



**OFFICE OF THE INSURANCE COMMISSIONER  
DEPARTMENT OF COMMERCE  
CALLER BOX 10007  
SAIPAN, MP 96950**

**TWENTY FORTH ANNUAL REPORT  
OF  
THE INSURANCE COMMISSIONER  
FOR THE CALENDAR YEAR  
ENDED DECEMBER 31, 2011**

**SIXTO K. IGISOMAR  
INSURANCE COMMISSIONER**

**Prepared by the Banking and Insurance Section**

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The Honorable Benigno R. Fitial  
and  
The Honorable Members of the Legislature

In accordance with 4 CMC Division 7, Section 7112, I am pleased to present the 2011 Annual Report of the Insurance Commissioner.

This report, which we hope you find useful, includes a listing of admitted insurers and a summary of insurance business transacted in the CNMI from all admitted alien, domestic and foreign carriers during the 2011 calendar year.

During the reported year, the Office of the Insurance Commissioner licensed and regulated two (2) alien carriers, sixteen (16) domestic carriers and forty-three (43) foreign carriers. No new Certificate of Authority (COA) was issued for alien, foreign or domestic insurer.

Direct premiums written for Property and Casualty experienced a 6.3% decrease from \$22.7 million to \$21.3 million. Direct losses incurred decreased as well by 18.8% from \$7.3 million in 2010 to \$5.9 million in 2011.

We hope you find this report useful for your purposes.

Sincerely,



SIXTO K. IGISOMAR  
Secretary of Commerce  
Insurance Commissioner

## **Priorities of the Office of the Insurance Commissioner for Years 2012 to 2016**

The Office of the Insurance Commissioner (OIC) is poised to actively follow-through on the promulgation of laws or rules and regulations on the recommended priorities. Through the National Association of Insurance Commissioner (NAIC) membership and passage of CNMI Public Law 17-28, "To amend 4 CMC § 5611(d) to establish a revolving fund to pay for the membership dues..." the OIC has been actively engaging the NAIC with resource support on the overall insurance regulatory activity of the OIC as well as other key areas. As the OIC is limited with a single staff aside from the insurance commissioner, the OIC intends to request for more personnel and funding to better equip the OIC with proper personnel and institutional insurance regulatory expertise. The OIC highly recommends the following priorities: Capacity and Resources, Regulatory Practices and Procedures, Authorization on Solvency and Financial Examinations, review and applicability of the Affordable Care Act in the CNMI as a U.S. Territory, and an accreditation review. These priorities will respond to the need for solvency review and financial examination of insurance carriers, promote transparency to consumers, and better services to both insurers and the public.

The OIC intends to initiate communication with NAIC to access technical assistance for capacity and resource enhancement as well as review current regulatory practices and statutes of the CNMI to initiate any form of pre-preliminary accreditation review of the CNMI OIC. An accreditation will standardize the regulatory practices and solvency review of all insurance carriers in the CNMI – relative to the size, culture, and geography of our economic environment, and bringing transparency to the consumers. Overall, the OIC will gain confidence from other States, Territories, or jurisdictions, and will bring the OIC into the present and prepare for a more transparent regulatory practices and supporting economic growth and expansion. As the accreditation will be a long process, the priorities may be occurring simultaneously with the overall intention of realigning the current regulatory practices or toleration of the CNMI OIC. Target date for an NAIC preliminary accreditation review should occur no later than year 2016.

**List of CNMI Licensed Insurance Companies  
As of December 31, 2011**

**ALIEN INSURERS**

**Company Name:** Aioi Nissay Dowa Insurance Company Limited f/k/a AIOI Insurance Company Limited. (Merger w/ Nissay Dowa General Insurance Co. Ltd & Company name change 10/1/10)

**Admitted Date:** 1/1/1994

**Address:** 1-28-1, Ebisu, Shibuya-ku, Tokyo 150-8488, Japan

**Lines:** Disability, General Casualty, Marine, Property, Surety & Vehicle

**General Agent:** Takagi & Associates, Inc.

**Contact Person:** Satsuki H. Perez

**Address:** PPP 602 Box 10000, Saipan, MP 96950

**Phone:** 670-233-8117/3400/2554

**Fax :** 670-233-2553

Total Assets	17,702,039
Total Liabilities	11,552,953
Surplus	6,149,086
Net Income	3,442,140
CNMI-Direct Premiums Written	1,607,118
CNMI-Direct Premiums Earned	1,587,395
CNMI-Direct Losses Incurred	201,815

**Company Name:** Dongbu Insurance Company Limited

**Admitted Date:** 1/1/1985

**Address:** #891-10, Daechi-dong, Kangnam-gu, Seoul, Korea

**Lines:** Disability, General Casualty, Marine, Property, Surety & Vehicle

**General Agent:** Moylan's Insurance Underwriters, Inc.

**Contact Person:** Catherine S. Tenorio

**Address:** P.O. Box 500658 CK, Saipan, MP 96950

**Phone:** 670-234-6442

**Fax:** 670-234-8641

Total Assets	47,405,832
Total Liabilities	25,924,781
Surplus	21,481,051
Net Income	3,430,822
CNMI-Direct Premiums Written	1,999,079
CNMI-Direct Premiums Earned	2,089,306
CNMI-Direct Losses Incurred	520,450

**DOMESTIC INSURERS**

**Company Name:** Century Insurance Company, Limited  
**Admitted Date:** 6/1/1988  
**Lines:** Disability, General Casualty, Marine, Property, Surety & Vehicle  
**CNMI Contact:** Cornelio L. Matanguihan  
**Address:** PMB 193 Box 10000  
**Phone:** 670-235-0560  
**Fax:** 670-234-1845  
**General Agent:** Aon Insurance Micronesia (Spn), Inc. Pacifica Insurance Underwriters, Inc.  
**Contact Person:** Rodney Rankin Norman T. Tenorio  
**Address:** P.O. Box 502177 CK, Saipan, MP 96950 P.O. Box 500168, Saipan, MP 96950  
**Phone:** 670-234-2811 670-234-6267  
**Fax:** 670-234-5462 670-234-5880  
**Website:** [www.cicspn.com](http://www.cicspn.com) [www.pacificains.com](http://www.pacificains.com)

Total Assets	8,267,875
Total Liabilities	4,520,525
Surplus	3,747,350
Net Income	724,126
CNMI-Direct Premiums Written	5,249,583
CNMI-Direct Premiums Earned	3,539,428
CNMI-Direct Losses Incurred	1,088,328

**Company Name:** Commodore Insurance Corporation  
**Admitted Date:** 2/28/2008  
**Lines:** General Casualty & Marine  
**CNMI Contact:** c/o Gregory J. Koebel  
**Address:** P.O. Box 501969, 2nd Floor Nauru Bldg.  
**Phone:** 670-234-5684/5  
**Fax:** 670-234-5683  
**General Agent:** N/A

Total Assets	355,447
Total Liabilities	150,158
Surplus	205,289
Net Income	83,712
CNMI-Direct Premiums Written	<b>No Business</b>
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

**Company Name:** Equitable Insurance Company, Inc.  
**Admitted Date:** 11/6/1990  
**Lines:** Disability, General Casualty, Marine, Property, Surety & Vehicle  
**General Agent:** N/A  
**Contact Person:** Alex C. Tudela  
**Address:** P.O. Box 500686, Saipan, MP 96950  
**Phone:** 670-235-5452  
**Fax:** 670-234-5451

Total Assets	196,094
Total Liabilities	198,489
Surplus	(2,395)
Net Income	(42,399)
CNMI-Direct Premiums Written	355,685
CNMI-Direct Premiums Earned	207,343
CNMI-Direct Losses Incurred	59,315

**Company Name:** First Home Insurance Company, Inc.  
**Admitted Date:** 3/15/1990  
**Lines:** Surety  
**General Agent:** Moylan's Insurance Underwriters, Inc.  
**Contact Person:** Catherine S. Tenorio  
**Address:** c/o P.O. Box 500658 CK, Saipan, MP 96950  
**Phone:** 670-234-6442

Total Assets	28,455
Total Liabilities	-
Surplus	28,455
Net Income	-
CNMI-Direct Premiums Written	<b>No Business</b>
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

**Company Name:** First Pacific Transnational Insurance Company  
**Admitted Date:** 1/15/1993  
**Lines:** Disability, General Casualty, Marine, Property, Surety & Vehicle  
**General Agent:** Associated Insurance Underwriters of the Pacific, Inc.  
**Contact Person:** Magdalena S. George  
**Address:** P.O. Box 501369, Saipan, MP 96950  
**Phone:** 670-234-3152/6865/7222  
**Fax:** 670-234-5367

Total Assets	98,523
Total Liabilities	7,067
Surplus	91,456
Net Income	(5,886)
CNMI-Direct Premiums Written	-
CNMI-Direct Premiums Earned	-
CNMI-Direct Losses Incurred	-

**Company Name:** Global Insurance, Inc.  
**Admitted Date:** 1/1/1992  
**Lines:** Surety  
**General Agent:** Pacifica Insurance Underwriters, Inc.  
**Contact Person:** Norman T. Tenorio  
**Address:** P.O. Box 500168, Saipan, MP 96950  
**Phone:** 670-234-6267  
**Fax:** 670-234-5880  
**Website:** [www.pacificains.com](http://www.pacificains.com)

Total Assets	125,705
Total Liabilities	176
Surplus	125,530
Net Income	9,387
CNMI-Direct Premiums Written	9,626
CNMI-Direct Premiums Earned	9,626
CNMI-Direct Losses Incurred	-



**Company Name:** Global Pacific Insurance Company, Inc.  
**Admitted Date:** 12/15/2004  
**Lines:** Disability, General Casualty, Marine, Property & Surety  
**General Agent:** Calvo's Insurance Underwriters, Inc.  
**Contact Person:** Eli Buenaventura  
**Address:** P.O. Box 500035 CK, Saipan, MP 96950  
**Phone:** 670-234-5690  
**Fax:** 670-234-5693

	<b>Health</b>
Total Assets	417,004
Total Liabilities	51,323
Surplus	365,681
Net Income	20,597

**Company Name:** Harbor Insurance Company, Limited  
**Admitted Date:** 11/15/1997  
**Lines:** Disability, General Casualty, Marine, Property & Surety  
**General Agent:** N/A  
**Contact Person:** Joseph LN Hsiao  
**Address:** P.O. Box 500689 CK, Saipan, MP 96950  
**Phone:** 671-477-8804/5  
**Fax:** 671-477-4683

Total Assets	31,056
Total Liabilities	-
Surplus	31,056
Net Income	-
CNMI-Direct Premiums Written	<b>No Business</b>
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

**Company Name:** Island Insurance & Surety Corporation  
**Admitted Date:** 12/31/1997  
**Lines:** Disability & Surety  
**General Agent:** N/A  
**Contact Person:** Juan S. Tenorio  
**Address:** P.O. Box 501610, Saipan, MP 96950  
**Phone:** 670-235-7704  
**Fax:** 670-234-7773

Total Assets	152,875
Total Liabilities	19,731
Surplus	133,144
Net Income	16,383
CNMI-Direct Premiums Written	16,708
CNMI-Direct Premiums Earned	21,458
CNMI-Direct Losses Incurred	892

