



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

**FIFTEENTH
ANNUAL REPORT
OF
THE INSURANCE COMMISSIONER
FOR THE CALENDAR YEAR
ENDING DECEMBER 31, 2002**

**FERMIN M. ATALIG
Insurance Commissioner**

Prepared by the Banking and Insurance Section

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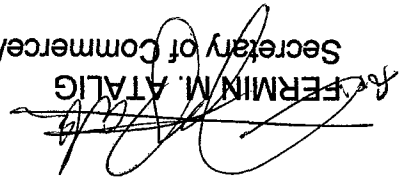
FIFTEENTH ANNUAL REPORT
OF THE INSURANCE COMMISSIONER

In accordance with 4 CMC, Division 7, Section 7112, of the Commonwealth Insurance Act of 1983, this Fifteenth Annual Report of the Insurance Commissioner, for the Calendar Year Ending December 31, 2002, 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; Treasury-listed companies; 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; events of 2002; and recommended legislation.

During the reported year, the Office of the Insurance Commissioner regulated EIGHT (8) alien carriers, FOURTEEN (14) domestic carriers, and FORTY (40) foreign carriers. New Certificates of Authority were issued to the following foreign carriers: Nationwide Life Insurance Company; North Coast Life Insurance Company; and Zurich American 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 \$41,045, from \$25.6 million in 2001 to \$25.56 million in 2002. Direct losses incurred however, increased 27% from \$8.7 million in 2001 to \$11 million in 2002.

Secretary of Commerce/Insurance Commissioner

for FERMIN M. ATALIG



EVENTS OF 2002

- The OIC issued a notice to all engaged in insurance business to comply with Public Law 11-73. This law requires that everyone obtain a general business license from the Division of Revenue & Taxation, Department of Finance, after obtaining an insurance license from the OIC.

- Another notice was issued to clarify business license fees and procedures on obtaining a general business license in relation to an insurance license.

- To alleviate any further misinterpretation and/or misapplication of the 1999 Automobile Insurance Tariff, the OIC issued Administrative Notice NO. 02-01 approving the proposed amendments to the NMIA Automobile Insurance Tariff.

- Administrative Notice NO. 02-01(A) was issued to clarify the No Claim Discount and Multiple Car Discount of the NMIA Automobile Insurance Tariff.

- New Certificates of Authority were issued to the following foreign carriers:

1. Nationwide Life Insurance Company
2. North Coast Life Insurance Company
3. Zurich American Insurance Company

RECOMMENDED LEGISLATION

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

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

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

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

ALIEN INSURERS ADMITTED IN CNMI

| COMPANY | DATE ADMITTED | CLASSES OF INSURANCE | GENERAL AGENT |
|---|----------------------|---|--|
| 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 | Takagi & Associates, Inc. PPP 602 Box 10000 Saipan, MP. 96950 General Manager: Peter D. Sibly Tel. No: 233-8117/3400/2554 Fax No: 333-2553 |
| 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: 234-2811/2814 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 Talalemotu Tel. No: 234-6129/6442/7185 Fax No: 234-8641 |
| The Mitsui Sumitomo Insurance Company, Limited 27-2, Shinkawa 2-Chome Chuo-Ku Tokyo, 104-8252 Japan | 24-May-02 | 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: 234-2811/2814 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 |
| Tokio Marine & Fire Insurance Company, Limited 2-1, Marunouchi 1-Chome, Chiyoda-Ku Tokyo, Japan 100-8050 | 12-Jun-72 | Disability, General Casualty, Marine, Property, Surety & Vehicle | Pacifica Insurance Underwriters, Inc. P. O. Box 500168 CK Saipan, MP. 96950 President: Norman T. Tenorio Tel. No: 234-6267/7722/7310 Fax No: 234-5880 |

DOMESTIC INSURERS ADMITTED IN CNMI

| COMPANY | DATE ADMITTED | CLASSES OF INSURANCE | GENERAL AGENT |
|---|----------------------|---|---|
| Century Insurance Company, Limited PPP 193 Box 10000 Saipan, MP. 96950 Gen. Manager: Andy Del Mundo Tel. No: 234-0609/10 - Fax No: 234-1845 | 21-Jun-88 | Disability, General Casualty, Marine, Property, Surety & Vehicle | N/A |
| Equitable Insurance Company, Inc. P. O. Box 500686 Saipan, MP. 96950 President: Alex C. Tudela Tel. No: 235-5452/53 - Fax No: 235-5451 | 06-Nov-90 | Disability, General Casualty, Marine, Property, Surety & Vehicle | N/A |
| First Home Insurance Company, Inc. c/o P. O. Box 500658 Saipan, MP. 96950 Gen. Manager: Tamara H. Talalemotu Tel. No: 234-6442/6571/2490/2489/7185 Fax No: 234-8641 | 15-Mar-90 | Surety | Moylan's Insurance Underwriters, Inc. |
| First Pacific Transnational Insurance Co. P. O. Box 501369 Saipan, MP. 96950 Gen. Manager: Magdalena S. George Tel. No: 234-7222/3152/6865 Fax No: 234-5367 | 15-Jan-93 | Disability, General Casualty, Marine, Property, Surety & Vehicle | Associated Insurance Underwriters of the Pacific, Inc. |
| Global Insurance, Inc. P. O. Box 500168 Saipan, MP. 96950 President: Norman T. Tenorio Tel. No: 234-6267/7722/7310 Fax No: 234-5880 | 01-Jan-92 | Surety | Pacifica Insurance Underwriters, Inc. |

| COMPANY | DATE ADMITTED | CLASSES OF INSURANCE | GENERAL AGENT |
|---|---------------|---|---|
| Harbor Insurance Company, Limited P. O. Box 502624 CK Saipan, MP. 96950 President: Joseph LN Hsiao Tel. No: 6781-477-8804/05 (Guam) Fax No: 671-477-4683/235-2885 (Spn) | 15-Nov-97 | General Casualty, Marine, Property, Surety & Vehicle | N/A |
| Island Insurance & Surety Corporation P. O. Box 501867 Saipan, MP. 96950 President: Ta Bun Kuy Tel. No: 235-7704/7828/7701/02 Fax No: 234-7773/8664 | 31-Dec-97 | Surety | N/A |
| Marianas Insurance Company, Ltd. P. O. Box 502505 CK Saipan, MP. 96950 Gen. Manager: Rosalia S. Cabrera Tel. No: 234-5091/92- Fax No: 234-5093 | 19-May-89 | Disability, General Casualty, Marine, Property, Surety & Vehicle | Donald C. Barcinas dba American Pacific Insurance Agency P. O. Box 5073 CHRB Saipan, MP. 96950 President: Donald C. Barcinas Tel. No: 322-0960/0870 Fax 323-8462 |
| Oceania Insurance Corporation P.M.B 567 Box 10000 Saipan, MP. 96950 Gen. Manager: Casiano Pendon Jr. Tel. No: 234-8322 - Fax No: 234-2330 | 15-Jan-98 | Disability & Surety | N/A |
| Pacific Basin Insurance Company, Inc. P. O. Box 500710 CK Saipan, MP. 96950 Vice-President: Joseph C. Reyes Tel. No: 234-5860/7861/0544 Fax No: 234-7841 | 19-Jan-99 | General Casualty, Marine, Property, Surety & Vehicle | N/A |

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

FOREIGN INSURERS ADMITTED IN CNMI

| COMPANY | DATE ADMITTED | CLASSES OF INSURANCE | GENERAL AGENT |
|---|----------------------|---|---|
| American Contractors Indemnity Company 9841 Airport Blvd., Suite 1414 Los Angeles, CA 90045 | 27-Oct-98 | Surety | Island Surety Associates, Inc. |
| American Family Life Assurance Company of Columbus 1932 Wynnnton Road Columbus, Georgia 31999-9035 | 08-Nov-90 | Disability & Life | Pioneer Pacific Financial Services of Saipan, Inc. |
| American Home Assurance Company of New York 70 Pine Street New York, New York 10270 | 01-Jan-88 | Disability, General Casualty, Property, Marine, Surety & Vehicle | Calvo's Insurance Underwriters, Inc. |
| American Home Assurance Company of Net York | | | Moylan's Insurance Underwriters, Inc. |
| American National Insurance Company One Moody Plaza Galveston, TX 77550 | 12-May-99 | Disability & Life | Randolph C. Biscoe |
| Balboa Life Insurance Company 18581 Teller Avenue P. O. Box 19702 Irvine, CA 91612-1627 | 29-May-98 | Disability & Life | Associated Insurance Underwriters of the Pacific, Inc. |
| Balboa Insurance Company 18581 Teller Avenue P. O. Box 19702 Irvine, CA 91612-1627 | 22-Jul-99 | General Casualty, Marine, Property, Surety & Vehicle | Associated Insurance Underwriters of the Pacific, Inc. |
| Centurion Life Insurance Company Benjamin Plaza, 8950-C Hillcrest Road Kansas City, MO 64138 | 11-Apr-01 | Disability & Life | Edith C. Deleon Guerrero |
| Centurion Casualty Company 206 Eighth Street Des Moines, Iowa 50309 | 20-Apr-01 | Disability, General Casualty, Marine, Property, Surety & Vehicle | Edith C. 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. |
| 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. |
| 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 | Microl Insurance, Inc. |
| Knights of Columbus One Columbus Plaza New Haven, Connecticut 06510-3306 | 24-Feb-98 | Disability & Life | Bernard V. Hofschneider |
| Liberty Insurance Corporation 175 Berkeley Street Boston, Massachusetts 02117 | 29-Jul-98 | General Casualty, Property & Surety | Takagi & Associates, Inc. |
| Lincoln National Life Insurance Company 1300 South Clinton Street P.O. Box 1110 Fort Wayne, Indiana 46802 | 01-Jul-82 | Disability & Life | Magdalena S. George |

| COMPANY | DATE ADMITTED | CLASSES OF INSURANCE | GENERAL AGENT |
|--|----------------------|---|--|
| LM Insurance Corporation 2829 Westown Parkway West Des Moines, Iowa 50265 | 31-Jul-98 | General Casualty, Marine, Property, Surety | Takagi & Associates, Inc. |
| Lumbermens Mutual Casualty Company 1 Kemper Drive Long Grove, IL 60049-0001 | 01-Jan-88 | General Casualty, Marine, Property, Surety & Vehicle | Associated Insurance Underwriters of the Pacific, Inc. |
| MBIA Insurance Corporation 113 King Street Armonk, N.Y. 10504 | 22-Mar-95 | Surety | Moylan's Insurance Underwriters, Inc. |
| Midland National Life Insurance Company One Midland Plaza Sioux Falls, South Dakota 57193-0001 | 20-Jun-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. |
| Nationwide Life Insurance Company One Nationwide Plaza Columbus, Ohio 43215-2220 | 06-Dec-02 | Life | BancWest Investment Services, 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 North Coast Life Insurance Company P. O. Box 1445, 1116 West Riverside Spokane, WA. 99210 | 21-Jan-02 | Disability & Life | Calvo's Insurance Underwriters, Inc. Frank Blas & Associates & Juan T. Guerrero & Associates |

| 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 | Pacifica Insurance Underwriters, Inc. |
| Pacific Guardian Life Insurance Co., Ltd. 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 | Serverina A. Ogo Associated Insurance Underwriters of the Pacific, Inc. |
| Primerica Life Insurance Company 3120 Breckinridge Boulevard Duluth, Georgia 30099 | 10-Jan-88 | Disability & Life | Brian W. McMahon |
| 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 | Calvo's Insurance Underwriters, Inc. |
| Sterling Investors Life Insurance Company One Progress Plaza, Suite 810 Petersburg, Fl. 33701 | 26-Jan-02 | Disability & Life | Pacifica Insurance Underwriters, Inc. Pacific Basin Insurance, Inc. Takagi & Associates, Inc. |
| United States Fidelity & Guaranty Co. 385 Washington Street St. Paul, MN 55102 | 07-Dec-94 | Surety | Associated Insurance Underwriters of the Pacific, Inc. |
| XL Specialty Insurance Company 1450 East American Lane, 20th Floor Schaumburg, Illinois 60173 | 11-May-00 | Disability, General Casualty, Marine, Property, Surety & Vehicle | Takagi & Associates, Inc. |
| Zurich American Insurance Company 1400 American Lane Schaumburg, Illinois 60196-1056 U.S.A. | 11-Sept-02 | Surety | 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 The Mitsui Sumitomo 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 Nationwide Life Insurance Company | 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, Property, & Surety General Casualty, Marine, Property, Surety & Vehicle Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Life |
| Bancwest Investment Services, Inc. P.O. Box 283 St. Cloud, MN. 56301 Tel. No: 320-656-9066 Fax No: 320-656-9067 | Individual Assurance Company, Life, Health & Accident Marianas Insurance Company, Ltd. | Disability & Life Disability, Gen. Casualty, Marine, Property, Surety & Vehicle |
| Donald C. Barcinas dba American Pacific Insurance Agency P.O. Box 5073 CHR Saipan, MP. 96950 President: Donald C. Barcinas Tel. No: 322-0960/322-0870 Fax No: 323-8462 | North Coast Life Insurance Company | Disability & Life |
| Frank Bias & Associates c/o P.O. Box 501218 Saipan, MP. 96950 Tel. No: 671-734-7702/03/06 Fax No: 671-734-05 | | |

| NAME/COMPANY | COMPANY REPRESENTED | CLASSES OF INSURANCE |
|---|--|--|
| 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 |
| David W. Cassidy 376 W. O'Brien Dr. Hagatna, Guam 96910-5048 Tel. No: 234-7222/3152/5865 Fax No: 234-5367 | Lincoln National Life Insurance Company | Disability & Life |
| 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, Gen. Casualty, Marine, Property, Surety & Vehicle 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 |

| NAME/COMPANY | COMPANY REPRESENTED | CLASSES OF INSURANCE |
|--|---|----------------------|
| 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 |
| Juan T. Guerrero & Associates P.O. Box 501218 CK Saipan, MP. 96950 Tel. No: 234-8803/04 Fax No: 234-2180 | North Coast Life Insurance 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 |
| 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 |

| NAME/COMPANY | COMPANY REPRESENTED | CLASSES OF INSURANCE |
|---|--|---|
| Moylan's Insurance Underwriters, Inc. P. O. Box 500658 CK Saipan, MP. 96950 Gen. Manager: Tamara H. Talemotu Tel. No: 234-6442/6571/2490/6129/7185 Fax No: 234-8641 | American Home Assurance Company of N.Y. Dongbu Insurance Company, Ltd. First Home Insurance Company, Ltd. First Net Insurance Company MBIA Insurance Corporation NetCare Life and Health Insurance New Hampshire Insurance Company | Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Surety Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Surety Disability & Life 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 | QBE Insurance (International) Ltd. Sterling Investors Life Insurance Company | Disability, Gen. Casualty, Marine, Property, Surety & Vehicle 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 | Global Insurance Company Sterling Investors Life Insurance Company 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 President: Norman T. Tenorio Tel. No: 234-6267/7310/7722 Fax No: 234-5880 | American Family Life Assurance Company of Columbus | Disability & Life |
| Vice President: Joseph C. Reyes Tel. No: 234-5860/7861 Fax No: 234-7841 | | |

| 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. Sibby Tel. No: 233-8117/3400/2554 Fax No: 233-2553 | AIOI Insurance Co., Ltd. (Formerly Dai-Tokyo) Insurance Company of North America Liberty Insurance Corporation LM Insurance Corporation Pacific Guardian Life Insurance Company, Ltd. Sterling Investors Life Insurance Company XL Specialty Insurance Company Zurich American Insurance Company | Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Disability, Gen. Casualty, Marine, Property, Surety & Vehicle General Casualty, Property & Surety General Casualty, Property & Surety Disability & Life Disability & Life Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Surety |

