



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

**FOURTEENTH
ANNUAL REPORT
OF
THE INSURANCE COMMISSIONER
FOR THE CALENDAR YEAR
ENDING DECEMBER 31, 2001**

**FERMIN M. ATALIG
Insurance Commissioner**

Prepared by the Banking and Insurance Section

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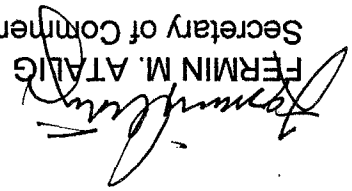
DIRECT DEATH BENEFITS AND MATURED
ENDOWMENTS INCURRED

FOURTEENTH ANNUAL REPORT
OF THE INSURANCE COMMISSIONER

In accordance with 4 CMC, Division 7, Section 7112, of the Commonwealth Insurance Act of 1983, this Fourteenth Annual Report of the Insurance Commissioner, for the Calendar Year Ending December 31, 2001, 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-EIGHT (38) foreign carriers. New Certificates of Authority were issued to the following foreign carriers: Centurion Life Insurance Company; Centurion Casualty Company; Fidelity & Deposit Company of Maryland; Fireman's Fund Insurance Company; and Old Republic Life Insurance Company. No new Certificates of Authority were issued to any alien nor domestic carriers.

The insurance industry reported no growth in regards to direct premiums written. Direct premiums written (for Property & Casualty) decreased \$83,000, from \$25.7 million in 2000 to \$25.6 million in 2001. Direct losses incurred however, increased 8% from \$8.0 million in 2000 to \$8.7 million in 2001.



Secretary of Commerce/Insurance Commissioner

RECOMMENDED LEGISLATION

The following are recommendations previously submitted in past reports of the Insurance Commissioner. To date, however, no Action has been taken on these recommendations. It is the intent of the Insurance Commissioner to renew legislative interest and initiative in 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
AIOI Insurance Company, Ltd. (Formerly Dai-Tokyo Fire & Marine Insurance Company, Ltd.) 1-28-1, Ebisu, Shibuya-Ku Tokyo 150-8488, Japan	01-Jan-94	Disability, General Casualty, Marine, Property, Surety & Vehicle	Tagagi & Associates, Inc. PPP 602 Box 10000 Saipan, MP. 96950 Gen. Manager: Peter D. Sibly Tel. No: 233-8117/3400/2554 Fax No: 233-2553
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	AON Insurance Micronesia (Saipan), Inc. P.O. Box 502177 CK Saipan, MP. 96950 Gen. Manager: Phillip Gribble Tel No: 234-2811 Fax No: 234-5462
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 Talalemoto 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	AON Insurance Micronesia (Spn.), 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
<p>Century Insurance Company, Limited PPP 193 Box 10000 Saipan, MP. 96950</p>	<p>21-Jun-88</p>	<p>Disability, General Casualty, Marine, Property, Surety & Vehicle</p>	<p>N/A</p>
<p>Gen. Manager: Andy Del Munda Tel. No: 234-0609/10 - Fax No: 234-1845</p> <p>Equitable Insurance Company, Inc. P.O. Box 500686 Saipan, MP. 96950</p>	<p>06-Nov-90</p>	<p>Disability, General Casualty, Marine, Property, Surety & Vehicle</p>	<p>N/A</p>
<p>President: Alex C. Tudela Tel. No: 235-5452/53 - Fax No: 235-5451</p> <p>First Home Insurance Company, Inc. c/o P.O. Box 500658 Saipan, MP. 96950</p>	<p>15-Mar-90</p>	<p>Surety</p>	<p>Moylan's Insurance Underwriters, Inc.</p>
<p>Gen. Manager: Tamara H. Talalemoto Tel. No: 234-6442/6571/2490/2489/7185 Fax No: 234-8641</p> <p>First Pacific Transnational Insurance Co. P.O. Box 501369 Saipan, MP. 96950</p>	<p>15-Jan-93</p>	<p>Disability, General Casualty, Marine, Property, Surety & Vehicle</p>	<p>Associated Insurance Underwriters of the Pacific, Inc.</p>
<p>Gen. Manager: Magdalena S. George Tel. No: 234-7222/3152/6865 Fax No: 234-5367</p> <p>Global Insurance, Inc. P.O. Box 500168 Saipan, MP. 96950</p>	<p>01-Jan-92</p>	<p>Surety</p>	<p>Pacifica Insurance Underwriters, Inc.</p>
<p>President: Norman T. Tenorio Tel. No: 234-6267/7722/7310 Fax No: 234-5880</p>			

COMPANY	DATE ADMITTED	CLASSES OF INSURANCE	GENERAL AGENT
Harbor Insurance Company, Limited P. O. Box 500689 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 Pardon 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, Inc. 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 Wyrnton 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 New 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.
Centurion Life Insurance Company Benjamin Plaza, 8950-C Hillcrest Road Kansas City, MO 64138	11-Apr-01	Disability & Life	Edith E. Deleon Guerrero
Centurion Casualty Company 206 Eighth Street Des Moines, Iowa 50309	20-Apr-01	Disability, General Casualty, Marine, Property, Surety & Vehicle	Edith E. Deleon Guerrero
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.

COMPANY	DATE ADMITTED	CLASSES OF INSURANCE	GENERAL AGENT
Fidelity & Deposit Company of Maryland 3910 Keswick Road Baltimore, Maryland 21211	14-Dec-01	Surety	Professional Insurance Corporation dba Risk Surety Insurance Specialists
Federal Insurance Company 15 Mountain P.O. Box 14127 Orange, CA 92613-1572	22-Sept-93	Surety	Associated Insurance Underwriters of the Pacific, Inc.
Fireman's Fund Insurance Company 777 San Marin Drive Novato, California 94998	11-Apr-01	Disability, General Casualty, Marine, Property, Surety & Vehicle	Moylan's Insurance Underwriters, Inc.
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	Vicente T. Salas
Knights of Columbus One Columbus Plaza New Haven, Connecticut 06510-3306	24-Feb-98	Disability & Life	Bernard V. Hofschneider

COMPANY	DATE ADMITTED	CLASSES OF INSURANCE	GENERAL AGENT
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	David W. Cassidy
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 307 N. Michigan Avenue Chicago, IL 60601	10-Jul-01	Disability & Life	Calvo's Insurance Underwriters, Inc. Edith E. Deleon Guerrero

COMPANY	DATE ADMITTED	CLASSES OF INSURANCE	GENERAL AGENT
PacificCare Life Assurance Company 3515 Harbor Boulevard Costa Mesa, Ca. 92626	03-Jan-00	Disability & Life	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
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.
Protective Life Insurance Company 2801 Hwy. 280 S. Birmingham, AL 35223	13-Jun-96	Disability & Life	Pacific Financial Corporation
Seaboard Surety Company 385 Washington St. MC 510T St. Paul, MN 55102	25-Mar-94	Disability & Life	Edith E. Deleon Guerrero Calvo's Insurance Underwriters, 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 Hagatna, 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
AON Insurance Micronesia (Saipan), Inc. P. O. Box 502177 CK Saipan, MP. 96950 Gen. Manager: Phillip Gribble Tel. No: 234-2811/14 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
Associated Insurance Underwriters of the Pacific, Inc. P. O. Box 501369 CK Saipan, MP. 96950 Gen. Manager: Magdalena S. George Tel. No: 234-3152/6865/7222 Fax No: 234-5367	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.	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 Disability & Life
Donald C. Barcinas dba American Pacific Insurance Agency P. O. Box 5073 CHRB Saipan, MP. 96950 President: Donald C. Barcinas Tel. No: 322-0960/322-0870 Fax No: 323-8462	Individual Assurance Company, Life, Health & Accident Marianas Insurance Company, Ltd.	Disability & Life Disability, Gen. Casualty, Marine, Property, Surety & Vehicle
Randolph C. Biscoe 130 Aspinall Ave. Agana, Guam 96910 Tel. No: 671-477-9600 Fax No: 671-477-9692	American National Insurance Company	Disability & Life

NAME/COMPANY	COMPANY REPRESENTED	CLASSES OF INSURANCE
Calvo's Insurance Underwriters, Inc. P. O. Box 500235 CK Saipan, MP. 96950 Gen. Manager: Eli Buenaventura Tel. No: 234-5690/5699 Fax No: 234-5693	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 United States Fidelity & Guaranty Company	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 Surety
Davis Insurance Services, Inc. dba Staywell Health Plan P. O. Box 502050 CK Saipan, MP. 96950 President: Donald B. Davis Tel. No: 323-4260 Fax No: 323-4263	Zurich Insurance (Guam), Inc.	General Casualty, Marine, Property, Surety & Vehicle
Deleon Guerrero, Edith E. P. O. Box 501664 Saipan, MP. 96950 Tel. No: 234--3690 Ext. 1814 Fax No: 235-4966	Centurion Life Insurance Company Centurion Casualty Company Old Republic Life Insurance Company Protective Life Insurance Company	Disability & Life Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Disability & Life Disability & Life
Roland R. Franquez 12 East Endon Ct., Perez Acres Yigo, Guam 96929 Tel. No: 671-646-6956 Ext. 7187 Fax No: 671-647-3595	PacificCare Life Assurance Company	Disability & Life
Hofschneider, Bernard V. P. O. Box 500192 Saipan, MP. 96950 Tel. No: 235-5632 Fax No: 235-5632	Knights of Columbus	Disability & Life

NAME/COMPANY	COMPANY REPRESENTED	CLASSES OF INSURANCE
Island Surety Associates, Inc. PMB 407 PPP, Box 10000 Saipan, MP. 96950 President: Oscar C. Camacho Tel. No: 323-6484/323-2242 Fax No: 323-6484	American Contractors Indemnity Company	Surety
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. Talalemoto Tel. No: 234-6442/6571/2490/6129/7185 Fax No: 234-8641	American Home Assurance Company of N.Y. Dongbu Insurance Company, Ltd. Fireman's Fund Insurance Company First Home Insurance Company, Ltd. First Net Insurance Company MBIA Insurance Corporation National Western Life Insurance Company NetCare Life and Health Insurance New Hampshire Insurance Company QBE Insurance (International) Ltd.	Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Surety Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Surety Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Life Disability & Life Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Disability, Gen. Casualty, Marine, Property, Surety & Vehicle
Noche, Rogelio M. Jr. SPS 908 Box 10006 Saipan, MP. 96950 Tel. No: 235-1258/1259 Fax No: 235-1270		Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Disability, Gen. Casualty, Marine, Property, Surety & Vehicle