**Company Name:** Marianas Insurance Company, Ltd.  
**Admitted Date:** 5/19/1989  
**Lines:** Disability, General Casualty, Marine, Property, Surety & Vehicle  
**General Agent:** N/A  
**Contact Person:** Rosalia S. Cabrera  
**Address:** P.O. Box 502505 CK, Saipan, MP 96950  
**Phone:** 670-234-5091  
**Fax:** 670-234-5093  
**Website:** [www.marianasinsurance.com](http://www.marianasinsurance.com)

Total Assets	913,028
Total Liabilities	451,291
Surplus	461,737
Net Income	(17,519)
CNMI-Direct Premiums Written	521,585
CNMI-Direct Premiums Earned	247,655
CNMI-Direct Losses Incurred	122,928

**Company Name:** OIC Marianas Insurance Corporation  
**Admitted Date:** 7/26/2007  
**Lines:** Disability, General Casualty, Marine, Property, Surety & Vehicle  
**General Agent:** N/A  
**Contact Person:** Laurie Sturges  
**Address:** PMB 229 Box 10000, Saipan, MP 96950  
**Phone:** 670-234-8320/1  
**Fax:** 670-234-2330

Total Assets	Under Review
Total Liabilities	
Surplus	
Net Income	
CNMI-Direct Premiums Written	
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

**Company Name:** Oceania Insurance Corporation  
**Admitted Date:** 1/15/1998  
**Lines:** Disability & Surety  
**General Agent:** N/A  
**Contact Person:** Laurie Sturges  
**Address:** PMB 557 Box 10000, Saipan, MP 96950  
**Phone:** 670-234-8320/1  
**Fax:** 670-234-2330

Total Assets	Under Review
Total Liabilities	
Surplus	
Net Income	
CNMI-Direct Premiums Written	
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

**Company Name:** Pacific Basin Insurance Company  
**Admitted Date:** 1/19/1999  
**Lines:** Disability, General Casualty, Marine, Property, Surety & Vehicle  
**General Agent:** N/A  
**Contact Person:** Joseph C. Reyes  
**Address:** P.O. Box 500710, Saipan, MP 96950  
**Phone:** 670-234-5860  
**Fax:** 670-234-7841  
**Email:** [pacificbasin@pticcom.com](mailto:pacificbasin@pticcom.com)

Total Assets	358,482
Total Liabilities	343,329
Surplus	15,153
Net Income	2,257
CNMI-Direct Premiums Written	310,461
CNMI-Direct Premiums Earned	201,480
CNMI-Direct Losses Incurred	27,895

**Company Name:** Premier Insurance Company  
**Admitted Date:** 12/5/1996  
**Lines:** Disability & Surety  
**General Agent:** N/A  
**Contact Person:** Jesus D. Delos Santos  
**Address:** P.O. Box 502624 CK, Saipan, MP 96950  
**Phone:** 670-235-4808

Total Assets	100,220
Total Liabilities	314,163
Surplus	(213,943)
Net Income	-
CNMI-Direct Premiums Written	<b>No Business</b>
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

**Company Name:** Royal Crown Insurance Corporation  
**Admitted Date:** 9/24/1992  
**Lines:** Disability, General Casualty, Marine, Property, Surety & Vehicle  
**General Agent:** N/A  
**Contact Person:** Cheong Pui Ng  
**Address:** Dept. 295 PMB 10001, Saipan, MP 96950  
**Phone:** 670-234-2256/7  
**Fax:** 670-234-2258

Total Assets	219,239
Total Liabilities	315,088
Surplus	(95,849)
Net Income	(177,077)
CNMI-Direct Premiums Written	119,427
CNMI-Direct Premiums Earned	137,012
CNMI-Direct Losses Incurred	323,583

**Company Name:** Telebond Insurance Corporation  
**Admitted Date:** 10/23/1998  
**Lines:** Disability, General Casualty, Surety & Vehicle  
**General Agent:** N/A  
**Contact Person:** Michel N. El-Rahi  
**Address:** PMB 184, PPP Box 10000, Saipan, MP 96950  
**Phone:** 670-322-4509  
**Fax:** 670-233-4532

Total Assets	135,917
Total Liabilities	14,330
Surplus	121,587
Net Income	(20,966)
CNMI-Direct Premiums Written	<b>No Business</b>
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

**Company Name:** Traders Insurance Company  
**Admitted Date:** 10/7/1997  
**Lines:** Disability & Surety  
**General Agent:** Juan T. Guerrero & Associates, Inc.  
**Contact Person:** Pablo B. Mendoza  
**Address:** P.O. Box 502473 CK, Saipan, MP 96950  
**Phone:** 670-234-7788  
**Fax:** 670-234-8899  
**Website:** [www.tradersinsco.com](http://www.tradersinsco.com)

Total Assets	1,665,600
Total Liabilities	1,176,548
Surplus	489,052
Net Income	184,913
CNMI-Direct Premiums Written	1,653,135
CNMI-Direct Premiums Earned	1,117,389
CNMI-Direct Losses Incurred	190,980

**FOREIGN INSURERS**

**Company Name:** 5 Star Life Insurance Company  
**Admitted Date:** 6/17/2005  
**Address:** 909 North Washington, St., Suite 700, Alexandria, VA 22314  
**Lines:** Disability & Life  
**General Agent :** All Lines Insurance Brokers dba of Allied Insurance Assoc. LLC  
**CNMI Contact:** Ann Brazel  
**Address:** P.O. Box 5438 CHRB Saipan, MP 96950  
**Phone:** 483-3459  
**Email:** [allinesinsurance@pticom.com](mailto:allinesinsurance@pticom.com)

<b>Life</b>	
Total Assets	218,365,922
Total Liabilities	164,104,440
Surplus	54,261,482
Net Income	1,459,576

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**Company Name:** Affiliated FM Insurance  
**Admitted Date:** 2/27/2008  
**Address:** 270 Central Avenue, PO Box 7500 Johnston, RI 02919  
**Lines:** General Casualty, Marine, Property & Surety  
**General Agent :** Moylan's Insurance Underwriters, Inc.  
**CNMI Contact:** Catherine S. Tenorio  
**Address:** P.O. Box 500658 CK, Saipan, MP 96950  
**Phone:** 670-234-6442  
**Fax:** 670-234-8641

Total Assets	1,874,643,261
Total Liabilities	969,063,222
Surplus	905,580,039
Net Income	(23,689,021)
CNMI-Direct Premiums Written	<b>No Business</b>
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

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**Company Name:** American Contractors Indemnity Company  
**Admitted Date:** 10/27/1998  
**Address:** 601 South Figueroa Street Suite 1600, Los Angeles, CA 90017  
**Lines:** Surety  
**General Agent :** Associated Insurance Underwriters of the Pacific, Inc.  
**CNMI Contact:** Magdalena S. George  
**Address:** P.O. Box 501369, Saipan, MP 96950  
**Phone:** 670-234-3152/6865/7222  
**Fax:** 670-234-5367

Total Assets	369,713,031
Total Liabilities	304,166,436
Surplus	65,546,595
Net Income	18,944,047
CNMI-Direct Premiums Written	<b>No Business</b>
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

**Company Name:** American Family Life Assurance Company of Columbus  
**Admitted Date:** 11/8/1990  
**Address:** 1932 Wynnton Road, Columbus, Georgia 31999-9035  
**Lines:** Disability & Life  
**General Agent :** Cruz Benefit Consultants Corporation  
**CNMI Contact:** Annie S. Cruz or Jess Pantaleon  
**Address:** PO Box 503707, Saipan, MP 96950  
**Phone:** 670235-5902

**Life**

Total Assets	103,581,665,920
Total Liabilities	97,210,548,241
Surplus	6,371,117,679
Net Income	443,591,329

**Company Name:** American Home Assurance Company  
**Admitted Date:** 1/1/1988  
**Address:** 175 Water St. 18th Fl., New York, New York 10270  
**Lines:** Disability, General Casualty, Marine, Property, Surety & Vehicle  
**General Agent :** Calvo's Insurance Underwriters, Inc.  
**CNMI Contact:** Eli Buenaventura  
**Address:** P.O. Box 500710, Saipan, MP 96950  
**Phone:** 670-234-5860  
**Fax:** 670-234-5693

Total Assets	23,900,272,356
Total Liabilities	18,232,968,781
Surplus	5,667,303,575
Net Income	494,576,368
CNMI-Direct Premiums Written	24,000
CNMI-Direct Premiums Earned	57,000
CNMI-Direct Losses Incurred	-

**Company Name:** American National Insurance Company  
**Admitted Date:** 5/12/1999  
**Address:** One Moody Plaza, Galveston, TX 77550  
**Lines:** Disability & Life  
**General Agent :** Randolph C. Biscoe  
**CNMI Contact:** Randolph C. Biscoe  
**Address:** P.O. Box 3340, Agana, Guam 96932  
**Phone:** 671-477-9600

**Life**

Total Assets	17,390,041,492
Total Liabilities	15,389,490,437
Surplus	2,000,551,055
Net Income	176,879,834

**Company Name:** AXA Insurance Company  
**Admitted Date:** 11/30/2010  
**Address:** 17 State Street, New York, NY 10004-1501  
**Lines:** General Casualty, Property & Marine  
**General Agent :** Moylan's Insurance Underwriters, Inc.  
**CNMI Contact:** Catherine S. Tenorio  
**Address:** P.O. Box 500658 CK, Saipan, MP 96950  
**Phone:** 670-234-6442  
**Fax:** 670-234-8641

Total Assets	167,187,592
Total Liabilities	60,000,854
Surplus	107,186,738
Net Income	3,782,222
CNMI-Direct Premiums Written	<b>No Business</b>
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

**Company Name:** Balboa Insurance Company  
**Admitted Date:** 7/22/1999  
**Address:** 3349 Michelson Drive Suite #200, P.O. Box 19702, Irvine, CA 91612-1627  
**Lines:** General Casualty, Marine, Property, Surety & Vehicle  
**General Agent :** Associated Insurance Underwriters of the Pacific, Inc.  
**CNMI Contact:** Magdalena S. George  
**Address:** P.O. Box 501369 CK, Saipan, MP 96950  
**Phone:** 670-234-3152/6865/7222  
**Fax:** 670-234-5367

Total Assets	1,975,879,539
Total Liabilities	631,740,440
Surplus	1,344,139,099
Net Income	672,805,124
CNMI-Direct Premiums Written	<b>No Business</b>
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

**Company Name:** Balboa Life Insurance Company  
**Admitted Date:** 5/29/1998  
**Address:** 400 Robert Street North St. Paul, Minnesota 55101-2098  
**Lines:** Disability & Life  
**General Agent :** Associated Insurance Underwriters of the Pacific, Inc.  
**CNMI Contact:** Magdalena S. George  
**Address:** P.O. Box 501369 CK, Saipan, MP 96950  
**Phone:** 670-234-3152/6865/7222  
**Fax:** 670-234-5367

	<b>Life</b>
Total Assets	53,045,637
Total Liabilities	13,121,918
Surplus	39,923,719
Net Income	3,495,831

