hawaii State Public Library System distributed copies of this brochure throughout all of its branches statewide. In an effort to increase public outreach, in fiscal year 2003, the Fraud Unit also provided copies of the brochure to all of the branches of the Satellite City Hall. During the fiscal year, a total of 2,193 brochures were distributed to private citizens, insurance companies, military, law enforcement, and state agencies.

One of the primary goals of the Fraud Unit is to educate the public, insurance industry, and law enforcement about motor vehicle insurance fraud. To meet this objective, the Fraud Unit conducted 12 informational presentations. Presentations were conducted for insurance companies, the Maui County Office of the Prosecuting Attorney, Maui Police Department, Association of Certified Fraud Examiners, and First Circuit Court.

In the area of training, two auditors attended training hosted by the National Healthcare Anti-Fraud Association Institute for Healthcare Fraud Prevention, branch investigators attended arson training and advanced training at the National Insurance Crime Bureau's Special Investigations Academy, and a branch auditor earned certification as a Professional Coder by the American Academy of Professional Coders.

HEALTH INSURANCE

The Health Insurance Branch is responsible for regulating health insurers, including health maintenance organizations and mutual benefit societies.

The Health Insurance Branch receives inquires and complaints pertaining to federal and state laws governing health insurance, including long-term care insurance. From July 1, 2002 to June 30, 2003, one hundred and seventy-four (174) complaints were received. Of the one hundred and seventy-four (174) complaints, one hundred forty (140) were resolved. Of the one hundred forty (140) resolved complaints, the Health Insurance Branch had no jurisdiction for thirty-one (31) complaints, and six were referred to another agency. Of the total cases, seventy-four (74) involved benefit payments. Thirty-four (34) cases are still pending. As a result of the assistance conducted by the Health Insurance Branch during this period, consumers saved or recovered more than \$130,000 from insurers, health maintenance organizations, and mutual benefit societies.

During the same period, the Health Insurance Branch received five hundred and eleven (511) inquiries. One hundred and eighty (180) were regarding complaints, ninety-eight (98) were requesting information on health insurance providers, fifty-one (51) concerned filing and financial requirements, fifty (50) were about government insurance plans (COBRA, QUEST, Medicaid, and Medicare), forty-one (41) were general health insurance questions, thirty-eight (38) were about coverage costs and premiums, forty (40) were regarding external review procedures, ten (10) were concerning the Prepaid Health Care Act, two (2) requested more information on mandated benefits, and one (1) requested information on alternatives to insurance.

To protect the policyholders, domestic insurance organizations, including mutual benefit societies and health maintenance organizations, are regularly examined for solvency and compliance with the Hawaii Revised Statutes ("HRS"). Examinations which were conducted between July 1, 2002 and June 30, 2003 and for which reports have been officially filed are as follows:

Hawaii Management Alliance Association
Mutual Benefit Association of Hawaii
Voluntary Employees' Benefit Association of Hawaii

In addition, the Health Insurance Branch reviews premium rate filings of managed care plans pursuant to HRS Article 431:14F. The Health Insurance Branch also conducts independent external reviews of managed care plan coverage decisions that are appealed by the plan member pursuant to Chapter 432E, HRS.

The Health Insurance Branch also reviews long-term care advertising issued by long-term care insurers licensed in the state. The filings are reviewed for compliance with HRS §431:10H (Long-Term Care Insurance).

The Health Insurance Branch also provides administrative and technical support to the Patients' Rights and Responsibilities Task Force and subcommittees, pursuant to Act 178, Session Laws of Hawaii (1998).

COMPLIANCE AND ENFORCEMENT

During 2002, consumers saved or recovered more than \$650,000 from insurance companies and agents with the assistance of the Insurance Division. Five hundred ninety-seven complaints and requests for assistance were received for the following classes of insurance:

MOTOR VEHICLE INSURANCE received the largest number of cases with 384 or 64% of the total. Of this amount, 334 cases involved claims and claims handling. Claims involving personal injury protection coverage (PIP) for medical and other related benefits accounted for 230 cases. From this amount, 187 were PIP cases where benefits were contested or denied by the insurer. In the area of material damage cases, 19 were collision, 10 were comprehensive, and 54 involved property damage liability cases, with 20 cases that involved other claims-related complaints. These 20 cases involved payment delays, coverage disputes, and settlement disagreements with the repair or replacement of the damaged motor vehicle. Complaints other than claims included 27 in the area of premiums, 18 policy cancellations, and three refunds. In addition to these categories, there were three miscellaneous cases involving incorrect billing and policy adjustments, acknowledgment delays, and dissatisfaction with services rendered by agents and adjusters. One hundred ninety-seven cases were resolved or referred to the appropriate agency for resolution. One hundred eighty-seven cases involved PIP denials and were referred for formal resolution by administrative hearing. No cases remain pending.

LIFE INSURANCE: There were 73 complaints received or 12% of the total. Of this amount, 15 involved the replacement of policies, 10 involved claims, and 48 were in the miscellaneous category (policy and refund delays, incorrect cash values, possible misrepresentation, and fraudulent transactions). Seventy-three cases were resolved or referred to the appropriate agency for resolution. No cases remain pending.

WORKERS' COMPENSATION: There were 47 complaints received or 8% of the total. Of this amount, 38 involved claims and nine were in the miscellaneous category. Forty-seven were resolved or referred to the appropriate agency for resolution. No cases remain pending.

FIRE/HOMEOWNERS INSURANCE: There were 25 complaint received or 4% of the total. Of this amount, eight involved claims, 15 involved underwriting (rating, cancellations, and nonrenewals), and two were in the miscellaneous category. Twenty-five cases were resolved or referred to the appropriate agency for resolution. No cases remain pending.

MARINE INSURANCE: There were two complaints received or less than 1% of the total. The two cases involved claims and were resolved or referred to the appropriate agency for resolution. No cases remain pending.

MISCELLANEOUS: In addition to the above categories, there were 66 cases relating to other classes or matters of insurance (dental, general liability, motorcycle, surety, and miscellaneous). The 66 cases were resolved or referred to the appropriate agency for resolution. No cases remain pending.

ASSIGNED CLAIMS PROGRAM: There were 108 applications for benefits to the assigned claims program that were received and reviewed. Of this amount, 89 applications were processed to servicing carriers for further handling.

PEER REVIEW: There were 18 challenges received and processed.

DISCIPLINARY ACTION: There were 21 formal actions filed that involved the Compliance and Enforcement Branch. One Letter of Caution was issued, 18 stipulated agreements were entered into, one Cease and Desist Order was issued, and one Revocation of License was issued. A total of \$153,100 was levied in fines.

RATE AND POLICY ANALYSIS BRANCH

This Rate and Policy Analysis Branch analyzes and approves or disapproves rate filings for casualty, property, motor vehicle, inland marine, surety, credit life and disability, and medicare supplement insurance. The Branch also reviews policy form filings for workers' compensation, motor vehicle, credit life and disability, medicare supplement, temporary disability, and title insurance.

Act 255, SLH 1990, amended Article 14, Chapter 431, HRS, to establish a loss cost filing system for casualty, surety, property, marine, and transportation insurance to promote competition in the Hawaii insurance market. Under the loss cost filing system, rating organizations do not file final rates but instead develop and file, for approval, advisory prospective loss costs and supporting actuarial and statistical data. Each insurer must determine the appropriateness of the loss costs to their insured policyholders and file the final rates it will use as a result of its own independent company decision-making process.

During fiscal year 2002-2003, 3,385 rate filings and 3,558 policy filings were reviewed; in the preceding year (fiscal year 2001-2002), 3,455 rate filings and 3,658 policy filings were reviewed. The Rate and Policy Analysis Branch also reviewed and analyzed approximately 7,300 motor vehicle reports and statements.

On November 21, 2001, Hawaii became the 40th state to begin accepting electronic form filings for life insurance products through the National Association of Insurance Commissioners' filing process known as SERFF or the System for Electronic Rate and Form Filing. Two hundred sixty-two electronic form filings were processed.

The significant filings approved during the fiscal year were as follows:

TERRORISM COVERAGE: As a result of the events that transpired on September 11, 2001, many reinsurers did not provide coverage for catastrophic losses resulting from acts of war and terrorism. On November 26, 2002, the President signed the Terrorism Risk Insurance Act of 2002 ("TRIA"), a federal reinsurance program for acts of war and terrorism by foreign persons impacting commercial policyholders. Nationwide, commercial policyholders have the option to purchase coverage for a federally declared act of terrorism reinsured by the federal government.

LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE: In response to court rulings in which extraordinary losses were incurred for the remediation of toxic mold and similar substances, most commercial and personal insurance policies limit the liability for these losses. Most policyholders are afforded the opportunity to purchase increased limits.

HURRICANE MODELS: As a result of the discontinuation of policies through the Hawaii Hurricane Relief Fund, catastrophe modelers have developed hurricane models to be reflective of Hawaii projected hurricane losses for the purposes of insurance ratemaking. Specific Hawaii models of two nationwide catastrophe modeling firms have been reviewed and accepted for use.

MEDICARE SUPPLEMENT INSURANCE: The Hawaii Administrative Rules were amended effective December 9, 2002, in accordance with federal requirements. Companies providing medicare supplement insurance must adhere to a schedule of 10 standard benefit plans, including two modified for high deductibles. There are 22 licensed issuers of medicare supplement insurance with one or more approved standardized plans.

BOILER AND MACHINERY: On April 9, 2003, revisions to boiler and machinery multistate loss costs were approved with an overall impact of +7.4%.

CRIME: On August 2, 2002, revisions to fidelity multistate loss costs were approved with an overall impact of -5.0%.

DWELLING PROPERTY COVERAGE: On September 27, 2002, revisions to dwelling property loss costs were approved with an overall impact of -6.4% on non-hurricane loss costs.

REPORT OF THE INSURANCE COMMISSIONER OF HAWAII

EMPLOYMENT-RELATED PRACTICES LIABILITY: On August 27, 2002, revisions to coverages being afforded in employment-related practices liability policies resulted in revisions to loss costs with an overall impact of +4.3%.

HOMEOWNERS INSURANCE: On June 6, 2003, revisions to homeowners loss costs were approved with an overall impact of -12.6% on non-hurricane loss costs. The filing introduced a hurricane modeled base loss cost of \$270.

PERSONAL INLAND MARINE: On August 7, 2002, revisions to personal inland marine loss costs were approved with an overall impact of +19.5%.

PERSONAL LIABILITY: On July 3, 2002, revisions to personal liability loss costs were approved with an overall impact of -5.5%. Personal liability coverage most often will be written in conjunction with dwelling property coverage.

MEDICAL MALPRACTICE: Nationwide, the number of insurers specializing in writing medical malpractice insurance declined further. During fiscal year 2002-2003, the limited insurers doing business in Hawaii filed and received approval for rate increases ranging from 25 to 51%.

WORKERS' COMPENSATION: A terrorism loss cost of \$.02 was filed on December 20, 2002, and implemented in accordance with TRIA. On November 29, 2002, revisions to the workers' compensation loss costs, to reflect benefits level increases as of January 1, 2003, and rising loss experience, were approved with an overall impact of +8.0%. Prior year rate filings include the February 4, 2002, revisions with an overall impact of +4.6% and the July 31, 2001, revisions to the workers' compensation loss costs to reflect the Department of Labor and Industrial Relations' approval of the American Medical Association, 5th Edition, "Guides to the Evaluation of Permanent Impairment" with an overall impact of +3.5%. These three loss cost increases totaling +16.9% were preceded by three mandated loss cost adjustments pursuant to Act 261, SLH 1996, which resulted in workers' compensation loss costs being reduced by as much as 40.7%. As a result, workers' compensation loss costs in 2003 are lower than the workers' compensation loss costs prior to Act 261, SLH 1996.

Act 261, SLH 1996, further authorized the establishment of a domestic mutual insurer to be the residual market plan for workers' compensation. The domestic mutual, Hawaii Employers Mutual Insurance Company (HEMIC), issued its first policy effective July 20, 1997. Act 300, SLH 1997, permits HEMIC to make multiple rate filings. HEMIC introduced Tiers I, II, and III on November 1, 1997, Tier IV on May 1, 2001, and Tier V on July 15, 2002.

MOTOR VEHICLE: Pursuant to Act 251, SLH 1997, all authorized insurers were required to implement at least a 20 to 35% reduction on the premiums approved for policies effective on July 1, 1996, for those insureds with only the mandatory minimum coverages required under the Act. All licensed motor vehicle insurers issuing **private passenger** policies complied with the statutory mandate of no less than a 20% reduction on the mandatory minimum PIP and liability coverages. Eleven major insurers filed additional overall reductions with an overall impact of -4.7%. During fiscal year 1999-2000, private passenger rates were reduced with an overall impact of -5.0%. During fiscal year 2000-2001, private passenger rates were reduced with an overall impact of -1.4%. During fiscal year 2001-2002, private passenger rate filings were approved with an overall impact of +2.7%.

Seventeen insurance companies write more than 95% of the private passenger insurance market. During this fiscal period, four major insurers approved rate changes that averaged +8.3%, resulting in an overall +2.8% impact on motor vehicle private passenger premiums.

On December 5, 2002, revisions to the **private passenger** automobile loss costs were approved with an impact of +3.6%; in addition, the industry development of loss costs were revised to be inclusive of unallocated loss adjustment expenses resulting in overall revised loss costs of +16.6%.

On July 8, 2002, revisions to the **commercial** automobile loss costs to include unallocated loss adjustment expenses were approved with an overall impact of +0.8%.

REPORT OF THE INSURANCE COMMISSIONER OF HAWAII

**SUMMARY
HAWAII INVESTMENTS
(Excluding Bank Balances)**

At December 31, 2002

Type of Company	No. Licensed	No. Investing	Amount Investing (Cumulative Net)
Life Companies (incl. Fraternal)			
Domestic.....	4	2	\$ 82,483,436
Foreign.....	428	100	2,063,365,363
Alien.....	6	1	2,715,382
Total - Life Companies.....	438	103	\$ 2,148,564,181
OTHER-THAN-LIFE COMPANIES			
Domestic.....	16	10	\$ 46,562,451
Foreign.....	509	102	1,238,817,129
Alien.....	6	0	---
Total - Other-than-Life Companies.....	531	112	\$ 1,285,379,580
TOTALS.....	969	215	\$ 3,433,943,761

At December 31, 2001

Type of Company	No. Licensed	No. Investing	Amount Investing (Cumulative Net)
Life Companies (incl. Fraternal)			
Domestic.....	4	2	\$ 79,411,580
Foreign.....	462	102	2,183,887,192
Alien.....	6	2	21,638,685
Total - Life Companies.....	472	106	\$ 2,284,937,457
OTHER-THAN-LIFE COMPANIES			
Domestic.....	16	7	\$ 38,495,311
Foreign.....	494	99	1,286,224,585
Alien.....	6	0	---
Total - Other-than-Life Companies.....	516	106	\$ 1,324,719,896
TOTALS.....	988	212	\$ 3,609,657,353

REPORT OF THE INSURANCE COMMISSIONER OF HAWAII

**HAWAII INVESTMENTS OF INSURANCE
CUMULATIVE NET TOTALS AS OF DECEMBER**

TYPE OF INVESTMENT	ALL COMPANIES			
	TOTAL	DOMESTIC	FOREIGN	ALIEN
TOTAL - ALL INVESTMENT (1)				
1998.....	4,792,871,662	166,688,140	4,586,963,723	39,219,799
1999.....	4,241,739,161	130,699,619	4,048,771,436	62,268,106
2000.....	3,836,913,342	137,742,111	3,665,747,199	33,424,032
2001.....	3,609,657,353	117,906,891	3,470,111,777	21,638,685
2002.....	3,433,943,761	129,045,887	3,302,182,492	2,715,382
MORTGAGE LOANS (Principal Indebtedness)				
1998.....	543,139,230	111,399,567	431,233,955	505,708
1999.....	533,903,133	84,480,194	449,422,939	---
2000.....	832,751,053	83,025,282	749,725,771	---
2001.....	1,091,457,478	78,963,848	1,012,493,630	---
2002.....	969,259,440	80,196,278	889,063,162	---
COLLATERAL LOANS (Amount Loaned)				
1998.....	15,222,698	4,829,937	10,392,761	---
1999.....	17,136,073	4,712,769	12,423,304	---
2000.....	29,261,649	4,009,860	19,101,884	6,149,905
2001.....	47,896,842	---	41,714,017	6,182,825
2002.....	23,723,203	---	23,723,203	---
STATE, C&C HON. AND OTHER COUNTY BONDS (Market value)				
1998.....	1,552,248,210	14,153,494	1,538,094,716	---
1999.....	1,294,031,392	10,541,692	1,233,667,038	49,822,662
2000.....	1,287,369,967	12,375,957	1,260,847,980	14,146,030
2001.....	1,163,567,007	18,468,594	1,145,098,413	---
2002.....	940,964,855	14,129,600	926,835,255	---
UTILITIES-Stock and Bonds (Market Value)				
1998.....	602,418,171	---	602,304,044	114,127
1999.....	470,240,726	---	470,240,726	---
2000.....	325,482,633	---	325,482,633	---
2001.....	324,014,661	---	324,014,661	---
2002.....	344,828,289	---	344,828,289	---
INDUSTRIAL & MISCELLANEOUS Stock and Bonds (Market Value)				
1998.....	1,880,748,416	24,011,812	1,818,136,640	38,599,964
1999.....	1,538,568,140	20,763,459	1,505,359,237	12,445,444
2000.....	970,672,317	33,272,299	924,271,921	13,128,097
2001.....	873,723,532	14,861,237	843,406,435	15,455,860
2002.....	917,317,107	29,374,133	885,227,592	2,715,382
REAL ESTATE (Market Value Less Encumbrances)				
1998.....	199,094,937	12,293,330	186,801,607	---
1999.....	387,859,697	10,201,505	377,658,192	---
2000.....	391,375,723	5,058,713	386,317,010	---
2001.....	108,997,833	5,613,212	103,384,621	---
2002.....	237,850,867	5,345,876	232,504,991	---
BALANCES IN HAWAII BANKS				
1998 (2).....	19,602,102	15,142,546	4,459,556	---
1999 (2).....	49,951,384	30,483,340	19,468,044	---
2000 (2).....	72,418,195	32,758,405	39,659,790	---
2001 (2).....	126,671,104	33,798,759	92,872,345	---
2002.....	101,909,683	42,449,513	59,460,170	---

(1) Does not include balances in Hawaii banks

(2) Balances in Hawaii Banks (1998 - 2001) have been restated

Source: Insurance Company Annual Statements

REPORT OF THE INSURANCE COMMISSIONER OF HAWAII

**COMPANIES AUTHORIZED IN HAWAII
31ST FOR YEARS 1998 - 2002 INCLUSIVE**

LIFE (INCL. FRATERNALS)				ALL OTHER			
TOTAL	DOMESTIC	FOREIGN	ALIEN	TOTAL	DOMESTIC	FOREIGN	ALIEN
2,864,482,282	122,690,972	2,702,571,511	39,219,799	1,928,389,380	43,997,168	1,884,392,212	---
2,792,072,035	92,911,870	2,686,714,721	12,445,444	1,449,667,126	37,787,749	1,362,056,715	49,822,662
2,180,901,123	88,923,673	2,072,699,448	19,278,002	1,656,012,219	48,818,438	1,593,047,751	14,146,030
2,284,937,457	79,411,580	2,183,887,192	21,638,685	1,324,719,896	38,495,311	1,286,224,585	---
2,148,564,181	82,483,436	2,063,365,363	2,715,382	1,285,379,580	46,562,451	1,238,817,129	---
538,921,200	107,181,537	431,233,955	505,708	4,218,030	4,218,030	---	---
532,336,649	82,913,710	449,422,939	---	1,566,484	1,566,484	---	---
823,124,453	81,515,929	741,608,524	---	9,626,600	1,509,353	8,117,247	---
1,089,260,525	76,766,895	1,012,493,630	---	2,196,953	2,196,953	---	---
969,220,132	80,156,970	889,063,162	---	39,308	39,308	---	---
15,097,974	4,705,213	10,392,761	---	124,724	124,724	---	---
17,081,880	4,658,576	12,423,304	---	54,193	54,193	---	---
29,261,649	4,009,860	19,101,884	6,149,905	---	---	---	---
47,896,842	---	41,714,017	6,182,825	---	---	---	---
23,723,203	---	23,723,203	---	---	---	---	---
57,626,106	---	57,626,106	---	1,494,622,104	14,153,494	1,480,468,610	---
69,244,493	---	69,244,493	---	1,224,786,899	10,541,692	1,164,422,545	49,822,662
88,871,968	---	88,871,968	---	1,198,497,999	12,375,957	1,171,976,012	14,146,030
111,108,825	---	111,108,825	---	1,052,458,182	18,468,594	1,033,989,588	---
58,758,277	---	58,758,277	---	882,206,578	14,129,600	868,076,978	---
493,494,006	---	493,379,879	114,127	108,924,165	---	108,924,165	---
407,764,425	---	407,764,425	---	62,476,301	---	62,476,301	---
273,443,381	---	273,443,381	---	52,039,252	---	52,039,252	---
253,923,195	---	253,923,195	---	70,091,466	---	70,091,466	---
231,321,666	---	231,321,666	---	113,506,623	---	113,506,623	---
1,607,413,928	5,502,222	1,563,311,742	38,599,964	273,334,488	18,509,590	254,824,898	---
1,429,677,455	3,204,584	1,414,027,427	12,445,444	108,890,685	17,558,875	91,331,810	---
833,261,605	3,397,884	816,735,624	13,128,097	137,410,712	29,874,415	107,536,297	---
719,780,044	2,644,685	701,679,499	15,455,860	153,943,488	12,216,552	141,726,936	---
673,342,810	2,326,466	668,300,962	2,715,382	243,974,297	27,047,667	216,926,630	---
151,929,068	5,302,000	146,627,068	---	47,165,869	6,991,330	40,174,539	---
335,967,133	2,135,000	333,832,133	---	51,892,564	8,066,505	43,826,059	---
132,938,067	---	132,938,067	---	258,437,656	5,058,713	253,378,943	---
62,968,026	---	62,968,026	---	46,029,807	5,613,212	40,416,595	---
192,198,093	---	192,198,093	---	45,652,774	5,345,876	40,306,898	---
4,364,665	3,362,743	1,001,922	---	15,237,437	11,779,803	3,457,634	---
24,802,384	7,150,728	17,651,656	---	25,149,000	23,332,612	1,816,388	---
50,610,555	10,950,765	39,659,790	---	21,807,640	21,807,640	---	---
98,963,532	7,689,444	91,274,088	---	27,707,572	26,109,315	1,598,257	---
65,781,291	8,802,538	56,978,753	---	36,128,392	33,646,975	2,481,417	---

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2002
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	FINANCIAL CONDITION AS OF DECEMBER 31, 2002				
	ASSETS	LIABILITIES EXCL. CAPITAL & SURPLUS	POLICYHOLDERS' SURPLUS INCL. CAPITAL	CAPITAL	NET INCOME OR (LOSS)
DOMESTIC - LIFE					
BSH LIFE INS INC.....	\$ 1,495,626	\$ 117,601	\$ 1,378,025	\$ 1,050,000	\$ 31,361
MILILANI LIFE INS CO LTD.....	1,803,884	194,977	1,608,907	600,000	10,015
PACIFIC GUARDIAN LIFE INS CO LTD.....	420,516,534	352,678,289	67,838,245	6,350,000	4,123,139
ROYAL STATE NATL INS CO LTD.....	45,951,718	21,064,103	24,887,615	2,500,000	6,068,293
TOTAL DOMESTIC - LIFE.....	\$ 469,767,762	\$ 374,054,970	\$ 95,712,792	\$ 10,500,000	\$ 10,232,808
DOMESTIC - PROPERTY & CASUALTY					
AIG HAWAII INS CO INC.....	\$ 183,729,476	\$ 131,921,796	\$ 51,807,680	\$ 2,500,000	\$ 3,703,206
AMERICAN PACIFIC INS CO INC.....	5,360,899	601,789	4,759,110	2,500,000	160,624
DTRIC INS CO LTD.....	49,058,368	32,769,356	16,289,012	2,500,000	3,520
FIREMANS FUND INS CO OF HI INC.....	7,396,904	881,382	6,515,522	2,625,000	248,957
FIRST FIRE & CAS INS OF HI INC.....	5,765,592	---	5,765,592	2,500,000	116,509
FIRST IND INS OF HI INC.....	5,767,143	---	5,767,143	2,500,000	116,508
FIRST INS CO OF HI LTD.....	412,763,167	295,604,392	117,158,775	4,272,840	12,257,006
FIRST SECURITY INS OF HI INC.....	4,323,571	---	4,323,571	2,500,000	112,498
HAWAII EMPLOYERS MUT INS CO.....	74,448,639	68,398,768	6,049,871	MUTUAL	2,278,318
HAWAIIAN INS & GTY CO LTD.....	14,871,423	5,706,130	9,165,293	2,500,000	(5,119,284)
ISLAND INS CO LTD.....	236,706,325	153,541,548	83,164,777	2,625,000	10,018,486
NATIONAL INTERSTATE INS CO OF HI INC.....	5,490,544	359,262	5,131,282	2,500,000	427,761
TRADEWIND INS CO LTD.....	16,027,696	9,820,020	6,207,676	2,500,000	251,986
WORKCOMP HI INS CO INC.....	25,123,736	22,154,198	2,969,538	1,500,000	(2,841,614)
WORKCOMP HI SELECT INC.....	16,572,554	14,470,698	2,101,856	1,500,000	(1,463,137)
ZEPHYR INS CO INC.....	17,613,480	3,790,929	13,822,551	6,000,000	1,902,874
TOTAL DOMESTIC - PROPERTY & CASUALTY.....	\$ 1,081,019,517	\$ 740,020,268	\$ 340,999,249	\$ 41,022,840	\$ 22,174,218
TOTAL DOMESTIC - LIFE & PROPERTY & CASUALTY.....	\$ 1,550,787,279	\$ 1,114,075,238	\$ 436,712,041	\$ 51,522,840	\$ 32,407,026
FOREIGN - LIFE					
5 STAR LIFE INS CO.....	\$ 123,658,687	\$ 74,526,823	\$ 49,131,864	\$ 2,500,000	\$ (179,268)
AAA LIFE INS CO.....	262,328,491	237,286,964	25,041,526	2,500,000	(8,261,217)
ACACIA LIFE INS CO.....	1,032,832,967	879,734,528	153,098,439	28,000,000	8,973,013
ACACIA NATL LIFE INS CO.....	597,996,564	561,193,367	36,803,197	8,550,000	3,282,965
ACADEMY LIFE INS CO.....	343,310,553	308,502,449	34,808,104	2,500,000	(7,224,273)
ACCELERATION LIFE INS CO.....	7,446,179	96,651	7,349,528	2,000,000	444,122
ADMIRAL LIFE INS CO OF AMERICA.....	8,544,108	58,976	8,485,132	2,500,000	164,806
ADVANCE INS CO.....	28,850,015	7,155,607	21,694,408	11,400,000	1,286,841
ADVANTA LIFE INS CO.....	9,958,490	965,630	8,992,860	2,500,000	480,260
AETNA HEALTH & LIFE INS CO.....	1,217,160,573	1,087,634,728	129,525,845	2,500,000	15,511,972
AETNA LIFE INS CO.....	25,351,170,539	23,681,851,200	1,669,319,339	62,765,460	84,531,672
AGL LIFE ASSUR CO.....	890,842,866	880,787,170	10,055,695	2,774,999	(3,071,427)
AIG ANNUITY INS CO.....	33,831,368,264	31,722,342,688	2,109,025,576	2,500,000	(262,160,685)
AIG LIFE INS CO.....	13,352,803,338	12,918,805,247	433,998,091	254,883,515	(80,000,506)
AIG SUNAMERICA LIFE ASSUR CO.....	22,068,132,373	21,604,227,702	463,904,670	3,511,000	(180,737,061)
ALLEGIANCE LIFE INS CO.....	231,358,745	9,851,986	221,506,759	53,137,984	3,553,377
ALLIANZ LIFE INS CO OF NORTH AMER.....	22,745,493,278	21,081,559,266	1,663,934,012	38,903,484	(326,751,038)
ALLMERICA FINANCIAL LIFE & ANNUITY.....	13,590,801,101	13,163,749,732	427,051,369	2,526,000	(314,059,222)
ALLSTATE ASSUR CO.....	13,574,455	2,957,262	10,617,194	3,000,000	232,165
ALLSTATE LIFE INS CO.....	49,828,440,463	46,583,543,178	3,244,897,285	98,467,600	100,454,860
ALTA HEALTH & LIFE INS CO.....	114,739,201	14,522,880	100,216,321	2,520,000	3,901,622
AMERICAN AMICABLE LIFE INS CO OF TX.....	231,811,760	194,835,612	36,976,148	3,158,420	12,260,378
AMERICAN BANKERS LIFE ASSUR CO OF FL.....	924,650,623	763,462,803	161,187,820	4,472,341	8,106,825
AMERICAN ENTERPRISE LIFE INS CO.....	7,624,057,386	7,130,718,305	493,339,081	3,000,000	(85,113,459)
AMERICAN EQUITY INVEST LIFE INS CO.....	5,430,918,547	5,203,719,953	227,198,594	2,500,000	25,877,437
AMERICAN FAMILY LIFE ASR CO COLUMBUS.....	36,287,137,211	34,174,429,114	2,112,708,097	3,879,605	505,455,116
AMERICAN FIDELITY ASSUR CO.....	2,117,945,612	1,971,285,096	146,660,516	2,500,000	19,655,845
AMERICAN FIDELITY LIFE INS CO.....	409,243,023	344,752,482	64,490,541	2,500,000	1,965,599
AMERICAN FOUNDERS LIFE INS CO.....	624,529,949	593,846,951	30,682,998	2,500,000	(15,304,368)
AMERICAN GEN ASSUR CO.....	1,294,270,819	1,155,674,483	138,596,336	2,500,000	11,826,514
AMERICAN GEN LIFE INS CO.....	20,832,013,721	17,968,792,474	2,863,221,247	6,850,000	538,265,483
AMERICAN HEALTH & LIFE INS CO.....	1,283,864,692	1,018,472,526	265,392,166	3,000,000	132,002,398
AMERICAN HERITAGE LIFE INS CO.....	1,723,227,094	1,560,277,499	162,949,595	3,311,316	(12,997,513)
AMERICAN INCOME LIFE INS CO.....	1,047,747,277	916,352,818	131,394,459	11,680,107	53,814,610
AMERICAN INTL LIFE ASSR CO NY.....	7,962,836,448	7,521,774,376	441,062,072	3,225,000	(62,760,101)
AMERICAN INVESTORS LIFE INS CO.....	7,557,970,286	7,222,554,930	335,415,356	2,500,581	(12,013,619)
AMERICAN LIFE INS CO OF NY.....	112,187,702	82,387,159	29,800,543	2,502,500	(10,538,396)
AMERICAN MATURITY LIFE INS CO.....	78,430,646	42,705,487	35,725,159	2,500,000	994,977
AMERICAN MEDICAL & LIFE INS CO.....	11,923,428	3,350,754	8,572,674	2,000,000	(164,378)
AMERICAN MEMORIAL LIFE INS CO.....	1,074,632,185	980,749,587	93,882,598	2,500,000	7,755,452
AMERICAN MODERN LIFE INS CO.....	56,739,094	42,286,891	14,452,203	2,500,000	293,475
AMERICAN NATL INS CO.....	8,059,064,627	6,445,167,794	1,613,896,833	30,832,449	417,740,728
AMERICAN NATL LIFE INS CO OF TX.....	150,182,867	100,201,375	49,981,492	3,000,000	3,197,578
AMERICAN NETWORK INS CO.....	12,816,291	3,855,274	8,961,017	2,502,500	4,041,247
AMERICAN PARTNERS LIFE INS CO.....	418,975,641	378,732,624	40,243,017	2,500,000	(2,618,439)

FOREIGN - LIFE Continued

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2002
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	HAWAII BUSINESS FOR THE YEAR ENDED DECEMBER 31, 2002					
	DIRECT PREMIUMS WRITTEN			CLAIMS BENEFITS PAID		
	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.
DOMESTIC - LIFE						
BSH LIFE INS INC.....	\$	---	\$	---	\$	---
MILILANI LIFE INS CO LTD.....		143,912			39,677	
PACIFIC GUARDIAN LIFE INS CO LTD.....		20,479,605		19,494,700	11,218,934	1,042,646
ROYAL STATE NATL INS CO LTD.....		7,296,290		11,116,154	4,399,622	---
TOTAL DOMESTIC - LIFE.....	\$	27,919,807	\$	30,610,854	\$	15,658,233
DOMESTIC - PROPERTY & CASUALTY						
AIG HAWAII INS CO INC.....	\$	---	\$	92,229,052	\$	---
AMERICAN PACIFIC INS CO INC.....		---		4,462,966		---
DTRIC INS CO LTD.....		---		36,926,385		---
FIREMANS FUND INS CO OF HI INC.....		---		17,632,273		---
FIRST FIRE & CAS INS OF HI INC.....		---		68,496,864		---
FIRST IND INS OF HI INC.....		---		29,691,565		---
FIRST INS CO OF HI LTD.....		---		72,328,085		---
FIRST SECURITY INS OF HI INC.....		---		3,772,620		---
HAWAII EMPLOYERS MUT INS CO.....		---		55,320,130		---
HAWAIIAN INS & GTY CO LTD.....		---		23,787,740		---
ISLAND INS CO LTD.....		---		56,708,443		---
NATIONAL INTERSTATE INS CO OF HI INC.....		---		1,444,374		---
TRADEWIND INS CO LTD.....		---		41,030,687		---
WORKCOMP HI INS CO INC.....		---		11,701,573		---
WORKCOMP HI SELECT INC.....		---		6,426,378		---
ZEPHYR INS CO INC.....		---		23,959,225		---
TOTAL DOMESTIC - PROPERTY & CASUALTY.....	\$	---	\$	545,918,360	\$	---
TOTAL DOMESTIC - LIFE & PROPERTY & CASUALTY.....	\$	27,919,807	\$	576,529,214	\$	15,658,233
FOREIGN - LIFE						
5 STAR LIFE INS CO.....	\$	586,460	\$	15,628	\$	382,624
AAA LIFE INS CO.....		178,038		141,273		41,977
ACACIA LIFE INS CO.....		60,335		---		191
ACACIA NATL LIFE INS CO.....		19,294		---		533
ACADEMY LIFE INS CO.....		1,310,043		3,987		369,981
ACCELERATION LIFE INS CO.....		---		---		---
ADMIRAL LIFE INS CO OF AMERICA.....		---		---		---
ADVANCE INS CO.....		---		---		---
ADVANTA LIFE INS CO.....		---		---		---
AETNA HEALTH & LIFE INS CO.....		---		---		---
AETNA LIFE INS CO.....		580,036		452,957		1,812,969
AGL LIFE ASSUR CO.....		---		---		186,117
AIG ANNUITY INS CO.....		54,342		8,091,577		2,385,887
AIG LIFE INS CO.....		1,718,288		212,737		622,007
AIG SUNAMERICA LIFE ASSUR CO.....		675,330		16,555,227		12,197,746
ALLEGIANCE LIFE INS CO.....		---		---		---
ALLIANZ LIFE INS CO OF NORTH AMER.....		905,845		43,982,895		1,473,503
ALLMERICA FINANCIAL LIFE & ANNUITY.....		46,874		1,170,118		10,092
ALLSTATE ASSUR CO.....		---		---		---
ALLSTATE LIFE INS CO.....		4,489,815		2,890,437		1,024,395
ALTA HEALTH & LIFE INS CO.....		1,005		---		6,707
AMERICAN AMICABLE LIFE INS CO OF TX.....		782,368		10,534		126,754
AMERICAN BANKERS LIFE ASSUR CO OF FL.....		843,117		12,508		708,846
AMERICAN ENTERPRISE LIFE INS CO.....		---		26,629,840		---
AMERICAN EQUITY INVEST LIFE INS CO.....		157,197		1,324,515		---
AMERICAN FAMILY LIFE ASSR CO COLUMBUS.....		131,826		---		14,067,495
AMERICAN FIDELITY ASSUR CO.....		166,703		---		66,963
AMERICAN FIDELITY LIFE INS CO.....		124,632		59,149		85,220
AMERICAN FOUNDERS LIFE INS CO.....		12,963		235		20,035
AMERICAN GEN ASSUR CO.....		1,248		---		706
AMERICAN GEN LIFE INS CO.....		6,352,207		153,655		34,728
AMERICAN HEALTH & LIFE INS CO.....		853,711		---		1,100,181
AMERICAN HERITAGE LIFE INS CO.....		63,653		---		244,628
AMERICAN INCOME LIFE INS CO.....		3,574,569		3,082		773,632
AMERICAN INTL LIFE ASSR CO NY.....		472,346		4,213		41,288
AMERICAN INVESTORS LIFE INS CO.....		73		750,862		---
AMERICAN LIFE INS CO OF NY.....		5,962		---		---
AMERICAN MATURITY LIFE INS CO.....		---		---		70,993
AMERICAN MEDICAL & LIFE INS CO.....		---		---		---
AMERICAN MEMORIAL LIFE INS CO.....		21,972		20,201		---
AMERICAN MODERN LIFE INS CO.....		---		---		---
AMERICAN NATL INS CO.....		1,911,439		2,945,886		66,525
AMERICAN NATL LIFE INS CO OF TX.....		112,349		---		342,173
AMERICAN NETWORK INS CO.....		---		---		5,367
AMERICAN PARTNERS LIFE INS CO.....		---		134,893		---
FOREIGN - LIFE Continued						

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2002
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	FINANCIAL CONDITION AS OF DECEMBER 31, 2002				
	ASSETS	LIABILITIES EXCL. CAPITAL & SURPLUS	POLICYHOLDERS' SURPLUS INCL. CAPITAL	CAPITAL	NET INCOME OR (LOSS)
AMERICAN PHOENIX LIFE & REASSUR CO.....	73,760,500	32,029,436	41,731,064	5,000,000	13,660,784
AMERICAN PROGRESSIVE L&H INS OF NY.....	114,841,071	104,775,758	10,065,313	2,500,050	(2,915,177)
AMERICAN REPUBLIC INS CO.....	456,012,610	268,070,288	187,942,321	5,000,000	31,014,661
AMERICAN SKANDIA LIFE ASSUR CORP.....	22,464,924,455	22,184,967,029	279,957,426	2,500,000	(192,474,143)
AMERICAN SPECIALTY HLTH INS CO.....	8,187,475	104,198	8,083,277	3,000,000	327,251
AMERICAN STATES LIFE INS CO.....	554,175,620	475,012,517	79,163,103	5,000,000	16,403,167
AMERICAN UNITED LIFE INS CO.....	9,117,845,765	8,499,119,290	618,726,475	5,000,000	(42,147,155)
AMERICAN VANGUARD LIFE INS CO.....	9,236,855	953,147	8,283,708	2,500,000	431,014
AMERICO FINANCIAL LIFE ANNUITY INS.....	1,622,642,901	1,492,548,235	130,094,666	2,638,308	3,225,744
AMERICOM LIFE & ANNUITY INS CO.....	153,704,694	141,883,316	11,821,378	2,500,000	(7,563,077)
AMERITAS LIFE INS CORP.....	2,302,771,249	1,716,099,615	586,671,634	2,500,000	41,480,465
AMERITAS VARIABLE LIFE INS CO.....	2,004,963,218	1,932,261,334	72,701,885	4,000,000	(21,375,732)
AMERUS LIFE INS CO.....	5,310,558,427	5,069,081,713	241,476,714	10,000,000	(55,438,616)
ANNUITY INVESTORS LIFE INS CO.....	968,511,220	929,922,873	38,588,347	2,500,000	(17,671,086)
ANTHEM ALLIANCE HEALTH INS CO.....	87,817,220	11,567,130	76,250,090	2,500,000	1,191,093
ANTHEM LIFE INS CO.....	244,830,080	180,568,562	64,261,518	3,267,547	12,307,285
ASSOCIATES FINANCIAL LIFE INS CO.....	880,584,646	460,918,930	419,665,716	2,500,000	110,570,675
ASSURITY LIFE INS CO.....	173,951,162	143,159,266	30,791,896	2,500,000	3,256,703
AURORA NATL LIFE ASSUR CO.....	3,847,564,529	3,541,645,232	305,919,297	3,000,000	8,025,558
AVIVA LIFE INS CO.....	3,644,598,475	3,457,911,955	186,686,520	2,834,900	(32,257,113)
AXA CORP SOLUTIONS LIFE REINS CO.....	597,595,303	472,234,863	125,360,440	3,269,000	(203,384,442)
BALBOA LIFE INS CO.....	121,443,757	53,265,930	68,177,827	2,500,000	2,445,683
BALTIMORE LIFE INS CO.....	774,412,573	748,296,152	26,116,421	2,500,000	(24,706,105)
BANKERS LIFE & CAS CO.....	5,865,337,220	5,584,232,189	281,105,031	10,000,000	(12,662,333)
BANKERS LIFE INS CO.....	125,429,478	119,489,000	5,940,477	3,000,000	(7,490,863)
BANKERS NATL LIFE INS CO.....	723,855,058	693,745,415	30,109,643	2,500,000	(91,959,206)
BANNER LIFE INS CO.....	1,010,077,480	729,488,431	280,589,049	2,500,000	14,202,492
BCS LIFE INS CO.....	129,394,911	65,908,935	63,485,976	2,500,000	2,729,133
BENEFICIAL LIFE INS CO.....	2,313,471,654	2,132,939,383	180,532,271	2,500,000	4,641,232
BERKSHIRE HATHAWAY LIFE INS CO NE.....	1,778,392,377	1,242,824,874	535,567,503	3,000,000	74,021,151
BERKSHIRE LIFE INS CO OF AMER.....	1,564,882,742	1,318,497,182	246,385,560	3,198,000	(15,991,055)
BEST LIFE AND HEALTH INS CO.....	21,040,742	11,940,504	9,100,238	2,500,000	989,301
BOSTON MUT LIFE INS CO.....	687,317,881	623,571,410	63,746,471	MUTUAL	(2,229,193)
BUSINESS MENS ASSUR CO OF AMER.....	2,632,757,026	2,375,859,943	256,897,083	12,000,000	(40,394,028)
CANADA LIFE INS CO OF AMER.....	2,874,171,363	2,737,301,964	136,869,399	5,000,000	5,552,125
CAPITOL LIFE INS CO.....	325,012,969	311,393,015	13,619,954	3,080,000	(3,989,641)
CELTIC INS CO.....	114,692,895	65,042,787	49,650,108	2,500,000	3,109,674
CENTRAL NATL LIFE INS CO OMAHA.....	11,648,873	242,910	11,405,963	2,500,000	2,314
CENTRAL STATES H & L CO OF OMAHA.....	350,544,808	272,972,083	77,572,725	MUTUAL	1,966,136
CENTRE LIFE INS CO.....	1,881,870,863	1,761,264,602	120,606,261	2,500,000	14,694,799
CENTURION LIFE INS CO.....	975,307,027	208,568,165	766,738,862	2,500,000	30,014,450
CHARTER NATL LIFE INS CO.....	313,357,886	288,798,594	24,559,292	3,410,000	912,468
CHESAPEAKE LIFE INS CO.....	53,251,764	32,108,606	21,143,158	2,668,000	1,331,200
CIGNA LIFE INS CO.....	45,497,382	28,278,855	17,218,527	2,500,000	398,218
CINCINNATI LIFE INS CO.....	1,865,885,251	1,457,623,507	408,261,744	3,000,000	16,938,881
CITICORP LIFE INS CO.....	1,010,288,198	271,996,038	738,292,160	3,205,000	25,765,583
CITIZENS INS CO OF AMER.....	242,905,750	191,423,289	51,482,461	3,150,000	3,743,096
CLARICA LIFE INS CO US.....	3,296,961,746	3,174,636,423	122,325,323	3,150,000	(25,718,564)
CLARICA LIFE REINS CO.....	23,366,472	251,649	23,114,823	10,000,000	492,856
CM LIFE INS CO.....	6,108,592,321	5,767,829,005	340,763,316	2,500,000	590,060
CNA GROUP LIFE ASSUR CO.....	2,968,338,790	2,576,509,678	391,829,112	3,000,000	(44,652,051)
COLONIAL LIFE & ACCIDENT INS CO.....	1,193,521,259	1,005,865,106	187,656,153	15,076,209	27,631,251
COLONIAL PENN LIFE INS CO.....	851,850,165	810,797,212	41,052,953	2,500,000	(24,494,385)
COLORADO BANKERS LIFE INS CO.....	109,565,698	88,083,598	21,482,098	14,500,000	(596,772)
COLUMBIA UNIVERSAL LIFE INS CO.....	200,255,140	172,644,601	27,610,539	2,500,000	229,117
COLUMBIAN LIFE INS CO.....	186,809,865	162,966,927	23,842,938	2,512,125	768,292
COLUMBIAN MUT LIFE INS CO.....	326,559,161	287,650,692	38,908,470	MUTUAL	(546,029)
COMBINED INS CO OF AMER.....	2,260,862,488	1,759,353,934	501,508,554	28,338,567	(35,149,528)
CONGRESS LIFE INS CO.....	6,042,058	181,839	5,860,219	2,500,000	38,812
CONNECTICUT GENERAL LIFE INS CO.....	66,797,875,203	64,500,058,986	2,297,816,217	29,891,610	(444,860,166)
CONSECO ANNUITY ASSUR CO.....	5,937,396,062	5,705,271,691	232,124,371	3,000,000	(81,312,888)
CONSECO HEALTH INS CO.....	1,683,668,422	1,583,356,691	100,311,732	2,500,000	(45,745,576)
CONSECO LIFE INS CO.....	4,252,843,330	4,105,946,010	146,897,320	4,178,222	(79,743,703)
CONSECO MEDICAL INS CO.....	350,709,256	290,786,687	59,922,569	2,520,000	9,778,290
CONSECO SENIOR HEALTH INS CO.....	2,673,528,700	2,535,881,096	137,647,604	7,500,005	(132,605,938)
CONSTITUTION LIFE INS CO.....	92,856,084	82,441,389	10,414,695	2,500,020	(3,632,811)
CONTINENTAL AMERICAN INS CO.....	41,851,007	30,219,773	11,631,234	2,800,000	2,237,240
CONTINENTAL ASSUR CO.....	8,322,450,997	7,068,903,705	1,253,547,292	21,830,865	75,674,963
CONTINENTAL GENERAL INS CO.....	365,399,110	331,644,186	33,754,924	4,196,559	(13,683,822)
CORPORATE HEALTH INS CO.....	68,099,165	24,762,181	43,336,984	2,500,000	66,716,080
CUNA MUT INS SOCIETY.....	2,598,378,827	2,096,304,228	502,074,599	MUTUAL	8,427,129
CUNA MUT LIFE INS CO.....	5,618,890,625	5,410,109,059	208,781,566	MUTUAL	(29,271,445)
DELAWARE AMERICAN LIFE INS CO.....	98,256,691	64,674,008	33,582,683	2,500,000	7,547,266
DELTA DENTAL INS CO.....	55,994,043	26,968,129	29,025,914	12,146,579	182,850
DESERET MUT INS CO.....	38,816,158	32,075,562	6,740,596	MUTUAL	877,899
FOREIGN - LIFE <i>Continued</i>					
DOCTORS LIFE INS CO.....	32,062,075	14,591,225	17,470,850	2,600,000	616,999

