

YEAR END 2018

**OFFICE OF THE INSURANCE COMMISSIONER
THIRTY FIRST ANNUAL REPORT**

**DEPARTMENT OF COMMERCE
PO BOX 5795 CHRB
SAIPAN, MP 96950**



**MARK O. RABULIMAN
INSURANCE COMMISSIONER**

Prepared by the Insurance Division

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OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2018

In accordance with 4 CMC Division 7, §7112, I am pleased to present the 31ST 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 2018 calendar year.

During the reported year, the Office of the Insurance Commissioner issued Certificate of Authority (COA) and licensed and regulated:

- Two (2) alien carriers;
- Fifty-One (51) foreign carriers;
- Eleven (11) domestic carriers;
- One hundred fifty-two (152) insurance licenses for general agent, sub-agent, broker, surplus lines broker and adjuster.

No new COA was issued for alien insurer.

One (1) new COA was issued to an admitted foreign company:
Allianz Global Risks US Insurance Company

No new COA was issued for a domestic insurer.

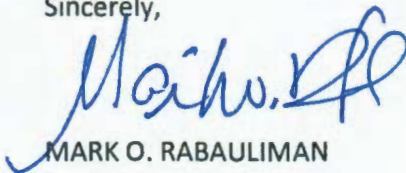
Highlights from this report:

Direct premiums written for Property and Casualty experienced a 6.1% increase from \$32.8 million to \$34.8 million. Direct losses incurred increased by 259% from \$13 million in 2017 to \$47 million in 2018.

Data on the Health Insurance Market indicates that of the five (5) health plan providers in the CNMI, the premiums for all plans totaled \$42,264,238 and the total of lives covered was 37,382.

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 2018

Commissioner's Summary of 2018

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.*

It is critical to ensure that regulations are fair, equitable and that safe business practice are in place and are enforced for the betterment of the citizens of the Commonwealth. The OIC continues to function and meet obligations despite the limited resources available. The most difficult challenges are keeping up with an ever-changing insurance environment. The long-standing goal of solvency monitoring and financial condition and consumer protection has not changed but the landscape has.

In order to keep up with the change, it is essential for the division to evaluate the adequacy and applicability to update its regulations regarding licensing, including fees and other areas of concerns.

On September 21, 2018, Governor Ralph Dlg. Torres signed into law Senate Bill No. 20-55 entitled, “To regulate motor vehicle rental companies; and for other purposes.” Which is Public Law No. 20-65.

On February 8, 2019, the Governor signed into law Senate Bill No. 20-78 entitled, “To mandate prompt payment for health care services performed in the CNMI and to authorize CNMI Health care service providers to impose penalties on late payments received for clean claims; to set uniform standards for the processing of electronic claims; and for other purposes.”, which is Public Law No. 20-88.

Rules and regulations are being promulgated which includes penalties as necessary for the implementation of the laws stated above.

To that end, the Insurance Commissioner strongly urges the support and request for funding to continue to meet its obligations and objectives. With more duties and responsibility – additional staffing is required. Moreover, keeping staff trained and educated on regulatory issues are critical to ensuring efficiency and industry knowledge.

Furthermore, for fiscal intervention, an examination of insurance company is required for the purpose of verifying the economic solvency, business practices and performance to be conducted by a certified financial examiner.

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, 2018

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	39,587,783
Total Liabilities	22,890,185
Surplus	16,697,598
Net Income	2,227,137
CNMI-Direct Premiums Written	2,180,013
CNMI-Direct Premiums Earned	2,260,243
CNMI-Direct Losses Incurred	2,666,426

Company Name: DB Insurance Co., Ltd. - Guam Branch (formerly known as Dongbu Insurance Co., Ltd.)
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	79,466,744
Total Liabilities	35,543,963
Surplus	43,922,781
Net Income	(929,975)
CNMI-Direct Premiums Written	3,322,030
CNMI-Direct Premiums Earned	3,131,809
CNMI-Direct Losses Incurred	23,489,033

DOMESTIC INSURERS

Company Name: Century Insurance Company, Limited
Admitted Date: 6/1/1988
Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle
CNMI Contact: Magtanggol Corpuz
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	5,991,509
Total Liabilities	6,806,689
Surplus	(815,180)
Net Income	477,840
CNMI-Direct Premiums Written	6,974,528
CNMI-Direct Premiums Earned	5,282,568
CNMI-Direct Losses Incurred	7,590,446

Company Name: Commodore Insurance Corporation
Admitted Date: 2/28/2008
Lines: General Casualty & Marine (Offshore Surety)
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	538,731
Total Liabilities	61,032
Surplus	477,699
Net Income	28,800
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: Theresit DL. Guerrero
Address: P.O. Box 500686, Saipan, MP 96950
Phone: 670-235-5452
Fax: 670-234-5451

Total Assets	239,801
Total Liabilities	230,096
Surplus	9,705
Net Income	(36,272)
CNMI-Direct Premiums Written	369,727
CNMI-Direct Premiums Earned	409,606
CNMI-Direct Losses Incurred	113,141

OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2018

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	117,595
Total Liabilities	149
Surplus	117,446
Net Income	4,314
CNMI-Direct Premiums Written	2,551
CNMI-Direct Premiums Earned	2,551
CNMI-Direct Losses Incurred	-

OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2018

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

Total Assets	157,598
Total Liabilities	20,165
Surplus	137,433
Net Income	5,795
CNMI-Direct Premiums Written	19,345
CNMI-Direct Premiums Earned	19,345
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	1,858,917
Total Liabilities	1,215,922
Surplus	642,995
Net Income	(197,014)
CNMI-Direct Premiums Written	1,043,554
CNMI-Direct Premiums Earned	576,353
CNMI-Direct Losses Incurred	736,115

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	344,357
Total Liabilities	690,107
Surplus	(345,750)
Net Income	51,187
CNMI-Direct Premiums Written	518,548
CNMI-Direct Premiums Earned	252,532
CNMI-Direct Losses Incurred	19,290

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	98,236
Total Liabilities	398,152
Surplus	(299,916)
Net Income	19,745
CNMI-Direct Premiums Written	349,231
CNMI-Direct Premiums Earned	356,755
CNMI-Direct Losses Incurred	147,300

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	1,723,982
Total Liabilities	1,719,162
Surplus	4,820
Net Income	(67,935)
CNMI-Direct Premiums Written	1,797,135
CNMI-Direct Premiums Earned	1,281,085
CNMI-Direct Losses Incurred	520,069

FOREIGN INSURERS

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	20,230,650,349
Total Liabilities	16,533,501,455
Surplus	3,697,148,894
Net Income	1,933,016,972

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	3,520,740,945
Total Liabilities	1,854,008,074
Surplus	1,666,732,871
Net Income	90,914,973
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: Allianz Global Risks US Insurance Company
Admitted Date: 7/23/2018
Address: 225 W. Washing St. Suite 1800, Chicago, IL 60606
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	7,970,851,520
Total Liabilities	6,041,823,429
Surplus	1,929,028,091
Net Income	18,148,574
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: American Contractors Indemnity Company
Admitted Date: 10/27/1998
Address: 801 South Figueroa Street Suite 700, 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	367,896,181
Total Liabilities	241,436,579
Surplus	126,459,602
Net Income	11,210,899
CNMI-Direct Premiums Written	1,000
CNMI-Direct Premiums Earned	1,000
CNMI-Direct Losses Incurred	18

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 : 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	14,043,135,832
Total Liabilities	11,443,495,645
Surplus	2,599,640,187
Net Income	1,330,882,151

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	24,665,924,238
Total Liabilities	18,744,384,184
Surplus	5,921,540,054
Net Income	(278,552,065)
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	20,467,545,782
Total Liabilities	17,304,738,246
Surplus	3,162,807,536
Net Income	42,366,368

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	251,752,558
Total Liabilities	110,552,837
Surplus	141,199,721
Net Income	9,136,036
CNMI-Direct Premiums Written	36,169
CNMI-Direct Premiums Earned	18,036
CNMI-Direct Losses Incurred	4,078

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	55,591,293
Total Liabilities	2,576,528
Surplus	53,014,765
Net Income	(73,258)
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: Bond Safeguard Insurance Company
Admitted Date: 1/29/2009
Address: 12890 Lebanon Road, Mount Juliet, TN 37122 |
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	90,027,518
Total Liabilities	48,476,499
Surplus	41,551,019
Net Income	762,783
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	383,803,282
Total Liabilities	246,690,771
Surplus	137,112,511
Net Income	(457,429)

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	46,055,488
Total Liabilities	6,400
Surplus	46,049,088
Net Income	6,549,348
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	515,187,334
Total Liabilities	203,879,638
Surplus	311,307,696
Net Income	39,943,075

Company Name: Colonial Surety Company
Admitted Date: 10/21/2009
Address: 123 Tice Blvd., Suite 250 Woodcliff Lake, 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	68,020,322
Total Liabilities	21,777,472
Surplus	46,242,850
Net Income	5,555,882
CNMI-Direct Premiums Written	1,826
CNMI-Direct Premiums Earned	2,242
CNMI-Direct Losses Incurred	(131)

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	1,793,387,767
Total Liabilities	193,324,631
Surplus	1,600,063,136
Net Income	49,848,788
CNMI-Direct Premiums Written	-
CNMI-Direct Premiums Earned	(42)
CNMI-Direct Losses Incurred	(1,004)

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	18,464,022,450
Total Liabilities	7,222,755,927
Surplus	11,241,266,523
Net Income	(176,795,414)
CNMI-Direct Premiums Written	9,431
CNMI-Direct Premiums Earned	17,856
CNMI-Direct Losses Incurred	-

Company Name: Family Life Insurance Company
Admitted Date: 7/2/2014
Address: 10777 Northwest Freeway Houston, Texas 77092
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	146,751,670
Total Liabilities	118,351,588
Surplus	28,400,082
Net Income	1,582,869

Company Name: Federal Insurance Company
Admitted Date: 9/22/1993
Address: 436 Walnut St. P.O. Box 1000 Philadelphia, PA 19106
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	15,689,631,358
Total Liabilities	10,899,789,505
Surplus	4,789,841,853
Net Income	2,866,769,457
CNMI-Direct Premiums Written	697
CNMI-Direct Premiums Earned	1,540
CNMI-Direct Losses Incurred	-

OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2018

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, Saipan, MP 96950
Phone: 670-233-8117 670-234-3152/6865/7222
Fax: 670-233-2553 670-234-5367

Total Assets	349,290,478
Total Liabilities	75,580,762
Surplus	273,709,716
Net Income	6,030,604
CNMI-Direct Premiums Written	108,897
CNMI-Direct Premiums Earned	64,653
CNMI-Direct Losses Incurred	(1,531)

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	20,380,727
Total Liabilities	7,058,882
Surplus	13,321,845
Net Income	901,424
CNMI-Direct Premiums Written	2,177,280
CNMI-Direct Premiums Earned	1,988,223
CNMI-Direct Losses Incurred	609,131

Company Name: Individual Assurance Company, Life, Health & Accident
Admitted Date: 10/24/1985
Address: 930 E. 2nd Street, Suite 100, Edmond, OK 73034
Lines: Disability & Life
General Agent : Martina O. Barcinas
CNMI Contact: Martina O. Barcinas
Address: P.O. Box 5073 CHRB, Saipan, MP 96950
Phone: 670-234-0960
Fax: 670-234-8642

	Life
Total Assets	28,201,223
Total Liabilities	18,464,401
Surplus	9,736,822
Net Income	1,428,443

OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2018

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	357,319,881
Total Liabilities	14,180,716
Surplus	343,139,165
Net Income	4,683,830
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: Island Home Insurance Company
Admitted Date: 4/5/1990
Address: 520 Route 8 Suite 102 Maite, Guam 96910
Lines: General Casualty, Marine, Property, Surety & Vehicle
General Agent : Staywell Saipan, Inc.
CNMI Contact: James Camacho
Address: P.O. Box 502050, Saipan, MP 96950
Phone: 670-323-4262
Fax: 670-323-4263

Total Assets	19,624,210
Total Liabilities	10,158,991
Surplus	9,465,219
Net Income	2,609,494
CNMI-Direct Premiums Written	2,932,479
CNMI-Direct Premiums Earned	2,932,479
CNMI-Direct Losses Incurred	1,908,453

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	273,323,476
Total Liabilities	204,504,214
Surplus	68,819,262
Net Income	1,903,487
CNMI-Direct Premiums Written	3,085
CNMI-Direct Premiums Earned	(13,852)
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	256,038,541
Total Liabilities	6,434,185
Surplus	249,604,356
Net Income	10,083,341
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. **King & Neel, Inc.**
CNMI Contact: Satsuki H. Perez **Mark Hanson**
Address: PMB 602 Box 10000, Saipan, MP 96950 **PMB 738 Box 10000, Saipan, Mp 96950**
Phone: 670-233-8117 **670-234-2066 / 233-8600**
Fax: 670-233-2553 **670-233-5262**

Total Assets	48,830,564,856
Total Liabilities	32,465,234,407
Surplus	16,365,330,449
Net Income	2,893,647,445
CNMI-Direct Premiums Written	-
CNMI-Direct Premiums Earned	-
CNMI-Direct Losses Incurred	-

Company Name: Lincoln National Life Insurance Company
Admitted Date: 7/1/1982
Address: 1300 South Clinton Street, P.O. Box 1110, Fort Wayne, Indiana 46802
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: 670-234-8462

	Life
Total Assets	238,248,101,003
Total Liabilities	230,168,392,748
Surplus	8,079,708,255
Net Income	1,019,643,365

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	124,502,524
Total Liabilities	5,443,333
Surplus	119,059,191
Net Income	2,621,719
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: MBIA Insurance Corporation
Admitted Date: 3/22/1995
Address: 1 Manhattanville Road, Suite 301, Purchase, New York 10577
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	235,892,580
Total Liabilities	(120,048,424)
Surplus	355,941,004
Net Income	134,481,348
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	378,079,610,239
Total Liabilities	366,981,530,502
Surplus	11,098,079,737
Net Income	3,656,679,978

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	57,914,703,373
Total Liabilities	54,343,495,152
Surplus	3,571,208,221
Net Income	401,605,343

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	24,190,644,436
Total Liabilities	18,670,955,173
Surplus	5,519,689,263
Net Income	(403,753,740)
CNMI-Direct Premiums Written	3,056,000
CNMI-Direct Premiums Earned	2,616,000
CNMI-Direct Losses Incurred	2,428,000

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	29,909,411
Total Liabilities	28,981,386
Surplus	928,025
Net Income	(1,128,778)

