

**Report  
of the  
INSURANCE COMMISSIONER  
of  
Hawaii  
2004**

**SUMMARY OF INSURANCE BUSINESS  
FOR THE YEAR 2003**

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

Report  
of the  
**INSURANCE COMMISSIONER**  
of  
Hawaii  
**2004**

**SUMMARY OF INSURANCE BUSINESS  
FOR THE YEAR 2003**

**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 2005**

**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, 2004, and presents condensed financial statements and insurance  
transactions in Hawaii for the year ending December 31, 2003 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 2003 and 2002 by Line of Business.....	6
Summary of Insurance Business, Other Than Life and Fraternal, Transacted in Hawaii During 2003 .....	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-2003, 2002 .....	15
Hawaii Investments of Insurance Companies Authorized in Hawaii, Cumulative Net Totals as of December 31 for Years 1999-2003, Inclusive.....	16
Table 1. Insurance Companies Authorized to Transact Insurance in Hawaii During 2003 (Including Fraternal Benefit Societies) .....	18
Table 2. Mutual Benefit Societies and Health Maintenance Organizations Authorized to Transact Insurance Business in Hawaii During 2003.....	46
Classes of Insurance.....	49
Directory of Insurance Companies .....	50
Directory of Captive Insurance Companies.....	93
Directory of Mutual Benefit Societies, Health Maintenance Organizations and Fraternal Benefit Society .....	99

## LEGISLATIVE HIGHLIGHTS

The Twenty-Third Hawaii State Legislature, Regular Session of 2004, passed several insurance related bills, which were enacted into law with the following Act numbers. The effective dates of each Act is shown in brackets.

**Act 14 (H.B. 1737, H.D. 1 Relating to Mortgage Brokers and Solicitors)** Allows experience as licensed producer to substitute as experience for mortgage financing transactions where producer only arranges mortgages with insured depository institute that is wholly owned subsidiary. [Effective 4/22/2004]

**Act 15 (H.B. 2139, H.D. 1 Relating to Standard Nonforfeiture for Individual Deferred Annuities)** Extends 1.5% interest rate for determining minimum nonforfeiture amount; and establishes index rate to be phased in for 2 years and used thereafter. [Effective 7/1/2004]

**Act 27 (S.B. 2589, S.D. 1 Relating to Health Insurance)** Increases from 45 days to 60 days the time period within which managed care plan is required to notify enrollee of its decision after receiving enrollee complaint. [Effective 4/29/2004]

**Act 30 (H.B. 2414 Relating to Dental Insurance)** Extends the “sunset” date in Act 132, SLH 1002, which provides the Insurance Commissioner with limited jurisdiction over dental service plans under Hawaii Revised Statutes (“HRS”) chapters 423 and 448D. [Effective 6/30/2004 and sunsets 7/1/2005]

**Act 36 (H.B. 1819 Relating to Insurers)** Amends HRS § 431:10C-119 by requiring military-related member owned reciprocal insurers and their wholly owned insurance subsidiaries in motor vehicle business to provide “satisfactory arrangements” for policy and claims service. [Effective 7/1/2004]

**Act 44 (H.B. 2003, H.D. 1, S.D. 1 Relating to Illegal Use of Controlled Substances)** Adds new section to HRS chapter 431M by requiring parity for treatment of alcohol and drug abuse addiction. [Effective 4/30/2004 and sunsets 6/30/2011]

**Act 56 (S.B. 3222, S.D. 2, H.D. 2 Relating to Motor Vehicle Insurance)** Adds naturopathy to personal injury protection benefits in motor vehicle insurance policy with same limitations as currently applied to chiropractic and acupuncture. [Effective 5/2/2004]

**Act 104 (S.B. 2887, S.D. 2, H.D. 2, C.D. 1 Relating to Interstate Insurance Compact)** Adopts National Association of Insurance Commissioners’ Interstate Insurance Product Regulation Compact. [Effective 1/1/2005]

**Act 118 (H.B. 2408, H.D. 2, S.D. 1 Relating to Insurance)** Requires health insurers, at the option of a bona fide trade association, to insure the association under an association health plan. [Effective 6/15/2004 and sunsets 12/31/2006]

**Act 119 (S.B. 2358, S.D. 2, H.D. 1, C.D. 1 Relating to Construction Claims)** Establishes procedure to resolve construction defect claims that require notice of defect, opportunity to settle or repair, and mediation of unresolved disputes prior to litigation. [Effective 7/1/2004]

**Act 120 (S.B. 2882, S.D. 1, H.D. 1 Relating to Alien Insurers)** Establishes Hawaii as port of entry for alien insurers. [Effective 6/15/2004]

**Act 122 (H.B. 2411, H.D. 1, S.D. 1, C.D. 1 Relating to Insurance)** Updates and conforms insurance laws to requirements of Gramm-Leach-Bliley Act and Producer Licensing Act; and exempts policies for self-employed persons from mandatory coverage requirements under Article 10A of Insurance Code. [Effective 7/1/2004]

**Act 123 (H.B. 851, H.D. 1, S.D. 1, C.D. 1 Relating to Taxation Appeals)** Amends HRS § 431:7-204.5 to repeal requirement that assessed taxes must be paid prior to first appeal to district board of review or tax appeal court. [Effective 7/1/2004]

**Act 124 (H.B. 1820, H.D. 1, S.D. 1, C.D. 1 Relating to Motor Vehicle Insurance)** Allows cancellation of new motor vehicle insurance policies within first 60 days; and reduces cancellation notice requirement for nonpayment of premium from 30 days to 20 days. [Effective 7/1/2004]

**Act 172 (S.B. 3049, S.D. 2, H.D. 2, C.D. 1 Relating to Charitable Annuities)** Reduces minimum net worth requirement for nonprofits that issue charitable gift annuities from \$5 mil. to \$200,000; and requires segregation of sufficient assets plus surplus of greater of 10% of reserves or \$100,000. [Effective 7/1/2004]

**Act 174 (H.B. 2459, H.D. 1, S.D. 2 Relating to Public Assistance)** Amends HRS § 431:10C-301.5 to clarify that covered loss deductible does not include public assistance benefits. [Effective 7/1/2004]

**REPORT OF THE INSURANCE COMMISSIONER OF HAWAII**

**COMPARATIVE SUMMARY OF HAWAII PREMIUMS AND  
LOSSES PAID IN 2003 AND 2002 BY LINE OF BUSINESS**

LINE OF BUSINESS	Premiums		2003 Percent Change From 2002	Losses, Claims and Benefits Paid		2003 Percent Change From 2002
	2003	2002		2003	2002	
LIFE * .....	597,152,499	540,321,205	10.52%	800,805,822	788,565,781	1.55%
FRATERNAL.....	5,677,677	5,774,006	-1.67%	3,530,146	3,440,161	2.62%
Sub-total.....	602,830,176	546,095,211		804,335,968	792,005,942	
<b>FIRE, MARINE, CASUALTY &amp; MISCELLANEOUS:</b>						
Accident & Health.....	233,308,274	228,761,011	1.99%	108,510,939	110,399,436	-1.71%
Fire.....	27,386,880	28,203,086	-2.89%	3,086,703	3,769,117	-18.11%
Allied Lines.....	20,370,473	23,982,198	-15.06%	2,668,148	3,015,730	-11.53%
Multiple Peril Crop.....	1,200,034	1,364,538	-12.06%	799,543	1,321,921	-39.52%
Federal Flood.....	14,385,000	12,382,394	16.17%	321,403	227,906	41.02%
Farmowners Multiple Peril.....	53,252	15,913	234.64%	5,772	4,188	37.82%
Homeowners Multiple Peril.....	186,395,769	163,479,407	14.02%	31,761,237	34,452,897	-7.81%
Commercial Multiple Peril (fire & allied lines).....	69,353,896	65,769,471	5.45%	23,103,832	8,657,019	166.88%
Commercial Multiple Peril (liability portion).....	56,742,715	50,777,999	11.75%	18,048,238	18,760,593	-3.80%
Mortgage Guaranty.....	28,828,083	28,653,317	0.61%	3,255,993	9,234,459	-64.74%
Ocean Marine.....	11,607,999	11,897,366	-2.43%	4,335,636	4,434,317	-2.23%
Inland Marine.....	27,530,453	22,014,942	25.05%	10,723,046	9,407,707	13.98%
Financial Guaranty.....	10,104,690	4,320,962	133.85%	---	---	---
Medical Malpractice.....	27,061,915	25,148,873	7.61%	15,837,607	15,935,852	-0.62%
Earthquake.....	946,865	1,267,342	-25.29%	---	---	---
Workers' Compensation.....	308,367,513	269,522,284	14.41%	128,532,200	117,311,740	9.56%
Other Liability.....	147,367,225	120,270,205	22.53%	31,464,485	30,617,197	2.77%
Products Liability.....	10,668,175	8,771,463	21.62%	1,814,938	5,514,352	-67.09%
Private Passenger Auto No-Fault.....	79,172,219	66,443,576	19.16%	47,134,858	45,573,374	3.43%
Other Private Passenger Auto Liability.....	290,226,043	273,131,244	6.26%	140,151,941	134,529,189	4.18%
Commercial Auto No-Fault.....	5,678,627	5,844,692	-2.84%	2,269,251	3,056,151	-25.75%
Other Commercial Auto Liability.....	67,499,880	72,135,666	-6.43%	27,087,034	25,303,586	7.05%
Private Passenger Auto Physical Damage.....	191,838,955	168,122,442	14.11%	108,899,922	99,157,379	9.83%
Commercial Auto Physical Damage.....	21,233,350	18,420,438	15.27%	9,156,110	8,934,494	2.48%
Aircraft.....	22,502,377	26,669,330	-15.62%	2,709,245	7,012,459	-61.37%
Fidelity.....	4,643,070	3,832,859	21.14%	1,680,223	716,067	134.65%
Surety.....	23,144,470	23,836,935	-2.91%	175,056	1,536,920	-88.61%
Burglary and Theft.....	167,298	173,427	-3.53%	76,286	36,947	106.47%
Boiler & Machinery.....	2,954,396	3,042,732	-2.90%	414,830	2,688,882	-84.57%
Credit.....	1,843,011	1,515,956	21.57%	876,441	725,196	20.86%
Title.....	81,293,124	62,313,247	30.46%	5,390,146	3,005,544	79.34%
All Other.....	8,003,547	6,961,917	14.96%	3,854,366	3,582,992	7.57%
Sub-total.....	1,981,879,578	1,799,047,232		734,145,429	708,923,611	
Surplus Lines**.....	148,155,546	84,839,123	74.63%	n/a	n/a	n/a
<b>GRAND TOTAL***</b> .....	<b>2,732,865,300</b>	<b>2,429,981,566</b>	<b>12.46%</b>	<b>1,538,481,397</b>	<b>1,500,929,553</b>	<b>2.50%</b>

\* 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 2003**

LINE OF BUSINESS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
Group Accident & Health.....	122,426,909	123,157,638	72,248,207	70,803,690
Collectively Renewable A & H.....	125,794	127,615	248,775	198,209
Non-Cancellable A & H.....	19,899,418	20,225,114	14,127,992	13,087,834
Guaranteed Renewable A & H.....	71,994,590	68,682,531	15,056,679	25,260,537
Credit A & H (Group and Individual).....	14,764,566	14,585,935	4,706,255	4,541,122
Non-Renewable A & H.....	757,600	757,587	556,008	527,677
Other A & H.....	1,752,849	1,802,801	223,172	288,106
All Other A & H.....	1,036,685	1,368,614	1,168,091	1,005,403
Federal Employee Health Benefits Program.....	549,863	523,982	175,760	176,419
Total A&H.....	233,308,274	231,231,817	108,510,939	115,888,997
Fire.....	27,386,880	29,123,475	3,086,703	458,406
Allied Lines.....	20,370,473	21,007,024	2,668,148	100,327
Multiple Peril Crop.....	1,200,034	1,200,034	799,543	487,244
Federal Flood.....	14,385,000	13,649,740	321,403	1,050,703
Farmowners Multiple Peril.....	53,252	51,732	5,772	88,799
Homeowners Multiple Peril.....	186,395,769	173,748,678	31,761,237	37,274,339
Commercial Multiple Peril (fire & allied lines).....	69,353,896	66,522,065	23,103,832	21,968,421
Commercial Multiple Peril (liability portion).....	56,742,715	54,276,362	18,048,238	25,442,423
Mortgage Guaranty.....	28,828,083	29,815,747	3,255,993	9,034,726
Ocean Marine.....	11,607,999	12,113,110	4,335,636	7,259,299
Inland Marine.....	27,530,453	27,190,806	10,723,046	13,206,092
Financial Guaranty.....	10,104,690	1,871,131	---	---
Medical Malpractice.....	27,061,915	26,180,659	15,837,607	16,251,108
Earthquake.....	946,865	1,049,318	---	(539,072)
Workers' Compensation.....	308,367,513	284,641,379	128,532,200	165,027,963
Other Liability.....	147,367,225	134,996,893	31,464,485	64,087,574
Products Liability.....	10,668,175	9,454,082	1,814,938	4,809,269
Private Passenger Auto No-Fault.....	79,172,219	75,096,430	47,134,858	45,051,554
Other Private Passenger Auto Liability.....	290,226,043	282,982,004	140,151,941	149,530,054
Commercial Auto No-Fault.....	5,678,627	5,809,373	2,269,251	1,622,661
Other Commercial Auto Liability.....	67,499,880	66,322,856	27,087,034	37,189,737
Private Passenger Auto Physical Damage.....	191,838,955	184,145,172	108,899,922	111,105,242
Commercial Auto Physical Damage.....	21,233,350	20,056,656	9,156,110	9,566,119
Aircraft.....	22,502,377	23,207,054	2,709,245	15,578,403
Fidelity.....	4,643,070	4,350,374	1,680,223	1,554,690
Surety.....	23,144,470	23,274,123	175,056	4,936,540
Burglary and Theft.....	167,298	157,271	76,286	75,870
Boiler & Machinery.....	2,954,396	3,000,014	414,830	803,585
Credit.....	1,843,011	1,732,344	876,441	865,775
Title.....	81,293,124	82,074,010	5,390,146	5,062,979
All other.....	8,003,547	6,977,307	3,854,366	1,783,027
Sub-total.....	1,981,879,578	1,897,309,040	734,145,429	866,622,854
Surplus Lines*.....	148,155,546	n/a	n/a	n/a
<b>TOTAL**.....</b>	<b>2,130,035,124</b>	<b>1,897,309,040</b>	<b>734,145,429</b>	<b>866,622,854</b>

\* Net of Reinsurance.

\*\* Figures may not total due to rounding.



**REPORT OF THE INSURANCE COMMISSIONER OF HAWAII**

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**ACTIVE LICENSES**

As of June 30, 2004, 987 insurers (including six Fraternal Benefit Societies) were licensed to write insurance in Hawaii.

**INSURANCE COMPANIES AUTHORIZED IN HAWAII**

	2003	2002
As of January 1	989	988
Life (1)	461	472
All other	528	522
Admitted during year	21	24
Life	3	6
All other	18	18
Withdrew or merged during year	23	23
Life	16	17
All other	7	6
As of December 31	987	989
Life (1)	448	461
All other	539	528

(1) Includes Fraternal Benefits Societies

**ACTIVE LICENSES**

Type of License	No. of Active License as of June 30, 2004	No. of Active License as of June 30, 2003
Adjuster	557	532
Captives	146	112
Certificate of Authority (Insurer)	963	962
Fraternal Benefit Society	6	6
Fraternal Benefit Society Producers	158	47
HMO (Health Maintenance Organizations)	2	2
Independent Bill Reviewer	18	16
Limited Lines Producers	438	-0-
Limited Lines Motor Vehicle Rental Company Producer	13	7
Mutual Benefit Society	7	-0-
Nonresident Producers	11,275	7,500
Producers	6,515	7,049
Service Contract Provider Registration	123	104
Surplus Lines Broker	189	103
Vehicle Protection Product Warrantor Registration	10	9
<b>TOTAL:</b>	<b>20,420</b>	<b>16,449</b>

**CAPTIVE INSURANCE**

Hawaii’s enabling captive insurance legislation was signed into law on May 29, 1986 as Act 253, and subsequently codified as Article 19, Chapter 431 of the 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 Insurance Commissioner with the monitoring, regulation and development of captive insurance companies licensed pursuant to this Article.

Hawaii has established an outstanding worldwide reputation in this complex and cutting edge area of insurance and is ranked in the top 10 in the world, and second in the United States based on the number of companies choosing Hawaii as their domicile. Hawaii is, by far, the premier domicile in the Pacific, and based on Combined Total Assets, is in the top 5 domiciles in the world. Fortune 500 companies from the United States and a growing number of Japan-based corporations that normally have few business contacts in Hawaii, bring billions of dollars in capital to Hawaii through their captive insurance companies, much of it managed by local Hawaii banks. Expertise in alternatives to traditional insurance is also a benefit to Hawaii companies in developing their risk management plans.

Following is an aggregated summary of information about Hawaii’s captive insurance industry as of December 31, 2003 and 2002, respectively:

	2003	2002
Number of Active Licensees.....	122	101
Total Hawaii Investments.....	\$ 742,000,000	\$ 576,000,000
Combined Total Assets.....	\$ 3,957,000,000	\$ 3,000,000,000
Combined Total Capital and Surplus.....	\$ 1,343,000,000	\$ 959,000,000
Total Gross Written and Assumed Premium.....	\$ 1,195,000,000	\$ 1,036,000,000
Examinations Completed.....	24	24

**EXAMINATION**

To protect the policyholders, domestic insurance organizations, including insurers and risk retention groups, are regularly examined for solvency and compliance with the Hawaii Revised Statutes.

Examinations which were conducted between July 1, 2003 and June 30, 2004 and for which reports have been officially filed are as follows:

- DTRIC Insurance Company, Ltd.
- Fireman’s Fund Insurance Company of Hawaii, Inc.
- Hawaii Employers Mutual Insurance Company, Inc.
- Hawaiian Insurance & Guaranty Company, Ltd.
- Pacific Guardian Life Insurance Company, Ltd.
- Automotive Underwriters Insurance Company, Inc. A Risk Retention Group
- Global International Insurance Company, Inc. A Risk Retention Group
- Health Providers Mutual Insurance Reciprocal, A Risk Retention Group
- MedAmerica Mutual Risk Retention Group, Inc.
- National Guardian Risk Retention Group, Inc.
- National Service Contract Insurance Company Risk Retention Group, Inc.
- Professional Medical Insurance Risk Retention Group, 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 2003-2004, the Fraud Unit received 204 referrals. Of the total referrals, 110 investigations were opened. Eight referrals were made to other agencies. Criminal indictments against 38 individuals were obtained. The number of indictments obtained reflects a 23% increase from the previous fiscal year. Of the 38 individuals indicted during the fiscal year, 17 have been sentenced, and 21 have not reached the sentencing phase.

The dollar amount involved in actual and attempted fraud and theft cases sentenced by the Fraud Unit equaled \$95,844. The value of the actual fraud and theft cases totaled \$24,900. The value of the attempted cases totaled \$70,944. Of those actual fraud and theft cases that reached final disposition during the fiscal year, the Fraud Unit obtained restitution orders totaling \$37,585. As a result of all cases that reached final disposition, the Fraud Unit obtained fines payable to the State of Hawaii totaling \$12,000, payments in the amount of \$5,350 to the Crime Victim Compensation Fund, probation services fees in the amount of \$300, community service totaling 2100 hours, and \$4750 to the State General Fund.

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 fiscal year, more than 1000 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 attended by more than 450 individuals. Presentations were conducted for insurance companies, the Adult Probation Officers, the Western States Auto Theft Investigators, Hawaii Claims Managers Association, the Hawaii Association of Insurance Women, and students from the University of Hawaii and Brigham Young University Hawaii.

In the area of training, the investigators attended a seminar hosted by the National Insurance Crime Bureau's Special Investigations Academy, the Reid Technique of Interviewing and Interrogation, and a seminar hosted by the Western States Auto Theft Investigators. An investigative auditor also 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, 2003 to June 30, 2004, one-hundred (100) complaints were received. Of the hundred (100) complaints, ninety-one (91) were resolved. Of the remaining nine complaints, the Health Insurance Branch had no jurisdiction for two complaints, and seven were referred to another agency. Of the total cases, forty-six (46) involved benefit payments; seventeen (17) involved miscellaneous issues such as unfair marketing and termination of coverage; fifteen (15) involved denial of coverage; fourteen (14) involved reimbursement timeliness; and eight involved rate increases.

During the same period, the Health Insurance Branch responded to five-hundred-forty-two (542) formal inquiries. Three-hundred-forty-eight (348) were regarding obtaining health insurance coverage; forty-eight (48) inquiries were requests for information on health insurers; forty-six (46) were miscellaneous general health insurance questions; thirty-two (32) were regarding state regulations; fifteen (15) were regarding legal questions; twelve (12) were regarding mandated benefits; eleven (11) were regarding patients' rights; nine were regarding federal regulations; eight were regarding health insurance premiums; an additional eight were regarding health discount cards; and five were referrals to other government agencies (MEDQUEST, Medicaid, and Medicare).

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"). For the period July 1, 2003 through June 30, 2004, a report has been officially filed for the examination of the Hawaii Medical Service Association.

In addition, the Health Insurance Branch reviews premium rate filings of managed care plans pursuant to HRS Chapter 431, Article 14F. The Health Insurance Branch received thirty-five (35) rate filings during the period July 1, 2003 through June 30, 2004. The administration of the rate review and approval process set forth in HRS Chapter 431, Article 14F resulted in the reduction of aggregate premium dollars by approximately \$17 million.

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 received and reviewed one-hundred-ninety-two (192) long term care advertising filings during the period July 1, 2003 through June 30, 2004.

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. From July 1, 2003 to June 30, 2004, forty-one (41) requests for an external review were received.

## Compliance and Enforcement

During 2003, consumers saved or recovered more than \$662,000.00 from insurance companies and agents with the assistance of the Insurance Division. Five hundred forty-three (543) complaints and request for assistance were received for the following classes of insurance:

**MOTOR VEHICLE INSURANCE** received the largest number of cases with 297 or 55% of the total. Of this amount, 242 cases involved claims and claims handling. Claims involving personal injury protection coverage (PIP) for medical and other related benefits accounted for 165 cases. From this amount, 144 were PIP cases where benefits were contested or denied by the insurer and referred for formal resolution by administrative hearing. In the area of material damage cases, 14 were collision, 4 were comprehensive, and 40 involved property damage liability cases, with 27 cases that involved other claims-related complaints. These 27 cases involved payment delays, coverage disputes, and settlement disagreements with repair or replacement of the damaged motor vehicle. Complaints other than claims included 29 in the area of premiums, 13 policy cancellations, four involving marketing and sales, and one refund. In addition to these categories, there were eight miscellaneous involving incorrect billing and policy adjustments, acknowledgment delays, and dissatisfaction with services rendered by agents and adjusters. One hundred forty-nine cases were resolved or referred to the appropriate agency for resolution. One hundred forty-four cases involved PIP denials and were referred for formal resolution by administrative hearing. Four cases remain pending.

**LIFE/ANNUITY INSURANCE:** There were 67 complaints received or 12% of the total. Of this amount, 29 involve possible misrepresentation and fraudulent transactions, 27 involved policy servicing, 6 involved claims and 5 involved underwriting (cancellations and nonrenewals). Sixty-two cases were resolved or referred to the appropriate agency for resolution. Five cases remain pending.

**WORKERS' COMPENSATION:** There were 48 complaints received or 9% of the total. Of this amount, 37 involved claims and payment delay, and 11 involved underwriting (premium billing). Forty-seven cases were resolved or referred to the appropriate agency for resolution. One case remains pending.

**FIRE/HOMEOWNERS INSURANCE:** There were 33 complaint received or 6% of the total. Of this amount, 21 involved underwriting (rating, cancellations, and nonrenewals), and 12 involved claims. Thirty-two cases were resolved and referred to the appropriate agency for resolution. One case remains pending.

**GENERAL LIABILITY:** There were 32 complaints received or 6% of the total. Of this amount, 16 involved underwriting (refund, cancellations, and nonrenewals), 14 involved claims, and two involved marketing and sales. Twenty-eight cases were resolved and referred to the appropriate agency for resolution. Four cases remain pending.

**MISCELLANEOUS:** In addition to the above categories, there were 66 complaints received or 12% of the total, relating to other classes or matters of insurance (dental, disability, marine, motorcycle, surety, and miscellaneous). Sixty-three cases were resolved or referred to the appropriate agency for resolution. Three cases remain pending.

**ASSIGNED CLAIMS PROGRAM:** There were 105 applications for benefits to the assigned claims program that were received and reviewed. Of this amount, 74 applications were processed to servicing carriers for further handling.

**PEER REVIEW:** There were five challenges received and processed.

**DISCIPLINARY ACTION:** There were 34 formal actions filed that involved the Compliance and Enforcement Branch. Of this amount 14 Letter of Caution were issued, 17 stipulated agreements were entered into, two Cease and Desist Order was issued, one Revocation of License was issued. A total of \$162,500 was levied in fines.

## RATE AND POLICY ANALYSIS BRANCH

The 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 2003-2004, 2,617 rate filings and 3,513 policy filings were reviewed; in the preceding year (fiscal year 2002-2003), 3,385 rate filings and 3,558 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 40<sup>th</sup> 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. Four hundred seventy-seven electronic form filings were processed.

The significant filings approved or impacting the rates or the policies issued 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. Many insurers have offered optional terrorism limitations when an insured has declined coverage pursuant to TRIA. Unless extended by the federal government, the federal reinsurance program terminates December 31, 2005 and coverage for acts of war or terrorism by foreign persons may become less available or affordable.

**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 COVERAGE:** 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. Insurers filed and received approvals for rate increases for the peril of hurricane ranging from 25.1% to 55.0% with one major insurer voluntarily limiting insureds' first renewal to 25%.

**MEDICARE SUPPLEMENT INSURANCE:** Pursuant to the Medicare Prescription Drug, Improvement and Modernization Act ("MMA") of 2003, enacted December 8, 2003, medicare supplement plans will no longer offer prescription drug coverage. By September, 2005, Hawaii Administrative Rules must be amended to conform to the requirements of MMA 2003. There are 22 licensed issuers of medicare supplement insurance with one or more approved standardized plans.

**CRIME:** On April 12, 2004, revisions to fidelity multistate loss costs were approved with an overall impact of +10.3%.

## REPORT OF THE INSURANCE COMMISSIONER OF HAWAII

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**COMMERCIAL INLAND MARINE:** On June 23, 2004, revisions to commercial inland marine loss costs were approved with an overall impact of -7.4%

**COMMERCIAL MULTIPERIL:** On November 24, 2003, revisions to commercial multiperil (businessowners) loss costs were approved with an overall impact of +15.0%.

**DWELLING PROPERTY COVERAGE:** On April 12, 2004, revisions to dwelling property loss costs were approved with an overall impact of -10.0% on non-hurricane loss costs. On November 26, 2003, dwelling hurricane base loss cost was revised from \$33.81 to \$38.02.

**GENERAL LIABILITY:** On December 22, 2003, revisions to commercial general liability base loss costs and increased limit rating factors were approved with overall impacts of +9.7% and +4.3%, respectively.

**HOMEOWNERS INSURANCE:** On July 9, 2003, identity theft loss costs were introduced for insurers willing to provide coverage for the expenses associated with the fraudulent use of a person's identity.

**MEDICAL MALPRACTICE:** Nationwide, the number of insurers specializing in writing medical malpractice insurance for physicians and surgeons remains limited. During fiscal year 2003-2004, the limited insurers doing business in Hawaii filed and received approval for rate increases ranging from +17.6% to +26.9%.

**WORKERS' COMPENSATION:** A terrorism loss cost of \$.02 was filed on December 20, 2002, and implemented in accordance with TRIA. On October 28, 2003, revisions to the workers' compensation loss costs, to reflect benefits level increases as of January 1, 2004, were approved with an overall impact of -1.3%. This filing was preceded by three loss cost increases totaling 16.9% which 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 2004 are lower than the workers' compensation loss costs prior to Act 261, SLH 1996. Hawaii businesses have implemented worker safety programs to help reduce workers' injuries and bring down loss costs. Nevertheless, Hawaii businesses continue to see premiums that are some of the highest in the nation due to other factors, besides loss costs, that are considered in building a premium.

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. As a result of Act 251, SLH 1997, Hawaii went from state rank of second highest in average premiums in 1997 to twenty third in 2002 based on written premium data released annually by the National Association of Insurance Commissioners.

Twelve insurance companies write more than 95% of the **private passenger** insurance market. During this fiscal period, seven major insurers filed and received approvals for overall rate revisions ranging from +2.7% to +19.5%.

On March 18, 2004, revisions to the **commercial** automobile basic limits loss costs and increased limits rating factors were approved with overall impacts of -8.2% and +2.3%, respectively.

**REPORT OF THE INSURANCE COMMISSIONER OF HAWAII**

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

**At December 31, 2003**

Type of Company	No. Licensed	No. Investing	Amount Investing (Cumulative Net)
<b>Life Companies (incl. Fraternal)</b>			
Domestic.....	3	2	\$ 83,748,211
Foreign.....	439	80	2,049,772,515
Alien.....	6	1	10,793,648
Total - Life Companies.....	448	83	\$ 2,144,314,374
<b>OTHER-THAN-LIFE COMPANIES</b>			
Domestic.....	17	11	\$ 52,369,506
Foreign.....	518	92	1,274,600,030
Alien.....	4	0	---
Total - Other-than-Life Companies.....	539	103	\$ 1,326,969,536
<b>TOTALS.....</b>	<b>987</b>	<b>186</b>	<b>\$ 3,471,283,910</b>

**At December 31, 2002**

Type of Company	No. Licensed	No. Investing	Amount Investing (Cumulative Net)
<b>Life Companies (incl. Fraternal)</b>			
Domestic.....	4	2	\$ 82,483,436
Foreign.....	451	100	2,063,365,363
Alien.....	6	1	2,715,382
Total - Life Companies.....	461	103	\$ 2,148,564,181
<b>OTHER-THAN-LIFE COMPANIES</b>			
Domestic.....	16	10	\$ 46,562,451
Foreign.....	506	102	1,238,817,129
Alien.....	6	0	---
Total - Other-than-Life Companies.....	528	112	\$ 1,285,379,580
<b>TOTALS.....</b>	<b>989</b>	<b>215</b>	<b>\$ 3,433,943,761</b>



**REPORT OF THE INSURANCE COMMISSIONER OF HAWAII**

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

TYPE OF INVESTMENT	ALL COMPANIES			
	TOTAL	DOMESTIC	FOREIGN	ALIEN
<b>TOTAL - ALL INVESTMENT (1)</b>				
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
2003.....	3,471,283,910	136,117,717	3,324,372,545	10,793,648
<b>MORTGAGE LOANS (Principal Indebtedness)</b>				
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	---
2003.....	826,314,681	83,782,913	742,531,768	---
<b>COLLATERAL LOANS (Amount Loaned)</b>				
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	---
2003.....	54,385,514	---	47,976,321	6,409,193
<b>STATE, C&amp;C HON. AND OTHER COUNTY BONDS (Market value)</b>				
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	---
2003.....	1,205,624,614	5,897,214	1,199,727,400	---
<b>UTILITIES-Stock and Bonds (Market Value)</b>				
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	---
2003.....	543,107,285	---	538,722,830	4,384,455
<b>INDUSTRIAL &amp; MISCELLANEOUS Stock and Bonds (Market Value)</b>				
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
2003.....	729,027,184	41,505,070	687,522,114	---
<b>REAL ESTATE (Market Value Less Encumbrances)</b>				
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	---
2003.....	112,824,632	4,932,520	107,892,112	---
<b>BALANCES IN HAWAII BANKS</b>				
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	---
2003.....	111,422,578	27,369,196	84,053,382	---

(1) Does not include balances in Hawaii banks

(2) Balances in Hawaii Banks (1999 - 2001) have been restated

Source: Insurance Company Annual Statements

**REPORT OF THE INSURANCE COMMISSIONER OF HAWAII**

**COMPANIES AUTHORIZED IN HAWAII  
31ST FOR YEARS 1999 - 2003 INCLUSIVE**

LIFE (INCL. FRATERNALS)				ALL OTHER			
TOTAL	DOMESTIC	FOREIGN	ALIEN	TOTAL	DOMESTIC	FOREIGN	ALIEN
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	---
2,144,314,374	83,748,211	2,049,772,515	10,793,648	1,326,969,536	52,369,506	1,274,600,030	---
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	---	---
826,279,979	83,748,211	742,531,768	---	34,702	34,702	---	---
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	---	---	---	---	---
43,031,431	---	36,622,238	6,409,193	11,354,083	---	11,354,083	---
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	---
70,191,576	---	70,191,576	---	1,135,433,038	5,897,214	1,129,535,824	---
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	---
507,707,425	---	503,322,970	4,384,455	35,399,860	---	35,399,860	---
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	---
628,464,559	---	628,464,559	---	100,562,625	41,505,070	59,057,555	---
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	---
68,639,404	---	68,639,404	---	44,185,228	4,932,520	39,252,708	---
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	---
86,220,568	6,465,495	79,755,073	---	25,202,010	20,903,701	4,298,309	---

