

## Section 15

# BANKING, INSURANCE, AND BUSINESS ENTERPRISE

Statistics in this section relate to banks and other financial institutions, stocks and bonds, insurance, fires, and business firms.

There were ten banks with 178 branches, eight savings and loan associations with 163 branches, four trust companies with seven branches, and 77 industrial loan or small loan licensees with 223 branch offices in Hawaii as of December 31, 1984. Deposits in Island banks reached \$7.0 billion in mid-1984, compared with \$2.6 billion a decade earlier. Assets of savings and loan associations stood at \$4.8 billion in mid-1984, more than three times their 1974 level. There were 142 credit unions with, combined assets of \$1.2 billion at the end of 1984.

Approximately 234,000 Hawaii residents held shares in U.S. public corporations or investment companies in 1983.

Life insurance in force in Hawaii at the end of 1983 amounted to \$26 billion, more than twice the figure reported ten years earlier. For all 720 insurance companies doing business in the Islands, Hawaii premiums amounted to \$872 million in 1983 and losses, claims, and benefits paid came to \$606 million. Oahu fire losses amounted to \$11 million in fiscal 1984. Persons covered by the three major prepaid health insurance plans as of December 31, 1984, numbered 695,000, with membership dues of \$369 million.

By mid-1985, more than 39,000 corporations and partnerships were registered to do business in Hawaii: 26,000 local ("domestic") corporations, 4,000 out-of-State ("foreign") corporations, and 9,000 partnerships. Business establishments with one or more employees in 1983 numbered 24,519; half had fewer than five employees. During fiscal 1985, 2,969 new local corporations were formed. Business receipts of corporations in 1981 exceeded \$17 billion; business receipts of partnerships and proprietorships in the same year amounted to respectively \$1.7 billion and \$0.9 billion. Hawaii's largest corporation, Amfac, Inc., reported annual sales of \$2.4 billion.

Sources for statistics on these subjects include the Hawaii State Department of Commerce and Consumer Affairs (specifically its Financial Institutions, Insurance, and Business Registration Divisions), the State Department of Taxation, the Honolulu Fire Department, the New York Stock Exchange, Dun and Bradstreet, Inc., local health insurance plans, the Hawaii Credit Union League, and the annual report on County Business Patterns issued by the U.S. Bureau of the Census. Historical Statistics of Hawaii, Sections 22 and 23, provides information for earlier periods. Comparable Mainland data appear in Sections 17 and 18 of Statistical Abstract of the United States: 1985.

Table 398.-- FINANCE AND INSURANCE ESTABLISHMENTS, BY TYPE: 1983

| Type of establishment                        | SIC code | Number of establishments |
|--|----------|--------------------------|
| Banking .....                                | 60       | 208                      |
| Savings and loan associations .....          | 612      | 126                      |
| Other credit agencies .....                  | 613-616  | 324                      |
| Security, commodity brokers and services ... | 62       | 62                       |
| Insurance carriers .....                     | 63       | 133                      |
| Insurance agents, brokers, and service ..... | 64       | 293                      |
| Holding and other investment offices .....   | 67       | 108                      |

Source: U.S. Bureau of the Census, County Business Patterns 1983, Hawaii, CBP-83-13 (August 1985), p. 8.

Table 399.-- NUMBER OF BANKS AND OTHER FINANCIAL INSTITUTIONS, BY ISLANDS: DECEMBER 31, 1984

| Island                | Banks |                 | Savings and loans |                 | Industrial loan licensees |                 | Trust companies |                 |
|-----------------------|-------|-----------------|-------------------|-----------------|---------------------------|-----------------|-----------------|-----------------|
|                       | Firms | Branch of-fices | Asso-cia-tions    | Branch of-fices | Firms                     | Branch of-fices | Firms           | Branch of-fices |
| Total <u>1/</u> ..... | 10    | 195             | 8                 | 163             | 77                        | 223             | 4               | 7               |
| Hawaii .....          | 6     | 21              | 6                 | 18              | 16                        | 26              | 2               | 2               |
| Maui .....            | 7     | 21              | 7                 | 15              | 14                        | 19              | 1               | 1               |
| Lanai .....           | 1     | 1               | 2                 | 2               | -                         | -               | -               | -               |
| Molokai .....         | 1     | 1               | 2                 | 2               | 1                         | 1               | -               | -               |
| Oahu .....            | 8     | 121             | 8                 | 114             | 70                        | 168             | 4               | 4               |
| Kauai .....           | 4     | 13              | 6                 | 12              | 7                         | 9               | -               | -               |
| Niihau .....          | -     | -               | -                 | -               | -                         | -               | -               | -               |
| Other <u>2/</u> ..... | 3     | 17              | -                 | -               | -                         | -               | -               | -               |

1/ Includes out-of-state branches on other Pacific islands.

2/ Out-of-state branches of banks headquartered in Hawaii.

Source: Hawaii State Department of Commerce and Consumer Affairs, Bank Examination Division, information provided March 21, 1985.

