



YEAR END 2022

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

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

**REMEDI C. MAFNAS
INSURANCE COMMISSIONER**

Prepared by the Insurance Division

**OFFICE OF THE INSURANCE COMMISSIONER
REPORT FOR YEAR END 2022**

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**OFFICE OF THE INSURANCE COMMISSIONER
THIRTY FIFTH (35TH)
ANNUAL REPORT FOR YEAR END 2022**

In accordance with 4 CMC Division 7, §7112, I am pleased to present the 34th 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 2022 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-three (53) foreign carriers;
- Fourteen (14) domestic carriers;
- One hundred seventy-four (174) insurance licenses for general agent, sub-agent, broker, surplus lines broker and adjuster.

No new COA was issued for alien insurer.

No new COA was issued for foreign insurer:

One (1) new COA was issued to admit a domestic insurer for Galaxy Insurance Corporation

Highlights from this report:

Direct premiums written for Property and Casualty experienced a 3.7% increase from \$34.2 million to \$35.5 million. Direct losses incurred decreased by 95.7% from \$39.0 million in 2021 to \$1.6 million in 2022.

Data on the Health Insurance Market indicates that of the five (5) health plan providers in the CNMI, the premiums for all plans totaled \$48.6 million.

We hope you find this report useful for your purposes.

Sincerely,



REMEDI C. MAFNAS
Secretary of Commerce
Insurance Commissioner

**OFFICE OF THE INSURANCE COMMISSIONER
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**List of CNMI Admitted Licensed Insurance Companies
As of December 31, 2022**

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	9,576,581
Total Liabilities	7,931,445
Surplus	1,645,136
Net Income	584,233
CNMI-Direct Premiums Written	1,857,265
CNMI-Direct Premiums Earned	1,792,513
CNMI-Direct Losses Incurred	383,800

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	110,093,667
Total Liabilities	48,702,503
Surplus	61,391,164
Net Income	7,477,521
CNMI-Direct Premiums Written	4,240,939
CNMI-Direct Premiums Earned	3,953,782
CNMI-Direct Losses Incurred	401,712

**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
Website: www.centuryinsurancegroup.net
General Agent: Assurance Brokers, Inc. (Saipan) dba AB Risk Solutions (formerly AON Insurance Micronesia (Saipan) Inc.)
Contact Person: Shayne Villanueva
Address: P.O. Box 502177, 1 st Fl., TSL Plaza, Beach Rd. Garapan Saipan, MP 96950
Phone: 670-234-2811
Fax: 670-234-5462

Total Assets	9,530,588
Total Liabilities	5,774,878
Surplus	3,755,710
Net Income	868,499
CNMI-Direct Premiums Written	5,138,095
CNMI-Direct Premiums Earned	3,557,982
CNMI-Direct Losses Incurred	643,008

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	859,271
Total Liabilities	3,895
Surplus	855,376
Net Income	56,470
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
Mail Address: P.O. Box 500686, Saipan, MP 96950
Physical Address: Sablan Bldg. Chalan Monsignor Guerrero St. San Jose (Oleai)
Phone: 670-235-5452
Fax: 670-234-5451

Total Assets	279,532
Total Liabilities	273,375
Surplus	6,157
Net Income	84,815
CNMI-Direct Premiums Written	465,002
CNMI-Direct Premiums Earned	412,035
CNMI-Direct Losses Incurred	-

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Company Name: First Home Insurance Company, Inc.
Admitted Date: 3/15/1990
Lines: Surety
General Agent: Moylan's Insurance Underwriters, Inc.
Contact Person: 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	184,598
Total Liabilities	48,897
Surplus	135,701
Net Income	(5,090)
CNMI-Direct Premiums Written	-
CNMI-Direct Premiums Earned	-
CNMI-Direct Losses Incurred	-

Company Name: Galaxy Insurance Corporation
Admitted Date: 11/29/2022
Lines: General Casualty, Marine, Vehicle, Property, Surety
General Agent : NA
CNMI Contact: Han Zijian
Address: PMB 1372 Box 10003 Saipan, MP 96950
Phone: 670 483-8866
Fax:

Total Assets	120,000
Total Liabilities	-
Surplus	120,000
Net Income	-
CNMI-Direct Premiums Written	-
CNMI-Direct Premiums Earned	-
CNMI-Direct Losses Incurred	-

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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	113,418
Total Liabilities	686
Surplus	112,732
Net Income	5,967
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	187,672
Total Liabilities	17,465
Surplus	170,207
Net Income	9,518
CNMI-Direct Premiums Written	18,747
CNMI-Direct Premiums Earned	18,747
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
Mail Address: P.O. Box 502505 CK, Saipan, MP 96950
Physical Address: Chalan Msgr. Guerrero, San Jose
Phone: 670-234-5091
Fax: 670-234-5093
Website: www.marianasinsurance.com

Total Assets	2,285,839
Total Liabilities	778,577
Surplus	1,507,262
Net Income	(18,211)
CNMI-Direct Premiums Written	947,622
CNMI-Direct Premiums Earned	446,799
CNMI-Direct Losses Incurred	336,572

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Company Name: Marianas Prudential Insurance Corporation
Admitted Date: 7/1/2021
Lines: Property & Surety
General Agent: N/A
Contact Person: Joaquin M. Mangloña
Mail Address: P.O. Box 502644 Saipan, MP 96950
Mail Address: UR Tents Building, Beach Road Susupe
Phone: 670 287-8407
Email: marianasprudential@gmail.com
Website:

Total Assets	543,082
Total Liabilities	191,619
Surplus	351,464
Net Income	(3,353)
CNMI-Direct Premiums Written	-
CNMI-Direct Premiums Earned	-
CNMI-Direct Losses Incurred	-

Company Name: Pacific Basin Insurance Company
Admitted Date: 1/19/1999
Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle
General Agent: N/A
Contact Person: Joseph C. Reyes
Mail Address: P.O. Box 500710, Saipan, MP 96950
Physical Address: Ladera Building, Beach Rd. Chalan Laulau
Phone: 670-234-5860
Fax: 670-234-7841
Email: pacificbasininsurance@gmail.com
Website: <https://pacificbasininsurance.com/>

Total Assets	847,642
Total Liabilities	1,513,781
Surplus	(666,139)
Net Income	(49,323)
CNMI-Direct Premiums Written	407,732
CNMI-Direct Premiums Earned	249,225
CNMI-Direct Losses Incurred	28,415

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
Mail Address: Dept. 295 PMB 10001, Saipan, MP 96950
Physical Address: RCIC Bldg. Beach Rd, San Antonio
Phone: 670-234-2256/7
Fax: 670-234-2258

Total Assets	93,742
Total Liabilities	373,623
Surplus	(279,881)
Net Income	11,790
CNMI-Direct Premiums Written	322,145
CNMI-Direct Premiums Earned	318,626
CNMI-Direct Losses Incurred	74,285

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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
Mail Address: P.O. Box 502473 CK, Saipan, MP 96950
Physical Address: Chalan Kanoa Dr. (Corner Barbara Ave.)
Phone: 670-234-7788
Fax: 670-234-8899
Website: www.tradersinsco.com

Total Assets	2,205,910
Total Liabilities	1,836,998
Surplus	368,912
Net Income	(63,385)
CNMI-Direct Premiums Written	1,737,504
CNMI-Direct Premiums Earned	1,128,951
CNMI-Direct Losses Incurred	307,215

Company Name: Vizion Insurance Company, Ltd.
Admitted Date: 8/13/2019 **Commenced Business : 01/01/2020**
Lines: General Casualty, Marine, Property, Surety & Vehicle
General Agent: N/A
Contact Person: Annabelle M. Irang, President
Address: P.O. Box 503732 CK, Saipan, MP 96950
Business Address: 2340 Beach Road, Oleai (San Jose)
Phone: 670-233-7251
Fax: 670-235-8774
Website: <https://www.vizioninsurance.net/>

Total Assets	3,211,526
Total Liabilities	1,129,902
Surplus	2,081,624
Net Income	643,892
CNMI-Direct Premiums Written	1,383,150
CNMI-Direct Premiums Earned	729,431
CNMI-Direct Losses Incurred	180,602

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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	24,809,288,961
Total Liabilities	18,616,424,857
Surplus	6,192,864,104
Net Income	1,507,952,010

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	4,376,305,868
Total Liabilities	1,701,341,886
Surplus	2,674,963,982
Net Income	166,576,620
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. Washington 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	10,103,986,860
Total Liabilities	7,891,737,408
Surplus	2,212,249,452
Net Income	245,904,138
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

**OFFICE OF THE INSURANCE COMMISSIONER
REPORT FOR YEAR END 2022**

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	400,194,679
Total Liabilities	277,262,557
Surplus	122,932,122
Net Income	13,742,547
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: American Family Life Assurance Company of Columbus
Admitted Date: 11/8/1990
Address: 10306 Regency Pkwy Drive, Omaha, NE 68114-3743
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	16,435,957,203
Total Liabilities	13,339,194,338
Surplus	3,096,762,865
Net Income	1,133,526,910