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2003  
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	FINANCIAL CONDITION AS OF DECEMBER 31, 2003				
	ASSETS	LIABILITIES EXCL. CAPITAL & SURPLUS	POLICYHOLDERS' SURPLUS INCL. CAPITAL	CAPITAL	NET INCOME OR (LOSS)
<b>DOMESTIC - LIFE</b>					
MILILANI LIFE INS CO LTD.....	\$ 1,893,308	\$ 279,277	\$ 1,614,031	\$ 600,000	\$ 5,124
PACIFIC GUARDIAN LIFE INS CO LTD.....	434,645,714	360,760,359	73,885,355	6,350,000	4,003,281
ROYAL STATE NATL INS CO LTD.....	43,228,706	16,886,959	26,341,748	2,500,000	3,064,831
<b>TOTAL DOMESTIC - LIFE.....</b>	<b>\$ 479,767,728</b>	<b>\$ 377,926,595</b>	<b>\$ 101,841,134</b>	<b>\$ 9,450,000</b>	<b>\$ 7,073,236</b>
<b>DOMESTIC - PROPERTY &amp; CASUALTY</b>					
AIG HAWAII INS CO INC.....	\$ 171,537,780	\$ 116,726,277	\$ 54,811,503	\$ 2,500,000	\$ 3,316,646
AMERICAN PACIFIC INS CO INC.....	6,333,387	1,627,507	4,705,880	2,500,000	87,695
DTRIC INS CO LTD.....	54,095,121	36,682,401	17,412,720	2,500,000	557,724
FIREMANS FUND INS CO OF HI INC.....	7,959,052	1,293,400	6,665,652	2,625,000	152,528
FIRST FIRE & CAS INS OF HI INC.....	5,828,552	---	5,828,552	2,500,000	136,960
FIRST IND INS OF HI INC.....	5,830,067	---	5,830,067	2,500,000	136,924
FIRST INS CO OF HI LTD.....	444,282,854	300,223,668	144,059,186	4,272,840	332,374
FIRST SECURITY INS OF HI INC.....	4,364,228	---	4,364,228	2,500,000	114,657
HAWAII EMPLOYERS MUT INS CO.....	115,418,758	103,001,504	12,417,254	<b>MUTUAL</b>	10,574,632
HAWAIIAN INS & GTY CO LTD.....	21,135,060	8,763,510	12,371,550	2,500,000	3,621,763
ISLAND INS CO LTD.....	257,096,100	167,462,283	89,633,817	2,625,000	8,727,988
ISLAND PREMIER INS CO LTD.....	3,766,301	5,600	3,760,701	2,500,000	10,701
NATIONAL INTERSTATE INS CO OF HI INC.....	8,034,713	185,834	7,848,879	3,000,000	217,597
TRADEWIND INS CO LTD.....	14,677,938	8,468,501	6,209,437	2,500,000	(95,618)
WORKCOMP HI INS CO INC.....	27,739,326	22,808,155	4,931,171	1,500,000	1,301,931
WORKCOMP HI SELECT INC.....	16,714,572	14,079,474	2,635,098	1,500,000	396,070
ZEPHYR INS CO INC.....	19,590,331	4,880,407	14,709,924	6,000,000	2,403,736
<b>TOTAL DOMESTIC - PROPERTY &amp; CASUALTY.....</b>	<b>\$ 1,184,404,140</b>	<b>\$ 786,208,521</b>	<b>\$ 398,195,619</b>	<b>\$ 44,022,840</b>	<b>\$ 31,994,308</b>
<b>TOTAL DOMESTIC - LIFE &amp; PROPERTY &amp; CASUALTY.....</b>	<b>\$ 1,664,171,868</b>	<b>\$ 1,164,135,116</b>	<b>\$ 500,036,753</b>	<b>\$ 53,472,840</b>	<b>\$ 39,067,544</b>
<b>FOREIGN - LIFE</b>					
5 STAR LIFE INS CO.....	\$ 126,924,880	\$ 77,944,093	\$ 48,980,787	\$ 2,500,050	\$ 151,897
AAA LIFE INS CO.....	363,892,090	328,154,889	35,737,201	2,500,000	(3,146,344)
ACACIA LIFE INS CO.....	1,053,129,289	885,504,613	167,624,676	28,000,000	(1,580,518)
ACADEMY LIFE INS CO.....	360,590,679	314,594,773	45,995,906	2,500,000	12,768,554
ACCELERATION LIFE INS CO.....	12,031,454	117,579	11,913,875	2,000,000	222,372
ADMIRAL LIFE INS CO OF AMERICA.....	8,569,015	32,316	8,536,699	2,500,000	52,201
ADVANCE INS CO.....	29,707,600	7,069,907	22,637,693	11,400,000	1,204,005
ADVANTA LIFE INS CO.....	4,886,477	819,148	4,067,329	2,500,000	780,972
AETNA HEALTH & LIFE INS CO.....	1,255,542,776	1,116,464,939	139,077,837	2,500,000	5,572,089
AETNA LIFE INS CO.....	26,156,026,710	24,113,286,848	2,042,739,862	62,765,460	217,465,625
AGL LIFE ASSUR CO.....	1,560,131,626	1,549,317,484	10,814,143	2,774,999	(3,734,642)
AIG ANNUITY INS CO.....	43,241,309,708	40,286,378,241	2,954,931,467	2,500,000	378,869,104
AIG LIFE INS CO.....	13,600,674,618	12,971,154,076	629,520,542	254,883,515	82,084,998
AIG SUNAMERICA LIFE ASSUR CO.....	26,165,384,786	25,563,036,503	602,348,283	3,511,000	89,070,964
ALLEGIANCE LIFE INS CO.....	244,044,865	10,934,356	233,110,509	53,137,984	15,039,409
ALLIANZ LIFE INS CO OF NORTH AMER.....	30,966,138,820	28,936,159,067	2,029,979,753	38,903,484	198,900,350
ALLMERICA FINANCIAL LIFE & ANNUITY.....	12,611,782,500	12,116,185,682	495,596,818	2,526,000	105,140,450
ALLSTATE ASSUR CO.....	14,756,769	3,662,120	11,094,649	3,000,000	487,926
ALLSTATE LIFE INS CO.....	62,740,812,354	59,181,188,629	3,559,623,725	86,948,600	551,301,469
ALTA HEALTH & LIFE INS CO.....	255,905,613	129,065,038	126,840,575	2,520,000	12,122,768
AMERICAN AMICABLE LIFE INS CO OF TX.....	252,053,553	209,813,591	42,239,962	3,158,420	13,038,131
AMERICAN BANKERS LIFE ASSUR CO OF FL.....	879,777,110	685,448,329	194,328,781	4,472,341	12,406,519
AMERICAN ENTERPRISE LIFE INS CO.....	8,293,400,221	7,797,584,031	495,816,190	3,000,000	6,482,549
AMERICAN EQUITY INVEST LIFE INS CO.....	6,311,328,534	5,936,741,676	374,586,858	2,500,000	25,223,823
AMERICAN FAMILY LIFE ASR CO COLUMBUS.....	41,792,273,808	39,439,023,440	2,353,250,368	3,879,605	738,395,329
AMERICAN FIDELITY ASSUR CO.....	2,441,109,161	2,280,016,917	161,092,244	2,500,000	19,645,932
AMERICAN FIDELITY LIFE INS CO.....	436,730,005	365,685,545	71,044,460	2,500,000	4,169,022
AMERICAN FOUNDERS LIFE INS CO.....	636,406,640	600,736,675	35,669,965	2,500,000	4,721,686
AMERICAN GEN ASSUR CO.....	1,362,133,999	1,206,852,330	155,281,669	2,500,000	33,098,180
AMERICAN GEN LIFE INS CO.....	25,511,318,492	21,444,004,530	4,067,313,962	6,850,000	115,031,050
AMERICAN HERITAGE LIFE INS CO.....	1,810,313,199	1,623,962,569	186,350,630	3,311,316	4,557,394
AMERICAN INCOME LIFE INS CO.....	1,163,210,051	1,004,251,276	158,958,775	11,680,107	66,480,666
AMERICAN INTL LIFE ASSR CO NY.....	8,259,975,800	7,763,735,465	496,240,335	3,225,000	89,931,231
AMERICAN INVESTORS LIFE INS CO.....	8,086,034,147	7,743,092,887	342,941,260	2,500,581	10,074,205
AMERICAN LIFE INS CO OF NY.....	103,907,326	79,213,736	24,693,590	2,502,500	(5,147,365)
AMERICAN MATURITY LIFE INS CO.....	81,326,717	44,860,745	36,465,972	2,500,000	726,180
AMERICAN MEDICAL & LIFE INS CO.....	10,975,994	3,161,759	7,814,235	2,000,000	(785,323)
AMERICAN MEMORIAL LIFE INS CO.....	1,256,773,934	1,146,886,342	109,887,592	2,500,000	29,949,895
AMERICAN MODERN LIFE INS CO.....	59,128,945	42,011,565	17,117,380	2,500,000	2,275,010
AMERICAN NATL INS CO.....	10,699,209,119	9,022,932,026	1,676,277,093	30,832,449	4,899,257
AMERICAN NATL LIFE INS CO OF TX.....	157,157,651	105,976,856	51,180,795	3,000,000	(4,227,040)
AMERICAN NETWORK INS CO.....	12,084,642	3,808,724	8,275,918	2,502,500	(262,237)
AMERICAN PARTNERS LIFE INS CO.....	460,944,136	415,990,919	44,953,217	2,500,000	3,836,969
AMERICAN PHOENIX LIFE & REASSUR CO.....	87,887,024	48,885,888	39,001,136	5,000,000	(2,607,312)
AMERICAN PROGRESSIVE L&H INS OF NY.....	166,266,148	156,074,613	10,191,535	2,500,050	(3,279,322)
AMERICAN REPUBLIC INS CO.....	457,993,086	250,771,696	207,221,390	5,000,000	25,449,495

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2003  
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	HAWAII BUSINESS FOR THE YEAR ENDED DECEMBER 31, 2003					
	DIRECT PREMIUMS WRITTEN			CLAIMS BENEFITS PAID		
	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.
<b>DOMESTIC - LIFE</b>						
MILILANI LIFE INS CO LTD.....	\$ 221,033	\$ --	\$ --	\$ 30,032	\$ --	\$ --
PACIFIC GUARDIAN LIFE INS CO LTD.....	23,264,079	475,855	21,088,808	14,427,877	919,093	14,807,790
ROYAL STATE NATL INS CO LTD.....	5,226,763	--	6,029,712	3,729,453	--	2,687,174
<b>TOTAL DOMESTIC - LIFE.....</b>	<b>\$ 28,711,875</b>	<b>\$ 475,855</b>	<b>\$ 27,118,520</b>	<b>\$ 18,187,362</b>	<b>\$ 919,093</b>	<b>\$ 17,494,964</b>
<b>DOMESTIC - PROPERTY &amp; CASUALTY</b>						
AIG HAWAII INS CO INC.....	\$ --	\$ --	\$ 102,485,550	\$ --	\$ --	\$ 49,910,898
AMERICAN PACIFIC INS CO INC.....	--	--	14,524,624	--	--	3,468,823
DTRIC INS CO LTD.....	--	--	42,520,237	--	--	19,346,945
FIREMANS FUND INS CO OF HI INC.....	--	--	20,956,158	--	--	5,136,891
FIRST FIRE & CAS INS OF HI INC.....	--	--	76,608,804	--	--	25,236,225
FIRST IND INS OF HI INC.....	--	--	25,201,237	--	--	13,421,906
FIRST INS CO OF HI LTD.....	--	--	73,922,708	--	--	29,271,171
FIRST SECURITY INS OF HI INC.....	--	--	5,403,320	--	--	831,258
HAWAII EMPLOYERS MUT INS CO.....	--	--	79,144,062	--	--	16,512,239
HAWAIIAN INS & GTY CO LTD.....	--	--	26,549,252	--	--	4,883,180
ISLAND INS CO LTD.....	--	--	72,780,754	--	--	20,559,196
ISLAND PREMIER INS CO LTD.....	--	--	--	--	--	--
NATIONAL INTERSTATE INS CO OF HI INC.....	--	--	1,451,947	--	--	476,820
TRADEWIND INS CO LTD.....	--	--	38,881,852	--	--	16,905,883
WORKCOMP HI INS CO INC.....	--	--	11,296,028	--	--	5,727,511
WORKCOMP HI SELECT INC.....	--	--	5,979,428	--	--	3,478,150
ZEPHYR INS CO INC.....	--	--	26,890,694	--	--	7,439
<b>TOTAL DOMESTIC - PROPERTY &amp; CASUALTY.....</b>	<b>\$ --</b>	<b>\$ --</b>	<b>\$ 624,596,655</b>	<b>\$ --</b>	<b>\$ --</b>	<b>\$ 215,174,535</b>
<b>TOTAL DOMESTIC - LIFE &amp; PROPERTY &amp; CASUALTY.....</b>	<b>\$ 28,711,875</b>	<b>\$ 475,855</b>	<b>\$ 651,715,175</b>	<b>\$ 18,187,362</b>	<b>\$ 919,093</b>	<b>\$ 232,669,499</b>
<b>FOREIGN - LIFE</b>						
5 STAR LIFE INS CO.....	\$ 881,449	\$ --	\$ 15,208	\$ 687,964	\$ --	\$ 8,891
AAA LIFE INS CO.....	235,472	5,000	156,948	9,486	--	4,770
ACACIA LIFE INS CO.....	72,065	--	--	(9,044)	--	--
ACADEMY LIFE INS CO.....	598,014	--	3,477	387,187	--	11
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.....	2,494,272	236,000	3,020,410	1,163,104	1,074,286	1,562,813
AGL LIFE ASSUR CO.....	--	--	--	--	--	--
AIG ANNUITY INS CO.....	51,305	15,456,227	--	2,848,011	914,354	--
AIG LIFE INS CO.....	1,322,486	350,212	3,142,960	612,492	871,939	131,325
AIG SUNAMERICA LIFE ASSUR CO.....	614,234	32,622,899	--	12,295,516	1,876,544	--
ALLEGIANCE LIFE INS CO.....	--	--	--	--	--	--
ALLIANZ LIFE INS CO OF NORTH AMER.....	1,392,409	41,708,341	1,368,993	5,068,913	3,356,183	25,124
ALLMERICA FINANCIAL LIFE & ANNUITY.....	50,061	73,944	8,629	789,951	--	28,350
ALLSTATE ASSUR CO.....	--	--	--	--	1,394	--
ALLSTATE LIFE INS CO.....	4,139,793	22,256,239	911,361	9,249,253	3,077,046	147,040
ALTA HEALTH & LIFE INS CO.....	931	--	5,485	4,520	--	4,339
AMERICAN AMICABLE LIFE INS CO OF TX.....	934,050	8,853	--	218,375	--	--
AMERICAN BANKERS LIFE ASSUR CO OF FL.....	459,419	11,736	357,406	576,972	2,577	19,921
AMERICAN ENTERPRISE LIFE INS CO.....	--	8,246,237	--	8,082,110	--	--
AMERICAN EQUITY INVEST LIFE INS CO.....	157,259	1,677,207	--	780,455	130,804	--
AMERICAN FAMILY LIFE ASR CO COLUMBUS.....	192,528	--	16,599,723	113,136	--	5,449,672
AMERICAN FIDELITY ASSUR CO.....	173,770	600	112,423	--	5,611	16,319
AMERICAN FIDELITY LIFE INS CO.....	118,264	2,711	--	22,253	4,756	--
AMERICAN FOUNDERS LIFE INS CO.....	11,075	27	--	19,438	--	--
AMERICAN GEN ASSUR CO.....	26,304	--	346	11,100	--	--
AMERICAN GEN LIFE INS CO.....	16,465,624	720,661	31,511	14,182,602	1,460,188	27,933
AMERICAN HERITAGE LIFE INS CO.....	76,476	130	387,223	11,493	5,254	360,874
AMERICAN INCOME LIFE INS CO.....	4,154,150	2,876	865,273	673,932	--	188,322
AMERICAN INTL LIFE ASSR CO NY.....	264,612	--	19,805	177,100	58,618	6,628
AMERICAN INVESTORS LIFE INS CO.....	--	1,472,674	--	2,573,034	389,592	--
AMERICAN LIFE INS CO OF NY.....	11,532	--	--	175	--	--
AMERICAN MATURITY LIFE INS CO.....	--	--	--	27,785	--	--
AMERICAN MEDICAL & LIFE INS CO.....	--	--	--	--	--	--
AMERICAN MEMORIAL LIFE INS CO.....	61,256	5,295	--	118,491	13,854	--
AMERICAN MODERN LIFE INS CO.....	--	--	--	--	--	--
AMERICAN NATL INS CO.....	1,670,964	4,021,543	55,898	1,671,523	737	219,473
AMERICAN NATL LIFE INS CO OF TX.....	119,485	--	599,489	161,223	--	137,078
AMERICAN NETWORK INS CO.....	--	--	722	--	--	--
AMERICAN PARTNERS LIFE INS CO.....	--	153,924	--	67,186	--	--
AMERICAN PHOENIX LIFE & REASSUR CO.....	--	--	--	--	--	--
AMERICAN PROGRESSIVE L&H INS OF NY.....	--	--	2,782	--	--	19,980
AMERICAN REPUBLIC INS CO.....	31,050	--	19,588	72,608	3,818	7,079

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2003  
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	FINANCIAL CONDITION AS OF DECEMBER 31, 2003				
	ASSETS	LIABILITIES EXCL. CAPITAL & SURPLUS	POLICYHOLDERS' SURPLUS INCL. CAPITAL	CAPITAL	NET INCOME OR (LOSS)
<b>FOREIGN - LIFE <i>Continued</i></b>					
AMERICAN SKANDIA LIFE ASSUR CORP.....	\$ 26,397,863,635	\$ 26,068,318,019	\$ 329,545,616	\$ 2,500,000	\$ (13,704,075)
AMERICAN SPECIALTY HLTH INS CO.....	7,900,536	150,716	7,749,820	3,000,000	82,552
AMERICAN STATES LIFE INS CO.....	556,636,415	479,464,571	77,171,844	5,000,000	14,103,436
AMERICAN UNITED LIFE INS CO.....	10,672,164,994	10,034,215,554	637,949,440	5,000,000	50,090,430
AMERICAN VANGUARD LIFE INS CO.....	9,554,885	878,907	8,675,978	2,500,000	396,160
AMERICO FINANCIAL LIFE ANNUITY INS.....	2,723,396,381	2,587,312,593	136,083,788	2,638,308	(18,845,646)
AMERICOM LIFE & ANNUITY INS CO.....	243,172,447	228,414,771	14,757,676	2,500,000	(3,417,702)
AMERITAS LIFE INS CORP.....	2,616,462,474	1,978,027,184	638,435,290	2,500,000	36,803,409
AMERITAS VARIABLE LIFE INS CO.....	2,378,950,952	2,282,017,926	96,933,026	4,000,000	20,972,422
AMERUS LIFE INS CO.....	5,873,373,234	5,637,043,710	236,329,523	10,000,000	36,010,319
ANNUITY INVESTORS LIFE INS CO.....	1,159,543,881	1,109,526,754	50,017,127	2,500,000	10,122,514
ANTHEM LIFE INS CO.....	233,874,647	169,987,884	63,886,763	3,267,547	11,003,018
ASSURITY LIFE INS CO.....	1,060,799,760	954,602,045	106,197,715	2,500,000	(2,605,466)
AURORA NATL LIFE ASSUR CO.....	3,697,915,373	3,378,646,433	319,268,940	3,000,000	(9,245,051)
AVIVA LIFE INS CO.....	4,575,003,274	4,231,523,213	343,480,061	2,834,900	(10,801,976)
AXA CORP SOLUTIONS LIFE REINS CO.....	628,575,462	337,742,453	290,833,009	3,269,000	185,345,705
AXA EQUITABLE LIFE INS CO.....	95,868,743,655	91,734,031,791	4,134,711,864	2,500,000	540,874,438
AXA LIFE & ANNUITY CO.....	522,565,859	443,442,385	79,123,474	2,500,000	8,629,518
BALBOA LIFE INS CO.....	115,219,359	38,805,243	76,414,116	2,500,000	6,175,778
BALTIMORE LIFE INS CO.....	793,744,772	761,545,226	32,199,546	2,500,000	3,675,609
BANKERS FIDELITY LIFE INS CO.....	109,750,842	78,553,365	31,197,477	2,500,000	3,101,959
BANKERS LIFE & CAS CO.....	6,861,868,837	6,417,514,373	444,354,464	10,000,000	91,712,648
BANKERS LIFE INS CO.....	124,988,149	117,627,033	7,361,116	3,000,000	(2,591,820)
BANKERS NATL LIFE INS CO.....	726,407,583	661,461,101	64,946,482	2,500,000	77,922,180
BANNER LIFE INS CO.....	1,047,152,731	767,036,870	280,115,861	2,500,000	4,688,375
BCS LIFE INS CO.....	148,943,791	82,183,026	66,760,765	2,500,000	4,759,426
BENEFICIAL LIFE INS CO.....	2,616,259,288	2,407,310,625	208,948,663	2,500,000	19,041,076
BERKSHIRE HATHAWAY LIFE INS CO NE.....	2,841,254,076	2,290,933,998	550,320,078	3,000,000	(91,440,092)
BERKSHIRE LIFE INS CO OF AMER.....	1,611,195,335	1,344,424,630	266,770,705	3,198,000	6,262,592
BEST LIFE AND HEALTH INS CO.....	21,806,167	12,497,416	9,308,751	2,500,000	505,927
BOSTON MUT LIFE INS CO.....	698,038,875	632,296,596	65,742,279	<b>MUTUAL</b>	201,347
BUSINESS MENS ASSUR CO OF AMER.....	2,049,418,003	1,913,317,296	136,100,707	5,114,112	33,036,421
CANADA LIFE INS CO OF AMER.....	2,906,762,547	2,741,277,379	165,485,168	5,000,000	18,913,846
CAPITOL LIFE INS CO.....	304,819,268	294,434,242	10,385,026	3,080,000	(2,724,065)
CELTIC INS CO.....	116,700,767	69,077,110	47,623,657	2,500,000	3,685,889
CENTRAL NATL LIFE INS CO OMAHA.....	11,894,838	308,614	11,586,224	2,500,000	195,545
CENTRAL STATES H & L CO OF OMAHA.....	343,217,755	263,902,748	79,315,007	<b>MUTUAL</b>	1,649,534
CENTRE LIFE INS CO.....	1,700,809,144	1,621,351,614	79,457,530	2,500,000	(45,393,396)
CENTURION LIFE INS CO.....	1,006,598,728	189,150,883	817,447,845	2,500,000	42,958,310
CHARTER NATL LIFE INS CO.....	320,834,478	295,656,290	25,178,188	3,410,000	590,624
CHESAPEAKE LIFE INS CO.....	66,287,092	47,657,178	18,629,914	2,668,000	(948,951)
CINCINNATI LIFE INS CO.....	1,994,255,414	1,597,836,403	396,419,011	3,000,000	19,644,416
CITICORP LIFE INS CO.....	1,043,678,321	232,618,554	811,059,767	3,205,000	29,113,756
CITIZENS INS CO OF AMER.....	259,766,683	205,669,081	54,097,601	3,150,000	3,748,174
CM LIFE INS CO.....	7,565,956,353	7,179,828,623	386,127,730	2,500,000	70,297,394
COLONIAL LIFE & ACCIDENT INS CO.....	1,352,966,197	1,125,918,659	227,047,538	15,076,209	56,254,453
COLONIAL PENN LIFE INS CO.....	781,063,921	740,819,183	40,244,738	2,500,000	10,334,209
COLORADO BANKERS LIFE INS CO.....	117,684,512	94,504,557	23,179,955	14,500,000	2,050,302
COLUMBIA UNIVERSAL LIFE INS CO.....	205,790,002	176,412,930	29,377,072	2,500,000	1,033,766
COLUMBIAN LIFE INS CO.....	212,124,294	183,754,239	28,370,055	2,512,125	661,293
COLUMBIAN MUT LIFE INS CO.....	322,125,861	284,682,803	37,443,058	<b>MUTUAL</b>	(3,132,646)
COMBINED INS CO OF AMER.....	2,436,017,389	1,736,220,596	699,796,793	28,338,567	71,158,346
CONGRESS LIFE INS CO.....	6,112,635	184,801	5,927,834	2,500,000	67,930
CONNECTICUT GENERAL LIFE INS CO.....	69,534,824,975	66,675,820,494	2,859,004,481	29,891,610	705,224,881
CONSECO HEALTH INS CO.....	1,834,367,632	1,730,648,389	103,719,243	2,500,000	17,204,850
CONSECO INS CO.....	5,185,243,981	4,829,772,688	355,471,293	3,000,000	48,933,942
CONSECO LIFE INS CO.....	4,136,361,350	3,936,662,302	199,699,048	4,178,222	(2,133,021)
CONSECO SENIOR HEALTH INS CO.....	2,920,815,027	2,786,067,122	134,747,905	7,500,005	(95,130,327)
CONSTITUTION LIFE INS CO.....	96,246,587	83,992,485	12,254,102	2,500,020	2,881,568
CONTINENTAL AMERICAN INS CO.....	54,217,199	40,830,385	13,386,814	2,800,000	1,915,036
CONTINENTAL ASSUR CO.....	8,813,207,463	8,106,417,621	706,789,842	21,830,865	37,258,254
CONTINENTAL GENERAL INS CO.....	428,489,252	368,982,760	59,506,492	4,196,559	34,722,684
CORPORATE HEALTH INS CO.....	95,657,653	46,900,269	48,757,384	2,500,000	44,346,511
CUNA MUT INS SOCIETY.....	2,872,970,212	2,253,876,958	619,093,254	<b>MUTUAL</b>	37,730,517
CUNA MUT LIFE INS CO.....	6,824,785,500	6,573,887,482	250,898,018	<b>MUTUAL</b>	309,457
DELAWARE AMERICAN LIFE INS CO.....	94,086,916	59,111,984	34,974,932	2,500,000	1,144,669
DELTA DENTAL INS CO.....	72,402,539	37,581,549	34,820,990	12,146,579	(116,417)
DENTEGRA INS CO.....	6,944,322	220,340	6,723,982	2,500,000	98,594
DESERET MUT INS CO.....	40,127,798	34,187,306	5,940,492	<b>MUTUAL</b>	(341,190)
DOCTORS LIFE INS CO.....	27,095,877	9,881,223	17,214,654	2,600,000	221,559
EMC NATL LIFE CO.....	561,031,077	489,152,647	71,878,430	11,666,700	(698,585)
EMPIRE GENERAL LIFE ASSUR CORP.....	187,097,533	107,886,063	79,211,471	2,500,000	3,873,652
EMPLOYERS REASSUR CORP.....	5,844,200,883	5,467,557,559	376,643,324	2,550,000	(33,119,312)
EQUITABLE LIFE & CAS INS CO.....	141,231,760	110,819,051	30,412,709	2,500,000	3,357,476
EQUITRUST LIFE INS CO.....	2,268,133,038	2,144,140,814	123,992,224	3,000,000	27,836,176
FAMILY HERITAGE LIFE INS CO OF AMER.....	119,604,449	107,188,878	12,415,571	2,556,000	2,086,110

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2003  
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	HAWAII BUSINESS FOR THE YEAR ENDED DECEMBER 31, 2003					
	DIRECT PREMIUMS WRITTEN			CLAIMS BENEFITS PAID		
	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.
<b>FOREIGN - LIFE</b> <i>Continued</i>						
AMERICAN SKANDIA LIFE ASSUR CORP.....	\$ 16,895	\$ 18,334,623	\$ ---	\$ 8,608,713	\$ 1,716,375	\$ ---
AMERICAN SPECIALTY HLTH INS CO.....	---	---	---	---	---	---
AMERICAN STATES LIFE INS CO.....	14,889	---	260	---	---	---
AMERICAN UNITED LIFE INS CO.....	120,551	97,751	6,717	126,051	62,439	---
AMERICAN VANGUARD LIFE INS CO.....	---	---	---	---	---	---
AMERICO FINANCIAL LIFE ANNUITY INS.....	290,513	588,450	2,365	829,955	3,222	---
AMERICOM LIFE & ANNUITY INS CO.....	---	75,000	---	---	2,340	---
AMERITAS LIFE INS CORP.....	609,826	722,423	5,539	304,300	43,837	50,461
AMERITAS VARIABLE LIFE INS CO.....	424,776	823,084	---	938,309	---	---
AMERUS LIFE INS CO.....	4,998,691	1,618,214	14,663	4,623,706	313,859	---
ANNUITY INVESTORS LIFE INS CO.....	---	505,515	---	94,649	5,384	---
ANTHEM LIFE INS CO.....	412	---	---	---	---	---
ASSURITY LIFE INS CO.....	512,451	1,253,259	145,400	688,371	53,337	59,265
AURORA NATL LIFE ASSUR CO.....	1,949,505	---	---	3,885,566	1,055,347	---
AVIVA LIFE INS CO.....	110,922	986,532	548	123,181	17,470	---
AXA CORP SOLUTIONS LIFE REINS CO.....	---	---	---	---	---	---
AXA EQUITABLE LIFE INS CO.....	10,370,447	64,681,400	476,236	41,412,630	3,985,786	63,217
AXA LIFE & ANNUITY CO.....	290,348	---	---	33,141	---	---
BALBOA LIFE INS CO.....	199,419	---	210,737	189,657	---	65,516
BALTIMORE LIFE INS CO.....	4,163	1,400	8,321	55	---	72
BANKERS FIDELITY LIFE INS CO.....	1,999	988	2,290	---	---	---
BANKERS LIFE & CAS CO.....	50,062	4,000	423,713	135,222	20,762	164,778
BANKERS LIFE INS CO.....	---	---	13,866	---	---	1,170
BANKERS NATL LIFE INS CO.....	127,803	---	107	158,029	9,553	5,927
BANNER LIFE INS CO.....	685,964	---	---	250,986	---	---
BCS LIFE INS CO.....	7,474	---	238	---	---	---
BENEFICIAL LIFE INS CO.....	1,622,173	2,192,746	1,470	1,934,295	155,896	8,494
BERKSHIRE HATHAWAY LIFE INS CO NE.....	---	40,403	---	---	1,400	---
BERKSHIRE LIFE INS CO OF AMER.....	4,981	---	195,678	---	---	---
BEST LIFE AND HEALTH INS CO.....	---	---	15,126	---	---	1,844
BOSTON MUT LIFE INS CO.....	105,765	---	21,278	82,215	---	72
BUSINESS MENS ASSUR CO OF AMER.....	7,863	---	3,823	246,264	384,140	---
CANADA LIFE INS CO OF AMER.....	109	298,265	---	13,415	66,826	---
CAPITOL LIFE INS CO.....	---	---	---	50,564	---	---
CELTIC INS CO.....	---	---	17,006	---	---	3,915
CENTRAL NATL LIFE INS CO OMAHA.....	32,769	---	4,484	52,121	---	4,495
CENTRAL STATES H & L CO OF OMAHA.....	206,932	---	3,205	110,231	---	1,654
CENTRE LIFE INS CO.....	---	---	117,881	---	---	29,733
CENTURION LIFE INS CO.....	29,381	---	147,424	204,464	---	164,633
CHARTER NATL LIFE INS CO.....	---	---	---	(1,317)	---	---
CHESAPEAKE LIFE INS CO.....	6,489	1,557	15,884	1,280	---	218
CINCINNATI LIFE INS CO.....	8,663	---	354	---	---	---
CITICORP LIFE INS CO.....	2,711	---	6,003	15,600	---	270
CITIZENS INS CO OF AMER.....	2,400	---	---	---	---	---
CM LIFE INS CO.....	3,460,859	13,243,017	---	1,980,402	155,357	---
COLONIAL LIFE & ACCIDENT INS CO.....	236,464	---	600,685	166,336	---	173,014
COLONIAL PENN LIFE INS CO.....	260,991	---	8,571	226,926	82,776	3,174
COLORADO BANKERS LIFE INS CO.....	14,149	14,381	189	6,316	29,227	---
COLUMBIA UNIVERSAL LIFE INS CO.....	3,397	2,625	2,987	24,502	27,811	---
COLUMBIAN LIFE INS CO.....	7,188	---	---	---	---	2,956
COLUMBIAN MUT LIFE INS CO.....	4,569	---	---	15	---	---
COMBINED INS CO OF AMER.....	838,768	---	2,246,786	751,634	---	433,445
CONGRESS LIFE INS CO.....	---	---	---	---	---	---
CONNECTICUT GENERAL LIFE INS CO.....	1,217,513	235	2,042,741	3,116,951	1,987,277	639,775
CONSECO HEALTH INS CO.....	1,919	---	329,352	---	---	80,887
CONSECO INS CO.....	126,796	1,522,153	46,820	3,526,360	2,425,543	10,032
CONSECO LIFE INS CO.....	5,682,158	75,729	7,114	5,363,693	30,398	---
CONSECO SENIOR HEALTH INS CO.....	19,007	---	520,639	32,131	---	294,114
CONSTITUTION LIFE INS CO.....	1,952	---	2,748	---	---	---
CONTINENTAL AMERICAN INS CO.....	---	---	---	---	---	---
CONTINENTAL ASSUR CO.....	907,221	26,786	32,390	626,128	864,415	14,575
CONTINENTAL GENERAL INS CO.....	648	---	354,672	---	---	153,965
CORPORATE HEALTH INS CO.....	---	---	---	---	---	---
CUNA MUT INS SOCIETY.....	7,069,135	2,005,539	8,643,153	5,338,971	120,401	3,373,494
CUNA MUT LIFE INS CO.....	596,936	4,941,509	64,416	1,903,254	604,246	---
DELAWARE AMERICAN LIFE INS CO.....	5,669	---	---	---	---	2,342
DELTA DENTAL INS CO.....	---	---	---	---	---	---
DENTEGRA INS CO.....	---	---	---	---	---	---
DESERET MUT INS CO.....	---	---	868,910	---	---	887,564
DOCTORS LIFE INS CO.....	---	---	---	---	---	---
EMC NATL LIFE CO.....	142,836	2,274	1,354,598	100,713	---	398,031
EMPIRE GENERAL LIFE ASSUR CORP.....	715,239	---	---	300,000	---	---
EMPLOYERS REASSUR CORP.....	---	---	---	---	---	---
EQUITABLE LIFE & CAS INS CO.....	4,094	---	16,320	3,045	---	1,050
EQUITRUST LIFE INS CO.....	---	---	---	---	---	---
FAMILY HERITAGE LIFE INS CO OF AMER.....	---	---	1,140	---	---	---

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2003  
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	FINANCIAL CONDITION AS OF DECEMBER 31, 2003				
	ASSETS	LIABILITIES EXCL. CAPITAL & SURPLUS	POLICYHOLDERS' SURPLUS INCL. CAPITAL	CAPITAL	NET INCOME OR (LOSS)
<b>FOREIGN - LIFE Continued</b>					
FAMILY LIFE INS CO.....	\$ 127,458,273	\$ 101,061,609	\$ 26,396,664	\$ 17,692,300	\$ 2,722,438
FAMILY SERVICE LIFE INS CO.....	621,452,372	547,861,125	73,591,247	2,500,000	10,458,159
FARMERS NEW WORLD LIFE INS CO.....	6,428,057,736	5,375,918,673	1,052,139,063	6,599,833	99,703,035
FEDERAL HOME LIFE INS CO.....	2,353,928,396	1,198,726,684	1,155,201,712	21,982,100	9,616,137
FEDERAL KEMPER LIFE ASSUR CO.....	5,826,580,397	5,468,135,065	358,445,332	2,727,020	(63,144,111)
FEDERAL LIFE INS CO.....	227,497,529	186,677,459	40,820,070	<b>MUTUAL</b>	(705,630)
FIDELITY & GUARANTY LIFE INS CO.....	9,227,155,487	8,685,818,560	541,336,927	3,000,000	(36,205,789)
FIDELITY INVESTMENTS LIFE INS CO.....	11,182,742,787	10,730,258,330	452,484,457	3,000,000	61,396,850
FIDELITY LIFE ASSN.....	577,607,408	326,939,749	250,667,659	<b>MUTUAL</b>	12,366,646
FIDELITY LIFE INS CO.....	8,746,086	97,193	8,648,893	3,000,000	180,501
FIDELITY SECURITY LIFE INS CO.....	422,246,462	373,444,636	48,801,827	5,500,000	2,514,683
FINANCIAL BENEFIT LIFE INS CO.....	244,566,550	233,927,374	10,639,176	2,250,000	(5,328,467)
FIRST ALLMERICA FIN LIFE INS CO.....	4,309,841,042	4,187,040,409	122,800,633	5,000,010	(96,091,234)
FIRST COLONY LIFE INS CO.....	13,560,030,891	12,438,985,127	1,121,045,764	254,000,000	280,948,113
FIRST CONTINENTAL LIFE & ACC.....	2,085,225	1,419,462	665,763	2,500,001	85,409
FIRST HEALTH LIFE & HEALTH INS CO.....	72,173,574	54,181,464	17,992,110	2,500,000	2,871,174
FIRST INVESTORS LIFE INS CO.....	1,138,740,137	1,063,975,321	74,764,816	2,538,162	7,628,849
FIRST PENN PACIFIC LIFE INS CO.....	1,741,483,735	1,621,244,862	120,238,873	2,500,000	15,152,413
FORETHOUGHT LIFE ASSUR CO.....	9,216,894	374,976	8,841,918	2,600,000	315,361
FORETHOUGHT LIFE INS CO.....	3,190,360,337	2,868,837,517	321,522,820	2,500,000	39,705,111
FORT DEARBORN LIFE INS CO.....	1,369,813,903	1,057,972,843	311,841,060	5,004,000	381,545
FORTIS BENEFITS INS CO.....	8,011,166,460	7,450,270,359	560,896,101	5,000,000	121,896,422
FREMONT LIFE INS CO.....	10,034,232	4,755,134	5,279,098	2,500,000	(1,111,097)
GARDEN STATE LIFE INS CO.....	102,243,384	67,761,993	34,481,391	2,500,000	(688,206)
GE GRP LIFE ASSUR CO.....	840,393,701	632,754,486	207,639,215	3,000,000	26,024,260
GE LIFE AND ANNUITY ASSUR CO.....	19,580,644,049	19,018,230,425	562,413,624	145,651,000	(28,035,606)
GENERAL AMERICAN LIFE INS CO.....	13,785,263,187	12,772,168,807	1,013,094,380	3,000,000	(150,960,659)
GENERAL ELECTRIC CAPITAL ASSUR CO.....	33,666,016,733	30,892,235,523	2,773,781,211	4,861,258	263,033,816
GENERAL FIDELITY LIFE INS CO.....	305,730,734	96,077,693	209,653,041	5,000,000	23,765,896
GENERALI USA LIFE REASSURANCE CO.....	621,983,460	388,642,521	233,340,939	10,000,000	(13,477,966)
GERBER LIFE INS CO.....	788,508,756	665,257,064	123,251,692	2,504,250	21,104,740
GLENBROOK LIFE & ANNUITY CO.....	1,419,854,970	1,251,804,832	168,050,138	2,500,000	8,582,766
GLOBE LIFE & ACCIDENT INS CO.....	1,905,784,607	1,599,109,258	306,675,349	6,327,899	117,051,015
GOLDEN RULE INS CO.....	2,196,244,191	1,958,198,217	238,045,974	3,262,704	51,060,139
GOLDEN STATE MUT LIFE INS CO.....	111,021,347	103,182,287	7,839,060	<b>MUTUAL</b>	(457,975)
GOVERNMENT PERSONNEL MUT LIFE INS CO.....	668,400,037	602,213,651	66,186,386	<b>MUTUAL</b>	791,574
GREAT AMERICAN LIFE INS CO.....	6,778,574,125	6,263,213,381	515,360,744	2,512,500	56,466,548
GREAT SOUTHERN LIFE INS CO.....	121,044,905	61,030,360	60,014,545	2,500,000	33,937,049
GREAT WEST LIFE & ANNUITY INS CO.....	31,168,401,565	29,955,853,240	1,212,548,325	7,032,000	(75,626,540)
GUARANTEE TRUST LIFE INS CO.....	247,031,743	202,836,444	44,195,299	<b>MUTUAL</b>	(9,403,147)
GUARDIAN INS & ANNUITY CO INC.....	9,810,409,444	9,588,033,816	222,375,628	2,500,000	(12,738,018)
GUARDIAN LIFE INS CO OF AMER.....	21,670,935,330	19,075,193,204	2,595,742,126	<b>MUTUAL</b>	217,658,946
HART LIFE INS CO.....	11,983,234	6,505	11,976,729	2,500,000	251,217
HARTFORD LIFE & ACCIDENT INS CO.....	9,889,923,819	5,419,413,654	4,470,510,165	2,500,000	399,341,010
HARTFORD LIFE & ANNUITY INS CO.....	59,185,054,132	58,141,273,658	1,043,780,475	2,500,000	274,832,069
HARTFORD LIFE GRP INS CO.....	2,394,900,889	1,917,798,565	477,102,325	3,000,000	62,490,818
HARTFORD LIFE INS CO.....	99,876,014,641	96,760,713,867	3,115,300,774	5,690,000	521,857,684
HEALTHY ALLIANCE LIFE INS CO.....	533,878,881	337,237,973	196,640,908	2,500,000	69,250,354
HERITAGE LIFE INS CO.....	60,195,983	13,862,839	46,333,144	2,500,000	1,860,293
HIGHMARK LIFE INS CO.....	318,479,967	227,831,231	90,648,736	3,000,000	10,710,553
HOME OWNERS LIFE INS CO.....	33,927,729	23,065,615	10,862,114	2,500,000	(719,698)
HOMESTEADERS LIFE CO.....	940,530,688	885,013,690	55,516,998	<b>MUTUAL</b>	3,300,691
HORACE MANN LIFE INS CO.....	3,837,891,414	3,605,706,910	232,184,504	2,500,000	31,279,355
HUMANA INS CO.....	887,711,332	497,479,735	390,231,597	8,833,336	39,063,476
HUMANADENTAL INS CO.....	61,780,154	16,656,821	45,123,334	2,600,000	15,943,313
IDEALIFE INS CO.....	21,215,485	11,649,710	9,565,775	2,500,000	196,492
IDS LIFE INS CO.....	49,267,699,057	46,463,106,231	2,804,592,826	3,000,000	432,063,438
IMERICA LIFE AND HEALTH INS CO.....	7,373,430	11,395	7,362,035	2,539,748	4,343
INDEPENDENCE LIFE & ANNUITY CO.....	175,479,190	133,326,011	42,153,179	2,541,722	1,709,314
INDIANAPOLIS LIFE INS CO.....	3,860,648,339	3,667,503,387	193,144,952	9,300,000	13,089,083
INDIVIDUAL ASSUR CO LIFE HLTH & ACC.....	46,583,451	30,978,658	15,604,793	2,500,000	(1,104,095)
ING INS CO OF AMERICA.....	797,360,227	729,115,094	68,245,133	2,550,000	4,959,266
ING LIFE INS & ANNUITY CO.....	51,040,491,017	49,809,841,857	1,230,649,160	2,750,000	67,452,988
ING USA ANNUITY AND LIFE INS CO.....	23,243,073,218	22,509,201,905	733,871,313	2,500,000	7,586,647
INTEGRITY LIFE INS CO.....	3,785,799,950	3,612,454,204	173,345,746	3,000,000	37,908,374
INTRAMERICA LIFE INS CO.....	60,363,897	40,088,244	20,275,653	2,100,000	778,896
INVESTORS GUARANTY LIFE INS CO.....	7,574,278	308,590	7,265,688	2,500,002	219,530
INVESTORS LIFE INS CO NORTH AMER.....	1,101,954,050	1,053,770,880	48,183,170	2,550,000	647,508
INVESTORS PARTNER LIFE INS CO.....	536,941,596	433,283,342	103,658,254	4,000,000	11,311,979
JACKSON NATL LIFE INS CO.....	49,322,123,036	46,323,091,297	2,999,031,739	13,800,000	148,308,445
JEFFERSON NATL LIFE INS CO.....	1,698,164,819	1,642,638,809	55,526,010	5,009,112	9,354,642
JEFFERSON PILOT FINANCIAL INS CO.....	11,980,733,502	10,979,083,136	1,001,650,366	3,000,000	280,851,041
JEFFERSON PILOT LIFE INS CO.....	14,182,545,209	13,410,215,815	772,329,394	5,000,000	125,625,874
JEFFERSON PILOT LIFEAMERICA INS CO.....	1,361,018,046	1,234,949,984	126,068,062	2,640,000	17,512,352
JMIC LIFE INS CO.....	236,351,079	166,711,832	69,639,247	2,500,000	5,854,755
JOHN ALDEN LIFE INS CO.....	669,547,131	535,375,566	134,171,565	2,600,000	40,762,528