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	82,871,696
Total Liabilities	20,495,613
Surplus	62,376,083
Net Income	(7,802,419)
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

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** **Aon Insurance Micronesia (Saipan), Inc.**
CNMI Contact: Satsuki H. Perez Magdalena S. George David Silva
Address: PMB 602 Box 10000, Saipan, MP 96950 P.O. Box 501369 CK, Saipan, MP 96950 P.O. Box 502177 CK, Saipan, MP 96950
Phone: 670-233-8117 670-234-3152/6865/7222 670-234-2811
Fax: 670-233-2553 670-234-5367 670-234-5462

Total Assets	926,312,932
Total Liabilities	45,815,068
Surplus	880,497,864
Net Income	13,528,848
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

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	556,933,471
Total Liabilities	462,904,508
Surplus	94,028,963
Net Income	4,803,318

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	37,969,256
Total Liabilities	13,586,028
Surplus	24,383,228
Net Income	1,187,750
CNMI-Direct Premiums Written	850,220
CNMI-Direct Premiums Earned	874,151
CNMI-Direct Losses Incurred	884,885

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	27,920,133
Total Liabilities	12,542,398
Surplus	15,377,735
Net Income	688,145

Company Name: Primerica Life Insurance Company
Admitted Date: 1/10/1988
Address: 150 Third Avenue South, Suite 2800 Nashville, Tennessee 37201
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	1,595,493,613
Total Liabilities	921,328,980
Surplus	674,164,633
Net Income	505,882,327

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	57,811,786,043
Total Liabilities	53,471,512,957
Surplus	4,340,273,086
Net Income	321,113,441

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	2,371,801,053
Total Liabilities	1,372,957,202
Surplus	998,843,851
Net Income	28,262,634

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

Health	
Total Assets	78,463,330
Total Liabilities	68,261,493
Surplus	10,201,837
Net Income	461,955

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	36,374,058
Total Liabilities	21,219,102
Surplus	15,154,956
Net Income	3,052,172

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	128,576,340
Total Liabilities	43,050,388
Surplus	85,525,952
Net Income	2,272,654
CNMI-Direct Premiums Written	9,067,040
CNMI-Direct Premiums Earned	8,833,369
CNMI-Direct Losses Incurred	5,888,611

Company Name: Travelers Property Casualty Compay of America
Admitted Date: 9/22/2018
Address: One Tower Square, Hartford, CT 06183
Lines: General Casualty, Marine, Vehicle, Property, Surety
General Agent : Gregory J. Koebel
CNMI Contact: Gregory J. Koebel
Address: 2nd Fl. Marianas Business Plaza P.O. Box 501969 CK, Saipan, MP 96950
Phone: 670 234-5684
Fax: 670 234-5683

Total Assets	856,750,250
Total Liabilities	419,301,959
Surplus	437,448,291
Net Income	15,869,207
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

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	5,450,072,572
Total Liabilities	3,815,981,654
Surplus	1,634,090,918
Net Income	(245,240,424)
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	1,152,033,896
Total Liabilities	851,686,010
Surplus	300,347,886
Net Income	(29,030,157)
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: 4 World Trader Center, 150 Greenwich Street, New York, NY 10007
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	30,948,104,546
Total Liabilities	23,772,599,265
Surplus	7,175,505,281
Net Income	656,759,194
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, 2018**

LINE OF BUSINESS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Fire	2,875,855	1,908,276	930,915	823,003	1,686,055	1,508,045
Allied Lines	1,538,492	1,028,286	918,923	6,266,549	29,938,651	23,958,582
Homeowners Multiple Peril	501,792	298,733	307,818	180,634	1,250,674	944,972
Commercial Multiple Peril	1,231,573	1,080,339	759,764	32,820	683,000	650,180
Commercial Multiple Peril/Liability	865	3,176	1,145	-	-	-
Ocean Marine	147,728	124,074	77,773	1,450	1,964	5,078
Inland Marine	28,720	21,367	18,004	3,676	3,676	-
Financial Guaranty	91,407	51,352	40,055	-	-	-
Medical Professional Liability	-	-	-	-	(6,301)	6,592
Earthquake	369,840	245,319	241,394	-	953	1,141
Group Accident & Health	8,959,635	8,962,038	15,604	6,480,944	5,535,008	1,419,889
All other Accident & Health	7,821	4,882	3,303	4,806	5,178	416
Workers Compensation	3,183,909	2,921,707	1,420,676	639,432	320,113	1,041,148
Other Liability	4,882,991	3,894,997	1,729,624	1,015,443	2,491,341	3,212,558
Personal Accident	5,221	5,157	974	353	401	303
Product Liability	37,000	36,000	17,000	-	21,676	11,644
Other Private Passenger Auto Liability	3,370,195	3,029,842	1,556,140	1,420,536	1,564,010	498,753
Other Commercial Auto Liability	1,469,758	1,461,181	633,635	707,026	890,781	656,491
Private Passenger Auto Physical Damage	3,789,992	3,429,040	1,828,773	1,888,729	2,178,047	678,764
Commercial Auto Physical Damage	1,448,370	1,631,458	598,294	489,126	726,073	328,373
Fidelity	58,210	43,112	20,520	7,787	11,705	5,898
Surety	423,473	378,525	233,918	(230,883)	(302,875)	289,032
Burglary & Theft	191,701	167,945	87,111	750	670	(240)
Boiler & Machinery	1,487	8,924	54	-	-	-
Aggregate Write-Ins/Miscellaneous	203,200	171,221	78,676	834	834	607,783
2018 TOTAL	34,819,235	30,906,951	11,520,093	19,733,015	47,001,634	35,825,402
2017 TOTAL	32,803,842	27,775,827	10,548,559	19,852,192	13,081,907	8,768,302
% CHANGE	6.1%	11.3%	9.2%	-0.6%	259.3%	308.6%

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2018

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.	128,403	143,332	63,418	-	-	-
AXA Insurance Company	25,805	12,868	12,937	-	2,933	3,127
Century Insurance Company, Ltd.	1,442,099	380,582	416,369	729,137	211,643	482,506
DB Insurance Company, Ltd.	619,913	567,139	151,326	-	-	-
Factory Mutual Insurance Company	1,213	2,886	19	-	-	-
First Net Insurance Company	121,580	507,105	55,931	-	554	793
Island Home Insurance Company	149	149	-	-	-	45
Marianas Insurance Company, Ltd.	64,945	27,743	37,202	41,446	322,297	49,074
National Union Fire Insurance Company	72,000	69,000	19,000	-	5,000	10,000
Pacific Basin Insurance Company	5,387	3,412	1,975	-	-	-
Pacific Indemnity Insurance Company	18,757	14,890	8,287	-	-	-
Tokio Marine Pacific Insurance Limited	149,777	150,811	71,667	-	957,500	962,500
Traders Insurance Company	225,827	28,359	92,784	52,420	186,128	-
TOTAL	2,875,855	1,908,276	930,915	823,003	1,686,055	1,508,045

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.	141,903	159,410	69,983	645,014	1,351,548	706,534
AXA Insurance Company	10,364	5,168	5,196	-	1,145	1,228
Century Insurance Company, Ltd.	334,671	338,151	207,050	250,348	5,111,185	5,147,212
DB Insurance Company, Ltd.	403,516	305,701	171,846	5,300,054	22,766,371	17,466,317
Factory Mutual Insurance Company	3,760	6,992	55	-	-	-
First Net Insurance Company	600,197	172,350	447,625	-	605,210	605,232
National Union Fire Insurance Company	1,000	1,000	-	-	-	-
Pacific Basin Insurance Company	9,986	6,207	3,779	-	-	-
Pacific Indemnity Insurance Company	33,095	33,307	13,389	71,133	103,192	32,059
TOTAL	1,538,492	1,028,286	918,923	6,266,549	29,938,651	23,958,582

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.	276,872	96,664	205,550	141,130	605,643	469,513
DB Insurance Company, Ltd.	53,821	58,262	24,961	8,987	166,155	157,168
First Net Insurance Company	62,842	64,326	27,291	6,152	163,172	157,064
Marianas Insurance Company, Ltd.	35,584	19,550	16,034	7,225	133,134	7,727
National Union Fire Insurance Company	5,000	5,000	1,000	-	46,000	46,000
Pacific Indemnity Insurance Company	15,103	13,555	6,711	-	-	-
Tokio Marine Pacific Insurance Limited	38,602	37,772	20,806	14,563	122,063	107,500
Traders Insurance Company	13,968	3,604	5,465	2,577	14,507	-
TOTAL	501,792	298,733	307,818	180,634	1,250,674	944,972

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2018

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	697	697	87	-	-	-
National Union Fire Insurance Company	15,000	20,000	10,000	-	-	-
Pacific Indemnity Insurance Company	3,759	10,145	2,933	-	-	-
Tokio Marine Pacific Insurance Limited	1,212,117	1,049,497	746,744	32,820	683,000	650,180
TOTAL	1,231,573	1,080,339	759,764	32,820	683,000	650,180

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	865	3,176	1,145	-	-	-
TOTAL	865	3,176	1,145	-	-	-

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.	5,354	1,402	-	-	-	-
First Net Insurance Company	40,061	38,432	35,890	-	514	5,078
DB Insurance Company, Ltd.	1,417	1,417	233	-	-	-
National Union Fire Insurance Company	1,000	1,000	-	-	-	-
Tokio Marine Pacific Insurance Limited	61,803	54,064	32,625	1,450	1,450	-
Traders Insurance Company	38,093	27,759	9,025	-	-	-
TOTAL	147,728	124,074	77,773	1,450	1,964	5,078

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.	625	1,539	259	-	-	-
Century Insurance Company, Ltd.	8,615	6,757	6,513	-	-	-
DB Insurance Company, Ltd.	2,848	2,848	2,520	-	-	-
Factory Mutual Insurance Company	3,928	6,039	192	-	-	-
Pacific Basin Insurance Company	12,704	4,184	8,520	3,676	3,676	-
TOTAL	28,720	21,367	18,004	3,676	3,676	-

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2018

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
Pacific Basin Insurance Company (Bond)	91,407	51,352	40,055	-	-	-
TOTAL	91,407	51,352	40,055	-	-	-

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	-	-	-	-	(6,301)	6,592
TOTAL	-	-	-	-	(6,301)	6,592

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.	80,644	89,742	39,858	-	-	-
Century Insurance Company, Ltd.	184,824	61,253	137,214	-	-	-
DB Insurance Company, Ltd.	37,977	54,093	23,729	-	-	-
First Net Insurance Company	43,703	18,460	30,332	-	953	1,141
Pacific Indemnity Insurance Company	22,692	21,771	10,261	-	-	-
TOTAL	369,840	245,319	241,394	-	953	1,141

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.	660	794	218	1,605	1,605	-
First Net Insurance Company	104,998	107,267	15,386	1,281	6,730	8,557
Island Home Insurance Company	2,931,497	2,931,497	-	2,149,078	1,908,453	647,016
Tokio Marine Pacific Insurance Limited	5,922,480	5,922,480	-	4,328,980	3,618,220	764,316
TOTAL	8,959,635	8,962,038	15,604	6,480,944	5,535,008	1,419,889

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2018

CREDIT A&H (GROUP AND INDIVIDUAL)						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Marianas Insurance Company, Ltd.	-	-	-	4,806	5,178	416
TOTAL	-	-	-	4,806	5,178	416

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
DB Insurance Company, Ltd.	300	300	-	-	-	-
First Net Insurance Company	4,921	4,857	974	353	401	303
TOTAL	5,221	5,157	974	353	401	303

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.	7,821	4,882	3,303	-	-	-
TOTAL	7,821	4,882	3,303	-	-	-

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.	276,464	317,273	149,270	5,816	(2,673)	7,659
Century Insurance Company, Ltd.	995,506	991,565	359,942	426,531	221,345	591,274
Continental Insurance Company	-	142	(5)	-	-	-
DB Insurance Company, Ltd.	415,381	387,871	261,854	28,909	28,969	235,492
Equitable Insurance Company, Ltd.	50,475	59,985	21,045	1,217	1,217	-
First Net Insurance Company	177,389	134,638	112,900	8,454	27,773	72,593
Island Home Insurance Company	633	633	230	-	-	553
Island Insurance & Surety Corporation	19,345	19,345	9,550	-	-	310
Marianas Insurance Company, Ltd.	111,701	64,131	47,570	6,430	8,327	-
National Union Fire Insurance Company	7,000	5,000	2,000	-	2,000	-
Pacific Basin Insurance Company	174,856	94,857	79,999	2,712	2,712	-
Pacific Indemnity Insurance Company	20,580	18,802	9,437	86,660	(55,607)	31,584
Royal Crown Insurance Corporation	99,237	109,473	53,076	14,278	26,153	14,045
Tokio Marine Pacific Insurance Limited	324,858	312,741	102,148	7,249	2,049	20,900
Traders Insurance Company	510,484	405,251	211,660	51,176	57,848	66,738
TOTAL	3,183,909	2,921,707	1,420,676	639,432	320,113	1,041,148

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2018

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.	260,998	307,799	136,400	340,489	265,094	19,623
Century Insurance Company, Ltd.	868,266	509,942	263,293	451,359	119,509	390,660
DB Insurance Company, Ltd.	548,510	443,657	247,219	110,248	(75,322)	138,476
First Net Insurance Company	182,107	170,733	124,995	-	(34,097)	174,699
Island Home Insurance Company	200	200	(23)	-	-	100
Marianas Insurance Company, Ltd.	33,971	23,622	10,349	688	688	-
National Union Fire Insurance Company	2,365,000	1,951,000	675,000	20,000	2,146,000	2,339,000
Pacific Basin Insurance Company	39,100	12,710	8,681	-	-	-
Pacific Indemnity Insurance Company	25,824	21,701	8,997	1,154	1,154	-
Tokio Marine Pacific Insurance Limited	314,000	271,470	147,488	1,482	1,482	-
Traders Insurance Company	245,015	182,163	107,225	90,023	66,833	150,000
	-					
TOTAL	4,882,991	3,894,997	1,729,624	1,015,443	2,491,341	3,212,558

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
First Net Insurance Company	-	-	-	-	(1,324)	1,644
National Union Fire Insurance Company	37,000	36,000	17,000	-	23,000	10,000
TOTAL	37,000	36,000	17,000	-	21,676	11,644

