

YEAR END 2016

**OFFICE OF THE INSURANCE COMMISSIONER
TWENTY NINE ANNUAL REPORT**

DEPARTMENT OF COMMERCE

**PO BOX 5795 CHRB
SAIPAN, MP 96950**



**MARK O. RABULIMAN
INSURANCE COMMISSIONER**

Prepared by the Insurance Section

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OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2016

In accordance with 4 CMC Division 7, §7112, I am pleased to present the 29th Annual Report of the Insurance Commissioner.

This report includes a listing of admitted insurers and a summary of insurance business transacted in the CNMI from all admitted alien, foreign and domestic carriers during the 2016 calendar year.

During the reported year, the Office of the Insurance Commissioner licensed and regulated

- Two (2) alien carriers;
- Fifty-Two (52) foreign carriers;
- Eleven (11) domestic carriers.

No new Certificate of Authority (COA) was issued for alien insurer.

One (1) new COA was issued to an admitted foreign company:
Virginia Surety Company, Inc.

No new Certificate of Authority (COA) was issued for a domestic insurer.

Three (3) insurers were granted permission to withdraw their Certificate of Authority (COA) from doing the insurance market were:

Tacticor Insurance Company
OIC Marianas Insurance Corporation
Premier Insurance Company, Inc.

Direct premiums written for Property and Casualty experienced a 14.8% increase from \$26.8 million to \$30.8 million. Direct losses incurred decreased by 44.2% from \$23 million in 2015 to \$12.8 million in 2016.

We hope you find this report useful for your purposes.

Sincerely,



MARK O. RABAULIMAN
Secretary of Commerce
Insurance Commissioner

OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2016

OFFICE OF THE INSURANCE COMMISSIONER

HIGHLIGHTS OF 2016

The Office of the Insurance Commissioner (OIC) continues to pursue its mission which is *“Protecting CNMI consumers through regulation, monitoring and education, while providing oversight of the insurance industry to best serve the public.”* The Office of the Insurance Commissioner (OIC) is a regulatory division directly under the authority of the Secretary of Commerce who serves as the Insurance Commissioner.

The division continues to monitor the fiscal health or financial solvency of all admitted insurers and the compilation of various reports. As part of this review, insurers are required to file annually an audited financial statement and an annual statement.

It is crucial to ensure that regulations requiring fair, equitable and safe business practices are in place and are enforced for the betterment of the citizens of the Commonwealth.

In July of 2016, with the enactment of public law 19-56 which establishes the implementation of the Claims and Clinical Data Warehouse (CCDW), with the authority to coordinate health information exchange (HIE) and all-payer health insurance with local health care agencies. This enables studies of healthcare costs and value, healthcare disparities to improve accountability and how health insurance premiums are spent and to monitor the impacts of healthcare services. Module laws and regulations are under review for further implementation of these reportings which is in accordance with respect to Public law 18-34 namely, Premium Rate Review Process.

The division’s ability to enforce rules and regulations despite the limited resources, the ability to forecast problems in advance, and the ability to solve problems in an expeditious manner is outstanding to the resources available to it through the NAIC which is critical to the CNMI.

Our success is measured upon the completion and implementation of short-term and long-term remedies to all issues concerning insurance which for the most part, exist and functions serving the perpetual needs of the general public and the insurance industry.

**List of CNMI Licensed Insurance Companies
As of December 31, 2016**

ALIEN INSURERS

Company Name: Aioi Nissay Dowa Insurance Company Limited
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	32,732,748
Total Liabilities	19,822,137
Surplus	12,910,611
Net Income	1,939,785
CNMI-Direct Premiums Written	1,950,789
CNMI-Direct Premiums Earned	1,842,331
CNMI-Direct Losses Incurred	446,003

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	74,660,597
Total Liabilities	31,605,743
Surplus	43,054,854
Net Income	5,615,938
CNMI-Direct Premiums Written	2,400,342
CNMI-Direct Premiums Earned	2,333,749
CNMI-Direct Losses Incurred	848,992

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 Saipan, MP 96950
Phone: 670-235-0560
Fax: 670-234-1845
General Agent: Aon Insurance Micronesia (Spn), Inc. Pacifica Insurance Underwriters, Inc.
Contact Person: David Silva 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 www.pacificains.com

Total Assets	6,056,169
Total Liabilities	8,167,147
Surplus	(2,110,978)
Net Income	252,773
CNMI-Direct Premiums Written	6,808,439
CNMI-Direct Premiums Earned	5,133,828
CNMI-Direct Losses Incurred	3,131,795

Company Name: Commodore Insurance Corporation
Admitted Date: 2/28/2008
Lines: General Casualty & Marine (Offshore)
CNMI Contact: c/o Gregory J. Koebel
Address: P.O. Box 501969, 2nd Floor Nauru Bldg. Saipan, MP 96950
Phone: 670-234-5684/5
Fax: 670-234-5683
General Agent: N/A

Total Assets	604,604
Total Liabilities	46,280
Surplus	558,324
Net Income	74,292
CNMI-Direct Premiums Written	30,767
CNMI-Direct Premiums Earned	18,995
CNMI-Direct Losses Incurred	(30,066)

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	238,477
Total Liabilities	203,745
Surplus	34,732
Net Income	69,722
CNMI-Direct Premiums Written	411,075
CNMI-Direct Premiums Earned	397,568
CNMI-Direct Losses Incurred	46,007

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	No Business
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	84,682
Total Liabilities	7,067
Surplus	77,615
Net Income	(2,424)
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

Total Assets	106,031
Total Liabilities	-
Surplus	106,031
Net Income	3,239
CNMI-Direct Premiums Written	-
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: 670-234-7704
Fax: 670-234-7773

Total Assets	147,060
Total Liabilities	18,708
Surplus	128,352
Net Income	7,209
CNMI-Direct Premiums Written	17,987
CNMI-Direct Premiums Earned	16,605
CNMI-Direct Losses Incurred	-

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

Total Assets	1,314,358
Total Liabilities	664,610
Surplus	649,748
Net Income	98,899
CNMI-Direct Premiums Written	912,443
CNMI-Direct Premiums Earned	487,517
CNMI-Direct Losses Incurred	191,178

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	10/25/17 17-04-AO Grant of Petition to Withdraw
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	10/4/16 :10-CV-01189-JAD-VCF
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@pticom.com

Total Assets	430,217
Total Liabilities	664,217
Surplus	(234,000)
Net Income	66,740
CNMI-Direct Premiums Written	476,567
CNMI-Direct Premiums Earned	241,553
CNMI-Direct Losses Incurred	63,800

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	08/16/17 17-03-AO Grant of Petition to Withdraw
Total Liabilities	
Surplus	
Net Income	
CNMI-Direct Premiums Written	
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	90,066
Total Liabilities	349,288
Surplus	(259,222)
Net Income	36,020
CNMI-Direct Premiums Written	371,837
CNMI-Direct Premiums Earned	367,609
CNMI-Direct Losses Incurred	129,684

Company Name: Tacticor Insurance Company
Admitted Date: 12/30/2014
Lines: General Casualty
General Agent: N/A
Contact Person: Timothy Haught
Address: PMB 593 Box 10001, Saipan, MP 96950
Phone: 670-234-5684
Fax: 670-234-5683

Total Assets	06/16/17 17-02-AO Grant of Petition to Withdraw
Total Liabilities	
Surplus	
Net Income	
CNMI-Direct Premiums Written	
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

Total Assets	1,498,636
Total Liabilities	1,728,096
Surplus	(229,460)
Net Income	(98,446)
CNMI-Direct Premiums Written	1,785,124
CNMI-Direct Premiums Earned	1,221,090
CNMI-Direct Losses Incurred	533,090

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 : Marianas Insurance Company Limited
CNMI Contact: Rosalia S. Cabrera
Address: P.O. Box 5002505 Saipan, MP 96950
Phone: 670-234-5091
Fax: 670-234-5093
Email: gm@marianasinsurance.com

Life	
Total Assets	286,577,159
Total Liabilities	246,412,422
Surplus	38,544,379
Net Income	(5,830,348)

Company Name: Aetna Life Insurance Company
Admitted Date: 7/15/2015
Address: 151 Farmington Ave, RW61, Hartford, CT 06156
Lines: Life and Accident and Health
General Agent : Pacifica Insurance Underwriters, Inc.
CNMI Contact: Shirley T. Sablan
Address: P.O. Box 500168
Phone: 670-234-6267
Fax: 670-234-7841

Total Assets	22,376,187,164
Total Liabilities	18,896,985,246
Surplus	3,479,201,918
Net Income	1,251,739,473

Company Name: Affiliated FM Insurance Company
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	2,992,883,000
Total Liabilities	1,374,231,235
Surplus	1,618,651,765
Net Income	83,416,741
CNMI-Direct Premiums Written	No Business
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	302,094,195
Total Liabilities	184,994,969
Surplus	117,099,226
Net Income	17,925,063
CNMI-Direct Premiums Written	No Business
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	108,871,354,819
Total Liabilities	97,650,299,555
Surplus	11,221,055,264
Net Income	2,273,562,993

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	29,684,870,445
Total Liabilities	23,237,278,874
Surplus	6,447,591,571
Net Income	(243,760,640)
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
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	18,721,092,181
Total Liabilities	15,735,183,280
Surplus	2,985,908,901
Net Income	48,529,064

Company Name: AXA Insurance Company
Admitted Date: 11/30/2010
Address: 125 Broad 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	226,000,759
Total Liabilities	97,734,998
Surplus	128,265,761
Net Income	14,560,254
CNMI-Direct Premiums Written	59,958
CNMI-Direct Premiums Earned	59,958
CNMI-Direct Losses Incurred	130,470

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	87,652,784
Total Liabilities	9,821,501
Surplus	77,831,283
Net Income	238,620
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