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2003  
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	HAWAII BUSINESS FOR THE YEAR ENDED DECEMBER 31, 2003					
	DIRECT PREMIUMS WRITTEN			CLAIMS BENEFITS PAID		
	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.
<b>FOREIGN - LIFE</b> <i>Continued</i>						
FAMILY LIFE INS CO.....	\$ 364,819	\$ ---	\$ ---	\$ 98,358	\$ ---	\$ ---
FAMILY SERVICE LIFE INS CO.....	---	---	---	---	---	---
FARMERS NEW WORLD LIFE INS CO.....	300,266	22,073	---	164,652	105,847	---
FEDERAL HOME LIFE INS CO.....	1,828	360	7,691	724,547	278,862	4,458
FEDERAL KEMPER LIFE ASSUR CO.....	726,642	---	---	586,531	4,052	---
FEDERAL LIFE INS CO.....	6,489	---	276	1,082	580	---
FIDELITY & GUARANTY LIFE INS CO.....	438,040	4,528,609	---	2,558,671	869,559	---
FIDELITY INVESTMENTS LIFE INS CO.....	32,197	1,957,894	---	2,225,194	791,204	---
FIDELITY LIFE ASSN.....	31,205	---	---	5,733	---	---
FIDELITY LIFE INS CO.....	---	---	---	---	---	---
FIDELITY SECURITY LIFE INS CO.....	17,126	---	180,766	---	3,137	69,180
FINANCIAL BENEFIT LIFE INS CO.....	---	---	---	1,004	---	---
FIRST ALLMERICA FIN LIFE INS CO.....	74,886	38,666	3,324	270,765	236,658	8,784
FIRST COLONY LIFE INS CO.....	5,262,882	2,154,094	8,661	1,489,018	2,634,338	---
FIRST CONTINENTAL LIFE & ACC.....	---	---	---	---	---	---
FIRST HEALTH LIFE & HEALTH INS CO.....	175	---	---	122	---	---
FIRST INVESTORS LIFE INS CO.....	548	1,800	---	5,105	---	---
FIRST PENN PACIFIC LIFE INS CO.....	1,806,548	---	---	1,538,500	---	---
FORETHOUGHT LIFE ASSUR CO.....	---	---	---	---	---	---
FORETHOUGHT LIFE INS CO.....	43,520	---	---	33,862	---	---
FORT DEARBORN LIFE INS CO.....	11,471	533,422	6,070	1,754	781	---
FORTIS BENEFITS INS CO.....	1,488,193	55,807	84,548	825,787	15,576	32,961
FREMONT LIFE INS CO.....	---	---	---	554	---	---
GARDEN STATE LIFE INS CO.....	225,633	---	192	679	---	---
GE GRP LIFE ASSUR CO.....	913,016	---	34,854	759,561	8,465	100,085
GE LIFE AND ANNUITY ASSUR CO.....	154,341	3,238,648	4,579	2,137,698	76,033	982
GENERAL AMERICAN LIFE INS CO.....	3,433,224	267,172	35,820	6,943,976	236,951	286,299
GENERAL ELECTRIC CAPITAL ASSUR CO.....	121,445	9,030,865	6,576,339	4,038,225	1,732,047	1,228,834
GENERAL FIDELITY LIFE INS CO.....	(467)	---	---	---	---	---
GENERALI USA LIFE REASSURANCE CO.....	---	---	---	---	---	---
GERBER LIFE INS CO.....	673,182	---	34,477	52,566	---	2,275
GLENBROOK LIFE & ANNUITY CO.....	404,554	12,843,751	---	63,599	65,035	---
GLOBE LIFE & ACCIDENT INS CO.....	1,041,276	---	49,351	208,754	---	20,189
GOLDEN RULE INS CO.....	69,250	---	72,913	---	---	100,636
GOLDEN STATE MUT LIFE INS CO.....	---	---	---	---	---	---
GOVERNMENT PERSONNEL MUT LIFE INS CO.....	900,400	4,346	2,941	426,135	111,512	1,122
GREAT AMERICAN LIFE INS CO.....	628,652	2,199,051	1,348	1,941,875	2,599,426	---
GREAT SOUTHERN LIFE INS CO.....	616,446	41,975	25,765	582,095	5,182	39,000
GREAT WEST LIFE & ANNUITY INS CO.....	1,381,798	1,206,030	761,227	9,435,950	351,715	530,835
GUARANTEE TRUST LIFE INS CO.....	161,307	481	928,810	55,672	4,664	1,036,576
GUARDIAN INS & ANNUITY CO INC.....	455,716	6,472,532	---	56,993	8,633,395	---
GUARDIAN LIFE INS CO OF AMER.....	7,216,556	6,272	1,647,764	3,136,789	1,792	924,859
HART LIFE INS CO.....	---	---	---	---	---	---
HARTFORD LIFE & ACCIDENT INS CO.....	4,147,479	1,071	12,561,591	4,861,081	---	9,289,306
HARTFORD LIFE & ANNUITY INS CO.....	2,194,371	74,772	2,445	9,585,009	208,679	---
HARTFORD LIFE GRP INS CO.....	1,573	---	411,612	5,000	---	414,471
HARTFORD LIFE INS CO.....	2,638,487	324,370	462,228	19,275,171	5,106,293	495,626
HEALTHY ALLIANCE LIFE INS CO.....	---	---	---	---	---	---
HERITAGE LIFE INS CO.....	(64)	---	(145)	13,579	---	49,353
HIGHMARK LIFE INS CO.....	323	---	31,363	---	---	12,587
HOME OWNERS LIFE INS CO.....	---	---	---	---	---	---
HOMESTEADERS LIFE CO.....	3,871	---	---	7,886	---	---
HORACE MANN LIFE INS CO.....	19,732	6,000	87	11,740	---	---
HUMANA INS CO.....	---	---	876	---	---	176
HUMANADENTAL INS CO.....	3,109	176,775	---	177,662	---	---
IDEALIFE INS CO.....	39,408	---	---	116,151	---	---
IDS LIFE INS CO.....	9,526,097	43,809,111	4,644,615	25,871,038	5,112,842	695,936
IMERICA LIFE AND HEALTH INS CO.....	---	---	---	---	---	---
INDEPENDENCE LIFE & ANNUITY CO.....	---	---	---	35,021	---	---
INDIANAPOLIS LIFE INS CO.....	1,644,230	---	593	381,255	17,592	---
INDIVIDUAL ASSUR CO LIFE HLTH & ACC.....	20,708	400	2,154	17,091	---	---
ING INS CO OF AMERICA.....	---	3,500	---	22,529	70,080	---
ING LIFE INS & ANNUITY CO.....	1,384,764	58,258,985	6,230	49,502,327	5,360,316	---
ING USA ANNUITY AND LIFE INS CO.....	---	12,638,976	---	2,120,425	936,115	---
INTEGRITY LIFE INS CO.....	---	1,111,652	---	3,685,476	466,299	---
INTRAMERICA LIFE INS CO.....	702	25,000	---	430	---	---
INVESTORS GUARANTY LIFE INS CO.....	525	287	---	391	---	---
INVESTORS LIFE INS CO NORTH AMER.....	234,374	---	---	735,516	6,525	---
INVESTORS PARTNER LIFE INS CO.....	---	---	---	210,258	---	---
JACKSON NATL LIFE INS CO.....	2,313,705	11,142,845	---	7,694,234	1,728,114	---
JEFFERSON NATL LIFE INS CO.....	33,154	73,271	866	305,373	---	1,057
JEFFERSON PILOT FINANCIAL INS CO.....	3,312,835	301,023	337,953	7,919,914	2,607,557	219,602
JEFFERSON PILOT LIFE INS CO.....	2,127,989	2,435,756	521	246,929	109,251	---
JEFFERSON PILOT LIFEAMERICA INS CO.....	3,724	322,919	527	14,045	6,448	---
JMIC LIFE INS CO.....	403,709	---	591,181	---	---	57,827
JOHN ALDEN LIFE INS CO.....	10,301	5,000	191,534	15,177	8,077	119,153



**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2003  
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	FINANCIAL CONDITION AS OF DECEMBER 31, 2003				
	ASSETS	LIABILITIES EXCL. CAPITAL & SURPLUS	POLICYHOLDERS' SURPLUS INCL. CAPITAL	CAPITAL	NET INCOME OR (LOSS)
<b>FOREIGN - LIFE</b> <i>Continued</i>					
JOHN HANCOCK LIFE INS CO.....	\$ 74,406,413,186	\$ 70,616,471,346	\$ 3,789,941,840	\$ 10,000,000	\$ 441,656,995
JOHN HANCOCK VARIABLE LIFE INS CO.....	12,032,681,478	11,363,290,064	669,391,414	2,500,000	82,058,124
KAISER PERMANENTE INS CO.....	65,222,411	31,196,795	34,025,616	4,048,000	4,481,222
KANAWHA INS CO.....	492,579,642	425,772,044	66,807,598	4,048,393	(1,372,003)
KANSAS CITY LIFE INS CO.....	3,161,171,707	2,935,147,524	226,024,183	23,120,850	83,512,219
KEMPER INVESTORS LIFE INS CO.....	15,978,292,226	15,618,889,768	359,402,458	2,500,000	90,377,092
KNIGHTS OF COLUMBUS.....	10,946,592,695	9,519,208,421	1,427,384,274	<b>FRATERNAL</b>	87,640,467
LAFAYETTE LIFE INS CO.....	1,597,100,983	1,491,790,051	105,310,932	2,500,000	4,728,709
LIBERTY LIFE ASSUR CO OF BOSTON.....	7,376,859,779	7,231,813,668	145,046,111	2,500,000	753,966
LIBERTY LIFE INS CO.....	1,539,490,967	1,262,326,388	277,164,579	9,920,000	19,209,097
LIBERTY NATL LIFE INS CO.....	4,111,638,448	3,679,603,282	432,035,166	42,390,708	123,883,880
LIFE INS CO OF NORTH AMER.....	5,252,495,850	4,717,932,428	534,563,422	2,500,000	266,039,480
LIFE INS CO OF THE SOUTHWEST.....	3,480,026,604	3,296,792,295	183,234,309	3,000,000	27,540,857
LIFE INVESTORS INS CO OF AMER.....	11,080,631,645	10,369,248,777	711,382,868	2,500,000	72,521,614
LINCOLN BENEFIT LIFE CO.....	2,154,875,744	1,952,736,629	202,139,115	2,500,000	8,389,635
LINCOLN HERITAGE LIFE INS CO.....	467,552,712	396,554,775	70,997,937	2,500,000	5,240,574
LINCOLN NATL LIFE INS CO.....	78,176,255,716	75,389,558,840	2,786,696,876	25,000,000	234,773,537
LONDON LIFE REINS CO.....	768,343,107	701,662,376	66,680,731	14,000,000	3,667,274
LOYAL AMERICAN LIFE INS CO.....	475,355,049	396,986,392	78,368,657	5,640,000	901,990
MADISON NATL LIFE INS CO INC.....	553,777,238	442,520,317	111,256,921	3,600,000	13,634,681
MAMSI LIFE AND HEALTH INS CO.....	402,138,007	146,090,959	256,047,048	2,512,500	70,558,816
MANHATTAN LIFE INS CO.....	354,055,165	328,868,792	25,186,373	6,683,248	3,848,277
MANHATTAN NATL LIFE INS CO.....	266,718,497	226,280,489	40,438,008	2,500,000	3,789,819
MANUFACTURERS LIFE INS CO OF AMER.....	8,090,056	113,513	7,976,543	3,000,000	213,651
MANUFACTURERS LIFE INS CO USA.....	59,794,170,084	58,839,766,054	954,404,030	4,828,934	289,268,489
MARQUETTE NATL LIFE INS CO.....	7,715,899	1,062,481	6,653,418	2,500,000	97,662
MASSACHUSETTS MUT LIFE INS CO.....	85,744,108,940	79,461,842,649	6,282,266,291	<b>MUTUAL</b>	374,301,083
MEDAMERICA INS CO.....	239,925,981	218,411,487	21,514,494	2,500,937	3,470,343
MEDCO CONTAINMENT LIFE INS CO.....	40,700,908	4,716,297	35,984,611	2,500,000	872,424
MEDICAL LIFE INS CO.....	247,247,890	107,610,249	139,637,641	2,622,800	10,049,813
MEDICO LIFE INS CO.....	136,360,227	120,164,248	16,195,979	2,500,000	(1,922,871)
MEGA LIFE & HEALTH INS CO THE.....	1,180,756,562	917,548,813	263,207,749	2,500,000	16,978,978
MEMBERS LIFE INS CO.....	761,463,724	715,163,842	46,299,882	5,000,000	(690,721)
MERIT LIFE INS CO.....	980,790,232	426,020,898	554,769,334	2,500,000	53,434,842
MERRILL LYNCH LIFE INS CO.....	14,227,521,706	13,931,799,914	295,721,792	2,500,000	98,569,871
METLIFE INVESTORS INS CO.....	7,236,993,168	6,967,805,436	269,187,732	5,798,892	40,466,090
METLIFE INVESTORS USA INS CO.....	10,697,186,334	10,401,329,350	295,856,984	2,500,000	101,209,867
METROPOLITAN INS & ANNUITY CO.....	5,838,676,010	4,787,216,231	1,051,459,779	2,500,750	340,783,398
METROPOLITAN LIFE INS CO.....	229,125,885,765	221,147,988,021	7,977,897,744	4,944,667	2,168,733,120
MIC LIFE INS CORP.....	18,164,058	5,307,444	12,856,614	2,500,000	3,010,283
MID WEST NATL LIFE INS CO OF TN.....	397,002,004	295,393,795	101,608,209	2,500,000	21,092,260
MIDLAND NATL LIFE INS CO.....	10,689,849,001	9,967,705,390	722,143,611	2,549,439	94,689,333
MIDWESTERN UNITED LIFE INS CO.....	257,944,936	182,149,513	75,795,423	2,500,000	3,267,272
MINNESOTA LIFE INS CO.....	19,095,464,389	17,926,711,341	1,168,753,048	5,000,000	11,638,957
MML BAY STATE LIFE INS CO.....	4,112,301,992	3,903,461,071	208,840,921	2,500,200	34,869,549
MONUMENTAL LIFE INS CO.....	18,360,597,438	17,272,158,278	1,088,439,160	7,685,250	268,774,676
MONY LIFE INS CO.....	11,388,870,603	10,462,053,216	926,817,387	2,500,000	45,929,774
MONY LIFE INS CO OF AMER.....	6,023,301,576	5,755,183,882	268,117,694	2,500,000	(79,575,236)
MUNICH AMERICAN REASSUR CO.....	2,835,911,066	2,376,969,532	458,941,534	6,000,000	(21,441,574)
MUTUAL OF AMER LIFE INS CO.....	10,998,022,511	10,370,394,563	627,627,948	<b>MUTUAL</b>	33,051,999
MUTUAL OF OMAHA INS CO.....	3,883,469,587	2,186,899,567	1,696,570,020	<b>MUTUAL</b>	33,986,807
MUTUAL PROTECTIVE INS CO.....	241,026,043	209,440,459	31,585,584	<b>MUTUAL</b>	(99,100)
NATIONAL BENEFIT LIFE INS CO.....	759,243,781	500,647,289	258,596,492	2,500,000	41,198,832
NATIONAL GUARDIAN LIFE INS CO.....	1,194,393,684	1,069,017,421	125,376,263	<b>MUTUAL</b>	(1,795,710)
NATIONAL HEALTH INS CO.....	873,841,445	874,783,018	(941,573)	6,977,963	(801,659)
NATIONAL LIFE INS CO.....	7,341,236,377	6,888,846,440	452,389,937	2,500,000	17,090,686
NATIONAL TEACHERS ASSOC LIFE INS CO.....	81,519,258	68,489,875	13,029,383	2,500,000	1,835,606
NATIONAL WESTERN LIFE INS CO.....	4,658,879,513	4,180,876,232	478,003,281	3,546,685	23,245,967
NATIONWIDE LIFE & ANN CO OF AMER.....	1,116,996,425	1,070,677,673	46,318,752	2,500,000	10,013,818
NATIONWIDE LIFE AND ANNUITY INS CO.....	8,119,278,011	7,891,028,009	228,250,002	2,640,000	16,077,200
NATIONWIDE LIFE INS CO.....	86,293,505,131	84,066,403,982	2,227,101,149	3,814,779	444,434,938
NATIONWIDE LIFE INS CO OF AMER.....	6,611,869,608	6,092,262,547	519,607,061	10,000,000	100,405,647
NEW ENGLAND LIFE INS CO.....	8,720,366,226	8,393,254,340	327,111,886	102,500,000	48,909,269
NEW ENGLAND PENSION & ANNUITY CO.....	8,217,364	448,672	7,768,692	2,000,000	164,801
NEW YORK LIFE INS & ANNUITY CORP.....	48,065,555,241	46,183,194,571	1,882,360,670	25,000,000	19,590,670
NEW YORK LIFE INS CO.....	90,514,029,236	81,377,179,838	9,136,849,398	<b>MUTUAL</b>	685,384,190
NGL AMERICAN LIFE CO.....	121,537,281	99,641,674	21,895,607	15,507,732	3,497,771
NIPPON LIFE INS CO OF AMER.....	152,222,207	53,031,120	99,191,087	3,600,000	4,356,973
NORTH AMERICAN CO LIFE & HLTH INS.....	3,830,878,079	3,525,036,451	305,841,628	2,500,000	(23,937,520)
NORTH COAST LIFE INS CO.....	97,668,927	91,941,153	5,727,774	2,504,631	455,280
NORTHWESTERN LONG TERM CARE INS CO.....	104,416,667	49,097,470	55,319,197	2,500,000	(9,089,837)
NORTHWESTERN MUT LIFE INS CO.....	113,772,974,966	106,226,216,562	7,546,758,404	<b>MUTUAL</b>	701,423,691
NUTMEG LIFE INS CO.....	9,331,724	65,689	9,266,035	2,500,000	84,184
NYLIFE INS CO OF AZ.....	107,874,306	60,148,217	47,726,089	2,500,000	(10,004,359)
OCCIDENTAL LIFE INS CO OF NC.....	265,803,244	242,647,666	23,155,578	2,500,000	4,020,239
OHIO STATE LIFE INS CO.....	10,189,128	4,040,316	6,148,812	2,500,000	(568,756)

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2003  
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	HAWAII BUSINESS FOR THE YEAR ENDED DECEMBER 31, 2003					
	DIRECT PREMIUMS WRITTEN			CLAIMS BENEFITS PAID		
	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.
<b>FOREIGN - LIFE</b> <i>Continued</i>						
JOHN HANCOCK LIFE INS CO.....	\$ 6,506,640	\$ 2,136,983	\$ 8,471,837	\$ 9,341,255	\$ 29,368,387	\$ 1,113,321
JOHN HANCOCK VARIABLE LIFE INS CO.....	5,134,433	---	---	2,820,070	303,706	---
KAISER PERMANENTE INS CO.....	---	---	4,719,995	---	---	3,876,929
KANAWHA INS CO.....	629	---	1,822,284	---	---	47,768
KANSAS CITY LIFE INS CO.....	233,671	---	---	198,067	---	24,000
KEMPER INVESTORS LIFE INS CO.....	126,540	3,154,055	---	216,485	2,609,490	---
KNIGHTS OF COLUMBUS.....	79,214	---	---	21,264	4,271	---
LAFAYETTE LIFE INS CO.....	2,578,619	2,372,952	50,608	1,803,231	(486,367)	6,002
LIBERTY LIFE ASSUR CO OF BOSTON.....	717,085	3,822	755,608	217,797	467,204	473,376
LIBERTY LIFE INS CO.....	131,368	---	183,224	3,600	---	311
LIBERTY NATL LIFE INS CO.....	2,333,538	---	3,695	146,550	---	---
LIFE INS CO OF NORTH AMER.....	2,487,011	---	1,412,546	2,092,627	143,297	1,435,685
LIFE INS CO OF THE SOUTHWEST.....	28,250	11,878,867	---	4,544,532	90,543	---
LIFE INVESTORS INS CO OF AMER.....	963,775	105,342	1,006,487	1,135,888	1,976	94,799
LINCOLN BENEFIT LIFE CO.....	5,072,415	20,368,352	1,276,956	15,929,606	1,904,657	---
LINCOLN HERITAGE LIFE INS CO.....	78,401	120	---	19,078	---	---
LINCOLN NATL LIFE INS CO.....	12,145,209	15,198,908	223,759	15,386,823	194,502	51,369
LONDON LIFE REINS CO.....	---	---	---	---	---	---
LOYAL AMERICAN LIFE INS CO.....	21,705	268,114	111,103	38,588	---	44,777
MADISON NATL LIFE INS CO INC.....	147,222	64,387	343,635	56,708	133,411	148,050
MAMSI LIFE AND HEALTH INS CO.....	---	---	---	---	---	---
MANHATTAN LIFE INS CO.....	90,896	---	---	118,478	---	---
MANHATTAN NATL LIFE INS CO.....	270,486	2,040	---	217,245	---	---
MANUFACTURERS LIFE INS CO OF AMER.....	---	---	---	---	---	---
MANUFACTURERS LIFE INS CO USA.....	37,924,579	67,272,415	11,221	25,477,613	3,543,646	5,294
MARQUETTE NATL LIFE INS CO.....	---	---	---	---	---	---
MASSACHUSETTS MUT LIFE INS CO.....	38,546,244	6,056,398	1,902,783	8,029,140	2,051,420	1,145,699
MEDAMERICA INS CO.....	---	---	1,161,956	---	---	67,393
MEDCO CONTAINMENT LIFE INS CO.....	---	---	---	---	---	---
MEDICAL LIFE INS CO.....	82,407	---	9,478	20,000	---	59,125
MEDICO LIFE INS CO.....	---	---	1,010	---	---	---
MEGA LIFE & HEALTH INS CO THE.....	27,614	305	190,112	23,204	---	156,376
MEMBERS LIFE INS CO.....	1,318	---	112	---	---	---
MERIT LIFE INS CO.....	103,540	---	218,489	18,269	---	94,538
MERRILL LYNCH LIFE INS CO.....	161,576	1,165,579	---	6,746,954	1,290,505	---
METLIFE INVESTORS INS CO.....	277,008	19,774,509	---	670,869	53,296	---
METLIFE INVESTORS USA INS CO.....	13,622	7,382,434	---	2,865,176	322,607	---
METROPOLITAN INS & ANNUITY CO.....	159,185	---	---	454,361	27,905	---
METROPOLITAN LIFE INS CO.....	14,917,675	5,863,724	7,519,853	38,659,884	8,114,637	4,445,085
MIC LIFE INS CORP.....	---	---	609	---	---	---
MID WEST NATL LIFE INS CO OF TN.....	6,146	80	53,423	1,140	---	11,231
MIDLAND NATL LIFE INS CO.....	973,962	23,659,277	19	2,436,883	1,410,006	---
MIDWESTERN UNITED LIFE INS CO.....	12,639	---	---	28,548	---	---
MINNESOTA LIFE INS CO.....	6,736,072	630,908	1,290,133	5,815,253	496,791	844,393
MML BAY STATE LIFE INS CO.....	416,342	---	---	70,631	---	---
MONUMENTAL LIFE INS CO.....	1,433,219	398,958	724,005	208,792	18,070	129,943
MONY LIFE INS CO.....	2,116,676	3,600	426,849	1,294,487	64,395	262,026
MONY LIFE INS CO OF AMER.....	1,028,757	1,310,691	---	2,765,520	---	---
MUNICH AMERICAN REASSUR CO.....	---	---	---	---	---	---
MUTUAL OF AMER LIFE INS CO.....	91,740	---	39,887	7,128,912	480,685	94,193
MUTUAL OF OMAHA INS CO.....	---	---	3,968,760	---	---	1,214,688
MUTUAL PROTECTIVE INS CO.....	---	---	346,320	---	---	140,332
NATIONAL BENEFIT LIFE INS CO.....	39,760	---	5,443	25,000	---	1,861
NATIONAL GUARDIAN LIFE INS CO.....	5,075	---	279	2,413	---	---
NATIONAL HEALTH INS CO.....	---	3,207,153	5,144	4,475,539	(111,145)	5,793
NATIONAL LIFE INS CO.....	188,696	28,476	57,490	143,512	10,816	---
NATIONAL TEACHERS ASSOC LIFE INS CO.....	---	---	4,151	---	---	---
NATIONAL WESTERN LIFE INS CO.....	121,996	22,153,669	---	1,520,530	2,466,692	---
NATIONWIDE LIFE & ANN CO OF AMER.....	360,153	600	---	55,034	---	---
NATIONWIDE LIFE AND ANNUITY INS CO.....	---	---	---	---	8,482,803	---
NATIONWIDE LIFE INS CO.....	9,430,769	186,661	25,713	34,925	45,805,174	21,437
NATIONWIDE LIFE INS CO OF AMER.....	252,988	1,270	8,607	475,322	---	13,130
NEW ENGLAND LIFE INS CO.....	3,512,772	10,395,122	133,783	5,354,039	232,923	36,936
NEW ENGLAND PENSION & ANNUITY CO.....	---	---	---	---	---	---
NEW YORK LIFE INS & ANNUITY CORP.....	20,724,985	148,506,809	---	19,519,278	5,352,425	---
NEW YORK LIFE INS CO.....	22,656,220	1,311,577	2,653,109	17,463,555	17,424,676	1,212,812
NGL AMERICAN LIFE CO.....	332	---	---	---	---	---
NIPPON LIFE INS CO OF AMER.....	78,420	---	122,904	72,612	---	48,978
NORTH AMERICAN CO LIFE & HLTH INS.....	2,023,879	2,167,762	13	953,651	565	856
NORTH COAST LIFE INS CO.....	349,062	20,411	---	268,137	5,031	---
NORTHWESTERN LONG TERM CARE INS CO.....	---	---	268,173	---	---	---
NORTHWESTERN MUT LIFE INS CO.....	16,433,419	1,277,819	3,781,049	9,185,084	2,351,990	2,567,705
NUTMEG LIFE INS CO.....	---	---	---	---	---	---
NYLIFE INS CO OF AZ.....	7,015	---	---	---	---	---
OCCIDENTAL LIFE INS CO OF NC.....	22,445	---	504	18,970	---	---
OHIO STATE LIFE INS CO.....	535,736	---	---	433,824	---	---

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2003  
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	FINANCIAL CONDITION AS OF DECEMBER 31, 2003				
	ASSETS	LIABILITIES EXCL. CAPITAL & SURPLUS	POLICYHOLDERS' SURPLUS INCL. CAPITAL	CAPITAL	NET INCOME OR (LOSS)
<b>FOREIGN - LIFE <i>Continued</i></b>					
OLD RELIANCE INS CO.....	\$ 5,573,171	\$ 3,562,869	\$ 2,010,302	\$ 1,050,000	\$ (483,175)
OLD REPUBLIC LIFE INS CO.....	105,601,543	80,391,729	25,209,814	2,500,000	(3,004,793)
OLD UNITED LIFE INS CO.....	63,739,875	37,814,028	25,925,847	2,500,000	1,594,846
ONENATION INS CO.....	94,310,365	25,836,645	68,473,720	2,500,000	(835,786)
OXFORD LIFE INS CO.....	750,736,184	689,844,785	60,891,399	2,500,000	2,005,404
PACIFIC CENTURY LIFE INS CORP.....	321,367,820	4,021,181	317,346,639	1,050,000	10,487,950
PACIFIC LIFE & ANNUITY CO.....	1,155,346,834	883,464,936	271,881,898	2,900,000	1,164,612
PACIFIC LIFE INS CO.....	59,667,039,606	57,308,569,160	2,358,470,446	30,000,000	277,124,226
PACIFIC UNION ASSUR CO.....	112,511,957	49,426,514	63,085,443	2,500,629	816,871
PACIFICARE LIFE & HEALTH INS CO.....	128,842,330	83,842,149	45,000,181	3,000,000	94,934,571
PAN AMERICAN ASSUR CO.....	17,184,894	8,090,806	9,094,088	2,500,000	136,251
PAN AMERICAN LIFE INS CO.....	1,579,336,657	1,368,232,196	211,104,461	<b>MUTUAL</b>	9,484,356
PARAGON LIFE INS CO.....	464,579,500	438,232,303	26,347,197	3,075,000	3,812,133
PAUL REVERE LIFE INS CO.....	5,320,373,144	4,238,958,927	1,081,414,217	9,800,000	49,889,413
PAUL REVERE VARIABLE ANNUITY INS CO.....	156,837,792	30,135,429	126,702,363	2,500,000	8,169,625
PENN INS & ANNUITY CO.....	1,234,335,737	1,126,834,533	107,501,204	2,500,000	19,991,143
PENN MUT LIFE INS CO.....	7,827,595,283	6,955,169,150	872,426,133	<b>MUTUAL</b>	73,466,248
PENN TREATY NETWORK AMER INS CO.....	114,995,298	88,833,769	26,161,529	2,500,800	(4,226,842)
PENNSYLVANIA LIFE INS CO.....	490,181,139	430,691,673	59,489,466	4,594,600	10,637,419
PENSION LIFE INS CO OF AMER.....	17,039,670	7,225,622	9,814,048	2,550,000	962,228
PEOPLES BENEFIT LIFE INS CO.....	13,440,279,784	12,965,181,410	475,098,374	37,785,000	6,456,794
PHILADELPHIA AMERICAN LIFE INS CO.....	87,241,908	75,543,417	11,698,491	3,000,000	717,271
PHL VARIABLE INS CO.....	5,224,263,379	4,983,513,476	240,749,903	2,500,000	(37,387,167)
PHOENIX LIFE & ANNUITY CO.....	51,913,083	41,045,835	10,867,248	2,500,000	(4,541,185)
PHOENIX LIFE INS CO.....	16,811,826,240	16,048,957,690	762,868,550	10,000,000	21,500,099
PHOENIX NATL INS CO.....	14,100,325	1,089,995	13,010,330	2,727,274	425,129
PHYSICIANS LIFE INS CO.....	1,244,508,022	1,169,543,456	74,964,566	2,505,000	(3,664,251)
PHYSICIANS MUT INS CO.....	1,149,192,891	513,982,614	635,210,277	<b>MUTUAL</b>	48,102,120
PIONEER AMERICAN INS CO.....	37,842,710	27,234,941	10,607,769	2,500,000	1,341,195
PIONEER MUT LIFE INS CO.....	462,443,346	432,645,407	29,797,939	3,000,000	654,830
PIONEER SECURITY LIFE INS CO.....	75,729,796	15,649,441	60,080,355	2,500,000	12,469,162
PRESIDENTIAL LIFE INS CO.....	4,123,147,563	3,913,344,063	209,803,500	2,500,875	18,700,934
PRIMERICA LIFE INS CO.....	5,344,016,339	3,667,628,182	1,676,388,157	2,500,000	230,821,807
PRINCIPAL LIFE INS CO.....	90,550,088,953	86,688,211,149	3,861,877,805	2,500,000	577,096,579
PROFESSIONAL INS CO.....	68,130,877	51,480,851	16,650,026	2,500,000	(660,639)
PROTECTIVE LIFE INS CO.....	15,643,130,860	14,509,188,655	1,133,942,204	5,000,000	276,158,631
PROVIDENT AMER LIFE & HLTH INS CO.....	8,535,767	3,101,803	5,433,965	2,500,000	2,209,521
PROVIDENT LIFE & ACCIDENT INS CO.....	9,075,668,304	7,914,363,739	1,161,304,564	43,501,205	17,031,957
PROVIDENT LIFE & CAS INS CO.....	609,986,617	538,566,246	71,420,371	1,800,000	(3,989,609)
PRUCO LIFE INS CO.....	20,298,567,270	19,781,196,673	517,370,597	2,500,000	(140,668,460)
PRUDENTIAL INS CO OF AMER.....	194,966,263,635	187,494,686,652	7,471,576,983	2,500,000	1,231,125,736
PRUDENTIAL RETIREMENT INS & ANUTY CO.....	36,983,263	26,625,378	10,357,885	2,500,000	187,795
PRUDENTIAL SELECT L I C OF AMER.....	9,024,770	151,412	8,873,358	2,500,000	(3,292)
REASSURE AMERICA LIFE INS CO.....	11,315,961,574	10,956,848,775	359,112,799	2,500,000	67,760,349
RELIABLE LIFE INS CO.....	664,055,018	593,026,344	71,028,674	4,000,000	9,951,553
RELIANCE LIFE INS CO.....	9,290,296	171,351	9,118,945	2,500,000	145,713
RELIANCE STANDARD LIFE INS CO.....	2,261,425,495	1,973,040,027	288,385,468	31,003,113	24,729,683
RELIANSTAR LIFE INS CO.....	20,581,428,866	19,012,926,907	1,568,501,959	2,600,000	219,655,959
RELIANSTAR LIFE INS CO OF NY.....	2,595,107,941	2,316,445,320	278,662,621	2,755,726	42,797,871
RESOURCE LIFE INS CO.....	135,972,754	102,041,871	33,930,883	2,500,000	2,428,395
REVIOS REINS US INC.....	265,699,795	230,712,636	34,987,159	5,002,500	(13,015,946)
RG A REINS CO.....	8,871,998,171	8,043,075,703	828,922,468	2,500,000	(73,284,566)
S USA LIFE INS CO INC.....	11,128,211	1,643,225	9,484,986	3,511,000	(1,703,892)
SAGE LIFE ASSUR OF AMER INC.....	142,664,079	137,033,152	5,630,927	2,500,000	(7,999,024)
SCOR LIFE US RE INS CO.....	1,888,873,841	1,820,728,028	68,145,813	2,677,500	18,307,217
SEARS LIFE INS CO.....	61,392,427	2,535,586	58,856,841	2,500,000	10,196,700
SECURIAN LIFE INS CO.....	15,086,734	1,715,630	13,371,104	2,500,000	804,086
SECURITY BENEFIT LIFE INS CO.....	9,307,062,449	8,787,772,565	519,289,884	7,000,100	17,645,255
SECURITY FINANCIAL LIFE INS CO.....	722,494,585	651,287,449	71,207,136	5,000,000	3,338,173
SECURITY LIFE INS CO OF AMER.....	73,371,624	62,499,702	10,871,923	2,500,000	2,974,663
SECURITY LIFE OF DENVER INS CO.....	18,856,017,144	17,956,807,560	899,209,584	2,880,000	(142,462,754)
SECURITY MUT LIFE INS CO OF NY.....	1,764,359,838	1,669,819,362	94,540,476	<b>MUTUAL</b>	(2,908,747)
SENTINEL SECURITY LIFE INS CO.....	47,677,742	27,597,311	20,080,431	2,516,685	1,146,592
SENTRY LIFE INS CO.....	2,311,291,370	2,117,740,890	193,550,480	3,161,780	17,379,872
SERVUS LIFE INS CO.....	12,340,848	578,096	11,762,752	2,500,000	218,964
SIERRA HEALTH & LIFE INS CO INC.....	66,191,366	37,047,534	29,143,832	3,600,000	10,264,082
SOUTHERN SECURITY LIFE INS CO.....	56,422,349	44,978,861	11,443,488	2,103,600	2,431,499
SOUTHLAND LIFE INS CO.....	3,180,272,876	3,043,569,316	136,703,560	7,500,000	6,350,653
STANDARD INS CO.....	8,515,843,033	7,645,185,598	870,657,435	423,838,694	141,307,955
STANDARD LIFE & ACCIDENT INS CO.....	480,074,193	304,538,360	175,535,833	3,000,000	18,663,237
STANDARD LIFE INS CO OF IN.....	1,702,069,692	1,639,244,204	62,825,488	2,691,000	11,295,716
STANDARD SECURITY LIFE INS CO OF NY.....	248,380,652	160,229,109	88,151,543	2,586,845	10,386,861
STATE FARM ANNUITY & LIFE INS CO.....	7,673,423	4,356	7,669,067	2,500,000	94,834
STATE FARM LIFE INS CO.....	34,901,326,432	31,122,993,725	3,778,332,707	<b>MUTUAL</b>	290,978,954
STATE MUT INS CO.....	328,321,715	305,521,565	22,800,150	<b>MUTUAL</b>	1,196,951
STERLING INVESTORS LIFE INS CO.....	21,761,835	16,429,002	5,332,833	2,500,000	(3,913,184)