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.	292,746	253,567	158,584	7,437	7,241	-
Century Insurance Company, Ltd.	782,113	758,159	350,664	509,131	537,193	82,367
DB Insurance Company, Ltd.	341,039	355,350	154,324	125,851	167,032	122,012
Equitable Insurance Company, Ltd.	217,575	253,077	91,303	99,887	99,887	-
First Net Insurance Company	216,968	209,032	105,548	94,578	75,435	37,579
Marianas Insurance Company, Ltd.	359,939	191,602	168,337	59,545	134,564	3,129
National Union Fire Insurance Company	159,000	149,000	57,000	95,000	70,000	12,000
Pacific Basin Insurance Company	60,562	28,414	32,148	5,987	5,987	-
Pacific Indemnity Insurance Company	198,783	204,233	88,248	119,982	162,887	117,802
Royal Crown Insurance Corporation	166,298	164,422	88,110	79,662	70,791	37,389
Tokio Marine Pacific Insurance Limited	231,600	206,995	122,346	83,019	93,326	30,480
Traders Insurance Company	343,572	255,991	139,528	140,457	139,667	55,995
TOTAL	3,370,195	3,029,842	1,556,140	1,420,536	1,564,010	498,753

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2018

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.	107,175	126,850	41,740	57,642	52,642	-
Century Insurance Company, Ltd.	598,013	594,945	265,316	157,127	139,910	187,415
DB Insurance Company, Ltd.	277,704	278,031	114,578	123,226	177,509	129,651
Equitable Insurance Company, Ltd.	10,224	11,368	4,542	10,727	10,727	-
First Net Insurance Company	7,255	9,597	4,592	2,281	269	1,837
Marianas Insurance Company, Ltd.	32,194	20,320	11,874	-	-	-
National Union Fire Insurance Company	76,000	72,000	20,000	33,000	35,000	20,000
Pacific Basin Insurance Company	31,130	14,605	16,525	4,065	4,065	-
Pacific Indemnity Insurance Company	77,129	83,438	32,093	231,086	291,555	114,689
Royal Crown Insurance Corporation	17,302	17,129	9,170	5,650	15,349	9,699
Tokio Marine Pacific Insurance Limited	153,683	168,005	79,925	44,216	157,149	114,300
Traders Insurance Company	81,949	64,893	33,280	38,006	6,606	78,900
TOTAL	1,469,758	1,461,181	633,635	707,026	890,781	656,491

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.	622,084	538,829	336,990	544,756	679,764	191,607
Century Insurance Company, Ltd.	745,692	767,065	334,335	559,562	523,862	229,214
DB Insurance Company, Ltd.	327,481	330,221	147,380	153,133	164,178	46,161
Equitable Insurance Company, Ltd.	80,434	74,748	37,949	1,310	1,310	-
First Net Insurance Company	389,287	372,739	191,540	86,401	150,564	72,913
Marianas Insurance Company, Ltd.	353,273	192,950	160,323	65,492	131,093	8,507
National Union Fire Insurance Company	168,000	174,000	94,000	79,000	77,000	17,000
Pacific Basin Insurance Company	78,416	36,791	41,625	2,850	2,850	-
Pacific Indemnity Insurance Company	286,388	279,800	130,340	212,785	241,464	65,418
Royal Crown Insurance Corporation	63,646	63,010	33,732	13,257	13,257	-
Tokio Marine Pacific Insurance Limited	395,922	366,407	207,104	129,503	144,225	31,764
Traders Insurance Company	279,369	232,480	113,455	40,680	48,480	16,180
TOTAL	3,789,992	3,429,040	1,828,773	1,888,729	2,178,047	678,764

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.	250,074	295,984	97,393	249,931	312,060	96,423
Century Insurance Company, Ltd.	483,350	560,546	216,712	134,232	110,764	11,337
DB Insurance Company, Ltd.	264,874	274,229	99,473	41,771	27,859	25,049
Equitable Insurance Company	3,080	2,536	1,380	-	-	-
First Net Insurance Company	8,978	9,482	4,681	769	7,003	9,256
Marianas Insurance Company, Ltd.	31,465	19,257	12,208	-	-	-
National Union Fire Insurance Company	108,000	105,000	16,000	16,000	20,000	14,000
Pacific Indemnity Insurance Company	147,245	169,333	49,235	38,276	140,240	72,308
Royal Crown Insurance Corporation	2,748	2,721	1,456	-	-	-
Tokio Marine Pacific Insurance Limited	148,556	192,370	99,756	8,147	108,147	100,000
TOTAL	1,448,370	1,631,458	598,294	489,126	726,073	328,373

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2018

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
TOTAL	-	-	-	-	-	-

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.	9,361	10,083	3,092	7,787	7,787	-
Colonial Surety Company	1,826	2,242	913	-	(131)	129
DB Insurance Company, Ltd.	4,173	1,943	2,230	-	-	-
First Net Insurance Company	750	503	247	-	49	1,769
National Union Fire Insurance Company	42,000	28,000	14,000	-	4,000	4,000
Tokio Marine Pacific Insurance Limited	100	341	38	-	-	-
TOTAL	58,210	43,112	20,520	7,787	11,705	5,898

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
American Contractors Indemnity Company	1,000	1,000	918	-	18	20
Century Insurance Company, Ltd.	14,358	14,043	9,708	-	-	-
Continental Insurance Company	-	(184)	-	-	(1,004)	3,370
DB Insurance Company, Ltd.	15,148	63,132	7,131	75,781	66,282	-
Equitable Insurance Company, Ltd.	7,939	7,892	2,986	-	-	-
Federal Insurance Company	-	843	-	-	-	-
Fidelity & Deposit Company of Maryland	108,897	64,653	77,331	-	(1,531)	10,099
First Net Insurance Company	197,888	162,271	80,559	(328,414)	(387,694)	226,163
Lexon Insurance Company	3,085	(13,852)	16,937	-	-	-
Liberty Mutual Insurance Company	-	-	-	-	-	41,383
LM Insurance Corporation	-	-	-	-	-	7,367
Marianas Insurance Company, Ltd.	700	(875)	1,575	-	-	-
Pacific Basin Insurance Company	15,000	-	-	-	-	-
Royal Crown Insurance Corporation	-	-	-	21,750	21,750	-
Traders Insurance Company	58,458	78,602	36,011	-	-	-
Westchester Fire Insurance Company	1,000	1,000	762	-	(696)	630
TOTAL	423,473	378,525	233,918	(230,883)	(302,875)	289,032

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2018

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.	7,673	10,751	4,360	750	750	-
Century Insurance Company, Ltd.	36,864	36,225	12,178	-	-	-
DB Insurance Company, Ltd.	7,928	7,615	4,694	-	-	-
First Net Insurance Company	18,356	6,431	12,349	-	(80)	(240)
Marianas Insurance Company, Ltd.	7,138	5,841	1,296	-	-	-
Tokio Marine Pacific Insurance Limited	113,542	100,416	52,217	-	-	-
Traders Insurance Company	200	666	17	-	-	-
TOTAL	191,701	167,945	87,111	750	670	(240)

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.	957	6,985	38	-	-	-
Factory Mutual Insurance Company	530	1,939	16	-	-	-
TOTAL	1,487	8,924	54	-	-	-

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.	2,446	3,300	915	-	-	-
Century Insurance Company, Ltd.	187,910	154,392	77,229	-	-	-
Marianas Insurance Company, Ltd.	12,644	12,212	432	834	834	607,783
Traders Insurance Company	200	1,317	100	-	-	-
TOTAL	203,200	171,221	78,676	834	834	607,783

AGGREGATE OF PREMIUMS WRITTEN FOR ACCIDENT LIFE & HEALTH as of December 31, 2018

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	(24,209)	-	32,975,811	-	-	32,951,602
American Family Life Assurance Company of Columbus	5,215	-	65,406	-	-	70,621
American National Insurance Company	149,071	-	69,751	-	-	218,822
Central States Health & Life Co. of Omaha	176,552	-	17,098	-	-	193,650
Family Life Insurance Company	-	-	43,010	-	-	43,010
Individual Assurance Company, Life, Health & Accident	6,724,840	143,037	-	-	-	6,867,877
Lincoln National Life Insurance Company	107,194	-	4,681	-	-	111,875
Metropolitan Life Insurance Company	582,687	-	73,260	-	-	655,947
Midland National Life Insurance Company	167,795	-	-	-	-	167,795
Net Care Life & Health Insurance Company	812,460	574	1,249,789	-	-	2,062,823
Pacific Guardian Life Insurance Company, Ltd.	430,214	-	-	-	-	430,214
Plateau Insurance Company	92,985	-	-	-	-	92,985
Primerica Life Insurance Company	195,440	2,452	-	-	-	197,892
Protective Life Insurance Company	1,071	-	-	-	-	1,071
Sterling Investors Life Insurance Company	59,149	-	-	-	-	59,149
United Healthcare Insurance Company	-	-	225,350	-	-	225,350
Total	9,481,723	146,063	34,724,156	-	-	44,351,942

EXHIBIT OF PREMIUMS WRITTEN FOR HEALTH as of December 31, 2018

Health						
NAME OF INSURER	ACCIDENT AND HEALTH PREMIUMS	MEDICARE TITLE XVIII	FEDERAL EMPLOYEES HEALTH BENEFITS PROGRAM PREMIUMS	LIFE & ANNUITY PREMIUMS & OTHER CONSIDERATION	PROPERTY/CASUALTY PREMIUMS	TOTAL
Sterling Investors Life Insurance Company	705					705
TakeCare Insurance Company, Inc. dba Take Care	4,578,528					4,578,528
TOTAL	4,579,233	-	-	-	-	4,579,233

Exhibit of the CNMI's Health Care Insurance Market (Covered Lives-Insured Population)

	Total Health Care Premium for All Plans by Group, Total Claims & Total Number of Covered Lives in the CNMI					
	Individual Group	Small Group	Large Group	Expatriate Plans	Total	
Premiums for All Health Care Plans for 2018	\$ 1,819,197	\$ 5,286,661	\$ 34,806,372	\$ 352,008	\$ 42,264,238	
Total Incurred Claims for 2018	\$ 1,210,936	\$ 2,508,131	\$ 22,128,602	\$ 90,668	25,938,337	
Number of Covered Lives for 2018	1,088	3,466	32,711	117	37,382	
Premiums for All Health Care Plans for 2017	2,012,781	4,968,195	6,297,390	398,830	13,677,196	
Total Incurred Claims for 2017	1,847,149	3,084,813	7,194,688	158,262	12,284,912	
Number of Covered Lives for 2017	1,200	2,156	3,911	150	7,417	No Data was available for one company for the Large Group
Premiums for All Health Care Plans for 2016	2,120,163	4,742,887	5,060,674	822,377	12,746,101	
Total Incurred Claims for 2016	1,366,733	3,727,255	5,649,632	97,736	10,841,356	
Number of Covered Lives for 2016	1,271	2,455	3,057	174	6,957	No Data was available for one company for the Large Group
Premiums for All Health Care Plans for 2015	2,271,505	4,310,026	13,809,690	1,053,396	21,444,617	
Total Incurred Claims for 2015	883,618	2,214,125	15,451,287	92,859	18,641,889	
Number of Covered Lives for 2015	1,603	2,337	2,523	192	6,655	No Data was available for one company for the Large Group
Premiums for All Health Care Plans for 2014	2,583,625	3,591,188	15,256,563	418,599	21,849,975	No Data was available for one company for all group
Total Incurred Claims for 2014	2,327,550	2,304,850	10,535,122	13,608	15,181,130	No Data was available for one company for all group
Number of Covered Lives for 2014	1,785	1,927	4,987	210	8,909	No Data was available for one company for all group

HEALTH CARE INSURANCE ISSUERS

Aetna Life Insurance Company-aetna
 Island Home Insurance Co.-Staywell
 Net Care Life & Health Insurance Company-Moylan's
 TakeCare Insurance Company, Inc.-TakeCare
 Tokio Marine Pacific Insurance Limited-Calvo's SelectCare

EXHIBIT OF DIRECT PREMIUMS FOR LIFE AND ANNUITY CONSIDERATION as of December 31, 2018

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	-	-	(24,209)	-	(24,209)
American Family Life Assurance Company of Columbus	2,163	-	3,052	-	5,215
American National Insurance Company	13,992	135,079	-	-	149,071
Central States Health & Life Co. of Omaha	-	176,552	-	-	176,552
Individual Assurance Company, Life, Health & Accident	1,177,600	86,992	5,460,248	-	6,724,840
Lincoln National Life Insurance Company	107,194	-	-	-	107,194
Metropolitan Life Insurance Company	-	-	582,687	-	582,687
Midland National Life Insurance Company	167,795	-	-	-	167,795
Net Care Life & Health Insurance Company	649,605	-	162,855	-	812,460
Pacific Guardian Life Insurance Company, Ltd.	208,325	-	221,889	-	430,214
Plateau Insurance Company	-	92,985	-	-	92,985
Primerica Life Insurance Company	195,440	-	-	-	195,440
Protective Life Insurance Company	1,071	-	-	-	1,071
Sterling Investors Life Insurance Company	59,149	-	-	-	59,149
Total	2,583,593	491,608	6,406,522	-	9,481,723

Annuity Considerations					
NAME OF INSURER	Ordinary	Credit Life (Group & Individual)	Group	Industrial	Total
Individual Assurance Company, Life, Health & Accident	143,037	-	-	-	143,037
Net Care Life & Health Insurance Company	574	-	-	-	574
Primerica Life Insurance Company	2,452	-	-	-	2,452
Total	146,063	-	-	-	146,063

Deposit-type contract funds					
NAME OF INSURER	Ordinary	Credit Life (Group & Individual)	Group	Industrial	Total
Total	-	-	-	-	-

GRAND TOTAL	2,729,656	491,608	6,406,522	-	9,627,786
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EXHIBIT OF PREMIUMS WRITTEN FOR ACCIDENT AND HEALTH INSURANCE as of December 31, 2018

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	32,975,811	33,355,243	-	23,857,562	23,757,350
Lincoln National Life Insurance Company	2,254	2,253	-	-	-
Metropolitan Life Insurance Company	73,260	66,007	-	8,489	8,646
Net Care Life & Health Insurance Company	1,249,789	1,288,309	-	44,106	49,946
United Healthcare Insurance Company	59,839	60,117	-	41,519	41,608
Total	34,360,953	34,771,929	-	23,951,676	23,857,550

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	69,751	73,057	-	1,097	(2,256)
Central States Health & Life Co. of Omaha	17,098	18,952	-	-	13,963
Centurion Life Insurance Company	-	-	-	-	-
Individual Assurance Company, Life, Health & Accident	-	-	-	-	-
Total	86,849	92,009	-	1,097	11,707

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	165,511	172,458	-	91,301	85,878
Total	165,511	172,458	-	91,301	85,878