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2002
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	HAWAII BUSINESS FOR THE YEAR ENDED DECEMBER 31, 2002					
	DIRECT PREMIUMS WRITTEN			CLAIMS BENEFITS PAID		
	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.
AMERICAN PHOENIX LIFE & REASSUR CO.....	---	---	---	---	---	---
AMERICAN PROGRESSIVE L&H INS OF NY.....	---	---	4,638	57,016	---	19,252
AMERICAN REPUBLIC INS CO.....	29,840	---	18,673	89,961	919	10,211
AMERICAN SKANDIA LIFE ASSUR CORP.....	32,933	13,213,527	---	7,836,089	328,924	---
AMERICAN SPECIALTY HLTH INS CO.....	---	---	---	---	---	---
AMERICAN STATES LIFE INS CO.....	7,001	---	1,039	537,143	---	---
AMERICAN UNITED LIFE INS CO.....	73,094	166,652	1,799	141,459	61,243	650
AMERICAN VANGUARD LIFE INS CO.....	---	---	---	---	---	---
AMERICO FINANCIAL LIFE ANNUITY INS.....	308,539	330,799	3,207	604,036	232	---
AMERICOM LIFE & ANNUITY INS CO.....	---	225,856	162	---	---	56
AMERITAS LIFE INS CORP.....	591,196	74,254	5,319	1,287,592	49,279	49,650
AMERITAS VARIABLE LIFE INS CO.....	409,849	1,149,480	---	1,652,615	---	---
AMERUS LIFE INS CO.....	5,459,556	2,642,819	15,969	5,013,932	262,073	3,328
ANNUITY INVESTORS LIFE INS CO.....	---	415,434	---	29,092	1,522	---
ANTHEM ALLIANCE HEALTH INS CO.....	499	---	---	---	---	---
ANTHEM LIFE INS CO.....	471	---	---	---	---	---
ASSOCIATES FINANCIAL LIFE INS CO.....	(236,101)	---	(8,597)	154,008	---	152,309
ASSURITY LIFE INS CO.....	39,335	643,519	40,052	---	---	7,810
AURORA NATL LIFE ASSUR CO.....	1,926,858	---	---	2,767,014	649,486	---
AVIVA LIFE INS CO.....	90,382	185,475	586	258,115	660,200	---
AXA CORP SOLUTIONS LIFE REINS CO.....	---	---	---	---	---	---
BALBOA LIFE INS CO.....	208,387	---	245,244	124,615	---	105,062
BALTIMORE LIFE INS CO.....	3,904	---	326	972	---	1,359
BANKERS LIFE & CAS CO.....	52,712	4,000	497,881	215,367	17,574	185,276
BANKERS LIFE INS CO.....	---	---	22,190	---	---	508
BANKERS NATL LIFE INS CO.....	143,770	---	107	179,920	10,053	9,751
BANNER LIFE INS CO.....	607,628	---	---	2,151,480	---	---
BCS LIFE INS CO.....	190	---	---	---	---	---
BENEFICIAL LIFE INS CO.....	1,483,126	1,797,659	2,112	1,807,437	41,462	---
BERKSHIRE HATHAWAY LIFE INS CO NE.....	---	---	---	---	---	---
BERKSHIRE LIFE INS CO OF AMER.....	---	---	92,926	---	---	---
BEST LIFE AND HEALTH INS CO.....	---	---	13,183	---	---	7,909
BOSTON MUT LIFE INS CO.....	95,661	---	4,005	190,306	---	---
BUSINESS MENS ASSUR CO OF AMER.....	24,443	---	10,881	7,930	54,097	---
CANADA LIFE INS CO OF AMER.....	---	77,290	---	2,642	11,437	---
CAPITOL LIFE INS CO.....	---	---	---	39,912	---	---
CELTIC INS CO.....	---	---	13,532	---	---	3,210
CENTRAL NATL LIFE INS CO OMAHA.....	42,895	---	4,505	19,082	---	22,807
CENTRAL STATES H & L CO OF OMAHA.....	237,011	---	1,791	112,352	---	8,511
CENTRE LIFE INS CO.....	---	---	116,662	---	---	28,617
CENTURION LIFE INS CO.....	193,898	---	260,520	37,831	---	190,842
CHARTER NATL LIFE INS CO.....	---	---	---	115,382	---	---
CHESAPEAKE LIFE INS CO.....	937	6,549	191	---	---	---
CIGNA LIFE INS CO.....	---	---	---	---	---	---
CINCINNATI LIFE INS CO.....	7,236	---	---	---	---	---
CITICORP LIFE INS CO.....	2,606	---	7,005	15,020	---	---
CITIZENS INS CO OF AMER.....	4,314	---	22	3,535	---	---
CLARICA LIFE INS CO US.....	1,945,858	1,796,588	16,406	868,637	413,018	3,760
CLARICA LIFE REINS CO.....	---	---	---	---	---	---
CM LIFE INS CO.....	3,746,955	5,886,758	---	2,256,953	52,382	---
CNA GROUP LIFE ASSUR CO.....	264	---	41	---	---	---
COLONIAL LIFE & ACCIDENT INS CO.....	229,771	---	544,807	99,573	---	186,593
COLONIAL PENN LIFE INS CO.....	283,326	---	10,767	100,354	46,739	9,318
COLORADO BANKERS LIFE INS CO.....	15,035	25,100	1,197	---	17,724	1,114
COLUMBIA UNIVERSAL LIFE INS CO.....	4,469	2,500	3,185	44,691	---	---
COLUMBIAN LIFE INS CO.....	8,637	---	---	---	---	3,987
COLUMBIAN MUT LIFE INS CO.....	5,026	---	---	---	---	86
COMBINED INS CO OF AMER.....	918,959	---	2,072,163	717,183	---	410,176
CONGRESS LIFE INS CO.....	---	---	---	---	---	---
CONNECTICUT GENERAL LIFE INS CO.....	1,034,441	22	1,837,988	5,315,465	759,506	1,316,219
CONSECO ANNUITY ASSUR CO.....	126,736	2,227,081	50,672	9,738,123	3,019,265	6,006
CONSECO HEALTH INS CO.....	680	---	314,440	---	---	54,530
CONSECO LIFE INS CO.....	6,374,857	133,367	12,084	6,734,757	29,760	---
CONSECO MEDICAL INS CO.....	82,937	2,600	11,546	189,120	---	20,122
CONSECO SENIOR HEALTH INS CO.....	18,877	---	568,250	12,059	---	209,452
CONSTITUTION LIFE INS CO.....	2,005	---	3,523	1,000	---	2,462
CONTINENTAL AMERICAN INS CO.....	---	---	---	---	---	---
CONTINENTAL ASSUR CO.....	753,731	500	13,805	656,812	848,594	89,661
CONTINENTAL GENERAL INS CO.....	975	---	347,020	---	---	149,291
CORPORATE HEALTH INS CO.....	---	---	---	---	---	---
CUNA MUT INS SOCIETY.....	7,331,092	1,843,008	8,035,160	4,804,996	117,124	3,731,032
CUNA MUT LIFE INS CO.....	461,107	3,298,443	67,417	1,793,564	735,483	---
DELAWARE AMERICAN LIFE INS CO.....	6,114	---	---	---	---	56,484
DELTA DENTAL INS CO.....	---	---	---	---	---	---
DESERET MUT INS CO.....	---	---	---	---	---	---
FOREIGN - LIFE <i>Continued</i>	---	---	---	---	---	---
DOCTORS LIFE INS CO.....	---	---	---	---	---	---

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2002
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	FINANCIAL CONDITION AS OF DECEMBER 31, 2002				
	ASSETS	LIABILITIES EXCL. CAPITAL & SURPLUS	POLICYHOLDERS' SURPLUS INCL. CAPITAL	CAPITAL	NET INCOME OR (LOSS)
EMC NATL LIFE CO.....	329,481,237	296,606,331	32,874,906	2,500,000	(348,194)
EMPIRE GENERAL LIFE ASSUR CORP.....	150,158,931	106,348,612	43,810,319	2,500,000	(10,750,143)
EMPLOYERS REASSUR CORP.....	5,653,158,188	5,181,013,288	472,144,900	2,550,000	(151,642,062)
EQUITABLE LIFE & CAS INS CO.....	127,268,556	97,235,867	30,032,689	2,513,860	1,315,598
EQUITABLE LIFE ASSR SOC OF THE US.....	78,251,331,880	74,160,041,370	4,091,290,510	2,500,000	448,654,906
EQUITABLE LIFE INS CO OF IA.....	6,586,416,893	5,456,974,582	1,129,442,311	5,000,300	(119,795,572)
EQUITABLE OF CO INC.....	525,598,513	454,591,406	71,007,107	2,500,000	2,960,778
EQUITRUST LIFE INS CO.....	1,610,533,958	1,532,247,040	78,286,918	3,000,000	10,619,341
FAMILY HERITAGE LIFE INS CO OF AMER.....	101,639,784	90,425,421	11,214,363	2,532,000	1,961,208
FAMILY LIFE INS CO.....	125,120,685	100,446,848	24,673,837	17,692,300	131,314
FAMILY SERVICE LIFE INS CO.....	649,514,031	568,053,708	81,460,323	2,500,000	(16,263,896)
FARMERS NEW WORLD LIFE INS CO.....	6,049,234,651	5,070,365,047	978,869,604	6,599,833	64,635,148
FEDERAL HOME LIFE INS CO.....	2,195,488,007	1,239,011,348	956,476,659	21,982,100	12,726,239
FEDERAL KEMPER LIFE ASSUR CO.....	2,093,457,084	1,954,628,781	138,828,303	2,727,020	8,648,357
FEDERAL LIFE INS CO.....	220,245,590	178,487,448	41,758,142	MUTUAL	(3,755,313)
FIDELITY & GUARANTY LIFE INS CO.....	7,464,815,586	6,981,921,695	482,893,891	3,000,000	(75,621,104)
FIDELITY INVESTMENTS LIFE INS CO.....	9,712,753,908	9,325,670,039	387,083,869	3,000,000	42,978,954
FIDELITY LIFE ASSN.....	567,167,810	334,672,466	232,495,344	MUTUAL	(2,891,129)
FIDELITY LIFE INS CO.....	8,577,655	109,263	8,468,392	3,000,000	202,919
FIDELITY SECURITY LIFE INS CO.....	402,368,567	356,869,082	45,499,485	5,500,000	90,264
FINANCIAL BENEFIT LIFE INS CO.....	277,055,005	258,363,313	18,691,692	2,250,000	(358,364)
FIRST ALLMERICA FIN LIFE INS CO.....	4,843,040,551	4,680,847,721	162,192,830	5,000,010	18,057,284
FIRST COLONY LIFE INS CO.....	13,329,726,784	12,386,232,140	943,494,644	254,000,000	67,436,762
FIRST CONTINENTAL LIFE & ACC.....	2,861,810	2,133,294	728,516	2,500,001	620,625
FIRST HEALTH LIFE & HEALTH INS CO.....	105,111,063	89,868,041	15,243,022	2,500,000	401,386
FIRST INVESTORS LIFE INS CO.....	967,832,385	899,518,995	68,313,390	2,538,162	4,712,424
FIRST PENN PACIFIC LIFE INS CO.....	1,675,259,309	1,579,828,964	95,430,345	2,500,000	16,125,174
FIRST PYRAMID LIFE INS CO OF AMER.....	15,022,487	113,975	14,908,512	2,539,748	(2,777,760)
FIRST VARIABLE LIFE INS CO.....	211,683,698	174,569,174	37,114,524	2,500,000	2,120,307
FORETHOUGHT LIFE ASSUR CO.....	8,941,471	414,310	8,527,161	2,600,000	317,532
FORETHOUGHT LIFE INS CO.....	3,044,123,225	2,755,283,947	288,839,278	2,500,000	(77,431,737)
FORT DEARBORN LIFE INS CO.....	1,155,017,684	858,561,855	296,455,829	5,004,000	3,097,699
FORTIS BENEFITS INS CO.....	7,321,548,319	6,818,224,024	503,324,295	5,000,000	111,378,438
FREMONT LIFE INS CO.....	19,202,472	13,914,679	5,287,793	2,500,000	(1,762,743)
GARDEN STATE LIFE INS CO.....	101,202,490	62,017,298	39,185,192	2,500,000	(2,865,496)
GE GRP LIFE ASSUR CO.....	845,065,188	642,571,876	202,493,312	3,000,000	28,982,209
GE LIFE AND ANNUITY ASSUR CO.....	18,888,318,570	18,337,641,968	550,676,603	145,651,000	(48,847,770)
GENERAL AMERICAN LIFE INS CO.....	12,285,397,778	11,544,616,716	740,781,062	3,000,000	(91,127,532)
GENERAL ELECTRIC CAPITAL ASSUR CO.....	30,672,614,539	28,266,677,462	2,405,937,077	4,861,258	(9,383,116)
GENERAL FIDELITY LIFE INS CO.....	320,046,139	128,227,416	191,818,723	5,000,000	14,195,954
GERBER LIFE INS CO.....	687,228,298	579,168,863	108,059,435	2,504,250	18,731,327
GERLING GLOBAL LIFE REINS CO.....	246,901,084	200,180,245	46,720,839	5,002,500	(10,204,528)
GLENBROOK LIFE & ANNUITY CO.....	1,334,200,855	1,173,799,449	160,401,407	2,500,000	4,957,956
GLOBE LIFE & ACCIDENT INS CO.....	1,733,774,547	1,475,554,725	258,219,822	6,327,899	84,471,403
GOLDEN AMERICAN LIFE INS CO.....	16,506,157,458	16,081,265,176	424,892,282	2,500,000	(303,011,385)
GOLDEN RULE INS CO.....	1,975,394,786	1,768,283,948	207,110,838	3,262,704	37,916,446
GOLDEN STATE MUT LIFE INS CO.....	120,476,761	112,520,297	7,956,464	MUTUAL	453,149
GOVERNMENT PERSONNEL MUT LIFE INS CO.....	643,485,494	579,275,162	64,210,332	MUTUAL	3,231,444
GREAT AMERICAN LIFE INS CO.....	6,389,399,782	5,970,809,984	418,589,798	2,512,500	(23,623,449)
GREAT SOUTHERN LIFE INS CO.....	769,364,469	717,104,165	52,260,304	2,500,000	1,114,192
GREAT WEST LIFE & ANNUITY INS CO.....	26,156,092,626	24,863,800,448	1,292,292,178	7,032,000	205,748,955
GUARANTEE RESERVE LIFE INS CO.....	286,454,685	261,628,427	24,826,258	2,504,034	(462,260)
GUARANTEE TRUST LIFE INS CO.....	246,469,402	193,193,945	53,275,457	MUTUAL	478,982
GUARDIAN INS & ANNUITY CO INC.....	8,431,555,727	8,221,411,298	210,144,429	2,500,000	(39,599,025)
GUARDIAN LIFE INS CO OF AMER.....	19,545,291,266	17,632,029,268	1,913,261,997	MUTUAL	(400,187,996)
HART LIFE INS CO.....	11,779,100	53,769	11,725,331	2,500,000	405,788
HARTFORD LIFE & ACCIDENT INS CO.....	8,053,890,183	5,034,979,775	3,018,910,409	2,500,000	166,728,060
HARTFORD LIFE & ANNUITY INS CO.....	42,357,572,351	41,769,303,246	588,269,105	2,500,000	(257,073,556)
HARTFORD LIFE INS CO.....	87,121,876,940	84,767,647,387	2,354,229,552	5,690,000	(65,403,094)
HEALTHY ALLIANCE LIFE INS CO.....	516,185,891	378,612,950	137,572,941	2,500,000	33,242,636
HERITAGE LIFE INS CO.....	114,618,055	23,523,842	91,094,213	2,500,000	9,632,402
HIGHMARK LIFE INS CO.....	269,521,673	205,343,409	64,178,264	3,000,000	(2,917,951)
HOME OWNERS LIFE INS CO.....	33,936,697	22,461,750	11,474,947	2,500,000	381,195
HOMESTEADERS LIFE CO.....	819,826,454	777,475,430	42,351,024	MUTUAL	5,903,740
HORACE MANN LIFE INS CO.....	3,407,018,109	3,186,005,920	221,012,189	2,500,000	(22,213,900)
HUMANA INS CO.....	864,633,585	448,104,811	416,528,774	8,833,336	45,520,556
HUMANADENTAL INS CO.....	37,172,091	12,284,417	24,887,674	2,600,000	6,115,966
IDEALIFE INS CO.....	23,068,069	13,694,906	9,373,163	2,500,000	507,860
IDS LIFE INS CO.....	44,831,441,924	42,423,062,803	2,408,379,121	3,000,000	159,793,709
INDEPENDENCE LIFE & ANNUITY CO.....	168,998,958	128,579,321	40,419,637	2,541,722	4,287,069
INDIANAPOLIS LIFE INS CO.....	1,972,605,270	1,817,709,602	154,895,668	9,300,000	79,099,113
INDIVIDUAL ASSUR CO LIFE HLTH & ACC.....	50,146,551	33,043,208	17,103,343	2,500,000	1,353,639
ING INS CO OF AMERICA.....	753,826,064	690,162,287	63,663,777	2,550,000	2,544,704
ING LIFE INS & ANNUITY CO.....	43,721,164,429	42,715,120,564	1,006,043,865	2,750,000	148,790,137
FOREIGN - LIFE Continued					
INTEGRITY LIFE INS CO.....	3,605,687,223	3,405,837,877	199,849,346	3,000,000	(98,474,010)
INTRAMERICA LIFE INS CO.....	56,618,606	37,121,649	19,496,958	2,100,000	952,502

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2002
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	HAWAII BUSINESS FOR THE YEAR ENDED DECEMBER 31, 2002					
	DIRECT PREMIUMS WRITTEN			CLAIMS BENEFITS PAID		
	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.
EMC NATL LIFE CO.....	20,102	8,081	74	19,750	---	---
EMPIRE GENERAL LIFE ASSUR CORP.....	596,704	---	---	500,000	---	---
EMPLOYERS REASSUR CORP.....	---	---	---	---	---	---
EQUITABLE LIFE & CAS INS CO.....	4,734	---	9,383	5,110	---	3,630
EQUITABLE LIFE ASSR SOC OF THE US.....	10,541,842	54,125,695	489,938	35,024,860	3,275,202	807,996
EQUITABLE LIFE INS CO OF IA.....	36,571	1,054,258	110	694,270	5,998	---
EQUITABLE OF CO INC.....	350,317	---	---	641,062	---	---
EQUITRUST LIFE INS CO.....	---	---	---	---	---	---
FAMILY HERITAGE LIFE INS CO OF AMER.....	---	---	762	---	---	---
FAMILY LIFE INS CO.....	406,860	---	---	60,170	---	---
FAMILY SERVICE LIFE INS CO.....	---	---	---	---	---	---
FARMERS NEW WORLD LIFE INS CO.....	302,078	275,121	---	125,703	146,804	---
FEDERAL HOME LIFE INS CO.....	2,530	360	7,362	32,317	120,275	5,231
FEDERAL KEMPER LIFE ASSUR CO.....	728,676	---	---	275,208	8,663	---
FEDERAL LIFE INS CO.....	4,448	---	276	3,092	484	1,772
FIDELITY & GUARANTY LIFE INS CO.....	194,496	35,573,985	---	1,787,870	449,551	---
FIDELITY INVESTMENTS LIFE INS CO.....	33,659	2,569,110	---	2,806,152	748,681	---
FIDELITY LIFE ASSN.....	35,357	---	---	---	11,944	---
FIDELITY LIFE INS CO.....	---	---	---	---	---	---
FIDELITY SECURITY LIFE INS CO.....	14,299	---	163,427	---	---	15,529
FINANCIAL BENEFIT LIFE INS CO.....	---	---	---	---	14,570	---
FIRST ALLMERICA FIN LIFE INS CO.....	69,822	765,149	4,135	486,492	32,827	10,169
FIRST COLONY LIFE INS CO.....	4,755,740	2,976,449	13,192	1,333,778	2,411,213	---
FIRST CONTINENTAL LIFE & ACC.....	---	---	---	---	---	---
FIRST HEALTH LIFE & HEALTH INS CO.....	53	---	---	---	---	---
FIRST INVESTORS LIFE INS CO.....	13,290	2,500	---	14,841	---	---
FIRST PENN PACIFIC LIFE INS CO.....	4,665,687	---	---	1,749,665	41,091	---
FIRST PYRAMID LIFE INS CO OF AMER.....	---	---	---	---	---	---
FIRST VARIABLE LIFE INS CO.....	37,980	---	---	278,382	7,813	---
FORETHOUGHT LIFE ASSUR CO.....	---	---	---	---	---	---
FORETHOUGHT LIFE INS CO.....	59,494	---	---	49,689	---	---
FORT DEARBORN LIFE INS CO.....	7,382	185,786	3,639	---	---	---
FORTIS BENEFITS INS CO.....	1,623,451	743,960	108,490	896,114	15,280	38,310
FREMONT LIFE INS CO.....	(58)	---	---	10,924	---	---
GARDEN STATE LIFE INS CO.....	208,925	---	369	5,717	---	---
GE GRP LIFE ASSUR CO.....	408,980	---	25,155	348,092	---	3,528
GE LIFE AND ANNUITY ASSUR CO.....	128,063	1,976,206	2,405	7,961,843	179,653	861
GENERAL AMERICAN LIFE INS CO.....	3,907,448	107,488	32,160	6,054,395	88,073	271,299
GENERAL ELECTRIC CAPITAL ASSUR CO.....	50,782	11,753,614	5,405,799	3,365,446	2,897,714	894,939
GENERAL FIDELITY LIFE INS CO.....	(158)	---	(116)	---	---	---
GERBER LIFE INS CO.....	622,238	---	64,988	111,378	---	2,259
GERLING GLOBAL LIFE REINS CO.....	---	---	---	---	---	---
GLENBROOK LIFE & ANNUITY CO.....	---	19,800	---	90,455	3,388	---
GLOBE LIFE & ACCIDENT INS CO.....	916,764	---	16,672	1,258,770	---	---
GOLDEN AMERICAN LIFE INS CO.....	---	18,810,172	---	1,825,020	201,357	---
GOLDEN RULE INS CO.....	9,113	2,000	62,515	5,250	---	93,841
GOLDEN STATE MUT LIFE INS CO.....	---	---	---	---	---	---
GOVERNMENT PERSONNEL MUT LIFE INS CO.....	892,881	42,846	2,004	655,768	22,478	117
GREAT AMERICAN LIFE INS CO.....	566,142	2,485,112	137	1,252,551	2,762,433	---
GREAT SOUTHERN LIFE INS CO.....	655,890	71,245	19,451	1,030,206	2,591	12,000
GREAT WEST LIFE & ANNUITY INS CO.....	1,702,097	699,592	668,498	1,424,480	177,583	251,978
GUARANTEE RESERVE LIFE INS CO.....	133,942	---	1,273	71,856	---	1,125
GUARANTEE TRUST LIFE INS CO.....	144,117	157	2,249,774	28,538	---	1,549,011
GUARDIAN INS & ANNUITY CO INC.....	538,645	7,291,460	---	416,304	4,313,590	---
GUARDIAN LIFE INS CO OF AMER.....	5,877,242	---	1,364,654	2,664,797	---	941,182
HART LIFE INS CO.....	---	---	---	---	---	---
HARTFORD LIFE & ACCIDENT INS CO.....	4,042,353	1,071	11,580,700	2,637,468	---	8,135,040
HARTFORD LIFE & ANNUITY INS CO.....	2,655,126	363,956	2,451	3,698,705	160,517	2,150
HARTFORD LIFE INS CO.....	3,365,512	1,132,888	572,841	19,457,441	5,352,270	464,483
HEALTHY ALLIANCE LIFE INS CO.....	---	---	---	---	---	---
HERITAGE LIFE INS CO.....	(167)	---	(296)	16,566	---	78,535
HIGHMARK LIFE INS CO.....	11,072	---	34,601	---	---	13,310
HOME OWNERS LIFE INS CO.....	---	---	---	---	---	---
HOMESTEADERS LIFE CO.....	1,457	---	---	7,706	---	---
HORACE MANN LIFE INS CO.....	17,987	3,882	87	15,625	12,500	---
HUMANA INS CO.....	---	---	---	---	---	---
HUMANADENTAL INS CO.....	3,754	161,600	---	339,392	---	---
IDEALIFE INS CO.....	45,642	---	---	117,477	---	44
IDS LIFE INS CO.....	8,817,699	32,995,145	4,625,937	22,560,097	3,883,116	762,896
INDEPENDENCE LIFE & ANNUITY CO.....	---	---	---	31,448	---	---
INDIANAPOLIS LIFE INS CO.....	635,924	---	461	43,428	---	---
INDIVIDUAL ASSUR CO LIFE HLTH & ACC.....	18,262	660	3,304	5,045	---	---
ING INS CO OF AMERICA.....	---	---	---	8,497	29,636	---
ING LIFE INS & ANNUITY CO.....	1,550,386	53,748,099	12,722	45,760,185	2,520,942	---
FOREIGN - LIFE Continued						
INTEGRITY LIFE INS CO.....	---	4,405,634	---	2,322,279	348,949	---
INTRAMERICA LIFE INS CO.....	563	---	---	704	---	---

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2002
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	FINANCIAL CONDITION AS OF DECEMBER 31, 2002				
	ASSETS	LIABILITIES EXCL. CAPITAL & SURPLUS	POLICYHOLDERS' SURPLUS INCL. CAPITAL	CAPITAL	NET INCOME OR (LOSS)
INVESTORS GUARANTY LIFE INS CO.....	10,668,990	623,603	10,045,387	2,500,002	717,199
INVESTORS LIFE INS CO NORTH AMER.....	1,084,660,424	1,028,841,009	55,819,415	2,550,000	2,996,204
INVESTORS PARTNER LIFE INS CO.....	544,678,160	451,924,593	92,753,567	4,000,000	8,688,811
JACKSON NATL LIFE INS CO.....	45,364,049,613	42,475,167,510	2,888,882,103	13,800,000	(258,412,681)
JEFFERSON NATL LIFE INS CO.....	1,875,118,144	1,813,530,426	61,587,718	5,009,112	(19,474,951)
JEFFERSON PILOT FINANCIAL INS CO.....	11,620,156,052	10,818,021,960	802,134,092	3,000,000	101,635,714
JEFFERSON PILOT LIFE INS CO.....	13,020,700,568	12,267,780,755	752,919,813	5,000,000	119,700,078
JEFFERSON PILOT LIFEAMERICA INS CO.....	1,279,291,998	1,166,381,142	112,910,856	2,640,000	18,944,227
JMIC LIFE INS CO.....	226,459,341	163,922,987	62,536,354	2,500,000	3,197,548
JOHN ALDEN LIFE INS CO.....	651,026,042	532,288,182	118,737,860	22,600,000	35,441,803
JOHN HANCOCK LIFE INS CO.....	69,341,546,764	65,817,406,145	3,524,140,619	10,000,000	210,358,725
JOHN HANCOCK VARIABLE LIFE INS CO.....	10,129,624,135	9,540,031,599	589,592,536	2,500,000	52,667,188
KAISER PERMANENTE INS CO.....	54,403,287	24,908,667	29,494,620	4,048,000	2,932,612
KANAWHA INS CO.....	494,523,995	427,291,616	67,232,379	4,048,393	(2,960,412)
KANSAS CITY LIFE INS CO.....	2,649,262,635	2,407,329,841	241,932,794	23,120,850	14,778,710
KEMPER INVESTORS LIFE INS CO.....	17,566,938,178	17,254,284,756	312,653,422	2,500,000	(84,870,795)
KEYPORT LIFE INS CO.....	16,078,590,910	15,632,849,589	445,741,321	3,014,983	(143,642,159)
KNIGHTS OF COLUMBUS.....	9,957,824,804	8,631,586,617	1,326,238,187	FRATERNAL	113,319,779
LAFAYETTE LIFE INS CO.....	1,483,463,343	1,398,973,884	84,489,459	2,500,000	(1,878,552)
LIBERTY LIFE ASSUR CO OF BOSTON.....	6,725,357,484	6,600,512,017	124,845,467	2,500,000	(30,707,883)
LIBERTY LIFE INS CO.....	1,399,131,298	1,267,414,093	131,717,205	9,920,000	11,150,320
LIBERTY NATL LIFE INS CO.....	3,890,932,879	3,468,034,074	422,898,805	42,390,708	82,236,888
LIFE & HEALTH INS CO OF AMER.....	45,179,743	42,154,273	3,025,470	1,616,256	43,925
LIFE INS CO OF NORTH AMER.....	4,813,707,307	4,389,305,950	424,401,357	2,500,000	16,653,485
LIFE INS CO OF THE SOUTHWEST.....	2,934,818,746	2,810,148,130	124,670,616	3,000,000	(1,666,150)
LIFE INVESTORS INS CO OF AMER.....	10,641,484,520	9,922,878,568	718,605,952	2,500,000	(65,212,187)
LINCOLN BENEFIT LIFE CO.....	1,681,342,793	1,486,464,723	194,878,070	2,500,000	3,027,351
LINCOLN HERITAGE LIFE INS CO.....	420,209,710	354,136,732	66,072,978	2,500,000	3,916,879
LINCOLN NATL LIFE INS CO.....	67,123,506,108	64,495,395,035	2,628,111,073	25,000,000	(284,919,649)
LONDON LIFE REINS CO.....	830,032,484	765,953,511	64,078,973	14,000,000	20,397
LONDON PACIFIC LIFE & ANNUITY CO.....	1,752,997,630	1,939,443,467	(186,445,837)	2,500,000	(223,866,011)
LOYAL AMERICAN LIFE INS CO.....	381,754,409	301,104,919	80,649,490	5,640,000	1,113,405
MADISON NATL LIFE INS CO INC.....	448,219,001	360,618,165	87,600,836	3,600,000	147,827
MAMSI LIFE AND HEALTH INS CO.....	312,525,440	138,942,758	173,582,682	2,512,500	50,195,422
MANHATTAN LIFE INS CO.....	359,949,217	340,793,738	19,155,479	6,683,248	(559,835)
MANHATTAN NATL LIFE INS CO.....	272,172,524	226,846,666	45,325,858	2,500,000	9,405,072
MANUFACTURERS LIFE INS CO OF AMER.....	8,185,845	422,953	7,762,892	3,000,000	262,892
MANUFACTURERS LIFE INS CO USA.....	47,127,775,646	46,049,498,366	1,078,277,280	4,828,934	(395,864,355)
MARQUETTE NATL LIFE INS CO.....	6,997,964	434,279	6,563,685	2,500,000	(27,978)
MASSACHUSETTS MUT LIFE INS CO.....	74,762,103,063	68,657,500,353	6,104,602,710	MUTUAL	1,392,468,550
MEDAMERICA INS CO.....	211,414,665	195,625,494	15,789,171	2,500,937	(9,003,216)
MEDCO CONTAINMENT LIFE INS CO.....	39,504,575	4,173,443	35,331,132	2,500,000	2,430,526
MEDICAL LIFE INS CO.....	225,947,210	95,433,959	130,513,251	2,622,800	8,787,568
MEDICO LIFE INS CO.....	138,596,687	122,695,566	15,901,121	2,500,000	447,309
MEGA LIFE & HEALTH INS CO THE.....	927,496,362	723,184,931	204,311,431	2,500,000	244,532
MEMBERS LIFE INS CO.....	627,407,528	583,764,940	43,642,588	5,000,000	293,336
MERIT LIFE INS CO.....	929,618,776	455,021,878	474,596,898	2,500,000	45,302,828
MERRILL LYNCH LIFE INS CO.....	12,678,381,678	12,541,558,224	136,823,454	2,500,000	(140,955,421)
METLIFE INVESTORS INS CO.....	4,915,768,113	4,764,762,208	151,005,905	5,798,892	(9,653,250)
METLIFE INVESTORS USA INS CO.....	5,770,058,850	5,622,003,491	148,055,359	2,500,000	13,401,994
METROPOLITAN INS & ANNUITY CO.....	6,333,455,497	5,296,936,219	1,036,519,278	2,500,750	33,934,600
METROPOLITAN LIFE INS CO.....	200,525,216,161	193,539,225,042	6,985,991,119	4,944,667	1,478,299,115
MIC LIFE INS CORP.....	17,301,658	7,449,801	9,851,856	2,500,000	(3,489,931)
MID WEST NATL LIFE INS CO OF TN.....	327,696,094	250,067,983	77,628,111	2,500,000	14,858,856
MIDLAND NATL LIFE INS CO.....	8,568,207,632	8,059,701,973	508,505,658	2,549,439	68,124,096
MIDWESTERN UNITED LIFE INS CO.....	255,284,007	182,499,757	72,784,250	2,500,000	13,640,476
MINNESOTA LIFE INS CO.....	16,075,241,641	15,114,002,753	961,238,888	5,000,000	(9,815,002)
MML BAY STATE LIFE INS CO.....	3,872,149,790	3,678,145,257	194,004,533	2,500,200	14,696,943
MONUMENTAL LIFE INS CO.....	17,398,865,800	16,243,712,474	1,155,153,326	7,685,250	100,159,580
MONY LIFE INS CO.....	11,208,263,758	10,301,851,005	906,412,753	2,500,000	13,115,429
MONY LIFE INS CO OF AMER.....	4,993,551,186	4,747,455,138	246,096,048	2,500,000	(91,870,719)
MUNICH AMERICAN REASSUR CO.....	2,384,926,151	2,003,100,742	381,825,409	6,000,000	(29,187,251)
MUTUAL OF AMER LIFE INS CO.....	9,929,247,048	9,362,086,444	567,160,604	MUTUAL	11,004,487
MUTUAL OF OMAHA INS CO.....	3,704,117,345	2,103,194,004	1,600,923,341	MUTUAL	11,899,135
NATIONAL BENEFIT LIFE INS CO.....	693,549,638	478,147,590	215,402,048	2,500,000	22,592,094
NATIONAL GUARDIAN LIFE INS CO.....	925,703,321	815,559,390	110,143,931	MUTUAL	(14,515,420)
NATIONAL HEALTH INS CO.....	975,027,248	953,616,470	21,410,778	16,177,963	(13,357,803)
NATIONAL LIFE INS CO.....	6,495,507,383	6,100,067,095	395,440,287	2,500,000	(75,888,102)
NATIONAL TEACHERS ASSOC LIFE INS CO.....	63,254,586	51,210,090	12,044,496	2,500,000	1,744,859
NATIONAL TRAVELERS LIFE CO.....	128,297,470	86,918,338	41,379,132	2,500,000	(462,332)
NATIONAL WESTERN LIFE INS CO.....	3,690,231,461	3,237,702,135	452,529,326	3,524,937	14,749,051
NATIONWIDE LIFE & ANN CO OF AMER.....	1,101,545,369	1,069,365,248	32,180,121	2,500,000	(10,088,808)
NATIONWIDE LIFE AND ANNUITY INS CO.....	6,853,097,602	6,638,520,924	214,576,678	2,640,000	(2,167,287)
FOREIGN - LIFE Continued					
NATIONWIDE LIFE INS CO.....	73,705,954,790	72,098,875,138	1,607,079,652	3,814,779	92,493,068
NATIONWIDE LIFE INS CO OF AMER.....	6,024,315,878	5,630,581,402	393,734,476	10,000,000	(107,209,851)
NEW ENGLAND LIFE INS CO.....	6,665,130,442	6,304,696,575	360,433,867	202,500,000	(34,965,342)

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2002
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	HAWAII BUSINESS FOR THE YEAR ENDED DECEMBER 31, 2002					
	DIRECT PREMIUMS WRITTEN			CLAIMS BENEFITS PAID		
	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.
INVESTORS GUARANTY LIFE INS CO.....	3,463	144	---	25,236	---	---
INVESTORS LIFE INS CO NORTH AMER.....	244,691	10,530	22	446,476	7,762	---
INVESTORS PARTNER LIFE INS CO.....	---	---	---	---	---	---
JACKSON NATL LIFE INS CO.....	2,467,605	23,324,116	---	6,797,402	1,323,234	---
JEFFERSON NATL LIFE INS CO.....	31,706	204,915	3,364	989,913	11,124	---
JEFFERSON PILOT FINANCIAL INS CO.....	3,308,535	185,748	338,298	10,613,226	2,421,580	184,163
JEFFERSON PILOT LIFE INS CO.....	5,624,677	1,818,144	521	285,255	189,918	---
JEFFERSON PILOT LIFEAMERICA INS CO.....	4,504	10,000	376	---	6,448	---
JMIC LIFE INS CO.....	232,704	---	389,027	4,530	---	38,180
JOHN ALDEN LIFE INS CO.....	11,913	40	200,107	77,890	33,004	50,895
JOHN HANCOCK LIFE INS CO.....	6,927,712	3,304,941	6,443,853	6,252,003	25,747,349	663,560
JOHN HANCOCK VARIABLE LIFE INS CO.....	14,199,560	---	---	2,896,344	175,953	---
KAISER PERMANENTE INS CO.....	---	---	4,297,005	---	---	3,275,039
KANAWHA INS CO.....	243	---	1,255,283	---	---	5,819
KANSAS CITY LIFE INS CO.....	221,159	17,167	(368)	244,808	6,061	24,000
KEMPER INVESTORS LIFE INS CO.....	141,627	7,531,944	---	42,356	3,131,016	---
KEYPORT LIFE INS CO.....	---	1,431,814	---	401,740	106,757	---
KNIGHTS OF COLUMBUS.....	76,331	---	---	1,256,222	257,864	---
LAFAYETTE LIFE INS CO.....	3,033,602	2,570,309	45,275	2,425,828	606,164	178,401
LIBERTY LIFE ASSUR CO OF BOSTON.....	606,780	120,234	443,796	381,253	409,694	335,010
LIBERTY LIFE INS CO.....	126,435	---	205,924	---	---	205
LIBERTY NATL LIFE INS CO.....	2,056,328	---	2,253	149,335	---	---
LIFE & HEALTH INS CO OF AMER.....	9,909	1,941	404	12,735	---	---
LIFE INS CO OF NORTH AMER.....	2,122,170	---	1,635,795	2,573,390	152,100	1,795,147
LIFE INS CO OF THE SOUTHWEST.....	25,340	8,486,165	---	4,226,574	79,891	---
LIFE INVESTORS INS CO OF AMER.....	981,482	169,337	1,045,075	1,591,792	636	91,572
LINCOLN BENEFIT LIFE CO.....	4,822,060	12,852,477	855,332	9,363,595	1,582,672	---
LINCOLN HERITAGE LIFE INS CO.....	82,331	240	---	9,316	---	---
LINCOLN NATL LIFE INS CO.....	4,145,351	18,690,778	226,261	16,557,620	---	49,983
LONDON LIFE REINS CO.....	---	---	---	---	---	---
LONDON PACIFIC LIFE & ANNUITY CO.....	---	56,871	---	---	---	---
LOYAL AMERICAN LIFE INS CO.....	21,159	738,981	117,259	38,344	---	49,905
MADISON NATL LIFE INS CO INC.....	170,900	69,520	385,438	39,173	86,380	174,888
MAMSI LIFE AND HEALTH INS CO.....	---	---	---	---	---	---
MANHATTAN LIFE INS CO.....	65,677	---	---	124,021	---	---
MANHATTAN NATL LIFE INS CO.....	259,345	1,890	---	249,999	---	---
MANUFACTURERS LIFE INS CO OF AMER.....	---	---	---	---	---	---
MANUFACTURERS LIFE INS CO USA.....	19,700,540	53,018,187	12,820	27,915,663	3,371,245	10,187
MARQUETTE NATL LIFE INS CO.....	---	---	---	---	---	---
MASSACHUSETTS MUT LIFE INS CO.....	11,370,238	3,518,734	1,808,314	8,041,577	261,617	1,292,428
MEDAMERICA INS CO.....	---	---	1,151,149	---	---	45,788
MEDCO CONTAINMENT LIFE INS CO.....	---	---	---	---	---	---
MEDICAL LIFE INS CO.....	95,603	---	12,400	170,057	---	63,860
MEDICO LIFE INS CO.....	---	---	1,010	---	---	---
MEGA LIFE & HEALTH INS CO THE.....	33,795	305	141,316	11,853	---	100,524
MEMBERS LIFE INS CO.....	1,138	---	112	2,000	---	---
MERIT LIFE INS CO.....	95,322	---	201,664	46,017	---	59,654
MERRILL LYNCH LIFE INS CO.....	409,836	840,174	---	6,746,242	738,901	---
METLIFE INVESTORS INS CO.....	---	8,875,024	---	229,243	21,234	---
METLIFE INVESTORS USA INS CO.....	13,053	4,085,931	---	1,085,773	146,591	---
METROPOLITAN INS & ANNUITY CO.....	164,703	---	---	624,891	---	---
METROPOLITAN LIFE INS CO.....	15,214,172	5,672,800	7,085,069	27,931,245	4,286,318	2,871,897
MIC LIFE INS CORP.....	---	---	885	---	---	---
MID WEST NATL LIFE INS CO OF TN.....	8,310	10	30,174	13,917	---	1,706
MIDLAND NATL LIFE INS CO.....	876,057	35,192,925	---	1,254,604	331,051	---
MIDWESTERN UNITED LIFE INS CO.....	13,387	---	---	73,477	---	---
MINNESOTA LIFE INS CO.....	6,481,792	356,252	880,145	5,695,014	445,368	1,280,740
MML BAY STATE LIFE INS CO.....	477,760	1,115	---	170,023	---	---
MONUMENTAL LIFE INS CO.....	1,279,969	364,100	840,186	246,511	12,000	827,143
MONY LIFE INS CO.....	2,118,409	3,600	443,525	2,536,034	66,082	78,084
MONY LIFE INS CO OF AMER.....	1,153,041	1,473,118	---	8,374,122	---	---
MUNICH AMERICAN REASSUR CO.....	---	---	---	---	---	---
MUTUAL OF AMER LIFE INS CO.....	84,536	7,352	50,575	7,393,362	487,847	82,958
MUTUAL OF OMAHA INS CO.....	---	---	3,643,408	---	---	995,336
NATIONAL BENEFIT LIFE INS CO.....	41,519	---	5,767	28,592	---	1,564
NATIONAL GUARDIAN LIFE INS CO.....	2,626	---	---	2,727	---	---
NATIONAL HEALTH INS CO.....	---	17,275,281	6,840	14,203,532	457,742	9,148
NATIONAL LIFE INS CO.....	172,180	37,296	65,393	147,009	161,134	---
NATIONAL TEACHERS ASSOC LIFE INS CO.....	---	---	1,968	---	---	---
NATIONAL TRAVELERS LIFE CO.....	127,111	2,274	1,147,757	126,585	---	518,210
NATIONAL WESTERN LIFE INS CO.....	132,505	2,692,240	---	2,410,958	3,000,736	---
NATIONWIDE LIFE & ANN CO OF AMER.....	391,261	600	---	15,624	---	---
NATIONWIDE LIFE AND ANNUITY INS CO.....	---	---	---	---	5,827,021	---
FOREIGN - LIFE Continued						
NATIONWIDE LIFE INS CO.....	19,963,484	762,296	66,384	1,083,630	45,610,268	229
NATIONWIDE LIFE INS CO OF AMER.....	248,789	1,200	9,880	145,249	---	17,820
NEW ENGLAND LIFE INS CO.....	3,334,495	7,551,825	133,926	890,794	---	---