Table 400.-- BANKS: 1974 TO 1984

| Year      | Number, June 30 |                               | Total assets, June 30 (\$1,000) | Debits to demand deposits, cal. year (\$1,000) | Bank clearings, cal. year (\$1,000) |
|-----------|-----------------|-------------------------------|---------------------------------|--|-------------------------------------|
|           | Banks           | Branch offices and facilities |                                 |  |                                     |
| 1974 .... | 8               | 164                           | 2,875,085                       | 38,495,103                                     | 21,219,856                          |
| 1975 .... | 8               | 165                           | 2,964,953                       | 42,198,265                                     | 23,663,047                          |
| 1976 .... | 8               | 168                           | 3,207,161                       | 44,908,514                                     | 27,173,406                          |
| 1977 .... | 8               | 166                           | 3,387,094                       | 50,492,878                                     | 30,437,727                          |
| 1978 .... | 8               | 171                           | 4,003,656                       | 58,264,541                                     | 34,104,261                          |
| 1979 .... | 9               | 170                           | 4,431,161                       | 72,492,632                                     | 39,746,116                          |
| 1980 .... | 9               | 173                           | 5,099,835                       | 84,336,851                                     | 42,719,522                          |
| 1981 .... | 9               | 176                           | 5,556,264                       | 90,280,833                                     | 43,333,718                          |
| 1982 .... | 10              | 179                           | 6,373,192                       | 89,384,383                                     | 42,811,992                          |
| 1983 .... | 10              | 183                           | 7,003,029                       | 89,147,264                                     | 43,852,246                          |
| 1984 .... | 10              | 184                           | 7,909,905                       | 91,805,884                                     | 43,627,833                          |

  

| Year      | Deposits, June 30 (\$1,000) |           |           |                                    |
|-----------|-----------------------------|-----------|-----------|------------------------------------|
|           | Total                       | Demand    | Time      | Government and other <sup>1/</sup> |
| 1974 .... | 2,573,664                   | 819,177   | 1,074,603 | 679,883                            |
| 1975 .... | 2,615,796                   | 875,441   | 1,170,368 | 569,986                            |
| 1976 .... | 2,883,238                   | 880,902   | 1,326,326 | 676,010                            |
| 1977 .... | 3,008,895                   | 932,909   | 1,497,021 | 578,965                            |
| 1978 .... | 3,601,380                   | 1,099,932 | 1,664,932 | 836,517                            |
| 1979 .... | 3,930,365                   | 1,171,686 | 1,863,368 | 895,311                            |
| 1980 .... | 4,524,532                   | 1,259,679 | 2,098,238 | 1,166,615                          |
| 1981 .... | 4,790,261                   | 1,082,767 | 2,559,876 | 1,147,618                          |
| 1982 .... | 5,458,604                   | 1,031,492 | 2,933,285 | 1,493,827                          |
| 1983 .... | 6,230,996                   | 1,102,606 | 3,530,499 | 1,597,891                          |
| 1984 .... | 7,013,394                   | 1,730,353 | 3,477,183 | 1,805,858                          |

NA Not available.

<sup>1/</sup> Beginning 1981, includes foreign deposits.

Source: Hawaii State Department of Commerce and Consumer Affairs, Division of Financial Institutions, Comparative Statement of Condition of Banks (semi-annual) and records.

Table 401.-- SAVINGS AND LOAN ASSOCIATIONS: 1974 TO 1984

[As of June 30]

| Year       | Number       |  | Assets<br>(\$1,000) | Deposits 1/<br>(\$1,000) |
|------------|--------------|--|---------------------|--------------------------|
|            | Associations | Branches,<br>facilities,<br>and agencies |                     |                          |
| 1974 ..... | 11           | 82                                       | 1,474,175           | 1,146,587                |
| 1975 ..... | 11           | 90                                       | 1,650,050           | 1,326,024                |
| 1976 ..... | 11           | 107                                      | 1,923,501           | 1,608,434                |
| 1977 ..... | 11           | 112                                      | 2,345,999           | 1,952,042                |
| 1978 ..... | 10           | 115                                      | 2,876,344           | 2,211,889                |
| 1979 ..... | 9            | 128                                      | 3,447,136           | 2,664,704                |
| 1980 ..... | 8            | 139                                      | 3,896,380           | 2,901,379                |
| 1981 ..... | 9            | 151                                      | 4,420,035           | 3,083,182                |
| 1982 ..... | 8            | 155                                      | 4,596,314           | 3,259,147                |
| 1983 ..... | 8            | 154                                      | 4,631,588           | 3,496,835                |
| 1984 ..... | 8            | 157                                      | 4,782,952           | 3,757,861                |

1/ Withdrawable shares, withdrawable deposits, investment certificates, and NOW accounts.

Source: Hawaii State Department of Commerce and Consumer Affairs, Division of Financial Institutions, Comparative Statement of Condition of Savings and Loan Associations (semi-annual) and records.

Table 402.-- TRUST COMPANIES AND LOAN LICENSEES: 1974 TO 1984

[As of June 30]

| Year      | Trust companies |                  | Industrial loan licensees |                  | Small loan licensees |                  |
|-----------|-----------------|------------------|---------------------------|------------------|----------------------|------------------|
|           | Number          | Assets (\$1,000) | Number                    | Assets (\$1,000) | Number               | Assets (\$1,000) |
| 1974 .... | 3               | 41,181           | 225                       | 680,286          | 24                   | 653              |
| 1975 .... | 3               | 46,988           | 235                       | 718,010          | 6                    | 67               |
| 1976 .... | 3               | 53,365           | 239                       | 797,883          | 6                    | 32               |
| 1977 .... | 3               | 57,911           | 242                       | 742,330          | -                    | -                |
| 1978 .... | 3               | 59,862           | 238                       | 776,687          | -                    | -                |
| 1979 .... | 3               | 53,779           | 243                       | 868,539          | -                    | -                |
| 1980 .... | 4               | 70,156           | 249                       | 982,858          | -                    | -                |
| 1981 .... | 4               | 89,130           | 244                       | 1,072,914        | -                    | -                |
| 1982 .... | 4               | 121,526          | 238                       | 1,144,724        | -                    | -                |
| 1983 .... | 4               | 157,611          | 224                       | 1,580,705        | -                    | -                |
| 1984 .... | 4               | 47,384           | 218                       | 1,212,579        | -                    | -                |

Source: Hawaii State Department of Commerce and Consumer Affairs, Division of Financial Institutions, Comparative Statement of Condition of Trust Companies (semi-annual), Industrial Loan Licensees Comparative Consolidated Statement of Condition (semi-annual), and records.