**Company Name:** Bond Safeguard Insurance Company  
**Admitted Date:** 1/29/2009  
**Address:** 900 S. Frontage Rd., Ste. 250 Woodridge, IL 60517-4092  
**Lines:** Surety  
**General Agent :** Associated Insurance Underwriters of the Pacific, Inc.  
**CNMI Contact:** Magdalena S. George  
**Address:** P.O. Box 501369 CK, Saipan, MP 96950  
**Phone:** 670-234-3152/6865/7222  
**Fax:** 670-234-5367

Total Assets	79,412,244
Total Liabilities	47,898,037
Surplus	31,514,207
Net Income	(4,592,204)
CNMI-Direct Premiums Written	<b>No Business</b>
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

**Company Name:** Centurion Casualty Company  
**Admitted Date:** 4/20/2001  
**Address:** 800 Walnut Street, Des Moines, Iowa 50309  
**Lines:** Disability, General Casualty, Marine, Property, Surety & Vehicle  
**General Agent :** Edith C. Deleon Guerrero  
**CNMI Contact:** Edith C. Deleon Guerrero  
**Address:** P.O. Box 501664, Saipan, MP 96950  
**Phone:** 670-234-3937

Total Assets	194,702,059
Total Liabilities	52,020,948
Surplus	142,681,111
Net Income	40,104,932
CNMI-Direct Premiums Written	(41,080)
CNMI-Direct Premiums Earned	105,920
CNMI-Direct Losses Incurred	(26,395)

**Company Name:** Centurion Life Insurance Company  
**Admitted Date:** 4/11/2001  
**Address:** 800 Walnut Street, Des Moines, Iowa 50309  
**Lines:** Disability & Life  
**General Agent :** Edith C. Deleon Guerrero  
**CNMI Contact:** Edith C. Deleon Guerrero  
**Address:** P.O. Box 501664, Saipan, MP 96950  
**Phone:** 670-234-3937

<b>Life</b>	
Total Assets	1,472,880,757
Total Liabilities	927,808,940
Surplus	545,071,817
Net Income	47,024,844



**Company Name:** Colonial Surety Company  
**Admitted Date:** 10/21/2009  
**Address:** 50 Chestnut Ridge Rd. Suite 108 Montvale, NJ 07645  
**Lines:** General Casualty & Surety  
**General Agent :** Takagi & Associates, Inc.  
**CNMI Contact:** Satsuki H. Perez  
**Address:** PPP 602 Box 10000, Saipan, MP 96950  
**Phone:** 670-233-8117  
**Fax:** 670-233-2553

Total Assets	44,014,886
Total Liabilities	21,587,386
Surplus	22,427,500
Net Income	2,131,452
CNMI-Direct Premiums Written	(41,080)
CNMI-Direct Premiums Earned	67
CNMI-Direct Losses Incurred	164

**Company Name:** Continental Insurance Company  
**Admitted Date:** 12/21/2000  
**Address:** 333 S. Wabash Ave., Chicago, IL 60604  
**Lines:** Disability, General Casualty, Marine, Property, Surety & Vehicle  
**General Agent :** Associated Insurance Underwriters of the Pacific, Inc.  
**CNMI Contact:** Magdalena S. George  
**Address:** P.O. Box 501369 CK, Saipan, MP 96950  
**Phone:** 670-234-3152/6865/7222  
**Fax:** 670-234-5367

Total Assets	2,668,525,922
Total Liabilities	1,427,885,554
Surplus	1,240,640,368
Net Income	202,111,618
CNMI-Direct Premiums Written	<b>No Business</b>
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

**Company Name:** Factory Mutual Insurance  
**Admitted Date:** 2/27/2008  
**Address:** 270 Central Avenue, PO Box 7500 Johnston, RI 02919  
**Lines:** General Casualty, Marine, Property & Surety  
**General Agent :** Moylan's Insurance Underwriters, Inc.  
**CNMI Contact:** Catherine S. Tenorio  
**Address:** P.O. Box 500658 CK, Saipan, MP 96950  
**Phone:** 670-234-6442  
**Fax:** 670-234-8641

Total Assets	10,978,403,000
Total Liabilities	4,546,791,476
Surplus	6,431,611,524
Net Income	(5,612,459)
CNMI-Direct Premiums Written	392
CNMI-Direct Premiums Earned	664
CNMI-Direct Losses Incurred	-

**Company Name:** Federal Insurance Company  
**Admitted Date:** 9/22/1993  
**Address:** 15 Mountain View Road, Warren, NJ 07059  
**Lines:** Surety  
**General Agent :** Associated Insurance Underwriters of the Pacific, Inc.  
**CNMI Contact:** Magdalena S. George  
**Address:** P.O. Box 501369 CK, Saipan, MP 96950  
**Phone:** 670-234-3152/6865/7222  
**Fax:** 670-234-5367

Total Assets	30,726,611,743
Total Liabilities	17,019,066,104
Surplus	13,707,545,639
Net Income	1,760,576,801
CNMI-Direct Premiums Written	91,976
CNMI-Direct Premiums Earned	81,564
CNMI-Direct Losses Incurred	(40,610)

**Company Name:** Fidelity & Deposit Company of Maryland  
**Admitted Date:** 12/14/2001  
**Address:** 600 Red Brook Blvd., Suite 600, Owings Mills, MD 21117  
**Lines:** Surety  
**General Agent :** Takagi & Associates, Inc. **Associated Insurance Underwriters of the Pacific, Inc.**  
**CNMI Contact:** Satsuki H. Perez Magdalena S. George  
**Address:** PPP 602 Box 10000, Saipan, MP 96950 P.O. Box 501369 CK,  
**Phone:** 670-233-8117 670-234-  
**Fax:** 670-233-2553 670-234-5367

Total Assets	244,157,256
Total Liabilities	49,366,169
Surplus	194,791,087
Net Income	8,138,848
CNMI-Direct Premiums Written	119,536
CNMI-Direct Premiums Earned	259,538
CNMI-Direct Losses Incurred	(15,044)

**Company Name:** First Net Insurance Company  
**Admitted Date:** 3/14/2000  
**Address:** Rm. 102, 424 Julale Shopping Center, Hagatna, Guam 96910  
**Lines:** Disability, General Casualty, Marine, Property, Surety & Vehicle  
**General Agent :** Moylan's Insurance Underwriters, Inc.  
**CNMI Contact:** Catherine S. Tenorio  
**Address:** P.O. Box 500658 CK, Saipan, MP 96950  
**Phone:** 670-234-6442  
**Fax:** 670-234-8641

Total Assets	16,482,394
Total Liabilities	6,444,720
Surplus	10,037,674
Net Income	740,664
CNMI-Direct Premiums Written	827,242
CNMI-Direct Premiums Earned	793,397
CNMI-Direct Losses Incurred	232,609

**Company Name:** Individual Assurance, Life, Health & Accident  
**Admitted Date:** 10/24/1985  
**Address:** 1607 Oak Street, Kansas City, MO 64108  
**Lines:** Disability & Life  
**General Agent :** Donald C. Barcinas dba American Pacific Insurance Agency  
**CNMI Contact:** Donald C. Barcinas  
**Address:** P.O. Box 5073 CHRB, Saipan, MP 96950  
**Phone:** 670-234-0960  
**Fax:** 670-234-8642

<b>Life</b>	
Total Assets	53,587,724
Total Liabilities	37,840,735
Surplus	15,746,989
Net Income	(139,874)

**Company Name:** Insurance Company of North America  
**Admitted Date:** 6/10/1988  
**Address:** 436 Walnut St., P.O. Box 1000, Philadelphia, PA. 19106  
**Lines:** Disability, General Casualty, Marine, Property, Surety & Vehicle  
**General Agent :** Takagi & Associates, Inc.  
**CNMI Contact:** Satsuki H. Perez  
**Address:** PPP 602 Box 10000, Saipan, MP 96950  
**Phone:** 670-233-8117  
**Fax:** 670-233-2553

Total Assets	755,646,710
Total Liabilities	575,138,023
Surplus	180,508,687
Net Income	29,216,983
CNMI-Direct Premiums Written	<b>No Business</b>
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

**Company Name:** Island Home Insurance Company (Formerly Zurich Insurance (Guam), Inc.)  
**Admitted Date:** 4/5/1990  
**Address:** GCIC Building, Suite 900, 414 West Soledad Avenue, Hagatna, Guam 96910  
**Lines:** General Casualty, Marine, Property, Surety & Vehicle  
**General Agent :** Staywell Saipan, Inc.  
**CNMI Contact:** Eric L. Plinske  
**Address:** P.O. Box 502050, Saipan, MP 96950  
**Phone:** 670-323-4262  
**Fax:** 670-323-4263

Total Assets	24,327,073
Total Liabilities	10,989,495
Surplus	13,337,578
Net Income	4,455,737
CNMI-Direct Premiums Written	2,465,136
CNMI-Direct Premiums Earned	2,133,204
CNMI-Direct Losses Incurred	492,350

**Company Name:** Lexon Insurance Company  
**Admitted Date:** 1/29/2009  
**Address:** 720 Brazos Street, Suite 200 Austin, TX 78701  
**Lines:** Surety  
**General Agent :** Associated Insurance Underwriters of the Pacific, Inc.  
**CNMI Contact:** Magdalena S. George  
**Address:** P.O. Box 501369 CK, Saipan, MP 96950  
**Phone:** 670-234-3152/6865/7222  
**Fax:** 670-234-5367

Total Assets	136,272,804
Total Liabilities	86,586,063
Surplus	49,686,741
Net Income	5,027,956
CNMI-Direct Premiums Written	41,250
CNMI-Direct Premiums Earned	18,906
CNMI-Direct Losses Incurred	-

**Company Name:** Liberty Insurance Corporation  
**Admitted Date:** 7/29/1998  
**Address:** 175 Berkeley Street, Boston, Massachusetts 02117  
**Lines:** General Casualty, Marine, Property, Surety  
**General Agent :** Takagi & Associates, Inc.  
**CNMI Contact:** Satsuki H. Perez  
**Address:** PPP 602 Box 10000, Saipan, MP 96950  
**Phone:** 670-233-8117  
**Fax:** 670-233-2553

Total Assets	1,428,338,741
Total Liabilities	1,183,332,710
Surplus	245,006,031
Net Income	(28,449,081)
CNMI-Direct Premiums Written	<b>No Business</b>
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

**Company Name:** Lincoln National Life Insurance Company  
**Admitted Date:** 7/1/1982  
**Address:** 1300 South Clinton Street, P.O. Box 1110, Fort Wayne, Indiana  
**Lines:** Disability & Life  
**General Agent :** David W. Cassidy  
**CNMI Contact:** David W. Cassidy  
**Address:** 376 W. O'Brien Dr., Hagatna, Guam 96910  
**Phone:** 670-234-7222  
**Fax:** 670-234-5367

	<b>Life</b>
Total Assets	165,221,598,104
Total Liabilities	158,466,816,214
Surplus	6,754,781,890
Net Income	207,003,758