SUB-AGENTS

| NAME/COMPANY | CLASSES OF INSURANCE | APPOINTED BY |
|---|---|--|
| <p>Juan Q. Acfalle c/o P.O. Box 3340 Agana, Guam 96932</p> | <p>Disability & Life</p> | <p>Randolph C. Biscoe/American National Insurance Company</p> |
| <p>Bank of Hawaii P.O. Box 500566 Saipan, MP. 96950</p> <p>Tel. No: 235-5400 - Fax No: 235-3913</p> | <p>Disability & Life</p> | <p>Takagi & Associates, Inc./Sterling Investors Life Insurance Co.</p> |
| <p>Barcinas, Ramona SN. PPP 602, Box 10000 Saipan, MP. 96950</p> <p>Tel. No: 322-8117/8118 - Fax No. 323-8119</p> | <p>Disability & Life</p> | <p>Takagi & Associates, Inc./Sterling Investors Life Insurance Co.</p> |
| <p>Borja, Carmen LG. P.O. Box 500922 CK Saipan, MP. 96950</p> | <p>General Casualty, Marine, Property, Surety Vehicle</p> | <p>Moylan's Insurance Underwriters, Inc./American Home Assurance Company of New York</p> |
| <p>Francisco S. Calvo P.O. Box 853 Rota, MP. 96950</p> | <p>Disability & Life</p> | <p>Donald C. Barcinas dba American Pacific Insurance Agency/ Individual Assurance Company, Life, Health & Accident</p> |
| <p>Calvo-UMDA Insurance Company, Ltd. P.O. Box 500035 CK Saipan, MP. 96950</p> <p>Tel. No: 2345699/5690 - Fax No: 234-5693</p> | <p>General Casualty, Marine, Property, Surety Vehicle</p> | <p>Calvo's Insurance Underwriters, Inc. - National Union Fire Insurance Company</p> |
| <p>Commonwealth Government Employees' Credit Union P.O. Box 135 Saipan, MP. 96950</p> <p>Tel. No: 664-3900</p> | <p>Disability & Life</p> | <p>Donald C. Barcinas dba American Pacific Insurance Agency/ Individual Assurance Company, Life, Health & Accident</p> |

| NAME/COMPANY | CLASSES OF INSURANCE | APPOINTED BY |
|---|---|--|
| 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. |
| 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 |
| Mabu Corporation dba Mabu Ins. Services PMB 594, PPP Box 10000 Saipan, MP. 96950 | General Casualty, Marine, Property, Surety & Vehicle | Pacific Basin Insurance Company |
| Concepcion M. Manglona P.O. Box 474 Tinian, MP 96952 | Disability & Life | Donald C. Barcinas dba American Pacific Insurance Agency/ Individual Assurance Company, Life, Health & Accident |
| 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. |
| Benusto L. Pileg P.O. Box 5006548 Saipan, MP. 96950 | Disability & Life & Vehicle | Moylan's Insurance Underwriters, Inc./NetCare Life & Health Insurance Company |
| Charles P. Reyes, Jr. P.O. Box 500548 Saipan, MP. 96950 | Disability & Life | Donald C. Barcinas dba American Pacific Insurance Agency/ Individual Assurance Company, Life, Health & Accident |
| Martess F. Sablan PMB 454 Box 10003 Saipan, MP. 96950 | Disability & Life | Donald C. Barcinas dba American Pacific Insurance Agency/ Individual Assurance Company, Life, Health & Accident |

| NAME/COMPANY | CLASSES OF INSURANCE | APPOINTED BY |
|---|--|--|
| Miriam K. Seman P.O. Box 501182 Saipan, MP. 96950 | Disability & Life | Donald C. Barcinas dba American Pacific Insurance Agency/ Individual Assurance Company, Life, Health & Accident |
| Adelia R. San Nicolas dba A & T Enterprises P.O. Box 872 Rota, MP. 96951 | Disability, General Casualty, Marine, Property, Surety & Vehicle | Royal Crown Insurance Corp. |
| The Financial & Insurance Services Group Inc. P.O. Box 502152 Saipan, MP. 96950 Tel. No: 234-5706 - Fax No: 235-6668 | Disability & Life | Randolph C. Biscoe/American National Insurance Company |
| The Hongkong & Shanghai Banking Corp., Ltd. AAA HSBC Caller Box 10001 Saipan, MP. 96950 | Disability & Life | Randolph C. Biscoe/American National Insurance Company |
| Thompson, Richard C./Financial Edge Ent. SPS 315 10006 Saipan, MP. 96950 | Disability & Life | Pacific Basin Insurance Company |
| Tinian Center, Inc. P.O. Box 103 Tinian, MP 96952 | Disability, Life, General Casualty, Marine, Property, Surety & Vehicle | Edith E. Deleon Guerrero/Protective Life Insurance Co. |
| Wells Fargo Financial Saipan, Inc. (Formerly Norwest Financial Saipan, Inc.) SPS 882 Box 10006 Saipan, MP. 96950 Tel. No: 235-6030/36 Fax No: 235-6040 | Disability & Life Disability, General Casualty, Marine, Property, Surety & Vehicle | Edith C. Deleon Guerrero/Centurion Life Insurance Company Edith C. Deleon Guerrero/Centurion Casualty Company |

| 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 (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, Surety & Vehicle | <p>Moylan's Insurance Underwriters, Inc. P.O. Box 500658 CK Saipan, MP. 96950 General Manager: Tamara H. Talalemotu Tel. No: 234-6442/6129/7185 Fax No: 234-8641</p> |
| Disability, General Casualty, Marine, Property, Surety & Vehicle | <p>Pacificca 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> |
| Disability, Life, General Casualty, Marine, Property, Surety & Vehicle | <p>Takagi & Associates, Inc. P.P. 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 |
| Crisostomo, Jerry P. P. O. Box 502322 Saipan, MP. 96950 Tel. No: 234-1234 | General Casualty, Marine, Property, Surety & Vehicle |
| 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 |

| NAME | CLASSES OF INSURANCE |
|--|--|
| 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 Prosperity Insurance Agency P. O. Box 5898 CHR B 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 |
| Isa 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 |
| Pacifica Insurance Underwriters, Inc. P. O. Box 500168 CK Saipan, MP. 96950 Tel. No: 234-6267/7310/7722 - Fax No: 234-5880 | Disability, General Casualty, Marine, Property, Surety & Vehicle |
| 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, Martiess 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 Hafa Adai Insurance Maillex 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 |
| Stephanian, Linda Serop PPP 708 P.O. Box 10000 Saipan, MP. 96950 TEL: 322-3000/0012 | Disability & Surety |
| Sunflower Marketing Corporation (Saipan) P. O. Box 502887 CK Saipan, MP. 96950 TEL: 236-4181/233-1041 | General Casualty & Surety |
| Takagi & Associates, Inc. PPP 602 Box 10000 Saipan, MP. 96950 TEL: 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 P.M.B 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 | AON Insurance Micronesia (Saipan) Inc. P.O. Box 502177 CK Saipan, MP. 96950 Tel. No: 234-2811/2814 Fax No: 234-5462 |
| Disability, General Casualty, Marine, Property, Surety & Vehicle | Tommie-Ann Baker SPS 908 Box 10006 Saipan, MP. 96950 Tel. No: 235-1258/1259 Fax No: 235-1270 |
| Disability, Life, General Casualty, Marine, Property, Surety | Guam Insurance Adjusters, Inc. P.O. Box 500615 Saipan, MP. 96950 Vice President: Jim Kirby Tel. No: 234-3641/3655 Fax No: |
| Disability, Life, General Casualty, Marine, Property, Surety & Vehicle | Island Adjuster, Inc. P.O. Box 500686 Saipan, MP. 96950 Vice President: Theresa DLG. Tudela Tel. No: 235-1099/5452 Fax No: 235-5451 |
| Disability, General Casualty, Marine, Property, Surety & Vehicle | John D.M. Matthews Jr. 310A University Gardens Mangilao, Guam 96913 Tel. No: 234-7222/6865/3152 Fax No: 234-5367 (AUIP) |
| Disability, General Casualty, Marine, Property, Surety & Vehicle | Moylan's Insurance Underwriters (Int'l), Inc. dba Equitable Adjusting & Service Company P.O. Box 500658 CK Saipan, MP. 96950 General Manager: Tamara H. Talalemoto Tel. No: 234-7185/6129/6442 Fax No: 234-8641 |
| Disability, General Casualty, Marine, Property, Surety & Vehicle | Rogelio M. Noche, Jr. SPS 908 Box 10006 Saipan, MP. 96950 Tel. No: 235-1258/1259 Fax No: 235-1270 |

| CLASSES OF INSURANCE | NAME/COMPANY |
|--|---|
| Disability, Life, General Casualty, Marine, Property, Surety & Vehicle | Pacific Basin Insurance, Inc. P.O. Box 500710 CK Saipan, MP. 96950 President: Joseph C. Reyes Tel. No: 234-5860/7861 Fax No: 234-7841 |
| Disability, Life, General Casualty, Marine, Property, Surety & Vehicle | Pacifica Insurance Underwriters, Inc. P.O. Box 500168 CK Saipan, MP. 96950 President: Norman T. Tenorio Tel. No: 234-6267/7310/7722 Fax No: 234-5880 |
| Disability, General Casualty, Marine, Property, Surety & Vehicle | Takagi & Associates, Inc. P.P. 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 |
|---|--|--|
| <p>Carmen LG. Borja P.O. Box 922 CK Saipan, MP. 96950</p> <p>Tel. No: 234-7490/235-7314 Fax No: 234-3050</p> | <p>General Casualty, Marine, Property & Vehicle</p> | <p>Calvo's Insurance Underwriters, Inc./National Union Fire Insurance Company</p> |
| <p>Three Way International, Inc. P.O. Box 324 San Jose, Tinian, MP. 96952</p> | <p>Disability, General Casualty, Marine, Property, Surety & Vehicle</p> | <p>Moylan's Insurance Underwriters, Inc./First Net Insurance Company</p> |

AUTO INSURANCE PROVIDER (CARRIERS)

| NAME/COMPANY | CLASSES OF INSURANCE | GENERAL AGENT |
|---------------------------------|----------------------|--|
| AIOI INSURANCE COMPANY LIMITED | Vehicle | <p>Takagi & Associates, Inc. PPP 602, Box 10000 Saipan, MP. 96950</p> <p>Gen. Mgr.: Mr. Peter D. Sibly Tel. No: 233-8117/3400/2554 Fax No: 233-2553</p> |
| AMERICAN HOME ASSURANCE COMPANY | Vehicle | <p>Calvo's Insurance Underwriters, Inc. P.O. Box 500035 CK Saipan, MP. 96950</p> <p>Gen. Mgr.: Mr. Eli C. Buenaventura Tel. No: 234-5690/5699 Fax No: 234-5693</p> <p>Moylan's Insurance Underwriters, Inc. P.O. Box 500568 CK Saipan, MP. 96950</p> <p>Gen. Mgr.: Ms. Tamara H. Talalemotu Tel. No: 234-6442/6571/2490/6129/7185 Fax No: 234-8641</p> |
| CENTURION CASUALTY COMPANY | Vehicle | <p>Edith E. Deleon Guerrero P.O. Box 501664 Saipan, MP. 96950</p> |

| NAME/COMPANY | CLASSES OF INSURANCE | GENERAL AGENT |
|--|----------------------|---|
| CENTURY INSURANCE COMPANY, LTD. P. O. Box 193 Box 100000 Saipan, MP. 96950 Gen. Mgr.: Mr. Andy Del Mundo Tel. No: 234-0609/0610 Fax No: 234-1845 | Vehicle | N/A |
| CGU INTERNATIONAL INSURANCE pic | Vehicle | AON Insurance Micronesia (Saipan) Inc. P. O. Box 502177 CK Saipan, MP. 96950 General Manager: Phillip Gribble Tel. No: 234-2811/12/13/14 Fax No: 234-5462 |
| 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 |
|--|----------------------|--|
| MITSUBI SUMITOMO INSURANCE COMPANY, LTD. | Vehicle | AON Insurance Micronesia (Saipan) Inc. Tel. No: 234-2811/12/13/14 Fax No: 234-5462 |
| NATIONAL UNION FIRE INSURANCE COMPANY | Vehicle | Calvo's Insurance Underwriters, Inc. Tel. No: 234-5690/5699 Fax No: 234-5693 |
| NICHIDO FIRE & MARINE INSURANCE CO., LTD. | Vehicle | Calvo's Insurance Underwriters, Inc. Tel. No: 234-5690/5699 Fax No: 234-5693 |
| PACIFIC BASIN INSURANCE COMPANY, INC. P. O. Box 500710 CK Saipan, MP. 96950 Vice-Pres.: Joseph C. Reyes Tel. No: 234-5860/7861/0544 Fax No: 234-7841 | Vehicle | N/A |
| PACIFIC INDEMNITY INSURANCE COMPANY | Vehicle | Associated Insurance Underwriters of the Pacific, Inc. P. O. Box 501369 CK Saipan, MP. 96950 Gen. Mgr.: Ms. Magdalena S. George Tel. No: 234-3152/6865/7222 Fax No: 234-5367 |

| NAME/COMPANY | CLASSES OF INSURANCE | GENERAL AGENT |
|---|----------------------|---|
| QBE INSURANCE (INTERNATIONAL), LTD. | Vehicle | 1). Rogelio M. Jr. Noche SPS 908 Box 10006 Saipan, MP. 96950 2). Lisa Lizama Santos SPS 908 Box 10006 Saipan, MP. 96950 |
| ROYAL CROWN INSURANCE CORPORATION Dept. 295 PMB 10001 Saipan, MP. 96950 President: Mr. Cheong Pui Ng Tel. No: 234-2255/2257 - Fax No: 234-2258 | Vehicle | Tel. No: 235-1258/1259 - Fax No: 235-1270 N/A |
| TOKIO MARINE & FIRE INSURANCE COMPANY, LTD. | Vehicle | Pacific 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 | |
| AIOI Insurance Company, Ltd. | TCD No. 70-882418 | \$100,000.00 | 29 Feb 2003 | First Hawaiian Bank | |
| American International Assurance Company (Bermuda) | TCD No. 70-12-916019 | \$155,947.83 | 03 May 2003 | First Hawaiian Bank | |
| CGU International Insurance plc | TDA No. 6233150 | \$110,236.08 | 12 Jan 2003 | Bank of Hawaii | |
| Dongbu Insurance Company, Ltd. | TDA No. 6233933 | \$100,000.00 | 05 Jun 2003 | Bank of Hawaii | |
| Mitsui Sumitomo Insurance Co, Ltd. | Bond No. 60-03271 | \$100,000.00 | 31 Dec 2002 | CGU International Insurance plc | |
| The Nichido Fire & Marine Ins. Co., Ltd. | TCD No. 7012-916397 | \$100,000.00 | 03 Jul 2003 | First Hawaiian Bank | |
| QBE Insurance (International) Ltd. | TCD No. 6198720 | \$100,000.00 | 06 Mar. 2003 | Bank of Hawaii | |
| Tokio Marine & Fire Insurance Company | TCD No. 7012-915991 | \$100,000.00 | 16 Feb 2003 | First Hawaiian Bank | |