Table 403.-- CONSUMER CREDIT OUTSTANDING AT BANKS: 1980 TO 1983

[Millions of dollars. As of December 31]

| Type of credit                   | 1980  | 1981  | 1982  | 1983  |
|----------------------------------|-------|-------|-------|-------|
| Total .....                      | 799.8 | 806.5 | 821.6 | 854.1 |
| Credit card and related plans .. | 170.2 | 184.3 | 189.9 | 192.7 |
| Automobile loans .....           | 222.8 | 216.9 | 218.8 | 239.2 |
| Home improvement loans .....     | 75.5  | 84.0  | 82.4  | 71.1  |
| Other installment loans .....    | 214.6 | 229.3 | 232.7 | 243.8 |
| Single payment loans .....       | 116.7 | 92.0  | 97.8  | 107.4 |

Source: Bank of Hawaii Economics Department, records.

Table 404.-- CREDIT UNIONS: 1978 TO 1984

[As of December 31]

| Year      | Number of credit unions | Assets (dollars) | Shares (dollars) | Number of credit union members |
|-----------|-------------------------|------------------|------------------|--------------------------------|
| 1978 .... | 158                     | 704,130,075      | 626,367,918      | 344,731                        |
| 1979 .... | 159                     | 755,417,266      | 667,505,910      | 364,509                        |
| 1980 .... | 156                     | 800,472,936      | 714,315,177      | 380,147                        |
| 1981 .... | 152                     | 826,741,896      | 741,883,222      | 398,913                        |
| 1982 .... | 147                     | 936,381,493      | 841,538,942      | 414,891                        |
| 1983 .... | 144                     | 1,085,367,118    | 983,903,868      | 422,240                        |
| 1984 .... | 142                     | 1,237,993,756    | 1,113,377,400    | 424,459                        |

Source: Hawaii Credit Union League, records.

Table 405.-- HAWAII RESIDENTS HOLDING SHARES IN U.S. PUBLIC CORPORATIONS OR INVESTMENT COMPANIES: 1959 TO 1983

| Year       | State total | Year       | State total | Honolulu MSA |
|------------|-------------|------------|-------------|--------------|
| 1959 ..... | 13,000      | 1975 ..... | 58,000      | ...          |
| 1962 ..... | 18,000      | 1980 ..... | 175,000     | ...          |
| 1965 ..... | 39,000      | 1981 ..... | 174,000     | 149,000      |
| 1970 ..... | 74,000      | 1983 ..... | 234,000     | 199,000      |

Source: New York Stock Exchange, Inc., Shareownership in America 1959 (p. 27), Shareownership U.S.A., 1965 Census of Shareowners (p. 22), Shareownership - 1970, Census of Shareowners (p. 20), Shareownership 1975 (p. 19), Shareownership 1980 (p. 19), Shareownership 1981 (p. 21), and Shareownership 1983 (p. 24); Honolulu Star-Bulletin, May 2, 1984, p. A-28.

Table 406.-- INSURANCE BUSINESS TRANSACTED IN HAWAII: 1970 TO 1983

[Includes data for all insurance companies, life or other,  
authorized in Hawaii]

| Year      | Number of<br>companies<br>authorized,<br>Dec. 31 | Premiums<br>paid<br>(\$1,000) | Losses,<br>claims and<br>benefits paid<br>(\$1,000) | Cumulative<br>net investments<br>in Hawaii<br>Dec. 31 1/<br>(\$1,000) |
|-----------|--|-------------------------------|---|---|
| 1970 .... | 469  | 246,986                       | 114,011   | 977,535   |
| 1971 .... | 485  | 276,707                       | 119,880   | 1,168,952   |
| 1972 .... | 502  | 303,954                       | 124,502   | 1,282,566   |
| 1973 .... | 517  | 316,897                       | 132,102   | 1,354,145   |
| 1974 .... | 534  | 331,146                       | 155,272   | 1,487,228   |
| 1975 .... | 537  | 380,480                       | 170,561   | 1,634,549   |
| 1976 .... | 542  | 421,545                       | 192,547   | 1,771,556   |
| 1977 .... | 546  | 488,437                       | 225,675   | 1,944,507   |
| 1978 .... | 556  | 555,392                       | 240,320   | 2,076,291   |
| 1979 .... | 579  | 617,571                       | 280,598   | 2,234,252   |
| 1980 .... | 594  | 682,306                       | 352,515   | 2,561,217   |
| 1981 .... | 640  | 755,298                       | 352,523   | 2,565,525   |
| 1982 .... | 699  | 795,786                       | 436,094   | 2,731,165   |
| 1983 .... | 720  | 872,156                       | 605,722   | 2,725,453   |

1/ Does not include balances in Hawaii banks.

Source: Hawaii State Department of Commerce and Consumer Affairs,  
Report of the Insurance Commissioner of Hawaii (annual).

