



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

**THIRTEENTH
ANNUAL REPORT**

OF

THE INSURANCE COMMISSIONER

FOR THE CALENDAR YEAR

ENDING DECEMBER 31, 2000

**FERMIN M. ATALIG
Insurance Commissioner**

Prepared by the Banking and Insurance Section

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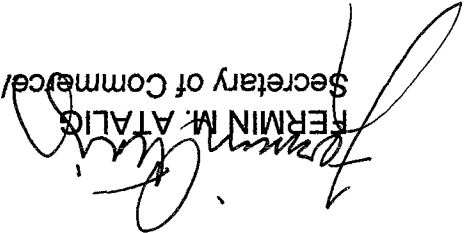
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THIRTEENTH ANNUAL REPORT
OF THE INSURANCE COMMISSIONER

In accordance with 4 CMC, Division 7, Section 7112, of the Commonwealth Insurance Act of 1983, this Thirteenth Annual Report of the Insurance Commissioner, for the Calendar Year Ending December 31, 2000, is hereby published and made available. As in past annual reports, this report contains a directory of admitted carriers (alien, domestic, and foreign), the classes of insurance authorized, their respective general agents, including sub-agents; a listing of licensed brokers, surplus lines brokers, adjusters, and solicitors; financial conditions of admitted carriers; surplus lines activities; security deposits of admitted alien carriers; security deposits of carriers engaged in surety (labor) bonding; statistics on insurance transacted in the Commonwealth; and recommended legislation.

During the reported year, the Office of the Insurance Commissioner regulated NINE (9) alien carriers, FOURTEEN (14) domestic carriers, and THIRTY-SEVEN (37) foreign carriers. A new Certificate of Authority was issued to an alien carrier, The Nichido Fire & Marine Insurance Company, Limited. New Certificates of Authority were issued to the following foreign carriers: The Continental Insurance Company; First Net Insurance Company; PacificCare Life Assurance Company; and XL Specialty Insurance Company. The insurance industry bounced back from last year's decrease in direct premiums written. Direct premiums written (for P&C) increased by 9%, from \$23.6 million in 1999 to \$25.7 million in 2000. Direct losses incurred also increased 56% from \$5.2 million in 1999 to \$8 million in 2000.

Secretary of Commerce/Insurance Commissioner



FERMIN M. ATALIG

EVENTS OF 2000

FAI (NZ) General Insurance Co., Ltd. submitted its petition for withdrawal from the CNMI. After satisfying all withdrawal requirements, the Insurance Commissioner released the company's security deposit of \$100,000. The FAI Group's newly adopted strategic plans do not include the continuation of writing business in Saipan. They have determined that there is no critical mass upon which they can develop a market share that can provide the same returns from countries of greater population.

The Nichido Fire & Marine Insurance Company, Limited, an alien carrier, was granted a Certificate of Authority to transact insurance business. The following foreign carriers were also granted Certificates of Authority: The Continental Insurance Company; First Net Insurance Company; PacificCare Life Assurance Company; and XL Specialty Insurance Company.

RECOMMENDED LEGISLATION

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

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

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

C) The Insurance Commissioner is required to impose certain standards, in the form and context of the National Association of Insurance Commissioners ("NAIC") on insurance companies. However, repeated requests for funding for purposes of membership within the NAIC have gone unnoticed. Without such membership, the benefits of training, industry information and innovation, and examination assistance, among others, cannot be realized. Again, the Insurance Commissioner recommends that membership with the NAIC be mandated by statute and that funds be appropriated accordingly on an annual basis.

ALIEN INSURERS ADMITTED IN CNMI

COMPANY	DATE ADMITTED	CLASSES OF INSURANCE	GENERAL AGENT
American International Assurance Company, Limited (Bermuda) American International Bldg. 29 Richmond Road Pembroke HM8, Bermuda	26-Mar-92	Disability & Life	Calvo's Insurance Underwriters, Inc. P. O. Box 500035 CK Saipan, MP. 96950 Gen. Manager: Ely Buenaventura Tel. No: 234-5690/5699 Fax No: 234-5693
CGU International Insurance plc (Formerly N.Z.I.) 10/F Multinational Bancorp Centre 6805 Ayala Ave., Makati, Philippines	14-Oct-99	Disability, General Casualty, Marine, Property, Surety & Vehicle	Micro Insurance, Company, Inc. dba Aon Insurance Micronesia P.O. Box 502177 CK Saipan, MP. 96950 Gen. Manager: Phillip Gribble Tel. No: 234-2811 Fax No: 234-5462
Dai-Tokyo Fire & Marine Insurance Company, Limited 25-3, Yoyogi 3-Chome Shibuya-Ku, Tokyo, Japan	01-Jan-94	Disability, General Casualty, Marine, Property, Surety & Vehicle	Takagi & Associates, Inc. PPP 602 Box 10000 Saipan, MP. 96950 Vice-President: Brion Kanda Tel. No: 322-8117/8118 Fax No: 323-8119
Dongbu Insurance ;Company Limited (Formerly KAFMIC) 21-9, Cho-Dong, Chung-gu Seoul, Korea	01-Jan-85	Disability, General Casualty, Marine, Property, Surety & Vehicle	Moylan's Insurance Underwriters, Inc. P. O. Box 500658 CK Saipan, MP. 96950 Gen. Manager: Tamara Talalemotu Tel. No: 234-6129/6442/7185 Fax No: 234-8641
Mitsui Marine & Fire Insurance Company, Limited 9, Kanda Suguradi, 3-Chome Chiyoda-ku, Tokyo, Japan	01-Jan-92	Disability, General Casualty, Marine, Property, Surety & Vehicle	Micro Insurance, Inc. P. O. Box 502177 CK Saipan, MP. 96950 Gen. Manager: Phillip Gribble Tel. No: 234-2811 Fax No: 234-5462

COMPANY	DATE ADMITTED	CLASSES OF INSURANCE	GENERAL AGENT
The Nichido Fire & Marine Insurance Company, Limited No. 3-16, Ginza 5-Chome, Chuo-Ku Tokyo, 104-0061, Japan	26-Jul-00	Disability, General Casualty, Marine, Property, Surety & Vehicle	Calvo's Insurance Underwriters, Inc. P. O. Box 500658 CK Saipan, MP. 96950 Gen. Manager: Ely Buenaventura Tel. No: 234-5690/5699 Fax No: 234-5693
QBE Insurance (International) Limited 82 Pitt Street Sydney, N.S.W. 2000 Australia	27-Dec-96	Disability, General Casualty, Marine, Property, Surety & Vehicle	1). Rogelio M. Noche, Jr. 2). Lisa Lizama Santos SPS 908 Box 10006 Saipan, MP. 96950 Tel. No: 235-1258/1259 Fax No: 235-1270
Sumitomo Marine & Fire Insurance Company, Limited 27-2, Shinkawa 2-Chome, Chuo-Ku Tokyo, Japan 104-8252	30-Jan-91	Disability, General Casualty, Marine, Property, Surety & Vehicle	Associated Insurance Underwriters of the Pacific, Inc. P. O. Box 501369 CK Saipan, MP. 96950 Gen. Manager: Maggie S. George Tel. No: 234-7222/3152/6865 Fax No: 234-5367
Tokio Marine & Fire Insurance Company, Limited 2-1, Marunouchi 1-Chome, Chiyoda-Ku Tokyo, Japan 100-8050	12-Jun-72	Disability, General Casualty, Marine, Property, Surety & Vehicle	Pacifica Insurance Underwriters, Inc. P. O. Box 500168 CK Saipan, MP. 96950 President: Norman T. Tenorio Tel. No: 234-6267/7722/7310 Fax No: 234-5880

DOMESTIC INSURERS ADMITTED IN CNMI

COMPANY	DATE ADMITTED	CLASSES OF INSURANCE	GENERAL AGENT
Century Insurance Company, Limited PPP 193 Box 10000 Saipan, MP. 96950 Gen. Manager: Andy Del Munda Tel. No: 234-0609/10 - Fax No: 234-1845	21-Jun-88	Disability, General Casualty, Marine, Property, Surety & Vehicle	N/A
Equitable Insurance Company, Inc. P. O. Box 500686 Saipan, MP. 96950 Gen. Manager: Alex C. Tudela Tel. No: 235-5452/53 - Fax No: 235-5451	06-Nov-90	Disability, General Casualty, Marine, Property, Surety & Vehicle	N/A
First Home Insurance Company, Inc. c/o P. O. Box 500658 Saipan, MP. 96950 Gen. Manager: Tamara H. Talalemotu Tel. No: 234-6442/6571/2490/2489/7185 Fax No: 234-8641	15-Mar-90	Surety	Moylan's Insurance Underwriters, Inc.
First Pacific Transnational Insurance Co. P. O. Box 501369 Saipan, MP. 96950 Gen. Manager: Magdalena S. George Tel. No: 234-7222/3152/6865 Fax No: 234-5367	15-Jan-93	Disability, General Casualty, Marine, Property, Surety & Vehicle	Associated Insurance Underwriters of the Pacific, Inc.
Global Insurance, Inc. P. O. Box 500168 Saipan, MP. 96950 President: Norman T. Tenorio Tel. No: 234-6267/7772/217310 Fax No: 234-5880	01-Jan-92	Surety	Pacifica Insurance Underwriters, Inc.

COMPANY	DATE ADMITTED	CLASSES OF INSURANCE	GENERAL AGENT
Harbor Insurance Company, Limited P. O. Box 502624 CK Saipan, MP. 96950 President: Joseph LN Hsiao Tel. No: 6781-477-8804/05 (Guam) Fax No: 671-477-4683/235-2885 (Spn)	15-Nov-97	General Casualty, Marine, Property, Surety & Vehicle	N/A
Island Insurance & Surety Corporation P. O. Box 501867 Saipan, MP. 96950 President: Ta Bun Kuy Tel. No: 235-7704/7828/7701/02 Fax No: 234-7773/8664	31-Dec-97	Surety	N/A
Marianas Insurance Company, Ltd. P. O. Box 502505 CK Saipan, MP. 96950 Gen. Manager: Rosalia S. Cabrera Tel. No: 234-5091/92- Fax No: 234-5093	19-May-89	Disability, General Casualty, Marine, Property, Surety & Vehicle	N/A
Oceania Insurance Corporation PMB 557 Box 10000 Saipan, MP. 96950 Gen. Manager: Casiano Pendon Jr. Tel. No: 234-8322 - Fax No: 234-2330	15-Jan-98	Disability & Surety	N/A
Pacific Basin Insurance Company, Inc. P. O. Box 500710 CK Saipan, MP. 96950 Vice-President: Joseph C. Reyes Tel. No: 234-5860/7861/0544 Fax No: 234-7841	19-Jan-99	General Casualty, Marine, Property, Surety & Vehicle	N/A

COMPANY	DATE ADMITTED	CLASSES OF INSURANCE	GENERAL AGENT
Premier Insurance Company P.O. Box 502624 CK Saipan, MP. 96950 President: Jesus D. Delos Santos Tel. No: 235-4808 - Fax No: 235-5920	05-Dec-96	Disability & Surety	N/A
Royal Crown Insurance Corporation Dept. 295 PMB 10001 Saipan, MP. 96950 President: Cheong Pui Ng Tel. No: 234-2255/57 - Fax No: 234-2258	24-Sept-92	Disability, General Casualty, Marine, Property, Surety & Vehicle	N/A
Telebond Insurance Corporation K.S. Sablan Bldg., Sadog Tasi PPP 302, Box 10000 Saipan, MP. 96950 Gen. Manager: Linda Stephanian Tel. No: 322-4509 - Fax No: 322-4510	23-Oct-98	Disability, General Casualty, Surety & Vehicle	N/A
Traders Insurance Underwriters P.O. Box 502473 CK Saipan, MP. 96950 President: Pablo B. Mendoza Tel. No: 234-7788/7799 Fax No: 234-8899	07-Oct-97	Disability & Surety	N/A

FOREIGN INSURERS ADMITTED IN CNMI

COMPANY	DATE ADMITTED	CLASSES OF INSURANCE	GENERAL AGENT
American Contractors Indemnity Company 9841 Airport Blvd., Suite 1414 Los Angeles, CA 90045	27-Oct-98	Surety	Island Surety Associates, Inc.
American Family Life Assurance Company of Columbus 1932 Wynnnton Road Columbus, Georgia 31999-9035	08-Nov-90	Disability & Life	Pioneer Pacific Financial Services of Saipan, Inc.
American Home Assurance Company of New York 70 Pine Street New York, New York 10270	01-Jan-88	Disability, General Casualty, Property, Marine, Surety & Vehicle	Calvo's Insurance Underwriters, Inc.
American Home Assurance Company of Net York			Moylan's Insurance Underwriters, Inc.
American National Insurance Company One Moody Plaza Galveston, TX 77550	12-May-99	Disability & Life	Randolph C. Biscoe
Balboa Life Insurance Company 18581 Teller Avenue P.O. Box 19702 Irvine, CA 91612-1627	29-May-98	Disability & Life	Associated Insurance Underwriters of the Pacific, Inc.
Balboa Insurance Company 18581 Teller Avenue P.O. Box 19702 Irvine, CA 91612-1627	22-Jul-99	General Casualty, Marine, Property, Surety & Vehicle	Associated Insurance Underwriters of the Pacific, Inc.
The Continental Insurance Company CNA Plaza Chicago, IL 60685	21-Dec-00	Disability, General Casualty, Marine, Property, Surety & Vehicle	Associated Insurance Underwriters of the Pacific, Inc.
Federal Insurance Company 15 Mountain P.O. Box 14127 Orange, CA 92613-1572	22-Sept-93	Surety	Associated Insurance Underwriters of the Pacific, Inc.

