

YEAR END 2019

THIRTY SECOND ANNUAL REPORT

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



**MARK O. RABULIMAN
INSURANCE COMMISSIONER**

Prepared by the Insurance Section

OFFICE OF THE INSURANCE COMMISSIONER
FOR YEAR END 2019

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OFFICE OF THE INSURANCE COMMISSIONER
REPORT FOR YEAR END 2019

In accordance with 4 CMC Division 7, §7112, I am pleased to present the 32nd 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 2019 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-two (52) foreign carriers;
- Twelve (12) domestic carriers;
- One hundred thirty-three (133) 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 admit a foreign company:
Hartford Fire Insurance Company

One (1) new COA was issued to admit a domestic insurer:
Vizion Insurance Company Ltd.

Highlights from this report:

Direct premiums written for Property and Casualty experienced a 10.3% increase from \$34.8 million to \$38.4 million. Direct losses incurred decreased by 41.8% from \$47 million in 2018 to \$2.3 million in 2019.

Data on the Health Insurance Market indicates that of the five (5) health plan providers in the CNMI, the premiums for all plans totaled \$49,769,239 and the total of lives covered was 37,247.

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 2019

Commissioner's Summary of 2019

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.

It is equally important that we make sure that insurance companies follow laws and rules and that policy holders get the coverage they've paid for.

Every year, around this time, the OIC rises to determine our priorities for the year. These focus on areas are critical to supporting our mission of protecting consumers and ensuring fair, competitive, and healthy insurance markets. While we experienced firsthand the importance of being flexible in our approach, these focus areas set the tone for our work in the coming year as we continue to move forward in a pivotal year for insurance regulators.

The OIC will continue to look into effective means of implementing the following:

- Regulating the Commonwealth's insurance industry;
- Recommended legislation, promulgation of rules and regulations;
- Monitor financial condition of all admitted insurers.

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.

OFFICE OF THE INSURANCE COMMISSIONER
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List of CNMI Licensed Insurance Companies
As of December 31, 2019

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	5,213,427
Total Liabilities	6,686,487
Surplus	(1,473,060)
Net Income	336,650
CNMI-Direct Premiums Written	2,245,436
CNMI-Direct Premiums Earned	2,289,012
CNMI-Direct Losses Incurred	817,083

Company Name: DB Insurance Co., Ltd. - Guam Branch (formerly known as Dongbu Insurance Co., Ltd.)
Admitted Date: 1/1/1985
Address: Ste 233 Julale Center 424 West O'Brien Dr. Hagatna 96910
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	83,117,097
Total Liabilities	36,332,090
Surplus	46,785,007
Net Income	3,239,694
CNMI-Direct Premiums Written	4,332,910
CNMI-Direct Premiums Earned	3,659,495
CNMI-Direct Losses Incurred	855,255

OFFICE OF THE INSURANCE COMMISSIONER
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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: 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	7,682,894
Total Liabilities	8,185,931
Surplus	(503,037)
Net Income	168,043
CNMI-Direct Premiums Written	8,551,129
CNMI-Direct Premiums Earned	5,215,340
CNMI-Direct Losses Incurred	9,301,288

Company Name: Commodore Insurance Corporation
Admitted Date: 2/28/2008
Lines: General Casualty & Marine (Offshore Surety)
CNMI Contact: c/o David G. Banes (formerly 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	507,313
Total Liabilities	35,088
Surplus	472,225
Net Income	93,353
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	271,532
Total Liabilities	281,622
Surplus	(10,090)
Net Income	(195)
CNMI-Direct Premiums Written	496,904
CNMI-Direct Premiums Earned	452,775
CNMI-Direct Losses Incurred	71,663

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	

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

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	110,759
Total Liabilities	12,000
Surplus	98,759
Net Income	3,313
CNMI-Direct Premiums Written	-
CNMI-Direct Premiums Earned	-
CNMI-Direct Losses Incurred	-

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

Total Assets	168,233
Total Liabilities	20,317
Surplus	147,916
Net Income	6,841
CNMI-Direct Premiums Written	20,058
CNMI-Direct Premiums Earned	20,058
CNMI-Direct Losses Incurred	218

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	2,076,205
Total Liabilities	1,240,883
Surplus	835,322
Net Income	190,740
CNMI-Direct Premiums Written	1,239,766
CNMI-Direct Premiums Earned	643,780
CNMI-Direct Losses Incurred	361,768

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

Total Assets	422,221
Total Liabilities	769,527
Surplus	(347,306)
Net Income	19,924
CNMI-Direct Premiums Written	628,905
CNMI-Direct Premiums Earned	233,307
CNMI-Direct Losses Incurred	73,148

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	97,885
Total Liabilities	383,620
Surplus	(285,735)
Net Income	12,778
CNMI-Direct Premiums Written	397,135
CNMI-Direct Premiums Earned	396,522
CNMI-Direct Losses Incurred	99,506

Company Name: Traders Insurance Company
Admitted Date: 10/7/1997
Lines: General Casualty, Marine, Property, Surety & Vehicle
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	2,481,262
Total Liabilities	2,123,476
Surplus	357,786
Net Income	16,582
CNMI-Direct Premiums Written	1,902,054
CNMI-Direct Premiums Earned	1,300,723
CNMI-Direct Losses Incurred	425,209

Company Name: Vizion Insurance Company, Ltd.
Admitted Date: 8/13/2019
Lines: General Casualty, Marine, Property, Surety & Vehicle
General Agent: N/A
Contact Person: Ruel R. Villacrusis
Address: P.O. Box 504974 CK, Saipan, MP 96950
Phone: 670-233-7251
Fax: 670-235-8774
Website:

Total Assets	100,000
Total Liabilities	-
Surplus	100,000
Net Income	-
CNMI-Direct Premiums Written	-
CNMI-Direct Premiums Earned	-
CNMI-Direct Losses Incurred	-

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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	22,016,493,852
Total Liabilities	18,164,004,616
Surplus	3,852,489,236
Net Income	1,805,922,845

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	3,686,254,446
Total Liabilities	1,648,269,564
Surplus	201,584,681
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	8,418,209,579
Total Liabilities	6,689,843,875
Surplus	1,728,365,704
Net Income	(176,312,960)
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	354,322,970
Total Liabilities	225,497,759
Surplus	128,825,211
Net Income	14,441,686
CNMI-Direct Premiums Written	1,000
CNMI-Direct Premiums Earned	1,000
CNMI-Direct Losses Incurred	(60)

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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	14,123,822,575
Total Liabilities	12,002,289,697
Surplus	2,121,532,878
Net Income	864,147,859

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	22,964,233,417
Total Liabilities	16,970,438,786
Surplus	5,993,794,631
Net Income	621,094,018
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	21,443,423,815
Total Liabilities	17,965,696,329
Surplus	3,477,727,486
Net Income	(21,918,190)

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	251,311,198
Total Liabilities	109,167,452
Surplus	142,143,746
Net Income	23,692,206
CNMI-Direct Premiums Written	-
CNMI-Direct Premiums Earned	18,133
CNMI-Direct Losses Incurred	74,903

OFFICE OF THE INSURANCE COMMISSIONER
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Company Name: Balboa Insurance Company
Admitted Date: 7/22/1999
Address: 275 Valencia Ave. Brea, CA 92823-6340
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	48,382,816
Total Liabilities	2,717,527
Surplus	45,665,289
Net Income	(661,074)
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: 2522 West 41st Street #246, Sioux Falls, SD 57105-6120
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	77,982,025
Total Liabilities	33,247,351
Surplus	44,734,674
Net Income	4,432,067
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	379,107,657
Total Liabilities	229,928,843
Surplus	149,178,814
Net Income	7,712,180

Company Name: Centurion Casualty Company
Admitted Date: 4/20/2001
Address: 98 Health Care Lane MN006-V500 Minnetonka, MN 55343
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	5,508,292
Total Liabilities	12,048
Surplus	5,496,244
Net Income	126,021
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