**Company Name:** LM Insurance Corporation  
**Admitted Date:** 7/31/1998  
**Address:** 175 Berkeley Street, Mail Stop 10-B, Boston, MA. 02116  
**Lines:** General Casualty, Marine, Property, Surety & Vehicle  
**General Agent :** Takagi & Associates, Inc.  
**CNMI Contact:** Satsuki H. Perez  
**Address:** PPP 602 Box 10000, Saipan, MP 96950  
**Phone:** 670-233-8117  
**Fax:** 670-233-2553

Total Assets	230,314,865
Total Liabilities	79,129,378
Surplus	151,185,487
Net Income	6,208,771
CNMI-Direct Premiums Written	<b>No Business</b>
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

**Company Name:** MBIA Insurance Corporation  
**Admitted Date:** 3/22/1995  
**Address:** 113 King Street, Armonk, N.Y. 10504  
**Lines:** Surety  
**General Agent :** Moylan's Insurance Underwriters, Inc.  
**CNMI Contact:** Catherine S. Tenorio  
**Address:** P.O. Box 500658 CK, Saipan, MP 96950  
**Phone:** 670-234-6442  
**Fax:** 670-234-8641

Total Assets	1,612,460,177
Total Liabilities	15,904,160
Surplus	1,596,556,017
Net Income	(477,215,454)
CNMI-Direct Premiums Written	<b>No Business</b>
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

**Company Name:** Metropolitan Life Insurance Company  
**Admitted Date:** 8/24/2006  
**Address:** 200 Park Avenue, New York, NY 10166-0188  
**Lines:** Disability & Life  
**General Agent :** Takagi & Associates, Inc.  
**CNMI Contact:** Satsuki H. Perez  
**Address:** PPP 602 Box 10000, Saipan, MP 96950  
**Phone:** 670-233-8117  
**Fax:** 670-233-2553

	<b>Life</b>
Total Assets	333,261,361,864
Total Liabilities	319,754,592,753
Surplus	13,506,769,111
Net Income	1,970,471,623

**Company Name:** Midland National Life Insurance Company  
**Admitted Date:** 7/20/1992  
**Address:** One Sammons Plaza, Sioux Falls, SD 57193  
**Lines:** Disability & Life  
**General Agent :** AMCA Trading Business, Inc. dba M.G.A. Insurance  
**CNMI Contact:** Fidelisa C. Avendano  
**Address:** P.O. Box 503024 CK  
**Phone:** 670-234-6278/9  
**Fax:** 670-235-9289

**Life**

Total Assets	30,132,858,287
Total Liabilities	28,278,617,314
Surplus	1,854,240,973
Net Income	318,163,093

**Company Name:** National Union Fire Insurance Company  
**Admitted Date:** 1/1/1988  
**Address:** 175 Water Street, 18th Floor New York, NY 10270  
**Lines:** Disability, General Casualty, Marine, Property, Surety & Vehicle  
**General Agent :** Calvo's Insurance Underwriters, Inc.  
**CNMI Contact:** Eli Buenaventura  
**Address:** P.O. Box 500235 CK, Saipan, MP 96950  
**Phone:** 670-234-5690  
**Fax:** 670-234-5693

Total Assets	30,405,443,775
Total Liabilities	17,791,436,929
Surplus	12,614,006,846
Net Income	596,402,949
CNMI-Direct Premiums Written	749,000
CNMI-Direct Premiums Earned	795,000
CNMI-Direct Losses Incurred	89,000

**Company Name:** NetCare Life and Health Insurance Co.  
**Admitted Date:** 6/19/1988  
**Address:** Julale Ctr, Suite 200, 424 West O'Brien Hagatna, GU 96910-5015  
**Lines:** Disability & Life  
**General Agent :** Moylan's Insurance Underwriters, Inc.  
**CNMI Contact:** Catherine S. Tenorio  
**Address:** P.O. Box 500658 CK, Saipan, MP 96950  
**Phone:** 670-234-6442  
**Fax:** 670-234-8641

**Life**

Total Assets	20,615,790
Total Liabilities	18,918,963
Surplus	1,696,827
Net Income	1,908,500

**Company Name:** New Hampshire Insurance Co. of New York  
**Admitted Date:** 6/6/1976  
**Address:** 175 Water Street, 18th Floor New York, NY 10270  
**Lines:** Disability, General Casualty, Marine, Property, Surety & Vehicle  
**General Agent :** Calvo's Insurance Underwriters, Inc.  
**CNMI Contact:** Eli Buenaventura  
**Address:** P.O. Box 500235 CK, Saipan, MP 96950  
**Phone:** 670-234-5690  
**Fax:** 670-234-5693

Total Assets	3,162,435,745
Total Liabilities	2,353,575,153
Surplus	808,860,592
Net Income	61,629,927
CNMI-Direct Premiums Written	<b>No Business</b>
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

**Company Name:** North Coast Life Insurance Company  
**Admitted Date:** 1/21/2002  
**Address:** P.O. Box 1445, 1116 West Riverside, Spokane, WA 99210  
**Lines:** Disability & Life  
**General Agent :** Juan T. Guerrero & Associates, Inc.  
**CNMI Contact:** Juan T. Guerrero  
**Address:** P.O. Box 501218 CK, Saipan, MP 96950  
**Phone:** 670-234-8803  
**Fax:** 670-234-2180

**Life**

Total Assets	134,745,276
Total Liabilities	129,086,576
Surplus	5,658,700
Net Income	313,955

**Company Name:** Pacific Guardian Life Insurance Co., Ltd.  
**Admitted Date:** 8/9/1973  
**Address:** 1440 Kapiolani Blvd., Suite 1700, Honolulu, HI 96814  
**Lines:** Disability & Life  
**General Agent :** Pacifica Insurance Underwriters, Inc.      **Takagi & Associates, Inc.**  
**CNMI Contact:** Norman T. Tenorio      Satsuki H. Perez  
**Address:** P.O. Box 500168      PMB 602 Box 10000  
**Phone:** 670-234-6267      670-233-8117  
**Fax:** 670-234-7841      670-233-2553

**Life**

Total Assets	464,177,815
Total Liabilities	364,528,249
Surplus	99,649,566
Net Income	6,986,901

**Company Name:** Pacific Indemnity Insurance Company  
**Admitted Date:** 1/27/1998  
**Address:** 348 West O'Brien Drive, Hagatna, Guam 96932  
**Lines:** Disability, General Casualty, Marine, Property, Surety & Vehicle  
**General Agent :** Associated Insurance Underwriters of the Pacific, Inc.  
**CNMI Contact:** Magdalena S. George  
**Address:** P.O. Box 501369 CK, Saipan, MP 96950  
**Phone:** 670-234-3152/6865/7222  
**Fax:** 670-234-2180

Total Assets	21,683,230
Total Liabilities	8,067,925
Surplus	13,615,305
Net Income	2,314,087
CNMI-Direct Premiums Written	434,125
CNMI-Direct Premiums Earned	459,098
CNMI-Direct Losses Incurred	110,696

**Company Name:** Primerica Life Insurance Company  
**Admitted Date:** 1/10/1988  
**Address:** 3120 Breckinridge Boulevard, Duluth, Georgia 30099  
**Lines:** Disability & Life  
**General Agent :** P. Michael Tenorio  
**CNMI Contact:** P. Michael Tenorio  
**Address:** P.O. Box 500567 CK, Saipan, MP 96950  
**Phone:** 670-234-6676  
**Fax:** 670-234-5104

**Life**

Total Assets	1,575,790,249
Total Liabilities	1,132,649,316
Surplus	443,140,933
Net Income	182,448,994

**Company Name:** Protective Life Insurance Company  
**Admitted Date:** 6/13/1996  
**Address:** 2801 Hwy. 280, S. Birmingham, AL 35223  
**Lines:** Disability & Life  
**General Agent :** Edith C. Deleon Guerrero  
**CNMI Contact:** Edith C. Deleon Guerrero  
**Address:** P.O. Box 501664, Saipan, MP 96950  
**Phone:** 670-234-3937

**Life**

Total Assets	32,250,893,541
Total Liabilities	29,625,008,805
Surplus	2,625,884,736
Net Income	259,231,281



**Company Name:** Sterling Investors Life Insurance Company  
**Admitted Date:** 1/26/2002  
**Address:** 210 E. Second Avenue, Ste. 105, Rome, Georgia 30161  
**Lines:** Disability & Life  
**General Agent :** Pacifica Insurance Underwriters, Inc.  
**CNMI Contact:** Norman T. Tenorio  
**Address:** P.O. Box 500168  
**Phone:** 670-234-6267  
**Fax:** 670-234-7841

**Life**

Total Assets	18,026,871
Total Liabilities	10,632,506
Surplus	7,394,365
Net Income	30,248

**Company Name:** TakeCare Insurance Company, Inc.  
**Admitted Date:** 3/14/2006  
**Address:** Baltej Pavillion, Suite 304, 415 Chalan San Antonio, Tamuning, Guam 96913  
**Lines:** Disability  
**General Agent :** Nora Mae Sablan  
**CNMI Contact:** Nora Mae Sablan  
**Address:** P.O. Box 500118 Saipan, MP 96950  
**Phone:** 670-235-7687  
**Fax:** 670-234-3742

**Health**

Total Assets	30,960,307
Total Liabilities	19,749,813
Surplus	11,210,494
Net Income	13,197,799

**Company Name:** Tokio Marine Pacific Insurance Limited  
**Admitted Date:** 12/10/2009  
**Address:** 173 Aspirall Ave., Ste. 201 / P.O. Box 326367, Hagatna, Guam 96932  
**Lines:** Disability, General Casualty, Marine, Property, Surety & Vehicle  
**General Agent:** Pacifica Insurance Underwriters, Inc.      Calvo's Insurance Underwriters, Inc.  
**Contact Person:** Norman T. Tenorio      Eli Buenaventura  
**Address:** P.O. Box 500168 CK, Saipan, MP 96950      P.O. Box 500035 CK, Saipan, MP 96950  
**Phone:** 670-234-6267      670-234-5690  
**Fax:** 670-234-5880      670-234-5693

Total Assets	97,174,525
Total Liabilities	52,383,254
Surplus	44,791,271
Net Income	7,629,988
CNMI-Direct Premiums Written	4,760,060
CNMI-Direct Premiums Earned	4,930,464
CNMI-Direct Losses Incurred	2,550,850

**Company Name:** UnitedHealthCare Insurance Company  
**Admitted Date:** 6/24/2005  
**Address:** 185 Asylum St., Hartford, CT 06103  
**Lines:** Disability & Life  
**General Agent :** Moylan's Insurance Underwriters, Inc.  
**CNMI Contact:** Catherine S. Tenorio  
**Address:** P.O. Box 500658 CK, Saipan, MP 96950  
**Phone:** 670-234-6442  
**Fax:** 670-234-8641

**Life**

Total Assets	15,022,073,890
Total Liabilities	10,600,438,232
Surplus	4,421,635,658
Net Income	2,430,141,989

**Company Name:** Westchester Fire Insurance Company  
**Admitted Date:** 1/10/2006  
**Address:** 436 Walnut St., P.O. Box 1000, Philadelphia, PA. 19106  
**Lines:** Disability, General Casualty, Marine, Property, Surety & Vehicle  
**General Agent :** Takagi & Associates, Inc. **Associated Insurance Underwriters of the Pacific**  
**CNMI Contact:** Satsuki H. Perez **Magdalena S. George**  
**Address:** PMB 602 Box 10000, Saipan, MP 96950 **P.O. Box 501369 CK, Saipan, MP 96950**  
**Phone:** 670-233-8117 **670-234-3152/6865/7222**  
**Fax:** 670-233-2553 **670-234-5367**