SECURITY DEPOSITS - LABOR BOND

| NAME OF COMPANY | TYPE OF SECURITY | AMOUNT | MATURITY DATE | ISSUER |
|---------------------------------------|-------------------------|---------------|----------------------|-------------------------|
| American Contractors Indemnity Co. | TCD No. 7017-699610 | \$100,000.00 | 21 Jul 2003 | First Hawaiian Bank |
| Century Insurance Company, Ltd. | TCD No. 0100-408401 | \$106,250.00 | 17 Jun 2003 | Bank of Saipan |
| Equitable Insurance Company, Inc. | TCD No. 7012-916051 | \$100,000.00 | 11 Jul 2003 | First Hawaiian Bank |
| Global Insurance, Inc. | CN No. 3000-0135 | \$25,000.00 | 06 Jan 2006 | Isla Financial Services |
| Global Insurance, Inc. | CN No. 3000-0649 | \$75,000.00 | 11 Jan 2003 | Isla Financial Services |
| Island Insurance & Surety Corporation | LCSPN 112120020 | \$100,000.00 | 12 Dec 2002 | City Trust Bank |
| Marianas Insurance Company, Ltd. | TDA No. 44107 | \$100,000.00 | 09 Jul 2003 | Bank of Hawaii |
| Oceania Insurance Corporation | TDA No. 45618 | \$75,000.00 | 30 Aug 2003 | Bank of Hawaii |
| Oceania Insurance Corporation | TDA No. 6233285 | \$25,000.00 | 16 Feb 2003 | 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 | 29 Aug 2003 | Bank of Hawaii |
| Royal Crown Insurance Corporation | TCD No. 0200-412822 | \$100,000.00 | 23 Aug 2003 | Bank of Saipan |
| Telebond Insurance Corporation | TCD No. 0403-203516 | \$100,000.00 | Auto Renewal | Bank of Guam |
| Traders Insurance Underwriters, Inc. | TDA No. 40717 | \$100,000.00 | 04 Apr 2003 | Bank of Hawaii |

SECURITY DEPOSITS - SURPLUS LINES BROKERS

| NAME OF COMPANY | TYPE OF SECURITY | AMOUNT | MATURITY DATE | ISSUER |
|---|-------------------------|---------------|----------------------|--|
| Allied Insurance Services, Inc. | SDN-7003010/1009 | \$2,000.00 | 01 Jan 2004 | The Financial & Insurance Services Group, Inc. |
| AM Insurance, Inc. | Bond No. B-2220 | \$2,000.00 | 21 June 2003 | American Home Assurance Company |
| AON Insurance Micronesia (Saipan), Inc. | Bond No. 60-23428 | \$2,000.00 | 01 Apr 2003 | CGU International Insurance plc |
| Marianas Insurance Company, Ltd. | TCD No. 12-916088 | \$2,000.00 | 24 Aug 2003 | First Hawaiian Bank |
| Moylan's Insurance Underwriters (International), Inc. | Bond No. KIC-9122-LPB | \$2,000.00 | 24 Sept 2003 | Dongbu Insurance Company, Ltd. |
| Pacifica Insurance Underwriters, Inc. | Bond No. GBD-1-02202 | \$2,000.00 | 31 Dec 2002 | Global Insurance, Inc. |
| Takagi & Associates, Inc. | Bond No. 1014336 | \$2,000.00 | 31 Dec. 2002 | XL Specialty Insurance Company |

FINANCIAL STATEMENT OF LICENSED ALIEN INSURANCE COMPANIES

As of December 31, 2002

Actual Figures

| COMPANY NAME | ASSETS | LIABILITIES | CAPITAL | SURPLUS |
|--|-------------------------|-------------------------|------------------------|------------------------|
| AIOI Insurance Company Ltd. (Formerly Dai-Tokyo) | \$33,865,233 | \$22,132,703 | \$5,000,000 | \$6,732,530 |
| American International Assurance Co. (Bermuda), Ltd. | 6,255,302,195 | 5,450,843,372 | 3,600,000 | 800,858,823 |
| CGU International Insurance plc | 1,236,110 | 1,236,110 | 0 | 0 |
| Dongbu Insurance Company, Ltd. | 2,534,037,644 | 2,118,666,305 | 29,205,511 | 386,165,828 |
| Mitsui Marine & Fire Insurance Company, Limited | 355,520,822 | 291,946,702 | 5,000,000 | 58,574,120 |
| Nichido Fire & Marine Insurance Company, Limited | 16,732,978,000 | 11,515,361,000 | 380,083,000 | 4,837,534,000 |
| QBE Insurance (International), Ltd. | 275,697 | 830,487 | 0 | (554,790) |
| Tokio Marine & Fire Insurance Company, Ltd. (US Br) | 1,111,936,202 | 785,651,559 | 5,400,000 | 320,884,643 |
| 2002 TOTAL | \$27,025,151,903 | \$20,186,668,238 | \$428,288,511 | \$6,410,195,154 |
| 2001 TOTAL | \$38,957,665,572 | \$30,937,301,144 | \$1,802,275,334 | \$6,218,089,092 |
| % CHANGE | -31% | -35% | -76% | 3% |

FINANCIAL STATEMENT OF LICENSED DOMESTIC INSURANCE COMPANIES

As of December 31, 2002

Actual Figures

| COMPANY NAME | ASSETS | LIABILITIES | CAPITAL | SURPLUS |
|---|---------------------|--------------------|--------------------|--------------------|
| Century Insurance Company, Ltd. | \$7,868,599 | \$3,627,879 | \$1,000,000 | \$3,240,720 |
| Equitable Insurance Company, Ltd. | 761,582 | 400,247 | 100,000 | 261,335 |
| ***First Home Insurance Company*** | 0 | 0 | 0 | 0 |
| First Pacific Transnational Insurance Company | 93,241 | 75,225 | 110,000 | (91,984) |
| Global Insurance, Inc. | 132,068 | 31,409 | 51,000 | 49,659 |
| ***Harbor Insurance Company, Ltd.*** | 0 | 0 | 0 | 0 |
| Island Insurance & Surety Corporation | 116,130 | 16,669 | 50,000 | 49,461 |
| Marianas Insurance Company, Ltd. | 1,212,369 | 1,118,755 | 37,650 | 55,964 |
| Oceania Insurance Corporation | 191,313 | 213,639 | 0 | (22,326) |
| Pacific Basin Insurance Company, Inc. | 392,508 | 152,740 | 250,000 | (10,232) |
| Premier Insurance Company | 262,520 | 200,769 | 55,500 | 6,251 |
| Royal Crown Insurance Corporation | 1,893,142 | 643,983 | 100,000 | 1,149,159 |
| Telebond Insurance Corporation | 431,838 | 34,007 | 150,000 | 247,831 |
| Traders Insurance Underwriters | 747,283 | 226,404 | 100,000 | 420,879 |
| 2002 TOTAL | \$14,102,593 | \$6,741,726 | \$2,004,150 | \$5,356,717 |
| 2001 TOTAL | \$13,349,256 | \$6,944,806 | \$2,029,150 | \$4,375,300 |
| % CHANGE | 6% | -3% | -1% | 22% |

NOTE: The following companies not in operations, therefore no annual reports.

1). First Home Insurance Company

2). Harbor Insurance Company, Ltd.

FINANCIAL STATEMENT OF LICENSED FOREIGN INSURANCE COMPANIES
As of December 31, 2002
Actual Figures

| COMPANY NAME | ASSETS | LIABILITIES | CAPITAL | SURPLUS |
|--|--------------------------|--------------------------|----------------------|-------------------------|
| American Contractors Indemnity Company | \$47,351,362 | \$28,724,025 | \$2,100,000 | \$16,527,337 |
| American Family Life Assurance Co. of Columbus | 36,287,137,211 | 34,174,429,114 | 3,879,605 | 2,108,828,492 |
| American Home Assurance Company | 12,988,912,453 | 10,105,606,987 | 25,425,810 | 2,857,879,656 |
| American National Insurance Company | 8,059,064,627 | 6,445,167,794 | 30,832,449 | 1,583,064,384 |
| Balboa Life Insurance Company | 121,443,757 | 53,265,930 | 2,500,000 | 65,677,827 |
| Balboa Insurance Company | 692,138,501 | 385,279,652 | 4,250,000 | 302,608,849 |
| Centurion Life Insurance Company | 975,307,027 | 208,568,165 | 2,500,000 | 764,238,862 |
| Centurion Casualty Company | 263,776,428 | 46,154,353 | 2,600,000 | 215,022,075 |
| Federal Insurance Company | 16,178,030,587 | 11,727,014,321 | 0 | 4,451,016,266 |
| Fidelity Deposit Company of Maryland | 158,401,089 | 252,996 | 5,000,000 | 153,148,093 |
| First Net Insurance Company | 6,263,152 | 4,194,398 | 1,500,000 | 568,754 |
| Gulf Insurance Company | 1,629,660,668 | 1,138,676,379 | 6,500,000 | 484,484,289 |
| Individual Assurance Co. Life, Health & Accident | 50,146,551 | 33,043,228 | 2,500,000 | 14,603,343 |
| Insurance Company of North America | 286,544,739 | 248,410,576 | 0 | 38,134,163 |
| John Hancock Life Insurance Company | 10,129,624,135 | 9,540,031,599 | 2,500,000 | 587,092,536 |
| Liberty Insurance Corporation | 1,418,988,703 | 1,163,151,083 | 0 | 255,837,620 |
| Lincoln National Life Insurance | 67,123,506,108 | 64,495,395,035 | 25,000,000 | 2,603,111,073 |
| LM Insurance Corporation | 52,532,098 | 36,155,954 | 0 | 16,376,144 |
| Lumbermens Mutual Casualty Company | 6,071,135,836 | 5,374,289,793 | 0 | 696,846,043 |
| MBIA Insurance Corporation | 9,211,579,304 | 6,053,570,589 | 0 | 3,158,008,715 |
| Midland National Life Insurance Company | 8,568,207,632 | 8,059,701,973 | 2,549,439 | 505,956,219 |
| Nationwide Life Insurance Company | 73,705,955,000 | 72,098,875,000 | 3,815,000 | 1,603,265,000 |
| National Union Fire Insurance Company | 16,458,602,415 | 10,573,545,746 | 4,478,750 | 5,880,577,919 |
| National Western Life Insurance Company | 3,690,231,000 | 3,237,702,000 | 3,325,000 | 449,204,000 |
| NetCare Life and Health Insurance | 19,964,490 | 18,733,193 | 22,053,025 | (1,021,728) |
| SUBTOTAL | \$274,194,504,873 | \$245,249,939,883 | \$153,309,078 | \$28,811,055,931 |

| COMPANY NAME | ASSETS | LIABILITIES | CAPITAL | SURPLUS |
|---|--------------------------|--------------------------|-------------------------|-------------------------|
| New Hampshire Insurance Co. of New York | \$2,044,793,272 | \$1,447,854,977 | \$5,325,065 | \$591,613,230 |
| North Coast Life Insurance Company | 92,985,573 | 87,728,994 | 2,504,631 | 2,751,948 |
| OLD Republic Life Insurance Company | 107,005,683 | 82,642,100 | 2,500,000 | 21,863,583 |
| PacificCare Life Assurance Company | 94,304,329 | 58,571,775 | 3,000,000 | 32,732,554 |
| Pacific Guardian Life Insurance Company, Ltd. | 420,516,534 | 352,678,289 | 6,350,000 | 61,488,245 |
| Pacific Indemnity Insurance Company | 10,983,087 | 7,954,088 | 1,010,000 | 2,018,997 |
| Primerica Life Insurance Company | 4,674,481,857 | 3,193,430,422 | 2,500,000 | 1,478,551,436 |
| Protective Life Insurance Company | 14,307,140,404 | 13,456,495,217 | 5,000,000 | 845,645,187 |
| The Continental Insurance Company | 2,779,774,374 | 2,039,290,347 | 0 | 740,484,028 |
| Sterling Investors Life Insurance Company | 29,488,843 | 16,656,379 | 2,500,000 | 10,332,463 |
| The Seaboard Surety Company | 259,568,312 | 132,801,627 | 5,000,000 | 121,766,685 |
| United States Fidelity & Guaranty Company | 4,978,741,812 | 3,180,296,759 | 70,579,288 | 1,727,865,765 |
| XL Specialty Insurance Company | 416,385,675 | 341,424,103 | 5,812,500 | 69,149,072 |
| Zurich American Insurance Company | 15,145,491,028 | 12,527,641,464 | 311,070,045 | 2,306,779,519 |
| Zurich Insurance (Guam), Inc. | 25,492,464 | 11,901,518 | 2,000,000 | 11,590,946 |
| 2002 TOTAL | \$319,581,658,120 | \$282,187,307,942 | \$578,460,607 | \$36,835,689,589 |
| 2001 TOTAL | \$285,555,370,719 | \$247,388,652,992 | \$14,842,693,147 | \$23,324,024,584 |
| % CHANGE | 12% | 14% | -96% | 58% |

**TREASURY LISTED (T-LISTED) COMPANIES
 ADMITTED IN THE CNMI
 UPDATED AS OF JULY 2, 2002**

| NAME | CLASSES OF INSURANCE | GENERAL AGENT |
|--|---|---|
| American Contractors Indemnity Company 9841 Airport Blvd., 9th Floor Los Angeles, CA. 90045 | Surety | Island Surety Associates, Inc. PMB 407 PPP, P.O. Box 10000, Saipan, MP 96950 Tel No. 323-2242 - Fax No. 323-6484 |
| American Home Assurance Company 70 Pine Street New York, NY 10270 | Disability, General Casualty, Marine, Property, Surety & Vehicle | Calvo's Insurance Underwriters, Inc. P.O. Box 500035 CK, Saipan, MP. 96950 Tel. No. 234-5699/5690 - Fax No. 234-8641 |
| Continental Insurance Company (The) CNA Plaza Chicago, IL 60685 | Disability, General Casualty, Marine, Property, Surety & Vehicle | Moylan's Insurance Underwriters, Inc. P.O. Box 500658 CK, Saipan, MP. 96950 Tel. No. 234-6129/6442 - Fax No. 234-8641 |
| Federal Insurance Company 15 Mountain View Road, P.O. Box 1615 Warren, New Jersey 07061-1615 | Surety | Associated Insurance Und. of the Pacific, Inc. P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No. 234-7222/6865/3152 - Fax No. 234-5367 |
| Fidelity & Deposit Company of Maryland 1400 American Lane, Tower 1, 19th Floor Schaumburg, IL. 60196-1056 | Surety | Professional Insurance Corp. dba Risk Surety Insurance Specialists PPP 215, Box 10000 |
| Fireman's Fund Insurance Company 777 San Marin Drive Novato, Ca. 94998 | Disability, General Casualty, Marine, Property, Surety & Vehicle | Moylan's Insurance Underwriters (Int'l.), Inc. P.O. Box 500658 CK, Saipan, MP. 96950 Tel. No. 234-6442/6571/2490/7185 - Fax: 234-8641 |
| Gulf Insurance Company P.O. Box 13177 Dallas, Texas 75313-1771 | General Casualty, Property & Surety | Associated Insurance Und. of the Pacific, Inc. P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No. 234-7222/6865/3152 - Fax No. 234-5367 |