Company Name: American Home Assurance Company
Admitted Date: 1/1/1988
Address: 1271 Ave of the Americas, 37th Fl, New York, New York 10020-1304
Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle
General Agent : Calvo's Insurance Underwriters, Inc.
CNMI Contact: Lourdes M. Camacho
Address: P.O. Box 500710, Saipan, MP 96950
Phone: 670-234-5860
Fax: 670-234-5693

Total Assets	21,987,884,573
Total Liabilities	14,131,395,504
Surplus	7,856,489,069
Net Income	512,826,742
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

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

	Life
Total Assets	24,799,084,134
Total Liabilities	21,276,599,671
Surplus	3,522,484,463
Net Income	334,933,181

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	194,018,423
Total Liabilities	54,607,099
Surplus	139,411,324
Net Income	(5,510,169)
CNMI-Direct Premiums Written	-
CNMI-Direct Premiums Earned	-
CNMI-Direct Losses Incurred	-

Company Name: Balboa Insurance Company
Admitted Date: 7/22/1999
Address: 45500 Fremont Blvd. Fremont, CA 94538-6326
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	27,080,455
Total Liabilities	1,616,685
Surplus	25,463,770
Net Income	1,073,666
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

**OFFICE OF THE INSURANCE COMMISSIONER
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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 : 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	45,608,369
Total Liabilities	4,834,323
Surplus	40,774,046
Net Income	264,796
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 : None
CNMI Contact: None
Address: P.O. Box 500487, Saipan, MP 96950
Phone: 670 234-1795

	Life
Total Assets	379,936,401
Total Liabilities	189,655,968
Surplus	190,280,433
Net Income	7,150,816

Company Name: Centurion Casualty Company
Admitted Date: 4/20/2001
Address: 9800 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	9,905,588
Total Liabilities	277,051
Surplus	9,628,537
Net Income	(184,800)
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

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Company Name: Century Insurance Company (GUAM), Limited
Admitted Date: 1/1/2015 Re-Admitted Renewed 08/10/21
Address: 219 South Marine Corps Drive, Suite 121 Tamuning, Guam 96913
Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle
Website: www.centuryinsurancegroup.net
General Agent: Century Insurance Company, Limited
Contact Person: Magtanggol Corpuz
Address: PMB 193 Box 10000 Saipan, MP 96950
Phone: 670-235-0560
Fax: 670-234-1845

Total Assets	33,732,843
Total Liabilities	11,661,343
Surplus	22,071,500
Net Income	1,109,020
CNMI-Direct Premiums Written	971,812
CNMI-Direct Premiums Earned	100,948
CNMI-Direct Losses Incurred	-

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	104,505,100
Total Liabilities	41,750,776
Surplus	62,754,324
Net Income	7,048,680
CNMI-Direct Premiums Written	2,809
CNMI-Direct Premiums Earned	3,032
CNMI-Direct Losses Incurred	(460)

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	2,006,763,519
Total Liabilities	163,667,718
Surplus	1,843,095,801
Net Income	58,558,245
CNMI-Direct Premiums Written	(620)
CNMI-Direct Premiums Earned	51,694
CNMI-Direct Losses Incurred	10,896

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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	25,058,981,489
Total Liabilities	7,498,543,133
Surplus	17,560,438,356
Net Income	1,136,175,028
CNMI-Direct Premiums Written	228
CNMI-Direct Premiums Earned	261
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	138,488,930
Total Liabilities	108,503,427
Surplus	29,985,503
Net Income	2,614,121

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	18,748,987,188
Total Liabilities	14,471,130,473
Surplus	4,277,856,715
Net Income	421,104,761
CNMI-Direct Premiums Written	(851)
CNMI-Direct Premiums Earned	(852)
CNMI-Direct Losses Incurred	(1,913)

**OFFICE OF THE INSURANCE COMMISSIONER
REPORT FOR YEAR END 2022**

Company Name: Fidelity & Deposit Company of Maryland

Admitted Date: 12/14/2001

Address: 1299 Zurich Way Schaumbur, IL 60196

Lines: 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

Associated Insurance Underwriters of the Pacific, Inc.

Magdalena S. George

P.O. Box 501369 CK, Saipan, MP 96950

670-234-3152/6865/7222

670-234-5367

Total Assets	284,263,392
Total Liabilities	43,395,865
Surplus	240,867,527
Net Income	3,409,538
CNMI-Direct Premiums Written	(2,447)
CNMI-Direct Premiums Earned	84,642
CNMI-Direct Losses Incurred	5,568

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	22,018,352
Total Liabilities	8,759,543
Surplus	13,258,809
Net Income	1,618,798
CNMI-Direct Premiums Written	5,262,667
CNMI-Direct Premiums Earned	5,031,654
CNMI-Direct Losses Incurred	416,710

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	25,937,774,811
Total Liabilities	14,294,202,031
Surplus	11,643,572,780
Net Income	1,463,678,387
CNMI-Direct Premiums Written	-
CNMI-Direct Premiums Earned	-
CNMI-Direct Losses Incurred	47

**OFFICE OF THE INSURANCE COMMISSIONER
REPORT FOR YEAR END 2022**

Company Name: Humana Insurance Company
Admitted Date: 12/2/2020
Address: 1100 Employers Boulevard, DePere WI 54115
Lines: Disability (Accident/Health)
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	8,917,292,835
Total Liabilities	4,803,332,897
Surplus	4,113,959,938
Net Income	531,271,147
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	No Business
CNMI-Direct Losses Incurred	No Business

Company Name: Individual Assurance Company, Life, Health & Accident
Admitted Date: 10/24/1985
Address: 5500 N. Western Avenue, Suite 200, Oklahoma City, OK 73118
Lines: Disability & Life
General Agent : American Pacific Insurance, LLC
CNMI Contact: Donald Parcinas
Address: P.O. Box 5073 CHRB, Saipan, MP 96950
Phone: 670-234-0960
Fax: 670-234-8642

	Life
Total Assets	19,137,742
Total Liabilities	10,001,028
Surplus	9,136,714
Net Income	124,652

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	136,637,873
Total Liabilities	52,896,234
Surplus	83,741,639
Net Income	(39,447,542)
CNMI-Direct Premiums Written	-
CNMI-Direct Premiums Earned	-
CNMI-Direct Losses Incurred	(369)

**OFFICE OF THE INSURANCE COMMISSIONER
REPORT FOR YEAR END 2022**

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	19,317,306
Total Liabilities	11,373,458
Surplus	7,943,848
Net Income	(958,792)
CNMI-Direct Premiums Written	2,140,445
CNMI-Direct Premiums Earned	2,098,276
CNMI-Direct Losses Incurred	1,123,980

Company Name: Lexon Insurance Company
Admitted Date: 1/29/2009
Address: 701 Brazos Street, Suite 1500 Austin, TX 78701 |
Lines: 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	397,183,267
Total Liabilities	335,558,021
Surplus	61,625,246
Net Income	(1,275,318)
CNMI-Direct Premiums Written	5,876
CNMI-Direct Premiums Earned	28,526
CNMI-Direct Losses Incurred	-

Company Name: Liberty Insurance Corporation
Admitted Date: 7/29/1998
Address: 175 Berkeley Street, Boston, Massachusetts 02116
Lines: General Casualty, Marine, Property, Surety
General Agent : Takagi & Associates, Inc.
CNMI Contact: Satsuki H. Perez
Address: PPP 602 Box 10000, Saipan, MP 96950
Phone: 670-233-8117
Fax: 670-233-2553

Total Assets	226,138,508
Total Liabilities	21,340,323
Surplus	204,798,185
Net Income	4,220,841
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

**OFFICE OF THE INSURANCE COMMISSIONER
REPORT FOR YEAR END 2022**

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	69,850,735,943
Total Liabilities	47,860,270,390
Surplus	21,990,465,553
Net Income	176,938,499
CNMI-Direct Premiums Written	839,762
CNMI-Direct Premiums Earned	761,230
CNMI-Direct Losses Incurred	2,025

Company Name: Lincoln National Life Insurance Company
Admitted Date: 7/1/1982
Address: 1301 South Harrison Street, Fort Wayne, Indiana 46802
Lines: Disability & Life
General Agent : Donald C. Barcinas
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	280,561,801,231
Total Liabilities	272,229,300,115
Surplus	8,332,501,116
Net Income	1,963,820,026

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	131,834,186
Total Liabilities	11,609,240
Surplus	120,224,946
Net Income	2,506,964
CNMI-Direct Premiums Written	-
CNMI-Direct Premiums Earned	-
CNMI-Direct Losses Incurred	-

**OFFICE OF THE INSURANCE COMMISSIONER
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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	241,803,484
Total Liabilities	77,871,159
Surplus	163,932,325
Net Income	45,619,440
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	365,114,859,864
Total Liabilities	354,245,637,703
Surplus	10,869,222,161
Net Income	2,737,048,354

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	77,812,987,877
Total Liabilities	72,747,743,118
Surplus	5,065,244,759
Net Income	514,069,239