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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	489,779,532
Total Liabilities	164,251,440
Surplus	325,528,092
Net Income	13,815,970

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	75,499,475
Total Liabilities	24,350,344
Surplus	51,149,131
Net Income	4,860,313
CNMI-Direct Premiums Written	4,196
CNMI-Direct Premiums Earned	3,219
CNMI-Direct Losses Incurred	71

Company Name: Continental Insurance Company
Admitted Date: 12/21/2000
Address: 151 N. Franklin St., Chicago, IL 60606
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	1,853,203,866
Total Liabilities	168,275,595
Surplus	1,684,928,271
Net Income	54,673,453
CNMI-Direct Premiums Written	21,554
CNMI-Direct Premiums Earned	22,407
CNMI-Direct Losses Incurred	3,967

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	20,170,331,774
Total Liabilities	6,462,675,354
Surplus	13,707,656,420
Net Income	1,258,051,041
CNMI-Direct Premiums Written	8,967
CNMI-Direct Premiums Earned	9,220
CNMI-Direct Losses Incurred	-

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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	141,171,898
Total Liabilities	114,616,183
Surplus	26,555,715
Net Income	1,808,484

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	15,513,662,196
Total Liabilities	11,474,327,615
Surplus	4,039,334,581
Net Income	674,555,820
CNMI-Direct Premiums Written	(1,410)
CNMI-Direct Premiums Earned	(1,410)
CNMI-Direct Losses Incurred	-

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	325,319,001
Total Liabilities	43,819,708
Surplus	281,499,293
Net Income	9,262,555
CNMI-Direct Premiums Written	35,291
CNMI-Direct Premiums Earned	87,044
CNMI-Direct Losses Incurred	3,372

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	20,864,998
Total Liabilities	6,931,168
Surplus	13,933,830
Net Income	684,311
CNMI-Direct Premiums Written	3,893,185
CNMI-Direct Premiums Earned	2,626,763
CNMI-Direct Losses Incurred	2,228,609

OFFICE OF THE INSURANCE COMMISSIONER
REPORT FOR YEAR END 2019

Company Name: Hartford Fire Insurance Company
Admitted Date: 9/5/2019
Address: One Hartford Plaza, Hartford, CT 06155-001
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	24,014,271,183
Total Liabilities	13,283,212,811
Surplus	10,731,058,372
Net Income	1,328,971,658
CNMI-Direct Premiums Written	-
CNMI-Direct Premiums Earned	-
CNMI-Direct Losses Incurred	-

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 : American Pacific Insurance, LLC
CNMI Contact: Martina O. Barcinas
Address: P.O. Box 5073 CHR, Saipan, MP 96950
Phone: 670-234-0960
Fax: 670-234-8642

Life	
Total Assets	21,810,309
Total Liabilities	14,197,190
Surplus	7,613,119
Net Income	1,079,927

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	271,774,066
Total Liabilities	8,750,847
Surplus	263,023,219
Net Income	(973,445)
CNMI-Direct Premiums Written	
CNMI-Direct Premiums Earned	No Business
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: Catherine Matsumoto
Address: P.O. Box 502050, Saipan, MP 96950
Phone: 670-323-4262
Fax: 670-323-4263

Total Assets	20,922,038
Total Liabilities	11,077,956
Surplus	9,844,082
Net Income	2,834,193
CNMI-Direct Premiums Written	2,576,421
CNMI-Direct Premiums Earned	2,513,790
CNMI-Direct Losses Incurred	1,936,410

OFFICE OF THE INSURANCE COMMISSIONER
REPORT FOR YEAR END 2019

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

Total Assets	119,377,655
Total Liabilities	5,028,221
Surplus	114,349,434
Net Income	2,180,633
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	217,170,518
Total Liabilities	(65,284,004)
Surplus	282,454,522
Net Income	(140,926,695)
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	389,508,221,199
Total Liabilities	378,593,461,481
Surplus	10,914,759,718
Net Income	3,859,177,193

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	60,416,250,451
Total Liabilities	56,563,818,475
Surplus	3,852,431,976
Net Income	371,200,038

OFFICE OF THE INSURANCE COMMISSIONER
REPORT FOR YEAR END 2019

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	23,089,337,006
Total Liabilities	17,242,565,126
Surplus	5,846,771,880
Net Income	389,218,304
CNMI-Direct Premiums Written	2,405,000
CNMI-Direct Premiums Earned	2,418,000
CNMI-Direct Losses Incurred	2,279,000

Company Name: Net Care 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 & Health

Total Assets	33,076,341
Total Liabilities	30,848,190
Surplus	2,228,151
Net Income	(1,949,394)

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	85,649,004
Total Liabilities	38,683,581
Surplus	46,965,423
Net Income	(2,953,267)
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 : Aon Insurance Micronesia (Saipan), Inc. **Takagi & Associates, Inc.**
CNMI Contact: David Silva Satsuki H. Perez
Address: P.O. Box 502177 CK, Saipan, MP 96950 PMB 602 Box 10000, Saipan, MP 96950
Phone: 670-234-2811 670-233-8117
Fax: 670-234-5462 670-233-2553

Total Assets	896,947,355
Total Liabilities	12,063,293
Surplus	884,884,062
Net Income	10,330,829
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

OFFICE OF THE INSURANCE COMMISSIONER
REPORT FOR YEAR END 2019

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	565,468,997
Total Liabilities	478,966,003
Surplus	86,502,994
Net Income	1,401,080

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	38,150,489
Total Liabilities	13,313,589
Surplus	24,836,900
Net Income	1,970,872
CNMI-Direct Premiums Written	816,097
CNMI-Direct Premiums Earned	803,898
CNMI-Direct Losses Incurred	494,680

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	29,649,568
Total Liabilities	12,092,488
Surplus	17,557,080
Net Income	1,506,216

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	1,594,604,290
Total Liabilities	928,599,126
Surplus	666,005,164
Net Income	507,772,687

OFFICE OF THE INSURANCE COMMISSIONER
REPORT FOR YEAR END 2019

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	70,360,857,339
Total Liabilities	65,445,111,960
Surplus	4,915,745,379
Net Income	(619,941,386)

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	2,875,308,609
Total Liabilities	1,747,075,061
Surplus	1,128,233,548
Net Income	109,297,977

Company Name: Sterling Investors Life Insurance Company
Admitted Date: 1/26/2002
Address: 10201 North Illinois Street, Suite 280 Indianapolis, IN 46290
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	93,700,560
Total Liabilities	83,445,611
Surplus	10,254,949
Net Income	27,707

Company Name: TakeCare Insurance Company, Inc.
Admitted Date: 3/14/2006
Address: Baltej Pavillion, Suite 308, 415 Chalan San Antonio, Tamuning, Guam 96913
Lines: Disability
General Agent : 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	10,780,628
Net Income	(3,726,731)

OFFICE OF THE INSURANCE COMMISSIONER
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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	110,443,664
Total Liabilities	37,653,742
Surplus	72,789,922
Net Income	(11,672,259)
CNMI-Direct Premiums Written	8,385,669
CNMI-Direct Premiums Earned	8,658,445
CNMI-Direct Losses Incurred	8,295,260

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	882,115,722
Total Liabilities	428,215,155
Surplus	453,900,567
Net Income	15,560,235
CNMI-Direct Premiums Written	
CNMI-Direct Premiums Earned	No Business
CNMI-Direct Losses Incurred	

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

Life	
Total Assets	20,997,100,708
Total Liabilities	12,461,621,975
Surplus	8,535,478,733
Net Income	3,177,421,260

Company Name: Virginia Surety Company, Inc.
Admitted Date: 5/26/2016
Address: 175 W. Jackson Chicao, IL 60604
Lines: General Casualty & Marine
General Agent : Moylan's Insurance Underwriters, Inc.
CNMI Contact: Catherine S. Tenorio
Address: P.O. Box 500658 CK, Saipan, MP 96950
Phone: 670-234-6442
Fax: 670-234-8641