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2002
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	FINANCIAL CONDITION AS OF DECEMBER 31, 2002				
	ASSETS	LIABILITIES EXCL. CAPITAL & SURPLUS	POLICYHOLDERS' SURPLUS INCL. CAPITAL	CAPITAL	NET INCOME OR (LOSS)
NEW ENGLAND PENSION & ANNUITY CO.....	7,925,507	171,507	7,754,000	2,000,000	213,801
NEW YORK LIFE INS & ANNUITY CORP.....	41,298,839,581	39,895,556,878	1,403,282,703	25,000,000	(94,550,622)
NEW YORK LIFE INS CO.....	81,993,463,362	74,008,012,447	7,985,450,915	MUTUAL	528,023,905
NGL AMERICAN LIFE CO.....	115,192,035	90,822,876	24,369,159	15,507,732	(262,040)
NIPPON LIFE INS CO OF AMER.....	145,220,847	49,405,266	95,815,581	3,600,000	1,873,847
NORTH AMERICAN CO LIFE & HLTH INS.....	3,015,521,669	2,800,696,385	214,825,284	2,500,000	(37,629,090)
NORTH CENTRAL LIFE INS CO.....	130,220,584	117,081,605	13,138,979	2,500,000	8,566,561
NORTH COAST LIFE INS CO.....	92,985,573	87,728,994	5,256,579	2,504,631	(557,721)
NORTHBROOK LIFE INS CO.....	5,000,932,489	4,905,734,829	95,197,660	2,500,000	1,790,721
NORTHWESTERN LONG TERM CARE INS CO.....	71,929,772	16,348,030	55,581,742	2,500,000	(17,619,217)
NORTHWESTERN MUT LIFE INS CO.....	102,918,611,445	95,701,468,016	7,217,143,429	MUTUAL	175,591,203
NUTMEG LIFE INS CO.....	9,303,165	126,662	9,176,503	2,500,000	233,116
NYLIFE INS CO OF AZ.....	100,763,287	49,860,513	50,902,773	2,500,000	(10,017,551)
OCCIDENTAL LIFE INS CO OF NC.....	304,378,233	284,925,547	19,452,686	2,500,000	4,824,611
OHIO STATE LIFE INS CO.....	15,697,729	9,747,340	5,950,389	2,500,000	(683,766)
OLD LINE LIFE INS CO OF AMER.....	1,843,693,649	1,699,399,947	144,293,702	2,600,000	(8,051,370)
OLD RELIANCE INS CO.....	7,265,533	4,964,195	2,301,338	1,050,000	(353,293)
OLD REPUBLIC LIFE INS CO.....	107,005,683	82,642,100	24,363,583	2,500,000	(405,829)
OLD UNITED LIFE INS CO.....	57,202,876	35,036,927	22,165,949	2,500,000	(242,461)
OXFORD LIFE INS CO.....	806,132,027	746,915,582	59,216,445	2,500,000	(8,423,523)
PACIFIC CENTURY LIFE INS CORP.....	321,417,130	4,431,970	316,985,160	1,050,000	10,285,671
PACIFIC LIFE & ANNUITY CO.....	853,828,755	586,830,384	266,998,371	2,900,000	22,477,154
PACIFIC LIFE INS CO.....	51,380,393,175	49,711,713,944	1,668,679,231	30,000,000	13,127,015
PACIFIC UNION ASSUR CO.....	100,708,656	38,276,754	62,431,902	2,500,629	935,949
PAN AMERICAN ASSUR CO.....	17,226,625	7,122,855	10,103,770	2,500,000	284,322
PAN AMERICAN LIFE INS CO.....	2,285,192,251	2,084,241,274	200,950,977	MUTUAL	909,589
PARAGON LIFE INS CO.....	361,140,610	338,537,578	22,603,032	3,075,000	772,970
PATHMARK ASSUR CO.....	11,095,274	3,465,046	7,630,228	2,500,000	1,265,825
PAUL REVERE LIFE INS CO.....	4,976,411,855	4,064,999,271	911,412,583	9,800,000	26,265,067
PAUL REVERE VARIABLE ANNUITY INS CO.....	159,400,787	24,692,432	134,708,355	2,500,000	9,632,972
PENN INS & ANNUITY CO.....	1,220,758,326	1,114,193,904	106,564,422	2,500,000	11,958,690
PENN MUT LIFE INS CO.....	6,979,313,641	6,173,214,647	806,098,994	MUTUAL	43,452,265
PENN TREATY NETWORK AMER INS CO.....	123,723,223	95,466,545	28,256,678	2,500,800	3,442,626
PENNSYLVANIA LIFE INS CO.....	429,321,239	380,525,439	48,795,800	4,594,600	(1,569,451)
PENSION LIFE INS CO OF AMER.....	14,005,771	4,968,324	9,037,447	2,550,000	28,666
PEOPLES BENEFIT LIFE INS CO.....	13,046,470,592	12,668,328,239	378,142,353	37,785,000	23,244,341
PHILADELPHIA AMERICAN LIFE INS CO.....	48,212,645	37,335,863	10,876,782	3,000,000	74,629
PHL VARIABLE INS CO.....	4,079,795,426	3,864,497,385	215,298,041	2,500,000	(146,135,601)
PHOENIX LIFE & ANNUITY CO.....	39,983,780	29,559,109	10,424,671	2,500,000	(3,481,584)
PHOENIX LIFE INS CO.....	16,103,186,398	15,242,171,637	861,014,761	10,000,000	7,490,552
PHOENIX NATL INS CO.....	13,254,279	670,967	12,583,312	2,727,274	276,817
PHYSICIANS LIFE INS CO.....	1,119,731,245	1,049,121,096	70,610,149	2,505,000	(1,296,413)
PHYSICIANS MUT INS CO.....	1,069,524,663	486,858,178	582,666,485	MUTUAL	49,667,641
PIONEER AMERICAN INS CO.....	35,742,134	24,981,047	10,761,087	2,500,000	1,849,156
PIONEER LIFE INS CO.....	559,377,523	476,291,906	83,085,617	2,541,000	3,046,813
PIONEER MUT LIFE INS CO.....	446,522,308	415,812,483	30,709,825	3,000,000	(2,000,994)
PIONEER SECURITY LIFE INS CO.....	65,534,051	14,597,813	50,936,238	2,500,000	12,130,594
PRESIDENTIAL LIFE INS CO.....	4,128,341,489	3,927,989,077	200,352,412	2,500,875	(88,191,544)
PRIMERICA LIFE INS CO.....	4,674,481,858	3,193,430,422	1,481,051,436	2,500,000	81,692,630
PRINCIPAL LIFE INS CO.....	78,002,390,350	74,663,157,998	3,339,232,352	2,500,000	402,129,105
PROFESSIONAL INS CO.....	69,670,881	52,431,918	17,238,963	2,500,000	(159,957)
PROTECTIVE LIFE INS CO.....	14,307,140,404	13,456,495,217	850,645,187	5,000,000	106,241,980
PROVANTIS INS CO.....	6,832,838	206,766	6,626,072	2,500,000	(474,360)
PROVIDENT AMER LIFE & HLTH INS CO.....	9,235,978	6,020,611	3,215,366	2,500,000	(1,328,978)
PROVIDENT LIFE & ACCIDENT INS CO.....	8,556,790,316	7,629,514,061	927,276,255	43,501,205	(91,398,566)
PROVIDENT LIFE & CAS INS CO.....	597,627,282	532,933,110	64,694,172	1,800,000	(2,750,177)
PRUCO LIFE INS CO.....	17,232,755,525	16,761,737,324	471,018,201	2,500,000	(238,777,734)
PRUDENTIAL INS CO OF AMER.....	186,612,438,187	180,913,059,807	5,699,378,380	2,500,000	(489,560,053)
PRUDENTIAL SELECT L I C OF AMER.....	9,030,277	153,627	8,876,650	2,500,000	35,471
REASSURE AMERICA LIFE INS CO.....	9,939,930,055	9,547,158,997	392,771,058	2,500,000	(129,277,576)
RELIABLE LIFE INS CO.....	636,414,041	577,548,930	58,865,111	4,000,000	3,509,841
RELIANCE LIFE INS CO.....	9,125,120	149,583	8,975,537	2,500,000	202,941
RELIANCE STANDARD LIFE INS CO.....	2,117,239,247	1,865,091,301	252,147,946	31,003,113	27,414,208
RELIASTAR LIFE INS CO.....	17,574,309,635	16,216,684,937	1,357,624,698	2,600,000	102,969,723
RELIASTAR LIFE INS CO OF NY.....	2,438,967,230	2,171,926,005	267,041,225	4,755,726	17,983,135
RESOURCE LIFE INS CO.....	72,036,878	41,866,255	30,170,623	2,500,000	833,829
RGA REINS CO.....	7,305,164,081	6,671,606,933	633,557,148	2,500,000	13,639,945
SAFECO LIFE INS CO.....	17,648,811,337	16,745,459,384	903,351,953	5,000,000	14,968,317
SAGE LIFE ASSUR OF AMER INC.....	156,416,124	147,853,967	8,562,157	2,500,000	(22,335,824)
SCOR LIFE US RE INS CO.....	1,365,218,826	1,330,046,960	35,171,866	2,677,500	(4,379,219)
SEARS LIFE INS CO.....	49,263,331	6,201,052	43,062,278	2,500,000	5,099,073
SECURIAN LIFE INS CO.....	17,468,492	4,943,783	12,524,709	2,500,000	890,852
FOREIGN - LIFE <i>Continued</i>					
SECURITY BENEFIT LIFE INS CO.....	6,944,472,308	6,528,138,996	416,333,312	7,000,100	(33,005,190)
SECURITY CONNECTICUT LIFE INS CO.....	2,217,440,056	1,765,835,904	451,604,152	2,916,469	26,480,157
SECURITY FINANCIAL LIFE INS CO.....	669,824,577	605,750,509	64,074,068	5,000,000	983,741
SECURITY LIFE INS CO OF AMER.....	75,304,896	65,571,702	9,733,194	2,500,000	950,579

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2002
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	HAWAII BUSINESS FOR THE YEAR ENDED DECEMBER 31, 2002					
	DIRECT PREMIUMS WRITTEN			CLAIMS BENEFITS PAID		
	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.
NEW ENGLAND PENSION & ANNUITY CO.....	---	---	---	---	---	---
NEW YORK LIFE INS & ANNUITY CORP.....	8,248,231	106,867,446	---	14,253,385	2,664,448	---
NEW YORK LIFE INS CO.....	21,970,749	1,422,341	2,386,604	15,057,963	17,816,513	1,657,066
NGL AMERICAN LIFE CO.....	1,476	---	---	1,054	---	---
NIPPON LIFE INS CO OF AMER.....	86,779	---	237,458	30,240	26,643	85,013
NORTH AMERICAN CO LIFE & HLTH INS.....	1,992,821	7,305,376	13	984,206	1,972	567
NORTH CENTRAL LIFE INS CO.....	6,943	---	20,123	---	---	9,219
NORTH COAST LIFE INS CO.....	360,679	1,358	---	192,896	1,702	---
NORTHBROOK LIFE INS CO.....	24,062	4,785,982	---	6,614,339	1,686,476	---
NORTHWESTERN LONG TERM CARE INS CO.....	---	---	184,730	---	---	---
NORTHWESTERN MUT LIFE INS CO.....	15,866,163	997,239	3,646,060	6,811,452	4,116,837	2,749,863
NUTMEG LIFE INS CO.....	---	---	---	---	---	---
NYLIFE INS CO OF AZ.....	10,257	---	---	---	---	---
OCCIDENTAL LIFE INS CO OF NC.....	23,204	3	315	18,158	---	---
OHIO STATE LIFE INS CO.....	551,756	---	---	256,192	---	---
OLD LINE LIFE INS CO OF AMER.....	4,212,854	4,425	---	1,500,534	52,436	---
OLD RELIANCE INS CO.....	7,583	---	---	35,143	---	---
OLD REPUBLIC LIFE INS CO.....	62,314	---	1,110	423,164	---	---
OLD UNITED LIFE INS CO.....	---	---	---	---	---	---
OXFORD LIFE INS CO.....	51,132	1,420,953	4,913	---	---	2,445
PACIFIC CENTURY LIFE INS CORP.....	467,561	---	32,874	---	---	9,692
PACIFIC LIFE & ANNUITY CO.....	561	---	---	15,000	24,000	71,469
PACIFIC LIFE INS CO.....	6,050,411	163,751	---	12,163,668	1,925,824	---
PACIFIC UNION ASSUR CO.....	166,908	---	---	267,880	---	---
PAN AMERICAN ASSUR CO.....	42,293	---	---	191,275	---	---
PAN AMERICAN LIFE INS CO.....	15,174	---	137,348	---	---	---
PARAGON LIFE INS CO.....	165,771	---	---	---	---	---
PATHMARK ASSUR CO.....	---	---	---	---	---	---
PAUL REVERE LIFE INS CO.....	62,818	---	4,998,014	176,689	3,532	3,019,002
PAUL REVERE VARIABLE ANNUITY INS CO.....	4,281	---	---	1,400	---	---
PENN INS & ANNUITY CO.....	19,336	---	---	---	43,929	---
PENN MUT LIFE INS CO.....	273,179	---	16,103	180,607	123,024	---
PENN TREATY NETWORK AMER INS CO.....	2,507	---	559,465	---	---	25,920
PENNSYLVANIA LIFE INS CO.....	3,615	---	18,072	3,960	---	2,160
PENSION LIFE INS CO OF AMER.....	1,431	---	---	---	---	---
PEOPLES BENEFIT LIFE INS CO.....	184,469	1,875,322	99,699	1,670,416	294,632	23,843
PHILADELPHIA AMERICAN LIFE INS CO.....	42,580	---	---	---	---	---
PHL VARIABLE INS CO.....	8,937	3,901,941	---	293,167	76,824	---
PHOENIX LIFE & ANNUITY CO.....	3,904	---	---	---	---	---
PHOENIX LIFE INS CO.....	1,233,834	3,121	7,770	1,021,980	5,963	---
PHOENIX NATL INS CO.....	7,616	---	---	883	---	---
PHYSICIANS LIFE INS CO.....	1,265,817	41,179	2,097	570,293	---	206
PHYSICIANS MUT INS CO.....	---	---	2,220,976	---	---	1,018,489
PIONEER AMERICAN INS CO.....	91,685	360	---	15,451	---	---
PIONEER LIFE INS CO.....	90,202	2,753	59,543	50,489	---	19,113
PIONEER MUT LIFE INS CO.....	219,982	15,400	---	82,184	47,821	---
PIONEER SECURITY LIFE INS CO.....	6,473	480	---	61	---	---
PRESIDENTIAL LIFE INS CO.....	22,550	316,694	---	34,176	176,486	---
PRIMERICA LIFE INS CO.....	9,803,180	45,754	7,120	2,886,418	---	---
PRINCIPAL LIFE INS CO.....	5,131,911	4,165,629	704,871	4,200,050	1,505,834	271,433
PROFESSIONAL INS CO.....	1,268	---	910	18,583	---	---
PROTECTIVE LIFE INS CO.....	2,189,040	1,288,195	1,438,648	2,299,962	60,951	419,789
PROVANTIS INS CO.....	---	---	---	---	---	---
PROVIDENT AMER LIFE & HLTH INS CO.....	443	---	10,300	---	---	2,910
PROVIDENT LIFE & ACCIDENT INS CO.....	581,693	---	1,116,488	518,885	117,817	1,117,757
PROVIDENT LIFE & CAS INS CO.....	943	---	41,401	---	---	37,186
PRUCO LIFE INS CO.....	4,161,394	3,905,381	---	7,511,037	98,708	---
PRUDENTIAL INS CO OF AMER.....	21,809,032	10,540,471	2,189,642	69,100,994	28,738,663	1,605,357
PRUDENTIAL SELECT L I C OF AMER.....	---	---	---	---	---	---
REASSURE AMERICA LIFE INS CO.....	708,329	466	1,372,403	388,012	50,333	1,182,582
RELIABLE LIFE INS CO.....	1,051	---	---	---	---	---
RELIANCE LIFE INS CO.....	---	---	---	---	---	---
RELIANCE STANDARD LIFE INS CO.....	37,564	102,255	3,991	229,249	---	88,234
RELIASTAR LIFE INS CO.....	3,224,728	3,079,944	996,913	7,796,096	825,477	136,118
RELIASTAR LIFE INS CO OF NY.....	366,967	4,200	135,985	304,441	13,683	24,726
RESOURCE LIFE INS CO.....	---	---	---	---	---	---
RGA REINS CO.....	---	---	---	---	---	---
SAFECO LIFE INS CO.....	660,880	18,859,341	38,127	8,083,203	216,627	---
SAGE LIFE ASSUR OF AMER INC.....	---	---	---	398,310	---	---
SCOR LIFE US RE INS CO.....	---	---	---	---	---	---
SEARS LIFE INS CO.....	359,179	---	467,553	15,850	---	41,215
SECURIAN LIFE INS CO.....	3,360	---	---	2,871	---	---
FOREIGN - LIFE Continued						
SECURITY BENEFIT LIFE INS CO.....	374,312	2,657,254	---	610,199	739,747	12,680
SECURITY CONNECTICUT LIFE INS CO.....	2,547,085	1,124	---	1,134,014	18,908	---
SECURITY FINANCIAL LIFE INS CO.....	478,515	61,322	883	392,121	3,832	---
SECURITY LIFE INS CO OF AMER.....	56,795	---	19,651	15,963	---	18,447

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2002
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	FINANCIAL CONDITION AS OF DECEMBER 31, 2002				
	ASSETS	LIABILITIES EXCL. CAPITAL & SURPLUS	POLICYHOLDERS' SURPLUS INCL. CAPITAL	CAPITAL	NET INCOME OR (LOSS)
SECURITY LIFE OF DENVER INS CO.....	17,945,916,191	16,914,664,165	1,031,252,026	2,880,000	137,193,731
SECURITY MUT LIFE INS CO OF NY.....	1,637,443,490	1,540,758,554	96,684,936	MUTUAL	1,853,853
SENTINEL SECURITY LIFE INS CO.....	45,389,287	26,448,744	18,940,543	2,516,685	1,054,801
SENTRY LIFE INS CO.....	2,003,586,596	1,825,421,385	178,165,211	3,161,780	8,733,202
SERVUS LIFE INS CO.....	12,203,982	656,121	11,547,860	2,500,000	1,265
SIERRA HEALTH & LIFE INS CO INC.....	55,898,237	36,942,550	18,955,687	3,600,000	1,995,720
SOUTHERN SECURITY LIFE INS CO.....	55,436,809	46,853,841	8,582,968	2,003,388	(427,439)
SOUTHLAND LIFE INS CO.....	3,016,031,291	2,891,161,011	124,870,280	7,500,000	46,836,187
STANDARD INS CO.....	7,344,626,498	6,536,378,217	808,248,281	423,838,694	19,973,971
STANDARD LIFE & ACCIDENT INS CO.....	443,439,134	294,050,663	149,388,471	3,000,000	13,355,746
STANDARD LIFE INS CO OF IN.....	1,433,414,490	1,374,489,328	58,925,162	2,691,000	(8,419,447)
STANDARD SECURITY LIFE INS CO OF NY.....	211,068,662	131,767,464	79,301,198	2,586,845	8,641,205
STATE FARM ANNUITY & LIFE INS CO.....	7,695,449	121,149	7,574,300	2,500,000	187,588
STATE FARM LIFE INS CO.....	32,097,996,159	28,787,401,996	3,310,594,164	3,000,000	(52,780,334)
STERLING INVESTORS LIFE INS CO.....	29,488,842	16,656,379	12,832,463	3,000,000	(2,578,216)
STERLING LIFE INS CO.....	60,990,544	45,113,191	15,877,353	3,000,000	(10,743,822)
STONEBRIDGE LIFE INS CO.....	1,869,302,496	1,672,760,893	196,541,603	2,500,000	115,861,140
SUN LIFE ASSUR CO OF CANADA US.....	19,725,703,735	19,039,142,418	686,561,317	6,437,000	(131,012,397)
SUNAMERICA LIFE INS CO.....	43,143,171,172	39,558,732,290	3,584,438,882	5,636,400	407,279,710
SUNSET LIFE INS CO OF AMER.....	502,698,622	421,631,242	81,067,380	5,320,000	18,995,392
SURETY LIFE INS CO.....	49,481,603	24,281,778	25,199,825	2,500,000	2,011,103
SWISS RE LIFE & HEALTH AMER INC.....	9,214,583,645	7,326,457,303	1,888,126,342	4,000,000	340,478,762
TEACHERS INS & ANN ASSOC OF AMER.....	142,165,348,865	132,493,759,544	9,671,589,321	2,500,000	(136,820,881)
TEMPLETON FUNDS ANNUITY CO.....	19,960,876	9,064,225	10,896,651	2,500,000	249,871
TEXAS LIFE INS CO.....	835,205,227	802,378,495	32,826,732	3,177,360	6,958,515
THE TRAVELERS INS CO.....	55,274,524,674	48,331,700,307	6,942,824,367	100,000,000	505,657,969
THRIVENT FINANCIAL FOR LUTHERANS.....	41,203,540,118	38,559,726,944	2,643,813,175	FRATERNAL	(332,402,099)
THRIVENT LIFE INS CO.....	3,403,717,063	3,312,939,820	90,777,243	5,000,000	(12,851,026)
TIAA CREF LIFE INS CO.....	2,574,812,791	2,312,581,263	262,231,528	2,500,000	(20,038,345)
TRANS WORLD ASSUR CO.....	267,375,321	214,591,939	52,783,382	2,500,002	327,960
TRANSAMERICA ASSUR CO.....	852,896,274	802,634,688	50,261,586	2,500,000	(11,920,423)
TRANSAMERICA FINANCIAL LIFE INS CO.....	12,057,358,416	11,536,080,538	521,277,878	2,500,000	(104,663,904)
TRANSAMERICA LIFE INS & ANNUITY CO.....	23,156,951,550	22,157,609,557	999,341,993	2,500,000	(22,506,157)
TRANSAMERICA LIFE INS CO.....	31,525,743,831	30,016,289,294	1,509,454,537	2,660,000	(121,151,787)
TRANSAMERICA OCCIDENTAL LIFE INS CO.....	24,116,311,742	21,747,427,651	2,368,884,091	27,586,663	(64,520,375)
TRAVELERS LIFE & ANNUITY CO.....	12,502,189,003	12,104,865,170	397,323,833	3,000,000	(133,892,400)
TRIGON HEALTH AND LIFE INS CO.....	14,835,734	1,832,568	13,003,166	2,500,000	1,163,323
TRUSTMARK INS CO.....	1,107,488,893	873,290,108	234,198,785	2,500,000	21,870,532
TRUSTMARK LIFE INS CO.....	653,665,438	591,667,166	61,998,272	2,500,000	15,977,698
UBS PAINWEBBER LIFE INS CO.....	35,401,009	18,137,681	17,263,329	2,500,000	(6,159,305)
ULLICO LIFE INS CO.....	10,155,809	678,233	9,477,576	5,682,300	(116,083)
UNICARE LIFE & HEALTH INS CO.....	1,381,438,353	1,121,954,944	259,483,409	3,000,000	(10,706,620)
UNIFIED LIFE INS CO.....	50,279,531	41,710,666	8,568,865	2,500,000	657,076
UNIMERICA INS CO.....	10,231,627	712,801	9,518,826	2,600,000	124,324
UNION BANKERS INS CO.....	94,353,991	86,208,907	8,145,084	2,668,002	282,063
UNION CENTRAL LIFE INS CO.....	5,797,836,598	5,526,857,660	270,978,938	MUTUAL	(60,096,936)
UNION FIDELITY LIFE INS CO.....	1,328,709,002	724,991,001	603,718,002	2,903,775	45,746,130
UNION LABOR LIFE INS CO.....	3,063,702,753	3,012,570,792	51,131,961	3,578,700	14,521,571
UNION SECURITY LIFE INS CO.....	184,200,840	132,521,259	51,679,581	3,000,000	3,061,050
UNITED AMERICAN INS CO.....	910,905,953	734,361,233	176,544,720	3,000,000	69,799,333
UNITED FAMILY LIFE INS CO.....	997,276,037	109,587,802	887,688,235	2,840,000	(9,997,998)
UNITED HEALTHCARE INS CO.....	4,723,509,132	3,645,535,620	1,077,973,512	3,000,000	662,159,327
UNITED HOME LIFE INS CO.....	49,753,265	39,746,898	10,006,367	2,503,247	184,198
UNITED INS CO OF AMER.....	2,068,876,584	1,711,746,516	357,130,068	10,152,088	190,255,775
UNITED INVESTORS LIFE INS CO.....	2,789,048,586	2,630,815,069	158,233,517	3,000,000	18,451,585
UNITED LIFE & ANNUITY INS CO.....	753,496,462	670,644,085	82,852,377	8,401,056	8,817,693
UNITED OF OMAHA LIFE INS CO.....	11,875,538,507	10,875,480,347	1,000,058,160	9,000,000	(15,705,574)
UNITED STATES LIFE INS CO IN NYC.....	3,250,131,471	2,953,034,551	297,096,920	3,961,316	57,897,317
UNITED TEACHER ASSOC INS CO.....	353,044,727	307,145,822	45,898,905	2,500,005	860,157
UNITED WORLD LIFE INS CO.....	62,500,337	43,758,773	18,741,564	2,530,000	2,746,897
UNITY MUT LIFE INS CO.....	412,952,312	391,696,914	21,255,398	MUTUAL	(1,682,519)
UNIVERSAL UNDERWRITERS LIFE INS CO.....	369,254,547	246,087,441	123,167,106	2,500,000	8,409,274
UNUM LIFE INS CO OF AMER.....	10,982,351,443	9,851,896,922	1,130,454,521	5,000,000	(192,579,160)
US FINANCIAL LIFE INS CO.....	277,145,470	252,938,644	24,206,827	4,050,000	(4,697,171)
USAA LIFE INS CO.....	8,774,352,750	8,172,499,490	601,853,260	82,500,000	60,761,235
USABLE LIFE.....	117,586,959	62,736,325	54,850,634	2,500,000	5,063,406
USG ANNUITY & LIFE CO.....	7,795,222,947	7,409,036,437	386,186,509	2,500,000	25,874,631
VALLEY FORGE LIFE INS CO.....	1,251,026,601	1,058,371,630	192,654,971	2,500,000	5,608,058
VARIABLE ANNUITY LIFE INS CO.....	43,623,690,403	41,962,938,565	1,660,751,838	3,575,000	80,493,860
VETERANS LIFE INS CO.....	301,723,692	245,808,436	55,915,256	2,504,000	9,411,609
VISION SERVICE PLAN INS CO.....	149,655,041	43,030,753	106,624,288	2,500,000	27,331,846
FOREIGN - LIFE <i>Continued</i>					
VISTA LIFE INS CO.....	36,026,424	22,862,139	13,164,285	2,500,000	(976,887)
VOYAGER LIFE INS CO.....	146,796,097	118,617,150	28,178,947	2,500,000	6,871,069
WASHINGTON NATL INS CO.....	911,350,385	729,450,402	181,899,983	25,036,850	(964,907)
WELLINGTON LIFE INS CO.....	7,022,976	1,655,439	5,367,537	2,500,000	(347,033)
WELLMARK COMM INS INC.....	18,691,820	6,797,230	11,894,590	2,750,000	1,333,229

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2002
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	HAWAII BUSINESS FOR THE YEAR ENDED DECEMBER 31, 2002					
	DIRECT PREMIUMS WRITTEN			CLAIMS BENEFITS PAID		
	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.
SECURITY LIFE OF DENVER INS CO.....	31,992,273	3,000,001	---	4,154,679	6,600	---
SECURITY MUT LIFE INS CO OF NY.....	47,999	37,381	1,369	---	---	---
SENTINEL SECURITY LIFE INS CO.....	4,904	---	---	2,500	---	---
SENTRY LIFE INS CO.....	53,138	---	1,453	78,746	120	354,642
SERVUS LIFE INS CO.....	---	---	---	---	---	---
SIERRA HEALTH & LIFE INS CO INC.....	---	---	---	---	---	---
SOUTHERN SECURITY LIFE INS CO.....	35,786	---	---	25,178	---	---
SOUTHLAND LIFE INS CO.....	453,485	---	904	55,492	---	---
STANDARD INS CO.....	1,999,792	325,084	1,395,553	2,374,301	13,255	541,888
STANDARD LIFE & ACCIDENT INS CO.....	8,437	---	20,630	6,397	---	7,749
STANDARD LIFE INS CO OF IN.....	---	10,767,159	---	3,051,172	134,442	---
STANDARD SECURITY LIFE INS CO OF NY.....	96	---	2,180	---	---	---
STATE FARM ANNUITY & LIFE INS CO.....	---	---	---	---	---	---
STATE FARM LIFE INS CO.....	14,661,692	4,220,777	---	10,692,617	413,973	---
STERLING INVESTORS LIFE INS CO.....	2,604,321	458,950	95,247	9,266,131	1,533,436	223,087
STERLING LIFE INS CO.....	---	---	---	---	---	---
STONEBRIDGE LIFE INS CO.....	644,897	---	603,536	375,614	---	228,998
SUN LIFE ASSUR CO OF CANADA US.....	905,343	2,461,957	---	721,254	1,090,504	---
SUNAMERICA LIFE INS CO.....	96,045	773,825	113	1,851,136	937,239	---
SUNSET LIFE INS CO OF AMER.....	2,598,306	---	472	3,654,561	152,656	---
SURETY LIFE INS CO.....	1,158,878	9,830	---	719,508	33,872	---
SWISS RE LIFE & HEALTH AMER INC.....	---	---	---	---	---	---
TEACHERS INS & ANN ASSOC OF AMER.....	1,720,152	26,898,379	512,208	4,167,372	9,110,095	68,403
TEMPLETON FUNDS ANNUITY CO.....	---	---	---	---	---	---
TEXAS LIFE INS CO.....	10,445	---	---	---	204,449	---
THE TRAVELERS INS CO.....	710,746	1,822,413	1,697,518	8,493,559	1,956,283	1,095,217
THRIVENT FINANCIAL FOR LUTHERANS.....	1,200,094	314,548	174,089	100	---	35,888
THRIVENT LIFE INS CO.....	4,041	500	---	67,390	---	---
TIAA CREF LIFE INS CO.....	32,086	1,850,287	6,804	127,750	2,523	---
TRANS WORLD ASSUR CO.....	200,804	1,151	---	10,967	2,715	---
TRANSAMERICA ASSUR CO.....	149,047	---	516	188,515	---	359
TRANSAMERICA FINANCIAL LIFE INS CO.....	10,723	420,694	7,190	919,566	(10,949)	1,954
TRANSAMERICA LIFE INS & ANNUITY CO.....	2,588	5,303,825	---	7,390,369	3,080,968	---
TRANSAMERICA LIFE INS CO.....	10,164,604	35,028,668	269,280	10,134,036	559,024	61,535
TRANSAMERICA OCCIDENTAL LIFE INS CO.....	19,632,707	330,787	1,180,195	16,419,926	5,168,822	170,760
TRAVELERS LIFE & ANNUITY CO.....	1,147,907	15,438,523	---	8,409,299	88,564	---
TRIGON HEALTH AND LIFE INS CO.....	---	---	---	---	---	---
TRUSTMARK INS CO.....	18,842	---	177,698	17,125	---	1,249,875
TRUSTMARK LIFE INS CO.....	---	---	---	---	---	---
UBS PAINWEBBER LIFE INS CO.....	---	---	---	394,600	---	---
ULLICO LIFE INS CO.....	56,727	---	---	---	---	---
UNICARE LIFE & HEALTH INS CO.....	43,669	---	383,762	70,861	3,066	153,552
UNIFIED LIFE INS CO.....	39	---	54	---	---	---
UNIMERICA INS CO.....	---	---	---	---	---	---
UNION BANKERS INS CO.....	693	380	8,410	---	---	5,755
UNION CENTRAL LIFE INS CO.....	571,796	4,276	44,122	451,273	22,037	---
UNION FIDELITY LIFE INS CO.....	156,980	---	212,077	40,408	36,679	25,557
UNION LABOR LIFE INS CO.....	398,196	---	478,462	147,312	---	43,057
UNION SECURITY LIFE INS CO.....	340,637	---	403,649	171,588	---	229,963
UNITED AMERICAN INS CO.....	3,868	---	69,384	---	---	28,564
UNITED FAMILY LIFE INS CO.....	1,886	---	357	---	---	---
UNITED HEALTHCARE INS CO.....	---	---	6,645,262	---	---	6,610,822
UNITED HOME LIFE INS CO.....	71	---	---	---	---	---
UNITED INS CO OF AMER.....	1,019	---	---	---	---	---
UNITED INVESTORS LIFE INS CO.....	259,302	---	---	100,881	1,363	---
UNITED LIFE & ANNUITY INS CO.....	330	---	---	794,584	---	---
UNITED OF OMAHA LIFE INS CO.....	4,844,895	23,006,005	49,899	5,248,200	1,879,229	109,125
UNITED STATES LIFE INS CO IN NYC.....	1,202,586	1,237	877,477	1,164,250	32,083	327,607
UNITED TEACHER ASSOC INS CO.....	525	---	15,354	---	---	42,761
UNITED WORLD LIFE INS CO.....	25,930	---	---	28,489	---	---
UNITY MUT LIFE INS CO.....	350	---	---	1,793	---	---
UNIVERSAL UNDERWRITERS LIFE INS CO.....	---	---	---	---	---	---
UNUM LIFE INS CO OF AMER.....	2,311,670	---	14,163,280	1,260,232	118,883	5,349,276
US FINANCIAL LIFE INS CO.....	572,871	---	---	---	---	---
USAA LIFE INS CO.....	3,426,676	2,475,286	371,153	689,805	1,280,114	263,391
USABLE LIFE.....	3,281,846	---	6,788,138	1,578,991	---	3,941,599
USG ANNUITY & LIFE CO.....	258,908	7,510,580	---	4,101,845	866,369	---
VALLEY FORGE LIFE INS CO.....	3,906,034	421,659	7,065	2,221,411	921,486	---
VARIABLE ANNUITY LIFE INS CO.....	---	22,426,134	---	4,184,251	291,011	---
VETERANS LIFE INS CO.....	259,130	---	65,957	194,692	---	3,150
VISION SERVICE PLAN INS CO.....	---	---	---	---	---	---
FOREIGN - LIFE Continued						
VISTA LIFE INS CO.....	---	---	---	---	---	---
VOYAGER LIFE INS CO.....	---	---	---	---	---	---
WASHINGTON NATL INS CO.....	19,809	60	16,845	137,532	---	34,203
WELLINGTON LIFE INS CO.....	---	---	---	---	---	---
WELLMARK COMM INS INC.....	---	---	---	---	---	---

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2002
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	FINANCIAL CONDITION AS OF DECEMBER 31, 2002				
	ASSETS	LIABILITIES EXCL. CAPITAL & SURPLUS	POLICYHOLDERS' SURPLUS INCL. CAPITAL	CAPITAL	NET INCOME OR (LOSS)
WEST COAST LIFE INS CO.....	2,022,499,768	1,918,348,829	104,150,939	5,000,000	(28,399,982)
WESTERN & SOUTHERN LIFE INS CO.....	7,692,593,571	5,105,642,468	2,586,951,103	5,000,000	219,851,836
WESTERN RESERVE LIFE ASSUR CO OF OH.....	7,674,380,812	7,458,074,334	216,306,478	2,500,000	(14,269,966)
WESTERN SOUTHERN LIFE ASSUR CO.....	7,438,910,159	7,064,639,760	374,270,399	2,500,000	(49,693,454)
WESTERN UNITED LIFE ASSUR CO.....	1,500,073,003	1,355,723,132	144,349,871	53,873,348	7,691,079
WESTWARD LIFE INS CO.....	46,430,132	7,978,996	38,451,136	2,500,000	1,070,696
WOMANS LIFE INS SOCIETY.....	154,823,122	126,351,220	28,471,902	FRATERNAL	(230,515)
WOODMEN ACCIDENT & LIFE CO.....	804,444,959	712,949,060	91,495,899	2,500,000	6,533,395
WOODMEN WORLD ASSUR LIFE ASSN.....	58,438,257	51,568,971	6,869,286	FRATERNAL	(1,536,438)
WOODMEN WORLD LIFE INS SOC.....	5,909,877,727	5,374,918,489	534,959,238	FRATERNAL	7,006,466
WORLD INS CO.....	212,576,422	146,705,397	65,871,025	MUTUAL	7,124,380
XL LIFE INS AND ANNUITY CO.....	26,138,587	1,615,243	24,523,344	5,000,000	2,157,650
ZURICH LIFE INS CO OF AMER.....	329,474,232	250,269,268	79,204,964	2,660,000	19,960,953
TOTAL FOREIGN - LIFE.....	\$ 3,250,340,150,005	\$ 3,044,312,232,601	\$ 206,027,917,401	\$ 3,629,064,722	\$ 3,714,475,113
FOREIGN - PROPERTY & CASUALTY					
ACA FINANCIAL GUARANTY CORP.....	\$ 304,938,240	\$ 181,303,046	\$ 123,635,194	\$ 15,000,000	\$ 8,794,065
ACCEPTANCE IND INS CO.....	64,095,818	43,556,079	20,539,739	5,000,000	(1,919,323)
ACCREDITED SURETY & CAS CO INC.....	28,593,893	17,678,780	10,915,113	3,060,000	1,159,759
ACE AMER REINS CO.....	513,187,747	333,342,204	179,845,543	8,500,000	26,929,170
ACE AMERICAN INS CO.....	2,964,123,425	2,488,654,881	475,468,544	5,000,000	(156,845,324)
ACE FIRE UNDERWRITERS INS CO.....	74,446,188	26,386,259	48,059,929	4,250,000	1,492,791
ACE IND INS CO.....	19,986,844	9,613,841	10,373,003	3,500,000	1,149,722
ACE PROP & CAS INS CO.....	2,570,574,413	2,111,361,808	459,212,605	10,000,000	(115,059,074)
ACIG INS CO.....	138,489,131	102,555,061	35,934,070	4,000,000	3,222,468
ACSTAR INS CO.....	59,810,107	33,343,911	26,466,196	3,500,000	1,342,389
ADMIRAL IND CO.....	46,987,950	22,949,622	24,038,328	3,300,000	1,752,809
AEGIS SECURITY INS CO.....	53,414,818	24,898,049	28,516,769	3,000,000	1,569,413
AFFILIATED FM INS CO.....	571,149,612	401,298,587	169,851,025	11,250,000	13,652,475
ALAMANCE INS CO.....	102,141,835	35,870,985	66,270,850	3,500,000	1,500,722
ALASKA NAT INS CO.....	396,533,459	237,610,719	158,922,740	25,000,000	10,675,815
ALEA NORTH AMERICA INS CO.....	236,478,166	130,577,197	105,900,969	3,000,000	(9,660,340)
ALLEGHENY GAS CO.....	23,210,908	10,910,680	12,300,228	2,700,000	505,610
ALLIANZ GLOBAL RISKS US INS CO.....	4,285,379,092	1,640,386,360	2,644,992,732	10,191,489	(178,945,148)
ALLMERICA FINANCIAL BENEFIT INS CO.....	13,316,828	49,614	13,267,214	4,200,000	673,246
ALLSTATE FIRE AND CAS INS CO.....	18,718,555	4,284,896	14,433,659	7,000,000	651,686
ALLSTATE IND CO.....	128,498,935	34,316,710	94,182,224	4,200,000	6,426,355
ALLSTATE INS CO.....	39,100,282,526	25,339,739,625	13,760,542,901	4,200,000	1,433,632,567
AMBAC ASSUR CORP.....	6,114,836,743	3,887,398,906	2,227,437,837	82,000,000	486,245,533
AMERICAN & FOREIGN INS CO.....	413,709,785	362,549,169	51,160,616	5,000,000	(17,968,475)
AMERICAN ALT INS CORP.....	378,968,054	269,290,838	109,677,216	5,120,000	1,216,130
AMERICAN AUTOMOBILE INS CO.....	268,995,524	187,143,889	81,851,635	3,500,000	(22,094,424)
AMERICAN BANKERS INS CO OF FL.....	1,081,515,143	868,638,002	212,877,140	5,083,164	16,049,213
AMERICAN CAS CO OF READING PA.....	95,626,333	12,766,729	82,859,605	4,200,000	320,352,107
AMERICAN CENTENNIAL INS CO.....	41,949,491	20,449,387	21,500,104	6,000,000	(2,546,772)
AMERICAN CENTRAL INS CO.....	49,109,715	8,110,449	40,999,266	2,500,000	2,093,679
AMERICAN COMMERCE INS CO.....	180,467,897	110,659,266	69,808,631	2,688,450	(13,522,987)
AMERICAN CONTRACTORS IND CO.....	47,351,362	28,724,025	18,627,337	2,100,000	3,039,871
AMERICAN ECONOMY INS CO.....	1,339,782,363	965,744,076	374,038,287	5,000,000	58,220,035
AMERICAN EMPIRE INS CO.....	47,046,493	24,650,724	22,395,769	3,100,000	2,109,318
AMERICAN EMPLOYERS INS CO.....	397,392,676	282,165,408	115,227,268	4,500,000	10,436,645
AMERICAN EQUITY SPECIALTY INS CO.....	41,381,030	28,731,359	12,649,671	3,500,000	(1,353,662)
AMERICAN FUJI FIRE & MARINE INS CO.....	103,443,915	25,349,925	78,093,990	9,000,000	3,813,701
AMERICAN GENERAL IND CO.....	21,542,645	10,880,284	10,662,361	3,000,000	672,363
AMERICAN GUARANTEE & LIABILITY INS.....	88,402,853	740,985	87,661,868	5,000,027	11,751,278
AMERICAN HEALTHCARE IND CO.....	122,749,589	83,233,669	39,515,920	5,000,000	867,203
AMERICAN HOME ASSUR CO.....	12,988,912,453	10,105,606,987	2,883,305,466	25,425,810	(328,888,027)
AMERICAN INS CO.....	1,157,403,337	860,989,321	296,414,016	10,501,770	(93,321,415)
AMERICAN INTERSTATE INS CO.....	355,936,632	269,558,303	86,378,329	3,000,000	8,305,376
AMERICAN INTL INS CO.....	1,342,672,816	1,127,985,487	214,687,329	5,000,000	(8,842,629)
AMERICAN INTL SOUTH INS CO.....	29,929,608	485,960	29,443,648	3,000,000	1,596,173
AMERICAN LIVE STOCK INS CO.....	57,165,370	20,464,506	36,700,864	2,500,000	1,097,945
AMERICAN MANUFACTURERS MUT INS CO.....	631,770,615	401,031,274	230,739,341	MUTUAL	19,223,178
AMERICAN MODERN HOME INS CO.....	582,535,036	441,662,451	140,872,585	5,000,000	11,668,725
AMERICAN MOTORISTS INS CO.....	1,147,232,834	760,864,512	386,368,322	6,449,529	31,062,021
AMERICAN PROTECTION INS CO.....	11,559,600	213,529	11,346,071	4,500,000	361,405
AMERICAN REIN CO.....	14,342,065,859	12,112,033,518	2,230,032,341	8,235,771	(1,778,567,794)
AMERICAN RELIABLE INS CO.....	306,332,340	246,148,128	60,184,213	4,200,000	853,338
FOREIGN - PROPERTY & CASUALTY Continued					
AMERICAN ROAD INS CO.....	650,926,652	356,969,103	293,957,549	3,000,000	69,695,369
AMERICAN SAFETY CAS INS CO.....	96,002,545	66,477,227	29,525,318	3,500,000	297,608
AMERICAN SECURITY INS CO.....	537,517,622	360,625,374	176,892,248	5,052,500	30,825,575
AMERICAN STATES INS CO.....	1,838,429,934	1,368,810,266	469,619,668	5,000,000	117,520,811
AMERICAN SURETY CO.....	8,338,714	1,800,837	6,537,877	2,000,000	760,025
AMERICAN ZURICH INS CO.....	94,621,659	---	94,621,659	5,000,000	6,842,978

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2002
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	HAWAII BUSINESS FOR THE YEAR ENDED DECEMBER 31, 2002					
	DIRECT PREMIUMS WRITTEN			CLAIMS BENEFITS PAID		
	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.
WEST COAST LIFE INS CO.....	4,026,998	184,209	4,662	2,089,342	35,857	16,309
WESTERN & SOUTHERN LIFE INS CO.....	29,872	---	2,074	44,228	5,288	1,039
WESTERN RESERVE LIFE ASSUR CO OF OH.....	8,049,848	961,882	---	2,013,975	115,294	---
WESTERN SOUTHERN LIFE ASSUR CO.....	7,339	39,710,057	---	11,757,909	3,225,219	---
WESTERN UNITED LIFE ASSUR CO.....	114,274	280,976	---	459,594	12,269	---
WESTWARD LIFE INS CO.....	---	---	---	---	---	2,335
WOMANS LIFE INS SOCIETY.....	528	---	---	6,682	---	---
WOODMEN ACCIDENT & LIFE CO.....	476,749	549,246	71,853	1,063,204	129,200	48,883
WOODMEN WORLD ASSUR LIFE ASSN.....	4,968	5,641	---	124,854	8,790	---
WOODMEN WORLD LIFE INS SOC.....	4,153,324	655,837	42,668	287,803	46,149	---
WORLD INS CO.....	710	---	27,693	3,560	---	18,973
XL LIFE INS AND ANNUITY CO.....	---	---	---	---	---	10,080
ZURICH LIFE INS CO OF AMER.....	66,499	---	---	---	90,190	---
TOTAL FOREIGN - LIFE.....	\$ 507,449,484	\$ 980,734,431	\$ 168,210,464	\$ 766,077,376	\$ 244,575,280	\$ 81,444,709
FOREIGN - PROPERTY & CASUALTY						
ACA FINANCIAL GUARANTY CORP	\$ ---	\$ ---	\$ ---	\$ ---	\$ ---	\$ ---
ACCEPTANCE IND INS CO.....	---	---	134,057	---	---	422,266
ACCREDITED SURETY & CAS CO INC.....	---	---	---	---	---	---
ACE AMER REINS CO.....	---	---	---	---	---	---
ACE AMERICAN INS CO.....	---	---	8,969,573	---	---	1,685,536
ACE FIRE UNDERWRITERS INS CO.....	---	---	1,493,759	---	---	283,900
ACE IND INS CO.....	---	---	571,595	---	---	---
ACE PROP & CAS INS CO.....	---	---	3,894,759	---	---	29,125
ACIG INS CO.....	---	---	28,873	---	---	---
ACSTAR INS CO.....	---	---	92,968	---	---	---
ADMIRAL IND CO.....	---	---	---	---	---	---
AEGIS SECURITY INS CO.....	---	---	---	---	---	---
AFFILIATED FM INS CO.....	---	---	505,920	---	---	---
ALAMANCE INS CO.....	---	---	---	---	---	---
ALASKA NAT INS CO.....	---	---	343,591	---	---	76,743
ALEA NORTH AMERICA INS CO.....	---	---	14,484	---	---	---
ALLEGHENY CAS CO.....	---	---	---	---	---	---
ALLIANZ GLOBAL RISKS US INS CO.....	---	---	2,568,132	---	---	111,729
ALLMERICA FINANCIAL BENEFIT INS CO.....	---	---	---	---	---	---
ALLSTATE FIRE AND CAS INS CO.....	---	---	---	---	---	---
ALLSTATE IND CO.....	---	---	2,491,248	---	---	1,667,601
ALLSTATE INS CO.....	---	---	49,866,161	---	---	23,955,629
AMBAC ASSUR CORP.....	---	---	1,558,479	---	---	---
AMERICAN & FOREIGN INS CO.....	---	---	815,442	---	---	60,758
AMERICAN ALT INS CORP.....	---	---	22,701	---	---	161,608
AMERICAN AUTOMOBILE INS CO.....	---	---	856,070	---	---	746,061
AMERICAN BANKERS INS CO OF FL.....	---	---	2,975,755	---	---	252,857
AMERICAN CAS CO OF READING PA.....	---	---	1,463,305	---	---	322,901
AMERICAN CENTENNIAL INS CO.....	---	---	---	---	---	---
AMERICAN CENTRAL INS CO.....	---	---	---	---	---	---
AMERICAN COMMERCE INS CO.....	---	---	---	---	---	---
AMERICAN CONTRACTORS IND CO.....	---	---	54,475	---	---	294,708
AMERICAN ECONOMY INS CO.....	---	---	---	---	---	---
AMERICAN EMPIRE INS CO.....	---	---	---	---	---	---
AMERICAN EMPLOYERS INS CO.....	---	---	2,456	---	---	---
AMERICAN EQUITY SPECIALTY INS CO.....	---	---	40,160	---	---	45,000
AMERICAN FUJI FIRE & MARINE INS CO.....	---	---	---	---	---	---
AMERICAN GENERAL IND CO.....	---	---	1,772	---	---	---
AMERICAN GUARANTEE & LIABILITY INS.....	---	---	1,797,244	---	---	60,517
AMERICAN HEALTHCARE IND CO.....	---	---	---	---	---	---
AMERICAN HOME ASSUR CO.....	---	---	9,895,962	---	---	1,625,994
AMERICAN INS CO.....	---	---	2,402,830	---	---	1,060,533
AMERICAN INTERSTATE INS CO.....	---	---	12,684	---	---	265,834
AMERICAN INTL INS CO.....	---	---	---	---	---	---
AMERICAN INTL SOUTH INS CO.....	---	---	22,191	---	---	(1,248)
AMERICAN LIVE STOCK INS CO.....	---	---	2,914	---	---	---
AMERICAN MANUFACTURERS MUT INS CO.....	---	---	1,998,409	---	---	1,582,303
AMERICAN MODERN HOME INS CO.....	---	---	6,115	---	---	1,018
AMERICAN MOTORISTS INS CO.....	---	---	14,486,552	---	---	(8,714,487)
AMERICAN PROTECTION INS CO.....	---	---	2,085,091	---	---	710,940
AMERICAN REIN CO.....	---	---	---	---	---	---
AMERICAN RELIABLE INS CO.....	---	---	3,170,933	---	---	733,356
FOREIGN - PROPERTY & CASUALTY Continued						
AMERICAN ROAD INS CO.....	---	---	257,853	---	---	13,120
AMERICAN SAFETY CAS INS CO.....	---	---	1,643,449	---	---	905,658
AMERICAN SECURITY INS CO.....	---	---	3,397,812	---	---	102,418
AMERICAN STATES INS CO.....	---	---	(100)	---	---	---
AMERICAN SURETY CO.....	---	---	12,369	---	---	---
AMERICAN ZURICH INS CO.....	---	---	291,447	---	---	24,404