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	65,406	65,838	-	36,160	36,547
Family Life Insurance Company	43,010	42,133	-	-	-
Lincoln National Life Insurance Company	2,427	2,436	-	-	-
Total	110,843	110,407	-	36,160	36,547
GRAND TOTAL	34,724,156	35,146,803	-	24,080,234	23,991,682

EXHIBIT OF CNMI AUTO DIRECT WRITTEN as of December 31, 2018
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	\$ 304,996.15	\$ 307,581.76	\$ 165,321.25	\$ 189,476.20	\$ 967,375.36
FEBRUARY	\$ 300,766.63	\$ 290,807.53	\$ 117,789.96	\$ 176,535.44	\$ 885,899.56
MARCH	\$ 323,457.52	\$ 343,630.39	\$ 129,742.43	\$ 117,987.48	\$ 914,817.82
TOTAL	\$ 929,220.30	\$ 942,019.68	\$ 412,853.64	\$ 483,999.12	\$ 2,768,092.74
APRIL	\$ 268,090.22	\$ 259,378.05	\$ 124,717.31	\$ 112,571.71	\$ 764,757.29
MAY	339,379.99	309,849.73	138,348.18	119,609.13	907,187.03
JUNE	251,702.56	293,570.52	106,046.12	69,979.54	721,298.74
TOTAL	\$ 859,172.77	\$ 862,798.30	\$ 369,111.61	\$ 302,160.38	\$ 2,393,243.06
JULY	\$ 281,834.39	\$ 283,588.47	\$ 176,637.14	\$ 90,402.92	\$ 832,462.92
AUGUST	318,639.80	363,564.93	103,521.48	70,917.02	856,643.23
SEPTEMBER	281,487.11	281,971.59	131,586.52	108,673.07	803,718.29
TOTAL	\$ 881,961.30	\$ 929,124.99	\$ 411,745.14	\$ 269,993.01	\$ 2,492,824.44
OCTOBER	\$ 271,738.34	\$ 310,212.71	\$ 83,863.22	\$ 89,411.97	\$ 755,226.24
NOVEMBER	224,164.47	286,922.19	131,137.17	119,945.26	762,169.09
DECEMBER	264,005.44	328,639.75	122,283.76	133,361.99	848,290.94
TOTAL	\$ 759,908.25	\$ 925,774.65	\$ 337,284.15	\$ 342,719.22	\$ 2,365,686.27
GRAND TOTAL	\$ 3,430,262.62	\$ 3,659,717.62	\$ 1,530,994.54	\$ 1,398,871.73	\$ 10,019,846.51

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.	293,850.00	618,842.00	172,116.00	186,541.00	1,271,349.00
American Home Assurance Co. of New York	0.00	0.00	0.00	0.00	\$ -
Century Insurance Company, Ltd.	\$ 759,485.19	\$ 764,546.94	\$ 615,739.56	\$ 461,861.18	2,601,632.87
Dongbu Insurance Com., Ltd./Moylan's	341,038.50	327,481.30	277,704.30	264,873.95	\$ 1,211,098.05
Equitable Insurance Company, Inc.	217,575.00	80,434.00	10,224.00	3,080.00	311,313.00
First Net General Insurance	216,967.71	389,287.10	7,254.68	8,977.85	\$ 622,487.34
Marianas Insurance Company, Ltd.	359,731.00	353,075.00	35,774.00	37,328.00	\$ 785,908.00
National Union Fire Insurance/Calvo's	207,888.00	111,941.00	79,569.60	53,045.40	\$ 452,444.00
Pacific Basin Insurance Company	60,561.45	58,972.25	31,130.35	19,198.00	\$ 169,862.05
Pacific Indemnity Ins. Co., Ltd./FPTIC	195,695.00	286,388.00	74,031.00	147,060.00	\$ 703,174.00
Royal Crown Insurance Corporation	167,207.20	63,645.60	17,301.80	2,747.60	250,902.20
Tokio Marine Pacific Insurance Limited	261,666.57	359,138.43	128,200.25	180,755.75	\$ 929,761.00
Traders Insurance Company	348,597.00	245,966.00	81,949.00	33,403.00	\$ 709,915.00
TOTAL	\$ 3,430,262.62	\$ 3,659,717.62	\$ 1,530,994.54	\$ 1,398,871.73	\$ 10,019,846.51

OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2018

EXHIBIT OF AUTO DIRECT LOSSES as of December 31, 2018
CNMI AUTO CLAIMS EXPERIENCE

Summary of Reporting Period Ending: 31 March 2018

Month	Island			Age			Gender					Type of Loss						Total	
							Male		Female		Unknown	A	B	C	D	E	F		
	< Under 25	> 25 Over	< Under 25	> 25 Over	Age	Bodily Injury	Property Damage	Medical	Comprehensive	Collision									U.M.
January	0	0	125	22	107	129	16	61	6	46	0	25,587.90	192,090.39	1,322.87	24,449.00	142,338.85	-	-	\$ 385,789.01
February	0	0	122	15	105	122	13	63	2	42	2	32,259.97	143,026.67	-	21,308.22	180,754.60	-	-	\$ 377,349.46
March	0	0	119	14	102	119	12	75	2	27	3	21,973.46	202,579.64	-	59,293.25	119,652.88	4,000.00	-	\$ 407,499.23
Total	0	0	366	51	314	370	41	199	10	115	5	\$ 79,821.33	\$ 537,696.70	\$ 1,322.87	\$105,050.47	\$ 442,746.33	\$ 4,000.00	\$ -	\$ 1,170,637.70

Summary of Reporting Period Ending: 30 June 2018

Month	Island			Age			Gender					Type of Loss						Total	
							Male		Female		Unknown	A	B	C	D	E	F		
	< Under 25	> 25 Over	< Under 25	> 25 Over	Age	Bodily Injury	Property Damage	Medical	Comprehensive	Collision									U.M.
April	0	0	121	20	101	124	11	62	6	39	3	30,560.02	163,213.46	-	45,773.38	108,160.53	2,500.00	-	\$ 350,207.39
May	0	0	126	20	103	126	14	71	6	32	3	33,514.03	140,812.44	3,000.00	37,958.16	204,600.44	2,500.00	-	\$ 422,385.07
June	0	0	103	21	80	103	13	49	8	31	2	11,021.88	210,531.27	6,000.00	103,012.18	122,315.42	-	-	\$ 452,880.75
Total	0	0	350	61	284	353	38	182	20	102	8	\$ 75,095.93	\$ 514,557.17	9,000.00	\$186,743.72	\$ 435,076.39	\$ 5,000.00	\$ -	\$ 1,225,473.21

Summary of Reporting Period Ending: 30 September 2018

Month	Island			Age			Gender					Type of Loss						Total	
							Male		Female		Unknown	A	B	C	D	E	F		
	< Under 25	> 25 Over	< Under 25	> 25 Over	Age	Bodily Injury	Property Damage	Medical	Comprehensive	Collision									U.M.
July	0	0	91	6	80	91	5	57	1	23	5	5,974.16	122,583.30	2,766.35	8,991.79	111,197.67	2,500.00	-	\$ 254,013.27
August	0	0	125	16	106	125	14	75	2	31	3	12,486.00	159,962.34	-	15,159.54	217,351.08	-	-	\$ 404,958.96
September	0	0	95	18	72	94	6	46	12	26	4	19,694.65	115,941.08	-	8,949.65	236,889.50	-	-	\$ 381,474.88
Total	0	0	311	40	258	310	25	178	15	80	12	\$ 38,154.81	\$ 398,486.72	\$ 2,766.35	\$ 33,100.98	\$ 565,438.25	\$ 2,500.00	\$ -	\$ 1,040,447.11

Summary of Reporting Period Ending: 31 December 2018

Month	Island			Age			Gender					Type of Loss						Total	
							Male		Female		Unknown	A	B	C	D	E	F		
	< Under 25	> 25 Over	< Under 25	> 25 Over	Age	Bodily Injury	Property Damage	Medical	Comprehensive	Collision									U.M.
October	0	0	167	14	92	167	7	55	7	37	61	53,530.60	131,907.20	-	14,583.83	218,993.63	7,100.00	-	\$ 426,115.26
November	0	3	156	8	31	159	4	15	4	16	120	7,328.61	35,252.10	-	7,930.00	59,738.43	14,300.00	-	\$ 124,549.14
December	0	0	125	17	59	125	7	36	10	23	49	19,780.63	96,699.95	-	15,774.22	91,380.07	-	-	\$ 223,634.87
Total	0	3	448	39	182	451	18	106	21	76	230	\$ 80,639.84	\$ 263,859.25	\$ -	\$ 38,288.05	\$ 370,112.13	\$ 21,400.00	\$ -	\$ 774,299.27

Grand Total	0	3	1,475	191	1,038	1,484	122	665	66	373	255	\$ 273,711.91	\$ 1,714,599.84	\$ 13,089.22	\$363,183.22	\$1,813,373.10	\$ 32,900.00	\$ -	\$ 4,210,857.29
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OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2018

EXHIBIT OF AUTO DIRECT LOSSES as of December 31, 2018
CNMI AUTO CLAIMS EXPERIENCE

Name of Insurance Provider	Island			Age			Gender					Type of Loss						Total
	Rota	Tinian	Saipan	Under 25	25 & Over	TOTAL	Male		Female		Unknown	A	B	C	D	E	E	
							< Under 25	> 25 Over	< Under 25	> 25 Over								
AIOI Nissay Dowa Insurance Company Ltd.	0	0	143	14	128	142	8	81	6	47	0	1,777.12	203,880.15	-	3,342.15	395,787.53	-	\$ 604,786.95
Century Insurance Company Ltd.	0	0	349	47	299	349	34	197	13	102	3	137,096.15	508,856.23	6,089.22	281,626.39	269,278.95	-	\$ 1,202,946.94
Dongbu Insurance Company Ltd/Moylan's	0	0	149	13	132	149	6	84	7	48	4	58,484.48	197,440.78	3,000.00	11,882.20	238,399.74	-	\$ 509,207.20
Equitable Insurance Company Inc.	0	0	36	6	30	36	3	21	3	9	0	11,000.00	53,485.63	-	-	-	-	\$ 64,485.63
First Net Insurance	0	0	51	6	47	54	5	27	1	20	1	10,550.00	46,166.58	-	12,202.70	150,643.58	-	\$ 219,562.86
Marianas Insurance Company Ltd.	0	0	111	19	92	111	9	44	10	48	0	12,500.00	133,350.00	4,000.00	1,320.00	148,990.00	32,900.00	\$ 333,060.00
National Union Fire Insurance/Calvo's	0	0	52	11	38	52	7	26	4	12	3	19,800.00	130,650.00	-	-	127,874.00	-	\$ 278,324.00
Pacific Basin Insurance Co.	0	0	6	2	4	6	2	3	0	1	0	-	11,604.00	-	-	7,358.00	-	\$ 18,962.00
Pacific Indemnity Ins. Co. Ltd.	0	0	136	24	79	137	17	54	7	25	34	972.00	138,808.51	-	42,922.72	236,568.00	-	\$ 419,271.23
Royal Crown Insurance Corp.	0	0	44	7	36	44	6	26	1	10	1	5,486.00	53,824.00	-	2,706.96	10,550.00	-	\$ 72,566.96
Tokio Marine Pacific Insurance Limited/Pacific	0	0	133	21	77	133	13	56	8	21	35	-	82,425.26	-	4,620.10	173,123.30	-	\$ 260,168.66
Traders Insurance Underwriters Inc.	0	3	265	21	76	271	12	46	6	30	174	\$ 16,046.16	\$ 154,108.70	\$ -	\$ 2,560.00	\$ 54,800.00	\$ -	\$ 227,514.86
TOTAL	0	3	1,475	191	1,038	1,484	122	665	66	373	255	\$ 273,711.91	\$ 1,714,599.84	\$ 13,089.22	\$ 363,183.22	\$1,813,373.10	\$ 32,900.00	\$ 4,210,857.29

EXHIBIT OF PREMIUMS WRITTEN FOR SURPLUS LINES & LOSSES as of December 31, 2018

NAME OF INSURER	CLASSES OF INSURANCE	AVIATION LIABILITY	PROFESSIONAL LIABILITY	MISC.	Grand Total
AM Insurance, Inc. P.O. Box 2797 Agana, Guam 96932 President: AnnMarie T. Muna Tel. No: 671-477-2642/2632/2653/2656 (Guam) Fax No: 671-477-2602	General Casualty, Life, Marine, Property, Surety & Vehicle				-
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	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle				-
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				-
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	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle				-
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	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle				-
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			18,014	18,014
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	37,500	47,550		85,050
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				-
2018 TOTAL		37,500	47,550	18,014	103,064