Total Assets	1,696,730,141
Total Liabilities	1,335,732,362
Surplus	360,997,779
Net Income	35,855,947
CNMI-Direct Premiums Written	-
CNMI-Direct Premiums Earned	-
CNMI-Direct Losses Incurred	-

OFFICE OF THE INSURANCE COMMISSIONER
REPORT FOR YEAR END 2019

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

Total Assets	244,570,563
Total Liabilities	100,006,065
Surplus	144,564,498
Net Income	7,381,901
CNMI-Direct Premiums Written	1,000
CNMI-Direct Premiums Earned	999
CNMI-Direct Losses Incurred	(561)

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	1,307,872,590
Total Liabilities	1,026,223,268
Surplus	281,649,322
Net Income	(6,700,093)
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	30,415,981,911
Total Liabilities	22,742,549,226
Surplus	7,673,432,685
Net Income	867,177,022
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

OFFICE OF THE INSURANCE COMMISSIONER
REPORT FOR YEAR END 2019

**AGGREGATE LINES OF BUSINESS BY PROPERTY & CASUALTY COMPANIES
AS OF DECEMBER 31, 2019**

LINE OF BUSINESS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Fire	3,718,234	1,771,480	1,662,690	971,578	162,709	783,810
Allied Lines	3,734,688	1,822,139	2,365,441	16,795,950	8,363,470	15,511,379
Homeowners Multiple Peril	554,172	313,336	268,329	2,749,099	2,176,760	376,836
Commercial Multiple Peril	473,778	902,258	331,284	347,130	69,450	372,500
Commercial Multiple Peril/Liability	2,013	2,065	1,093	-	-	-
Ocean Marine	176,914	130,966	110,707	-	50,293	55,370
Inland Marine	91,119	70,025	17,557	25,398	25,398	-
Financial Guaranty	215,810	40,055	120,571	9,619	9,619	-
Medical Professional Liability	-	-	-	-	3,231	9,823
Earthquake	515,714	306,166	290,399	73,460	80,884	23,119
Group Accident & Health	8,363,317	8,295,144	21,184	7,882,866	9,112,291	2,613,195
All other Accident & Health	2,077	5,145	235	3,943	4,239	295
Workers Compensation	3,410,771	2,930,440	1,554,361	620,705	449,457	876,264
Other Liability	4,770,556	4,067,108	1,826,677	371,728	1,760,844	4,703,482
Personal Accident	3,091	3,245	821	-	641	944
Product Liability	(108,028)	(110,355)	19,327	-	150,120	161,763
Other Private Passenger Auto Liability	3,588,041	3,197,631	1,648,188	1,807,315	2,038,593	613,387
Other Commercial Auto Liability	1,644,315	1,555,329	665,336	662,714	443,553	395,080
Private Passenger Auto Physical Damage	4,247,809	3,692,630	2,090,996	2,309,577	2,104,258	608,481
Commercial Auto Physical Damage	1,503,541	1,442,598	574,500	385,770	154,649	90,581
Fidelity	37,972	34,212	25,109	3,047	7,236	10,087
Surety	1,102,584	871,928	462,997	16,860	89,567	361,753
Burglary & Theft	144,248	159,164	79,060	1,345	1,613	28
Boiler & Machinery	2,511	(3,062)	5,624	-	-	-
Aggregate Write-Ins/Miscellaneous	217,489	166,933	90,868	103,274	103,274	364,676
2019 TOTAL	38,412,736	31,666,580	14,233,354	35,141,378	27,362,149	27,932,853
2018 TOTAL	34,819,235	30,906,951	11,520,093	19,733,015	47,001,634	35,825,402
% CHANGE	10.3%	2.5%	23.6%	78.1%	-41.8%	-22.0%

OFFICE OF THE INSURANCE COMMISSIONER
REPORT FOR YEAR END 2019

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2019

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.	110,848	119,721	54,545	-	-	-
AXA Insurance Company	-	12,937	-	-	625	3,752
Century Insurance Company, Ltd.	1,706,285	410,030	754,743	333,643	(148,863)	-
DB Insurance Company, Ltd.	1,012,519	769,055	394,789	-	-	-
Factory Mutual Insurance Company	1,259	1,275	4	-	-	-
First Net Insurance Company	308,836	168,828	195,939	-	(443)	349
Island Home Insurance Company	-	-	-	-	(30)	15
Marianas Insurance Company, Ltd.	74,786	40,891	33,894	(15,184)	4,816	20,000
National Union Fire Insurance Company	83,000	75,000	27,000	-	(7,000)	3,000
Pacific Basin Insurance Company	7,702	1,975	4,720	-	-	-
Pacific Indemnity Insurance Company	14,632	16,083	7,387	-	-	-
Tokio Marine Pacific Insurance Limited	126,727	132,686	65,708	591,520	364,060	735,041
Traders Insurance Company	271,640	22,999	123,961	61,599	(50,456)	21,653
TOTAL	3,718,234	1,771,480	1,662,690	971,578	162,709	783,810

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.	122,301	132,267	60,018	833,464	127,110	11
AXA Insurance Company	-	5,196	-	-	74,278	75,506
Century Insurance Company, Ltd.	1,093,602	308,809	531,630	8,110,059	6,051,061	3,073,660
DB Insurance Company, Ltd.	662,892	410,995	423,743	7,342,380	363,069	10,487,006
Factory Mutual Insurance Company	3,608	3,652	11	-	-	-
First Net Insurance Company	1,763,065	899,508	1,311,182	488,226	1,753,077	1,870,083
Pacific Basin Insurance Company	18,939	3,779	13,120	-	-	-
Pacific Indemnity Insurance Company	70,281	57,933	25,737	21,821	(5,125)	5,113
TOTAL	3,734,688	1,822,139	2,365,441	16,795,950	8,363,470	15,511,379

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.	239,458	66,503	122,411	2,178,856	1,772,202	62,859
DB Insurance Company, Ltd.	68,735	61,580	32,116	124,162	14,492	47,498
First Net Insurance Company	73,163	70,140	30,314	137,594	49,009	68,479
Marianas Insurance Company, Ltd.	51,730	27,650	24,080	48,441	93,441	45,000
National Union Fire Insurance Company	11,000	6,000	6,000	12,000	(34,000)	-
Pacific Indemnity Insurance Company	25,338	22,697	9,352	-	-	-
Tokio Marine Pacific Insurance Limited	74,772	55,905	39,673	239,289	274,789	143,000
Traders Insurance Company	9,976	2,861	4,383	8,757	6,827	10,000
TOTAL	554,172	313,336	268,329	2,749,099	2,176,760	376,836

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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	5,000	3,000	12,000	-	-	-
Pacific Indemnity Insurance Company	7,622	5,931	4,624	-	2,500	2,500
Tokio Marine Pacific Insurance Limited	460,459	892,630	314,573	347,130	66,950	370,000
TOTAL	473,778	902,258	331,284	347,130	69,450	372,500

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	2,013	2,065	1,093	-	-	-
TOTAL	2,013	2,065	1,093	-	-	-

OCEAN MARINE						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Century Insurance Company, Ltd.	3,846	3,080	766	-	-	-
First Net Insurance Company	59,035	43,381	51,544	-	18,293	23,370
DB Insurance Company, Ltd.	16,005	5,279	10,960	-	-	-
Marianas Insurance Company, Ltd.	15,454	8,371	7,083	-	-	-
Tokio Marine Pacific Insurance Limited	49,280	50,192	31,713	-	-	-
Traders Insurance Company	33,294	20,663	8,641	-	32,000	32,000
TOTAL	176,914	130,966	110,707	-	50,293	55,370