Table 407.-- LIFE INSURANCE BUSINESS TRANACTED IN HAWAII: 1970 TO 1983

| Year      | Number of companies, <sup>1/</sup><br>Dec. 31 | Insurance written <sup>2/</sup><br>(\$1,000) | Insurance in force,<br>Dec. 31<br>(\$1,000) | Premiums<br>(\$1,000) | Losses, claims, and benefits paid<br>(\$1,000) |
|-----------|---|--|---|-----------------------|--|
| 1970 .... | 223   | 1,376,907                                    | 7,441,077                                   | 98,360                | 40,267   |
| 1971 .... | 233   | 1,565,272                                    | 8,127,837                                   | 106,524               | 45,301   |
| 1972 .... | 239   | 1,484,039                                    | 8,788,361                                   | 115,491               | 44,661   |
| 1973 .... | 262   | 1,935,643                                    | 9,433,897                                   | 120,229               | 47,980   |
| 1974 .... | 270   | 2,614,259                                    | 11,383,173                                  | 130,102               | 54,009   |
| 1975 .... | 279   | 2,046,479                                    | 12,650,488                                  | 138,597               | 53,291   |
| 1976 .... | 283   | 2,269,602                                    | 13,560,838                                  | 148,977               | 65,312   |
| 1977 .... | 285   | 2,432,658                                    | 14,680,847                                  | 161,725               | 63,040   |
| 1978 .... | 291   | 2,814,838                                    | 15,803,154                                  | 172,999               | 64,391   |
| 1979 .... | 311   | 2,999,500                                    | 17,122,778                                  | 186,487               | 74,627   |
| 1980 .... | 318   | 3,694,867                                    | 19,131,180                                  | 197,394               | 82,333   |
| 1981 .... | 346   | 4,995,919                                    | 21,287,888                                  | 204,049               | 98,942   |
| 1982 .... | 379   | 4,928,880                                    | 23,138,362                                  | 214,728               | 120,827  |
| 1983 .... | 390   | 6,230,150                                    | 26,133,708                                  | 227,848               | 141,096  |

<sup>1/</sup> Authorized in Hawaii, including fraternal benefit societies.

<sup>2/</sup> Includes insurance revived, increased, or transferred.

Source: Hawaii State Department of Commerce and Consumer Affairs, Report of the Insurance Commissioner of Hawaii (annual), and records.



Table 408.-- INSURANCE PREMIUMS AND LOSSES PAID, BY CLASS OF INSURANCE:  
1983

[Dollars]

| Class of insurance                              | Premiums    | Losses, claims,<br>and benefits paid |
|---|-------------|--------------------------------------|
| All classes .....                               | 872,156,355 | 605,722,466                          |
| Life <u>1/</u> .....                            | 226,424,262 | 140,600,014                          |
| Fraternal .....                                 | 1,423,630   | 496,000                              |
| Fire, marine, casualty, and miscell.:           |             |                                      |
| Accident and health .....                       | 80,413,160  | 37,969,885                           |
| Fire .....                                      | 12,201,033  | 4,630,230                            |
| Allied lines <u>2/</u> .....                    | 5,491,020   | 58,007,948                           |
| Homeowners multiple peril .....                 | 41,403,833  | 67,604,834                           |
| Commercial multiple peril .....                 | 35,118,872  | 39,069,862                           |
| Private passenger auto no-fault .....           | 33,769,826  | 25,310,988                           |
| Other private passenger auto<br>liability ..... | 87,383,431  | 51,186,788                           |
| Commercial auto no-fault .....                  | 3,695,667   | 4,141,044                            |
| Other commercial auto liability .....           | 24,571,893  | 21,848,872                           |
| Private passenger auto physical<br>damage ..... | 67,893,752  | 35,989,535                           |
| Commercial auto physical damage .....           | 9,590,386   | 6,409,013                            |
| Workers' compensation .....                     | 160,493,376 | 75,507,651                           |
| Other liability .....                           | 25,664,557  | 17,653,211                           |
| Medical malpractice .....                       | 5,464,004   | 1,400,611                            |
| Glass .....                                     | 262,750     | 100,797                              |
| Burglary and theft .....                        | 772,432     | 134,577                              |
| Boiler and machinery .....                      | 1,245,047   | 1,353,474                            |
| Fidelity and surety .....                       | 10,587,122  | 1,179,223                            |
| Ocean marine .....                              | 5,292,338   | 2,234,436                            |
| Inland marine .....                             | 9,142,726   | 7,836,885                            |
| Earthquake .....                                | 330,467     | 76                                   |
| All other <u>3/</u> .....                       | 12,116,123  | 4,144,564                            |
| Surplus lines .....                             | 11,404,648  | 911,948                              |

1/ Excludes annuities and \$1,149,047 in premiums for insurance on nonresidents.

2/ Includes extended coverage; tornado, windstorm and hail; sprinkler and water damage; explosion, riot and civil commotion; growing crops; flood; rain; and damage from aircraft and vehicle.

3/ Aircraft (all risks); title, credit, mortgage guaranty; livestock; service fees, excess of loss.

Source: Hawaii State Department of Commerce and Consumer Affairs, Report of the Insurance Commissioner of Hawaii, 1984, p. 8.

Table 409.-- INSURANCE BUSINESS TRANSACTED IN HAWAII, BY LOCATION OF HOME OFFICE: 1983

[Money amounts in millions of dollars. For insurance companies authorized to do business in Hawaii]

| Subject   | All companies | Domestic companies <u>1/</u> | Foreign companies <u>2/</u> | Alien companies <u>3/</u> (U.S. business only) |
|---|---------------|------------------------------|-----------------------------|--|
| Number of companies, Dec. 31 .....                    | 720           | 21                           | 679                         | 20   |
| Financial condition, Dec. 31:                         |               |                              |                             |  |
| Assets .....  | 763,907.8     | 665.8                        | 750,504.4                   | 12,737.6                                       |
| Liabilities exc. capital and surplus .....            | 678,243.7     | 516.0                        | 665,660.8                   | 12,066.9                                       |
| Policyholder's surplus inc. capital .....             | 85,664.0      | 149.8                        | 84,843.6                    | 670.7  |
| Capital .....   | 2,660.6       | 22.1                         | 2,610.0                     | 28.4   |
| Net gain or loss .....                                | -3,922.3      | -12.7                        | -3,562.8                    | -346.7   |
| Hawaii business:                                      |               |                              |                             |  |
| Direct premiums written .....                         | 927.7         | 322.5                        | 579.4                       | 25.9   |
| Claims and benefits paid .....                        | 677.7         | 252.3                        | 405.8                       | 19.6   |
| Investments in Hawaii, Dec. 31 <u>4/</u> ...          | 2,725.5       | 175.8                        | 2,523.7                     | 25.9   |
| Mortgage loans (principal indebtedness) .....         | 1,445.9       | 96.9                         | 1,335.1                     | 14.0   |
| Collateral loans (amount lent) ....                   | 0.5           | 0.5                          | 0.0                         | -  |
| State and county bonds <u>5/</u> .....                | 292.2         | 15.7                         | 276.5                       | -  |
| Utilities stocks and bonds <u>5/</u> .....            | 223.2         | 20.2                         | 194.8                       | 8.2  |
| Industrial and misc. stocks and bonds <u>5/</u> ..... | 628.0         | 36.7                         | 587.7                       | 3.6  |
| Real estate <u>5/</u> .....                           | 135.6         | 5.8                          | 129.7                       | 0.2  |
| Balances in Hawaii banks .....                        | 25.2          | 22.4                         | 2.8                         | 0.0  |

1/ A domestic insurer is one formed under the laws of Hawaii.