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2003  
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	HAWAII BUSINESS FOR THE YEAR ENDED DECEMBER 31, 2003					
	DIRECT PREMIUMS WRITTEN			CLAIMS BENEFITS PAID		
	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.
<b>FOREIGN - LIFE</b> <i>Continued</i>						
OLD RELIANCE INS CO.....	\$ 7,392	\$ ---	\$ ---	\$ 6,408	\$ ---	\$ ---
OLD REPUBLIC LIFE INS CO.....	67,458	---	---	59,320	---	---
OLD UNITED LIFE INS CO.....	---	---	---	---	---	---
ONENATION INS CO.....	499	---	---	---	---	---
OXFORD LIFE INS CO.....	20,016	1,008,828	7,825	32,727	157,346	9,492
PACIFIC CENTURY LIFE INS CORP.....	366,918	---	(3,352)	13,473	---	8,871
PACIFIC LIFE & ANNUITY CO.....	(5,600)	---	---	(236)	48,000	22,120
PACIFIC LIFE INS CO.....	6,999,543	210,687	---	14,931,106	2,336,475	---
PACIFIC UNION ASSUR CO.....	154,838	---	---	225,472	---	---
PACIFICARE LIFE & HEALTH INS CO.....	---	---	2,481	---	---	---
PAN AMERICAN ASSUR CO.....	93,518	---	---	---	---	---
PAN AMERICAN LIFE INS CO.....	16,009	---	269,561	---	---	---
PARAGON LIFE INS CO.....	244,004	---	---	---	---	---
PAUL REVERE LIFE INS CO.....	62,800	---	4,858,143	146,552	3,532	4,723,567
PAUL REVERE VARIABLE ANNUITY INS CO.....	4,161	---	---	669	---	---
PENN INS & ANNUITY CO.....	20,692	---	---	---	306,588	---
PENN MUT LIFE INS CO.....	456,250	---	19,083	201,380	396,222	---
PENN TREATY NETWORK AMER INS CO.....	2,507	---	559,293	---	---	91,639
PENNSYLVANIA LIFE INS CO.....	3,898	---	14,825	---	---	12,755
PENSION LIFE INS CO OF AMER.....	11,352	---	---	---	---	---
PEOPLES BENEFIT LIFE INS CO.....	283,063	1,578,179	106,639	866,174	22,041	13,593
PHILADELPHIA AMERICAN LIFE INS CO.....	45,735	---	---	---	---	---
PHL VARIABLE INS CO.....	39,268	528,247	---	2,635,717	39,788	---
PHOENIX LIFE & ANNUITY CO.....	13,507	---	---	---	---	---
PHOENIX LIFE INS CO.....	934,401	2,045	7,576	1,035,954	6,527	---
PHOENIX NATL INS CO.....	8,815	---	---	878	---	---
PHYSICIANS LIFE INS CO.....	1,342,063	37,457	1,851	597,853	95,841	301
PHYSICIANS MUT INS CO.....	---	---	2,049,984	---	---	878,004
PIONEER AMERICAN INS CO.....	100,526	360	---	8,044	---	---
PIONEER MUT LIFE INS CO.....	215,309	17,801	---	73,459	49,477	---
PIONEER SECURITY LIFE INS CO.....	5,693	480	---	85	---	---
PRESIDENTIAL LIFE INS CO.....	45,185	30,600	---	394,375	147,827	---
PRIMERICA LIFE INS CO.....	10,313,858	42,561	7,296	2,939,237	---	---
PRINCIPAL LIFE INS CO.....	5,314,639	5,861,903	771,123	3,024,756	(2,184,007)	343,712
PROFESSIONAL INS CO.....	966	---	492	4,805	---	---
PROTECTIVE LIFE INS CO.....	2,521,445	1,533,025	1,481,947	3,898,256	25,824	519,190
PROVIDENT AMER LIFE & HLTH INS CO.....	69	---	1,753	---	---	---
PROVIDENT LIFE & ACCIDENT INS CO.....	652,843	---	1,279,169	949,376	109,355	557,370
PROVIDENT LIFE & CAS INS CO.....	943	---	30,532	---	---	22,292
PRUCO LIFE INS CO.....	11,662,938	9,322,951	---	4,935,341	228,153	---
PRUDENTIAL INS CO OF AMER.....	20,199,702	10,173,836	2,262,418	44,780,067	38,214,650	1,420,639
PRUDENTIAL RETIREMENT INS & ANUTY CO.....	---	---	---	---	---	---
PRUDENTIAL SELECT L I C OF AMER.....	---	---	---	---	---	---
REASSURE AMERICA LIFE INS CO.....	818,361	397	1,363,020	587,792	27,657	1,088,245
RELIABLE LIFE INS CO.....	1,152	---	---	(41)	---	---
RELIANCE LIFE INS CO.....	---	---	---	---	---	---
RELIANCE STANDARD LIFE INS CO.....	28,452	52,166	3,880	547,755	---	41,035
RELIASTAR LIFE INS CO.....	18,662,387	4,914,172	974,311	10,344,325	865,942	266,473
RELIASTAR LIFE INS CO OF NY.....	348,245	4,200	144,824	355,315	15,830	112,303
RESOURCE LIFE INS CO.....	---	---	---	---	---	---
REVIOS REINS US INC.....	---	---	---	---	---	---
RGA REINS CO.....	---	---	---	---	---	---
S USA LIFE INS CO INC.....	---	---	---	---	---	---
SAGE LIFE ASSUR OF AMER INC.....	---	---	---	440,500	---	---
SCOR LIFE US RE INS CO.....	---	---	---	---	---	---
SEARS LIFE INS CO.....	361,940	---	472,094	38,666	---	124,961
SECURIAN LIFE INS CO.....	1,706	---	---	1,000	---	---
SECURITY BENEFIT LIFE INS CO.....	339,897	2,308,261	---	4,362,448	415,896	12,680
SECURITY FINANCIAL LIFE INS CO.....	463,644	22,501	882	461,656	6,357	4,500
SECURITY LIFE INS CO OF AMER.....	51,564	---	22,204	3,462	8,611	14,517
SECURITY LIFE OF DENVER INS CO.....	7,861,987	1	---	2,056,142	4,400	---
SECURITY MUT LIFE INS CO OF NY.....	43,284	40,289	64,393	15,000	---	998
SENTINEL SECURITY LIFE INS CO.....	3,774	---	---	11,713	---	---
SENTRY LIFE INS CO.....	51,208	---	1,432	112,672	110	261,017
SERVUS LIFE INS CO.....	---	---	---	---	---	---
SIERRA HEALTH & LIFE INS CO INC.....	---	---	---	---	---	---
SOUTHERN SECURITY LIFE INS CO.....	34,804	---	---	13,687	---	---
SOUTHLAND LIFE INS CO.....	818,923	---	786	58,484	---	---
STANDARD INS CO.....	1,915,028	68,953	1,426,846	2,992,267	177,378	491,425
STANDARD LIFE & ACCIDENT INS CO.....	7,471	---	18,982	2,209	---	12,074
STANDARD LIFE INS CO OF IN.....	---	3,959,789	---	4,173,729	501,695	---
STANDARD SECURITY LIFE INS CO OF NY.....	88	---	139,324	---	---	---
STATE FARM ANNUITY & LIFE INS CO.....	---	---	---	---	---	---
STATE FARM LIFE INS CO.....	15,681,078	2,969,221	---	9,866,096	392,831	---
STATE MUT INS CO.....	5,392	---	684	8,963	---	---
STERLING INVESTORS LIFE INS CO.....	2,422,378	458,779	104,230	8,458,852	1,033,194	165,482

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2003  
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	FINANCIAL CONDITION AS OF DECEMBER 31, 2003				
	ASSETS	LIABILITIES EXCL. CAPITAL & SURPLUS	POLICYHOLDERS' SURPLUS INCL. CAPITAL	CAPITAL	NET INCOME OR (LOSS)
<b>FOREIGN - LIFE</b> <i>Continued</i>					
STERLING LIFE INS CO.....	\$ 59,421,067	\$ 36,807,229	\$ 22,613,838	\$ 3,000,000	\$ 5,173,340
STONEBRIDGE LIFE INS CO.....	1,891,936,679	1,762,269,320	129,667,359	2,500,000	120,718,733
SUN LIFE ASSUR CO OF CANADA US.....	37,126,269,790	35,669,547,280	1,456,722,510	6,437,000	206,097,596
SUNAMERICA LIFE INS CO.....	54,511,545,563	50,152,018,490	4,359,527,073	5,636,400	233,556,769
SUNSET LIFE INS CO OF AMER.....	472,989,739	439,564,618	33,425,121	5,320,000	4,527,030
SURETY LIFE INS CO.....	50,576,791	23,727,671	26,849,119	2,500,000	1,498,794
SWISS RE LIFE & HEALTH AMER INC.....	10,090,999,522	8,488,806,847	1,602,192,675	4,000,000	35,710,801
SYMETRA LIFE INS CO.....	18,922,335,409	17,862,771,840	1,059,563,569	5,000,000	156,699,495
TEACHERS INS & ANN ASSOC OF AMER.....	151,246,768,637	141,005,306,397	10,241,462,240	2,500,000	514,334,363
TEMPLETON FUNDS ANNUITY CO.....	21,833,470	10,628,863	11,204,607	2,500,000	298,727
TEXAS LIFE INS CO.....	849,326,503	819,003,555	30,322,948	3,177,360	2,964,929
THE TRAVELERS LIFE INS CO.....	61,345,735,633	53,738,336,602	7,607,399,031	100,000,000	934,544,981
THRIVENT FINANCIAL FOR LUTHERANS.....	45,297,040,628	42,447,644,448	2,849,396,180	<b>FRATERNAL</b>	(9,654,038)
THRIVENT LIFE INS CO.....	3,804,110,398	3,686,896,740	117,213,658	5,000,000	29,739,811
TIAA CREF LIFE INS CO.....	3,149,052,263	2,869,538,594	279,513,669	2,500,000	11,191,009
TRANS WORLD ASSUR CO.....	280,774,893	225,878,126	54,896,767	2,500,002	1,069,969
TRANSAMERICA ASSUR CO.....	961,045,444	907,943,305	53,102,139	2,500,000	(49,391,763)
TRANSAMERICA FINANCIAL LIFE INS CO.....	14,809,961,778	14,183,640,861	626,320,917	2,500,000	77,944,294
TRANSAMERICA LIFE INS & ANNUITY CO.....	25,581,248,039	24,427,819,529	1,153,428,510	2,500,000	(61,481,063)
TRANSAMERICA LIFE INS CO.....	37,937,427,984	36,615,298,453	1,322,129,531	2,660,000	214,136,812
TRANSAMERICA OCCIDENTAL LIFE INS CO.....	26,574,497,491	24,422,716,477	2,151,781,014	27,586,663	171,106,790
TRAVELERS LIFE & ANNUITY CO.....	15,912,953,328	15,419,368,374	493,584,954	3,000,000	37,285,769
TRIGON HEALTH AND LIFE INS CO.....	13,989,446	1,526,613	12,462,833	2,500,000	569,335
TRUSTMARK INS CO.....	1,248,818,463	1,049,122,658	199,695,805	2,500,000	16,001,436
TRUSTMARK LIFE INS CO.....	490,689,231	420,386,461	70,302,770	2,500,000	4,775,643
UBS PAINEWEBBER LIFE INS CO.....	38,672,020	18,599,498	20,072,523	2,500,000	2,796,304
ULLICO LIFE INS CO.....	10,986,010	1,800,171	9,185,839	5,682,300	(569,500)
UNICARE LIFE & HEALTH INS CO.....	1,295,802,501	1,002,873,999	292,928,502	3,000,000	39,800,684
UNIFIED LIFE INS CO.....	56,005,460	45,962,215	10,043,245	2,500,000	1,737,409
UNIMERICA INS CO.....	30,501,209	15,660,110	14,841,099	2,600,000	389,029
UNION BANKERS INS CO.....	92,018,349	85,928,781	6,089,568	2,668,002	(3,628,809)
UNION CENTRAL LIFE INS CO.....	6,147,080,639	5,835,772,399	311,308,240	<b>MUTUAL</b>	26,349,347
UNION FIDELITY LIFE INS CO.....	1,266,941,720	643,832,305	623,109,415	2,903,775	40,755,839
UNION LABOR LIFE INS CO.....	2,803,178,670	2,739,836,351	63,342,319	3,578,700	(61,479,569)
UNION SECURITY LIFE INS CO.....	160,943,301	117,203,228	43,740,073	3,000,000	5,654,276
UNITED AMERICAN INS CO.....	1,041,221,228	853,582,626	187,638,602	3,000,000	78,785,812
UNITED FAMILY LIFE INS CO.....	1,077,237,828	123,745,864	953,491,964	2,840,000	(26,782,750)
UNITED HEALTHCARE INS CO.....	5,785,062,808	4,400,557,110	1,384,505,698	3,000,000	1,150,704,432
UNITED HOME LIFE INS CO.....	47,113,515	36,996,711	10,116,804	2,503,247	150,175
UNITED INS CO OF AMER.....	1,943,591,398	1,651,565,676	292,025,722	10,152,088	(24,219,843)
UNITED INVESTORS LIFE INS CO.....	3,021,074,348	2,814,798,688	206,275,660	3,000,000	63,046,762
UNITED OF OMAHA LIFE INS CO.....	12,677,655,036	11,630,688,856	1,046,966,180	9,000,000	38,991,367
UNITED STATES LIFE INS CO IN NYC.....	3,377,222,390	3,012,565,784	364,656,606	3,961,316	47,603,826
UNITED TEACHER ASSOC INS CO.....	406,182,652	352,354,477	53,828,175	2,500,005	7,259,034
UNITED WORLD LIFE INS CO.....	63,023,426	44,793,990	18,229,436	2,530,000	2,552,167
UNITY MUT LIFE INS CO.....	396,085,381	377,688,068	18,397,313	<b>MUTUAL</b>	(805,666)
UNIVERSAL UNDERWRITERS LIFE INS CO.....	331,984,326	230,948,685	101,035,641	2,500,000	5,520,076
UNUM LIFE INS CO OF AMER.....	11,797,171,964	10,620,199,974	1,176,971,990	5,000,000	(68,290,847)
US FINANCIAL LIFE INS CO.....	374,921,965	350,132,453	24,789,512	4,050,000	(4,900,851)
USAA LIFE INS CO.....	9,445,381,547	8,770,096,453	675,285,094	82,500,000	118,164,519
USABLE LIFE.....	138,009,657	71,785,289	66,224,368	2,500,000	5,242,914
VALLEY FORGE LIFE INS CO.....	1,283,931,579	1,087,494,785	196,436,794	2,500,000	14,775,484
VARIABLE ANNUITY LIFE INS CO.....	51,529,756,502	49,192,224,482	2,337,532,020	3,575,000	462,166,205
VETERANS LIFE INS CO.....	300,981,438	249,349,111	51,632,327	2,504,000	18,101,312
VISION SERVICE PLAN INS CO.....	219,293,068	54,059,343	165,233,725	2,500,000	27,873,391
VISTA LIFE INS CO.....	29,184,048	14,645,831	14,538,217	2,500,000	1,390,922
WASHINGTON NATL INS CO.....	2,042,986,832	1,354,884,564	688,102,268	25,036,850	67,472,393
WELLINGTON LIFE INS CO.....	7,587,248	2,309,046	5,278,202	2,500,000	(818,685)
WELLMARK COMM INS INC.....	19,349,986	5,363,256	13,986,730	2,750,000	804,791
WEST COAST LIFE INS CO.....	2,316,515,490	2,180,840,167	135,675,323	5,000,000	(24,518,743)
WESTERN & SOUTHERN LIFE INS CO.....	8,010,957,222	5,139,263,764	2,871,693,458	1,000,000	203,243,656
WESTERN RESERVE LIFE ASSUR CO OF OH.....	9,398,043,957	9,053,360,585	344,683,372	2,500,000	121,461,673
WESTERN SOUTHERN LIFE ASSUR CO.....	8,282,403,764	7,861,345,982	421,057,782	2,500,000	45,210,789
WESTERN UNITED LIFE ASSUR CO.....	1,700,031,004	1,582,086,419	117,944,585	53,973,094	(23,409,431)
WESTWARD LIFE INS CO.....	48,404,648	7,927,171	40,477,477	2,500,000	1,225,873
WOMANS LIFE INS SOCIETY.....	168,179,380	139,262,600	28,916,780	<b>FRATERNAL</b>	(847,189)
WOODMEN WORLD ASSUR LIFE ASSN.....	59,343,686	53,192,780	6,150,906	<b>FRATERNAL</b>	(662,011)
WOODMEN WORLD LIFE INS SOC.....	6,436,347,690	5,818,105,421	618,242,269	<b>FRATERNAL</b>	42,585,399
WORLD INS CO.....	215,169,724	142,255,033	72,914,691	1,000,000	5,041,004
XL LIFE INS AND ANNUITY CO.....	643,797,810	559,182,929	84,614,881	5,000,000	(8,983,833)
ZURICH LIFE INS CO OF AMER.....	\$ 346,603,402	\$ 251,499,877	\$ 95,103,525	\$ 2,660,000	\$ 15,868,931
<b>TOTAL FOREIGN - LIFE.....</b>	<b>\$ 3,646,136,256,275</b>	<b>\$ 3,414,385,987,583</b>	<b>\$ 231,750,268,698</b>	<b>\$ 3,424,055,332</b>	<b>\$ 24,853,950,867</b>

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2003  
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	HAWAII BUSINESS FOR THE YEAR ENDED DECEMBER 31, 2003					
	DIRECT PREMIUMS WRITTEN			CLAIMS BENEFITS PAID		
	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.
<b>FOREIGN - LIFE</b> <i>Continued</i>						
STERLING LIFE INS CO.....	\$ ---	\$ ---	\$ ---	\$ ---	\$ ---	\$ ---
STONEBRIDGE LIFE INS CO.....	586,820	---	567,701	391,732	---	254,784
SUN LIFE ASSUR CO OF CANADA US.....	800,720	7,152,467	---	882,964	2,669,485	---
SUNAMERICA LIFE INS CO.....	81,644	43,772	113	573,328	516,672	---
SUNSET LIFE INS CO OF AMER.....	2,512,836	428,776	293	3,074,579	84,929	---
SURETY LIFE INS CO.....	1,101,644	11,477	---	413,901	27,185	---
SWISS RE LIFE & HEALTH AMER INC.....	---	---	---	---	---	---
SYMETRA LIFE INS CO.....	1,075,164	46,850,114	10,816	9,015,120	122,863	3,413
TEACHERS INS & ANN ASSOC OF AMER.....	1,831,091	20,311,928	560,081	7,286,910	9,339,707	250,002
TEMPLETON FUNDS ANNUITY CO.....	---	---	---	---	---	---
TEXAS LIFE INS CO.....	11,540	---	---	---	134,836	---
THE TRAVELERS INS CO.....	679,563	1,916,010	1,737,356	6,976,231	1,974,027	1,610,057
THRIVENT FINANCIAL FOR LUTHERANS.....	830,499	1,343,601	185,653	871,507	319,054	75,477
THRIVENT LIFE INS CO.....	9,186	3,724	---	78,821	---	---
TIAA CREF LIFE INS CO.....	68,712	1,432,168	36,758	62,262	13,101	---
TRANS WORLD ASSUR CO.....	208,735	68,738	---	12,034	4,419	---
TRANSAMERICA ASSUR CO.....	161,720	---	3,798	267,799	---	1,807
TRANSAMERICA FINANCIAL LIFE INS CO.....	7,811	16,107,669	1,738	4,077,350	---	5,379
TRANSAMERICA LIFE INS & ANNUITY CO.....	1,627	2,240,193	---	6,777,635	3,769,185	---
TRANSAMERICA LIFE INS CO.....	17,291,717	12,154,939	271,821	9,923,973	2,042,328	3,300
TRANSAMERICA OCCIDENTAL LIFE INS CO.....	25,383,693	15,739	1,423,626	13,660,036	4,060,625	226,223
TRAVELERS LIFE & ANNUITY CO.....	1,862,207	20,373,221	---	9,410,745	33,490	---
TRIGON HEALTH AND LIFE INS CO.....	---	---	---	---	---	---
TRUSTMARK INS CO.....	21,307	---	170,058	2,169	---	41,509
TRUSTMARK LIFE INS CO.....	---	---	---	---	---	---
UBS PAINWEBBER LIFE INS CO.....	---	---	---	164,784	179,986	---
ULLICO LIFE INS CO.....	141,626	---	---	---	---	---
UNICARE LIFE & HEALTH INS CO.....	45,044	---	228,337	274,475	---	142,196
UNIFIED LIFE INS CO.....	---	---	108	---	---	---
UNIMERICA INS CO.....	---	---	---	---	---	---
UNION BANKERS INS CO.....	742	380	8,980	---	---	2,208
UNION CENTRAL LIFE INS CO.....	575,007	2,000	45,465	1,083,750	23,456	1,044
UNION FIDELITY LIFE INS CO.....	159,365	---	178,055	150,085	36,239	48,512
UNION LABOR LIFE INS CO.....	365,189	---	433,012	233,275	---	73,389
UNION SECURITY LIFE INS CO.....	336,327	---	371,339	98,315	---	148,449
UNITED AMERICAN INS CO.....	3,693	---	70,537	---	---	41,825
UNITED FAMILY LIFE INS CO.....	2,590	---	621	17,945	---	---
UNITED HEALTHCARE INS CO.....	557	---	7,244,030	---	---	5,860,984
UNITED HOME LIFE INS CO.....	71	---	---	---	---	---
UNITED INS CO OF AMER.....	195	---	---	(689,676)	---	---
UNITED INVESTORS LIFE INS CO.....	215,839	(24)	---	31,880	19,538	---
UNITED OF OMAHA LIFE INS CO.....	4,762,015	9,320,852	67,989	4,331,860	1,439,201	149,009
UNITED STATES LIFE INS CO IN NYC.....	1,111,026	1,218	1,018,853	1,173,440	37,344	525,655
UNITED TEACHER ASSOC INS CO.....	153	---	17,294	---	---	43,492
UNITED WORLD LIFE INS CO.....	25,361	---	---	24,530	---	---
UNITY MUT LIFE INS CO.....	293	---	---	1,012	---	---
UNIVERSAL UNDERWRITERS LIFE INS CO.....	---	---	---	---	---	---
UNUM LIFE INS CO OF AMER.....	2,352,792	---	16,436,389	1,578,767	116,731	6,157,323
US FINANCIAL LIFE INS CO.....	640,872	---	---	6,868	---	---
USAA LIFE INS CO.....	3,947,997	7,270,972	306,682	1,137,851	1,331,839	142,792
USABLE LIFE.....	3,379,104	---	7,552,694	1,280,871	---	4,312,949
VALLEY FORGE LIFE INS CO.....	3,537,951	8,850	8,547	1,069,850	307,244	---
VARIABLE ANNUITY LIFE INS CO.....	---	21,010,373	---	5,650,957	38,833	---
VETERANS LIFE INS CO.....	258,247	---	59,306	158,173	---	5,725
VISION SERVICE PLAN INS CO.....	---	---	---	---	---	---
VISTA LIFE INS CO.....	---	---	---	---	---	---
WASHINGTON NATL INS CO.....	170,587	4,562	76,524	404,662	---	62,107
WELLINGTON LIFE INS CO.....	---	---	---	---	---	---
WELLMARK COMM INS INC.....	---	---	---	---	---	---
WEST COAST LIFE INS CO.....	4,239,570	39,993	3,595	1,227,603	33,139	7,931
WESTERN & SOUTHERN LIFE INS CO.....	29,109	---	2,633	92,323	4,558	---
WESTERN RESERVE LIFE ASSUR CO OF OH.....	6,845,121	1,709,293	---	3,029,326	2,913	---
WESTERN SOUTHERN LIFE ASSUR CO.....	17,163	25,113,377	---	11,075,631	2,912,746	---
WESTERN UNITED LIFE ASSUR CO.....	100,726	548,848	---	301,577	2,497	---
WESTWARD LIFE INS CO.....	---	---	---	---	---	---
WOMANS LIFE INS SOCIETY.....	522	---	---	125	---	---
WOODMEN WORLD ASSUR LIFE ASSN.....	3,676	1,248	---	55,106	9,494	---
WOODMEN WORLD LIFE INS SOC.....	4,422,076	909,003	46,537	2,244,447	480,135	---
WORLD INS CO.....	399	---	9,745	---	---	19,231
XL LIFE INS AND ANNUITY CO.....	---	---	---	---	---	7,579
ZURICH LIFE INS CO OF AMER.....	\$ 76,564	\$ ---	\$ ---	\$ 7,955	\$ 92,896	\$ ---
<b>TOTAL FOREIGN - LIFE.....</b>	<b>\$ 565,350,374</b>	<b>\$ 1,048,282,074</b>	<b>\$ 179,341,187</b>	<b>\$ 778,125,644</b>	<b>\$ 278,249,203</b>	<b>\$ 82,542,080</b>

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2003  
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	FINANCIAL CONDITION AS OF DECEMBER 31, 2003				
	ASSETS	LIABILITIES EXCL. CAPITAL & SURPLUS	POLICYHOLDERS' SURPLUS INCL. CAPITAL	CAPITAL	NET INCOME OR (LOSS)
<b>FOREIGN - PROPERTY &amp; CASUALTY</b>					
ACA FINANCIAL GUARANTY CORP.....	\$ 374,072,951	\$ 236,289,757	\$ 137,783,194	\$ 15,000,000	\$ 15,766,983
ACCEPTANCE IND INS CO.....	95,925,246	62,494,687	33,430,559	5,000,000	3,693,613
ACCIDENT FUND INS CO OF AMER.....	1,487,567,576	1,089,187,624	398,379,952	3,000,000	22,629,684
ACCREDITED SURETY & CAS CO INC.....	32,719,218	20,421,293	12,297,925	3,060,000	1,810,609
ACE AMER REINS CO.....	321,724,629	136,753,286	184,971,343	8,500,000	13,569,756
ACE AMERICAN INS CO.....	3,514,325,581	2,902,525,326	611,800,255	5,000,000	65,698,264
ACE FIRE UNDERWRITERS INS CO.....	74,780,056	24,081,858	50,698,198	4,250,000	2,668,636
ACE IND INS CO.....	21,384,423	10,509,244	10,875,179	3,500,000	508,677
ACE PROP & CAS INS CO.....	3,675,443,471	2,908,216,329	767,227,142	10,000,000	103,463,619
ACIG INS CO.....	175,459,217	122,588,179	52,871,038	4,000,000	245,123
ACSTAR INS CO.....	76,744,263	50,317,617	26,426,646	3,500,000	2,009,740
ADMIRAL IND CO.....	52,463,514	27,785,123	24,678,391	3,300,000	344,062
AEGIS SECURITY INS CO.....	62,758,247	31,570,612	31,187,635	3,000,000	1,483,430
AFFILIATED FM INS CO.....	765,705,971	565,282,279	200,423,692	11,250,000	28,793,850
AIG CENTENNIAL INS CO.....	721,245,789	505,318,240	215,927,549	4,200,000	348,862,057
AIG PREMIER INS CO.....	286,276,748	196,162,760	90,113,988	4,200,000	176,796,836
ALAMANCE INS CO.....	201,213,554	72,761,995	128,451,559	3,500,000	3,163,302
ALASKA NAT INS CO.....	466,569,270	311,913,622	154,655,648	25,000,000	(2,790,741)
ALEA NORTH AMERICA INS CO.....	504,644,817	248,592,030	256,052,787	3,000,000	(7,600,151)
ALLEGHENY CAS CO.....	17,121,158	4,860,562	12,260,596	2,700,000	452,097
ALLIANZ GLOBAL RISKS US INS CO.....	4,788,308,119	1,403,655,843	3,384,652,276	10,191,489	46,865,137
ALLMERICA FINANCIAL BENEFIT INS CO.....	13,842,897	24,538	13,818,359	4,200,000	551,145
ALLSTATE FIRE AND CAS INS CO.....	15,768,458	382,904	15,385,554	7,000,000	952,081
ALLSTATE IND CO.....	104,052,717	3,944,405	100,108,312	4,200,000	5,886,600
ALLSTATE INS CO.....	42,690,593,180	26,590,009,686	16,100,583,494	4,200,000	2,712,522,647
AMBAC ASSUR CORP.....	7,278,084,300	4,538,409,659	2,739,674,641	82,000,000	584,159,716
AMERICAN & FOREIGN INS CO.....	386,841,404	335,341,424	51,499,980	5,000,000	(15,984,628)
AMERICAN ALT INS CORP.....	363,481,937	217,997,745	145,484,192	5,120,000	35,930,449
AMERICAN AUTOMOBILE INS CO.....	274,081,322	175,187,657	98,893,665	3,500,000	7,383,072
AMERICAN BANKERS INS CO OF FL.....	1,080,454,394	813,332,893	267,121,501	5,083,164	50,915,757
AMERICAN CAS CO OF READING PA.....	101,515,161	2,257,977	99,257,184	4,200,000	1,834,405
AMERICAN CENTENNIAL INS CO.....	38,305,222	15,500,564	22,804,658	6,000,000	(4,245,947)
AMERICAN CENTRAL INS CO.....	45,494,538	4,783,060	40,711,478	2,500,000	1,552,312
AMERICAN COMMERCE INS CO.....	218,037,162	140,660,811	77,376,351	2,688,450	6,097,993
AMERICAN CONTRACTORS IND CO.....	103,364,494	72,591,526	30,772,968	2,100,000	3,618,591
AMERICAN ECONOMY INS CO.....	1,400,117,164	1,007,378,987	392,738,177	5,000,000	56,116,535
AMERICAN EMPIRE INS CO.....	57,640,690	29,971,879	27,668,810	3,100,000	4,518,209
AMERICAN EMPLOYERS INS CO.....	341,338,050	211,802,056	129,535,994	4,500,000	17,698,331
AMERICAN EQUITY SPECIALTY INS CO.....	42,802,131	32,501,106	10,301,025	3,500,000	(950,631)
AMERICAN FAMILY HOME INS CO.....	356,108,375	265,095,567	91,012,808	4,200,000	8,357,168
AMERICAN FUJI FIRE & MARINE INS CO.....	104,372,405	22,042,126	82,330,279	9,000,000	4,341,491
AMERICAN GENERAL IND CO.....	34,680,205	25,342,085	9,338,120	3,000,000	(2,209,583)
AMERICAN GUARANTEE & LIABILITY INS.....	93,987,173	258,199	93,728,973	5,000,027	4,983,654
AMERICAN HEALTHCARE IND CO.....	128,148,535	95,545,942	32,602,593	5,000,000	(1,098,621)
AMERICAN HOME ASSUR CO.....	15,948,770,992	12,326,871,679	3,621,899,313	25,425,810	169,137,373
AMERICAN INS CO.....	1,153,982,358	805,972,972	348,009,386	10,501,770	36,136,167
AMERICAN INTERSTATE INS CO.....	418,413,847	321,509,004	96,904,843	3,001,000	2,429,566
AMERICAN INTL INS CO.....	1,095,719,691	847,589,370	248,130,321	5,000,000	18,241,640
AMERICAN INTL SOUTH INS CO.....	30,914,094	38,203	30,875,891	3,000,000	1,423,982
AMERICAN LIVE STOCK INS CO.....	62,971,772	20,532,602	42,439,170	2,500,000	3,555,254
AMERICAN MANUFACTURERS MUT INS CO.....	10,054,480	54,480	10,000,000	<b>MUTUAL</b>	(226,507,286)
AMERICAN MODERN HOME INS CO.....	646,816,260	478,334,997	168,481,263	5,000,000	15,322,516
AMERICAN MOTORISTS INS CO.....	35,854,788	5,947,891	29,906,897	6,449,529	11,585,536
AMERICAN PROTECTION INS CO.....	74,014,625	23,549,164	50,465,461	9,765,000	2,555,891
AMERICAN REIN CO.....	16,029,476,095	12,758,013,548	3,271,462,547	8,235,771	419,986,020
AMERICAN RELIABLE INS CO.....	336,313,079	265,143,630	71,169,449	4,200,000	3,992,844
AMERICAN ROAD INS CO.....	575,039,590	254,872,120	320,167,470	3,000,000	53,209,119
AMERICAN SAFETY CAS INS CO.....	122,365,626	82,595,769	39,769,857	3,500,000	(2,756,413)
AMERICAN SECURITY INS CO.....	612,599,238	440,392,201	172,207,037	5,052,500	44,961,348
AMERICAN SERVICE INS CO INC.....	71,357,823	50,846,808	20,511,015	3,000,001	4,721,012
AMERICAN STATES INS CO.....	2,033,795,733	1,403,800,156	629,995,577	5,000,000	85,455,293
AMERICAN SURETY CO.....	9,636,968	2,293,676	7,343,292	2,000,000	245,579
AMERICAN ZURICH INS CO.....	131,683,710	103,178	131,580,533	5,000,000	4,045,935
AMERICAS INS CO.....	21,761,083	7,187,144	14,573,939	3,000,000	1,489,721
AMERIN GUARANTY CORP.....	330,774,842	26,743,669	304,031,173	5,307,456	14,362,674
AMERISURE MUT INS CO.....	1,250,815,294	894,184,751	356,630,543	<b>MUTUAL</b>	16,883,947
AMEX ASSUR CO.....	333,334,619	127,376,920	205,957,699	4,597,875	87,077,913
ARCH INS CO.....	651,846,573	402,417,122	249,429,451	5,000,000	(1,391,572)
ARCH REINS CO.....	717,593,126	334,775,841	382,817,285	5,000,000	28,665,574
ARGONAUT INS CO.....	1,139,536,081	785,962,601	353,573,480	4,500,000	34,929,357
ARGONAUT-MIDWEST INS CO.....	100,637,093	58,987,467	41,649,626	3,750,000	4,562,352
ARGONAUT-NW INS CO.....	15,544,712	5,194,176	10,350,536	2,500,000	182,534
ARMED FORCES INS EXCHANGE.....	148,188,959	59,374,891	88,814,068	<b>RECIPROCAL</b>	(666,202)
ASSOCIATED IND CORP.....	117,121,860	70,075,062	47,046,798	3,500,000	5,429,154
ASSOCIATES INS CO.....	195,373,411	79,401,486	115,971,926	9,000,000	12,888,633
ASSURANCE CO OF AMER.....	17,618,972	45,450	17,573,522	5,000,000	934,000