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.	2,442	1,496	1,205	-	-	-
Century Insurance Company, Ltd.	30,500	9,745	7,768	25,398	25,398	-
DB Insurance Company, Ltd.	46,937	46,418	3,040	-	-	-
Factory Mutual Insurance Company	3,667	3,846	13	-	-	-
Pacific Basin Insurance Company	7,573	8,520	5,531	-	-	-
TOTAL	91,119	70,025	17,557	25,398	25,398	-

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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)	215,810	40,055	120,571	9,619	9,619	-
TOTAL	215,810	40,055	120,571	9,619	9,619	-

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	-	-	-	-	3,231	9,823
TOTAL	-	-	-	-	3,231	9,823

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.	69,674	75,203	34,329	-	-	-
Century Insurance Company, Ltd.	113,210	31,441	57,873	73,460	73,460	14,554
DB Insurance Company, Ltd.	113,480	93,208	44,001	-	-	-
First Net Insurance Company	194,189	81,869	142,652	-	7,424	8,565
Pacific Indemnity Insurance Company	25,161	24,445	11,544	-	-	-
TOTAL	515,714	306,166	290,399	73,460	80,884	23,119

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.	792	833	392	-	-	-
First Net Insurance Company	137,947	132,540	20,792	10,456	6,840	4,941
Island Home Insurance Company	2,576,421	2,513,614	-	1,955,896	1,936,827	627,947
Tokio Marine Pacific Insurance Limited	5,648,157	5,648,157	-	5,916,514	7,168,624	1,980,307
TOTAL	8,363,317	8,295,144	21,184	7,882,866	9,112,291	2,613,195

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.	1,680	1,680	-	3,943	4,239	295
TOTAL	1,680	1,680	-	3,943	4,239	295

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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
First Net Insurance Company	3,091	3,245	821	-	641	944
TOTAL	3,091	3,245	821	-	641	944

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.	397	3,465	235	-	-	-
TOTAL	397	3,465	235	-	-	-

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.	263,899	270,584	142,585	4,669	1,551	4,541
Century Insurance Company, Ltd.	1,108,828	999,292	364,939	384,636	211,806	418,443
Continental Insurance Company	-	(5)	-	-	45	45
DB Insurance Company, Ltd.	365,780	390,694	236,941	50,703	15,896	200,684
Equitable Insurance Company, Ltd.	75,816	72,809	24,052	2,696	2,696	-
First Net Insurance Company	189,621	164,229	138,292	58,794	71,539	85,339
Island Home Insurance Company	-	176	55	-	(327)	226
Island Insurance & Surety Corporation	20,058	20,058	10,122	218	218	-
Marianas Insurance Company, Ltd.	152,855	78,449	74,406	13,113	32,013	18,900
National Union Fire Insurance Company	-	2,000	-	-	2,000	2,000
Pacific Basin Insurance Company	190,500	79,999	91,793	23,196	23,196	-
Pacific Indemnity Insurance Company	16,173	17,188	8,421	10,537	47,410	68,457
Royal Crown Insurance Corporation	116,275	101,707	67,644	1,196	(11,917)	935
Tokio Marine Pacific Insurance Limited	418,434	330,901	189,681	884	(14,616)	5,400
Traders Insurance Company	492,532	402,359	205,430	70,063	67,947	71,294
TOTAL	3,410,771	2,930,440	1,554,361	620,705	449,457	876,264

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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.	243,318	266,997	112,721	1,458	(7,594)	10,571
Century Insurance Company, Ltd.	1,237,731	629,017	369,799	211,304	(117,695)	186,660
DB Insurance Company, Ltd.	590,198	517,922	319,494	72,316	9,424	75,584
First Net Insurance Company	218,464	190,579	152,880	-	12,298	186,996
Island Home Insurance Company	-	-	(23)	-	(60)	40
Marianas Insurance Company, Ltd.	22,753	11,652	11,101	(23,000)	(23,000)	-
National Union Fire Insurance Company	1,910,000	1,969,000	616,000	135,000	1,886,000	4,090,000
Pacific Basin Insurance Company	45,413	8,681	7,286	-	-	-
Pacific Indemnity Insurance Company	15,189	17,456	6,730	-	-	-
Tokio Marine Pacific Insurance Limited	248,730	272,516	123,702	-	-	-
Traders Insurance Company	238,760	183,288	106,782	(25,350)	1,471	153,631
Virginia Surety Company, Inc.	-	-	205	-	-	-
	-	-	-	-	-	-
TOTAL	4,770,556	4,067,108	1,826,677	371,728	1,760,844	4,703,482

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
DB Insurance Company, Ltd.	9,362	3,473	5,889	-	-	-
First Net Insurance Company	7,610	3,172	4,438	-	1,120	2,763
National Union Fire Insurance Company	(125,000)	(117,000)	9,000	-	149,000	159,000
TOTAL	(108,028)	(110,355)	19,327	-	150,120	161,763

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.	336,452	332,976	162,060	48,520	187,460	3,940
Century Insurance Company, Ltd.	781,380	741,928	349,566	579,236	608,418	111,549
DB Insurance Company, Ltd.	335,155	335,932	153,547	164,432	188,197	145,775
Equitable Insurance Company, Ltd.	265,411	246,125	110,589	41,291	41,291	-
First Net Insurance Company	232,512	224,561	113,499	111,796	109,839	35,623
Marianas Insurance Company, Ltd.	399,329	196,171	203,158	122,220	131,797	48,456
National Union Fire Insurance Company	127,000	139,000	45,000	101,000	112,000	23,000
Pacific Basin Insurance Company	62,807	32,148	29,208	27,096	27,096	-
Pacific Indemnity Insurance Company	225,855	210,240	103,863	188,932	150,922	66,552
Royal Crown Insurance Corporation	156,327	165,408	78,740	74,575	72,749	32,200
Tokio Marine Pacific Insurance Limited	334,201	302,606	153,941	198,764	204,003	35,719
Traders Insurance Company	331,612	270,536	145,017	149,453	204,821	110,573
TOTAL	3,588,041	3,197,631	1,648,188	1,807,315	2,038,593	613,387

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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.	111,789	110,931	42,598	-	300	300
Century Insurance Company, Ltd.	739,559	667,909	314,691	160,662	149,938	176,690
DB Insurance Company, Ltd.	314,739	300,367	128,950	144,828	126,330	111,153
Equitable Insurance Company, Ltd.	14,907	14,730	4,719	1,461	1,461	-
First Net Insurance Company	13,085	9,660	8,017	-	(407)	1,430
Marianas Insurance Company, Ltd.	24,964	12,216	12,748	1,523	1,523	-
National Union Fire Insurance Company	60,000	67,000	13,000	47,000	67,000	40,000
Pacific Basin Insurance Company	19,907	16,525	9,258	-	-	-
Pacific Indemnity Insurance Company	56,764	60,025	28,833	181,674	101,292	33,157
Royal Crown Insurance Corporation	17,004	17,129	8,672	-	-	-
Tokio Marine Pacific Insurance Limited	199,312	216,998	62,239	43,472	(50,528)	20,300
Traders Insurance Company	72,285	61,839	31,611	82,094	46,644	12,050
TOTAL	1,644,315	1,555,329	665,336	662,714	443,553	395,080

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.	714,962	707,573	344,378	651,264	465,389	142,983
Century Insurance Company, Ltd.	726,422	689,745	324,979	482,153	503,375	250,436
DB Insurance Company, Ltd.	340,656	336,034	152,002	98,524	71,369	19,006
Equitable Insurance Company, Ltd.	98,512	93,236	43,225	26,215	26,215	-
First Net Insurance Company	410,913	398,450	204,002	186,856	154,311	40,368
Marianas Insurance Company, Ltd.	421,498	211,701	209,797	120,579	115,237	20,961
National Union Fire Insurance Company	237,000	189,000	142,000	87,000	93,000	23,000
Pacific Basin Insurance Company	60,254	41,625	29,736	13,237	13,237	-
Pacific Indemnity Insurance Company	299,393	294,088	135,645	203,866	206,236	26,915
Royal Crown Insurance Corporation	60,328	63,010	30,767	40,316	40,316	13,062
Tokio Marine Pacific Insurance Limited	545,046	423,232	328,918	308,882	299,618	22,500
Traders Insurance Company	332,825	244,936	145,547	90,685	115,955	49,250
TOTAL	4,247,809	3,692,630	2,090,996	2,309,577	2,104,258	608,481