2/ A foreign insurer is one formed under the laws of any State of the United States (including the District of Columbia and Commonwealth of Puerto Rico) other than Hawaii.

3/ An alien insurer is one formed under the laws of a nation other than the United States.

4/ Does not include balances in Hawaii banks.

5/ Market value less encumbrances for real estate.

Source: Hawaii State Department of Commerce and Consumer Affairs, Report of the Insurance Commissioner of Hawaii 1984, pp. 12, 14, 16, 17, and 36-39.

Table 410.-- PREPAID HEALTH PLANS: 1981 TO 1984

| Subject   | 1981    | 1982    | 1983    | 1984    |
|---|---------|---------|---------|---------|
| Hawaii Medical Service Association:   |         |         |         |         |
| Persons covered, Dec. 31 <sup>1/</sup> .....  | 537,684 | 527,319 | 535,303 | 548,015 |
| Membership dues (\$1,000) .....   | 206,675 | 237,923 | 275,030 | 290,855 |
| Island Care:  |         |         |         |         |
| Persons covered, Dec. 31 <sup>1/</sup> .....  | 2,660   | 5,153   | 7,610   | 9,418   |
| Membership dues (\$1,000) .....   | 626     | 1,833   | 3,659   | 5,565   |
| Kaiser Foundation Health Plan:  |         |         |         |         |
| Persons covered-- <sup>1/</sup>   |         |         |         |         |
| Annual average .....  | 119,407 | 122,554 | 127,359 | 135,077 |
| Dec. 31 .....   | 122,985 | 122,732 | 131,304 | 137,683 |
| Membership dues (\$1,000) .....   | 44,658  | 50,816  | 60,146  | 72,281  |
| Commercial carrier premiums for<br>accident and health insurance<br>(\$1,000) ..... | 66,579  | 70,078  | 80,413  | (NA)    |

NA Not available.

<sup>1/</sup> Subscribers and dependents, whether on a group or individual basis.

Source: Data provided by Hawaii Medical Service Association, Island Care, and Kaiser Foundation Health Plan, Inc.; Report of the Insurance Commissioner (annual).

Table 411.-- FIRE CHARACTERISTICS, FOR THE CITY AND COUNTY OF HONOLULU: 1979 TO 1984

[Years ended June 30]

| Year    | Fire alarms  |       |              |                               | Fire deaths | Fire losses (dollars) |
|---------|--------------|-------|--------------|-------------------------------|-------------|-----------------------|
|         | Total alarms | Fires | False alarms | Needless alarms <sup>1/</sup> |             |                       |
| 1979 .. | 8,497        | 5,962 | 1,861        | 674                           | 7           | 8,027,335             |
| 1980 .. | 8,749        | 6,701 | 1,423        | 625                           | 13          | 11,897,724            |
| 1981 .. | 7,564        | 6,084 | 810          | 670                           | 9           | 15,071,355            |
| 1982 .. | 6,518        | 4,602 | 769          | 1,147                         | 9           | 11,393,700            |
| 1983 .. | 6,982        | 5,296 | 805          | 881                           | 9           | 10,750,754            |
| 1984 .. | 6,666        | 5,174 | 748          | 744                           | 12          | 11,362,665            |

<sup>1/</sup> Non-fire incidents, such as smoke scares or overheated food.

Source: Annual Report of the Fire Department, City and County of Honolulu (annual), and records.

Table 412.-- MAJOR FIRE LOSSES, FOR OAHU: 1877 TO 1984

| Fire                           | Date                 | Fire deaths      | Property loss (\$1,000) |
|--------------------------------|----------------------|------------------|-------------------------|
| Esplanade .....                | Dec. 18, 1877 .....  | -                | 259                     |
| Chinatown .....                | April 18, 1886 ..... | -                | 1,455                   |
| Chinatown .....                | Jan. 20, 1900 .....  | -                | <sup>1/</sup> 3,175     |
| City of Honolulu, Pier 8 ..... | May 25, 1930 .....   | -                | 2,000                   |
| Pearl Harbor attack .....      | Dec. 7, 1941 .....   | (NA)             | <sup>2/</sup> 500       |
| Kalihi air crash .....         | June 8, 1944 .....   | <sup>3/</sup> 10 | (NA)                    |
| Chevron and Shell, Pier 30 ... | Aug. 15, 1980 .....  | -                | 3,000                   |

NA Not available.

<sup>1/</sup> Claims total.

<sup>2/</sup> Private property only.

<sup>3/</sup> On ground only. The air collision itself killed 4.

Source: Pacific Commercial Advertiser, December 22, 1877, p. 2; H. A. Smith, "The Honolulu Fire Department," Hawaiian Annual for 1932, pp. 49-55; Honolulu Star-Bulletin, May 26, 1930 (p. 1), June 9, 1944 (p. 1), and August 16, 1980 (p. 1); Gwenfread Allen, Hawaii's War Years 1941-1945, pp. 6-7.