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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	88,533,143
Total Liabilities	47,867,592
Surplus	40,665,551
Net Income	7,407,345
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: Central States Health & Life Co. of Omaha
Admitted Date: 10/5/2015
Address: 1212 N. 96th Street, PO Box 34350 Omaha, NE 68114
Lines: Life and Accident and Health
General Agent : Carl Peterson
CNMI Contact: Carl Peterson
Address: P.O. Box 500487, Saipan, MP 96950
Phone: 670 234-1795

	Life
Total Assets	420,020,957
Total Liabilities	285,759,848
Surplus	134,261,109
Net Income	10,487,603

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	34,421,173
Total Liabilities	459,726
Surplus	33,961,447
Net Income	11,686,534
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

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

Life	
Total Assets	1,288,219,897
Total Liabilities	970,488,248
Surplus	317,731,649
Net Income	22,514,451

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	57,829,662
Total Liabilities	21,671,643
Surplus	36,158,019
Net Income	4,160,705
CNMI-Direct Premiums Written	4,182
CNMI-Direct Premiums Earned	4,189
CNMI-Direct Losses Incurred	(108)

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	1,667,485,489
Total Liabilities	167,142,922
Surplus	1,500,342,567
Net Income	55,376,590
CNMI-Direct Premiums Written	13,988
CNMI-Direct Premiums Earned	7,612
CNMI-Direct Losses Incurred	1,947

Company Name: Factory Mutual Insurance Company
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	16,764,262,160
Total Liabilities	5,244,906,593
Surplus	11,519,355,567
Net Income	601,561,975
CNMI-Direct Premiums Written	25,309
CNMI-Direct Premiums Earned	16,655
CNMI-Direct Losses Incurred	-

Company Name: Family Life Insurance Company
Admitted Date: 7/2/2014
Address: 2727 Allen Parkway, Suite 500, Houston, Texas 7701-2115
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	155,846,617
Total Liabilities	121,888,470
Surplus	33,958,147
Net Income	1,049,447

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	27,371,174,675
Total Liabilities	15,947,366,060
Surplus	11,423,808,615
Net Income	3,239,190,894
CNMI-Direct Premiums Written	18,967
CNMI-Direct Premiums Earned	23,201
CNMI-Direct Losses Incurred	7,147

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 670-234-3152/6865/7222
Fax: 670-233-2553 670-234-5367

Total Assets	208,973,641
Total Liabilities	41,090,121
Surplus	167,883,520
Net Income	1,250,190
CNMI-Direct Premiums Written	91,387
CNMI-Direct Premiums Earned	38,094
CNMI-Direct Losses Incurred	14,397

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	20,463,241
Total Liabilities	7,396,719
Surplus	13,066,522
Net Income	1,574,880
CNMI-Direct Premiums Written	1,780,169
CNMI-Direct Premiums Earned	1,361,625
CNMI-Direct Losses Incurred	159,952

Company Name: Individual Assurance Company, Life, Health & Accident
Admitted Date: 10/24/1985
Address: 3200 E. Momorial Road, Edmond, Oklahoma, US 73013-7048
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

	Life
Total Assets	26,210,984
Total Liabilities	16,914,702
Surplus	9,296,282
Net Income	1,152,255

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	944,214,424
Total Liabilities	694,054,528
Surplus	250,159,896
Net Income	16,492,296
CNMI-Direct Premiums Written	No Business
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	23,147,472
Total Liabilities	9,575,468
Surplus	13,572,004
Net Income	3,440,657
CNMI-Direct Premiums Written	3,284,061
CNMI-Direct Premiums Earned	3,284,061
CNMI-Direct Losses Incurred	1,669,081

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	236,337,651
Total Liabilities	173,123,937
Surplus	63,213,714
Net Income	3,376,399
CNMI-Direct Premiums Written	24,902
CNMI-Direct Premiums Earned	9,338
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	241,964,759
Total Liabilities	1,180,700
Surplus	240,784,059
Net Income	1,138,785
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: Liberty Mutual Insurance Company
Admitted Date: 12/28/2014
Address: 175 Berkeley Street, Boston, Massachusetts 02116
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	44,001,881,687
Total Liabilities	27,473,676,194
Surplus	16,528,205,493
Net Income	404,311,844
CNMI-Direct Premiums Written	127,001
CNMI-Direct Premiums Earned	220,741
CNMI-Direct Losses Incurred	25,379

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 : Donald C. Barcinas dba American Pacific Insurance Agency
CNMI Contact: Donald C. Barcinas
Address: P.O. Box 5073 CHR B Saipan, MP 96950
Phone: 670-234-0960
Fax: 670-234-8462

	Life
Total Assets	221,258,928,365
Total Liabilities	213,785,949,303
Surplus	7,472,979,062
Net Income	789,868,147

OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2016

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	119,057,519
Total Liabilities	1,861,670
Surplus	117,195,849
Net Income	1,800,567
CNMI-Direct Premiums Written	-
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	514,897,253
Total Liabilities	276,653,932
Surplus	238,243,321
Net Income	(322,578,237)
CNMI-Direct Premiums Written	No Business
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

	Life
Total Assets	396,366,830,418
Total Liabilities	385,172,010,807
Surplus	11,194,819,611
Net Income	3,444,217,784

Company Name: Midland National Life Insurance Company
Admitted Date: 7/20/1992
Address: 4350 Westown Parkway, West Des Moines, IA 50266
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 Saipan, MP 96950
Phone: 670-234-6278/9
Fax: 670-235-9289

Life	
Total Assets	51,098,305,638
Total Liabilities	47,999,181,097
Surplus	3,099,124,541
Net Income	546,417,275

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	26,517,335,821
Total Liabilities	20,549,926,673
Surplus	5,967,409,148
Net Income	(72,635,115)
CNMI-Direct Premiums Written	2,008,000
CNMI-Direct Premiums Earned	1,765,000
CNMI-Direct Losses Incurred	372,000

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	28,438,577
Total Liabilities	23,242,952
Surplus	5,195,625
Net Income	(158,127)

OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2016

Company Name: New Hampshire Insurance Company
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	204,198,270
Total Liabilities	28,493,081
Surplus	175,705,189
Net Income	(15,382,200)
CNMI-Direct Premiums Written	No Business
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	142,548,584
Total Liabilities	130,248,809
Surplus	12,299,775
Net Income	909,779

**1/25/17 17-01-AO
Grant of Petition to Withdraw**

Company Name: Pacific Employers Insurance Company
Admitted Date: 6/12/2014
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	3,774,235,596
Total Liabilities	2,454,363,318
Surplus	1,319,872,278
Net Income	114,623,414
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2016

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	543,096,430
Total Liabilities	436,014,699
Surplus	107,081,731
Net Income	5,234,086

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	31,742,027
Total Liabilities	9,829,622
Surplus	21,912,405
Net Income	3,148,505
CNMI-Direct Premiums Written	693,633
CNMI-Direct Premiums Earned	665,424
CNMI-Direct Losses Incurred	538,647

Company Name: Plateau Insurance Company
Admitted Date: 7/23/2015
Address: 2701 N. Main St. PO Box 7001 Crossville, TN 38557
Lines: Life, Accident & Health
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

Life	
Total Assets	25,944,557
Total Liabilities	14,488,932
Surplus	11,455,625
Net Income	703,983

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	1,431,574,628
Total Liabilities	858,826,136
Surplus	572,748,492
Net Income	392,899,287

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	44,644,937,893
Total Liabilities	40,408,038,215
Surplus	4,236,899,678
Net Income	(391,563,056)

Company Name: SilverScript Insurance Company
Admitted Date: 9/15/2015
Address: 445 Great Circle Road, Nashville TN 37228
Lines: Life, Accident & Health
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

Life	
Total Assets	2,823,572,736
Total Liabilities	2,024,409,956
Surplus	799,162,780
Net Income	206,056,013

Company Name: Sterling Investors Life Insurance Company
Admitted Date: 1/26/2002
Address: 201 W. 103rd St., Suite 280, Indianapolis, IN 46278
Lines: Disability & Life
General Agent : Pacifica Insurance Underwriters, Inc.
CNMI Contact: Norman T. Tenorio
Address: P.O. Box 500168 Saipan, MP 96950
Phone: 670-234-6267
Fax: 670-234-7841

Life	
Total Assets	32,015,344
Total Liabilities	22,021,034
Surplus	9,994,310
Net Income	(1,468,370)

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	32,281,247
Total Liabilities	18,244,341
Surplus	14,036,906
Net Income	(672,607)

Company Name: Tokio Marine Pacific Insurance Limited
Admitted Date: 12/10/2009
Address: 250 Route 4, Ste 202 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	105,013,192
Total Liabilities	42,249,565
Surplus	62,763,627
Net Income	7,489,300
CNMI-Direct Premiums Written	7,584,432
CNMI-Direct Premiums Earned	7,421,395
CNMI-Direct Losses Incurred	4,545,117

OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2016

Company Name: UnitedHealthCare Insurance Company
Admitted Date: 6/24/2005
Address: 185 Asylum St., Harford, 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	17,922,647,014
Total Liabilities	12,672,200,284
Surplus	5,250,446,730
Net Income	1,924,648,275

Company Name: Virginia Surety Company, Inc.
Admitted Date: 5/26/2016
Address: 175 W. Jackson Chicao, IL 60604
Lines: General Casualty & 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	1,169,795,980
Total Liabilities	759,798,345
Surplus	409,997,635
Net Income	64,927,755
CNMI-Direct Premiums Written	205
CNMI-Direct Premiums Earned	-
CNMI-Direct Losses Incurred	-

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	1,764,444,470
Total Liabilities	1,061,597,827
Surplus	702,846,643
Net Income	22,904,527
CNMI-Direct Premiums Written	1,000
CNMI-Direct Premiums Earned	1,582
CNMI-Direct Losses Incurred	862