COMPANY	DATE ADMITTED	CLASSES OF INSURANCE	GENERAL AGENT
First Net Insurance Company 101, Agana Shopping Center Hagatna, Guam 96910	14-Mar-00	Disability, General Casualty, Marine, Property, Surety & Vehicle	Moylan's Insurance Underwriters, Inc.
Grand Pacific Life Insurance, Ltd. 1164 Bishop St., Suite 500 Honolulu, HI 96813	1984	Disability & Life	1). Pacific Basin Insurance, Inc. 2). Pacifica Insurance Underwriters, Inc. 3). Takagi & Associates, Inc.
Grand Pacific Life Insurance, Ltd.			
Gulf Insurance Company 388 Greenwich St., 2nd. Floor New York, N.Y. 10013	01-Sept-99	General Casualty, Property & Surety	Associated Insurance Underwriters of the Pacific, Inc.
Individual Assurance, Life, Health & Accident 1600 Oak Street Kansas City, MO 64108	24-Oct-85	Disability & Life	Donald C. Barcinas dba American Pacific Insurance Agency
Insurance Company of North America 1601 Chestnut Street Philadelphia, PA 19192	10-Jun-88	Disability, General Casualty, Marine, Property, Surety & Vehicle	Takagi & Associates, Inc.
John Hancock Life Insurance Co. John Hancock Place P. O. Box 111 Boston, MA 02117	01-Apr-93	Disability & Life	Micro Insurance, Inc.
Knights of Columbus One Columbus Plaza New Haven, Connecticut 06510-3306	24-Feb-98	Disability & Life	Bernard V. Hofschneider
Liberty Insurance Corporation 175 Berkeley Street Boston, Massachusetts 02117	29-Jul-98	General Casualty, Property & Surety	Takagi & Associates, Inc.
Lincoln National Life Insurance Company 1300 South Clinton Street P. O. Box 1110 Fort Wayne, Indiana 46802	01-Jul-82	Disability & Life	Magdalena S. George

COMPANY	DATE ADMITTED	CLASSES OF INSURANCE	GENERAL AGENT
LM Insurance Corporation 2829 Westown Parkway West Des Moines, Iowa 50265	31-Jul-98	General Casualty, Marine, Property & Surety	Takagi & Associates, Inc.
Lumbermens Mutual Casualty Company 1 Kemper Drive Long Grove, IL 60049-0001	01-Jan-88	General Casualty, Marine, Property, Surety & Vehicle	Associated Insurance Underwriters of the Pacific, Inc.
MBIA Insurance Corporation 113 King Street Armonk, N.Y. 10504	22-Mar-95	Surety	Moylan's Insurance Underwriters, Inc.
Midland National Life Insurance Company One Midland Plaza Sioux Falls, South Dakota 57193-0001	20-Jul-92	Disability & Life	Midland Insurance Underwriters, Inc.
National Union Fire Insurance Company 70 Pine Street New York, New York 10270	01-Jan-88	Disability, General Casualty, Marine, Property, Surety & Vehicle	Calvo's Insurance Underwriters, Inc.
National Western Life Insurance Company 850 East Anderson Lane Austin, TX 78752-1602	01-Oct-84	Life	Moylan's Insurance Underwriters, Inc.
NetCare Life and Health Insurance Co. 101 Agana Shopping Center Agana, Guam 96910	19-Jun-98	Disability & Life	Moylan's Insurance Underwriters, Inc.
New Hampshire Insurance Co. of New York 70 Pine Street New York, New York 10270	06-Jun-76	Disability, General Casualty, Marine, Property, Surety & Vehicle	Moylan's Insurance Underwriters, Inc.
New Hampshire Insurance Co. of New York 3515 Harbor Boulevard Costa Mesa, Ca. 92626	03-Jan-00	Disability & Life	Calvo's Insurance Underwriters, Inc. Roland Franquez
Pacific Guardian Life Insurance Co., Ltd. 1440 Kapiolani Blvd., Suite 1700 Honolulu, HI 96814	09-Aug-73	Disability & Life	Pacific Insurance Underwriters, Inc.
Pacific Guardian Life Insurance Co., Ltd.			Serverina A. Ogo

COMPANY	DATE ADMITTED	CLASSES OF INSURANCE	GENERAL AGENT
Pacific Indemnity Insurance Company 378 West O'Brien Drive P.O. Box 3580 Agana, Guam 96932	27-Jan-98	Disability, General Casualty, Marine, Property, Surety & Vehicle	Associated Insurance Underwriters of the Pacific, Inc.
Primerica Life Insurance Company 3120 Breckinridge Boulevard Duluth, Georgia 30099-0001	10-Jan-88	Disability & Life	1). Vivian B. Seman
Protective Life Insurance Company 2801 Hwy. 280 S. Birmingham, AL 35223	13-Jun-96	Disability & Life	Pacific Financial Corporation
Reliance Insurance Company Three Parkway Philadelphia, PA 19102-1376	12-Jan-94	General Casualty, Marine, Property, Surety & Vehicle	Takagi & Associates, Inc.
Seaboard Surety Company 385 Washington St. MC 510T St. Paul, MN 55102	25-Mar-94	Disability & Life	Calvo's Insurance Underwriters, Inc.
Trans World Assurance Company 885 South, El Camino Real San Mateo, CA 94402	06-Jul-98	Life	Dale Donovan dba Donovan Insurance Agency
United Pacific Insurance Company Three Parkway Philadelphia, PA 19102-1376	12-Jan-94	Disability, General Casualty, Marine, Property, Surety & Vehicle	Takagi & Associates, Inc.
United States Fidelity & Guaranty Co. 385 Washington Street St. Paul, MN 55102	07-Dec-94	Surety	Associated Insurance Underwriters of the Pacific, Inc.
XL Specialty Insurance Company 1450 East American Lane, 20th Floor Schaumburg, Illinois 60173	11-May-00	Disability, General Casualty, Marine, Property, Surety & Vehicle	Takagi & Associates, Inc.
Zurich Insurance (Guam), Inc. GCIC Building, Suite 900 414 West Soledad Avenue Hagatha, Guam 96910	05-Apr-90	General Casualty, Marine, Property, Surety & Vehicle	Davis Insurance Services dba Staywell Health Plan

GENERAL AGENTS

NAME/COMPANY	COMPANY REPRESENTED	CLASSES OF INSURANCE
<p>Associated Insurance Underwriters of the Pacific, Inc. P. O. Box 501369 CK Saipan, MP. 96950</p> <p>Gen. Manager: Magdalena S. George Tel. No: 234-3152/6865/7222 Fax No: 234-5367</p>	<p>Balboa Insurance Company Balboa Life Insurance Company The Continental Insurance Company Federal Insurance Company First Pacific Transnational Insurance Company Gulf Insurance Company Lumbermens Mutual Casualty Company Pacific Indemnity Insurance Company Sumitomo Marine & Fire Insurance Company, Ltd. United States Fidelity & Guaranty Company Individual Assurance Company, Life, Health & Accident</p>	<p>General Casualty, Marine, Property, Surety & Vehicle Disability & Life Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Surety Disability, Gen. Casualty, Marine, Property, Surety & Vehicle General Casualty, Marine, Property, & Surety General Casualty, Marine, Property, Surety & Vehicle Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Surety</p>
<p>Donald C. Barcinas dba American Pacific Insurance Agency P. O. Box 5073 CHR Saipan, MP. 96950</p> <p>President: Donald C. Barcinas Tel. No: 322-0960/322-0870 Fax No: 323-8462</p>	<p>American National Insurance Company</p>	<p>Disability & Life</p>
<p>Randolph C. Biscoe 130 Aspinall Ave. Agana, Guam 96910</p> <p>Tel. No: 671-477-9600 Fax No: 671-477-9692</p>	<p>American Home Assurance Company of N.Y. American International Assurance Company (Bermuda) Ltd. National Union Fire Insurance Company New Hampshire Insurance Company The Nichido Fire & Marine Insurance Co., Ltd. The Seaboard Surety Company</p>	<p>Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Disability & Life Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Disability & Life</p>
<p>Calvo's Insurance Underwriters, Inc. P. O. Box 500235 CK Saipan, MP. 96950</p> <p>Gen. Manager: Eli Buenaventura Tel. No: 234-5690/5699 Fax No: 234-5693</p>	<p>American Home Assurance Company of N.Y. American International Assurance Company (Bermuda) Ltd. National Union Fire Insurance Company New Hampshire Insurance Company The Nichido Fire & Marine Insurance Co., Ltd. The Seaboard Surety Company</p>	<p>Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Disability & Life Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Disability & Life</p>

NAME/COMPANY	COMPANY REPRESENTED	CLASSES OF INSURANCE
<p>Davis Insurance Services, Inc. dba Staywell Health Plan P. O. Box 502050 CK Saipan, MP. 96950</p> <p>President: Donald B. Davis Tel. No: 323-4260 Fax No: 323-4263</p>	<p>Zurich Insurance (Guam), Inc.</p>	<p>General Casualty, Marine, Property, Surety & Vehicle</p>
<p>Dale Donovan dba Donavan Insurance Agency, Donovan & Associates & Employee Benefit Services CCC 38 Box 10003 Saipan, MP. 96950</p> <p>President: Charles B. Royals Tel. No: 323-8740/2783/632-9415 (Guam) Fax No: 671-632-9416 (Guam)</p>	<p>Trans World Assurance Company</p>	<p>Life</p>
<p>Roland R. Franquez 12 East Endon Ct., Perez Acres Yigo, Guam 96929</p> <p>Tel. No: 671-646-6956 Ext. 7187 Fax No: 671-647-3595</p>	<p>PacificCare Life Assurance Company</p>	<p>Disability & Life</p>
<p>Magdalena Sablan George P. O. Box 501369 CK Saipan, MP. 96950</p> <p>Tel. No: 234-7222 Fax No: 234-5367</p>	<p>Lincoln National Life Insurance Company</p>	<p>Disability & Life</p>
<p>Hofshneider, Bernard V. P. O. Box 500192 Saipan, MP. 96950</p> <p>Tel. No: 235-5632 Fax No: 235-5632</p>	<p>Knights of Columbus</p>	<p>Disability & Life</p>

NAME/COMPANY	COMPANY REPRESENTED	CLASSES OF INSURANCE
Huntington Insurance Underwriters, Inc. PPP 240 Box 10000 Saipan, MP. 96950 President: Vic Harboyan Tel. No: 323-3435 Fax No: 322-4510	Telebond Insurance Corporation	Disability, General Casualty, Marine, Property Surety & Veh.
Island Surety Associates, Inc. PMB 407 PPP, Box 10000 Saipan, MP. 96950 President: Oscar C. Camacho Tel. No: 323-6484/287-2242 Fax No: 323-6484	American Contractors Indemnity Company	Surety
Microl Insurance, Inc. dba Aon Insurance Micronesia P.O. Box 502177 CK Saipan, MP. 96950 Gen. Manager: Phillip Gribble Tel. No: 234-2811 Fax No: 234-5462	CGU International Insurance plc Mitsui Marine & Fire Insurance Company, Ltd.	Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Disability, Gen. Casualty, Marine, Property, Surety & Vehicle
Midland Insurance Underwriters, Inc. PPP 219 Box 10000 Saipan, MP. 96950 President: Gregorio R. De Torres Sr. Tel. No: 233-3598 Fax No: 233-3599	Midland National Life Insurance Company	Disability & Life
Moylan's Insurance Underwriters, Inc. P.O. Box 500658 CK Saipan, MP. 96950 Gen. Manager: Tamara H. Talalemotø Tel. No: 234-6442/6571/2490/6129/7185 Fax No: 234-8641	American Home Assurance Company of N.Y. Dongbu Insurance Company, Ltd. First Home Insurance Company, Ltd. First Net Insurance Company MBIJA Insurance Corporation National Western Life Insurance Company NetCare Life and Health Insurance New Hampshire Insurance Company	Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Surety Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Surety Life Disability & Life Disability, Gen. Casualty, Marine, Property, Surety & Vehicle

NAME/COMPANY	COMPANY REPRESENTED	CLASSES OF INSURANCE
<p>Noche, Rogelio M. Jr. SPS 908 Box 10006 Saipan, MP. 96950</p> <p>Tel. No: 235-1258/1259 Fax No: 235-1270</p>	<p>QBE Insurance (International) Ltd.</p>	<p>Disability, Gen. Casualty, Marine, Property, Surety & Vehicle</p>
<p>Ogo, Serverina A. P.O. Box 877 Dist. No. II, Songsong Village Rota, MP. 96951</p> <p>Tel. No: 532-3463/Rota 671-720-5473(Pager) Fax No: (671)-649-5402 (Guam)</p>	<p>Pacific Guardian Life Insurance Company, Ltd.</p>	<p>Disability & Life</p>
<p>Pacific Basin Insurance, Inc. P.O. Box 500710 CK Saipan, MP. 96950</p> <p>President: Joseph C. Reyes Tel. No: 234-5860/7861 Fax No: 234-7841</p>	<p>Grand Pacific Life Insurance Ltd.</p>	<p>Disability & Life</p>
<p>Pacific Financial Corporation P.O. Box 501657 Saipan, MP. 96950</p> <p>Manager: Ed Camacho Tel. No: 234-5706/8615 Fax No: 234-3517</p>	<p>Protective Life Insurance Company</p>	<p>Disability & Life</p>
<p>Pacific Insurance Underwriters, Inc. P.O. Box 500168 Saipan, MP. 96950</p> <p>President: Norman T. Tenorio Tel. No: 234-6267/7310/7722 Fax No: 234-5880</p>	<p>Global Insurance Company Grand Pacific Life Insurance Ltd. Pacific Guardian Life Insurance Company, Ltd. Tokio Marine & Fire Insurance Company, Ltd.</p>	<p>Surety Disability & Life Disability & Life Disability, Gen. Casualty, Marine, Property, Surety & Vehicle</p>

NAME/COMPANY	COMPANY REPRESENTED	CLASSES OF INSURANCE
Pioneer Pacific Financial Services, Inc. P.O. Box 502893 Saipan, MP. 96950 Vice President: Joseph C. Reyes Tel. No: 234-5860/7861 Fax No: 234-7841	American Family Life Assurance Company of Columbus	Disability & Life
Salas, Vicente T. P.O. Box 501309 CK Saipan, MP. 96950 Tel. No: 234-7455/7427 Fax No: 234-7256	John Hancock Life Insurance Company	Disability & Life
Santos, Lisa Lizama SPS 908 Box 10006 Saipan, MP. 96950 Tel. No: 235-1258/1259 Fax No: 235-1270	QBE Insurance (International) Ltd.	Disability, Gen. Casualty, Marine, Property, Surety & Vehicle
Seman, Vivian B. P.O. Box 501040 CK Saipan, MP. 96950 Gen. Manager: Vivian B. Seman Tel. No: 234-1234 Ext. 5153 Fax No: 234-7745	Primerica Life Insurance Company	Disability & Life
Takagi & Associates, Inc. PPP 602, Box 10000 Saipan, MP. 96950 Gen. Manager: Laurie Sturges Tel. No: 322-8117/8118 Fax No: 323-8119	Grand Pacific Life Insurance Ltd. Insurance Company of North America Liberty Insurance Corporation LM Insurance Corporation Reliance Insurance Company The Dai-Tokyo Fire & Marine Insurance Co. United Pacific Insurance Company XL Specialty Insurance Company	Disability & Life Disability, Gen. Casualty, Marine, Property, Surety & Vehicle General Casualty, Property & Surety General Casualty, Property & Surety General Casualty, Marine, Property, Surety & Vehicle Disability, Gen. Casualty, Marine, Property, Surety & Vehicle General Casualty, Marine, Property, Surety & Vehicle Disability Gen. Casualty, Marine, Property, Surety & Vehicle

SUB-AGENTS

NAME/COMPANY	CLASSES OF INSURANCE	APPOINTED BY
Babauta, Dolorina J. P.O. Box 5073 CHR B Saipan, MP. 96950	Disability & Life	Donald C. Barcinas dba American Pacific Insurance Agency/ Individual Assurance Company, Life, Health & Accident
Bank of Hawaii P.O. Box 500566 Saipan, MP. 96950 Tel. No: 235-5400/322-4200	Disability & Life	Takagi & Associates, Inc./Grand Pacific Life Insurance, Ltd.
Bank of Saipan P.O. Box 500690 Saipan, MP. 96950 Tel. No: 235-5400/322-4200	Disability & Life	Pacific Financial Corporation/Protective Life Insurance Co. Calvo's Insurance Underwriters, Inc. - National Union Fire Insurance Company
Borja, Carmen LG. P.O. Box 500922 CK Saipan, MP. 96950	General Casualty, Marine, Property, Surety Vehicle	Moylan's Insurance Underwriters, Inc./American Home Assurance Company of New York
Calvo-UMDA Insurance Company, Ltd. P.O. Box 500035 CK Saipan, MP. 96950 Tel. No: 2345699/5690	General Casualty, Marine, Property, Surety Vehicle	Calvo's Insurance Underwriters, Inc. - National Union Fire Insurance Company
Commonwealth Government Employees' Credit Union P.O. Box 135 Saipan, MP. 96950 Tel. No: 664-3900	Disability & Life	Donald C. Barcinas dba American Pacific Insurance Agency/ Individual Assurance Company, Life, Health & Accident
Equitable Insurance Company, Inc. P.O. Box 500686 Saipan, MP. 96950 Tel. No: 235-5452/53 - Fax No: 235-5451	Disability, General Casualty, Marine, Property, Surety & Vehicle	Moylan's Insurance Underwriters, Inc./First Net Insurance, Inc.