Table 413.-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS: 1975 TO 1983

[Data refer to establishments with taxable payrolls. Coverage excludes government and self-employed workers]

| Year  | Number of employees <sup>1/</sup> | Payroll (\$1,000) |           | Number of establishments, by employment-size class <sup>2/</sup> |            |             |
|---|-----------------------------------|-------------------|-----------|--|------------|-------------|
|   |                                   | First quarter     | Annual    | Total  | 1 to 4     | 5 to 9      |
| 1975 .....  | 252,254                           | 543,590           | 2,274,957 | 17,095   | 9,041      | 3,317       |
| 1976 .....  | 252,252                           | 577,390           | 2,412,122 | 17,271   | 9,135      | 3,359       |
| 1977 .....  | 263,079                           | 630,090           | 2,637,726 | 18,660   | 9,942      | 3,741       |
| 1978 .....  | 282,256                           | 699,638           | 2,966,228 | 19,222   | 9,849      | 3,991       |
| 1979 .....  | 302,763                           | 809,676           | 3,451,980 | 20,621   | 10,568     | 4,285       |
| 1980 .....  | 314,106*                          | 930,312           | 3,849,636 | 21,125   | 10,928     | 4,346       |
| 1981 .....  | 312,195                           | 984,003           | 4,092,561 | 21,264   | 10,969     | 4,337       |
| 1982 .....  | 309,546                           | 1,026,323         | 4,264,863 | 21,655   | 11,095     | 4,592       |
| 1983 .....  | 308,627                           | 1,094,458         | 4,505,090 | 24,519   | 13,320     | 5,039       |
| Number of establishments by employment-size class -- Con. |                                   |                   |           |  |            |             |
| Year  | 10 to 19                          | 20 to 49          | 50 to 99  | 100 to 249   | 250 to 499 | 500 or more |
| 1975 .....  | 2,305                             | 1,546             | 565       | 226  | 56         | 39          |
| 1976 .....  | 2,332                             | 1,544             | 566       | 248  | 49         | 38          |
| 1977 .....  | 2,397                             | 1,642             | 589       | 257  | 52         | 40          |
| 1978 .....  | 2,695                             | 1,721             | 602       | 264  | 57         | 43          |
| 1979 .....  | 2,866                             | 1,864             | 653       | 281  | 54         | 50          |
| 1980 .....  | 2,868                             | 1,906             | 666       | 311  | 55         | 45          |
| 1981 .....  | 2,973                             | 1,905             | 663       | 309  | 63         | 45          |
| 1982 .....  | 2,921                             | 2,005             | 648       | 296  | 56         | 42          |
| 1983 .....  | 3,093                             | 2,001             | 667       | 305  | 51         | 43          |

<sup>1/</sup> For week including March 12. Figure for 1982 is revised.

<sup>2/</sup> Data for 1983 refer to establishments active anytime during the year; data for earlier years refer to establishments in business at the end of the year.

Source: U.S. Bureau of the Census, County Business Patterns (annual).

Table 414.-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS, BY COUNTIES:  
1982 AND 1983

[Excludes government employees and self-employed persons]

| Year and county   | Number of establishments <u>1/</u> | Number of employ-ees <u>2/</u> | Payroll (\$1,000) |           |
|-------------------|------------------------------------|--------------------------------|-------------------|-----------|
|                   |                                    |                                | First quarter     | Annual    |
| 1982              |                                    |                                |                   |           |
| State total ..... | 21,655                             | 309,546                        | 1,026,323         | 4,264,864 |
| Hawaii .....      | 2,169                              | 23,456                         | 73,177            | 306,588   |
| Honolulu .....    | 16,523                             | 248,154                        | 844,929           | 3,500,490 |
| Kauai .....       | 971                                | 11,996                         | 35,522            | 148,230   |
| Maui .....        | 1,988                              | 25,904                         | 72,560            | 309,100   |
| Statewide .....   | 4                                  | 36                             | 135               | 456       |
| 1983              |                                    |                                |                   |           |
| State total ..... | 24,519                             | 308,627                        | 1,094,459         | 4,505,091 |
| Hawaii .....      | 2,513                              | 23,229                         | 71,830            | 296,544   |
| Honolulu .....    | 18,611                             | 247,118                        | 903,964           | 3,721,659 |
| Kauai .....       | 1,135                              | 12,297                         | 38,496            | 157,925   |
| Maui .....        | 2,257                              | 25,959                         | 80,068            | 328,586   |
| Statewide .....   | 3                                  | 24                             | 101               | 377       |

1/ Data for 1982 refer to establishments in business at the end of the year; 1983, to establishments active anytime during the year.

2/ For week including March 12. Statewide and Honolulu figures for 1982 are revised.

Source: U.S. Bureau of the Census, County Business Patterns, 1983, Hawaii, CBP-83-13 (August 1985), p. 17.

Table 415.-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS,  
BY MAJOR INDUSTRY GROUP: 1982 AND 1983

[Excludes government and self-employed workers]