Company Name: Westport Insurance Company
Admitted Date: 6/18/2015
Address: 237 East High St, Jefferson City, MO 65101-3206
Lines: Surety
General Agent : Aon Insurance Micronesia (Saipan), Inc.
CNMI Contact: David Silva
Address: P.O. Box 502177 CK, Saipan, MP 96950
Phone: 670-234-2811
Fax: 670-234-5462

Total Assets	4,730,102,545
Total Liabilities	3,171,541,265
Surplus	1,558,561,280
Net Income	189,745,310
CNMI-Direct Premiums Written	No Business
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	920,432,332
Total Liabilities	637,122,316
Surplus	283,310,016
Net Income	4,569,683
CNMI-Direct Premiums Written	No Business
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	31,002,884,451
Total Liabilities	23,151,205,837
Surplus	7,851,678,614
Net Income	968,849,843
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

**AGGREGATE LINES OF BUSINESS BY PROPERTY & CASUALTY COMPANIES
AS OF DECEMBER 31, 2016**

LINE OF BUSINESS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Fire	2,654,307	1,557,572	1,234,324	837,856	(21,601)	112,857
Allied Lines	960,449	734,432	432,383	2,954,623	541,160	1,803,482
Homeowners Multiple Peril	591,970	262,743	326,513	404,416	43,976	95,441
Commercial Multiple Peril	618,868	656,259	326,830	554,567	220,964	1,857,655
Commercial Multiple Peril/Liability	5,542	7,275	2,798	-	-	-
Ocean Marine	171,925	112,660	112,075	-	(2,731)	8,711
Inland Marine	13,854	8,510	9,051	-	-	-
Financial Guaranty	248,457	131,259	121,419	28,067	28,067	-
Medical Professional Liability	-	19	3,530	-	3,378	6,281
Earthquake	310,284	211,439	177,871	7,678	8,813	4,340
Group Accident & Health	8,862,418	8,864,824	14,235	5,691,549	5,837,549	1,538,588
All other Accident & Health	878	8,968	766	-	-	-
Workers Compensation	3,335,042	2,850,453	1,514,394	1,557,446	622,403	1,635,760
Other Liability	3,151,668	2,687,275	1,038,758	1,228,255	646,609	960,620
Personal Accident	5,124	5,359	1,087	750	462	177
Product Liability	27,265	29,914	15,388	12,000	18,726	8,302
Other Private Passenger Auto Liability	3,319,827	2,584,034	1,583,856	1,839,627	2,097,228	568,147
Other Commercial Auto Liability	1,096,296	1,338,367	537,720	686,791	919,349	473,788
Private Passenger Auto Physical Damage	3,436,156	2,576,859	1,650,529	807,828	954,088	727,797
Commercial Auto Physical Damage	1,088,788	1,458,905	522,849	457,643	467,614	104,858
Fidelity	8,643	8,981	5,034	-	(260)	2,664
Surety	663,496	638,535	263,181	86,114	145,997	108,428
Burglary & Theft	47,785	52,067	18,844	347	282	817
Boiler & Machinery	16,769	14,915	7,537	-	-	-
Aggregate Write-Ins/Miscellaneous	215,481	118,596	109,230	223,367	323,367	414,270
2016 TOTAL	30,851,292	26,920,220	10,030,202	17,378,924	12,855,440	10,432,983
2015 TOTAL	26,874,108	23,353,410	8,687,824	13,924,914	23,033,636	14,697,567
% CHANGE	14.8%	15.3%	15.5%	24.8%	-44.2%	-29.0%

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2016

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.	150,194	149,397	74,722	79,815	69,815	-
AXA Insurance Company	41,970	41,970	-	-	91,028	91,028
Century Insurance Company, Ltd.	866,904	492,185	452,095	31,750	23,080	1,082
Dongbu Insurance Company, Ltd.	509,038	491,114	90,517	(3,750)	(73,870)	-
Factory Mutual Insurance Company	5,332	3,690	1,645	-	-	-
First Net Insurance Company	548,844	168,497	398,446	-	693	702
Island Home Insurance Company (Formerly Zurich Insurance (Guam), Inc.)	149	149	-	-	-	45
Marianas Insurance Company, Ltd.	81,018	43,848	37,170	2,171	2,171	-
National Union Fire Insurance Company	71,000	58,000	17,000	-	-	-
Pacific Basin Insurance Company	9,120	3,572	5,548	-	-	-
Pacific Indemnity Insurance Company	9,698	8,998	4,516	-	-	-
Tokio Marine Pacific Insurance Limited	135,524	122,136	69,857	721,914	(140,474)	20,000
Traders Insurance Company	225,516	(25,984)	82,808	5,956	5,956	-
TOTAL	2,654,307	1,557,572	1,234,324	837,856	(21,601)	112,857

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.	165,363	164,331	82,860	22,011	(96,708)	75,000
AXA Insurance Company	17,988	17,988	-	-	39,442	39,442
Century Insurance Company, Ltd.	491,960	272,626	239,080	2,653,084	595,361	1,400,462
Dongbu Insurance Company, Ltd.	174,219	191,026	57,969	237,097	22,991	288,309
Factory Mutual Insurance Company	10,828	7,504	3,341	-	-	-
First Net Insurance Company	40,268	27,346	20,202	26,431	(6,646)	269
National Union Fire Insurance Company	2,000	2,000	-	1,000	1,000	-
Pacific Basin Insurance Company	21,952	9,943	12,009	-	-	-
Pacific Indemnity Insurance Company	35,871	41,668	16,922	15,000	(14,280)	-
TOTAL	960,449	734,432	432,383	2,954,623	541,160	1,803,482

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
Century Insurance Company, Ltd.	356,161	56,702	215,250	288,788	128,013	74,885
Dongbu Insurance Company, Ltd.	58,706	62,720	29,597	16,037	(2,791)	791
First Net Insurance Company	63,443	65,440	26,062	55,334	(78,003)	19,765
Marianas Insurance Company, Ltd.	39,880	18,428	21,452	13,303	13,303	-
National Union Fire Insurance Company	5,000	5,000	1,000	9,000	9,000	-
Pacific Indemnity Insurance Company	21,626	25,085	9,485	-	-	-
Tokio Marine Pacific Insurance Limited	33,995	26,326	19,274	21,954	(25,546)	-
Traders Insurance Company	13,159	3,042	4,393	-	-	-
TOTAL	591,970	262,743	326,513	404,416	43,976	95,441

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2016

COMMERCIAL 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
Federal Insurance Company	733	724	92	-	19	58
Pacific Indemnity Insurance Company	12,348	12,777	8,633	-	-	-
Tokio Marine Pacific Insurance Limited	605,787	642,758	318,105	554,567	220,945	1,857,597
TOTAL	618,868	656,259	326,830	554,567	220,964	1,857,655

COMMERCIAL MULTIPLE PERIL 5.2 (LIABILITY PORTION)						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Pacific Indemnity Insurance Company	5,542	7,275	2,798	-	-	-
TOTAL	5,542	7,275	2,798	-	-	-

OCEAN MARINE						
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.	3,497	1,632	1,865	-	-	-
First Net Insurance Company	39,455	42,068	35,347	-	(2,731)	8,711
Dongbu Insurance Company, Ltd.	1,530	2,936	233	-	-	-
Marianas Insurance Company, Ltd.	25,102	5,599	19,503	-	-	-
Pacific Basin Insurance Company	7,509	6,598	911	-	-	-
Tokio Marine Pacific Insurance Limited	50,070	32,305	39,259	-	-	-
Traders Insurance Company	44,762	21,522	14,957	-	-	-
TOTAL	171,925	112,660	112,075	-	(2,731)	8,711

INLAND MARINE						
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.	5,657	2,505	3,450	-	-	-
Century Insurance Company, Ltd.	-	-	2,298	-	-	-
Centurion Casualty Company	-	-	-	-	-	-
Dongbu Insurance Company, Ltd.	2,848	2,853	975	-	-	-
Factory Mutual Insurance Company	5,457	3,186	2,328	-	-	-
Pacific Indemnity Insurance Company	(108)	(34)	-	-	-	-
TOTAL	13,854	8,510	9,051	-	-	-

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2016

FINANCIAL GUARANTY						
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.	2,945	6,600	566	-	-	-
MBIA Insurance Corporation	-	-	-	-	-	-
Pacific Basin Insurance Company (Bond)	245,512	124,659	120,853	28,067	28,067	-
TOTAL	248,457	131,259	121,419	28,067	28,067	-

MEDICAL PROFESSIONAL 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
First Net Insurance Company	-	19	3,530	-	3,378	6,281
TOTAL	-	19	3,530	-	3,378	6,281

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.	94,501	94,042	46,852	-	-	-
Century Insurance Company, Ltd.	156,966	53,249	93,744	3,667	3,667	-
Dongbu Insurance Company, Ltd.	23,277	27,324	20,197	-	-	-
First Net Insurance Company	11,639	8,853	5,261	-	137	669
Pacific Indemnity Insurance Company	23,901	27,971	11,817	4,011	5,009	3,671
TOTAL	310,284	211,439	177,871	7,678	8,813	4,340

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
Century Insurance Company, Ltd.	920	2,563	177	-	-	-
First Net Insurance Company	108,367	109,130	14,058	6,677	11,125	5,659
Island Home Insurance Company (Formerly Zurich Insurance (Guam), Inc.)	3,283,079	3,283,079	-	1,717,632	1,669,081	430,470
Marianas Insurance Company, Ltd.	-	-	-	15,475	15,934	459
Tokio Marine Pacific Insurance Limited	5,470,052	5,470,052	-	3,951,765	4,141,409	1,102,000
TOTAL	8,862,418	8,864,824	14,235	5,691,549	5,837,549	1,538,588

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2016

OTHER ACCIDENT ONLY						
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.	296	355	62	-	-	-
First Net Insurance Company	4,828	5,004	1,025	750	462	177
TOTAL	5,124	5,359	1,087	750	462	177