Total Assets	2,420,497,569
Total Liabilities	1,315,873,590
Surplus	1,104,623,979
Net Income	101,973,234
CNMI-Direct Premiums Written	<b>No Business</b>
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

**Company Name:** XL Specialty Insurance Company  
**Admitted Date:** 5/11/2000  
**Address:** Seaview House, 70 Seaview Ave., Stamford, CT 06902  
**Lines:** Disability, General Casualty, Marine, Property, Surety & Vehicle  
**General Agent :** Takagi & Associates, Inc.  
**CNMI Contact:** Satsuki H. Perez  
**Address:** PMB 602 P.O. Box 10000, Saipan, MP 96950  
**Phone:** 670-233-8117  
**Fax:** 670-233-2553

Total Assets	412,597,919
Total Liabilities	248,559,748
Surplus	164,038,171
Net Income	248,496
CNMI-Direct Premiums Written	<b>No Business</b>
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

**Company Name:** Zurich American Insurance Company  
**Admitted Date:** 9/11/2002  
**Address:** 1400 American Lane, Schaumburg, Illinois 60196-1056 U.S.A.  
**Lines:** Surety  
**General Agent:** Takagi & Associates, Inc.  
**CNMI Contact:** Satsuki H. Perez  
**Address:** PMB 602 P.O. Box 10000, Saipan, MP 96950  
**Phone:** 670-233-8117  
**Fax:** 670-233-2553

Total Assets	28,729,165,335
Total Liabilities	21,710,385,928
Surplus	7,018,779,407
Net Income	960,441,660
CNMI-Direct Premiums Written	<b>No Business</b>
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

**AGGREGATE LINES OF BUSINESS BY PROPERTY & CASUALTY COMPANIES  
AS OF DECEMBER 31, 2011**

LINE OF BUSINESS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Fire	1,937,395	1,482,123	824,293	193,909	193,909	401,143
Allied Lines	1,192,212	719,460	463,808	5,750	5,750	4,110
Homeowners Multiple Peril	297,864	261,820	146,235	9,681	9,681	224
Commercial Multiple Peril	421,206	285,443	208,711	-	-	-
Commercial Multiple Peril/Liability	5,650	5,702	(275)	-	-	-
Ocean Marine	54,234	67,116	29,136	(2,848)	(490)	2,942
Inland Marine	301,094	67,338	56,803	700	(21,300)	43,000
Financial Guaranty	119,944	104,690	13,272	-	-	-
Earthquake	424,669	292,505	189,708	-	-	1,668
Group Accident & Health	6,450,141	6,108,382	347,895	3,408,990	3,062,005	835,599
All other Accident & Health	25,838	17,106	20,194	-	-	-
Workers Compensation	1,951,032	1,648,844	944,532	308,919	140,798	453,872
Other Liability	1,220,104	981,820	459,964	106,480	16,533	1,258,736
Personal Accident	4,591	3,994	1,594	-	-	456
Product Liability	160,192	152,855	77,923	1,437	1,437	-
Other Private Passenger Auto Liability	2,151,457	1,822,406	1,002,365	750,287	826,088	483,421
Other Commercial Auto Liability	1,305,092	1,356,931	655,246	462,541	804,697	720,384
Private Passenger Auto Physical Damage	1,417,358	1,258,858	661,591	525,105	590,463	504,178
Commercial Auto Physical Damage	677,958	741,524	363,302	217,511	208,768	11,681
Fidelity	7,225	4,040	4,918	245	409	803
Surety	536,048	855,965	313,796	8,134	(47,952)	68,360
Burglary & Theft	39,226	30,075	22,879	3,673	3,673	761
Boiler & Machinery	56,880	44,943	22,950	180	180	-
Aggregate Write-Ins/Miscellaneous	557,848	478,974	235,715	115,898	135,157	166,490
<b>2011 TOTAL</b>	<b>21,315,258</b>	<b>18,792,914</b>	<b>7,066,555</b>	<b>6,116,592</b>	<b>5,929,806</b>	<b>4,957,828</b>
<b>2010 TOTAL</b>	<b>22,737,186</b>	<b>18,828,499</b>	<b>7,523,135</b>	<b>6,900,517</b>	<b>7,300,027</b>	<b>6,010,606</b>
<b>% CHANGE</b>	<b>-6.3%</b>	<b>-0.2%</b>	<b>-6.1%</b>	<b>-11.4%</b>	<b>-18.8%</b>	<b>-17.5%</b>

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2011

FIRE						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Nissay Dowa Insurance Co., Ltd.	199,292	187,345	92,101	-	-	-
Century Insurance Company, Ltd.	732,473	340,974	311,882	175,144	175,144	1,082
Dongbu Insurance Company, Ltd.	521,724	514,069	166,914	-	-	-
Equitable Insurance Company, Ltd.	-	-	-	-	-	-
Factory Mutual Insurance Company	117	194	53	-	-	-
First Net Insurance Company	24,389	21,284	15,810	18,765	18,765	399,661
Marianas Insurance Company, Ltd.	62,153	33,103	30,086	-	-	-
Pacific Basin Insurance Company	4,155	2,116	2,039	-	-	-
Pacific Indemnity Insurance Company	6,283	6,078	24,864	-	-	-
Tokio Marine Pacific Insurance Limited	170,361	344,832	85,991	-	-	400
Traders Insurance Company	216,448	32,128	94,553	-	-	-
<b>TOTAL</b>	<b>1,937,395</b>	<b>1,482,123</b>	<b>824,293</b>	<b>193,909</b>	<b>193,909</b>	<b>401,143</b>

ALLIED LINES						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Nissay Dowa Insurance Co., Ltd.	221,725	207,529	103,403	-	-	-
American Home Assurance Company	1,000	1,000	-	-	-	-
Century Insurance Company, Ltd.	722,443	263,526	247,358	5,750	5,750	4,092
Dongbu Insurance Company, Ltd.	108,728	109,929	59,993	-	-	-
Factory Mutual Insurance Company	200	340	89	-	-	-
First Net Insurance Company	14,337	11,686	8,355	-	-	18
National Union Fire Insurance Company	65,000	65,000	32,000	-	-	-
Pacific Basin Insurance Company	2,188	1,309	879	-	-	-
Pacific Indemnity Insurance Company	56,591	59,141	11,731	-	-	-
<b>TOTAL</b>	<b>1,192,212</b>	<b>719,460</b>	<b>463,808</b>	<b>5,750</b>	<b>5,750</b>	<b>4,110</b>

HOMEOWNERS MULTIPLE PERIL						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Dongbu Insurance Company, Ltd.	58,446	64,365	30,272	-	-	-
Equitable Insurance Company, Ltd.	1,479	723	756	-	-	-
First Net Insurance Company	83,775	82,288	38,295	-	-	224
Marianas Insurance Company, Ltd.	49,385	18,187	30,126	-	-	-
National Union Fire Insurance Company	8,000	9,000	4,000	-	-	-
Pacific Indemnity Insurance Company	56,336	58,497	24,741	8,851	8,851	-
Tokio Marine Pacific Insurance Limited	15,439	19,888	8,172	-	-	-
Traders Insurance Company	25,004	8,872	9,873	830	830	-
<b>TOTAL</b>	<b>297,864</b>	<b>261,820</b>	<b>146,235</b>	<b>9,681</b>	<b>9,681</b>	<b>224</b>

**EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2011**

<b>COMMERCIAL MULTIPLE PERIL</b>						
<b>NAME OF INSURER</b>	<b>DIRECT PREMIUMS WRITTEN</b>	<b>DIRECT PREMIUMS EARNED</b>	<b>DIRECT UNEARNED PREMIUMS RESERVED</b>	<b>DIRECT LOSSES PAID (LESS SALVAGE)</b>	<b>DIRECT LOSSES INCURRED</b>	<b>DIRECT LOSSES UNPAID</b>
National Union Fire Insurance Company	-	14,000	-	-	-	-
Pacific Indemnity Insurance Company	16,204	16,522	11,459	-	-	-
Tokio Marine Pacific Insurance Limited	405,002	254,921	197,252	-	-	-
Traders Insurance Company	-	-	-	-	-	-
<b>TOTAL</b>	<b>421,206</b>	<b>285,443</b>	<b>208,711</b>	<b>-</b>	<b>-</b>	<b>-</b>

<b>COMMERCIAL MULTIPLE PERIL 5.2 (LIABILITY PORTION)</b>						
<b>NAME OF INSURER</b>	<b>DIRECT PREMIUMS WRITTEN</b>	<b>DIRECT PREMIUMS EARNED</b>	<b>DIRECT UNEARNED PREMIUMS RESERVED</b>	<b>DIRECT LOSSES PAID (LESS SALVAGE)</b>	<b>DIRECT LOSSES INCURRED</b>	<b>DIRECT LOSSES UNPAID</b>
Pacific Indemnity Insurance Company	5,650	5,702	(275)	-	-	-
<b>TOTAL</b>	<b>5,650</b>	<b>5,702</b>	<b>(275)</b>	<b>-</b>	<b>-</b>	<b>-</b>

<b>OCEAN MARINE</b>						
<b>NAME OF INSURER</b>	<b>DIRECT PREMIUMS WRITTEN</b>	<b>DIRECT PREMIUMS EARNED</b>	<b>DIRECT UNEARNED PREMIUMS RESERVED</b>	<b>DIRECT LOSSES PAID (LESS SALVAGE)</b>	<b>DIRECT LOSSES INCURRED</b>	<b>DIRECT LOSSES UNPAID</b>
AIOI Nissay Dowa Insurance Co., Ltd.	-	-	-	-	-	-
Century Insurance Company, Ltd.	6,445	5,427	1,444	-	2,358	2,358
First Net Insurance Company	1,435	1,435	-	-	-	584
Dongbu Insurance Company, Ltd.	170	170	-	-	-	-
Marianas Insurance Company, Ltd.	11,037	4,754	6,283	-	-	-
National Union Fire Insurance Company	-	1,000	-	-	-	-
Pacific Basin Insurance Company	2,363	1,050	1,313	-	-	-
Tokio Marine Pacific Insurance Limited	20,855	39,397	12,866	-	-	-
Traders Insurance Company	11,929	13,883	7,230	(2,848)	(2,848)	-
<b>TOTAL</b>	<b>54,234</b>	<b>67,116</b>	<b>29,136</b>	<b>(2,848)</b>	<b>(490)</b>	<b>2,942</b>