| NAME | CLASSES OF INSURANCE | GENERAL AGENT |
|---|--|---|
| Liberty Insurance Corporation 175 Berkeley Street Boston, MA. 02117 | General Casualty, Property & Surety | Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No: 322-8117/8118 - Fax No: 323-8119 |
| LM Insurance Corporation 175 Berkeley Street Boston, MA. 02117 | General Casualty, Property & Surety | Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No: 322-8117/8118 - Fax No: 323-8119 |
| Lumbermens Mutual Casualty Company 1 Kemper Drive Long Grove, IL. 60049-001 | General Casualty, Marine, Property, Surety & Veh. | Associated Insurance Und. of the Pacific, Inc. P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No: 234-3152/6865/7222 - Fax No: 234-5367 |
| National Union Fire Insurance Co. of Pitts. PA. 70 Pine Street New York, N.Y. 10270 | Disability, General Casualty, Marine, Property, Surety & Vehicle | Calvo's Insurance Underwriters, Inc. P.O. Box 500035 CK, Saipan, MP. 96950 Tel. No: 234-5699/5690 - Fax No: 234-5693 |
| New Hampshire Insurance Company 70 Pine Street New York, N.Y. 10270 | Disability, General Casualty, Marine, Property, Surety & Vehicle | Calvo's Insurance Underwriters, Inc. P.O. Box 500035 CK, Saipan, MP. 96950 Tel. No: 234-5699/5690 - Fax No: 234-5693 |
| | Disability, General Casualty, Marine, Property, Surety & Vehicle | Moylan's Insurance Underwriters, Inc. P.O. Box 500658 CK, Saipan, MP. 96950 Tel. No: 234-6129/6442 - Fax No: 234-8641 |
| Pacific Indemnity Insurance Company 378 W. O'Brien Drive Agana, Guam 96932 | Disability, General Casualty, Marine, Property, Surety & Vehicle | Associated Insurance Und. of the Pacific, Inc. P.O. Box 501369 CK Saipan, MP. 96950 Tel. No: 234-3152/6865/7222 - Fax No: 234-5367 |
| The Seaboard Surety Company 5801 Smith Avenue Baltimore, MD 21209-3653 | Disability, General Casualty, Marine, Property, Surety & Vehicle | Calvo's Insurance Underwriters, Inc. P.O. Box 500035 CK, Saipan, MP. 96950 Tel. No: 234-5699/5690 - Fax No: 234-5693 |
| United States Fidelity and Guaranty Company 385 Washington Street St. Paul, MN. 55102 | Surety | Calvo's Insurance Underwriters, Inc. P.O. Box 500035 CK, Saipan, MP. 96950 Tel. No: 234-5699/5690 - Fax No: 234-5693 |
| XL Specialty Insurance Company 1450 East American Lane, 20th Floor Schaumburg, IL. 60173 | Disability, General Casualty, Marine, Property, Surety & Vehicle | Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No: 322-8117/8118 - Fax No: 323-8119 |

SUMMARY OF TOTAL LINES OF BUSINESS BY PROPERTY AND CASUALTY COMPANIES
FOR YEAR ENDING DECEMBER 31, 2002

| 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 Direct Premiums Written | Direct Premiums Earned | | | | |
| Fire | \$2,496,065 | \$1,601,336 | \$724,645 | \$26,868 | \$113,928 | \$196,370 |
| Allied Lines | 1,630,059 | 772,382 | 432,527 | 0 | 252,508 | 262,400 |
| Homeowners Multiple Peril | 368,947 | 303,403 | 151,708 | 25,637 | 62,810 | 39,034 |
| Commercial Multiple Peril | 688,874 | 831,016 | 196,003 | 0 | 2,025 | 2,025 |
| Ocean Marine | 555,063 | 261,055 | 84,934 | 29,713 | (107,736) | 511 |
| Inland Marine | 235,185 | 76,011 | 222,954 | 21,956 | 21,956 | 0 |
| Earthquake | 533,444 | 280,911 | 159,187 | 4,316 | (7,449) | 6,480 |
| All other A & H | 118,812 | 107,274 | 46,405 | 17,104 | 14,369 | 912 |
| Group Accident & Health | 5,197,687 | 5,174,450 | 394,720 | 2,516,754 | 2,847,962 | 845,156 |
| Personal Accident | 11,448 | 16,294 | 4,721 | 0 | (1,132) | 0 |
| Worker's Compensation | 2,162,813 | 2,245,547 | 931,027 | 246,512 | 308,474 | 499,143 |
| Other Liability | 1,918,526 | 1,801,616 | 673,649 | 3,281,262 | 2,245,384 | 1,806,445 |
| Other Commercial Auto Liability | 1,405,940 | 1,227,568 | 482,884 | 671,501 | 1,180,949 | 858,288 |
| Other Private Passenger Auto Liability | 3,097,779 | 3,030,332 | 1,279,425 | 2,049,155 | 2,033,308 | 625,320 |
| Commercial Auto Physical Damage | 1,103,861 | 1,156,578 | 495,296 | 720,769 | 773,826 | 74,256 |
| Private Passenger Auto Physical Damage | 1,679,293 | 1,568,457 | 756,570 | 829,497 | 940,948 | 236,658 |
| Surety | 1,776,195 | 1,659,421 | 641,390 | 246,314 | 327,091 | 204,578 |
| Bonds | 44,910 | 41,385 | 7,911 | 40,882 | (11,884) | 592,313 |
| Fidelity | 9,500 | 9,057 | 6,707 | 0 | 25 | 132 |
| Product Liability | (7) | 81 | 0 | 0 | 91 | 164 |
| Glass | 1,137 | 15,797 | 183 | 0 | 0 | 0 |
| Burglary & Theft | 85,547 | 72,016 | 22,585 | 911 | (1,327) | 2 |
| Boiler & Machinery | 1,560 | 1,872 | 1,025 | 0 | 0 | 0 |
| Miscellaneous/Aggregate Write-Ins | 436,409 | 353,910 | 289,586 | 74,719 | 76,719 | 3,000 |
| 2002 TOTAL | \$25,559,047 | \$22,607,769 | \$8,006,042 | \$10,803,870 | \$11,072,845 | \$6,253,187 |
| 2001 TOTAL | \$25,600,092 | \$20,859,538 | \$7,865,246 | \$7,762,599 | \$8,690,787 | \$6,088,216 |
| % CHANGE | -0% | 8% | 2% | 39% | 27% | 3% |

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2002**

FIRE

| NAME OF INSURER | DIRECT PREMIUMS WRITTEN | DIRECT PREMIUMS EARNED | DIRECT UNEARNED PREMIUMS RESERVED | DIRECT LOSSES PAID (LESS SALVAGE) | DIRECT LOSSES INCURRED | DIRECT LOSSES UNPAID |
|---|-------------------------|------------------------|-----------------------------------|-----------------------------------|------------------------|----------------------|
| AIOI Insurance Co., Ltd. (Formerly Dai-Tokyo) | \$154,186 | \$128,063 | \$78,264 | \$2,860 | \$2,860 | \$0 |
| Century Insurance Company, Ltd. | 924,326 | 89,511 | 37,141 | 18,180 | 95,182 | 78,002 |
| CGU International Insurance plc | 528,800 | 463,430 | 236,318 | 5,828 | 15,472 | 0 |
| Dongbu Insurance Company, Ltd. (KAFMIC) | 6,464 | 6,617 | 2,586 | 0 | 1,500 | 2,500 |
| Equitable Insurance Company, Inc. | 208 | 6,608 | 891 | 0 | 0 | 0 |
| First Net Insurance Company | 33,325 | 5,026 | 3,676 | 0 | 594 | 102,338 |
| Marianas Insurance Company, Ltd. | 77,656 | 41,294 | 36,362 | 0 | 0 | 0 |
| Mitsui Maarine & Fire Insurance Company, Ltd. | 73,464 | 150,701 | 28,684 | 0 | 0 | 9,750 |
| Nichido Fire & Marine Insurance Co., Ltd. | 26,298 | 20,417 | 5,881 | 0 | 0 | 0 |
| Pacific Basin Insurance Company | 8,282 | 5,300 | 0 | 0 | 0 | 0 |
| Pacific Indemnity Insurance Company | 56,889 | 52,022 | 29,565 | 0 | (1,680) | 3,780 |
| QBE Insurance (International) Ltd. | 241,084 | 244,776 | 110,361 | 0 | 0 | 0 |
| Tokio Marine & Fire Insurance Company, Ltd. | 365,083 | 387,571 | 154,916 | 0 | 0 | 0 |
| 2002 TOTAL | \$2,496,065 | \$1,601,336 | \$724,645 | \$26,868 | \$113,928 | \$196,370 |

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2002**

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) | \$169,013 | \$140,619 | \$86,417 | \$0 | \$166,260 | \$166,260 |
| American Home Assurance Company | (37,000) | (8,000) | (19,000) | 0 | 0 | 0 |
| Century Insurance Co., Ltd. | 776,775 | 85,572 | 31,136 | 0 | 0 | 0 |
| CGU International Insurance plc | 515,479 | 364,392 | 244,421 | 0 | 0 | 0 |
| Dongbu Ins. Co., Ltd. (KAFMIC) | 45,373 | 43,202 | 18,149 | 0 | 0 | 0 |
| First Net Insurance Company | 21,853 | 2,014 | 1,655 | 0 | (1,072) | 0 |
| National Union Fire Insurance Company | 25,000 | 30,500 | 12,500 | 0 | 0 | 0 |
| New Hampshire Insurance Company | (2,000) | 6,000 | (1,000) | 0 | 0 | 0 |
| Pacific Basin Insurance Company | 2,591 | 2,263 | 0 | 0 | 0 | 0 |
| Pacific Indemnity Insurance Company | 112,975 | 105,820 | 58,249 | 0 | 87,320 | 96,140 |
| 2002 TOTAL | \$1,630,059 | \$772,382 | \$432,527 | \$0 | \$252,508 | \$262,400 |

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2002
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 | \$0 | \$0 | \$18,000 | \$18,000 | \$0 |
| CGU International Insurance plc | 116,340 | 118,123 | 45,516 | 2,469 | 2,469 | 0 |
| Dongbu Insurance Company, Ltd. (KAFMIC) | 12,850 | 17,319 | 5,140 | 1,044 | 10,044 | 9,000 |
| Equitable Insurance Company, Inc. | 6,400 | 2,890 | 3,510 | 0 | 0 | 0 |
| First Net Insurance Company | 48,907 | 11,382 | 8,517 | 1,108 | 531 | 1,284 |
| Marianas Insurance Company, Ltd. | 62,887 | 27,547 | 35,340 | 690 | 8,440 | 7,750 |
| National Union Fire Insurance Company | 7,000 | 4,000 | 3,500 | 0 | 0 | 0 |
| New Hampshire Insurance Company | (2,000) | (1,000) | (1,000) | 0 | 0 | 0 |
| Pacific Indemnity Insurance Company | 91,656 | 98,355 | 41,687 | 2,326 | 23,326 | 21,000 |
| QBE Insurance (International) Ltd. | 6,133 | 6,842 | 2,660 | 0 | 0 | 0 |
| Tokio Marine & Fire Insurance Company, Ltd. | 18,774 | 17,945 | 6,838 | 0 | 0 | 0 |
| 2002 TOTAL | \$368,947 | \$303,403 | \$151,708 | \$25,637 | \$62,810 | \$39,034 |

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 | (\$14,000) | \$55,000 | (\$7,000) | \$0 | \$0 | \$0 |
| Dongbu Insurance Company, Ltd. (KAFMIC) | 43,170 | 46,247 | 17,268 | 0 | 0 | 0 |
| National Union Fire Insurance Company | 6,000 | 6,000 | 3,000 | 0 | 0 | 0 |
| New Hampshire Insurance Company | (17,000) | 33,500 | (9,000) | 0 | 0 | 0 |
| Tokio Marine & Fire Insurance Company, Ltd. | 670,704 | 690,269 | 191,735 | 0 | 2,025 | 2,025 |
| 2002 TOTAL | \$688,874 | \$831,016 | \$196,003 | \$0 | \$2,025 | \$2,025 |

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2002
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) | \$0 | \$945 | \$0 | \$0 | \$0 | \$0 |
| Century Insurance Company, Ltd. | 364,582 | 81,748 | 4,564 | 29,713 | (107,690) | 56 |
| CGU International Insurance plc | 23,204 | 19,554 | 5,954 | 0 | 0 | 0 |
| Dongbu Insurance Company, Ltd. (KAFMIC) | 54 | 112 | 22 | 0 | 0 | 0 |
| First Net Insurance Company | 0 | 411 | 57 | 0 | (46) | 455 |
| Marianas Insurance Company, Ltd. | 55,880 | 38,786 | 17,094 | 0 | 0 | 0 |
| Mitsui Marine & Fire Insurance Company, Ltd. | 15,143 | 15,415 | 9,312 | 0 | 0 | 0 |
| National Union Fire Insurance Company | 0 | 6,000 | 0 | 0 | 0 | 0 |
| QBE Insurance (International) Ltd. | 73,899 | 72,874 | 38,193 | 0 | 0 | 0 |
| Tokio Marine & Fire Insurance Company, Ltd. | 22,301 | 25,210 | 9,738 | 0 | 0 | 0 |
| 2002 TOTAL | \$555,063 | \$261,055 | \$84,934 | \$29,713 | (\$107,736) | \$511 |

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) | \$11,135 | \$9,583 | \$7,376 | \$0 | \$0 | \$0 |
| CGU International Insurance plc | 5,742 | 6,120 | 2,578 | 12,167 | 12,167 | 0 |
| Centurion Casualty Company | 218,308 | 60,308 | 213,000 | 9,789 | 9,789 | 0 |
| 2002 TOTAL | \$235,185 | \$76,011 | \$222,954 | \$21,956 | \$21,956 | \$0 |

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2002
EARTHQUAKE**

| NAME OF INSURER | DIRECT PREMIUMS WRITTEN | DIRECT PREMIUMS EARNED | DIRECT | | DIRECT LOSSES PAID (LESS SALVAGE) | DIRECT LOSSES INCURRED | DIRECT LOSSES UNPAID |
|---|-------------------------|------------------------|----------------------------|----------------------|-----------------------------------|------------------------|----------------------|
| | | | UNEARNED PREMIUMS RESERVED | DIRECT UNPAID LOSSES | | | |
| AIOI Insurance Co., Ltd. (Formerly Dai-Tokyo) | \$97,216 | \$80,677 | \$49,174 | \$0 | \$0 | (\$3,000) | \$0 |
| American Home Assurance Company | 6,000 | 8,000 | 3,000 | 0 | 0 | 0 | 0 |
| Century Insurance Company, Ltd. | 223,229 | 26,648 | 9,417 | 0 | 0 | 0 | 0 |
| CGU International Insurance plc | 106,949 | 75,571 | 54,687 | 0 | 0 | 0 | 0 |
| Dongbu Insurance Company, Ltd. (KAFMIC) | 23,878 | 21,838 | 9,551 | 0 | 0 | 0 | 0 |
| First Net Insurance Company | 10,836 | 1,669 | 1,372 | 0 | 0 | (6,145) | 0 |
| National Union Fire Insurance Company | 4,000 | 5,000 | 2,000 | 0 | 0 | 0 | 0 |
| New Hampshire Insurance Company | 2,000 | 2,000 | 1,000 | 0 | 0 | 0 | 0 |
| Pacific Indemnity Insurance Company | 59,336 | 59,508 | 28,986 | 4,316 | 1,696 | 6,480 | 0 |
| 2002 TOTAL | \$533,444 | \$280,911 | \$159,187 | \$4,316 | (\$7,449) | \$6,480 | |