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.	878	8,968	766	-	-	-
TOTAL	878	8,968	766	-	-	-

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.	323,572	324,812	179,078	19,801	21,913	20,619
Century Insurance Company, Ltd.	1,221,574	1,064,457	489,731	1,284,556	179,086	995,015
Dongbu Insurance Company, Ltd.	364,738	297,522	211,554	63,656	103,162	260,123
Equitable Insurance Company, Ltd.	74,061	71,539	28,746	8,902	8,902	-
First Net Insurance Company	126,275	118,588	71,480	47,514	17,740	88,040
Island Home Insurance Company (Formerly Zurich Insurance (Guam), Inc.)	633	633	230	-	-	553
Island Insurance & Surety Corporation	17,987	16,605	9,290	-	-	-
Marianas Insurance Company, Ltd.	127,968	77,493	50,474	2,459	2,980	521
National Union Fire Insurance Company	-	-	-	-	(4,000)	-
Pacific Basin Insurance Company	90,516	47,071	43,445	2,176	2,176	-
Pacific Indemnity Insurance Company	21,533	16,424	11,760	25,542	165,591	190,140
Royal Crown Insurance Corporation	85,805	74,065	46,934	4,102	4,102	-
Tokio Marine Pacific Insurance Limited	335,446	303,816	107,850	31,493	8,338	22,583
Traders Insurance Company	544,934	437,428	263,822	67,245	112,413	58,166
TOTAL	3,335,042	2,850,453	1,514,394	1,557,446	622,403	1,635,760

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2016

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.	294,271	299,733	152,568	454,498	85,413	56,749
Century Insurance Company, Ltd.	541,953	350,709	199,109	1,388	(518)	334,496
Dongbu Insurance Company, Ltd.	283,573	292,004	85,003	591,611	310,100	124,825
Equitable Insurance Company, Ltd.	1,800	1,050	750	-	-	-
Federal Insurance Company	-	-	-	-	36	1,000
First Net Insurance Company	158,849	224,178	109,610	-	15,279	181,491
Island Home Insurance Company (Formerly Zurich Insurance (Guam), Inc.)	200	200	(23)	-	-	100
Marianas Insurance Company, Ltd.	30,893	17,691	13,202	-	-	-
National Union Fire Insurance Company	1,419,000	1,223,000	253,000	90,000	141,000	91,000
Pacific Basin Insurance Company	23,988	11,756	12,232	-	-	-
Pacific Indemnity Insurance Company	13,379	15,390	7,064	-	-	-
Tokio Marine Pacific Insurance Limited	153,230	100,267	94,856	-	-	-
Traders Insurance Company	230,327	151,297	111,182	90,758	95,299	170,959
Virginia Surety Company, Inc.	205	-	205	-	-	-
TOTAL	3,151,668	2,687,275	1,038,758	1,228,255	646,609	960,620

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
Dongbu Insurance Company, Ltd.	-	37	-	-	-	-
First Net Insurance Company	-	-	-	-	726	2,302
National Union Fire Insurance Company	25,000	29,000	14,000	12,000	18,000	6,000
Pacific Basin Insurance Company	2,265	877	1,388	-	-	-
TOTAL	27,265	29,914	15,388	12,000	18,726	8,302

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.	180,311	146,020	100,891	121,305	72,215	1,910
Century Insurance Company, Ltd.	1,134,992	704,833	533,662	927,431	1,069,320	185,327
Dongbu Insurance Company, Ltd.	351,295	356,680	163,437	131,335	223,030	129,766
Equitable Insurance Company, Ltd.	326,957	319,543	139,283	37,105	37,105	-
First Net Insurance Company	168,243	154,391	86,836	46,665	65,254	37,570
Marianas Insurance Company, Ltd.	290,541	145,202	145,339	94,995	87,415	2,057
National Union Fire Insurance Company	107,000	67,000	43,000	30,000	62,000	55,000
Pacific Basin Insurance Company	26,945	13,364	13,581	18,757	18,757	-
Pacific Indemnity Insurance Company	149,719	148,244	71,916	96,076	130,312	78,040
Royal Crown Insurance Corporation	154,297	158,862	85,501	102,384	92,084	16,185
Tokio Marine Pacific Insurance Limited	140,130	126,939	75,825	59,202	59,479	8,101
Traders Insurance Company	289,397	242,956	124,585	174,372	180,257	54,191
TOTAL	3,319,827	2,584,034	1,583,856	1,839,627	2,097,228	568,147

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2016

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.	96,690	93,760	41,538	2,391	2,486	2,595
Century Insurance Company, Ltd.	370,153	668,257	180,436	409,751	604,478	274,272
Dongbu Insurance Company, Ltd.	174,575	176,944	74,313	77,231	76,083	89,992
First Net Insurance Company	9,703	11,855	7,153	-	(4,201)	4,797
Marianas Insurance Company, Ltd.	24,155	14,026	10,129	-	-	-
National Union Fire Insurance Company	46,000	34,000	14,000	10,000	9,000	7,000
Pacific Indemnity Insurance Company	92,688	85,347	43,215	59,112	109,009	53,114
Royal Crown Insurance Corporation	10,602	11,169	5,792	-	-	-
Tokio Marine Pacific Insurance Limited	174,825	146,289	119,427	73,859	55,795	6,770
Traders Insurance Company	96,905	96,720	41,717	54,447	66,699	35,248
TOTAL	1,096,296	1,338,367	537,720	686,791	919,349	473,788

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.	383,161	310,294	214,393	120,444	170,802	78,387
Century Insurance Company, Ltd.	1,221,370	677,958	574,276	114,716	115,118	459,149
Dongbu Insurance Company, Ltd.	291,632	286,864	131,583	115,505	138,467	52,470
First Net Insurance Company	294,789	269,659	151,588	39,885	52,914	23,234
Marianas Insurance Company, Ltd.	231,853	120,864	110,989	62,780	67,367	18,847
National Union Fire Insurance Company	240,000	235,000	97,000	80,000	84,000	19,000
Pacific Basin Insurance Company	26,650	13,059	13,591	7,170	7,170	-
Pacific Indemnity Insurance Company	181,124	175,406	85,226	93,101	99,325	17,702
Royal Crown Insurance Corporation	61,906	64,165	32,739	20,250	28,685	7,000
Tokio Marine Pacific Insurance Limited	227,936	222,118	120,441	96,298	126,049	30,695
Traders Insurance Company	275,735	201,472	118,703	57,679	64,191	21,313
TOTAL	3,436,156	2,576,859	1,650,529	807,828	954,088	727,797

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.	225,610	218,773	96,923	97,792	120,067	38,829
Century Insurance Company, Ltd.	214,577	650,533	102,465	84,338	93,056	8,952
Dongbu Insurance Company, Ltd.	122,862	114,520	46,865	54,915	51,820	17,480
First Net Insurance Company	7,618	11,994	5,863	-	238	2,845
Marianas Insurance Company, Ltd.	23,002	12,476	10,526	-	-	-
National Union Fire Insurance Company	93,000	112,000	8,000	50,000	52,000	14,000
Pacific Basin Insurance Company	19,232	9,424	9,808	7,630	7,630	-
Pacific Indemnity Insurance Company	126,312	100,873	57,604	55,978	43,681	14,003
Royal Crown Insurance Corporation	3,331	3,452	1,889	-	-	-
Tokio Marine Pacific Insurance Limited	253,244	224,860	182,906	106,990	99,122	8,749
TOTAL	1,088,788	1,458,905	522,849	457,643	467,614	104,858

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2016

AIRCRAFT						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
First Net Insurance Company	505	505	-	-	-	-
TOTAL	505	505	-	-	-	-

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.	(361)	1,994	75	-	-	-
Colonial Surety Company	4,182	4,189	2,091	-	(108)	447
Dongbu Insurance Company, Ltd.	-	-	-	-	-	-
First Net Insurance Company	2,925	1,429	1,999	-	(152)	2,217
Pacific Basin Insurance Company	1,228	818	410	-	-	-
Tokio Marine Pacific Insurance Limited	669	551	459	-	-	-
TOTAL	8,643	8,981	5,034	-	(260)	2,664

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
Century Insurance Company, Ltd.	14,424	7,928	10,317	(1,366)	(1,366)	4,205
Continental Insurance Company	13,988	7,612	8,491	-	1,947	3,564
Dongbu Insurance Company, Ltd.	36,572	24,373	17,334	-	-	-
Equitable Insurance Company, Ltd.	8,257	5,436	4,170	-	-	-
Federal Insurance Company	18,234	22,477	1,096	-	7,092	8,707
Fidelity & Deposit Company of Maryland	91,387	38,094	57,219	-	14,397	7,112
First Net Insurance Company	193,276	140,701	114,098	74,392	83,457	35,117
Lexon Insurance Company	24,902	9,338	15,564	-	-	-
Liberty Mutual Insurance Company	127,001	220,741	16,884	-	25,379	39,635
LM Insurance Corporation	-	-	-	-	-	7,367
Marianas Insurance Company, Ltd.	17,975	15,418	2,557	-	1,141	1,141
Royal Crown Insurance Corporation	55,686	55,686	-	4,813	4,813	-
Traders Insurance Company	60,794	89,149	14,689	8,275	8,275	-
Westchester Fire Insurance Company	1,000	1,582	762	-	862	1,580
TOTAL	663,496	638,535	263,181	86,114	145,997	108,428

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2016

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.	14,011	14,114	7,847	-	-	-
Century Insurance Company, Ltd.	15,093	19,152	3,044	-	-	-
Dongbu Insurance Company, Ltd.	5,181	6,477	3,235	-	-	-
First Net Insurance Company	1,142	1,968	779	347	282	817
Marianas Insurance Company, Ltd.	7,099	5,690	1,408	-	-	-
Tokio Marine Pacific Insurance Limited	3,524	2,978	1,861	-	-	-
Traders Insurance Company	1,735	1,688	670	-	-	-
TOTAL	47,785	52,067	18,844	347	282	817