NAME/COMPANY	COMPANY REPRESENTED	CLASSES OF INSURANCE
Ogo, Severina A. P.O. Box 877 Dist. No. II, Songsong Village Rota, MP. 96951 Tel. No: 532-3463/Rota 671-720-5473(Pager) Fax No: (671)-649-5402 (Guam)	Pacific Guardian Life Insurance Company, Ltd.	Disability & Life
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	Grand Pacific Life Insurance Ltd.	Disability & Life
Pacific Financial Corporation P.O. Box 501657 Saipan, MP. 96950 Manager: Ed Camacho Tel. No: 234-5706/8615 Fax No: 234-3517	Protective Life Insurance Company	Disability & Life
Pacifica Insurance Underwriters, Inc. P.O. Box 500168 Saipan, MP. 96950 President: Norman T. Tenorio Tel. No: 234-6267/7310/7722 Fax No: 234-5880	Global Insurance Company Grand Pacific Life Insurance Ltd. Pacific Guardian Life Insurance Company, Ltd. Tokio Marine & Fire Insurance Company, Ltd.	Surety Disability & Life Disability & Life Disability, Gen. Casualty, Marine, Property, Surety & Vehicle
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

NAME/COMPANY	COMPANY REPRESENTED	CLASSES OF INSURANCE
Professional Insurance Corp. dba Risk Surety Insurance Specialists PPP 215, Box 10000 Saipan, MP. 96950 President: Michael S. Katsuren Tel. No: 671-647-4448 - Fax 671-467-4811	Fidelity & Deposit Company of Maryland	Surety
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
Takagi & Associates, Inc. PPP 602, Box 10000 Saipan, MP. 96950 Gen. Manager: Peter D. Sibly Tel. No: 233-8117/3400/2554 Fax No: 233-2553	AIOI Insurance Co., Ltd. (Formerly Dai-Ichikyo) Grand Pacific Life Insurance Ltd. Insurance Company of North America Liberty Insurance Corporation LM Insurance Corporation XL Specialty Insurance Company	Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Disability & Life Disability, Gen. Casualty, Marine, Property, Surety & Vehicle General Casualty, Property & Surety General Casualty, Property & Surety Disability, Gen. Casualty, Marine, Property, Surety & Vehicle

SUB-AGENTS

NAME/COMPANY	CLASSES OF INSURANCE	APPOINTED BY
Bank of Hawaii P.O. Box 500566 Saipan, MP. 96950 Tel. No: 235-5400 - Fax No: 235-3913	Disability & Life	Takagi & Associates, Inc./Grand Pacific Life Insurance, Ltd.
Bank of Saipan P.O. Box 500690 Saipan, MP. 96950 Tel. No: 235-6260/6265	Disability & Life	Pacific Financial Corporation/Protective Life Insurance Co. Calvo's Insurance Underwriters, Inc. - National Union Fire Insurance Company
Barcinas, Ramona SN. PPP 602, Box 10000 Saipan, MP. 96950 Tel. No: 322-817/8118 - Fax No. 323-8119	Disability & Life	Takagi & Associates, Inc./Grand Pacific Life Insurance, Ltd.
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
Heston, Teresita R. P.O. Box 501188 Saipan, MP. 96950 Tel. No: 323-5483	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
	Disability & Life	Takagi & Associates, Inc./Grand Pacific Life Insurance, Ltd.
Perez, Satsuki PPP 602, Box 10000 Saipan, MP. 96950	Disability & Life	Takagi & Associates, Inc./Grand Pacific Life Insurance, Ltd.
Ramsey, John A. P.O. Box 500710 Saipan, MP. 96950	General Casualty, Marine, Property Surety & Vehicle	Pacific Basin Insurance Company

NAME/COMPANY	CLASSES OF INSURANCE	APPOINTED BY
San Nicolas, Adelia R. dba A & Enterprises P. O. Box 872 Rota, MP. 96951	Disability, General Casualty, Marine, Property, Surety & Vehicle	Royal Crown Insurance Corporation
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
Wells Fargo Financial Saipan, Inc. (Formerly Norwest Financial Saipan, Inc.) SPS 882 Box 10006 Saipan, MP. 96950	Disability & Life Disability & Life Disability, General Casualty, Marine, Property, Surety & Vehicle	Pacific Financial Corporation/Protective Life Insurance Co. Edith C. Deleon Guerrero/Centurion Life Insurance Company
Tel. No: 235-6030/36	Disability & Life	Edith C. Deleon Guerrero/Centurion Casualty Company Edith C. Deleon Guerrero/Old Republic Life Insurance Co.

SURPLUS LINES BROKERS

CLASSES OF INSURANCE	NAME/COMPANY
General Casualty, Life, Marine, Property, Surety & Vehicle	<p>Allied Insurance Services, Inc. P. O. Box 7962 SVRB Saipan, MP. 96950 President: Peter D. Sibly Tel. No: 235-2554 Fax No: 235-2553</p>
General Casualty, Life, Marine, Property, Surety & Vehicle	<p>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</p>
Disability, General Casualty, Marine, Property, Surety & Vehicle	<p>AON Insurance Micronesia (Saipan) Inc. P. O. Box 502177 CK Saipan, MP. 96950 General Manager: Phillip Gribble Tel. No: 234-2811 - Fax No: 234-5462</p>
Disability, General Casualty, Marine, Property, Surety & Vehicle	<p>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</p>
Disability, General Casualty, Marine, Property & Vehicle	<p>Moylan's Insurance Underwriters, Inc. P. O. Box 500658 CK Saipan, MP. 96950 General Manager: Tamara H. Talalemoto Tel. No: 234-6442/6129/7185 Fax No: 234-8641</p>
Disability, Life, General Casualty, Marine, Property, Surety & Vehicle	<p>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</p>
Disability, General Casualty, Marine, Property, Surety & Vehicle	<p>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</p>

<p>CLASSES OF INSURANCE</p>	<p>NAME/COMPANY</p>
<p>Disability, Life, General Casualty, Marine, Property, Surety & Vehicle</p>	<p>Takagi & Associates, Inc. PPP 602, Box 10000 Saipan, MP. 96950 General Manager: Peter D. Sibly Tel. No: 233-8117/2554/3400 Fax No: 233-2553</p>

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: 233-8117/3400/2554 - Fax No: 233-2553	
AM INSURANCE P.O. Box 2797 Agana, Guam 96932	General Casualty, Life, Marine, Property, Surety & Vehicle
AON Insurance Micronesia (Saipan) Inc. P.O. Box 502177 Saipan, MP. 96950 Tel. No: 234-2811/2814 - Fax No: 234-5462	Disability, General Casualty, 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
De Torres, Gregorio R. P.O. Box 504001 CK Saipan, MP. 96950 Tel. No: 234-3595/2333596/98	Disability, General Casualty, Marine, Property Surety & Vehicle
Friendly Finance Company, Inc. P.O. Box 500486 CK Saipan, MP. 96950 Tel. No: 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 Propserity Insurance Agency P.O. Box 5898 CHR8 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
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

NAME	CLASSES OF INSURANCE
JRS Enterprises Corporation P. O. Box 502673 Saipan, MP. 96950 TEL: 234-0692/7957	Disability, Marine, Surety & Vehicle
Marianas Business Professional, Inc. dba Business Pro PMB 999 Box 10001 Saipan, MP. 96950 Tel. No: 234-2444/235-2555	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
Mesa, Gloria Lim dba Provident Insurance Brokerage P. O. Box 502251 CK Saipan, MP. 96950 TEL: 288-1780	Disability, General Casualty, Marine, Property & 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 PMB 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

NAME	CLASSES OF INSURANCE
Pacific Financial Corporation P. O. Box 501657 Saipan, MP. 96950 Tel. No: 234-5706/8615 - Fax No: 234-3517	General Casualty, Marine, Property, Surety & 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
Pacificca 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
Frank S. Perez dba Interlink Insurance Agency P. O. Box 284 Tinian, MP. 96952 Tel. No: 433-3808	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle
Pilot Trading Corporation dba Pioneer Insurance Underwriter P. O. Box 502870 Saipan, MP. 96950 Tel. No: 234-9145	Disability, General Casualty, Life, 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, Martess F. dba Safenet Insurance Underwriters PMB 454, P. O. Box 10003 Saipan, MP. 96950	Disability, Life, General Casualty, Marine, Property, Surety & 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 Hata Adai Insurance Mailer 1469 Box 10005 Saipan, MP. 96950 TEL: 235-4232/322-5595	Disability, General Casualty, Marine, Property, Surety & Vehicle

NAME	CLASSES OF INSURANCE
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
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: 233-8117/3400/2554 - FAX NO. 233-2553	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle
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, General Casualty, Marine, Property, Surety & Vehicle	<p>AON Insurance Micronesia (Saipan) Inc. P.O. Box 502177 CK Saipan, MP. 96950 Tel. No: 234-2811/2814 Fax No: 234-5462</p>
Disability, General Casualty, Marine, Property, Surety & Vehicle	<p>Tommie-Ann Baker SPS 908 Box 10006 Saipan, MP. 96950 Tel. No: 235-1258/1259 Fax No: 235-1270</p>
General Casualty, Marine, Property & Vehicle	<p>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)</p>
Disability, Life, General Casualty, Marine, Property, Surety & Vehicle	<p>Guam Insurance Adjusters, Inc. P.O. Box 500615 Saipan, MP. 96950 Vice President: Jim Kirby Tel. No: 234-3641/3655 Fax No:</p>
Disability, Life, General Casualty, Marine, Property, Surety & Vehicle	<p>Island Adjuster, Inc. P.O. Box 500686 Saipan, MP. 96950 Vice President: Theresta DLG. Tudela Tel. No: 235-1099/5452 Fax No: 235-5451</p>
Disability, General Casualty, Marine, Property, Surety & Vehicle	<p>John D.M. Matthews Jr. 310A University Gardens Mangilao, Guam 96913 Tel. No: 234-7222/6865/3152 Fax No: 234-5367 (AUP)</p>
Disability, General Casualty, Marine, Property, Surety & Vehicle	<p>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</p>