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2003  
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	HAWAII BUSINESS FOR THE YEAR ENDED DECEMBER 31, 2003					
	DIRECT PREMIUMS WRITTEN			CLAIMS BENEFITS PAID		
	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.
<b>FOREIGN - PROPERTY &amp; CASUALTY</b>						
ACA FINANCIAL GUARANTY CORP.....	\$	--	\$	--	\$	--
ACCEPTANCE IND INS CO.....						(1,000)
ACCIDENT FUND INS CO OF AMER.....						
ACCREDITED SURETY & CAS CO INC.....						
ACE AMER REINS CO.....						
ACE AMERICAN INS CO.....						364,336
ACE FIRE UNDERWRITERS INS CO.....						611,676
ACE IND INS CO.....						163,063
ACE PROP & CAS INS CO.....						153,285
ACIG INS CO.....						
ACSTAR INS CO.....						
ADMIRAL IND CO.....						
AEGIS SECURITY INS CO.....						
AFFILIATED FM INS CO.....						
AIG CENTENNIAL INS CO.....						
AIG PREMIER INS CO.....						2,920
ALAMANCE INS CO.....						
ALASKA NAT INS CO.....						73,148
ALEA NORTH AMERICA INS CO.....						3,762
ALLEGHENY CAS CO.....						
ALLIANZ GLOBAL RISKS US INS CO.....						721,202
ALLMERICA FINANCIAL BENEFIT INS CO.....						
ALLSTATE FIRE AND CAS INS CO.....						
ALLSTATE IND CO.....						1,582,005
ALLSTATE INS CO.....						22,606,796
AMBAC ASSUR CORP.....						
AMERICAN & FOREIGN INS CO.....						327,863
AMERICAN ALT INS CORP.....						52,828
AMERICAN AUTOMOBILE INS CO.....						358,869
AMERICAN BANKERS INS CO OF FL.....						165,184
AMERICAN CAS CO OF READING PA.....						486,178
AMERICAN CENTENNIAL INS CO.....						
AMERICAN CENTRAL INS CO.....						
AMERICAN COMMERCE INS CO.....						
AMERICAN CONTRACTORS IND CO.....						(32,826)
AMERICAN ECONOMY INS CO.....						
AMERICAN EMPIRE INS CO.....						
AMERICAN EMPLOYERS INS CO.....						86
AMERICAN EQUITY SPECIALTY INS CO.....						(75)
AMERICAN FAMILY HOME INS CO.....						
AMERICAN FUJI FIRE & MARINE INS CO.....						
AMERICAN GENERAL IND CO.....						16,512
AMERICAN GUARANTEE & LIABILITY INS.....						85,765
AMERICAN HEALTHCARE IND CO.....						
AMERICAN HOME ASSUR CO.....						1,573,921
AMERICAN INS CO.....						2,365,053
AMERICAN INTERSTATE INS CO.....						10,504
AMERICAN INTL INS CO.....						
AMERICAN INTL SOUTH INS CO.....						(1,726)
AMERICAN LIVE STOCK INS CO.....						
AMERICAN MANUFACTURERS MUT INS CO.....						538,370
AMERICAN MODERN HOME INS CO.....						8,928
AMERICAN MOTORISTS INS CO.....						202,164
AMERICAN PROTECTION INS CO.....						15,896,264
AMERICAN REIN CO.....						
AMERICAN RELIABLE INS CO.....						666,237
AMERICAN ROAD INS CO.....						35,715
AMERICAN SAFETY CAS INS CO.....						592,736
AMERICAN SECURITY INS CO.....						136,461
AMERICAN SERVICE INS CO INC.....						
AMERICAN STATES INS CO.....						500
AMERICAN SURETY CO.....						45,224
AMERICAN ZURICH INS CO.....						1,523,259
AMERICAS INS CO.....						
AMERIN GUARANTY CORP.....						
AMERISURE MUT INS CO.....						(1,275)
AMEX ASSUR CO.....						1,270,208
ARCH INS CO.....						677,834
ARCH REINS CO.....						
ARGONAUT INS CO.....						2,462,318
ARGONAUT-MIDWEST INS CO.....						1,658,519
ARGONAUT-NW INS CO.....						420,902
ARMED FORCES INS EXCHANGE.....						639,748
ASSOCIATED IND CORP.....						11,395,952
ASSOCIATES INS CO.....						(19,036)
ASSURANCE CO OF AMER.....						82,666



**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2003  
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	FINANCIAL CONDITION AS OF DECEMBER 31, 2003				
	ASSETS	LIABILITIES EXCL. CAPITAL & SURPLUS	POLICYHOLDERS' SURPLUS INCL. CAPITAL	CAPITAL	NET INCOME OR (LOSS)
<b>FOREIGN - PROPERTY &amp; CASUALTY</b> <i>Continued</i>					
ASSURED GUARANTY CORP.....	\$ 1,207,785,868	\$ 952,203,218	\$ 255,582,650	\$ 15,000,480	\$ 66,646,137
ATHENA ASSUR CO.....	180,751,422	133,220,237	47,531,185	3,500,000	7,995,604
ATLANTA INTL INS CO.....	18,382,801	8,433,061	9,949,740	2,560,932	160,772
ATLANTIC MUT INS CO.....	1,426,692,808	1,105,424,696	321,268,112	<b>MUTUAL</b>	(110,466,036)
ATLANTIC SPECIALTY INS CO.....	79,786,045	30,079,159	49,706,886	9,000,000	(183,460)
AUTOMOBILE INS CO OF HARTFORD CT.....	875,050,955	619,939,655	255,111,300	6,000,000	49,216,449
AVEMCO INS CO.....	185,644,891	77,539,621	108,105,270	3,003,000	19,162,996
AXA ART INS CORP.....	62,078,802	39,343,993	22,734,809	3,000,000	1,967,508
AXA CORP SOLUTIONS REINS CO.....	1,199,288,677	619,409,263	579,879,414	26,503,260	35,824,201
AXA RE AMER INS CO.....	99,762,974	52,844,110	46,918,864	3,000,000	10,728,301
AXA RE PROP & CAS INS CO.....	240,583,326	134,905,631	105,677,695	4,046,965	13,405,300
AXIS REINS CO.....	694,080,889	191,018,269	503,062,620	5,000,000	(11,153,044)
BALBOA INS CO.....	846,817,702	507,704,606	339,113,096	4,250,000	32,908,533
BANCINSURE INC.....	99,522,785	69,285,913	30,236,872	3,500,000	1,820,616
BANKERS INS CO.....	77,480,988	48,104,306	29,376,682	4,500,000	(3,868,123)
BANKERS MULTIPLE LINE INS CO.....	8,125,461	495,769	7,629,692	2,772,000	277,771
BANKERS STANDARD INS CO.....	138,865,652	103,725,461	35,140,191	3,500,000	4,780,659
BCS INS CO.....	226,933,935	108,307,142	118,626,793	3,000,000	9,621,201
BERKLEY INS CO.....	3,783,165,805	2,608,622,548	1,174,543,257	4,310,000	74,853,587
BERKLEY REGIONAL INS CO.....	1,664,915,058	1,127,187,049	537,728,009	4,000,000	88,150,942
BOSTON OLD COLONY INS CO.....	30,659,221	18,909	30,640,311	4,500,000	3,176,994
BRISTOL WEST INS CO.....	109,515,095	82,029,853	27,485,242	3,000,000	8,315,194
BROTHERHOOD MUT INS CO.....	203,618,480	144,662,264	58,956,216	<b>MUTUAL</b>	993,731
CALIFORNIA CAS IND EXCH.....	398,931,000	132,865,295	266,065,705	<b>RECIPROCAL</b>	(19,227,954)
CALIFORNIA IND INS CO.....	345,921,037	260,521,482	85,399,555	14,000,000	(6,325,740)
CALIFORNIA INS CO.....	7,265,428	16,326	7,249,102	3,000,000	146,547
CAPITAL MARKETS ASSR CORP.....	111,770,628	6,449,336	105,321,292	17,460,000	1,713,963
CAROLINA CAS INS CO.....	585,417,385	400,048,507	185,368,878	3,686,551	27,924,834
CATERPILLAR INS CO.....	52,773,435	27,824,649	24,948,786	3,500,000	(754,030)
CENTENNIAL INS CO.....	475,413,181	340,275,902	135,137,279	7,980,000	(27,708,934)
CENTRAL STATES IND CO OF OMAHA.....	252,774,789	72,561,444	180,213,345	2,600,003	5,724,494
CENTRE INS CO.....	883,591,948	801,173,312	82,418,636	5,000,000	8,345,587
CENTURION CAS CO.....	275,933,582	37,221,904	238,711,678	2,600,000	21,542,603
CENTURY IND CO.....	642,986,322	617,986,322	25,000,000	4,250,000	(4,176,280)
CENTURY REIN CO.....	93,642,550	22,227,979	71,414,571	5,000,000	3,163,583
CHARTER OAK FIRE INS CO.....	774,533,022	592,070,405	182,462,617	4,200,000	50,507,343
CHICAGO INS CO.....	213,100,286	118,566,330	94,533,956	3,600,000	3,973,723
CHICAGO TITLE INS CO.....	1,272,697,494	822,996,854	449,700,640	2,000,000	339,367,101
CHUBB IND INS CO.....	154,798,969	122,931,315	31,867,654	3,500,000	3,036,421
CHUBB NATL INS CO.....	125,047,860	93,532,794	31,515,066	4,500,000	2,916,580
CHURCH MUT INS CO.....	735,706,803	530,538,161	205,168,642	<b>MUTUAL</b>	18,019,034
CIM INS CORP.....	33,505,430	18,849,885	14,655,545	2,500,000	497,863
CINCINNATI INS CO.....	7,627,233,044	4,847,417,373	2,779,815,671	3,586,355	250,450,686
CITATION INS CO.....	39,294,782	24,991,743	14,303,039	5,000,000	(7,389,951)
CLAREMONT LIABILITY INS CO.....	19,104,960	5,817,033	13,287,927	3,000,000	789,287
CLARENDON NATL INS CO.....	1,762,028,111	1,180,377,561	581,650,550	4,800,000	(40,461,904)
CMG MORTGAGE ASSUR CO.....	8,890,230	605,888	8,284,342	2,000,000	48,889
CMG MORTGAGE INS CO.....	219,813,057	128,025,565	91,787,492	2,750,000	11,442,266
COLONIAL AMERICAN CAS & SURETY CO.....	20,273,042	172,914	20,100,128	5,000,000	1,229,388
COMMERCE & INDUSTRY INS CO.....	4,608,771,276	3,365,479,719	1,243,291,557	5,022,550	88,885,747
COMMERCIAL CAS INS CO.....	33,955,061	23,560,331	10,394,730	3,000,000	(9,179)
COMMERCIAL INS CO OF NEWARK NJ.....	48,722,957	1,462,441	47,260,516	4,200,000	2,100,500
COMMERCIAL LOAN INS CORP.....	9,695,248	1,038,900	8,656,348	2,000,000	1,256,045
COMMONWEALTH INS CO OF AMER.....	37,523,228	18,159,173	19,364,055	3,000,000	610,301
COMMONWEALTH LAND TITLE INS CO.....	620,660,038	451,160,171	169,499,867	1,649,309	70,639,935
COMMONWEALTH LAND TITLE INS NJ.....	34,083,148	7,576,791	26,506,357	500,000	7,049,273
CONNECTICUT IND CO.....	150,333,803	132,736,569	17,597,234	4,000,000	(6,525,181)
CONNIE LEE INS CO.....	202,945,479	75,631,266	127,314,213	15,000,000	13,873,587
CONSTITUTION INS CO.....	56,247,565	21,247,565	35,000,000	4,200,000	(5,767,281)
CONTINENTAL CAS CO.....	34,589,153,579	28,543,331,951	6,045,821,628	39,282,790	(1,563,151,240)
CONTINENTAL INS CO.....	3,365,445,399	2,632,401,610	733,043,788	53,566,360	(103,468,601)
CONTINENTAL REIN CORP.....	98,666,176	5,868,335	92,797,841	4,200,000	13,811,417
CONTRACTORS BONDING & INS CO.....	118,779,299	86,489,612	32,289,687	2,500,000	5,753,110
CONVERIUM INS NORTH AMER INC.....	200,991,030	140,103,299	60,887,731	5,000,000	3,260,204
COREGIS INS CO.....	651,355,371	453,060,291	198,295,080	4,230,000	9,767,302
COURTESY INS CO.....	215,887,900	145,459,223	70,428,677	3,000,000	9,691,072
CRUM & FORSTER IND CO.....	32,842,793	23,133,917	9,708,876	3,500,000	228,720
CUMIS INS SOCIETY INC.....	877,181,351	524,117,682	353,063,669	5,831,488	43,177,679
DAIMLERCHRYSLER INS CO.....	424,431,511	217,469,332	206,962,179	5,000,000	51,090,401
DARWIN NATL ASSUR CP.....	17,548,506	768,536	16,779,970	3,500,000	1,231,874
DEERBROOK INS CO.....	30,744,114	243,844	30,500,271	4,375,000	1,687,186
DENTISTS INS CO.....	191,832,820	84,201,087	107,631,733	5,000,000	5,693,695
DEVELOPERS SURETY AND IND CO.....	76,645,738	44,087,104	32,558,634	2,500,000	1,571,498
DIAMOND STATE INS CO.....	162,937,552	63,272,517	99,665,035	5,000,000	2,630,629
DISCOVER PROP & CAS INS CO.....	95,254,873	65,440,355	29,814,518	6,300,000	2,692,582
DOCTORS CO AN INTERINS EXCHN.....	1,372,476,346	1,022,286,773	350,189,573	<b>RECIPROCAL</b>	(50,065,668)

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2003  
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	HAWAII BUSINESS FOR THE YEAR ENDED DECEMBER 31, 2003					
	DIRECT PREMIUMS WRITTEN			CLAIMS BENEFITS PAID		
	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.
<b>FOREIGN - PROPERTY &amp; CASUALTY</b> <i>Continued</i>						
ASSURED GUARANTY CORP.....	\$	--	\$	--	\$	--
ATHENA ASSUR CO.....						
ATLANTA INTL INS CO.....						
ATLANTIC MUT INS CO.....			234,973			192,525
ATLANTIC SPECIALTY INS CO.....						
AUTOMOBILE INS CO OF HARTFORD CT.....			545			
AVEMCO INS CO.....			77,829			644
AXA ART INS CORP.....			66,350			10,000
AXA CORP SOLUTIONS REINS CO.....						
AXA RE AMER INS CO.....						
AXA RE PROP & CAS INS CO.....			23,027			
AXIS REINS CO.....			17,682			
BALBOA INS CO.....			1,295,826			229,035
BANCINSURE INC.....			1,315,661			
BANKERS INS CO.....						
BANKERS MULTIPLE LINE INS CO.....						
BANKERS STANDARD INS CO.....			11,948			1,263
BCS INS CO.....			945,501			455,204
BERKLEY INS CO.....						
BERKLEY REGIONAL INS CO.....						
BOSTON OLD COLONY INS CO.....						
BRISTOL WEST INS CO.....						
BROTHERHOOD MUT INS CO.....						
CALIFORNIA CAS IND EXCH.....						
CALIFORNIA IND INS CO.....						
CALIFORNIA INS CO.....						
CAPITAL MARKETS ASSR CORP.....						
CAROLINA CAS INS CO.....			789,226			91,939
CATERPILLAR INS CO.....			76,320			5,639
CENTENNIAL INS CO.....			235,959			31,208
CENTRAL STATES IND CO OF OMAHA.....			1,300,871			215,976
CENTRE INS CO.....						145,700
CENTURION CAS CO.....						
CENTURY IND CO.....						(529,804)
CENTURY REIN CO.....						
CHARTER OAK FIRE INS CO.....			119,614			137,176
CHICAGO INS CO.....			4,270,330			135,500
CHICAGO TITLE INS CO.....			3,795,924			455,829
CHUBB IND INS CO.....						
CHUBB NATL INS CO.....						
CHURCH MUT INS CO.....			48,355			
CIM INS CORP.....			(1,080)			411,340
CINCINNATI INS CO.....			1,051,601			30,421
CITATION INS CO.....						
CLAREMONT LIABILITY INS CO.....						
CLARENDON NATL INS CO.....			735,366			565,488
CMG MORTGAGE ASSUR CO.....						
CMG MORTGAGE INS CO.....			831,873			
COLONIAL AMERICAN CAS & SURETY CO.....			100			
COMMERCE & INDUSTRY INS CO.....			5,797,211			859,420
COMMERCIAL CAS INS CO.....						
COMMERCIAL INS CO OF NEWARK NJ.....						52,900
COMMERCIAL LOAN INS CORP.....						
COMMONWEALTH INS CO OF AMER.....			117,325			891
COMMONWEALTH LAND TITLE INS CO.....			6,910,628			119,636
COMMONWEALTH LAND TITLE INS NJ.....						
CONNECTICUT IND CO.....			224,849			26,881
CONNIE LEE INS CO.....						
CONSTITUTION INS CO.....						
CONTINENTAL CAS CO.....			21,596,012			4,884,010
CONTINENTAL INS CO.....			4,865,556			1,235,728
CONTINENTAL REIN CORP.....						
CONTRACTORS BONDING & INS CO.....			40,455			44,000
CONVERIUM INS NORTH AMER INC.....			170,206			
COREGIS INS CO.....			2,686			
COURTESY INS CO.....			84,998			173,465
CRUM & FORSTER IND CO.....			115,919			4,174
CUMIS INS SOCIETY INC.....			3,626,052			1,499,314
DAIMLERCHRYSLER INS CO.....			288			909
DARWIN NATL ASSUR CP.....						
DEERBROOK INS CO.....						
DENTISTS INS CO.....			922,060			83,538
DEVELOPERS SURETY AND IND CO.....			630,266			2,480
DIAMOND STATE INS CO.....			43,317			4,000
DISCOVER PROP & CAS INS CO.....			104,363			101
DOCTORS CO AN INTERINS EXCHN.....			1,808,943			1,485,130

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2003  
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	FINANCIAL CONDITION AS OF DECEMBER 31, 2003				
	ASSETS	LIABILITIES EXCL. CAPITAL & SURPLUS	POLICYHOLDERS' SURPLUS INCL. CAPITAL	CAPITAL	NET INCOME OR (LOSS)
<b>FOREIGN - PROPERTY &amp; CASUALTY</b> <i>Continued</i>					
ELECTRIC INS CO.....	\$ 1,022,547,524	\$ 754,309,187	\$ 268,238,337	\$ 3,500,000	\$ 13,248,455
EMPIRE FIRE & MARINE INS CO.....	123,835,120	190,162	123,644,958	4,000,000	7,522,761
EMPLOYERS FIRE INS CO.....	122,143,454	70,289,816	51,853,638	4,500,000	5,908,881
EMPLOYERS INS OF WAUSAU.....	3,982,482,671	3,231,661,342	750,821,329	5,000,000	24,772,779
EMPLOYERS MUT CAS CO.....	1,654,178,149	1,102,650,320	551,527,829	<b>MUTUAL</b>	11,773,542
EMPLOYERS REINS CORP.....	15,656,838,169	10,537,487,452	5,119,350,717	1,199,800,000	(755,387,141)
EULER AMERICAN CREDIT IND CO.....	242,241,645	127,792,223	114,449,422	2,500,000	18,459,340
EVEREST REINS CO.....	7,596,265,791	5,880,747,910	1,715,517,881	10,000,000	164,574,996
EXCESS SHARE INS CORP.....	36,462,801	25,853,861	10,608,940	2,500,000	1,188,884
EXECUTIVE RISK IND INC.....	1,990,845,993	1,480,748,536	510,097,457	5,000,000	47,839,655
EXPLORER INS CO.....	88,560,991	65,808,595	22,752,396	2,600,000	3,644,013
FACTORY MUT INS CO.....	6,203,725,206	3,370,430,566	2,833,294,640	<b>MUTUAL</b>	633,399,488
FAIRFIELD INS CO.....	42,441,471	23,274,718	19,166,753	5,000,000	(2,486,999)
FAIRMONT INS CO.....	25,812,450	73,718	25,738,732	8,340,000	710,533
FARMINGTON CAS CO.....	881,473,761	677,530,584	203,943,177	6,000,000	52,247,020
FEDERAL INS CO.....	19,954,779,708	13,660,873,235	6,293,906,473	20,980,068	518,499,386
FEDERATED RURAL ELECTRIC INS EXCH.....	187,920,779	127,900,225	60,020,554	<b>RECIPROCAL</b>	7,534,358
FFG INS CO.....	42,408,744	16,963,084	25,445,660	2,500,000	2,911,971
FIDELITY & CAS CO OF NY.....	155,513,067	19,750,868	135,762,199	10,000,000	17,715,125
FIDELITY & DEPOSIT CO OF MD.....	166,099,451	154,963	165,944,489	5,000,000	5,993,360
FIDELITY & GUARANTY INS CO.....	14,903,229	3,147	14,900,081	5,000,000	704,409
FIDELITY & GUARANTY INS UNDERWRITERS.....	46,817,708	8,584	46,809,124	5,000,000	2,558,068
FIDELITY NATL INS CO.....	59,168,723	21,210,698	37,958,025	3,250,000	(2,750,317)
FIDELITY NATL PROP AND CAS INS CO.....	28,063,802	14,634,850	13,428,952	3,465,564	4,846,422
FIDELITY NATL TITLE INS CO.....	458,131,990	298,200,559	159,931,431	35,826,800	52,826,919
FINANCIAL GUARANTY INS CO.....	2,740,723,719	1,587,227,498	1,153,496,221	15,000,000	178,422,115
FINANCIAL SECURITY ASSUR INC.....	3,138,134,230	2,012,492,255	1,125,641,975	15,000,000	197,481,347
FIRE & CAS INS CO OF CT.....	169,394,361	132,736,569	36,657,792	4,200,000	(6,818,329)
FIREMANS FUND INS CO.....	10,635,511,828	7,776,645,946	2,858,865,882	4,200,000	117,657,926
FIREMANS FUND INS CO OF WI.....	17,694,755	(70,717)	17,765,472	4,968,600	883,152
FIREMENS INS CO OF NEWARK NJ.....	465,013,995	(2,926,460)	467,940,455	4,320,000	15,585,437
FIRST AMERICAN PROP & CAS INS CO.....	82,163,639	57,011,237	25,152,402	5,000,000	1,120,090
FIRST AMERICAN TITLE INS CO.....	1,616,996,755	870,416,144	746,580,611	200,000,000	229,913,774
FIRST FINANCIAL INS CO.....	342,625,843	171,793,122	170,832,721	2,500,000	(7,230,580)
FIRST LIBERTY INS CORP.....	38,585,165	19,602,275	18,982,890	3,600,000	305,696
FIRST NATL INS CO OF AMER.....	205,330,070	143,904,010	61,426,060	5,000,000	10,126,838
FLORISTS MUT INS CO.....	159,682,164	125,018,885	34,663,279	<b>MUTUAL</b>	(453,745)
FOLKSAMERICA REIN CO.....	2,529,843,435	1,617,050,200	912,793,235	5,000,000	33,032,522
FOREMOST INS CO.....	1,202,489,932	847,254,168	355,235,764	4,800,000	2,964,639
FORT WAYNE HLTH & CAS INS CO.....	448,721,555	195,988,712	252,732,843	5,000,000	112,451,969
FORTRESS INS CO.....	26,442,985	12,157,067	14,285,918	6,546,430	(331,874)
GE RESIDENTIAL MORTGAGE INS CORP NC.....	35,800,381	20,997,610	10,802,771	3,000,000	15,634,479
GEICO CAS CO.....	255,199,225	180,562,469	74,636,756	3,010,000	11,280,651
GEICO GENERAL INS CO.....	128,317,103	70,675,019	57,642,084	3,080,000	5,220,679
GEICO IND CO.....	2,831,439,466	1,645,732,806	1,185,706,660	3,000,000	215,134,072
GEN ELEC HOME EQUITY INS CORP OF NC.....	5,838,551	370,688	5,467,863	2,000,000	706,393
GENERAL CAS CO OF WI.....	1,429,560,853	956,732,910	472,827,943	3,000,000	43,110,811
GENERAL ELECTRIC MORTGAGE INS CORP.....	3,165,870,975	3,113,792,258	52,078,717	2,500,000	35,034,353
GENERAL INS CO OF AMER.....	2,288,520,477	1,665,203,025	623,317,452	5,000,000	71,757,362
GENERAL SECURITY NATL INS CO.....	497,704,407	399,186,263	98,518,144	5,000,000	(73,944,253)
GENERAL STAR NATL INS CO.....	508,205,454	349,961,257	158,244,197	4,000,000	11,465,221
GENESIS INS CO.....	234,382,139	139,931,374	94,450,765	3,500,000	2,656,655
GERLING AMER INS CO.....	171,607,872	91,530,407	80,077,465	5,000,000	(1,470,572)
GLENS FALLS INS CO.....	139,864,882	24,003,302	115,861,580	4,200,000	11,005,385
GLOBE IND CO.....	388,244,022	341,344,526	46,899,496	5,000,000	(40,312,205)
GMAC DIRECT INS CO.....	8,945,478	402,526	8,542,952	4,000,000	97,494
GMAC INS CO ONLINE INC.....	18,145,228	7,626,306	10,518,922	4,000,000	9,999
GOVERNMENT EMPLOYEES INS CO.....	9,729,737,398	5,605,794,487	4,123,942,912	33,436,758	638,248,343
GRANITE STATE INS CO.....	28,649,417	15,091	28,634,326	5,000,000	1,288,996
GREAT AMERICAN ALLIANCE INS CO.....	22,443,047	37,938	22,405,110	3,375,000	539,476
GREAT AMERICAN ASSUR CO.....	14,135,307	23,771	14,111,536	3,300,000	350,949
GREAT AMERICAN INS CO.....	4,785,255,752	3,222,728,852	1,562,526,900	15,440,600	(55,477,887)
GREAT AMERICAN INS CO OF NY.....	50,866,688	463,338	50,403,350	3,800,000	1,651,196
GREAT AMERICAN SECURITY INS CO.....	11,536,387	26,863	11,509,524	3,504,000	309,219
GREAT AMERICAN SPIRIT INS CO.....	16,851,266	31,678	16,819,588	3,504,000	590,182
GREAT DIVIDE INS CO.....	65,216,792	32,005,409	33,211,383	6,000,000	4,602,908
GREAT NORTHERN INS CO.....	1,151,481,489	930,013,421	221,468,068	4,166,675	31,936,443
GREENWICH INS CO.....	610,028,714	336,950,602	273,078,112	3,558,100	(30,638,435)
GUARANTEE INS CO.....	16,845,573	9,529,735	7,315,838	3,600,120	(550,166)
GUARANTY NATL INS CO.....	457,000,235	331,841,423	125,158,812	3,000,000	(12,416,076)
GUARANTY NATL INS CO OF CT.....	12,121,304	1,911,646	10,209,658	2,800,000	670,716
GUIDEONE MUT INS CO.....	533,102,795	308,058,961	225,043,834	<b>MUTUAL</b>	19,737,009
GULF INS CO.....	2,253,682,598	1,674,118,698	579,563,901	6,500,000	(183,098,755)
HANOVER INS CO.....	3,281,606,615	2,280,020,388	1,001,586,227	5,000,000	83,845,234
HARLEYSVILLE MUT INS CO.....	1,206,880,176	729,837,465	477,042,711	<b>MUTUAL</b>	(43,687,394)
HARTFORD ACCID & IND CO.....	8,582,068,030	6,248,160,518	2,333,907,512	40,000,000	10,919,943

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2003  
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	HAWAII BUSINESS FOR THE YEAR ENDED DECEMBER 31, 2003					
	DIRECT PREMIUMS WRITTEN			CLAIMS BENEFITS PAID		
	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.
<b>FOREIGN - PROPERTY &amp; CASUALTY</b> <i>Continued</i>						
ELECTRIC INS CO.....	\$	--	\$	--	\$	97,798
EMPIRE FIRE & MARINE INS CO.....	--	--	1,986,335	--	--	76,362
EMPLOYERS FIRE INS CO.....	--	--	1,090,073	--	--	276,691
EMPLOYERS INS OF WAUSAU.....	--	--	3,178,801	--	--	1,731,978
EMPLOYERS MUT CAS CO.....	--	--	11,252	--	--	--
EMPLOYERS REINS CORP.....	--	--	1,114,056	--	--	1,112,984
EULER AMERICAN CREDIT IND CO.....	--	--	4,600	--	--	--
EVEREST REINS CO.....	--	--	--	--	--	--
EXCESS SHARE INS CORP.....	--	--	--	--	--	--
EXECUTIVE RISK IND INC.....	--	--	4,507,505	--	--	1,585,006
EXPLORER INS CO.....	--	--	33,270	--	--	--
FACTORY MUT INS CO.....	--	--	2,953,056	--	--	36,528
FAIRFIELD INS CO.....	--	--	--	--	--	--
FAIRMONT INS CO.....	--	--	--	--	--	3,000
FARMINGTON CAS CO.....	--	--	2,211	--	--	--
FEDERAL INS CO.....	--	--	10,555,247	--	--	828,264
FEDERATED RURAL ELECTRIC INS EXCH.....	--	--	--	--	--	--
FFG INS CO.....	--	--	14,112	--	--	--
FIDELITY & CAS CO OF NY.....	--	--	1,119,821	--	--	428,429
FIDELITY & DEPOSIT CO OF MD.....	--	--	2,288,600	--	--	433,366
FIDELITY & GUARANTY INS CO.....	--	--	464,537	--	--	28,119
FIDELITY & GUARANTY INS UNDERWRITERS.....	--	--	57,184	--	--	1,699
FIDELITY NATL INS CO.....	--	--	593,497	--	--	--
FIDELITY NATL PROP AND CAS INS CO.....	--	--	68,252	--	--	742,952
FIDELITY NATL TITLE INS CO.....	--	--	12,248,529	--	--	461,120
FINANCIAL GUARANTY INS CO.....	--	--	--	--	--	--
FINANCIAL SECURITY ASSUR INC.....	--	--	290,804	--	--	--
FIRE & CAS INS CO OF CT.....	--	--	7,687	--	--	--
FIREMANS FUND INS CO.....	--	--	5,800,823	--	--	2,565,667
FIREMANS FUND INS CO OF WI.....	--	--	--	--	--	--
FIREMENS INS CO OF NEWARK NJ.....	--	--	364	--	--	82,416
FIRST AMERICAN PROP & CAS INS CO.....	--	--	173	--	--	--
FIRST AMERICAN TITLE INS CO.....	--	--	22,900,891	--	--	1,118,704
FIRST FINANCIAL INS CO.....	--	--	4,887	--	--	16,244
FIRST LIBERTY INS CORP.....	--	--	565,623	--	--	39,672
FIRST NATL INS CO OF AMER.....	--	--	295,253	--	--	--
FLORISTS MUT INS CO.....	--	--	1,438,132	--	--	248,728
FOLKSAMERICA REIN CO.....	--	--	--	--	--	--
FOREMOST INS CO.....	--	--	--	--	--	--
FORT WAYNE HLTH & CAS INS CO.....	--	--	--	--	--	--
FORTRESS INS CO.....	--	--	--	--	--	--
GE RESIDENTIAL MORTGAGE INS CORP NC.....	--	--	--	--	--	--
GEICO CAS CO.....	--	--	17,525,273	--	--	6,688,820
GEICO GENERAL INS CO.....	--	--	--	--	--	--
GEICO IND CO.....	--	--	19,056,889	--	--	9,584,264
GEN ELEC HOME EQUITY INS CORP OF NC.....	--	--	--	--	--	--
GENERAL CAS CO OF WI.....	--	--	8,427	--	--	--
GENERAL ELECTRIC MORTGAGE INS CORP.....	--	--	1,998,328	--	--	231,362
GENERAL INS CO OF AMER.....	--	--	609,523	--	--	353,647
GENERAL SECURITY NATL INS CO.....	--	--	--	--	--	--
GENERAL STAR NATL INS CO.....	--	--	166,116	--	--	2,639
GENESIS INS CO.....	--	--	7,627	--	--	--
GERLING AMER INS CO.....	--	--	5,778	--	--	142,753
GLENS FALLS INS CO.....	--	--	77	--	--	--
GLOBE IND CO.....	--	--	147,574	--	--	3,029
GMAC DIRECT INS CO.....	--	--	--	--	--	--
GMAC INS CO ONLINE INC.....	--	--	--	--	--	--
GOVERNMENT EMPLOYEES INS CO.....	--	--	64,676,509	--	--	35,040,614
GRANITE STATE INS CO.....	--	--	894,343	--	--	166,863
GREAT AMERICAN ALLIANCE INS CO.....	--	--	336,684	--	--	49,795
GREAT AMERICAN ASSUR CO.....	--	--	2,363,006	--	--	218,992
GREAT AMERICAN INS CO.....	--	--	2,456,467	--	--	663,143
GREAT AMERICAN INS CO OF NY.....	--	--	1,177,469	--	--	2,421,321
GREAT AMERICAN SECURITY INS CO.....	--	--	--	--	--	--
GREAT AMERICAN SPIRIT INS CO.....	--	--	--	--	--	--
GREAT DIVIDE INS CO.....	--	--	3,913,733	--	--	261,346
GREAT NORTHERN INS CO.....	--	--	17,122	--	--	359
GREENWICH INS CO.....	--	--	1,105,476	--	--	156,012
GUARANTEE INS CO.....	--	--	--	--	--	--
GUARANTY NATL INS CO.....	--	--	17,150	--	--	26,916
GUARANTY NATL INS CO OF CT.....	--	--	--	--	--	--
GUIDEONE MUT INS CO.....	--	--	2,165	--	--	31,996
GULF INS CO.....	--	--	3,877,728	--	--	758,065
HANOVER INS CO.....	--	--	11,400	--	--	--
HARLEYSVILLE MUT INS CO.....	--	--	530	--	--	--
HARTFORD ACCID & IND CO.....	--	--	10,705	--	--	(12,717)