**OFFICE OF THE INSURANCE COMMISSIONER
REPORT FOR YEAR END 2022**

Company Name: National Union Fire Insurance Company of Pittsburg, PA
Admitted Date: 1/1/1988
Address: 1271 Ave of the Americas, 37th Fl, New York, New York 10020-1304
Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle
General Agent : Calvo's Insurance Underwriters, Inc.
CNMI Contact: Lourdes M. Camacho
Address: P.O. Box 500235 CK, Saipan, MP 96950
Phone: 670-234-5690
Fax: 670-234-5693

Total Assets	21,476,902,686
Total Liabilities	16,014,081,937
Surplus	5,462,820,749
Net Income	821,730,389
CNMI-Direct Premiums Written	1,223,000
CNMI-Direct Premiums Earned	1,086,000
CNMI-Direct Losses Incurred	329,000

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 & Health
Total Assets	36,596,749
Total Liabilities	33,151,816
Surplus	3,444,933
Net Income	395,092

Company Name: New Hampshire Insurance Company
Admitted Date: 6/6/1976
Address: 500 West Madison Street, Suite 3000 Chicago, IL 60661
Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle
General Agent : Calvo's Insurance Underwriters, Inc.
CNMI Contact: Lourdes M. Camacho
Address: P.O. Box 500235 CK, Saipan, MP 96950
Phone: 670-234-5690
Fax: 670-234-5693

Total Assets	112,300,049
Total Liabilities	50,188,547
Surplus	62,111,502
Net Income	(5,913,496)
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

**OFFICE OF THE INSURANCE COMMISSIONER
REPORT FOR YEAR END 2022**

Company Name: Odyssey Reinsurance Company
Admitted Date: 12/29/2020
Address: 300 First Stamford Place, Stamford, CT 06902
Lines: General Casualty, Marine, Vehicle, Property, Surety
General Agent : David Banes
CNMI Contact: David Banes
Address: 2nd Fl. Marianas Business Plaza P.O. Box 501969 CK, Saipan, MP 96950
Phone: 670 234-5684
Fax: 670 234-5683

Total Assets	13,846,832,994
Total Liabilities	9,577,358,449
Surplus	4,269,474,545
Net Income	767,154,566
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 : Assurance Brokers, Inc. (Saipan) dba AB Risk Solutions
CNMI Contact: David Silva
Address: P.O. Box 502177 CK, Saipan, MP 96950
Phone: 670-234-2811
Fax: 670-234-5462

Total Assets	948,034,864
Total Liabilities	49,070,017
Surplus	898,964,847
Net Income	4,240,681
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	1,006,577,684
Total Liabilities	923,857,864
Surplus	82,719,820
Net Income	(4,589,236)

**OFFICE OF THE INSURANCE COMMISSIONER
REPORT FOR YEAR END 2022**

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	44,854,177
Total Liabilities	14,328,002
Surplus	30,526,175
Net Income	1,940,348
CNMI-Direct Premiums Written	738,487
CNMI-Direct Premiums Earned	645,393
CNMI-Direct Losses Incurred	186,120

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	31,320,175
Total Liabilities	11,278,067
Surplus	20,042,108
Net Income	639,201

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 : David G. Banes
CNMI Contact: David G. Banes
Address: P.O. Box 501969 CK, Saipan, MP 96950
Phone: 670-234-5684
Fax: 670-234-5683

Life	
Total Assets	2,264,605,340
Total Liabilities	1,430,040,002
Surplus	834,565,338
Net Income	444,922,473

**OFFICE OF THE INSURANCE COMMISSIONER
REPORT FOR YEAR END 2022**

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	78,693,331,580
Total Liabilities	73,358,615,090
Surplus	5,334,716,490
Net Income	305,827,042

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: Lourdes M. Camacho
Address: P.O. Box 500235 CK, Saipan, MP 96950
Phone: 670-234-5690
Fax: 670-234-5693

Life	
Total Assets	3,203,177,089
Total Liabilities	2,055,670,076
Surplus	1,147,507,013
Net Income	56,482,728

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

Lif, Accident and Health	
Total Assets	86,028,477
Total Liabilities	72,013,636
Surplus	14,014,841
Net Income	381,184

**OFFICE OF THE INSURANCE COMMISSIONER
REPORT FOR YEAR END 2022**

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	47,129,571
Total Liabilities	37,666,836
Surplus	9,462,735
Net Income	427,415

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	121,505,368
Total Liabilities	47,042,557
Surplus	74,462,811
Net Income	(547,571)
CNMI-Direct Premiums Written	7,855,853
CNMI-Direct Premiums Earned	7,490,081
CNMI-Direct Losses Incurred	2,065,469

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 : David G. Banes
CNMI Contact: David G. Banes
Address: 2nd Fl. Marianas Business Plaza P.O. Box 501969 CK, Saipan, MP 96950
Phone: 670 234-5684
Fax: 670 234-5683

Total Assets	1,025,204,799
Total Liabilities	556,723,030
Surplus	468,481,769
Net Income	15,586,086
CNMI-Direct Premiums Written	200
CNMI-Direct Premiums Earned	200
CNMI-Direct Losses Incurred	-

**OFFICE OF THE INSURANCE COMMISSIONER
REPORT FOR YEAR END 2022**

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	21,388,958,447
Total Liabilities	14,951,868,486
Surplus	6,437,089,961
Net Income	2,527,737,653

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	1,856,767,476
Total Liabilities	1,511,878,784
Surplus	344,888,692
Net Income	72,709,441
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: Westchester Fire Insurance Company
Admitted Date: 1/10/2006
Address: 436 Walnut St., P.O. Box 1000, Philadelphia, PA. 19106
Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle
General Agent : Associated Insurance Underwriters of the Pacific **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	191,575,778
Total Liabilities	140,239,682
Surplus	51,336,096
Net Income	(3,372,618)
CNMI-Direct Premiums Written	1,000
CNMI-Direct Premiums Earned	1,000
CNMI-Direct Losses Incurred	(2)

**OFFICE OF THE INSURANCE COMMISSIONER
REPORT FOR YEAR END 2022**

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	3,501,261,018
Total Liabilities	2,889,635,943
Surplus	611,625,075
Net Income	65,555,542
CNMI-Direct Premiums Written	-
CNMI-Direct Premiums Earned	-
CNMI-Direct Losses Incurred	(4,826,550)

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	32,161,277,824
Total Liabilities	24,703,329,602
Surplus	7,457,948,222
Net Income	573,961,115
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

**OFFICE OF THE INSURANCE COMMISSIONER
REPORT FOR YEAR END 2022**

**AGGREGATE LINES OF BUSINESS BY PROPERTY & CASUALTY COMPANIES
AS OF DECEMBER 31, 2022**

LINE OF BUSINESS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Fire	3,756,310	2,827,128	1,722,764	33,050	42,010	573,998
Allied Lines	4,399,762	3,562,443	2,942,073	23,710	16,287	896,354
Homeowners Multiple Peril	603,446	407,191	311,033	113,779	178,532	85,084
Commercial Multiple Peril	863,636	598,099	500,282	38,442	7,003	18,562
Commercial Multiple Peril/Liability	5,422	2,213	3,757	-	47	-
Ocean Marine	62,059	91,569	9,752	-	-	-
Inland Marine	19,062	17,368	10,932	-	-	-
Financial Guaranty	-	-	-	-	-	-
Medical Professional Liability	8,000	1,797	6,203	-	(8,932)	22,063
Earthquake	486,967	368,883	324,534	9,140	(13,050)	(31)
Group Accident & Health	6,242,712	6,206,795	9,681	3,314,734	2,567,917	920,322
All other Accident & Health	8,253	8,346	443	-	(14)	458
Workers Compensation	2,960,330	2,358,515	1,484,746	110,583	306,810	848,193
Other Liability	2,468,258	1,759,703	1,092,334	272,407	(4,473,461)	2,823,162
Product Liability	247,584	190,834	68,750	-	(39,531)	33,389
Other Private Passenger Auto Liability	3,938,051	3,356,996	1,898,668	1,253,422	1,405,506	597,192
Other Commercial Auto Liability	1,195,730	960,231	639,452	510,471	47,982	276,526
Private Passenger Auto Physical Damage	5,263,189	4,574,501	2,631,456	1,432,157	1,460,096	590,276
Commercial Auto Physical Damage	1,094,813	863,978	630,231	69,111	121,785	64,400
Fidelity	59,284	55,711	24,910	-	3,138	10,771
Surety	1,633,094	1,583,314	949,251	-	77,116	408,744
Burglary & Theft	109,354	103,140	88,345	-	3,362	3,394
Boiler & Machinery	848	149	(17,906)	-	-	-
Aggregate Write-Ins/Miscellaneous	120,351	85,988	68,614	-	(36,873)	204,551
2022 TOTAL	35,546,515	29,984,892	15,400,305	7,181,006	1,665,730	8,377,408
2021 TOTAL	34,291,810	29,239,514	14,507,556	36,828,528	39,094,638	14,060,920
% CHANGE	3.7%	2.5%	6.2%	-80.5%	-95.7%	-40.4%

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EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2022