CLASSES OF INSURANCE	NAME/COMPANY
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
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 Gen. Manager: Peter D. Sibly Tel. No: 233-8117/3400/2554 Fax No: 233-2553

SOLICITORS

NAME/COMPANY	CLASSES OF INSURANCE	APPOINTED BY
Carmen L.G. Borja P. O. Box 922 CK Saipan, MP. 96950 Tel. No: 234-7490/235-7314 Fax No: 234-3050	General Casualty, Marine, Property & Vehicle	Calvo's Insurance Underwriters, Inc./National Union Fire Insurance Company
Three Way International, Inc. P. O. Box 324 San Jose, Tinian, MP. 96952	Disability, General Casualty, Marine, Property, Surety & Vehicle	Moylan's Insurance Underwriters, Inc./First Net Insurance Company

AUTO INSURANCE PROVIDER (CARRIERS)

NAME/COMPANY	CLASSES OF INSURANCE	GENERAL AGENT
AMERICAN HOME ASSURANCE COMPANY	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
CENTURION CASUALTY COMPANY	Vehicle	Edith E. Deleon Guerrero P.O. Box 501664 Saipan, MP. 96950 Tel. No: 234-3690 Ext. 1814 Fax No: 234-4966
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

NAME/COMPANY	CLASSES OF INSURANCE	GENERAL AGENT
CGU INTERNATIONAL INSURANCE pic	Vehicle	Micro 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
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	N/A
First Net Insurance Company	Vehicle	Moylan's Insurance Underwriters, Inc. Tel. No: 234-6442/6571/2490/6129/7185 Fax No: 234-8641
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	N/A

NAME/COMPANY	CLASSES OF INSURANCE	GENERAL AGENT
<p>MITSUI MARINE & FIRE INSURANCE CO., LTD.</p>	<p>Vehicle</p>	<p>Microl Insurance Inc. dba Aon Insurance Micronesia Tel. No: 234-2811/12/13/14 Fax No: 234-5462</p>
<p>NATIONAL UNION FIRE INSURANCE COMPANY</p>	<p>Vehicle</p>	<p>Calvo's Insurance Underwriters, Inc. Tel. No: 234-5690/5699 Fax No: 234-5693</p>
<p>NICHIDO FIRE & MARINE INSURANCE CO., LTD.</p>	<p>Vehicle</p>	<p>Calvo's Insurance Underwriters, Inc. Tel. No: 234-5690/5699 Fax No: 234-5693</p>
<p>OCEANIA INSURANCE CORPORATION PMB 557 Box 10000 Saipan, MP. 96950</p>	<p>Vehicle</p>	<p>N/A</p>
<p>Gen. Mgr.: Mr. Casiano Pendon Jr. Tel. No: 234-8322 - Fax No: 234-2330</p> <p>PACIFIC BASIN INSURANCE COMPANY, INC. P. O. Box 500710 CK Saipan, MP. 96950</p>	<p>Vehicle</p>	<p>N/A</p>
<p>Vice-Pres.: Joseph C. Reyes Tel. No: 234-5860/7861/0544 Fax No: 234-7841</p> <p>PACIFIC INDEMNITY INSURANCE COMPANY</p>	<p>Vehicle</p>	<p>Associated Insurance Underwriters of the Pacific, Inc. P. O. Box 501369 CK Saipan, MP. 96950</p>
		<p>Gen. Mgr.: Ms. Magdalena S. George Tel. No: 234-3152/6865/7222 Fax No: 234-5367</p>

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. 507228	\$151,815.68	06 May 2002	Union Bank
CGU International Insurance plc	TDA No. 6233150	\$100,000.00	12 Jan 2002	Bank of Hawaii
Dai-Tokyo Fire & Marine Insurance Co.	TCD No. 506647	\$100,000.00	18 Feb 2002	Union Bank
Dongbu Insurance Company, Ltd. (KAFMIC)	TDA No. 6233933	\$100,000.00	05 Jun 2002	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. (Withdrawed from CNMI)	TDA No: 6152147	\$100,000.00	28 Nov 2001	Bank of Hawaii
The Nichido Fire & Marine Ins. Co., Ltd.	TCD No. 516734	\$100,000.00	01 Jun 2002	Union Bank
QBE Insurance (International) Ltd.	TCD No. 6198720	\$100,000.00	06 Mar. 2002	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. 507115	\$100,000.00	16 Feb 2002	Union Bank

SECURITY DEPOSITS - SURPLUS LINES BROKERS

NAME OF COMPANY	TYPE OF SECURITY	AMOUNT	MATURITY DATE	ISSUER
Allied Insurance Services, Inc.	Corporate Note CN-5745	\$2,000.00	17 Jun 2002	Pacific Financial Corp.
AM Insurance, Inc.	Bond No. B-2152	\$2,000.00	21 June 2002	American Home Assurance Company
AON Insurance Micronesia (Saipan), Inc.	Bond No. 60-23428	\$2,000.00	01 Apr 2002	CGU International Insurance plc
Marianas Insurance Company, Ltd. Moylan's Insurance Underwriters (International), Inc.	TCD No. 507393 Bond No. KIC-8994-LPB	\$2,000.00 \$2,000.00	24 Aug 2002 24 Sept 2002	Union Bank Dongbu Insurance Company, Ltd.
Pacific Basin Insurance, Inc.	Bond No. 120D-1045	\$2,000.00	28 Jan 2002	Pacific Basin Insurance Company
Pacificca Insurance Underwriters, Inc.	Bond No. GBD-0-02020	\$2,000.00	31 Dec 2001	Global Insurance, Inc.
Takagi & Associates, Inc.	Bond No. 1014336	\$2,000.00	31 Dec. 2001	XL Specialty Insurance Company

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 2002	First Hawaiian Bank
Century Insurance Company, Ltd.	TCD No. 0100-408401	\$100,104.26	18 Jun 2002	Bank of Saipan
Equitable Insurance Company, Inc.	TCD No. 506825	\$100,000.00	11 Jul 2002	Union Bank
Global Insurance, Inc.	CN No. 3000-0135	\$25,000.00	06 Jan 2006	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	\$30,318.39	01 Dec 2001	Hong Kong Shanghai Banking Corp. Ltd.
Island Insurance & Surety Corporation	TCD No. 1827	\$26,267.36	21 Jan 2002	City Trust Bank
Island Insurance & Surety Corporation	TCD No. 1987	\$82,796.90	16 Aug 2002	City Trust Bank
Marianas Insurance Company, Ltd.	TCDD No. 507316	\$100,000.00	03 Jul 2002	Union Bank
Oceania Insurance Corporation	TDA No. 6226569	\$75,000.00	18 Aug 2002	Bank of Hawaii
Oceania Insurance Corporation	TDA No. 6233285	\$25,000.00	16 Feb 2002	Bank of Hawaii
Pacific Basin Insurance Company	TDA No. 41575	\$27,692.30	23 Apr 2004	Bank of Hawaii
Pacific Indemnity Insurance Company	TDA No. 6233118	\$100,000.00	Auto Renewal	Bank of Hawaii
Premier Insurance Company, Inc.	TDA No. 6233321	\$100,000.00	07 Nov 2002	Bank of Hawaii
Royal Crown Insurance Corporation	TCD No. 0200-412822	\$100,000.00	19 Aug 2002	Bank of Saipan
Telebond Insurance Corporation	TCD No. 0403-203516	\$100,000.00	Auto Renewal	Bank of Guam
Traders Insurance Underwriters, Inc.	TCDD No. 6233352	\$100,000.00	04 Apr 2002	Bank of Hawaii

FINANCIAL STATEMENT OF LICENSED ALIEN INSURANCE COMPANIES

As of December 31, 2001

Actual Figures

COMPANY NAME	ASSETS	LIABILITIES	CAPITAL	SURPLUS
AIOI Insurance Company Ltd. (Formerly Dai-Tokyo)	\$13,121,438,181	\$10,572,177,490	\$797,841,599	\$1,751,419,090
American International Assurance Co. (Bermuda), Ltd.	5,434,581,296	4,933,608,460	81,164,057	419,808,779
CGU International Insurance plc	1,176,312	63,790	0	1,112,522
Dongbu Insurance Company, Ltd.	1,928,107,212	1,706,101,628	54,751,891	167,253,693
Mitsui Marine & Fire Insurance Company, Ltd.	276,230,295	229,242,382	27,000,000	19,987,913
Nichido Fire & Marine Insurance Company, Limited	16,932,808,717	12,657,966,102	810,387,409	3,464,455,206
QBE Insurance (International), Ltd.	1,164,099	587,895	459,713	116,491
Sumitomo Marine & Fire Insurance Co., Ltd. (US Br)	255,725,659	129,536,980	30,670,665	95,518,014
Tokio Marine & Fire Insurance Company, Ltd. (US Br)	1,006,433,801	708,016,417	0	298,417,384
2001 TOTAL	\$38,957,665,572	\$30,937,301,144	\$1,802,275,334	\$6,218,089,092
2000 TOTAL	\$24,102,457,008	\$20,818,890,599	\$1,067,218,437	\$2,216,347,970
% CHANGE	62%	49%	69%	181%