ALL OTHER A & H

| NAME OF INSURER | DIRECT PREMIUMS WRITTEN | DIRECT PREMIUMS EARNED | DIRECT | | DIRECT LOSSES PAID (LESS SALVAGE) | DIRECT LOSSES INCURRED | DIRECT LOSSES UNPAID |
|---|-------------------------|------------------------|----------------------------|----------------------|-----------------------------------|------------------------|----------------------|
| | | | UNEARNED PREMIUMS RESERVED | DIRECT UNPAID LOSSES | | | |
| AIOI Insurance Co., Ltd. (Formerly Dai-Tokyo) | \$6,515 | \$6,618 | \$2,328 | \$0 | \$0 | \$0 | \$0 |
| CGU International Insurance plc | 112,297 | 100,666 | 44,077 | 17,104 | 14,369 | 912 | |
| 2002 TOTAL | \$118,812 | \$107,274 | \$46,405 | \$17,104 | \$14,369 | \$912 | |

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2002
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 | \$8,000 | \$9,000 | \$4,000 | \$0 | \$0 | \$0 |
| Century Insurance Company, Ltd. | 7,597 | 5,446 | 1,220 | 0 | 0 | 0 |
| First Net Insurance Company | 17,672 | 4,642 | 1,850 | 3,418 | 1,470 | 2,344 |
| Nichido Fire & Marine Insurance Co., Ltd. | 1,189,564 | 1,189,564 | 0 | 522,504 | 643,897 | 91,393 |
| Tokio Marine & Fire Ins. Co., Ltd. | 758,732 | 749,676 | 387,650 | 699,751 | 724,655 | 104,909 |
| Zurich Ins. (Guam), Inc. | 3,216,122 | 3,216,122 | 0 | 1,291,081 | 1,477,940 | 646,510 |
| 2002 TOTAL | \$5,197,687 | \$5,174,450 | \$394,720 | \$2,516,754 | \$2,847,962 | \$845,156 |

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. | \$0 | \$135 | \$0 | \$0 | \$0 | \$0 |
| First Net Insurance Company | 5,273 | 11,109 | 221 | 0 | (1,132) | 0 |
| Mitsui Marine & Fire Insurance Co., Ltd. | 6,000 | 4,875 | 4,500 | 0 | 0 | 0 |
| Royal Crown Insurance Corporation | 175 | 175 | 0 | 0 | 0 | 0 |
| 2002 TOTAL | \$11,448 | \$16,294 | \$4,721 | \$0 | (\$1,132) | \$0 |

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2002
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) | \$200,332 | \$169,423 | \$92,284 | \$32,805 | \$31,705 | \$11,970 |
| American Home Assurance Company | 10,000 | 64,000 | 5,000 | 7,000 | 7,000 | 6,000 |
| Century Insurance Company, Ltd. | 549,055 | 633,177 | 291,609 | 76,006 | 105,989 | 154,003 |
| CGU International Insurance plc | 260,240 | 286,376 | 93,750 | 29,573 | 60,157 | 49,231 |
| Dongbu Insurance Company, Ltd. (KAFMIC) | 19,740 | 22,750 | 7,896 | 337 | 337 | 7,500 |
| Equitable Insurance Company, Inc. | 88,589 | 75,648 | 41,536 | 1,285 | 1,291 | 224 |
| First Net Insurance Company | 12,913 | 7,852 | 8,299 | 0 | (4,486) | 1,130 |
| Marianas Insurance Company, Inc. | 151,254 | 67,299 | 83,955 | 3,929 | 4,360 | 431 |
| Mitsui Marine & Fire Insurance Co., Ltd. | 2,919 | 5,302 | (299) | 0 | 0 | 0 |
| National Union Fire Insurance Company | 158,000 | 164,000 | 79,000 | 53,000 | 58,000 | 14,000 |
| Nichido Fire & Marine Insurance Company, Ltd. | 609 | 112 | 497 | 0 | 0 | 0 |
| Oceania Insurance Corporation | 70,731 | 65,290 | 33,158 | 17,937 | 17,937 | 13,066 |
| Pacific Basin Insurance Company, Inc. | 45,552 | 32,417 | 0 | 102 | 102 | 0 |
| Pacific Indemnity Insurance Company | 47,063 | 51,092 | 20,236 | 5,397 | (5,995) | 75,998 |
| Premier Insurance Company, Inc. | 17,198 | 9,888 | 7,310 | 0 | 23,677 | 0 |
| QBE Insurance (International), Ltd. | 103,714 | 84,415 | 35,863 | 0 | 10,166 | 20,738 |
| Royal Crown Insurance Corporation | 82,271 | 94,457 | 0 | 0 | 1,479 | 0 |
| Tokio Marine & Fire Insurance Co., Ltd. | 253,750 | 315,178 | 129,696 | 17,904 | (3,245) | 144,852 |
| Traders Insurance Underwriters, Inc. | 88,883 | 96,871 | 1,237 | 1,237 | 0 | 0 |
| 2002 TOTAL | \$2,162,813 | \$2,245,547 | \$931,027 | \$246,512 | \$308,474 | \$499,143 |

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2002**

| OTHER LIABILITY | | | | | | |
|---|-------------------------|------------------------|-----------------------------------|-----------------------------------|------------------------|----------------------|
| NAME OF INSURER | DIRECT PREMIUMS WRITTEN | DIRECT PREMIUMS EARNED | DIRECT UNEARNED PREMIUMS RESERVED | DIRECT LOSSES PAID (LESS SALVAGE) | DIRECT LOSSES INCURRED | DIRECT LOSSES UNPAID |
| AIOI Insurance Co., Ltd. (Formerly Dai-Tokyo) | \$273,239 | \$247,614 | \$122,663 | \$3,091,956 | \$1,112,645 | \$75,689 |
| American Home Assurance Company | (54,000) | (13,000) | (27,000) | 0 | 0 | 0 |
| Century Insurance Company, Ltd. | 423,912 | 251,652 | 132,845 | 36,361 | 49,661 | 38,300 |
| CGU International Insurance plc | 215,344 | 194,270 | 78,862 | 28,845 | 4,891 | 22,135 |
| Dongbu Insurance Company, Ltd. (KAFMIC) | 15,224 | 21,536 | 6,090 | 0 | 5,000 | 5,000 |
| Equitable Insurance Company, Inc. | 300 | 1,492 | 225 | 0 | 0 | 0 |
| First Net Insurance Company | 23,004 | 8,123 | 13,726 | 0 | (3,883) | 3,642 |
| Marianas Ins. Co., Inc. | 42,970 | 16,685 | 26,285 | 6,250 | 6,250 | 0 |
| Mitsui Marine & Fire Ins. Co., Ltd. | 7,951 | 20,465 | 479 | 34,902 | 0 | 600,000 |
| National Union Fire Ins. Co. | 43,000 | 52,500 | 21,500 | 0 | 0 | 0 |
| Nichido Fire & Marine Insurance Company, Ltd. | 8,405 | 5,348 | 3,057 | 0 | 0 | 0 |
| Pacific Basin Insurance Company, Inc. | 5,022 | 3,072 | 0 | 0 | 0 | 0 |
| Pacific Indemnity Insurance Company | 63,012 | 56,283 | 38,948 | 488 | (16,053) | 3,780 |
| QBE Insurance (International), Ltd. | 264,117 | 263,353 | 102,894 | 0 | 116,965 | 60,015 |
| Tokio Marine & Fire Insurance Company, Ltd. | 587,026 | 672,223 | 153,075 | 82,460 | 969,908 | 997,884 |
| 2002 TOTAL | \$1,918,526 | \$1,801,616 | \$673,649 | \$3,281,262 | \$2,245,384 | \$1,806,445 |

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2002
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) | \$40,351 | \$39,447 | \$20,966 | \$0 | \$2,000 | \$2,000 |
| American Home Assurance Company | 0 | 19,000 | 0 | 2,000 | 2,000 | 0 |
| Century Insurance Company, Ltd | 337,890 | 219,292 | 139,960 | 86,371 | 163,846 | 85,890 |
| CGU International Insurance plc | 608,060 | 566,820 | 137,557 | 107,157 | 103,106 | 58,005 |
| Dongbu Insurance Company, Ltd. (KAFMIC) | 43,924 | 39,572 | 17,570 | 17,191 | 15,075 | 6,733 |
| Equitable Insurance Company, Inc. | 5,918 | 7,573 | 2,451 | 0 | 0 | 0 |
| First Net Insurance Company | 3,283 | 4,337 | 1,598 | 0 | 0 | 139 |
| Marianas Insurance Company, Inc. | 37,179 | 19,493 | 17,686 | 3,108 | 103,108 | 100,000 |
| National Union Fire Insurance Company | 111,000 | 125,000 | 55,500 | 32,000 | 19,000 | 110,000 |
| Oceania Insurance Corporation | (303) | 15 | (6) | 0 | 0 | 0 |
| Pacific Basin Insurance Company | 25,129 | 16,011 | 0 | 7,115 | 7,115 | 0 |
| Pacific Indemnity Insurance Company | 40,081 | 39,373 | 22,556 | 99,741 | 123,992 | 39,326 |
| QBE Insurance (International), Ltd. | 86,165 | 79,002 | 36,253 | 0 | 43,332 | 4,050 |
| Royal Crown Insurance Corporation | 25,606 | 24,087 | 12,947 | 0 | 8,855 | 0 |
| Tokio Marine & Fire Insurance Company, Ltd. | 41,657 | 28,546 | 17,846 | 316,818 | 589,520 | 452,145 |
| 2002 TOTAL | \$1,405,940 | \$1,227,568 | \$482,884 | \$671,501 | \$1,180,949 | \$858,288 |

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2002
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) | \$49,177 | \$42,843 | \$22,627 | \$0 | \$6,000 | \$10,079 |
| American Home Assurance Company | 0 | 1,000 | 0 | 1,000 | 1,000 | 0 |
| Century Insurance Company, Ltd | 211,990 | 123,101 | 87,810 | 233,011 | 223,497 | 77,814 |
| CGU International Insurance plc | 1,285,988 | 1,384,198 | 513,653 | 782,911 | 886,561 | 193,492 |
| Dongbu Insurance Company, Ltd. (KAFMIC) | 316,907 | 295,967 | 126,763 | 137,639 | 120,696 | 53,908 |
| Equitable Insurance Company, Inc. | 140,331 | 143,420 | 52,672 | 17,598 | 16,196 | 1,800 |
| First Net Insurance Company | 62,411 | 62,849 | 31,646 | 67,197 | 10,670 | 43,506 |
| Marianas Insurance Company, Inc. | 177,187 | 92,899 | 84,288 | 37,605 | 65,388 | 27,783 |
| Mitsui Marine & Fire Insurance Company, Ltd. | 56,891 | 136,687 | 25,117 | 58,651 | 0 | 116,954 |
| National Union Fire Insurance Company | 135,000 | 155,500 | 67,500 | 462,000 | 407,000 | 21,000 |
| New Hampshire Insurance Company | 0 | 0 | 0 | (39,000) | (44,000) | 15,000 |
| Oceania Insurance Corporation | (1,403) | 458 | (77) | 3,031 | 3,031 | 0 |
| Pacific Basin Insurance Company, Inc. | 116,848 | 72,424 | 0 | 27,572 | 27,572 | 0 |
| Pacific Indemnity Insurance Company | 102,122 | 100,816 | 48,316 | 107,278 | 112,812 | 22,301 |
| QBE Insurance (International), Ltd. | 58,111 | 53,280 | 24,450 | 0 | 29,224 | 2,731 |
| Royal Crown Insurance Corporation | 328,083 | 308,680 | 165,921 | 105,070 | 113,485 | 26,263 |
| Tokio Marine & Fire Insurance Company, Ltd. | 58,136 | 56,210 | 28,739 | 47,592 | 54,176 | 12,689 |
| 2002 TOTAL | \$3,097,779 | \$3,030,332 | \$1,279,425 | \$2,049,155 | \$2,033,308 | \$625,320 |

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2002
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) | \$94,153 | \$92,046 | \$48,921 | \$12,308 | \$12,700 | \$5,391 |
| American Home Assurance Company | (3,000) | 17,000 | (2,000) | 8,000 | 3,000 | 0 |
| Century Insurance Company, Ltd. | 179,698 | 213,455 | 74,473 | 202,130 | 190,402 | 38,555 |
| CGU International Insurance plc | 27,010 | 11,728 | 15,281 | 750 | 1,240 | 0 |
| Dongbu Insurance Company, Ltd. (KAFMIC) | 20,498 | 20,170 | 8,199 | 10,237 | 8,977 | 4,010 |
| First Net Insurance Company | 2,456 | 3,046 | 1,766 | 2,340 | (1,583) | 960 |
| Marianas Insurance Company, Inc. | 8,130 | 4,262 | 3,868 | 0 | 0 | 0 |
| National Union Fire Insurance Company | 154,000 | 159,000 | 77,000 | 92,000 | 96,000 | 5,000 |
| Pacific Basin Insurance Company | 12,827 | 8,006 | 0 | 890 | 890 | 0 |
| Pacific Indemnity Insurance Company | 58,191 | 56,809 | 32,824 | 6,003 | 4,738 | 0 |
| QBE Insurance (International), Ltd. | 115,421 | 105,826 | 48,563 | 0 | 58,044 | 5,425 |
| Royal Crown Insurance Corporation | 5,906 | 5,579 | 2,999 | 0 | 2,052 | 0 |
| Tokio Marine & Fire Insurance Company Ltd. | 428,571 | 459,651 | 183,402 | 386,111 | 397,366 | 14,915 |
| 2002 TOTAL | \$1,103,861 | \$1,156,578 | \$495,296 | \$720,769 | \$773,826 | \$74,256 |

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2002
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) | \$104,501 | \$91,040 | \$48,082 | \$29,275 | \$25,354 | \$2,215 |
| Century Insurance Company, Ltd. | 148,352 | 176,221 | 61,482 | 221,623 | 208,763 | 45,314 |
| CGU International Insurance plc | 158,710 | 78,504 | 80,402 | 24,087 | 35,999 | 0 |
| Dongbu Insurance Company, Ltd. (KAFMIC) | 277,819 | 271,632 | 111,128 | 136,490 | 119,689 | 53,458 |
| Equitable Insurance Company, Inc. | 39,428 | 36,253 | 17,374 | 6,559 | 7,259 | 0 |
| First Net Insurance Company | 100,369 | 97,737 | 51,559 | 46,055 | 50,011 | 33,613 |
| Marianas Insurance Company, Inc. | 94,767 | 49,687 | 45,080 | 24,611 | 54,611 | 30,000 |
| National Union Fire Insurance Company | 138,000 | 183,000 | 69,000 | 151,000 | 150,000 | 18,000 |
| Oceania Insurance Corporation | 0 | 459 | (59) | 0 | 0 | 0 |
| Pacific Basin Insurance Company | 31,166 | 19,442 | 0 | 8,894 | 8,894 | 0 |
| Pacific Indemnity Insurance Company | 259,993 | 253,501 | 123,558 | 124,898 | 136,608 | 27,025 |
| QBE Insurance (International), Ltd. | 141,071 | 129,343 | 59,354 | 0 | 70,943 | 6,631 |
| Royal Crown Insurance Corporation | 41,037 | 38,599 | 20,748 | 0 | 14,191 | 0 |
| Tokio Marine & Fire Insurance Company Ltd. | 144,080 | 143,039 | 68,862 | 56,005 | 58,626 | 20,402 |
| 2002 TOTAL | \$1,679,293 | \$1,568,457 | \$756,570 | \$829,497 | \$940,948 | \$236,658 |

