

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

# TWENTY FIRST ANNUAL REPORT OF THE INSURANCE COMMISSIONER FOR THE CALENDAR YEAR ENDED DECEMBER 31, 2008

MICHAEL J. ADA
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 2008 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 CNMI from all admitted alien, domestic and foreign carriers during the 2008 calendar year.

During the reported year, the Office of the Insurance Commissioner licensed and regulated Four (4) alien carriers, sixteen (16) domestic carriers and forty-two (42) foreign carriers. No new COAs were issued for alien insurer but authority was granted for withdrawal of MSIG Insurance (Singapore) Pte. Ltd. Two (2) new COA were issued to Affilianted FM Insurance and Factory Mutual Insurance. No new COA was issued for domestic insurer.

2008 marked the fourth year in which surety companies issuing labor bonds are required to retain a certain percentage of premiums collected from the sale of labor bonds into an established escrow account. The retention rate in 2008 was 25 percent (25%). A total of \$219,730.50 was retained during the reported year.

Direct premiums written for Property and Casualty experienced a 1.1% decrease to \$23.5 million from \$23.7 million. Direct losses incurred increased by 23.2% from \$8.2 million in 2007 to \$10.1 million in 2008.

We hope you find this report useful for your purposes.

Sincerely,

MICHAEL J. ADA

Secretary of Commerce / Insurance Commissioner

#### RECOMMENDED LEGISLATION

The following are recommendations previously submitted in past reports of the Insurance Commissioner. To date, however, no action has been taken on these recommendations. It is the intent of the Insurance Commissioner to renew legislative interest and initiative in the re-submission.

#### Capitalization Increase

Pursuant to §7306(h) of the Commonwealth Insurance Act, a domestic insurer need only be capitalized at a minimum of \$25,000 to transact a class of insurance. It is recommended that this minimum be increased to \$100,000 per class to ensure that sufficient and adequate reserves are maintained by an insurer in the event substantial losses are experienced early in its operations.

#### Reinsurance

Current provisions of the Insurance Act relating to reinsurance are very limited. In fact, current provisions only provide for the admission or approval of reinsurers in the CNMI prior to engaging in business. It is suggested that, in addition to the current provisions, the Insurance Commissioner be granted further authority in requiring reinsurers to file reinsurance treaties and for the Insurance Commissioner to review and approve such filings.

#### List of CNMI Licensed Insurance Companies As of December 31, 2008

#### **ALIEN INSURERS**

Company Name: AIOI Insurance Company, Ltd.

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: Suzie Perez

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

Phone: 670-233-8117/3400/2554

Fax: 670-233-2553

Total Assets	75,253,715
Total Liabilities	44,530,425
Surplus	30,723,290
Net Income	504,328
CNMI-Direct Premiums Written	1,882,495
CNMI-Direct Premiums Earned	1,801,047
CNMI-Direct Losses Incurred	1,537,670

Company Name: MSIG Insurance (Singapore) Pte. Ltd.

Admitted Date: 8/22/2005

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

General Agent: Aon Insurance Micronesia (Spn), Inc.

Contact Person: Rodney Rankin

Address: P.O. Box 502177 CK, Saipan, MP 96950

Phone: 670-234-2811/2825 Fax: 670-234-5462

-	Total Assets
-	Total Liabilities
-	Surplus
-	Net Income
No Business. Company	CNMI-Direct Premiums Written
withdrew 12/22/08	CNMI-Direct Premiums Earned
Withdrew 12/22/06	CNMI-Direct Losses Incurred

Company Name: Dongbu Insurance Company Limited

Admitted Date: 1/1/1985

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

General Agent: Moylan's Insurance Underwriters, Inc.

Contact Person: Tamara Hunter

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

Phone: 670-234-6442 Fax: 670-234-8641

Total Assets	26,969,006
Total Liabilities	11,788,653
Surplus	15,180,353
Net Income	720,233
CNMI-Direct Premiums Written	2,111,820
CNMI-Direct Premiums Earned	2,100,772
CNMI-Direct Losses Incurred	2,351,654

Company Name: The Mitsui Sumitomo Insurance Company, Limited

Admitted Date: 5/24/2002

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

General Agent: Aon Insurance Micronesia (Spn), Inc.

Contact Person: Rodney Rankin

Address: P.O. Box 502177 CK, Saipan, MP 96950

Phone: 670-234-2811 Fax: 670-234-5462

Total Assets	804,423,906
Total Liabilities	521,714,184
Surplus	282,709,722
Net Income	17,764,064
CNMI-Direct Premiums Written	
CNMI-Direct Premiums Earned	No Business
CNMI-Direct Losses Incurred	

Admitted Date: 6/12/1972 Merger Date: 12/27/2004

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

Company Name: The Tokio Marine & Nichido Fire Insurance Company, Limited

**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	1,690,588,787
Total Liabilities	1,087,314,954
Surplus	603,273,833
Net Income	100,076,353
CNMI-Direct Premiums Written	3,234,095
CNMI-Direct Premiums Earned	3,175,346
CNMI-Direct Losses Incurred	1,704,701

#### DOMESTIC INSURERS

Company Name: Century Insurance Company, Limited

Address: P.O. Box 502177 CK, Saipan, MP 96950

Admitted Date: 6/1/1988

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

General Agent: Aon Insurance Micronesia (Spn), Inc. Pacifica Insurance Underwriters, Inc.

Contact Person: Rodney Rankin

Norman T. Tenorio 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	6,182,469
Total Liabilities	4,518,118
Surplus	1,664,351
Net Income	816,762
CNMI-Direct Premiums Written	5,896,106
CNMI-Direct Premiums Earned	4,198,617
CNMI-Direct Losses Incurred	1,394,027

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**Company Name: Commodore Insurance Corporation** 

Admitted Date: 2/28/2008

Address: P.O. Box 501969, 2nd Floor Nauru Bldg.

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

Total Assets	50,000
Total Liabilities	5,512
Surplus	44,488
Net Income	-
CNMI-Direct Premiums Written	
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

 $\textbf{Address:} \ \mathsf{P.O.} \ \mathsf{Box} \ \mathsf{500686}, \ \mathsf{Saipan}, \ \mathsf{MP} \ \ \mathsf{96950}$ 

Phone: 670-235-5452 Fax: 670-234-5451

Total Assets	308,316
Total Liabilities	271,940
Surplus	36,376
Net Income	4,970
CNMI-Direct Premiums Written	519,702
CNMI-Direct Premiums Earned	298,359
CNMI-Direct Losses Incurred	74,209

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Company Name: First Home Insurance Company, Inc.

Admitted Date: 3/15/1990 Lines: Surety

General Agent: Moylan's Insurance Underwriters, Inc.