FINANCIAL STATEMENT OF LICENSED DOMESTIC INSURANCE COMPANIES

As of December 31, 2001

Actual Figures

COMPANY NAME	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Century Insurance Company, Ltd.	\$7,479,249	\$4,107,172	\$1,000,000	\$2,372,077
Equitable Insurance Company, Ltd.	806,939	412,669	100,000	294,270
First Home Insurance Company	30,148	1,979	25,000	3,169
First Pacific Transnational Insurance Company	128,228	102,802	110,000	(84,574)
Global Insurance, Inc.	113,525	20,596	51,000	41,929
Harbor Insurance Company, Ltd.				
Island Insurance & Surety Corporation	116,287	21,016	50,000	45,271
Marianas Insurance Company, Ltd.	1,023,918	813,576	37,650	172,692
Oceania Insurance Corporation	255,447	295,871	0	(40,424)
Pacific Basin Insurance Company, Inc.	434,305	97,531	250,000	86,774
Premier Insurance Company	229,191	177,369	55,500	(3,678)
Royal Crown Insurance Corporation	1,656,847	602,142	100,000	954,705
Telebond Insurance Corporation	396,453	17,532	150,000	228,921
Traders Insurance Underwriters	678,719	274,551	100,000	304,168
2001 TOTAL	\$13,349,256	\$6,944,806	\$2,029,150	\$4,375,300
2000 TOTAL	\$13,615,223	\$7,605,775	\$2,029,150	\$4,080,298
% CHANGE	-2%	-9%	0%	7%

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

FINANCIAL STATEMENT OF LICENSED FOREIGN INSURANCE COMPANIES

As of December 31, 2001

Actual Figures

COMPANY NAME	ASSETS	LIABILITIES	CAPITAL	SURPLUS
American Contractors Indemnity Company	\$41,163,536	\$23,044,199	\$9,662,169	\$8,457,168
American Family Life Assurance Co. of Columbus	30,615,913,563	28,454,398,016	73,809,134	2,087,706,413
American Home Assurance Company	12,139,234,202	8,620,695,578	582,415,478	2,936,123,146
American National Insurance Company	7,354,858,873	5,720,565,358	33,779,722	1,600,513,793
Balboa Life Insurance Company	136,229,725	74,682,457	27,920,150	33,627,118
Balboa Insurance Company	590,778,310	276,339,944	194,439,664	119,998,702
Centurion Life Insurance Company	955,880,430	232,887,399	6,500,000	716,493,031
Centurion Casualty Company	241,607,915	47,260,473	3,600,000	190,747,442
Federal Insurance Company	13,420,290,258	9,893,970,118	1,195,907,614	2,330,412,526
First Net Insurance Company	4,192,865	2,578,335	1,500,000	114,531
Grand Pacific Life Insurance, Ltd.				
Gulf Insurance Company	1,115,486,246	690,156,358	138,401,695	286,928,193
Individual Assurance Co. Life, Health & Accident	45,879,586	29,523,810	3,095,420	13,260,356
Insurance Company of North America	274,324,723	212,469,000	248,526,000	(186,670,275)
John Hancock Life Insurance Company	64,301,127,561	60,787,488,474	1,605,156,719	1,908,482,368
Knights of Columbus	9,212,198,783	7,898,069,168	0	1,314,129,615
Liberty Insurance Corporation	1,486,456,760	1,238,824,504	159,662,500	87,969,756
Lincoln National Life Insurance	73,936,122,229	70,840,147,634	1,545,400,287	1,550,574,308
LM Insurance Corporation	51,644,930	35,971,892	11,000,000	4,673,038
Lumbermens Mutual Casualty Company	7,091,939,335	5,825,363,930	698,301,286	568,274,119
MBA Insurance Corporation	8,545,463,031	5,688,024,384	1,174,523,133	1,682,915,514
Midland National Life Insurance Company	6,098,863,382	5,641,507,396	96,067,246	361,288,740
National Union Fire Insurance Company	15,927,846,470	9,517,134,190	2,354,958,421	4,055,753,859
National Western Life Insurance Company	3,426,973,891	2,995,718,307	31,746,975	399,508,609
NetCare Life and Health Insurance	18,284,890	17,241,587	2,253,025	(1,209,722)
New Hampshire Insurance Co. of New York	1,809,046,595	1,191,014,185	185,877,854	432,154,556
SUBTOTAL	\$258,841,808,089	\$225,955,076,696	\$10,384,504,492	\$22,502,226,904

COMPANY NAME	ASSETS	LIABILITIES	CAPITAL	SURPLUS
OLD Republic Life Insurance Company	\$110,859,762	\$84,122,965	\$22,374,459	\$4,362,338
PacificCare Life Assurance Company	93,881,000	55,422,000	28,284,000	10,175,000
Pacific Guardian Life Insurance Company, Ltd.	399,173,000	330,652,000	18,771,000	49,750,000
Pacific Indemnity Insurance Company	11,509,479	6,729,895	3,947,336	832,248
Primerica Life Insurance Company	4,546,919,333	2,984,160,160	662,168,881	900,590,292
Protective Life Insurance Company	12,419,956,253	11,651,423,655	512,444,662	256,087,936
The Continental Insurance Company	3,093,786,322	2,403,998,268	1,111,535,227	(421,747,172)
The Seaboard Surety Company	257,564,035	127,182,271	22,484,317	107,897,447
Trans World Assurance Company	252,839,260	202,276,239	2,500,002	48,063,019
United States Fidelity & Guaranty Company	5,264,167,605	3,404,534,495	1,977,864,439	(118,231,329)
XL Specialty Insurance Company	239,584,372	171,526,312	91,814,332	(23,756,272)
Zurich Insurance (Guam), Inc.	23,322,209	11,548,036	4,000,000	7,774,173
2001 TOTAL	\$285,555,370,719	\$247,388,652,992	\$14,842,693,147	\$23,324,024,584
2000 TOTAL	\$273,670,673,916	\$237,743,318,826	\$14,164,555,979	\$21,756,799,051
% CHANGE	4%	4%	5%	7%

NOTE: GRAND PACIFIC LIFE INSURANCE, LTD., DID NOT
SUBMIT THEIR 2001 ANNUAL REPORT.

**SUMMARY OF TOTAL LINES OF BUSINESS BY PROPERTY AND CASUALTY COMPANIES
FOR YEAR ENDING DECEMBER 31, 2001**

Lines of Business	Gross Premiums Including Membership Fees Less Return Premiums on Policies		Direct Unearned Premium Reserved	Direct Losses Paid (Deductible) Salvage	Direct Losses Incurred	Direct Losses Unpaid
	Not Taken	Written				
Fire	\$2,512,991	\$1,720,163	\$768,146	\$497,904	\$500,940	\$16,098
Allied Lines	1,265,194	576,980	274,133	61,000	34,490	9,893
Homeowners Multiple Peril	400,759	329,932	154,665	11,301	6,756	929
Commercial Multiple Peril	905,533	1,022,670	343,606	28,999	25,033	1,750
Ocean Marine	557,377	180,680	77,927	(36,456)	83,746	221,436
Inland Marine	66,851	6,027	60,824	0	0	0
Earthquake	378,806	230,059	103,539	5,953	(841)	18,245
All other A & H	110,440	110,370	35,868	3,565	6,627	3,647
Group Accident & Health	5,071,505	3,868,759	391,153	1,945,362	1,930,814	539,741
Personal Accident	10,483	8,541	11,870	586	4,416	4,180
Credit Accident & Health	0	2,583	0	0	0	0
Worker's Compensation	2,570,889	2,176,100	1,182,557	629,712	401,062	583,351
Other Liability	1,927,226	1,513,647	716,494	2,037,040	(227,453)	2,535,891
Other Commercial Auto Liability	1,411,218	1,177,988	371,789	400,914	940,636	465,872
Other Private Passenger Auto Liability	3,557,421	3,385,811	1,215,004	1,981,965	2,484,704	574,865
Commercial Auto Physical Damage	939,258	1,208,510	586,435	(195,630)	713,330	47,354
Private Passenger Auto Physical Damage	1,689,590	1,433,326	735,668	239,798	1,481,946	233,910
Surety	1,878,620	1,732,211	619,247	66,879	126,161	224,965
Bonds	54,542	72,691	7,053	77,496	163,075	592,313
Product Liability	144	48	88	0	0	36
Glass	\$1,112	(\$13,244)	\$14,982	\$0	\$0	\$0
Burglary & Theft	63,069	56,512	20,459	6,112	14,246	12,740
Boiler & Machinery	9,000	0	0	0	0	0
Miscellaneous/Aggregate Write-ins	218,064	59,174	173,739	99	1,099	1,000
2001 TOTAL	\$25,600,092	\$20,859,538	\$7,865,246	\$7,762,599	\$8,690,787	\$6,088,216
2000 TOTAL	\$25,681,556	\$24,601,138	\$9,278,979	\$9,603,343	\$8,049,722	\$6,601,845
% CHANGE	-0%	-15%	-15%	-19%	8%	-8%

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2001**

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
AIOL Insurance Co., Ltd. (Formerly Dai-Tokyo)	\$96,612	\$106,617	\$52,141	\$0	\$0	\$0
Century Insurance Company, Ltd.	727,092	188,486	30,533	86,674	87,674	1,000
CGU International Insurance plc	781,654	769,067	287,592	306,855	313,712	6,857
Dongbu Insurance Company, Ltd. (KAFMIC)	6,846	6,277	2,738	2,260	3,260	1,000
Equitable Insurance Company, Inc.	13,630	6,339	7,291	0	0	0
First Net Insurance Company	45,294	15,749	3,923	102,115	102,115	1,780
Marianas Insurance Company, Ltd.	64,731	32,079	32,652	0	0	0
Mitsui Maarine & Fire Insurance Company, Ltd.	56,364	58,378	28,896	0	0	0
Nichido Fire & Marine Insurance Co., Ltd.	19,836	38,718	9,918	0	0	0
Pacific Basin Insurance Company	1,849	1,646	0	0	0	0
Pacific Indemnity Insurance Company	53,453	72,780	24,697	0	(5,820)	5,460
QBE Insurance (International) Ltd.	240,582	0	110,361	0	(1)	1
Tokio Marine & Fire Insurance Company, Ltd.	405,048	424,027	177,404	0	0	0
2001 TOTAL	\$2,512,991	\$1,720,163	\$768,146	\$497,904	\$500,940	\$16,098

