

DAVID Y. IGE GOVERNOR

SHAN S. TSUTSUI

STATE OF HAWAII OFFICE OF THE DIRECTOR DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS

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December 30, 2015

DEPT. COMM. NO. 159

The Honorable Ronald D. Kouchi President and Members of the Senate Twenty-Eighth State Legislature State Capitol, Room 409 Honolulu, Hawaii 96813

The Honorable Joseph M. Souki Speaker and Members of the House of Representatives Twenty-Eighth State Legislature State Capitol, Room 431 Honolulu, Hawaii 96813

Dear President Kouchi, Speaker Souki, and Members of the Legislature:

For your information and consideration, I am transmitting copies of the Annual External Review Report of the Insurance Division of the Department of Commerce and Consumer Affairs, as required by section 432E-13, Hawaii Revised Statutes (HRS). In accordance with section 93-16, HRS, a copy of this report has been transmitted to the Legislative Reference Bureau Library and the report may be viewed electronically at http://cca.hawaii.gov/ins/reports/.

Sincerely,

CATHERINE P. AWAKUNI COLÓN

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Enclosure