| Major industry group                       | Number of establishments <u>1/</u> | Number of employees <u>2/</u> | Annual payroll (\$1,000) |
|--|------------------------------------|-------------------------------|--------------------------|
| 1982                                       |                                    |                               |                          |
| Total .....                                | 21,655                             | 309,546                       | 4,264,863                |
| Agricultural services, forestry, fisheries | 207                                | 1,850                         | 20,290                   |
| Mining .....                               | 14                                 | 282                           | 6,187                    |
| Contract construction .....                | 1,540                              | 19,416                        | 425,681                  |
| Manufacturing <u>3/</u> .....              | 863                                | 23,215                        | 363,791                  |
| Food and kindred products .....            | 204                                | 10,354                        | 158,805                  |
| Apparel and other textile products .....   | 136                                | 3,457                         | 31,208                   |
| Transportation, other public utilities ... | 944                                | 28,445                        | 624,033                  |
| Wholesale trade .....                      | 1,684                              | 17,695                        | 299,103                  |
| Retail trade <u>3/</u> .....               | 6,057                              | 85,817                        | 781,545                  |
| Eating and drinking places .....           | 1,667                              | 34,791                        | 224,496                  |
| Finance, insurance, real estate .....      | 2,883                              | 29,526                        | 438,462                  |
| Services <u>3/</u> .....                   | 7,091                              | 102,844                       | 1,300,718                |
| Hotels and other lodging places .....      | 224                                | 25,475                        | 282,444                  |
| Health services .....                      | 1,677                              | 20,227                        | 362,092                  |
| Nonclassifiable establishments .....       | 372                                | 456                           | 5,055                    |
| 1983                                       |                                    |                               |                          |
| Total .....                                | 24,519                             | 308,627                       | 4,505,090                |
| Agricultural services, forestry, fisheries | 239                                | 1,653                         | 19,822                   |
| Mining .....                               | 14                                 | 143                           | 3,779                    |
| Contract construction .....                | 1,768                              | 18,902                        | 454,758                  |
| Manufacturing <u>3/</u> .....              | 958                                | 22,860                        | 379,362                  |
| Food and kindred products .....            | 218                                | 10,343                        | 164,184                  |
| Apparel and other textile products .....   | 153                                | 3,351                         | 31,844                   |
| Transportation, other public utilities ... | 1,037                              | 27,923                        | 598,203                  |
| Wholesale trade .....                      | 1,834                              | 17,666                        | 316,840                  |
| Retail trade <u>3/</u> .....               | 6,636                              | 86,103                        | 849,890                  |
| Eating and drinking places .....           | 1,882                              | 34,866                        | 252,373                  |
| Finance, insurance, and real estate .....  | 3,156                              | 29,488                        | 460,460                  |
| Services <u>3/</u> .....                   | 7,893                              | 102,070                       | 1,397,672                |
| Hotels and other lodging places .....      | 239                                | 24,258                        | 287,655                  |
| Health services .....                      | 1,811                              | 20,744                        | 399,396                  |
| Nonclassifiable establishments .....       | 984                                | 1,819                         | 24,306                   |

Footnotes and source on next page.

Table 415.-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS,  
BY MAJOR INDUSTRY GROUP: 1981 AND 1982 - Con.

1/ Data for 1982 refer to establishments in business at the end of the year; 1983, to establishments active anytime during the year.

2/ For week including March 12. All-industry total and services subtotal for 1982 are revised.

3/ Includes subgroups not shown separately.

Source: U.S. Bureau of the Census, County Business Patterns, 1983, Hawaii, CBP-83-13 (August 1985), pp. 1-2.

Table 416.-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS, BY  
EMPLOYMENT-SIZE CLASS: 1983

[Excludes government employees and self-employed persons]

| Employment-size class | Number of establishments | Number of employees | Annual payroll (\$1,000) |
|-----------------------|--------------------------|---------------------|--------------------------|
| Total .....           | 24,519                   | 308,627             | 4,505,090                |
| 1 to 4 .....          | 13,320                   | 24,348              | 386,795                  |
| 5 to 9 .....          | 5,039                    | 33,136              | 418,246                  |
| 10 to 19 .....        | 3,093                    | 41,663              | 528,982                  |
| 20 to 49 .....        | 2,001                    | 60,134              | 799,226                  |
| 50 to 99 .....        | 667                      | 45,172              | 632,427                  |
| 100 to 249 .....      | 305                      | 45,297              | 730,009                  |
| 250 to 499 .....      | 51                       | 19,085              | 277,382                  |
| 500 to 999 .....      | 26                       | 17,087              | 271,061                  |
| 1,000 or more .....   | 1/ 17                    | 22,705              | 460,965                  |

1/ 1,000-1,499, 13 establishments; 1,500-2,499, 4 establishments.

Source: U.S. Bureau of the Census, County Business Patterns, 1983, Hawaii, CBP-83-13 (August 1985), pp. 3, 11, and 16.



Table 417.-- REGISTERED CORPORATIONS AND PARTNERSHIPS:  
1982 TO 1985

[Excludes eleemosynary corporations]

| Subject                                     | 1982   | 1983   | 1984   | 1985   |
|---|--------|--------|--------|--------|
| Domestic (Hawaii) corporations:             |        |        |        |        |
| Formed <u>1/</u> .....                      | 3,126  | 2,773  | 2,770  | 2,969  |
| Dissolved or merged <u>2/</u> .....         | 1,436  | 1,846  | 4,103  | 2,617  |
| On record, June 30 .....                    | 26,416 | 27,343 | 26,010 | 26,362 |
| Foreign (non-Hawaii) corporations:          |        |        |        |        |
| Qualified <u>1/</u> .....                   | 468    | 480    | 495    | 581    |
| Withdrawn, merged, or cancelled <u>2/</u> . | 328    | 326    | 313    | 320    |
| On record, June 30 .....                    | 3,723  | 3,877  | 4,059  | 4,320  |
| Partnerships:                               |        |        |        |        |
| Registered <u>1/</u> .....                  | 1,841  | 1,798  | 1,430  | 1,388  |
| Dissolved or cancelled <u>2/</u> .....      | 1,827  | 1,186  | 1,249  | 1,565  |
| On record, June 30 .....                    | 8,208  | 8,820  | 9,001  | 8,824  |

1/ Annual totals for fiscal years ended June 30.

2/ Annual totals for fiscal years ended June 30. Annual fluctuations may partly reflect the sporadic purging of defunct firms from the registration files.

Source: Hawaii State Department of Commerce and Consumer Affairs, Business Registration Division, records.