NAME/COMPANY	CLASSES OF INSURANCE	APPOINTED BY
Edith E. Deleon Guerrero P.O. Box 501664 Saipan, MP. 96950 Tel. No: 234-3690 Ext. 1814	Life	Pacifica Insurance Underwriters, Inc./Pacific Guardian
Heston, Teresita R. P.O. Box 1188 Saipan, MP. 96950	Disability & Life	Donald C. Barcinas dba American Pacific Insurance Agency/ Individual Assurance Company, Life, Health & Accident
Metro Saipan Inc. dba Expo Insurance P.O. Box 503018 Saipan, MP. 96950 Tel. No: 234-0888	Disability, General Casualty, Marine, Property, Surety & Vehicle	Moylan's Insurance Underwriters, Inc./Dongbu Insurance Co.
Mabu Corporation dba Mabu Ins. Services PMB 594, PPP Box 10000 Saipan, MP. 96950	General Casualty, Marine, Property, Surety & Vehicle	Pacific Basin Insurance Company
Marianas Insurance Company, Ltd. P.O. Box 502505 CK Saipan, MP. 96950 Tel. No: 234-5091/92 - Fax No: 234-5093	Disability & Life	Donald C. Barcinas dba American Pacific Insurance Agency/ Individual Assurance Company, Life, Health & Accident
Pacific Basin Insurance, Inc. P.O. Box 500710 Saipan, MP. 96950 Tel. No: 234-5860/7861	Disability & Life	Pioneer Pacific Financial Services, Inc. /American Family Company, Ltd.
Pacific Financial Corporation P.O. Box 5001657 Saipan, MP. 96950 Tel. No: 234-5706/8615	General Casualty, Marine, Property, Surety & Vehicle	Calvo's Insurance Underwriters, Inc. - National Union Fire Insurance Company
	Disability & Life	Pacific Basin Insurance, Inc./Grand Pacific Life Insurance Company, Ltd.
	Disability & Life	Randolph C. Biscoe/American National Insurance Company

NAME/COMPANY	CLASSES OF INSURANCE	APPOINTED BY
San Nicolas, Adelia R. P.O. Box 872 Rota, MP. 96951	Life, General Casualty, Marine, Property, Surety & Vehicle	Royal Crown Insurance Corporation
Semán, Miriam K. P.O. Box 1182 Saipan, MP. 96950	Disability & Life	Donald C. Barcinas dba American Pacific Insurance Agency/ Individual Assurance Company, Life, Health & Accident
Thompson, Richard C./Financial Edge Ent. SPS 315 10006 Saipan, MP. 96950	Disability & Life	Randolph C. Biscoe/American National Insurance Company
Tinian Center, Inc. P.O. Box 103 Tinian, MP. 96952	Disability, Life, General Casualty, Marine, Property, Surety & Vehicle	Pacific Basin Insurance, Inc./Grand Pacific Life Insurance Pacific Basin Insurance Company
Union Bank of California P.O. Box 501053 CK Saipan, MP. 96950	Disability & Life	Pacific Financial Corporation/Protective Life Insurance Co.
Tel. No: 234-6559 Wells Fargo Financial Saipan, Inc. (Formerly Norwest Financial Saipan, Inc.) SPS 882 Box 10006 Saipan, MP. 96950	Disability & Life	Pacific Financial Corporation/Protective Life Insurance Co.
Tel. No: 235-6030/36		

SURPLUS LINES BROKERS		NAME/COMPANY	
CLASSES OF INSURANCE			
General Casualty, Life, Marine, Property, Surety & Vehicle	Allied Insurance Services, Inc. P.O. Box 7962 SVRB Saipan, MP. 96950 President: Peter D. Sibly Tel. No: 235-2554 Fax No: 235-2553	General Casualty, Life, Marine, Property, Surety & Vehicle	Allied Insurance Services, Inc. P.O. Box 500710 CK Saipan, MP. 96950 President: Joseph C. Reyes Tel. No: 234-5860/7861 Fax No: 234-7841
General Casualty, Life, Marine, Property, Surety & Vehicle	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	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, Marine, Property, Surety & Vehicle	Huntington Insurance Underwriters Inc. PPP 240 Box 10000 Saipan, MP. 96950 President: Vic Harboyan Tel. No: 323-3435	Disability, General Casualty, Marine, Property, Surety & Vehicle	Micro Insurance, Inc. dba AON Insurance P.O. Box 502177 CK Saipan, MP. 96950 General Manager: Phillip Gribble Tel. No: 234-2811 Fax No: 234-5462
Disability, General Casualty, Marine, Property, Surety & Vehicle	Moylan's Insurance Underwriters, Inc. P.O. Box 500658 CK Saipan, MP. 96950 General Manager: Tamara H. Talamoto Tel. No: 234-6442/6129/7185 Fax No: 234-8641	Disability, General Casualty, Marine, Property, Surety & Vehicle	Pacific Basin Insurance, Inc. P.O. Box 500710 CK Saipan, MP. 96950
Disability, Life, General Casualty, Marine, Property, Surety & Vehicle		Disability, Life, General Casualty, Marine, Property, Surety & Vehicle	

CLASSES OF INSURANCE	NAME/COMPANY
Disability, General Casualty, 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, Life, General Casualty, Marine, Property, Surety & Vehicle	Takagi & Associates, Inc. P.P. 602, Box 10000 Saipan, MP. 96950 Vice President: Brion Kanda Tel. No: 322-8117/8118 Fax No: 323-8119

BROKERS

NAME	CLASSES OF INSURERS
Aga Enterprises, Inc. dba Highlands Insurance P. O. Box 10001 PMB#26 Saipan, MP. 96950 TEL: 233-2374/234-6124	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle
Allied Insurance Services P. O. Box 7962 SVRB Saipan, MP. 96950 Tel. No: 235-2554 - Fax No: 235-2553	General Casualty, Life, Marine, Property, Surety & Vehicle
AM INSURANCE P. O. Box 2797 Agana, Guam 96932	Disability, Life, General Casualty, Marine, Property, Surety & Veh.
Associated Insurance Underwriters of the Pacific, Inc. P. O. Box 501369 CK Saipan, MP. 96950 Tel. No: 234-3152/6865/7222 Fax No: 234-5367	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle
Barcinas, Jesus S. dba JB Professional Insurance Company P. O. Box 501027 Saipan, MP. 96950 TEL: 233-9436/6349/3024	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle
Calvo-Umda Insurance Company, Ltd. P. O. Box 500035 CK Saipan, MP. 96950 TEL: 234-5690/5699	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle
Castro, Agustin dba Pioneer Insurance Services P. O. Box 501584 Saipan, MP. 96950 TEL: 234-7856	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle
Crisostomo, Jerry P. P. O. Box 502322 Saipan, MP. 96950 Tel. No: 234-1234	General Casualty, Marine, Property, Surety & Vehicle

NAME	CLASSES OF INSURANCE
Deleon Guerrero, Francisco C. P.O. Box 501271 Saipan, MP. 96950 Tel. No: 234-7788/7799 (Agnes)	Disability, General Casualty, Property & Vehicle
De Torres, Gregorio R. P.O. Box 504001 CK Saipan, MP. 96950 Tel. No: 234-3595/233-3596/98	Disability, General Casualty, Marine, Property, Surety & Vehicle
D.J. Sablan & Company dba ABY Insurance Services P.O. Box 500211 Saipan, MP. 96950 Tel. No: 234-0809	General Casualty, Marine, Property, Surety & Vehicle
Friendly Finance Company, Inc. P.O. Box 500486 CK Saipan, MP. 96950 TEL: 234-6676	Life, Property, Surety & Vehicle
George, Magdalena Sablan P.O. Box 501369 CK Saipan, MP. 96950 Tel. No: 234-3152/6865/7222 Fax No: 234-5367	Disability, Life, General Casualty, Marine, Property, Surety & Vehicle
Golden King Inc. dba Prosperity Insurance Agency P.O. Box 5898 CHRB Saipan, MP. 96950 Tel. No: 322-9228/323-8088 Fax No: 234-5367	Disability, Life, General Casualty, Marine, Property, Surety & Vehicle
The Hongkong and Shanghai Banking Corporation Limited HSBC Box 10001 PMB Saipan, MP. 96950 Tel. No: 234-2468 Fax No: 234-8882	General Casualty, Marine, Property, Surety & Vehicle
Huntington Insurance Underwriters Inc. PPP 240 Box 10000 Saipan, MP. 96950 Tel. No: 323-3435	Disability, General Casualty, Marine, Property & Vehicle

NAME	CLASSES OF INSURANCE
Isla Financial Services, Inc. P. O. Box 503219 CK Saipan, MP. 96950 TEL: 235-5278	Disability & Life
Jin Joo Corporation dba Boo Boo Insurance Brokerage AAA 825 Box 10001 Saipan, MP. 96950 TEL: 288-2891/235-3403/04	Disability, General Casualty, Property, Surety & Vehicle
Joeten Motor Company, Inc. P. O. Box 500680 Saipan, MP. 96950 TEL: 234-5562	Disability, Life, General Casualty, Marine, Property, Surety & Vehicle
JRS Enterprises Corporation P. O. Box 502673 Saipan, MP. 96950 TEL: 234-0692/7957	Disability, Marine, Surety & Vehicle
Manglona, Vincent A. dba Penny's Insurance Services P. O. Box 555 Rota, MP. 96950 Tel. No: 532-4444/532-7253 - Fax No. 532-3340	Disability, Life, General Casualty, Marine, Property, Surety & Vehicle
Marianas Insurance Company, Ltd. P. O. Box 5002505 Saipan, MP. 96950 Tel. No: 234-5091/92 - Fax No. 234-5093	Disability, Life, General Casualty, Marine, Property, Surety & Vehicle
Mendiola, Celeste S. dba Business solutions P. O. Box 579 Rota, MP. 96951 Tel. No: 532-3468/5080	General Casualty, Marine, Property, Surety & Vehicle
Mendiola, Joseph M. dba Listo Insurance Services P. O. Box 345 Tinian, MP. 96952 Tel. No: 433-2272	Disability, General Casualty, Marine, Property, Surety & Vehicle
Mesa, Gloria Lim dba Provident Insurance Brokerage P. O. Box 502251 CK Saipan, MP. 96950 TEL: 288-1780	Disability, General Casualty, Marine, Property & Vehicle

NAME	CLASSES OF INSURANCE
Microf Insurance, Inc. dba Aon Insurance Micronesia P.O. Box 502177 Saipan, MP. 96950 Tel. No: 234-2811 - Fax No: 234-5462	Disability, General Casualty, Marine, Property, Surety & Vehicle
MP Corporation dba Mercy's Beauty & Barber Shop P.O. Box 500063 CK Saipan, MP. 96950 TEL: 234-3453/235-1990	Disability, General Casualty, Marine, Property, Surety & Vehicle
Myung Sung Corporation dba International Insurance Agency P.O. Box 503397 Saipan, MP. 96950 TEL: 322-2300/234-1941/42	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle
Oasis Corporation dba "DOW INSURANCE" P.O. Box 503362 Saipan, MP. 96950 TEL: 288-1500/234-3737/5606	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle
Oceania Insurance Corporation P.M.B 557 PPP Box 10000 Saipan, MP. 96950 Tel. No: 234-8322 - Fax No: 234-2330	Disability, General Casualty, Marine, Property, Surety & Vehicle
Pacific Basin Insurance, Inc. P.O. Box 500710 CK Saipan, MP. 96950 TEL: 234-5860/7861/0544 - Fax No: 234-7841	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle
Pacific Financial Corporation P.O. Box 501657 Saipan, MP. 96950 Tel. No: 234-5706/8615 - Fax No: 234-3517	General Casualty, Marine, Property & Vehicle
Pacific International Marianas, Inc. dba Midway Motors P.O. Box 500887 Saipan, MP. 96950 TEL: 234-7524	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle
Pacifica Insurance Underwriters, Inc. P.O. Box 500168 CK Saipan, MP. 96950 Tel. No: 234-6267/7310/7722 - Fax No: 234-5880	Disability, General Casualty, Marine, Property, Surety & Vehicle

NAME	CLASSES OF INSURANCE
Pangelinan, Cecilia P. P.O. Box 500021 Saipan, MP. 96950 TEL: 234-6552	General Casualty & Property
PB Properties Inc. P.O. Box 539 Rota, MP. 96951 Tel. No: 532-1089 - Fax No: 532-0841	Disability, General Casualty, Marine, Property, Surety & Vehicle
Royal Crown Insurance Corporation Caller Box AAA 295 Box 10001 Saipan, MP. 96950 TEL: 234-2259/2256/57 - Fax No: 234-2258	General Casualty, Life, Marine, Property & Vehicle
Sablan, Vicente M. dba Sablan & Sons Enterprises P.O. Box 500616 Saipan, MP. 96950 TEL: 235-1105/06	Disability, General Casualty, Marine, Property, Surety & Vehicle
Saipan Investment Development Co., Inc. dba Hafa Adai Insurance Maillex 1469 Box 10005 Saipan, MP. 96950 TEL: 235-4232/322-5595	Disability, General Casualty, Marine, Property, Surety & Vehicle
Seven Twelve Enterprises, Inc. dba 7.12 Insurance P.O. Box 502990 CK Saipan, MP. 96950 TEL: 288-2222/234-1232/33	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle
Stephanian, Linda Serop PPP 708 P.O. Box 10000 Saipan, MP. 96950 TEL: 322-3000/0012	Disability & Surety
Sunflower Marketing Corporation (Saipan) P.O. Box 502887 CK Saipan, MP. 96950 TEL: 236-4181/233-1041	General Casualty & Surety
Takagi & Associates, Inc. PPP 602 Box 10000 Saipan, MP. 96950 TEL: 322-8117	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle

NAME	CLASSES OF INSURANCE
Traders Insurance Underwriters, Inc. P. O. Box 502473 CK Saipan, MP. 96950 Tel. No. 234-7788/7799 - Fax No: 234-8899	Disability, General casualty, Marine, Property & Vehicle
Triple J Saipan, Inc. dba Triple J Motors P. O. Box 500487 Saipan, MP. 96950 Tel. No: 234-7133/3051	Disability, Life, & Vehicle
Velarde, Jose Jr. B. dba Surety Insurance Services P. O. Box 50152 Saipan, MP. 96950 TEL: 288-2948/235-4144	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle
World Wide Insurance, Inc. PPP 305 Saipan, MP. 96950 Tel. No: 322-2820/233-3750	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle
Yodan Enterprises, Inc. dba Yodan Insurance PMB 638 P. O. Box 10003 Saipan, MP. 96950 Tel. No: 233-7798	General Casualty, Marine, Property, Surety & Vehicle

ADJUSTERS	
CLASSES OF INSURANCE	NAME/COMPANY
Disability, Life, General Casualty, Marine, Property, Surety & Vehicle	Sea Ray T. Beltran dba Beltran Investigation P.O. Box 2388 CK Saipan, MP. 96950 Tel. No: 233-7327
General Casualty, Marine, Property & Vehicle	Robert E. Greenwell 378 West O'Brien Drive Hagatna, Guam 96910 Tel. No: 234-7222/6865-671-477-8801 (Guam) Fax No: 234-5367 (AUP)
Disability, General Casualty, Marine, Property, Surety & Vehicle	Island Adjuster, Inc. P.O. Box 500686 Saipan, MP. 96950 Vice President: Theresita DLG. Tudela Tel. No: 235-1099/5452 Fax No: 235-5451
Disability, General Casualty, Marine, Property, Surety & Vehicle	Tommie-Ann Baker SPS 908 Box 10006 Saipan, MP. 96950 Tel. No: 235-1258/1259 Fax No: 235-1270
Disability, General Casualty, Marine, Property, Surety & Vehicle	Micro Insurance, Inc. dba AON Insurance Micronesia P.O. Box 50277 CK Saipan, MP. 96950 General Manager: Phillip Gribble Tel. No: 234-2811 Fax No: 234-5462
Disability, General Casualty, Marine, Property, Surety & Vehicle	Moylan's Insurance Underwriters (Int'l), Inc. dba Equitable Adjusting & Service Company P.O. Box 500658 CK Saipan, MP. 96950 General Manager: Tamara H. Talalemoto Tel. No: 234-7185/6129/6442 Fax No: 234-8641
Disability, General Casualty, Marine, Property, Surety & Vehicle	Rogelio M. Noche, Jr. SPS 908 Box 10006 Saipan, MP. 96950 Tel. No: 235-1258/1259 Fax No: 235-1270