LIST OF LICENSED INSURANCE BROKER AS OF 2018							
NAME	CNMI CONTACT:	OFFICE LOCATION:	ADDRESS:	CITY, STATE & ZIP:	PHONE:	FAX:	EMAIL:
4JC Corporation dba Immanuel Insurance Underwriters	Irindina Deang	Publico Drive, Lower Navy Hill	PO Box 506681	Saipan, MP 96950	322-3043	322-3043	immanuel.saipan@gmail.com
Abbie Jane Battung	Abbie Jane Battung	Beach Road, Garapan	PO Box 502177	Saipan, MP 96950	234-2811	234-5462	aon.com
AM Insurance	Annmarie T. Muna		PO 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 or mgabzcenter@yahoo.com
AON Insurance Micronesia (Saipan), Inc.	Shayne Villanueva	Beach Road, Garapan	PO Box 502177	Saipan, MP 96950	234-2811	234-5462	aon.com
BankGuam Insurance Underwriters, Ltd.	Marcie M. Tomakane	Beach Rd. Garapan	PO Box 500678	Saipan, MP 96950	236-2723	233-5064	bg-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
Christopher Lubi	Christopher Lubi	Beach Road, Garapan	PO Box 502177	Saipan, MP 96950	234-2811	234-5462	aon.com
David E. Silva III	David Silva III	Beach Road, Garapan	PO Box 502177	Saipan, MP 96950	234-2811	234-5462	aon.com
Dorothy Dela Cruz	Dorothy Dela Cruz	Beach Road, Garapan	PO Box 502177	Saipan, MP 96950	234-2811	234-5462	aon.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	equitable.insuranc@gmail.com
Erlinda C. Torres dba Excel Insurance Services	Erlinda C. Torres	N/A	PO Box 500979	Saipan, MP 96950	234-7732/788-5566	2347732	linaka28@yahoo.com
Friendly Finance Company, Inc	Peter Michael Tenorio	Yuna Bldg, Gualo Rai	PO Box 500486	Saipan, MP 96950	234-6676	234-5104	miketenio@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
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	234-194323	deo@joeten.com or bopalacios@joeten.com
Jin's Corporation dba Jin's Insurance Broker	Jin-Soon Kim	Chalan Pale	PO 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
KGE Services Saipan LLC dba KGE Insurance	Elena M. Enriquez	San Jose	PO Box 500103	Saipan, MP 96950	285-0032	N/A	enriquezkge@yahoo.com
Lisa Santos	Lisa Santoa	Beach Road, Garapan	PO Box 502177	Saipan, MP	234-2811	234-5462	aon.com
Mantrade Company Inc. dba Mantrade Insurance	Janette R. Hernando	San Jose	PO Box 506118	Saipan, MP 96950	235-1929		jjghernando@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
Nygen Saipan, LLC	Sixto K. Igisomar	Marianas Buiness Plaza 2nd Fl, Susupe	PO Box 7940 SVRB	Saipan, MP 96950	670 287-2267		pc1755@yahoo.com
Pacifica Insurance Underwriters, Inc.	Norman T. Tenorio	2nd Fl, Joeten Center Bldg II, Susupe	PO Box 500168	Saipan, MP 96950	234-6267	234-5880	ptui@pacificains.com
PCC Corporation dba Pioneer Insurance Broker	Anna Leah P. Castillon	As Terlaje Rasimu Ln.	PO Box 505252	Saipan, MP 96950	670 235-7225		leah.castillon@yahoo.com
PSG Professional Corporation dba PSG Insurance	Jesus A. Panealeon	Wischira Way, San Jose	PO Box 500507	Saipan, MP 96950	235-5902	235-7742	psgspn@gmail.com ; jessp96950@yahoo.com
Rota Merchandising Corporation	Pedro Q. Dela Cruz	RMC Bldg.	PO Box 1018	Rota, MP 96951	532-3117		
Royal Crown Insurance Corporation	Ng, Cheong Pui	Beach Rd, San Antonio	PMB 295 Box 10001	Saipan, MP 96950	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
Shayne Villanueva	Shayne Villanueva	Beach Road, Garapan	PO Box 502177	Saipan, MP	234-2811	234-5462	aon.com
SK Insurance	Yung Chae Park	Sablán Bldg., CK	PO Box 502799	Saipan, MP 96950	483-6594	N/A	michellekp2@gmail.com
Solid Partners Incorporated dba Solid Partners Insurance	Maria Paz C. Mieiester	Garapan	PO Box 504914	Saipan, MP 96950	233-0349	233-0349	solidpartners.spi@gmail.com
Takagi & Associates, Inc.	Satsuki H. Perez	Bank of Hawaii Bldg-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	FISG Building, Garapan	PO Box 501657	Saipan, MP 96950	234-5706	234-3517	sblanco@fisg.net
Traders Insurance Company	Fidel S. Fernandez	Chalan Kanoa	PO Box 502473	Saipan, MP 96950	234-7788	234-8899	ffernandez@transinsco.com
Trans-Pacific Insurance Brokers Corporation	Lin H. Perez	Sablán Building, Suite 1, Beach Road, Chalan Kanoa	P.O. Box 500690	Saipan, MP 96950	235-6260 / 6261	235-1802	lperez@tpbrokers.com
Wandervilla Corporation dba Ecosure Insurance	Ruel R. Villacrusus	Beach Road, Garapan	PO Box 504974	Saipan, MP 96950	670 233-7251	235-8774	rvn@pticom.com or rvnvsaiopan@gmail.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 SVRB	Saipan, MP 96950	233-3702	233-3703	yutarealtor@hotmail.com

LIST OF LICENSED INSURANCE SUB-AGENT AS OF 2018								
NAME	COMPANY SPONSOR	CNMI CONTACT:	OFFICE LOCATION:	ADDRESS:	CITY, STATE & ZIP:	PHONE:	FAX:	EMAIL:
Atkins Kroll (Saipan), Inc. (formerly Microl Corporation)	Takagi & Associates/AIOI Nissay Dowa Insurance Co., Ltd.	Glen V. Perez	Mgsr. Guerrero Rd. San Jose	PO Box 500267	Saipan, MP 96950	234-5911	234-6514	glen.perez@microlsaipan.com
Atkins Kroll (Saipan), Inc. (formerly Microl Corporation)	Carl Peterson/Central States Health & Life Co. of Omaha	Stephen P. Sablan	Mgsr. Guerrero Rd. San Jose	PO Box 500267	Saipan, MP 96950	234-5911	234-6514	
Bank of Hawaii	Martina O. Barcinas /Individual Assurance Company, Life, Health & Accident	James Lawson	Gualo Rai Branch	PO Box 500566	Saipan, MP 96950	237-2983	237-2950	rose.sumor@boh.com
Bank of Hawaii	Plateau Insurance Company	Rose Sumor	Gualo Rai Branch	PO Box 500566	Saipan, MP 96950	237-2983	237-2950	rose.sumor@boh.com
Bank of Saipan	Randolph Biscoe/American National Insurance Co.	John Z. Arroyo	Beach Rd, Chalan Kanoa	PO Box 500690	Saipan, MP 96950	235-6260	235-6294	Jarroyo@bankofsaipan.com
BankGuam Underwriters, Ltd.	Plateau Insurance Company	Marcie M. Tomakane	Breach Road, Garapan St.	P.O. Box 500678	Saipan MP 96950	236-2700 ext. 3201/6	N/A	marci.tomokane@bankofguam.com / marcy.duenas@bankofguam.com
Car Financial Services Saipan, Inc. dba Express Financial	Randolph Biscoe/American National Insurance 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 Insurance Co.	Maria L. Johnson	Middle Rd	PO Box 501867	Saipan, MP 96950	235-7701/2	234-8664	citytrustbank@ctbsaipan.com
Dorothy C. Dela Cruz	AON InsuranceMicronesia (Saipan), Inc. / Century Insurance Company, Ltd.	Dorothy C. Dela Cruz	Adobu Dr., Koblerville	PO Box 503084	Saipan, MP 96950	288-0535		dorothy.delacruz@aon.com
Financial & Insurance Services Group, Inc.	Randolph Biscoe/American National Insurance Co.	Sheryl Sizemore	Mirco Beach Rd. Garapan	PO Box 501657	Saipan, MP 96950	234-5706	234-3517	mpalacios@fisg.net
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 CHR	Saipan, MP 96950	234-0960	234-8462	wwright@fpgonline.com
GRIP, LLC dba National Insurance Pacific Agency	Pacific Basin Insurance Company	Kevin C. Guerrero	Chalan Lulau	PO Box 505392	Saipan, MP 96950	670235-6	2016nati	kevinquerrero670@gmail.com
Jesus M. Quiblat	AON InsuranceMicronesia (Saipan), Inc. / Century Insurance Company, Ltd.	Jesus M. Quiblat	Manilao St., Puerto Rico	PO Box 500146	Saipan, MP 96950	235-7392		jesus.quiblat@aon.com
Leilani K. Pangelinan	Nora R. Sablan/TakeCare Insurance Company, Inc.	Leilani K. Pangelinan	Marina Heights I, Beach Road Garapan	PO Box 500118	Saipan, MP 96950	235-0994	234-3742	leilani.pangeilan@takecareasia.com
Lisa L. Santos	AON InsuranceMicronesia (Saipan), Inc. / Century Insurance Company, Ltd.	Lisa L. Santo	Nativo Street	PO Box 502197	Saipan, MP 96950	234-2810		lisa.santos@aon.com
Maria Martinez Javier	AMCA Trading Business, Inc. dba M.G.A. Insurance/Midland National Life Insurance Company	Maria Martinez Javier	Chalan Lulau	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	234-5093	qm@marianasinsurance.com
Satsuki H. Perez	Takagi & Associates/Pacific Guardian Life Ins.	Satsuki H. Perez	Bank of Hawaii Bldg-Marina Heights I, Beach Road	PMB 602 Box 10000	Saipan, MP 96950	233-2554	233-2553	sperez@taacnmi.com
Sue H. Kim	Moylan's Insurance Underwriters (Int'l) Inc. / DB Insurance Co., Ltd.	Moylan's Insurance Underwriters (Int'l) Inc.	Beach Road Garapan	PO Box 500658	Saipan, MP 96950	234-6442	234-8641	suekimyg@gmail.com
Tinian Fuel Services, Inc	Traders Insurance Company	Phillip Thomas Mendiola-Long	San Jose	PO Box 317	Tinian, MP 96952	670 433-1664	670 433-4329	vince_y1965@yahoo.com
Tinian Transportation Management Solutions, Inc.	Pacific Basin Insurance Company	Paz L. Christian	San Jose	PO Box 520461	Tinian, MP 96952	433-0149	433-0148	plchristian@gmail.com
Tom LL. Bernardo, Jr.	AON InsuranceMicronesia (Saipan), Inc. / Century Insurance Company, Ltd.	Tom LL. Bernardo, Jr.	President's St., Chinatown	PO Box 502177	Saipan, MP 96950	670 287-2817		tom.bernardo@aon.com
Triple J Saipan, Inc.	Randolph Biscoe/American National Insurance Co.	Randall H. Steele	Beach Rd. Chalan Lulau	PO Box 500487	Saipan, MP 96950	234-7133	234-3052	rsteale@triplejsaipan.com
Triple J Saipan, Inc.	Carl Peterson/Central States Health & Life Co. of Omaha	Randall H. Steele	Beach Rd. Chalan Lulau	PO Box 500487	Saipan, MP 96950	234-7133	234-3052	rsteale@triplejsaipan.com

LIST OF LICENSED INSURANCE ADJUSTER AS OF 2018							
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
Andrew Fusco	Andrew Fusco	Joji of Torres Brothers Law office	PO Box 500170	Saipan, MP 96950	237-2273		ajfusco@worldclaim.net
AON Insurance Micronesia (Saipan), Inc.	David Silva	TSL PlazaBeach Road, Garapan	PO Box 502177	Saipan, MP 96950	234-2811	234-5462	aon.com
Equitable Adjusting & Service Corporation	Catherine S. Tenorio	Beach Road, Garapan	PO Box 500658	Saipan, MP 96950	234-6442	234-8641	ctenorio@movlans.net
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	equitable.insurance@gmail.com
James R. Orr	James R. Orr	Joji of Torres Brothers Law office	PO Box 500170	Saipan, MP 96950	340-642-7616		orr2prime@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@movlans.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
Pacific Indemnity Insurance Company	*AIUP Saipan Office	Beach Road, Garapan	348 W O'Brien Drive	Hagatna, Guam 96910	671-477-8801	671-477-9500	sfinona@pacificindemnity.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, 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, 2019		
UNDERWRITING LIMITATION	NAME	GENERAL AGENT
\$4,155,000	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
\$4,624,000	Colonial Surety Company (NAIC #10758) 123 Tice Boulevard, Suite 250, Woodcliff Lake, NJ 07677 Montvale, New Jersey 07645	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No.: 233-8117/3400/2554 - Fax No: 233-2553
\$160,006,000	Continental Insurance Company (The) (NAIC #35289) 151 N Franklin St., CHICAGO, IL 60606 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
\$461,364,000	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
\$27,371,000	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
\$1,332,000	First Net Insurance Company (NAIC #10972) 424 Julale Shopping Center, O'Brien Drive, 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
\$34,314,000	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
\$6,882,000	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
		Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No.: 233-8117/3400/2554 - Fax No: 233-2553
\$24,960,000	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
\$1,289,139,000	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
		King & Neel, Inc. C/O Mark Hanson PMB 738 Box 10000, Saipan, MP. 96950 Tel. No: 234-2066/233-8600 - Fax No: 233-5262
\$11,906,000	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
\$551,969,000	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
\$2,438,000	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
\$43,745,000	Travelers Property Casualty Company of America (NAIC #25674) ONE TOWER SQUARE, HARTFORD, CT 06183. PHONE: (860) 277-0111.	Gregory J. Koebel 2nd Floor Marianas Business Plaza, Box 10001 PMB 852 Tel. No: 234-5684 - Fax No: 234-5683
\$21,740,000	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
\$30,035,000	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
\$638,519,000	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
For more information and updates visit: https://www.fiscal.treasury.gov/fsreports/ref/suretyBnd/c570.htm		



RALPH DLG. TORRES
Governor

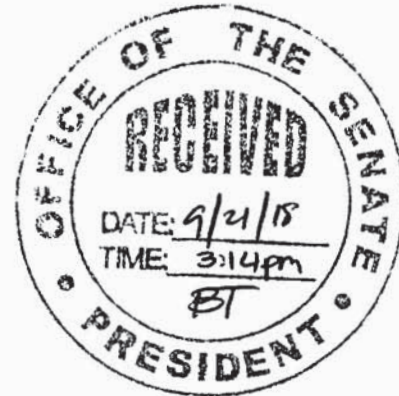
VICTOR B. HOCOG
Lieutenant Governor

COMMONWEALTH of the NORTHERN MARIANA ISLANDS
OFFICE OF THE GOVERNOR

21 SEP 2018

The Honorable Arnold I. Palacios
Senate President, The Senate
Twentieth Northern Marianas
Commonwealth Legislature
Saipan, MP 96950

The Honorable Rafael S. Demapan
Speaker, House of Representatives
Twentieth Northern Marianas
Commonwealth Legislature
Saipan, MP 96950

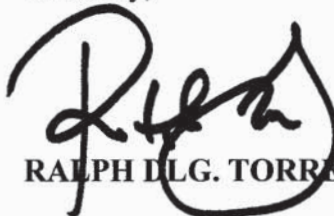


Dear Mr. President and Mr. Speaker:

This is to inform you that I have signed into law Senate Bill No. 20-55 entitled, "To regulate motor vehicle rental companies; and for other purposes.", which was passed by the Senate and the House of Representatives of the Twentieth Northern Marianas Commonwealth Legislature.

This bill becomes **Public Law No. 20-65**. Copies bearing my signature are forwarded for your reference.

Sincerely,


RALPH DLG. TORRES

cc: Lt. Governor; Press Secretary; Attorney General's Office; Department of Public Safety; Bureau of Motor Vehicle; Secretary of Finance; Commonwealth Ports Authority; Department of Commerce; Special Assistant for Administration; Special Assistant for Programs and Legislative Review

Don
RECEIVED
DATE: 9/24/18 11:30am



THE SENATE
TWENTIETH NORTHERN MARIANAS COMMONWEALTH LEGISLATURE

SENATE BILL NO. 20-55

AN ACT

To regulate motor vehicle rental companies; and for other purposes.