Table 418.-- CHARACTERISTICS OF CORPORATIONS, PARTNERSHIPS, AND PROPRIETORSHIPS: 1979 AND 1981

[Money amounts in millions of dollars]

| Subject  | 1979    | 1981    |
|--|---------|---------|
| CORPORATIONS <u>1/</u>                         |         |         |
| Number of corporations .....                   | 13,285  | 16,585  |
| Taxable .....                                  | 7,463   | 7,536   |
| Nontaxable .....                               | 5,822   | 9,049   |
| Business receipts .....                        | 13,442  | 17,878  |
| Taxable corporations .....                     | 9,538   | 10,941  |
| Nontaxable corporations .....                  | 3,904   | 6,937   |
| Taxable income, excluding net losses <u>2/</u> | 706.9   | 706.5   |
| PARTNERSHIPS <u>3/</u>                         |         |         |
| Number of partnerships .....                   | ...     | 7,107   |
| With net profit .....                          | ...     | 3,331   |
| With net loss .....                            | ...     | 3,776   |
| Number of partners .....                       | ...     | 105,983 |
| Business receipts .....                        | ...     | 1,661.8 |
| Businesses with net profit .....               | ...     | 1,018.0 |
| Businesses with net loss .....                 | ...     | 643.8   |
| Net profit reported .....                      | ...     | 311.8   |
| Net loss reported .....                        | ...     | 346.0   |
| PROPRIETORSHIPS                                |         |         |
| Number of proprietorships .....                | 46,029  | 54,473  |
| With net profit .....                          | 32,357  | 33,475  |
| With net loss .....                            | 13,672  | 20,998  |
| Business receipts .....                        | 1,051.0 | 868.5   |
| Businesses with net profit .....               | 896.9   | 717.3   |
| Businesses with net loss .....                 | 154.1   | 151.2   |
| Net profit reported .....                      | 263.5   | 184.4   |
| Net loss reported .....                        | 35.0    | 58.4    |

1/ Includes domestic, foreign, and Small Business Corporations.

2/ Includes taxable income reported by Small Business Corporations, taxable to individual stockholders only.

3/ Not available before 1981.

Source: Hawaii State Department of Taxation, Hawaii Income Patterns for Corporations (1979), Proprietorships (1979), and Corporation, Proprietorship, Partnership (1981).

Table 419.-- LARGEST PUBLIC AND PRIVATE CORPORATIONS:  
MOST RECENT AVAILABLE YEAR

[Data may include sales and employment on the Mainland or abroad]

| Company                             | Year founded | Sales (million dollars) | Employees |
|-------------------------------------|--------------|-------------------------|-----------|
| Amfac .....                         | 1849         | 2,392                   | 22,000    |
| Pacific Resources Inc. (PRI) .....  | 1904/1970    | 1,680                   | 844       |
| Castle & Cooke .....                | 1851         | 1,520                   | 35,000    |
| Hawaiian Electric Industries .....  | 1891/1983    | 665.2                   | 1,701     |
| Chevron USA (Hawaii Division) ..... | 1904         | 530                     | 280       |
| Alexander & Baldwin .....           | 1870/1900    | 485.9                   | 3,450     |
| Bancorp Hawaii .....                | 1897/1971    | 416                     | 2,650     |
| Hawaiian Telephone .....            | 1883         | 381.5                   | 4,459     |

Source: Michael Schmicker, "Hawaii Business Top 250," Hawaii Business, August 1985, p. 29.

Table 420.-- NET INCOME OR LOSS AND TOTAL REVENUES OF SELECTED  
COMPANIES: 1983 AND 1984

| Company                         | Net income or loss (\$1,000) |                 | Revenues (1,000,000) |       |
|---------------------------------|------------------------------|-----------------|----------------------|-------|
|                                 | 1984                         | 1983            | 1984                 | 1983  |
| Largest net incomes: <u>1/</u>  |                              |                 |                      |       |
| Alexander & Baldwin .....       | 66,590                       | 53,069          | 486                  | 453.2 |
| Hawaiian Telephone .....        | 50,709                       | 47,613          | 381.5                | 368.2 |
| Hawaiian Electric Industries .. | 35,339                       | 31,044          | 673.3                | 625   |
| Largest net losses: <u>1/</u>   |                              |                 |                      |       |
| Castle & Cooke <u>2/</u> .....  | 76,667                       | 49,665          | 1,520                | 1,362 |
| State Savings <u>3/</u> .....   | 28,900                       | 7,300           | 41.4                 | 50.4  |
| Honolulu Federal .....          | 25,126                       | <u>4/</u> 1,400 | 167                  | 173.2 |

1/ Based on 1984 data for reporting companies.

2/ Fiscal year ended June 16.

3/ Hawaii operations only.

4/ Net income.

Source: Michael Schmicker, "Hawaii Business Top 250," Hawaii Business. August 1985, p. 67.

Table 421.-- NONFARM SOLE PROPRIETORSHIPS, TOTAL AND FEMALE OPERATED: 1982

| Subject                                 | Total | Female operated |         |
|---|-------|-----------------|---------|
|   |       | Number          | Percent |
| Number (1,000) .....                    | 47.0  | 13.9            | 29.6    |
| Business receipts (million dollars) ... | 897.0 | 168.5           | 18.8    |

Source: U.S. Office of the President, The State of Small Business: A report of the President (May 1985), pp. 323-326.

Table 422.-- INDUSTRIAL AND COMMERCIAL FAILURES: 1977 TO 1982

| Year       | Number | Current liabilities (million dollars) |
|------------|--------|---------------------------------------|
| 1977 ..... | 9      | 1.8                                   |
| 1978 ..... | 31     | 9.0                                   |
| 1979 ..... | 38     | 8.7                                   |
| 1980 ..... | 83     | 21.6                                  |
| 1981 ..... | 89     | 23.5                                  |
| 1982 ..... | 146    | 58.3                                  |

Source: Data from Dun and Bradstreet, Inc., cited in Statistical Abstract of the United States for 1979-1985.