CLASSES OF INSURANCE	NAME/COMPANY
Disability, Life, General Casualty, Marine, Property, Surety & Vehicle	Pacific Basin Insurance, Inc. P.O. Box 500710 CK Saipan, MP. 96950 President: Joseph C. Reyes Tel. No: 234-5860/7861 Fax No: 234-7841
Disability, Life, General Casualty, 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, Marine, Property, Surety & Vehicle	Takagi & Associates, Inc. PPP 602, Box 10000 Saipan, MP. 96950 Vice President: Brion Kanda Tel. No: 322-8117/8118 Fax No: 323-8119

AUTO INSURANCE PROVIDER (CARRIERS)

NAME/COMPANY	CLASSES OF INSURANCE	GENERAL AGENT
AMERICAN HOME ASSURANCE COMPANY Gen. Mgr.: Mr. Andy Del Mundo Tel. No: 234-0609/0610 Fax No: 234-1845	Vehicle	Calvo's Insurance Underwriters, Inc. P. O. Box 500035 CK Saipan, MP. 96950 Gen. Mgr.: Mr. Eli C. Buenaventura Tel. No: 234-5690/5699 Fax No: 234-5693 Moylan's Insurance Underwriters, Inc. P. O. Box 500568 CK Saipan, MP. 96950 Gen. Mgr.: Ms. Tamara H. Talalemoto Tel. No: 234-6442/6571/2490/6129/7185 Fax No: 234-8641
CENTURY INSURANCE COMPANY, LTD. P. O. Box 193 Box 100000 Saipan, MP. 96950 Gen. Mgr.: Mr. Andy Del Mundo Tel. No: 234-0609/0610 Fax No: 234-1845	Vehicle	N/A
CGU INTERNATIONAL INSURANCE plc	Vehicle	MicroI Insurance Inc. dba Aon Insurance Micronesia P. O. Box 502177 CK Saipan, MP. 96950 General Manager: Phillip Gribble Tel. No: 234-2811/12/13/14 Fax No: 234-5462

NAME/COMPANY	CLASSES OF INSURANCE	GENERAL AGENT
DAI-TOKYO FIRE & MARINE INSURANCE COMPANY, LTD.	Vehicle	Takagi & Associates, Inc. PPP 602, Box 10000 Saipan, MP. 96950 Office Supervisor: Ms. Mona Barcinas Tel. No: 322-8117/8118 Fax No: 323-8119
DONGBU INSURANCE COMPANY, LTD.	Vehicle	Moylan's Insurance Underwriters, Inc. Tel. No: 234-6442/6571/2490/6129/7185 Fax No: 234-8641
EQUITABLE INSURANCE COMPANY, INC. P. O. Box 500686 CK Saipan, MP. 96950 Asst. Gen. Mgr.: Mr. Tony Chong Tel. No: 235-5452/5453/0488 Fax No: 235-5451	Vehicle	Moylan's Insurance Underwriters, Inc. Tel. No: 234-6442/6571/2490/6129/7185 Fax No: 234-8641
First Net Insurance Company MARIANAS INSURANCE COMPANY, LTD. P. O. Box 502505 CK Saipan, MP. 96950 Gen. Mgr.: Ms. Rosalia S. Cabrera Tel. No: 234-5091/5092 Fax No: 234-5093	Vehicle	Moylan's Insurance Underwriters, Inc. Tel. No: 234-6442/6571/2490/6129/7185 Fax No: 234-8641
GEN. MGR.: Ms. Rosalia S. Cabrera TEL. NO: 234-5091/5092 FAX NO: 234-5093 GEN. MGR.: Ms. Rosalia S. Cabrera TEL. NO: 234-5091/5092 FAX NO: 234-5093	Vehicle	Microl Insurance Inc. dba Aon Insurance Micronesia Tel. No: 234-2811/12/13/14 Fax No: 234-5462

NAME/COMPANY	CLASSES OF INSURANCE	GENERAL AGENT
NATIONAL UNION FIRE INSURANCE COMPANY 	Vehicle	Calvo's Insurance Underwriters, Inc. Tel. No: 234-5690/5699 Fax No: 234-5693
NICHIDO FIRE & MARINE INSURANCE CO., LTD. 	Vehicle	Calvo's Insurance Underwriters, Inc. Tel. No: 234-5690/5699 Fax No: 234-5693
OCEANIA INSURANCE CORPORATION P.M.B 557 Box 10000 Saipan, MP. 96950 Gen. Mgr.: Mr. Casiano Pendon Jr. Tel. No: 234-8322 - Fax No: 234-2330	Vehicle	N/A
PACIFIC BASIN INSURANCE COMPANY, INC. P. O. Box 500710 CK Saipan, MP. 96950 Vice-Pres.: Joseph C. Reyes Tel. No: 234-5860/7861/0544 Fax No: 234-7841	Vehicle	Associated Insurance Underwriters of the Pacific, Inc. P. O. Box 501369 CK Saipan, MP. 96950 Gen. Mgr.: Ms. Magdalena S. George Tel. No: 234-3152/6865/7222 Fax No: 234-5367

NAME/COMPANY	CLASSES OF INSURANCE	GENERAL AGENT
QBE INSURANCE (INTERNATIONAL), LTD.	Vehicle	1). Rogelio M. Jr. Noche SPS 908 Box 10006 Saipan, MP. 96950 2). Lisa Lizama Santos SPS 908 Box 10006 Saipan, MP. 96950
ROYAL CROWN INSURANCE CORPORATION Dept. 295 PMB 10001 Saipan, MP. 96950 President: Mr. Cheong Pui Ng Tel. No: 234-2255/2257 - Fax No: 234-2258	Vehicle	Tel. No: 235-1258/1259 - Fax No: 235-1270 N/A
TOKIO MARINE & FIRE INSURANCE COMPANY, LTD.	Vehicle	Pacifica Insurance Underwriters, Inc. P.O. Box 500168 CK Saipan, MP. 96950 President: Mr. Norman T. Tenorio Tel. No: 234-6267/7310 7722 Fax No: 234-8899

SECURITY DEPOSITS - ALIEN INSURERS

NAME OF COMPANY	TYPE OF SECURITY	AMOUNT	MATURITY DATE	ISSUER
American International Assurance Company (Bermuda)	TCD No. 506742	\$143,304.51	04 May 2001	Union Bank
CGU International Insurance plc	TDA No: 62333150	\$100,000.00	12 Jan 2001	Bank of Hawaii
Dai-Tokyo Fire & Marine Insurance Co.	TCD No. 506647	\$100,000.00	16 Feb 2001	Union Bank
Dongbu Insurance Company, Ltd. (KAFMIC)	TDA No. 62333933	\$100,000.00	05 Jun 2001	Bank of Hawaii
FAI (NZ) General Insurance Company	TDA No: 6124459	\$100,000.00	22 Jan 2001	Bank of Hawaii
Mitsui Marine & Fire Insurance Company	Bond No. 60-03271	\$100,000.00	31 Dec 2001	CGU International Insurance plc
MMI General Insurance Ltd.	TDA No: 6152147	\$100,000.00	28 Nov 2001	Bank of Hawaii
New Zealand Insurance, Company, Ltd.	TDA No: 6038479	\$100,000.00	22 Sept. 2000	Bank of Hawaii
The Nichido Fire & Marine Ins. Co., Ltd.	TCD No. 506800	\$100,000.00	29 Jun 2001	Union Bank
QBE Insurance (International) Ltd.	TCD No. 6198720	\$100,000.00	06 Mar. 2001	Bank of Hawaii
Sumitomo Marine & Fire Insurance Co.	Bond #BNS 1274550	\$100,000.00	Continuous	Continental Insurance Company
Tokio Marine & Fire Insurance Company	TCD No. 506616	\$100,000.00	16 Feb 2001	Union Bank

SECURITY DEPOSITS - LABOR BOND

NAME OF COMPANY	TYPE OF SECURITY	AMOUNT	MATURITY DATE	ISSUER
American Contractors Indemnity Co.	TCD No. 7017-699610	\$100,000.00	21 Jul 2001	First Hawaiian Bank
Century Insurance Company, Ltd.	TCD No. 0100-408401	\$100,000.00	17 Jun 2001	Bank of Saipan
Equitable Insurance Company, Inc.	TCD No. 506825	\$100,000.00	11 Jul 2001	Union Bank
Global Insurance, Inc.	CN No. 3930-001472	\$25,000.00	01 Jun 2001	Isla Financial Services
Global Insurance, Inc.	CN No. 5174	\$75,000.00	07 Jan 2002	Pacific Financial Corp.
Harbor Insurance Company, Ltd.	TCD No. 002-002855-021	\$26,187.50	03 Dec 2000	Hong Kong Shanghai Banking Corp. Ltd.
Marianas Insurance Company, Ltd.	TCD No. 506808	\$100,000.00	03 Jul 2001	Union Bank
Oceania Insurance Corporation	TDA No. 6233285	\$25,000.00	16 Feb 2001	Bank of Hawaii
Oceania Insurance Corporation	TDA No. 6226569	\$75,000.00	18 Aug 2001	Bank of Hawaii
Pacific Indemnity Insurance Co.	TDA No. 6233118	\$100,000.00	Auto Renewal	Bank of Hawaii
Pacific Rim Insurance Company	TDA No. 6124227	\$25,000.00	03 Aug 2001	Bank of Hawaii
Premier Insurance Company, Inc.	TDA No. 6233321	\$100,000.00	12 Dec 2000	Bank of Hawaii
Royal Crown Insurance Corporation	TCD No. 0200408362	\$100,000.00	19 Aug 2001	Bank of Saipan
Telebond Insurance Corp.	TCD No. 0403-203516	\$100,000.00	07 Dec 2001	Bank of Guam
Traders Insurance Underwriters, Inc.	TDA No. 6233352	\$100,000.00	04 Apr 2001	Bank of Hawaii

SECURITY DEPOSITS - SURPLUS LINES BROKERS

NAME OF COMPANY	TYPE OF SECURITY	AMOUNT	MATURITY DATE	ISSUER
AM Insurance, Inc.	Bond No. 1612	\$2,000.00	03 Sept 1999	American Home Assurance Company
Baldwin Insurance Saipan, Inc.	Bond No. B-1676	\$2,000.00	27 May 1999	American Home Assurance Company
Marianas Insurance Company, Ltd.	TCD No. 202217	\$2,000.00	25 Aug 1999	Union Bank
Microl Insurance, Inc.	Bond No. 441N9002	\$2,000.00	Continuous	Insurance Company of North America
Moylan's Insurance Underwriters (International), Inc.	KIC-8139-LPB	\$2,000.00	24 Sept 1999	Dongbu Insurance Company, Inc.
Pacific Basin Insurance, Inc.	Bond No. 0700-1001	\$2,000.00	23 May 1999	Premier Insurance Company, Inc.
Pacifica Insurance Underwriters, Inc.	Bond No. GBD-7-01481	\$2,000.00	31 Dec 1998	Global Insurance, Inc.
Peter D. Sibby dba Allied International Insurance Services	CN-7001747-2913	\$2,000.00	17 Dec. 1999	Pacific Financial Corp.
Takagi & Associates, Inc.	Bond No. 1014336	\$2,000.00	31 Dec. 1999	Intercargo Insurance Company

FINANCIAL STATEMENT OF LICENSED ALIEN INSURANCE COMPANIES

As of December 31, 2000

Actual Figures

COMPANY NAME	ASSETS	LIABILITIES	CAPITAL	SURPLUS
American International Assurance Co. (Bermuda), Ltd.	\$4,644,664,713	\$4,125,179,934	\$81,164,057	\$438,320,722
CGU International Insurance plc (Formerly N.Z.I.)	1,067,692	546,157	0	521,535
Dai-Tokyo Fire & Marine Insurance Company, Ltd.	14,298,557	12,160,701	931,253	1,206,601
Dongbu Insurance Company, Ltd.	1,949,194,514	1,670,425,023	48,253,285	230,516,206
Mitsui Marine & Fire Insurance Company, Ltd.	106,688,861	41,157,600	5,000,000	60,531,261
Nichido Fire & Marine Insurance Company, Limited	16,203,912,649	14,204,167,426	903,612,375	1,096,132,848
QBE Insurance (International), Ltd.	1,447,961	664,039	477,754	306,168
Sunintomo Marine & Fire Insurance Company, Ltd. (US Br)	227,166,665	103,447,279	27,779,713	95,939,673
Tokio Marine & Fire Insurance Company, Ltd. (US Br)	954,015,396	661,142,440	0	292,872,956
2000 TOTAL	\$24,102,457,008	\$20,818,890,599	\$1,067,218,437	\$2,216,347,970
1999 TOTAL	\$20,181,945,631	\$17,372,040,316	\$1,135,645,039	\$1,674,260,327
% CHANGE	19%	20%	-6%	32%

FINANCIAL STATEMENT OF LICENSED DOMESTIC INSURANCE COMPANIES

As of December 31, 2000

Actual Figures

COMPANY NAME	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Century Insurance Company, Ltd.	\$7,482,595	\$4,432,566	\$1,000,000	\$2,050,029
Equitable Insurance Company, Ltd.	936,091	486,141	100,000	449,950
First Home Insurance Company	29,872	1,979	25,000	2,893
First Pacific Transnational Insurance Company	126,441	103,225	110,000	(86,784)
Global Insurance, Inc.	117,080	43,301	51,000	22,779
Harbor Insurance Company, Ltd.				
Island Insurance & Surety Corporation	133,048	44,778	50,000	38,270
Marianas Insurance Company, Ltd.	1,219,065	866,388	37,650	315,027
Oceania Insurance Corporation	213,408	307,742	0	(94,334)
Pacific Basin Insurance Company, Inc.	419,469	58,737	250,000	110,732
Premier Insurance Company	415,038	355,750	55,500	3,788
Royal Crown Insurance Corporation	1,490,197	582,797	100,000	807,400
Telebond Insurance Corporation	403,101	42,757	150,000	210,344
Traders Insurance Underwriters	629,818	279,614	100,000	250,204
2000 TOTAL	\$13,615,223	\$7,605,775	\$2,029,150	\$4,080,298
1999 TOTAL	\$15,281,238	\$6,893,711	\$2,233,775	\$6,153,753
% CHANGE	-11%	10%	-9%	-34%

NOTE: Harbor Insurance Company, Ltd. was not in operation, therefore, no Annual Report.