Contact Person: Tamara Hunter

Address: c/o P.O. Box 500658 CK, Saipan, MP 96950

Phone: 670-234-6442

30,434	Total Assets
1,979	Total Liabilities
28,455	Surplus
-	Net Income
	CNMI-Direct Premiums Written
No Business	CNMI-Direct Premiums Earned
	CNMI-Direct Losses Incurred

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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

110,449	Total Assets
32,068	Total Liabilities
78,381	Surplus
(1,860)	Net Income
i	CNMI-Direct Premiums Written
No Business	CNMI-Direct Premiums Earned
Ī	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	131,644
Total Liabilities	13,431
Surplus	118,213
Net Income	15,832
CNMI-Direct Premiums Written	20,005
CNMI-Direct Premiums Earned	19,843
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

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Total Assets	496,693
Total Liabilities	141,612
Surplus	355,081
Net Income	37,831

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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

CNMI-Direct Losses Incurred	
CNMI-Direct Premiums Earned	No Business
CNMI-Direct Premiums Written	
Net Income	-
Surplus	24,581
Total Liabilities	5,419
Total Assets	30,000

Company Name: Island Insurance & Surety Corporation Admitted Date: 12/31/1997 Lines: Surety

General Agent: N/A

Contact Person: Juan S. Tenorio

Address: P.O. Box 501867, Saipan, MP 96950

Phone: 670-235-7704 Fax: 670-234-7773

Total Assets	175,295
Total Liabilities	31,134
Surplus	144,161
Net Income	16,978
CNMI-Direct Premiums Written	38,371
CNMI-Direct Premiums Earned	40,434
CNMI-Direct Losses Incurred	276

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	857,787
Total Liabilities	826,218
Surplus	31,569
Net Income	159,002
CNMI-Direct Premiums Written	775,705
CNMI-Direct Premiums Earned	346,892
CNMI-Direct Losses Incurred	116,840

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**Company Name: OIC Marianas Insurance Corporation** 

Admitted Date: 7/26/2007

Lines: Disabilty, 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	203,288
Total Liabilities	203,875
Surplus	(587)
Net Income	43,125
CNMI-Direct Premiums Written	154,310
CNMI-Direct Premiums Earned	55,862
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
	Total Liabilities
	Surplus
Under Review	Net Income
	CNMI-Direct Premiums Written
	CNMI-Direct Premiums Earned
	CNMI-Direct Losses Incurred

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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

Total Assets	423,594
Total Liabilities	530,227
Surplus	(106,633)
Net Income	(2,530)
CNMI-Direct Premiums Written	267,577
CNMI-Direct Premiums Earned	173,413
CNMI-Direct Losses Incurred	44,544

**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

102,050	Total Assets
322,363	Total Liabilities
(220,313)	Surplus
-	Net Income
ו	CNMI-Direct Premiums Written
No Business	CNMI-Direct Premiums Earned
d	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	511,287
Total Liabilities	433,473
Surplus	77,814
Net Income	133,703
CNMI-Direct Premiums Written	452,902
CNMI-Direct Premiums Earned	535,515
CNMI-Direct Losses Incurred	126,076

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**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	139,146
Total Liabilities	18,569
Surplus	120,577
Net Income	(91,209)
CNMI-Direct Premiums Written	600
CNMI-Direct Premiums Earned	1,327
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

Total Assets	1,388,592
Total Liabilities	1,178,780
Surplus	209,812
Net Income	146,549
CNMI-Direct Premiums Written	1,779,781
CNMI-Direct Premiums Earned	1,158,653
CNMI-Direct Losses Incurred	228,259

#### **FOREIGN INSURERS**

Company Name: Aetna Life & Casualty (Burmuda), Ltd.

Admitted Date: 10/3/2007

Address: Cedar House, 41 Cedar Avenue Hamilton, Bermuda, HM 11 Bermuda

Lines: Disabiltiy

General Agent : CNMI Contact: Address: Phone:

177,900,000	Total Assets
135,500,000	Total Liabilities
42,400,000	Surplus
-	Net Income
	CNMI-Direct Premiums Written
No Business	CNMI-Direct Premiums Earned
Ī l	CNMI-Direct Losses Incurred

Company Name: Affiliated FM Insurance

Admitted Date: 2/27/2008

Address: 1301 Atwood Avenue, Johnston, RI 02919 Lines: General Casualty, Marine, Property & Surety General Agent: Moylan's Insurance Underwriters, Inc.

**CNMI Contact:** Tamara Hunter

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

Phone: 670-234-6442 Fax: 670-234-8641

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

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	245,372,925
Total Liabilities	177,770,120
Surplus	67,602,805
Net Income	18,455,845
CNMI-Direct Premiums Written	
CNMI-Direct Premiums Earned	No Business
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: Pioneer Pacific Financial Services of Saipan** 

CNMI Contact: Joseph C. Reyes

Address: P.O. Box 500710, Saipan, MP 96950

Phone: 670-234-5860

	Life
Total Assets	71,782,957,526
Total Liabilities	67,181,643,541
Surplus	4,601,313,985
Net Income	1,208,647,985

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Company Name: American Home Assurance Company of New York

Admitted Date: 1/1/1988

Address: 70 Pine Street, New York, New York 10270

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

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

CNMI Contact: Eli Buenaventura Tamara Hunter

**Address:** P.O. Box 500710, Saipan, MP 96950 P.O. Box 500658, Saipan, MP 96950

 Phone: 670-234-5860
 670-234-6442

 Fax: 670-234-5693
 670-234-8641

26,862,781,349	Total Assets
21,160,865,864	Total Liabilities
5,701,915,485	Surplus
21,066,806	Net Income
27,000	CNMI-Direct Premiums Written
28,000	CNMI-Direct Premiums Earned
(2,000	CNMI-Direct Losses Incurred

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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

	LITE
Total Assets	13,586,040,658
Total Liabilities	11,780,370,450
Surplus	1,774,837,759
Net Income	(123,072,339)

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Company Name: Balboa Insurance Company

Admitted Date: 7/22/1999

Address: 18581 Teller Avenue, 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	2,175,411,214
Total Liabilities	1,299,534,598
Surplus	875,876,616
Net Income	187,124,085
CNMI-Direct Premiums Written	
CNMI-Direct Premiums Earned	No Business
CNMI-Direct Losses Incurred	

Company Name: Balboa Life Insurance Company

Admitted Date: 5/29/1998

Address: 18581 Teller Avenue, P.O. Box 19702, Irvine, CA 91612-1627

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

	Life
Total Assets	41,328,726
Total Liabilities	13,441,174
Surplus	27,887,552
Net Income	5.360.085

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**Company Name: Centurion Casualty Company** 

Admitted Date: 4/20/2001

Address: 206 Eighth 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	383,490,861
Total Liabilities	19,668,270
Surplus	363,822,591
Net Income	33,027,206
CNMI-Direct Premiums Written	305,144
CNMI-Direct Premiums Earned	250,144
CNMI-Direct Losses Incurred	39,751

Company Name: Centurion Life Insurance Company

Admitted Date: 4/11/2001

Address: Benjamin Plaza, 8950-C Hillcrest Road, Kansas City, MO 64138

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	1,620,996,244
Total Liabilities	627,681,980
Surplus	993,314,264
Net Income	47,780,606

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Company Name: Factory Mutual Insurance

Admitted Date: 2/27/2008

Address: 1301 Atwood Avenue, Johnston, RI 02919 Lines: General Casualty, Marine, Property & Surety General Agent: Moylan's Insurance Underwriters, Inc.

CNMI Contact: Tamara Hunter

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

Phone: 670-234-6442 Fax: 670-234-8641

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

Company Name: Federal Insurance Company

Admitted Date: 9/22/1993

Address: 15 Mountain, P.O. Box 14127, Orange, CA 92613-1572

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	28,856,589,086
Total Liabilities	16,720,780,138
Surplus	12,135,808,948
Net Income	1,187,907,940
CNMI-Direct Premiums Written	528,935
CNMI-Direct Premiums Earned	302,376
CNMI-Direct Losses Incurred	31,822

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Company Name: Fidelity & Deposit Company of Maryland

**Admitted Date:** 12/14/2001

Address: 3910 Keswick Road, Baltimore, Maryland 21211

Lines: Surety

General Agent : Takagi & Associates, Inc.