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.	13,077	12,640	6,080	-	-	-
Factory Mutual Insurance Company	3,692	2,275	1,457	-	-	-
TOTAL	16,769	14,915	7,537	-	-	-

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.	3,493	2,942	1,452	-	-	-
Centurion Casualty Company	-	-	-	-	-	-
Century Insurance Company, Ltd.	195,311	102,450	102,847	222,500	322,500	270,500
Marianas Insurance Company, Ltd.	12,957	10,782	2,176	867	867	143,770
Pacific Basin Insurance Company	1,650	412	1,238	-	-	-
Royal Crown Insurance Corporation	210	210	-	-	-	-
Traders Insurance Company	1,860	1,800	1,517	-	-	-
TOTAL	215,481	118,596	109,230	223,367	323,367	414,270

AGGREGATE OF PREMIUMS WRITTEN FOR ACCIDENT LIFE & HEALTH as of December 31, 2016

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	1,259	-	-	-	-	1,259
Aetna Life Insurance Company	406,170	-	26,428,254	-	-	26,834,424
American Family Life Assurance Company of Columbus	5,863	-	69,119	-	-	74,982
American National Insurance Company	131,170	-	81,125	-	-	212,295
Central States Health & Life Co. of Omaha	109,678	-	39,920	-	-	149,598
Centurion Life Insurance Company	-	-	-	-	-	-
Family Life Insurance Company	-	-	46,055	-	-	46,055
Individual Assurance Company, Life, Health & Accident	5,305,548	134,645	-	-	-	5,440,193
Lincoln National Life Insurance Company	116,657	378	2,254	-	-	119,289
Metropolitan Life Insurance Company	598,749	-	128,132	-	-	726,881
Midland National Life Insurance Company	207,024	-	-	-	-	207,024
Net Care Life & Health Insurance Company	594,733	1,198	1,182,074	-	-	1,778,005
North Coast Life Insurance Company	22,961	-	-	-	-	22,961
Pacific Guardian Life Insurance Company, Ltd.	409,574	-	-	-	-	409,574
Primerica Life Insurance Company	183,174	4,017	-	-	-	187,191
Protective Life Insurance Company	1,140	-	-	-	-	1,140
SilverScript Insurance Company	-	-	3,417	-	-	3,417
Sterling Investors Life Insurance Company	61,198	-	-	-	-	61,198
United Healthcare Insurance Company	-	-	199,160	-	-	199,160
Total	8,154,898	140,238	28,179,510	-	-	36,474,646

EXHIBIT OF PREMIUMS WRITTEN FOR HEALTH as of December 31, 2016

NAME OF INSURER	Health					TOTAL
	ACCIDENT AND HEALTH PREMIUMS	MEDICARE TITLE XVIII	FEDERAL EMPLOYEES HEALTH BENEFITS PROGRAM PREMIUMS	LIFE & ANNUITY PREMIUMS & OTHER CONSIDERATION	PROPERTY/CASUALTY PREMIUMS	
TakeCare Insurance Company, Inc. dba Take Care	3,521,764	-	-	-	-	3,521,764
TOTAL	3,521,764	-	-	-	-	3,521,764

EXHIBIT OF DIRECT PREMIUMS FOR LIFE AND ANNUITY CONSIDERATION as of December 31, 2016

Life Insurance					
NAME OF INSURER	Ordinary	Credit Life (Group & Individual)	Group	Industrial	Total
5 Star Life Insurance Company	1,259				1,259
Aetna Life Insurance Company	-		406,170		406,170
American Family Life Assurance Company of Columbus	1,764		4,099		5,863
American National Insurance Company	15,021	116,149			131,170
Central States Health & Life Co. of Omaha	-	109,678	-	-	109,678
Individual Assurance Company, Life, Health & Accident	1,251,284	34,251	4,020,013	-	5,305,548
Lincoln National Life Insurance Company	116,657	-	-	-	116,657
Metropolitan Life Insurance Company	-	-	598,749		598,749
Midland National Life Insurance Company	207,024	-	-		207,024
Net Care Life & Health Insurance Company	506,457	-	88,276		594,733
North Coast Life Insurance Company	22,961				22,961
Pacific Guardian Life Insurance Company, Ltd.	219,111	-	190,463		409,574
Primerica Life Insurance Company	183,174				183,174
Protective Life Insurance Company	1,140				1,140
SilverScript Insurance Company	-	-	-	-	-
Sterling Investors Life Insurance Company	61,198				61,198
United Healthcare Insurance Company					-
Total	2,587,050	260,078	5,307,770	-	8,154,898

Annuity Considerations					
NAME OF INSURER	Ordinary	Credit Life (Group & Individual)	Group	Industrial	Total
Individual Assurance Company, Life, Health & Accident	134,645				134,645
Lincoln National Life Insurance Company	-	-	378	-	378
Net Care Life & Health Insurance Company	1,198				1,198
Primerica Life Insurance Company	4,017				4,017
Total	139,860	-	378	-	140,238

Deposit-type contract funds					
NAME OF INSURER	Ordinary	Credit Life (Group & Individual)	Group	Industrial	Total
Pacific Guardian Life Insurance Company, Ltd.	-	-	-	-	-
Total	-	-	-	-	-
GRAND TOTAL	2,726,910	260,078	5,308,148	-	8,295,136

EXHIBIT OF PREMIUMS WRITTEN FOR ACCIDENT AND HEALTH INSURANCE as of December 31, 2016

Group Policies					
NAME OF INSURER	Direct Premium	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
Aetna Life Insurance Company	26,428,254	26,089,639	-	16,267,399	17,531,414
Lincoln National Life Insurance Company	2,168	2,178	-	-	-
Metropolitan Life Insurance Company	128,132	121,856	-	10,088	10,623
Net Care Life & Health Insurance Company	1,182,074	1,164,501	-	564,636	383,422
SilverScript Insurance Company	3,417	3,417	-	73	63
United Healthcare Insurance Company	24,301	24,244	-	34,700	29,796
Total	27,768,346	27,405,835	-	16,876,896	17,955,318

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	81,125	-	-	7,177	-
Central States Health & Life Co. of Omaha	39,920	2,160	-	-	411
Centurion Life Insurance Company	-	-	-	6,414	8,191
Individual Assurance Company, Life, Health & Accident	-	109	-	-	(13)
Total	121,045	2,269	-	13,591	8,589

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	174,859	173,640	-	167,861	57,387
Total	174,859	173,640	-	167,861	57,387

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	69,119	69,447	-	17,680	16,433
Family Life Insurance Company	46,055	45,996	-	24,266	22,968
Lincoln National Life Insurance Company	86	103	-	-	-
Total	115,260	115,546	-	41,946	39,401
GRAND TOTAL	28,179,510	27,697,290	-	17,100,294	18,060,695

**EXHIBIT OF CNMI AUTO DIRECT PREMIUM WRITTEN as of December 31, 2016
MONTHLY AND BY PROVIDER**

Month	Type Auto Premium Written				
	Other Private Pass	Private Pass Auto	Other Commercial	Commercial Auto	Total Premium
	Auto Liability	Physical Damage	Auto Liability	Physical Damage	Written
JANUARY	\$ 228,442.17	\$ 214,159.75	\$ 121,411.06	\$ 183,830.57	\$ 747,843.55
FEBRUARY	\$ 316,379.03	\$ 290,660.52	\$ 78,775.74	\$ (51,662.42)	\$ 634,152.87
MARCH	\$ 358,652.12	\$ 345,064.70	\$ 263,007.19	\$ (229,082.75)	\$ 737,641.26
TOTAL	\$ 903,473.32	\$ 849,884.97	\$ 463,193.99	\$ (96,914.60)	\$ 2,119,637.68
APRIL	\$ 274,221.23	\$ 245,491.64	\$ 129,169.92	\$ 21,394.62	\$ 670,277.41
MAY	311,287.95	307,576.41	7,016.58	(7,165.07)	618,715.87
JUNE	349,952.30	332,997.14	56,367.59	(95,719.47)	643,597.56
TOTAL	\$ 935,461.48	\$ 886,065.19	\$ 192,554.09	\$ (81,489.92)	\$ 1,932,590.84
JULY	\$ 288,133.47	\$ 266,494.75	\$ 148,366.48	\$ 97,705.19	\$ 800,699.89
AUGUST	266,681.59	244,724.88	140,163.38	94,639.79	746,209.64
SEPTEMBER	256,080.93	263,752.04	102,208.82	186,498.15	808,539.94
TOTAL	\$ 810,895.99	\$ 774,971.67	\$ 390,738.68	\$ 378,843.13	\$ 2,355,449.47
OCTOBER	\$ 264,085.66	\$ 274,013.82	\$ 81,087.38	\$ 234,496.52	\$ 853,683.38
NOVEMBER	224,690.99	246,122.97	125,027.04	123,332.76	719,173.76
DECEMBER	234,648.40	253,605.10	324,909.49	123,392.84	936,555.83
TOTAL	\$ 723,425.05	\$ 773,741.89	\$ 531,023.91	\$ 481,222.12	\$ 2,509,412.97
GRAND TOTAL	\$ 3,373,255.84	\$ 3,284,663.72	\$ 1,577,510.67	\$ 681,660.73	\$ 8,917,090.96