FINANCIAL STATEMENT OF LICENSED FOREIGN INSURANCE COMPANIES

As of December 31, 2000

Actual Figures

COMPANY NAME	ASSETS	LIABILITIES	CAPITAL	SURPLUS
American Contractors Indemnity Company	\$29,857,083	\$16,776,117	\$9,662,169	\$3,418,737
American Family Life Assurance Company of Columbus	30,308,020,150	28,635,250,962	73,809,134	1,598,960,054
American Home Assurance Company	11,417,156,098	7,789,294,276	557,765,068	3,070,096,754
American National Insurance Company	7,205,472,698	5,373,359,636	33,682,362	1,798,430,700
Balboa Life Insurance Company	239,465,401	91,774,313	27,920,150	119,770,938
Balboa Insurance Company	397,094,094	189,498,698	92,287,926	115,307,470
Federal Insurance Company	12,270,330,818	8,875,414,117	693,857,614	2,701,059,087
First Net Insurance Company	3,623,016	3,530,320	92,696	0
Grand Pacific Life Insurance, Ltd.	137,849,817	129,877,037	4,694,980	3,277,800
Gulf Insurance Company	952,499,902	601,726,893	138,401,695	212,371,314
Individual Assurance Company Life, Health & Accident	42,540,888	28,980,424	3,095,420	10,465,044
Insurance Company of North America	310,637,681	202,014,520	248,526,000	(139,902,836)
John Hancock Life Insurance Company	61,813,058,935	58,112,600,277	1,606,435,452	2,094,023,206
Knights of Columbus	8,553,945,938	7,273,913,291	20,550,000	1,259,482,647
Liberty Insurance Corporation	1,447,578,421	1,170,425,648	159,662,500	117,490,273
Lincoln National Life Insurance	76,514,511,779	73,835,365,600	2,031,102,027	648,044,152
LM Insurance Corporation	53,509,446	37,421,310	11,000,000	5,088,136
Lumbermens Mutual Casualty Company	7,487,415,126	5,674,144,795	700,000,000	1,113,270,331
MBA Insurance Corporation	7,627,142,342	5,245,473,514	1,147,115,199	1,234,553,629
Midland National Life Insurance Company	4,120,353,063	3,755,145,322	96,067,246	269,140,495
National Union Fire Insurance Company	14,563,615,798	8,356,932,482	2,381,520,420	3,825,162,896
National Western Life Insurance Company	3,349,085,112	2,952,808,122	30,989,059	365,287,931
NetCare Life and Health Insurance	16,266,325	15,448,638	2,253,025	(1,435,338)
New Hampshire Insurance Company of New York	1,652,210,593	1,122,284,854	185,877,854	344,047,885
PacificCare Life Assurance Company	76,895,192	46,157,727	28,033,769	2,703,696
Pacific Guardian Life Insurance Company, Ltd.	352,090,000	282,637,846	18,771,007	44,681,147
SUBTOTAL	250,942,225,716	219,818,256,739	10,303,172,772	20,814,796,148

COMPANY NAME	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Pacific Indemnity Insurance Company	10,963,504	5,878,041	3,947,336	1,138,126
Primerica Life Insurance Company	4,175,895,246	2,656,738,733	651,257,165	867,899,347
Protective Life Insurance Company	10,186,260,522	9,603,986,409	366,650,389	215,623,725
Reliance Insurance Company				
The Continental Insurance Company	1,833,305,724	997,785,277	754,865,227	80,655,219
The Seaboard Surety Company	255,939,571	110,316,814	22,484,317	123,138,439
Trans World Assurance Company	239,682,334	195,463,307	2,500,002	41,719,025
United Pacific Insurance Company				
United States Fidelity & Guaranty Company	5,769,535,081	4,175,285,882	1,977,864,439	(383,615,240)
XL Specialty Insurance Company	233,939,731	166,838,602	77,814,332	(10,713,203)
Zurich Insurance (Guam), Inc.	22,926,487	12,769,022	4,000,000	6,157,465
2000 TOTAL	\$273,670,673,916	\$237,743,318,826	\$14,164,555,979	\$21,756,799,051
1999 TOTAL	\$278,267,122,382	\$242,578,201,918	\$10,664,365,773	\$25,232,532,305
% CHANGE	-2%	-2%	33%	-14%

**NOTE: THE FOLLOWING COMPANIES DID NOT SUBMIT THEIR
2000 ANNUAL REPORTS.**

- 1). Reliance Insurance Company
- 2). United Pacific Insurance Company

SUMMARY OF TOTAL LINES OF BUSINESS BY PROPERTY AND CASUALTY COMPANIES

FOR YEAR ENDING DECEMBER 31, 2000

Lines of Business	Gross Premiums Including Membership Fees Less Return Premiums on Policies Not Taken		Direct Unearned Premium Reserved	Direct Losses Paid (Deductible) Salvage	Direct Losses Incurred	Direct Losses Unpaid
	Direct Premiums Written	Direct Premiums Earned				
Fire	\$2,555,659	\$2,456,538	\$1,228,758	\$636,327	\$729,893	\$141,131
Allied Lines	1,496,260	1,547,710	850,696	11,443	(15,016)	35,330
Homeowners Multiple Peril	349,531	314,313	156,149	23,760	28,305	4,545
Commercial Multiple Peril	1,210,087	1,206,156	428,772	35,313	29,813	2,050
Ocean Marine	463,356	513,048	70,169	31,352	34,262	15,450
Inland Marine	30,694	32,484	6,133	0	0	0
Earthquake	435,996	394,025	236,354	0	4,594	18,894
All other A&H	91,752	83,068	35,799	5,825	0	585
Group Accident & Health	4,160,255	4,038,508	425,251	2,279,863	2,287,884	582,545
Personal Accident	24,329	22,480	14,089	0	6,410	0
Travel Accident	2,822	2,822	0	0	0	0
Credit Accident & Health	11,404	11,903	5,133	0	0	0
Worker's Compensation	2,747,373	2,372,622	1,243,494	228,477	244,738	906,602
Other Liability	1,992,003	1,787,895	771,085	3,432,883	1,465,130	2,534,127
Other Commercial Auto Liability	1,074,204	1,157,200	368,434	546,779	429,571	351,916
Other Private Passenger Auto Liability	3,763,030	3,656,591	1,373,591	1,640,596	1,658,244	757,106
Commercial Auto Physical Damage	1,110,123	1,154,257	489,699	261,185	348,450	86,538
Private Passenger Auto Physical Damage	1,743,467	1,812,136	669,181	523,389	824,419	258,682
Surety	2,127,073	1,628,740	816,600	118,663	345,201	271,738
Bonds	157,216	140,263	33,155	13,557	13,557	0
Product Liability	0	141,387	0	0	0	0
SUBTOTAL	25,546,634	24,474,146	9,222,542	9,789,412	8,435,455	5,967,239

LINES OF BUSINESS	WRITTEN	EARNED	RESERVED	SALVAGE	INCURRED	UNPAID
Glass	\$5,400	\$5,658	\$1,618	\$0	\$0	\$0
Burglary & Theft	49,470	46,680	24,874	6,367	5,803	4,606
Boiler & Machinery	18,863	20,738	4,160	0	0	0
Miscellaneous/Aggregate Write-Ins	21,269	17,427	9,928	0	0	0
Miscellaneous Casualty	39,920	36,489	15,857	(192,436)	(391,536)	630,000
2000 TOTAL	\$25,681,556	\$24,601,138	\$9,278,979	\$9,603,343	\$8,049,722	\$6,601,845
1999 TOTAL	\$23,566,566	\$21,557,205	\$9,349,085	\$6,303,076	\$5,176,533	\$5,601,038
% CHANGE	9%	14%	-1%	52%	56%	18%

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2000**

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
Century Insurance Company, Ltd.	\$680,152	\$682,985	\$423,313	\$6,478	\$5,978	\$0
CGU International Insurance plc	731,468	650,508	281,659	584,433	584,433	0
Dai-Tokyo Fire & Marine Insurance Co., Ltd	109,625	96,727	62,146	17,891	17,891	0
Dongbu Insurance Company, Ltd. (KAFMIC)	5,423	12,015	2,169	0	(2,000)	0
Equitable Insurance Company, Inc.	16,430	7,776	8,654	0	0	0
First Net Insurance Company	55,371	16,920	10,711	0	129,851	129,851
Marianas Insurance Company, Ltd.	52,237	26,695	25,542	0	0	0
Mitsui Marine & Fire Insurance Company, Ltd.	86,121	91,962	36,992	0	0	0
Nichido Fire & Marine Insurance Co., Ltd.	38,400	9,600	28,800	0	0	0
Pacific Basin Insurance Company	13,065	12,774	0	0	0	0
Pacific Indemnity Insurance Company	91,439	99,217	44,024	17,500	(1,260)	11,280
QBE Insurance (International) Ltd.	225,055	262,004	108,365	0	0	0
Tokio Marine & Fire Insurance Company, Ltd.	450,873	487,355	196,383	10,025	(5,000)	0
2000 TOTAL	\$2,555,659	\$2,456,538	\$1,228,758	\$636,327	\$729,893	\$141,131

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2000**

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
American Home Assurance Co.	\$54,000	\$108,500	\$27,000	\$0	\$17,000	\$17,000
Century Insurance Co., Ltd.	922,874	927,509	576,292	0	0	0
Dai-Tokyo Fire & Marine Ins. Co., Ltd	120,457	107,031	68,785	0	0	0
Dongbu Ins. Co., Ltd. (KAFMIC)	9,791	15,400	3,916	0	0	0
First Net Insurance Company	36,760	11,233	7,111	0	0	0
Mitsui Maarine & Fire Insurance Co., Ltd.	150,722	148,657	65,945	0	0	0
National Union Fire Insurance Company	28,000	53,000	14,000	0	(52,000)	0
New Hampshire Insurance Comapany	6,000	3,000	0	0	0	0
Nichido Fire & Marine Insurance Co., Ltd.	2,400	600	1,800	0	0	0
Pacific Basin Insurance Company	948	948	0	0	0	0
Pacific Indemnity Insurance Company	153,645	161,932	76,105	11,747	20,287	18,330
QBE Insurance (International) Ltd.	10,663	9,900	9,742	(304)	(303)	0
2000 TOTAL	\$1,496,260	\$1,547,710	\$850,696	\$11,443	(\$15,016)	\$35,330

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2000
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
American Home Assurance Company	\$4,000	\$1,000	\$2,000	\$0	\$0	\$0
CGU International Insurance plc	79,072	64,818	32,841	12,703	12,703	0
Dongbu Insurance Company, Ltd. (KAFMIC)	23,519	18,961	9,408	0	0	0
Marianas Insurance Company, Ltd.	51,302	23,682	27,620	0	0	0
National Union Fire Insurance Company	0	1,000	0	0	0	0
Pacific Indemnity Insurance Company	159,673	173,635	72,672	11,057	15,602	4,545
QBE Insurance (International) Ltd.	12,402	11,999	4,811	0	0	0
Tokio Marine & Fire Insurance Company, Ltd.	19,563	19,218	6,797	0	0	0
2000 TOTAL	\$349,531	\$314,313	\$156,149	\$23,760	\$28,305	\$4,545

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
American Home Assurance Company	\$278,000	\$196,000	\$139,000	\$27,000	\$27,000	\$0
Dongbu Insurance Company, Ltd. (KAFMIC)	45,627	39,390	18,251	0	0	0
National Union Fire Insurance Company	5,000	7,500	2,500	0	0	0
New Hampshire Insurance Company	30,000	15,000	0	0	0	0
Tokio Marine & Fire Insurance Company, Ltd.	851,460	948,266	269,021	8,313	2,813	2,050
2000 TOTAL	\$1,210,087	\$1,206,156	\$428,772	\$35,313	\$29,813	\$2,050

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2000
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.	\$369,386	\$403,676	\$19,383	\$30,000	\$12,500	\$0
CGU International Insurance plc	2,531	2,100	1,025	0	0	0
Dai-Tokyo Fire & Marine Insurance Co., Ltd.	0	152	0	(200)	(200)	0
Dongbu Insurance Company, Ltd. (KAFMIC)	789	516	0	0	0	0
First Net Insurance Company	1,325	650	0	0	0	0
Marianas Insurance Company, Ltd.	2,967	2,592	375	0	0	0
Mitsui Marine & Fire Insurance Company, Ltd.	36,462	35,240	17,966	0	0	0
QBE Insurance (International) Ltd.	20,306	33,350	15,334	0	0	(4,960)
Tokio Marine & Fire Insurance Company, Ltd.	29,590	34,772	16,086	1,552	21,962	20,410
2000 TOTAL	\$463,356	\$513,048	\$70,169	\$31,352	\$34,262	\$15,450

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
CGU International Insurance plc	\$30,694	\$32,484	\$6,133	\$0	\$0	\$0
2000 TOTAL	\$30,694	\$32,484	\$6,133	\$0	\$0	\$0

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2000**

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
American Home Assurance Company	\$10,000	\$5,000	\$5,000	\$0	\$0	\$0
Century Insurance Company, Ltd.	207,328	161,186	127,149	0	0	0
Dai-Tokyo Fire & Marine Insurance Co., Ltd.	69,038	60,712	38,999	0	0	0
Dongbu Insurance Company, Ltd. (KAFMIC)	19,937	22,657	7,975	0	0	0
Mitsui Marine & Fire Insurance Co., Ltd.	28,958	45,621	10,369	0	0	0
National Union Fire Insurance Company	7,000	3,500	3,500	0	0	0
New Hampshire Insurance Company	4,000	2,000	0	0	0	0
Pacific Indemnity Insurance Company	89,735	93,349	43,362	0	4,594	18,894
2000 TOTAL	\$435,996	\$394,025	\$236,354	\$0	\$4,594	\$18,894

ALL OTHER A & H

NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
CGU International Insurance plc	\$90,500	\$79,141	\$34,926	\$5,825	\$0	\$585
Dai-Tokyo Fire & Marine Insurance Co., Ltd.	1,252	3,927	873	0	0	0
2000 TOTAL	\$91,752	\$83,068	\$35,799	\$5,825	\$0	\$585

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2000
GROUP ACCIDENT & HEALTH**

NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
American Home Assurance Company	\$12,000	\$11,500	\$6,000	\$0	\$0	\$0
First Net Insurance Company	0	0	0	0	374	374
National Union Fire Insurance Co.	4,000	3,000	2,000	0	0	0
Nichido Fire & Marine Insurance Co., Ltd.	68,148	68,148	0	10,146	10,146	0
OBE Insurance (International) Ltd.	11,264	13,623	(2,359)	0	0	0
Tokio Marine & Fire Ins. Co., Ltd.	914,425	791,819	419,610	650,214	654,201	119,552
Zurich Ins. (Guam), Inc.	3,150,418	3,150,418	0	1,619,503	1,623,163	462,619
2000 TOTAL	\$4,160,255	\$4,038,508	\$425,251	\$2,279,863	\$2,287,884	\$582,545

PERSONAL ACCIDENT

NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Equitable Insurance Company, Inc.	(\$20)	(\$221)	\$201	\$0	\$0	\$0
Mitsui Marine & Fire Insurance Co., Ltd.	21,904	20,256	13,888	0	0	0
Pacific Basin Insurance Company, Inc.	2,445	2,445	0	0	0	0
CGU International Insurance plc	0	0	0	0	6,410	0
2000 TOTAL	\$24,329	\$22,480	\$14,089	\$0	\$6,410	\$0

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2000**

TRAVEL ACCIDENT						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Marianas Insurance Company, Inc.	\$2,822	\$2,822	\$0	\$0	\$0	\$0
2000 TOTAL	\$2,822	\$2,822	\$0	\$0	\$0	\$0

CREDIT 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.	\$11,404	\$11,903	\$5,133	\$0	\$0	\$0
2000 TOTAL	\$11,404	\$11,903	\$5,133	\$0	\$0	\$0