SENATE ACTION

Offered by Senator(s): Sixto K. Igisomar

Date: July 31, 2017

Referred to: Committee on Judiciary, Government and Law

Standing Committee Report No.: None

First and Final Reading: March 22, 2018

HOUSE ACTION

Referred to: Committee on Judiciary and Governmental Operations

Standing Committee Report No.: 20-139 adopted on 8/08/18

First and Final Reading: August 08, 2018

A handwritten signature in cursive script, appearing to read "Dolores S. Bermudes".

DOLORES S. BERMUDES
SENATE CLERK



THE SENATE
TWENTIETH NORTHERN MARIANAS COMMONWEALTH LEGISLATURE

SECOND REGULAR SESSION, 2017

S. B. NO. 20-55

AN ACT

To regulate motor vehicle rental companies; and for other purposes.

**BE IT ENACTED BY THE TWENTIETH NORTHERN MARIANAS
COMMONWEALTH LEGISLATURE:**

1 **Section 1. Findings and Purpose.** The Legislature finds that the motor vehicle
2 rental industry in the CNMI has grown tremendously and must be regulated. The number
3 of rental companies and rental vehicle locations have dramatically increased since the
4 1990s. As a result, more rental motor vehicles are traversing the Commonwealth highways
5 and daily traffic has also doubled since the 1990's. The number of traffic accidents
6 involving rental motor vehicles has also increased in the past few years.

7 The Legislature further finds that many rental motor vehicle drivers are foreigners
8 that do not know or understand the CNMI traffic laws and the rules of the road. Rental
9 companies must ensure that all renters especially renters who are foreigners have a valid
10 picture operator's license from the CNMI, U.S. jurisdictions, or their respective foreign
11 country. Rental companies must give renters proper notice of the terms and conditions of a
12 rental agreement as well as disclose all pertinent information, fees, charges, costs
13 associated with a rental agreement.

14 The Legislature further finds that rental companies in the CNMI must be regulated
15 to ensure that such companies are not charging renters additional fees and charges that are
16 not reasonable or connected to rental agreements. Rental companies and their rental
17 vehicle agents are selling additional insurance coverage for rental motor vehicles without
18 any regulation by the Commonwealth government. The terms, conditions, and provisions

SENATE BILL NO. 20-55

1 of the additional insurance sold by rental car companies have not been approved by the
2 Commonwealth Insurance Commissioner.

3 The Legislature finds that renters must also be protected against unfair or deceptive
4 acts or practices by rental companies that have been profiting from renting motor vehicles.
5 It is long overdue for rental companies to be regulated by the Commonwealth for the
6 benefit of the people. Accordingly, the purpose of this legislation is to regulate motor
7 vehicle rental companies doing business in the Commonwealth.

8 **Section 2. Amendment.** Subject to codification by the CNMI Law Revision
9 Commission, Title 4, Division 5 of the Commonwealth Code is hereby amended by adding
10 a new chapter 20 read as follows:

11 **“Chapter 20. Motor Vehicle Rental Industry.**

12 **§ 101. Short title.** This chapter shall be known and may be cited as the “Motor
13 Vehicle Rental Industry Act”.

14 **§ 102. Scope.** This chapter shall apply to all persons in the business of renting or
15 leasing rental or U-drive motor vehicles in the CNMI.

16 **§ 103. Definitions.** As used in this chapter:

17 (a) “Advertisement” means any oral, written, graphic, or pictorial statement or
18 representation, including those made through any electronic or print medium.

19 (b) “Advertisement” does not include telephonic communications.

20 (c) “Damage waiver” means any contract or contractual provision, whether separate
21 from or a part of a rental agreement, whereby the rental company agrees, for a charge, to
22 waive any or all claims against the renter for any damages to the rental or U-drive motor
23 vehicle during the term of the rental agreement.

24 (d) “Plain language” means language written or spoken in a clear and coherent
25 manner using words with common and everyday meanings.

26 (e) “Rental agreement” means any written agreement setting forth the terms and
27 conditions governing the use of the rental or U-drive motor vehicle by the renter.

28 (f) “Rental company” means any person in the business of providing rental or U-
29 drive motor vehicles to the public.

SENATE BILL NO. 20-55

1 (g) "Rental cost" means the daily or periodic rate charged for the use of the rental
2 or U-drive motor vehicle, but does not include optional or refueling charges.

3 (h) "Rental or u-drive motor vehicle" or "vehicle" means a motor vehicle as
4 defined in 9 CMC § 1102(x), which is rented or leased or offered for rent or lease in the
5 CNMI, whether for personal or commercial use, for a period of six months or less.

6 (i) "Renter" means any person obtaining the use of a rental or U-drive motor
7 vehicle from a rental company for a period of six months or less under the terms of a
8 rental agreement.

9 (j) "Secretary" means the Secretary of the Department of Commerce.

10 **§ 104. Required valid motor vehicle operator's license.**

11 (a) No rental company shall rent or lease a rental or U-drive motor vehicle to any
12 person(s) unless the person has on his/her person or in his/her immediate possession a
13 valid picture operator's license issued by the Commonwealth Bureau of Motor Vehicles or
14 a valid picture operator's license from outside the Commonwealth, provided there is
15 compliance with 9 CMC § 2202.

16 (b) All renters of a rental or U-drive motor vehicle shall be provided by a rental
17 company and shall have in his/her possession while operating a rental or U-drive motor
18 vehicle copies of the following documents:

19 (1) English translation of the rental agreement with a clear copy of the
20 primary driver's valid picture operator's license attached to it; or

21 (2) Any foreign language version of a rental agreement which shall have
22 attached to it the following:

23 (i) an English translation of the rental agreement; and

24 (ii) a clear copy of the primary driver's valid picture operator's
25 license.

26 **§ 105. Rental agreements; delivery to Secretary.**

27 No rental company shall offer a rental agreement or damage waiver unless a
28 specimen of the rental agreement or damage waiver is delivered to the Secretary prior to its
29 use.

SENATE BILL NO. 20-55**§ 106. Rental agreements; damage waivers.**

(a) Each rental agreement that contains a damage waiver shall disclose, at a minimum, in plain language and in at least ten-point boldface type, the following information:

(1) That the damage waiver is optional;

(2) That the damage waiver entails an additional charge;

(3) The actual charge per day for the damage waiver;

(4) All restrictions, conditions, and provisions in or endorsed on the damage waiver;

(5) That the renter may already be sufficiently covered and should examine the renter's personal automobile insurance policy to determine whether it provides coverage for damage and the amount of the deductible;

(6) That by entering into the rental agreement, the renter may be liable for damage to the rental or U-drive motor vehicle; and

(7) The acknowledgment described in Section 116 of this chapter.

(b) The rental agreement shall not contain an unreasonable restriction, condition, or provision in or endorsed on a damage waiver. The damage waiver shall not exclude damages caused by ordinary negligence on the part of the renter.

§ 107. Offers or sales of collision insurance by rental companies.

(a) The provisions in this chapter relating to or otherwise regulating the offer or sale of damage waivers shall apply to the offer or sale of collision insurance by rental companies.

(b) For purposes of this chapter, collision insurance means coverage to pay a specified amount to or on behalf of the renter for claims by the rental company relating to loss of or damage to the rented vehicle. The definitions of collision insurance and damage waiver stated in this chapter shall apply only to this chapter. No definition of insurance in this chapter or in any other statute shall be deemed to include damage waiver as defined in this chapter.

§ 108. Additional mandatory charges prohibited.

SENATE BILL NO. 20-55

1 The daily and periodic rental cost to the renter shall include the amount of each
2 charge which is required as a condition to the rental other than those charges provided for
3 in Section 111 of this chapter. The rental company shall disclose as part of any quotations
4 of price, including all quotations contained in advertising or by telephone, all payments a
5 renter must make in order to rent the vehicle, including all charges provided for in Section
6 111 of this chapter.

§ 109. Rate disclosure requirements; advertising.

7 (a) Each rental company, and each officer, employee, agency, or other
8 representative of the rental company, who states or permits to be stated the rental cost of a
9 rental or U-drive motor vehicle in any advertisement, shall state conspicuously, in plain
10 language and in conjunction with the advertised rental cost of the vehicle, the daily rate of
11 the applicable damage waiver, and that the rate constitutes an additional daily charge to the
12 renter.
13

14 (b) When a written advertisement, including all print media, contains the statement
15 of the rental cost of a vehicle, the disclosure required by this section shall be printed in
16 type no less than one-third the size of the type used to print the rental cost, or twelve-point
17 type, whichever is larger. When the video presentation of a television advertisement
18 contains the statement of the rental cost of a vehicle, the depiction of the disclosure
19 required by this section shall be no less than one-third the size of the depiction of the rental
20 cost. When a radio advertisement or the audio presentation of a television advertisement
21 contains the statement of the rental cost of the vehicle, the oral statement of the rental cost
22 shall be immediately accompanied by an oral statement of the disclosure required by this
23 section.

24 (c) Except as set forth in this section, the statement of the rental cost and the
25 disclosure shall be equally prominent in all respects.

§ 110. Rate disclosure requirements; oral or written statements.

26 Each rental company, and each officer, employee, agent, or other representative of
27 the rental company, who makes any oral statement, excluding telephonic communications,
28 or written statement of the rental cost of a vehicle, shall disclose, in plain language and in
29

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1 conjunction with that statement, the daily rate of the applicable damage waiver and that the
2 rate constitutes an additional daily charge to the renter.

3 **§ 111. License and registration fees.**

4 (a) Notwithstanding any law to the contrary, a rental company may visibly pass on
5 to a renter:

6 (1) The general excise tax attributable to the transaction;

7 (2) The vehicle license and registration fee and weight taxes, prorated at
8 1/365th of the annual vehicle license and registration fee and weight taxes actually
9 paid on the particular vehicle being rented for each full or partial twenty-four-hour
10 rental day that the vehicle is rented; provided the total of all vehicle license and
11 registration fees charged to all renters shall not exceed the annual vehicle license
12 and registration fee actually paid for the particular vehicle rented;

13 (3) The surcharge taxes attributable to the transaction;

14 (4) The business gross tax; provided that the rental company itemizes the
15 tax for the renter; and

16 (5) The rents or fees paid to the Commonwealth Ports Authority under
17 concession contracts, service permits, or rental motor vehicle customer facility
18 charges; provided that:

19 (i) The rents or fees are limited to amounts that can be attributed to
20 the proceeds of the particular transaction;

21 (ii) The rents or fees shall not exceed the rental company's net
22 payments to the Commonwealth Ports Authority made under concession
23 contract or service permit;

24 (iii) The rental company submits to the Commonwealth Ports
25 Authority and the Department of Commerce, verified by a certified public
26 accountant as correct, that reports the amounts of the rents or fees paid to
27 the Commonwealth Ports Authority pursuant to the applicable concession
28 contract or service permit:

29 (A) For all airport locations; and

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- (B) For each airport location;
- (iv) The rental company submits to the Commonwealth Ports Authority and the Department of Commerce, verified by a certified public accountant as correct, that reports the amounts charged to renters:
 - (A) For all airport locations;
 - (B) For each airport location; and
 - (C) For each renter;
- (v) The rental company includes in these reports the methodology used to determine the amount of fees charged to each renter; and
- (vi) The rental company submits the above information to the Commonwealth Ports Authority and the Department of Commerce within three months of the end of the preceding annual accounting period or contract year as determined by the applicable concession agreement or service permit.

The Commonwealth Ports Authority and the Department of Commerce, in their sole discretion, may extend the time to submit the statement required in this subsection. If the Secretary determines that an examination of the rental company's information is inappropriate under this subsection and the rental company fails to correct the matter within ninety days, the Secretary may conduct an examination and charge a rental company an examination fee based upon the cost per hour per examiner for evaluating, investigating, and verifying compliance with this subsection, as well as additional amounts for travel, per diem, mileage, and other reasonable expenses incurred in connection with the examination, which shall relate solely to the requirements of this subsection, and which shall be billed by the Commonwealth Ports Authority and the Department of Commerce as soon as feasible after the close of the examination. The cost per hour shall be \$40 or as may be established by rules adopted by the Secretary. The rental company shall pay the amounts billed within thirty days following the billing. All moneys collected by the Secretary shall be credited to the compliance resolution fund.

(b) A representation by the rental company to the renter which states that the

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1 visible pass on of the charges in this section is mandatory or that it is a government
2 assessment upon the consumer shall be a per se violation of 4 CMC § 5105.

3 **§ 112. Commissions.**

4 (a) No rental company or officer, employee, agent, or other representative of the
5 rental company shall pay or receive a commission for selling damage waivers, except as
6 provided in subsection (b) of this section. Any violation of this section shall be an unfair or
7 deceptive act or practice as provided in 4 CMC § 5105.

8 (b) As used in this section:

9 "Commission for selling damage waivers" includes any compensation,
10 bonus, award, or remuneration that corresponds directly to the amount of sales of
11 damage waivers. "Commission for selling damage waivers" does not include any
12 compensation, bonus, award, or remuneration to an employee that corresponds to
13 the overall gross receipts of a sales location, where sales of damage waivers are one
14 of many factors contributing to overall gross receipts.

15 "Sales location" means any location at which the employee worked or had
16 oversight responsibility during the applicable compensation period.

17 **§ 113. Damage waiver statistics.**

18 Rental companies shall maintain records of the sale of damage waivers in a given
19 year and amounts expended to repair damage to rental vehicles caused while the vehicles
20 are subject to the damage waiver. Rental companies shall maintain all records reflecting
21 these statistics for a period of three years and shall make the records available to the
22 department of commerce and consumer affairs upon request. Neither the Secretary, nor any
23 other employee of the department of commerce and consumer affairs, nor any other person
24 appointed by the Secretary as provided by law, shall release or divulge any of the
25 information or data required by this section, except as may be required or allowed by
26 regulations adopted pursuant to Section 124 of this chapter.

27 **§ 114. Posting requirements.**

28 Except as provided in Section 122 of this chapter, each rental company who offers
29 the damage waiver shall conspicuously display at the rental area of each rental location a

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1 notice, in plain language and printing, that includes all of the information in Section
2 106(a)(1), (2), (5), and (6) of this chapter, and a statement that restrictions or conditions
3 apply.