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2002
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	FINANCIAL CONDITION AS OF DECEMBER 31, 2002				
	ASSETS	LIABILITIES EXCL. CAPITAL & SURPLUS	POLICYHOLDERS' SURPLUS INCL. CAPITAL	CAPITAL	NET INCOME OR (LOSS)
AMERICAS INS CO.....	24,072,600	10,391,181	13,681,419	3,000,000	825,367
AMERIN GUARANTY CORP.....	307,272,355	10,826,319	296,446,036	5,307,456	21,064,951
AMERISURE MUT INS CO.....	1,149,204,891	847,354,774	301,850,117	MUTUAL	(6,540,333)
AMEX ASSUR CO.....	348,068,214	171,630,261	176,437,953	4,597,875	57,694,277
ARCH INS CO.....	460,288,344	212,538,287	247,750,057	5,000,000	(9,363,794)
ARGONAUT INS CO.....	1,025,994,713	768,034,919	257,959,794	4,500,000	10,941,273
ARGONAUT-MIDWEST INS CO.....	98,692,752	55,461,243	43,231,509	3,750,000	(2,732,535)
ARGONAUT-NW INS CO.....	17,773,506	7,584,563	10,188,943	2,500,000	(39,232)
ARMED FORCES INS EXCHANGE.....	144,389,221	55,257,436	89,131,785	RECIPROCAL	(7,033,195)
ASSOCIATED IND CORP.....	114,989,084	74,857,555	40,131,529	3,500,000	(8,247,179)
ASSOCIATES INS CO.....	267,077,084	159,360,765	107,716,319	9,000,000	46,357,304
ASSURANCE CO OF AMER.....	16,651,635	60,793	16,590,842	5,000,000	1,006,977
ATHENA ASSUR CO.....	174,859,192	127,584,374	47,274,817	3,500,000	8,257,548
ATLANTA INTL INS CO.....	21,615,269	12,117,837	9,497,432	2,560,932	127,292
ATLANTIC MUT INS CO.....	1,497,323,222	1,041,680,300	455,642,922	MUTUAL	(108,148)
AUTOMOBILE INS CO OF HARTFORD CT.....	875,743,922	660,543,126	215,200,796	6,000,000	(23,719,680)
AVEMCO INS CO.....	172,854,399	67,175,864	105,678,535	3,003,000	19,188,610
AXA ART INS CORP.....	58,599,866	38,799,412	19,800,454	3,000,000	1,385,717
AXA CORP SOLUTIONS REINS CO.....	1,396,442,654	1,119,045,952	277,396,702	26,503,260	(20,646,102)
AXA RE AMER INS CO.....	83,683,469	45,906,794	37,776,675	3,000,000	(4,077)
AXA RE PROP & CAS INS CO.....	233,098,156	156,896,943	76,201,213	4,046,965	(8,275,211)
AXIS REINS CO.....	375,603,060	2,776,260	372,826,800	5,000,000	29,420,160
BALBOA INS CO.....	692,138,501	385,279,652	306,858,849	4,250,000	(19,527,824)
BANCINSURE INC.....	66,482,985	46,205,425	20,277,560	3,500,000	315,467
BANKERS INS CO.....	78,737,257	53,893,469	24,843,788	4,500,000	(1,819,699)
BANKERS MULTIPLE LINE INS CO.....	8,246,751	453,830	7,792,921	2,772,000	(97,341)
BANKERS STANDARD INS CO.....	118,181,682	96,892,784	21,288,898	3,500,000	(6,825,421)
BCS INS CO.....	243,671,535	134,429,873	109,241,662	3,000,000	3,393,355
BERKLEY INS CO.....	2,615,384,210	1,858,214,265	757,169,945	4,310,000	7,182,881
BERKLEY REGIONAL INS CO.....	1,377,168,270	987,435,812	389,732,458	4,000,000	89,765,883
BOSTON OLD COLONY INS CO.....	72,949,691	49,463,224	23,486,467	4,500,000	4,349,436
BRISTOL WEST INS CO.....	87,491,580	68,897,737	18,593,843	3,000,000	2,245,017
BROTHERHOOD MUT INS CO.....	176,320,210	123,619,589	52,700,621	MUTUAL	4,314,441
CALIFORNIA IND INS CO.....	331,832,584	241,102,537	90,730,047	14,000,000	(11,340,396)
CALIFORNIA INS CO.....	7,664,340	59,283	7,605,057	3,000,000	137,534
CAPITAL MARKETS ASSR CORP.....	105,419,307	2,326,246	103,093,061	17,460,000	5,043,613
CAROLINA CAS INS CO.....	450,460,483	313,827,978	136,632,505	3,686,551	5,012,697
CATERPILLAR INS CO.....	27,401,998	17,115,402	10,286,596	3,500,000	260,785
CENTENNIAL INS CO.....	492,989,454	320,123,946	172,865,508	7,980,000	14,302,683
CENTRAL STATES IND CO OF OMAHA.....	241,422,675	72,339,989	169,082,686	2,600,002	12,008,811
CENTRE INS CO.....	811,684,049	727,528,745	84,155,304	5,000,000	6,120,947
CENTURION CAS CO.....	263,776,428	46,154,353	217,622,075	2,600,000	23,164,075
CENTURY IND CO.....	1,054,380,878	1,029,380,878	25,000,000	4,250,000	24,195,901
CENTURY REIN CO.....	89,864,731	20,417,384	69,447,347	5,000,000	3,006,466
CHARTER OAK FIRE INS CO.....	737,270,514	588,697,360	148,573,155	4,200,000	(26,882,298)
CHICAGO INS CO.....	224,982,055	144,214,955	80,767,100	3,600,000	(9,046,256)
CHICAGO TITLE INS CO.....	996,431,547	702,232,106	294,199,441	2,000,000	127,133,830
CHUBB IND INS CO.....	137,070,378	108,131,937	28,938,441	3,500,000	855,647
CHUBB NATL INS CO.....	110,585,847	81,266,023	29,319,824	4,500,000	1,598,990
CHURCH MUT INS CO.....	611,276,818	439,103,799	172,173,019	MUTUAL	11,006,984
CIM INS CORP.....	39,171,770	25,234,037	13,937,733	2,500,000	515,822
CINCINNATI INS CO.....	6,648,219,840	4,311,115,269	2,337,104,571	3,586,355	132,736,804
CITATION INS CO.....	34,055,564	16,389,958	17,665,606	5,000,000	1,641,070
CLAREMONT LIABILITY INS CO.....	20,743,502	7,938,968	12,804,534	3,000,000	1,210,052
CLARENDON NATL INS CO.....	1,835,784,809	1,267,656,426	568,128,382	4,800,000	10,741,686
CMG MORTGAGE INS CO.....	184,768,863	103,660,251	81,108,612	2,750,000	10,603,074
COLONIAL AMERICAN CAS & SURETY CO.....	18,883,338	40,551	18,842,787	5,000,000	1,281,434
COMMERCE & INDUSTRY INS CO.....	3,923,738,710	2,960,861,502	962,877,208	5,022,500	(105,682,491)
COMMERCIAL CAS INS CO.....	36,064,736	25,558,005	10,506,731	3,000,000	(287,753)
COMMERCIAL INS CO OF NEWARK NJ.....	44,479,299	900,838	43,578,461	4,200,000	1,915,194
COMMERCIAL LOAN INS CORP.....	9,209,756	1,862,554	7,347,202	2,000,000	8,698
COMMONWEALTH INS CO OF AMER.....	30,982,653	12,327,968	18,654,685	3,000,000	1,184,947
COMMONWEALTH LAND TITLE INS CO.....	579,551,498	408,039,956	171,511,542	1,649,309	56,988,685
COMMONWEALTH LAND TITLE INS NJ.....	32,511,830	6,095,144	26,416,686	500,000	6,987,247
CONNECTICUT IND CO.....	177,049,290	157,090,685	19,958,604	4,000,000	(7,906,859)
CONNIE LEE INS CO.....	197,308,813	80,659,723	116,649,090	15,000,000	15,828,793
CONSTITUTION INS CO.....	94,277,823	51,944,059	42,333,764	4,200,000	(4,709,273)
CONTINENTAL CAS CO.....	25,312,119,583	20,196,187,101	5,115,932,482	39,282,790	1,667,491,211
CONTINENTAL INS CO.....	2,779,774,374	2,039,290,347	740,484,028	53,566,360	43,365,517
FOREIGN - PROPERTY & CASUALTY <i>Continued</i>					
CONTINENTAL REIN CORP.....	239,801,189	168,103,421	71,697,768	4,200,000	5,708,098
CONTRACTORS BONDING & INS CO.....	100,290,166	73,582,603	26,707,563	2,500,000	2,759,319
CONVERIUM INS NORTH AMER INC.....	115,863,250	55,689,963	60,173,287	5,000,000	3,616,373
COREGIS INS CO.....	715,657,449	536,744,230	178,913,219	4,230,000	(20,096,568)
COURTESY INS CO.....	164,608,907	114,250,302	50,358,605	3,000,000	9,841,399
CRUM & FORSTER IND CO.....	31,009,444	21,482,802	9,526,642	3,500,000	84,584
CUMIS INS SOCIETY INC.....	788,536,521	521,712,193	266,824,328	5,831,488	(3,795,208)

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2002
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	HAWAII BUSINESS FOR THE YEAR ENDED DECEMBER 31, 2002					
	DIRECT PREMIUMS WRITTEN			CLAIMS BENEFITS PAID		
	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.
AMERICAS INS CO.....	--	--	--	--	--	--
AMERIN GUARANTY CORP.....	--	--	--	--	--	--
AMERISURE MUT INS CO.....	--	--	96	--	--	--
AMEX ASSUR CO.....	--	--	807,526	--	--	114,945
ARCH INS CO.....	--	--	235,743	--	--	170,984
ARGONAUT INS CO.....	--	--	2,981,018	--	--	2,298,112
ARGONAUT-MIDWEST INS CO.....	--	--	2,209,925	--	--	1,497,737
ARGONAUT-NW INS CO.....	--	--	3,072,291	--	--	512,358
ARMED FORCES INS EXCHANGE.....	--	--	622,354	--	--	169,871
ASSOCIATED IND CORP.....	--	--	11,964,658	--	--	1,543,696
ASSOCIATES INS CO.....	--	--	(4,569)	--	--	139,805
ASSURANCE CO OF AMER.....	--	--	20,536	--	--	--
ATHENA ASSUR CO.....	--	--	--	--	--	--
ATLANTA INTL INS CO.....	--	--	--	--	--	--
ATLANTIC MUT INS CO.....	--	--	430,062	--	--	120,988
AUTOMOBILE INS CO OF HARTFORD CT.....	--	--	689	--	--	--
AVEMCO INS CO.....	--	--	59,537	--	--	--
AXA ART INS CORP.....	--	--	27,053	--	--	--
AXA CORP SOLUTIONS REINS CO.....	--	--	--	--	--	--
AXA RE AMER INS CO.....	--	--	--	--	--	--
AXA RE PROP & CAS INS CO.....	--	--	2,633	--	--	--
AXIS REINS CO.....	--	--	--	--	--	--
BALBOA INS CO.....	--	--	1,080,974	--	--	278,919
BANCINSURE INC.....	--	--	385,925	--	--	--
BANKERS INS CO.....	--	--	--	--	--	--
BANKERS MULTIPLE LINE INS CO.....	--	--	--	--	--	--
BANKERS STANDARD INS CO.....	--	--	12,051	--	--	17,845
BCS INS CO.....	--	--	841,891	--	--	207,913
BERKLEY INS CO.....	--	--	--	--	--	--
BERKLEY REGIONAL INS CO.....	--	--	--	--	--	--
BOSTON OLD COLONY INS CO.....	--	--	--	--	--	(1,103)
BRISTOL WEST INS CO.....	--	--	--	--	--	--
BROTHERHOOD MUT INS CO.....	--	--	--	--	--	--
CALIFORNIA IND INS CO.....	--	--	--	--	--	--
CALIFORNIA INS CO.....	--	--	--	--	--	--
CAPITAL MARKETS ASSR CORP.....	--	--	--	--	--	--
CAROLINA CAS INS CO.....	--	--	698,315	--	--	96,976
CATERPILLAR INS CO.....	--	--	--	--	--	--
CENTENNIAL INS CO.....	--	--	220,776	--	--	52,229
CENTRAL STATES IND CO OF OMAHA.....	--	--	1,298,547	--	--	281,281
CENTRE INS CO.....	--	--	(11,808)	--	--	316,336
CENTURION CAS CO.....	--	--	--	--	--	--
CENTURY IND CO.....	--	--	--	--	--	(49,244)
CENTURY REIN CO.....	--	--	--	--	--	--
CHARTER OAK FIRE INS CO.....	--	--	219,501	--	--	(2,702)
CHICAGO INS CO.....	--	--	3,986,247	--	--	226,500
CHICAGO TITLE INS CO.....	--	--	3,109,538	--	--	745,524
CHUBB IND INS CO.....	--	--	39	--	--	--
CHUBB NATL INS CO.....	--	--	--	--	--	--
CHURCH MUT INS CO.....	--	--	--	--	--	--
CIM INS CORP.....	--	--	5,136	--	--	252,041
CINCINNATI INS CO.....	--	--	3,788,355	--	--	231,534
CITATION INS CO.....	--	--	--	--	--	--
CLAREMONT LIABILITY INS CO.....	--	--	--	--	--	--
CLARENDON NATL INS CO.....	--	--	1,554,108	--	--	1,004,280
CMG MORTGAGE INS CO.....	--	--	338,295	--	--	--
COLONIAL AMERICAN CAS & SURETY CO.....	--	--	100	--	--	--
COMMERCE & INDUSTRY INS CO.....	--	--	3,328,747	--	--	369,388
COMMERCIAL CAS INS CO.....	--	--	--	--	--	--
COMMERCIAL INS CO OF NEWARK NJ.....	--	--	--	--	--	--
COMMERCIAL LOAN INS CORP.....	--	--	--	--	--	--
COMMONWEALTH INS CO OF AMER.....	--	--	37,124	--	--	--
COMMONWEALTH LAND TITLE INS CO.....	--	--	3,603,316	--	--	59,994
COMMONWEALTH LAND TITLE INS NJ.....	--	--	--	--	--	--
CONNECTICUT IND CO.....	--	--	208,745	--	--	89,960
CONNIE LEE INS CO.....	--	--	--	--	--	--
CONSTITUTION INS CO.....	--	--	--	--	--	--
CONTINENTAL CAS CO.....	--	--	18,630,700	--	--	6,234,762
CONTINENTAL INS CO.....	--	--	4,808,506	--	--	1,207,852
FOREIGN - PROPERTY & CASUALTY <i>Continued</i>						
CONTINENTAL REIN CORP.....	--	--	--	--	--	--
CONTRACTORS BONDING & INS CO.....	--	--	138,768	--	--	95,619
CONVERIUM INS NORTH AMER INC.....	--	--	37,688	--	--	--
COREGIS INS CO.....	--	--	--	--	--	66,572
COURTESY INS CO.....	--	--	138,626	--	--	235,884
CRUM & FORSTER IND CO.....	--	--	126,929	--	--	473
CUMIS INS SOCIETY INC.....	--	--	3,159,727	--	--	884,671

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2002
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	FINANCIAL CONDITION AS OF DECEMBER 31, 2002				
	ASSETS	LIABILITIES EXCL. CAPITAL & SURPLUS	POLICYHOLDERS' SURPLUS INCL. CAPITAL	CAPITAL	NET INCOME OR (LOSS)
DAIMLERCHRYSLER INS CO.....	449,094,889	301,459,112	147,635,777	5,000,000	15,185,618
DEERBROOK INS CO.....	32,905,033	925,232	31,979,801	4,375,000	1,541,466
DENTISTS INS CO.....	180,795,927	79,347,906	101,448,021	5,000,000	5,319,040
DEVELOPERS SURETY AND IND CO.....	54,747,731	33,533,401	21,214,330	2,500,000	1,430,669
DIAMOND STATE INS CO.....	158,129,549	64,402,499	93,727,050	5,000,000	(1,409,582)
DISCOVER PROP & CAS INS CO.....	90,795,493	64,042,746	26,752,747	6,300,000	3,268,319
DOCTORS CO AN INTERINS EXCHN.....	1,338,877,895	997,466,210	341,411,685	RECIPROCAL	(56,661,697)
EAGLE PACIFIC INS CO.....	87,281,430	50,527,910	36,753,520	5,265,000	271,580
ELECTRIC INS CO.....	1,006,918,206	761,980,134	244,938,072	3,500,000	16,470,726
EMPIRE FIRE & MARINE INS CO.....	173,950,761	59,549,146	114,401,615	4,000,000	(1,620,676)
EMPLOYERS FIRE INS CO.....	136,233,376	87,992,010	48,241,366	4,500,000	6,086,669
EMPLOYERS INS OF WAUSAU.....	3,694,167,088	2,993,474,130	700,692,958	5,000,000	48,808,077
EMPLOYERS MUT CAS CO.....	1,452,820,220	1,019,291,849	433,528,371	MUTUAL	26,323,299
EMPLOYERS REINS CORP.....	15,124,376,150	10,692,640,068	4,431,736,082	1,222,300,000	743,960,255
EULER AMERICAN CREDIT IND CO.....	237,790,420	134,532,376	103,258,044	2,500,000	9,004,483
EVEREST REINS CO.....	5,953,259,586	4,459,250,437	1,494,009,149	10,000,000	77,576,181
EXCESS SHARE INS CORP.....	29,261,352	19,820,260	9,441,092	2,500,000	993,550
EXECUTIVE RISK IND INC.....	1,699,533,908	1,294,729,705	404,804,203	5,000,000	(1,110,685)
EXPLORER INS CO.....	87,195,922	69,849,451	17,346,471	2,600,000	(1,214,538)
FACTORY MUT INS CO.....	5,029,814,938	3,096,785,077	1,933,029,861	MUTUAL	223,643,162
FAIRFIELD INS CO.....	72,115,594	49,245,722	22,869,872	5,000,000	(449,388)
FAIRMONT INS CO.....	22,967,030	2,100	22,964,930	8,340,000	1,072,486
FARMINGTON CAS CO.....	1,053,766,825	880,281,682	173,485,143	6,000,000	(41,855,396)
FEDERAL INS CO.....	16,178,030,587	11,727,014,321	4,451,016,266	20,980,068	165,304,438
FEDERATED RURAL ELECTRIC INS CORP.....	157,879,035	109,366,670	48,512,365	RECIPROCAL	3,701,292
FFG INS CO.....	37,731,463	15,868,818	21,862,645	2,500,000	337,386
FIDELITY & CAS CO OF NY.....	253,215,837	145,799,900	107,415,937	10,000,000	13,430,240
FIDELITY & DEPOSIT CO OF MD.....	158,401,089	252,996	158,148,093	5,000,000	8,412,311
FIDELITY & GUARANTY INS CO.....	14,749,013	2,980	14,746,033	5,000,000	1,524,029
FIDELITY & GUARANTY INS UNDERWRITERS.....	46,708,506	7,450	46,701,056	5,000,000	2,490,476
FIDELITY NATL TITLE INS CO.....	315,998,839	223,114,652	92,884,187	35,826,800	22,976,065
FINANCIAL GUARANTY INS CO.....	2,932,832,726	1,955,259,647	977,573,079	15,000,000	205,476,351
FINANCIAL SECURITY ASSUR INC.....	2,853,682,828	1,713,855,722	1,139,827,106	15,000,000	142,365,308
FIRE & CAS INS CO OF CT.....	200,451,930	148,089,779	52,362,152	4,200,000	(10,983,659)
FIREMANS FUND INS CO.....	10,268,592,890	8,029,102,775	2,239,490,115	4,200,000	(1,171,690,588)
FIREMANS FUND INS CO OF WI.....	25,829,040	8,782,405	17,046,635	4,968,600	419,205
FIREMENS INS CO OF NEWARK NJ.....	673,166,745	294,382,932	378,783,812	4,320,000	28,895,778
FIRST AMERICAN PROP & CAS INS CO.....	58,849,672	35,990,969	22,858,703	5,000,000	(5,418,645)
FIRST AMERICAN TITLE INS CO.....	1,363,478,343	712,221,942	651,256,401	200,000,000	132,005,056
FIRST COMM INS CO.....	19,068,149	10,614,873	8,453,276	3,465,564	(598,964)
FIRST FINANCIAL INS CO.....	245,867,731	131,773,686	114,094,045	2,500,000	6,059,512
FIRST LIBERTY INS CORP.....	39,594,632	20,932,305	18,662,327	3,600,000	736,070
FIRST NATL INS CO OF AMER.....	215,752,445	158,314,029	57,438,416	5,000,000	10,435,742
FLORISTS MUT INS CO.....	144,845,732	111,986,272	32,859,460	MUTUAL	531,285
FOLKSAMERICA REIN CO.....	2,211,878,082	1,354,823,920	857,054,163	5,000,000	58,190,335
FOREMOST INS CO.....	982,317,425	635,947,424	346,370,001	4,800,000	12,784,950
FORT WAYNE HLTH & CAS INS CO.....	480,547,148	319,259,400	161,287,748	5,000,000	39,118,137
FORTRESS INS CO.....	16,587,115	6,495,322	10,091,793	4,450,000	332,593
FREMONT IND CO.....	821,631,072	1,112,240,806	(290,609,734)	4,200,000	(235,633,484)
GE CAS INS CO.....	687,509,298	322,404,562	365,104,736	4,200,000	61,150,771
GE PROP & CAS INS CO.....	1,133,823,781	521,044,271	612,779,510	4,200,000	58,548,149
GE RESIDENTIAL MORTGAGE INS CORP NC.....	132,725,850	33,666,125	99,059,725	3,000,000	8,319,360
GEICO CAS CO.....	228,192,442	164,931,294	63,261,147	3,010,000	11,772,415
GEICO GENERAL INS CO.....	119,364,473	61,762,551	57,601,922	3,080,000	5,265,884
GEICO IND CO.....	2,266,994,946	1,319,370,099	947,624,847	3,000,000	160,484,269
GEN ELEC HOME EQUITY INS CORP OF NC.....	11,755,592	288,349	11,467,243	2,000,000	598,499
GENERAL CAS CO OF IL.....	155,008,813	98,376,488	56,632,325	3,000,000	4,088,493
GENERAL CAS CO OF WI.....	1,237,734,729	890,381,083	347,353,646	3,000,000	(46,951,833)
GENERAL ELECTRIC MORTGAGE INS CORP.....	3,650,416,735	3,347,732,190	302,684,545	2,500,000	(20,858,543)
GENERAL INS CO OF AMER.....	2,206,764,061	1,653,562,728	553,201,333	5,000,000	63,456,744
GENERAL SECURITY NATL INS CO.....	563,915,919	471,347,411	92,568,508	5,000,000	(10,463,075)
GENERAL STAR NATL INS CO.....	455,405,833	312,463,254	142,942,579	4,000,000	11,056,651
GENESIS INS CO.....	219,660,386	127,619,772	92,040,614	3,500,000	7,103,170
GERLING AMER INS CO.....	201,991,978	127,911,254	74,080,724	5,000,000	(2,925,505)
GLENS FALLS INS CO.....	159,033,247	26,623,176	132,410,072	4,200,000	6,572,785
GLOBE IND CO.....	450,181,754	382,445,028	67,736,726	5,000,000	(32,325,015)
GOVERNMENT EMPLOYEES INS CO.....	9,101,981,918	4,955,412,689	4,146,569,230	33,436,758	321,204,858
GRANITE STATE INS CO.....	27,466,690	127,808	27,338,882	5,000,000	1,294,652
FOREIGN - PROPERTY & CASUALTY <i>Continued</i>					
GREAT AMERICAN ALLIANCE INS CO.....	20,011,349	44,200	19,967,149	3,375,000	718,582
GREAT AMERICAN ASSUR CO.....	11,824,143	33,262	11,790,881	3,300,000	492,710
GREAT AMERICAN INS CO.....	4,514,994,485	3,313,748,256	1,201,246,230	15,440,600	(18,574,886)
GREAT AMERICAN INS CO OF NY.....	46,134,383	695,130	45,439,254	3,800,000	1,739,352
GREAT AMERICAN SECURITY INS CO.....	11,173,555	67,371	11,106,184	3,504,000	355,800
GREAT AMERICAN SPIRIT INS CO.....	16,836,559	109,296	16,727,262	3,504,000	376,536
GREAT DIVIDE INS CO.....	57,002,353	28,605,243	28,397,111	6,000,000	4,298,524
GREAT NORTHERN INS CO.....	1,016,339,800	821,337,270	195,002,530	4,166,675	8,369,377

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2002
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	HAWAII BUSINESS FOR THE YEAR ENDED DECEMBER 31, 2002					
	DIRECT PREMIUMS WRITTEN			CLAIMS BENEFITS PAID		
	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.
DAIMLERCHRYSLER INS CO.....	--	--	--	--	--	--
DEERBROOK INS CO.....	--	--	--	--	--	--
DENTISTS INS CO.....	--	--	727,798	--	--	28,210
DEVELOPERS SURETY AND IND CO.....	--	--	391,584	--	--	--
DIAMOND STATE INS CO.....	--	--	142,734	--	--	--
DISCOVER PROP & CAS INS CO.....	--	--	34,604	--	--	685
DOCTORS CO AN INTERINS EXCHN.....	--	--	1,491,622	--	--	1,723,122
EAGLE PACIFIC INS CO.....	--	--	7,620,778	--	--	4,739,006
ELECTRIC INS CO.....	--	--	63,748	--	--	29,773
EMPIRE FIRE & MARINE INS CO.....	--	--	1,376,507	--	--	340,114
EMPLOYERS FIRE INS CO.....	--	--	4,626	--	--	24,174
EMPLOYERS INS OF WAUSAU.....	--	--	2,178,672	--	--	1,065,408
EMPLOYERS MUT CAS CO.....	--	--	15,616	--	--	--
EMPLOYERS REINS CORP.....	--	--	980,602	--	--	614,299
EULER AMERICAN CREDIT IND CO.....	--	--	3,200	--	--	--
EVEREST REINS CO.....	--	--	--	--	--	--
EXCESS SHARE INS CORP.....	--	--	--	--	--	--
EXECUTIVE RISK IND INC.....	--	--	4,747,307	--	--	352,483
EXPLORER INS CO.....	--	--	--	--	--	--
FACTORY MUT INS CO.....	--	--	4,631,803	--	--	745,754
FAIRFIELD INS CO.....	--	--	--	--	--	--
FAIRMONT INS CO.....	--	--	--	--	--	--
FARMINGTON CAS CO.....	--	--	1,494	--	--	--
FEDERAL INS CO.....	--	--	8,674,649	--	--	854,864
FEDERATED RURAL ELECTRIC INS CORP.....	--	--	--	--	--	--
FFG INS CO.....	--	--	12,927	--	--	--
FIDELITY & CAS CO OF NY.....	--	--	840,204	--	--	48,035
FIDELITY & DEPOSIT CO OF MD.....	--	--	1,948,914	--	--	116,778
FIDELITY & GUARANTY INS CO.....	--	--	282,079	--	--	63,656
FIDELITY & GUARANTY INS UNDERWRITERS.....	--	--	205,106	--	--	2,944
FIDELITY NATL TITLE INS CO.....	--	--	7,253,673	--	--	655,605
FINANCIAL GUARANTY INS CO.....	--	--	559,912	--	--	--
FINANCIAL SECURITY ASSUR INC.....	--	--	1,818,735	--	--	--
FIRE & CAS INS CO OF CT.....	--	--	3,121	--	--	(438)
FIREMANS FUND INS CO.....	--	--	7,058,264	--	--	2,082,192
FIREMANS FUND INS CO OF WI.....	--	--	--	--	--	--
FIREMENS INS CO OF NEWARK NJ.....	--	--	(234)	--	--	136,791
FIRST AMERICAN PROP & CAS INS CO.....	--	--	(10,416)	--	--	--
FIRST AMERICAN TITLE INS CO.....	--	--	20,628,335	--	--	588,039
FIRST COMM INS CO.....	--	--	73,599	--	--	12,641
FIRST FINANCIAL INS CO.....	--	--	(5,555)	--	--	--
FIRST LIBERTY INS CORP.....	--	--	5,067	--	--	10,778
FIRST NATL INS CO OF AMER.....	--	--	9,223	--	--	--
FLORISTS MUT INS CO.....	--	--	1,290,300	--	--	369,141
FOLKSAMERICA REIN CO.....	--	--	--	--	--	--
FOREMOST INS CO.....	--	--	--	--	--	--
FORT WAYNE HLTH & CAS INS CO.....	--	--	--	--	--	--
FORTRESS INS CO.....	--	--	--	--	--	--
FREMONT IND CO.....	--	--	(79,116)	--	--	5,766,857
GE CAS INS CO.....	--	--	13,891	--	--	711
GE PROP & CAS INS CO.....	--	--	--	--	--	(202)
GE RESIDENTIAL MORTGAGE INS CORP NC.....	--	--	--	--	--	--
GEICO CAS CO.....	--	--	14,070,477	--	--	5,630,814
GEICO GENERAL INS CO.....	--	--	--	--	--	--
GEICO IND CO.....	--	--	17,333,088	--	--	9,031,139
GEN ELEC HOME EQUITY INS CORP OF NC.....	--	--	--	--	--	--
GENERAL CAS CO OF IL.....	--	--	--	--	--	--
GENERAL CAS CO OF WI.....	--	--	(589)	--	--	--
GENERAL ELECTRIC MORTGAGE INS CORP.....	--	--	1,764,161	--	--	604,610
GENERAL INS CO OF AMER.....	--	--	452,247	--	--	41,898
GENERAL SECURITY NATL INS CO.....	--	--	--	--	--	--
GENERAL STAR NATL INS CO.....	--	--	21,640	--	--	--
GENESIS INS CO.....	--	--	9,601	--	--	(500)
GERLING AMER INS CO.....	--	--	--	--	--	85,785
GLENS FALLS INS CO.....	--	--	96	--	--	39,087
GLOBE IND CO.....	--	--	131,091	--	--	10,701
GOVERNMENT EMPLOYEES INS CO.....	--	--	57,078,570	--	--	29,950,213
GRANITE STATE INS CO.....	--	--	553,503	--	--	83,293
FOREIGN - PROPERTY & CASUALTY <i>Continued</i>						
GREAT AMERICAN ALLIANCE INS CO.....	--	--	755,826	--	--	50,222
GREAT AMERICAN ASSUR CO.....	--	--	2,991,711	--	--	248,571
GREAT AMERICAN INS CO.....	--	--	2,138,034	--	--	702,529
GREAT AMERICAN INS CO OF NY.....	--	--	3,086,545	--	--	1,464,790
GREAT AMERICAN SECURITY INS CO.....	--	--	--	--	--	--
GREAT AMERICAN SPIRIT INS CO.....	--	--	--	--	--	--
GREAT DIVIDE INS CO.....	--	--	2,949,076	--	--	205,931
GREAT NORTHERN INS CO.....	--	--	18,950	--	--	9,941

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2002
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	FINANCIAL CONDITION AS OF DECEMBER 31, 2002				
	ASSETS	LIABILITIES EXCL. CAPITAL & SURPLUS	POLICYHOLDERS' SURPLUS INCL. CAPITAL	CAPITAL	NET INCOME OR (LOSS)
GREENWICH INS CO.....	344,529,739	286,391,831	58,137,908	3,558,100	4,965,789
GUARANTEE INS CO.....	18,404,532	10,441,125	7,963,407	3,600,120	(258,583)
GUARANTY NATL INS CO.....	511,914,476	366,066,506	145,847,970	3,000,000	(29,551,604)
GUARANTY NATL INS CO OF CT.....	10,623,158	1,082,948	9,540,210	2,800,000	1,007,134
GUIDEONE MUT INS CO.....	445,732,196	299,340,188	146,392,008	MUTUAL	(849,346)
GULF INS CO.....	1,629,660,668	1,138,676,379	490,984,289	6,500,000	(18,867,863)
HANOVER INS CO.....	3,150,121,291	2,319,815,141	830,306,150	5,000,000	10,794,507
HARTFORD ACCID & IND CO.....	6,436,872,733	4,921,608,238	1,515,264,495	40,000,000	108,701,022
HARTFORD CAS INS CO.....	1,459,811,559	793,342,975	666,468,584	4,800,000	58,305,806
HARTFORD FIRE IN CO.....	14,902,354,572	8,577,564,445	6,324,790,127	55,000,000	4,441,963,455
HARTFORD INS CO OF THE MIDWEST.....	183,800,704	72,585,161	111,215,543	4,200,000	12,959,677
HARTFORD STEAM BOIL INSPEC & INS CO.....	981,011,771	524,044,376	456,967,395	10,000,000	28,161,285
HARTFORD STEAM BOIL INSPEC INS CO CT.....	46,577,822	25,104,730	21,473,093	3,000,000	(1,259,258)
HARTFORD UNDERWRITERS INS CO.....	1,027,710,463	577,154,888	450,555,575	6,504,000	44,986,462
HERITAGE IND CO.....	230,572,935	106,517,752	124,055,183	3,025,000	6,746,018
HIGHLANDS INS CO.....	614,619,971	593,830,472	20,789,499	4,000,000	(7,916,046)
HOMESITE INS CO.....	10,867,940	3,229,949	7,637,991	4,540,000	80,307
HUDSON INS CO.....	81,768,825	60,942,506	20,826,319	7,500,000	(3,955,159)
ILLINOIS NATL INS CO.....	46,643,010	278,944	46,364,066	5,000,000	2,421,975
INDEMNITY CO OF CA.....	12,200,159	5,904,406	6,295,753	1,200,000	862,482
INDEMNITY INS CO OF NORTH AMER.....	152,115,909	129,160,185	22,955,724	4,501,500	(1,692,664)
INDUSTRIAL UNDERWRITERS INS CO.....	6,550,242	951,851	5,598,391	3,000,000	169,241
INFINITY INS CO.....	480,190,794	349,841,239	130,349,555	2,500,000	39,272,745
INSURANCE CO OF NORTH AMER.....	286,544,739	248,410,576	38,134,163	56,785,545	(14,326,683)
INSURANCE CO OF THE STATE OF PA.....	2,210,185,534	1,519,883,178	690,302,356	5,005,500	(57,614,642)
INSURANCE CO OF THE WEST.....	495,688,948	307,058,165	188,630,783	3,000,000	22,593,896
INSURANCE CORP OF HANNOVER.....	718,808,121	571,800,323	147,007,799	5,000,000	(2,649,956)
INTEGON NATL INS CO.....	203,915,514	124,886,604	79,028,910	3,500,000	477,727
INTERNATIONAL FIDELITY INS CO.....	64,358,209	33,146,668	31,211,541	1,500,000	(260,182)
INTERSTATE IND CO.....	117,191,216	75,290,961	41,900,255	2,500,000	(8,760,871)
JEWELERS MUT INS CO.....	134,771,850	60,355,603	74,416,247	MUTUAL	6,840,088
KEMPER CAS INS CO.....	30,547,117	7,365,152	23,181,965	3,500,000	4,538,302
KEMPER EMPLOYERS INS CO.....	17,715,442	8,178,598	9,536,844	3,000,000	(298,582)
LANCER INS CO.....	310,470,460	263,607,170	46,863,290	3,100,000	3,903,698
LANDMARK INS CO.....	167,243,222	89,613,254	77,629,968	4,100,000	5,658,374
LAWYERS TITLE INS CORP.....	584,852,089	313,223,021	271,629,068	5,311,685	53,887,657
LEXON INS CO.....	31,295,808	5,907,887	25,387,921	4,213,226	789,186
LIBERTY INS CORP.....	1,418,988,703	1,163,151,083	255,837,620	3,500,000	11,291,272
LIBERTY INS UNDERWRITERS INC.....	69,537,555	63,045,917	6,491,638	3,500,000	660,986
LIBERTY MUT FIRE INS CO.....	2,664,136,189	1,962,358,160	701,778,029	10,000,000	79,696,626
LIBERTY MUT INS CO.....	19,296,498,887	15,288,749,667	4,007,749,220	10,000,000	343,792,955
LINCOLN GENERAL INS CO.....	459,774,969	371,265,820	88,509,149	4,200,000	(15,085,997)
LM INS CORP.....	52,532,098	36,155,954	16,376,144	3,600,000	201,915
LUMBERMENS MUT CAS CO.....	6,071,135,836	5,374,289,793	696,846,043	MUTUAL	(205,919,979)
LYNDON PROPERTY INS CO.....	394,071,159	250,310,113	143,761,046	4,000,000	99,705,671
MAJESTIC INS CO.....	115,842,633	89,443,823	26,398,810	3,000,000	3,312,096
MAPFRE REINS CORP.....	173,168,902	63,227,497	109,941,405	4,200,000	6,732,837
MARINE IND INS CO OF AMER.....	19,752,528	338,206	19,414,322	3,200,000	1,171,308
MARKEL AMERICAN INS CO.....	221,211,124	170,989,382	50,221,742	5,000,100	2,995,449
MARKEL INS CO.....	358,775,071	280,712,574	78,062,497	4,200,000	(2,364,686)
MARYLAND CAS CO.....	328,344,940	4,559,730	323,785,210	4,717,500	18,690,562
MBIA INS CORP.....	9,211,579,304	6,053,570,589	3,158,008,715	15,000,000	622,430,960
MBIA INS CORP OF IL.....	162,523,770	1,173,456	161,350,314	5,000,000	7,410,617
MEDICAL ASSUR CO INC.....	957,852,860	764,518,213	193,334,647	8,972,237	(19,095,649)
MEDICAL INS EXCH OF CA.....	254,936,595	147,607,635	107,328,960	RECIPROCAL	(6,682,605)
MEDICAL PROTECTIVE CO.....	1,747,668,038	1,345,941,715	401,726,323	4,800,000	(13,747,302)
MEDMARC CAS INS CO.....	108,108,439	82,805,271	25,303,168	3,000,000	(5,497,421)
MENDOTA INS CO.....	93,798,597	59,749,683	34,048,914	3,000,000	(4,804,745)
MERITPLAN INS CO.....	41,025,746	27,509,937	13,515,809	2,820,000	(1,126,147)
METROPOLITAN PROPERTY & CAS INS CO.....	4,718,447,447	2,754,331,747	1,964,115,700	468,000,000	127,293,600
MGIC ASSUR CORP.....	35,284,592	12,516,380	22,768,212	3,500,000	232,734
MGIC IND CORP.....	20,154,586	273,834	19,880,752	3,588,000	646,092
MIC PROP & CAS INS CORP.....	492,585,305	444,683,750	47,901,555	5,000,000	1,110,194
MID-CENTURY INS CO.....	2,634,516,276	2,120,921,567	513,594,708	4,800,000	(95,695,003)
MIDWEST EMPLOYERS CAS CO.....	192,321,620	97,787,673	94,533,947	3,531,000	4,158,071
MINNESOTA LAWYERS MUT INS CO.....	59,552,997	24,078,670	35,474,327	MUTUAL	2,030,288
MITSUI SUMITOMO INS CO OF AMER.....	234,013,530	137,576,997	96,436,533	5,000,000	191,816
FOREIGN - PROPERTY & CASUALTY Continued					
MITSUI SUMITOMO INS CO USA INC.....	355,520,822	291,946,702	63,574,120	5,000,000	(13,662,924)
MONTGOMERY WARD INS CO.....	34,110,899	16,329,812	17,781,087	3,000,000	1,987,551
MONUMENTAL GENERAL CAS CO.....	42,318,428	16,692,534	25,625,894	2,600,000	(967,494)
MORTGAGE GUARANTY INS CORP.....	5,748,861,544	4,200,854,153	1,548,007,391	5,000,000	256,475,739
MOTORS INS CORP.....	5,814,245,278	4,681,899,188	1,132,346,090	5,000,000	28,540,715
MUTUAL SERVICE CAS INS CO.....	157,930,637	119,103,774	38,826,863	MUTUAL	5,087,922
NATIONAL AMERICAN INS CO.....	114,294,374	70,221,422	44,072,952	5,000,000	(405,237)
NATIONAL AMERICAN INS CO OF CA.....	94,106,673	74,633,867	19,472,806	2,600,000	(19,678,335)
NATIONAL CAS CO.....	91,677,060	6,437,665	85,239,395	5,000,000	3,913,087