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.	260,841	258,838	99,395	109,132	42,867	27,909
Century Insurance Company, Ltd.	502,609	439,005	206,841	72,261	66,224	5,300
DB Insurance Company, Ltd.	329,755	313,945	115,284	54,942	66,478	36,587
Equitable Insurance Company	2,521	3,717	184	-	-	-
First Net Insurance Company	15,244	11,706	8,219	3,876	(1,725)	3,655
Marianas Insurance Company, Ltd.	27,239	12,350	14,889	-	-	-
National Union Fire Insurance Company	76,000	67,000	25,000	17,000	7,000	4,000
Pacific Indemnity Insurance Company	57,676	75,747	31,165	54,199	(8,555)	5,130
Royal Crown Insurance Corporation	654	2,721	334	-	-	-
Tokio Marine Pacific Insurance Limited	231,002	257,569	73,189	74,360	(17,640)	8,000
TOTAL	1,503,541	1,442,598	574,500	385,770	154,649	90,581

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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.	7,174	7,547	3,548	3,047	3,047	-
Colonial Surety Company	4,196	3,219	1,890	-	71	200
DB Insurance Company, Ltd.	4,173	4,168	2,235	-	-	-
First Net Insurance Company	750	750	247	-	118	1,887
National Union Fire Insurance Company	21,000	18,000	17,000	-	4,000	8,000
Tokio Marine Pacific Insurance Limited	679	528	189	-	-	-
TOTAL	37,972	34,212	25,109	3,047	7,236	10,087

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	-	(60)	(40)
Century Insurance Company, Ltd.	28,339	24,273	13,774	-	-	-
Continental Insurance Company	21,554	22,412	(858)	-	3,922	7,291
DB Insurance Company, Ltd.	114,876	62,441	59,566	-	-	-
Equitable Insurance Company, Ltd.	39,737	22,158	20,565	-	-	-
Federal Insurance Company	(2,107)	(2,107)	-	-	-	-
Fidelity & Deposit Company of Maryland	35,291	87,044	25,578	-	3,372	13,471
First Net Insurance Company	223,885	199,871	104,572	18,502	43,176	250,836
Lexon Insurance Company	79,682	38,739	57,880	-	-	-
Liberty Mutual Insurance Company	371,787	255,321	116,466	-	41,360	82,759
LM Insurance Corporation	-	-	-	-	-	7,367
Marianas Insurance Company, Ltd.	24,488	23,938	550	-	-	-
Pacific Basin Insurance Company	-	-	-	-	-	-
Royal Crown Insurance Corporation	46,547	46,547	-	(1,642)	(1,642)	-
Traders Insurance Company	116,505	89,292	63,224	-	-	-
Westchester Fire Insurance Company	1,000	999	762	-	(561)	69
TOTAL	1,102,584	871,928	462,997	16,860	89,567	361,753

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.	5,314	6,337	3,337	-	-	-
Century Insurance Company, Ltd.	37,212	39,147	18,405	1,345	1,345	-
DB Insurance Company, Ltd.	5,570	7,104	3,160	-	-	-
First Net Insurance Company	41,775	24,274	29,851	-	268	28
Marianas Insurance Company, Ltd.	4,382	2,917	1,464	-	-	-
Tokio Marine Pacific Insurance Limited	48,870	78,952	22,134	-	-	-
Traders Insurance Company	1,125	433	709	-	-	-
TOTAL	144,248	159,164	79,060	1,345	1,613	28

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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.	-	38	-	-	-	-
DB Insurance Company, Ltd.	2,078	880	1,196	-	-	-
Factory Mutual Insurance Company	433	447	1	-	-	-
Tokio Marine Pacific Insurance Limited	-	(4,427)	4,427	-	-	-
TOTAL	2,511	(3,062)	5,624	-	-	-

MISCELLANEOUS/AGGREGATE WRITE-INS						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Nissay Dowa Insurance Co., Ltd.	3,199	2,586	1,529	-	-	-
Century Insurance Company, Ltd.	194,182	147,036	86,442	101,572	101,572	-
Marianas Insurance Company, Ltd.	18,608	15,794	2,814	1,702	1,702	364,676
Traders Insurance Company	1,500	1,517	83	-	-	-
TOTAL	217,489	166,933	90,868	103,274	103,274	364,676

AGGREGATE OF PREMIUMS WRITTEN FOR ACCIDENT LIFE & HEALTH as of December 31, 2019

NAME OF INSURER	LIFE PREMIUMS DIRECT	ANNUITY CONSIDERATION DIRECT	ACCIDENT AND HEALTH PREMIUMS	DEPOSIT TYPE CONTRACT FUNDS	OTHER	REPORT TOTAL
Aetna Life Insurance Company	(3,811)	-	36,394,132			36,390,321
American Family Life Assurance Company of Columbus	3,871	-	69,291	-	-	73,162
American National Insurance Company	120,417	-	55,103	-	-	175,520
Central States Health & Life Co. of Omaha	165,152	-	(6,226)	-	-	158,926
Family Life Insurance Company	-	-	43,531	-	-	43,531
Individual Assurance Company, Life, Health & Accident	5,822,373	162,069	-	-	-	5,984,442
Lincoln National Life Insurance Company	108,436	-	1,995	-	-	110,431
Metropolitan Life Insurance Company	381,090	76,646	85,878	-	-	543,614
Midland National Life Insurance Company	146,842	-	-	-	-	146,842
Net Care Life & Health Insurance Company	852,825	1,266	1,514,996	-	-	2,369,087
Pacific Guardian Life Insurance Company, Ltd.	424,347	6,000	-	-	-	430,347
Plateau Insurance Company	37,873	-	24,374	-	-	62,247
Primerica Life Insurance Company	197,912	3,511	-	-	-	201,423
Protective Life Insurance Company	1,072	-	-	-	-	1,072
Sterling Investors Life Insurance Company	52,223	-	-	-	-	52,223
UnitedHealthcare Insurance Company	-	-	242,289	-	-	242,289
Total	8,310,622	249,492	38,425,363	-	-	46,985,477

EXHIBIT OF PREMIUMS WRITTEN FOR HEALTH as of December 31, 2019

NAME OF INSURER	Health					TOTAL
	ACCIDENT AND HEALTH PREMIUMS	MEDICARE TITLE XVIII	FEDERAL EMPLOYEES HEALTH BENEFITS PROGRAM PREMIUMS	LIFE & ANNUITY PREMIUMS & OTHER CONSIDERATION	PROPERTY/CASUALTY PREMIUMS	
SilverScript Insurance Company	2,272					2,272
TakeCare Insurance Company, Inc. dba Take Care	4,084,212					4,084,212
TOTAL	4,086,484	-	-	-	-	4,086,484

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

	Total Insurance Premium for ALL years plans by group, Total Claims & Total Number of Covered Lives in the CNMI				
	Individual Group	Small Group	Large Group	Expatriate Plans	Total insurance premium for any/all years plans, Claims & Number of Covered LIVES
Health Premiums for Any and all plans 2019	\$ 1,714,146	\$ 5,229,377	\$ 42,473,708	\$ 352,008	\$ 49,769,239
Total Incurred Claims for 2019	\$ 1,683,343	\$ 3,615,155	\$ 33,454,702	\$ 115,457	\$ 38,868,657
Number of Covered Lives for 2019	933	3,425	32,774	115	37,247
Health Premiums for Any and all plans 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
Health Premiums for Any and all plans 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
Health Premiums for Any and all plans 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
Health Premiums for Any and all plans 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
Health Premiums for Any and all plans 2014	2,583,625	3,591,188	15,256,563	418,599	21,849,975
Total Incurred Claims for 2014	2,327,550	2,304,850	10,535,122	13,608	15,181,130
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
					No Data was available for one company for all group
					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