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.	106,562	103,562	56,378	-	-	-
Century Insurance Company, Ltd.	886,299	207,959	521,012			-
Century Insurance Company,(GUAM) Ltd.	3,675	470	1,846			-
DB Insurance Company, Ltd.	1,840,696	1,938,467	626,586	300	22,333	569,261
Factory Mutual Insurance Company	36	42	8	-	-	-
First Net Insurance Company	301,570	298,240	196,464	-	327	737
Marianas Insurance Company, Ltd.	59,334	24,029	35,305	25,613	25,613	-
National Union Fire Insurance Company	102,000	105,000	44,000	-	-	4,000
Pacific Basin Insurance Company	16,462	7,551	6,473	-	-	-
Pacific Indemnity Insurance Company	13,244	13,313	7,793	-	-	-
Tokio Marine Pacific Insurance Limited	86,941	73,910	46,754	-	-	-
Traders Insurance Company	288,287	31,552	151,974	7,137	(6,263)	-
Vizion Insurance Company, Ltd.	51,204	23,033	28,171	-	-	-
TOTAL	3,756,310	2,827,128	1,722,764	33,050	42,010	573,998

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.	114,990	112,798	61,239	-	-	-
Century Insurance Company, Ltd.	405,269	417,271	218,141	23,710	(26,290)	425,000
Century Insurance Company,(GUAM) Ltd.	738,543	87,882	346,415			-
DB Insurance Company, Ltd.	264,376	150,066	186,467	-	(195)	38,531
Factory Mutual Insurance Company	109	102	29	-	-	-
First Net Insurance Company	2,817,174	2,752,292	2,100,533	-	74,772	424,780
National Union Fire Insurance Company	-	(10,000)	-	-	(32,000)	7,000
Pacific Basin Insurance Company	11,538	4,576	7,105	-	-	-
Pacific Indemnity Insurance Company	47,763	47,456	22,144	-	-	1,043
TOTAL	4,399,762	3,562,443	2,942,073	23,710	16,287	896,354

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.	194,647	67,071	117,201	11,412	11,412	-
DB Insurance Company, Ltd.	45,343	47,472	20,756	-	582	5,232
First Net Insurance Company	102,240	95,048	46,637	-	4,171	19,852
Marianas Insurance Company, Ltd.	43,275	23,785	19,490	-	-	-
National Union Fire Insurance Company	9,000	14,000	10,000	-	-	-
Pacific Indemnity Insurance Company	25,708	21,787	12,091	-	-	-
Tokio Marine Pacific Insurance Limited	168,975	134,186	78,407	102,322	162,322	60,000
Traders Insurance Company	14,258	3,842	6,451	45	45	-
TOTAL	603,446	407,191	311,033	113,779	178,532	85,084

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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	15	14	1	-	3	4
National Union Fire Insurance Company	7,000	6,000	8,000	-	7,000	7,000
Pacific Indemnity Insurance Company	13,014	10,935	7,423	-	-	-
Tokio Marine Pacific Insurance Limited	843,607	581,150	484,858	38,442	-	11,558
TOTAL	863,636	598,099	500,282	38,442	7,003	18,562

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
Hartford Fire Insurance Company	-	-	-	-	47	-
Pacific Indemnity Insurance Company	5,422	2,213	3,757	-	-	-
TOTAL	5,422	2,213	3,757	-	47	-

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.	300	889	173	-	-	-
Century Insurance Company,(GUAM) Ltd.	500	252	248	-	-	-
First Net Insurance Company	2,051	2,051	-	-	-	-
DB Insurance Company, Ltd.	3,998	13,665	1,054	-	-	-
Tokio Marine Pacific Insurance Limited	44,776	64,110	6,595	-	-	-
Traders Insurance Company	10,434	10,602	1,682	-	-	-
TOTAL	62,059	91,569	9,752	-	-	-

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.	1,164	954	783	-	-	-
Century Insurance Company, Ltd.	13,630	10,156	7,057	-	-	-
DB Insurance Company, Ltd.	3,857	3,968	2,958	-	-	-
Factory Mutual Insurance Company	26	37	6	-	-	-
Pacific Basin Insurance Company	-	-	-	-	-	-
Pacific Indemnity Insurance Company	385	2,293	128	-	-	-
Tokio Marine Pacific Insurance Limited	-	(40)	-	-	-	-
TOTAL	19,062	17,368	10,932	-	-	-

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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
TOTAL	-	-	-	-	-	-

MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE						
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	8,000	1,797	6,203	-	(8,932)	22,063
	-	-	-	-	-	-
TOTAL	8,000	1,797	6,203	-	(8,932)	22,063

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.	67,691	65,775	35,702	-	-	-
Century Insurance Company, Ltd.	46,346	6,108	27,906	-	-	-
DB Insurance Company, Ltd.	155,162	85,885	104,857	-	-	-
Factory Mutual Insurance Company	41	61	15	-	-	-
First Net Insurance Company	198,245	191,347	146,298	9,140	(13,050)	(31)
Pacific Indemnity Insurance Company	19,482	19,707	9,756	-	-	-
Travelers Property Casualty Company of America	-	-	-	-	-	-
TOTAL	486,967	368,883	324,534	9,140	(13,050)	(31)

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.	3,542	2,896	1,772	-	-	-
First Net Insurance Company	91,914	98,812	7,909	2,093	1,421	1,584
Island Home Insurance Company	2,140,445	2,098,276	-	983,644	1,123,980	527,502
Tokio Marine Pacific Insurance Limited	4,006,811	4,006,811	-	2,328,997	1,442,516	391,236
TOTAL	6,242,712	6,206,795	9,681	3,314,734	2,567,917	920,322

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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
DB Insurance Company, Ltd.	-	-	-	-	-	-
First Net Insurance Company	2,703	2,796	443	-	(14)	458
Royal Crown Insurance Corporation	5,550	5,550	-	-	-	-
TOTAL	8,253	8,346	443	-	(14)	458

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.	9,907	5,284	4,623	-	-	-
Marianas Insurance Company, Ltd.	-	-	-	400	400	-
TOTAL	9,907	5,284	4,623	400	400	-

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.	197,148	169,946	111,334	132	(820)	2,072
Century Insurance Company, Ltd.	613,434	468,804	299,043	658	64,950	320,487
Century Insurance Company,(GUAM) Ltd.	-	(3,399)	-	-	-	-
Continental Insurance Company	(620)	(149)	-	-	(5,180)	8,787
DB Insurance Company, Ltd.	263,559	231,771	157,812	36,967	80,918	85,808
Equitable Insurance Company, Ltd.	71,608	70,849	29,398	-	-	-
First Net Insurance Company	204,216	208,453	123,688	7,755	12,104	66,531
Island Insurance & Surety Corporation	18,747	18,747	9,097	-	-	-
Marianas Insurance Company, Ltd.	54,233	25,299	28,934	5,723	5,723	-
National Union Fire Insurance Company	114,000	104,000	65,000	4,000	40,000	53,000
Pacific Basin Insurance Company	134,421	66,900	49,806	7,643	7,643	-
Pacific Indemnity Insurance Company	51,066	10,893	29,049	-	-	61,417
Royal Crown Insurance Corporation	73,464	62,841	39,638	-	1,820	2,788
Tokio Marine Pacific Insurance Limited	619,656	607,758	285,562	30,794	10,334	90,074
Traders Insurance Company	324,399	209,383	141,804	16,911	76,583	157,229
Vizion Insurance Company, Ltd.	220,999	106,419	114,581	-	12,735	-
TOTAL	2,960,330	2,358,515	1,484,746	110,583	306,810	848,193

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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.	169,712	165,893	95,722	7,337	9,731	8,829
Century Insurance Company, Ltd.	841,731	470,276	231,564	-	(45)	147,500
Century Insurance Company,(GUAM) Ltd.	210,723	19,561	124,414	-	-	-
DB Insurance Company, Ltd.	390,379	372,537	150,119	210,000	194,461	26,191
First Net Insurance Company	248,135	252,563	176,972	-	11,563	223,420
Liberty Mutual Insurance Company	-	-	-	-	(498)	(1,115)
Marianas Insurance Company, Ltd.	26,690	16,371	10,319	-	-	-
National Union Fire Insurance Company	83,000	63,000	50,000	-	69,000	2,332,000
Pacific Basin Insurance Company	38,937	15,938	12,874	-	-	-
Pacific Indemnity Insurance Company	17,867	13,681	6,928	-	-	-
Tokio Marine Pacific Insurance Limited	285,794	294,415	143,347	-	12,307	82,472
Traders Insurance Company	155,290	75,468	90,075	55,070	56,570	1,500
XL Specialty Insurance Company	-	-	-	-	(4,826,550)	2,365
	-	-	-	-	-	-
TOTAL	2,468,258	1,759,703	1,092,334	272,407	(4,473,461)	2,823,162

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	-	-	-	-	469	3,389
National Union Fire Insurance Company	37,000	36,000	13,000	-	(40,000)	30,000
Vizion Insurance Company, Ltd.	210,584	154,834	55,750	-	-	-
	-	-	-	-	-	-
TOTAL	247,584	190,834	68,750	-	(39,531)	33,389