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2002
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	HAWAII BUSINESS FOR THE YEAR ENDED DECEMBER 31, 2002					
	DIRECT PREMIUMS WRITTEN			CLAIMS BENEFITS PAID		
	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.
GREENWICH INS CO.....	--	--	459,583	--	--	190,144
GUARANTEE INS CO.....	--	--	--	--	--	--
GUARANTY NATL INS CO.....	--	--	61,639	--	--	25,570
GUARANTY NATL INS CO OF CT.....	--	--	42,941	--	--	--
GUIDEONE MUT INS CO.....	--	--	942	--	--	9,188
GULF INS CO.....	--	--	3,714,549	--	--	468,695
HANOVER INS CO.....	--	--	1,326	--	--	--
HARTFORD ACCID & IND CO.....	--	--	(232)	--	--	318,597
HARTFORD CAS INS CO.....	--	--	(13,090)	--	--	4,015
HARTFORD FIRE IN CO.....	--	--	3,534,312	--	--	2,148,876
HARTFORD INS CO OF THE MIDWEST.....	--	--	(66,105)	--	--	492
HARTFORD STEAM BOIL INSPEC & INS CO.....	--	--	2,670,422	--	--	76,770
HARTFORD STEAM BOIL INSPEC INS CO CT.....	--	--	--	--	--	517,034
HARTFORD UNDERWRITERS INS CO.....	--	--	22,851,389	--	--	13,841,654
HERITAGE IND CO.....	--	--	1,395,272	--	--	1,006,953
HIGHLANDS INS CO.....	--	--	1,521	--	--	15,858
HOMESITE INS CO.....	--	--	--	--	--	--
HUDSON INS CO.....	--	--	1,760,810	--	--	27,270
ILLINOIS NATL INS CO.....	--	--	13,594	--	--	(21,749)
INDEMNITY CO OF CA.....	--	--	--	--	--	--
INDEMNITY INS CO OF NORTH AMER.....	--	--	1,550,913	--	--	1,265,105
INDUSTRIAL UNDERWRITERS INS CO.....	--	--	--	--	--	--
INFINITY INS CO.....	--	--	--	--	--	--
INSURANCE CO OF NORTH AMER.....	--	--	413,408	--	--	548,689
INSURANCE CO OF THE STATE OF PA.....	--	--	10,941,413	--	--	3,894,930
INSURANCE CO OF THE WEST.....	--	--	92,413	--	--	75,360
INSURANCE CORP OF HANNOVER.....	--	--	30,201	--	--	--
INTEGON NATL INS CO.....	--	--	--	--	--	--
INTERNATIONAL FIDELITY INS CO.....	--	--	219,000	--	--	50,000
INTERSTATE IND CO.....	--	--	1,445,405	--	--	282,307
JEWELERS MUT INS CO.....	--	--	660,936	--	--	198,407
KEMPER CAS INS CO.....	--	--	12,606	--	--	6,716
KEMPER EMPLOYERS INS CO.....	--	--	--	--	--	--
LANCER INS CO.....	--	--	15,405	--	--	279
LANDMARK INS CO.....	--	--	--	--	--	--
LAWYERS TITLE INS CORP.....	--	--	120,146	--	--	19,407
LEXON INS CO.....	--	--	--	--	--	--
LIBERTY INS CORP.....	--	--	1,735,281	--	--	1,271,471
LIBERTY INS UNDERWRITERS INC.....	--	--	1,193,070	--	--	129,981
LIBERTY MUT FIRE INS CO.....	--	--	43,921,782	--	--	19,711,073
LIBERTY MUT INS CO.....	--	--	4,777,319	--	--	1,645,703
LINCOLN GENERAL INS CO.....	--	--	559,318	--	--	51,457
LM INS CORP.....	--	--	6,784	--	--	3,598
LUMBERMENS MUT CAS CO.....	--	--	12,346,055	--	--	5,118,699
LYNDON PROPERTY INS CO.....	--	--	46,841	--	--	76,521
MAJESTIC INS CO.....	--	--	1,110,766	--	--	4,073,937
MAPFRE REINS CORP.....	--	--	--	--	--	--
MARINE IND INS CO OF AMER.....	--	--	--	--	--	--
MARKEL AMERICAN INS CO.....	--	--	254,465	--	--	61,929
MARKEL INS CO.....	--	--	14,588	--	--	46
MARYLAND CAS CO.....	--	--	723,662	--	--	375,289
MBIA INS CORP.....	--	--	383,836	--	--	--
MBIA INS CORP OF IL.....	--	--	--	--	--	--
MEDICAL ASSUR CO INC.....	--	--	861,569	--	--	3,833,817
MEDICAL INS EXCH OF CA.....	--	--	10,497,296	--	--	4,638,417
MEDICAL PROTECTIVE CO.....	--	--	29,754	--	--	--
MEDMARC CAS INS CO.....	--	--	43,512	--	--	--
MENDOTA INS CO.....	--	--	--	--	--	--
MERITPLAN INS CO.....	--	--	--	--	--	--
METROPOLITAN PROPERTY & CAS INS CO.....	--	--	292,090	--	--	89,772
MGIC ASSUR CORP GENERAL ACCOUNT.....	--	--	91,250	--	--	(2,662)
MGIC IND CORP.....	--	--	22,366	--	--	31,394
MIC PROP & CAS INS CORP.....	--	--	83,336	--	--	16,210
MID-CENTURY INS CO.....	--	--	--	--	--	87,164
MIDWEST EMPLOYERS CAS CO.....	--	--	157,388	--	--	--
MINNESOTA LAWYERS MUT INS CO.....	--	--	--	--	--	--
mitsui sumitomo ins co of amer.....	--	--	6,099,461	--	--	3,080,526
FOREIGN - PROPERTY & CASUALTY <i>Continued</i>						
mitsui sumitomo ins co usa inc.....	--	--	12,575	--	--	--
MONTGOMERY WARD INS CO.....	--	--	--	--	--	--
MONUMENTAL GENERAL CAS CO.....	--	--	112,304	--	--	69,193
MORTGAGE GUARANTY INS CORP.....	--	--	16,002,346	--	--	6,474,649
MOTORS INS CORP.....	--	--	482,131	--	--	192,935
MUTUAL SERVICE CAS INS CO.....	--	--	--	--	--	--
NATIONAL AMERICAN INS CO.....	--	--	(93)	--	--	--
NATIONAL AMERICAN INS CO OF CA.....	--	--	--	--	--	--
NATIONAL CAS CO.....	--	--	3,141,454	--	--	510,729

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2002
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	FINANCIAL CONDITION AS OF DECEMBER 31, 2002				
	ASSETS	LIABILITIES EXCL. CAPITAL & SURPLUS	POLICYHOLDERS' SURPLUS INCL. CAPITAL	CAPITAL	NET INCOME OR (LOSS)
NATIONAL CONTINENTAL INS CO.....	95,956,836	57,733,112	38,223,724	6,429,106	7,497,925
NATIONAL FARMERS UNION PROP & CAS.....	246,266,212	169,342,103	76,924,109	3,000,000	6,405,889
NATIONAL FARMERS UNION STD INS CO.....	59,760,316	30,353,623	29,406,693	4,200,000	1,274,546
NATIONAL FIRE INS CO OF HARTFORD.....	217,173,764	74,169,994	143,003,770	5,000,000	389,390,468
NATIONAL GENERAL INS CO.....	144,608,582	114,035,397	30,573,185	4,500,000	1,861,089
NATIONAL IND CO.....	36,192,654,148	20,460,580,963	15,732,073,185	5,500,000	1,640,026,884
NATIONAL INTERSTATE INS CO.....	159,904,889	123,157,949	36,746,940	3,000,000	5,002,277
NATIONAL LIAB & FIRE INS CO.....	409,540,708	242,303,728	167,236,980	5,000,000	12,416,050
NATIONAL REINS CORP.....	1,134,824,109	479,068,046	655,756,063	5,000,000	55,151,527
NATIONAL SURETY CORP.....	399,025,349	299,730,274	99,295,075	3,500,077	(32,512,573)
NATIONAL UNION FIRE INS CO OF PITTS.....	16,458,602,415	10,573,545,746	5,885,056,669	4,478,750	595,109,739
NATIONWIDE MUT FIRE INS CO.....	3,372,948,993	2,246,572,527	1,126,376,466	MUTUAL	73,701,508
NATIONWIDE MUT INS CO.....	19,673,533,558	14,067,791,909	5,605,741,649	MUTUAL	210,367,109
NAVIGATORS INS CO.....	438,842,206	310,299,138	128,543,069	5,000,000	9,111,202
NCMIC INS CO.....	371,967,364	238,822,212	133,145,153	2,000,000	6,918,606
NEW ENGLAND INS CO.....	238,041,500	3,338,511	234,702,989	7,200,000	6,965,123
NEW HAMPSHIRE INS CO.....	2,044,793,272	1,447,854,977	596,938,295	5,325,065	(31,040,448)
NEW YORK MARINE & GNRL INS CO.....	447,462,203	281,500,949	165,961,254	8,827,889	14,310,579
NEWARK INS CO.....	105,013,150	99,354,062	5,659,088	5,000,000	(6,401,818)
NIAGARA FIRE INS CO.....	120,557,043	48,764,793	71,792,250	10,000,000	8,113,664
NIPPONKOA INS CO OF AMERICA.....	65,837,585	24,178,549	41,659,036	5,000,000	1,262,043
NORCAL MUT INS CO.....	786,918,341	564,704,499	222,213,842	MUTUAL	(14,367,463)
NORTH AMERICAN SPECIALTY INS CO.....	318,477,566	149,919,785	168,557,781	4,800,000	3,780,662
NORTH RIVER INS CO.....	670,277,066	441,255,063	229,022,003	4,200,000	21,885,800
NORTHBROOK IND CO.....	89,395,206	377,487	89,017,719	4,200,000	1,360,011
NORTHERN ASSUR CO OF AMER.....	437,152,711	303,318,025	133,834,686	4,500,000	17,815,310
NORTHERN INS CO OF NY.....	25,808,717	---	25,808,717	9,762,500	1,673,705
NORTHLAND INS CO.....	1,152,274,300	768,877,533	383,396,767	3,500,000	(50,858,108)
NORTHWEST PHYSICIANS MUT INS CO.....	62,452,208	55,196,826	7,255,382	MUTUAL	(5,941,743)
ODYSSEY AMERICA REINS CO.....	3,205,980,674	2,215,512,036	990,468,638	6,262,500	134,641,683
OHIO CAS INS CO.....	2,141,161,496	1,415,413,067	725,748,429	4,500,000	112,467,245
OLD REPUBLIC INS CO.....	1,589,636,290	1,053,197,647	536,438,643	3,800,004	44,401,516
OLD REPUBLIC NATL TITLE INS CO.....	369,455,495	275,974,894	93,480,601	1,526,434	12,066,821
OLD UNITED CAS CO.....	186,646,167	155,110,334	31,535,833	3,000,000	4,009,396
OMAHA IND CO.....	26,305,951	8,245,916	18,060,034	4,000,000	3,220,632
OMAHA PROP & CAS INS CO.....	94,695,454	53,015,962	41,679,492	4,000,000	822,133
OMNI IND CO.....	60,243,113	31,804,578	28,438,535	3,000,000	2,091,325
OMNI INS CO.....	332,336,574	217,795,390	114,541,184	2,500,000	(4,568,584)
ONEBEACON AMERICA INS CO.....	1,316,193,258	882,108,182	434,085,076	6,000,000	61,054,506
ONEBEACON INS CO.....	5,460,702,141	3,454,446,766	2,006,255,375	4,200,000	153,000,074
OVERSEAS PARTNERS US REINS CO.....	215,767,221	142,360,279	73,406,942	5,000,000	(4,028,270)
PACIFIC EMPLOYERS INS CO.....	1,059,575,110	804,982,074	254,593,036	6,000,000	(54,013,479)
PACIFIC IND CO.....	3,376,936,179	2,699,649,915	677,286,264	5,535,000	20,210,228
PACIFIC INS CO LTD.....	613,293,117	249,207,791	364,085,326	7,200,000	24,960,492
PACIFIC SPECIALTY INS CO.....	142,501,218	85,856,360	56,644,858	3,500,000	1,099,861
PEERLESS IND INS CO.....	1,164,308,809	754,751,249	409,557,560	1,000,000	(5,323,240)
PENN-AMER INS CO.....	228,807,949	118,546,074	110,261,875	3,000,000	953,714
PENNSYLVANIA MANUFACTURERS ASN INS C.....	610,771,209	417,662,170	193,109,039	6,116,300	4,015,379
PHILADELPHIA IND INS CO.....	796,026,635	542,383,335	253,643,300	3,600,000	8,681,905
PHILADELPHIA REIN CORP.....	376,117,935	297,763,236	78,354,699	3,000,000	24,209,418
PHOENIX ASSUR CO OF NY.....	168,920,187	142,237,042	26,683,145	5,000,000	(11,523,434)
PHOENIX IND INS CO.....	25,131,833	14,650,518	10,481,315	3,000,000	(2,257,588)
PHOENIX INS CO.....	3,294,297,632	2,522,970,728	771,326,904	10,000,000	(77,690,719)
PLANET IND CO.....	32,040,492	1,497,389	30,543,103	4,200,000	799,491
PLATTE RIVER INS CO.....	42,089,790	14,197,279	27,892,511	4,800,000	(4,945,247)
PMI MORTGAGE INS CO.....	2,688,035,845	2,410,476,635	277,559,210	2,000,000	353,695,145
PROFESSIONALS ADVOCATE INS CO.....	68,126,390	54,117,493	14,008,897	4,379,000	417,918
PROGRESSIVE AMERICAN INS CO.....	226,298,158	164,515,083	61,783,075	2,500,000	13,994,628
PROGRESSIVE CAS INS CO.....	6,092,398,526	4,472,960,217	1,619,438,309	3,000,000	246,127,572
PROGRESSIVE HALCYON INS CO.....	434,734,789	342,052,209	92,682,580	2,500,400	7,954,106
PROGRESSIVE HI INS CORP.....	43,187,345	27,897,116	15,290,229	1,500,000	873,789
PROGRESSIVE MAX INS CO.....	148,975,185	111,635,986	37,339,199	3,604,824	2,235,706
PROGRESSIVE NORTHERN INS CO.....	1,238,746,178	875,358,407	363,387,771	3,008,000	47,779,816
PROGRESSIVE NORTHWESTERN INS CO.....	1,224,551,016	848,906,123	375,644,893	3,000,025	63,547,259
PROGRESSIVE PREFERRED INS CO.....	618,267,491	437,085,278	181,182,213	3,003,300	42,719,409
PROGRESSIVE SOUTHEASTERN INS CO.....	110,268,147	80,208,458	30,059,689	3,000,000	5,943,275
FOREIGN - PROPERTY & CASUALTY <i>Continued</i>					
PROGRESSIVE SPECIALTY INS CO.....	718,246,570	502,810,696	215,435,874	3,500,000	41,641,179
PROTECTIVE INS CO.....	413,953,490	146,223,908	267,729,582	7,650,000	5,798,239
PRUDENTIAL PROP & CAS INS CO.....	2,007,441,955	1,488,895,888	518,546,067	4,400,000	(132,454,173)
PUBLIC SERVICE MUT INS CO.....	524,449,110	374,412,029	150,037,081	MUTUAL	5,343,930
PUTNAM REIN CO.....	309,302,766	198,968,381	110,334,385	2,500,000	8,867,111
PXRE REINS CO.....	795,900,239	338,683,128	457,217,111	5,000,000	39,517,115
QBE REINS CORP.....	671,815,369	421,575,508	250,239,861	30,000,000	(3,018,204)
QUADRANT IND CO.....	105,694,693	76,922,813	28,771,880	5,000,000	597,787
RADIAN ASSET ASSUR INC.....	657,382,632	347,923,517	309,459,115	15,000,000	33,369,926
RADIAN GUARANTY INC.....	2,378,204,741	2,239,847,632	138,357,109	2,000,000	383,910,570

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2002
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	HAWAII BUSINESS FOR THE YEAR ENDED DECEMBER 31, 2002					
	DIRECT PREMIUMS WRITTEN			CLAIMS BENEFITS PAID		
	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.
NATIONAL CONTINENTAL INS CO.....	---	---	---	---	---	---
NATIONAL FARMERS UNION PROP & CAS.....	---	---	---	---	---	---
NATIONAL FARMERS UNION STD INS CO.....	---	---	---	---	---	26,074
NATIONAL FIRE INS CO OF HARTFORD.....	---	---	333,273	---	---	65,556
NATIONAL GENERAL INS CO.....	---	---	---	---	---	---
NATIONAL IND CO.....	---	---	---	---	---	---
NATIONAL INTERSTATE INS CO.....	---	---	17,363,099	---	---	4,294,057
NATIONAL LIAB & FIRE INS CO.....	---	---	---	---	---	---
NATIONAL REINS CORP.....	---	---	---	---	---	---
NATIONAL SURETY CORP.....	---	---	13,632,911	---	---	2,548,559
NATIONAL UNION FIRE INS CO OF PITTS.....	---	---	15,554,761	---	---	10,159,440
NATIONWIDE MUT FIRE INS CO.....	---	---	---	---	---	---
NATIONWIDE MUT INS CO.....	---	---	---	---	---	---
NAVIGATORS INS CO.....	---	---	790,238	---	---	5,735
NCMIC INS CO.....	---	---	210,535	---	---	---
NEW ENGLAND INS CO.....	---	---	---	---	---	---
NEW HAMPSHIRE INS CO.....	---	---	494,150	---	---	49,961
NEW YORK MARINE & GNRL INS CO.....	---	---	171,378	---	---	103,145
NEWARK INS CO.....	---	---	---	---	---	---
NIAGARA FIRE INS CO.....	---	---	804,486	---	---	638,995
NIPPONKOA INS CO OF AMERICA.....	---	---	---	---	---	---
NORCAL MUT INS CO.....	---	---	---	---	---	---
NORTH AMERICAN SPECIALTY INS CO.....	---	---	49,612	---	---	1,367
NORTH RIVER INS CO.....	---	---	545,696	---	---	2,121,323
NORTHBROOK IND CO.....	---	---	692,109	---	---	9,417
NORTHERN ASSUR CO OF AMER.....	---	---	---	---	---	---
NORTHERN INS CO OF NY.....	---	---	712,571	---	---	106,533
NORTHLAND INS CO.....	---	---	13,449	---	---	1,750
NORTHWEST PHYSICIANS MUT INS CO.....	---	---	---	---	---	---
ODYSSEY AMERICA REINS CO.....	---	---	---	---	---	---
OHIO CAS INS CO.....	---	---	89,089	---	---	---
OLD REPUBLIC INS CO.....	---	---	724,295	---	---	73,300
OLD REPUBLIC NATL TITLE INS CO.....	---	---	8,329,036	---	---	248,763
OLD UNITED CAS CO.....	---	---	---	---	---	---
OMAHA IND CO.....	---	---	---	---	---	---
OMAHA PROP & CAS INS CO.....	---	---	2,242,017	---	---	37,602
OMNI IND CO.....	---	---	---	---	---	---
OMNI INS CO.....	---	---	---	---	---	---
ONEBEACON AMERICA INS CO.....	---	---	2,437,009	---	---	876,836
ONEBEACON INS CO.....	---	---	64,015	---	---	206,773
OVERSEAS PARTNERS US REINS CO.....	---	---	---	---	---	---
PACIFIC EMPLOYERS INS CO.....	---	---	1,727,403	---	---	345,834
PACIFIC IND CO.....	---	---	136,076	---	---	92,554
PACIFIC INS CO LTD.....	---	---	(21,337)	---	---	340,783
PACIFIC SPECIALTY INS CO.....	---	---	135,713	---	---	52,415
PEERLESS IND INS CO.....	---	---	---	---	---	---
PENN-AMER INS CO.....	---	---	1,358,805	---	---	83,872
PENNSYLVANIA MANUFACTURERS ASN INS C.....	---	---	51	---	---	---
PHILADELPHIA IND INS CO.....	---	---	2,861,188	---	---	16,714
PHILADELPHIA REIN CORP.....	---	---	---	---	---	---
PHOENIX ASSUR CO OF NY.....	---	---	---	---	---	(1,311)
PHOENIX IND INS CO.....	---	---	---	---	---	---
PHOENIX INS CO.....	---	---	718,125	---	---	19,744
PLANET IND CO.....	---	---	---	---	---	---
PLATTE RIVER INS CO.....	---	---	2,584	---	---	---
PMI MORTGAGE INS CO.....	---	---	4,048,860	---	---	769,810
PROFESSIONALS ADVOCATE INS CO.....	---	---	---	---	---	---
PROGRESSIVE AMERICAN INS CO.....	---	---	---	---	---	---
PROGRESSIVE CAS INS CO.....	---	---	11,796,375	---	---	4,902,098
PROGRESSIVE HALCYON INS CO.....	---	---	---	---	---	---
PROGRESSIVE HI INS CORP.....	---	---	6,805,294	---	---	3,067,969
PROGRESSIVE MAX INS CO.....	---	---	---	---	---	---
PROGRESSIVE NORTHERN INS CO.....	---	---	1,765,956	---	---	1,339,314
PROGRESSIVE NORTHWESTERN INS CO.....	---	---	5,169,522	---	---	2,104,330
PROGRESSIVE PREFERRED INS CO.....	---	---	---	---	---	---
PROGRESSIVE SOUTHEASTERN INS CO.....	---	---	---	---	---	---
FOREIGN - PROPERTY & CASUALTY <i>Continued</i>						
PROGRESSIVE SPECIALTY INS CO.....	---	---	4,025,407	---	---	1,381,631
PROTECTIVE INS CO.....	---	---	158	---	---	---
PRUDENTIAL PROP & CAS INS CO.....	---	---	---	---	---	---
PUBLIC SERVICE MUT INS CO.....	---	---	---	---	---	---
PUTNAM REIN CO.....	---	---	---	---	---	---
PXRE REINS CO.....	---	---	---	---	---	---
QBE REINS CORP.....	---	---	---	---	---	---
QUADRANT IND CO.....	---	---	---	---	---	---
RADIAN ASSET ASSUR INC.....	---	---	---	---	---	---
RADIAN GUARANTY INC.....	---	---	4,954,487	---	---	1,241,272

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2002
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	FINANCIAL CONDITION AS OF DECEMBER 31, 2002				
	ASSETS	LIABILITIES EXCL. CAPITAL & SURPLUS	POLICYHOLDERS' SURPLUS INCL. CAPITAL	CAPITAL	NET INCOME OR (LOSS)
RAMPART INS CO.....	156,233,327	111,506,845	44,726,482	5,000,010	(1,787,686)
RANGER INS CO.....	229,325,278	184,388,281	44,936,997	3,100,000	(6,521,392)
REDWOOD FIRE & CAS INS CO.....	208,384,941	59,206,060	149,178,881	3,000,000	1,476,601
REGENT INS CO.....	234,020,564	132,256,347	101,764,217	3,000,000	6,103,973
REPUBLIC IND CO OF AMER.....	630,325,317	443,953,055	186,372,262	3,500,000	23,918,053
REPUBLIC IND CO OF CA.....	32,656,695	22,656,040	10,000,655	3,525,000	824,503
REPUBLIC MORTGAGE INS CO.....	1,482,663,407	1,321,072,041	161,591,366	2,000,000	167,654,158
RESIDENTIAL GUARANTY CO.....	267,411,260	183,135,347	84,275,913	2,500,000	44,034,396
RLI INS CO.....	895,084,151	493,815,401	401,268,750	10,000,375	6,529,051
ROYAL IND CO.....	2,456,034,355	1,908,106,277	547,928,078	5,000,000	(126,535,586)
ROYAL INS CO OF AMER.....	2,198,884,446	1,783,139,154	415,745,292	18,000,000	(148,958,891)
SAFECO INS CO OF AMER.....	3,384,999,048	2,558,928,393	826,070,655	5,000,000	146,357,751
SAFECO INS CO OF IN.....	11,438,061	814,862	10,623,199	3,300,000	309,801
SAFEGUARD INS CO.....	424,632,522	355,576,398	69,056,124	5,000,000	(17,623,192)
SAFETY FIRST INS CO.....	11,207,766	1,335,950	9,871,816	3,000,000	(96,235)
SAFETY NATL CAS CORP.....	837,980,447	625,274,124	212,706,323	5,000,000	15,346,120
SAGAMORE INS CO.....	129,601,006	52,616,303	76,984,703	7,500,000	4,513,252
SCOR REINS CO.....	2,047,897,471	1,642,099,568	405,797,903	5,000,000	(64,319,072)
SCOTTSDALE IND CO.....	12,818,082	2,739	12,815,343	3,000,000	599,674
SEABOARD SURETY CO.....	259,568,312	132,801,627	126,766,685	5,000,000	8,935,052
SEATON INS CO.....	63,534,517	10,504,769	53,029,748	2,600,000	(413,662)
SECURITY INS CO OF HARTFORD.....	933,886,500	789,225,577	144,660,924	8,263,260	(46,152,785)
SECURITY UNION TITLE INS CO.....	101,451,919	48,813,004	52,638,915	30,250,000	(624,206)
SENECA INS CO INC.....	181,499,180	109,572,432	71,926,748	4,800,000	11,418,749
SENTINEL INS CO LTD.....	94,343,424	43,300,685	51,042,739	4,200,000	3,466,564
SENTRY INS A MUT CO.....	3,872,591,641	1,906,632,677	1,965,958,964	MUTUAL	29,495,657
SENTRY SELECT INS CO.....	463,523,570	331,951,561	131,572,009	5,000,000	3,580,270
SIRIUS AMER INS CO.....	196,992,751	122,943,056	74,049,695	4,200,000	(6,274,619)
SOMPO JAPAN INS CO OF AMER.....	359,944,397	280,042,966	79,901,431	10,000,000	(26,175,386)
SPECIALTY NATL INS CO.....	75,977,975	56,530,719	19,447,256	3,750,000	(13,070,038)
ST PAUL FIRE & MARINE INS CO.....	17,029,714,710	12,103,935,301	4,925,779,409	20,000,000	504,763,086
ST PAUL GUARDIAN INS CO.....	34,213,525	16,819	34,196,706	4,200,000	2,327,632
ST PAUL MEDICAL LIABILITY INS CO.....	171,064,582	127,582,831	43,481,752	3,500,000	5,799,262
ST PAUL MERCURY INS CO.....	67,830,919	33,470	67,797,450	4,230,000	3,949,939
ST. PAUL PROTECTIVE INS CO.....	349,315,823	128,991,818	220,324,006	4,200,000	16,109,747
STANDARD FIRE INS CO.....	3,172,943,444	2,431,291,434	741,652,010	5,000,000	(38,714,486)
STANDARD GUARANTY INS CO.....	95,943,772	65,222,675	30,721,097	3,547,500	7,136,517
STAR INS CO.....	312,547,226	218,714,684	93,832,543	5,040,000	5,044,556
STARNET INS CO.....	43,193,723	22,904,744	20,288,979	6,000,000	150,426
STATE FARM FIRE AND CAS CO.....	15,129,137,466	12,018,082,005	3,111,055,460	10,000,000	(632,315,680)
STATE FARM GENERAL INS CO.....	2,675,031,782	2,065,417,773	609,614,008	10,000,000	(32,269,625)
STATE FARM MUT AUTO INS CO.....	65,816,451,219	34,215,866,233	31,600,584,986	MUTUAL	(1,994,387,317)
STATE NATL INS CO INC.....	105,950,839	46,112,476	59,838,363	3,250,000	4,645,470
STATE NATL SPECIALTY INS CO.....	12,476,746	4,976,746	7,500,000	3,500,000	294,980
STEWART TITLE GUARANTY CO.....	651,618,041	342,275,958	309,342,083	8,500,000	21,815,583
STONEBRIDGE CASUALTY INS CO.....	23,540,622	10,856,582	12,684,040	2,539,160	2,391,749
STONINGTON INS CO.....	18,064,088	815,410	17,248,678	3,500,000	82,714
SWISS REIN AMERICA CORP.....	10,268,787,637	7,877,501,249	2,391,286,388	6,000,000	79,074,143
T.H.E. INS CO.....	98,582,475	66,337,903	32,244,572	4,501,050	746,559
THE BAR PLAN MUT INS CO.....	40,312,844	21,020,055	19,292,789	MUTUAL	1,360,862
TICOR TITLE INS CO.....	227,987,450	155,775,767	72,211,683	30,000,000	13,793,981
TIG IND CO.....	20,491,160	216,749	20,274,412	3,290,000	829,092
TIG INS CO.....	3,492,243,268	2,396,985,770	1,095,257,499	8,400,000	(113,557,424)
TIG INS CORP OF AMER.....	20,843,195	132,784	20,710,411	3,000,000	1,000,492
TIG PREMIER INS CO.....	39,777,024	4,066,232	35,710,793	3,808,000	1,349,276
TITAN IND CO.....	131,559,360	49,578,881	81,980,480	4,319,951	17,447,955
TOYOTA MOTOR INS CO.....	87,613,497	66,694,600	20,918,897	3,000,000	1,320,351
TRANS PACIFIC INS CO.....	42,090,034	11,659,834	30,430,200	5,000,000	456,783
TRANSCONTINENTAL INS CO.....	152,152,043	72,726,440	79,425,604	4,200,000	64,510,531
TRANSNATION TITLE INS CO.....	173,331,025	78,061,325	95,269,700	10,000,000	18,652,703
TRANSPORTATION INS CO.....	76,846,500	6,668,748	70,177,752	4,200,000	29,372,451
TRAVELERS CAS & SURETY CO.....	13,390,844,615	10,818,098,186	2,572,746,429	25,000,000	(314,877,828)
TRAVELERS CAS & SURETY CO OF AMER.....	2,196,986,204	1,489,241,994	707,744,210	6,000,000	131,148,808
TRAVELERS CAS & SURETY CO OF IL.....	1,668,110,487	1,315,785,426	352,325,060	6,000,000	(41,015,745)
TRAVELERS CAS CO OF CT.....	303,108,391	242,975,319	60,133,072	6,000,000	(5,955,300)
FOREIGN - PROPERTY & CASUALTY <i>Continued</i>					
TRAVELERS COMMERCIAL CAS CO.....	284,916,756	222,262,160	62,654,596	4,500,000	(8,526,680)
TRAVELERS IND CO.....	12,544,425,938	8,581,099,736	3,963,326,203	10,000,000	(384,458,119)
TRAVELERS IND CO OF AMER.....	480,744,042	367,986,678	112,757,364	5,250,000	(10,090,511)
TRAVELERS IND CO OF CT.....	862,987,390	608,442,840	254,544,550	5,000,000	(17,834,763)
TRAVELERS IND CO OF IL.....	252,192,587	177,802,702	74,389,885	5,040,000	(2,260,166)
TRIAD GUARANTY INS CORP.....	405,399,823	292,519,951	112,879,872	3,500,000	60,203,188
TRITON INS CO.....	709,101,456	415,806,186	293,295,270	3,400,000	89,344,013
TRUCK INS EXCH.....	1,357,002,152	1,081,445,623	275,556,529	RECIPROCAL	(91,917,257)
TWIN CITY FIRE INS CO CO.....	397,300,232	215,519,217	181,781,015	4,200,000	19,207,489
ULICO CAS CO.....	132,928,474	77,609,879	55,318,596	5,000,000	(10,756,929)
UNDERWRITER FOR THE PROFESSIONS INS.....	141,327,856	91,374,185	49,953,671	7,500,000	12,506,291

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2002
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	HAWAII BUSINESS FOR THE YEAR ENDED DECEMBER 31, 2002					
	DIRECT PREMIUMS WRITTEN			CLAIMS BENEFITS PAID		
	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.
RAMPART INS CO.....	--	--	--	--	--	--
RANGER INS CO.....	--	--	538,881	--	--	410,000
REDWOOD FIRE & CAS INS CO.....	--	--	--	--	--	--
REGENT INS CO.....	--	--	351	--	--	--
REPUBLIC IND CO OF AMER.....	--	--	--	--	--	--
REPUBLIC IND CO OF CA.....	--	--	--	--	--	--
REPUBLIC MORTGAGE INS CO.....	--	--	241,787	--	--	--
RESIDENTIAL GUARANTY CO.....	--	--	--	--	--	--
RLI INS CO.....	--	--	10,162,655	--	--	3,126,695
ROYAL IND CO.....	--	--	7,659,517	--	--	805,139
ROYAL INS CO OF AMER.....	--	--	3,025,826	--	--	1,339,241
SAFECO INS CO OF AMER.....	--	--	1,005,775	--	--	94,249
SAFECO INS CO OF IN.....	--	--	--	--	--	--
SAFEGUARD INS CO.....	--	--	86,288	--	--	925
SAFETY FIRST INS CO.....	--	--	--	--	--	--
SAFETY NATL CAS CORP.....	--	--	66,451	--	--	66,085
SAGAMORE INS CO.....	--	--	--	--	--	--
SCOR REINS CO.....	--	--	--	--	--	--
SCOTTSDALE IND CO.....	--	--	--	--	--	--
SEABOARD SURETY CO.....	--	--	2,373,050	--	--	3,205
SEATON INS CO.....	--	--	--	--	--	--
SECURITY INS CO OF HARTFORD.....	--	--	3,883,449	--	--	807,972
SECURITY UNION TITLE INS CO.....	--	--	--	--	--	--
SENECA INS CO INC.....	--	--	7,378	--	--	--
SENTINEL INS CO LTD.....	--	--	--	--	--	419,316
SENTRY INS A MUT CO.....	--	--	380,938	--	--	166,216
SENTRY SELECT INS CO.....	--	--	23,754	--	--	413,347
SIRIUS AMER INS CO.....	--	--	--	--	--	--
SOMPO JAPAN INS CO OF AMER.....	--	--	1,897,668	--	--	967,602
SPECIALTY NATL INS CO.....	--	--	2,090,970	--	--	179,823
ST PAUL FIRE & MARINE INS CO.....	--	--	15,159,024	--	--	6,736,961
ST PAUL GUARDIAN INS CO.....	--	--	354,368	--	--	90,540
ST PAUL MEDICAL LIABILITY INS CO.....	--	--	--	--	--	--
ST PAUL MERCURY INS CO.....	--	--	1,485,134	--	--	325,964
ST. PAUL PROTECTIVE INS CO.....	--	--	182	--	--	752
STANDARD FIRE INS CO.....	--	--	141,386	--	--	154,092
STANDARD GUARANTY INS CO.....	--	--	471,510	--	--	10,164
STAR INS CO.....	--	--	8,872	--	--	402,767
STARNET INS CO.....	--	--	--	--	--	--
STATE FARM FIRE AND CAS CO.....	--	--	62,704,773	--	--	18,756,254
STATE FARM GENERAL INS CO.....	--	--	4,309	--	--	--
STATE FARM MUT AUTO INS CO.....	--	--	92,085,206	--	--	51,852,427
STATE NATL INS CO INC.....	--	--	11,546	--	--	348,031
STATE NATL SPECIALTY INS CO.....	--	--	--	--	--	--
STEWART TITLE GUARANTY CO.....	--	--	4,126,328	--	--	161,596
STONEBRIDGE CASUALTY INS CO.....	--	--	205,026	--	--	8,228
STONINGTON INS CO.....	--	--	--	--	--	--
SWISS REIN AMERICA CORP.....	--	--	--	--	--	--
T.H.E. INS CO.....	--	--	129,090	--	--	--
THE BAR PLAN MUT INS CO.....	--	--	--	--	--	--
TICOR TITLE INS CO.....	--	--	15,142,875	--	--	526,616
TIG IND CO.....	--	--	2,319,816	--	--	4,878,653
TIG INS CO.....	--	--	51,062,774	--	--	21,297,550
TIG INS CORP OF AMER.....	--	--	--	--	--	--
TIG PREMIER INS CO.....	--	--	10,911,948	--	--	2,396,822
TITAN IND CO.....	--	--	--	--	--	--
TOYOTA MOTOR INS CO.....	--	--	(169)	--	--	5,087
TRANS PACIFIC INS CO.....	--	--	17,593	--	--	55,189
TRANSCONTINENTAL INS CO.....	--	--	1,010,644	--	--	132,350
TRANSNATION TITLE INS CO.....	--	--	--	--	--	--
TRANSPORTATION INS CO.....	--	--	1,249,944	--	--	478,899
TRAVELERS CAS & SURETY CO.....	--	--	192,281	--	--	5,895,924
TRAVELERS CAS & SURETY CO OF AMER.....	--	--	6,204,128	--	--	409,632
TRAVELERS CAS & SURETY CO OF IL.....	--	--	(5,703)	--	--	235,476
TRAVELERS CAS CO OF CT.....	--	--	--	--	--	--
FOREIGN - PROPERTY & CASUALTY <i>Continued</i>						
TRAVELERS COMMERCIAL CAS CO.....	--	--	--	--	--	--
TRAVELERS IND CO.....	--	--	501,363	--	--	577,998
TRAVELERS IND CO OF AMER.....	--	--	25,389	--	--	21,291
TRAVELERS IND CO OF CT.....	--	--	29,959	--	--	15,070
TRAVELERS IND CO OF IL.....	--	--	4,628,012	--	--	3,434,147
TRIAD GUARANTY INS CORP.....	--	--	--	--	--	--
TRITON INS CO.....	--	--	2,229,027	--	--	199,496
TRUCK INS EXCH.....	--	--	7,433,069	--	--	6,790,903
TWIN CITY FIRE INS CO CO.....	--	--	109,889	--	--	73,864
ULICO CAS CO.....	--	--	833,679	--	--	19,538
UNDERWRITER FOR THE PROFESSIONS INS.....	--	--	--	--	--	--

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2002
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	FINANCIAL CONDITION AS OF DECEMBER 31, 2002				
	ASSETS	LIABILITIES EXCL. CAPITAL & SURPLUS	POLICYHOLDERS' SURPLUS INCL. CAPITAL	CAPITAL	NET INCOME OR (LOSS)
UNITED FNCL CAS CO.....	146,238,696	93,018,342	53,220,354	3,008,000	7,758,391
UNITED GTY COML INS CO OF NC.....	21,419,337	116,123	21,303,214	2,000,000	809,814
UNITED GTY RESIDENTIAL INS CO.....	1,938,453,389	1,809,023,507	129,429,882	5,997,300	228,603,719
UNITED GTY RESIDENTIAL INS CO OF NC.....	149,926,491	113,234,332	36,692,159	2,000,000	18,243,494
UNITED GUARANTY MTG INDEMN CO.....	76,484,103	50,889,354	25,594,749	2,000,000	9,563,860
UNITED NATL SPECIALTY INS CO.....	84,943,284	37,090,867	47,852,417	4,200,000	(2,216,346)
UNITED SERVICES AUTO ASSOC.....	11,824,521,201	5,074,243,037	6,750,278,163	RECIPROCAL	165,478,121
UNITED STATES FIRE INS CO.....	2,006,286,301	1,402,863,811	603,422,490	4,586,262	31,728,057
UNITED STATES LIABILITY INS CO.....	468,314,358	192,807,986	275,506,372	3,100,000	10,247,271
UNITRIN AUTO & HOME INS CO.....	25,594,407	---	25,594,407	5,000,000	1,125,734
UNIVERSAL UNDERWRITERS INS CO.....	317,805,145	26,715,097	291,090,047	14,960,700	162,649,802
US AEGIS ENERGY INS CO.....	16,686,605	1,068,663	15,618,042	3,500,000	1,315,556
US FIDELITY & GUARANTY CO.....	4,978,741,812	3,180,296,759	1,798,445,053	70,579,288	(21,622,200)
US SPECIALTY INS CO.....	255,182,070	144,345,825	110,836,245	4,000,000	7,903,962
USAA CAS INS CO.....	4,405,455,094	3,223,113,684	1,182,341,409	4,500,000	186,997,095
USAA GENERAL IND CO.....	254,995,759	163,681,811	91,313,948	4,500,000	19,606,144
UTICA MUT INS CO.....	1,823,530,197	1,436,053,548	387,476,649	MUTUAL	12,414,231
VANLINER INS CO.....	261,836,286	167,997,111	93,839,175	3,000,000	2,856,968
VEREX ASSURE INC.....	195,297,833	31,711,271	163,586,562	3,425,000	10,494,111
VESTA FIRE INS CORP.....	682,888,821	482,802,815	200,086,005	5,000,000	(74,251,558)
VIGILANT INS CO.....	275,109,895	191,475,018	83,634,877	4,500,000	9,440,358
VIRGINIA SURETY CO INC.....	1,449,247,022	1,146,260,998	302,986,024	5,000,000	(71,700,106)
VOYAGER PROPERTY & CAS INS CO.....	87,119,470	56,445,463	30,674,007	5,195,640	(1,394,267)
WASHINGTON INTL INS CO.....	87,319,276	54,241,027	33,078,249	4,200,000	1,181,910
WAUSAU BUSINESS INS CO.....	126,242,869	87,400,165	38,842,704	10,900,000	3,398,056
WAUSAU UNDERWRITERS INS CO.....	191,653,435	98,867,293	92,786,142	4,500,000	6,078,275
WESCO INS CO.....	321,045,961	174,323,520	146,722,441	2,500,000	70,776,360
WESTCHESTER FIRE INS CO.....	1,267,619,110	862,938,531	404,680,579	4,503,671	80,277,351
WESTCOR LAND TITLE INS CO.....	12,918,240	6,747,096	6,171,144	1,083,290	551,280
WESTERN DIVERSIFIED CAS INS CO.....	30,019,056	4,700,130	25,318,926	5,000,000	1,622,974
WESTERN NATL ASSUR CO.....	26,285,110	18,861,540	7,423,570	3,000,000	367,282
WESTERN SURETY CO.....	633,099,458	414,514,170	218,585,288	4,000,000	30,823,097
WESTPORT INS CORP.....	1,295,134,003	1,014,675,784	280,458,219	5,000,000	(53,574,885)
WILSHIRE INS CO.....	106,251,918	74,630,947	31,620,971	2,600,000	2,815,353
X L INS CO OF NY.....	85,456,352	49,602,990	35,853,362	6,000,000	(1,924,461)
XL CAPITAL ASSURANCE INC.....	180,993,189	58,685,217	122,307,972	15,000,000	(7,819,042)
XL INS AMER INC.....	395,250,271	284,952,050	110,298,221	5,000,000	17,253,405
XL REINS AMERICA INC.....	3,877,103,386	2,738,462,362	1,138,641,024	4,200,000	73,882,516
XL SPECIALTY INS CO.....	416,385,675	341,424,103	74,961,572	5,812,500	8,804,752
YOSEMITE INS CO.....	341,889,521	114,473,262	227,416,259	2,600,000	28,695,484
ZENITH INS CO.....	1,245,746,970	935,936,734	309,810,235	4,200,000	19,220,015
TOTAL FOREIGN - PROPERTY & CASUALTY.....	\$ 729,482,642,417	\$ 495,908,216,323	\$ 233,574,426,103	\$ 4,624,252,062	\$ 12,274,786,349
TOTAL FOREIGN - LIFE & PROPERTY & CASUALTY.....	\$ 3,979,822,792,422	\$ 3,540,220,448,924	\$ 439,602,343,504	\$ 8,253,316,784	\$ 15,989,261,462

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2002
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	HAWAII BUSINESS FOR THE YEAR ENDED DECEMBER 31, 2002						
	DIRECT PREMIUMS WRITTEN			CLAIMS BENEFITS PAID			
	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.	
UNITED FNCL CAS CO.....	--	--	3,711	--	--	--	
UNITED GTY COML INS CO OF NC.....	--	--	--	--	--	--	
UNITED GTY RESIDENTIAL INS CO.....	--	--	1,185,288	--	--	115,386	
UNITED GTY RESIDENTIAL INS CO OF NC.....	--	--	--	--	--	--	
UNITED GUARANTY MTG INDEM CO.....	--	--	1,562	--	--	--	
UNITED NATL SPECIALTY INS CO.....	--	--	--	--	--	--	
UNITED SERVICES AUTO ASSOC.....	--	--	46,517,529	--	--	21,101,684	
UNITED STATES FIRE INS CO.....	--	--	2,002,594	--	--	3,811,456	
UNITED STATES LIABILITY INS CO.....	--	--	604,398	--	--	12,000	
UNITRIN AUTO & HOME INS CO.....	--	--	--	--	--	--	
UNIVERSAL UNDERWRITERS INS CO.....	--	--	--	--	--	7,748	
US AEGIS ENERGY INS CO.....	--	--	--	--	--	--	
US FIDELITY & GUARANTY CO.....	--	--	3,112,430	--	--	143,206	
US SPECIALTY INS CO.....	--	--	668,149	--	--	111,571	
USAA CAS INS CO.....	--	--	17,178,335	--	--	8,252,386	
USAA GENERAL IND CO.....	--	--	2,649,068	--	--	844,126	
UTICA MUT INS CO.....	--	--	453,632	--	--	373,999	
VANLINER INS CO.....	--	--	1,336,478	--	--	49,285	
VEREX ASSURE INC.....	--	--	2,915	--	--	--	
VESTA FIRE INS CORP.....	--	--	25,754	--	--	--	
VIGILANT INS CO.....	--	--	55,774	--	--	127	
VIRGINIA SURETY CO INC.....	--	--	696,085	--	--	387,554	
VOYAGER PROPERTY & CAS INS CO.....	--	--	957,481	--	--	(79,110)	
WASHINGTON INTL INS CO.....	--	--	37,910	--	--	(6,976)	
WAUSAU BUSINESS INS CO.....	--	--	11,388	--	--	34,273	
WAUSAU UNDERWRITERS INS CO.....	--	--	(478,933)	--	--	124,231	
WESCO INS CO.....	--	--	256,141	--	--	69,530	
WESTCHESTER FIRE INS CO.....	--	--	372,524	--	--	598,192	
WESTCOR LAND TITLE INS CO.....	--	--	--	--	--	--	
WESTERN DIVERSIFIED CAS INS CO.....	--	--	(9,974)	--	--	363,255	
WESTERN NATL ASSUR CO.....	--	--	--	--	--	--	
WESTERN SURETY CO.....	--	--	158,686	--	--	--	
WESTPORT INS CORP.....	--	--	780,533	--	--	535,383	
WILSHIRE INS CO.....	--	--	--	--	--	--	
X L INS CO OF NY.....	--	--	--	--	--	--	
XL CAPITAL ASSURANCE INC.....	--	--	--	--	--	--	
XL INS AMER INC.....	--	--	22,965	--	--	--	
XL REINS AMERICA INC.....	--	--	--	--	--	--	
XL SPECIALTY INS CO.....	--	--	5,033,959	--	--	1,716,307	
YOSEMITE INS CO.....	--	--	213,952	--	--	15,987	
ZENITH INS CO.....	--	--	29,776	--	--	52,488	
TOTAL FOREIGN - PROPERTY & CASUALTY.....	\$	-- \$	-- \$ 1,038,555,049	\$	-- \$	-- \$ 404,060,040	
TOTAL FOREIGN - LIFE & PROPERTY & CASUALTY.....	\$	507,449,484	\$ 980,734,431	\$ 1,206,765,513	\$ 766,077,376	\$ 244,575,280	\$ 485,504,749

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2002
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	FINANCIAL CONDITION AS OF DECEMBER 31, 2002				
	ASSETS	LIABILITIES EXCL. CAPITAL & SURPLUS	POLICYHOLDERS' SURPLUS INCL. CAPITAL	CAPITAL	NET INCOME OR (LOSS)
ALIEN - LIFE					
CANADA LIFE ASSUR CO.....	\$ 4,558,001,194	\$ 4,178,171,665	\$ 379,829,529	---	\$ (31,545,142)
CROWN LIFE INS CO.....	405,129,555	362,702,124	42,427,431	---	3,697,557
GREAT WEST LIFE ASSUR CO.....	185,371,119	144,400,729	40,970,390	---	2,407,008
INDEPENDENT ORDER OF FORESTERS US BR.....	2,664,942,460	2,261,684,615	403,257,845	FRATERNAL	(23,616,359)
SUN LIFE ASSUR CO OF CANADA.....	8,284,224,492	7,926,376,226	357,848,266	MUTUAL	(128,800,535)
US BRANCH OF INDUSTRIAL ALLIANCE PAC.....	258,228,453	226,611,187	31,617,266	---	1,852,026
TOTAL ALIEN - LIFE.....	\$ 16,355,897,273	\$ 15,099,946,546	\$ 1,255,950,727	\$ ---	\$ (176,005,445)
ALIEN - PROPERTY & CASUALTY					
AIG NATL INS CO INC.....	\$ 17,582,344	\$ 3,770,524	\$ 13,811,820	\$ 6,000,000	\$ 589,565
AXA CORP SOLUTIONS INS CO.....	253,617,146	164,309,899	89,307,247	5,000,000	344,612
NICHIDO FIRE & MARINE INS CO LTD.....	87,051,800	46,694,331	40,357,469	---	(76,789)
NIPPONKOA INS CO LTD U.S. BRANCH.....	154,893,969	103,679,517	51,214,452	---	1,770,417
TOKIO MARINE & FIRE INS CO LTD US BR.....	1,111,936,202	785,651,559	326,284,643	---	18,623,842
ZURICH AMERICAN INS CO.....	15,145,491,028	12,527,641,464	2,617,849,564	5,000,000	(279,147,447)
TOTAL ALIEN - PROPERTY & CASUALTY.....	\$ 16,770,572,489	\$ 13,631,747,294	\$ 3,138,825,195	\$ 16,000,000	\$ (257,895,800)
TOTAL ALIEN - LIFE & PROPERTY & CASUALTY.....	\$ 33,126,469,762	\$ 28,731,693,840	\$ 4,394,775,922	\$ 16,000,000	\$ (433,901,245)
GRAND TOTAL DOMESTIC, FOREIGN & ALIEN (2).....	\$ 4,014,500,049,463	\$ 3,570,066,218,002	\$ 444,433,831,467	\$ 8,320,839,624	\$ 15,587,767,243

Notes

(1) See Travelers Ins Co under Foreign - Life section for assets, liabilities, policyholders' surplus and capital information.