OFFICE OF THE INSURANCE COMMISSIONER
REPORT FOR YEAR END 2019

EXHIBIT OF DIRECT PREMIUMS FOR LIFE AND ANNUITY CONSIDERATION as of December 31, 2019

Life Insurance					
NAME OF INSURER	Ordinary	Credit Life (Group & Individual)	Group	Industrial	Total
Aetna Life Insurance Company	-	-	(3,811)	-	(3,811)
American Family Life Assurance Company of Columbus	2,620	-	1,251	-	3,871
American National Insurance Company	15,266	105,151	-	-	120,417
Central States Health & Life Co. of Omaha	-	165,152	-	-	165,152
Individual Assurance Company, Life, Health & Accident	1,178,330	(663)	4,644,706	-	5,822,373
Lincoln National Life Insurance Company	108,436	-	-	-	108,436
Metropolitan Life Insurance Company	(28)	-	381,118	-	381,090
Midland National Life Insurance Company	146,842	-	-	-	146,842
Net Care Life & Health Insurance Company	647,608	-	205,217	-	852,825
Pacific Guardian Life Insurance Company, Ltd.	222,451	-	201,896	-	424,347
Plateau Insurance Company	-	32,899	4,974	-	37,873
Primerica Life Insurance Company	197,912	-	-	-	197,912
Protective Life Insurance Company	1,072	-	-	-	1,072
Sterling Investors Life Insurance Company	52,223	-	-	-	52,223
Total	2,572,732	302,539	5,435,351	-	8,310,622

Annuity Considerations					
NAME OF INSURER	Ordinary	Credit Life (Group & Individual)	Group	Industrial	Total
Individual Assurance Company, Life, Health & Accident	162,069	-	-	-	162,069
Net Care Life & Health Insurance Company	1,266	-	-	-	1,266
Metropolitan Life Insurance Company	-	-	76,646	-	76,646
Primerica Life Insurance Company	3,511	-	-	-	3,511
Total	166,846	-	76,646	-	243,492

Deposit-type contract funds					
NAME OF INSURER	Ordinary	Credit Life (Group & Individual)	Group	Industrial	Total
Pacific Guardian Life Insurance Company, Ltd.	-	-	6,000	-	6,000
Total	-	-	6,000	-	6,000

GRAND TOTAL	2,739,578	302,539	5,517,997	-	8,560,114
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EXHIBIT OF PREMIUMS WRITTEN FOR ACCIDENT AND HEALTH INSURANCE as of December 31, 2019

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	36,394,132	36,385,201	-	26,362,059	27,749,289
Lincoln National Life Insurance Company	1,995	2,004	-	-	-
Metropolitan Life Insurance Company	85,878	79,979	-	12,141	12,455
Net Care Life & Health Insurance Company	1,514,996	1,486,603	-	-	102,647
Plateau Insurance Company	24,374	24,374	-	-	7,313
UnitedHealthcare Insurance Company	62,029	62,568	-	54,198	54,664
Total	38,083,404	38,040,729	-	26,428,398	27,926,368

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	55,103	-	-	1,054	-
Central States Health & Life Co. of Omaha	(6,226)	18,568	-	847	12,146
Total	48,877	18,568	-	1,901	12,146

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
UnitedHealthcare Insurance Company	180,260	187,198	-	150,000	150,000
Total	180,260	187,198	-	150,000	150,000

Guaranteed Renewable					
NAME OF INSURER	Direct Premium	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
American Family Life Assurance Company of Columbus	69,291	700,074	-	51,496	52,887
Family Life Insurance Company	43,531	53,517	-	8,884	8,884
Total	112,822	753,591	-	60,380	61,771

GRAND TOTAL	38,425,363	39,000,086	-	26,640,679	28,150,285
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OFFICE OF THE INSURANCE COMMISSIONER
REPORT FOR YEAR END 2019

**EXHIBIT OF CNMI AUTO DIRECT WRITTEN as of December 31, 2019
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	\$ 347,397.92	\$ 408,085.98	\$ 250,938.54	\$ 270,547.45	\$ 1,276,969.89
FEBRUARY	\$ 315,804.85	\$ 335,690.94	\$ 121,229.79	\$ 138,471.10	\$ 911,196.68
MARCH	\$ 352,064.26	\$ 363,746.97	\$ 152,990.02	\$ 136,756.77	\$ 1,005,558.02
TOTAL	\$ 1,015,267.03	\$ 1,107,523.89	\$ 525,158.35	\$ 545,775.32	\$ 3,193,724.59
APRIL	\$ 299,397.89	\$ 340,215.04	\$ 123,721.73	\$ 122,249.97	\$ 885,584.63
MAY	294,328.86	340,047.97	176,744.49	122,775.41	933,896.73
JUNE	264,078.34	316,639.45	148,312.49	135,498.41	864,528.69
TOTAL	\$ 857,805.09	\$ 996,902.46	\$ 448,778.71	\$ 380,523.79	\$ 2,684,010.05
JULY	\$ 309,889.99	\$ 338,059.03	\$ 150,692.17	\$ 96,168.23	\$ 894,809.42
AUGUST	300,326.62	340,503.82	110,085.73	75,097.24	826,013.41
SEPTEMBER	299,352.73	339,942.92	112,772.21	104,674.47	856,742.33
TOTAL	\$ 909,569.34	\$ 1,018,505.77	\$ 373,550.11	\$ 275,939.94	\$ 2,577,565.16
OCTOBER	\$ 274,510.67	\$ 341,281.16	\$ 114,088.99	\$ 136,316.15	\$ 866,196.97
NOVEMBER	279,985.68	364,894.96	136,105.37	100,624.70	881,610.71
DECEMBER	283,085.12	368,074.06	77,204.12	97,258.45	825,621.75
TOTAL	\$ 837,581.47	\$ 1,074,250.18	\$ 327,398.48	\$ 334,199.30	\$ 2,573,429.43
GRAND TOTAL	\$ 3,620,222.93	\$ 4,197,182.30	\$ 1,674,885.65	\$ 1,536,438.35	\$ 11,028,729.23

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.	321,286.00	728,635.00	169,531.00	203,378.00	1,422,830.00
Century Insurance Company, Ltd.	\$ 711,904.62	\$ 827,176.04	\$ 689,888.00	\$ 549,100.00	\$ 2,778,068.66
DB Insurance Co., Ltd.	335,155.20	340,655.77	314,738.80	329,755.47	\$ 1,320,305.24
Equitable Insurance Company, Inc.	265,411.00	98,512.00	14,846.00	2,582.00	381,351.00
First Net Insurance Company	232,511.53	410,912.59	13,085.24	15,243.84	\$ 671,753.20
Marianas Insurance Company, Ltd.	398,754.00	420,825.00	24,818.00	27,239.00	\$ 871,636.00
National Union Fire Insurance Company	249,397.00	134,290.00	84,179.00	56,118.00	\$ 523,984.00
Pacific Basin Insurance Company	61,227.25	42,839.35	19,406.60	19,495.00	\$ 142,968.20
Pacific Indemnity Ins. Co., Ltd.	222,517.00	299,393.00	55,792.00	57,616.00	\$ 635,318.00
Royal Crown Insurance Corporation	156,246.40	60,328.00	17,004.05	654.00	234,232.45
Tokio Marine Pacific Insurance Limited	334,200.93	545,045.55	199,311.96	231,002.04	\$ 1,309,560.48
Traders Insurance Company	331,612.00	288,570.00	72,285.00	44,255.00	\$ 736,722.00
TOTAL	\$ 3,620,222.93	\$ 4,197,182.30	\$ 1,674,885.65	\$ 1,536,438.35	\$ 11,028,729.23