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2002**

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 | \$184,507 | \$193,902 | \$77,553 | \$208,335 | \$216,854 | \$29,085 |
| Century Insurance Company, Ltd. | 298,866 | 306,410 | 151,580 | 17,718 | (20,967) | 18,273 |
| CGU International Insurance plc | 10,629 | 8,965 | 1,835 | 130 | 20,100 | 19,971 |
| Dongbu Insurance Company, Ltd. (KAFMIC) | 300 | 2,077 | 120 | 0 | 0 | 0 |
| Equitable Insurance Company, Inc. | 212,557 | 167,620 | 100,850 | 0 | 0 | 94,725 |
| Global Insurance Inc. | 26,405 | 28,281 | 11,905 | 0 | 0 | 0 |
| Island Insurance & Surety Corp. | 18,950 | 17,892 | 8,215 | 0 | 0 | 0 |
| Marianas Insurance Company, Inc. | 87,713 | 39,310 | 48,403 | 14,527 | 40,942 | 26,415 |
| Oceania Insurance Corporation | 282,609 | 369,967 | 108,530 | 2,301 | 2,301 | 0 |
| Pacific Indemnity Insurance Company | 50 | 27 | 323 | 0 | 0 | 0 |
| Premier Insurance Company | 266,455 | 147,032 | 119,423 | 0 | 47,085 | 0 |
| Royal Crown Insurance Corp. | 184,165 | 174,896 | 0 | 0 | 4,667 | 0 |
| Telebond Insurance Corporation | 19,060 | 19,642 | 8,483 | 0 | 0 | 0 |
| Tokio Marine & Fire Insurance Company, Ltd. | 1,539 | 1,425 | 867 | 0 | 16,109 | 16,109 |
| Traders Insurance Underwriters, Inc. | 182,390 | 181,975 | 3,303 | 3,303 | 0 | 0 |
| 2002 TOTAL | \$1,776,195 | \$1,659,421 | \$641,390 | \$246,314 | \$327,091 | \$204,578 |

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2002**

BONDS

| NAME OF INSURER | DIRECT PREMIUMS WRITTEN | DIRECT PREMIUMS EARNED | DIRECT UNEARNED PREMIUMS RESERVED | DIRECT LOSSES PAID (LESS SALVAGE) | DIRECT LOSSES INCURRED | DIRECT LOSSES UNPAID |
|---------------------------------------|-------------------------|------------------------|-----------------------------------|-----------------------------------|------------------------|----------------------|
| Century Insurance Company, Ltd. | \$4,300 | \$2,892 | \$1,004 | (\$50,623) | (\$50,623) | \$592,313 |
| CGU International Insurance plc | 9,500 | 9,057 | 6,707 | 0 | 0 | 0 |
| Pacific Basin Insurance Company, Inc. | 9,769 | 7,380 | 0 | 38,739 | 38,739 | 0 |
| Royal Crown Insurance Corp. | 2,850 | 2,850 | 0 | 0 | 0 | 0 |
| Traders Insurance Underwriters, Inc. | 18,491 | 19,206 | 200 | 52,766 | 0 | 0 |
| 2002 TOTAL | \$44,910 | \$41,385 | \$7,911 | \$40,882 | (\$11,884) | \$592,313 |

FIDELITY

| NAME OF INSURER | DIRECT PREMIUMS WRITTEN | DIRECT PREMIUMS EARNED | DIRECT UNEARNED PREMIUMS RESERVED | DIRECT LOSSES PAID (LESS SALVAGE) | DIRECT LOSSES INCURRED | DIRECT LOSSES UNPAID |
|---------------------------------|-------------------------|------------------------|-----------------------------------|-----------------------------------|------------------------|----------------------|
| CGU International Insurance plc | \$9,500 | \$9,057 | \$6,707 | \$0 | \$0 | \$0 |
| First Net Insurance Company | 0 | 0 | 0 | 0 | 25 | 132 |
| 2002 TOTAL | \$9,500 | \$9,057 | \$6,707 | \$0 | \$25 | \$132 |

PRODUCT LIABILITY

| NAME OF INSURER | DIRECT PREMIUMS WRITTEN | DIRECT PREMIUMS EARNED | DIRECT UNEARNED PREMIUMS RESERVED | DIRECT LOSSES PAID (LESS SALVAGE) | DIRECT LOSSES INCURRED | DIRECT LOSSES UNPAID |
|-----------------------------|-------------------------|------------------------|-----------------------------------|-----------------------------------|------------------------|----------------------|
| First Net Insurance Company | (\$7) | \$81 | \$0 | \$0 | \$91 | \$164 |
| 2002 TOTAL | (\$7) | \$81 | \$0 | \$0 | \$91 | \$164 |

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2002**

| 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. | \$1,137 | \$15,568 | \$183 | \$0 | \$0 | \$0 | \$0 |
| Pacific Indemnity Insurance Company | 0 | 229 | 0 | 0 | 0 | 0 | 0 |
| 2002 TOTAL | \$1,137 | \$15,797 | \$183 | \$0 | \$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) | \$10,974 | \$9,890 | \$4,709 | \$0 | \$0 | \$0 | \$0 |
| American Home Assurance Company | 3,000 | 1,000 | 2,000 | 0 | 0 | 0 | 0 |
| Century Insurance Company, Ltd. | 7,090 | 5,083 | 1,138 | 0 | 0 | 0 | 0 |
| Dongbu Insurance Company, Ltd. (KAFMIC) | 4,446 | 4,421 | 1,778 | 0 | 0 | 0 | 0 |
| First Net Insurance Company | 195 | 4 | 46 | 0 | 1 | 1 | 1 |
| The Mitsui Marine & Fire Insurance Co., Ltd. | 4,637 | 5,265 | (45) | 0 | 0 | 0 | 0 |
| The Nichido Fire & Marine Insurance Co., Ltd. | 482 | 248 | 234 | 0 | 0 | 0 | 0 |
| Pacific Indemnity Insurance Company | 11,300 | 10,162 | 5,941 | 911 | (1,328) | 1 | 1 |
| QBE Insurance (International) Limited | 31,535 | 23,279 | 2,579 | 0 | 0 | 0 | 0 |
| Tokio Marine & Fire Insurance Company, Ltd. | 11,888 | 12,664 | 4,205 | 0 | 0 | 0 | 0 |
| 2002 TOTAL | \$85,547 | \$72,016 | \$22,585 | \$911 | (\$1,327) | \$2 | \$2 |

**EXHIBIT OF PREMIUMS AND LOSSES
FOR YEAR ENDING DECEMBER 31, 2002
BOILER & MACHINERY**

| NAME OF INSURER | DIRECT PREMIUMS WRITTEN | DIRECT PREMIUMS EARNED | DIRECT UNEARNED PREMIUMS RESERVED | DIRECT LOSSES PAID (LESS SALVAGE) | DIRECT LOSSES INCURRED | DIRECT LOSSES UNPAID |
|---|-------------------------|------------------------|-----------------------------------|-----------------------------------|------------------------|----------------------|
| AIOI Insurance Co., Ltd. (Formerly Dai-Tokyo) | \$300 | \$12 | \$288 | \$0 | \$0 | \$0 |
| First Net Insurance Company | 912 | 860 | 0 | 0 | 0 | 0 |
| QBE Insurance (International) Limited | 348 | 1,000 | 737 | 0 | 0 | 0 |
| 2002 TOTAL | \$1,560 | \$1,872 | \$1,025 | \$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) | \$9,737 | \$4,576 | \$5,444 | (\$58) | (\$58) | \$0 |
| Centurion Casualty Company | 223,718 | 154,718 | 195,000 | 4,412 | 6,412 | 3,000 |
| Century Insurance Company, Ltd. | 28,408 | 13,945 | 4,562 | 0 | 0 | 0 |
| CGU International Insurance plc | 63,036 | 50,497 | 32,974 | 70,365 | 70,365 | 0 |
| Marianas Insurance Company Ltd. | 10,557 | 7,834 | 2,723 | 0 | 0 | 0 |
| QBE Insurance (International) Limited | 57,951 | 54,927 | 24,079 | 0 | 0 | 0 |
| Telebond Insurance Corporation | 40,700 | 23,178 | 24,200 | 0 | 0 | 0 |
| Tokio Marine & Fire Insurance Company, Ltd. | 2,302 | 44,235 | 604 | 0 | 0 | 0 |
| 2002 TOTAL | \$436,409 | \$353,910 | \$289,586 | \$74,719 | \$76,719 | \$3,000 |

**SURPLUS LINES
SUMMARY OF PREMIUMS WRITTEN
FOR THE YEAR ENDED JULY 1, 2003**

| REPORTING BROKER | AVIATION | MARINE CARGO | MARINE HULL | CRIME GUARD | DIR. & OFFICERS LIABILITY | MARINE LIABILITY | PREMISES LIABILITY | COLL. PROTECT. | PROPERTY | AIRPORT LIABILITY | CONTRACT ALL RISK | PROF. LIABILITY | SECURITY GUARD |
|---------------------|------------------|-----------------|-----------------|-----------------|---------------------------------|---------------------|-----------------------|-------------------|--------------------|----------------------|----------------------|--------------------|-------------------|
| 1). | 444,346 | | 376 | | | 4,006 | 133,242 | | 1,040,364 | | | | |
| 2). | | | 1,860 | | | | | | | | | | |
| 3). | | 2,857 | 34,701 | | | | | | | | | 3,147 | |
| 4). | | | | | | | | | | | | | |
| 5). | | | | | | | | | | | | | |
| 6). | | | | | | | | | | | | | |
| 7). | | | | | | | | | | | | | |
| 2002 TOTAL | \$444,346 | \$2,857 | \$36,937 | \$0 | \$0 | \$4,006 | \$133,242 | \$0 | \$1,040,364 | \$0 | \$0 | \$3,147 | \$0 |
| 2001 TOTAL | \$270,140 | \$0 | \$5,665 | \$24,650 | \$0 | \$51,125 | \$177,975 | \$0 | \$351,465 | \$0 | \$0 | \$4,712 | \$0 |

NOTE: 1). AON Insurance Micronesia (Saipan) Inc.

2). Pacifica Insurance Underwriters, Inc.

3). Takagi & Associates, Inc.

NO BUSINESS ACTIVITY FOR THE FOLLOWING COMPANIES:

- 4). Allied Insurance Services, Inc.
- 5). AM Insurance
- 6). Marianas Insurance Company, Ltd.
- 7). Moylan's Insurance Underwriters, Inc.

AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS
FOR YEAR ENDING December 31, 2002

| | ORDINARY | CREDIT LIFE (Group & Individual) | GROUP | INDUSTRIAL | TOTAL |
|--|-----------------|-------------------------------------|----------------|------------|-----------------|
| 1. Life Insurance | 13,109 | | | | |
| 2. Annuity Considerations | | | 4,209 | | 17,318 |
| 3. Aggregate Write-ins for Other Lines of Business | | | | | |
| Deposit-type Funds Based on Identifiable Individuals | | | | | |
| TOTALS | \$13,109 | | \$4,209 | | \$17,318 |

EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2002

| | 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, 2002

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

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED
FOR YEAR ENDING December 31, 2002**

| | ORDINARY | | CREDIT LIFE (Group & Individual) | | No. of Cert. | GROUP AMOUNT | No. | TOTAL AMOUNT |
|-----------------------------------|----------|--------|-------------------------------------|--------|--------------|-----------------|-----|-----------------|
| | NO. | AMOUNT | No. of Pol. & Gr. Cert. | AMOUNT | | | | |
| Unpaid December 31, Previous Year | | | | | | | | |
| Incurred During Current Year | | | | | 2 | 6,000 | 2 | 6,000 |
| Settled During Current Year | | | | | | | | |
| By Payment in Full | | | | | 2 | 6,000 | 2 | 6,000 |
| By Payment on Compromised Claims | | | | | | | | |
| TOTAL Paid | | | | | 2 | 6,000 | 2 | 6,000 |
| Reduction by Compromise | | | | | | | | |
| Amount Rejected | | | | | | | | |
| TOTAL Settlements | | | | | 2 | 6,000 | 2 | 6,000 |
| Unpaid, December 31, Current Year | | | | | | | | |

**EXHIBIT OF POLICY EXHIBIT
FOR YEAR ENDING December 31, 2002**

| | ORDINARY | | CREDIT LIFE (Group & Individual) | | No. of Cert. | GROUP AMOUNT | No. | TOTAL AMOUNT |
|---|----------|-----------|-------------------------------------|--------|--------------|-----------------|------|-----------------|
| | NO. | AMOUNT | No. of Pol. & Gr. Cert. | AMOUNT | | | | |
| In Force, December 31, Previous Year | 67 | 1,825,976 | | | | 878,630 | 67 | 2,704,606 |
| Issued During Year | | | | | | | | |
| Ceased to be in Force During Year (net) | (11) | (297,261) | | | | (157,044) | (11) | (454,305) |
| In Force, December 31, Current Year | 56 | 1,528,715 | | | | 721,586 | 56 | 2,250,301 |

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE
FOR YEAR ENDING December 31, 2002**

| | 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 | | | | | |

**AMERICAN NATIONAL INSURANCE COMPANY
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS
FOR YEAR ENDING December 31, 2002**

| | ORDINARY | CREDIT LIFE (Group & Individual) | GROUP | INDUSTRIAL | TOTAL |
|--|-----------------|-------------------------------------|-------|------------|------------------|
| 1. Life Insurance | 1,496 | 69,554 | | | 71,050 |
| 2. Annuity Considerations | 28,993 | | | | 28,993 |
| 3. Aggregate Write-ins for Other Lines of Business | | | | | |
| Deposit-type Funds Based on Identifiable Individuals | | | | | |
| TOTALS | \$30,489 | \$69,554 | | | \$100,043 |

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2002**

| | 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, 2002**

| | ORDINARY | CREDIT LIFE (Group & Individual) | GROUP | INDUSTRIAL | TOTAL |
|---|----------|-------------------------------------|-------|------------|-----------------|
| Death Benefits | | 42,542 | | | 42,542 |
| Matured Endowments | | | | | |
| Annuity Benefits | | | | | |
| Surrender Values | | | | | |
| Aggregate Write-ins for Miscellaneous Direct Claims and Benefits Paid | | | | | |
| All other Benefits, except A & H | | | | | |
| TOTALS | | \$42,542 | | | \$42,542 |

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED
FOR YEAR ENDING December 31, 2002**

| | ORDINARY | | CREDIT LIFE (Group & Individual) | | GROUP | | INDUSTRIAL | | TOTAL | |
|-----------------------------------|----------|-----------|-------------------------------------|--------|--------------|--------|------------|--------|-------|-----------|
| | NO. | AMOUNT | No. of Pol. & Gr. Cert. | AMOUNT | No. of Cert. | AMOUNT | No. | AMOUNT | No. | AMOUNT |
| Unpaid December 31, Previous Year | 28 | 914,381 | | | | | 1 | 500 | 29 | 914,881 |
| Incurred During Current Year | (17) | 1,263,288 | | | | | (1) | 8,762 | (18) | 1,314,592 |
| Settled During Current Year | | | | | | | | | | |
| By Payment in Full | | | 3 | | | | (1) | | 3 | 42,542 |
| TOTAL Paid | | | | | | | | | | 42,542 |
| Reduction by Compromise | | | 3 | 42,542 | | | | | 3 | 42,542 |
| Amount Rejected | | | | | | | | | | |
| TOTAL Settlements | | | 3 | 42,542 | | | | | 3 | 42,542 |
| Unpaid, December 31, Current Year | 11 | 2,177,669 | (3) | | | | | 9,262 | 8 | 2,186,931 |