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.	301,367	304,293	155,163	84,914	107,511	49,754
Century Insurance Company, Ltd.	619,834	580,253	296,702	233,717	223,476	42,819
Century Insurance Company,(GUAM) Ltd.	-	(722)	-	-	-	-
DB Insurance Company, Ltd.	301,410	297,210	149,429	106,893	108,297	107,127
Equitable Insurance Company, Ltd.	295,070	229,193	85,856	-	-	-
First Net Insurance Company	243,956	244,005	115,149	124,407	144,015	54,581
Marianas Insurance Company, Ltd.	368,398	180,271	188,127	33,572	43,780	10,208
National Union Fire Insurance Company	297,000	260,000	180,000	105,000	107,000	90,000
Pacific Basin Insurance Company	49,902	25,187	27,414	16,509	16,509	-
Pacific Indemnity Insurance Company	172,074	176,638	79,074	81,795	75,741	58,726
Royal Crown Insurance Corporation	142,397	148,177	74,372	64,413	55,965	40,062
Tokio Marine Pacific Insurance Limited	525,886	480,610	252,511	265,465	262,965	8,800
Traders Insurance Company	370,128	308,679	167,444	136,737	110,581	135,115
Vizion Insurance Company, Ltd.	250,629	123,202	127,427	-	149,666	-
	-	-	-	-	-	-
TOTAL	3,938,051	3,356,996	1,898,668	1,253,422	1,405,506	597,192

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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.	71,363	62,308	38,400	7,161	26,124	19,845
Century Insurance Company, Ltd.	394,253	316,538	175,620	48,217	75,518	195,852
Century Insurance Company,(GUAM) Ltd.	-	(1,464)	-	-	-	-
DB Insurance Company, Ltd.	236,798	186,850	162,014	369,748	(163,216)	8,305
Equitable Insurance Company, Ltd.	11,344	20,966	4,889	-	-	-
First Net Insurance Company	19,574	15,191	10,726	-	343	1,109
Marianas Insurance Company, Ltd.	15,524	3,516	12,008	1,555	2,107	552
National Union Fire Insurance Company	3,000	3,000	2,000	-	(1,000)	-
Pacific Basin Insurance Company	21,839	10,530	11,998	1,900	1,900	-
Pacific Indemnity Insurance Company	55,922	30,814	36,677	6,312	6,450	138
Royal Crown Insurance Corporation	9,260	10,290	5,165	-	-	-
Tokio Marine Pacific Insurance Limited	217,240	212,885	113,557	57,378	72,405	45,100
Traders Insurance Company	82,046	60,509	37,129	18,200	9,150	5,625
Vizion Insurance Company, Ltd.	57,567	28,298	29,269	-	18,201	-
TOTAL	1,195,730	960,231	639,452	510,471	47,982	276,526

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.	806,917	792,006	419,321	179,400	241,254	102,575
Century Insurance Company, Ltd.	682,662	610,668	326,776	299,515	224,455	177,662
Century Insurance Company,(GUAM) Ltd.	-	(1,121)	-	-	-	-
DB Insurance Company, Ltd.	323,458	316,083	162,734	121,491	137,807	60,758
Equitable Insurance Company, Ltd.	84,668	86,000	46,594	-	-	-
First Net Insurance Company	518,533	505,261	244,083	154,337	121,722	40,530
Marianas Insurance Company, Ltd.	364,147	164,012	200,135	269,709	294,541	24,832
National Union Fire Insurance Company	542,000	479,000	250,000	131,000	177,000	102,000
Pacific Basin Insurance Company	42,211	21,616	23,189	2,363	2,363	-
Pacific Indemnity Insurance Company	267,555	266,785	121,931	133,182	97,899	(4,391)
Royal Crown Insurance Corporation	47,040	47,334	23,757	9,925	16,500	19,450
Tokio Marine Pacific Insurance Limited	750,817	764,650	409,502	74,306	86,006	31,100
Traders Insurance Company	360,169	289,688	162,941	56,929	60,549	35,760
Vizion Insurance Company, Ltd.	473,012	232,519	240,493	-	-	-
TOTAL	5,263,189	4,574,501	2,631,456	1,432,157	1,460,096	590,276

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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.	-	-	-	-	-	-
Century Insurance Company, Ltd.	275,114	249,715	131,692	56,264	70,813	16,425
Century Insurance Company,(GUAM) Ltd.	-	(2,161)	-	-	-	-
DB Insurance Company, Ltd.	297,353	217,433	185,513	(297)	17,332	17,628
Equitable Insurance Company	2,312	5,027	-	-	-	-
First Net Insurance Company	21,707	18,431	11,096	-	10,996	11,547
Marianas Insurance Company, Ltd.	5,904	5,904	-	-	-	-
Pacific Indemnity Insurance Company	48,985	28,878	31,533	2,030	6,030	4,000
Tokio Marine Pacific Insurance Limited	298,799	263,702	198,579	11,114	16,614	14,400
Traders Insurance Company	31,080	21,227	14,081	-	-	400
Vizion Insurance Company, Ltd.	113,559	55,822	57,737	-	-	-
TOTAL	1,094,813	863,978	630,231	69,111	121,785	64,400

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.	9,232	11,790	4,619	-	-	-
Century Insurance Company,(GUAM) Ltd.	9,299	835	8,464	-	-	-
Colonial Surety Company	2,809	3,032	4,432	-	(460)	257
DB Insurance Company, Ltd.	7,313	12,433	3,678	-	-	-
First Net Insurance Company	1,050	1,051	528	-	1,598	2,514
National Union Fire Insurance Company	29,000	26,000	3,000	-	2,000	8,000
Tokio Marine Pacific Insurance Limited	581	570	189	-	-	-
TOTAL	59,284	55,711	24,910	-	3,138	10,771

SURETY						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Century Insurance Company, Ltd.	8,949	18,026	6,339	-	-	-
Continental Insurance Company	-	51,843	(3,163)	-	16,076	32,022
DB Insurance Company, Ltd.	97,368	73,110	47,160	-	-	-
Federal Insurance Company	(866)	(866)	-	-	(1,916)	3,514
Fidelity & Deposit Company of Maryland	(2,447)	84,642	185,826	-	5,568	8,835
First Net Insurance Company	440,068	304,353	266,458	-	55,236	237,050
Insurance Company of North America	-	-	-	-	(369)	4,744
Lexon Insurance Company	5,876	28,526	4,577	-	-	-
Liberty Mutual Insurance Company	839,762	761,230	290,499	-	2,523	114,789
LM Insurance Corporation	-	-	-	-	-	7,367
Marianas Insurance Company, Ltd.	4,140	1,113	3,027	-	-	-
Pacific Basin Insurance Company	92,422	96,927	62,289	-	-	-
Royal Crown Insurance Corporation	44,434	44,434	-	-	-	-
Traders Insurance Company	100,788	117,376	85,094	-	-	-
Travelers Property Casualty Compay of America	200	200	145	-	-	-
Westchester Fire Insurance Company	1,000	1,000	1,000	-	(2)	423
Vizion Insurance Company, Ltd.	1,400	1,400	-	-	-	-
TOTAL	1,633,094	1,583,314	949,251	-	77,116	408,744

OFFICE OF THE INSURANCE COMMISSIONER
REPORT FOR YEAR END 2022

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2022

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.	6,477	5,722	3,287	-	-	-
Century Insurance Company, Ltd.	34,044	42,607	17,032	-	-	-
Century Insurance Company,(GUAM) Ltd.	9,072	815	8,257	-	-	-
DB Insurance Company, Ltd.	9,869	6,832	6,916	-	3,393	3,393
First Net Insurance Company	40,699	39,129	29,082	-	(31)	1
Marianas Insurance Company, Ltd.	2,098	1,134	964	-	-	-
Tokio Marine Pacific Insurance Limited	5,970	6,068	22,098	-	-	-
Traders Insurance Company	625	625	417	-	-	-
Vizion Insurance Company, Ltd.	500	208	292	-	-	-
TOTAL	109,354	103,140	88,345	-	3,362	3,394

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
Factory Mutual Insurance Company	16	19	3	-	-	-
First Net Insurance Company	832	834	786	-	-	-
Tokio Marine Pacific Insurance Limited	-	(704)	(18,695)	-	-	-
TOTAL	848	149	(17,906)	-	-	-

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.	3,967	3,972	2,291	-	-	-
Century Insurance Company, Ltd.	108,809	76,955	63,809	-	(1,281)	-
Marianas Insurance Company, Ltd.	3,879	1,365	2,514	-	(35,592)	204,551
Vizion Insurance Company, Ltd.	3,696	3,696	-	-	-	-
TOTAL	120,351	85,988	68,614	-	(36,873)	204,551

OFFICE OF THE INSURANCE COMMISSIONER
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AGGREGATE OF PREMIUMS WRITTEN FOR ACCIDENT LIFE & HEALTH as of December 31, 2022