<b>INLAND MARINE</b>						
<b>NAME OF INSURER</b>	<b>DIRECT PREMIUMS WRITTEN</b>	<b>DIRECT PREMIUMS EARNED</b>	<b>DIRECT UNEARNED PREMIUMS RESERVED</b>	<b>DIRECT LOSSES PAID (LESS SALVAGE)</b>	<b>DIRECT LOSSES INCURRED</b>	<b>DIRECT LOSSES UNPAID</b>
AIOI Nissay Dowa Insurance Co., Ltd.	1,422	1,561	596	-	-	-
Century Insurance Company, Ltd.	323,975	18,052	29,185	-	-	-
Centurion Casualty Company	(24,403)	47,597	27,000	700	(21,300)	43,000
Dongbu Insurance Company, Ltd.	60	60	4	-	-	-
Factory Mutual Insurance Company	40	68	18	-	-	-
<b>TOTAL</b>	<b>301,094</b>	<b>67,338</b>	<b>56,803</b>	<b>700</b>	<b>(21,300)</b>	<b>43,000</b>

<b>FINANCIAL GUARANTY</b>						
<b>NAME OF INSURER</b>	<b>DIRECT PREMIUMS WRITTEN</b>	<b>DIRECT PREMIUMS EARNED</b>	<b>DIRECT UNEARNED PREMIUMS RESERVED</b>	<b>DIRECT LOSSES PAID (LESS SALVAGE)</b>	<b>DIRECT LOSSES INCURRED</b>	<b>DIRECT LOSSES UNPAID</b>
Century Insurance Company, Ltd.	5,560	306	3,272	-	-	-
Pacific Basin Insurance Company (Bond)	114,384	104,384	10,000	-	-	-
<b>TOTAL</b>	<b>119,944</b>	<b>104,690</b>	<b>13,272</b>	<b>-</b>	<b>-</b>	<b>-</b>

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2011

EARTHQUAKE						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Nissay Dowa Insurance Co., Ltd.	124,759	117,529	57,399	-	-	-
Century Insurance Company, Ltd.	230,781	104,503	87,652	-	-	-
Dongbu Insurance Company, Ltd.	29,058	30,928	23,345	-	-	-
First Net Insurance Company	6,368	5,938	3,664	-	-	1,668
National Union Fire Insurance Company	6,000	6,000	3,000	-	-	-
Pacific Indemnity Insurance Company	27,703	27,607	14,648	-	-	-
<b>TOTAL</b>	<b>424,669</b>	<b>292,505</b>	<b>189,708</b>	<b>-</b>	<b>-</b>	<b>1,668</b>

GROUP ACCIDENT & HEALTH						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
American Home Assurance Company	-	(1,000)	-	-	-	-
Century Insurance Company, Ltd.	4,950	(1,220)	2,913	-	-	-
First Net Insurance Company	177,858	174,901	13,350	2,331	42,331	54,022
Dongbu Insurance Company, Ltd.	-	-	-	-	-	-
Island Home Insurance Company (Formerly Zurich Insurance (Guam), Inc.)	2,465,136	2,133,204	331,932	882,788	492,350	215,792
Marianas Insurance Company, Ltd.	1,680	980	700	-	-	-
National Union Fire Insurance Company	(1,000)	-	(1,000)	-	-	-
Tokio Marine Pacific Insurance Limited	3,801,517	3,801,517	-	2,523,871	2,527,324	565,785
<b>TOTAL</b>	<b>6,450,141</b>	<b>6,108,382</b>	<b>347,895</b>	<b>3,408,990</b>	<b>3,062,005</b>	<b>835,599</b>

OTHER LIABILITY/PERSONAL ACCIDENT						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Dongbu Insurance Company, Ltd.	508	510	169	-	-	-
First Net Insurance Company	4,083	3,484	1,425	-	-	456
Royal Crown Insurance Corporation	-	-	-	-	-	-
Traders Insurance Company	-	-	-	-	-	-
<b>TOTAL</b>	<b>4,591</b>	<b>3,994</b>	<b>1,594</b>	<b>-</b>	<b>-</b>	<b>456</b>

ALL OTHER ACCIDENT & HEALTH						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Nissay Dowa Insurance Co., Ltd.	25,838	17,106	20,194	-	-	-
<b>TOTAL</b>	<b>25,838</b>	<b>17,106</b>	<b>20,194</b>	<b>-</b>	<b>-</b>	<b>-</b>

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2011

WORKERS' COMPENSATION						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Nissay Dowa Insurance Co., Ltd.	262,481	254,294	143,666	33,364	10,243	14,347
Century Insurance Company, Ltd.	498,827	437,905	216,135	213,996	52,980	241,857
Dongbu Insurance Company, Ltd.	75,819	83,119	35,575	4,492	17,509	139,866
Equitable Insurance Company, Ltd.	88,546	54,041	34,505	1,391	1,391	-
First Net Insurance Company	49,841	40,530	35,420	-	500	19,068
First Pacific Transnational Insurance Company	-	-	-	-	-	-
Island Insurance & Surety Corporation	16,708	21,380	7,337	892	892	-
Marianas Insurance Company, Ltd.	41,094	16,890	24,204	13,125	13,125	-
National Union Fire Insurance Company	252,000	220,000	127,000	9,000	-	1,000
Pacific Basin Insurance Company	77,492	48,842	28,650	-	8,381	-
Pacific Indemnity Insurance Company	10,774	13,773	6,166	6,547	322	9,736
Royal Crown Insurance Corporation	58,142	61,380	28,964	1,349	1,349	-
Tokio Marine Pacific Insurance Limited	90,429	114,961	49,501	4,047	476	1,930
Traders Insurance Company	428,879	281,729	207,409	20,716	33,630	26,068
<b>TOTAL</b>	<b>1,951,032</b>	<b>1,648,844</b>	<b>944,532</b>	<b>308,919</b>	<b>140,798</b>	<b>453,872</b>

OTHER LIABILITY						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Nissay Dowa Insurance Co., Ltd.	305,718	329,141	134,661	51,249	57,171	458,081
American Home Assurance Company	20,000	54,000	10,000	-	-	-
Century Insurance Company, Ltd.	212,341	(1,839)	(8,277)	550	550	-
Dongbu Insurance Company, Ltd.	250,038	234,771	90,907	9,827	(100,489)	496,912
Equitable Insurance Company, Ltd.	3,050	1,871	1,179	-	-	-
Federal Insurance Company	-	-	-	-	(53)	3,506
First Net Insurance Company	24,507	19,598	18,338	-	10,000	21,737
Marianas Insurance Company, Ltd.	20,448	10,641	9,807	-	-	-
National Union Fire Insurance Company	65,000	72,000	32,000	-	-	-
Pacific Basin Insurance Company	17,440	3,762	13,678	-	-	-
Pacific Indemnity Insurance Company	4,325	4,437	3,548	-	-	15,000
Tokio Marine Pacific Insurance Limited	48,639	73,006	38,988	-	-	150,000
Traders Insurance Company	248,598	180,432	115,135	44,854	49,354	113,500
<b>TOTAL</b>	<b>1,220,104</b>	<b>981,820</b>	<b>459,964</b>	<b>106,480</b>	<b>16,533</b>	<b>1,258,736</b>

PRODUCT LIABILITY						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Century Insurance Company, Ltd.	160,192	152,855	77,923	1,437	1,437	-
Dongbu Insurance Company, Ltd.	-	-	-	-	-	-
First Net Insurance Company	-	-	-	-	-	-
<b>TOTAL</b>	<b>160,192</b>	<b>152,855</b>	<b>77,923</b>	<b>1,437</b>	<b>1,437</b>	<b>-</b>



EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2011

OTHER PRIVATE PASSENGER AUTO LIABILITY						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Nissay Dowa Insurance Co., Ltd.	62,220	63,036	32,644	6,598	(4,018)	8,000
Century Insurance Company, Ltd.	452,303	414,941	217,401	162,202	186,487	39,348
Dongbu Insurance Company, Ltd.	368,939	379,905	175,284	101,271	50,837	190,746
Equitable Insurance Company, Ltd.	196,752	114,796	81,956	47,615	47,615	-
First Net Insurance Company	136,137	139,972	63,065	29,722	70,582	67,885
Marianas Insurance Company, Ltd.	174,054	82,922	84,997	44,476	62,692	37,653
National Union Fire Insurance Company	96,000	126,000	48,000	44,000	22,000	27,000
Pacific Basin Insurance Company	46,914	20,179	26,735	-	9,952	-
Pacific Indemnity Insurance Company	121,869	136,345	49,216	40,519	50,857	25,660
Royal Crown Insurance Corporation	48,868	57,047	23,277	193,357	256,501	78,929
Tokio Marine Pacific Insurance Limited	110,531	76,132	43,761	8,381	2,752	1,100
Traders Insurance Company	336,870	211,131	156,029	72,146	69,831	7,100
<b>TOTAL</b>	<b>2,151,457</b>	<b>1,822,406</b>	<b>1,002,365</b>	<b>750,287</b>	<b>826,088</b>	<b>483,421</b>

OTHER COMMERCIAL AUTO LIABILITY						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Nissay Dowa Insurance Co., Ltd.	72,452	75,367	35,787	150,557	47,477	52,000
Century Insurance Company, Ltd.	614,712	580,134	295,463	169,709	254,210	115,581
Dongbu Insurance Company, Ltd.	228,814	235,083	97,368	67,331	428,844	529,642
Equitable Insurance Company, Ltd.	-	-	-	-	-	-
First Net Insurance Company	23,968	16,511	12,000	5,836	6,375	1,784
Marianas Insurance Company, Ltd.	22,001	10,480	13,639	-	-	-
National Union Fire Insurance Company	67,000	99,000	33,000	33,000	23,000	4,000
Pacific Basin Insurance Company	25,067	10,913	14,154	-	5,269	-
Pacific Indemnity Insurance Company	31,407	30,423	10,990	2,190	2,650	460
Royal Crown Insurance Corporation	4,260	4,992	2,037	16,919	22,444	-
Tokio Marine Pacific Insurance Limited	90,595	196,965	83,019	6,869	20,298	16,917
Traders Insurance Company	124,816	97,063	57,789	10,130	(5,870)	-
<b>TOTAL</b>	<b>1,305,092</b>	<b>1,356,931</b>	<b>655,246</b>	<b>462,541</b>	<b>804,697</b>	<b>720,384</b>

PRIVATE PASSENGER AUTO PHYSICAL DAMAGE						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Nissay Dowa Insurance Co., Ltd.	132,216	133,951	69,369	58,300	70,805	32,406
Century Insurance Company, Ltd.	378,275	376,233	181,819	98,338	145,236	404,731
Dongbu Insurance Company, Ltd.	236,741	249,918	109,196	114,752	103,234	17,042
Equitable Insurance Company, Ltd.	43,190	25,200	17,990	10,309	10,309	-
First Net Insurance Company	114,253	73,840	78,834	61,391	60,371	6,457
Marianas Insurance Company, Ltd.	113,227	53,951	-	49,474	45,083	4,309
National Union Fire Insurance Company	155,000	143,000	78,000	35,000	28,000	9,000
Pacific Basin Insurance Company	20,458	8,925	11,533	-	4,293	-
Pacific Indemnity Insurance Company	83,970	85,725	50,968	30,738	42,314	18,678
Royal Crown Insurance Corporation	7,912	9,270	3,782	31,421	41,681	-
Tokio Marine Pacific Insurance Limited	-	-	-	-	-	-
Traders Insurance Company	132,116	98,845	60,100	35,382	39,137	11,555
<b>TOTAL</b>	<b>1,417,358</b>	<b>1,258,858</b>	<b>661,591</b>	<b>525,105</b>	<b>590,463</b>	<b>504,178</b>