(2) Figures may not total due to rounding.

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2002
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	HAWAII BUSINESS FOR THE YEAR ENDED DECEMBER 31, 2002					
	DIRECT PREMIUMS WRITTEN			CLAIMS BENEFITS PAID		
	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.
ALIEN - LIFE						
CANADA LIFE ASSUR CO.....	\$ 548,362	\$ 3,314,195	\$ 72,407	\$ 1,360,062	\$ 733,103	\$ (32,722)
CROWN LIFE INS CO.....	896,925	100	40,796	1,882,677	(16,746)	---
GREAT WEST LIFE ASSUR CO.....	24,691	---	34,152	96,914	---	37,405
INDEPENDENT ORDER OF FORESTERS US BR.....	338,761	1,100	3,998	1,764,500	460,305	4,882
SUN LIFE ASSUR CO OF CANADA.....	8,744,472	627	38,414	5,100,370	19,363	18,905
US BRANCH OF INDUSTRIAL ALLIANCE PAC.....	107,212	1,272	---	105,487	3,900	---
TOTAL ALIEN - LIFE.....	\$ 10,660,423	\$ 3,317,294	\$ 189,767	\$ 10,310,010	\$ 1,199,925	\$ 28,470
ALIEN - PROPERTY & CASUALTY						
AIG NATL INS CO INC.....	\$ ---	\$ ---	\$ ---	\$ ---	\$ ---	\$ ---
AXA CORP SOLUTIONS INS CO.....	---	---	240,274	---	---	60,000
NICHIDO FIRE & MARINE INS CO LTD.....	---	---	---	---	---	---
NIPPONKOA INS CO LTD U.S. BRANCH.....	---	---	434,410	---	---	231,490
TOKIO MARINE & FIRE INS CO LTD US BR.....	---	---	1,811,338	---	---	1,464,344
ZURICH AMERICAN INS CO.....	---	---	12,719,986	---	---	5,129,797
TOTAL ALIEN - PROPERTY & CASUALTY.....	\$ ---	\$ ---	\$ 15,206,008	\$ ---	\$ ---	\$ 6,885,631
TOTAL ALIEN - LIFE & PROPERTY & CASUALTY.....	\$ 10,660,423	\$ 3,317,294	\$ 15,395,775	\$ 10,310,010	\$ 1,199,925	\$ 6,914,101
GRAND TOTAL DOMESTIC, FOREIGN & ALIEN (2).....	\$ 546,029,714	\$ 984,992,589	\$ 1,798,690,502	\$ 792,045,619	\$ 246,817,851	\$ 708,842,399

Notes

(1) See Travelers Ins Co under Foreign - Life section for assets, liabilities, policyholders' surplus and capital information.

(2) Figures may not total due to rounding.

**Table 2: MUTUAL BENEFIT SOCIETIES & HEALTH MAINTENANCE ORGANIZATIONS
AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2002**

NAME OF COMPANY	FINANCIAL CONDITION AS OF DECEMBER 31, 2002				
	TOTAL ASSETS	TOTAL LIABILITIES	RESERVES & UNASSIGNED FUNDS	TOTAL MEMBERS	NET INCOME OR (LOSS)
MUTUAL BENEFIT SOCIETIES					
HAWAII MANAGEMENT ALLIANCE ASSOCIATION.....	\$ 18,726,224	\$ 14,110,616	\$ 4,615,608	28,424	901,199
HAWAII MEDICAL SERVICE ASSOCIATION.....	718,402,627	310,780,268	407,622,359	668,493	(40,532,836)
MUTUAL BENEFIT ASSOCIATION OF HAWAII.....	4,392,553	1,209,592	3,182,961	44	225,738
UNITED PUERTO RICAN ASSN OF HI.....	1,323,257	11,544	1,311,713	357	39,048
UNIVERSITY HEALTH ALLIANCE.....	9,225,288	7,839,880	1,385,408	25,586	1,403,299
VOLUNTARY EMPLOYEES' BENEFIT ASSN OF HI.....	21,096,179	14,562,859	6,533,321	19,822	595,249
TOTAL (1).....	\$ 773,166,128	\$ 348,514,759	\$ 424,651,370	742,726	\$ (37,368,303)

NAME OF COMPANY	FINANCIAL CONDITION AS OF DECEMBER 31, 2002				
	TOTAL ASSETS	TOTAL LIABILITIES	TOTAL NET WORTH OR (DEFICIT)	TOTAL MEMBERS	NET INCOME OR (LOSS)
HEALTH MAINTENANCE ORGANIZATIONS					
ALOHA CARE.....	\$ 31,254,294	\$ 18,666,543	12,587,749	43,060	\$ 6,590,177
HEALTH PLAN HAWAII.....	8,076,017	5,721,611	2,354,406	-	614,957
ISLAND CARE.....	2,046,970	336,558	1,710,412	-	884,360
KAISER FOUNDATION HEALTH PLAN, INC. (2).....	228,464,000	117,942,000	110,522,000	233,646	(2,809,000)
KAPI'OLANI HEALTHHAWAII.....	2,476,396	279,114	2,197,282	2	(2,271,992)
TOTAL (1).....	\$ 272,317,677	\$ 142,945,826	\$ 129,371,849	276,708	\$ 3,008,502

N/A Not Available

(1) Figures may not total due to rounding

(2) Hawaii Region

**Table 2: MUTUAL BENEFIT SOCIETIES & HEALTH MAINTENANCE ORGANIZATIONS
AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2002**

HAWAII BUSINESS FOR THE YEAR ENDED DECEMBER 31, 2002		
NAME OF COMPANY	DIRECT PREMIUMS WRITTEN	NET CLAIMS BENEFITS PAID
MUTUAL BENEFIT SOCIETIES		
HAWAII MANAGEMENT ALLIANCE ASSOCIATION.....	\$ 58,760,993	\$ 41,437,830
HAWAII MEDICAL SERVICE ASSOCIATION.....	1,283,563,836	1,203,432,650
MUTUAL BENEFIT ASSOCIATION OF HAWAII.....	---	---
UNITED PUERTO RICAN ASSN OF HI.....	---	---
UNIVERSITY HEALTH ALLIANCE.....	53,823,751	46,740,797
VOLUNTARY EMPLOYEES' BENEFIT ASSN OF HI.....	---	---
TOTAL (1).....	\$ 1,396,148,580	\$ 1,291,611,277

HAWAII BUSINESS FOR THE YEAR ENDED DECEMBER 31, 2002		
NAME OF COMPANY	HEALTH CARE RELATED REVENUES	TOTAL MEDICAL & HOSPITAL EXPENSES
HEALTH MAINTENANCE ORGANIZATIONS		
ALOHA CARE.....	\$ 66,501,804	\$ 54,039,201
HEALTH PLAN HAWAII.....	6,722	(416,209)
ISLAND CARE.....	12,721,768	9,593,995
KAISER FOUNDATION HEALTH PLAN, INC. (2).....	625,882,000	612,286,000
KAPI'OLANI HEALTHHAWAII.....	19,169,884	20,259,514
TOTAL (1).....	\$ 724,282,178	\$ 695,762,501

N/A Not Available

(1) Figures may not total due to rounding

(2) Hawaii Region

CLASSES OF INSURANCE

AH	--	Accident & Health or Sickness
L	--	Life
C	--	Casualty
M	--	Marine
IM	--	Inland Marine
OM	--	Ocean Marine
P	--	Property (Fire)
S	--	Surety
T	--	Title
V	--	(Motor) Vehicle

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
77879	5 STAR LIFE INS. CO. BATON ROUGE, LA	3/18/1987	AH-L
71854	AAA LIFE INS. CO. WASHINGTON, D.C.	10/31/1983	AH-L
22896	ACA FINANCIAL GUARANTY CORP. BALTIMORE, MD	1/29/1991	S
60038	ACACIA LIFE INS. CO. WASHINGTON, D.C.	3/20/1995	AH-L
85685	ACACIA NATIONAL LIFE INS. CO. FALLS CHURCH, VA	12/28/1995	AH-L
60046	ACADEMY LIFE INS. CO. ST. LOUIS, MO	10/1/1965	AH-L
71099	ACCELERATION LIFE INS. CO. DUBLIN, OH	6/22/1990	AH-L
20010	ACCEPTANCE INDEMNITY INS. CO. OMAHA, NE	7/31/1998	C-M-P-S-V
10166	ACCIDENT FUND INS. CO. OF AMERICA LANSING, MI	3/17/2003	C
26379	ACCREDITED SURETY AND CASUALTY COMPANY, INC. WINTER PARK, FL	11/26/2002	C-S
22667	ACE AMERICAN INS. CO. PHILADELPHIA, PA	11/19/1976	AH-C-M-P-S-V
22705	ACE AMERICAN REINSURANCE CO. PHILADELPHIA, PA	4/2/1973	C-M-P-S (Reinsurance)
20702	ACE FIRE UNDERWRITERS INS. CO. PHILADELPHIA, PA	3/2/1970	AH-C-M-P-S-V
30180	ACE GUARANTY CORP. NEW YORK, NY	1/15/2003	C-S
10030	ACE INDEMNITY INS. CO. PHILADELPHIA, PA	1/7/1991	C-M-P-S-V
20699	ACE PROPERTY AND CASUALTY INS. CO. PHILADELPHIA, PA	10/1/1903	C-M-P-S-V
19984	ACIG INS. CO. BARRINGTON, IL	9/1/1998	C-V
22950	ACSTAR INSURANCE CO. CHICAGO, IL	9/28/1995	C-M-S
44318	ADMIRAL INDEMNITY CO. WILMINGTON, DE	11/14/2002	C-M-P-S
71390	ADMIRAL LIFE INS. CO. OF AMERICA PHOENIX, AZ	7/20/1966	AH-L
83445	ADVANCE INS. CO. PHOENIX, AZ	11/14/1991	AH-L
80055	ADVANTA LIFE INS. CO. PHOENIX, AZ	11/16/1995	AH-L
33898	AEGIS SECURITY INS. CO. HARRISBURG, PA	6/30/1998	AH-C-M-P-S
78700	AETNA HEALTH AND LIFE INS. CO. HARTFORD, CT	1/5/1982	AH-L
60054	AETNA LIFE INS. CO. HARTFORD, CT	6/30/1915	AH-L
10014	AFFILIATED F M INS. CO. PROVIDENCE, RI	8/13/1973	C-M-P-S

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
60232	AGL LIFE ASSURANCE CO. BLUE BELL, PA	10/6/1994	L
70432	AIG ANNUITY INS. CO. AMARILLO, TX	7/17/1975	AH-L
28487	AIG HAWAII INS. CO., INC. HONOLULU, HI	4/15/1987	AH-C-M-P-S-V
66842	AIG LIFE INS. CO. WILMINGTON, DE	12/6/1979	AH-L
36587	AIG NATIONAL INS. CO., INC. NEW YORK, NY	10/30/1981	C-M-P-S
60941	AIG SUNAMERICA LIFE ASSURANCE CO. PHOENIX, AZ	12/27/1967	AH-L
10957	ALAMANCE INS. CO. SPRINGFIELD, IL	6/25/1999	C-M-P-S-V
38733	ALASKA NATIONAL INS. CO. ANCHORAGE, AK	5/10/1995	C-M-P-S-V
24899	ALEA NORTH AMERICA INS. CO. NEW YORK, NY	10/23/1995	C-M-P-S-V
	ALL AMERICAN LIFE INS. CO. SPRINGFIELD, IL		(Merged with and into American General Life Ins. Co. effective 12/31/2002)
13285	ALLEGHENY CASUALTY CO. MEADVILLE, PA	11/18/2002	S
62790	ALLEGIANCE LIFE INS. CO. SPRINGFIELD, IL	2/1/1985	AH-L
35300	ALLIANZ INS. CO. LOS ANGELES, CA	12/31/1977	C-M-P-S
90611	ALLIANZ LIFE INS. CO. OF NORTH AMERICA MINNEAPOLIS, MN	1/1/1981	AH-L
41840	ALLMERICA FINANCIAL BENEFIT INS. CO. HOWELL, MI	3/1/1995	AH-C-M-P-S-V
84824	ALLMERICA FINANCIAL LIFE INS. AND ANNUITY CO. DOVER, DE	8/28/1998	AH-L
29688	ALLSTATE FIRE AND CASUALTY INS. CO. NORTHFIELD, IL	4/7/1982	C (Credit Only)
19240	ALLSTATE INDEMNITY CO. SKOKIE, IL	11/4/1965	AH-C-M-P-S-V
19232	ALLSTATE INS. CO. SKOKIE, IL	2/24/1956	AH-C-M-P-S-V
60186	ALLSTATE LIFE INS. CO. SKOKIE, IL	10/2/1959	AH-L
67369	ALTA HEALTH & LIFE INS. CO. INDIANAPOLIS, IN	8/1/1980	AH-L
18708	AMBAC ASSURANCE CORP. MADISON, WI	6/28/1985	S
	AMERIBEST LIFE INS. CO. ATLANTA, GA		(Merged with and into Equitable Life Ins. Co. of Iowa effective 1/1/2003)
24589	AMERICAN & FOREIGN INS. CO. WILMINGTON, DE	1/19/1981	C-M-P-S-V
19720	AMERICAN ALTERNATIVE INS. CORP. WILMINGTON, DE	6/29/1961	AH-C-M-P-S-V
21849	AMERICAN AUTOMOBILE INS. CO. ST. LOUIS, MO	9/5/1950	AH-C-M-P-S-V

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
10111	AMERICAN BANKERS INS. CO. OF FLORIDA..... MIAMI, FL	11/27/1968	AH-C-M-P-S
60275	AMERICAN BANKERS LIFE ASSURANCE CO. OF FLORIDA..... MIAMI, FL	11/18/1966	AH-L
20427	AMERICAN CASUALTY CO. OF READING, PA..... READING, PA	12/29/1960	AH-C-M-P-S-V
10391	AMERICAN CENTENNIAL INS. CO. WILMINGTON, DE	6/14/1982	AH-C-M-P-S
37915	AMERICAN CENTRAL INS. CO. KANSAS CITY, MO	6/15/1984	C-M-P-S
19941	AMERICAN COMMERCE INS. CO..... COLUMBUS, OH	10/26/1990	AH-C-M-P
10216	AMERICAN CONTRACTORS INDEMNITY CO..... LOS ANGELES, CA	4/28/1999	S
19690	AMERICAN ECONOMY INS. CO..... INDIANAPOLIS, IN	9/16/1975	C-M-P-S
37990	AMERICAN EMPIRE INS. CO. CINCINNATI, OH	2/11/1992	C-P (Reinsurance)
20613	AMERICAN EMPLOYERS' INS. CO. BOSTON, MA	2/23/1946	AH-C-M-P-S-V
94234	AMERICAN ENTERPRISE LIFE INS. CO..... INDIANAPOLIS, IN	1/10/1984	AH-L
92738	AMERICAN EQUITY INVESTMENT LIFE INS. CO..... WEST DES MOINES, IA	4/21/1998	AH-L
10819	AMERICAN EQUITY SPECIALTY INS. CO..... COSTA MESA, CA	10/13/1998	C-M-P-S-V
23450	AMERICAN FAMILY HOME INS. CO. JACKSONVILLE, FL	5/14/2003	AH-M-P-S
60380	AMERICAN FAMILY LIFE ASSURANCE CO. OF COLUMBUS..... COLUMBUS, GA	6/16/1970	AH-L
60410	AMERICAN FIDELITY ASSURANCE CO..... OKLAHOMA CITY, OK	8/23/1979	AH-L
60429	AMERICAN FIDELITY LIFE INS. CO..... PENSACOLA, FL	10/23/1963	L
60445	AMERICAN FOUNDERS LIFE INS. CO. AUSTIN, TX	5/12/1987	AH-L
	AMERICAN FRANKLIN LIFE INS. CO..... SPRINGFIELD, IL	(Merged with and into American General Life Ins. Co. effective 12/31/2002)	
40398	AMERICAN FUJI FIRE AND MARINE INS. CO..... LONG GROVE, IL	9/8/1993	AH-C-M-P-S
68373	AMERICAN GENERAL ASSURANCE CO..... SCHAUMBERG, IL	1/10/1985	AH-L
24376	AMERICAN GENERAL INDEMNITY CO. OMAHA, NE	5/4/1994	C-M-P
60488	AMERICAN GENERAL LIFE INS. CO. HOUSTON, TX	9/25/1979	AH-L
	AMERICAN GENERAL LIFE INS. CO. OF NEW YORK..... NEW YORK, NY	(Merged with and into The United States Life Ins. Co. in the City of New York effective 1/1/2003)	
26247	AMERICAN GUARANTEE AND LIABILITY INS. CO..... NEW YORK, NY	9/19/1994	AH-C-M-P-S-V

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
60518	AMERICAN HEALTH AND LIFE INS. CO. FORT WORTH, TX	4/13/1965	AH-L
39152	AMERICAN HEALTHCARE INDEMNITY CO. WILMINGTON, DE	11/8/1993	C-P-S
60534	AMERICAN HERITAGE LIFE INS. CO. JACKSONVILLE, FL	8/13/1962	AH-L
19380	AMERICAN HOME ASSURANCE CO. NEW YORK, NY	7/16/1953	AH-C-M-P-S-V
60577	AMERICAN INCOME LIFE INS. CO. INDIANAPOLIS, IN	2/25/1969	AH-L
21857	AMERICAN INS. CO. (THE)..... OMAHA, NE	4/15/1922	AH-C-M-P-S-V
32220	AMERICAN INTERNATIONAL INS. CO. NEW YORK, NY	8/17/1986	C-M-P-S-V
60607	AMERICAN INTERNATIONAL LIFE ASSURANCE CO. OF NEW YORK..... NEW YORK, NY	4/18/1963	AH-L
40258	AMERICAN INTERNATIONAL SOUTH INS. CO..... HARRISBURG, PA	4/22/1987	C-M-P
31895	AMERICAN INTERSTATE INS. CO. DE RIDDER, LA	12/24/1998	C-M-S
60631	AMERICAN INVESTORS LIFE INS. CO., INC..... TOPEKA, KS	2/1/1984	L
60704	AMERICAN LIFE INS. CO. OF NEW YORK..... NEW YORK, NY	12/22/1966	AH-L
10200	AMERICAN LIVE STOCK INS. CO. GENEVA, IL	5/5/1971	C (Livestock Only)
30562	AMERICAN MANUFACTURERS MUTUAL INS. CO..... LONG GROVE, IL	6/1/1974	C-M-P-S-V
81213	AMERICAN MATURITY LIFE INS. CO. HARTFORD, CT	6/15/1984	AH-L
81418	AMERICAN MEDICAL AND LIFE INS. CO. HICKSVILLE, NY	4/26/1991	AH-L
67989	AMERICAN MEMORIAL LIFE INS. CO. RAPID CITY, SD	8/1/1985	AH-L
23469	AMERICAN MODERN HOME INS. CO. CINCINNATI, OH	1/20/1987	AH-C-M-P-V
65811	AMERICAN MODERN LIFE INS. CO..... CINCINNATI, OH	4/11/1988	AH-L
22918	AMERICAN MOTORISTS INS. CO..... CHICAGO, IL	6/21/1966	AH-C-M-P-S-V
60739	AMERICAN NATIONAL INS. CO. GALVESTON, TX	9/20/1949	AH-L
71773	AMERICAN NATIONAL LIFE INS. CO. OF TEXAS..... GALVESTON, TX	1/20/1975	AH-L
81078	AMERICAN NETWORK INS. CO..... ALLENTOWN, PA	11/9/1973	AH
10805	AMERICAN PACIFIC INS. CO., INC..... HONOLULU, HI	5/6/1997	AH-C-M-P-S-V
93653	AMERICAN PARTNERS LIFE INS. CO. PHOENIX, AZ	7/27/1999	AH-L
91785	AMERICAN PHOENIX LIFE AND REASSURANCE CO. HARTFORD, CT	5/4/1998	AH-L

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
80624	AMERICAN PROGRESSIVE LIFE & HEALTH INS. CO. OF NEW YORK RYE BROOK, NY	5/16/1967	AH-L
18910	AMERICAN PROTECTION INS. CO. LONG GROVE, IL	11/28/1977	AH-C-M-P-S
10227	AMERICAN RE-INSURANCE CO. DOVER, DE	1/1/1978	AH-M-P-S-V (Reinsurance) C-S (Direct)
19615	AMERICAN RELIABLE INS. CO. SCOTTSDALE, AZ	5/11/1994	AH-C-M-P-S-V
60836	AMERICAN REPUBLIC INS. CO. DES MOINES, IA	8/1/1962	AH-L
	AMERICAN RESOURCES LIFE INS. CO. WEST DES MOINES, IA	(Withdrawn effective 3/24/2003)	
	AMERICAN RISK FUNDING INS. CO. BARRINGTON, IL	(Name Changed to ACIG Ins. Co. effective 6/17/2000)	
19631	AMERICAN ROAD INS. CO. DEARBORN, MI	3/22/1965	AH-C-M-P-S
39969	AMERICAN SAFETY CASUALTY INS. CO. DOVER, DE	7/26/1996	C-M-P-S-V
42978	AMERICAN SECURITY INS. CO. WILMINGTON, DE	2/27/1984	AH-C-IM-P
42897	AMERICAN SERVICE INS. CO., INC. ROSEMONT, IL	7/2/2003	S-V
86630	AMERICAN SKANDIA LIFE ASSURANCE CORP. HARTFORD, CT	5/1/1977	AH-L
84697	AMERICAN SPECIALTY HEALTH INS. CO. DEERFIELD, IL	5/17/2000	AH-L
19704	AMERICAN STATES INS. CO. INDIANAPOLIS, IN	11/19/1971	C-M-P-S
60879	AMERICAN STATES LIFE INS. CO. REDMOND, WA	8/9/1971	AH-L
31380	AMERICAN SURETY CO. HAYWARD, CA	8/28/1998	S
60895	AMERICAN UNITED LIFE INS. CO. INDIANAPOLIS, IN	8/25/1994	AH-L
97314	AMERICAN VANGUARD LIFE INS. CO. DES MOINES, IA	7/8/1987	L
40142	AMERICAN ZURICH INS. CO. SCHAUMBURG, IL	6/24/1998	AH-C-M-P-S-V
68594	AMERICAN-AMICABLE LIFE INS. CO. OF TEXAS WACO, TX	8/4/1987	L
27898	AMERICAS INS. CO. NEW ORLEANS, LA	10/5/1993	C-M-P
61999	AMERICO FINANCIAL LIFE AND ANNUITY INS. CO. DALLAS, TX	5/26/1982	AH-L
94471	AMERICOM LIFE & ANNUITY INS. CO. HOUSTON, TX	10/13/1997	L
30872	AMERIN GUARANTY CORP. SCHAUMBURG, IL	5/2/1994	C
23396	AMERISURE MUTUAL INS. CO. DETROIT, MI	9/21/1954	C-IM-P
61301	AMERITAS LIFE INSURANCE CORP. LINCOLN, NE	12/1/1958	AH-L

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
97977	AMERITAS VARIABLE LIFE INS. CO..... LINCOLN, NE	11/25/1986	L
61689	AMERUS LIFE INS. CO. DES MOINES, IA	9/28/1989	AH-L
27928	AMEX ASSURANCE CO..... CHICAGO, IL	6/1/1982	AH-C-M-P-S-V
	ANCHOR NATIONAL LIFE INS. CO. PHOENIX, AZ		(Name Changed to AIG Sunamerica Life Assurance Co. effective 2/23/2003)
93661	ANNUITY INVESTORS LIFE INS. CO..... CINCINNATI, OH	10/8/1985	AH-L
85286	ANTHEM ALLIANCE HEALTH INS. CO. DALLAS, TX	7/1/1982	AH-L
61069	ANTHEM LIFE INS. CO. INDIANAPOLIS, IN	10/12/1984	AH-L
11150	ARCH INS. CO. KANSAS CITY, MO	12/21/1990	AH-C-M-P-S-V
10348	ARCH REINSURANCE CO..... OMAHA, NE	11/12/2003	AH-C-M-P-S-V
19801	ARGONAUT INS. CO..... MENLO PARK, CA	12/10/1957	AH-C-M-P-S-V
19828	ARGONAUT-MIDWEST INS. CO..... CHICAGO, IL	3/28/1973	AH-C-M-P-S-V
19836	ARGONAUT-NORTHWEST INS. CO. BOISE, ID	12/27/1985	C-P-S
41459	ARMED FORCES INS. EXCHANGE LEAVENWORTH, KS	9/12/1990	C-M-P
21865	ASSOCIATED INDEMNITY CORP..... SAN FRANCISCO, CA	10/11/1933	AH-C-M-P-S-V
71838	ASSOCIATES FINANCIAL LIFE INS. CO..... NASHVILLE, TN	6/22/1979	AH-L
21296	ASSOCIATES INS. CO. SOUTH BEND, IN	7/22/1963	AH-C-M-P-S
19305	ASSURANCE CO. OF AMERICA NEW YORK, NY	1/15/1971	AH-C-M-P-S-V
56499	ASSURED LIFE ASSOCIATION DENVER, CO	11/22/1968	AH-L (Fraternal)
71439	ASSURITY LIFE INS. CO..... LINCOLN, NE	2/2/1987	AH-L
41769	ATHENA ASSURANCE CO. ST PAUL, MN	8/19/1999	C-M-P-S-V
20931	ATLANTA INTERNATIONAL INS. CO. NEW YORK, NY	8/22/1960	AH-C-M/OM-P-S
19895	ATLANTIC MUTUAL INS. CO..... NEW YORK, NY	7/3/1985	C-M-P-S (Direct) V (Reinsurance)
27154	ATLANTIC SPECIALTY INS. CO..... NEW YORK, NY	4/8/2003	AH-C-M-P-S-V
18333	ATLAS ASSURANCE CO. OF AMERICA EAST SYRACUSE, NY		(Name Changed to Peerless Indemnity Ins. Co. and Redomesticated effective 4/30/2002)
61182	AURORA NATIONAL LIFE ASSURANCE CO..... LOS ANGELES, CA	12/10/1963	AH-L
	AUSA LIFE INS. CO., INC..... NEW YORK, NY		(Name Changed to Transamerica Financial Life Ins. Co. effective 4/1/2003)

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
19062	AUTOMOBILE INS. CO. OF HARTFORD, CONNECTICUT..... HARTFORD, CT	8/14/1974	C-M-P-S
10367	AVEMCO INS. CO..... FREDERICK, MD	10/24/1968	AH--M/OM-P C (Aircraft Only)
62898	AVIVA LIFE INS. CO..... QUINCY, MA	12/5/1960	AH-L
29530	AXA ART INS. CORP..... NEW YORK, NY	12/28/1993	C-M-P
33022	AXA CORPORATE SOLUTIONS INS. CO. NEW YORK, NY	12/19/1980	C-M-P-S
68365	AXA CORPORATE SOLUTIONS LIFE REINSURANCE CO..... WILMINGTON, DE	6/4/1982	L
36552	AXA CORPORATE SOLUTIONS REINSURANCE CO. WILMINGTON, DE	10/8/1987	C-M-P-V (Reinsurance)
11835	AXA RE AMERICA INS. CO..... WILMINGTON, DE	1/3/1983	AH-C-M-P-V
16187	AXA RE PROPERTY & CASUALTY INS. CO..... WILMINGTON, DE	10/31/2002	AH-C-M-P-V
20370	AXIS REINSURANCE CO..... NEW YORK, NY	10/1/1903	AH-C-M-P-S
24813	BALBOA INS. CO..... LOS ANGELES, CA	6/1/1950	AH-C-M-P-S
68160	BALBOA LIFE INS. CO..... LOS ANGELES, CA	1/2/1969	AH-L
61212	BALTIMORE LIFE INS. CO. (THE) QWINGS MILLS, MD	4/14/1999	AH-L
18538	BANCINSURE, INC..... OKLAHOMA CITY, OK	7/2/1996	C-M-P-S-V
61239	BANKERS FIDELITY LIFE INS. CO..... ATLANTA, GA	4/14/2003	AH-L
33162	BANKERS INS. CO..... ST. PETERSBURG, FL	1/16/1996	AH-C-M-P-S-V
61263	BANKERS LIFE & CASUALTY CO..... CHICAGO, IL	9/1/1953	AH-L
81043	BANKERS LIFE INS. CO. ST. PETERSBURG, FL	8/31/1994	AH-L
23132	BANKERS MULTIPLE LINE INS. CO. CHICAGO, IL	5/25/1970	AH
71900	BANKERS NATIONAL LIFE INS. CO. DALLAS, TX	12/31/1982	AH-L
18279	BANKERS STANDARD INS. CO. PHILADELPHIA, PA	5/25/1982	C-M-P-S-V
94250	BANNER LIFE INS. CO..... ROCKVILLE, MD	8/13/1987	AH-L
29513	BAR PLAN MUTUAL INS. CO. (THE) ST. LOUIS, MO	8/19/2002	C-S
38245	BCS INS. CO..... CHICAGO, IL	6/15/1965	AH-C-M
80985	BCS LIFE INS. CO..... CHICAGO, IL	10/5/1981	AH-L
61395	BENEFICIAL LIFE INS. CO..... SALT LAKE CITY, UT	8/22/1967	AH-L

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
32603	BERKLEY INS. CO..... WILMINGTON, DE	8/14/1998	AH-C-M-P-S-V (Reinsurance)
29580	BERKLEY REGIONAL INS. CO..... WILMINGTON, DE	6/17/1998	C-M-P-S-V
62345	BERKSHIRE HATHAWAY LIFE INS. CO. OF NEBRASKA..... OMAHA, NE	7/26/1999	L
71714	BERKSHIRE LIFE INS. CO. OF AMERICA PITTSFIELD, MA	12/3/1973	AH-L
90638	BEST LIFE AND HEALTH INS. CO. AUSTIN, TX	2/11/1982	AH-L
61476	BOSTON MUTUAL LIFE INS. CO..... BOSTON, MA	1/9/1974	AH-L
20761	BOSTON OLD COLONY INS. CO. BOSTON, MA	6/19/1947	C-M-P-S
19658	BRISTOL WEST INS. CO. PHILADELPHIA, PA	5/10/1999	AH-C-M-P-S-V
13528	BROTHERHOOD MUTUAL INS. CO..... FORT WAYNE, IN	9/15/2000	AH-C
	BSH LIFE INS., INC. HONOLULU, HI	(Withdrawn effective 5/5/2003)	
61492	BUSINESS MEN'S ASSURANCE CO. OF AMERICA..... KANSAS CITY, MO	3/21/1949	AH-L
93432	C.M. LIFE INS. CO..... HARTFORD, CT	4/20/1982	AH-L
20117	CALIFORNIA CASUALTY INDEMNITY EXCHANGE..... SAN MATEO, CA	4/2/2003	C-M-P-V
32271	CALIFORNIA INDEMNITY INS. CO..... PLEASANTON, CA	6/13/2002	C
38865	CALIFORNIA INS. CO..... SAN FRANCISCO, CA	7/17/1985	C-M-P-S
80659	CANADA LIFE ASSURANCE CO. TORONTON, ONTARIO, CANADA	6/30/1920	AH-L
81060	CANADA LIFE INS. CO. OF AMERICA LANSING, MI	12/29/1989	AH-L
20877	CAPITAL MARKETS ASSURANCE CORP. NEW YORK, NY	8/31/1993	SU
61581	CAPITOL LIFE INS. CO. DENVER, CO	1/8/1951	AH-L
10510	CAROLINA CASUALTY INS. CO..... JACKSONVILLE, FL	7/20/1966	C-M-S-V
11255	CATERPILLAR INS. CO..... JEFFERSON CITY, MO	5/9/2001	C-M-P-S-V
80799	CELTIC INS. CO. CHICAGO, IL	7/25/1957	AH-L
19909	CENTENNIAL INS. CO. NEW YORK, NY	8/9/1954	AH-C-M-P-S V (Reinsurance)
61700	CENTRAL NATIONAL LIFE INS. CO. OF OMAHA..... WILMINGTON, DE	12/19/1961	AH-L
61751	CENTRAL STATES HEALTH & LIFE CO. OF OMAHA OMAHA, NE	12/2/1968	AH-L
34274	CENTRAL STATES INDEMNITY CO. OF OMAHA..... OMAHA, NE	9/23/1987	AH-C-M (M added effective 6/18/03)

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
34649	CENTRE INS. CO. WILMINGTON, DE	12/31/1977	AH-C-M-P-S
80896	CENTRE LIFE INS. CO. BOSTON, MA	4/1/1965	AH-L
42765	CENTURION CASUALTY CO. DES MOINES, IA	11/19/1990	AH-C-M-P-S
62383	CENTURION LIFE INS. CO. KANSAS CITY, MO	9/13/1978	AH-L
20710	CENTURY INDEMNITY CO. PHILADELPHIA, PA	1/18/1985	C-M-P-S
35130	CENTURY REINSURANCE CO. PHILADELPHIA, PA	9/29/1980	C-M-P-S-V (Reinsurance)
	CGU LIFE INS. CO. OF AMERICA WILMINGTON, DE	(Name Chaged to Aviva Life Ins. Co. effective 3/3/2003)	
61808	CHARTER NATIONAL LIFE INS. CO. NORTHBROOK, IL	6/27/1975	AH-L
25615	CHARTER OAK FIRE INS. CO. HARTFORD, CT	5/18/1970	AH-C-M-P-S-V
	CHARTWELL INS. CO. MINNEAPOLIS, MN	(Merged into a non-admitted company effective 12/31/2002)	
61832	CHESAPEAKE LIFE INS. CO. OKLAHOMA CITY, OK	7/28/1969	AH-L
22810	CHICAGO INS. CO. CHICAGO, IL	1/2/1969	C-M-P
50229	CHICAGO TITLE INS. CO. KANSAS CITY, MO	9/26/1962	T
12777	CHUBB INDEMNITY INS. CO. NEW YORK, NY	4/3/2000	C-M-P-S-V
10052	CHUBB NATIONAL INS. CO. INDIANAPOLIS, IN	4/3/2000	AH-C-M-P-S-V
18767	CHURCH MUTUAL INS. CO. MERRILL, WI	12/20/1995	C-M-P-S-V
93629	CIGNA LIFE INS. CO. BLOOMFIELD, CT	4/13/1988	AH-L
22004	CIM INS. CORP. SOUTHFIELD, MI	8/16/1966	C-M-P-S-V
10677	CINCINNATI INS. CO. CINCINNATI, OH	3/9/1987	C-IM-P-S
76236	CINCINNATI LIFE INS. CO. FAIRFIELD, OH	8/16/1988	AH-L
42242	CITATION INS. CO. SAN JOSE, CA	6/21/1993	C-M-P-S
80322	CITICORP LIFE INS. CO. PHOENIX, AZ	2/2/1987	AH-L
71463	CITIZENS INS. CO. OF AMERICA DENVER, CO	12/19/1980	L
36412	CLAREMONT LIABILITY INS. CO. OAKLAND, CA	12/3/1991	C
20532	CLARENDON NATIONAL INS. CO. NEWARK, NJ	12/13/1988	AH-C-M-P-S-V
70491	CLARICA LIFE INS. CO.-US FARGO, ND	12/17/1985	AH-L

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
97071	CLARICA LIFE REINSURANCE CO. LANSING, MI	12/29/1992	AH-L
29114	CMG MORTGAGE ASSURANCE CO. MADISON, WI	1/16/2003	C (Credit Only)
40266	CMG MORTGAGE INS. CO. MADISON, WI	2/1/1982	C (Credit Only)
74268	CNA GROUP LIFE ASSURANCE CO. CHICAGO, IL	10/23/1970	AH-L
34347	COLONIAL AMERICAN CASUALTY AND SURETY CO. BALTIMORE, MD	1/22/1998	C-M-P-S
62049	COLONIAL LIFE & ACCIDENT INS. CO. COLUMBIA, SC	1/22/1971	AH-L
62065	COLONIAL PENN LIFE INS. CO. PHILADELPHIA, PA	6/17/1968	AH-L
84786	COLORADO BANKERS LIFE INS. CO. GREENWOOD VILLAGE, CO	9/24/1990	AH-L
77720	COLUMBIA UNIVERSAL LIFE INS. CO. AUSTIN, TX	4/14/1998	AH-L
76023	COLUMBIAN LIFE INS. CO. CHICAGO, IL	9/21/1994	AH-L
62103	COLUMBIAN MUTUAL LIFE INS. CO. BINGHAMTON, NY	6/5/1992	AH-L
62146	COMBINED INS. CO. OF AMERICA CHICAGO, IL	8/23/1956	AH-L
	COMBINED SPECIALTY INS. CO. GLENVIEW, IL	(Name Changed to Virginia Surety Co., Inc. effective 4/1/2003)	
19410	COMMERCE AND INDUSTRY INS. CO. NEW YORK, NY	10/5/1981	C-M-P-S
32280	COMMERCIAL CASUALTY INS. CO. PLEASANTON, CA	2/8/1995	C
20818	COMMERCIAL INS. CO. OF NEWARK, NJ. NEWARK, NJ	8/16/1937	AH-C-M-P-S-V
18732	COMMERCIAL LOAN INS. CORP. MILWAUKEE, WI	3/28/1969	C (Credit Only)
10220	COMMONWEALTH INS. CO. OF AMERICA SEATTLE, WA	3/22/2002	C-M-P
50083	COMMONWEALTH LAND TITLE INS. CO. PHILADELPHIA, PA	8/3/1971	T
51195	COMMONWEALTH LAND TITLE INS. CO. OF NEW JERSEY CAMDEN, NJ	7/20/1964	T
73504	CONGRESS LIFE INS. CO. PHOENIX, AZ	7/2/1987	AH-L
62308	CONNECTICUT GENERAL LIFE INS. CO. HARTFORD, CT	6/30/1953	AH-L
24872	CONNECTICUT INDEMNITY CO. HARTFORD, CT	6/10/1981	C-M-P-S
24961	CONNIE LEE INS. CO. MADISON, WI	12/28/1988	S
60682	CONSECO ANNUITY ASSURANCE CO. CHICAGO, IL	2/11/1975	AH-L
78174	CONSECO HEALTH INS. CO. PHOENIX, AZ	1/22/1987	AH

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
65900	CONSECO LIFE INS. CO. CARMEL, IN	10/1/1981	AH-L
	CONSECO MEDICAL INS. CO. CHICAGO, IL	(Merged with and into Washington National Ins. Co. effective 7/1/2003)	
76325	CONSECO SENIOR HEALTH INS. CO. CARMEL, IN	9/14/1988	AH-L
	CONSECO VARIABLE INS. CO. DALLAS, TX	(Name Changed to Jefferson National Life Ins. Co. effective 5/1/2003)	
32190	CONSTITUTION INS. CO. NEW YORK, NY	10/17/2000	AH-C-M-P-S-V
62359	CONSTITUTION LIFE INS. CO. MCKINNEY, TX	7/19/1961	AH-L
71730	CONTINENTAL AMERICAN INS. CO. COLUMBIA, SC	11/19/2002	AH-L
62413	CONTINENTAL ASSURANCE CO. CHICAGO, IL	12/22/1952	AH-L
20443	CONTINENTAL CASUALTY CO. CONCORD, NH	7/24/1922	AH-C-M-P-S-V
71404	CONTINENTAL GENERAL INS. CO. OMAHA, NE	5/18/1983	AH-L
35289	CONTINENTAL INS. CO. CHICAGO, IL	12/31/1977	AH-C-M-P-S-V
20923	CONTINENTAL REINSURANCE CORP. LOS ANGELES, CA	11/14/1947	AH-C-M-P-S-V
37206	CONTRACTORS BONDING AND INS. CO. SEATTLE, WA	1/25/1988	C-P-S
22730	CONVERIUM INS. (NORTH AMERICA) INC. FORT LEE, NJ	6/17/1998	C-M-P-S-V
21318	COREGIS INS. CO. INDIANAPOLIS, IN	11/18/1991	C-M-P-S-V
72052	CORPORATE HEALTH INS. CO. BLUE BELL, PA	7/19/1971	AH
26492	COURTESY INS. CO. DEERFIELD BEACH, FL	7/18/1997	C-M-S-V
80675	CROWN LIFE INS. CO. TORONTO, ONTARIO, CANADA	6/15/1931	AH-L
31348	CRUM & FORSTER INDEMNITY CO. NEW YORK, NY	7/2/1996	C-M-P-S-V
10847	CUMIS INS. SOCIETY, INC. MADISON, WI	9/30/1968	AH-C-M-P-S-V
62626	CUNA MUTUAL INS. SOCIETY MADISON, WI	12/1/1942	AH-L
65749	CUNA MUTUAL LIFE INS. CO. WAVERLY, IA	8/15/1988	AH-L
10499	DAIMLERCHRYSLER INS. CO. SOUTH FIELD, MI	11/28/1972	M-S
37907	DEERBROOK INS. CO. NORTHBROOK, IL	4/20/1998	AH-C-M-P-S-V
62634	DELAWARE AMERICAN LIFE INS. CO. WILMINGTON, DE	12/18/1979	AH-L
81396	DELTA DENTAL INS. CO. WILMINGTON, DE	4/1/1997 (Redomesticated effective 9/30/2002)	AH

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
	DELTA LIFE AND ANNUITY CO.....	(Merged into American Investors Life Ins. Co. effective 12/30/2002)	
	TOPEKA, KS		
40975	DENTISTS INS. CO. (THE).....	9/16/1994	C-M-P-S
	SACRAMENTO, CA		
81019	DESERET MUTUAL INS. CO.	7/10/2002	AH
	SALT LAKE, UT		
12718	DEVELOPERS SURETY AND INDEMNITY CO.....	2/2/1999	C-IM-P-S
	WEST DES MOINES, IA		
42048	DIAMOND STATE INS. CO.....	3/15/1999	AH-C-M-P-S-V
	INDIANAPOLIS, IN		
36463	DISCOVER PROPERTY & CASUALTY INS. CO.	8/1/1982	AH-C-M-P-S-V
	CHICAGO, IL		
34495	DOCTORS' CO., AN INTERINSURANCE EXCHANGE	6/30/1986	C-P-S-V
	SANTA MONICA, CA		
92444	DOCTORS' LIFE INS. CO. (THE)	1/24/1995	AH-L
	NAPA, CA		
37265	DTRIC INS. CO., LIMITED	1/1/1979	AH-C-M-P-S-V
	HONOLULU, HI		
36986	EAGLE PACIFIC INS. CO.	10/18/1991	C
	SEATTLE, WA		
21261	ELECTRIC INS. CO.	4/24/2002	C-M-P-S-V
	BEVERLY, MA		
62928	EMC NATIONAL LIFE CO.....	3/9/1982	AH-L
	DES MOINES, IA		
21326	EMPIRE FIRE AND MARINE INS. CO.....	8/18/1967	AH-C-M-P-S-V
	OMAHA, NE		
94285	EMPIRE GENERAL LIFE ASSURANCE CORP.	8/31/1982	L
	BRENTWOOD, TN		
21458	EMPLOYERS INS. CO. OF WAUSAU	5/22/1946	AH-C-M-P-S-V
	WAUSAU, WI		
	EMPLOYERS MODERN LIFE CO.	(Name Changed to EMC National Life Co. effective 7/30/2003)	
	DES MOINES, IA		
21415	EMPLOYERS MUTUAL CASUALTY CO.	9/4/1969	C-M-P-S-V
	DES MOINES, IA		
68276	EMPLOYERS REASSURANCE CORP.	12/31/1986	AH-L
	OVERLAND PARK, KS		
39845	EMPLOYERS REINSURANCE CORP.	6/16/1982	AH-C-M-P V (Reinsurance)
	KANSAS CITY, MO		
20648	EMPLOYERS' FIRE INS. CO.	2/23/1946	AH-C-M-P-S-V
	BOSTON, MA		
62952	EQUITABLE LIFE & CASUALTY INS. CO.....	12/22/1955	AH-L
	SALT LAKE CITY, UT		
62944	EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	10/1/1903	AH-L
	NEW YORK, NY		
62979	EQUITABLE LIFE INS. CO. OF IOWA.....	1/8/1996	AH-L
	DES MOINES, IA		
62880	EQUITABLE OF COLORADO, INC.....	4/27/1987	L
	COLORADO SPRINGS, CO		
62510	EQUITRUST LIFE INS. CO.....	4/27/1988	AH-L
	WEST DES MOINES, IA		
20516	EULER AMERICAN CREDIT INDEMNITY CO.....	2/2/1982	C
	NEW YORK, NY		