Name of Insurance Provider	Auto Premium Written				
	Other Private Pass	Private Pass Auto	Other Commercial	Commercial Auto	Total Premium
	Auto Liability	Physical Damage	Auto Liability	Physical Damage	Written
AIOI Insurance Company, Ltd.	181,959.00	381,335.00	158,173.00	164,749.00	886,216.00
Century Insurance Company, Ltd.	\$ 1,132,927.27	\$ 1,222,995.21	\$ 719,894.48	\$ (137,829.46)	\$ 2,937,987.50
Dongbu Insurance Com., Ltd./Moylan's	352,792.88	291,631.57	173,077.13	122,862.36	\$ 940,363.94
Equitable Insurance Company, Inc.	291,218.00	39,631.00	13,416.00	4,816.00	349,081.00
First Net General Insurance	168,489.94	294,788.59	9,455.72	7,617.67	\$ 480,351.92
Marianas Insurance Company, Ltd.	290,541.00	231,853.00	24,155.00	23,002.00	\$ 569,551.00
National Union Fire Insurance/Calvo's	185,864.00	100,082.00	84,085.00	56,056.00	\$ 426,087.00
Pacific Basin Insurance Company	53,301.00	55,949.00	38,464.00	6,931.00	\$ 154,645.00
Pacific Indemnity Ins. Co., Ltd./FPTIC	142,751.00	167,096.00	74,459.00	110,606.00	\$ 494,912.00
Royal Crown Insurance Corporation	143,884.80	61,906.20	10,601.70	3,330.80	219,723.50
Tokio Marine Pacific Insurance Limited	140,129.95	227,936.15	174,824.64	253,244.36	\$ 796,135.10
Traders Insurance Company	289,397.00	209,460.00	96,905.00	66,275.00	\$ 662,037.00
TOTAL	\$ 3,373,255.84	\$ 3,284,663.72	\$ 1,577,510.67	\$ 681,660.73	\$ 8,917,090.96

EXHIBIT OF AUTO DIRECT LOSSES INCURRED as of December 31, 2016

CNMI AUTO CLAIMS EXPERIENCE BY PROVIDER

Name of Insurance Provider	Island			Age		TOTAL	Gender					Type of Loss					Total
	Rota	Tinian	Saipan	Under 25	25 & Over		Male		Female		Unknown	A	B	C	D	E	
							< Under 25	> 25 Over	< Under 25	> 25 Over	Age	Bodily Injury	Property Damage	Medical	Comprehensive	Collision	
AIOI Nissay Dowa Insurance Company Ltd.	0	0	100	16	84	100	11	60	5	24	0	4,100.00	83,072.88	-	-	-	\$ 268,001.21
Century Insurance Company Ltd.	0	0	595	96	464	595	55	303	41	161	35	130,429.94	766,631.18	-	69,678.93	-	\$ 1,843,944.17
Dongbu Insurance Company Ltd/Moylan's	0	0	170	29	141	170	18	89	11	52	0	94,311.00	189,315.33	-	5,323.00	-	\$ 492,057.17
Equitable Insurance Company Inc.	0	0	27	7	20	27	4	14	3	6	0	4,186.00	24,884.31	-	-	-	\$ 29,070.31
First Net Insurance	0	0	39	9	30	39	3	16	6	14	0	3,391.00	41,855.00	-	12,836.24	-	\$ 104,085.24
Marianas Insurance Company Ltd.	0	0	101	14	83	101	5	52	9	31	4	18,152.50	108,881.34	-	21,375.25	9,595.75	\$ 223,399.34
National Union Fire Insurance/Calvo's	0	1	55	14	35	55	6	24	8	11	6	15,000.00	69,527.00	2,509.50	14,344.00	-	\$ 202,884.62
Pacific Basin Insurance Co.	0	0	16	3	11	15	2	7	1	4	1	10,067.69	21,249.79	-	-	-	\$ 59,458.88
Pacific Indemnity Ins. Co. Ltd.	0	0	116	13	80	116	11	47	2	33	23	-	119,855.85	-	9,536.87	-	\$ 256,179.24
Royal Crown Insurance Corp.	0	0	56	9	47	56	6	29	3	18	0	26,008.37	50,110.00	12,640.00	1,150.00	-	\$ 117,443.37
Tokio Marine Pacific Insurance Limited/Pacifica	0	0	92	15	77	92	10	53	5	24	0	-	84,252.70	-	26,916.72	-	\$ 276,998.81
Traders Insurance Underwriters Inc.	0	0	122	19	102	122	11	71	8	31	1	40,500.00	162,272.38	0.00	7,130.00	0.00	\$ 262,388.57
TOTAL	0	1	1,489	244	1,174	1,488	142	765	102	409	70	\$ 346,146.50	\$ 1,721,907.76	\$ 15,149.50	\$ 168,291.01	\$ 9,595.75	\$ 4,135,910.93

EXHIBIT OF CNMI AUTO DIRECT LOSSES INCURRED as of December 31, 2016
CNMI AUTO CLAIMS EXPERIENCE QUARTER

Summary of Reporting Period Ending: 31 March 2016

Month	Island			Age			Gender					Type of Loss						Total
							Male		Female		Unknown	A	B	C	D	E	F	
	Rota	Tinian	Saipan	Under 25	25 & Over	TOTAL	< Under 25	> 25 Over	< Under 25	> 25 Over	Age	Bodily Injury	Property Damage	Medical	Comprehensive	Collision	U.M.	
January	0	0	94	15	74	94	10	50	5	24	5	62,650.50	118,371.04	509.50	19,226.26	110,490.26	-	\$ 311,247.56
February	0	0	86	13	67	86	7	46	6	21	6	25,250.00	78,974.50	-	3,041.17	114,121.27	-	221,386.94
March	0	0	142	21	114	142	10	77	11	37	7	49,340.40	111,102.10	-	31,679.91	134,535.89	-	326,658.30
Total	0	0	322	49	255	322	27	173	22	82	18	\$ 137,240.90	\$ 308,447.64	\$ 509.50	\$ 53,947.34	\$ 359,147.42	\$ -	\$ 859,292.80

Summary of Reporting Period Ending: 30 June 2016

Month	Island			Age			Gender					Type of Loss						Total
							Male		Female		Unknown	A	B	C	D	E	F	
	Rota	Tinian	Saipan	Under 25	25 & Over	TOTAL	< Under 25	> 25 Over	< Under 25	> 25 Over	Age	Bodily Injury	Property Damage	Medical	Comprehensive	Collision	U.M.	
April	0	0	133	14	117	133	5	81	9	36	2	32,069.97	114,336.15	-	32,685.08	155,392.35	-	\$ 334,483.55
May	0	0	148	28	114	148	16	72	12	42	6	16,000.00	192,025.75	2,000.00	31,205.60	235,605.30	-	476,836.65
June	0	0	135	25	108	135	16	60	9	48	2	18,136.00	162,829.69	-	9,650.40	170,852.03	-	361,468.12
Total	0	0	416	67	339	416	37	213	30	126	10	\$ 66,205.97	\$ 469,191.59	2,000.00	\$ 73,541.08	\$ 561,849.68	\$ -	\$ 1,172,788.32

Summary of Reporting Period Ending: 30 September 2016

Month	Island			Age			Gender					Type of Loss						Total
							Male		Female		Unknown	A	B	C	D	E	F	
	Rota	Tinian	Saipan	Under 25	25 & Over	TOTAL	< Under 25	> 25 Over	< Under 25	> 25 Over	Age	Bodily Injury	Property Damage	Medical	Comprehensive	Collision	U.M.	
July	0	0	139	21	113	139	13	75	8	38	5	25,367.69	197,749.66	12,640.00	6,857.36	200,199.58	-	\$ 442,814.29
August	0	1	115	25	85	116	14	57	11	28	6	35,200.00	138,013.22	-	8,041.17	238,028.33	-	419,282.72
September	0	0	141	22	115	141	13	73	9	42	4	41,029.94	170,298.66	-	6,647.49	165,263.95	5,600.00	388,840.04
Total	0	1	395	68	313	396	40	205	28	108	15	\$ 101,597.63	\$ 506,061.54	\$ 12,640.00	\$ 21,546.02	\$ 603,491.86	\$ 5,600.00	\$ 1,250,937.05

Summary of Reporting Period Ending: 31 December 2016

Month	Island			Age			Gender					Type of Loss						Total
							Male		Female		Unknown	A	B	C	D	E	F	
	Rota	Tinian	Saipan	Under 25	25 & Over	TOTAL	< Under 25	> 25 Over	< Under 25	> 25 Over	Age	Bodily Injury	Property Damage	Medical	Comprehensive	Collision	U.M.	
October	0	0	99	16	69	97	10	47	6	22	12	100.00	132,156.88	-	1,581.44	85,803.48	3,819.75	\$ 219,641.80
November	0	0	143	19	116	143	12	71	7	45	8	22,500.00	172,756.85	-	4,439.80	175,277.08	176.00	374,973.73
December	0	0	114	25	82	114	16	56	9	26	7	10,000.00	133,293.26	-	13,235.33	97,752.89	-	254,281.48
Total	0	0	356	60	267	354	38	174	22	93	27	\$ 32,600.00	\$ 438,206.99	\$ -	\$ 19,256.57	\$ 358,833.45	\$ 3,995.75	\$ 848,897.01

Grand Total	0	1	1,489	244	1,174	1,488	142	765	102	409	70	\$ 337,644.50	\$ 1,721,907.76	\$ 15,149.50	\$ 168,291.01	\$ 1,883,322.41	\$ 9,595.75	\$ 4,131,915.18
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EXHIBIT OF PREMIUMS WRITTEN FOR SURPLUS LINES & LOSSES as of December 31, 2016