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2001**

ALLIED LINES

NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Insurance Co., Ltd. (Formerly Dai-Tokyo)	\$107,087	\$117,849	\$58,023	\$0	\$0	\$0
American Home Assurance Company	20,000	37,000	10,000	61,000	44,000	0
Century Insurance Co., Ltd.	734,805	38,209	36,830	0	0	0
CGU International Insurance plc	66,129	52,321	19,763	0	0	0
Dongbu Ins. Co., Ltd. (KAFMIG)	12,361	11,333	4,944	0	0	0
First Net Insurance Company	24,398	9,771	1,454	0	0	1,073
Mitsui Marine & Fire Insurance Co., Ltd.	127,355	131,909	65,291	0	0	0
National Union Fire Insurance Company	36,000	32,000	18,000	0	0	0
New Hampshire Insurance Comapany	15,000	10,500	7,500	0	0	0
Nichido Fire & Marine Insurance Co., Ltd.	0	1,800	0	0	0	0
Pacific Indemnity Insurance Company	109,277	134,288	51,093	0	(9,510)	8,820
OBE Insurance (International) Ltd.	12,782	0	1,235	0	0	0
2001 TOTAL	\$1,265,194	\$576,980	\$274,133	\$61,000	\$34,490	\$9,893

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2001
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	\$0	\$2,000	\$0	\$0	\$0	\$0
CGU International Insurance plc	134,662	120,203	47,300	2,684	2,684	0
Dongbu Insurance Company, Ltd. (KAFMIC)	24,023	23,821	9,609	0	0	0
First Net Insurance Company	56,035	10,759	7,302	0	0	929
Marianas Insurance Company, Ltd.	60,046	27,647	32,399	0	0	0
National Union Fire Insurance Company	1,000	500	500	0	0	0
New Hampshire Insurance Company	1,000	500	500	0	0	0
Pacific Indemnity Insurance Company	103,968	128,254	48,386	8,562	4,017	0
QBE Insurance (International) Ltd.	4,565	0	2,660	0	0	0
Tokio Marine & Fire Insurance Company, Ltd.	15,460	16,248	6,009	55	55	0
2001 TOTAL	\$400,759	\$329,932	\$154,665	\$11,301	\$6,756	\$929

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	\$124,000	\$201,000	\$62,000	\$0	\$0	\$0
Dongbu Insurance Company, Ltd. (KAFMIC)	50,862	48,768	20,345	0	0	0
National Union Fire Insurance Company	6,000	5,500	3,000	0	0	0
New Hampshire Insurance Company	83,000	56,500	41,500	23,000	23,000	0
Pacific Indemnity Insurance Company	9,126	20,636	5,461	4,300	2,384	1,750
Tokio Marine & Fire Insurance Company, Ltd.	632,545	690,266	211,300	1,699	(351)	0
2001 TOTAL	\$905,533	\$1,022,670	\$343,606	\$28,999	\$25,033	\$1,750

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2001**

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
AIOI Insurance Co., Ltd. (Formerly Dai-Tokyo)	\$1,381	\$436	\$945	\$0	\$0	\$0
Century Insurance Company, Ltd.	403,677	.91,861	3,300	(51,028)	116,431	167,459
CGU International Insurance plc	26,890	28,788	5,259	3,306	3,306	53,592
Dongbu Insurance Company, Ltd. (KAFMIC)	199	435	80	0	0	0
First Net Insurance Company	550	81	469	0	0	385
Marianas Insurance Company, Ltd.	3,201	267	2,934	0	0	0
Mitsui Marine & Fire Insurance Company, Ltd.	15,173	20,816	8,100	0	0	0
National Union Fire Insurance Company	12,000	6,000	6,000	0	0	0
QBE Insurance (International) Ltd.	71,672	5,923	38,193	10,883	(15,964)	0
Tokio Marine & Fire Insurance Company, Ltd.	22,634	26,073	12,647	383	(20,027)	0
2001 TOTAL	\$557,377	\$180,680	\$77,927	(\$36,456)	\$83,746	\$221,436

INLAND MARINE

NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Insurance Co., Ltd. (Formerly Dai-Tokyo)	\$9,866	\$4,042	\$5,824	\$0	\$0	\$0
Centurion Casualty Company	56,985	1,985	55,000	0	0	0
2001 TOTAL	\$66,851	\$6,027	\$60,824	\$0	\$0	\$0

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2001
EARTHQUAKE**

NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Insurance Co., Ltd. (Formerly Dai-Tokyo)	\$60,589	\$66,953	\$32,635	\$3,237	\$6,237	\$3,000
American Home Assurance Company	10,000	10,000	5,000	0	0	0
Century Insurance Company, Ltd.	177,539	22,447	11,905	0	0	0
Dongbu Insurance Company, Ltd. (KAFMIC)	18,709	19,242	7,512	0	0	0
First Net Insurance Company	19,002	1,929	1,592	0	0	6,145
Mitsui Marine & Fire Insurance Co., Ltd.	22,893	23,711	11,736	0	0	0
National Union Fire Insurance Company	6,000	6,500	3,000	0	0	0
New Hampshire Insurance Company	2,000	3,000	1,000	0	0	0
Pacific Indemnity Insurance Company	62,074	76,277	29,159	2,716	(7,078)	9,100
2001 TOTAL	\$378,806	\$230,059	\$103,539	\$5,953	(\$841)	\$18,245

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
AIOI Insurance Co., Ltd. (Formerly Dai-Tokyo)	\$5,832	\$4,273	\$2,432	\$0	\$0	\$0
CGU International Insurance plc	104,608	106,097	33,436	3,565	6,627	3,647
2001 TOTAL	\$110,440	\$110,370	\$35,868	\$3,565	\$6,627	\$3,647

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2001
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	\$11,000	\$11,500	\$11,500	\$0	\$0	\$0
First Net Insurance Company	14,682	1,789	322	0	0	85
National Union Fire Insurance Co.	0	2,000	0	0	0	0
Nichido Fire & Marine Insurance Co., Ltd.	1,106,848	1,106,848	0	539,973	539,973	0
QBE Insurance (International) Ltd.	4,131	0	737	0	0	0
Tokio Marine & Fire Ins. Co., Ltd.	804,801	845,817	378,594	619,472	579,925	80,005
Zurich Ins. (Guam), Inc.	3,130,043	1,900,805	0	785,917	810,916	459,651
2001 TOTAL	\$5,071,505	\$3,868,759	\$391,153	\$1,945,362	\$1,930,814	\$539,741

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.	\$170	\$35	\$135	\$0	\$0	\$0
First Net Insurance Company	5,813	(6,507)	8,360	586	4,416	4,180
Mitsui Marine & Fire Insurance Co., Ltd.	4,500	15,013	3,375	0	0	0
2001 TOTAL	\$10,483	\$8,541	\$11,870	\$586	\$4,416	\$4,180

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.	\$0	\$2,583	\$0	\$0	\$0	\$0
2001 TOTAL	\$0	\$2,583	\$0	\$0	\$0	\$0

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2001
WORKERS' COMPENSATION**

NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Insurance Co., Ltd. (Formerly Dai-Tokyo)	\$116,107	\$91,648	\$61,375	\$9,338	\$16,238	\$13,070
American Home Assurance Company	117,000	104,500	58,500	12,000	14,000	6,000
Century Insurance Company, Ltd.	722,559	607,273	433,159	287,651	285,778	129,310
CGU International Insurance plc	315,422	302,976	119,386	134,180	101,497	18,647
Dongbu Insurance Company, Ltd. (KAFMIC)	27,264	30,883	10,906	0	2,000	7,500
Equitable Insurance Company, Inc.	60,341	31,746	28,595	1,728	1,952	224
First Net Insurance Company	10,749	10,030	4,929	90	2,865	4,530
First Pacific Transnational Insurance Company	0	0	0	0	0	102,802
Marianas Insurance Company, Inc.	158,451	65,014	93,437	16,216	24,669	13,705
Mitsui Marine & Fire Insurance Co., Ltd.	6,648	6,451	2,084	274	274	0
National Union Fire Insurance Company	170,000	166,500	85,000	13,000	13,000	9,000
Nichido Fire & Marine Insurance Company, Ltd.	609	794	305	434	434	0
Oceania Insurance Corporation	97,362	26,918	27,717	4,545	1,237	1,145
Pacific Basin Insurance Company, Inc.	26,068	20,777	0	311	311	0
Pacific Indemnity Insurance Company	66,173	65,216	24,265	55,930	(84,693)	87,390
Premier Insurance Company, Inc.	13,975	8,063	5,912	0	16,359	0
QBE Insurance (International), Ltd.	77,783	15,653	35,863	52,969	(77,698)	20,738
Royal Crown Insurance Corporation	109,515	113,191	0	4,669	0	3,289
Tokio Marine & Fire Insurance Co., Ltd.	368,144	397,528	191,124	26,926	73,388	166,001
Traders Insurance Underwriters, Inc.	106,719	110,939	0	9,451	9,451	0
2001 TOTAL	\$2,570,889	\$2,176,100	\$1,182,557	\$629,712	\$401,062	\$583,351

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2001**

OTHER LIABILITY

NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT		DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
			UNEARNED PREMIUMS RESERVED	LOSSES PAID			
AIOI Insurance Co., Ltd. (Formerly Dai-Tokyo)	\$157,588	\$155,492	\$97,038	\$28,279	\$2,033,279	\$2,055,000	
American Home Assurance Company	28,000	70,500	14,000	0	0	0	
Century Insurance Company, Ltd.	320,168	169,378	111,706	174,108	(80,643)	25,000	
CGU International Insurance plc	185,724	200,853	57,788	98,729	143,948	46,089	
Dongbu Insurance Company, Ltd. (KAFMIC)	7,726	6,197	3,090	0	0	0	
Equitable Insurance Company, Inc.	2,500	1,083	1,417	0	0	0	
First Net Insurance Company	28,069	27,286	0	0	0	19,030	
Marianas Ins. Co., Inc.	20,566	10,026	10,530	0	0	0	
Mitsui Marine & Fire Ins. Co., Ltd.	39,378	48,805	12,993	137,299	(562,701)	200,000	
National Union Fire Ins. Co.	62,000	66,500	31,000	0	0	0	
Nichido Fire & Marine Insurance Company, Ltd.	7,093	9,697	3,547	0	0	0	
Pacific Basin Insurance Company, Inc.	1,100	875	0	0	0	0	
Pacific Indemnity Insurance Company	51,581	57,104	32,219	16,334	10,469	20,321	
QBE Insurance (International), Ltd.	247,659	(48,096)	102,894	1,204,835	(1,767,327)	60,015	
Tokio Marine & Fire Insurance Company, Ltd.	768,084	737,947	238,272	377,456	(4,478)	110,436	
2001 TOTAL	\$1,927,226	\$1,513,647	\$716,494	\$2,037,040	(\$227,453)	\$2,535,891	