4 **§ 115. Pamphleting requirements.**

5 Before the execution of a rental agreement, each rental company who offers a
6 damage waiver option to a renter shall provide to the renter a pamphlet, written in plain
7 language, that includes all of the information described in Section 106(a)(1) through (6) of
8 this chapter. The requirements of this section shall be deemed to be satisfied if the rental
9 company places the pamphlets prominently and conspicuously on the rental desk,
10 countertop, or in a wall holder, where the pamphlets may be easily seen and reached by
11 renters and potential renters.

12 **§ 116. Acknowledgment by renter.**

13 No rental company shall rent a motor vehicle or U-drive to a renter until the renter
14 has acknowledged that the renter understands the information described in Section
15 106(a)(1), (2), (3), (5), and (6) of this chapter, and that restrictions or conditions apply. The
16 acknowledgment shall be written in plain language on the rental agreement and signed by
17 the renter.

18 **§ 117. Deposit or advance charge prohibited; payment for damages to rental**
19 **motor vehicle.**

20 No rental company shall require a deposit or an advance charge against the credit
21 card of a renter, in any form, for damages to a vehicle which is in the renter's possession,
22 custody, or control. No rental company shall require any payment for damages to the rental
23 vehicle, upon the renter's return of the vehicle in a damaged condition, until after the cost
24 of the damage to the vehicle and liability therefor is agreed to between the rental company
25 and renter or is determined pursuant to law.

26 **§ 118. Notice and posting required concerning motor vehicle laws.**

27 Every rental company shall display at all times a sign or signs in a conspicuous
28 place in the main rental area of all rental locations, written in plain language and in no less
29 than ten-point type, that informs the renter of:

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1 (a) CNMI traffic laws, traffic signs, signals and markings, and rules of the road;

2 (b) CNMI's seat belt and child passenger restraint laws and the prohibition against
3 operating a vehicle under the influence of an intoxicant and leaving a child unattended in a
4 motor vehicle;

5 (c) The existence and location of additional information concerning the laws
6 relating to seat belts, child passenger restraints, operating a vehicle under the influence of
7 an intoxicant, and leaving a child unattended in a motor vehicle; and

8 (d) CNMI traffic infractions, the process and location to pay traffic infractions, and
9 the amount to pay for the different infractions.

10 **§ 119. Fuel charges.**

11 (a) Except as provided in this section, refueling charges are prohibited.

12 (b) Upon the renter's return of the vehicle, if the amount of fuel remaining in the
13 vehicle is less than the amount originally provided by the rental company, the rental
14 company may charge the renter to refuel the vehicle based upon the number of gallons or
15 liters used by the renter. The amount of fuel that may be charged to the renter shall be
16 calculated in one of two ways:

17 (1) If the vehicle was delivered to the renter with a full tank, the number of
18 gallons or liters required to refill the tank; or

19 (2) If the vehicle was rented with less than a full tank, the number of gallons
20 or liters less than the amount originally provided by the rental company according
21 to the vehicle's gas gauge as read both before and after the renter's use thereof,
22 employing an appropriate chart showing the number of gallons or liters
23 corresponding to the gas gauge readings. Each chart shall be specifically keyed to
24 the model of car.

25 (c) Upon the renter's return of the vehicle, if the amount of fuel remaining in the
26 rental vehicle is greater than the amount originally provided by the rental company upon
27 delivery of the vehicle to the renter, the rental company shall credit the renter an amount
28 based on the gallons or liters added by the renter, calculated by the method set forth in
29 subsection (b)(2) of this section.

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1 (d) In the event that the rental company has no reasonably accessible refueling
2 facilities, the rental company is not required to give the credit to the renter as described in
3 subsection (c) of this section; provided that if no credit is given, the rental company shall
4 disclose that fact to the renter at the time the rental agreement is signed.

5 (e) The rental company shall provide the renter with written notice of the amount to
6 be credited, except as provided in subsection (d) of this section, or charged on a per gallon
7 or per liter basis.

8 (f) The price per gallon or per liter that is charged for the amount of fuel required to
9 refuel the vehicle, as provided in subsection (b) of this section, shall not exceed the
10 average of the locally prevailing retail market price for similar fuel sold at self-service
11 gasoline pumps by commercial gasoline dealers and a reasonable surcharge not to exceed
12 one-half of that retail price.

13 (g) The per gallon or per liter amount that is credited pursuant to subsection (c) of
14 this section, except as provided in subsection (d) of this section, may not be lower than the
15 locally prevailing retail market price for similar fuel sold by commercial gasoline dealers.

16 (h) Nothing in this section shall prohibit the rental company from offering the
17 renter the option of purchasing, at the time of taking delivery of the vehicle, a full tank of
18 fuel from the rental company at a price per gallon or per liter that shall not exceed the
19 average of the locally prevailing retail market price for similar fuel sold at self-service
20 gasoline pumps by commercial gasoline dealers; provided that the option includes the
21 provisions that:

22 (1) If the vehicle is driven one hundred miles or less, and the renter has not
23 returned the vehicle with a full tank of fuel, the renter shall be credited for the
24 amount charged to the renter for the purchase of fuel when the renter took delivery
25 of the vehicle, and be charged in the method set forth in subsection (b) of this
26 section; or

27 (2) If the renter returns the vehicle with a full tank of fuel, the renter shall
28 be credited for the amount charged to the renter for the purchase of fuel when the
29 renter took delivery of the vehicle.

SENATE BILL NO. 20-55**§ 120. Unfair trade practices.**

Each rental company, and each officer, employee, agent, and other representative thereof, is prohibited from engaging in any practice constituting a violation of the Consumer Protection Act set forth at 4 CMC § 5101 *et seq.* The following shall be *per se* violations of 4 CMC § 5105:

(a) The making of any material statement that has the tendency or capacity to mislead or deceive, either orally or in writing, in connection with the rental of, offer to rent, or advertisement to rent a vehicle;

(b) The omission of any material statement that has the tendency or capacity to mislead or deceive, in connection with the rental of, offer to rent, or advertisement to rent a vehicle;

(c) The making of any statement to the effect that the purchase of a damage waiver is mandatory;

(d) Any violation of Sections 106, 119 and 123 of this chapter;

(e) The charging by the rental company to a renter of:

(1) More than the cost of the parts and labor necessary to repair a damaged vehicle in accordance with standard practice in the motor vehicle repair industry in the community, if the vehicle is repaired;

(2) More than the actual cash value of a vehicle if it is declared a total loss;

(3) More than the diminution in value of a vehicle if it is not repaired and not declared a total loss; or

(4) More than the cost of the parts and labor necessary to repair a damaged vehicle in accordance with standard practice in the motor vehicle repair industry in the community if the vehicle is not repaired and is not declared a total loss but is determined by the rental company to be no longer in rentable condition; provided that the vehicle shall not be rented or leased by the rental company to any other renter after that determination has been made by the rental company.

To the extent the rental company obtains recovery from a third party, the rental company shall not recover any amount specified in this paragraph from the renter;

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1 (f) The making of any statement by the rental company to the effect that the renter
2 is or will be confined to remain within boundaries specified by the rental company unless
3 payment or an agreement relating to the payment of damages has been made by the renter;

4 (g) The charging of a renter more than a reasonable estimate of the actual income
5 lost for loss of use of a vehicle; and

6 (h) The charging of a renter more than actual towing charges.

7 **§ 121. Application of insurance laws.**

8 (a) None of the provisions of this chapter shall apply to the issuance of collision
9 insurance underwritten by an insurer authorized to transact property and casualty business
10 in the CNMI; provided that the insurer is not a rental company as defined in this chapter.

11 (b) A rental company and its agents shall not sell to offer or sell insurance in
12 connection with and incidental to rental agreements unless the rental company and its
13 agents are authorized by a certificate of authority or a license granted to them by the
14 Commonwealth Insurance Commissioner.

15 **§ 122. Exceptions to posting requirements.**

16 The posting requirements of Sections 114 and 118 of this chapter shall not apply to
17 a rental company who is a party to a commercial lease which prohibits all posting.

18 **§ 123. Rental agreements; unpaid traffic infractions.**

19 (a) Pursuant to CNMI law and except for summons, citations, or violations relating
20 to the care and maintenance of a rental motor vehicle, the rental company, as the registered
21 owner of the rental motor vehicle, may be responsible for fines, costs, penalties, fees, or
22 other charges related to traffic infractions of a motor vehicle while being leased or rented
23 to a renter.

24 (b) The rental company may adopt a policy of charging the renter the actual amount
25 paid for the traffic infractions to the court or other state government agency plus an
26 administrative fee not to exceed out-of-pocket expenses documented by receipts plus up to
27 four hours of work multiplied by CNMI's prevailing minimum wage relating to research of
28 files and communications with the court, governmental agencies and renter; provided that
29 every rental agreement of a rental company adopting the policy must disclose, at a

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1 minimum, in plain language and in at least ten-point bold typeface print:

2 (1) Notice to renter that the rental company will charge the renter for any
3 fine, fee, or cost paid by the rental company for a renter's unpaid traffic infraction
4 including charging the renter's credit card.

5 (2) The maximum estimated amount of the administrative fee to be charged
6 by the rental company; and

7 (3) Language encouraging the renter to pay directly to the court, county
8 government or other appropriate government agency the applicable fines, costs,
9 monetary assessments, penalties, fees, surcharges, or other charges.

10 **§ 124. Power and duties of the Secretary.**

11 The Secretary shall have the power and duty to adopt, amend, and repeal
12 regulations in accordance with the Administrative Procedure Act to carry out the purposes
13 of this chapter and to do all things necessary to carry out the functions, powers, and duties
14 set forth in this chapter.

15 **§ 125. Civil penalties.**

16 Any person who violates or attempts to violate any provision of this chapter shall
17 be deemed to have engaged in an unfair and deceptive act or practice in the conduct of
18 trade or commerce within the meaning of 4 CMC § 5105.”

19 **Section 3. Severability.** If any provision of this Act or the application of any such
20 provision to any person or circumstance should be held invalid by a court of competent
21 jurisdiction, the remainder of this Act or the application of its provisions to persons or
22 circumstances other than those to which it is held invalid shall not be affected thereby.


23 **Section 4. Savings Clause.** This Act and any repealer contained herein shall not
24 be construed as affecting any existing right acquired under contract or acquired under
25 statutes repealed or under any rule, regulation, or order adopted under the statutes.
26 Repealers contained in this Act shall not affect any proceeding instituted under or pursuant
27 to prior law. The enactment of the Act shall not have the effect of terminating, or in any
28 way modifying, any liability, civil or criminal, which shall already be in existence on the
29 date this Act becomes effective.

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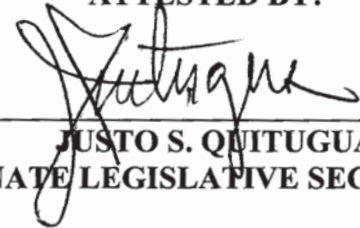
Section 5. Effective Date. This Act shall take effect upon its approval by the Governor or becoming law without such approval.

CERTIFIED BY:



ARNOLD I. PALACIOS
PRESIDENT OF THE SENATE

ATTESTED BY:



JUSTO S. QUITUGUA
SENATE LEGISLATIVE SECRETARY

Approval this *2^{1st}* day of *September*, 2018



RALPH DLG. TORRES
Governor

Commonwealth of the Northern Mariana Islands



RALPH DLG. TORRES
Governor

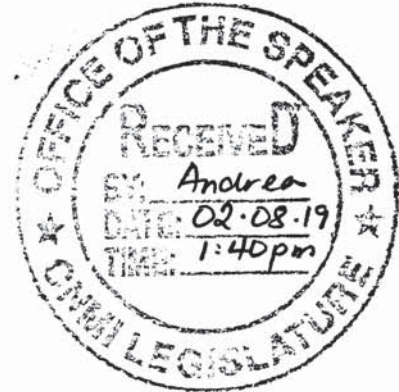
ARNOLD I. PALACIOS
Lieutenant Governor

COMMONWEALTH of the NORTHERN MARIANA ISLANDS
OFFICE OF THE GOVERNOR

08 FEB 2019

The Honorable Victor B. Hocog
Senate President, The Senate
Twenty-First Northern Marianas
Commonwealth Legislature
Saipan, MP 96950

The Honorable Blas Jonathan "BJ" T. Attao
Speaker, House of Representatives
Twenty-First Northern Marianas
Commonwealth Legislature
Saipan, MP 96950

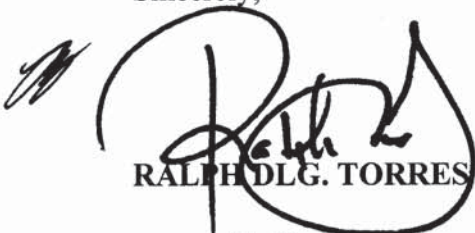


Dear Mr. President and Mr. Speaker:


This is to inform you that I have signed into law **Senate Bill No. 20-78** entitled, "To mandate prompt payment for health care services performed in the CNMI and to authorize CNMI health care service providers to impose penalties on late payments received for clean claims; to set uniform standards for the processing of electronic claims; and for other purposes.", which was passed by the Senate and the House of Representatives of the Twentieth Northern Marianas Commonwealth Legislature.

This bill becomes **Public Law No. 20-88**. Copies bearing my signature are forwarded for your reference.

Sincerely,


RALPH DLG. TORRES

cc: Lt. Governor; Press Secretary; Attorney General's Office; Secretary of Finance;
Department of Commerce; Office of Public Auditor; Special Assistant for
Administration; Special Assistant for Programs and Legislative Review

RECEIVED BY 
DATE: 02/15/19 TIME: 4:49pm



THE SENATE
TWENTIETH NORTHERN MARIANAS COMMONWEALTH LEGISLATURE

SENATE BILL NO. 20-78

AN ACT

To mandate prompt payment for health care services performed in the CNMI and to authorize CNMI health care service providers to impose penalties on late payments received for clean claims; to set uniform standards for the processing of electronic claims; and for other purposes.

Offered by Senator(s): Sixto K. Igisomar

Date: October 25, 2018

Referred to: Committee on Health and Welfare

Standing Committee Report No.: None

First and Final Reading: December 06, 2018

Referred to: None

Standing Committee Report No.: None

First and Final Reading: December 28, 2018

A handwritten signature in black ink, appearing to read "Dolores S. Bermudes", written over a horizontal line.

DOLORES S. BERMUDES
SENATE CLERK



THE SENATE
TWENTIETH NORTHERN MARIANAS COMMONWEALTH LEGISLATURE

SECOND REGULAR SESSION, 2017

S. B. NO. 20-78

AN ACT

To mandate prompt payment for health care services performed in the CNMI and to authorize CNMI health care service providers to impose penalties on late payments received for clean claims; to set uniform standards for the processing of electronic claims; and for other purposes.