CNMI Contact: Suzie Perez

Address: PPP 602 Box 10000, Saipan, MP 96950

Phone: 670-233-8117 Fax: 670-233-2553

Total Assets	223,717,718
Total Liabilities	45,091,979
Surplus	178,625,739
Net Income	26,170,918
CNMI-Direct Premiums Written	343,847
CNMI-Direct Premiums Earned	290,136
CNMI-Direct Losses Incurred	20,187

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:** Tamara Hunter

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

Phone: 670-234-6442 Fax: 670-234-8641

Total Assets	11,153,207
Total Liabilities	4,808,389
Surplus	6,344,818
Net Income	955,692
CNMI-Direct Premiums Written	714,692
CNMI-Direct Premiums Earned	734,053
CNMI-Direct Losses Incurred	565,765

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: Moylan's Insurance Underwriters, Inc.

**CNMI Contact:** Tamara Hunter

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

Phone: 670-234-6442 Fax: 670-234-8641

Life
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Total Assets	174,786,203
Total Liabilities	126,379,446
Surplus	48,406,757
Net Income	(5,078,309)

.....

Company Name: Individual Assurance, Life, Health & Accident

**Admitted Date: 10/24/1985** 

Address: 1600 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

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Total Assets	45,695,075
Total Liabilities	34,366,247
Surplus	11,328,828
Net Income	(120,694)

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**Company Name: Insurance Company of North America** 

Admitted Date: 6/10/1988

Address: 1601 Chestnut Street, Philadelphia, PA 19192

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

General Agent : Takagi & Associates, Inc.

CNMI Contact: Suzie Perez

Address: PPP 602 Box 10000, Saipan, MP 96950

Phone: 670-233-8117 Fax: 670-233-2553

Total Assets	718,804,135
Total Liabilities	471,116,949
Surplus	247,687,186
Net Income	27,638,668
CNMI-Direct Premiums Written	
CNMI-Direct Premiums Earned	No Business
CNMI-Direct Losses Incurred	

Company Name: John Hancock Life Insurance Co.

Admitted Date: 4/1/1993

Address: John Hancock Place, P.O. Box 111, Boston, MA 02117

Lines: Disability & Life General Agent : Vicente T. Salas CNMI Contact: Vicente T. Salas

Address: P.O. Box 501309 CK, Saipan, MP 96950

Phone: 670-234-7455 Fax: 670-234-7256

Life
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Total Assets	62,943,519,220
Total Liabilities	60,359,961,144
Surplus	2,583,558,076
Net Income	(438,175,749)

Company Name: LM Insurance Corporation

Admitted Date: 7/31/1998

Address: 2829 Westown Parkway, West Des Moines, Iowa 50265 Lines: General Casualty, Marine, Property, Surety & Vehicle

General Agent : Takagi & Associates, Inc.

CNMI Contact: Suzie Perez

Address: PPP 602 Box 10000, Saipan, MP 96950

Phone: 670-233-8117 Fax: 670-233-2553

Total Assets	73,861,799
Total Liabilities	53,481,112
Surplus	20,380,687
Net Income	664,137
CNMI-Direct Premiums Written	
CNMI-Direct Premiums Earned	No Business
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: Suzie Perez

Address: PPP 602 Box 10000, Saipan, MP 96950

Phone: 670-233-8117 Fax: 670-233-2553

Total Assets	1,044,251,579
Total Liabilities	788,841,631
Surplus	255,409,948
Net Income	27,365,510
CNMI-Direct Premiums Written	
CNMI-Direct Premiums Earned	No Business
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

	Life
Total Assets	119,849,816,757
Total Liabilities	115,264,381,572
Surplus	4,585,435,185
Net Income	(144,792,789)

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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:** Tamara Hunter

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

Phone: 670-234-6442 Fax: 670-234-8641

Total Assets	13,532,648,478		
Total Liabilities	10,030,226,254		
Surplus	3,502,422,224		
Net Income	(1,412,755,555)		
CNMI-Direct Premiums Written	n		
CNMI-Direct Premiums Earned	No Business		
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: Suzie Perez

Address: PPP 602 Box 10000, Saipan, MP 96950

Phone: 670-233-8117 Fax: 670-233-2553

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Total Assets	289,578,008,962
Total Liabilities	277,985,745,657
Surplus	11,592,263,305
Net Income	(337,643,847)

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Company Name: Midland National Life Insurance Company

Admitted Date: 7/20/1992

Address: One Midland Plaza, Sioux Falls, South Dakota 57193-0001

Lines: Disability & Life

General Agent: Midland Insurance Underwriters, Inc.

CNMI Contact: Gregorio R. DeTorres Sr. Address: PPP 219 Box 10000 Phone: 670-233-3598

Life

Total Assets	25,408,811,511
Total Liabilities	24,168,467,221
Surplus	1,240,344,290
Net Income	110,608,472

Company Name: National Union Fire Insurance Company

Admitted Date: 1/1/1988

Address: 70 Pine Street, 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	33,706,843,733
Total Liabilities	21,881,420,678
Surplus	11,825,423,055
Net Income	1,369,744,900
CNMI-Direct Premiums Written	858,000
CNMI-Direct Premiums Earned	879,000
CNMI-Direct Losses Incurred	258,000

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Company Name: NetCare Life and Health Insurance Co.

Admitted Date: 6/19/1988

Address: 101 Agana Shopping Center, Agana, Guam 96910

Lines: Disability & Life

General Agent: Moylan's Insurance Underwriters, Inc.

**CNMI Contact:** Tamara Hunter

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

Phone: 670-234-6442 Fax: 670-234-8641

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Total Assets	24,413,078
Total Liabilities	22,972,488
Surplus	1,440,590
Net Income	(869,950)

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Company Name: New Hampshire Insurance Co. of New York

Admitted Date: 6/6/1976

Address: 70 Pine Street, New York, NY 10270

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

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

**CNMI Contact:** Tamara Hunter Eli Buenaventura

**Address:** P.O. Box 500658 CK, Saipan, MP 96950 P.O. Box 500235 CK, Saipan, MP 96950

**Phone**: 670-234-6442 670-234-5690 **Fax**: 670-234-8641 670-234-5693

4,585,584,395	Total Assets			
2,933,505,866	Total Liabilities			
1,652,078,529	Surplus			
76,537,986	Net Income			
	CNMI-Direct Premiums Written			
No Business	CNMI-Direct Premiums Earned			
	CNMI-Direct Losses Incurred			

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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

Total Assets	123,164,888
Total Liabilities	117,437,071
Surplus	5,727,817
Net Income	231,817

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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
 Suzie 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	426,778,652
Total Liabilities	343,499,174
Surplus	83,279,478
Net Income	6,105,861

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Company Name: Pacific Indemnity Insurance Company

Admitted Date: 1/27/1998

Address: 378 West O'Brien Drive, Agana, 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	15,230,450
Total Liabilities	8,412,690
Surplus	6,817,760
Net Income	1,967,764
CNMI-Direct Premiums Written	622,475
CNMI-Direct Premiums Earned	653,652
CNMI-Direct Losses Incurred	199,456

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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

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Total Assets	6,011,496,254
Total Liabilities	4,300,942,119
Surplus	1,710,554,135
Net Income	311,825,394

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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	25,929,542,749
Total Liabilities	24,161,839,302
Surplus	1,767,703,446
Net Income	(300,392,076)

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Company Name: Seaboard Surety Company

Admitted Date: 3/25/1994

Address: 385 Washington St., MC 510T, St. Paul, MN 55102

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

159,235,183	Total Assets
20,503,298	Total Liabilities
138,731,885	Surplus
7,844,224	Net Income
ı	CNMI-Direct Premiums Written
No Business	CNMI-Direct Premiums Earned
Ī	CNMI-Direct Losses Incurred

CNMI-DIRECT LOSSES INCURRED

Company Name: Sterling Investors Life Insurance Company

Admitted Date: 1/26/2002

Address: 210 E. Second Avenue, Ste. 104, Rome, Georgia 30161

Lines: Disability & Life

General Agent : Pacifica Insurance Underwriters, Inc. Takagi & Associates, Inc. Pacific Basin Insurance, Inc.