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2001
OTHER COMMERCIAL AUTO LIABILITY**

NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Insurance Co., Ltd. (Formerly Dai-Tokyo)	\$43,052	\$44,178	\$20,062	\$0	\$0	\$0
American Home Assurance Company	38,000	30,500	19,000	7,000	7,000	0
Century Insurance Company, Ltd	292,617	181,770	73,021	180,652	(104,661)	67,847
CGU International Insurance plc	539,610	459,768	94,719	130,549	192,115	61,566
Dongbu Insurance Company, Ltd. (KAFMIC)	33,044	32,098	13,218	14,921	13,700	8,849
Equitable Insurance Company, Inc.	7,269	3,164	4,105	0	0	0
First Net Insurance Company	9,721	14,399	2,838	5,425	7,275	3,914
Marianas Insurance Company, Inc.	31,647	16,147	15,500	2,594	6,111	634
Mitsui Marine & Fire Insurance Company, Ltd.	8,318	6,983	5,246	2,718	(146)	0
National Union Fire Insurance Company	139,000	122,000	69,500	36,000	145,000	123,000
Oceania Insurance Corporation	(981)	1,464	292	32,540	3,254	1,494
Pacific Basin Insurance Company	25,386	18,895	0	4,523	4,523	0
Pacific Indemnity Insurance Company	35,801	52,114	21,848	135,082	73,196	15,075
QBE Insurance (International), Ltd.	139,709	43,499	27,705	(280,401)	411,310	4,050
Royal Crown Insurance Corporation	26,472	21,433	0	0	0	0
Tokio Marine & Fire Insurance Company, Ltd.	42,553	129,576	4,735	129,311	181,959	179,443
2001 TOTAL	\$1,411,218	\$1,177,988	\$371,789	\$400,914	\$940,636	\$465,872

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2001**

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
AIOI Insurance Co., Ltd. (Formerly Dai-Tokyo)	\$31,504	\$31,919	\$16,293	\$0	(\$4,921)	\$4,079
American Home Assurance Company	1,000	2,500	500	0	0	0
Century Insurance Company, Ltd	213,139	306,583	31,331	204,152	214,125	78,266
CGU International Insurance plc	1,549,060	1,672,758	606,857	1,112,303	1,077,722	77,931
Dongbu Insurance Company, Ltd. (KAFMIC)	264,558	231,925	105,823	119,459	130,247	70,851
Equitable Insurance Company, Inc.	145,382	89,620	55,762	23,005	24,805	1,800
First Net Insurance Company	95,671	94,965	35,629	84,119	163,207	86,887
Marianas Insurance Company, Inc.	144,671	73,814	70,857	32,240	42,459	15,770
Mitsui Marine & Fire Insurance Company, Ltd.	158,035	132,677	99,667	51,650	134,495	83,240
National Union Fire Insurance Company	176,000	216,500	88,000	158,000	168,000	76,000
New Hampshire Insurance Company	0	0	0	76,000	81,000	20,000
Oceania Insurance Corporation	(822)	1,227	246	0	0	0
Pacific Basin Insurance Company, Inc.	109,955	79,551	0	18,696	18,696	0
Pacific Indemnity Insurance Company	100,342	98,972	47,010	131,239	121,606	16,767
QBE Insurance (International), Ltd.	223,681	29,336	30,216	(189,107)	277,394	2,731
Royal Crown Insurance Corporation	290,197	270,751	0	117,652	0	34,438
Tokio Marine & Fire Insurance Company, Ltd.	55,048	52,713	26,813	42,557	35,869	6,105
2001 TOTAL	\$3,557,421	\$3,385,811	\$1,215,004	\$1,981,965	\$2,484,704	\$574,865

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2001
COMMERCIAL AUTO PHYSICAL DAMAGE**

NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Insurance Co., Ltd. (Formerly Dai-Tokyo)	\$100,856	\$103,427	\$46,866	\$31,693	\$35,438	\$5,000
American Home Assurance Company	37,000	28,000	18,500	9,000	13,000	5,000
Century Insurance Company, Ltd.	0	182,613	141,124	9,365	13,753	15,894
CGU International Insurance plc	4,900	3,662	1,238	0	0	0
Dongbu Insurance Company, Ltd. (KAFMIC)	19,678	48,116	7,871	8,885	15,642	5,270
Equitable Insurance Company, Inc.	448	262	186	0	0	0
First Net Insurance Company	46,756	49,475	2,495	0	0	4,896
Marianas Insurance Company, Inc.	6,956	3,549	3,407	(3,150)	(3,150)	0
National Union Fire Insurance Company	164,000	163,500	82,000	72,000	55,000	1,000
Oceania Insurance Corporation	(331)	493	98	0	0	0
Pacific Basin Insurance Company	6,222	3,779	0	905	905	0
Pacific Indemnity Insurance Company	51,521	74,992	31,442	9,902	7,959	1,265
QBE Insurance (International), Ltd.	0	57,662	36,726	(371,695)	545,225	5,369
Royal Crown Insurance Corporation	7,274	6,610	0	0	0	0
Tokio Marine & Fire Insurance Company Ltd.	493,978	482,370	214,482	37,465	29,558	3,660
2001 TOTAL	\$939,258	\$1,208,510	\$586,435	(\$195,630)	\$713,330	\$47,354

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2001
PRIVATE PASSENGER AUTO PHYSICAL DAMAGE**

NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Insurance Co., Ltd. (Formerly Dai-Tokyo)	\$66,940	\$67,822	\$34,621	\$26,253	\$31,115	\$6,135
American Home Assurance Company	0	0	0	(1,000)	(1,000)	0
Century Insurance Company, Ltd.	427,707	137,989	106,639	184,391	270,759	56,379
CGU International Insurance plc	23,651	21,068	5,202	893	893	0
Dongbu Insurance Company, Ltd. (KAFMIC)	262,351	244,409	104,940	118,463	117,327	70,259
Equitable Insurance Company, Inc.	37,090	23,077	14,013	0	0	0
First Net Insurance Company	96,754	81,231	54,629	83,258	113,554	33,150
Marianas Insurance Company, Inc.	86,650	44,210	42,440	3,498	11,751	8,168
National Union Fire Insurance Company	228,000	287,000	114,000	159,000	151,000	19,000
Oceania Insurance Corporation	(1,089)	1,624	324	12,097	1,210	1,037
Pacific Basin Insurance Company	34,184	25,194	0	6,031	6,031	0
Pacific Indemnity Insurance Company	251,118	254,017	117,066	83,745	70,974	15,314
Royal Crown Insurance Corporation	40,554	37,315	0	0	0	0
QBE Insurance (International), Ltd.	(274)	71,824	73,973	(462,988)	679,139	6,687
Tokio Marine & Fire Insurance Company Ltd.	135,954	136,546	67,821	26,157	29,193	17,781
2001 TOTAL	\$1,689,590	\$1,433,326	\$735,668	\$239,798	\$1,481,946	\$233,910

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2001**

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	\$200,313	\$205,656	\$35,943	\$23,499	\$22,603	\$20,566	
Century Insurance Company, Ltd.	332,360	340,724	159,124	2,276	59,234	56,958	
CGU International Insurance plc	17,325	15,136	6,435	(2,250)	(2,250)	0	
Dongbu Insurance Company, Ltd. (KAFMIC)	4,743	2,986	1,897	0	0	0	
Equitable Insurance Company, Inc.	161,973	106,060	55,913	5,883	4,429	94,725	
Global Insurance Inc.	28,230	38,479	13,781	0	0	0	
Island Insurance & Surety Corp.	15,940	16,556	14,612	2,037	2,037	0	
Marianas Insurance Company, Inc.	59,443	31,232	28,211	0	(23,740)	41,230	
Mitsui Marine & Fire Insurance Company, Ltd.	0	958	0	0	0	0	
Oceania Insurance Corporation	442,560	464,681	195,888	29,367	29,367	0	
Pacific Indemnity Insurance Company	300	1,225	300	0	0	0	
Premier Insurance Company	221,718	124,393	97,325	0	30,000	0	
Royal Crown Insurance Corp.	180,396	166,951	0	1,586	0	11,486	
Telebond Insurance Corporation	19,066	10,001	9,065	0	0	0	
Tokio Marine & Fire Insurance Company, Ltd.	1,528	2,445	753	0	0	0	
Traders Insurance Underwriters, Inc.	192,725	204,728	0	4,481	4,481	0	
2001 TOTAL	\$1,878,620	\$1,732,211	\$619,247	\$66,879	\$126,161	\$224,965	

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2001**

BONDS

NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT		DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
			UNEARNED PREMIUMS RESERVED	RESERVED			
Century Insurance Company, Ltd.	\$23,306	\$35,463	\$0	\$0	\$0	\$62,313	\$592,313
Pacific Basin Insurance Company, Inc.	8,857	5,907	0	0	343	343	0
QBE Insurance (International) Limited	625	0	375	0	0	0	0
Telebond Insurance Corporation	4,500	4,500	6,678	0	0	0	0
Traders Insurance Underwriters, Inc.	17,254	26,821	0	0	77,153	100,419	0
2001 TOTAL	\$54,542	\$72,691	\$7,053	\$0	\$77,496	\$163,075	\$592,313