OFFICE OF THE INSURANCE COMMISSIONER
REPORT FOR YEAR END 2019

EXHIBIT OF CNMI AUTO DIRECT LOSSES as of December 31, 2019

CNMI AUTO CLAIMS EXPERIENCE

Summary of Reporting Period Ending: 31 March 2019

Month	Island			Age			Gender					Type of Loss						Total
	Rota	Tinian	Saipan	Under 25	25 & Over	TOTAL	Male		Female		Unknown Age	A Bodily Injury	B Property Damage	C Medical	D Comprehensive	E Collision	E UM	
							< Under 25	> 25 Over	< Under 25	> 25 Over								
January	0	0	127	26	90	127	16	55	10	35	11	5,065.20	199,577.12	-	84,242.10	205,946.69	3,000.00	\$ 497,831.11
February	0	0	105	16	80	105	9	44	7	36	9	30,000.00	233,168.84	-	56,589.93	145,720.67	-	465,479.44
March	0	0	138	22	107	138	14	72	8	35	9	173,766.93	141,268.40	2,000.00	73,037.43	118,563.69	-	508,636.45
Total	0	0	370	64	277	370	39	171	25	106	29	\$ 208,832.13	\$ 574,014.36	\$ 2,000.00	\$ 213,869.46	\$ 470,231.05	\$ 3,000.00	\$ 1,471,947.00

Summary of Reporting Period Ending: 30 June 2019

Month	Island			Age			Gender					Type of Loss						Total
	Rota	Tinian	Saipan	Under 25	25 & Over	TOTAL	Male		Female		Unknown Age	A Bodily Injury	B Property Damage	C Medical	D Comprehensive	E Collision	E UM	
							< Under 25	> 25 Over	< Under 25	> 25 Over								
April	0	0	96	18	72	96	16	38	2	34	6	1,926.46	178,807.94	-	86,197.05	209,685.86	-	\$ 476,617.31
May	0	0	99	16	70	99	7	48	9	22	13	-	147,732.26	-	35,302.66	125,999.35	-	309,034.27
June	0	0	122	18	96	123	14	59	4	37	9	22,896.33	184,791.70	-	13,202.92	120,470.67	-	341,361.62
Total	0	0	317	52	238	318	37	145	15	93	28	\$ 24,822.79	\$ 511,331.90	0.00	\$ 134,702.63	\$ 456,155.88	\$ -	\$ 1,127,013.20

Summary of Reporting Period Ending: 30 September 2019

Month	Island			Age			Gender					Type of Loss						Total
	Rota	Tinian	Saipan	Under 25	25 & Over	TOTAL	Male		Female		Unknown Age	A Bodily Injury	B Property Damage	C Medical	D Comprehensive	E Collision	E UM	
							< Under 25	> 25 Over	< Under 25	> 25 Over								
July	0	0	90	12	69	89	8	44	3	27	8	68,005.24	95,254.21	-	8,140.18	148,948.19	-	\$ 320,347.82
August	0	0	98	17	75	98	10	46	7	29	6	36,074.59	131,614.14	-	24,242.23	109,158.35	-	301,089.31
September	0	0	87	17	66	87	6	32	11	34	4	23,756.70	162,761.51	-	10,425.94	135,892.49	-	332,836.64
Total	0	0	275	46	210	274	24	122	21	90	18	\$ 127,836.53	\$ 389,629.86	\$ -	\$ 42,808.35	\$ 393,999.03	\$ -	\$ 954,273.77

Summary of Reporting Period Ending: 31 December 2019

Month	Island			Age			Gender					Type of Loss						Total
	Rota	Tinian	Saipan	Under 25	25 & Over	TOTAL	Male		Female		Unknown Age	A Bodily Injury	B Property Damage	C Medical	D Comprehensive	E Collision	E UM	
							< Under 25	> 25 Over	< Under 25	> 25 Over								
October	0	0	107	26	79	107	13	51	13	28	2	50,011.19	154,786.61	-	40,266.12	202,539.04	-	\$ 447,602.96
November	0	0	107	12	93	107	6	53	6	40	2	23,718.25	138,856.64	-	66,738.43	188,270.04	-	417,583.36
December	0	0	115	12	95	115	9	60	3	35	8	26,889.41	168,515.43	-	68,808.48	87,597.41	-	351,810.73
Total	0	0	329	50	267	329	28	164	22	103	12	\$ 100,618.85	\$ 462,158.68	\$ -	\$ 175,813.03	\$ 478,406.49	\$ -	\$ 1,216,997.05

Grand Total	0	0	1,291	212	992	1,291	128	602	83	392	87	\$ 462,110.30	\$ 1,937,134.80	\$ 2,000.00	\$ 567,193.47	\$ 1,798,792.45	\$ 3,000.00	\$ 4,770,231.02
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OFFICE OF THE INSURANCE COMMISSIONER
REPORT FOR YEAR END 2019

EXHIBIT OF CNMI AUTO DIRECT LOSSES as of December 31, 2019
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	170	23	143	170	15	89	8	54	4	8,000.00	199,770.42	2,000.00	106,325.86	330,310.91	-	\$ 646,407.19
Century Insurance Company Ltd.	0	0	282	28	237	282	14	139	14	98	17	104,339.96	405,473.65	-	337,877.10	151,688.35	-	\$ 999,379.06
Dongbu Insurance Company Ltd.	0	0	140	21	104	140	11	72	10	32	15	-	243,883.66	-	27,885.24	183,162.32	-	\$ 454,931.22
Equitable Insurance Company Inc.	0	0	26	9	16	25	5	10	3	8	0	22,696.25	29,827.10	-	620.00	22,407.83	-	\$ 75,551.18
First Net Insurance Company	0	0	68	18	51	69	13	26	5	25	0	20,000.00	98,334.15	-	51,066.96	183,197.00	-	\$ 352,598.11
Marianas Insurance Company Ltd.	0	0	117	29	88	117	19	47	10	41	0	78,000.00	211,470.00	-	14,750.00	231,189.00	3,000.00	\$ 538,409.00
National Union Fire Insurance Company	0	0	55	19	34	55	12	20	7	14	2	10,000.00	104,450.00	-	-	121,600.00	-	\$ 236,050.00
Pacific Basin Insurance Co.	0	0	6	0	6	6	0	1	0	5	0	-	11,233.75	-	-	-	-	\$ 11,233.75
Pacific Indemnity Insurance Co., Ltd.	0	0	133	13	88	133	4	57	9	31	32	174,174.10	197,224.07	-	22,609.55	250,400.02	-	\$ 644,407.74
Royal Crown Insurance Corporation	0	0	91	14	76	91	12	45	2	31	1	5,197.90	120,039.97	-	-	41,378.00	-	\$ 166,615.87
Tokio Marine Pacific Insurance Limited.	0	0	94	17	62	94	6	36	11	26	15	19,702.09	111,625.04	-	158.76	142,357.02	-	\$ 273,842.91
Traders Insurance Underwriters Inc.	0	0	109	21	87	109	17	60	4	27	1	\$ 20,000.00	\$ 203,802.99	\$ -	\$ 5,900.00	\$ 141,102.00	\$ -	\$ 370,804.99
TOTAL	0	0	1,291	212	992	1,291	128	602	83	392	87	\$ 462,110.30	\$ 1,937,134.80	\$ 2,000.00	\$ 567,193.47	\$ 1,798,792.45	\$ 3,000.00	\$ 4,770,231.02