 CNMI Contact:
 Norman T. Tenorio
 Suzie Perez
 Joseph C. Reyes

 Address:
 P.O. Box 500168
 PMB 602 Box 10000
 P.O. Box 500710

 Phone:
 670-234-6267
 670-233-8117
 670-234-5860

 Fax:
 670-234-7841
 670-233-2553
 670-234-7841

Life

Total Assets	22,038,460
Total Liabilities	15,358,514
Surplus	6,679,946
Net Income	375,627

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Company Name: TakeCare Insurance Company, Inc.

Admitted Date: 3/14/2006

Address: Baltej Pavillion, Suite 308, 415 Chalan San Antonio, Tamuning, Guam 96913

Lines: Disability
General Agent : Mary P. Torre
CNMI Contact: Mary P. Torre

Address: P.O. Box 6578, Tamuning, Guam 96931

Phone: 671-646-6956

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Total Assets	32,682,293
Total Liabilities	17,662,026
Surplus	15,020,267
Net Income	7,473,979

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**Company Name: The 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

3,747,589,719	Total Assets
2,238,279,801	Total Liabilities
1,509,309,918	Surplus
95,532,223	Net Income
	CNMI-Direct Premiums Written
No Business	CNMI-Direct Premiums Earned
	CNMI-Direct Losses Incurred

Company Name: United HealthCare Insurance Company

Admitted Date: 6/24/2005

Address: 450 Columbus Blvd., Harford, CT 06103

Lines: Disability & Life

General Agent: Moylan's Insurance Underwriters, Inc.

**CNMI Contact:** Tamara Hunter

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

Phone: 670-234-6442 Fax: 670-234-8641

	Life
Total Assets	10,522,868,566
Total Liabilities	7,701,299,638
Surplus	2,821,568,928
Not Income	1 067 011 200

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Company Name: United States Fidelity & Guaranty Co. of Maryland

Admitted Date: 12/7/1994

Address: 385 Washington Street, St. Paul, MN 55102

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	4,192,651,577	
Total Liabilities	2,126,759,112	
Surplus	2,065,892,465	
Net Income	173,535,160	
CNMI-Direct Premiums Written		
CNMI-Direct Premiums Earned	No Business	
CNMI-Direct Losses Incurred		

Company Name: Westchester Fire Insurance Company

Admitted Date: 1/10/2006

Address: 1601 Chest St., P.O. Box 41494, Philadelphia, PA 19101-1484 Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle

General Agent : Takagi & Associates, Inc. Associated Insurance Underwriters of the Pacific

CNMI Contact: Suzie Perez Magdalena S. George

**Address:** PMB 602 P.O. 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

2,561,317,163	Total Assets
1,801,782,205	Total Liabilities
759,534,958	Surplus
53,018,938	Net Income
i	CNMI-Direct Premiums Written
No Business	CNMI-Direct Premiums Earned
1	CNMI-Direct Losses Incurred

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Company Name: XL Specialty Insurance Company

Admitted Date: 5/11/2000

Address: 1450 East American Lane, 20<sup>th</sup> Floor, Schaumburg, Illinois 60173 Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle

General Agent : Takagi & Associates, Inc.

CNMI Contact: Suzie Perez

Address: PMB 602 P.O. Box 10000, Saipan, MP 96950

Phone: 670-233-8117 Fax: 670-233-2553

Total Assets	577,093,085	
Total Liabilities	395,342,932	
Surplus	181,750,153	
Net Income	15,086,275	
CNMI-Direct Premiums Written		
CNMI-Direct Premiums Earned	No Business	
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: Suzie Perez

Address: PMB 602 P.O. Box 10000, Saipan, MP 96950

Phone: 670-233-8117 Fax: 670-233-2553

Total Assets 29,634	,470,173
Total Liabilities 23,394	,639,772
Surplus 6,239	,830,402
Net Income 249	,082,795
CNMI-Direct Premiums Written	
CNMI-Direct Premiums Earned No Busines	ss
CNMI-Direct Losses Incurred	

Company Name: 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: Jesse D. Torres

**Address:** P.O. Box 502050, Saipan, MP 96950

Phone: 670-233-4262 Fax: 670-323-4263

Total Assets	16,136,168
Total Liabilities	6,963,245
Surplus	9,172,923
Net Income	935,549
CNMI-Direct Premiums Written	3,158,307
CNMI-Direct Premiums Earned	3,158,307
CNMI-Direct Losses Incurred	1,481,302

#### AGGREGATE LINES OF BUSINESS BY PROPERTY & CASUALTY COMPANIES AS OF DECEMBER 31, 2008

_	AS	OF DECEMBER	31, 2008			
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	2,310,335	1,802,407	1,099,111	162,861	183,903	67,852
Allied Lines	1,393,308	1,015,721	569,752	593	3,148	3,555
Homeowners Multiple Peril	321,827	276,670	174,048	8,676	52,236	54,157
Commercial Multiple Peril	383,319	330,526	137,489	-	-	-
Commercial Multiple Peril/Liability	-	-	-	-	-	-
Ocean Marine	131,226	64,996	35,104	-	607	1,771
Inland Marine	185,040	79,120	182,054	12,584	9,841	29,194
Financial Guaranty	37,896	41,400	1,556	-	-	-
Earthquake	485,912	372,272	222,946	866	1,497	1,185
Group Accident & Health	5,260,856	5,260,263	20,585	3,001,809	3,124,475	1,140,577
All other Accident & Health	47,312	50,592	37,583	-	-	-
Workers Compensation	1,948,325	1,717,772	965,467	298,159	296,473	258,822
Other Liability	1,326,967	1,062,511	551,193	1,033,684	1,306,360	651,091
Personal Accident	11,200	4,770	4,947	1,257	1,334	332
Product Liability	328,707	75,269	150,078	69,391	69,418	27
Other Private Passenger Auto Liability	2,537,679	2,069,032	1,178,442	1,337,147	1,410,545	425,108
Other Commercial Auto Liability	1,693,884	1,422,469	774,424	2,218,683	2,031,709	416,742
Private Passenger Auto Physical Damage	1,588,427	1,558,766	759,847	1,228,323	1,112,953	240,018
Commercial Auto Physical Damage	898,284	947,082	417,405	320,428	307,719	54,692
Fidelity	13,642	12,396	7,973	1	1,415	2,013
Surety	1,739,680	1,428,269	786,359	77,516	135,910	88,082
Burglary & Theft	51,835	46,564	27,116	8,911	4,026	519
Boiler & Machinery	39,996	40,304	11,396	-	753	753
Aggregate Write-Ins/Miscelleaneous	801,900	466,713	453,250	45,496	64,717	405,688
2008 TOTAL	23,537,557	20,145,884	8,568,125	9,826,384	10,119,039	3,842,178
2007 TOTAL	23,787,776	20,996,819	8,512,190	7,692,556	8,214,328	3,589,342
% CHANGE	-1.1%	-4.1%	0.7%	27.7%	23.2%	7.0%

