



GOV. MSG. NO. 148

EXECUTIVE CHAMBERS  
HONOLULU

LINDA LINGLE  
GOVERNOR

December 29, 2005

The Honorable Robert Bunda, President  
and Members of the Senate  
Twenty-Third State Legislature  
State Capitol, Room 003  
Honolulu, Hawaii 96813

Dear Mr. President and Members of the Senate:

For your information and consideration, I am transmitting herewith two (2) copies of the Report by the Working Group to Review the National Conference of Insurance Legislators (NCOIL) Property-Casualty Insurance Modernization Act Pursuant to H.C.R. No. 83 (2005). 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](http://www.hawaii.gov/dcca/areas/ins/main/reports).

Sincerely,

A handwritten signature in black ink, appearing to read "Linda Lingle".

LINDA LINGLE

Enclosures