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2003  
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	FINANCIAL CONDITION AS OF DECEMBER 31, 2003				
	ASSETS	LIABILITIES EXCL. CAPITAL & SURPLUS	POLICYHOLDERS' SURPLUS INCL. CAPITAL	CAPITAL	NET INCOME OR (LOSS)
<b>FOREIGN - PROPERTY &amp; CASUALTY</b> <i>Continued</i>					
HARTFORD CAS INS CO.....	\$ 1,688,262,129	\$ 995,136,514	\$ 693,125,615	\$ 4,800,000	\$ (1,985,097)
HARTFORD FIRE IN CO.....	17,417,852,758	9,522,304,343	7,895,548,415	55,000,000	109,966,154
HARTFORD INS CO OF THE MIDWEST.....	218,111,922	91,941,972	126,169,950	4,200,000	8,080,829
HARTFORD STEAM BOIL INSPEC & INS CO.....	1,131,869,584	573,666,219	558,203,365	10,000,000	96,826,090
HARTFORD STEAM BOIL INSPEC INS CO CT.....	53,400,977	27,584,785	25,816,192	3,000,000	4,296,817
HARTFORD UNDERWRITERS INS CO.....	1,198,461,305	723,249,123	475,212,182	6,504,000	(1,333,756)
HERITAGE CASUALTY INS CO.....	116,169,841	98,190,389	17,979,452	3,000,000	(24,120,882)
HERITAGE IND CO.....	187,855,696	110,763,539	77,092,157	3,025,000	11,035,428
HOMESITE INS CO.....	16,253,516	8,423,688	7,829,828	4,540,000	(218,248)
HUDSON INS CO.....	153,775,136	103,182,536	50,592,600	7,500,000	(589,645)
ILLINOIS NATL INS CO.....	48,770,000	311,782	48,458,218	5,000,000	2,191,883
INDEMNITY CO OF CA.....	12,087,017	5,821,360	6,265,657	1,200,000	753,238
INDEMNITY INS CO OF NORTH AMER.....	142,467,543	112,316,937	30,150,606	4,501,500	5,415,373
INDEPENDENCE AMER INS CO.....	46,768,061	19,584,047	27,184,014	3,000,000	3,914,112
INDUSTRIAL UNDERWRITERS INS CO.....	5,993,287	210,598	5,782,689	3,000,000	191,952
INFINITY INS CO.....	624,392,955	437,560,136	186,832,819	2,500,000	28,783,804
INSURANCE CO OF NORTH AMER.....	317,765,621	264,757,301	53,008,320	11,357,109	10,202,765
INSURANCE CO OF THE STATE OF PA.....	2,519,775,320	1,695,552,796	824,222,524	5,005,500	14,514,571
INSURANCE CO OF THE WEST.....	576,908,244	326,721,339	250,186,905	3,000,000	6,376,114
INSURANCE CORP OF HANNOVER.....	980,054,519	811,897,573	168,156,946	5,000,000	13,772,061
INTEGON NATL INS CO.....	216,463,572	136,183,928	80,279,644	3,500,000	1,114,360
INTERNATIONAL FIDELITY INS CO.....	80,631,805	37,032,595	43,599,210	1,500,000	3,096,517
INTERSTATE IND CO.....	119,008,419	71,531,160	47,477,259	2,500,000	3,887,301
JEWELERS MUT INS CO.....	156,576,292	69,259,253	87,317,039	<b>MUTUAL</b>	8,443,696
KEMPER CAS INS CO.....	28,373,231	5,887,570	22,485,661	3,500,000	(370,626)
LANCER INS CO.....	404,512,628	341,888,638	62,623,990	3,100,000	4,741,055
LANDMARK INS CO.....	216,351,950	129,648,931	86,703,019	4,100,000	7,456,894
LAWYERS TITLE INS CORP.....	625,800,634	360,850,505	264,950,129	5,311,685	67,915,598
LEXINGTON NATL INS CORP.....	18,110,446	11,858,195	6,252,251	2,000,400	1,908,190
LEXON INS CO.....	25,761,350	5,709,548	20,051,802	4,213,226	73,754
LIBERTY INS CORP.....	1,486,134,853	1,228,346,736	257,788,117	3,500,000	(1,102,681)
LIBERTY INS UNDERWRITERS INC.....	91,515,601	30,755,312	60,760,289	3,500,000	936,448
LIBERTY MUT FIRE INS CO.....	2,560,602,577	2,009,372,918	551,229,659	10,000,000	72,680,114
LIBERTY MUT INS CO.....	22,145,151,648	16,022,057,314	6,123,094,334	10,000,000	93,665,316
LINCOLN GENERAL INS CO.....	522,239,895	369,648,897	152,590,998	4,200,000	8,661,730
LM INS CORP.....	56,184,752	39,329,903	16,854,849	3,600,000	380,270
LM PROPERTY AND CASUALTY INS. CO.....	2,195,625,126	1,600,399,383	595,225,743	4,400,000	119,913,529
LUMBERMENS MUT CAS CO.....	5,229,941,637	5,027,515,672	202,425,965	<b>MUTUAL</b>	(517,377,785)
LYNDON PROPERTY INS CO.....	398,951,403	245,276,299	153,675,104	4,000,000	1,415,795
MAJESTIC INS CO.....	142,874,281	104,453,824	38,420,457	3,000,000	2,935,037
MAPFRE REINS CORP.....	202,158,141	71,620,327	130,537,815	4,200,000	6,063,941
MARINE IND INS CO OF AMER.....	13,059,837	530,733	12,529,103	3,290,000	1,001,976
MARKEL AMERICAN INS CO.....	291,597,774	220,546,072	71,051,702	5,000,100	10,699,000
MARKEL INS CO.....	454,877,675	349,849,600	105,028,075	4,200,000	10,813,202
MARYLAND CAS CO.....	348,233,499	3,160,563	345,072,937	4,717,500	8,955,078
MBIA INS CORP.....	9,985,040,303	6,270,027,061	3,715,013,242	15,000,000	661,530,183
MBIA INS CORP OF IL.....	169,320,724	1,564,283	167,756,441	5,000,000	5,982,037
MEDICAL ASSUR CO INC.....	1,169,148,062	930,408,096	238,739,966	8,846,429	11,718,638
MEDICAL INS EXCH OF CA.....	281,385,463	193,921,601	87,463,862	<b>RECIPROCAL</b>	(24,841,044)
MEDICAL PROTECTIVE CO.....	2,133,086,024	1,690,204,970	442,881,054	4,800,000	46,010,328
MEDMARC CAS INS CO.....	111,655,429	87,081,741	24,573,688	3,000,000	739,193
MENDOTA INS CO.....	95,663,925	62,858,844	32,805,080	3,000,000	58,305
MERITPLAN INS CO.....	35,597,246	20,665,921	14,931,325	2,820,000	1,386,043
METROPOLITAN PROPERTY & CAS INS CO.....	5,022,716,244	3,026,382,796	1,996,333,448	318,000,000	329,346,113
MGIC ASSUR CORP GENERAL ACCOUNT.....	33,071,217	9,238,496	23,832,721	3,500,000	195,360
MGIC IND CORP.....	20,743,954	358,493	20,385,461	3,588,000	511,709
MIC PROP & CAS INS CORP.....	436,943,110	386,054,718	50,888,392	5,000,000	949,631
MID-CENTURY INS CO.....	2,767,072,591	2,161,222,168	605,850,423	4,800,000	(90,317,866)
MIDWEST EMPLOYERS CAS CO.....	175,205,859	74,668,326	100,537,533	3,531,000	3,081,963
MINNESOTA LAWYERS MUT INS CO.....	68,113,834	27,881,240	40,232,594	<b>MUTUAL</b>	1,874,798
MITSUI SUMITOMO INS CO OF AMER.....	590,636,618	463,062,058	127,574,560	5,000,000	(15,116,576)
MITSUI SUMITOMO INS USA INC.....	102,059,845	62,980,869	39,078,976	5,000,000	12,351,362
MONUMENTAL GENERAL CAS CO.....	62,062,732	33,020,688	29,042,044	2,600,000	(3,586,493)
MORTGAGE GUARANTY INS CORP.....	6,390,652,172	4,755,701,743	1,634,950,429	5,000,000	270,784,112
MOTORS INS CORP.....	6,917,345,309	5,159,220,422	1,758,124,887	5,000,000	247,223,304
MUTUAL SERVICE CAS INS CO.....	94,411,574	60,183,416	34,228,158	<b>MUTUAL</b>	(5,551,889)
NATIONAL AMERICAN INS CO.....	110,212,689	60,058,943	50,153,746	5,000,000	1,446,568
NATIONAL AMERICAN INS CO OF CA.....	74,760,911	58,749,541	16,011,370	2,600,000	(5,723,458)
NATIONAL CAS CO.....	95,233,725	6,189,503	89,044,222	5,000,000	3,717,295
NATIONAL CONTINENTAL INS CO.....	109,891,419	68,896,703	40,994,716	6,429,106	9,698,103
NATIONAL FARMERS UNION PROP & CAS.....	278,126,154	189,346,849	88,779,305	3,000,000	9,820,355
NATIONAL FIRE INS CO OF HARTFORD.....	157,964,781	4,285,475	153,679,306	5,000,000	4,315,513
NATIONAL GENERAL INS CO.....	129,612,829	94,489,093	35,123,736	4,500,000	4,070,710
NATIONAL IND CO.....	45,426,634,949	22,330,316,087	23,096,318,862	5,000,000	2,195,694,253
NATIONAL INTERSTATE INS CO.....	226,381,373	167,760,342	58,621,031	3,000,000	13,705,613
NATIONAL LIAB & FIRE INS CO.....	538,526,187	302,537,244	235,988,943	5,000,000	38,542,344

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2003  
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	HAWAII BUSINESS FOR THE YEAR ENDED DECEMBER 31, 2003					
	DIRECT PREMIUMS WRITTEN			CLAIMS BENEFITS PAID		
	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.
<b>FOREIGN - PROPERTY &amp; CASUALTY</b> <i>Continued</i>						
HARTFORD CAS INS CO.....	\$	--	\$	--	\$	256
HARTFORD FIRE IN CO.....						2,340,895
HARTFORD INS CO OF THE MIDWEST.....						---
HARTFORD STEAM BOIL INSPEC & INS CO.....						307,949
HARTFORD STEAM BOIL INSPEC INS CO CT.....						1,204,730
HARTFORD UNDERWRITERS INS CO.....						15,755,217
HERITAGE CASUALTY INS CO.....						---
HERITAGE IND CO.....						850,181
HOMESITE INS CO.....						---
HUDSON INS CO.....						233,719
ILLINOIS NATL INS CO.....						(48,299)
INDEMNITY CO OF CA.....						---
INDEMNITY INS CO OF NORTH AMER.....						737,176
INDEPENDENCE AMER INS CO.....						---
INDUSTRIAL UNDERWRITERS INS CO.....						---
INFINITY INS CO.....						---
INSURANCE CO OF NORTH AMER.....						459,880
INSURANCE CO OF THE STATE OF PA.....						6,630,240
INSURANCE CO OF THE WEST.....						115,693
INSURANCE CORP OF HANNOVER.....						---
INTEGON NATL INS CO.....						---
INTERNATIONAL FIDELITY INS CO.....						96,222
INTERSTATE IND CO.....						766,465
JEWELERS MUT INS CO.....						80,228
KEMPER CAS INS CO.....						656
LANCER INS CO.....						276
LANDMARK INS CO.....						---
LAWYERS TITLE INS CORP.....						113,832
LEXINGTON NATL INS CORP.....						---
LEXON INS CO.....						---
LIBERTY INS CORP.....						1,092,657
LIBERTY INS UNDERWRITERS INC.....						118,258
LIBERTY MUT FIRE INS CO.....						19,120,276
LIBERTY MUT INS CO.....						971,527
LINCOLN GENERAL INS CO.....						51,549
LM INS CORP.....						117
LM PROPERTY AND CASUALTY INS. CO.....						---
LUMBERMENS MUT CAS CO.....						1,858,871
LYNDON PROPERTY INS CO.....						53,660
MAJESTIC INS CO.....						2,047,019
MAPFRE REINS CORP.....						---
MARINE IND INS CO OF AMER.....						---
MARKEL AMERICAN INS CO.....						35,975
MARKEL INS CO.....						916
MARYLAND CAS CO.....						179,456
MBIA INS CORP.....						---
MBIA INS CORP OF IL.....						---
MEDICAL ASSUR CO INC.....						552,297
MEDICAL INS EXCH OF CA.....						5,478,708
MEDICAL PROTECTIVE CO.....						---
MEDMARC CAS INS CO.....						---
MENDOTA INS CO.....						---
MERITPLAN INS CO.....						---
METROPOLITAN PROPERTY & CAS INS CO.....						433,490
MGIC ASSUR CORP GENERAL ACCOUNT.....						(1,575)
MGIC IND CORP.....						(1,500)
MIC PROP & CAS INS CORP.....						20,176
MID-CENTURY INS CO.....						81,882
MIDWEST EMPLOYERS CAS CO.....						---
MINNESOTA LAWYERS MUT INS CO.....						---
MIITSUI SUMITOMO INS CO OF AMER.....						2,790,550
MIITSUI SUMITOMO INS USA INC.....						32,518
MONUMENTAL GENERAL CAS CO.....						151,607
MORTGAGE GUARANTY INS CORP.....						2,375,925
MOTORS INS CORP.....						160,778
MUTUAL SERVICE CAS INS CO.....						---
NATIONAL AMERICAN INS CO.....						(13,419)
NATIONAL AMERICAN INS CO OF CA.....						---
NATIONAL CAS CO.....						698,370
NATIONAL CONTINENTAL INS CO.....						---
NATIONAL FARMERS UNION PROP & CAS.....						(61,028)
NATIONAL FIRE INS CO OF HARTFORD.....						65,724
NATIONAL GENERAL INS CO.....						---
NATIONAL IND CO.....						---
NATIONAL INTERSTATE INS CO.....						4,488,900
NATIONAL LIAB & FIRE INS CO.....						---

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2003  
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	FINANCIAL CONDITION AS OF DECEMBER 31, 2003				
	ASSETS	LIABILITIES EXCL. CAPITAL & SURPLUS	POLICYHOLDERS' SURPLUS INCL. CAPITAL	CAPITAL	NET INCOME OR (LOSS)
<b>FOREIGN - PROPERTY &amp; CASUALTY</b> <i>Continued</i>					
NATIONAL REINS CORP.....	\$ 1,099,054,419	\$ 404,693,948	\$ 694,360,471	\$ 5,000,000	\$ 53,254,705
NATIONAL SPECIALTY INS CO.....	15,520,450	7,705,391	7,815,059	3,500,000	149,896
NATIONAL SURETY CORP.....	400,226,811	280,300,304	119,926,507	3,500,077	15,531,611
NATIONAL UNION FIRE INS CO OF PITTS.....	20,810,822,038	13,911,566,380	6,899,255,658	4,478,750	292,373,687
NATIONWIDE MUT FIRE INS CO.....	3,914,555,297	2,604,686,930	1,309,868,367	<b>MUTUAL</b>	136,736,193
NATIONWIDE MUT INS CO.....	22,679,284,753	15,521,824,948	7,157,459,806	<b>MUTUAL</b>	947,232,417
NAVIGATORS INS CO.....	649,969,380	439,645,580	210,323,800	5,000,000	(5,245,417)
NCMIC INS CO.....	398,656,581	267,813,046	130,843,536	2,000,000	10,110,461
NEW ENGLAND INS CO.....	272,781,511	27,707,545	245,073,966	7,200,000	10,013,568
NEW HAMPSHIRE INS CO.....	2,415,196,217	1,718,447,651	696,748,566	5,325,065	24,374,005
NEW YORK MARINE & GNRL INS CO.....	493,137,033	321,207,599	171,929,434	8,827,889	15,055,354
NEWARK INS CO.....	59,855,902	51,921,971	7,933,931	5,000,000	(2,741,241)
NIAGARA FIRE INS CO.....	56,936,002	3,584,949	53,351,052	10,000,000	3,992,761
NIPPONKOA INS CO OF AMERICA.....	65,011,114	24,069,477	40,941,637	5,000,000	989,638
NORCAL MUT INS CO.....	803,678,211	547,398,571	256,279,640	<b>MUTUAL</b>	6,334,814
NORTH AMERICAN SPECIALTY INS CO.....	301,185,841	126,503,702	174,682,139	4,800,000	9,797,273
NORTH RIVER INS CO.....	800,410,763	517,819,603	282,591,160	4,200,000	48,780,414
NORTHBROOK IND CO.....	92,989,223	294,053	92,695,171	4,200,000	4,558,964
NORTHERN ASSUR CO OF AMER.....	389,707,406	238,898,566	150,808,840	4,500,000	20,218,119
NORTHERN INS CO OF NY.....	27,263,813	74,590	27,189,223	9,762,500	1,690,352
NORTHLAND INS CO.....	1,119,920,906	739,976,916	379,943,990	3,500,000	(1,995,794)
NORTHWEST PHYSICIANS MUT INS CO.....	75,690,093	70,269,546	5,420,547	<b>MUTUAL</b>	(8,555,581)
ODYSSEY AMERICA REINS CO.....	4,264,699,246	2,711,631,837	1,553,067,409	6,262,500	178,666,515
OHIO CAS INS CO.....	2,390,499,353	1,522,872,523	867,626,830	4,500,000	71,580,714
OLD REPUBLIC INS CO.....	1,658,530,609	1,048,545,127	609,985,482	3,800,004	81,113,511
OLD REPUBLIC NATL TITLE INS CO.....	429,377,332	329,545,513	99,831,819	1,526,434	30,757,838
OLD UNITED CAS CO.....	222,843,250	171,584,565	51,258,685	3,000,000	15,519,980
OMAHA IND CO.....	26,910,904	7,005,452	19,905,451	4,000,000	2,135,779
OMAHA PROP & CAS INS CO.....	87,461,994	39,532,669	47,929,325	4,000,000	18,212,188
OMNI IND CO.....	61,396,044	31,507,470	29,888,574	3,000,000	1,173,104
OMNI INS CO.....	344,826,470	221,746,575	123,079,895	3,000,000	3,037,426
ONEBEACON AMERICA INS CO.....	1,207,519,118	698,763,939	508,755,179	6,000,000	74,426,150
ONEBEACON INS CO.....	4,819,763,331	2,545,183,901	2,274,579,430	4,200,000	274,523,330
OVERSEAS PARTNERS US REINS CO.....	139,660,217	69,946,201	69,714,016	5,000,000	(1,164,200)
PACIFIC EMPLOYERS INS CO.....	1,219,652,955	939,205,173	280,447,782	6,000,000	42,414,264
PACIFIC IND CO.....	4,049,794,268	3,070,613,594	979,180,674	5,535,000	107,115,071
PACIFIC INS CO LTD.....	529,412,430	308,233,296	221,179,134	7,200,000	20,246,423
PACIFIC SPECIALTY INS CO.....	182,403,802	109,576,617	72,827,185	3,500,000	6,170,575
PEERLESS IND INS CO.....	1,412,478,410	907,623,786	504,854,624	3,500,000	52,384,226
PENN-AMER INS CO.....	272,497,138	150,537,406	121,959,732	3,000,000	8,569,857
PENNSYLVANIA MANUFACTURERS ASN INS C.....	657,347,260	472,658,523	184,688,737	6,116,300	6,625,424
PHILADELPHIA IND INS CO.....	1,124,913,441	783,215,847	341,697,594	3,600,000	33,455,005
PHILADELPHIA REIN CORP.....	243,062,411	123,955,132	119,107,279	3,000,000	39,108,243
PHOENIX ASSUR CO OF NY.....	151,866,934	132,736,568	19,130,366	5,000,000	(2,271,001)
PHOENIX IND INS CO.....	27,365,648	17,296,366	10,069,282	3,000,000	(287,028)
PHOENIX INS CO.....	3,237,609,474	2,271,905,125	965,704,349	10,000,000	225,947,859
PLATTE RIVER INS CO.....	52,159,233	23,481,372	28,677,861	4,800,000	1,352,438
PMI MORTGAGE INS CO.....	3,172,847,616	2,653,417,580	519,430,036	2,000,000	248,466,833
PROFESSIONALS ADVOCATE INS CO.....	72,892,583	58,084,223	14,808,360	4,379,000	521,336
PROGRESSIVE AMERICAN INS CO.....	299,916,087	198,110,215	101,805,872	2,500,000	26,070,492
PROGRESSIVE CAS INS CO.....	7,732,307,112	5,514,198,936	2,218,108,176	3,000,000	579,784,487
PROGRESSIVE HALCYON INS CO.....	572,660,998	442,045,381	130,615,617	2,500,400	11,653,183
PROGRESSIVE HI INS CORP.....	39,710,668	28,280,947	11,429,721	1,500,000	1,730,919
PROGRESSIVE MAX INS CO.....	185,926,309	145,664,455	40,261,854	3,604,824	2,881,986
PROGRESSIVE NORTHERN INS CO.....	1,529,645,597	1,037,126,368	492,519,229	3,008,000	147,141,684
PROGRESSIVE NORTHWESTERN INS CO.....	1,490,307,736	999,634,567	490,673,169	3,000,225	144,575,769
PROGRESSIVE PREFERRED INS CO.....	751,932,870	513,821,788	238,111,082	3,003,300	75,496,978
PROGRESSIVE SOUTHEASTERN INS CO.....	136,947,791	97,196,171	39,751,620	3,000,000	12,950,925
PROGRESSIVE SPECIALTY INS CO.....	909,465,297	590,580,245	318,885,052	3,500,000	86,903,851
PROTECTIVE INS CO.....	472,286,203	168,901,598	303,384,605	7,650,000	20,147,405
PUBLIC SERVICE MUT INS CO.....	581,947,779	437,900,243	144,047,536	<b>MUTUAL</b>	(40,762,954)
PUTNAM REIN CO.....	353,234,988	225,525,961	127,709,027	2,500,000	17,104,065
PXRE REINS CO.....	778,265,868	353,056,124	425,209,744	5,000,000	32,838,121
QBE INS CORP.....	288,952,970	185,803,127	103,149,843	4,887,500	1,596,387
QBE REINS CORP.....	861,878,367	507,586,624	354,291,743	30,000,000	11,722,206
QUADRANT IND CO.....	120,430,558	88,134,729	32,295,829	5,000,000	3,956,124
QUANTA IND CO.....	39,815,290	4,873	39,810,417	4,200,000	6,213,518
RADIAN ASSET ASSUR INC.....	869,433,089	416,439,129	452,993,960	15,000,000	60,355,666
RADIAN GUARANTY INC.....	2,735,338,672	2,520,193,780	215,144,892	2,000,000	261,227,937
RAMPART INS CO.....	121,434,057	81,776,623	39,657,434	5,000,010	(15,797,353)
RANGER INS CO.....	269,704,280	185,664,845	84,039,435	3,100,000	27,832,207
REDWOOD FIRE & CAS INS CO.....	278,374,869	75,013,381	203,361,488	3,000,000	1,213,246
REGENT INS CO.....	252,525,719	146,335,431	106,190,288	3,000,000	5,969,747
REPUBLIC IND CO OF AMER.....	683,543,834	462,711,794	220,832,040	3,500,000	6,525,897
REPUBLIC IND CO OF CA.....	34,082,591	19,827,512	14,255,079	3,525,000	968,071
REPUBLIC MORTGAGE INS CO.....	1,570,974,369	1,417,275,536	153,698,833	2,000,000	169,176,100

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2003  
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	HAWAII BUSINESS FOR THE YEAR ENDED DECEMBER 31, 2003					
	DIRECT PREMIUMS WRITTEN			CLAIMS BENEFITS PAID		
	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.
<b>FOREIGN - PROPERTY &amp; CASUALTY</b> <i>Continued</i>						
NATIONAL REINS CORP.....	\$	--	\$	--	\$	--
NATIONAL SPECIALTY INS CO.....						
NATIONAL SURETY CORP.....			18,152,349			1,735,500
NATIONAL UNION FIRE INS CO OF PITTS.....			26,100,856			18,741,683
NATIONWIDE MUT FIRE INS CO.....						
NATIONWIDE MUT INS CO.....			31,278			
NAVIGATORS INS CO.....			775,235			90,579
NCMIC INS CO.....			224,554			17,000
NEW ENGLAND INS CO.....						
NEW HAMPSHIRE INS CO.....			1,148,225			137,732
NEW YORK MARINE & GNRL INS CO.....			152,862			7,278
NEWARK INS CO.....						
NIAGARA FIRE INS CO.....						
NIPPONKOA INS CO OF AMERICA.....						
NORCAL MUT INS CO.....						
NORTH AMERICAN SPECIALTY INS CO.....			20,974			
NORTH RIVER INS CO.....			35,513			103,239
NORTHBROOK IND CO.....			240,112			101,241
NORTHERN ASSUR CO OF AMER.....						
NORTHERN INS CO OF NY.....			231,760			111,203
NORTHLAND INS CO.....			1,052			
NORTHWEST PHYSICIANS MUT INS CO.....						
ODYSSEY AMERICA REINS CO.....						
OHIO CAS INS CO.....			126,708			
OLD REPUBLIC INS CO.....			948,823			163,917
OLD REPUBLIC NATL TITLE INS CO.....			10,662,680			1,662,457
OLD UNITED CAS CO.....						
OMAHA IND CO.....						
OMAHA PROP & CAS INS CO.....			2,134,476			128,452
OMNI IND CO.....						
OMNI INS CO.....						
ONEBEACON AMERICA INS CO.....			1,788,058			1,154,695
ONEBEACON INS CO.....			(15,371)			51,788
OVERSEAS PARTNERS US REINS CO.....						
PACIFIC EMPLOYERS INS CO.....			525,093			486,398
PACIFIC IND CO.....			437,667			81,579
PACIFIC INS CO LTD.....			(25,107)			383,098
PACIFIC SPECIALTY INS CO.....			150,017			140,294
PEERLESS IND INS CO.....						
PENN-AMER INS CO.....			1,565,193			145,017
PENNSYLVANIA MANUFACTURERS ASN INS C.....			50,746			
PHILADELPHIA IND INS CO.....			3,520,303			43,278
PHILADELPHIA REIN CORP.....						
PHOENIX ASSUR CO OF NY.....						
PHOENIX IND INS CO.....						
PHOENIX INS CO.....			783,758			21,006
PLATTE RIVER INS CO.....			5,830			
PMI MORTGAGE INS CO.....			4,534,271			288,182
PROFESSIONALS ADVOCATE INS CO.....						
PROGRESSIVE AMERICAN INS CO.....						
PROGRESSIVE CAS INS CO.....			15,365,692			6,663,219
PROGRESSIVE HALCYON INS CO.....						
PROGRESSIVE HI INS CORP.....			7,671,710			3,758,921
PROGRESSIVE MAX INS CO.....						
PROGRESSIVE NORTHERN INS CO.....			1,225,306			741,811
PROGRESSIVE NORTHWESTERN INS CO.....			7,228,244			3,516,938
PROGRESSIVE PREFERRED INS CO.....						
PROGRESSIVE SOUTHEASTERN INS CO.....						
PROGRESSIVE SPECIALTY INS CO.....			5,902,929			2,840,094
PROTECTIVE INS CO.....			(448)			
PUBLIC SERVICE MUT INS CO.....						
PUTNAM REIN CO.....						
PXRE REINS CO.....						
QBE INS CORP.....						
QBE REINS CORP.....						
QUADRANT IND CO.....						
QUANTA IND CO.....						77,018
RADIAN ASSET ASSUR INC.....						
RADIAN GUARANTY INC.....			4,712,843			331,828
RAMPART INS CO.....						
RANGER INS CO.....			532,479			2
REDWOOD FIRE & CAS INS CO.....						
REGENT INS CO.....			5,166			
REPUBLIC IND CO OF AMER.....						
REPUBLIC IND CO OF CA.....						
REPUBLIC MORTGAGE INS CO.....			395,585			



**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2003  
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	FINANCIAL CONDITION AS OF DECEMBER 31, 2003				
	ASSETS	LIABILITIES EXCL. CAPITAL & SURPLUS	POLICYHOLDERS' SURPLUS INCL. CAPITAL	CAPITAL	NET INCOME OR (LOSS)
<b>FOREIGN - PROPERTY &amp; CASUALTY</b> <i>Continued</i>					
REPUBLIC MORTGAGE INS CO OF FL.....	\$ 32,949,001	\$ 22,870,830	\$ 10,078,171	\$ 2,533,346	\$ 3,951,228
REPUBLIC MORTGAGE INS OF NC.....	351,627,451	288,133,643	63,493,808	2,500,000	60,824,551
RESIDENTIAL GUARANTY CO.....	310,758,881	227,191,978	83,566,903	2,500,000	42,155,499
RLI IND CO.....	33,807,528	1,971,399	31,836,129	4,200,000	1,281,962
RLI INS CO.....	1,127,912,661	581,326,503	546,586,158	10,000,375	34,110,699
ROYAL IND CO.....	2,749,071,321	2,016,621,787	732,449,535	5,000,000	(95,019,724)
ROYAL INS CO OF AMER.....	2,082,510,500	1,679,140,762	403,369,737	18,000,000	(90,751,574)
SAFECO INS CO OF AMER.....	3,418,943,666	2,600,467,708	818,475,958	5,000,000	114,820,682
SAFECO INS CO OF IN.....	12,136,305	1,106,444	11,029,861	3,300,000	382,482
SAFEGUARD INS CO.....	390,091,595	336,841,425	53,250,170	5,000,000	(14,385,434)
SAFETY FIRST INS CO.....	14,368,107	4,231,084	10,137,023	3,000,000	329,627
SAFETY NATL CAS CORP.....	956,924,071	704,753,929	252,170,142	5,000,000	29,905,483
SAGAMORE INS CO.....	150,650,718	68,126,619	82,524,099	7,500,000	2,533,161
SCOR REINS CO.....	2,079,179,037	1,653,254,487	425,924,550	5,000,000	(202,106,649)
SCOTTSDALE IND CO.....	13,551,517	318,201	13,233,316	3,000,000	417,973
SEABOARD SURETY CO.....	259,948,130	134,088,072	125,860,058	5,000,000	7,561,658
SEABRIGHT INS CO.....	76,066,932	40,208,464	35,858,468	3,500,000	(2,954,733)
SEATON INS CO.....	79,234,977	25,467,568	53,767,410	2,600,000	(435,224)
SECURITY INS CO OF HARTFORD.....	779,150,154	664,587,675	114,562,479	8,263,260	(33,771,335)
SECURITY UNION TITLE INS CO.....	115,837,390	51,841,110	63,996,280	30,250,000	11,349,233
SENECA INS CO INC.....	220,740,948	137,494,183	83,246,765	4,800,000	16,006,216
SENTINEL INS CO LTD.....	329,219,246	55,633,831	273,585,415	4,200,000	1,370,716
SENTRY INS A MUT CO.....	4,282,734,663	2,105,670,251	2,177,064,411	<b>MUTUAL</b>	116,879,367
SENTRY SELECT INS CO.....	532,976,838	385,419,139	147,557,700	5,000,000	11,599,064
SIRIUS AMER INS CO.....	243,449,155	161,393,145	82,056,010	4,200,000	5,464,754
SOMPO JAPAN INS CO OF AMER.....	407,571,762	301,120,609	106,451,153	12,057,800	(28,256,343)
SPECIALTY NATL INS CO.....	75,045,643	50,346,661	24,698,982	3,750,000	3,794,974
ST PAUL FIRE & MARINE INS CO.....	17,870,631,629	12,794,904,792	5,075,726,837	20,000,000	1,072,249,174
ST PAUL GUARDIAN INS CO.....	33,181,018	6,834	33,174,184	4,200,000	1,877,478
ST PAUL MEDICAL LIABILITY INS CO.....	178,500,537	130,878,495	47,622,042	3,500,000	9,639,526
ST PAUL MERCURY INS CO.....	64,802,815	13,147	64,789,668	4,230,000	3,667,219
ST. PAUL PROTECTIVE INS CO.....	362,986,034	132,240,529	230,745,505	4,200,000	15,078,585
STANDARD FIRE INS CO.....	3,103,159,721	2,213,709,064	889,450,657	5,000,000	159,372,404
STANDARD GUARANTY INS CO.....	93,624,468	68,212,490	25,411,978	3,547,500	2,459,759
STAR INS CO.....	342,216,027	242,300,499	99,915,528	5,040,000	(1,624,693)
STARNET INS CO.....	36,949,784	15,498,864	21,450,920	6,000,000	1,278,237
STATE FARM FIRE AND CAS CO.....	17,748,451,944	13,144,194,020	4,604,257,924	10,000,000	463,746,823
STATE FARM GENERAL INS CO.....	3,105,813,688	2,402,729,465	703,084,224	10,000,000	46,796,530
STATE FARM MUT AUTO INS CO.....	77,734,563,215	37,753,976,078	39,980,587,137	<b>MUTUAL</b>	1,467,832,445
STATE NATL INS CO INC.....	140,768,190	70,039,155	70,729,036	3,250,000	1,150,902
STEWART TITLE GUARANTY CO.....	791,903,634	417,107,801	374,795,833	8,500,000	35,644,754
STONEBRIDGE CASUALTY INS CO.....	89,466,409	52,948,258	36,518,151	4,354,240	7,244,546
STONINGTON INS CO.....	65,233,175	38,926,412	26,306,763	3,500,000	(13,333,430)
SWISS REIN AMERICA CORP.....	10,303,424,334	7,798,719,766	2,504,704,568	6,000,000	(385,035,066)
T.H.E. INS CO.....	121,933,184	86,675,842	35,257,343	4,501,050	2,902,362
THE BAR PLAN MUT INS CO.....	43,748,132	23,095,417	20,652,715	<b>MUTUAL</b>	661,872
TICOR TITLE INS CO.....	263,035,253	181,072,575	81,962,678	30,000,000	33,779,208
TIG IND CO.....	24,796,123	2,529,945	22,266,178	3,290,000	2,625,309
TIG INS CO.....	2,453,960,734	1,758,032,354	695,928,380	4,329,920	(13,620,803)
TIG PREMIER INS CO.....	37,703,559	260,093	37,443,467	3,808,000	1,011,271
TITAN IND CO.....	116,445,493	22,318,449	94,127,043	4,319,951	4,563,134
TOYOTA MOTOR INS CO.....	93,901,835	20,986,980	20,986,980	3,000,000	(1,154,864)
TRANS PACIFIC INS CO.....	42,786,036	11,043,286	31,742,750	5,000,000	961,598
TRANSCONTINENTAL INS CO.....	87,623,722	1,858,358	85,765,364	4,200,000	6,213,558
TRANSNATION TITLE INS CO.....	162,886,977	95,083,237	67,803,740	10,000,000	24,784,246
TRANSPORTATION INS CO.....	76,089,824	988,607	75,101,217	4,200,000	3,127,360
TRAVELERS CAS & SURETY CO.....	12,809,640,338	9,763,807,463	3,045,832,875	25,000,000	677,952,519
TRAVELERS CAS & SURETY CO OF AMER.....	2,042,012,762	1,222,356,732	819,656,030	6,000,000	153,081,045
TRAVELERS CAS CO OF CT.....	287,585,101	215,267,147	72,317,955	6,000,000	15,245,801
TRAVELERS CAS INS CO OF AMER.....	1,705,514,118	1,286,857,130	418,656,988	6,000,000	98,284,305
TRAVELERS COMMERCIAL CAS CO.....	333,138,887	261,073,780	72,065,106	4,500,000	17,002,416
TRAVELERS IND CO.....	13,315,431,225	8,814,419,676	4,501,011,549	10,000,000	809,382,411
TRAVELERS IND CO OF AMER.....	476,190,574	348,848,241	127,342,333	5,250,000	27,486,359
TRAVELERS IND CO OF CT.....	926,729,566	639,065,454	287,664,112	5,000,000	54,028,139
TRAVELERS PROPERTY CAS CO OF AMER.....	253,353,998	170,966,804	82,387,194	5,040,000	11,914,218
TRIAD GUARANTY INS CORP.....	490,737,887	362,525,730	128,212,158	3,500,000	68,379,625
TRITON INS CO.....	644,757,629	280,923,133	363,834,496	3,400,000	96,433,691
TRUCK INS EXCH.....	1,139,705,764	849,092,681	290,613,083	<b>RECIPROCAL</b>	(7,176,203)
TWIN CITY FIRE INS CO CO.....	470,409,300	270,709,310	199,699,990	4,200,000	7,300,574
ULICO CAS CO.....	145,536,615	102,160,814	43,375,802	5,000,000	(13,626,721)
UNDERWRITER FOR THE PROFESSIONS INS.....	149,873,141	81,617,657	68,255,484	7,500,000	3,289,310
UNITED FNCL CAS CO.....	143,402,311	87,975,763	55,426,548	3,008,000	14,702,322
UNITED GTY COML INS CO OF NC.....	55,567,847	35,734,367	19,833,480	2,000,000	(1,829,663)
UNITED GTY RESIDENTIAL INS CO.....	2,163,851,275	1,950,502,514	213,348,761	5,997,300	249,860,678
UNITED GTY RESIDENTIAL INS CO OF NC.....	187,899,271	131,421,540	56,477,731	2,000,000	21,907,714
UNITED GUARANTY MTG INDEMN CO.....	89,612,801	64,952,460	24,660,341	2,000,000	8,530,164