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
26921	EVEREST REINSURANCE CO. NEWARK, NJ	5/31/1978	C-M-P-S V (Reinsurance)
10003	EXCESS SHARE INS. CORP. DUBLIN, OH	7/18/2001	C
35181	EXECUTIVE RISK INDEMNITY INC. DOVER, DE	11/2/1993	C-M-P-S
40029	EXPLORER INSURANCE COMPANY (THE) PHOENIX, AZ	9/1/1998	C-P-S-V
21482	FACTORY MUTUAL INS. CO. PROVIDENCE, RI	7/1/1968	C-M-P-S
44784	FAIRFIELD INS. CO. STAMFORD, CT	9/1/1998	AH-C-M-P-S-V
18864	FAIRMONT INS. CO. WOODLAND HILLS, CA	3/24/1992	C-M-P-S-V (V added effective 9/1/03)
77968	FAMILY HERITAGE LIFE INS. CO. OF AMERICA..... CLEVELAND, OH	9/3/2002	AH-L
63053	FAMILY LIFE INS. CO..... SEATTLE, WA	8/8/1961	AH-L
74004	FAMILY SERVICE LIFE INS. CO..... HOUSTON, TX	12/27/1988	L
63177	FARMERS NEW WORLD LIFE INS. CO. MERCER ISLAND, WA	10/2/2000	AH-L
41483	FARMINGTON CASUALTY CO. HARTFORD, CT	8/26/1987	C-M-P-S
67695	FEDERAL HOME LIFE INS. CO. LYNCHBURG, VA	5/28/1962	AH-L
20281	FEDERAL INS. CO..... INDIANAPOLIS, IN	9/23/1940	AH-C-M-P-S-V
63207	FEDERAL KEMPER LIFE ASSURANCE CO. SCHAUMBURG, IL	3/19/1975	AH-L
63223	FEDERAL LIFE INS. CO. (MUTUAL)..... GLENVIEW, IL	9/23/1980	AH-L
11118	FEDERATED RURAL ELECTRIC INS. EXCHANGE..... LENEXA, KS	11/25/2002	C-M-P-S-V
43460	FFG INS. CO. DALLAS, TX	11/18/1993	C
35270	FIDELITY AND CASUALTY CO. OF NEW YORK CONCORD, NH	12/31/1977	AH-C-M-P-S-V
39306	FIDELITY AND DEPOSIT CO. OF MARYLAND BALTIMORE, MD	7/1/1982	C-M-P-S
35386	FIDELITY AND GUARANTY INS. CO. WEST DES MOINES, IA	8/9/1993	AH-C-M-P-S-V
25879	FIDELITY AND GUARANTY INS. UNDERWRITERS, INC..... MILWAUKEE, WI	8/18/1992	C-M-P-S-V
63274	FIDELITY AND GUARANTY LIFE INS. CO. BALTIMORE, MD	8/8/1960	AH-L
93696	FIDELITY INVESTMENTS LIFE INS. CO. SALT LAKE CITY, UT	8/12/1994	L
63290	FIDELITY LIFE ASSOCIATION, A MUTUAL LEGAL RESERVE CO. SCHAUMBURG, IL	2/13/1979	AH-L
92908	FIDELITY LIFE INS. CO. RADNOR, PA	6/21/1982	L

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
25180	FIDELITY NATIONAL INS. CO. SANTA BARBARA, CA	8/6/2003	C-P
51586	FIDELITY NATIONAL TITLE INS. CO..... PHOENIX, AZ	12/1/1982	T
71870	FIDELITY SECURITY LIFE INS. CO..... KANSAS CITY, MO	1/19/1982	AH-L
98213	FINANCIAL BENEFIT LIFE INS. CO..... TOPEKA, KS	9/26/1994	L
12815	FINANCIAL GUARANTY INS. CO. TARRYTOWN, NY	7/1/1972	S
18287	FINANCIAL SECURITY ASSURANCE INC..... NEW YORK, NY	10/6/1993	S
24880	FIRE AND CASUALTY INS. CO. OF CONNECTICUT (THE)..... FARMINGTON, CT	10/27/1995	AH-C-M-P-S
21873	FIREMAN'S FUND INS. CO..... SAN FRANCISCO, CA	7/21/1924	AH-C-M-P-S-V
39500	FIREMAN'S FUND INS. CO. OF HAWAII, INC..... HONOLULU, HI	1/26/1981	C-M-P-S-V
37273	FIREMAN'S FUND INS. CO. OF WISCONSIN WARREN, WI	7/21/1992	C-M-P-S
20850	FIREMEN'S INS. CO. OF NEWARK, NEW JERSEY..... NEWARK, NJ	4/15/1928	AH-C-M-P-S-V
69140	FIRST ALLMERICA FINANCIAL LIFE INS. CO. WORCESTER, MA	10/28/1959	AH-L
37710	FIRST AMERICAN PROPERTY & CASUALTY INS. CO..... SOUTH SAN FRANCISCO, CA	10/25/1993	C-M-P-V
50814	FIRST AMERICAN TITLE INS. CO..... SANTA ANA, CA	1/1/1969	T
63401	FIRST COLONY LIFE INS. CO..... LYNCHBURG, VA	12/8/1965	AH-L
16578	FIRST COMMUNITY INS. CO..... ROCHESTER, NY	10/8/1985	AH-C-M-P-S
64696	FIRST CONTINENTAL LIFE & ACCIDENT INS. CO..... SALT LAKE CITY, UT	11/15/1979	AH-L
11177	FIRST FINANCIAL INS. CO..... SPRINGFIELD, IL	12/6/1982	C-P-S
41726	FIRST FIRE AND CASUALTY INS. OF HAWAII, INC. HONOLULU, HI	11/4/1982	AH-C-M-P-S-V
90328	FIRST HEALTH LIFE & HEALTH INS. CO. DALLAS, TX	7/3/1980	AH-L
41734	FIRST INDEMNITY INS. OF HAWAII, INC. HONOLULU, HI	11/4/1982	AH-C-M-P-S-V
41742	FIRST INS. CO. OF HAWAII, LTD. HONOLULU, HI	11/4/1982	AH-C-M-P-S-V
63495	FIRST INVESTORS LIFE INS. CO. NEW YORK, NY	7/19/1996	AH-L
33588	FIRST LIBERTY INS. CORP. (THE) WEST DES MOINES, IA	2/26/1993	AH-C-M-P-S
24724	FIRST NATIONAL INS. CO. OF AMERICA SEATTLE, WA	5/2/1994	C-S-V
67652	FIRST PENN-PACIFIC LIFE INS. CO..... FORT WAYNE, IN	8/6/1980	AH-L

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
63533	FIRST PYRAMID LIFE INS. CO. OF AMERICA (THE)..... LITTLE ROCK, AR	9/16/1955	AH-L
10938	FIRST SECURITY INS. OF HAWAII, INC. HONOLULU, HI	9/1/1998	AH-C-M-P-S-V
	FIRST STANDARD SECURITY INS. CO. NEW CASTLE, DE	(Name Changed to Independence American Ins. Co. effective 11/14/2002)	
77984	FIRST VARIABLE LIFE INS. CO. LITTLE ROCK, AR	5/20/1982	L
13978	FLORISTS' MUTUAL INS. CO. EDWARDSVILLE, IL	12/28/1989	C-M-P-S-V
38776	FOLKSAMERICA REINSURANCE CO. NEW YORK, NY	2/8/1989	C-M-P-V (Reinsurance)
11185	FOREMOST INS. CO. GRAND RAPIDS, MI	7/5/1990	C-M-P
79677	FORETHOUGHT LIFE ASSURANCE CO. BATESVILLE, IN	8/14/1974	AH-L
91642	FORETHOUGHT LIFE INS. CO. BATESVILLE, IN	12/30/1999	AH-L
71129	FORT DEARBORN LIFE INS. CO. CHICAGO, IL	10/5/1981	AH-L
70408	FORTIS BENEFITS INS. CO. WOODBURY, MN	1/1/1963	AH-L
10801	FORTRESS INS. CO. ROSEMONT, IL	3/28/2001	C
	FRANKLIN LIFE INS. CO. SPRINGFIELD, IL	(Merged with and into American General Life Ins. Co. effective 12/31/2002)	
	FREMONT INDEMNITY CO. SAN FRANCISCO, CA	(Withdrew effective 6/17/2003)	
62154	FREMONT LIFE INS. CO. IRVINE, CA	12/27/1955	AH-L
63657	GARDEN STATE LIFE INS. CO. LEAGUE CITY, TX	5/3/1965	AH-L
20796	GE CASUALTY INS. CO. PHILADELPHIA, PA	11/7/1946	AH-C-P
80926	GE GROUP LIFE ASSURANCE CO. ENFIELD, CT	10/7/1994	AH-L
65536	GE LIFE AND ANNUITY ASSURANCE CO. RICHMOND, VA	12/22/1987	L
34789	GE PROPERTY AND CASUALTY INS. CO. PHILADELPHIA, PA	1/1/1982	C-P-V
29823	GE RESIDENTIAL MORTGAGE INS. CORP. OF NORTH CAROLINA RALEIGH, NC	12/22/1981	C (Credit Only)
41491	GEICO CASUALTY CO. CHEVY CHASE, MD	5/6/1994	C-V
35882	GEICO GENERAL INS. CO. CHEVY CHASE, MD	11/7/1979	C-M-P
22055	GEICO INDEMNITY CO. CHEVY CHASE, MD	4/18/1986	V
63665	GENERAL AMERICAN LIFE INS. CO. ST LOUIS, MO	12/8/1933	AH-L
24414	GENERAL CASUALTY CO. OF WISCONSIN SUN PRAIRIE, WI	5/13/1993	C-M-P-S

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
70025	GENERAL ELECTRIC CAPITAL ASSURANCE CO. WILMINGTON, DE	6/17/1966	AH-L
41432	GENERAL ELECTRIC HOME EQUITY INS. CORP. OF NORTH CAROLINA..... RALEIGH, NC	5/3/1985	C (Credit Only)
38458	GENERAL ELECTRIC MORTGAGE INS. CORP. RALEIGH, NC	4/22/1991	C
93521	GENERAL FIDELITY LIFE INS. CO..... SAN DIEGO, CA	1/21/1988	AH-L
24732	GENERAL INS. CO. OF AMERICA..... SEATTLE, WA	10/6/1958	C-M-P-S-V
	GENERAL LIFE INS. CO. AUSTIN, TX	(Merged into General American Life Ins. Co. effece 7/1/2002)	
	GENERAL SECURITY INS. CO..... NEW YORK, NY	(Name Changed to Unitrin Auto and Home Ins. Co. and Redomesticated effective 2/18/2003)	
39322	GENERAL SECURITY NATIONAL INS. CO. NEW YORK, NY	9/23/1993	AH-C-M-P-S-V
11967	GENERAL STAR NATIONAL INS. CO. COLUMBUS, OH	6/2/1992	C-M-P-S
38962	GENESIS INS.CO. STAMFORD, CT	3/20/1998	AH-C-M-P-S-V
70939	GERBER LIFE INS. CO. WHITE PLAINS, NY	9/13/1983	AH-L
41343	GERLING AMERICA INS. CO..... NEW YORK, NY	7/19/1991	AH-C-M-P-S
87017	GERLING GLOBAL LIFE REINS. CO. LOS ANGELES, CA	3/12/1987	AH-L (Reinsurance)
70092	GLENBROOK LIFE AND ANNUITY CO. PHOENIZ, AZ	9/9/1981	L
34622	GLENS FALLS INS. CO. WILMINGTON, DE	12/31/1977	AH-C-M-P-S-V
24600	GLOBE INDEMNITY CO. WILMINGTON, DE	1/19/1981	AH-C-M-P-S-V
91472	GLOBE LIFE AND ACCIDENT INS. CO. WILMINGTON, DE	12/31/1980	AH-L
11054	GMAC DIRECT INS. CO. HAZELWOOD, MO	4/22/2003	C-M-P-S-V
11044	GMAC INS. CO. ONLINE, INC. HAZELWOOD, MO	4/22/2003	C-M-P-S-V
80942	GOLDEN AMERICAN LIFE INS. CO. WILMINGTON, DE	8/22/1973	AH-L
62286	GOLDEN RULE INS. CO. LAWRENCEVILLE, IL	6/15/1984	AH-L
63924	GOLDEN STATE MUTUAL LIFE INS. CO. LOS ANGELES, CA	8/3/1959	AH-L
22063	GOVERNMENT EMPLOYEES INS. CO. CHEVY CHASE, MD	6/17/1986	AH-C-M-P-S-V
63967	GOVERNMENT PERSONNEL MUTUAL LIFE INS. CO. SAN ANTONIO, TX	3/18/1952	AH-L
23809	GRANITE STATE INS. CO..... HARRISBURG, PA	10/16/1975	C-M-P-S

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
26832	GREAT AMERICAN ALLIANCE INS. CO. CINCINNATI, OH	1/19/1973	C-M-P-S-V
26344	GREAT AMERICAN ASSURANCE CO. CINCINNATI, OH	12/8/1987	C-M-P-S
16691	GREAT AMERICAN INS. CO. CINCINNATI, OH	9/30/1976	C-M-P-S-V
22136	GREAT AMERICAN INS. CO. OF NEW YORK NEW YORK, NY	10/6/1947	C-M-P-S-V
63312	GREAT AMERICAN LIFE INS. CO. CINCINNATI, OH	9/22/1982	AH-L
31135	GREAT AMERICAN SECURITY INS. CO. CINCINNATI, OH	9/16/1998	C-M-P
33723	GREAT AMERICAN SPIRIT INS. CO. INDIANAPOLIS, IN	10/20/1995	C-M-P-V
25224	GREAT DIVIDE INS. CO. BISMARCK, ND	5/2/1997	C-M/IM-P-V
20303	GREAT NORTHERN INS. CO. MINNEAPOLIS, MN	1/16/1981	AH-C-M-P-S
90212	GREAT SOUTHERN LIFE INS. CO. HOUSTON, TX	11/15/1979	AH-L
68322	GREAT-WEST LIFE & ANNUITY INS. CO. ENGLEWOOD, CO	11/10/1981	AH-L
80705	GREAT-WEST LIFE ASSURANCE CO. WINNEPEG, CANADA	1/2/1980	AH-L
22322	GREENWICH INS. CO. WALNUT CREEK, CA	7/18/1972	C-M-P-S-V AH (Reinsurance)
11398	GUARANTEE INS. CO. WILMINGTON, DE	6/15/1981	C-P
64203	GUARANTEE RESERVE LIFE INS. CO. HAMMOND, IN	11/19/1974	AH-L
64211	GUARANTEE TRUST LIFE INS. CO. CHICAGO, IL	6/3/1968	AH-L
11401	GUARANTY NATIONAL INS. CO. ENGLEWOOD, CO	6/22/1990	C-P-V
26948	GUARANTY NATIONAL INS. CO. OF CONNECTICUT FARMINGTON, CT	3/21/1978	C-M-PV
78778	GUARDIAN INS. AND ANNUITY CO., INC. WILMINGTON, DE	12/31/1986	L
64246	GUARDIAN LIFE INS. CO. OF AMERICA NEW YORK, NY	12/1/1958	AH-L
15032	GUIDEONE MUTUAL INS. CO. WEST DES MOINES, IA	10/5/1982	-C-M-P-S
22217	GULF INS. CO. HARTFORD, CT	9/16/1970	AH-C-M-P-S-V
22292	HANOVER INS. CO. (THE) MANCHESTER, NH	1/1/1973	AH-C-M-P-S-V
14168	HARLEYSVILLE MUTUAL INS. CO. HARLEYSVILLE, PA	1/28/2003	M-P
60348	HART LIFE INS. CO. SIMSBURY, CT	5/10/1999	L
22357	HARTFORD ACCIDENT & INDEMNITY CO. HARTFORD, CT	11/29/1914	AH-C-M-P-S-V

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
29424	HARTFORD CASUALTY INS. CO. INDIANAPOLIS, IN	8/3/1955	AH-C-M-P-S
19682	HARTFORD FIRE INS. CO. HARTFORD, CT	10/1/1903	AH-C-M-P-S
37478	HARTFORD INS. CO. OF THE MIDWEST INDIANAPOLIS, IN	1/31/1992	C-M-P-S
70815	HARTFORD LIFE & ACCIDENT INS. CO. HARTFORD, CT	7/30/1969	AH-L
71153	HARTFORD LIFE AND ANNUITY INS. CO. HARTFORD, CT	1/1/1979	AH-L
88072	HARTFORD LIFE INS. CO. HARTFORD, CT	1/1/1979	AH-L
11452	HARTFORD STEAM BOILER INSPECTION & INS. CO. WAYNE, PA	12/21/1964	C-M/IM-P
29890	HARTFORD STEAM BOILER INSPECTION AND INS. CO. OF CONNECTICUT (THE) ... HARTFORD, CT	11/4/2002	C-M-P
30104	HARTFORD UNDERWRITERS INS. CO. HARTFORD, CT	8/25/1988	AH-C-M-P-S-V
10781	HAWAII EMPLOYERS' MUTUAL INS. CO., INC. HONOLULU, HI	10/30/1996	C
22438	HAWAIIAN INS. & GUARANTY CO., LTD (THE)..... HILO, HI	1/9/1915	AH-L-C-M-P-S-V
78972	HEALTHY ALLIANCE LIFE INS. CO. ST LOUIS, MO	9/30/1982	AH-L
39527	HERITAGE INDEMNITY CO. AGOURA HILLS, CA	2/8/1983	AH-C-M-P
64394	HERITAGE LIFE INS. CO. LOS ANGELES, CA	12/19/1968	AH-L
93440	HIGHMARK LIFE INS. CO. HARTFORD, CT	4/20/1982	AH-L
64467	HOME OWNERS LIFE INS. CO. CHICAGO, IL	7/11/1983	L
17221	HOMESITE INS. CO. HARTFORD, CT	3/18/1988	C-M-P-S
64505	HOMESTEADERS LIFE CO. DES MOINES, IA	12/13/2002	L
64513	HORACE MANN LIFE INS. CO. SPRINGFIELD, IL	8/25/1987	AH-L
25054	HUDSON INS. CO. WILMINGTON, DE	6/9/1999	AH-C-M-P-S-V
73288	HUMANA INS. CO. DE PERE, WI	11/1/1985	AH-L
70580	HUMANADENTAL INS. CO. OSHKOSH, WI	7/2/1987	L
97764	IDEALIFE INS. CO. STAMFORD, CT	11/23/1999	AH-L
65005	IDS LIFE INS. CO. MINNEAPOLIS, MN	11/5/1958	AH-L
23817	ILLINOIS NATIONAL INS. CO. CHICAGO, IL	8/2/1996	C-M-P-V
25550	INDEMNITY CO. OF CALIFORNIA IRVINE, CA	12/7/1995	S

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
43575	INDEMNITY INS. CO. OF NORTH AMERICA PHILADELPHIA, PA	1/2/1997	AH-C-M-P-S-V
26581	INDEPENDENCE AMERICAN INS. CO..... NEW CASTLE, DE	1/6/2003	C
64602	INDEPENDENCE LIFE AND ANNUITY CO..... PROVIDENCE, RI	10/13/1955	AH-L
58068	INDEPENDENT ORDER OF FORESTERS (THE) ONTARIO, CANADA	11/13/1978	AH-L (Fraternal)
64645	INDIANAPOLIS LIFE INS. CO. INDIANAPOLIS, IN	11/24/1998	L
81779	INDIVIDUAL ASSURANCE CO., LIFE, HEALTH & ACCIDENT KANSAS CITY, MO	6/1/1982	AH-L
21075	INDUSTRIAL UNDERWRITERS INS. CO. DALLAS, TX	10/26/1967	C-M-P-V
84514	INDUSTRIAL-ALLIANCE PACIFIC LIFE INS. CO. VANCOUVER, B.C., CANADA	4/28/1976	AH-L
22268	INFINITY INS. CO. INDIANAPOLIS, IN	1/24/1997	V
76953	ING INS. CO. OF AMERICA TAMPA, FL	8/25/1994	L
86509	ING LIFE INS. AND ANNUITY CO..... HARTFORD, CT	12/31/1976	AH-L
22713	INSURANCE CO. OF NORTH AMERICA..... PHILADELPHIA, PA	10/1/1903	AH-C-M-P-S-V
19429	INSURANCE CO. OF THE STATE OF PENNSYLVANIA..... HARRISBURG, PA	8/20/1962	AH-C-M-P-S-V
27847	INSURANCE CO. OF THE WEST SAN DIEGO, CA	6/3/1991	C-P-S-V
37257	INSURANCE CORP. OF HANNOVER..... CHICAGO, IL	10/24/1996	AH-C-M-P-S-V
29742	INTEGON NATIONAL INS. CO..... HARTFORD, CT	4/26/1974	AH-C-M-P-S
74780	INTEGRITY LIFE INS. CO. CINCINNATI, OH	5/25/1988	L
11592	INTERNATIONAL FIDELITY INS. CO..... NEWARK, NJ	11/12/1987	S
22837	INTERSTATE INDEMNITY CO. CHICAGO, IL	11/20/1996	C-M-P-V
64831	INTRAMERICA LIFE INS. CO..... FARMINGVILLE, NY	7/18/1990	AH-L
64890	INVESTORS GUARANTY LIFE INS. CO..... LOS ANGELES, CA	5/11/1965	AH-L
63487	INVESTORS LIFE INS. CO. OF NORTH AMERICA..... SEATTLE, WA	11/19/1979	AH-L
93610	INVESTORS PARTNER LIFE INS. CO..... DOVER, DE	10/3/1983	L
22845	ISLAND INS. CO., LIMITED HONOLULU, HI	4/6/1940	AH-L-C-M-P-S-V
11689	ISLAND PREMIER INS. CO., LIMITED..... HONOLULU, HI	7/10/2003	C-M-P-V
65056	JACKSON NATIONAL LIFE INS. CO..... LANSING, MI	9/11/1981	AH-L

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
64017	JEFFERSON NATIONAL LIFE INS. CO. DALLAS, TX	10/6/1971	AH-L
70254	JEFFERSON PILOT FINANCIAL INS. CO..... OMAHA, NE	8/9/1960	AH-L
62057	JEFFERSON PILOT LIFEAMERICA INS. CO. EAST ORANGE, NJ	5/31/1979	AH-L
67865	JEFFERSON-PILOT LIFE INS. CO..... GREENSBORO, NC	11/5/1993	AH-L
14354	JEWELERS MUTUAL INS. CO. NEENAH, WI	2/14/1977	C-M-P-S
89958	JMIC LIFE INS. CO. DEERFIELD BEACH, FL	6/3/1988	AH-L
65080	JOHN ALDEN LIFE INS. CO..... PLYMOUTH, MN	12/31/1973	AH-L
65099	JOHN HANCOCK LIFE INS. CO..... BOSTON, MA	1/6/1924	AH-L
90204	JOHN HANCOCK VARIABLE LIFE INS. CO. BOSTON, MA	7/1/1981	AH-L
60053	KAISER PERMANENTE INS. CO. OAKLAND, CA	5/30/1996	AH
65110	KANAWHA INS. CO. LANCASTER, SC	6/16/1994	AH-L
65129	KANSAS CITY LIFE INS. CO..... KANSAS CITY, MO	6/30/1972	AH-L
27138	KEMPER CASUALTY INS. CO. LONG GROVE, IL	3/29/2001	AH-C-M-P-S-V
15563	KEMPER EMPLOYERS INS. CO..... LONG GROVE, IL	4/16/2001	AH-C-M-P-V
90557	KEMPER INVESTORS LIFE INS. CO..... SCHAUMBURG, IL	12/31/1981	L
65234	KEYPORT LIFE INS. CO. PROVIDENCE, RI	11/18/1969	AH-L
58033	KNIGHTS OF COLUMBUS NEW HAVEN, CT	4/2/1962	AH-L (Fraternal)
65242	LAFAYETTE LIFE INS. CO..... LAFAYETTE, IN	1/18/1971	AH-L
26077	LANCER INS. CO..... CHICAGO, IL	4/7/1989	C-M-P-S-V
35637	LANDMARK INS. CO. LOS ANGELES, CA	3/29/1982	C-M-P-S
50024	LAWYERS TITLE INS. CORP..... RICHMOND, VA	11/19/1954	T
37940	LEXINGTON NATIONAL INS. CORP. BALTIMORE, MD	10/22/2003	S
13307	LEXON INS. CO..... HOUSTON, TX	7/27/2000	C-M-P-S-V
42404	LIBERTY INS. CORP. SCHAUMBURG, IL	7/16/1985 (Redomesticated effective 12/27/2002)	C-M-P-V
19917	LIBERTY INS. UNDERWRITERS INC..... NEW YORK, NY	6/21/1978	C-M-P
65315	LIBERTY LIFE ASSURANCE CO. OF BOSTON BOSTON, MA	6/7/1965	AH-L

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
65323	LIBERTY LIFE INS. CO..... GREENVILLE, SC	4/5/1990	AH-L
23035	LIBERTY MUTUAL FIRE INS. CO. BOSTON, MA	1/7/1949	C-M-P-S-V
23043	LIBERTY MUTUAL INS. CO. BOSTON, MA	3/2/1937	AH-C-M-P-S-V
65331	LIBERTY NATIONAL LIFE INS. CO..... BIRMINGHAM, AL	5/7/1981	AH-L
77887	LIFE AND HEALTH INS. CO. OF AMERICA PHILADELPHIA, PA	8/10/1987	AH-L
65498	LIFE INS. CO. OF NORTH AMERICA PHILADELPHIA, PA	1/18/1960	AH-L
65528	LIFE INS. CO. OF THE SOUTHWEST DALLAS, TX	5/13/1982	AH-L
64130	LIFE INVESTORS INS. CO. OF AMERICA CEDAR RAPIDS, IA	2/8/1993	AH-L
	LIFE REASSURANCE CORP. OF AMERICA..... STAMFORD, CT	(Name Changed to Swiss Re Life & Health America, Inc. effective 3/8/2001)	
65595	LINCOLN BENEFIT LIFE CO..... LINCOLN, NE	7/22/1985	AH-L
33855	LINCOLN GENERAL INS. CO. YORK, PA	7/19/2000	C-M-P-S-V
65927	LINCOLN HERITAGE LIFE INS. CO..... SPRINGFIELD, IL	4/4/1988	L
38830	LINCOLN NATIONAL HEALTH & CASUALTY INS. CO..... FORT WAYNE, IN	10/11/1985	AH-C
65676	LINCOLN NATIONAL LIFE INS. CO. FORT WAYNE, IN	5/29/1936	AH-L
	LINCOLN NATIONAL REASSURANCE CO. FORT WAYNE, IN	(Merged with and into Swiss Re Life & Health America, Inc. effective 1/6/2003)	
33600	LM INS. CORP. WEST DES MOINES, IA	2/26/1993	AH-C-M-P-S
76694	LONDON LIFE REINSURANCE CO. BALA CYNWYD, PA	11/10/1983	AH
	LONDON PACIFIC LIFE & ANNUITY CO..... RALEIGH, NC	(Certificate of Authority suspended effective 8/4/2003)	
65722	LOYAL AMERICAN LIFE INS. CO. CINCINNATI, OH	1/7/1975	AH-L
22977	LUMBERMENS MUTUAL CASUALTY CO. CHICAGO, IL	11/7/1939	AH-C-M-P-S-V
	LUTHERAN BROTHERHOOD VARIABLE INS. PRODUCTS CO..... MINNEAPOLIS, MN	(Name Changed to Thrivent Life Ins. Co. effective 6/19/2003)	
88080	LYNDON LIFE INS. CO..... SCHAUMBURG, IL	10/11/1985	AH-L
35769	LYNDON PROPERTY INS. CO. ST. LOUIS, MO	4/25/1985	C-M-P-S
65781	MADISON NATIONAL LIFE INS. CO., INC..... MIDDLETON, WI	9/13/1995	AH-L
42269	MAJESTIC INS. CO. SAN FRANCISCO, CA	6/14/1993	C-P
60321	MAMSI LIFE AND HEALTH INS. CO. ROCKVILLE, MD	2/3/1972	L

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
65870	MANHATTAN LIFE INS. CO. NEW YORK, NY	11/21/1960	AH-L
67083	MANHATTAN NATIONAL LIFE INS. CO. SCHAUMBURG, IL	5/31/1979	L
65838	MANUFACTURERS LIFE INS. CO. (U.S.A) BLOOMFIELD HILLS, MI	3/10/1987	AH-L
87793	MANUFACTURERS LIFE INS. CO. OF AMERICA..... BLOOMFIELD HILLS, MI	12/18/1981	AH-L
23876	MAPFRE REINSURANCE CORP. FLORHAM PARK, NJ	7/3/1986	IM-OM-S (Direct) C-P-V (Reinsurance) (Redomesticated effective 4/12/2002)
29998	MARINE INDEMNITY INS. CO. OF AMERICA NEW YORK, NY	1/1/1974	C-M-P-S
28932	MARKEL AMERICAN INS. CO. GLEN ALLEN, VA	2/22/1995	C-M-P
38970	MARKEL INS. CO. DEERFIELD, IL	5/22/1987	AH-C-M
71072	MARQUETTE NATIONAL LIFE INS. CO. MCKINNEY, TX	9/1/1983	AH-L
19356	MARYLAND CASUALTY CO. BALTIMORE, MD	6/23/1925	AH-C-M-P-S-V
65935	MASSACHUSETTS MUTUAL LIFE INS. CO. SPRINGFIELD, MA	1/15/1957	AH-L
12041	MBIA INS. CORP. NEW YORK, NY	8/5/1977	S
23825	MBIA INS. CORP. OF ILLINOIS..... SPRINGFIELD, IL	4/22/1974	S
69515	MEDAMERICA INS. CO. PITTSBURGH, PA	1/17/2001	AH-L
63762	MEDCO CONTAINMENT LIFE INS. CO. MECHANICSBURG, PA	4/20/1978	AH-L
33391	MEDICAL ASSURANCE CO., INC. (THE) BIRMINGHAM, AL	10/18/1995	AH-C-S
32433	MEDICAL INS. EXCHANGE OF CALIFORNIA..... SAN FRANCISCO, CA	4/3/1981	C
86991	MEDICAL LIFE INS. CO. CELVELAND, OH	8/14/1991	AH-L
11843	MEDICAL PROTECTIVE CO. (THE)..... FORT WAYNE, IN	1/28/1998	AH-C-M-P-V
71471	MEDICO LIFE INS. CO. OMAHA, NE	10/11/1974	AH-L
22241	MEDMARC CASUALTY INS. CO. JACKSONVILLE, FL	7/1/1981	C-S
97055	MEGA LIFE AND HEALTH INS. CO. OKLAHOMA CITY, OK	12/12/1985	AH-L
86126	MEMBERS LIFE INS. CO. MADISON, WI	11/3/1978	AH-L
33650	MENDOTA INS. CO. MENDOTA HEIGHTS, MN	5/1/2000	C-M-P-V
65951	MERIT LIFE INS. CO. EVANSVILLE, IN	4/24/1991	AH-L

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
24821	MERITPLAN INS. CO..... LOS ANGELES, CA, CA	11/28/1960	C
79022	MERRILL LYNCH LIFE INS. CO..... SEATTLE, WA	8/15/1988	AH-L
93513	METLIFE INVESTORS INS. CO. KANSAS CITY, MO	6/1/1982	AH-L
61050	METLIFE INVESTORS USA INS. CO..... WILMINGTON, DE	9/9/1981	L
86428	METROPOLITAN INS. AND ANNUITY CO. NEWARK, NJ	6/26/1979	AH-L
65978	METROPOLITAN LIFE INS. CO. NEW YORK, NY	9/18/1947	AH-L
26298	METROPOLITAN PROPERTY & CASUALTY INS. CO..... WARWICK, RI	1/22/1974	C-M-P-S-V AH (Reinsurance)
22594	MGIC ASSURANCE CORP. MILWAUKEE, WI	11/13/1998	C-S
18740	MGIC INDEMNITY CORP. MILWAUKEE, WI	11/13/2002	C (Credit Only)
85561	MIC LIFE INS. CORP..... WILMINGTON, DE	12/20/1985	AH-L
38601	MIC PROPERTY AND CASUALTY INS. CORP. DETROIT, MI	11/12/1997	C-M-P-S-V
21687	MID-CENTURY INS. CO. LOS ANGELES, CA	10/8/1985	C (Workers' Comp. Only)
66087	MID-WEST NATIONAL LIFE INS. CO. OF TENNESSEE..... OKLAHOMA CITY, OK	11/14/1990	AH-L
66044	MIDLAND NATIONAL LIFE INS. CO. DES MOINES, IA	10/20/1966	AH-L
23612	MIDWEST EMPLOYERS CASUALTY CO..... WILMINGTON, DE	12/28/1993	C-S
66109	MIDWESTERN UNITED LIFE INS. CO..... FORT WAYNE, IN	7/19/1955	AH-L
73989	MILILANI LIFE INS. CO., LIMITED HONOLULU, HI	7/1/1986	L
	MINISTERS LIFE INS. CO..... ST. PAUL, MN	(Name Changed to Securian Life Ins. Co. effective 12/1/2002)	
42234	MINNESOTA LAWYERS MUTUAL INS. CO. MINNEAPOLIS, MN	11/12/2002	C
66168	MINNESOTA LIFE INS. CO. ST. PAUL, MN	4/14/1998	AH-L
22551	MITSUI MARINE AND FIRE INS. CO. OF AMERICA..... NEW YORK, NY	7/10/1989	C-M-P-S-V
20362	MITSUI SUMITOMO INS. CO. OF AMERICA..... NEW YORK, NY	5/18/1990	AH-C-M-P-S-V
70416	MML BAY STATE LIFE INS. CO..... HARTFORD, CT	11/21/1983	L
32077	MONTGOMERY WARD INS. CO..... SCHAUMBURG, IL	8/27/1990	AH-C-M-P-S
31232	MONUMENTAL GENERAL CASUALTY CO. BALTIMORE, MD	12/13/1999	AH-C-M-S
66281	MONUMENTAL LIFE INS. CO. BALTIMORE, MD	8/8/1979	AH-L

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
66370	MONY LIFE INS. CO. NEW YORK, NY	6/16/1958	AH-L
78077	MONY LIFE INS. CO. OF AMERICA PHOENIX, AZ	1/6/1978	AH-L
29858	MORTGAGE GUARANTY INS. CORP. MADISON, WI	6/1/1980	C (Credit Only)
22012	MOTORS INS. CORP. SOUTHFIELD, MI	9/3/1940	C-P-S-V
66346	MUNICH AMERICAN REASSURANCE CO. ATLANTA, GA	7/6/1979	AH-L (Reinsurance)
88668	MUTUAL OF AMERICA LIFE INS. CO. NEW YORK, NY	1/4/1984	AH-L
71412	MUTUAL OF OMAHA INS. CO. OMAHA, NE	11/1/1939	AH-L
31119	MUTUAL PROTECTIVE INS. CO. OMAHA, NE	11/9/1966	AH
23647	MUTUAL SERVICE CASUALTY INS. CO. ARDEN HILLS, MN	5/2/1994	C-M-P-S-V
23663	NATIONAL AMERICAN INS. CO. CHANDLER, OK	11/18/1959	C-P-S
23671	NATIONAL AMERICAN INS. CO. OF CALIFORNIA..... LOS ANGELES, CA	12/6/1974	C-P-S-V
61409	NATIONAL BENEFIT LIFE INS. CO. NEW YORK, NY	8/26/1970	AH-L
11991	NATIONAL CASUALTY CO. WAUSAU, WI	11/18/1952	AH-C-M-P-S
10243	NATIONAL CONTINENTAL INS. CO. HAUPPAUGE, NY	12/11/1961	AH-C-IM-P-S
16217	NATIONAL FARMERS UNION PROPERTY AND CASUALTY CO. AURORA, CO	6/16/1999	AH-C-M-P-S-V
23752	NATIONAL FARMERS UNION STANDARD INS. CO. AURORA, CO	11/15/1996	AH-C-M-P-S-V
20478	NATIONAL FIRE INS. CO. OF HARTFORD HARTFORD, CT	10/1/1903	AH-C-M-P-S-V
23728	NATIONAL GENERAL INS. CO. ST. LOUIS, MO	7/28/1978	C-P
66583	NATIONAL GUARDIAN LIFE INS. CO. MADISON, WI	9/17/2002	AH-L
82538	NATIONAL HEALTH INS. CO. GRAND PRAIRIE, TX	8/23/1985	AH-L
20087	NATIONAL INDEMNITY CO. OMAHA, NE	6/2/1971	AH-C-M-P-S-V (Reinsurance)
32620	NATIONAL INTERSTATE INS. CO. GARFIELD HEIGHTS, OH	8/14/1995	C-M-P-S-V
11051	NATIONAL INTERSTATE INS. CO. OF HAWAII, INC. HONOLULU, HI	7/28/2000	C-P-V
20052	NATIONAL LIABILITY & FIRE INS. CO. STAMFORD, CT	12/7/1994	C-M-P-S-V
66680	NATIONAL LIFE INS. CO. MONTPELIER, VT	6/27/1960	AH-L
34835	NATIONAL REINSURANCE CORP. WILMINGTON, DE	11/4/1977	C-M-P-S (Reinsurance)

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
21881	NATIONAL SURETY CORP..... CHICAGO, IL	12/31/1972	AH-C-M-P-S-V
87963	NATIONAL TEACHERS ASSOCIATES LIFE INS. CO. ADDISON, TX	8/30/1999	AH-L
	NATIONAL TRAVELERS LIFE CO. DES MOINES, IA	(Merged into Employers Modern Life Co. and Name Changed to EMC National Life Co. effective 9/1/2003)	
19445	NATIONAL UNION FIRE INS. CO. OF PITTSBURGH, PA. HARRISBURG, PA	9/25/1913	AH-C-M-P-S-V
66850	NATIONAL WESTERN LIFE INS. CO..... DENVER, CO	8/10/1959	AH-L
92657	NATIONWIDE LIFE AND ANNUITY INS. CO. COLUMBUS, OH	2/28/1996	L
70750	NATIONWIDE LIFE AND ANNUITY CO. OF AMERICA..... COLUMBUS, OH	5/23/1986	AH-L
66869	NATIONWIDE LIFE INS. CO..... COLUMBUS, OH	8/5/1963	AH-L
68225	NATIONWIDE LIFE INS. CO. OF AMERICA PHILADELPHIA, PA	1/19/1961	AH-L
23779	NATIONWIDE MUTUAL FIRE INS. CO. COLUMBUS, OH	6/8/1966	AH-C-M-P
23787	NATIONWIDE MUTUAL INS. CO. COLUMBUS, OH	4/13/1967	AH-C-M-P-S-V
42307	NAVIGATORS INS. CO..... NEW YORK, NY	6/18/1993	C-M-P-S
15865	NCMIC INS. CO. DES MOINES, IA	12/14/1981	C
21830	NEW ENGLAND INS. CO. HARTFORD, CT	8/18/1987	C-M-P
91626	NEW ENGLAND LIFE INS. CO..... BOSTON, MA	2/17/1982	AH-L
91618	NEW ENGLAND PENSION & ANNUITY CO. WILMINGTON, DE	2/17/1982	L
23841	NEW HAMPSHIRE INS. CO. HARRISBURG, PA	5/24/1944	C-M-P-S-V
91596	NEW YORK LIFE INS. AND ANNUITY CORP..... WILMINGTON, DE	1/5/1982	L
66915	NEW YORK LIFE INS. CO..... NEW YORK, NY	10/1/1903	AH-L
16608	NEW YORK MARINE AND GENERAL INS. CO..... NEW YORK, NY	3/13/1990	M
24643	NEWARK INS. CO. EAST ORANGE, NJ	7/1/1918	AH-C-M-P-S-V
97241	NGL AMERICAN LIFE INS. CO. MADISON, WI	1/8/1985	L
35106	NIAGARA FIRE INS. CO..... WILMINGTON, DE	12/31/1977	AH-C-M-P-S-V
32301	NICHIDO FIRE & MARINE INS. CO., LTD..... TOKYO, JAPAN	12/19/1980	C-M-P-S
81264	NIPPON LIFE INS. CO. OF AMERICA DES MOINES, IA	5/5/1981	AH-L

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
12190	NIPPONKOA INS. CO. OF AMERICA NEW YORK, NY	6/8/1994	C-M-P-V
27073	NIPPONKOA INS. CO., LIMITED (U.S. BRANCH) TOKYO, JAPAN	5/25/1982	C-M-P-S-V
33200	NORCAL MUTUAL INS. CO. SAN FRANCISCO, CA	4/21/1995	C
66974	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INS..... CHICAGO, IL	9/21/1967	AH-L
29874	NORTH AMERICAN SPECIALTY INS. CO..... MANCHESTER, NH	12/28/1998	AH-C-M-P-S-V
67040	NORTH CENTRAL LIFE INS. CO. MINNEAPOLIS, MN	11/18/1994	AH-L
67059	NORTH COAST LIFE INS. CO. SPOKANE, WA	5/31/1979	L
21105	NORTH RIVER INS. CO. MORRISTOWN, NJ	9/30/1972	C-M-P-S-V
36455	NORTHBROOK INDEMNITY CO..... NORTHBROOK, IL	8/1/1982	C-M-P-S-V
88528	NORTHBROOK LIFE INS. CO. PHOENIX, AZ	12/22/1981	AH-L
19224	NORTHBROOK PROPERTY & CASUALTY INS. CO. CHICAGO, IL	(Name Changed to St. Paul Protective Ins. Co. effective 4/29/2003)	
38369	NORTHERN ASSURANCE CO. OF AMERICA BOSTON, MA	12/31/1980	AH-C-M-P-S-V
19372	NORTHERN INS. CO. OF NEW YORK NEW YORK, NY	4/8/1957	AH-C-M-P-S-V
24015	NORTHLAND INS. CO..... MENDOTA HEIGHTS, MN	11/9/1993	C-M-P-S-V
43583	NORTHWEST PHYSICIANS MUTUAL INS. CO. SALEM, OR	4/9/1998	C-P
69000	NORTHWESTERN LONG TERM CARE INS. CO. MILWAUKEE, WI	1/11/1984	AH-L
67091	NORTHWESTERN MUTUAL LIFE INS. CO. MILWAUKEE, WI	5/1/1970	AH-L
63444	NUTMEG LIFE INS. CO. DES MOINES, IA	10/18/1978	AH-L
81353	NYLIFE INS. CO. OF ARIZONA..... SCOTTSDALE, AZ	6/26/2001	L
67148	OCCIDENTAL LIFE INS. CO. OF NORTH CAROLINA WACO, TX	6/16/1994	AH-L
23680	ODYSSEY AMERICA REINSURANCE CORP. STAMFORD, CT	5/15/1991	C-M-P-S
24074	OHIO CASUALTY INS. CO. FAIRFIELD, OH	9/12/1969	C-M-P-S
67180	OHIO STATE LIFE INS. CO..... DALLAS, TX	1/22/1985	L
	OLD LINE LIFE INS. CO. OF AMERICA..... MILWAUKEE, WI	(Merged with and into American General Life Ins. Co. effective 3/31/2003)	
67253	OLD RELIANCE INS. CO..... PHOENIX, AZ	8/7/1985	AH-L
24147	OLD REPUBLIC INS. CO..... GREENSBURG, PA	12/17/1963	AH-C-OM-P-S-V

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
67261	OLD REPUBLIC LIFE INS. CO. CHICAGO, IL	1/10/1938	AH-L
50520	OLD REPUBLIC NATIONAL TITLE INS. CO. MINNEAPOLIS, MN	2/11/1975	T
37060	OLD UNITED CASUALTY CO. MERRIAM, KS	2/18/2000	AH-C-M-S
76007	OLD UNITED LIFE INS. CO. PHOENIX, AZ	1/27/2000	AH-L
12254	OMAHA INDEMNITY CO. MADISON, WI	8/22/1969	AH-C-M-P-S
37540	OMAHA PROPERTY AND CASUALTY INS. CO. OMAHA, NE	2/7/1983	C-M-P-S
34940	OMNI INDEMNITY CO. CHICAGO, IL	12/7/2001	C-P-V
39098	OMNI INS. CO. CHICAGO, IL	12/7/2001	C-P-V
20621	ONEBEACON AMERICA INS. CO. BOSTON, MA	4/1/1971	AH-C-M-P-S-V
21970	ONEBEACON INS. CO. PHILADELPHIA, PA	4/30/1982	C-M-P-S-V
10019	OVERSEAS PARTNERS US REINSURANCE CO. WILMINGTON, DE	7/18/1997	AH-C-M-P-S-V
76112	OXFORD LIFE INS. CO. PHOENIX, AZ	1/11/1999	AH-L
93815	PACIFIC CENTURY LIFE INS. CORP. PHOENIX, AZ	5/2/2000	AH-L
22748	PACIFIC EMPLOYERS INS. CO. PHILADELPHIA, PA	5/5/1949	AH-C-M-P-S-V
64343	PACIFIC GUARDIAN LIFE INS. CO., LIMITED HONOLULU, HI	6/13/1962	AH-L
20346	PACIFIC INDEMNITY CO. MILWAUKEE, WI	4/16/1950	AH-C-M-P-S-V
10046	PACIFIC INS. CO., LIMITED HARTFORD, CT	10/26/1928	AH-L-C-M-P-S-V
97268	PACIFIC LIFE & ANNUITY CO. PHOENIX, AZ	1/25/1988	AH-L
67466	PACIFIC LIFE INS. CO. LOS ANGELES, CA	9/10/1953	AH-L
37850	PACIFIC SPECIALTY INS. CO. MENLO PARK, CA	3/22/1996	C-M-P-V
81612	PACIFIC UNION ASSURANCE CO. SAN FRANCISCO, CA	7/1/1973	L
70785	PACIFICARE LIFE AND HEALTH INS. CO. INDIANAPOLIS, IN	11/12/2003	AH-L
93459	PAN-AMERICAN ASSURANCE CO. NEW ORLEANS, LA	1/23/1996	AH-L
67539	PAN-AMERICAN LIFE INS. CO. NEW ORLEANS, LA	10/17/1994	AH-L
93564	PARAGON LIFE INS. CO. ST. LOUIS, MO	8/10/1983	L
94528	PATHMARK ASSURANCE CO. LINCOLN, NE	1/10/1985	L

