

## Important Notice

To California Policyholders of  
The Hawaiian Insurance and Guaranty Company, Limited

August 21, 2006

The First Circuit Court, State of Hawaii, has issued an Order of Liquidation with respect to **The Hawaiian Insurance and Guaranty Company, Limited (“HIG”)**. Pursuant to the court’s order and Hawaii Revised Statutes, Section 431:15-308 of the Hawaii Insurance Code, all policies issued by HIG in California are CANCELLED, and no renewal policies will be issued, effective 12:01 a.m. PST on September 20, 2006. You are receiving this notice because the companies’ records indicate that you may be a California policyholder. Please look at your current policy to see if you are insured by **HIG**. If you are insured by **HIG** it is important that you find new insurance coverage before the cancellation date. Please contact your agent as soon as possible to begin the process of finding new coverage.

If you paid premium in advance, you may have a claim for the unearned premium portion of the policy. If the guaranty fund in California does not automatically process your refund, the Liquidator of HIG will provide you with instructions in the near future describing the process for making a claim. It will **not** be possible to refund any unearned premium before the cancellation date.

Additional information regarding the liquidation of HIG can be found at the [www.hawaii.gov/dcca](http://www.hawaii.gov/dcca) .