NAME OF INSURER	LIFE PREMIUMS DIRECT	ANNUITY CONSIDERATION DIRECT	ACCIDENT AND HEALTH PREMIUMS	DEPOSIT TYPE CONTRACT FUNDS	OTHER	REPORT TOTAL
Aetna Life Insurance Company	-	-	40,094,948	-	-	40,094,948
American Family Life Assurance Company of Columbus	3,749	-	58,377	-	-	62,126
American National Insurance Company	159,705	20,000	61,592	-	-	241,297
Central States Health & Life Co. of Omaha	69,135	-	(119)	-	-	69,016
Family Life Insurance Company	-	-	44,428	-	-	44,428
Individual Assurance Company, Life, Health & Accident	5,895,327	57,251	-	-	-	5,952,578
Lincoln National Life Insurance Company	107,168	-	3,883	-	-	111,051
Metropolitan Life Insurance Company	629,197	11,940	916,777	-	-	1,557,914
Midland National Life Insurance Company	168,113	-	-	-	-	168,113
NetCare Life & Health Insurance Company	826,067	66	1,212,586	-	-	2,038,719
Pacific Guardian Life Insurance Company, Ltd.	353,468	-	-	-	-	353,468
Plateau Insurance Company	97,098	-	66,859	-	-	163,957
Primerica Life Insurance Company	198,964	2,099	-	-	-	201,063
Protective Life Insurance Company	1,535	-	-	-	-	1,535
Sterling Investors Life Insurance Company	43,461	-	-	-	-	43,461
UnitedHealthcare Insurance Company	-	-	244,510	-	-	244,510
Total	8,552,987	91,356	42,703,841	-	-	51,348,184

EXHIBIT OF PREMIUMS WRITTEN FOR HEALTH as of December 31, 2022

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	2,551					2,551
TakeCare Insurance Company, Inc. dba Take Care	2,676,295					2,676,295
TOTAL	2,678,846	-	-	-	-	2,678,846

OFFICE OF THE INSURANCE COMMISSIONER
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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 2022	\$ 1,175,106	\$ 5,012,098	\$ 42,122,397	\$ 306,061	\$ 48,615,662
Total Incurred Claims for 2022	\$ 523,069	\$ 2,339,870	\$ 23,571,192	\$ 170,052	26,604,183
Number of Covered Lives for 2022	489	5,969	12,550	85	19,093
Health Premiums for Any and all plans 2021	\$ 1,264,053	\$ 5,012,709	\$ 42,898,441	\$ 234,853	\$ 49,410,056
Total Incurred Claims for 2021	\$ 877,704	\$ 3,459,841	\$ 27,781,266	\$ 151,017	32,269,828
Number of Covered Lives for 2021	649	1,562	8,496	97	10,804
Health Premiums for Any and all plans 2020	\$ 1,398,188	\$ 5,744,035	\$ 41,974,644	\$ 255,579	\$ 49,372,446
Total Incurred Claims for 2020	\$ 1,665,168	\$ 3,354,995	\$ 29,175,514	\$ 144,230	34,339,907
Number of Covered Lives for 2020	742	5,416	18,856	89	25,103
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 all group

No Data was available for one company for the Large 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
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EXHIBIT OF DIRECT PREMIUMS FOR LIFE AND ANNUITY CONSIDERATION as of December 31, 2022

Life Insurance					
NAME OF INSURER	Ordinary	Credit Life (Group & Individual)	Group	Industrial	Total
Aetna Life Insurance Company	-	-	-	-	-
American Family Life Assurance Company of Columbus	1,942	-	1,807	-	3,749
American National Insurance Company	20,260	139,445	-	-	159,705
Central States Health & Life Co. of Omaha	-	69,135	-	-	69,135
Individual Assurance Company, Life, Health & Accident	1,115,993	-	4,779,334	-	5,895,327
Lincoln National Life Insurance Company	98,092	-	9,076	-	107,168
Metropolitan Life Insurance Company	2,007	-	627,190	-	629,197
Midland National Life Insurance Company	168,113	-	-	-	168,113
NetCare Life & Health Insurance Company	629,946	-	196,121	-	826,067
Pacific Guardian Life Insurance Company, Ltd.	202,329	-	151,139	-	353,468
Plateau Insurance Company	-	85,531	11,567	-	97,098
Primerica Life Insurance Company	198,964	-	-	-	198,964
Protective Life Insurance Company	1,535	-	-	-	1,535
Sterling Investors Life Insurance Company	43,461	-	-	-	43,461
Total	2,482,642	294,111	5,776,234	-	8,552,987

Annuity Considerations					
NAME OF INSURER	Ordinary	Credit Life (Group & Individual)	Group	Industrial	Total
American National Insurance Company	20,000	-	-	-	20,000
Individual Assurance Company, Life, Health & Accident	57,251	-	-	-	57,251
NetCare Life & Health Insurance Company	66	-	-	-	66
Metropolitan Life Insurance Company	-	-	11,940	-	11,940
Primerica Life Insurance Company	2,099	-	-	-	2,099
Total	79,416	-	11,940	-	91,356

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

GRAND TOTAL	2,562,058	294,111	5,788,174	-	8,644,343
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EXHIBIT OF PREMIUMS WRITTEN FOR ACCIDENT AND HEALTH INSURANCE as of December 31, 2022

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	40,071,496	41,240,884	-	29,665,201	28,224,036
Lincoln National Life Insurance Company	3,883	-	-	4,132	5,594
Metropolitan Life Insurance Company	916,777	829,282	-	3,236	2,910
NetCare Life & Health Insurance Company	1,212,586	982,881	-	-	(26,353)
Pacific Guardian Life Insurance Company, Ltd.	-	-	-	-	-
SilverScript Insurance Company	2,551	-	-	-	-
Plateau Insurance Company	66,859	66,859	-	-	(686)
UnitedHealthcare Insurance Company	81,903	83,688	-	88,710	89,915
Total	42,356,055	43,203,594	-	29,761,279	28,295,416

Federal Employees Health Benefits Plan Premium					
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	23,452	23,173	-	-	-
Total	23,452	23,173	-	-	-

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	61,592	-	-	918	-
Central States Health & Life Co. of Omaha	(119)	14,133	-	2,747	3,718
Total	61,473	14,133	-	3,665	3,718

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	162,607	169,006	-	133,923	117,021
Total	162,607	169,006	-	133,923	117,021

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	58,377	58,117	-	8,690	8,233
Family Life Insurance Company	44,428	43,262	-	-	-
Total	102,805	101,379	-	8,690	8,233

GRAND TOTAL	42,682,940	43,488,112	-	29,907,557	28,424,388
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EXHIBIT OF CNMI AUTO DIRECT WRITTEN as of December 31, 2022
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	\$ 374,693.90	\$ 442,877.96	\$ 121,086.92	\$ 71,196.93	\$ 1,009,855.71
FEBRUARY	\$ 303,530.15	\$ 359,980.69	\$ 100,969.72	\$ 78,035.32	\$ 842,515.88
MARCH	\$ 342,374.19	\$ 396,766.34	\$ 145,440.85	\$ 78,724.65	\$ 963,306.03
TOTAL	\$ 1,020,598.24	\$ 1,199,624.99	\$ 367,497.49	\$ 227,956.90	\$ 2,815,677.62
APRIL	\$ 277,098.44	\$ 351,314.44	\$ 66,398.40	\$ 76,012.61	\$ 770,823.89
MAY	353,255.51	397,264.79	128,540.71	111,422.06	990,483.07
JUNE	352,797.28	416,851.67	127,977.91	126,005.84	1,023,632.70
TOTAL	\$ 983,151.23	\$ 1,165,430.90	\$ 322,917.02	\$ 313,440.51	\$ 2,784,939.66
JULY	\$ 313,748.36	\$ 375,680.24	\$ 124,169.56	\$ 193,977.28	\$ 1,007,575.44
AUGUST	369,251.15	474,143.80	83,431.45	105,720.51	1,032,546.91
SEPTEMBER	374,165.56	439,920.32	102,413.86	108,795.24	1,025,294.98
TOTAL	\$ 1,057,165.07	\$ 1,289,744.36	\$ 310,014.87	\$ 408,493.03	\$ 3,065,417.33
OCTOBER	\$ 313,066.18	\$ 388,918.87	\$ 133,614.97	\$ 178,068.49	\$ 1,013,668.51
NOVEMBER	305,462.47	406,931.78	127,667.80	105,783.12	945,845.17
DECEMBER	351,978.39	393,203.22	109,375.86	166,114.57	1,020,672.04
TOTAL	\$ 970,507.04	\$ 1,189,053.87	\$ 370,658.63	\$ 449,966.18	\$ 2,980,185.72
GRAND TOTAL	\$ 4,031,421.58	\$ 4,843,854.12	\$ 1,371,088.01	\$ 1,399,856.62	\$ 11,646,220.33