**EXHIBIT OF POLICY EXHIBIT
FOR YEAR ENDING December 31, 2002**

| | ORDINARY | | CREDIT LIFE (Group & Individual) | | GROUP | | INDUSTRIAL | | TOTAL | |
|---|----------|--------|-------------------------------------|-------------|--------------|--------|------------|--------|-------|-------------|
| | NO. | AMOUNT | No. of Pol. & Gr. Cert. | AMOUNT | No. of Cert. | AMOUNT | No. | AMOUNT | No. | AMOUNT |
| In Force, December 31, Previous Year | 4 | 69,555 | 373 | 2,595,290 | | | | | 377 | 2,664,845 |
| Issued During Year | | | 244 | 2,513,735 | | | | | 244 | 2,513,735 |
| Ceased to be in Force During Year (net) | | | (176) | (1,628,429) | | | | | (176) | (1,628,429) |
| In Force, December 31, Current Year | 4 | 69,555 | 441 | 3,480,596 | | | | | 445 | 3,550,151 |

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE
FOR YEAR ENDING December 31, 2002**

| | Direct Premiums | Direct Premiums Earned | Dividends Paid or Credited on Dir. Bus. | Direct Losses Paid | Direct Losses Incurred |
|--|--------------------|---------------------------|--|-----------------------|---------------------------|
| Group Policies | | | | | |
| Federal Employees Health Benefits Program Premium | | | | | |
| Credit (Group & Individual) | 16,769 | | | | |
| OTHER INDIVIDUAL POLICIES: | | | | | |
| Non-cancelable | | | | | |
| Guaranteed Renewable | | | | | |
| Non-renewable for Stated Reasons Only | | | | | |
| Other Accident Only | | | | | |
| All Others | | | | | |
| TOTALS | \$16,769 | | | | |

BALBOA LIFE INSURANCE COMPANY
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS
FOR YEAR ENDING December 31, 2002

| | ORDINARY | CREDIT LIFE (Group & Individual) | GROUP | INDUSTRIAL | TOTAL |
|---|----------|-------------------------------------|-------|------------|-----------------|
| 1. Life Insurance | | | | | |
| 2. Annuity Considerations | | 24,991 | | | 24,991 |
| 3. Aggregate Write-ins for Other Lines of Business | | | | | |
| Deposit-type Funds Based on Identifiable Individuals | | | | | |
| TOTALS | | \$24,991 | | | \$24,991 |

EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2002

| | 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, 2002

| | ORDINARY | CREDIT LIFE (Group & Individual) | GROUP | INDUSTRIAL | TOTAL |
|--|----------|-------------------------------------|-------|------------|-----------------|
| Death Benefits | | | | | |
| Matured Endowments | | 13,961 | | | 13,961 |
| Annuity Benefits | | | | | |
| Surrender Values | | | | | |
| Aggregate Write-ins for Miscellaneous Direct Claims and Benefits Paid | | | | | |
| All other Benefits, except A & H | | | | | |
| TOTALS | | \$13,961 | | | \$13,961 |

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED
FOR YEAR ENDING December 31, 2002**

| | ORDINARY | | CREDIT LIFE (Group & Individual) | | GROUP | | TOTAL | |
|-----------------------------------|----------|--------|-------------------------------------|--------|--------|--------------|--------|--------|
| | NO. | AMOUNT | No. of Pol. & Gr. Cert. | AMOUNT | AMOUNT | No. of Cert. | AMOUNT | AMOUNT |
| Unpaid December 31, Previous Year | | | 1 | 4,183 | | | 1 | 4,183 |
| Incurred During Current Year | | | | 13,236 | | | | 13,236 |
| Settled During Current Year | | | | | | | | |
| By Payment in Full | | | | 13,961 | | | | 13,961 |
| By Payment on Compromised Claims | | | | | | | | |
| TOTAL Paid | | | | 13,961 | | | | 13,961 |
| Reduction by Compromise | | | | | | | | |
| Amount Rejected | | | | | | | | |
| TOTAL Settlements | | | | 13,961 | | | | 13,961 |
| Unpaid, December 31, Current Year | | | 1 | 3,458 | | | 1 | 3,458 |

**EXHIBIT OF POLICY EXHIBIT
FOR YEAR ENDING December 31, 2002**

| | ORDINARY | | CREDIT LIFE (Group & Individual) | | GROUP | | TOTAL | |
|---|----------|--------|-------------------------------------|-------------|--------|--------------|--------|-------------|
| | NO. | AMOUNT | No. of Pol. & Gr. Cert. | AMOUNT | AMOUNT | No. of Cert. | AMOUNT | AMOUNT |
| In Force, December 31, Previous Year | | | 540 | 2,987,625 | | | 540 | 2,987,625 |
| Issued During Year | | | 224 | 1,826,916 | | | 224 | 1,826,916 |
| Ceased to be in Force During Year (net) | | | (49) | (1,455,914) | | | (49) | (1,455,914) |
| In Force, December 31, Current Year | | | 715 | 3,358,627 | | | 715 | 3,358,627 |

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE
FOR YEAR ENDING December 31, 2002**

| | 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 | 5,802 | 16,675 | | 618 | 1,774 |
| Credit (Group & Individual) | | | | | |
| OTHER INDIVIDUAL POLICIES: | | | | | |
| Non-cancelable | | | | | |
| Guaranteed Renewable | | | | | |
| Non-renewable for Stated Reasons Only | | | | | |
| Other Accident Only | | | | | |
| All Others | | | | | |
| TOTALS | \$5,802 | \$16,675 | | \$618 | \$1,774 |

**CENTURION LIFE INSURANCE COMPANY
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS
FOR YEAR ENDING December 31, 2002**

| | ORDINARY | CREDIT LIFE (Group & Individual) | GROUP | INDUSTRIAL | TOTAL |
|---|----------|-------------------------------------|-------|------------|-----------|
| 1. Life Insurance | | | | | |
| 2. Annuity Considerations | | \$251,796 | | | \$251,796 |
| 3. Aggregate Write-ins for Other Lines of Business | | | | | |
| Deposit-type Funds Based on Identifiable Individuals | | | | | |
| TOTALS | | \$251,796 | | | \$251,796 |

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2002**

| | 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, 2002**

| | ORDINARY | CREDIT LIFE (Group & Individual) | GROUP | INDUSTRIAL | TOTAL |
|--|----------|-------------------------------------|-------|------------|----------|
| Death Benefits | | | | | |
| Matured Endowments | | 23,680 | | | 23,680 |
| Annuity Benefits | | | | | |
| Surrender Values | | | | | |
| Aggregate Write-Ins for Miscellaneous Direct Claims and Benefits Paid | | | | | |
| All other Benefits, except A & H | | | | | |
| TOTALS | | \$23,680 | | | \$23,680 |

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED
FOR YEAR ENDING December 31, 2002**

| | 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 | | | | 474 | | | | 474 |
| Incurred During Current Year | | | 6 | 28,207 | | | 6 | 28,207 |
| Settled During Current Year | | | | | | | | |
| By Payment in Full | | | 5 | 23,680 | | | 5 | 23,680 |
| TOTAL Paid | | | 5 | 23,680 | | | 5 | 23,680 |
| Reduction by Compromise | | | | | | | | |
| Amount Rejected | | | | | | | | |
| TOTAL Settlements | | | 5 | 23,680 | | | 5 | 23,680 |
| Unpaid December 31, Current Year | | | 1 | 5,001 | | | 1 | 5,001 |

**EXHIBIT OF POLICY EXHIBIT
FOR YEAR ENDING December 31, 2002**

| | 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 | | | 1,463 | 6,761,718 | | | 1,463 | 6,761,718 |
| Issued During Year | | | 3,503 | 17,174,196 | | | 3,503 | 17,174,196 |
| Ceased to be in Force During Year (net) | | | (1,998) | (7,923,210) | | | (1,998) | (7,923,210) |
| In Force, December 31, Current Year | | | 2,968 | \$16,012,704 | | | 2,968 | \$16,012,704 |

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE
FOR YEAR ENDING December 31, 2002**

| | 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) | 307,717 | 180,196 | | 844 | 37,775 |
| OTHER INDIVIDUAL POLICIES: | | | | | |
| Non-cancelable | | | | | |
| Guaranteed Renewable | | | | | |
| Non-renewable for Stated Reasons Only | | | | | |
| Other Accident Only | | | | | |
| All Others | | | | | |
| TOTALS | \$307,717 | \$180,196 | | \$844 | \$37,775 |

INDIVIDUAL ASSURANCE COMPANY, LIFE, HEALTH & ACCIDENT
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS
FOR YEAR ENDING December 31, 2002

| | ORDINARY | CREDIT LIFE (Group & Individual) | GROUP | INDUSTRIAL | TOTAL |
|---|--------------------|-------------------------------------|--------------------|------------|--------------------|
| 1. Life Insurance | 1,594,813 | 39,066 | 4,061,582 | | 5,695,461 |
| 2. Annuity Considerations | 176,184 | | 13,833 | | 190,017 |
| 3. Aggregate Write-Ins for Other Lines of Business | | | | | |
| Deposit-type Funds Based on Identifiable Individuals | | | | | |
| TOTALS | \$1,770,997 | \$39,066 | \$4,075,415 | | \$5,885,478 |

EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2002

| | 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, 2002

| | ORDINARY | CREDIT LIFE (Group & Individual) | GROUP | INDUSTRIAL | TOTAL |
|--|------------------|-------------------------------------|--------------------|------------|--------------------|
| Death Benefits | 215,320 | 3,804 | 2,671,700 | | 2,890,824 |
| Matured Endowments | 11,466 | | | | 11,466 |
| Annuity Benefits | | | | | |
| Surrender Values | 464,109 | | 46,636 | | 510,745 |
| Aggregate Write-Ins for Miscellaneous Direct Claims and Benefits Paid | | | | | |
| All other Benefits, except A & H | | | | | |
| TOTALS | \$690,895 | \$3,804 | \$2,718,336 | | \$3,413,035 |

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED
FOR YEAR ENDING December 31, 2002**

| | 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 | 4 | 246,877 | 2 | 4,393 | 22 | 721,853 | 22 | 721,853 |
| Settled During Current Year | | | | | 59 | 2,982,640 | 65 | 3,233,910 |
| By Payment in Full | 4 | 226,786 | 2 | 3,804 | 53 | 2,671,700 | 59 | 2,902,290 |
| By Payment on Compromised Claims | | | | | | | | |
| TOTAL Paid | 4 | 226,786 | 2 | 3,804 | 53 | 2,671,700 | 59 | 2,902,290 |
| Reduction by Compromise | | | | | | | | |
| Amount Rejected | | | | | | | | |
| TOTAL Settlements | 4 | 226,786 | 2 | 3,804 | 53 | 2,671,700 | 59 | 2,902,290 |
| Unpaid, December 31, Current Year | | 20,091 | | 589 | 28 | 1,032,793 | 28 | 1,053,473 |

**EXHIBIT OF POLICY EXHIBIT
FOR YEAR ENDING December 31, 2002**

| | 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 | 1,766 | 179,697,381 | 532 | 2,270,920 | 3 | 1,424,765,161 | 2,301 | 1,606,733,462 |
| Issued During Year | 503 | 55,188,991 | 123 | 400,147 | | 95,000 | 626 | 55,684,138 |
| Ceased to be in Force During Year (net) | (310) | (19,785,173) | 76 | 111,642 | | (428,051,086) | (234) | (447,724,617) |
| In Force, December 31, Current Year | 1,959 | \$215,101,199 | 731 | \$2,782,709 | 3 | \$996,809,075 | 2,693 | \$1,214,692,983 |

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE
FOR YEAR ENDING December 31, 2002**

| | 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, 2002**

| | ORDINARY | CREDIT LIFE (Group & Individual) | GROUP | INDUSTRIAL | TOTAL |
|---|------------------|-------------------------------------|-------|------------|------------------|
| 1. Life Insurance | 180,797 | | | | 180,797 |
| 2. Annuity Considerations | | | | | |
| 3. Aggregate Write-ins for Other Lines of Business | | | | | |
| Deposit-type Funds Based on Identifiable Individuals | | | | | |
| TOTALS | \$180,797 | | | | \$180,797 |

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2002**

| | 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, 2002**

| | 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, 2002**

| | 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, 2002**

| | 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, 2002**

| | 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, 2002**

| | ORDINARY | CREDIT LIFE (Group & Individual) | GROUP | INDUSTRIAL | TOTAL |
|---|-----------------|-------------------------------------|-------|------------|-----------------|
| 1. Life Insurance | | | | | |
| 2. Annuity Considerations | 34,680 | | | | 34,680 |
| 3. Aggregate Write-ins for Other Lines of Business | | | | | |
| Deposit-type Funds Based on Identifiable Individuals | | | | | |
| TOTALS | \$34,680 | | | | \$34,680 |

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2002**

| | 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, 2002**

| | ORDINARY | CREDIT LIFE (Group & Individual) | GROUP | INDUSTRIAL | TOTAL |
|--|----------|-------------------------------------|-------|------------|-------------|
| Death Benefits | | | | | |
| Matured Endowments | | | | | |
| Annuity Benefits | | | | | |
| Surrender Values | | 53 | | | 53 |
| Aggregate Write-ins for Miscellaneous Direct Claims and Benefits Paid | | | | | |
| All other Benefits, except A & H | | | | | |
| TOTALS | | \$53 | | | \$53 |

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED
FOR YEAR ENDING December 31, 2002**

| | 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, 2002**

| | 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 | 8,205,016 | | | | | | |
| Issued During Year | | | | | | | | |
| Ceased to be in Force During Year (net) | (10) | (780,088) | | | | | | |
| In Force, December 31, Current Year | 71 | \$7,424,928 | | | | | | |

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE
FOR YEAR ENDING December 31, 2002**

| | 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, 2002**

| | ORDINARY | CREDIT LIFE (Group & Individual) | GROUP | INDUSTRIAL | TOTAL |
|--|------------------|-------------------------------------|-----------------|------------|------------------|
| 1. Life Insurance | 176,677 | | | | 231,049 |
| 2. Annuity Considerations | 743 | | 54,372 | | 743 |
| 3. Aggregate Write-ins for Other Lines of Business | | | | | |
| Deposit-type Funds Based on Identifiable Individuals | | | | | |
| TOTALS | \$177,420 | | \$54,372 | | \$231,792 |

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2002**

| | 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, 2002**

| | ORDINARY | CREDIT LIFE (Group & Individual) | GROUP | INDUSTRIAL | TOTAL |
|---|------------------|-------------------------------------|-----------------|------------|------------------|
| Death Benefits | 584,582 | | | | 607,082 |
| Matured Endowments | | | 22,500 | | |
| Annuity Benefits | 393 | | | | 393 |
| Surrender Values | 11,050 | | | | 11,050 |
| Aggregate Write-ins for Miscellaneous Direct Claims and Benefits Paid | | | | | |
| All other Benefits, except A & H | | | | | |
| TOTALS | \$596,025 | | \$22,500 | | \$618,525 |