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2000
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
American Home Assurance Company	\$92,000	\$62,000	\$46,000	\$8,000	\$12,000	\$4,000
Century Insurance Company, Ltd.	750,303	650,834	445,248	(7,025)	61,108	447,583
CGU International Insurance plc	271,116	230,781	106,940	43,908	89,263	51,330
Dai-Tokyo Fire & Marine Insurance Co., Ltd.	69,869	82,472	36,916	11,781	(13,599)	6,170
Dongbu Insurance Company, Ltd. (KAFMIC)	36,311	37,307	14,524	255	2,255	9,500
Equitable Insurance Company, Inc.	74,228	35,007	39,221	3,120	3,120	683
First Net Insurance Company	14,960	8,528	5,399	0	3,657	3,657
Marianas Insurance Company, Inc.	184,631	67,626	117,005	12,080	4,065	5,252
Mitsui Marine & Fire Insurance Co., Ltd.	6,081	6,148	1,887	0	0	0
National Union Fire Insurance Company	163,000	185,500	81,500	17,000	2,000	9,000
Nichido Fire & Marine Insurance Company, Ltd.	587	98	489	0	0	0
Oceania Insurance Corporation	139,106	73,244	(42,727)	8,356	2,571	19,280
Pacific Basin Insurance Company, Inc.	41,982	32,279	0	167	167	0
Pacific Indemnity Insurance Company	62,124	114,650	23,306	72,106	(10,370)	228,010
Prenter Insurance Company, Inc.	22,191	11,902	10,289	0	8,246	0
QBE Insurance (International), Ltd.	177,502	182,053	136,990	39,822	39,822	(16,578)
Royal Crown Insurance Corporation	113,920	117,205	0	8,087	865	19,176
Tokio Marine & Fire Insurance Co., Ltd.	416,997	378,518	220,507	8,906	37,654	119,539
Traders Insurance Underwriters, Inc.	110,465	96,470	0	1,914	1,914	0
2000 TOTAL	\$2,747,373	\$2,372,622	\$1,243,494	\$228,477	\$244,738	\$906,602

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2000**

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
American Home Assurance Company	\$113,000	\$49,500	\$56,500	\$0	\$0	\$0
Century Insurance Company, Ltd.	284,559	295,300	130,059	170,167	299,918	784,751
CGU International Insurance plc	182,595	0	72,917	9,084	9,914	870
Dai-Tokyo Fire & Marine Insurance Co., Ltd.	159,638	129,918	94,942	48,932	48,082	50,000
Dongbu Insurance Company, Ltd. (KAFMIC)	3,903	5,697	1,561	0	0	0
Equitable Insurance Company, Inc.	3,050	1,154	1,896	0	0	0
First Net Insurance Company	17,057	5,212	3,300	0	0	0
Marianas Ins. Co., Inc.	45,858	24,707	21,151	0	0	0
Mitsui Marine & Fire Ins. Co., Ltd.	67,630	74,012	22,420	6,911	(100,587)	900,000
National Union Fire Ins. Co.	71,000	103,500	35,500	0	0	0
New Hampshire Insurance Company	0	1,000	0	0	0	0
Nichido Fire & Marine Insurance Company, Ltd.	8,200	2,050	6,150	0	0	0
Pacific Basin Insurance Company, Inc.	2,745	2,745	0	0	0	0
Pacific Indemnity Insurance Company	79,845	91,123	37,472	4,093	14,239	26,186
QBE Insurance (International), Ltd.	220,784	233,337	79,081	2,121,012	211,387	279,950
Tokio Marine & Fire Insurance Company, Ltd.	745,210	781,711	208,136	1,072,684	982,177	492,370
Zurich Insurance (Guam), Inc.	(13,071)	(13,071)	0	0	0	0
2000 TOTAL	\$1,992,003	\$1,787,895	\$771,085	\$3,432,883	\$1,465,130	\$2,534,127

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2000
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
American Home Assurance Company	\$23,000	\$21,500	\$11,500	\$0	\$0	\$0
Century Insurance Company, Ltd	140,709	146,870	62,473	69,150	64,292	83,421
CGU International Insurance plc	27,862	14,296	14,877	3,470	3,470	0
Dai-Tokyo Fire & Marine Insurance Co., Ltd.	41,248	33,830	21,188	0	0	0
Dongbu Insurance Company, Ltd. (KAFMIC)	30,679	30,629	12,272	8,285	13,738	10,070
Equitable Insurance Company, Inc.	3,156	1,301	1,855	0	0	0
First Net Insurance Company	22,180	12,738	8,064	0	34,153	34,153
Marianas Insurance Company, Inc.	34,685	18,400	16,285	23,369	(26,512)	0
Mitsui Marine & Fire Insurance Company, Ltd.	73,460	257,704	42,215	84,771	49,984	193
National Union Fire Insurance Company	105,000	75,500	52,500	20,000	34,000	14,000
Oceania Insurance Corporation	11,268	612	523	0	0	0
Pacific Indemnity Insurance Company	75,279	86,220	38,161	59,483	90,147	76,961
QBE Insurance (International), Ltd.	59,662	97,507	(5,237)	27,000	56,891	6,323
Royal Crown Insurance Corporation	27,032	25,162	0	0	0	0
Tokio Marine & Fire Insurance Company, Ltd.	398,984	334,931	91,758	251,251	109,408	126,795
2000 TOTAL	\$1,074,204	\$1,157,200	\$368,434	\$546,779	\$429,571	\$351,916

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2000**

OTHER PRIVATE PASSENGER AUTO LIABILITY

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
American Home Assurance Company	\$4,000	\$6,000	\$2,000	\$33,000	\$33,000	\$33,000
Century Insurance Company, Ltd	445,578	465,088	197,831	218,973	203,590	294,313
CGU International Insurance plc	1,767,026	1,739,224	733,174	932,488	895,367	165,986
Dai-Tokyo Fire & Marine Insurance Co., Ltd.	33,350	30,850	16,708	37,945	46,945	9,000
Dongbu Insurance Company, Ltd. (KAFMIC)	182,976	182,676	73,190	49,412	81,937	60,063
Equitable Insurance Company, Inc.	64,283	30,166	34,117	280	280	0
First Net Insurance Company	110,899	63,689	40,319	37,699	81,966	44,266
Marianas Insurance Company, Inc.	101,402	53,793	47,609	36,696	44,712	5,550
Mitsui Marine & Fire Insurance Company, Ltd.	63,974	95,317	36,006	69,358	72,607	3,662
National Union Fire Insurance Company	257,000	306,500	128,500	72,000	138,000	66,000
New Hampshire Insurance Company	0	0	0	0	(110,000)	15,000
Oceania Insurance Corporation	81,984	4,445	3,806	1,272	2,050	9,255
Pacific Basin Insurance Company, Inc.	135,702	100,320	0	11,986	11,986	0
Pacific Indemnity Insurance Company	95,484	94,566	45,640	63,286	69,225	26,401
Royal Crown Insurance Corporation	253,646	250,706	0	0	0	0
QBE Insurance (International), Ltd.	111,492	182,215	(9,787)	50,458	50,457	11,817
Tokio Marine & Fire Insurance Company, Ltd.	54,234	51,036	24,478	25,743	36,122	12,793
2000 TOTAL	\$3,763,030	\$3,656,591	\$1,373,591	\$1,640,596	\$1,658,244	\$757,106

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2000
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
American Home Assurance Company	\$19,000	\$24,500	\$9,500	\$11,000	\$12,000	\$1,000
Century Insurance Company, Ltd.	92,430	96,759	43,011	30,260	93,470	12,113
Dai-Tokyo Fire & Marine Insurance Co., Ltd.	96,243	79,013	49,437	16,971	15,811	1,255
Dongbu Insurance Company, Ltd. (KAFMIC)	90,773	90,624	36,309	24,513	40,648	29,797
Equitable Insurance Company, Inc.	1,258	603	655	0	0	0
First Net Insurance Company	21,596	12,402	7,851	6,510	12,014	5,504
Marianas Insurance Company, Inc.	12,701	6,738	5,963	2,364	2,862	1,118
National Union Fire Insurance Company	163,000	116,500	81,500	92,000	110,000	18,000
Oceania Insurance Corporation	3,232	175	150	0	0	0
Pacific Indemnity Insurance Company	108,324	124,069	54,913	28,194	31,402	3,208
QBE Insurance (International), Ltd.	28,076	45,886	(2,464)	12,706	12,713	2,976
Royal Crown Insurance Corporation	7,395	6,147	0	0	0	0
Tokio Marine & Fire Insurance Company Ltd.	466,095	550,841	202,874	36,667	17,530	11,567
2000 TOTAL	\$1,110,123	\$1,154,257	\$489,699	\$261,185	\$348,450	\$86,538

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2000
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
Century Insurance Company, Ltd.	\$292,694	\$306,277	\$136,201	\$95,825	\$295,988	\$38,359
Dai-Tokyo Fire & Marine Insurance Co, Ltd.	70,867	65,556	35,503	33,964	32,936	1,273
Dongbu Insurance Company, Ltd. (KAFMIC)	217,497	217,140	86,999	58,735	97,397	71,395
Equitable Insurance Company, Inc.	17,091	9,094	7,997	357	357	0
First Net Insurance Company	122,572	70,394	44,563	47,740	111,038	63,298
Marianas Insurance Company, Inc.	76,687	40,682	5,963	25,168	3,986	1,200
National Union Fire Insurance Company	346,000	467,000	173,000	91,000	118,000	27,000
Oceania Insurance Corporation	34,734	1,884	1,612	2,929	293	0
Pacific Indemnity Insurance Company	257,011	260,825	119,965	52,420	65,876	28,086
Royal Crown Insurance Corporation	41,685	38,507	0	0	0	0
QBE Insurance (International), Ltd.	125,724	205,477	(11,035)	56,898	27,000	13,326
Tokio Marine & Fire Insurance Company Ltd.	140,905	129,300	68,413	58,353	71,548	14,745
2000 TOTAL	\$1,743,467	\$1,812,136	\$669,181	\$523,389	\$824,419	\$258,682

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2000**

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 Contractor Indemnity Company	\$292,985	\$214,620	\$92,291	\$0	\$21,462	\$21,462
Century Insurance Company, Ltd.	335,318	331,685	168,825	3,174	3,174	0
CGU International Insurance plc	9,038	5,874	4,246	0	0	0
Dongbu Insurance Company, Ltd. (KAFMIC)	350	350	140	0	0	0
Equitable Insurance Company, Inc.	258,492	135,268	123,224	32,748	128,927	152,161
Global Insurance Inc.	48,949	43,600	24,030	0	0	0
Island Insurance & Surety Corp.	17,360	9,587	7,773	0	0	0
Marianas Insurance Company, Inc.	144,252	92,822	51,430	0	64,969	64,969
Mitsui Marine & Fire Insurance Company, Ltd.	500	1,042	958	0	0	0
Oceania Insurance Corporation	348,081	275,963	218,008	26,554	26,554	1,966
Pacific Indemnity Insurance Company	4,200	2,975	1,225	0	0	0
Premier Insurance Company	254,770	145,551	109,219	0	56,728	0
Royal Crown Insurance Corp.	174,551	151,374	0	52,010	39,210	31,180
Telebond Insurance Corporation	23,059	9,498	13,561	0	0	0
Tokio Marine & Fire Insurance Company, Ltd.	2,893	1,994	1,670	0	0	0
Traders Insurance Underwriters, Inc.	212,275	206,537	0	4,177	4,177	0
2000 TOTAL	\$2,127,073	\$1,628,740	\$816,600	\$118,663	\$345,201	\$271,738

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2000
BONDS**

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, Inc.	\$31,074	\$17,767	\$13,307	\$0	\$0	\$0
Pacific Basin Insurance Company, Inc.	4,624	4,540	0	0	0	0
Telebond Insurance Corporation	59,581	39,733	19,848	0	0	0
Traders Insurance Underwriters, Inc.	61,937	78,223	0	13,557	13,557	0
2000 TOTAL	\$157,216	\$140,263	\$33,155	\$13,557	\$13,557	\$0

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
CGU International Insurance plc	\$0	\$141,387	\$0	\$0	\$0	\$0
2000 TOTAL	\$0	\$141,387	\$0	\$0	\$0	\$0

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2000
GLASS**

NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Century Insurance Company, Ltd.	\$2,598	\$2,963	\$1,253	\$0	\$0	\$0
Marianas Insurance Company, Ltd.	1,458	1,093	365	0	0	0
Pacific Basin Insurance Company, Inc.	1,344	1,344	0	0	0	0
Pacific Indemnity Insurance Company	0	258	0	0	0	0
2000 TOTAL	\$5,400	\$5,658	\$1,618	\$0	\$0	\$0

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
Century Insurance Company, Ltd.	\$8,591	\$11,233	\$5,713	\$0	\$0	\$0
Dai-Tokyo Fire & Marine Insurance Co. Ltd.	6,323	7,042	2,430	6,367	6,367	0
Dongbu Insurance Company, Ltd. (KAFMIC)	3,325	3,011	1,330	0	0	0
Marianas Insurance Company, Inc.	2,829	1,285	1,544	0	0	0
Mitsui Marine & Fire Insurance Company, Ltd.	3,500	3,801	417	0	0	0
Nichido Fire & Marine Insurance Co., Ltd.	1,370	343	1,028	0	0	0
Pacific Indemnity Insurance Company	8,757	7,891	5,106	0	(564)	4,606
Tokio Marine & Fire Insurance Company, Ltd.	14,775	12,074	7,306	0	0	0
2000 TOTAL	\$49,470	\$46,680	\$24,874	\$6,367	\$5,803	\$4,606

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2000
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
OBE Insurance (International), Ltd.	\$18,863	\$20,738	\$4,160	\$0	\$0	\$0
2000 TOTAL	\$18,863	\$20,738	\$4,160	\$0	\$0	\$0

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
Dai-Tokyo Fire & Marine Insurance Co., Ltd.	\$707	\$940	\$257	\$0	\$0	\$0
Mitsui Marine & Fire Insurance Company, Ltd.	\$0	(\$6)	\$0	\$0	\$0	\$0
Tokio Marine & Fire Insurance Company, Ltd.	\$20,562	\$16,493	\$9,671	\$0	\$0	\$0
2000 TOTAL	\$21,269	\$17,427	\$9,928	\$0	\$0	\$0

MISCELLANEOUS CASUALTY

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.	\$39,920	\$36,489	\$15,857	(\$192,436)	(\$391,536)	\$630,000
2000 TOTAL	\$39,920	\$36,489	\$15,857	(\$192,436)	(\$391,536)	\$630,000

SURPLUS LINES
SUMMARY OF PREMIUMS WRITTEN
FOR THE YEAR ENDED JULY 1, 2001

REPORTING BROKER	AVIATION	COMM. FIRE	MARINE HULL	CRIME GUARD	DIR. & OFFICERS LIABILITY	MARINE LIABILITY	PREMISES LIABILITY	COLL. PROTECT.	PROPERTY	AIRPORT LIABILITY	CONTRACT ALL RISK	PROF. LIABILITY	SECURITY GUARD
1.			47,649			4,500							
2.							825						
3.				24,000									
4.	191,647		16,115		2,541	6,422	63,198		113,007	10,000		11,061	
5.						15,516							
6.			5,879			945	18,682					18,858	12,240
7.													
2000 TOTAL	\$191,647	\$0	\$69,643	\$24,000	\$2,541	\$27,383	\$82,705	\$0	\$113,007	\$10,000	\$11,061	\$18,858	\$12,240
1999 TOTAL	\$307,197	\$16,516	\$292,852	\$26,000	\$10,000	\$48,640	\$33,999	\$106,819	\$346,436	\$92,500	\$10,335	\$0	\$0

- NOTE:** 1). Allied Insurance Services, Inc.
2). AM Insurance
3). Marianas Insurance Company, Ltd.
4). Microl Insurance dba AON Insurance Micronesia
5). Pacific Basin Insurance, Inc.
6). Pacifica Insurance Underwriters, Inc.
7). Takagi & Associates, Inc.

NO BUSINESS ACTIVITY FOR MOYLAN'S INSURANCE UNDERWRITERS, INC.

AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS
FOR YEAR ENDING December 31, 2000

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance					
2. Annuity Considerations	18,337		5,549		23,886
3. Aggregate Write-ins for Other Lines of Business					
Deposit-Type Funds Based on Identifiable Individuals					
TOTALS	\$18,337		\$5,549		\$23,886

EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2000

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
LIFE INSURANCE:					
Paid in Cash or Left on Deposit					
Applied to Pay Renewal Premiums					
Applied to provide paid-up Additions or Shorten the Endowment or Premium Premium-paying Period					
Other					
TOTALS					
ANNUITIES					
Paid in Cash or Left on Deposit					
Applied to Provide Paid-up Annuities					
Other					
TOTALS					

EXHIBIT OF DIRECT CLAIMS AND BENEFITS PAID
FOR YEAR ENDING December 31, 2000

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits					
Matured Endowments					
Annuity Benefits					
Surrender Values					
Aggregate Write-ins for Miscellaneous Direct Claims and Benefits Paid					
All other Benefits, except A & H					
TOTALS					

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED
FOR YEAR ENDING December 31, 2000**

	ORDINARY		CREDIT LIFE (Group & Individual)		GROUP		TOTAL	
	NO.	AMOUNT	No. of Pol. & Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT
Unpaid December 31, Previous Year								
Incurred During Current Year								
Settled During Current Year								
By Payment in Full								
By Payment on Compromised Claims								
TOTAL Paid								
Reduction by Compromise								
Amount Rejected								
TOTAL Settlements								
Unpaid, December 31, Current Year								

**EXHIBIT OF POLICY EXHIBIT
FOR YEAR ENDING December 31, 2000**

	ORDINARY		CREDIT LIFE (Group & Individual)		GROUP		TOTAL	
	NO.	AMOUNT	No. of Pol. & Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT
In Force, December 31, Previous Year	105	\$2,924,790				\$1,649,058	105	\$4,573,848
Issued During Year	1	107,250					1	107,250
Ceased to be in Force During Year (net)	(25)	(777,033)				(612,210)	(25)	(1,389,243)
In Force, December 31, Current Year	81	\$2,255,007				\$1,036,848	81	\$3,291,855

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE
FOR YEAR ENDING December 31, 2000**

	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Dir. Bus.	Direct Losses Paid	Direct Losses Incurred
Group Policies	559	559			
Federal Employees Health Benefits Program Premium					
Credit (Group & Individual)					
OTHER INDIVIDUAL POLICIES:					
Non-cancelable					
Guaranteed Renewable	328,966	333,985		1,336	1,405
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
TOTALS	\$329,525	\$334,544		\$1,336	\$1,405

**AMERICAN NATIONAL INSURANCE COMPANY
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS
FOR YEAR ENDING December 31, 2000**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance					
2. Annuity Considerations	1,011				1,011
3. Aggregate Write-Ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
TOTALS	\$1,011				\$1,011

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2000**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
LIFE INSURANCE:					
Paid in Cash or Left on Deposit					
Applied to Pay Renewal Premiums					
Applied to provide paid-up Additions or Shorten the Endowment or Premium Premium-paying Period					
Other					
TOTALS					
ANNUITIES					
Paid in Cash or Left on Deposit					
Applied to Provide Paid-up Annuities					
Other					
TOTALS					

**EXHIBIT OF DIRECT CLAIMS AND BENEFITS PAID
FOR YEAR ENDING December 31, 2000**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits					
Matured Endowments					
Annuity Benefits					
Surrender Values					
Aggregate Write-Ins for Miscellaneous Direct Claims and Benefits Paid					
All other Benefits, except A & H					
TOTALS					

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED
FOR YEAR ENDING December 31, 2000**

	ORDINARY		CREDIT LIFE (Group & Individual)		GROUP		TOTAL	
	NO.	AMOUNT	No. of Pol. & Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT
Unpaid December 31, Previous Year								
Incurred During Current Year								
Settled During Current Year								
By Payment in Full								
By Payment on Compromised Claims								
TOTAL Paid								
Reduction by Compromise								
Amount Rejected								
TOTAL Settlements								
Unpaid, December 31, Current Year								

**EXHIBIT OF POLICY EXHIBIT
FOR YEAR ENDING December 31, 2000**

	ORDINARY		CREDIT LIFE (Group & Individual)		GROUP		TOTAL	
	NO.	AMOUNT	No. of Pol. & Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT
In Force, December 31, Previous Year	5	93,947					5	93,947
Issued During Year								
Ceased to be in Force During Year (net)								
In Force, December 31, Current Year	5	\$93,947					5	\$93,947

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE
FOR YEAR ENDING December 31, 2000**

	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Dir. Bus.	Direct Losses Paid	Direct Losses Incurred
Group Policies					
Federal Employees Health Benefits Program Premium					
Credit (Group & Individual)					
OTHER INDIVIDUAL POLICIES:					
Non-cancelable					
Guaranteed Renewable					
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
TOTALS					

**THE GRAND PACIFIC LIFE INSURANCE, LTD.
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS
FOR YEAR ENDING December 31, 2000**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance					
2. Annuity Considerations	116,259	72,526	167,582		356,367
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
TOTALS	\$116,259	\$72,526	\$167,582		\$356,367

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2000**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
LIFE INSURANCE:					
Paid in Cash or Left on Deposit	239				239
Applied to Pay Renewal Premiums					
Applied to provide paid-up Additions or Shorten the Endowment or Premium Premium-paying Period					
Other					
TOTALS	239				239
ANNUITIES					
Paid in Cash or Left on Deposit					
Applied to Provide Paid-up Annuities					
Other					
TOTALS	\$239				\$239

**EXHIBIT OF DIRECT CLAIMS AND BENEFITS PAID
FOR YEAR ENDING December 31, 2000**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits					
Matured Endowments		4,952	10,000		14,952
Annuity Benefits					
Surrender Values	34,464				34,464
Aggregate Write-ins for Miscellaneous Direct Claims and Benefits Paid	369				369
All other Benefits, except A & H					
TOTALS	\$34,833	\$4,952	\$10,000		\$49,785

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED
FOR YEAR ENDING December 31, 2000**

	ORDINARY		CREDIT LIFE (Group & Individual)		GROUP		TOTAL	
	NO.	AMOUNT	No. of Pols. & Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT
Unpaid December 31, Previous Year								
Incurred During Current Year								
Settled During Current Year								
By Payment in Full				4,952		10,000		14,952
By Payment on Compromised Claims								
TOTAL Paid				4,952		10,000		14,952
Reduction by Compromise								
Amount Rejected								
TOTAL Settlements				4,952		10,000		14,952
Unpaid, December 31, Current Year				(4,952)		(10,000)		(14,952)

**EXHIBIT OF POLICY EXHIBIT
FOR YEAR ENDING December 31, 2000**

	ORDINARY		CREDIT LIFE (Group & Individual)		GROUP		TOTAL	
	NO.	AMOUNT	No. of Pols. & Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT
In Force, December 31, Previous Year	270	16,712,487	993	6,531,281	33	16,277,750	1296	39,521,518
Issued During Year	10	440,000	473	3,799,679	5	2,389,000	488	6,628,679
Ceased to be in Force During Year (net)	154	9,978,413	(562)	(4,409,786)	(1)	12,181,000	(409)	17,749,627
In Force, December 31, Current Year	434	27,130,900	904	5,921,174	37	30,847,750	1375	63,899,824

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE
FOR YEAR ENDING December 31, 2000**

	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Dir. Bus.	Direct Losses Paid	Direct Losses Incurred
Group Policies					
Federal Employees Health Benefits Program Premium					
Credit (Group & Individual)	16,839	5,900			
OTHER INDIVIDUAL POLICIES:					
Non-cancelable					
Guaranteed Renewable					
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
TOTALS	\$16,839	\$5,900			

**KNIGHTS OF COLUMBUS
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS
FOR YEAR ENDING December 31, 2000**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance					
2. Annuity Considerations		628			628
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
TOTALS		\$628			\$628

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2000**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
LIFE INSURANCE:					
Paid in Cash or Left on Deposit					
Applied to Pay Renewal Premiums					
Applied to provide paid-up Additions or Shorten the Endowment or Premium Premium-paying Period					
Other					
TOTALS					
ANNUITIES					
Paid in Cash or Left on Deposit					
Applied to Provide Paid-up Annuities					
Other					
TOTALS					

**EXHIBIT OF DIRECT CLAIMS AND BENEFITS PAID
FOR YEAR ENDING December 31, 2000**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits					
Matured Endowments					
Annuity Benefits					
Surrender Values					
Aggregate Write-ins for Miscellaneous Direct Claims and Benefits Paid					
All other Benefits, except A & H					
TOTALS					

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED
FOR YEAR ENDING December 31, 2000**

	ORDINARY		CREDIT LIFE (Group & Individual)		GROUP		TOTAL	
	NO.	AMOUNT	No. of Pol. & Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT
Unpaid December 31, Previous Year								
Incurred During Current Year								
Settled During Current Year								
By Payment in Full								
By Payment on Compromised Claims								
TOTAL Paid								
Reduction by Compromise								
Amount Rejected								
TOTAL Settlements								
Unpaid, December 31, Current Year								

**EXHIBIT OF POLICY EXHIBIT
FOR YEAR ENDING December 31, 2000**

	ORDINARY		CREDIT LIFE (Group & Individual)		GROUP		TOTAL	
	NO.	AMOUNT	No. of Pol. & Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT
In Force, December 31, Previous Year					15	61,980	15	61,980
Issued During Year					(1)	(4,812)	(1)	(4,182)
Ceased to be in Force During Year (net)					(4)	(25,681)	(4)	(25,681)
In Force, December 31, Current Year					10	\$31,487	10	\$31,487

EXHIBIT OF ACCIDENT AND HEALTH INSURANCE

FOR YEAR ENDING December 31, 2000

	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Dir. Bus.	Direct Losses Paid	Direct Losses Incurred
Group Policies					
Federal Employees Health Benefits Program Premium					
Credit (Group & Individual)					
OTHER INDIVIDUAL POLICIES:					
Non-cancelable					
Guaranteed Renewable					
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
TOTALS					

**INDIVIDUAL ASSURANCE COMPANY, LIFE, HEALTH & ACCIDENT
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS
FOR YEAR ENDING December 31, 2000**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance					
2. Annuity Considerations	1,179,972		3,669,388		4,849,360
3. Aggregate Write-ins for Other Lines of Business	27,942		15,910		43,852
Deposit-type Funds Based on Identifiable Individuals					
TOTALS	\$1,207,914		\$3,685,298		\$4,893,212

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2000**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
LIFE INSURANCE:					
Paid in Cash or Left on Deposit					
Applied to Pay Renewal Premiums					
Applied to provide paid-up Additions or Shorten the Endowment or Premium Premium-paying Period					
Other					
TOTALS					
ANNUITIES					
Paid in Cash or Left on Deposit					
Applied to Provide Paid-up Annuities					
Other					
TOTALS					

**EXHIBIT OF DIRECT CLAIMS AND BENEFITS PAID
FOR YEAR ENDING December 31, 2000**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits	160,321		1,871,148		2,031,469
Matured Endowments	11,041				11,041
Annuity Benefits					
Surrender Values	90,241		95,975		186,216
Aggregate Write-Ins for Miscellaneous Direct Claims and Benefits Paid					
All other Benefits, except A & H					
TOTALS	\$261,603		\$1,967,123		\$2,228,726

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED
FOR YEAR ENDING December 31, 2000**

	ORDINARY		CREDIT LIFE (Group & Individual)		GROUP		TOTAL	
	NO.	AMOUNT	No. of Pol. & Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT
Unpaid December 31, Previous Year	1	31,082			14	351,642	15	382,724
Incurred During Current Year	3	154,721			40	2,046,891	43	2,201,612
Settled During Current Year								
By Payment in Full	3	171,362			37	1,871,148	40	2,042,510
By Payment on Compromised Claims								
TOTAL Paid	3	171,362			37	1,871,148	40	2,042,510
Reduction by Compromise								
Amount Rejected								
TOTAL Settlements	3	171,362			37	1,871,148	40	2,042,510
Unpaid, December 31, Current Year	1	14,441			17	\$527,385	18	\$541,826

**EXHIBIT OF POLICY EXHIBIT
FOR YEAR ENDING December 31, 2000**

	ORDINARY		CREDIT LIFE (Group & Individual)		GROUP		TOTAL	
	NO.	AMOUNT	No. of Pol. & Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT
In Force, December 31, Previous Year	1,380	144,609,183			2	827,311,638	1,382	971,920,821
Issued During Year	282	32,709,094			1	1,303,248	283	34,012,342
Ceased to be in Force During Year (net)	(194)	(18,640,036)				(7,827,445)	(194)	(26,467,481)
In Force, December 31, Current Year	1,468	\$158,678,241			3	\$820,787,441	1,471	\$979,465,682

EXHIBIT OF ACCIDENT AND HEALTH INSURANCE

FOR YEAR ENDING December 31, 2000

	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Dir. Bus.	Direct Losses Paid	Direct Losses Incurred
Group Policies					
Federal Employees Health Benefits Program Premium					
Credit (Group & Individual)					
OTHER INDIVIDUAL POLICIES:					
Non-cancelable					
Guaranteed Renewable					
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
TOTALS					

THE LINCOLN NATIONAL LIFE INSURANCE COMPANY
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS
FOR YEAR ENDING December 31, 2000

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance	297,679				297,679
2. Annuity Considerations					
3. Aggregate Write-Ins for Other					
Lines of Business					
Deposit-type Funds Based on					
Identifiable Individuals					
TOTALS	\$297,679				\$297,679

EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2000

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
LIFE INSURANCE:					
Paid in Cash or Left on Deposit					
Applied to Pay Renewal Premiums					
Applied to provide paid-up Additions or					
Shorten the Endowment or Premium					
Premium-paying Period					
Other					
TOTALS					
ANNUITIES					
Paid in Cash or Left on Deposit					
Applied to Provide Paid-up Annuities					
Other					
TOTALS					

EXHIBIT OF DIRECT CLAIMS AND BENEFITS PAID
FOR YEAR ENDING December 31, 2000

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits					
Matured Endowments					
Annuity Benefits					
Surrender Values					
Aggregate Write-Ins for Miscellaneous					
Direct Claims and Benefits Paid					
All other Benefits, except A & H					
TOTALS					

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED
FOR YEAR ENDING December 31, 2000**

	ORDINARY		CREDIT LIFE (Group & Individual)		GROUP		TOTAL	
	NO.	AMOUNT	No. of Pol. & Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT
Unpaid December 31, Previous Year								
Incurred During Current Year								
Settled During Current Year								
By Payment in Full								
By Payment on Compromised Claims								
TOTAL Paid								
Reduction by Compromise								
Amount Rejected								
TOTAL Settlements								
Unpaid, December 31, Current Year								

**EXHIBIT OF POLICY EXHIBIT
FOR YEAR ENDING December 31, 2000**

	ORDINARY		CREDIT LIFE (Group & Individual)		GROUP		TOTAL	
	NO.	AMOUNT	No. of Pol. & Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT
In Force, December 31, Previous Year								
Issued During Year								
Ceased to be in Force During Year (net)								
In Force, December 31, Current Year								

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE
FOR YEAR ENDING December 31, 2000**

	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Dir. Bus.	Direct Losses Paid	Direct Losses Incurred
Group Policies					
Federal Employees Health Benefits Program Premium					
Credit (Group & Individual)					
OTHER INDIVIDUAL POLICIES:					
Non-cancelable					
Guaranteed Renewable					
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
TOTALS					

**MIDLAND NATIONAL LIFE INSURANCE COMPANY
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS
FOR YEAR ENDING December 31, 2000**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance					
2. Annuity Considerations	155,256				155,256
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
TOTALS	\$155,256				\$155,256

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2000**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
LIFE INSURANCE:					
Paid in Cash or Left on Deposit					
Applied to Pay Renewal Premiums					
Applied to provide paid-up Additions or Shorten the Endowment or Premium Premium-paying Period					
Other					
TOTALS					
ANNUITIES					
Paid in Cash or Left on Deposit					
Applied to Provide Paid-up Annuities					
Other					
TOTALS					