NAME OF INSURER	CLASSES OF INSURANCE	AVIATION LIABILITY	EXCESS LIABILITY	HULL & MACHINERY	MARINE LIABILITY	MAJOR MEDICAL	PROFESSIONAL LIABILITY	PROTECTION AND INDEMNITY	Grand Total
Associated Insurance Underwriters of the Pacific, Inc. P.O. Box 501369 CK Saipan, MP. 96950 Gen. Manager: Magdalena S. George Tel. No: 234-3152/6865/7222 Fax No: 234-5367	General Casualty, Life, Marine, Property, Surety & Vehicle				26,556	9,028	30,290		65,874
Pacifica Insurance Underwriters, Inc. P.O. Box 500168 CK Saipan, MP. 96950 President: Norman T. Tenorio Tel. No: 234-6267/7310/7722 Fax No: 234-5880	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle			3,177				17,732	20,909
Takagi & Associates, Inc. PPP 602, Box 10000 Saipan, MP. 96950 Branch Supervisor: Satsuki Perez Tel. No: 233-8117/2554/3400 Fax No: 233-2553	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle	42,825	12,500				39,786		95,111
Traders Insurance Company P.O. Box 502473 CK Saipan, MP. 96950 President: Pablo B. Mendoza Tel. No: 234-7788/7799 Fax No: 234-8899	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle								
2016 TOTAL		42,825	12,500	3,177	26,556	9,028	70,076	17,732	181,894

LIST OF LICENSED INSURANCE BROKER AS OF 2016							
NAME	CNMI Contact:	Office Location	Address:	City, State & Zip	Phone:	Fax:	Email
4JC Corporation dba Immanuel Insurance Underwriters	Irindina Deang	Gualo Rai	PO Box 506681	Saipan, MP 96950	322-3043	322-3043	immanuel.saipan@gmail.com
AM Insurance	Annmarie T. Muna	N/A	P.O. Box 2797	Hagatna, GU 96932	671 477-2642	671 477-2602	amuna@amibrokers.com
AMCA Trading Business, Inc. dba M.G.A. Insurance	Fielisa C. Avendano	Middle Rd.	PO Box 503024	Saipan, MP 96950	234-6278/9	235-9289	mgalife08@yahoo.com, mgabzcenter@yahoo.com
AON Insurance Micronesia (Saipan), Inc.	David Silva	Beach Road, Garapan	PO Box 502177	Saipan, MP	234-2811	234-5462	aon.com
BANKGUAM Insurance Underwriters, Ltd.	Marcie M. Tomakane	Beach Rd. Garapan	PO Box 500379	Saipan, MP 96950	236-2723	233-5064	bgi-cnmi@pticom.com
CAR Financial Services Saipan Inc. dba Express Financial	James B. Matsumoto	San Jose	PO Box 504084	Saipan, MP 96950	235-6032	235-6040	james.matsumoto@carfinancial.com
Century Insurance Broker	Magtanggol H. Corpuz	JP Center, Beach Rd., Garapan	PMB 193 Box 10000	Saipan, MP 96950	234-0609	234-1845	gol_corpuz@centuryinsurancegroup.net
Ecosure Insurance dba of Wandervilla Corporation	Ruel R. Villacrusus	Beach Road, Garapan	PO Box 504974	Saipan, MP	670 233-7251	235-8774	rvv@pticom.com or rvvcsaipan@gmail.com
Equitable Insurance Company, Inc.	Alex C. Tudela	GF Kenneth Yeung Bldg. Beach Road, Susupe	PO Box 500686	Saipan, MP 96950	235-5452/3	235-5451	equitableinsco@yahoo.com
Erlinda C. Torres dba Excel Insurance Services	Erlinda C. Torres	N/A	PO Box 500979	Saipan, MP 96950	234-7732/788-5566	234-7732	linaka28@yahoo.com
Friendly Finance Company, Inc	Peter Michael Tenorio	Yuna Bldg, Gualo Rai	PO Box 500486	Saipan, MP 96950	234-6676	234-5104	miketeno@pticom.com
Friendship Enterprises, inc. dba Friendship Insurance	Elena M. Espiritu	Chalan Piao	PO Box 501193	Saipan, MP 96950	235-8165	235-8164	friendshipins@pticom.com
GRIP, LLC dba National Insurance Pacific Agency	Kevin C. Guerrero		PO Box 505392	Saipan, MP 96950	670 483-1776		kevinguerrero670@gmail.com
Inter Pacific Corporation dba Inter-Kam Insurance Agency	Jin Sik Lee	Chalan Piao	PO Box 503397	Saipan, MP 96950	235-5555	234-1943	interkam@pticom.com
J.C. Tenorio Enterprises, Inc.	Clarence T. Tenorio	Susupe	PO Box 500137	Saipan, MP 96950	234-6445	234-1943234-5876	deo@joeten.com or bopalacios@joeten.com
Jin's Corporation dba Jin's Insurance Broker	Jin-Soon, Kim	Chalan Pale	P.O. Box 500693	Saipan, MP 96950	989-9115	N/A	
Keum Oh Corporation	Park, Yong Woong	Chalan Kaona	PO Box 504345	Saipan, MP 96950	234-5700	234-5702	keumohsaipan@hotmail.com
Mantrade Company Inc. dba Mantrade Insurance	Janette R. Hernando	Tun Tomas Rd., San Antonio	PO Box 506118	Saipan, MP 96950	235-0695	235-0695	jiggghernando@yahoo.com
Marianas Insurance Company, Ltd.	Rosalia S. Cabrera	San Jose	PO Box 502505	Saipan, MP 96950	234-5091/2	234-5093	gm@marianasinsurance.com
MaryAnn Santos	MaryAnn Santos	Dandan	PO Box 503681	Saipan, MP 96950	670 484-3974	c/o 234-7841	mymaryann15@gmail.com
Modis Corporation dba Paradise Insurance	Choi, Seung San	Chalan Laulau	PMB 114 Box 10003	Saipan, MP 96950	483-5905		pradise201402@gmail.com
Nygen Saipan, LLC	Sixto K. Iqisomar	Marianas Buiness Plaza 2nd Fl, Susupe	PO Box 501856	Saipan, MP 96950	670 287-2267		pc1755@yahoo.com

OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2016

NAME	CNMI Contact:	Office Location	Address:	City, State & Zip	Phone:	Fax:	Email
Pacifica Insurance Underwriters, Inc.	Norman T. Tenorio	2nd Fl, Joeten Center Bldg II, Susupe	PO Box 500168	Saipan, MP 96950	234-6267	234-5880	plui@pacificains.com
PCC Corporation dba Pioneer Insurance Broker	Anna Leah P. Castillon	As Terlaje Rasimu Ln.	PO Box 505252	Saipan, MP 96950	6702357225		leah.castillon@yahoo.com
PSG Professional Corp. dba PSG Insurance	Jesus A. Panealeon	Wischira Way, San Jose	PO Box 500507	Saipan, MP	235-5902	235-7742	psgspn@gmail.com ; jessp96950@yahoo.com
Rota Merchandising Corporation	Pedro Q. Dela Cruz	RMC Bldg.	PO Box 1018	Rota, MP	532-3117		
Royal Crown Insurance Corporation	Ng, Cheong Pui	Beach Rd, San Antonio	PMB 295 Box 10001	Saipan, MP	234-2256/7	234-2258	royalcrn@pticom.com
Seven Twelve Ent., Inc. dba 7.12 Insurance	Mi Young Park	Chalan Kaona	PO Box 502990	Saipan, MP 96950	234-1232	234-1231	ent712@yahoo.com
Takagi & Associates, Inc.	Satsuki H. Perez	Marina Heights I, Beach Road Garapan	PMB 602 Box 10000	Saipan, MP 96950	233-2554/8117	233-2553	sperez@taacnmi.com
The Financial & Insurance Services Group, Inc.	Sheryl Sizemore-Blanco	Cabrera Center Suite 101, Beach Road, Garapan	PO Box 501657	Saipan, MP 96950	234-5706	234-3517	
Tinian Transportation Management Solutions, Inc.	Paz L. Christian	San Jose	PO Box 520461	Tinian, MP 96952	433-0149	433-0148	plchristian@gmail.com
Traders Insurance Company	Fidel S. Fernandez	Chalan Kanoa	PO Box 50247473	Saipan, MP 96950	234-7788	234-8899	ffernandez@transinsco.com
Trans-Pacific Insurance Brokers Corporation	Lin H. Perez	Sablan Building, Suite 1, Beach Road, Chalan Kanoa	P.O. Box 500690	Saipan, MP 96950	235-6260 / 6261	235-1802	lperez@tpbrokers.com
World Wide Insurance Inc.	Joseph R. Motto	Garapan	PMB 305 Box 10000	Saipan, MP 96950	233-3605	233-3900	worldtour@pticom.com
Yuta Corporation dba Yuta Insurance Broker	Ham, Sook In	China Town	PO Box 7487 5VRB	Saipan, MP 96950	233-3702	233-3703	yutarealtor@hotmail.com