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2003  
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	HAWAII BUSINESS FOR THE YEAR ENDED DECEMBER 31, 2003					
	DIRECT PREMIUMS WRITTEN			CLAIMS BENEFITS PAID		
	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.
<b>FOREIGN - PROPERTY &amp; CASUALTY</b> <i>Continued</i>						
REPUBLIC MORTGAGE INS CO OF FL.....	\$	--	\$	--	\$	--
REPUBLIC MORTGAGE INS OF NC.....	--	--	--	--	--	--
RESIDENTIAL GUARANTY CO.....	--	--	--	--	--	--
RLI IND CO.....	--	--	750	--	--	--
RLI INS CO.....	--	--	10,153,730	--	--	1,282,333
ROYAL IND CO.....	--	--	4,403,662	--	--	890,416
ROYAL INS CO OF AMER.....	--	--	2,666,139	--	--	1,129,272
SAFECO INS CO OF AMER.....	--	--	772,519	--	--	14,271
SAFECO INS CO OF IN.....	--	--	--	--	--	--
SAFEGUARD INS CO.....	--	--	17,217	--	--	(864)
SAFETY FIRST INS CO.....	--	--	116	--	--	--
SAFETY NATL CAS CORP.....	--	--	426,078	--	--	37,872
SAGAMORE INS CO.....	--	--	--	--	--	--
SCOR REINS CO.....	--	--	--	--	--	--
SCOTTSDALE IND CO.....	--	--	--	--	--	--
SEABOARD SURETY CO.....	--	--	1,687,707	--	--	--
SEABRIGHT INS CO.....	--	--	3,630,988	--	--	4,562
SEATON INS CO.....	--	--	--	--	--	--
SECURITY INS CO OF HARTFORD.....	--	--	3,473,584	--	--	287,201
SECURITY UNION TITLE INS CO.....	--	--	--	--	--	8,406
SENECA INS CO INC.....	--	--	13,205	--	--	--
SENTINEL INS CO LTD.....	--	--	--	--	--	383,720
SENTRY INS A MUT CO.....	--	--	620,469	--	--	169,966
SENTRY SELECT INS CO.....	--	--	8,281	--	--	232,159
SIRIUS AMER INS CO.....	--	--	--	--	--	--
SOMPO JAPAN INS CO OF AMER.....	--	--	1,913,079	--	--	776,745
SPECIALTY NATL INS CO.....	--	--	182,939	--	--	212,461
ST PAUL FIRE & MARINE INS CO.....	--	--	13,241,627	--	--	5,649,734
ST PAUL GUARDIAN INS CO.....	--	--	429,948	--	--	3,017
ST PAUL MEDICAL LIABILITY INS CO.....	--	--	--	--	--	--
ST PAUL MERCURY INS CO.....	--	--	1,356,106	--	--	287,423
ST. PAUL PROTECTIVE INS CO.....	--	--	(182)	--	--	696
STANDARD FIRE INS CO.....	--	--	152,077	--	--	161,171
STANDARD GUARANTY INS CO.....	--	--	269,082	--	--	9,515
STAR INS CO.....	--	--	33,918	--	--	237,588
STARNET INS CO.....	--	--	--	--	--	--
STATE FARM FIRE AND CAS CO.....	--	--	68,370,240	--	--	18,567,693
STATE FARM GENERAL INS CO.....	--	--	4,309	--	--	--
STATE FARM MUT AUTO INS CO.....	--	--	102,225,928	--	--	51,296,264
STATE NATL INS CO INC.....	--	--	8,281	--	--	86,096
STEWART TITLE GUARANTY CO.....	--	--	5,214,376	--	--	140,666
STONEBRIDGE CASUALTY INS CO.....	--	--	147,813	--	--	7,172
STONINGTON INS CO.....	--	--	--	--	--	--
SWISS REIN AMERICA CORP.....	--	--	--	--	--	--
T.H.E. INS CO.....	--	--	170,886	--	--	--
THE BAR PLAN MUT INS CO.....	--	--	--	--	--	--
TICOR TITLE INS CO.....	--	--	19,381,368	--	--	1,309,496
TIG IND CO.....	--	--	1,451,877	--	--	2,879,539
TIG INS CO.....	--	--	55,228,292	--	--	3,834,850
TIG PREMIER INS CO.....	--	--	10,403,872	--	--	17,973,807
TITAN IND CO.....	--	--	--	--	--	--
TOYOTA MOTOR INS CO.....	--	--	--	--	--	4,046
TRANS PACIFIC INS CO.....	--	--	15,568	--	--	8,913
TRANSCONTINENTAL INS CO.....	--	--	389,383	--	--	275,656
TRANSNATION TITLE INS CO.....	--	--	--	--	--	--
TRANSPORTATION INS CO.....	--	--	(9,070)	--	--	1,693,524
TRAVELERS CAS & SURETY CO.....	--	--	269,557	--	--	180,434
TRAVELERS CAS & SURETY CO OF AMER.....	--	--	5,067,545	--	--	38,096
TRAVELERS CAS CO OF CT.....	--	--	--	--	--	--
TRAVELERS CAS INS CO OF AMER.....	--	--	--	--	--	114,549
TRAVELERS COMMERCIAL CAS CO.....	--	--	--	--	--	--
TRAVELERS IND CO.....	--	--	447,175	--	--	832,005
TRAVELERS IND CO OF AMER.....	--	--	183,700	--	--	2,529
TRAVELERS IND CO OF CT.....	--	--	66,230	--	--	4,438
TRAVELERS PROPERTY CAS CO OF AMER.....	--	--	3,526,658	--	--	1,601,613
TRIAD GUARANTY INS CORP.....	--	--	--	--	--	--
TRITON INS CO.....	--	--	821,198	--	--	219,893
TRUCK INS EXCH.....	--	--	5,880,562	--	--	3,292,417
TWIN CITY FIRE INS CO CO.....	--	--	134,749	--	--	77,540
ULICO CAS CO.....	--	--	740,699	--	--	170,037
UNDERWRITER FOR THE PROFESSIONS INS.....	--	--	--	--	--	--
UNITED FNCL CAS CO.....	--	--	18	--	--	--
UNITED GTY COML INS CO OF NC.....	--	--	--	--	--	--
UNITED GTY RESIDENTIAL INS CO.....	--	--	1,241,932	--	--	31,771
UNITED GTY RESIDENTIAL INS CO OF NC.....	--	--	--	--	--	--
UNITED GUARANTY MTG INDEM CO.....	--	--	984	--	--	--

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(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	FINANCIAL CONDITION AS OF DECEMBER 31, 2003				
	ASSETS	LIABILITIES EXCL. CAPITAL & SURPLUS	POLICYHOLDERS' SURPLUS INCL. CAPITAL	CAPITAL	NET INCOME OR (LOSS)
<b>FOREIGN - PROPERTY &amp; CASUALTY</b> <i>Continued</i>					
UNITED NATL SPECIALTY INS CO.....	\$ 97,152,853	\$ 46,325,837	\$ 50,827,016	\$ 4,200,000	\$ 2,534,996
UNITED SERVICES AUTO ASSOC.....	12,612,587,318	4,805,037,470	7,807,549,848	<b>RECIPROCAL</b>	843,494,164
UNITED STATES FIRE INS CO.....	2,597,113,133	1,797,092,274	800,020,859	4,586,262	163,446,532
UNITED STATES LIABILITY INS CO.....	563,231,212	226,625,967	336,605,245	3,100,000	15,268,401
UNITRIN AUTO & HOME INS CO.....	42,287,707	18,154,901	24,132,806	5,000,000	(1,667,941)
UNIVERSAL UNDERWRITERS INS CO.....	493,642,402	33,804,958	459,837,444	14,960,700	61,871,681
US FIDELITY & GUARANTY CO.....	4,383,010,994	3,350,965,505	1,032,045,489	43,678,608	12,714,363
US SPECIALTY INS CO.....	323,300,060	206,125,750	117,174,310	4,000,000	8,501,886
USAA CAS INS CO.....	4,376,974,801	3,003,844,566	1,373,130,235	4,500,000	256,086,812
USAA GENERAL IND CO.....	350,691,342	222,229,952	128,461,390	4,500,000	21,366,733
UTICA MUT INS CO.....	1,889,102,404	1,473,075,787	416,026,618	<b>MUTUAL</b>	(7,216,700)
VANLINER INS CO.....	301,878,061	200,773,260	101,104,801	3,000,000	4,772,371
VEREX ASSURE INC.....	28,956,217	21,642,425	7,313,792	3,425,000	8,453,024
VESTA FIRE INS CORP.....	653,030,407	449,227,970	203,802,437	5,000,000	(19,980,143)
VIGILANT INS CO.....	318,647,755	221,427,789	97,219,966	4,500,000	9,933,924
VIRGINIA SURETY CO INC.....	1,862,287,909	1,426,228,451	436,059,458	5,000,000	(40,367,766)
VOYAGER PROPERTY & CAS INS CO.....	77,548,053	42,072,025	35,476,028	5,195,640	2,701,342
WASHINGTON INTL INS CO.....	92,390,764	56,774,878	35,615,886	4,200,000	2,813,929
WAUSAU BUSINESS INS CO.....	124,342,355	84,066,637	40,275,718	10,900,000	1,481,334
WAUSAU UNDERWRITERS INS CO.....	194,526,418	101,054,156	93,472,262	4,500,000	4,132,767
WESCO INS CO.....	309,194,494	114,974,935	194,219,559	2,500,000	73,219,863
WESTCHESTER FIRE INS CO.....	1,434,698,844	958,524,901	476,173,943	4,503,671	95,398,433
WESTCOR LAND TITLE INS CO.....	16,420,079	9,277,218	7,142,861	1,083,290	596,369
WESTERN DIVERSIFIED CAS INS CO.....	10,111,909	18,924	10,092,985	5,000,000	251,209
WESTERN NATL ASSUR CO.....	28,521,761	20,817,517	7,704,244	3,000,000	270,371
WESTERN SURETY CO.....	694,714,624	504,292,224	190,422,400	4,000,000	(20,710,540)
WESTPORT INS CORP.....	1,241,186,060	937,158,776	304,027,284	5,000,000	13,044,645
WILSHIRE INS CO.....	131,779,934	79,770,640	52,009,294	4,200,000	6,450,808
X L INS CO OF NY.....	121,302,633	80,778,424	40,524,209	6,000,000	(7,427,413)
XL CAPITAL ASSURANCE INC.....	329,701,823	121,635,535	208,066,288	15,000,000	(11,022,344)
XL INS AMER INC.....	407,932,586	259,047,182	148,885,404	5,000,000	(29,696,629)
XL REINS AMERICA INC.....	4,343,245,650	2,706,332,224	1,636,913,426	4,200,000	(103,002,517)
XL SPECIALTY INS CO.....	643,159,379	533,691,240	109,468,139	5,812,500	(5,992,252)
YOSEMITE INS CO.....	409,976,914	103,157,085	306,819,829	2,600,000	35,217,366
ZENITH INS CO.....	1,600,211,428	1,140,406,444	459,804,984	4,200,000	70,864,596
ZURICH AMERICAN INS CO.....	19,107,423,904	15,431,833,393	3,675,590,510	5,000,000	266,270,744
AXA CORP SOLUTIONS INS CO.....	224,560,173	133,433,809	91,126,364	5,000,000	(1,835,167)
<b>TOTAL FOREIGN - PROPERTY &amp; CASUALTY.....</b>	<b>\$ 845,131,277,599</b>	<b>\$ 555,371,413,871</b>	<b>\$ 289,759,863,737</b>	<b>\$ 4,449,559,096</b>	<b>\$ 22,933,754,306</b>
<b>TOTAL FOREIGN - LIFE &amp; PROPERTY &amp; CASUALTY.....</b>	<b>\$ 4,491,267,533,874</b>	<b>\$ 3,969,757,401,454</b>	<b>\$ 521,510,132,435</b>	<b>\$ 7,873,614,428</b>	<b>\$ 47,787,705,173</b>

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2003  
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	HAWAII BUSINESS FOR THE YEAR ENDED DECEMBER 31, 2003					
	DIRECT PREMIUMS WRITTEN			CLAIMS BENEFITS PAID		
	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.
<b>FOREIGN - PROPERTY &amp; CASUALTY</b> <i>Continued</i>						
UNITED NATL SPECIALTY INS CO.....	\$	---	\$	---	\$	---
UNITED SERVICES AUTO ASSOC.....						22,588,301
UNITED STATES FIRE INS CO.....						2,154,262
UNITED STATES LIABILITY INS CO.....						154,000
UNITRIN AUTO & HOME INS CO.....						---
UNIVERSAL UNDERWRITERS INS CO.....						123,443
US FIDELITY & GUARANTY CO.....						646,305
US SPECIALTY INS CO.....						248,111
USAA CAS INS CO.....						9,136,686
USAA GENERAL IND CO.....						1,021,528
UTICA MUT INS CO.....						101,303
VANLINER INS CO.....						166,618
VEREX ASSURE INC.....						---
VESTA FIRE INS CORP.....						---
VIGILANT INS CO.....						107
VIRGINIA SURETY CO INC.....						341,592
VOYAGER PROPERTY & CAS INS CO.....						2,394,352
WASHINGTON INTL INS CO.....						(8,446)
WAUSAU BUSINESS INS CO.....						76,684
WAUSAU UNDERWRITERS INS CO.....						234,966
WESCO INS CO.....						45,237
WESTCHESTER FIRE INS CO.....						340,749
WESTCOR LAND TITLE INS CO.....						---
WESTERN DIVERSIFIED CAS INS CO.....						127,690
WESTERN NATL ASSUR CO.....						---
WESTERN SURETY CO.....						---
WESTPORT INS CORP.....						80,000
WILSHIRE INS CO.....						---
X L INS CO OF NY.....						---
XL CAPITAL ASSURANCE INC.....						---
XL INS AMER INC.....						---
XL REINS AMERICA INC.....						---
XL SPECIALTY INS CO.....						1,747,134
YOSEMITE INS CO.....						3,019
ZENITH INS CO.....						131,267
ZURICH AMERICAN INS CO.....						4,705,846
AXA CORP SOLUTIONS INS CO.....						8,369
<b>TOTAL FOREIGN - PROPERTY &amp; CASUALTY.....</b>	<b>\$</b>	<b>---</b>	<b>\$</b>	<b>---</b>	<b>\$</b>	<b>417,346,868</b>
<b>TOTAL FOREIGN - LIFE &amp; PROPERTY &amp; CASUALTY.....</b>	<b>\$</b>	<b>565,350,374</b>	<b>\$</b>	<b>1,048,282,074</b>	<b>\$</b>	<b>1,325,045,981</b>
						<b>\$ 778,125,644</b>
						<b>\$ 278,249,203</b>
						<b>\$ 499,888,948</b>

**Table 1: INSURANCE COMPANIES AUTHORIZED TO TRANSACT INSURANCE IN HAWAII DURING 2003  
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	FINANCIAL CONDITION AS OF DECEMBER 31, 2003				
	ASSETS	LIABILITIES EXCL. CAPITAL & SURPLUS	POLICYHOLDERS' SURPLUS INCL. CAPITAL	CAPITAL	NET INCOME OR (LOSS)
<b>ALIEN - LIFE</b>					
GREAT WEST LIFE ASSUR CO.....	\$ 179,975,294	\$ 134,109,071	\$ 45,866,223	---	\$ 1,445,392
INDEPENDENT ORDER OF FORESTERS US BR.....	2,769,901,102	2,349,665,598	420,235,504	<b>FRATERNAL</b>	(54,259,552)
US BRANCH OF INDUSTRIAL ALLIANCE PAC.....	269,150,017	247,068,658	22,081,359	---	(593,423)
US BRANCH SUNLIFE ASSUR CO OF CANADA.....	11,770,368,852	11,162,570,732	607,798,120	<b>MUTUAL</b>	53,547,733
US BUS OF CROWN LIFE INS CO.....	398,494,354	357,231,987	41,262,367	---	(116,497)
US BUS OF THE CANADA LIFE ASSUR CO.....	2,609,476,970	2,536,433,224	73,043,746	---	73,273,371
<b>TOTAL ALIEN - LIFE.....</b>	<b>\$ 17,997,366,589</b>	<b>\$ 16,787,079,270</b>	<b>\$ 1,210,287,319</b>	<b>---</b>	<b>\$ 73,297,024</b>
<b>ALIEN - PROPERTY &amp; CASUALTY</b>					
AIG NATL INS CO INC.....	\$ 25,471,976	\$ 11,004,054	\$ 14,467,922	\$ 6,000,000	\$ 653,281
TNUS INS CO.....	98,703,489	55,766,895	42,936,594	---	2,193,746
NIPPONKOA INS CO LTD U.S. BRANCH.....	165,885,136	112,248,758	53,636,378	---	1,761,422
TOKIO MARINE & FIRE INS CO LTD US BR.....	1,204,286,893	859,500,468	344,786,425	---	20,805,150
<b>TOTAL ALIEN - PROPERTY &amp; CASUALTY.....</b>	<b>\$ 1,494,347,494</b>	<b>\$ 1,038,520,175</b>	<b>\$ 455,827,319</b>	<b>\$ 6,000,000</b>	<b>\$ 25,413,599</b>
<b>TOTAL ALIEN - LIFE &amp; PROPERTY &amp; CASUALTY.....</b>	<b>\$ 19,491,714,083</b>	<b>\$ 17,825,599,445</b>	<b>\$ 1,666,114,638</b>	<b>\$ 6,000,000</b>	<b>\$ 98,710,623</b>
<b>GRAND TOTAL DOMESTIC, FOREIGN &amp; ALIEN (2).....</b>	<b>\$ 4,512,423,419,825</b>	<b>\$ 3,988,747,136,015</b>	<b>\$ 523,676,283,826</b>	<b>\$ 7,933,087,268</b>	<b>\$ 47,925,483,340</b>

Notes

(1) See The 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 2003  
(INCLUDING FRATERNAL BENEFIT SOCIETIES)**

NAME OF COMPANY	HAWAII BUSINESS FOR THE YEAR ENDED DECEMBER 31, 2003					
	DIRECT PREMIUMS WRITTEN			CLAIMS BENEFITS PAID		
	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.	LIFE	ANNUITIES	FIRE, CASUALTY, & MISC.
<b>ALIEN - LIFE</b>						
GREAT WEST LIFE ASSUR CO.....	\$ 25,104	\$ ---	\$ 29,833	\$ 79,680	\$ ---	\$ 6,399
INDEPENDENT ORDER OF FORESTERS US BR.....	341,690	6,950	3,059	337,697	303,518	1,563
US BRANCH OF INDUSTRIAL ALLIANCE PAC.....	109,056	---	---	160,463	---	---
US BRANCH SUNLIFE ASSUR CO OF CANADA.....	6,820,479	---	37,497	5,247,484	---	41,672
US BUS OF CROWN LIFE INS CO.....	870,865	100	40,543	1,537,129	52,068	81,110
US BUS OF THE CANADA LIFE ASSUR CO.....	600,733	160,749	34,700	660,509	506,849	21,204
<b>TOTAL ALIEN - LIFE.....</b>	<b>\$ 8,767,927</b>	<b>\$ 167,799</b>	<b>\$ 145,632</b>	<b>\$ 8,022,962</b>	<b>\$ 862,435</b>	<b>\$ 151,948</b>
<b>ALIEN - PROPERTY &amp; CASUALTY</b>						
AIG NATL INS CO INC.....	\$ ---	\$ ---	\$ 11,273	\$ ---	\$ ---	\$ ---
TNUS INS CO.....	---	---	---	---	---	---
NIPPONKOA INS CO LTD U.S. BRANCH.....	---	---	543,942	---	---	233,922
TOKIO MARINE & FIRE INS CO LTD US BR.....	---	---	4,277,027	---	---	1,152,823
<b>TOTAL ALIEN - PROPERTY &amp; CASUALTY.....</b>	<b>\$ ---</b>	<b>\$ ---</b>	<b>\$ 4,832,242</b>	<b>\$ ---</b>	<b>\$ ---</b>	<b>\$ 1,386,745</b>
<b>TOTAL ALIEN - LIFE &amp; PROPERTY &amp; CASUALTY.....</b>	<b>\$ 8,767,927</b>	<b>\$ 167,799</b>	<b>\$ 4,977,874</b>	<b>\$ 8,022,962</b>	<b>\$ 862,435</b>	<b>\$ 1,538,693</b>
<b>GRAND TOTAL DOMESTIC, FOREIGN &amp; ALIEN (2).....</b>	<b>\$ 602,830,176</b>	<b>\$ 1,048,925,728</b>	<b>\$ 1,981,739,030</b>	<b>\$ 804,335,968</b>	<b>\$ 280,030,731</b>	<b>\$ 734,097,140</b>

Notes

(1) See The 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 2003**

NAME OF COMPANY	FINANCIAL CONDITION AS OF DECEMBER 31, 2003				
	TOTAL ASSETS	TOTAL LIABILITIES	RESERVES & UNASSIGNED FUNDS	TOTAL MEMBERS	NET INCOME OR (LOSS)
<b>MUTUAL BENEFIT SOCIETIES</b>					
HAWAII MANAGEMENT ALLIANCE ASSOCIATION.....	\$ 23,256,021	\$ 14,913,879	\$ 8,342,142	29,943	3,726,534
HAWAII MEDICAL SERVICE ASSOCIATION.....	791,813,103	303,187,309	488,625,794	677,140	46,986,965
MUTUAL BENEFIT ASSOCIATION OF HAWAII.....	3,675,860	1,072,470	2,603,390	50,916	(38,931)
UNITED PUERTO RICAN ASSN OF HI.....	1,362,013	11,537	1,350,476	336	38,919
UNIVERSITY HEALTH ALLIANCE.....	14,582,701	8,414,341	6,168,360	25,865	4,454,434
VOLUNTARY EMPLOYEES' BENEFIT ASSN OF HI.....	11,639,295	2,555,087	8,084,208	863	1,729,622
<b>TOTAL (1).....</b>	<b>\$ 846,328,993</b>	<b>\$ 330,154,623</b>	<b>\$ 515,174,370</b>	<b>785,063</b>	<b>\$ 56,897,543</b>

NAME OF COMPANY	FINANCIAL CONDITION AS OF DECEMBER 31, 2003				
	TOTAL ASSETS	TOTAL LIABILITIES	TOTAL NET WORTH OR (DEFICIT)	TOTAL MEMBERS	NET INCOME OR (LOSS)
<b>HEALTH MAINTENANCE ORGANIZATIONS</b>					
ALOHA CARE.....	\$ 45,595,827	\$ 22,310,702	23,285,125	44,126	\$ 10,440,038
KAISER FOUNDATION HEALTH PLAN, INC. (2).....	192,921,639	90,461,838	102,459,801	235,192	9,506,740
<b>TOTAL (1).....</b>	<b>\$ 238,517,466</b>	<b>\$ 112,772,540</b>	<b>\$ 125,744,926</b>	<b>279,318</b>	<b>\$ 19,946,778</b>

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 2003**

HAWAII BUSINESS FOR THE YEAR ENDED DECEMBER 31, 2003		
NAME OF COMPANY	DIRECT PREMIUMS WRITTEN	NET CLAIMS BENEFITS PAID
<b>MUTUAL BENEFIT SOCIETIES</b>		
HAWAII MANAGEMENT ALLIANCE ASSOCIATION.....	\$ 66,899,152	\$ 43,036,350
HAWAII MEDICAL SERVICE ASSOCIATION.....	1,458,860,761	1,337,999,861
MUTUAL BENEFIT ASSOCIATION OF HAWAII.....	562,649	466,923
UNITED PUERTO RICAN ASSN OF HI.....	---	---
UNIVERSITY HEALTH ALLIANCE.....	56,269,891	44,761,293
VOLUNTARY EMPLOYEES' BENEFIT ASSN OF HI.....	5,206,309	815,648
<b>TOTAL (1).....</b>	<b>\$ 1,587,798,762</b>	<b>\$ 1,427,080,075</b>

HAWAII BUSINESS FOR THE YEAR ENDED DECEMBER 31, 2003		
NAME OF COMPANY	HEALTH CARE RELATED REVENUES	TOTAL MEDICAL & HOSPITAL EXPENSES
<b>HEALTH MAINTENANCE ORGANIZATIONS</b>		
ALOHA CARE.....	\$ 87,209,964	\$ 69,269,159
KAISER FOUNDATION HEALTH PLAN, INC. (2).....	710,453,638	685,996,137
<b>TOTAL (1).....</b>	<b>\$ 797,663,602</b>	<b>\$ 755,265,296</b>

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. LIVONIA, MI	10/31/1983 (Redomestication effective 2/7/2003)	AH-L
22896	ACA FINANCIAL GUARANTY CORP. BALTIMORE, MD	1/29/1991	S
60038	ACACIA LIFE INS. CO. WASHINGTON, DC	3/20/1995	AH-L
	ACACIA NATIONAL LIFE INS. CO. FALLS CHURCH, VA	(Merged into Acacia Life Ins. Co. effective 12/31/2003)	
60046	ACADEMY LIFE INS. CO. ST. LOUIS, MO	10/1/1965	AH-L
	ACCELERATION LIFE INS. CO. DUBLIN, OH	(Name Changed to Parker Centennial Assurance Co. and Redomesticated effective 8/11/2004)	
20010	ACCEPTANCE INDEMNITY INS. CO. OMAHA, NE	7/31/1998	AH-L
10166	ACCIDENT FUND INS. CO. OF AMERICA LANSING, MI	3/17/2003	C
26379	ACCREDITED SURETY AND CASUALTY CO., 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
	ACE GUARANTY CORP. NEW YORK, NY	(Name Changed to Assured Guaranty Corp. effective 3/23/2004)	
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 INS. 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

**DIRECTORY OF INSURANCE COMPANIES**

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
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
60232	AGL LIFE ASSURANCE CO..... BLUE BELL, PA	10/6/1994	L
70432	AIG ANNUITY INS. CO..... AMARILLO, TX	7/17/1975	AH-L
34789	AIG CENTENNIAL INS. CO..... PHILADELPHIA, PA	1/1/1982	C-P-V
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
20796	AIG PREMIER INS. CO. .... PHILADELPHIA, PA	11/7/1946	AH-C-P
60941	AIG SUNAMERICA LIFE ASSURANCE CO..... PHOENIX, AZ	10/18/2002	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
13285	ALLEGHENY CASUALTY CO. .... MEADVILLE, PA	11/18/2002	S
62790	ALLEGIANCE LIFE INS. CO..... SPRINGFIELD, IL	2/1/1985	AH-L
35300	ALLIANZ GLOBAL RISKS US 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..... WORCESTER, MA	8/28/1998 (Redomestication effective 12/30/02)	AH-L
70866	ALLSTATE ASSURANCE CO. .... NORTHBROOK, IL	12/18/1978	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

## DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
67369	ALTA HEALTH & LIFE INS. CO..... INDIANAPOLIS, IN	8/1/1980	AH-L
18708	AMBAC ASSURANCE CORP..... MADISON, WI	6/28/1985	S
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
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..... OMAHA, NE	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	2/1/1987	AH-L
40398	AMERICAN FUJI FIRE AND MARINE INS. CO..... LONG GROVE, IL	9/8/1993	AH-C-M-P-S-V

**DIRECTORY OF INSURANCE COMPANIES**

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
68373	AMERICAN GENERAL ASSURANCE CO. .... SCHAUMBURG, IL	1/10/1985	AH-L
24376	AMERICAN GENERAL INDEMNITY CO. .... SCHAUMBURG, IL	5/4/1994 (Rdomestication effective 7/24/2003)	C-M-P
60488	AMERICAN GENERAL LIFE INS. CO. .... HOUSTON, TX	9/25/1979	AH-L
26247	AMERICAN GUARANTEE AND LIABILITY INS. CO..... NEW YORK, NY	9/19/1994	AH-C-M-P-S-V
51411	AMERICAN GUARANTY TITLE INS. CO. .... OKLAHOMA CITY, OK	10/29/2004	T
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	C-M-P-S-V
65811	AMERICAN MODERN LIFE INS. CO. .... CINCINNATI, OH	4/11/1988	AH-L

**DIRECTORY OF INSURANCE COMPANIES**

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
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
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
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
17965	AMERICAN SENTINEL INS. CO. .... HARRISBURG, PA	1/21/2004	AH-C-M-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. .... INDIANAPOLIS, IN	8/28/1998 (Redomestication effective 9/5/2003)	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

## DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
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 INS. CORP. .... LINCOLN, NE	12/1/1958	AH-L
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
93661	ANNUITY INVESTORS LIFE INS. CO. .... CINCINNATI, OH	10/8/1985	AH-L
	ANTHEM ALLIANCE HEALTH INS. CO. .... DALLAS, TX	(Name Changed to Onenation Ins. Co. and Redomestication effective 10/27/2003)	
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
	ASSOCIATES FINANCIAL LIFE INS. CO. .... NASHVILLE, TN	(Merged into American Health and Life Ins. Co. effective 7/1/2003)	
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

## DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
30180	ASSURED GUARANTY CORP. .... NEW YORK, NY	1/19/2003	C-S
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-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
61182	AURORA NATIONAL LIFE ASSURANCE CO..... LOS ANGELES, CA	12/10/1963	AH-L
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..... WILMINGTON, DE	12/5/1960	AH-L
29530	AXA ART INSURANCE 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	6/1/1982	L
36552	AXA CORPORATE SOLUTIONS REINSURANCE CO. .... WILMINGTON, DE	10/8/1987	C-M-P-V (Reinsurance)
62944	AXA EQUITABLE LIFE INS. CO..... NEW YORK, NY	10/1/1903	AH-L
62880	AXA LIFE AND ANNUITY CO..... DENVER, CO	4/27/1987	L
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



## DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
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	8/16/1987	AH-L
29513	BAR PLAN MUTUAL INS. CO. (THE)..... ST. LOUIS, MO	8/19/2002	C-S
38245	BCS INS. CO. .... WORTHINGTON, OH	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
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	7/26/2004	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
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

**DIRECTORY OF INSURANCE COMPANIES**

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
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. .... TORONTO, 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	S
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
25771	CDC IXIS FINANCIAL GUARANTY NORTH AMERICA, INC..... NEW YORK, NY	7/27/2004	S
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
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)
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
63207	CHASE INS. LIFE AND ANNUITY CO. .... SCHAUMBURG, IL	3/19/1975	AH-L
70661	CHASE INS. LIFE CO. .... SCHAUMBURG, IL	7/15/1963	AH-L

**DIRECTORY OF INSURANCE COMPANIES**

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
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
	CIGNA LIFE INS. CO. BLOOMFIELD, CT	(Name Changed to Prudential Retirement Ins. and Annuity Co. and Redomesticated effective 4/20/2004)	
22004	CIM INSURANCE 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	8/16/1966	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
	CLARICA LIFE INS. CO.-US FARGO, ND	(Merged with and into Midland National Life Ins. Co. effective 4/1/2004)	
	CLARICA LIFE REINSURANCE CO. LANSING, MI	(Name Changed to Generali USA Life Reassurance Co. effective 8/28/2003)	
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)
	CNA GROUP LIFE ASSURANCE CO. CHICAGO, IL	(Name Changed to Hartford Life Group Ins. Co. effective 12/31/2003)	
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

**DIRECTORY OF INSURANCE COMPANIES**

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
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
99937	COLUMBUS LIFE INS. CO. .... CINCINNATI, OH	6/1/2004	AH-L
62146	COMBINED INS. CO. OF AMERICA ..... CHICAGO, IL	8/26/1956	AH-L
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
	CONSECO ANNUITY ASSURANCE CO. .... CHICAGO, IL	(Name Changed to Consecos Ins. Co. effective 3/1/2004)	
78174	CONSECO HEALTH INS. CO. .... PHOENIX, AZ	1/22/1987	AH
60682	CONSECO INS. CO. .... CHICAGO, IL	2/11/1975	AH-L
65900	CONSECO LIFE INS. CO. .... CARMEL, IN	10/1/1981	AH-L
76325	CONSECO SENIOR HEALTH INS. CO. .... WARRINGTON, PA	9/14/1988	AH-L
	CONSTITUTION INS. CO. .... NEW YORK, NY	(Company withdrew effective 9/30/2004)	
62359	CONSTITUTION LIFE INS. CO. .... MCKINNEY, TX	7/19/1961	AH-L
71730	CONTINENTAL AMERICAN INS. CO. .... COLUMBIA, SC	11/19/2002	AH-L

**DIRECTORY OF INSURANCE COMPANIES**

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
62413	CONTINENTAL ASSURANCE CO. .... CHICAGO, IL	12/22/1952	AH-L
20443	CONTINENTAL CASUALTY CO. .... CHICAGO, IL	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. .... COLUMBIA, SC	12/31/1977 (Redomestication effective 1/1/2004)	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, CN	6/15/1931	AH-L
31348	CRUM & FORSTER INDEMNITY CO. .... WILMINGTON, DE	7/2/1996 (Redomestication effective 12/31/2003)	C-M-P-S-V
82880	CSI LIFE INS. CO. .... OMAHA, NE	8/27/2004	AH-L
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. .... SOUTHFIELD, MI	11/28/1972	M-S
16624	DARWIN NATIONAL ASSURANCE CO. .... WILMINGTON, DE	7/15/1982	C-M-P-S-V
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	AH
73474	DENTEGRA INS. CO. .... WILMINGTON, DE	3/23/1983	AH-L
40975	DENTISTS INS. CO. (THE) .... SACRAMENTO, CA	9/16/1994	C-M-P-S
81019	DESERET MUTUAL INS. CO. .... SALT LAKE, UT	7/10/2002	AH

## DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
12718	DEVELOPERS SURETY AND INDEMNITY CO. WEST DES MOINES, IA	2/2/1999	C-IM-P-S
42048	DIAMOND STATE INS. CO. INDIANAPOLIS, IN	3/15/1999	AH-C-M-P-S-V
36463	DISCOVER PROPERTY & CASUALTY INS. CO. CHICAGO, IL	8/1/1982	AH-C-M-P-S-V
34495	DOCTORS' CO., AN INTERINSURANCE EXCHANGE SANTA MONICA, CA	6/30/1986	C-P-S-V
92444	DOCTORS' LIFE INS. CO. (THE) NAPA, CA	1/24/1995	AH-L
37265	DTRIC INS. CO., LIMITED HONOLULU, HI	1/1/1979	AH-C-M-P-S-V
	EAGLE PACIFIC INS. CO. SEATTLE, WA	(Merged with and into American Protection Ins. Co. effective 12/31/2003)	
21261	ELECTRIC INS. CO. BEVERLY, MA	4/24/2002	C-M-P-S-V
62928	EMC NATIONAL LIFE CO. DES MOINES, IA	3/9/1982	AH-L
21326	EMPIRE FIRE AND MARINE INS. CO. OMAHA, NE	8/18/1967	AH-C-M-P-S-V
94285	EMPIRE GENERAL LIFE ASSURANCE CORP. BRENTWOOD, TN	8/31/1982	L
21458	EMPLOYERS INS. CO. OF WAUSAU WAUSAU, WI	5/22/1946	AH-C-M-P-S-V
21415	EMPLOYERS MUTUAL CASUALTY CO. DES MOINES, IA	9/4/1969	C-M-P-S-V
68276	EMPLOYERS REASSURANCE CORP. OVERLAND PARK, KS	12/31/1986	AH-L
39845	EMPLOYERS REINSURANCE CORP. KANSAS CITY, MO	6/16/1982	AH-C-M-P V (Reinsurance)
20648	EMPLOYERS' FIRE INS. CO. BOSTON, MA	2/23/1946	AH-C-M-P-S-V
62952	EQUITABLE LIFE & CASUALTY INS. CO. SALT LAKE CITY, UT	12/22/1995	AH-L
	EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES NEW YORK, NY	(Name Changed to AXA Equitable Life Ins. Co. effective 9/7/2004)	
	EQUITABLE LIFE INS. CO. OF IOWA DES MOINES, IA	(Merged into Golden American Life Ins. Co. effective 1/1/2004)	
	EQUITABLE OF COLORADO, INC. COLORADO SPRINGS, CO	(Name Changed to AXA Life and Annuity Co. effective 9/7/2004)	
62510	EQUITRUST LIFE INS. CO. WEST DES MOINES, IA	4/27/1988	L (AH deleted effective 10/15/2003)
20516	EULER AMERICAN CREDIT INDEMNITY CO. NEW YORK, NY	2/2/1982	C
26921	EVEREST REINSURANCE CO. DOVER, DE	5/31/1978	C-M-P-S V (Reinsurance)
10003	EXCESS SHARE INS. CORP. DUBLIN, OH	7/18/2001	C

**DIRECTORY OF INSURANCE COMPANIES**

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
35181	EXECUTIVE RISK INDEMNITY INC. .... DOVER, DE	11/2/1993	C-M-P-S
40029	EXPLORER INS. CO. (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
77968	FAMILY HERITAGE LIFE INS. CO. OF AMERICA..... CLEVELAND, OH	9/3/2002	AH-L
63053	FAMILY LIFE INS. CO. .... AUSTIN, TX	8/8/1961 (Redomestication effective 3/14/2004)	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	(Name Changed to Chase Ins. Life and Annuity Co. effective 11/1/2004)	
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..... COLUMBIA, SC	12/31/1977 (Redomestication effective 1/1/2004)	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
16578	FIDELITY NATIONAL PROPERTY AND CASUALTY INS. CO. .... NEW YORK, NY	10/8/1985	AH-C-M-P-S
	FIDELITY NATIONAL PROPERTY AND CASUALTY INS., INC. .... ROCHESTER, NY	(Name Changed to Fidelity National Property and Casualty Ins. Co. effective 1/23/2004)	
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
71455	FINANCIAL AMERICAN LIFE INS. CO. .... OVERLAND PARK, KS	2/5/2004 (Redomestication effective 3/29/2004)	AH-L
98213	FINANCIAL BENEFIT LIFE INS. CO. .... TOPEKA, KS	9/26/1994	L
12815	FINANCIAL GUARANTY INSURANCE COMPANY ..... 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
29980	FIRST COLONIAL INS. CO. .... JACKSONVILLE, FL	1/22/2004	C-IM
63401	FIRST COLONY LIFE INS. CO. .... LYNCHBURG, VA	12/8/1965	AH-L
	FIRST COMMUNITY INS. CO. .... ROCHESTER, NY	(Name Changed to Fidelity National Property and Casualty Ins., Inc. and Redomesticated effective 12/05/2003)	
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



**DIRECTORY OF INSURANCE COMPANIES**

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
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
	FIRST PYRAMID LIFE INS. CO. OF AMERICA (THE) LITTLE ROCK, AR	(Name Changed to Imerica Life and Health Ins. Co. effective 1/15/2004)	
10938	FIRST SECURITY INS. OF HAWAII, INC. HONOLULU, HI	9/1/1998	AH-C-M-P-S-V
	FIRST VARIABLE LIFE INS. CO. LITTLE ROCK, AR	(Merged into Protective Life Ins. Co. effective 1/1/2004)	
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
38830	FORT WAYNE HEALTH & CASUALTY INS. CO. FORT WAYNE, IN	10/11/1985	AH-C
70408	FORTIS BENEFITS INS. CO. DES MOINES, IA	1/1/1963 (Redomestication effective 10/1/2004)	AH-L
10801	FORTRESS INS. CO. ROSEMONT, IL	3/28/2001	C
14249	FOUNDERS INS. CO. DES PLAINES, IL	10/12/2004	C-M-P
62154	FREMONT LIFE INS. CO. IRVINE, CA	12/27/1955	AH-L
34266	FRONTIER INS. CO. ROCK HILL, NY	(Company's Certificate of Authority Suspension extended to 11/8/2005)	
99775	FUNERAL DIRECTORS LIFE INS. CO. ABILENE, TX	6/9/2004	L
63657	GARDEN STATE LIFE INS. CO. LEAGUE CITY, TX	5/3/1965	AH-L
	GE CASUALTY INS. CO. CHEVY CHASE, MD	(Name Changed to AIG Premier Ins. Co. effective 4/1/2004)	