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.	361,844.00	576,438.00	141,670.00	96,106.00	1,176,058.00
Century Insurance Company, Ltd.	\$ 597,513.00	\$ 780,305.00	\$ 461,328.00	\$ 448,902.00	\$ 2,288,048.00
DB Insurance Co., Ltd.	298,976.10	323,457.13	236,740.67	297,354.01	\$ 1,156,527.91
Equitable Insurance Company, Inc.	175,902.00	84,115.00	11,344.00	2,466.00	273,827.00
First Net Insurance Company	243,955.98	518,533.08	19,573.91	21,706.64	\$ 803,769.61
Marianas Insurance Company, Ltd.	367,916.00	364,147.00	15,524.00	5,904.00	\$ 753,491.00
National Union Fire Insurance Company	475,528.00	256,055.00	62,834.00	41,890.00	\$ 836,307.00
Pacific Basin Insurance Company	49,901.95	42,211.20	18,698.50	3,141.00	\$ 113,952.65
Pacific Indemnity Ins. Co., Ltd.	170,046.00	267,555.00	37,895.00	37,650.00	\$ 513,146.00
Royal Crown Insurance Corporation	143,195.55	47,039.71	8,627.10	632.80	199,495.16
Tokio Marine Pacific Insurance Limited	525,886.00	750,817.00	217,239.83	298,799.17	\$ 1,792,742.00
Traders Insurance Company	370,128.00	360,169.00	82,046.00	31,746.00	\$ 844,089.00
Vizion Insurance Company	250,629.00	473,012.00	57,567.00	113,559.00	\$ 894,767.00
TOTAL	\$ 4,031,421.58	\$ 4,843,854.12	\$ 1,371,088.01	\$ 1,399,856.62	\$ 11,646,220.33

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EXHIBIT OF CNMI AUTO DIRECT LOSSES as of December 31, 2022

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	
							< Under 25	> 25 Over	< Under 25	> 25 Over							
AIOI Nissay Dowa Insurance Company Ltd.	0	0	84	12	72	84	5	42	7	30	0	-	65,757.83	-	47,337.09	135,613.98	\$ 248,708.90
Century Insurance Company Ltd.	0	0	204	6	54	204	3	31	3	23	144	23,563.62	458,540.68	-	42,389.74	\$ 423,167.94	\$ 947,661.98
Dongbu Insurance Company Ltd.	0	0	70	7	61	70	4	36	3	25	2	-	136,668.47	-	1,621.21	94,904.04	\$ 233,193.72
Equitable Insurance Company Inc.	0	0	22	1	21	22	0	14	1	8	0	-	73,977.43	-	-	16,024.25	\$ 90,001.68
First Net Insurance Company	0	0	46	5	39	46	3	21	2	18	2	-	121,462.67	-	-	102,397.47	\$ 223,860.14
Marianas Insurance Company Ltd.	0	0	102	19	81	102	12	56	7	25	2	50,000.00	288,410.94	-	21,767.00	258,109.00	\$ 623,286.94
National Union Fire Insurance Company	0	0	74	18	50	74	10	30	8	20	6	-	121,750.00	-	7,000.00	158,700.00	\$ 287,450.00
Pacific Basin Insurance Co.	0	0	7	2	5	7	2	2	0	3	0	-	9,465.00	-	-	2,363.00	\$ 11,828.00
Pacific Indemnity Insurance Co., Ltd.	0	0	60	11	39	60	7	18	4	21	10	-	88,851.30	-	57,800.00	89,358.98	\$ 236,010.28
Royal Crown Insurance Corporation	0	0	39	4	34	38	2	26	2	8	0	17,500.00	65,463.27	-	-	16,575.00	\$ 99,538.27
Tokio Marine Pacific Insurance Limited.	0	0	126	15	50	121	11	29	4	25	56	-	193,192.43	-	13,394.01	202,350.85	\$ 408,937.29
Traders Insurance Underwriters Inc.	0	0	87	20	63	83	17	44	4	22	0	\$ 20,000.00	\$ 132,981.71	\$ -	\$ 4,960.00	\$ 70,090.20	\$ 228,031.91
Vizion Insurance Company Ltd.	0	0	74	14	60	74	8	49	6	11	0	13,645	89,616	0	1,490	61,945	166,695
TOTAL	0	0	995	134	629	985	84	398	51	239	222	\$ 124,708.21	\$ 1,846,137.40	\$ -	\$ 197,759.05	\$ 1,631,599.71	\$ 3,805,204.37

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EXHIBIT OF PREMIUMS WRITTEN FOR SURPLUS LINES & LOSSES as of December 31, 2022											
NAME OF INSURER	AVIATION LIABILITY	CRIME GUARD	DIR. & OFFICERS LIABILITY	EXCESS LIABILITY	HOLE IN ONE	HULL & MACHINERY	MARINE HULL	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											-
Assurance Brokers Inc. (Saipan) dba AB Risk Soluti P.O. Box 502177 CK Saipan, MP. 96950 General Manager: Rodney Rankin Tel. No: 234-2811 Fax No: 234-5462	40,000	17,668	77,250	65,200			32,725				232,843
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								96,126			96,126
Marianas Insurance Company, Ltd. P.O. Box 502505 CK Saipan, MP. 96950 General Manager: Rosalia S. Cabrera Tel. No: 234-5091/5092 Fax No: 234-5093											-
Moylan's Insurance Underwriters, Inc. P.O. Box 500658 CK Saipan, MP. 96950 General Manager: Tamara Hunter Tel. No: 234-6442/6129/7185 Fax No: 234-8641											-
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					17,493	10,584			10,531		38,608
Takagi & Associates, Inc. PPP 602, Box 10000 Saipan, MP. 96950 Branch Supervisor: Satsuki Perez Tel. No: 233-8117/2554/3400 Fax No: 233-2553								76,667			76,667
Traders Insurance Company P.O. Box 502473 CK Saipan, MP. 96950 President: Pablo B. Mendoza Tel. No: 234-7788/7799 Fax No: 234-8899											-
2023 FILING OF 2022 REPORT TOTAL	40,000	17,668	77,250	65,200	17,493	10,584	32,725	172,793	10,531	-	444,244

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LIST OF LICENSED INSURANCE BROKER AS OF 2022						
NAME	CNMI CONTACT:	OFFICE LOCATION:	ADDRESS:	CITY, STATE & ZIP:	PHONE:	EMAIL:
4JC Corporation dba Immanuel Insurance Underwriters	Irindina Deang	Publico Drive, Lower Navy Hill	PO Box 506681	Saipan, MP 96950	322-3043 287-9181	immanuel.saipan@gmail.com
AM Insurance	Annmari T. Muna		P.O. Box 2797	Hagatna, GU 96932	671 477- 2642	amuna@amibrokers.com
AMCA Trading Business, Inc. dba M.G.A. Insurance	Fielisa C. Avendano	Middle Rd. Chalan Laulau	PO Box 503024	Saipan, MP 96950	234-6278/9	mgalife08@yahoo.com, mgabzcenter@yahoo.com
Assurance Brokers Inc. (Saipan) dba AB Risk Solutions	Shayne Villanueva	Beach Road, Garapan	PO Box 502177	Saipan, MP	234-2811	
BankGuam Insurance Underwriters, Ltd.	Marcie M. Tomakane	Beach Rd. Garapan	PO Box 500678	Saipan, MP 96950	236-2723	bgi-cnmi@pticom.com
Cassidy's Associated Insurers, Inc.	Associated Insurance Underwriter of the Pacific, Inc.	Beach Road, Garapan	PO Box 501369	Saipan, MP 96950	234-7222	janetc@cassidysguam.com
Century Insurance Broker	Magtanggol H. Corpuz	JP Center, Beach Rd., Garapan	PMB 193 Box 10000	Saipan, MP 96950	234-0609	gol_corpuz@centuryinsurancegroup.net
Christopher Lubi	Assurance Brokers Inc. (Saipan) dba AB Risk Solutions	Beach Road, Garapan	PO Box 502177	Saipan, MP	234-2811	
David E. Silva III	Assurance Brokers Inc. (Saipan) dba AB Risk Solutions	Beach Road, Garapan	PO Box 502177	Saipan, MP	234-2811	
Equitable Insurance Company, Inc.	Alex C. Tudela	GF Kenneth Yeung Bldg. Beach Road, Susupe	PO Box 500686	Saipan, MP 96950	235-5452/3	equitable.insuranc@gmail.com
Financial & Insurance Services Group, Inc. (The)	Sheryl Sizemore-Blanco	FISG Building, Garapan	PO Box 501657	Saipan, MP 96950	234-5706	sherylsizemore@gmail.com
Friendly Finance Company, Inc	Ruth T. Sablan	Yuna Bldg, Gualo Rai	PO Box 500486	Saipan, MP 96950	234-6676	miketeno@pticom.com
Friendship Enterprises, Inc. dba Friendship Insurance	Elena M. Espiritu	Chalan Piao	PO Box 501193	Saipan, MP 96950	235-8165	friendshipinformation@gmail.com
Inter Pacific Corporation dba Inter-Kam Insurance Agency	Jin Sik Lee	Chalan Piao	PO Box 503397	Saipan, MP 96950	235-5555	interkam@pticom.com
Island Insurance & Surety Corporation	Maria Lourdes Johnson	CTC Building,	PO Box 501610	Saipan, MP 96950	235-7171 / 483-2821	
J.C. Tenorio Enterprises, Inc.	Clarence T. Tenorio	Susupe	PO Box 500137	Saipan, MP 96950	234-6445	deo@joeten.com or bopalacios@joeten.com
Keum Oh Corporation	Park, Yong Woong	MS Villagomez Bldg Room 207, Chalan Kaona	PO Box 504345	Saipan, MP 96950	234-5700	keumohsaipan@hotmail.com
KGE Services Saipan LLC dba KGE Insurance	Tom Bernardo Jr.	Texas Road, Susupe	PO Box 500103	Saipan, MP 96950	285-0032	tombernadojr@gmail.com
Mantrade Company Inc. dba Mantrade Insurance	Janette R. Hernando	MSV Bldg. 1499 Beach Road Chalan Kanoa	PO Box 506118	Saipan, MP 96950	235-1929	jjghernando@yahoo.com