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2011

COMMERCIAL AUTO PHYSICAL DAMAGE						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Nissay Dowa Insurance Co., Ltd.	169,056	175,856	83,504	26,089	20,137	2,619
Century Insurance Company, Ltd.	284,147	300,684	136,576	124,470	122,279	6,672
Dongbu Insurance Company, Ltd.	57,496	66,161	26,486	20,515	20,515	-
Equitable Insurance Company	-	-	-	-	-	-
First Net Insurance Company	74,922	114,809	9,218	23,685	23,685	2,390
Marianas Insurance Company, Ltd.	10,411	4,966	68,714	-	-	-
National Union Fire Insurance Company	36,000	40,000	18,000	16,000	16,000	-
Pacific Basin Insurance Company	-	-	-	-	-	-
Pacific Indemnity Insurance Company	12,763	14,337	5,779	5,702	5,702	-
Royal Crown Insurance Corporation	-	-	-	-	-	-
Tokio Marine Pacific Insurance Limited	-	-	-	-	-	-
Traders Insurance Company	33,163	24,711	15,025	1,050	450	-
<b>TOTAL</b>	<b>677,958</b>	<b>741,524</b>	<b>363,302</b>	<b>217,511</b>	<b>208,768</b>	<b>11,681</b>

FIDELITY						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Century Insurance Company, Ltd.	4,014	(611)	2,362	-	-	-
Colonial Surety Company	1,214	67	1,249	-	164	604
Dongbu Insurance Company, Ltd.	-	2,027	-	-	-	-
First Net Insurance Company	675	675	505	-	-	199
Pacific Basin Insurance Company	-	-	-	-	-	-
Royal Crown Insurance Corporation	245	245	-	245	245	-
Tokio Marine Pacific Insurance Limited	1,077	1,637	802	-	-	-
<b>TOTAL</b>	<b>7,225</b>	<b>4,040</b>	<b>4,918</b>	<b>245</b>	<b>409</b>	<b>803</b>

SURETY						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Nissay Dowa Insurance Co., Ltd.	-	-	-	-	-	-
American Contractors Indemnity Company	-	-	-	-	-	-
Bond Safeguard Insurance Company	-	-	-	-	-	-
Century Insurance Company, Ltd.	54,259	145,117	29,282	485	-	4,205
Dongbu Insurance Company, Ltd.	15,362	77,160	4,858	-	-	-
Equitable Insurance Company, Ltd.	22,668	10,712	11,956	-	-	-
Federal Insurance Company	91,976	81,564	14,637	-	(40,557)	9,877
Fidelity & Deposit Company of Maryland	119,536	259,538	161,285	-	(15,044)	36,023
First Net Insurance Company	89,031	84,863	45,432	-	-	18,255
Global Insurance, Inc.	9,626	9,626	-	-	-	-
Island Insurance & Surety Corporation	-	78	-	-	-	-
Lexon Insurance Company	41,250	18,906	22,344	-	-	-
Marianas Insurance Company, Ltd.	3,088	2,598	489	-	-	-
Pacific Indemnity Insurance Company	-	-	6	-	-	-
Royal Crown Insurance Corporation	-	3,898	-	1,183	1,183	-
Telebond Insurance Corporation	-	-	-	-	-	-
Traders Insurance Company	89,252	161,905	23,507	6,466	6,466	-
<b>TOTAL</b>	<b>536,048</b>	<b>855,965</b>	<b>313,796</b>	<b>8,134</b>	<b>(47,952)</b>	<b>68,360</b>

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2011

BURGLARY & THEFT						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Nissay Dowa Insurance Co., Ltd.	11,735	11,039	6,316	-	-	-
American Home Assurance Company	3,000	3,000	2,000	-	-	-
Century Insurance Company, Ltd.	7,582	(2,939)	4,462	3,673	3,673	-
Dongbu Insurance Company, Ltd.	2,971	3,256	1,582	-	-	-
First Net Insurance Company	1,663	1,583	1,304	-	-	761
Marianas Insurance Company, Ltd.	2,950	1,365	1,645	-	-	-
Pacific Indemnity Insurance Company	250	511	275	-	-	-
Tokio Marine Pacific Insurance Limited	5,615	7,208	3,144	-	-	-
Traders Insurance Company	3,460	5,052	2,151	-	-	-
<b>TOTAL</b>	<b>39,226</b>	<b>30,075</b>	<b>22,879</b>	<b>3,673</b>	<b>3,673</b>	<b>761</b>

BOILER & MACHINERY						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Nissay Dowa Insurance Co., Ltd.	12,640	6,826	5,814	-	-	-
Dongbu Insurance Company, Ltd.	44,205	37,875	17,121	-	-	-
Factory Mutual Insurance Company	35	62	15	-	-	-
Royal Crown Insurance Corporation	-	180	-	180	180	-
<b>TOTAL</b>	<b>56,880</b>	<b>44,943</b>	<b>22,950</b>	<b>180</b>	<b>180</b>	<b>-</b>

MISCELLANEOUS/AGGREGATE WRITE-INS						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Nissay Dowa Insurance Co., Ltd.	5,564	6,815	3,742	-	-	-
Centurion Casualty Company	(16,677)	58,323	16,000	12,905	(5,095)	21,000
Century Insurance Company, Ltd.	556,304	405,380	213,849	102,993	138,224	71,599
Marianas Insurance Company, Ltd.	10,057	6,818	432	-	2,028	73,891
Royal Crown Insurance Corporation	-	-	-	-	-	-
Traders Insurance Company	2,600	1,638	1,692	-	-	-
<b>TOTAL</b>	<b>557,848</b>	<b>478,974</b>	<b>235,715</b>	<b>115,898</b>	<b>135,157</b>	<b>166,490</b>

AGGREGATE OF PREMIUMS WRITTEN FOR LIFE, ACCIDENT & HEALTH as of December 31, 2011

NAME OF INSURER	LIFE PREMIUMS DIRECT	ANNUITY CONSIDERATION DIRECT	ACCIDENT AND HEALTH PREMIUMS	DEPOSIT TYPE CONTRACT FUNDS	OTHER	REPORT TOTAL
5 Star Life Insurance Company	441	-	-	-		441
American Family Life Assurance Company of Columbus	6,005	-	94,408	-	-	100,413
American National Insurance Company	46,680	-	29,355	-	-	76,035
Centurion Life Insurance Company	40,532	-	(12,014)	-	-	28,518
Individual Assurance Company, Life, Health & Accident	7,501,475	170,842	134	-	-	7,672,451
Lincoln National Life Insurance Company	132,544	-	86	-	-	132,630
Metropolitan Life Insurance Company	72,746		53,556	-	-	126,302
Midland National Life Insurance Company	207,016	-	-	-	-	207,016
Net Care Life & Health Insurance Company	511,745	2,947	1,117,192	-	-	1,631,884
North Coast Life Insurance Company	37,960	-	-	54	-	38,014
Pacific Guardian Life Insurance Company, Ltd.	474,166	-	54,958	(416)	-	528,708
Primerica Life Insurance Company	183,227	3,936	-	-	-	187,163
Protective Life Insurance Company	381	-	-	-	-	381
Sterling Investors Life Insurance Company	78,942	-	-	-	-	78,942
United Healthcare Insurance Company	-	-	80,428	-	-	80,428
<b>Total</b>	<b>9,293,860</b>	<b>177,725</b>	<b>1,418,103</b>	<b>(362)</b>	<b>-</b>	<b>10,889,326</b>

EXHIBIT OF PREMIUMS WRITTEN FOR HEALTH as of December 31, 2011

Health						
NAME OF INSURER	ACCIDENT AND HEALTH PREMIUMS	MEDICARE TITLE XVIII	FEDERAL EMPLOYEES HEALTH BENEFITS PROGRAM PREMIUMS	LIFE & ANNUITY PREMIUMS & OTHER CONSIDERATION	PROPERTY/CASUALTY PREMIUMS	TOTAL
TakeCare Insurance Company, Inc. dba Take Care	3,350,218					3,350,218
<b>TOTAL</b>	<b>3,350,218</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,350,218</b>

EXHIBIT OF DIRECT PREMIUMS FOR LIFE AND ANNUITY CONSIDERATION as of December 31, 2011

Life Insurance					
NAME OF INSURER	Ordinary	Credit Life (Group & Individual)	Group	Industrial	Total
5 Star Life Insurance Company	441				441
American Family Life Assurance Company of Columbus	3,664		2,340		6,004
American National Insurance Company	15,897	30,782			46,679
Centurion Life Insurance Company		40,532			40,532
Individual Assurance Company, Life, Health & Accident	1,612,031	18,306	5,871,138		7,501,475
Lincoln National Life Insurance Company	132,544				132,544
Metropolitan Life Insurance Company			72,746		72,746
Midland National Life Insurance Company	207,016				207,016
Net Care Life & Health Insurance Company	485,652		26,093		511,745
North Coast Life Insurance Company	37,960				37,960
Pacific Guardian Life Insurance Company, Ltd.	213,771		260,395		474,166
Primerica Life Insurance Company	183,227				183,227
Protective Life Insurance Company	381				381
Sterling Investors Life Insurance Company	78,942				78,942
United Healthcare Insurance Company					-
<b>Total</b>	<b>2,971,526</b>	<b>89,620</b>	<b>6,232,712</b>	<b>-</b>	<b>9,293,858</b>

Annuity Considerations					
NAME OF INSURER	Ordinary	Credit Life (Group & Individual)	Group	Industrial	Total
Individual Assurance Company, Life, Health & Accident	170,842				170,842
Net Care Life & Health Insurance Company	2,947				2,947
Primerica Life Insurance Company	3,936				3,936
<b>Total</b>	<b>177,725</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>177,725</b>

Deposit-type contract funds					
NAME OF INSURER	Ordinary	Credit Life (Group & Individual)	Group	Industrial	Total
North Coast Life Insurance Company	54				54
Pacific Guardian Life Insurance Company, Ltd.	(416)				(416)
<b>Total</b>	<b>(362)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(362)</b>

<b>GRAND TOTAL</b>	<b>3,148,889</b>	<b>89,620</b>	<b>6,232,712</b>	<b>-</b>	<b>9,471,221</b>
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EXHIBIT OF PREMIUMS WRITTEN FOR ACCIDENT AND HEALTH INSURANCE as of December 31, 2011

Group Policies					
NAME OF INSURER	Direct Premium	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
Metropolitan Life Insurance Company	53,556	52,205	-	1,900	1,908
Net Care Life & Health Insurance Company	1,117,192	1,126,150	-	988,164	803,772
Pacific Guardian Life Insurance Company, Ltd.	37	37	-	-	-
United Healthcare Insurance Company	244	242	-	191	188
<b>Total</b>	<b>1,171,029</b>	<b>1,178,634</b>	<b>-</b>	<b>990,255</b>	<b>805,868</b>