		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 Insurance Company, Ltd.	241,243	224,002	123,138	1,064	1,064	-
Century Insurance Company, Ltd.	921,624	529,672	371,339	142,112	154,528	59,523
Dongbu Insurance Company, Ltd.	306,508	331,976	121,516	-	6,532	6,532
First Net Insurance Company	30,647	38,578	12,091	-	-	(297)
Marianas Insurance Company, Ltd.	79,952	37,247	42,705	-	-	-
Pacific Basin Insurance Company	3,993	1,951	2,042	-	-	-
Pacific Indemnity Insurance Company	78,450	78,472	33,773	-	-	-
Tokio Marine & Nichido Fire Insurance Co., Ltd.	386,619	378,332	292,040	3,000	3,000	-
Traders Insurance Company	261,299	182,177	100,467	16,685	18,779	2,094
TOTAL	2,310,335	1,802,407	1,099,111	162,861	183,903	67,852

	,	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 Insurance Company, Ltd.	272,368	251,841	139,540	-	-	-
American Home Assurance Company	16,000	16,000	8,000	-	-	-
Century Insurance Company, Ltd.	796,770	432,006	305,709	593	593	-
Dongbu Insurance Company, Ltd.	132,126	131,026	64,058	-	2,555	3,555
First Net Insurance Company	72,603	74,327	8,002	-	-	-
National Union Fire Insurance Company	56,000	59,000	28,000	-	-	-
Pacific Basin Insurance Company	513	257	256	-	-	-
Pacific Indemnity Insurance Company	46,928	51,264	16,187	-	-	-
TOTAL	1,393,308	1,015,721	569,752	593	3,148	3,555

	HOMEOW	NERS 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.	81,208	85,280	42,475	4,055	(2,385)	4,060
Equitable Insurance Company, Ltd.	191	85	106	-	-	-
First Net Insurance Company	83,485	83,022	39,075	-	-	97
Marianas Insurance Company, Ltd.	68,611	23,187	45,424	4,441	4,441	-
National Union Fire Insurance Company	14,000	12,000	7,000	-	-	-
Pacific Indemnity Insurance Company	55,446	55,783	30,831	-	-	-
Tokio Marine & Nichido Fire Insurance Co., Ltd.	18,886	17,313	9,137	180	50,180	50,000
TOTAL	321,827	276,670	174,048	8,676	52,236	54,157

	COMMER	CIAL 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
Pacific Indemnity Insurance Company	12,864	17,833	9,516	-	-	-
Tokio Marine & Nichido Fire Insurance Co., Ltd.	340,627	294,350	115,795	-	-	-
Traders Insurance Company	29,828	18,343	12,178	-	-	-
TOTAL	383,319	330,526	137,489	-	-	-

DIRECT DIRECT UNEARNED DIRECT		COMMERCIAL MULTIP	LE PERIL 5.2 (L	IABILITY PORTI	ON)		
TOTAL	NAME OF INSURER	PREMIUMS	PREMIUMS	UNEARNED PREMIUMS	PAID (LESS	LOSSES	LOSSES
TOTAL							
TOTAL							
	TOTAL	-	-	-	-	-	-

	0	CEAN 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 Insurance Company, Ltd.	870	663	252	-	-	-
Century Insurance Company, Ltd.	53,787	11,632	-	-	588	-
First Net Insurance Company	-	-	-	-	-	1,752
Dongbu Insurance Company, Ltd.	-	-	-	-	19	19
Marianas Insurance Company, Ltd.	26,362	12,247	14,115	-	-	-
Tokio Marine & Nichido Fire Insurance Co.,Ltd.	22,562	19,758	12,285	-	1	1
Traders Insurance Company	27,645	20,696	8,452	-	ı	ı
TOTAL	131,226	64,996	35,104	-	607	1,771

	IN	ILAND 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 Insurance Company, Ltd.	11,375	4845	6855	-	-	-
Century Insurance Company, Ltd.	72,800	3,698	2,195	-	63	-
Centurion Casualty Company	100,805	69,805	173,000	12,584	9,584	29,000
Dongbu Insurance Company, Ltd.	60	76	4	-	194	194
Tokio Marine & Nichido Fire Insurance Co.,Ltd.	-	696	-	-	-	-
TOTAL	185,040	79,120	182,054	12,584	9,841	29,194

	FINAI	NCIAL GUARANT	Υ			
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.	3,279	6,783	1,556	-	-	-
OIC Marianas Insurance Corporation						
Pacific Basin Insurance Company (Bond)	34,617	34,617	-	-	-	-
TOTAL	37,896	41,400	1,556	-	ı	-

	E	ARTHQUAKE				
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 Insurance Company, Ltd.	149,927	139,504	76,385	-	-	-
Century Insurance Company, Ltd.	248,624	139,606	100,234	866	866	-
Dongbu Insurance Company, Ltd.	29,363	30,072	22,045	-	631	631
First Net Insurance Company	18,571	20,167	6,143	-	-	554
National Union Fire Insurance Company	4,000	5,000	2,000	-	-	-
Pacific Indemnity Insurance Company	35,427	37,923	16,139	-	-	-
TOTAL	485,912	372,272	222,946	866	1,497	1,185

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	ı	-	-	ı			
Century Insurance Company, Ltd.	9,483	9,635	4,501	-	-	171			
First Net Insurance Company	48,233	47,488	15,084	3,332	(1,668)	7,140			
Dongbu Insurance Company, Ltd.	-	ı	ı	-	-	(6,500)			
Global Pacific Insurance Company									
National Union Fire Insurance Company	1,000		1,000	-	-	-			
Tokio Marine & Nichido Fire Insurance Co., Ltd.	2,043,833	2,043,833	-	1,544,813	1,644,841	598,969			
Zurich Insurance (Guam), Inc.	3,158,307	3,158,307	-	1,453,664	1,481,302	540,797			
TOTAL	5,260,856	5,260,263	20,585	3,001,809	3,124,475	1,140,577			

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 Insurance Company, Ltd.	47,312	47,676	37,583	-	-	-			
First Net Insurance Company	-	2,916	-	-	-	-			
TOTAL	47,312	50,592	37,583	-	-	-			

	WORKE	RS' COMPENSAT	TION			
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 Insurance Company, Ltd.	238,320	238,694	132,048	25,473	17,588	11,448
Century Insurance Company, Ltd.	627,240	680,798	282,439	228,181	212,944	148,084
Dongbu Insurance Company, Ltd.	88,729	97,191	38,566	11,435	63,208	61,884
Equitable Insurance Company, Ltd.	93,470	45,164	48,306	151	151	-
First Net Insurance Company	12,537	17,763	5,537	1,684	1,123	5,266
First Pacific Transnational Insurance Company	-	-	-	-	(48,681)	6,544
Island Insurance & Surety Corporation	24,151	25,287	13,497	-	276	-
Marianas Insurance Company, Ltd.	57,788	29,348	28,440	774	155	1,611
MSIG Insurance (Singapore) Pte. Ltd .						
National Union Fire Insurance Company	144,000	141,000	72,000	7,000	3,000	1,000
Oceania Insurance Corporation						
OIC Marianas Insurance Corporation						
Pacific Basin Insurance Company	65,381	42,988	22,393	-	264	-
Pacific Indemnity Insurance Company	12,145	24,169	8,992	2,589	8,835	6,247
Royal Crown Insurance Corporation	112,168	113,276	60,336	3,334	3,334	-
Tokio Marine & Nichido Fire Insurance Co., Ltd.	92,059	88,403	40,635	4,803	6,654	1,851
Traders Insurance Company	380,337	173,691	212,278	12,735	27,622	14,887
TOTAL	1,948,325	1,717,772	965,467	298,159	296,473	258,822