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LIST OF LICENSED INSURANCE BROKER AS OF 2022						
NAME	CNMI CONTACT:	OFFICE LOCATION:	ADDRESS:	CITY, STATE & ZIP:	PHONE:	EMAIL:
Marianas Insurance Company, Ltd.	Rosalia S. Cabrera	San Jose	PO Box 502505	Saipan, MP 96950	234-5091/2	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, Susupe	PO Box 500168	Saipan, MP 96950	234-6267	piui@pacificains.com
Percival DLG Acejo	Assurance Brokers Inc. (Saipan) dba AB Risk Solutions	Beach Road, Garapan	PO Box 50217	Saipan, MP	234-2811	charliebell.foster@abriskmicronesia.com
PSG Professional Corporation dba PSG Insurance	Jesus A. Panealeon	109 CEDA Bldg. 1st Fl. San Jose	PO Box 500507	Saipan, MP	235-5902	psgspn@gmail.com ; jessp96950@yahoo.com
Remy Badier dba Pioneer Insurance Broker	Tess Badier	4039 Achive Lane Fina Sisu	P.O. Box 7800	Saipan, MP 96950	287-3976	tesspbadier@yahoo.com, rmybadier@gmail.com
Rota Merchandising Corporation	Pedro Q. Dela Cruz	RMC Bldg.	PO Box 1018	Rota, MP	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	rcic_saipan@yahoo.com
Sasamo USA Corporation	Bo Chyul Kim	G/F Alter City Bldg, Garapan Saipan	P.O. Box 506535	Saipan, MP 96950	 (670) 989-541	goodman@yonseihak.com goodman0078@naver.com
Seven Twelve Ent., Inc. dba 7.12 Insurance	Mi Young Park	Chalan Kaona	PO Box 502990	Saipan, MP 96950	234-1232	ent712@yahoo.com
Shayne Villanueva	Assurance Brokers Inc. (Saipan) dba AB Risk Solutions	Beach Road, Garapan	PO Box 502177	Saipan, MP	234-2811	aon.com
Solid Partners Incorporated dba Solid Partners Insurance	Maria Paz C. Mieister	Rsa St. Garapan	PO Box 504914	Saipan, MP 96950	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	233-2554/81	sperez@taacmi.com
Traders Insurance Company	Fidel S. Fernandez	Chalan Kanoa	PO Box 502473	Saipan, MP 96950	234-7788	ffernandez@transinsco.com
Trans-Pacific Insurance Brokers Corporation	Julian S. Calvo Jr.	Bank of Saipan Bldg.Suite 101, 2540 Beach Rd. Chalan Laulau	PMB 421 Box 10001	Saipan, MP 96950	588-8880	julian@tpbrokers.com
Wandervilla Corporation dba Ecosure Insurance	Ruel R. Villacrusus	Beach Road, San Jose	PO Box 504974	Saipan, MP	670 233-7251	rnv@pticom.com or rncvsaiopan@gmail.com
World Wide Insurance Inc.	Joseph R. Motto	Garapan	PMB 305 Box 10000	Saipan, MP 96950	233-3605	worldtour@pticom.com
Yuta Corporation dba Yuta Insurance Poker	Sandra Romeo / Dong Kyu Lee	China Town	P.O. Box 7487SVRB	Saipan, MP 96950	233-3702	yutarealtor@hotmail.com

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LIST OF LICENSED INSURANCE SUB-AGENT AS OF 2022							
NAME	COMPANY SPONSOR	CNMI CONTACT:	OFFICE LOCATION	MAILING ADDRESS	CITY, STATE &	PHONE:	EMAIL:
Bank of Hawaii	Plateau Insurance Company	Rose Sumor	Gualo Rai Branch	PO Box 500566	Saipan, MP 96950	237-2983	rose.sumor@boh.com
Bank of Saipan	Randolph Biscoe/American National Insurance Co.	John Z. Arroyo	2640 Beach Rd Suite 1, Chalan Laulau	PO Box 500690	Saipan, MP 96950	235-6260	Jarroyo@bankofsaipan.com
BankGuam Underwriters, Ltd.	Plateau Insurance Company	Marcy F. Duenas	Beach Road, Garapan St.	P.O. Box 500678	Saipan MP 96950	236-2700 ext. 3201/6	marcy.duenas@bankofguam.com
CAR Financial Services Saipan, Inc. dba Express Financial	Randolph Biscoe/American National Insurance Co.	James B. Matsumoto	Town House Center, Beach Road CK	PO Box 504084	Saipan, MP 96950	235-6032	james.matsumoto@carfinancial.com
City Trust Bank	Randolph Biscoe/American National Insurance Co.	Maria L. Johnson	Middle Rd., Gualo Rai	PO Box 501867	Saipan, MP 96950	235-7701/2	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	mpalacios@fig.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	kevinguerrero670@gmail.com
Jude T. Arriola dba Quality Insurance	Pacific Basin Insurance Company	Jude Arriola	Sinapalo Rota	P.O. Box 999	Rota, MP 96951	285-7149 / 287-4128	elfash@hotmail.com
Leilani K. Pangelinan	Nora S. Fejeran/TakeCare Insurance Company, Inc.	Leilani K. Pangelinan	3rd Floor TSL Plaza, Garapan	PO Box 500118	Saipan, MP 96950	235-0994	leilani.pangeilan@takecareasia.com
Satsuki H. Perez	Takagi & Associates/Pacific Guardian Life Ins.	Satsuki H. Perez	Marina Heights I, Chalan Pale Arnold Rd, Puerto Rico	PMB 602 Box 10000	Saipan, MP 96950	233-2554/8117	sperez@taacnmi.com
Sue H. Kim	Moylan's Insurance Underwriters (Int'l) Inc. / DB Insurance Co., Ltd.	Sue H. Kim c/o Moylan's Insurance	Beach Road Garapan	PO Box 500658	Saipan, MP 96950	234-6442	suekimyg@gmail.com
Tinian Fuel Services, Inc	Juan T. Guerrero/Traders Insurance Company	Phillip Thomas Mendiola-Long	San Jose	PO Box 317	Tinian, MP 96952	670 433-1664	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	plchristian@gmail.com

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LIST OF LICENSED INSURANCE ADJUSTER AS OF 2022						
NAME	CNMI CONTACT:	OFFICE LOCATION	MAILING ADDRESS	CITY, STATE & ZIP	PHONE:	EMAIL:
Allied Marine Surveyors, Ltd.	Noel Slapp	Texas Rd., Susupe	PO Box 5773 CHRB	Saipan, MP 96950	234-9511	allied@pticom.com
Equitable Adjusting & Service Corporation (Moylan's Insurance Underwriters, Inc.)	Catherine S. Tenorio	Beach Road, Garapan	PO Box 500658	Saipan, MP 96950	234-6442	ctenorio@moylans.net
Guam Insurance Adjusters, Inc.	Lou Mua-Camacho	1st. Floor, Oleai Center Bldg. Beach Road, San Jose	PO Box 500615	Saipan, MP 96950	234-3641/3655	giaspn@pticom.com
Island Adjusters, Inc.	Alex C. Tudela	Sablán Bldg. San Jose	PO Box 500686	Saipan, MP 96950	235-5452/3	equitable.insurance@gmail.com
Pacific Basin Insurance Company	Joseph C. Reyes	Beach Road, San Jose	PO Box 500710	Saipan, MP 96950	234-5860	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	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	piui@pacficains.com
Takagi & Associates, Inc.	Satsuki H. Perez	Marina Heights I, Chalan Pale Arnold Rd, Puerto Rico	PMB 602 Box 10000	Saipan, MP 96950	233-2554/8117	sperez@taacnmi.com

TREASURY LISTED (T-LISTED) COMPANIES ADMITTED IN THE CNMI
UPDATED AS OF July 01, 2023

UNDERWRITING LIMITATION/b	NAME	GENERAL AGENT
\$12,293,000	American Contractors Indemnity Company (NAIC #10216) 601 South Figueroa St., 16 Fl. Los Angeles, CA 90017	Associated Insurance Und. of the Pacific, Inc. P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
\$4,077,000	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
		Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No.: 233-8117/3400/2554 - Fax No: 233-2553
\$6,275,000	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
\$184,310,000	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
\$409,281,000	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
\$22,325,000	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
\$1,626,000	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
\$1,164,357,000	Hartford Fire Insurance Company (NAIC #29682) One Hartford Plaza Hartford, Connecticut 06155	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
\$8,374,000	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
\$6,163,000	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
\$1,762,981,000	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
\$546,282,000	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
\$46,848,000	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
\$5,134,000	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
\$61,163,000	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
\$670,311,000	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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