PRODUCT LIABILITY

NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT		DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
			UNEARNED PREMIUMS RESERVED	RESERVED			
First Net Insurance Company	\$144	\$48	\$88	\$0	\$0	\$0	\$36
2001 TOTAL	\$144	\$48	\$88	\$0	\$0	\$0	\$36

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2001**

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.	\$612	(\$13,515)	\$14,753	\$0	\$0	\$0
Marianas Insurance Company, Ltd.						
Pacific Indemnity Insurance Company	500	271	229	0	0	0
2001 TOTAL	\$1,112	(\$13,244)	\$14,982	\$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
AIOI Insurance Co., Ltd. (Formerly Dai-Tokyo)	\$7,658	\$6,463	\$3,625	\$0	\$0	\$0
Century Insurance Company, Ltd.	11,025	10,278	0	3,437	13,937	10,500
Dongbu Insurance Company, Ltd. (KAFMIC)	4,383	3,960	1,753	0	0	0
Marianas Insurance Company, Inc.	8,697	4,953	3,744	0	0	0
Mitsui Marine & Fire Insurance Company, Ltd.	5,500	5,333	583	0	0	0
Pacific Indemnity Insurance Company	9,600	9,903	4,803	2,675	309	2,240
QBE Insurance (International) Limited	2,909	0	970	0	0	0
Tokio Marine & Fire Insurance Company, Ltd.	13,297	15,622	4,981	0	0	0
2001 TOTAL	\$63,069	\$56,512	\$20,459	\$6,112	\$14,246	\$12,740

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2001
BOLLER & 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
First Net Insurance Company	\$9,000	\$0	\$0	\$0	\$0	\$0
2001 TOTAL	\$9,000	\$0	\$0	\$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
AIOI Insurance Co., Ltd. (Formerly Dai-Tokyo)	\$507	\$533	\$231	\$0	\$0	\$0
Centurion Casualty Company	143,810	17,810	126,000	0	1,000	1,000
Century Insurance Company, Ltd.	6,940	6,940	0	0	0	0
CGU International Insurance plc	1,295	1,325	669	99	99	0
Marianas Insurance Company, Ltd.	9,912	7,094	2,818	0	0	0
Mitsui Marine & Fire Insurance Company, Ltd.	2,180	4,919	1,484	0	0	0
Tokio Marine & Fire Insurance Company, Ltd.	53,420	20,553	42,537	0	0	0
2001 TOTAL	\$218,064	\$59,174	\$173,739	\$99	\$1,099	\$1,000

SURPLUS LINES
SUMMARY OF PREMIUMS WRITTEN
FOR THE YEAR ENDED JULY 1, 2002

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).			1,855			33,114							
2).	270,140		1,950			2,625	177,975		351,465				
3).				24,650									
4).						15,386							
5).			1,860										
6).												4,712	
7).													
2001 TOTAL	\$270,140	\$0	\$5,665	\$24,650	\$0	\$51,125	\$177,975	\$0	\$351,465	\$0	\$0	\$4,712	\$0
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

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

NO BUSINESS ACTIVITY FOR FOLLOWING COMPANIES:

AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS
FOR YEAR ENDING December 31, 2001

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance					
2. Annuity Considerations	18,148		4,997		23,145
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
TOTALS	\$18,148		\$4,997		\$23,145

EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2001

	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, 2001

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits					
Matured Endowments					
Annuity Benefits					
Surrender Values	2,756				2,756
Aggregate Write-Ins for Miscellaneous Direct Claims and Benefits Paid					
All other Benefits, except A & H					
TOTALS	\$2,756				\$2,756

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED
FOR YEAR ENDING December 31, 2001**

	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, 2001**

	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	81	2,255,007				1,036,848	81	3,291,855
Issued During Year								
Ceased to be in Force During Year (net)	(14)	(429,031)				(158,218)	(14)	(587,249)
In Force, December 31, Current Year	67	\$1,825,976				\$878,630	67	\$2,704,606

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE
FOR YEAR ENDING December 31, 2001**

	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	308,413	312,335		197,586	196,090
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
TOTALS	\$308,413	\$312,335		\$197,586	\$196,090

**AMERICAN NATIONAL INSURANCE COMPANY
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS
FOR YEAR ENDING December 31, 2001**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance	48				
2. Annuity Considerations	10,000	70,365			70,413
3. Aggregate Write-ins for Other Lines of Business					10,000
Deposit-type Funds Based on Identifiable Individuals					
TOTALS	\$10,048	\$70,365			\$80,413

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2001**

	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, 2001**

	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, 2001**

	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, 2001**

	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	71	812,770			76	906,717
Issued During Year			338	2,786,207			338	2,786,207
Ceased to be in Force During Year (net)	(1)	(24,392)	(36)	(1,003,687)			(37)	(1,028,079)
In Force, December 31, Current Year	4	69,555	373	2,595,290			377	2,664,845

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE
FOR YEAR ENDING December 31, 2001**

	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)	26,295				
OTHER INDIVIDUAL POLICIES:					
Non-cancelable					
Guaranteed Renewable					
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
TOTALS	\$26,295				

BALBOA LIFE INSURANCE COMPANY
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS
FOR YEAR ENDING December 31, 2001

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance					
2. Annuity Considerations		29,330			29,330
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
TOTALS		\$29,330			\$29,330

EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2001

	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, 2001

	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, 2001**

	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			1	2,651			1	2,651
Settled During Current Year				1,532				1,532
By Payment in Full								
By Payment on Compromised Claims								
TOTAL Paid								
Reduction by Compromise								
Amount Rejected								
TOTAL Settlements								
Unpaid, December 31, Current Year			1	4,183			1	4,183

**EXHIBIT OF POLICY EXHIBIT
FOR YEAR ENDING December 31, 2001**

	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			314	2,209,357			314	2,209,357
Issued During Year			355	2,461,974			355	2,461,974
Ceased to be in Force During Year (net)			(129)	(1,683,706)			(129)	(1,683,706)
In Force, December 31, Current Year			540	2,987,625			540	2,987,625

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE
FOR YEAR ENDING December 31, 2001**

	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)	19,222	18,602			
OTHER INDIVIDUAL POLICIES:					
Non-cancelable					
Guaranteed Renewable					
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
TOTALS	\$19,222	\$18,602			

**CENTURION LIFE INSURANCE COMPANY
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS
FOR YEAR ENDING December 31, 2001**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance					
2. Annuity Considerations		126,925			126,925
3. Aggregate Write-ins for Other					
Lines of Business					
Deposit-type Funds Based on					
Identifiable Individuals					
TOTALS					\$126,925

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2001**

	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, 2001**

	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, 2001**

	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				474				474
By Payment in Full								
By Payment on Compromised Claims								
TOTAL Paid								
Reduction by Compromise								
Amount Rejected								
TOTAL Settlements								
Unpaid, December 31, Current Year				\$474				\$474

**EXHIBIT OF POLICY EXHIBIT
FOR YEAR ENDING December 31, 2001**

	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			1,556	7,161,744			1,556	7,161,744
Ceased to be in Force During Year (net)			(93)	(400,026)			(93)	(400,026)
In Force, December 31, Current Year			1,463	\$6,761,718			1,463	\$6,761,718

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE
FOR YEAR ENDING December 31, 2001**

	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)	171,524	19,765			3,400
OTHER INDIVIDUAL POLICIES:					
Non-cancelable					
Guaranteed Renewable					
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
TOTALS	\$171,524	\$19,765			\$3,400

INDIVIDUAL ASSURANCE COMPANY, LIFE, HEALTH & ACCIDENT
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS
FOR YEAR ENDING December 31, 2001

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance	1,289,938	89,665	3,567,716		4,947,319
2. Annuity Considerations	44,004		14,081		58,085
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
TOTALS	\$1,333,942	\$89,665	\$3,581,797		\$5,005,404

EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2001

	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, 2001

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits	16,222		2,282,294		2,298,516
Matured Endowments	2,398				2,398
Annuity Benefits					
Surrender Values	247,959		38,484		286,443
Aggregate Write-Ins for Miscellaneous Direct Claims and Benefits Paid					
All other Benefits, except A & H					
TOTALS	\$266,579		\$2,320,778		\$2,587,357

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED
FOR YEAR ENDING December 31, 2001**

	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	14,441			17	527,385	18	541,826
Incurred During Current Year	1	4,179			68	2,476,762	69	2,480,941
Settled During Current Year								
By Payment in Full	2	18,620			63	2,282,294	65	2,300,914
By Payment on Compromised Claims								
TOTAL Paid	2	18,620			63	2,282,294	65	2,300,914
Reduction by Compromise								
Amount Rejected								
TOTAL Settlements	2	18,620			63	2,282,294	65	2,300,914
Unpaid, December 31, Current Year					22	721,853	22	721,853

**EXHIBIT OF POLICY EXHIBIT
FOR YEAR ENDING December 31, 2001**

	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	1,468	158,678,241			3	820,787,441	1,471	979,465,682
Issued During Year	466	38,050,446	532	2,270,920		1,271,000	998	41,592,366
Ceased to be in Force During Year (net)	(168)	(17,031,306)				602,706,720	(168)	585,675,414
In Force, December 31, Current Year	1,766	\$179,697,381	532	\$2,270,920	3	\$1,424,765,161	2,301	\$1,606,733,462

EXHIBIT OF ACCIDENT AND HEALTH INSURANCE

FOR YEAR ENDING December 31, 2001

	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					

**KNIGHTS OF COLUMBUS
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS
FOR YEAR ENDING December 31, 2001**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance					
2. Annuity Considerations	1,739				1,739
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
TOTALS	\$1,739				\$1,739

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2001**

	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, 2001**

	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, 2001**

	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, 2001**

	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					10	31,487	10	31,487
Issued During Year					22	84,494	22	84,494
Ceased to be in Force During Year (net)					(4)	(16,148)	(4)	(16,148)
In Force, December 31, Current Year					28	\$99,833	28	\$99,833

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE
FOR YEAR ENDING December 31, 2001**

	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, 2001**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance					
2. Annuity Considerations	188,539				188,539
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
TOTALS	\$188,539				\$188,539