	ОТ	HER 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 Insurance Company, Ltd.	357,329	323,710	209,669	63,217	390,589	466,908
American Home Assurance Company	7,000	7,000	4,000	-	-	-
Century Insurance Company, Ltd.	197,100	121,193	12,332	9,628	(36,664)	-
Dongbu Insurance Company, Ltd.	221,194	204,977	83,238	458,041	478,301	56,527
Federal Insurance Company	-	-	-	-	112	3,202
First Net Insurance Company	89,416	97,536	18,617	487,221	427,296	72,305
Marianas Insurance Company, Ltd.	38,813	16,625	22,188	898	898	-
MSIG Insurance (Singapore) Pte. Ltd .						
National Union Fire Insurance Company	42,000	42,000	21,000	-	-	-
Pacific Basin Insurance Company	6,100	3,817	2,283	-	-	-
Pacific Indemnity Insurance Company	20,153	17,905	8,841	-	42,444	42,444
Tokio Marine & Nichido Fire Insurance Co., Ltd.	118,236	113,067	53,119	12,000	(7,300)	1,700
Traders Insurance Company	229,626	114,681	115,906	2,679	10,684	8,005
TOTAL	1,326,967	1,062,511	551,193	1,033,684	1,306,360	651,091

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.	875	1,038	550		77	77			
First Net Insurance Company	2,805	-	202	-	-	255			
Royal Crown Insurance Corporation	1,190	1,190	-	-	-	-			
Traders Insurance Company	6,330	2,542	4,195	1,257	1,257	-			
TOTAL	11,200	4,770	4,947	1,257	1,334	332			

	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.	328,308	75,083	149,865	69,391	69,391	-			
Dongbu Insurance Company, Ltd.	399	186	213	-	27	27			
TOTAL	328,707	75,269	150,078	69,391	69,418	27			

	THER PRIVATE	PASSENGER AU	ITO 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 Insurance Company, Ltd.	62,334	65,165	29,701	-	-	-
American Home Assurance Company	-	-	-	(2,000)	(2,000)	-
Century Insurance Company, Ltd.	627,986	456,853	289,854	675,271	558,735	102,814
Dongbu Insurance Company, Ltd.	453,452	441,605	217,974	272,763	402,157	188,544
Equitable Insurance Company, Ltd.	224,554	141,378	83,175	49,584	49,584	-
First Net Insurance Company	134,252	128,755	65,010	81,993	61,408	40,762
First Pacific Transnational Insurance Co.	-	-	-	-	(11,319)	-
Marianas Insurance Company, Ltd.	209,964	91,121	118,843	64,033	58,417	14,018
MSIG Insurance (Singapore) Pte. Ltd .						
National Union Fire Insurance Company	197,000	198,000	98,000	42,000	67,000	28,000
Pacific Basin Insurance Company	99,396	57,066	42,330	-	27,896	1,806
Pacific Indemnity Insurance Company	156,451	160,240	70,938	31,850	71,184	39,334
Royal Crown Insurance Corporation	142,566	172,341	68,321	75,615	75,615	-
Tokio Marine & Nichido Fire Insurance Co., Ltd.	13,724	13,602	6,014	300	1,500	5,200
Traders Insurance Company	216,000	142,906	88,282	45,738	50,368	4,630
TOTAL	2,537,679	2,069,032	1,178,442	1,337,147	1,410,545	425,108

	OTHER COM	MERCIAL AUTO	LIABILITY			
	DIRECT PREMIUMS	DIRECT PREMIUMS	DIRECT UNEARNED PREMIUMS	DIRECT LOSSES PAID (LESS	DIRECT LOSSES	DIRECT LOSSES
NAME OF INSURER	WRITTEN	EARNED	RESERVED	SALVAGE)	INCURRED	UNPAID
AIOI Insurance Company, Ltd.	104,617	103,995	48,762	1,022,818	997,818	75,000
Century Insurance Company, Ltd.	881,552	717,231	406,891	182,673	(54,416)	156,894
Dongbu Insurance Company, Ltd.	232,621	215,522	95,664	917,596	952,223	96,672
Equitable Insurance Company, Ltd.	11,311	7,391	3,920	-	-	-
First Net Insurance Company	30,281	32,270	18,616	9,000	(1,000)	1,330
Marianas Insurance Company, Ltd.	32,120	13,940	18,180	4,319	4,319	-
National Union Fire Insurance Company	134,000	144,000	67,000	45,000	44,000	17,000
Pacific Basin Insurance Company	23,954	13,875	10,070	-	6,642	-
Pacific Indemnity Insurance Company	31,379	28,584	15,089	8,642	11,368	2,726
Royal Crown Insurance Corporation	18,583	22,382	8,873	9,638	9,638	-
Tokio Marine & Nichido Fire Insurance Co., Ltd.	42,643	50,960	19,715	630	(7,470)	16,900
Traders Insurance Company	150,823	72,319	61,644	18,367	68,587	50,220
TOTAL	1,693,884	1,422,469	774,424	2,218,683	2,031,709	416,742

PF	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 Insurance Company, Ltd.	132,460	138,477	63,114	90,423	88,575	9,080				
Century Insurance Company, Ltd.	219,278	308,853	101,210	488,103	307,961	51,260				
Dongbu Insurance Company, Ltd.	360,997	373,932	164,979	307,411	360,528	129,270				
Equitable Insurance Company, Ltd.	35,716	23,215	12,501	15,832	20,697	4,865				
First Net Insurance Company	139,537	139,247	79,820	100,828	80,095	18,922				
Marianas Insurance Company, Ltd.	147,821	64,152	83,669	40,576	44,989	5,190				
National Union Fire Insurance Company	186,000	194,000	93,000	86,000	96,000	14,000				
Pacific Basin Insurance Company	26,908	15,486	11,422	-	7,528	-				
Pacific Indemnity Insurance Company	152,342	159,025	69,630	57,938	60,608	2,670				
Royal Crown Insurance Corporation	22,241	26,858	10,647	3,065	3,065	-				
Tokio Marine & Nichido Fire Insurance Co., Ltd.	49,164	50,390	22,458	7,697	10,196	2,500				
Traders Insurance Company	115,963	65,131	47,397	30,450	32,711	2,261				
TOTAL	1,588,427	1,558,766	759,847	1,228,323	1,112,953	240,018				

	COMMERCIAL	AUTO PHYSICA	L 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 Insurance Company, Ltd.	244,107	242,656	113,778	46,097	39,504	12,824
Century Insurance Company, Ltd.	228,160	312,178	105,310	134,444	112,871	12,430
Dongbu Insurance Company, Ltd.	117,408	109,864	46,504	72,438	86,507	23,278
Equitable Insurance Company	1,200	944	256	-	-	-
First Net Insurance Company	47,804	47,791	12,636	4,176	(1,489)	921
Marianas Insurance Company, Ltd.	12,496	5,423	7,073	1,962	1,962	-
National Union Fire Insurance Company	80,000	84,000	40,000	47,000	48,000	1,000
Pacific Basin Insurance Company	6,715	3,356	3,359	-	2,214	-
Pacific Indemnity Insurance Company	19,925	17,871	9,829	4,350	4,350	-
Royal Crown Insurance Corporation	2,204	2,238	888	-	-	-
Tokio Marine & Nichido Fire Insurance Co., Ltd.	100,332	99,456	62,268	-	3,100	3,500
Traders Insurance Company	37,933	21,305	15,504	9,961	10,700	739
TOTAL	898,284	947,082	417,405	320,428	307,719	54,692