**BE IT ENACTED BY THE TWENTIETH NORTHERN MARIANAS
COMMONWEALTH LEGISLATURE:**

1 **Section 1. Findings and Purpose.** The Legislature finds that prompt payment for
2 health care services provided in the Commonwealth is crucial for the sustainability of
3 health care organizations. The Legislature finds that, at times, health care providers in the
4 CNMI must wait several months to be reimbursed for a complete “clean” claim, and in
5 some cases, may never receive payment at all. This imposes an undue burden on health
6 care providers and organizations, which must spend time and resources to pursue payment
7 for covered services. Moreover, the Legislature finds that there is a need to encourage the
8 adoption of the electronic health records systems and electronic bill practices, and that
9 uniform guidelines for the processing of electronic medical billing transactions must be
10 established in the Commonwealth. Therefore, the Legislature finds that time frames for the
11 processing and payment of claims in the CNMI must be established and that a schedule for
12 late payment penalties must also be established to ensure compliance with these timelines.

13 Furthermore, the Legislature finds that, although many CNMI health care providers
14 are able to generate, and prefer to use, electronic claims and transactions, some local health
15 insurance issuers require that paper claims be submitted, imposing additional

SENATE BILL NO. 20-78

1 administrative burdens on health care providers and increasing the chances of error or lost
2 claims. Therefore, the Legislature finds that to improve efficiency in the health care system
3 and health care financing, and to improve consumer transparency, health insurance issuers
4 must enable the acceptance of electronic claims, as provided for under Title II of the
5 Health Insurance Portability and Accountability Act (HIPAA) of 1996, to health care
6 providers doing business in the Commonwealth of the Northern Mariana Islands. Health
7 insurance issuers should follow uniform standards for the acceptance of electronic claims
8 as set forth in this Act, which mirror the standards set forth by the Health Insurance
9 Portability and Accountability Act (HIPAA) of 1996, as amended by the Health
10 Information Technology for Economic and Clinical Health (HITECH) Act of 2009.

11 The Legislature further finds that incentives to adopt these electronic claims
12 standards ought to be built into the penalty schedule for late payments, and that the
13 Insurance Commissioner shall have the authority to administer appropriate penalties to
14 those who are out of compliance with this Act.

15 **Section 2. Amendment.** Title 4, Division 7 of the Commonwealth Code is hereby
16 amended to add a new chapter 7 to read as follows:

17 **“Chapter 7. Health Claims Uniformity and Prompt Payment.**

18 **§ 101. Short Title.** This chapter shall be known as “Health Claims Uniformity and
19 Prompt Payment Act.”

20 **§ 102. Definitions.** For the purposes of this chapter,

21 (a) “Claim” means (1) a bill for services, (2) a line item of service, or (3) all
22 services for one member within a bill.

23 (b) “Clean claim” means one that is without material defect and can be processed
24 without obtaining additional information from the provider of the service or from a third
25 party. It does not include a claim from a provider who is under investigation for fraud or
26 abuse, or a claim under review for medical necessity. For the purposes of this paragraph,
27 the term “material defect” means an imperfection in the submission of a claim consisting in
28 the omission of information that is essential to process the claim in accordance with the
29 Health Plan’s published claim filing requirements.

SENATE BILL NO. 20-78

1 (c) "Commissioner" means the Insurance Commissioner established by 4 CMC §
2 7104.

3 (d) "Date of Payment" means the date on which payment is issued by the Health
4 Plan or the date of final adjudication by a Health Plan if no payment is issued.

5 (e) "Date of Receipt" means the date the Health Plan receives a Claim whether
6 electronic or written.

7 (f) "Denied Claim" means the determination by the Health Plan that a Claim is not
8 eligible for payment.

9 (g) "Electronic Claim" means a claim that is submitted via electronic media. A
10 claim submitted via direct data entry is considered to be an electronic claim. The
11 requirements for electronic claim submissions shall be consistent with regulations
12 promulgated by Secretary of Health and Human Services pursuant to section 1173 of the
13 Social Security Act (110 Stat. 2024; 42 U.S.C. § 1320d-2).

14 (h) "Electronic Media" means electronic storage material on which data is or may
15 be recorded electronically, including, for example, devices in computers (hard drives) and
16 any removable/transportable digital memory medium, such as magnetic tape or disk,
17 optical disk, or digital memory card, and transmission media used to exchange information
18 already in electronic storage media. Transmission media includes, for example, the
19 Internet, extranet or intranet, leased lines, dial-up lines, private networks, and the physical
20 movement of removable/transportable electronic storage media. Certain transmissions,
21 including of paper, via facsimile, and of voice, via telephone, are not considered to be
22 transmissions via electronic media if the information being exchanged did not exist in
23 electronic form immediately before the transmission.

24 (i) "Health Plan" for the purposes of this chapter, means any accident, and health
25 insurance policy or certificate, hospital and medical services corporation contract, health
26 maintenance organization subscriber contract, plan provided by a multiple employer
27 welfare arrangement, or plan provided by another benefit arrangement. The term "Health
28 Plan" does not mean accident only, credit, or disability insurance; Medicare supplemental
29 or long-term care insurance; dental only or vision only insurance; specified disease

SENATE BILL NO. 20-78

1 insurance; Medicaid coverage; hospital confinement indemnity coverage; limited benefit
2 health coverage; coverage issued as a supplement to liability insurance, insurance arising
3 out of a workers' compensation or similar law; automobile medical payment insurance;
4 medical expense and loss of income benefits; or insurance under which benefits are
5 payable with or without regard to fault and that is statutorily required to be contained in
6 any liability insurance policy or equivalent self-insurance.

7 (j) "Health Care Clearinghouse" means a public or private entity that processes or
8 facilitates the processing of nonstandard data elements of health information into standard
9 data elements.

10 (k) "Health Care Provider" means a health care practitioner, group of health care
11 practitioners, or other entity licensed, certified, or otherwise authorized by law to provide,
12 for a fee, hospital, physician, or other health care or medical care services within the
13 Commonwealth of the Northern Mariana Islands, and is eligible for compensation or
14 reimbursement from a Health Plan.

15 (l) "Health Insurance Issuer" means any entity licensed, or required to be licensed,
16 by the Insurance Division of the Department of Commerce that offers health plans or
17 policies, as defined in this chapter, covering eligible individuals or groups.

18 (m) "Person" means an enrollee or subscriber in a Health Plan, provider, or
19 physician.

20 (n) "Process" or "Processed" means that a claim has been paid, pended or denied.

21 **§ 103. Prompt Payment.**

22 (a) Within 180 calendar days of the effective date of this Act, for covered services
23 rendered to its members, a health insurance issuer shall reimburse any person entitled to
24 reimbursement under the health plan within forty (40) calendar days after the date of
25 receipt on a clean claim.

26 (b) If a health insurance issuer fails to comply with subsection (a) of this section,
27 the health insurance issuer shall pay interest beginning on the forty-first (41st) calendar day
28 after the receipt of the claim if the date of payment is not within forty (40) calendar days.
29 A formal claim by the person filing the original claim shall not be required.

1 (c) For electronic claims, the interest payable shall be at a monthly rate from the
2 receipt of claim of:

3 (1) One and one-half (1.5) percent from the 41st day through the 60th
4 calendar day;

5 (2) Two (2) percent from the 61st day through the 120th calendar day; and

6 (3) Two and one-half (2.5) percent after the 120th calendar day.

7 (d) For paper claims, the interest payable shall be at a monthly rate of:

8 (1) Two and one-half (2.5) percent from the 41st day through the 60th
9 calendar day;

10 (2) Three (3) percent from the 61st day through the 120th calendar day; and

11 (3) Three and one-half (3.5) percent after the 120th calendar day.

12 (e) This section shall not apply to claims if the health insurance issuer:

13 (1) Notifies the person submitting the claim within 30 calendar days after
14 the receipt of the claim that the legitimacy of the claim or the appropriate amount
15 of reimbursement is in dispute;

16 (2) States, in writing, to the person the specific reasons why the legitimacy
17 of the claim, a portion of the claim, or the appropriate amount of reimbursement is
18 in dispute; and

19 (3) Pays any undisputed portion of the claim within 40 calendar days of the
20 receipt of the claim.

21 (f) The health insurance issuer shall process the disputed portion of the claim
22 within 40 calendar days after receipt of all reasonable and necessary documentation.

23 (g) If a health insurance issuer fails to comply with the requirements of subsection
24 (f) of this section, it shall pay interest at the rates set forth in subsections (c) and (d) of this
25 section beginning on the 41st calendar day after the filing of the receipt of the
26 documentation as provided in subsection (f) of this section.

27 (h) A health insurance issuer shall allow a provider a minimum of 180 calendar
28 days from the date a covered service is rendered or the date of inpatient discharge to
29 submit a claim for reimbursement for the service.

1 (i) There shall be a rebuttable presumption that a claim has been received by a
2 health insurance issuer:

3 (1) Within 15 business days from the date the provider or person entitled to
4 reimbursement placed the claim in the United States mail;

5 (2) Within 8 working hours if the claim was submitted by the provider or
6 provider's agent electronically and was not returned to the provider by a health care
7 clearinghouse or returned to the provider by the insurer if submitted directly to the
8 health insurer; or

9 (3) On the date recorded by the courier if the claim was delivered by
10 courier.

11 (j) Each health insurance issuer shall provide a manual or other document that sets
12 forth the claims submission procedures to all contracting providers at the time of
13 contracting and 30 calendar days prior to any changes in the procedure.

14 (k) A health insurance issuer shall maintain a written or electronic record of the
15 date of receipt of a claim. The person submitting the claim shall be entitled to inspect the
16 record on request and to rely on that record or on any other admissible evidence as proof of
17 the fact of receipt of the claim, including electronic or facsimile confirmation of receipt of
18 a claim.

19 (l) A health insurance issuer shall not be in violation of this chapter if its failure to
20 pay a claim in accordance with the time periods provided in this chapter is caused:

21 (1) In material part by the person submitting the claim; or

22 (2) By impossibility due to matters beyond the health insurer's reasonable
23 control, such as an act of God, insurrection, strike, fire, or power outages.

24 (m) This section shall not apply to claims for which payment has been or will be
25 made directly to health care providers pursuant to a negotiated reimbursement arrangement
26 requiring uniform or periodic interim payments to be applied against the health insurer's
27 obligation on such claims.

1 (n) Nothing in this chapter shall prevent a health care provider and health insurance
2 issuer from entering into a services agreement with a stricter time frame for payment
3 and/or penalty schedule.

4 **§ 104. Electronic Claims and Eligibility Transactions Required.**

5 (a) Within one calendar year of the effective date of this Act, health insurance
6 issuers shall provide for the acceptance of electronic claims transactions from
7 health care providers. Electronic claims transactions shall follow the uniform
8 standards for a health plan transaction described under the Code of Federal
9 Regulations, Title 45, Part 162, which must include the following:

- 10 (1) Eligibility and coverage information; and
11 (2) Health care claims or equivalent encounter information; and
12 (3) Coordination of benefits information; and
13 (4) Health care payment and remittance advice.

14 (b) All electronic claims governed by this chapter must follow the standards from
15 the American National Standards Institute (ANSI) v5010, as may be updated
16 from time to time.

17 (c) Nothing in this chapter shall require that a health care provider submit claims
18 electronically.

19 **§ 105. Claims Payment Report.**

20 (a) Health insurance issuers shall include with its annual report filed with the
21 Insurance Commissioner a claims payment report to include the:

- 22 (1) Number of claims received in the previous calendar year;
23 (2) Number of claims denied in the previous calendar year;
24 (3) Number of claims paid:
25 (i) In the previous calendar year;
26 (ii) In 40 days;
27 (iii) In 60 days;
28 (iv) In 120 days; and
29 (v) In more than 120 days; and

1 (4) Average number of days to pay a claim submitted in the previous
2 calendar year.

3 **§ 106. Rules and Regulations.**

4 (a) The Insurance Commissioner may adopt rules, regulations, and penalties as
5 necessary to implement this chapter.

6 (b) When adopting rules under this section the commissioner:

7 (1) Shall consult with national and state organizations involved with the
8 standardized exchange of health data, and the electronic exchange of health
9 data, to develop the standards for the use and electronic exchange of
10 uniform:

- 11 a. claim forms; and
- 12 b. billing and claim codes; and
- 13 c. insurance eligibility and coverage information; and
- 14 d. coordination of benefits information; and

15 (2) Shall meet federal mandatory minimum standards following the adoption of
16 national requirements for transaction and data elements in the federal
17 Health Insurance Portability and Accountability Act; and

18 (3) May not require an insurer or administrator to use a specific software
19 product or vendor.

20 **§ 107. Applicability.**

21 (a) This chapter shall apply to any individual or group health plan issued or
22 renewed by a health insurance issuer as defined in this chapter.”

23 **Section 3. Severability.** If any provision of this Act or the application of any such
24 provision to any person or circumstance should be held invalid by a court of competent
25 jurisdiction, the remainder of this Act or the application of its provisions to persons or
26 circumstances other than those to which it is held invalid shall not be affected thereby.

27 **Section 4. Savings Clause.** This Act and any repealer contained herein shall not
28 be construed as affecting any existing right acquired under contract or acquired under
29 statutes repealed or under any rule, regulation or order adopted under the statutes.

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1 Repealers contained in this Act shall not affect any proceeding instituted under or pursuant
2 to prior law. The enactment of this Act shall not have the effect of terminating, or in any
3 way modifying, any liability civil or criminal, which shall already be in existence at the
4 date this Act becomes effective.

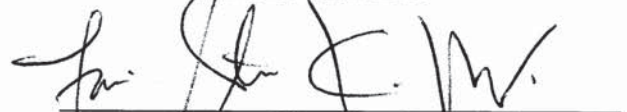
5 **Section 5. Effective Date.** This Act shall take effect upon its approval by the
6 Governor or upon its becoming law without such approval.

CERTIFIED BY:



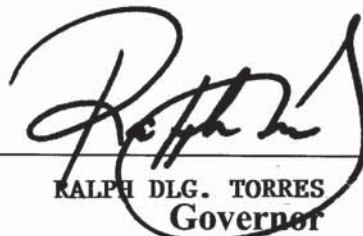
**ARNOLD I. PALACIOS
PRESIDENT OF THE SENATE**

ATTESTED BY:



**JUSTO S. QUITUGUA
SENATE LEGISLATIVE SECRETARY**

Approved this *8th* day of *February*, 2019



**RALPH DLG. TORRES
Governor**

Commonwealth of the Northern Mariana Islands