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
67598	PAUL REVERE LIFE INS. CO. WORCESTER, MA	9/23/1930	AH-L
67601	PAUL REVERE VARIABLE ANNUITY INS. CO..... WORCESTER, MA	2/17/1969	AH-L
18333	PEERLESS INDEMNITY INS. CO. LISLE, IL	1/1/1978	C-M-P
93262	PENN INS. AND ANNUITY CO..... WILMINGTON, DE	4/30/1982	L
67644	PENN MUTUAL LIFE INS. CO..... PHILADELPHIA, PA	3/30/1970	AH-L
63282	PENN TREATY NETWORK AMERICA INS. CO. ALLENTOWN, PA	7/25/1973	AH-L
32859	PENN-AMERICA INS. CO..... HATBORO, PA	4/15/1997	C-IM-P-V (IM added effective)
67660	PENNSYLVANIA LIFE INS. CO..... LOS ANGELES, CA	9/23/1960	AH-L
12262	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INS. CO..... BLUE BELL, PA	11/10/1998	C-M-P-S-V
67687	PENSION LIFE INS. CO. OF AMERICA..... NEWARK, NJ	10/12/1971	AH-L
66605	PEOPLES BENEFIT LIFE INS. CO..... CEDAR RAPIDS, IA	11/29/1977	AH-L
67784	PHILADELPHIA AMERICAN LIFE INS. CO..... HOUSTON, TX	3/1/1978	AH-L
18058	PHILADELPHIA INDEMNITY INS. CO..... BALA CYNWYD, PA	10/3/2002	C-M-P-S-V
12319	PHILADELPHIA REINSURANCE CORP. PHILADELPHIA, PA	8/7/1967	AH-C-M-P-S-V (Reinsurance)
93548	PHL VARIABLE INS. CO..... HARTFORD, CT	10/6/1983	AH-L
35262	PHOENIX ASSURANCE CO. OF NEW YORK CONCORD, NH	12/31/1977	AH-C-M-P-S
34037	PHOENIX INDEMNITY INS. CO. PHOENIX, AZ	10/5/1998	C-M-P-S-V
25623	PHOENIX INS. CO..... HARTFORD, CT	3/25/1918	C-M-P-S-V
93734	PHOENIX LIFE AND ANNUITY CO. HARTFORD, CT	9/10/1999	AH-L
67814	PHOENIX LIFE INS. CO. EAST GREENBUSH, NY	3/14/1991	AH-L
69647	PHOENIX NATIONAL INS. CO. WORTHINGTON, OH	6/4/1991	AH-L
72125	PHYSICIANS LIFE INS. CO..... OMAHA, NE	1/24/1974	AH-L
80578	PHYSICIANS MUTUAL INS. CO..... OMAHA, NE	6/21/1966	AH
67873	PIONEER AMERICAN INS. CO..... FORT WORTH, TX	8/20/1958	L
	PIONEER LIFE INS. CO. CHICAGO, IL		(Merged with and into Washington National Ins. Co. effective 7/1/2003)
67911	PIONEER MUTUAL LIFE INS. CO..... FARGO, ND	5/7/1976	AH-L

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
67946	PIONEER SECURITY LIFE INS. CO. HOUSTON, TX	7/1/1982	L
28860	PLANET INDEMNITY CO. PEORIA, IL	2/4/2002	AH-C-M-P-S-V
18619	PLATTE RIVER INS. CO..... LINCOLN, NE	6/22/1982	C-M-P-S-V
27251	PMI MORTGAGE INS. CO..... PHOENIX, AZ	6/25/1974	C (Credit Only)
68039	PRESIDENTIAL LIFE INS. CO..... NYACK, NY	7/1/1981	L
65919	PRIMERICA LIFE INS. CO..... WILLESLEY, MA	9/20/1976	AH-L
61271	PRINCIPAL LIFE INS. CO..... DES MOINES, IA	7/7/1959	AH-L
68047	PROFESSIONAL INS. CO. HOUSTON, TX	4/16/1971	AH-L
29017	PROFESSIONALS ADVOCATE INS. CO. HUNT VALLEY, MD	1/27/2000	C-M-P-S
24252	PROGRESSIVE AMERICAN INS. CO. RIVERVIEW, FL	2/15/2000	C-M-V
24260	PROGRESSIVE CASUALTY INS. CO. BEACHWOOD, OH	3/6/1989	C-M-P-V
16322	PROGRESSIVE HALCYON INS. CO..... MAYFIELD VILLAGE, OH	10/4/1999	C-M-V
10067	PROGRESSIVE HAWAII INS. CORP. MAYFIELD VILLAGE, OH	7/15/1994	V
24279	PROGRESSIVE MAX INS. CO. MAYFIELD VILLAGE, OH	2/22/2000	C-M-V
38628	PROGRESSIVE NORTHERN INS. CO..... MADISON, WI	12/10/1998	C-M-S-V
42919	PROGRESSIVE NORTHWESTERN INS. CO. BELLEVIEW, WA	3/11/1999	C-M-S-V
37834	PROGRESSIVE PREFERRED INS. CO..... MAYFIELD VILLAGE, OH	3/19/2001	C-M-V
38784	PROGRESSIVE SOUTHEASTERN INS. CO. RIVERVIEW, FL	3/22/2000	C-M-V
32786	PROGRESSIVE SPECIALTY INS. CO. MAYFIELD VILLAGE, OH	12/24/1998	C-M-S-V
12416	PROTECTIVE INS. CO. INDIANAPOLIS, IN	8/1/1982	AH-C-P-S-V
68136	PROTECTIVE LIFE INS. CO..... BRENTWOOD, TN	1/1/1981	AH-L
73474	PROVANTIS INS. CO. WILMINGTON, DE	3/23/1983	AH-L
67903	PROVIDENT AMERICAN LIFE & HEALTH INS. CO. STRONGSVILLE, OH	1/20/1987	AH-L
68209	PROVIDENT LIFE & CASUALTY INS. CO. CHATTANOOGA, TN	10/26/1987	L
68195	PROVIDENT LIFE AND ACCIDENT INS. CO..... CHATTANOOGA, TN	4/23/1971	AH-L
68225	PROVIDENT MUTUAL LIFE INS. CO..... PHILADELPHIA, PA	1/19/1961	AH-L

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
70866	PROVIDENT NATIONAL ASSURANCE CO. CHATTANOOGA, TN	12/18/1978	L
79227	PRUCO LIFE INS. CO. PHOENIX, AZ	5/4/1982	L
68241	PRUDENTIAL INS. CO. OF AMERICA NEWARK, NJ	12/24/1903	AH-L
32352	PRUDENTIAL PROPERTY AND CASUALTY INS. CO. INDIANAPOLIS, IN	9/10/1987	AH-C-OM-P-S
66133	PRUDENTIAL SELECT LIFE INS. CO. OF AMERICA PLYMOUTH, MN	8/25/1998	AH-L
15059	PUBLIC SERVICE MUTUAL INS. CO. NEW YORK, NY	5/27/1998	AH-C-M-P-S-V
35157	PUTNAM REINSURANCE CO. NEW YORK, NY	8/17/1986	C-M-P-S
29807	PXRE REINSURANCE CO. HARTFORD, CT	7/26/1999	AH-C-M-P-S-V
39217	QBE INS. CORP. PHILADELPHIA, PA	1/10/2003	C-M-P-S
10219	QBE REINSURANCE CORP. PHILADELPHIA, PA	12/22/1980	AH-C-M-P-S-V (Reinsurance)
10829	QUADRANT INDEMNITY CO. SIMSBURY, CT	10/14/1998	AH-C-M-P-S-V
36250	RADIAN ASSET ASSURANCE INC. NEW YORK, NY	12/15/1997	S
33790	RADIAN GUARANTY INC. PHILADELPHIA, PA	3/3/1988	C
38512	RAMPART INS. CO. NEW YORK, NY	9/14/1993	C-M-P-S-V
24384	RANGER INS. CO. WILMINGTON, DE	12/31/1980	AH-C-M-P-S-V
65765	REASSURE AMERICA LIFE INS. CO. JACKSONVILLE, IL	9/9/1981	AH-L
11673	REDWOOD FIRE AND CASUALTY INS. CO. OMAHA, NE	2/1/1985	C (Workers' Comp. Only)
24449	REGENT INS. CO. SUN PRAIRIE, WI	5/13/1993	C-M-P-S
68357	RELIABLE LIFE INS. CO. WEBSTER GROVES, MO	8/7/1972	AH-L
72613	RELIANCE LIFE INS. CO. WILMINGTON, DE	9/29/1994	AH-L
68381	RELIANCE STANDARD LIFE INS. CO. CHICAGO, IL	9/29/1961	AH-L
67105	RELIASTAR LIFE INS. CO. MINNEAPOLIS, MN	9/22/1966	AH-L
61360	RELIASTAR LIFE INS. CO. OF NEW YORK NEW YORK, NY	10/3/1955	AH-L
22179	REPUBLIC INDEMNITY CO. OF AMERICA ENCINO, CA	12/22/1994	AH-C-M-P-S-V
43753	REPUBLIC INDEMNITY CO. OF CALIFORNIA ENCINO, CA	2/3/1995	AH-C-M-P-S-V
28452	REPUBLIC MORTGAGE INS. CO. WINSTON-SALEM, NC	9/13/1993	C

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
32174	REPUBLIC MORTGAGE INS. CO. OF FLORIDA..... TAMPA, FL	3/6/2003	C (Credit Only)
31275	REPUBLIC MORTGAGE INS. CO. OF NORTH CAROLINA..... WINSTON-SALEM, NC	2/25/2003	C (Credit Only)
10287	RESIDENTIAL GUARANTY CO..... PHOENIX, AZ	7/30/1997	C (Credit Only)
61506	RESOURCE LIFE INS. CO. GLENVIEW, IL	12/15/1975	AH-L
93572	RGA REINSURANCE CO. ST. LOUIS, MO	8/10/1983	L
13056	RLI INS. CO..... PEORIA, IL	7/17/1972	AH-C-M-P-S-V
	ROYAL & SUN ALLIANCE PERSONAL INS. CO. NEW YORK, NY	(Name Changed to Axis Reinsurance Co. effective 3/21/2003)	
24678	ROYAL INDEMNITY CO. WILMINGTON, DE	1/19/1981	AH-C-M-P-S-V
26980	ROYAL INS. CO. OF AMERICA..... CHICAGO, IL	12/31/1971	C-M-P-S-V
68551	ROYAL STATE NATIONAL INS. CO., LIMITED HONOLULU, HI	8/14/1961	AH-L-C
60183	S.USA LIFE INS. CO., INC..... NEWARK, NJ	8/1/2003	AH-L
24740	SAFECO INS. CO. OF AMERICA..... SEATTLE, WA	1/18/1973	C-M-P-S-V
11215	SAFECO INS. CO. OF INDIANA..... INDIANAPOLIS, IN	10/18/1979	C-M-P
68608	SAFECO LIFE INS. CO..... SEATTLE, WA	11/29/1976	AH-L
24694	SAFEGUARD INS. CO..... GLASTONBURY, CT	10/1/1903	C-M-P-S-V
11123	SAFETY FIRST INS. CO..... CHICAGO, IL	11/19/2001	C (Limited to Liability and Workers' Compensation)
15105	SAFETY NATIONAL CASUALTY CORP. ST. LOUIS, MO	8/16/1993	AH-C-M-P-S-V
40460	SAGAMORE INS. CO. INDIANAPOLIS, IN	8/28/2002	C-M-P-S-V
93246	SAGE LIFE ASSURANCE OF AMERICA, INC..... WILMINGTON, DE	3/5/1987	L
64688	SCOR LIFE U.S. RE INSURANCE CO. DALLAS, TX	1/2/1964	AH-L
30058	SCOR REINSURANCE CO..... NEW YORK, NY	7/6/1998	AH-C-M-P-S-V
15580	SCOTTSDALE INDEMNITY CO. COLUMBUS, OH	7/30/1993	C-M-P-S
22535	SEABOARD SURETY CO..... NEW YORK, NY	8/14/1958	C-IM-S
69914	SEARS LIFE INS. CO. NORTHBROOK, IL	2/3/1995	AH-L
25763	SEATON INS. CO. SEATTLE, WA	11/23/1959	AH-C-M-P-S
93742	SECURIAN LIFE INS. CO. ST PAUL, MN	11/7/1984	AH-L

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
68675	SECURITY BENEFIT LIFE INS. CO. TOPEKA, KS	3/7/1956	AH-L
68764	SECURITY FINANCIAL LIFE INS. CO. LINCOLN, NE	11/18/1977	AH-L
24902	SECURITY INS. CO. OF HARTFORD HARTFORD, CT	7/1/1966	AH-C-M-P-S
68721	SECURITY LIFE INS. CO. OF AMERICA MINNEAPOLI, MN	7/21/1971	AH-L
68713	SECURITY LIFE OF DENVER INS. CO. DENVER, CO	12/11/1959	AH-L
68772	SECURITY MUTUAL LIFE INS. CO. OF NEW YORK BINGHAMTON, NY	5/4/1987	AH-L
50857	SECURITY UNION TITLE INS. CO. LOS ANGELES, CA	1/31/1963	T
	SECURITY-CONNECTICUT LIFE INS. CO. MINNEAPOLIS, MN	(Merged into Reliasatr Life Ins. Co. effective 10/1/2003)	
10936	SENECA INS. CO., INC. NEW YORK, NY	7/1/1978	C-M-P-S
11000	SENTINEL INS. CO., LTD. HARTFORD, CT	12/28/1955	AH-L-C-M-P-S-V
68802	SENTINEL SECURITY LIFE INS. CO. SALT LAKE CITY, UT	4/18/1966	AH-L
24988	SENTRY INS. A MUTUAL CO. STEVENS POINT, WI	11/5/1959	AH-C-M-P-S-V
68810	SENTRY LIFE INS. CO. STEVENS POINT, WI	10/5/1961	AH-L
21180	SENTRY SELECT INS. CO. STEVENS POINT, WI	1/24/1983	AH-C-M-P-S
80586	SERVUS LIFE INS. CO. SIMSBURY, CT	4/30/1999	L
71420	SIERRA HEALTH AND LIFE INS. CO., INC. LOS ANGELES, CA	5/5/1998	AH-L
35408	SIRIUS AMERICA INS. CO. DOVER, DE	4/22/1997	AH-C-M-P-S-V
11126	SOMPO JAPAN INS. CO. OF AMERICA NEW YORK, NY	8/31/1976	C-M-P-S-V
73377	SOUTHERN SECURITY LIFE INS. CO. MAITLAND, FL	4/22/1988	L
68950	SOUTHLAND LIFE INS. CO. DALLAS, TX	8/2/1961	AH-L
20524	SPECIALTY NATIONAL INS. CO. LONG GROVE, IL	10/12/1993	C-M-P-S-V
24767	ST. PAUL FIRE AND MARINE INS. CO. ST. PAUL, MN	5/24/1928	AH-C-M-P-S-V
24775	ST. PAUL GUARDIAN INS. CO. ST. PAUL, MN	11/20/1973	AH-C-M-P-S
41750	ST. PAUL MEDICAL LIABILITY INS. CO. ST. PAUL, MN	6/26/1996	C-M-P-S-V
24791	ST. PAUL MERCURY INS. CO. ST. PAUL, MN	12/31/1967	AH-C-M-P-S
19224	ST. PAUL PROTECTIVE INS. CO. CHICAGO, IL	2/24/1956	C-M-P-S-V

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
19070	STANDARD FIRE INS. CO. HARTFORD, CT	6/17/1932	AH-C-M-P-S-V
42986	STANDARD GUARANTY INS. CO. WILMINGTON, DE	2/27/1984	AH-C-IM-P
69019	STANDARD INS. CO. PORTLAND, OR	12/23/1947	AH-L
86355	STANDARD LIFE AND ACCIDENT INS. CO. OKLAHOMA CITY, OK	10/25/1976	AH-L
69051	STANDARD LIFE INS. CO. OF INDIANA INDIANAPOLIS, IN	6/29/1954	AH-L
69078	STANDARD SECURITY LIFE INS. CO. OF NEW YORK NEW YORK, NY	10/25/1962	AH-L
18023	STAR INS. CO. SOUTHFIELD, MI	4/15/1997	AH-C-M-P-S-V
40045	STARNET INS. CO. WILMINGTON, DE	9/6/2000	AH-C-M-P-S-V
94498	STATE FARM ANNUITY AND LIFE INS. CO. BLOOMINGTON, IL	8/24/1983	L
25143	STATE FARM FIRE AND CASUALTY CO. BLOOMINGTON, IL	8/15/1960	AH-C-M-P-S-V
25151	STATE FARM GENERAL INS. CO. BLOOMINGTON, IL	1/2/1963	C-M-P-S
69108	STATE FARM LIFE INS. CO. BLOOMINGTON, IL	4/28/1960	L
25178	STATE FARM MUTUAL AUTOMOBILE INS. CO. BLOOMINGTON, IL	12/28/1960	AH-C-V
69132	STATE MUTUAL INS. CO. ROME, GA	1/8/2003	AH-L
12831	STATE NATIONAL INS. CO., INC. FORT WORTH, TX	10/12/1994	AH-C-M-P-S-V
22608	STATE NATIONAL SPECIALTY INS. CO. FORT WORTH, TX	9/12/2002	C-M-P
89184	STERLING INVESTORS LIFE INS. CO. ST. PETERSBURG, FL	7/6/2001	AH-L
77399	STERLING LIFE INS. CO. GLENVIEW, IL	5/31/1979	AH-L
50121	STEWART TITLE GUARANTY CO. GALVESTON, TX	3/15/1978	T
10952	STONEBRIDGE CASUALTY INS. CO. COLUMBUS, OH	7/22/1994	AH-C-M
65021	STONEBRIDGE LIFE INS. CO. RUTLAND, VT	10/5/1970	AH-L
10340	STONINGTON INS. CO. DALLAS, TX	3/30/1994	AH-C-M-P-S-V
	SUMITOMO MARINE & FIRE INS. CO. OF AMERICA NEW YORK, NY	(Name Changed to Mitsui Sumitomo Ins. of America effective 7/1/2003)	
80802	SUN LIFE ASSURANCE CO. OF CANADA MONTREAL, CANADA	10/1/1903	AH-L
79065	SUN LIFE ASSURANCE CO. OF CANADA (U.S.) WILMINGTON, DE	7/17/1973	L
69256	SUNAMERICA LIFE INS. CO. PHOENIX, AZ	12/1/1965	AH-L

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
69272	SUNSET LIFE INS. CO. OF AMERICA..... KANSAS CITY, MO	11/12/1947	AH-L
69310	SURETY LIFE INS. CO. LINCOLN, NE	7/25/1957	AH-L
82627	SWISS RE LIFE & HEALTH AMERICA INC. STANFORD, CT	11/4/1994	AH-L
25364	SWISS REINSURANCE AMERICA CORP. NEW YORK, NY	11/13/1961	S (Reinsurance) Co-Surety (Direct)
12866	T.H.E. INS. CO. NEW ORLEANS, LA	5/14/2001	C-M-P-S-V
69345	TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA..... NEW YORK, NY	4/9/1974	AH-L
69604	TEMPLETON FUNDS ANNUITY CO. ST. PETERSBURG, FL	9/21/1994	L
69396	TEXAS LIFE INS. CO. WACO, TX	11/17/1998	L
56014	THRIVENT FINANCIAL FOR LUTHERANS..... APPLETON, WI	3/16/1962	AH-L (Fraternal)
97721	THRIVENT LIFE INS. CO..... MINNEAPOLIS, MN	10/18/1985	L
60142	TIAA-CREF LIFE INS. CO..... NEW YORK, NY	6/27/2000	AH-L
50067	TICOR TITLE INS. CO. LOS ANGELES, CA	5/27/1966	T
25496	TIG INDEMNITY CO. LOS ANGELES, CA	4/27/1984	C-M-P-S-V
25534	TIG INS. CO. WOODLAND HILLS, CA	8/2/1929	AH-C-M-P-S-V
25526	TIG INS. CORP. OF AMERICA..... SOUTHFIELD, MI	10/18/1991	C-M-P-S-V
25518	TIG PREMIER INS. CO..... ORANGE, CA	11/4/1973	C-M-P-S-V
13242	TITAN INDEMNITY CO. SAN ANTONIO, TX	10/8/1993	C-M-P-S-V
12904	TOKIO MARINE AND FIRE INS. CO., LTD. TOKYO, JAPAN	11/5/1956	AH-C-M-P-S-V
37621	TOYOTA MOTOR INS. CO. CEDAR RAPIDS, IA	3/17/1998	C-M-P-S-V
22853	TRADEWIND INS. CO., LIMITED HONOLULU, HI	12/28/1955	AH-C-M-P-S-V
41238	TRANS PACIFIC INS. CO..... NEW YORK, NY	4/1/1982	C-M-P-S
69566	TRANS WORLD ASSURANCE CO. SAN MATEO, CA	11/3/1976	L
80829	TRANSAMERICA ASSURANCE CO. KANSAS CITY, MO	6/29/1987	AH-L
70688	TRANSAMERICA FINANCIAL LIFE INS. CO. NEW YORK, NY	5/27/1999	AH-L
69507	TRANSAMERICA LIFE INS. AND ANNUITY CO..... CHARLOTTE, NC	8/26/1968	AH-L
86231	TRANSAMERICA LIFE INS. CO. CEDAR RAPIDS, IA	10/14/1976	AH-L

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
67121	TRANSAMERICA OCCIDENTAL LIFE INS. CO. CEDAR RAPIDS, IA	5/8/1928	AH-L
20486	TRANSCONTINENTAL INS. CO. NEW YORK, NY	12/24/1963	AH-C-M-P-S
50012	TRANSNATION TITLE INS. CO. SAN FRANCISCO, CA	6/18/1985	T
20494	TRANSPORTATION INS. CO. CHICAGO, IL	7/16/1962	AH-C-M-P-S-V
19038	TRAVELERS CASUALTY AND SURETY CO. HARTFORD, CT	12/29/1964	AH-C-M-P-S-V
31194	TRAVELERS CASUALTY AND SURETY CO. OF AMERICA HARTFORD, CT	3/24/1983	C-M-P-S-V
19046	TRAVELERS CASUALTY AND SURETY CO. OF ILLINOIS DOWNERS GROVE, IL	10/22/1983	C-M-P-S
36170	TRAVELERS CASUALTY CO. OF CONNECTICUT HARTFORD, CT	9/30/1994	C-M-P-S-V
40282	TRAVELERS COMMERCIAL CASUALTY CO. HARTFORD, CT	12/12/1988	AH-C-M-P
25658	TRAVELERS INDEMNITY CO. HARTFORD, CT	2/18/1947	AH-C-M-P-S-V
25666	TRAVELERS INDEMNITY CO. OF AMERICA HARTFORD, CT	5/15/1970	C-M-P-S-V
25682	TRAVELERS INDEMNITY CO. OF CONNECTICUT (THE) HARTFORD, CT	6/28/1951	AH-C-M-P-S-V
25674	TRAVELERS INDEMNITY CO. OF ILLINOIS CHICAGO, IL	8/26/1980	C-M-P-S-V
87726	TRAVELERS INS. CO. HARTFORD, CT	2/18/1947	AH-L-C-V
80950	TRAVELERS LIFE AND ANNUITY CO. (THE) HARTFORD, CT	8/10/1995	L
24350	TRIAD GUARANTY INS. CORP. LOMBARD, IL	12/30/1999	C (Credit Only)
71768	TRIGON HEALTH AND LIFE INS. CO. RICHMOND, VA	5/28/1980	AH-L
41211	TRITON INS. CO. ST. LOUIS, MO	6/26/1996	AH-C-M
21709	TRUCK INS. EXCHANGE LOS ANGELES, CA	6/3/1959	C-M-P-S
61425	TRUSTMARK INS. CO. CHICAGO, IL	4/1/1960	AH-L
62863	TRUSTMARK LIFE INS. CO. LAKE FOREST, IL	1/11/1994	AH-L
29459	TWIN CITY FIRE INS. CO. INDIANAPOLIS, IN	9/3/1927	C-M-P-S-V
16624	U.S. AEGIS ENERGY INS. CO. WILMINGTON, DE	7/15/1982	C-M-P-S-V
84530	U. S. FINANCIAL LIFE INS. CO. CINCINNATI, OH	4/20/1998	AH-L
29599	U.S. SPECIALTY INS. CO. HOUSTON, TX	10/9/1998 (Redomestication effective 7/2/1998)	C-M-P-S-V
67423	UBS PAINWEBBER LIFE INS. CO. LOS ANGELES, CA	8/31/1961	AH-L

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
37893	ULICO CASUALTY CO. DOVER, DE	8/15/1982	C-M-P-S-V
86371	ULLICO LIFE INS. CO..... AUSTIN, TX	06/2/1981	AH-L
41050	UNDERWRITER FOR THE PROFESSIONS INS. CO..... DENVER, CO	1/18/2002	C-M-P-S
	UNDERWRITERS INDEMNITY CO. HOUSTON, TX	(Name Changed to Lexon Ins. Co. effective 4/29/2003)	
	UNDERWRITERS INS. CO..... LINCOLN, NE	(Name Changed to Platt River Ins. Accident effective 5/8/2002)	
80314	UNICARE LIFE & HEALTH INS. CO..... WILMINGTON, DE	6/19/1981	AH-L
11121	UNIFIED LIFE INS. CO. DALLAS, TX	6/28/2002 (Redomestication effective 10/10/2002)	AH-L
91529	UNIMERICA INS. CO..... MILWAUKEE, WI	4/20/1982 (Redomestication effective 10/16/2002)	AH-L
69701	UNION BANKERS INS. CO. MCKINNEY, TX	11/2/1964	AH-L
80837	UNION CENTRAL LIFE INS. CO. CINCINNATI, OH	7/7/1939	AH-L
62596	UNION FIDELITY LIFE INS. CO. CHICAGO, IL	3/7/2001	AH-L
69744	UNION LABOR LIFE INS. CO..... BALTIMORE, MD	8/27/1969	AH-L
98884	UNION SECURITY LIFE INS. CO..... WILMINGTON, DE	1/13/1984	AH-L
92916	UNITED AMERICAN INS. CO..... WILMINGTON, DE	9/22/1982	AH-L
91693	UNITED FAMILY LIFE INS. CO. ATLANTA, GA	11/29/1990	AH-L
11770	UNITED FINANCIAL CASUALTY CO. MAYFIELD VILLAGE, OH	2/16/1995 (Redomestication effective 12/23/2002)	C-M-P-V
16659	UNITED GUARANTY COMMERCIAL INS. CO. OF NORTH CAROLINA GREENSBORO, NC	6/22/1982	C (Credit Only)
26999	UNITED GUARANTY MORTGAGE INDEMNITY CO. GREENSBORO, NC	8/31/1999	C (Credit Only)
16667	UNITED GUARANTY RESIDENTIAL INS. CO. OF NORTH CAROLINA GREENSBORO, NC	3/29/1977	C (Credit Only)
15873	UNITED GUARANTY RESIDENTIAL INS. CO. GREENSBORO, NC	2/1/1974	C (Credit Only)
79413	UNITED HEALTHCARE INS. CO..... HARTFORD, CT	11/23/1973	AH-L
69922	UNITED HOME LIFE INS. CO. GREENWOOD, IN	9/18/1981	AH-L
69930	UNITED INS. CO. OF AMERICA CHICAGO, IL	10/3/1956	AH-L
94099	UNITED INVESTORS LIFE INS. CO. KANSAS CITY, MO	4/5/1983	L
69876	UNITED LIFE & ANNUITY INS. CO. DES MOINES, IA	4/16/1986	L
41335	UNITED NATIONAL SPECIALTY INS. CO. MILWAUKEE, WI	12/7/2001	AH-C-M-P-S-V

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
69868	UNITED OF OMAHA LIFE INS. CO. OMAHA, NE	11/1/1939	AH-L
25941	UNITED SERVICES AUTOMOBILE ASSOCIATION..... SAN ANTONIO, TX	12/31/1949	C-M-P-V
25887	UNITED STATES FIDELITY AND GUARANTY CO. BALTIMORE, MD	10/1/1903	AH-C-M-P-S-V
21113	UNITED STATES FIRE INS. CO..... NEW YORK, NY	12/5/1940	C-M-P-S-V
25895	UNITED STATES LIABILITY INS. CO. KING OF PRUSSIA, PA	5/19/1998	C-P-V
70106	UNITED STATES LIFE INS. CO. IN THE CITY OF NEW YORK..... NEW YORK, NY	4/15/1938	AH-L
63479	UNITED TEACHER ASSOCIATES INS. CO..... AUSTIN, TX	10/13/1994	AH-L
72850	UNITED WORLD LIFE INS. CO..... OMAHA, NE	6/29/1970	AH-L
16063	UNITRIN AUTO AND HOME INS. CO. DEWITT, NY	5/20/1998	AH-C-M-P-S-V
70114	UNITY MUTUAL LIFE INS. CO. SYRACUSE, NY	7/20/1981	L
41181	UNIVERSAL UNDERWRITERS INS. CO. OVERLAND PARK, KS	1/26/1983	AH-C-M-P-S-V
70173	UNIVERSAL UNDERWRITERS LIFE INS. CO..... OVERLAND PARK, KS	10/1/1979	AH-L
62235	UNUM LIFE INS. CO. OF AMERICA PORTLAND, ME	12/28/1970	AH-L
25968	USAA CASUALTY INS. CO. SAN ANTONIO, TX	12/19/1973 (Redomestication effective 1/1/2000)	C-M-P-V
18600	USAA GENERAL INDEMNITY CO. SAN ANTONIO, TX	3/6/1996	C-M-P-V
69663	USAA LIFE INS. CO..... SAN ANTONIO, TX	4/9/1965	AH-L
94358	USABLE LIFE..... LITTLE ROCK, AR	1/13/1994	AH-L
61247	USG ANNUITY & LIFE CO..... OKLAHOMA CITY, OK	9/24/1975	L
25976	UTICA MUTUAL INS. CO..... UTICA, NY	9/24/1970	C-M-P-S
70211	VALLEY FORGE LIFE INS. CO. READING, PA	4/3/1961	AH-L
21172	VANLINER INS. CO. PHOENIX, AZ	6/4/1997	C-M-P-V
70238	VARIABLE ANNUITY LIFE INS. CO. HOUSTON, TX	9/1/1970	L
18759	VEREX ASSURANCE, INC..... MADISON, WI	1/20/1964	C (Credit Only)
11762	VESTA FIRE INS. CORP. BEDFORD PARK, IL	4/29/1987 (Redomestication effective 10/29/2002)	C-M-P
81027	VETERANS LIFE INS. CO. SPRINGFIELD, IL	4/29/1975	AH-L
20397	VIGILANT INS. CO..... NEW YORK, NY	5/7/1974	C-S

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
40827	VIRGINIA SURETY CO., INC. GLENVIEW, IL	8/31/1982	AH-C-M-P-S-V
39616	VISION SERVICE PLAN INS. CO. HARTFORD, CT	5/11/1998	AH
84549	VISTA LIFE INS. CO. DEARBORN, MI	3/16/1987	AH-L
66699	VOYAGER LIFE INS. CO. NORCROSS, GA	10/3/1994	AH-L
35971	VOYAGER PROPERTY AND CASUALTY INS. CO. COLUMBIA, SC	9/2/1994	C-M-P-V
	WASATCH CREST INS. CO. SALT LAKE CITY, UT		(Certificate of Authority Suspended effective 8/4/2003)
32778	WASHINGTON INTERNATIONAL INS. CO. PHOENIX, AZ	12/23/1993	M-S
70319	WASHINGTON NATIONAL INS. CO. EVANSTON, IL	6/15/1972	AH-L
26069	WAUSAU BUSINESS INS. CO. WAUSAU, WI	10/21/1997	C-M-P-S-V
26042	WAUSAU UNDERWRITERS INS. CO. WAUSAU, WI	6/14/1982	AH-C-M-P-S-V
85537	WELLINGTON LIFE INS. CO. PHOENIX, AZ	6/14/1985	AH-L (Reinsurance)
83607	WELLMARK COMMUNITY INS., INC. DES MOINES, IA	5/7/1987	AH-L
25011	WESCO INS. CO. WILMINGTON, DE	10/19/1990	AH-C-M-P-S
70335	WEST COAST LIFE INS. CO. OMAHA, NE	5/10/1915	AH-L (Redomestication effective 12/20/2002)
21121	WESTCHESTER FIRE INS. CO. NEW YORK, NY	10/1/1903	C-M-P-S-V
50050	WESTCOR LAND TITLE INS. CO. ROSEVILLE, CA	2/13/2002	T
70483	WESTERN AND SOUTHERN LIFE INS. CO. CINCINNATI, OH	6/6/1957	L
30830	WESTERN DIVERSIFIED CASUALTY INS. CO. MADISON, WI	6/20/1972	C-M-P-S
	WESTERN DIVERSIFIED LIFE INS. CO. DEERFIELD, IL		(Name Changed to American Specialty Health Ins. Co. effective 2/19/2003)
24465	WESTERN NATIONAL ASSURANCE CO. TACOMA, WA	6/24/1966	C-P
91413	WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO CLEVELAND, OH	12/31/1980	AH-L
	WESTERN SECURITY LIFE INS. CO. PHOENIX, AZ		(Name Changed to Provantis Ins. Co. and Redomesticated effective 9/30/2003)
13188	WESTERN SURETY CO. SIOUX FALLS, SD	9/20/1983	C-S
77925	WESTERN UNITED LIFE ASSURANCE CO. SPOKANE, WA	11/27/1981	L
92622	WESTERN-SOUTHERN LIFE ASSURANCE CO. CINCINNATI, OH	5/25/1982	L
34207	WESTPORT INS. CORP. JEFFERSON CITY, MO	12/31/1977	AH-C-M-P-S-V

DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
78301	WESTWARD LIFE INS. CO. PHOENIX, AZ	8/12/1986	AH-L
13234	WILSHIRE INS. CO. RALEIGH, NC	11/5/1987	C-M-P-S
	WINTERTHUR INTERNATIONAL AMERICA INS. CO. SUN PRAIRIE, WI	(Name Changed to XL Ins. America, Inc. and Redomesticated effective 12/24/2002)	
56170	WOMAN'S LIFE INS. SOCIETY PORT HURON, MI	5/3/1962	L (Fraternal)
70602	WOODMEN ACCIDENT AND LIFE CO. LINCOLN, NE	6/15/1955	AH-L
57320	WOODMEN OF THE WORLD LIFE INS. SOCIETY OMAHA, NE	9/26/1966	AH-L (Fraternal)
10390	WORKCOMP HAWAII INS. CO., INC. HONOLULU, HI	12/29/1995	C
10797	WORKCOMP HAWAII SELECT INS. CO., INC. HONOLULU, HI	5/14/1997	C
70629	WORLD INS. CO. OMAHA, NE	4/22/1958	AH-L
20311	XL CAPITAL ASSURANCE INC. NEW YORK, NY	10/1/1903	S
24554	XL INS. AMERICA, INC. WILMINGTON, DE	9/1/1998	C-M-P-S-V
40193	XL INS. CO. OF NEW YORK, INC. NEW YORK, NY	5/17/1993	AH-C-M-P-S-V
20583	XL REINSURANCE AMERICA INC. NEW YORK, NY	7/16/1952	C-M-P-S V (Reinsurance)
37885	XL SPECIALTY INS. CO. SCHAUMBURG, IL	4/22/1993	AH-C-M-P-S-V
26220	YOSEMITE INS. CO. EVANSVILLE, IN	2/1/1974	C-M-P
13269	ZENITH INS. CO. ENCINO, CA	8/1/1981	C-M-P-S
11026	ZEPHYR INS. CO., INC. HONOLULU, HI	3/16/2000	P
16535	ZURICH AMERICAN INS. CO. NEW YORK, NY	4/16/1956	AH-C-M-P-S-V
70661	ZURICH LIFE INS. CO. OF AMERICA SCHAUMBURG, IL	7/15/1963	AH-L

DIRECTORY OF CAPTIVE INSURANCE COMPANIES

Name of Company	Date Admitted	Authorized in Hawaii
AG AIRGROUP INSURANCE, INC.	12/1/02	C
AMD REINSURANCE COMPANY, INC.	1/16/02	P
ANCHOR INSURANCE COMPANY (HAWAII), LTD.	6/9/99	L
ANLIC INSURANCE COMPANY (HAWAII), LTD.	6/9/99	L
APPLIED UNDERWRITERS INDEMNITY RAC, LTD.	(Company dissolved effec. 9/10/03)	
AQUABLUE INSURANCE CO., INC.	8/10/01	C-P-M
ARC REINSURANCE CORP.	12/28/92	C-P
ASIC II LIMITED	9/23/96	M-P
ATTORNEYS INS. MUTUAL RISK RETENTION GROUP, INC.	6/18/92	C
AUTOMOTIVE UNDERWRITERS INS. CO., INC. A RISK RETENTION GROUP	5/1/00	C
BC INS. CO., INC.	12/24/92	C
BIOCENT INSURANCE CO., INC.	3/28/96	C
BMC INSURANCE, INC.	5/19/03	C-V
CADUCEUS INDEMNITY INSURANCE CORPORATION, LTD.	8/16/99	C
CALIFORNIA HEALTHCARE INS. CO., INC., A RISK RETENTION GROUP	4/10/89	C-V
CAP INS. CO., INC.	8/23/89	C-S
CAREGIVERS REINSURANCE, INC.	1/31/02	C
CASUALTY INS. HAWAII, LTD.	4/19/90	C
CHARTER INSURANCE COMPANY, INC.	11/16/00	C
CHC INSURANCE COMPANY, INC.	6/16/03	C-V-P
CHESAPEAKE ASSURANCE, LIMITED	6/20/97	C-V
COLLEGE LIABILITY INS. CO., LTD., A RECIPROCAL RISK RETENTION GROUP	7/1/88	C-V
COMMERCIAL GENERAL INDEMNITY, INC.	9/30/98	C
CONTRACTORS INS. CO. OF NORTH AMERICA, INC. A RISK RETENTION GROUP	2/27/03	C
COOPERATIVE OF AMERICAN PHYSICIANS INSURANCE CO., INC.	10/17/02	C
CPN INSURANCE CORPORATION	10/30/01	C-V-P
ECI REINSURANCE CORPORATION	1/1/00	C
EDISON INS. SERVICES, INC.	10/17/97	C-P
ENTERTAINMENT RISK MANAGEMENT INS. CO., INC.	3/31/89	C

DIRECTORY OF CAPTIVE INSURANCE COMPANIES

Name of Company	Date Admitted	Authorized in Hawaii
F.L. INS. CORP.	9/29/93	C-P
FIRST AUTOMOTIVE INSURANCE RISK RETENTION GROUP, INC.	12/29/00	C
FIRSTMERIT MORTGAGE REINSURANCE CO., INC.	11/16/00	C
FLOWCOM INSURANCE COMPANY, INC.	8/13/02	C-P
FRATERNAL INS. CO., INC.	4/28/93	C-S
FRONT RANGE INSURANCE COMPANY, INC.	9/8/99	C-V
G.L. INS. CORP.	5/1/91	C
GLOBAL INTERNATIONAL INS. CO., INC., A RISK RETENTION GROUP	7/15/99	C
GRANITE ASSURANCE COMPANY, INC.	10/1/03	C
GTE HAWAIIAN TEL INS. CO., INC.	9/1/90	C-V
H&M INSURANCE HAWAII, INC.	12/21/01	C
HEALTH PROVIDERS INSURANCE RECIPROCAL, A RISK RETENTION GROUP	6/28/94	C
HEIWA INSURANCE INC.	3/30/01	C-P-S
HSBC REINSURANCE (USA) INC.	7/30/99	C
INSURANCE COMPANY OF TRINET (U.S.A.), INC.	5/19/03	C-P
K-M INS. CO., INC.	6/22/88	C-S-V
KAKONA INSURANCE CO., INC.	3/27/03	C
KNIGHT TRANSPORTATION SERVICES INSURANCE, INC.	4/7/03	C
KT INSURANCE COMPANY, INC.	12/26/01	P
KYO-YA INS. SERVICES, LTD.	12/15/94	C
LOKAHI ASSURANCE, LTD.	7/25/02	C
MARQUIS INSURANCE CORPORATION	12/27/01	C-V
MBG INSURANCE INC.	8/14/02	P
MEDAMERICA MUTUAL RISK RETENTION GROUP, INC.	12/31/91	C
MEDAMERICA REINSURANCE COMPANY, INC.	4/1/01	C
MERIDIAN STRUCTURAL INSURANCE, RISK RETENTION GROUP INC.	(Company dissolved effec. 9/30/03)	
MERITAGE INSURANCE GROUP, INC.	6/16/03	C
MID-PACIFIC INS. CO., INC.	1/30/90	C-S-V
MOBILITY RE INSURANCE COMPANY, INC.	11/21/02	C-V

DIRECTORY OF CAPTIVE INSURANCE COMPANIES

Name of Company	Date Admitted	Authorized in Hawaii
MT. HORIZON INSURANCE COMPANY, INC.	3/28/00	C
NATIONAL CITY MORTGAGE INS. CO., INC.	4/26/02	C
NATIONAL GUARDIAN RISK RETENTION GROUP, INC.	12/29/99	C
NATIONAL LIBERTY INS. CO., INC.	7/1/93	C-V-P
NATIONAL SERVICE CONTRACT INS. CO., RISK RETENTION GROUP, INC.	4/21/95	C
NCMC INSURANCE CORP.	11/5/02	C
NEW CENTURY CASUALTY CORPORATION	12/14/00	C
NEWPORT MUTUAL INSURANCE RISK RETENTION GROUP, INC.	1/27/99	C
NISSAN MOTOR CASUALTY INS. CORP.	3/22/91	C
NISSAN MOTOR INS. CORP.	12/10/92	C
NSP CASUALTY INSURANCE COMPANY, INC.	5/27/03	C
OAHU TRANSIT SERVICES INSURANCE GROUP	4/28/00	C-V
OCEANIC INSURANCE, INC.	10/9/96	S
OPCAL INS., INC.	8/18/93	C-M-P-S-V
OWLCO INDEMNITY LIMITED	10/2/03	C
P&C INS. CO., INC.	9/28/94	C-V-P
PACIFIC BEACON LIFE REASSURANCE, INC.	10/1/99	L
PACIFIC CASUALTY COMPANY, INC.	12/21/99	C
PACIFIC CENTURY INS. SERVICES, INC.	6/29/89	C-S-V
PACIFIC COMMONWEALTH INSURANCE COMPANY, INC.	6/17/03	C
PACIFIC UNIFIED INSURANCE COMPANY, INC.	12/26/02	C
PACIFICA INS. CORP.	6/24/97	C-V-P
PARADIGM INDEMNITY CORPORATION	5/1/03	C
PARAMOUNT INSURANCE, INC.	2/28/03	C-S
PARTNERS INSURANCE COMPANY, INC.	11/13/2001	C
PINNACLE INS. CO., INC.	11/1/95	C-V
PORTAGE BAY INSURANCE	7/1/02	C-V
PRIMEGUARD INS. CO., INC., A RISK RETENTION GROUP	4/6/98	C
PRISM FINANCIAL REINSURANCE CORP.	12/18/01	C

DIRECTORY OF CAPTIVE INSURANCE COMPANIES

Name of Company	Date Admitted	Authorized in Hawaii
PROFESSIONAL MEDICAL INS. RISK RETENTION GROUP, INC.	9/18/97	C
PROVIDERS INSURANCE CORPORATION	7/1/02	C
PYRAMID INS. CO., LTD.	9/9/93	C-P
QUEEN'S INSURANCE EXCHANGE, INC.	6/26/98	C
REAL STATE INSURANCE CORPORATION	1/10/00	C-V-P-S
RELIANT STRUCTURAL WARRANTY INSURANCE RISK RETENTION GROUP, INC.	10/27/00	C
RESIDENTIAL INS. CO., INC., A RISK RETENTION GROUP	10/1/96	C
RH INSURANCE COMPANY, INC.	7/22/02	C
ROXBURY INSURANCE CORPORATION	12/27/00	D
ROYAL HAWAIIAN INS. CO., LTD.	3/1/88	S
RYE INSURANCE COMPANY, INC.	5/15/00	P
SEAMOUNT INSURANCE, INC.	12/12/02	S
SERVCO AUTOMOTIVE INSURANCE CO., INC.	4/4/01	C
SHC/LPCH INSURANCE COMPANY, INC.	3/31/00	C
SIERRA UNDERWRITING COMPANY, LTD.	4/18/01	C-V-P
STORE-RE MUTUAL INS. CO., INC.	1/3/95	C-P
SUTTER INS. SERVICES CORP.	7/31/91	C
T.P.I. INS. CORP.	11/8/93	C
TERRACE PACIFIC INSURANCE, LTD.	9/29/95	C-S
TRANSAMERICA PACIFIC INS. CO., LTD.	7/30/98	C
TRIAx INSURANCE, INC.	5/30/00	P
UNITED CHURCH INSURANCE CO., INC.	11/1/01	C-V-P
VINTAGE INSURANCE, INC.	8/1/03	C
WESTERN STATES INSURANCE COMPANY, INC.	4/9/01	C-V
WM MORTGAGE REINSURANCE COMPANY, INC.	3/2/00	C
WORKER'S ASSURANCE OF HAWAII, INC.	12/31/98	C
WYNNEWOOD INSURANCE CORPORATION	8/13/02	C-V-P
YAZAKI INSURANCE COMPANY INC.	3/24/00	P-M

DIRECTORY OF MUTUAL BENEFIT SOCIETIES (MBS), HEALTH MAINTENANCE ORGANZIATIONS (HMO), AND FRATERNAL BENEFIT SOCIETY (FBS)

Name of Company and Home Office	Date Admitted	Authorized in Hawaii
ALOHA CARE INC. Honolulu, HI	12/14/98	HMO
HAWAII MANAGEMENT ALLIANCE ASSOCIATION Honolulu, HI	10/19/90	MBS
HAWAII MEDICAL SERVICE ASSOCIATION Honolulu, HI	5/24/38	MBS
KAISER FOUNDATION HEALTH PLAN INC. Oakland, CA	5/26/98	HMO
MUTUAL BENEFIT ASSOCIATION OF HAWAII Honolulu, HI	7/28/88	MBS
UNITED PUERTO RICAN ASSOCIATION OF HAWAII INC. Honolulu, HI	12/30/55	FBS
UNIVERSITY HEALTH ALLIANCE Honolulu, HI	3/18/88	MBS
VOLUNTARY EMPLOYEES' BENEFIT ASSOCIATION OF HAWAII Honolulu, HI	12/28/92	MBS

THIS MATERIAL CAN BE MADE AVAILABLE FOR INDIVIDUALS WITH SPECIAL NEEDS IN BRAILLE, LARGE PRINT, OR AUDIO TAPE. PLEASE SUBMIT YOUR REQUEST TO DONNA IKEGAMI AT (808) 586-2790.