**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 | 4 | 634,582 | | | 2 | 35,000 | 6 | 669,582 |
| Settled During Current Year | | | | | | | | |
| By Payment in Full | 3 | 584,582 | | | 1 | 22,500 | 4 | 607,082 |
| By Payment on Compromised Claims | | | | | | | | |
| TOTAL Paid | 3 | 584,582 | | | 1 | 22,500 | 4 | 607,082 |
| Reduction by Compromise | | | | | | | | |
| Amount Reflected | | | | | | | | |
| TOTAL Settlements | 3 | 584,582 | | | 1 | 22,500 | 4 | 607,082 |
| Unpaid, December 31, Current Year | 1 | 50,000 | | | 1 | 12,500 | 2 | 62,500 |

**EXHIBIT OF POLICY EXHIBIT
FOR YEAR ENDING December 31, 2002**

| | 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 | 760 | 43,608,873 | | | 7 | 22,341,416 | 767 | 66,950,289 |
| Issued During Year | 35 | 2,570,536 | | | 4 | 1,170,000 | 39 | 3,740,536 |
| Ceased to be in Force During Year (net) | (86) | 6,726,978 | | | (4) | (17,925,416) | (90) | (11,198,438) |
| In Force, December 31, Current Year | 709 | \$52,906,387 | | | 7 | \$5,586,000 | 716 | \$59,492,387 |

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE
FOR YEAR ENDING December 31, 2002**

| | Direct Premiums | Direct Premiums Earned | Dividends Paid or Credited on Dir. Bus. | Direct Losses Paid | Direct Losses Incurred |
|---|--------------------|------------------------|---|--------------------|------------------------|
| Group Policies | 1,412,410 | 1,429,775 | | 1,412,002 | 1,317,859 |
| Federal Employees Health Benefits Program Premium | | | | | |
| Credit (Group & Individual) | | | | | |
| OTHER INDIVIDUAL POLICIES: | | | | | |
| Non-cancelable | | | | | |
| Guaranteed Renewable | 7,403 | 14,456 | | 1,406 | 1,748 |
| Non-renewable for Stated Reasons Only | | | | | |
| Other Accident Only | | | | | |
| All Others | | | | | |
| TOTALS | \$1,419,813 | \$1,444,231 | | \$1,413,408 | \$1,319,607 |

**NORTH COAST LIFE INSURANCE COMPANY
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS
FOR YEAR ENDING December 31, 2002**

| | ORDINARY | CREDIT LIFE (Group & Individual) | GROUP | INDUSTRIAL | TOTAL |
|---|-----------------|-------------------------------------|-------|------------|-----------------|
| 1. Life Insurance | | | | | |
| 2. Annuity Considerations | 57,000 | | | | 57,000 |
| 3. Aggregate Write-Ins for Other Lines of Business | | | | | |
| Deposit-type Funds Based on Identifiable Individuals | | | | | |
| TOTALS | \$57,000 | | | | \$57,000 |

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2002**

| | 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, 2002**

| | 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, 2002**

| | 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, 2002**

| | 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 | | 6,419,220 | | | | | | 6,419,220 |
| Issued During Year | | | | | | | | |
| Ceased to be in Force During Year (net) | | (1,080,194) | | | | | | (1,080,194) |
| In Force, December 31, Current Year | | \$5,339,026 | | | | | | \$5,339,026 |

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE
FOR YEAR ENDING December 31, 2002**

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

**THE PACIFIC GUARDIAN LIFE INSURANCE COMPANY, LTD.
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS
FOR YEAR ENDING December 31, 2002**

| | ORDINARY | CREDIT LIFE (Group & Individual) | GROUP | INDUSTRIAL | TOTAL |
|--|------------------|-------------------------------------|------------------|------------|------------------|
| 1. Life Insurance | 596,798 | | 109,961 | | 706,759 |
| 2. Annuity Considerations | | | | | |
| 3. Aggregate Write-ins for Other Lines of Business | | | | | |
| Deposit-type Funds Based on Identifiable Individuals | 200,235 | | | | 200,235 |
| TOTALS | \$797,033 | | \$109,961 | | \$906,994 |

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2002**

| | 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-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, 2002**

| | ORDINARY | CREDIT LIFE (Group & Individual) | GROUP | INDUSTRIAL | TOTAL |
|---|-----------------|-------------------------------------|-------|------------|-----------------|
| Death Benefits | | | | | |
| Matured Endowments | | | | | |
| Annuity Benefits | | | | | |
| Surrender Values | 89,876 | | | | 89,876 |
| Aggregate Write-ins for Miscellaneous Direct Claims and Benefits Paid | | | | | |
| All other Benefits, except A & H | | | | | |
| TOTALS | \$89,876 | | | | \$89,876 |

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED
FOR YEAR ENDING December 31, 2002**

| | ORDINARY | | CREDIT LIFE (Group & Individual) | | No. of Cert. | GROUP AMOUNT | No. | TOTAL | |
|-----------------------------------|----------|--------|-------------------------------------|--------|--------------|-----------------|-----|--------|--------|
| | NO. | AMOUNT | No. of Pol. & Gr. Cert. | AMOUNT | | | | AMOUNT | AMOUNT |
| Unpaid December 31, Previous Year | | | | | | | | | |
| Incurred During Current Year | | | | | 1 | 16,250 | 1 | 16,250 | |
| 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 | | | | | 1 | 16,250 | 1 | 16,250 | |

**EXHIBIT OF POLICY EXHIBIT
FOR YEAR ENDING December 31, 2002**

| | ORDINARY | | CREDIT LIFE (Group & Individual) | | No. of Cert. | GROUP AMOUNT | No. | TOTAL | |
|---|----------|--------------|-------------------------------------|--------|--------------|-----------------|------|---------------|--------|
| | NO. | AMOUNT | No. of Pol. & Gr. Cert. | AMOUNT | | | | AMOUNT | AMOUNT |
| In Force, December 31, Previous Year | 347 | 33,812,312 | | | 22 | 65,206,900 | 369 | 99,019,212 | |
| Issued During Year | 32 | 3,470,644 | | | 2 | 2,000,000 | 34 | 5,470,644 | |
| Ceased to be in Force During Year (net) | (24) | (4,087,049) | | | | 5,912,300 | (24) | 1,825,251 | |
| In Force, December 31, Current Year | 355 | \$33,195,907 | | | 24 | \$73,119,200 | 379 | \$106,315,107 | |

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE
FOR YEAR ENDING December 31, 2002**

| | 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 | 9,828 | 10,256 | | | |
| Non-renewable for Stated Reasons Only | | | | | |
| Other Accident Only | | | | | |
| All Others | | | | | |
| TOTALS | \$9,828 | \$10,256 | | | |

**PRIMERICA LIFE INSURANCE COMPANY
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS
FOR YEAR ENDING December 31, 2002**

| | ORDINARY | CREDIT LIFE (Group & Individual) | GROUP | INDUSTRIAL | TOTAL |
|---|------------------|-------------------------------------|-------|------------|------------------|
| 1. Life Insurance | 223,066 | | | | 223,066 |
| 2. Annuity Considerations | 9,543 | | | | 9,543 |
| 3. Aggregate Write-ins for Other Lines of Business | | | | | |
| Deposit-type Funds Based on Identifiable Individuals | | | | | |
| TOTALS | \$232,609 | | | | \$232,609 |

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2002**

| | 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, 2002**

| | ORDINARY | CREDIT LIFE (Group & Individual) | GROUP | INDUSTRIAL | TOTAL |
|--|----------------|-------------------------------------|-------|------------|----------------|
| Death Benefits | | | | | |
| Matured Endowments | | | | | |
| Annuity Benefits | | | | | |
| Surrender Values | 4,559 | | | | 4,559 |
| Aggregate Write-ins for Miscellaneous Direct Claims and Benefits Paid | | | | | |
| All other Benefits, except A & H | 643 | | | | 643 |
| TOTALS | \$5,202 | | | | \$5,202 |

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED
FOR YEAR ENDING December 31, 2002**

| | 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, 2002**

| | 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 | 212 | 42,624,910 | | | | | 212 | 42,624,910 |
| Issued During Year | 1 | 1,353,216 | | | | | 1 | 1,353,216 |
| Ceased to be in Force During Year (net) | (33) | (6,754,856) | | | | | (33) | (6,754,856) |
| In Force, December 31, Current Year | 180 | 37,223,270 | | | | | 180 | 37,223,270 |

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE
FOR YEAR ENDING December 31, 2002**

| | 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 | 257,985 | | | | |
| Non-renewable for Stated Reasons Only | | 269,693 | | 220,552 | 247,872 |
| Other Accident Only | | | | | |
| All Others | | | | | |
| TOTALS | \$257,985 | \$269,693 | | \$220,552 | \$247,872 |

**PROTECTIVE LIFE INSURANCE COMPANY
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS
FOR YEAR ENDING December 31, 2002**

| | ORDINARY | CREDIT LIFE (Group & Individual) | GROUP | INDUSTRIAL | TOTAL |
|--|-----------------|-------------------------------------|-------|------------|-----------------|
| 1. Life Insurance | 64,829 | (5,010) | | | 59,819 |
| 2. Annuity Considerations | | | | | |
| 3. Aggregate Write-ins for Other Lines of Business | | | | | |
| Deposit-type Funds Based on Identifiable Individuals | | | | | |
| TOTALS | \$64,829 | (\$5,010) | | | \$59,819 |

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2002**

| | 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, 2002**

| | ORDINARY | CREDIT LIFE (Group & Individual) | GROUP | INDUSTRIAL | TOTAL |
|---|-------------|-------------------------------------|-------|------------|-------------|
| Death Benefits | | | | | |
| Matured Endowments | | | | | |
| Annuity Benefits | | | | | |
| Surrender Values | 35 | | | | 35 |
| Aggregate Write-ins for Miscellaneous Direct Claims and Benefits Paid | | | | | |
| All other Benefits, except A & H | | | | | |
| TOTALS | \$35 | | | | \$35 |

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED
FOR YEAR ENDING December 31, 2002**

| | 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 | 9,521 | | | 1 | 9,521 |
| Incurred During Current Year | | | | (5,599) | | | | (5,599) |
| 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 | | | 1 | 3,922 | | | 1 | 3,922 |

**EXHIBIT OF POLICY EXHIBIT
FOR YEAR ENDING December 31, 2002**

| | 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 | 216 | 2,267,000 | 2,610 | 11,602,745 | | | 2,610 | 11,602,745 |
| Issued During Year | (7) | (82,000) | 84 | 1,263,247 | | | 300 | 3,530,247 |
| Ceased to be in Force During Year (net) | | | (1,774) | (7,760,323) | | | (1,781) | (7,842,323) |
| In Force, December 31, Current Year | 209 | 2,185,000 | 920 | 5,105,669 | | | 1,129 | 7,290,669 |

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE
FOR YEAR ENDING December 31, 2002**

| | 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) | (63,636) | 78,842 | | 10,815 | 309 |
| OTHER INDIVIDUAL POLICIES: | | | | | |
| Non-cancelable | | | | | |
| Guaranteed Renewable | | | | | |
| Non-renewable for Stated Reasons Only | | | | | |
| Other Accident Only | | | | | |
| All Others | | | | | |
| TOTALS | (\$63,636) | \$78,842 | | \$10,815 | \$309 |

STERLING INVESTORS LIFE INSURANCE COMPANY
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS
FOR YEAR ENDING December 31, 2002

| | ORDINARY | CREDIT LIFE (Group & Individual) | GROUP | INDUSTRIAL | TOTAL |
|--|------------------|-------------------------------------|------------------|------------|------------------|
| 1. Life Insurance | 159,960 | 5,664 | 113,084 | | 278,708 |
| 2. Annuity Considerations | | | | | |
| 3. Aggregate Write-ins for Other Lines of Business | | | | | |
| Deposit-type Funds Based on Identifiable Individuals | | | | | |
| TOTALS | \$159,960 | \$5,664 | \$113,084 | | \$278,708 |

EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS
FOR YEAR ENDING December 31, 2002

| | ORDINARY | CREDIT LIFE (Group & Individual) | GROUP | INDUSTRIAL | TOTAL |
|--|--------------|-------------------------------------|-------|------------|--------------|
| LIFE INSURANCE: | | | | | |
| Paid in Cash or Left on Deposit | 46 | | | | 46 |
| Applied to Pay Renewal Premiums | | | | | |
| Applied to provide paid-up Additions or Shorten the Endowment or Premium Premium-paying Period | 275 | | | | 275 |
| Other | | | | | |
| TOTALS | 321 | | | | 321 |
| ANNUITIES | | | | | |
| Paid in Cash or Left on Deposit | 138 | | | | 138 |
| Applied to Provide Paid-up Annuities | | | | | |
| Other | | | | | |
| TOTALS | \$459 | | | | \$459 |

EXHIBIT OF DIRECT CLAIMS AND BENEFITS PAID
FOR YEAR ENDING December 31, 2002

| | ORDINARY | CREDIT LIFE (Group & Individual) | GROUP | INDUSTRIAL | TOTAL |
|---|------------------|-------------------------------------|-----------------|------------|------------------|
| Death Benefits | 252,669 | 35,325 | 19,000 | | 306,994 |
| Matured Endowments | | | | | |
| Annuity Benefits | | | | | |
| Surrender Values | 156,553 | | | | 156,553 |
| Aggregate Write-ins for Miscellaneous Direct Claims and Benefits Paid | | | | | |
| All other Benefits, except A & H | | | | | |
| TOTALS | \$409,222 | \$35,325 | \$19,000 | | \$463,547 |

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED
FOR YEAR ENDING December 31, 2002**

| | 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 | | | | | | | | |
| Incurred During Current Year | | | | | | | | |
| Settled During Current Year | | | | | | | | |
| By Payment in Full | | 252,669 | | 35,325 | | 19,000 | | 306,994 |
| By Payment on Compromised Claims | | | | | | | | |
| TOTAL Paid | | 252,669 | | 35,325 | | 19,000 | | 306,994 |
| Reduction by Compromise | | | | | | | | |
| Amount Rejected | | | | | | | | |
| TOTAL Settlements | | 252,669 | | 35,325 | | 19,000 | | 306,994 |
| Unpaid, December 31, Current Year | | (\$252,669) | | (35,325) | | (19,000) | | (306,994) |

**EXHIBIT OF POLICY EXHIBIT
FOR YEAR ENDING December 31, 2002**

| | 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 | 262 | 15,065,297 | 848 | 6,282,988 | 36 | 32,215,250 | 1146 | 53,563,535 |
| Issued During Year | | | | | | | | |
| Ceased to be in Force During Year (net) | (37) | (1,895,774) | (285) | (2,370,511) | (9) | (5,937,100) | (331) | (10,203,385) |
| In Force, December 31, Current Year | 225 | 13,169,523 | 563 | 3,912,477 | 27 | 26,278,150 | 815 | 43,360,150 |

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE
FOR YEAR ENDING December 31, 2002**

| | 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 | 26,298 | 26,298 | | | |
| Credit (Group & Individual) | | | | | |
| OTHER INDIVIDUAL POLICIES: | | | | | |
| Non-cancelable | 2,034 | 2,034 | | | |
| Guaranteed Renewable | | | | | |
| Non-renewable for Stated Reasons Only | | | | | |
| Other Accident Only | | | | | |
| All Others | | | | | |
| TOTALS | \$28,332 | \$28,332 | | | |