

EXECUTIVE CHAMBERS

HONOLULU

LINDA LINGLE

December 15, 2006

The Honorable Colleen Hanabusa, President and Members of the Senate Twenty-Fourth State Legislature State Capitol Honolulu, Hawaii 96813 GOV. MSG. NO. 111

Dear Madam President and Members of the Senate:

For your information and consideration, I am transmitting herewith two (2) copies of the External Review Report, pursuant to Section 432E-13, Hawaii Revised Statutes. Pursuant to Section 93-16, Hawaii Revised Statutes, I am also informing you that the report may be viewed electronically at www.hawaii.gov/dcca/areas/ins/main/reports.

Sincerely,

LINDA LINGLE

Enclosures