**DIRECTORY OF INSURANCE COMPANIES**

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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
	GE PROPERTY & CASUALTY INS. CO. .... PHILADELPHIA, PA	(Name Changed to AIG Centennial Ins. Co. effective 4/1/2004)	
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
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
30007	GENERAL FIDELITY INS. CO. .... SAN FRANCISCO, CA	6/29/2004	AH-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
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
97071	GENERALI USA LIFE REASSURANCE CO. .... LANSING, MI	12/29/1992	AH-L
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 INSURANCE CO. .... NEW YORK, NY	7/19/1991	AH-C-M-P-S
	GERLING GLOBAL LIFE REINSURANCE CO..... LOS ANGELES, CA	(Name Changed to Revios Reinsurance U.S. Inc. effective 12/23/2003)	
70092	GLENBROOK LIFE AND ANNUITY CO. .... PHOENIX, AZ	9/9/1981	L
34622	GLENS FALLS INS. CO..... WILMINGTON, DE	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
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
	GOLDEN AMERICAN LIFE INS. CO. .... WILMINGTON, DE	(Name Changed to ING USA Annuity & Life Ins. Co. effective 1/1/2004)	
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
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 (S added 9/4/2002; V added 5/6/2004)	C-M-P-S-V
33723	GREAT AMERICAN SPIRIT INS. CO. .... CINCINNATI, OH	10/20/1995 (S added 9/4/2002) (Redomestication effective 9/2/2004)	C-M-P-S-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..... DALLAS, 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, CN	1/2/1980	AH-L
22322	GREENWICH INS. CO. .... WILMINGTON, DE	7/18/1972	C-M-P-S-V AH (Reinsurance) (Redomestication effective 12/24/2002)
11398	GUARANTEE INS. CO. .... FORT MILL, SC	6/15/1981 (Redomestication effective 9/11/2003)	C-P

**DIRECTORY OF INSURANCE COMPANIES**

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
	GUARANTEE RESERVE LIFE INS. CO..... HAMMOND, IN	(Name Changed to Reassure American Life Ins. Co. effective 12/31/2003)	
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-P-V
78778	GUARDIAN INSURANCE 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
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
74268	HARTFORD LIFE GROUP INS. CO..... CHICAGO, IL	10/23/1970	AH-L
88072	HARTFORD LIFE INS. CO. .... HARTFORD, CT	1/1/1979	AH-L
11452	HARTFORD STEAM BOILER INSPECTION & INS. CO. .... HARTFORD, CT	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 INSURANCE & GUARANTY CO., LTD. (THE) ..... HILO, HI	1/9/1915	AH-L-C-M-P-S-V

## DIRECTORY OF INSURANCE COMPANIES

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78972	HEALTHY ALLIANCE LIFE INS. CO. .... ST. LOUIS, MO	9/30/1982	AH-L
32077	HERITAGE CASUALTY INS. CO. .... SCHAUMBURG, IL	8/27/1990	AH-C-M-P-S
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. .... PITTSBURGH, PA	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
93777	HOUSEHOLD LIFE INS. CO. .... DETROIT, MI	5/27/2004	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
63533	IMERICA LIFE AND HEALTH INS. CO. .... LITTLE ROCK, AR	9/16/1955	AH-L
25550	INDEMNITY CO. OF CALIFORNIA .... IRVINE, CA	12/7/1995	S
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, CN	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

**DIRECTORY OF INSURANCE COMPANIES**

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
21075	INDUSTRIAL UNDERWRITERS INS. CO. .... IRVING, TX	10/26/1967 (Redomestication effective 7/31/2002)	C-M-P-V
84514	INDUSTRIAL-ALLIANCE PACIFIC LIFE INS. CO. .... VANCOUVER, B.C., CN	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
80942	ING USA ANNUITY & LIFE INS. CO. .... DES MOINES, IA	8/22/1973	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 ..... ITASCA, 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
64939	INVESTORS INS. CORP. .... WILMINGTON, DE	9/17/2004	AH-L
63487	INVESTORS LIFE INS. CO. OF NORTH AMERICA ..... AUSTIIN, TX	11/19/1979 (Redomestication effective 3/14/2004)	AH-L
	INVESTORS PARTNER LIFE INS. CO. .... DOVER, DE	(Name Changed to Manulife Ins. Co. effective 8/10/2004)	
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
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

**DIRECTORY OF INSURANCE COMPANIES**

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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. .... MILWAUKEE, WI	12/31/1973 (Redomestication effective 7/15/2002)	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
	KEMPER EMPLOYERS INS. CO. .... LONG GROVE, IL	(Name Changed to Seabright Ins. Co. and Redomesticated to Chicago, IL effective 11/20/2003)	
90557	KEMPER INVESTORS LIFE INS. CO. .... SCHAUMBURG, IL	12/31/1981	L
	KEYPORT LIFE INS. CO. .... PROVIDENCE, RI	(Merged with Sun Life Assurance Co. of Canada effective 12-31-2003)	
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. .... AUSTIN, TX	7/27/2000 (V deleted effective 8/16/2004)	C-M-P-S
42404	LIBERTY INS. CORP..... SCHAUMBURG, IL	7/16/1985	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
	LIFE AND HEALTH INS. CO. OF AMERICA ..... PHILADELPHIA, PA	(Certificate of Authority Revoked effective 8/16/2004)	
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
65595	LINCOLN BENEFIT LIFE CO. .... LINCOLN, NE	7/22/1985	AH-L
33855	LINCOLN GENERAL INS. CO. .... YORK, PA	7/19/2000 (AH added effective 1/9/2004)	AH-C-M-P-S-V
65927	LINCOLN HERITAGE LIFE INS. CO. .... SPRINGFIELD, IL	4/4/1988	L
	LINCOLN NATIONAL HEALTH & CASUALTY INS. CO. .... FORT WAYNE, IN	(Name Changed to Fort Wayne Health & Casualty Ins. Co. effective 2/12/2002)	
65676	LINCOLN NATIONAL LIFE INS. CO. .... FORT WAYNE, IN	5/29/1936	AH-L
33600	LM INS. CORP. .... WEST DES MOINES, IA	2/26/1993	AH-C-M-P-S
32352	LM PROPERTY AND CASUALTY INS. CO. .... INDIANAPOLIS, IN	9/10/1987	AH-C-M/OM-P-S
76694	LONDON LIFE REINSURANCE CO. .... BALA CYNWYD, PA	11/10/1983	AH
	LONDON PACIFIC LIFE & ANNUITY CO. .... RALEIGH, NC	(Certificate of Authority Revoked 8/4/2004)	
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
	LYNDON LIFE INS. CO. .... SCHAUMBURG, IL	(Name Changed to XL Life Ins. and Annuity Co. effective 9/25/2002)	
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
93610	MANULIFE INS. CO. DOVER, DE	10/3/1983	AH-L
23876	MAPFRE REINSURANCE CORP. FLORHAM PARK, NJ	7/3/1986	IM-OM-S (Direct) C-P-V (Reinsurance)
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. CLEVELAND, 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

## DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
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
24821	MERITPLAN INS. CO. LOS ANGELES, 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
	METROPOLITAN INS. AND ANNUITY CO. NEWARK, DE	(Merged with and into Metropolitan Tower Life Ins. Co. effective 10/20/2004)	
65978	METROPOLITAN LIFE INSURANCE 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)
97136	METROPOLITAN TOWER LIFE INS. CO. NEWARK, DE	9/24/2004	AH-L
22594	MGIC ASSURANCE CORP. MILWAUKEE, WI	11/13/1998	C-S
10682	MGIC CREDIT ASSURANCE CORP. MILWAUKEE, WI	1/20/2004	C (Credit Only)
18740	MGIC INDEMNITY CORP. MILWAUKEE, WI	11/13/2002	C (Credit Only)
85561	MIC LIFE INSURANCE 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
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
	MITSUI MARINE AND FIRE INS. CO. OF AMERICA NEW YORK, NY	(Name Changed to Mitsui Sumitomo Ins. USA Inc. effective 7/1/2003)	

**DIRECTORY OF INSURANCE COMPANIES**

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
20362	MITSUI SUMITOMO INS. CO. OF AMERICA..... NEW YORK, NY	5/18/1990	AH-C-M-P-S-V
22551	MITSUI SUMITOMO INS. USA INC..... NEW YORK, NY	7/10/1989	C-M-P-S-V
70416	MML BAY STATE LIFE INS. CO. .... HARTFORD, CT	11/21/1983	L
	MONTGOMERY WARD INS. CO. .... SCHAUMBURG, IL	(Name Changed to Heritage Casualty Ins. Co. effective 4/1/2004)	
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
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	CA/CR
22012	MOTORS INS. CORP..... SOUTHFIELD, MI	9/3/1940	C-P-S-V
66427	MTL INS. CO. .... OAK BROOK, IL	2/13/2004	L
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 (L added effective 11/24/2003)	AH-L
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-M/IM-P-S
16217	NATIONAL FARMERS UNION PROPERTY AND CASUALTY CO..... AURORA, CO	6/16/1999	AH-C-M-P-S-V
20478	NATIONAL FIRE INS. CO. OF HARTFORD..... ROCKY HILL, CT	11/15/1996 (Redomestication effective 9/22/2003)	AH-C-M-P-S-V
23728	NATIONAL GENERAL INS. CO..... ST. LOUIS, MO	10/1/1903	C-P

## DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
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)
22608	NATIONAL SPECIALTY INS. CO. .... FORT WORTH, TX	9/12/2002 (V added effective 3/29/2004)	C-M-P-V
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
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
70750	NATIONWIDE LIFE AND ANNUITY CO. OF AMERICA. .... NEWARK, DE	2/28/1996	AH-L
92657	NATIONWIDE LIFE AND ANNUITY INS. CO. .... COLUMBUS, OH	5/23/1986	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
	NEW ENGLAND PENSION & ANNUITY CO. .... WILMINGTON, DE	(Merged with and into Metropolitan Tower Life Ins. Co. effective 10/20/2004)	

**DIRECTORY OF INSURANCE COMPANIES**

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
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 (C-P added effective 5/11/2004)	C-M-P
	NEWARK INS. CO. .... EAST ORANGE, NJ	(Certificate of Authority Revoked effective 6/18/2003)	
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
	NICHIDO FIRE & MARINE INS. CO., LTD. .... TOKYO, JAPAN	(Name Changed to TNUS Ins. Co. and Redomesticated effective 7/1/2004)	
81264	NIPPON LIFE INS. CO. OF AMERICA .... DES MOINES, IA	5/5/1981	AH-L
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
	NORCAL MUTUAL INS. CO. .... SAN FRANCISCO, CA	(Company withdrew effective 12/31/2003)	
66974	NORTH AMERICAN CO. 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
	NORTH CENTRAL LIFE INS. CO. .... MINNEAPOLIS, MN	(Merged with and into United States Life Ins. Co. in the City of New York effective 12/31/2003)	
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
	NORTHBROOK LIFE INS. CO. .... PHOENIX, AZ	(Merged with and into Allstate Life Ins. Co. effective 1/1/2003)	
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
	NORTHWEST PHYSICIANS MUTUAL INS. CO. .... SALEM, OR	(Company withdrew effective 4/13/2004)	
69000	NORTHWESTERN LONG TERM CARE INS. CO. .... MILWAUKEE, WI	1/11/1984	AH-L

**DIRECTORY OF INSURANCE COMPANIES**

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
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
67253	OLD RELIANCE INS. CO. PHOENIX, AZ	8/7/1985	AH-L
24147	OLD REPUBLIC INS. CO. GREENSBURG, PA	12/17/1963	AH-C-M/OM-P-S-V
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
85286	ONENATION INS. CO. INDIANAPOLIS, IN	7/1/1982	AH-L
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

**DIRECTORY OF INSURANCE COMPANIES**

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
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
71099	PARKER CENTENNIAL ASSURANCE CO. STEVENS POINT, WI	6/22/1990	AH-L
	PATHMARK ASSURANCE Co. LINCOLN, NE	(Company withdrew effective 9/15/2003)	
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
25755	PEACHTREE CASUALTY INS. CO. LONGWOOD, FL	5/25/2004	V
18333	PEERLESS INDEMNITY INS. CO. LISLE, IL	1/1/1978	CA MA PR
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-M/IM-P-V
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
	PENSION LIFE INS. CO. OF AMERICA NEWARK, NJ	(Merged with with and into Monumental Life Ins. Co. effective 10/1/2004)	

**DIRECTORY OF INSURANCE COMPANIES**

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
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
67911	PIONEER MUTUAL LIFE INS. CO. .... FARGO, ND	5/7/1976	AH-L
67946	PIONEER SECURITY LIFE INS. CO..... HOUSTON, TX	7/1/1982	L
	PLANET INDEMNITY CO. .... PEORIA, IL	(Name Changed to RLI Indemnity Co. effective 10/1/2003)	
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)
14460	PODIATRY INS. CO. OF AMERICA, A MUTUAL CO..... SPRINGFIELD, IL	1/1/2004	C
68039	PRESIDENTIAL LIFE INS. CO. .... NYACK, NY	7/1/1981	L
65919	PRIMERICA LIFE INS. CO. .... WELLESLEY, MA	9/20/1976	AH-L
61271	PRINCIPAL LIFE INS. CO. .... DES MOINES, IA	7/7/1959	AH-L
34312	PRODUCERS AGRICULTURE INS. CO. .... AMARILLO, TX	10/13/2004	P



**DIRECTORY OF INSURANCE COMPANIES**

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
68047	PROFESSIONAL INS. CO. HOUSTON, TX	4/16/1971	AH-L
11127	PROFESSIONAL SOLUTIONS INS. CO. CLIVE, IA	5/26/2004	C-P
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-S-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. BELLEVUE, WA	3/11/1999	C-M-S-V
37834	PROGRESSIVE PREFERRED INS. CO. MAYFIELD VILLAGE, OH	3/19/2001	C-M-V
21735	PROGRESSIVE PREMIER INS. CO. OF ILLINOIS MAYFIELD VILLAGE, OH	4/5/2004	C-M-P-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
21727	PROGRESSIVE UNIVERSAL INS. CO. OF ILLINOIS MAYFIELD VILLAGE, OH	4/5/2004	C-M-P-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
	PROVANTIS INS. CO. WILMINGTON, DE	(Name Changed to Dentegra Ins. Co. effective 4/1/2004)	
67903	PROVIDENT AMERICAN LIFE & HEALTH INS. CO. STRONGSVILLE, PA	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
	PROVIDENT MUTUAL LIFE INS. CO. PHILADELPHIA, PA	(Name Changed to Nationwide Life Ins. Co. of America effective 10/1/2002)	
	PROVIDENT NATIONAL ASSURANCE CO. CHATTANOOGA, TN	(Name Changed to Allstate Assurance Co. and Redomesticated effective 11/7/2001)	
79227	PRUCO LIFE INS. CO. PHOENIX, AZ	5/4/1982	L

**DIRECTORY OF INSURANCE COMPANIES**

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
68241	PRUDENTIAL INS. CO. OF AMERICA..... NEWARK, NJ	12/24/1903	AH-L
	PRUDENTIAL PROPERTY AND CASUALTY INS. CO..... INDIANAPOLIS, IN	(Name Changed to LM Property and Casualty Ins. Co. effective 4/13/2004)	
93629	PRUDENTIAL RETIREMENT INS. AND ANNUITY CO. .... HARTFORD, CT	4/13/1988	AH-L
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
23752	QUANTA INDEMNITY CO. .... DENVER, CO	11/15/1996	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	9/19/1961	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

**DIRECTORY OF INSURANCE COMPANIES**

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
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
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
87017	REVIOS REINSURANCE U.S. INC. .... LOS ANGELES, CA	3/12/1987	AH-L (Reinsurance)
93572	RGA REINSURANCE CO..... ST. LOUIS, MO	8/10/1983	L
28860	RLI INDEMNITY CO. .... PEORIA, IL	2/4/2002	AH-C-M-P-S-V
13056	RLI INS. CO..... PEORIA, IL	7/17/1972	AH-C-M-P-S-V
24678	ROYAL INDEMNITY CO..... WILIMINGTON, DE	1/19/1981	AH-C-M-P-S-V
26980	ROYAL INS. CO. OF AMERICA ..... CHICAGO, IL	12/31/1971	AH-C-M-P-S-V
68551	ROYAL STATE NATIONAL INS. CO., LIMITED..... HONOLULU, HI	8/14/1961	AH-L-C
22314	RSUI INDEMNITY CO. .... MANCHESTER, NH	6/1/2004	C-IM-P
60183	S.USA LIFE INS. CO., INC..... PHOENIX, AZ	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
	SAFECO LIFE INS. CO. ....	(Name Changed to Symetra Life Ins. Co. Effective 9/1/2004)	
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 INS. CO..... DALLAS, TX	1/2/1964	AH-L

**DIRECTORY OF INSURANCE COMPANIES**

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
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-M/M-S
15563	SEABRIGHT INS. CO. .... CHICAGO, IL	4/16/2001	AH-C-M-P-V
69914	SEARS LIFE INS. CO. .... FORT WORTH, TX	2/3/1995 (Redomestication effective 12/30/2003)	AH-L
	SEATON INS. CO. .... SEATTLE, WA	(Company withdrew effective 9/17/2004)	
93742	SECURIAN LIFE INS. CO. .... ST. PAUL, MN	11/7/1984	AH-L
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. .... MINNEAPOLIS, 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
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
36560	SERVICE INS. CO. .... BRADENTON, FL	9/2/2004	P
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

## DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
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
	SOUTHLAND LIFE INS. CO. .... DALLAS, TX	(Merged with and into Security Life of Denver Ins. Co. effective 10/1/2004)	
20524	SPECIALTY NATIONAL INS. CO. .... LONG GROVE, IL	10/12/1993	C-M-P-S-V
24767	ST. PAUL FIRE AND MARINE INS. CO. .... SAINT 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
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-M/P-S
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

**DIRECTORY OF INSURANCE COMPANIES**

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
	STATE NATIONAL SPECIALTY INS. CO..... FORT WORTH, TX	(Name Changed to National Specialty Ins. Co. effective 3/16/2004)	
89184	STERLING INVESTORS LIFE INS. CO. .... ROME, GA	7/6/2001 (Redomesticated effective 8/1/2003)	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 (P & S added effective 2/6/2004)	AH-C-M-P-S
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
11838	SUMMERLIN LIFE AND HEALTH INS. CO..... LAS VEGAS, NV	5/18/2004	AH-L
80802	SUN LIFE ASSURANCE CO. OF CANADA ..... MONTREAL, QUEBEC, CN	10/1/1903	AH-L
79065	SUN LIFE ASSURANCE CO. OF CANADA (U.S.)..... WILMINGTON, DE	7/17/1973	AH-L
10909	SUN SURETY INS. CO..... RAPID CITY, SD	1/5/2004	S
69256	SUNAMERICA LIFE INS. CO. .... PHOENIX, AZ	12/1/1965	AH-L
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..... STAMFORD, CT	11/4/1994	AH-L
25364	SWISS REINSURANCE AMERICA CORP..... NEW YORK, NY	11/13/1961	S (Reinsurance) Co-Surety (Direct)
68608	SYMETRA LIFE INS. CO..... SEATTLE, WA	11/29/1976	AH-L
12866	T.H.E. INS. CO. .... NEW ORLEANS, LA	5/14/2001	C-M-P-S-V
69345	TEACHERS INS. 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

**DIRECTORY OF INSURANCE COMPANIES**

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
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
	TIG INS. CORP. OF AMERICA SOUTHFIELD, MI	(Merged into TIG Ins. Co. effective 12/31/2003)	
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
32301	TNUS INS. CO. NY, NY	12/19/1980 (AH added effective 5/11/2004)	AH-C-M-P-S
	TOKIO MARINE AND FIRE INS. CO., LTD. TOKYO, JAPAN	(Name Changed to Tokio Marine & Nichido Fire Ins. Co., Ltd. Effective 10/1/2004)	
12904	TOKIO MARINE & NICHIDO 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
	TRANSAMERICA ASSURANCE CO. KANSAS CITY, MO	(Merged with and into Transamerica Life Ins. Co. effective 10/1/2004)	
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
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
28886	TRANSGUARD INS. CO. OF AMERICA, INC. WESTMONT, IL	8/27/2004	C-M-P-S-V
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

## DIRECTORY OF INSURANCE COMPANIES

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
	TRAVELERS CASUALTY AND SURETY CO. OF ILLINOIS..... DOWNS GROVE, IL,	(Name Changed to Travelers Casualty Ins. Co. of America and Redomesticated effective 1/1/2004)	
36170	TRAVELERS CASUALTY CO. OF CONNECTICUT ..... HARTFORD, CT	9/30/1994	C-M-P-S-V
19046	TRAVELERS CASUALTY INS. CO. OF AMERICA ..... HARTFORD, CT	10/22/1983	C-M-P-S
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
	TRAVELERS INDEMNITY CO. OF ILLINOIS..... CHICAGO, IL	(Name Changed to Travelers Property Casualty Co. of America and Redomesticated effective 1/1/2004)	
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
25674	TRAVELERS PROPERTY CASUALTY CO. OF AMERICA ..... HARTFORD, CT	8/26/1980	C-M-P-S-V
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
	U.S. AEGIS ENERGY INS. CO..... WILMINGTON, DE	(Name Changed to Darwin National Assurance Co. effective 5/21/2004)	
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	C-M-P-S-V
67423	UBS PAINWEBBER LIFE INS. CO. .... LOS ANGELES, CA	8/31/1961	AH-L
37893	ULICO CASUALTY CO..... DOVER, DE	8/15/1982	C-M-P-S-V
86371	ULLICO LIFE INS. CO. .... AUSTIN, TX	6/2/1981	AH-L



**DIRECTORY OF INSURANCE COMPANIES**

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
41050	UNDERWRITER FOR THE PROFESSIONS INS. CO. .... DENVER, CO	1/18/2002	C-M-P-S
80314	UNICARE LIFE & HEALTH INS. CO. .... WILIMINGTON, DE	6/19/1981	AH-L
11121	UNIFIED LIFE INS. CO. .... DALLAS, TX	6/28/2002	AH-L
91529	UNIMERICA INS. CO. .... MILWAUKEE, WI	4/20/1982	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	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
	UNITED LIFE & ANNUITY INS. CO. .... DES MOINES, IA	(Merged into Golden American Life Ins. Co. effective 1/1/2004)	
41335	UNITED NATIONAL SPECIALTY INS. CO. .... MILWAUKEE, WI	12/7/2001	AH-C-M-P-S-V
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

**DIRECTORY OF INSURANCE COMPANIES**

NAIC Code	Name of Company and Home Office	Date Admitted	Authorized in Hawaii
25887	UNITED STATES FIDELITY AND GUARANTY CO. .... BALTIMORE, MD	10/1/1903	AH-C-M-P-S-V
21113	UNITED STATES FIRE INS. CO. .... WILMINGTON, DE	12/5/1940	C-M-P-S-V
25895	UNITED STATES LIABILITY INS. CO. .... KING OR 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	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
	USG ANNUITY & LIFE CO. .... OKLAHOMA CITY, OK	(Merged into Golden American Life Ins. Co. effective 1/1/2004)	
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	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
	VOYAGER LIFE INS. CO. .... NORCROSS, GA	(Merged with and into American Bankers Life Assurance Co. of Florida effective 4/1/2004)	
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 Revoked effective 8/4/2004)	
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
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
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
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
56170	WOMAN'S LIFE INS. SOCIETY PORT HURON, MI	5/3/1962	L (Fraternal)
	WOODMEN ACCIDENT AND LIFE CO. LINCOLN, NE	(Merged with Assurity Life Ins. Co. effective 10/1/2003)	
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 INSURANCE 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
88080	XL LIFE INS. AND ANNUITY CO. SCHAUMBURG, IL	10/11/1985	AH-L
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
	ZURICH LIFE INS. CO. OF AMERICA SCHAUMBURG, IL	(Name Changed to Chase Ins. Life Co. effective 11/11/2004)	

## DIRECTORY OF CAPTIVE INSURANCE COMPANIES

Name of Company	Date Admitted	Authorized in Hawaii
AG AIRGROUP INSURANCE, INC.....	12/1/2002	C
ALLEGIANT INSURANCE COMPANY, INC., A RISK RETENTION GROUP.....	4/16/2004	C
AMERICAN INDEMNITY CORPORATION.....	8/20/2004	C
ANCHOR INSURANCE COMPANY (HAWAII), LTD.....	6/9/1999	L
ANLIC INSURANCE COMPANY (HAWAII), LTD.....	6/9/1999	L
AQUABLU INSURANCE CO., INC.....	8/10/2001	C-P-M
ARC REINSURANCE CORP.....	12/28/1992	C-P
ASIC II LIMITED.....	9/23/1996	M-P
ATTORNEYS INSURANCE MUTUAL RISK RETENTION GROUP, INC.....	6/18/1992	C
AUTOMOTIVE UNDERWRITERS INS. CO., INC., A RISK RETENTION GROUP.....	5/1/2000	C
BC INSURANCE CO., INC.....	12/24/1992	C
BIOCENT INSURANCE CO., INC.....	3/28/1996	C
BMC INSURANCE, INC.....	5/19/2003	C-V
CADUCEUS INDEMNITY INSURANCE CORPORATION, LTD.....	8/16/1999	C
CALIFORNIA HEALTHCARE INS. CO., INC., A RISK RETENTION GROUP.....	4/10/1989	C-V
CAP INSURANCE CO., INC.....	8/23/1989	C-S
CAPRI INSURANCE CORPORATION.....	8/3/2004	C-P-V
CAREGIVERS REINSURANCE, INC.....	1/31/2002	C
CAST & CREW INSURANCE COMPANY, INC.....	10/10/2003	C
CASUALTY INSURANCE HAWAII, LTD.....	4/19/1990	C
CAWCD INSURANCE COMPANY, INC.....	12/18/2003	C
CENTRAL VALLEY INSURANCE COMPANY, INC.....	7/1/2004	C
CHARTER INSURANCE CO., INC.....	11/16/2000	C
CHC INSURANCE COMPANY, INC.....	6/16/2003	C-P-V
CHESAPEAKE ASSURANCE LIMITED.....	6/20/1997	C-V
COLLEGE LIABILITY INSURANCE CO., A RECIPROCAL RISK RETENTION GROUP.....	7/1/1988	C-V
COMMERCIAL GENERAL INDEMNITY, INC.....	9/30/1998	C
COMMUNITY CLINICS INSURANCE COMPANY, INC.....	9/15/2004	C
CONTRACTORS INS. CO. OF NORTH AMERICA, INC., A RISK RETENTION GROUP.....	2/27/2003	C
COOPERATIVE OF AMERICAN PHYSICIANS INSURANCE CO., INC.....	10/17/2002	C

## DIRECTORY OF CAPTIVE INSURANCE COMPANIES

Name of Company	Date Admitted	Authorized in Hawaii
COVENANT REINSURANCE COMPANY, INCORPORATED .....	12/29/2003	C
CPN INSURANCE CORPORATION.....	10/30/2001	C-V-P
CRESTMONT INSURANCE COMPANY .....	9/30/2004	C-P-V
DAVIS PACIFIC INDEMNITY CO., INC. ....	10/8/2004	C-P-V
DEL MAR INDEMNITY COMPANY, INC. ....	11/13/2003	C
EB REINSURANCE CORPORATION.....	4/30/2004	C
ECI REINSURANCE CORPORATION .....	1/1/2000	C-IM-V
EDISON INSURANCE SERVICES, INC.....	10/17/1997	C-P
EIC HAWAII INSURANCE INC. ....	1/1/2004	C
ENTERTAINMENT RISK MANAGEMENT INS. CO., INC. ....	3/31/1989	C
EPLICA INSURANCE COMPANY, INC. ....	10/22/2004	C
F.L. INSURANCE CORP. ....	9/29/1993	C-P
FIRST AUTOMOTIVE INSURANCE RISK RETENTION GROUP, INC.....	12/29/2000	C
FIRST PACIFIC INDEMNITY COMPANY, INC.....	11/1/2003	C
FIRST WESTERN INSURANCE COMPANY, INC.....	2/27/2004	C
FIRSTMERIT MORTGAGE REINSURANCE CO., INC. ....	11/16/2000	C
FLOWCOM INSURANCE COMPANY, INC.....	10/11/2002	P-C
FRATERNAL INSURANCE CO., INC. ....	4/28/1993	C-S
FRONT RANGE INSURANCE CO., INC. ....	9/8/1999	C-V
G.L. INSURANCE CORP.....	5/1/1991	C
GC INSURANCE COMPANY, INC. ....	12/1/2003	C
GLOBAL INTERNATIONAL INS. CO., INC., A RISK RETENTION GROUP .....	7/15/1999	C
GRANITE ASSURANCE COMPANY, INC.....	10/1/2003	C
GTE HAWAIIAN TEL INSURANCE CO., INC. ....	9/1/1990	C-V
H&M INSURANCE HAWAII, INC. ....	12/21/2001	C
HEALTH PROVIDERS INSURANCE RECIPROCAL, A RISK RETENTION GROUP .....	6/28/1994	C
HEIWA INSURANCE INC. ....	3/30/2001	P-C-S
HO`OPA`A INSURANCE CORPORATION.....	11/1/2003	C
HSBC REINSURANCE (USA), INC. ....	7/30/1999	C
INSURANCE COMPANY OF TRINET (U.S.A.), INC. ....	5/19/2003	C-P

## DIRECTORY OF CAPTIVE INSURANCE COMPANIES

Name of Company	Date Admitted	Authorized in Hawaii
JGI INSURANCE CORPORATION.....	1/2/2004	C
KAKONA INSURANCE CO., INC.....	3/27/2003	C-V
K-M INSURANCE CO., INC.....	6/22/1988	C-S-V
KNIGHT TRANSPORTATION SERVICES INSURANCE, INC. ....	4/7/2003	V
KT INSURANCE COMPANY, INC. ....	12/26/2001	P
KUBOTA INSURANCE CORPORATION.....	4/1/2004	P
KYO-YA INSURANCE SERVICES, LTD.....	12/15/1994	C
LOKAHI ASSURANCE, LTD. ....	7/25/2002	C
MARKETPLACE INSURANCE INC. ....	10/1/2004	C-P
MARQUIS INSURANCE CORPORATION.....	12/27/2001	C-V
MBG INSURANCE INC.....	8/14/2002	P
MEDAMERICA MUTUAL RISK RETENTION GROUP, INC.....	12/31/1991	C
MEDAMERICA REINSURANCE COMPANY, INC.....	4/1/2001	C
MERITAGE INSURANCE GROUP, INC.....	6/16/2003	C
MID-PACIFIC INSURANCE CO., INC.....	1/30/1990	C-S-V
MOBILTIY RE INSURANCE COMPANY, INC. ....	11/21/2002	C-V
MT. HORIZON INSURANCE COMPANY, INC. ....	3/28/2000	C
NATIONAL CITY MORTGAGE INSURANCE CO., INC.....	4/26/2002	C
NATIONAL GUARDIAN RISK RETENTION GROUP, INC. ....	12/29/1999	C
NATIONAL LIBERTY INSURANCE COMPANY, INC. ....	7/1/1993	C-P-V
NATIONAL ORION INSURANCE COMPANY, INC. ....	1/20/2004	C
NATIONAL SERVICE CONTRACT INSURANCE CO. RISK RETENTION GROUP, INC. ...	4/21/1995	C
NCMC INSURANCE CORPORATION.....	11/5/2002	C
NEW CENTURY CASUALTY CORPORATION.....	12/14/2000	C
NEWPORT MUTUAL INSURANCE RISK RETENTION GROUP, INC.....	1/27/1999	C
NISSAN MOTOR CASUALTY INSURANCE CORPORATION.....	3/22/1991	C
NISSAN MOTOR INSURANCE CORPORATION.....	12/10/1992	C
NSP CASUALTY INSURANCE COMPANY, INC.....	5/27/2003	C
OAHU TRANSIT SERVICES INSURANCE GROUP .....	4/28/2000	C-V
OAKRIDGE INSURANCE, INC.....	1/5/2004	C-P-V

## DIRECTORY OF CAPTIVE INSURANCE COMPANIES

Name of Company	Date Admitted	Authorized in Hawaii
OCEANIC INSURANCE, INC.....	10/9/1996	S
OPCAL INSURANCE, INC.....	8/28/1993	C-M-P-S-V
OTSUKA GLOBAL INSURANCE, INC.....	7/1/2004	C
OWLCO INDEMNITY LIMITED.....	10/2/2003	C
P&C INSURANCE COMPANY, INC. ....	9/28/1994	C-P-V
PACIFIC COMMONWEALTH INSURANCE COMPANY, INC. ....	6/17/2003	C
PACIFIC BEACON LIFE REASSURANCE INC.....	10/1/1999	L
PACIFIC CASUALTY COMPANY, INC.....	12/21/1999	C
PACIFIC CENTURY INSURANCE SERVICES, INC. ....	6/29/1989	C-S-V
PACIFIC UNIFIED INSURANCE COMPANY, INC. ....	12/26/2002	C
PACIFICA INSURANCE CORPORATION.....	6/24/1997	C-P
PARADIGM INDEMNITY CORPORATION.....	5/1/2003	C
PARAMOUNT INSURANCE, INC. ....	2/28/2003	C
PARTNERS INSURANCE COMPANY, INC. ....	11/14/2001	C-V-P
PINNACLE INSURANCE CO., INC.....	11/1/1995	C-V
PLUMERIA INSURANCE COMPANY, INC. ....	10/21/2004	C
PORTAGE BAY INSURANCE .....	7/1/2002	C-V
PREMIER INDEMNITY COMPANY, INC.....	9/17/2004	C
PRIMEGUARD INSURANCE COMPANY, INC., A RISK RETENTION GROUP .....	4/6/1998	C
PROFESSIONAL MEDICAL INSURANCE RISK RETENTION GROUP, INC.....	9/18/1997	C
PROVIDERS INSURANCE CORPORATION .....	7/1/2002	C
PS INSURANCE COMPANY - HAWAII, LTD.....	12/31/2003	P
PYRAMID INSURANCE COMPANY, LTD.....	9/9/1993	C-P
QUEEN'S INSURANCE EXCHANGE .....	6/26/1998	C
REAL STATE INSURANCE CORPORATION.....	1/10/2000	C-V-P
RELIANT STRUCTURAL WARRANTY INSURANCE CO., INC.....	10/27/2000	C
RESIDENTIAL INSURANCE COMPANY, INC., A RISK RETENTION GROUP .....	10/1/1996	C
RH INSURANCE COMPANY, INC.....	7/22/2002	C
ROXBURY INSURANCE CORPORATION.....	12/27/2000	D
ROYAL HAWAIIAN INSURANCE COMPANY, LTD. ....	3/1/1988	S



## DIRECTORY OF CAPTIVE INSURANCE COMPANIES

Name of Company	Date Admitted	Authorized in Hawaii
RYE INSURANCE COMPANY, INC. ....	5/15/2000	P
SANYO GLOBAL INSURANCE, INC. ....	7/30/2004	C-P
SEAMOUNT INSURANCE, INC. ....	12/12/2002	S
SEATTLE FINANCIAL REINSURANCE COMPANY, INC, ....	7/6/2004	C
SENTINEL ASSURANCE RISK RETENTION GROUP, INC. ....	3/26/2004	C
SERVCO AUTOMOTIVE INSURANCE COMPANY, INC. ....	4/4/2001	C
SHC/LPCH INSURANCE COMPANY, INC. ....	3/31/2000	C
SIERRA UNDERWRITING COMPANY LTD. ....	4/18/2001	C-V-P
SN INSURANCE COMPANY, INC. ....	12/30/2003	C-P
SOUTHERN OREGON INSURANCE, INC. ....	9/3/2004	C
STARAMERICAN INSURANCE LTD. ....	6/21/2004	AH-C
STORE-RE MUTUAL INSURANCE COMPANY, INC. ....	1/3/1995	C-P
SUTTER INSURANCE SERVICES CORP. ....	7/31/1991	C
TPI INSURANCE CORPORATION. ....	11/8/1993	C
TECHNOLOGY ASSURANCE LIMITED. ....	9/1/2004	P
TERRACE PACIFIC INSURANCE, LTD. ....	9/29/1995	C-S
TRANSAMERICA PACIFIC INSURANCE COMPANY, LTD. ....	7/30/1998	L
TRIAX INSURANCE, INC. ....	5/30/2000	P
UNITED CHURCH INSURANCE COMPANY, INC. ....	11/1/2001	C-V-P
VINTAGE INSURANCE INC. ....	8/1/2003	C
WESTERN STATES INSURANCE COMPANY ....	4/9/2001	C-V
WILLAMETTE VALLEY INSURANCE CORPORATION. ....	10/28/2004	C
WM MORTGAGE REINSURANCE COMPANY, INC. ....	3/2/2000	C
WORKERS' ASSURANCE OF HAWAII, INC. ....	12/31/1998	C
WYNNEWOOD INSURANCE CORPORATION. ....	8/13/2002	P-V-C
YAZAKI INSURANCE COMPANY INC. ....	3/24/2000	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.