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2001**

	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, 2001**

	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, 2001**

	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, 2001**

	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, 2001**

	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, 2001**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance					
2. Annuity Considerations	45,543				45,543
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
TOTALS	\$45,543				\$45,543

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2001**

	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, 2001**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits					
Matured Endowments					
Annuity Benefits					
Surrender Values		100			100
Aggregate Write-Ins for Miscellaneous Direct Claims and Benefits Paid					
All other Benefits, except A & H					
TOTALS	\$100				\$100

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED
FOR YEAR ENDING December 31, 2001**

	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, 2001**

	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	102	9,823,955					102	9,823,955
Issued During Year								
Ceased to be in Force During Year (net)	(21)	(1,618,939)					(21)	(1,618,939)
In Force, December 31, Current Year	81	\$8,205,016					81	\$8,205,016

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE
FOR YEAR ENDING December 31, 2001**

	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, 2001**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance	371,380		78,004		449,384
2. Annuity Considerations	728				728
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
TOTALS	\$372,108		\$78,004		\$450,112

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2001**

	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, 2001**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits	33,333				33,333
Matured Endowments					
Annuity Benefits	1,555				1,555
Surrender Values	6,170				6,170
Aggregate Write-ins for Miscellaneous Direct Claims and Benefits Paid					
All other Benefits, except A & H					
TOTALS	\$41,058				\$41,058

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED
FOR YEAR ENDING December 31, 2001**

	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	33,333					1	33,333
Incurred During Current Year								
Settled During Current Year								
By Payment in Full	1	33,333					1	33,333
TOTAL Paid	1	33,333					1	33,333
Reduction by Compromise								
Amount Rejected								
TOTAL Settlements	1	33,333					1	33,333
Unpaid, December 31, Current Year								

**EXHIBIT OF POLICY EXHIBIT
FOR YEAR ENDING December 31, 2001**

	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	756	43,608,873			3	15,844,000	759	59,452,873
Issued During Year	92	3,906,000					92	3,906,000
Ceased to be in Force During Year (net)	(88)	(3,803,000)			4	6,497,000	(84)	2,694,000
In Force, December 31, Current Year	760	\$43,711,873			7	\$22,341,000	767	\$66,052,873

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE
FOR YEAR ENDING December 31, 2001**

	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Dir. Bus.	Direct Losses Paid	Direct Losses Incurred
Group Policies	1,687,966	1,750,262		1,473,458	1,610,404
Federal Employees Health Benefits Program Premium					
Credit (Group & Individual)					
OTHER INDIVIDUAL POLICIES:					
Non-cancelable					
Guaranteed Renewable	13,767	13,767			
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
TOTALS	\$1,701,733	\$1,764,029		\$1,473,458	\$1,610,404

THE LINCOLN NATIONAL LIFE INSURANCE COMPANY
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS
FOR YEAR ENDING December 31, 2001

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance					
2. Annuity Considerations	288,658				288,658
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
TOTALS	\$288,658				\$288,658

EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2001

	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, 2001

	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, 2001**

	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, 2001**

	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, 2001**

	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					

**OLD REPUBLIC LIFE INSURANCE COMPANY
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS
FOR YEAR ENDING December 31, 2001**

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

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2001**

	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, 2001**

	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, 2001**

	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								
TOTAL Paid								
Reduction by Compromise								
Amount Rejected								
TOTAL Settlements								
Unpaid, December 31, Current Year								

**EXHIBIT OF POLICY EXHIBIT
FOR YEAR ENDING December 31, 2001**

	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, 2001**

	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	64,530	64,530			
TOTALS	\$64,530	\$64,530			

**THE PACIFIC GUARDIAN LIFE INSURANCE COMPANY, LTD.
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS
FOR YEAR ENDING December 31, 2001**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance					
2. Annuity Considerations	515,549		106,609		622,158
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals		1,240			1,240
TOTALS	\$516,789		\$106,609		\$623,398

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2001**

	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, 2001**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits	64,990				64,990
Matured Endowments			35,000		35,000
Annuity Benefits					
Surrender Values		60,854			60,854
Aggregate Write-Ins for Miscellaneous Direct Claims and Benefits Paid					
All other Benefits, except A & H					
TOTALS	\$125,844		\$35,000		\$160,844

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED
FOR YEAR ENDING December 31, 2001**

	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	3	64,990			2	35,000	5	99,990
Settled During Current Year								
By Payment in Full	3	64,990			2	35,000	5	99,990
By Payment on Compromised Claims								
TOTAL Paid	3	64,990			2	35,000	5	99,990
Reduction by Compromise								
Amount Rejected								
TOTAL Settlements	3	64,990			2	35,000	5	99,990
Unpaid, December 31, Current Year								

**EXHIBIT OF POLICY EXHIBIT
FOR YEAR ENDING December 31, 2001**

	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	325	30,203,735			21	60,351,700	346	90,555,435
Issued During Year	46	5,275,000			1	5,680,000	47	10,955,000
Ceased to be in Force During Year (net)	(24)	(1,666,423)				(824,800)	(24)	(2,491,223)
In Force, December 31, Current Year	347	\$33,812,312			22	\$65,206,900	369	\$99,019,212

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE
FOR YEAR ENDING December 31, 2001**

	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, 2001**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance	224,525				224,525
2. Annuity Considerations	9,918				9,918
3. Aggregate Write-Ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
TOTALS	\$234,443				\$234,443

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2001**

	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, 2001**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits	78,000				78,000
Matured Endowments					
Annuity Benefits					
Surrender Values	4,169				4,169
Aggregate Write-Ins for Miscellaneous Direct Claims and Benefits Paid					
All other Benefits, except A & H	287				287
TOTALS	\$82,456				\$82,456

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED
FOR YEAR ENDING December 31, 2001**

	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	28,000					1	28,000
Incurred During Current Year	1	72,000					1	72,000
Settled During Current Year								
By Payment in Full	2	100,000					2	100,000
TOTAL Paid	2	100,000					2	100,000
Reduction by Compromise								
Amount Rejected								
TOTAL Settlements	2	100,000					2	100,000
Unpaid, December 31, Current Year								

**EXHIBIT OF POLICY EXHIBIT
FOR YEAR ENDING December 31, 2001**

	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	240	47,268,880					240	47,268,880
Issued During Year		1,156,711						1,156,711
Ceased to be in Force During Year (net)	(28)	(5,800,681)					(28)	(5,800,681)
In Force, December 31, Current Year	212	42,624,910					212	42,624,910

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE
FOR YEAR ENDING December 31, 2001**

	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, 2001**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance					
2. Annuity Considerations		265,844			265,844
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
TOTALS		\$265,844			\$265,844

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2001**

	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, 2001**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits					
Matured Endowments		17,877			17,877
Annuity Benefits					
Surrender Values					
Aggregate Write-Ins for Miscellaneous Direct Claims and Benefits Paid					
All other Benefits, except A & H					
TOTALS		\$17,877			\$17,877

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED
FOR YEAR ENDING December 31, 2001**

	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			2	11,042			2	11,042
Incurred During Current Year			1	16,356			1	16,356
Settled During Current Year								
By Payment in Full			2	17,877			2	17,877
By Payment on Compromised Claims								
TOTAL Paid			2	17,877			2	17,877
Reduction by Compromise								
Amount Rejected								
TOTAL Settlements			2	17,877			2	17,877
Unpaid, December 31, Current Year			1	9,521			1	9,521

**EXHIBIT OF POLICY EXHIBIT
FOR YEAR ENDING December 31, 2001**

	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			3,816	13,015,278			3,816	13,015,278
Issued During Year			3,889	18,284,305			3,889	18,284,305
Ceased to be in Force During Year (net)			(5,095)	(19,696,838)			(5,095)	(19,696,838)
In Force, December 31, Current Year			2,610	\$11,602,745			2,610	\$11,602,745

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE
FOR YEAR ENDING December 31, 2001**

	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)	219,760	254,160		7,652	4,695
OTHER INDIVIDUAL POLICIES:					
Non-cancelable					
Guaranteed Renewable					
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
TOTALS	\$219,760	\$254,160		\$7,652	\$4,695

**TRANS WORLD ASSURANCE COMPANY
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS
FOR YEAR ENDING December 31, 2001**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance					
2. Annuity Considerations	2,341				2,341
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
TOTALS	\$2,341				\$2,341

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2001**

	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, 2001**

	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, 2001**

	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 Reflected								
TOTAL Settlements								
Unpaid, December 31, Current Year								

**EXHIBIT OF POLICY EXHIBIT
FOR YEAR ENDING December 31, 2001**

	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	16	201,000					16	201,000
Ceased to be in Force During Year (net)	(2)	(37,000)					(2)	(37,000)
In Force, December 31, Current Year	14	\$164,000					14	\$164,000

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE
FOR YEAR ENDING December 31, 2001**

	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)	171,524				
OTHER INDIVIDUAL POLICIES:					
Non-cancelable		19,765			3,400
Guaranteed Renewable					
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
TOTALS	\$171,524	\$19,765			\$3,400

**ADMINISTRATIVE ORDER NO. 01-01 - Admitted Insurers & General Agents
1989 Workers' Compensation Tariff
1999 Automobile Insurance Tariff**

The prevailing tariff rates, as set out by the Workers' Compensation ("WC") and Automobile Insurance Tariffs ("Auto"), are to be considered standard premiums. No other discounts are permitted other than what are currently established. Noncomplying insurers create an unequal and unfair advantage in that their rates are much lower than the prevailing tariff rates. As a result, insurers that do comply with the established tariff rates suffer loss of business.

Therefore, the Insurance Commissioner hereby orders, pursuant to 4 CMG, Division 7, §7106, members as well as nonmembers of the Northern Marianas Insurance Association ("NMIA") to comply and adhere with both prevailing WC and Auto Tariffs. Failure to comply with this order will result in the revocation of your Certificate of Authority.

Any questions regarding this order should be addressed to the Office of the Insurance Commissioner, Department of Commerce, Caller Box 10007 CK, Saipan, MP. 96950; Telephone Nos. (670) 3064/3017, Facsimile No. (670) 664-3070.