OFFICE OF THE INSURANCE COMMISSIONER
REPORT FOR YEAR END 2019

EXHIBIT OF PREMIUMS WRITTEN FOR SURPLUS LINES & LOSSES as of December 31, 2019

NAME OF INSURER	CLASSES OF INSURANCE	AVIATION LIABILITY	HULL & MACHINERY	PROFESSIONAL LIABILITY	PROTECTION AND INDEMNITY	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		27,041		16,735	13,999	57,775
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	56,500		50,543			107,043
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						-
2019 TOTAL		56,500	27,041	50,543	16,735	13,999	164,818

LIST OF LICENSED INSURANCE BROKER AS OF 2019							
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		P.O. Box 2797	Hagatna, GU 96932	671 477-2642	671 477-2602	amuna@amibrokers.com
AMCA Trading Business, Inc. dba M.G.A. Insurance	Fielisa C. Avendano	Middle Rd.	PO Box 503024	Saipan, MP 96950	234-6278/9	235-9289	mgalife08@yahoo.com mgabzcenter@yahoo.com
AON Insurance Micronesia (Saipan), Inc.	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	bj-cnmi@pticom.com
CAR Financial Services Saipan Inc. dba Express Financial	James B. Matsumoto	Town House Center, Beach Road Chalan Kanoa	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
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
Island Insurance & Surety Corporation	Maria Lourdes Johnson	CTC Building Bldg San Jose	PO Box 501610	Saipan, MP 96950	235-7171/483	235-7373	
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	P.O. Box 500693	Saipan, MP 96950	670 783-7879	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 96950	234-2811	234-5462	aon.com
Mantrade Company Inc. dba Mantrade Insurance	Janette R. Hernando	CDA Bldg. 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	San Vicente	PO Box 501856	Saipan, MP 96950	670 287-2267		pc1755@yahoo.com
Pacifica Insurance Underwriters, Inc.	Norman T. Tenorio	2nd Fl, Joeten Center Bldg II, S	PO Box 500168	Saipan, MP 96950	234-6267	234-5880	ptiul@pacificains.com
PCC Corporation dba Pioneer Insurance Broker	Anna Leah P. Castillon	As Terlaje Rasimu Ln.	PO Box 505252	Saipan, MP 96950	6702357225	N/A	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	pspspn@gmail.com ; jessp96950@yahoo.com
Rota Merchandising Corporation	Pedro Q. Dela Cruz	RMC Bldg.	PO Box 1018	Rota, MP 96951	532-3117		islashipping@yahoo.com ; islashipping2019@gmail.com
Royal Crown Insurance Corporation	Ng, Cheong Pui	Beach Rd, San Antonio	PMB 295 Box 10001	Saipan, MP	234-2256/7	234-2258	royalcrn@pticom.com
Seven Twelve Ent., Inc. dba 7.12 Insurance	Mi Young Park	Chalan Kaona	PO Box 502990	Saipan, MP 96950	234-1232	234-1231	ent712@yahoo.com
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	P.O. Box 502799	Saipan, MP 96950	483-6594	N/A	michellekp2@gmail.com
Solid Partners Incorporated dba Solid Partners Insurance	María Paz C. Mieister	Rsa St. 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 H	PMB 602 Box 10000	Saipan, MP 96950	233-2554/811	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	sherylsizemore@gmail.com
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	Bank of Saipan, Lifofoi Bldg, Garapan St., Saipan	P.O. Box 500690	Saipan, MP 96950	588-8880		lperez@tpbrokers.com
Wandervilla Corporation dba Ecosure Insurance	Ruel R. Villacrusus	Beach Road, Garapan	PO Box 504974	Saipan, MP	670 233-7251	235-8774	rv@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

OFFICE OF THE INSURANCE COMMISSIONER
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LIST OF LICENSED INSURANCE SUB-AGENT AS OF 2019								
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 969	234-5911	234-6514	glen.perez@microlsaipan.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	Marcy F. Duenas	Breach Road, Garapan St.	P.O. Box 500678	Saipan MP 96950	236-2700 ext. 3201/6	N/A	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
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
GRIP, LLC dba National Insurance Pacific Agency	Pacific Basin Insurance Company	Kevin C. Guerrero	Chalan Laulau	PO Box 505392	Saipan, MP 96950	670235-6472	2016national insurance@gmail.com	kevinguerrero670@gmail.com
Leilani K. Pangelinan	Nora R. Sablan/TakeCare Insurance Company, Inc.	Leilani K. Pangelinan	3rd Floor TSL Plaza, Garapan	PO Box 500118	Saipan, MP 96950	235-0994	234-3742	leilani.pangeilan@takecareasia.com
Satsuki H. Perez	Takagi & Associates/Pacific Guardian Life Ins.	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
Sue H. Kim	Moylan's Insurance Underwriters (Int'l) Inc. / DB Insurance Co., Ltd.	Moylan's Insurance	Beach Road Garapan	PO Box 500658	Saipan, MP 96950	234-6442	234-8641	suekimyq@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

OFFICE OF THE INSURANCE COMMISSIONER
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LIST OF LICENSED INSURANCE ADJUSTER AS OF 2019							
NAME	CNMI CONTACT:	OFFICE LOCATION:	ADDRESS:	CITY, STATE & ZIP:	PHONE:	FAX:	EMAIL:
Allied Marine Surveyors, Ltd.	Noel Slapp	Beach Road, Susupe	PO Box 5773 CHR	Saipan, MP 96950	234-9511	234-9512	allied@pticom.com
Andrew Fusco	Andrew Fusco	PO Box 500170 Saipan, MP 96950 (670) 234-2273	3512 Rosendale Rd	NY 12309	518-456-8523	518-456-2269	afusco@worldclaim.net
AON Insurance Micronesia (Saipan), Inc.	David Silva	TSL PlazaBeach Road, Garapan	PO Box 502177	Saipan, MP	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@moylans.net
Fusco Group Partners, Inc. (dba World Claim)	Joji of Torres Brothers Law office	Middle Road	PO Box 500170	Saipan, MP 96950	(518)456-8523	Registered Agent COP: 670234-2273	bloudermilk@worldclaim.net afusco@worldclaim.net orr2prime@yahoo.com
Guam Insurance Adjusters, Inc.	Elias Buenaventura	1st. Floor, Oleai Center Bldg. Beach Road, San Jose	PO Box 500615	Saipan, MP 96950	234-3641/3655	234-3637	giaspn@pticom.com
Island Adjusters, Inc.	Alex C. Tudela	Sablan Bldg. San Jose	PO Box 500686	Saipan, MP 96950	235-5452/3	235-5451	equitable.insurance@gmail.com
James R. Orr	James R. Orr	Kensington Hotel		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@moylans.net
Pacific Basin Insurance Company	Joseph C. Reyes	Beach Road, Garapan	PO Box 500710	Saipan, MP 96950	234-5860	234-7841	pacificbasin.ins@gmail.com
Pacific Indemnity Insurance Company	*AIUP Saipan Office	Beach Road, Garapan	348 W O'Brien Drive	Hagatna, Guam 96961	671-477-8801	671-477-9506	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	ptui@pacficains.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

TREASURY LISTED (T-LISTED) COMPANIES		
ADMITTED IN THE CNMI		
UPDATED AS OF July 01, 2020		
UNDERWRITING LIMITATION	NAME	GENERAL AGENT
\$4,473,000	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
\$5,115,000	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
\$168,493,000	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
\$386,053,000	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
\$28,150,000	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
\$1,393,000	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
\$26,302,000	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
\$7,431,000	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
\$22,983,000	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
\$1,310,710,000	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
\$11,435,000	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
\$584,677,000	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
\$2,484,000	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
\$45,390,000	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
\$14,456,000	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
\$28,165,000	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
\$687,235,000	Zurich American Insurance Company (NAIC #16535) 1299 ZURICH WAY, 5TH FLOOR, Schaumburg, IL. 60196-1056	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No: 233-8117/3400/2554 - Fax No: 233-2553
		Associated Insurance Und. of the Pacific, Inc. P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No: 234-7222/6865/3152 - Fax No: 234-5367

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