LIST OF LICENSED INSURANCE SUB-AGENT AS OF 2016								
NAME	COMPANY SPONSOR	CNMI Contact:	Office Location	Address:	City, State & Zip	Phone:	Fax:	Email:
Atkins Kroll (Saipan), Inc. (formerly Microl Corporation)	Carl Peterson/Central States Health & Life Co. of Omaha	Stephen P. Sablan	Mgrs. Guerrero Rd. San Jose	PO Box 500267	Saipan, MP 96950	234-5911	234-6514	
Atkins Kroll (Saipan), Inc. (formerly Microl Corporation)	Takagi & Associates/AIOI Nissay Dowa Insurance Co., Ltd.	Glen V. Perez	Mgrs. Guerrero Rd. San Jose	PO Box 500267	Saipan, MP 96950	234-5911	234-6514	glen.perez@microlsaipan.com
Bank of Hawaii	Donald C. Barcinas dba APIA for Individual Assurance Company	James Lowson	Gualo Rai Branch	PO Box 500566	Saipan, MP 96950	237-2983	237-2950	
Bank of Saipan	Randolph Biscoe/American National Ins.Co.	Jon F. Bargrede	Beach Rd, Chalan Kanoa	PO Box 500690	Saipan, MP 96950	235-6260	235-6294	jon_bargrede@yahoo.com
Car Financial Services Saipan, Inc. dba Express Financial	Randolph Biscoe/American National Ins.Co.	James B. Matsumoto	San Jose	PO Box 504084	Saipan, MP 96950	235-6032	235-6040	james.matsumoto@carfinancial.com
City Trust Bank	Randolph Biscoe/American National Ins.Co.	Maria L. Johnson	Middle Rd	PO Box 501867	Saipan, MP 96950	235-7701/2	234-8664	citytrustbank@ctbsaipan.com
Concepcion M. Villagomez	Donald C. Barcinas dba APIA for Lincoln National Life Ins. Co.	Concepcion M. Villagomez	San Jose	PO Box 474	Tinian, MP 96952	433-3284	none	conniemanglona@gmail.com
Financial Professional Group (aka: William T. Wright dba)	Lincoln National Life Insurance Company	c/o Donald C. Barcinas dba APIA for Lincoln National Life Ins. Co.	Beach Rd. Garapan	PO Box 5073 CHR8	Saipan, MP 96950	234-0960	234-8462	wwright@fgonline.com
Maria Martinez Javier	AMCA Trading Business, Inc. dba M.G.A. Insurance/Midland National Life Insurance	Maria Martinez Javier	Chalan Laulau	P.O. Box 505051	Saipan, MP 96950	233-3536	235-9289	maria.lunajavier@gmail.com
Marianas Insurance Company, Ltd.	Donald C. Barcinas dba APIA for Individual Assurance Company	Rosalia S. Cabrera	San Jose	PO Box 502505	Saipan, MP 96950	234-5091/2	234-5093	gm@marianasinsurance.com
Satsuki H. Perez	Takagi & Associates/Pacific Guardian Life Ins.	Satsuki H. Perez	Marina Heights I, Beach Road Garapan	PMB 602 Box 10000	Saipan, MP 96950	233-2554/8117	233-2553	sperez@taacnmi.com
The Financial & Insurance Services Group, Inc.	Randolph Biscoe/American National Ins.Co.	Sheryl Sizemore-Camacho	Mirco Beach Rd. Garapan	PO Box 502152	Saipan, MP 96950	234-5706	234-3517	mpalacios@figs.net
Tinian Fuel Services, Inc	Juan T. Guerrero & Associates/Trader Ins. Co.	Phillip Thomas Mendiola-Long	San Jose	PO Box 317	Tinian, MP 96952	670 433-1664	670 433-4329	vince_v1965@yahoo.com
Triple J Saipan, Inc.	Randolph Biscoe/American National Ins.Co.	Randall H. Steele	Beach Rd. Chalan Laulau	PO Box 500487	Saipan, MP 96950	234-7133	234-3052	rsteale@triplejsaipan.com

LIST OF LICENSED INSURANCE ADJUSTER AS OF 2016							
NAME	CNMI Contact:	Office Location	Address:	City, State & Zip	Phone:	Fax:	Email
Allied Marine Surveyors, Ltd.	Noel Slapp	Beach Road, Susupe	PO Box 5773 CHRB	Saipan, MP 96950	234-9511	234-9512	allied@pticom.com
AON Insurance Micronesia (Saipan), Inc.	David Silva	TSL Plaza Beach Road, Garapan	PO Box 502177	Saipan, MP	234-2811	234-5462	aon.com
Guam Insurance Adjusters, Inc.	Elias Buenaventura	1st. Floor, Oleai Center Bldg. Beach Road, San Jose	PO Box 500615	Saipan, MP 96950	234-3641/3655	234-3637	giaspn@pticom.com
Island Adjusters, Inc.	Alex C. Tudela	GF Kenneth Yeung Bldg. Beach Road, Susupe	PO Box 500686	Saipan, MP 96950	235-5452/3	235-5451	equitableinsco@yahoo.com
Moylan's Insurance Und. Inc. Int'l dba Equitable Adjusting & Service Co.	Catherine S. Tenorio	Beach Road, Garapan	PO Box 500658	Saipan, MP 96950	234-6442	234-8641	ctenorio@moylans.net
Pacific Basin Insurance Company	Joseph C. Reyes	Beach Road, Garapan	PO Box 500710	Saipan, MP 96950	234-5860	234-7841	pacificbasin.ins@gmail.com
Pacifica Insurance Underwriters, Inc.	Norman T. Tenorio	2nd Floor, Joeten Center Bldg. II Beach Road, Susupe	PO Box 500168	Saipan, MP 96950	234-6267	234-5880	piui@pacficains.com
Takagi & Associates, Inc.	Satsuki H. Perez	Marina Heights I, Beach Road Garapan	PMB 602 Box 10000	Saipan, MP 96950	233-2554/8117	233-2553	sperez@taacnmi.com

TREASURY LISTED (T-LISTED) COMPANIES ADMITTED IN THE CNMI UPDATED AS OF July 01, 2017		
UNDERWRITING LIMITATION	NAME OF INSURER	GENERAL AGENT
\$11,710,000	American Contractors Indemnity Company (NAIC #10216) 601 South Figueroa St., 16 Fl. Los Angeles, CA 90017	Associated Insurance Und. of the Pacific, Inc. P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
\$644,759,000	American Home Assurance Company (NAIC #19380) 175 Water Street, 18th Floor New York, NY 10038	Calvo's Insurance Underwriters, Inc. P.O. Box 500035 CK, Saipan, MP. 96950 Tel. No: 234-5699/5690 - Fax No: 234-5693
\$4,067,000	Bond Safeguard Insurance Company (NAIC #27081) 10002 Shelbyville Road, Suite 100 Louisville, KY 40223	Associated Insurance Und. of the Pacific, Inc. P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
\$3,616,000	Colonial Surety Company (NAIC #10758) 50 Chestnut Ridge Road Montvale, New Jersey 07645	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No.: 233-8117/3400/2554 - Fax No: 233-2553
\$150,034,000	Continental Insurance Company (The) (NAIC #35289) 333 S. Wabash Ave. Chicago, IL 60604	Associated Insurance Und. of the Pacific, Inc. P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No. 234-7222/6865/3152 - Fax No. 234-5367
\$1,000,918,000	Federal Insurance Company (NAIC #20281) 202B Hall's Mill Road, Whitehouse Station, New Jersey 08889	Associated Insurance Und. of the Pacific, Inc. P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
\$14,504,000	Fidelity & Deposit Company of Maryland (NAIC #39306) 1299 ZURICH WAY, 5TH FLOOR, Schaumburg, IL. 60196-1056	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No.: 233-8117/3400/2554 - Fax No: 233-2553
		Associated Insurance Und. of the Pacific, Inc. P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
\$1,307,000	First Net Insurance Company (NAIC #10972) 424 Julale Shopping Center, Ste 202 Hagatna, Guam 96910	Moylan's Insurance Underwriters, Inc. P.O. Box 500658 CK, Saipan, MP. 96950 Tel. No: 234-6129/6442 - Fax No: 234-8641
\$25,016,000	Insurance Company Of North America (NAIC #22713) 436 Walnut Street, P.O. Box 1000 Philadelphia, PA. 19106	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No.: 233-8117/3400/2554 - Fax No: 233-2553
\$6,321,000	Lexon Insurance Company (NAIC #13307) 10002 Shelbyville Road, Suite 100 Louisville, KY 40223	Associated Insurance Und. of the Pacific, Inc. P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
\$24,078,000	Liberty Insurance Corporation (NAIC #42404) 175 Berkeley Street Boston, MA 02116	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No.: 233-8117/3400/2554 - Fax No: 233-2553
\$1,330,705,000	Liberty Mutual Insurance Company (NAIC #23043) 175 Berkeley Street Boston, MA 02116	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No.: 233-8117/3400/2554 - Fax No: 233-2553
\$11,720,000	LM Insurance Corporation (NAIC # 33600) 175 Berkeley Street Boston, MA 02116	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No: 233-8117/3400/2554 - Fax No: 233-2553
\$596,741,000	National Union Fire Insurance Co. of Pitts. PA. (NAIC #19445) 175 Water Street, 18th Floor New York, N.Y. 10038	Calvo's Insurance Underwriters, Inc. P.O. Box 500035 CK, Saipan, MP. 96950 Tel. No: 234-5699/5690 - Fax No: 234-5693
\$17,571,000	New Hampshire Insurance Company (NAIC #23841) 175 Water Street, 18th Floor New York, NY 10038	Calvo's Insurance Underwriters, Inc. P.O. Box 500035 CK, Saipan, MP. 96950 Tel. No: 234-5699/5690 - Fax No: 234-5693
\$2,191,000	Pacific Indemnity Insurance Company (NAIC #18380) 348 West O'Brien Drive Hagatna, Guam 96932	Associated Insurance Und. of the Pacific, Inc. P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
\$70,285,000	Westchester Fire Insurance Company (NAIC #10030) 436 Walnut Street, P.O. Box 1000 Philadelphia, PA. 19106	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No: 233-8117/3400/2554 - Fax No: 233-2553
		Associated Insurance Und. of the Pacific, Inc. P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
\$124,492,000	Westport Insurance Corporation (NAIC #39845) P.O. Box 2991 Overland Park, KS 66202 - 1391	AON Insurance Micronesia (Saipan) Inc. PO Box 502177 CK, Saipan, MP. 96950 Tel. No: 234-2811 - Fax No: 234-5462
\$28,331,000	XL Specialty Insurance Company (NAIC #37885) 70 Seaview Avenue Stamford, CT 06902-6040	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No: 233-8117/3400/2554 - Fax No: 233-2553
\$718,238,000	Zurich American Insurance Company (NAIC #16535) 1299 ZURICH WAY, 5TH FLOOR, Schaumburg, IL. 60196-1056	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No: 233-8117/3400/2554 - Fax No: 233-2553
		Associated Insurance Und. of the Pacific, Inc. P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No: 234-7222/6865/3152 - Fax No: 234-5367

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