**EXHIBIT OF DIRECT CLAIMS AND BENEFITS PAID
FOR YEAR ENDING December 31, 2000**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits					
Matured Endowments					
Annuity Benefits					
Surrender Values					
Aggregate Write-ins for Miscellaneous Direct Claims and Benefits Paid					
All other Benefits, except A & H					
TOTALS					

EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED

FOR YEAR ENDING December 31, 2000

	ORDINARY		CREDIT LIFE (Group & Individual)		GROUP		TOTAL	
	NO.	AMOUNT	No. of Pols. & Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT
Unpaid December 31, Previous Year								
Incurred During Current Year								
Settled During Current Year								
By Payment in Full								
By Payment on Compromised Claims								
TOTAL Paid								
Reduction by Compromise								
Amount Rejected								
TOTAL Settlements								
Unpaid, December 31, Current Year								

**EXHIBIT OF POLICY EXHIBIT
FOR YEAR ENDING December 31, 2000**

	ORDINARY		CREDIT LIFE (Group & Individual)		GROUP		TOTAL	
	NO.	AMOUNT	No. of Pols. & Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT
In Force, December 31, Previous Year								
Issued During Year								
Ceased to be in Force During Year (net)								
In Force, December 31, Current Year								

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE
FOR YEAR ENDING December 31, 2000**

	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Dir. Bus.	Direct Losses Paid	Direct Losses Incurred
Group Policies					
Federal Employees Health Benefits Program Premium					
Credit (Group & Individual)					
OTHER INDIVIDUAL POLICIES:					
Non-cancelable					
Guaranteed Renewable					
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
TOTALS					

NATIONAL WESTERN LIFE INSURANCE COMPANY
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS
FOR YEAR ENDING December 31, 2000

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance	49,334				49,334
2. Annuity Considerations					
3. Aggregate Write-ins for Other					
Lines of Business					
Deposit-type Funds Based on					
Identifiable Individuals					
TOTALS	\$49,334				\$49,334

EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2000

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
LIFE INSURANCE:					
Paid in Cash or Left on Deposit					
Applied to Pay Renewal Premiums					
Applied to provide paid-up Additions or					
Shorten the Endowment or Premium					
Premium-paying Period					
Other					
TOTALS					
ANNUITIES					
Paid in Cash or Left on Deposit					
Applied to Provide Paid-up Annuities					
Other					
TOTALS					

EXHIBIT OF DIRECT CLAIMS AND BENEFITS PAID
FOR YEAR ENDING December 31, 2000

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits					
Matured Endowments					
Annuity Benefits					
Surrender Values	41				41
Aggregate Write-Ins for Miscellaneous					
Direct Claims and Benefits Paid					
All other Benefits, except A & H					
TOTALS	\$41				\$41

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED
FOR YEAR ENDING December 31, 2000**

	ORDINARY		CREDIT LIFE (Group & Individual)		GROUP		TOTAL AMOUNT
	NO.	AMOUNT	No. of Pol. & Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT	
Unpaid December 31, Previous Year							
Incurred During Current Year							
Settled During Current Year							
By Payment in Full							
By Payment on Compromised Claims							
TOTAL Paid							
Reduction by Compromise							
Amount Rejected							
TOTAL Settlements							
Unpaid, December 31, Current Year							

**EXHIBIT OF POLICY EXHIBIT
FOR YEAR ENDING December 31, 2000**

	ORDINARY		CREDIT LIFE (Group & Individual)		GROUP		TOTAL AMOUNT
	NO.	AMOUNT	No. of Pol. & Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT	
In Force, December 31, Previous Year	113	11,004,389					11,004,389
Issued During Year							
Ceased to be in Force During Year (net)	(11)	(1,180,434)					(1,180,434)
In Force, December 31, Current Year	102	\$9,823,955					\$9,823,955

EXHIBIT OF ACCIDENT AND HEALTH INSURANCE
FOR YEAR ENDING December 31, 2000

	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Dir. Bus.	Direct Losses Paid	Direct Losses Incurred
Group Policies					
Federal Employees Health Benefits Program Premium					
Credit (Group & Individual)					
OTHER INDIVIDUAL POLICIES:					
Non-cancelable					
Guaranteed Renewable					
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
TOTALS					

**NETCARE LIFE AND HEALTH INSURANCE COMPANY
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS
FOR YEAR ENDING December 31, 2000**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance					
2. Annuity Considerations	317,726		56,417		374,143
3. Aggregate Write-ins for Other Lines of Business	866				866
Deposit-type Funds Based on Identifiable Individuals					
TOTALS	\$318,592		\$56,417		\$375,009

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2000**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
LIFE INSURANCE:					
Paid in Cash or Left on Deposit					
Applied to Pay Renewal Premiums					
Applied to provide paid-up Additions or Shorten the Endowment or Premium Premium-paying Period					
Other					
TOTALS					
ANNUITIES					
Paid in Cash or Left on Deposit					
Applied to Provide Paid-up Annuities					
Other					
TOTALS					

**EXHIBIT OF DIRECT CLAIMS AND BENEFITS PAID
FOR YEAR ENDING December 31, 2000**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits					
Matured Endowments	154,764				154,764
Annuity Benefits					
Surrender Values		4,769			4,769
Aggregate Write-ins for Miscellaneous Direct Claims and Benefits Paid					
All other Benefits, except A & H					
TOTALS	\$159,533				\$159,533

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED
FOR YEAR ENDING December 31, 2000**

	ORDINARY		CREDIT LIFE (Group & Individual)		GROUP		TOTAL	
	NO.	AMOUNT	No. of Pcls. & Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT
Unpaid December 31, Previous Year	1	23,191					1	23,191
Incurred During Current Year	4	186,189					4	186,189
Settled During Current Year								
By Payment in Full	3	154,764					3	154,764
By Payment on Compromised Claims								
TOTAL Paid	3	154,764					3	154,764
Reduction by Compromise								
Amount Rejected								
TOTAL Settlements	3	154,764					3	154,764
Unpaid, December 31, Current Year	2	54,616					2	54,616

**EXHIBIT OF POLICY EXHIBIT
FOR YEAR ENDING December 31, 2000**

	ORDINARY		CREDIT LIFE (Group & Individual)		GROUP		TOTAL	
	NO.	AMOUNT	No. of Pcls. & Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT
In Force, December 31, Previous Year	533	40,077,824			3	8,988,000	536	49,065,824
Issued During Year	91	7,694,370				6,856,000	91	14,550,370
Ceased to be in Force During Year (net)	132	(4,163,321)					132	(4,163,321)
In Force, December 31, Current Year	756	\$43,608,873			3	\$15,844,000	759	\$59,452,873

EXHIBIT OF ACCIDENT AND HEALTH INSURANCE

FOR YEAR ENDING December 31, 2000

	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Dir. Bus.	Direct Losses Paid	Direct Losses Incurred
Group Policies					
Federal Employees Health Benefits Program Premium	1,547,209	1,735,730		1,037,836	1,289,786
Credit (Group & Individual)					
OTHER INDIVIDUAL POLICIES:					
Non-cancelable					
Guaranteed Renewable	8,417	11,190			
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
TOTALS	\$1,555,626	\$1,746,920		\$1,037,836	\$1,289,786

**THE PACIFIC GUARDIAN LIFE INSURANCE COMPANY, LTD.
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS
FOR YEAR ENDING December 31, 2000**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance	490,431				591,852
2. Annuity Considerations			101,421		
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
TOTALS	\$490,431		\$101,421		\$591,852

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2000**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
LIFE INSURANCE:					
Paid in Cash or Left on Deposit					
Applied to Pay Renewal Premiums					
Applied to provide paid-up Additions or Shorten the Endowment or Premium Premium-paying Period					
Other					
TOTALS					
ANNUITIES					
Paid in Cash or Left on Deposit					
Applied to Provide Paid-up Annuities					
Other					
TOTALS					

**EXHIBIT OF DIRECT CLAIMS AND BENEFITS PAID
FOR YEAR ENDING December 31, 2000**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits	5,000		66,250		71,250
Matured Endowments					
Annuity Benefits					
Surrender Values	10,328				10,328
Aggregate Write-Ins for Miscellaneous Direct Claims and Benefits Paid					
All other Benefits, except A & H					
TOTALS	\$15,328		\$66,250		\$81,578

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED
FOR YEAR ENDING December 31, 2000**

	ORDINARY		CREDIT LIFE (Group & Individual)		GROUP		TOTAL	
	NO.	AMOUNT	No. of Pol. & Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT
Unpaid December 31, Previous Year								
Incurred During Current Year	1	5,000			3	66,250	4	71,250
Settled During Current Year								
By Payment in Full	1	5,000			3	66,250	4	71,250
By Payment on Compromised Claims								
TOTAL Paid	1	5,000			3	66,250	4	71,250
Reduction by Compromise								
Amount Rejected								
TOTAL Settlements	1	5,000			3	66,250	4	71,250
Unpaid, December 31, Current Year								

**EXHIBIT OF POLICY EXHIBIT
FOR YEAR ENDING December 31, 2000**

	ORDINARY		CREDIT LIFE (Group & Individual)		GROUP		TOTAL	
	NO.	AMOUNT	No. of Pol. & Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT
In Force, December 31, Previous Year	313	28,023,079	16	50,427,200			329	78,450,279
Issued During Year	38	3,725,000	2	3,734,000			40	7,459,000
Ceased to be in Force During Year (net)	(26)	(1,544,344)	3	6,190,500			(23)	4,646,156
In Force, December 31, Current Year	325	\$30,203,735	21	60,351,700			346	\$90,555,435

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE
FOR YEAR ENDING December 31, 2000**

	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Dir. Bus.	Direct Losses Paid	Direct Losses Incurred
Group Policies					
Federal Employees Health Benefits Program Premium					
Credit (Group & Individual)					
OTHER INDIVIDUAL POLICIES:					
Non-cancelable					
Guaranteed Renewable					
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
TOTALS					

PRIMERICA LIFE INSURANCE COMPANY
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS
FOR YEAR ENDING December 31, 2000

	ORDINARY	CREDIT LIFE		TOTAL
		(Group & Individual)	GROUP	
1. Life Insurance	248,637			248,637
2. Annuity Considerations	11,566			11,566
3. Aggregate Write-ins for Other Lines of Business				
Deposit-type Funds Based on Identifiable Individuals				
TOTALS	\$260,203			\$260,203

EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2000

	ORDINARY	CREDIT LIFE		TOTAL
		(Group & Individual)	GROUP	
LIFE INSURANCE:				
Paid in Cash or Left on Deposit				
Applied to Pay Renewal Premiums				
Applied to provide paid-up Additions or Shorten the Endowment or Premium Premium-paying Period				
Other				
TOTALS				
ANNUITIES				
Paid in Cash or Left on Deposit				
Applied to Provide Paid-up Annuities				
Other				
TOTALS				

EXHIBIT OF DIRECT CLAIMS AND BENEFITS PAID
FOR YEAR ENDING December 31, 2000

	ORDINARY	CREDIT LIFE		TOTAL
		(Group & Individual)	GROUP	
Death Benefits	72,000			72,000
Matured Endowments				
Annuity Benefits				
Surrender Values	6,773			6,773
Aggregate Write-Ins for Miscellaneous Direct Claims and Benefits Paid	442			442
All other Benefits, except A & H				
TOTALS	\$79,215			\$79,215

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED
FOR YEAR ENDING December 31, 2000**

	ORDINARY		CREDIT LIFE (Group & Individual)		GROUP		TOTAL	
	NO.	AMOUNT	No. of Pols. & Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT
Unpaid December 31, Previous Year	1	100,000					1	100,000
Incurred During Current Year	1	50,000					1	50,000
Settled During Current Year								
By Payment in Full	1	122,000					1	122,000
By Payment on Compromised Claims								
TOTAL Paid	1	122,000					1	122,000
Reduction by Compromise								
Amount Rejected								
TOTAL Settlements	1	122,000					1	122,000
Unpaid, December 31, Current Year	1	28,000					1	28,000

**EXHIBIT OF POLICY EXHIBIT
FOR YEAR ENDING December 31, 2000**

	ORDINARY		CREDIT LIFE (Group & Individual)		GROUP		TOTAL	
	NO.	AMOUNT	No. of Pols. & Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT
In Force, December 31, Previous Year	284	56,385,020					284	56,385,020
Issued During Year		2,603,921						2,603,921
Ceased to be in Force During Year (net)	(44)	(11,720,061)					(44)	(11,720,061)
In Force, December 31, Current Year	240	47,268,880					240	47,268,880

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE
FOR YEAR ENDING December 31, 2000**

	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Dir. Bus.	Direct Losses Paid	Direct Losses Incurred
Group Policies					
Federal Employees Health Benefits Program Premium					
Credit (Group & Individual)					
OTHER INDIVIDUAL POLICIES:					
Non-cancelable					
Guaranteed Renewable					
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
TOTALS					

**PROTECTIVE LIFE INSURANCE COMPANY
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS
FOR YEAR ENDING December 31, 2000**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance		263,741			263,741
2. Annuity Considerations					
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
TOTALS		\$263,741			\$263,741

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2000**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
LIFE INSURANCE:					
Paid in Cash or Left on Deposit					
Applied to Pay Renewal Premiums					
Applied to provide paid-up Additions or Shorten the Endowment or Premium Premium-paying Period					
Other					
TOTALS					
ANNUITIES					
Paid in Cash or Left on Deposit					
Applied to Provide Paid-up Annuities					
Other					
TOTALS					

**EXHIBIT OF DIRECT CLAIMS AND BENEFITS PAID
FOR YEAR ENDING December 31, 2000**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits		27,684			27,684
Matured Endowments					
Annuity Benefits					
Surrender Values	18,378				18,378
Aggregate Write-ins for Miscellaneous Direct Claims and Benefits Paid					
All other Benefits, except A & H					
TOTALS	\$18,378	\$27,684			\$46,062

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED
FOR YEAR ENDING December 31, 2000**

	ORDINARY AMOUNT	CREDIT LIFE (Group & Individual)		GROUP AMOUNT	No. No.	TOTAL AMOUNT
		No. of Pols. & Gr. Cert.	AMOUNT			
Unpaid December 31, Previous Year		2	17,998		2	17,998
Incurred During Current Year		3	20,728		3	20,728
Settled During Current Year						
By Payment in Full		3	27,684		3	27,684
By Payment on Compromised Claims						
TOTAL Paid		3	27,684		3	27,684
Reduction by Compromise						
Amount Rejected						
TOTAL Settlements		3	27,684		3	27,684
Unpaid, December 31, Current Year		2	\$11,042		2	\$11,042

**EXHIBIT OF POLICY EXHIBIT
FOR YEAR ENDING December 31, 2000**

	ORDINARY AMOUNT	CREDIT LIFE (Group & Individual)		GROUP AMOUNT	No. No.	TOTAL AMOUNT
		No. of Pols. & Gr. Cert.	AMOUNT			
In Force, December 31, Previous Year		3,424	11,556,634		3,424	11,556,634
Issued During Year		4,830	17,140,358		4,830	17,140,358
Ceased to be in Force During Year (net)		(4,438)	(15,681,714)		(4,438)	(15,681,714)
In Force, December 31, Current Year		3,816	\$13,015,278		3,816	\$13,015,278

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE
FOR YEAR ENDING December 31, 2000**

	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Dir. Bus.	Direct Losses Paid	Direct Losses Incurred
Group Policies					
Federal Employees Health Benefits Program Premium					
Credit (Group & Individual)	237,621	227,563		1,437	2,257
OTHER INDIVIDUAL POLICIES:					
Non-cancelable					
Guaranteed Renewable					
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
TOTALS	\$237,621	\$227,563		\$1,437	\$2,257