Credit (Group & Individual)					
NAME OF INSURER	Direct Premium	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
American National Insurance Company	29,355	43,104	-	2,519	4,485
Centurion Life Insurance Company	(12,014)	62,975	-	42,448	45,669
Individual Assurance Company, Life, Health & Accident	134	326	-	-	-
<b>Total</b>	<b>17,475</b>	<b>106,405</b>	<b>-</b>	<b>44,967</b>	<b>50,154</b>

Medicare Title XVIII exempt from state taxes and fees					
NAME OF INSURER	Direct Premium	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
United Healthcare Insurance Company	80,184	79,755	-	64,535	63,988
<b>Total</b>	<b>80,184</b>	<b>79,755</b>	<b>-</b>	<b>64,535</b>	<b>63,988</b>

Guaranteed Renewable					
NAME OF INSURER	Direct Premium	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
American Family Life Assurance Company of Columbus	94,408	95,012	-	45,243	46,940
Lincoln National Life Insurance Company	86	97	-	-	-
Pacific Guardian Life Insurance Company, Ltd.	54,921	54,673	-	9,510	9,510
<b>Total</b>	<b>149,415</b>	<b>149,782</b>	<b>-</b>	<b>54,753</b>	<b>56,450</b>

<b>GRAND TOTAL</b>	<b>1,418,103</b>	<b>1,514,576</b>	<b>-</b>	<b>1,154,510</b>	<b>976,460</b>
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EXHIBIT OF PREMIUMS WRITTEN FOR SURPLUS LINES & LOSSES as of December 31, 2011

NAME OF INSURER	AIRPORT LIABILITY	AIRPORT PROPERTY	MARINE HULL	PORT LIABILITY	PORT PROPERTY	PROFESSIONAL LIABILITY
<b>AM Insurance, Inc.</b> P.O. Box 2797 Agana, Guam 96932 President: AnnMarie T. Muna Tel. No: 671-477-2642/2632/2653/2656 (Guam) Fax No: 671-477-2602	178,500	380,545		161,000	647,955	
<b>AON Insurance Micronesia (Saipan) Inc.</b> P.O. Box 502177 CK Saipan, MP. 96950 General Manager: Rodney Rankin Tel. No: 234-2811 Fax No: 234-5462						
<b>Associated Insurance Underwriters of the Pacific, Inc.</b> P.O. Box 501369 CK Saipan, MP. 96950 Gen. Manager: Magdalena S. George Tel. No: 234-3152/6865/7222 Fax No: 234-5367						
<b>Marianas Insurance Company, Ltd.</b> P.O. Box 502505 CK Saipan, MP. 96950 General Manager: Rosalia S. Cabrera Tel. No: 234-5091/5092 Fax No: 234-5093						
<b>Moylan's Insurance Underwriters, Inc.</b> P.O. Box 500658 CK Saipan, MP. 96950 General Manager: Tamara Hunter Tel. No: 234-6442/6129/7185 Fax No: 234-8641						
<b>Pacific Basin Insurance, Inc.</b> P.O. Box 600710 CK Saipan, MP. 96950 President: Joseph C. Reyes Tel. No: 234-5860/7861 Fax No: 234-7841						
<b>Pacifica Insurance Underwriters, Inc.</b> P.O. Box 500168 CK Saipan, MP. 96950 President: Norman T. Tenorio Tel. No: 234-6267/7310/7722 Fax No: 234-5880						
<b>Takagi &amp; Associates, Inc.</b> PPP 602, Box 10000 Saipan, MP. 96950 Branch Supervisor: Satsuki Perez Tel. No: 233-8117/2554/3400 Fax No: 233-2553			(1,436)			102,525
<b>Traders Insurance Company</b> P.O. Box 502473 CK Saipan, MP. 96950 President: Pablo B. Mendoza Tel. No: 234-7788/7799 Fax No: 234-8899						
<b>2011 TOTAL</b>	<b>178,500</b>	<b>380,545</b>	<b>(1,436)</b>	<b>161,000</b>	<b>647,955</b>	<b>102,525</b>
<b>2010 TOTAL</b>	<b>192,500</b>	<b>391,000</b>	<b>43,715</b>	<b>148,612</b>	<b>685,750</b>	<b>126,124</b>

**TREASURY LISTED (T-LISTED) COMPANIES**

**ADMITTED IN THE CNMI**

**UPDATED AS OF JULY 1, 2012**

<b>UNDERWRITING LIMITATION</b>	<b>NAME</b>	<b>GENERAL AGENT</b>
<b>\$6,555,000</b>	<b>American Contractors Indemnity Company (NAIC #10216)</b>  601 South Figueroa St., 16 Fl.  Los Angeles, CA 90017	<b>Associated Insurance Und. of the Pacific, Inc.</b>  P.O. Box 501369 CK, Saipan, MP. 96950  Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
<b>\$566,730,000</b>	<b>American Home Assurance Company (NAIC #19380)</b>  175 Water Street, 18th Floor  New York, NY 10038	<b>Calvo's Insurance Underwriters, Inc.</b>  P.O. Box 500035 CK, Saipan, MP. 96950  Tel. No: 234-5699/5690 - Fax No: 234-5693
<b>\$2,741,000</b>	<b>Bond Safeguard Insurance Company (NAIC #27081)</b>  10002 Shelbyville Road, Suite 100  Louisville, KY 40223	<b>Associated Insurance Und. of the Pacific, Inc.</b>  P.O. Box 501369 CK, Saipan, MP. 96950  Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
<b>\$2,243,000</b>	<b>Colonial Surety Company (NAIC #10758)</b>  50 Chestnut Ridge Road  Montvale, New Jersey 07645	<b>Takagi &amp; Associates, Inc.</b>  PPP 602, Box 10000, Saipan, MP. 96950  Tel. No.: 233-8117/3400/2554 - Fax No: 233-2553
<b>\$124,064,000</b>	<b>Continental Insurance Company (The) (NAIC #35289)</b>  333 S. Wabash Ave.  Chicago, IL 60604	<b>Associated Insurance Und. of the Pacific, Inc.</b>  P.O. Box 501369 CK, Saipan, MP. 96950  Tel. No. 234-7222/6865/3152 - Fax No: 234-5367
<b>\$1,252,279,000</b>	<b>Federal Insurance Company (NAIC #20281)</b>  15 Mountain View Road, P.O. Box 1615  Warren, New Jersey 07061-1615	<b>Associated Insurance Und. of the Pacific, Inc.</b>  P.O. Box 501369 CK, Saipan, MP. 96950  Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
<b>\$17,121,000</b>	<b>Fidelity &amp; Deposit Company of Maryland (NAIC #39306)</b>  1400 American Lane, Tower I, 18th Floor  Schaumburg, IL. 60196-1056	<b>Takagi &amp; Associates, Inc.</b>  PPP 602, Box 10000, Saipan, MP. 96950  Tel. No.: 233-8117/3400/2554 - Fax No: 233-2553  <b>Associated Insurance Und. of the Pacific, Inc.</b>  P.O. Box 501369 CK, Saipan, MP. 96950  Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
<b>\$1,004,000</b>	<b>First Net Insurance Company (NAIC #10972)</b>  Rm. 102, 424 Julale Shopping Center  Hagatna, Guam 96910	<b>Moylan's Insurance Underwriters, Inc.</b>  P.O. Box 500658 CK, Saipan, MP. 96950  Tel. No: 234-6129/6442 - Fax No: 234-8641
<b>\$4,969,000</b>	<b>Lexon Insurance Company (NAIC #13307)</b>  10002 Shelbyville Road, Suite 100  Louisville, KY 40223	<b>Associated Insurance Und. of the Pacific, Inc.</b>  P.O. Box 501369 CK, Saipan, MP. 96950  Tel. No: 234-7222/6865/3152 - Fax No: 234-5367

**TREASURY LISTED (T-LISTED) COMPANIES**

**ADMITTED IN THE CNMI**

**UPDATED AS OF JULY 1, 2012**

<b>UNDERWRITING LIMITATION</b>	<b>NAME</b>	<b>GENERAL AGENT</b>
<b>\$24,501,000</b>	<b>Liberty Insurance Corporation (NAIC #42404)</b>  2815 Forbs Avenue, Suite 200  Hoffman Estates, IL 60192	<b>Takagi &amp; Associates, Inc.</b>  PPP 602, Box 10000, Saipan, MP. 96950  Tel. No.: 233-8117/3400/2554 - Fax No: 233-2553
<b>\$15,119,000</b>	<b>LM Insurance Corporation (NAIC # 33600)</b>  2815 Forbs Avenue, Suite 200  Hoffman Estates, IL 60192	<b>Takagi &amp; Associates, Inc.</b>  PPP 602, Box 10000, Saipan, MP. 96950  Tel. No: 233-8117/3400/2554 - Fax No: 233-2553
<b>\$1,437,971,000</b>	<b>National Union Fire Insurance Co. of Pitts. PA. (NAIC #19445)</b>  175 Water Street, 18th Floor  New York, N.Y. 10038	<b>Calvo's Insurance Underwriters, Inc.</b>  P.O. Box 500035 CK, Saipan, MP. 96950  Tel. No: 234-5699/5690 - Fax No: 234-5693
<b>\$80,886,000</b>	<b>New Hampshire Insurance Company (NAIC #23841)</b>  175 Water Street, 18th Floor  New York, NY 10038	<b>Calvo's Insurance Underwriters, Inc.</b>  P.O. Box 500035 CK, Saipan, MP. 96950  Tel. No: 234-5699/5690 - Fax No: 234-5693
<b>\$1,362,000</b>	<b>Pacific Indemnity Insurance Company (NAIC #18380)</b>  348 West O'Brien Drive  Hagatna, Guam 96932	<b>Associated Insurance Und. of the Pacific, Inc.</b>  P.O. Box 501369 CK, Saipan, MP. 96950  Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
<b>\$110,462,000</b>	<b>Westchester Fire Insurance Company (NAIC #10030)</b>  436 Walnut Street, P.O. Box 1000  Philadelphia, PA. 19106	<b>Takagi &amp; Associates, Inc.</b>  PPP 602, Box 10000, Saipan, MP. 96950  Tel. No: 233-8117/3400/2554 - Fax No: 233-2553
		<b>Associated Insurance Und. of the Pacific, Inc.</b>  P.O. Box 501369 CK, Saipan, MP. 96950  Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
<b>\$16,404,000</b>	<b>XL Specialty Insurance Company (NAIC #37885)</b>  Seaview House, 70 Seaview Avenue  Stamford, CT 06902-6040	<b>Takagi &amp; Associates, Inc.</b>  PPP 602, Box 10000, Saipan, MP. 96950  Tel. No: 233-8117/3400/2554 - Fax No: 233-2553
<b>\$630,629,000</b>	<b>Zurich American Insurance Company (NAIC #16535)</b>  1400 American Lane, Tower 1, 18th Floor  Schaumburg, IL. 60196-1056	<b>Takagi &amp; Associates, Inc.</b>  PPP 602, Box 10000, Saipan, MP. 96950  Tel. No: 233-8117/3400/2554 - Fax No: 233-2553
		<b>Associated Insurance Und. of the Pacific, Inc.</b>  P.O. Box 501369 CK, Saipan, MP. 96950  Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
<b>For more information and updates visit: <a href="http://www.fms.treas.gov/C570/c570.html">http://www.fms.treas.gov/C570/c570.html</a></b>		