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.	5,600	4,205	2,658	-	-	-			
Dongbu Insurance Company, Ltd.	5,344	5,559	4,011	-	1,415	1,415			
First Net Insurance Company	739	613	501	-	-	598			
Royal Crown Insurance Corporation	880	880	-	-	-	-			
Tokio Marine & Nichido Fire Insurance Co.,Ltd.	1,079	1,139	803	-	-	-			
TOTAL	13,642	12,396	7,973	-	1,415	2,013			

		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 Insurance Company, Ltd.	100	62	38	-	-	-
American Contractors Indemnity Company	-	-	-	-	-	489
Century Insurance Company, Ltd.	90,389	112,648	50,907	31,304	31,304	1,587
Dongbu Insurance Company, Ltd.	34,940	26,382	21,536	-	5,297	5,297
Equitable Insurance Company, Ltd.	153,260	80,182	73,078	3,777	3,777	-
Federal Insurance Company	528,935	302,376	274,583	-	31,710	33,594
Fidelity & Deposit Company, Inc.	343,847	290,136	124,996	-	20,187	45,903
First Net Insurance Company	-	16	-	-	-	12
Global Insurance, Inc.	20,005	19,843	14,340	-	-	-
Island Insurance & Surety Corporation	14,220	15,147	7,056	-	-	-
Marianas Insurance Company, Ltd.	82,400	40,934	41,466	460	1,660	1,200
Oceania Insurance Corporation						
Pacific Indemnity Insurance Company	200	3,627	138	-	-	-
Royal Crown Insurance Corporation	153,070	196,350	82,057	34,424	34,424	-
Telebond Insurance Corporation	600	1,327	1,327	-	-	-
Traders Insurance Company	317,714	339,239	94,837	7,551	7,551	-
TOTAL	1,739,680	1,428,269	786,359	77,516	135,910	88,082

BURGLARY & THEFT						
	DIRECT PREMIUMS	DIRECT PREMIUMS	DIRECT UNEARNED PREMIUMS	DIRECT LOSSES PAID (LESS	DIRECT LOSSES	DIRECT LOSSES
NAME OF INSURER	WRITTEN	EARNED	RESERVED	SALVAGE)	INCURRED	UNPAID
AIOI Insurance Company, Ltd.	13,898	13,132	7,353	8,244	3,244	-
American Home Assurance Company	4,000	4,000	2,000	-	=.	-
Century Insurance Company, Ltd.	9,013	7,771	4,278	-	-	ı
Dongbu Insurance Company, Ltd.	6,600	6,012	3,243	1	115	115
First Net Insurance Company	3,780	3,563	1,554	-	1	404
Marianas Insurance Company, Ltd.	3,165	1,461	1,704	-	-	-
Pacific Indemnity Insurance Company	765	956	542	667	667	-
Tokio Marine & Nichido Fire Insurance Co., Ltd.	4,331	4,046	2,436	-	-	-
Traders Insurance Company	6,283	5,623	4,006	-	-	-
TOTAL	51,835	46,564	27,116	8,911	4,026	519
	BOIL	ER & MACHINER	Υ			
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 Insurance Company, Ltd.	-	230	-	JALTAGE)		5111 AID
Dongbu Insurance Company, Ltd.	39,996	40,074	11,396	-	753	753
Dongou madrance Company, Etc.	39,990	40,074	11,590		733	733
TOTAL	39,996	40,304	11,396	-	753	753

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 Insurance Company, Ltd.	6,235	6,395	2,464	(712)	(712)	-
Centurion Casualty Company	204,339	180,339	239,000	29,167	30,167	9,000
Century Insurance Company, Ltd.	575,113	268,772	206,780	16,700	35,263	90,228
Marianas Insurance Company, Ltd.	16,213	11,207	5,006	341	(1)	306,460
Oceania Insurance Corporation						
TOTAL	801,900	466,713	453,250	45,496	64,717	405,688

#### EXHIBIT OF PREMIUMS WRITTEN FOR LIFE as of December 31, 2008

COMPANY NAME	LIFE	ANNUITY CONSITDERATION	ACCIDENT AND HEALTH PREMIUMS	DEPOSIT TYPE CONTRACT FUNDS	OTHER	REPORT TOTAL
5 Star Life Insurance Company	439					439
American Family Life Assurance Company of Columbus	7,661		136,114			143,775
American National Insurance Company	92,823		49,271			142,094
Balboa Life Insurance Company						-
Centurion Life Insurance Company	289,445		136,028			425,473
Individual Assurance Company, Life, Health & Accident	4,647,625	353,031	69			5,000,725
John Hancock Life Insurance Company						-
Lincoln National Life Insurance Company	130,633		86			130,719
Metropolitan Life Insurance Company						-
Midland National Life Insurance Company	239,370	7,080				246,450
Net Care Life & Health Insurance Company	2,370,253	2,597	1,018,544			3,391,394
North Coast Life Insurance Company						-
Pacific Guardian Life Insurance Company, Ltd.	554,996		73,349	50,136		678,481
Primerica Life Insurance Company						-
Protective Life Insurance Company	(6,863)					(6,863)
Sterling Investors Life Insurance Company	97,677					97,677
United Healthcare Insurance Company			58,194			58,194
Total	8,424,059	362,708	1,471,655	50,136	-	10,308,558

#### EXHIBIT OF PREMIUMS WRITTEN FOR HEALTH as of December 31, 2008

COMPANY NAME	LIFE	ANNUITY CONSITDERATION	ACCIDENT AND HEALTH PREMIUMS	DEPOSIT TYPE CONTRACT FUNDS	OTHER	REPORT TOTAL
Global Pacific Insurance Company, Inc.			280,615			280,615
TakeCare Insurance Company, Inc.			2,987,339			2,987,339
Total	-	-	3,267,954	-	-	3,267,954

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	AIRPORT	AIRPORT	AVIATION	EMPLOYEE	MARINE	PORT	PROFESSIONAL
NAME OF INSURER	LIABILITY	PROPERY	LIABILITY	DISHONESTY	HULL	LIABILITY	LIABILITY
AM Insurance, Inc. P.O. Box 2797							
Agana, Guam 96932 President: AnnMarie T. Muna Tel. No: 671-477-2642/2632/2653/2656 (Guam)	207,500	421,410				963,124	
Fax No: 671-477-2602							
AON Insurance Micronesia (Saipan) Inc. P.O. Box 502177 CK							
Saipan, MP. 96950 General Manager: Rodney Rankin							
Tel. No: 234-2811 Fax No: 234-5462							
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							
Equitable Insurance Company, Inc.							
P.O. Box 500686 Saipan, MP. 96950							
President: Alex C. Tudela							
Tel. No: 235-5452/53 Fax No: 235-5451							
Marianas Insurance Company, Ltd. P.O. Box 502505 CK							
Saipan, MP. 96950 General Manager: Rosalia S. Cabrera							
Tel. No: 234-5091/5092							
Fax No: 234-5093							
Moylan's Insurance Underwriters, Inc.							
P.O. Box 500658 CK							
Saipan, MP. 96950							
General Manager: Tamara Hunter							
Tel. No: 234-6442/6129/7185							
Fax No: 234-8641							
Pacific Basin Insurance, Inc.							
P.O. Box 600710 CK							
Saipan, MP. 96950							
President: Joseph C. Reyes							
Tel. No: 234-5860/7861							
Fax No: 234-7841							
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							
Takagi & Associates, Inc.							
PPP 602, Box 10000							
Saipan, MP. 96950					53,547		12,465
Branch Supervisor: Satsuki Perez							
Tel. No: 233-8117/2554/3400							
Fax No: 233-2553	+						
Traders Insurance Company P.O. Box 502473 CK							
P.O. Box 502473 CK Saipan, MP. 96950							
President: Pablo B. Mendoza							
Tel. No: 234-7788/7799							
Fax No: 234-8899							
2008 TOTAL	207,500	421,410	_	_	53,547	963,124	12,465

#### TREASURY LISTED (T-LISTED) COMPANIES

#### ADMITTED IN THE CNMI

#### **UPDATED AS OF JULY 1, 2009**

NAME	CLASSES OF INSURANCE	GENERAL AGENT
American Contractors Indemnity Company	Surey	Associated Insurance Und. of the Pacific, Inc.
601 South Figueroa St., 16 Fl.		P.O. Box 501369 CK, Saipan, MP. 96950
Los Angeles, CA 90017 (NAIC # 10216) 1		Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
American Home Assurance Company	Disability, General Casualty,	Calvo's Insurance Underwriters, Inc.
70 Pine Street	Marine, Property	P.O. Box 500035 CK, Saipan, MP. 96950
New York, NY 10270 (NAIC #19380)	Surety & Vehicle	Tel. No: 234-5699/5690 - Fax No: 234-5693
	Disability, General Casualty,	Moylan's Insurance Underwriters, Inc.
	Marine, Property	P.O. Box 500658 CK, Saipan, MP. 96950
	Surety & Vehicle	Tel. No: 234-6129/6442 - Fax No: 234-8641
Bond Safeguard Insurance Company	Surety	Associated Insurance Und. of the Pacific, Inc.
1919 South Highland Ave., Bldg. A Ste,. 300	,	P.O. Box 501369 CK, Saipan, MP. 96950
Lombard, IL. 60148 (NAIC # 27081		Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
Continental Insurance Company (The)	Disability, General Casualty,	Associated Insurance Und. of the Pacific, Inc.
333 S. Wabash Ave.	Marine, Property	P.O. Box 501369 CK, Saipan, MP. 96950
Chicago, IL 60604 (NAIC #35289)	Surety & Vehicle	Tel. No. 234-7222/6865/3152 - Fax No: 234-5367
Federal Insurance Company	Surety	Associated Insurance Und. of the Pacific, Inc.
15 Mountain View Road, P.O. Box 1615		P.O. Box 501369 CK, Saipan, MP. 96950
Warren, New Jersey 07061-1615 (NAIC #20281)		Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
Fedelity & Deposit Company of Maryland	Surety	Takagi & Associates, Inc.
1400 American Lane, Tower I, 19th Floor		PPP 602, Box 10000, Saipan, MP. 96950
Schaumburg, IL. 60196-1056 (NAIC #39306)		Tel. No.: 233-8117/3400/2554 - Fax No: 233-2553
First Net Insurance Company	Disability, General Casualty,	Moylan's Insurance Underwriters, Inc.
Rm. 102, 424 Julale Shopping Center	Marine, Property	P.O. Box 500658 CK, Saipan, MP. 96950
Hagatna, Guam 96910 (NAIC #10972)	Surety & Vehicle	Tel. No: 234-6129/6442 - Fax No: 234-8641
Lexon Insurance Company	Surety	Associated Insurance Und. of the Pacific, Inc.
720 Brazos Street, Suite 200		P.O. Box 501369 CK, Saipan, MP. 96950
Austin, Tx 78701 (NAIC #13307		Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
Liberty Insurance Corporation	General Casualty, Property & Surety	Takagi & Associates, Inc.
175 Berkeley Street		PPP 602, Box 10000, Saipan, MP. 96950
Boston, MA. 02117 (NAIC #42404)		Tel. No.: 233-8117/3400/2554 - Fax No: 233-2553

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#### TREASURY LISTED (T-LISTED) COMPANIES

#### ADMITTED IN THE CNMI

#### UPDATED AS OF JULY 1, 2009

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LM Insurance Corporation	General Casualty, Property & Surety	Takagi & Associates, Inc.				
175 Berkeley Street		PPP 602, Box 10000, Saipan, MP. 96950				
Boston, MA. 02117 (NAIC #33600)		Tel. No: 233-8117/3400/2554 - Fax No: 233-2553				
National Union Fire Insurance Co. of Pitts. PA.	Disability, General Casualty,	Calvo's Insurance Underwriters, Inc.				
70 Pine Street	Marine, Property	P.O. Box 500035 CK, Saipan, MP. 96950				
New York, N.Y. 10270 (NAIC #19445)	Surety & Vehicle	Tel. No: 234-5699/5690 - Fax No: 234-5693				
New Hampshire Insurance Company	Disability, General Casualty,	Calvo's Insurance Underwriters, Inc.				
70 Pine Street	Marine, Property	P.O. Box 500035 CK, Saipan, MP. 96950				
New York, NY 10270 (NAIC #23841)	Surety & Vehicle	Tel. No: 234-5699/5690 - Fax No: 234-5693				
	Disability, General Casualty,	Moylan's Insurance Underwriters, Inc.				
	Marine, Property	P.O. Box 500658 CK, Saipan, MP. 96950				
	Surety & Vehicle	Tel. No: 234-6129/6442 - Fax No: 234-8641				
Pacific Indemnity Insurance Company	Disability, General Casualty,	Associated Insurance Und. of the Pacific, Inc.				
348 West O'Brien Drive	Marine, Property	P.O. Box 501369 CK, Saipan, MP. 96950				
Hagatna, Guam 96932 (NAIC #18380)	Surety & Vehicle	Tel. No: 234-7222/6865/3152 - Fax No: 234-5367				
United States Fidelity and Guaranty Company	Surety	Calvo's Insurance Underwriters, Inc.				
385 Washington Street		P.O. Box 500035 CK, Saipan, MP. 96950				
St. Paul, MN. 55102 (NAIC #25887)		Tel. No: 234-5699/5690 - Fax No: 234-5693				
Westchester Fire Insurance Company	Disability, General Casualty,	Takagi & Associates, Inc.				
436 Walnut Street, P.O. Box 10000	Marine, Property	PPP 602, Box 10000, Saipan, MP. 96950				
Philadelphia, PA. 19106 (NAIC #21121)	Surety & Vehicle	Tel. No: 233-8117/3400/2554 - Fax No: 233-2553				
XL Specialty Insurance Company	Disability, General Casualty,	Takagi & Associates, Inc.				
Seaview House, 70 Seaview Avenue	Marine, Property	PPP 602, Box 10000, Saipan, MP. 96950				
Stamford, CT 06902-6040 (NAIC #37885)	Surety & Vehicle	Tel. No: 233-8117/3400/2554 - Fax No: 233-2553				
Zurich American Insurance Company	Surety	Takagi & Associates, Inc.				
1400 American Lane, Tower 1, 19th Floor		PPP 602, Box 10000, Saipan, MP. 96950				
Schaumburg, IL. 60196-1056 (NAIC #16535)		Tel. No: 233-8117/3400/2554 - Fax No: 233-2553				
For more information and updates visit: http://www.fms.treas.gov/C570/c570.html						

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