



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

**SEVENTEENTH  
ANNUAL REPORT  
OF  
THE INSURANCE COMMISSIONER  
FOR THE CALENDAR YEAR  
ENDING DECEMBER 31, 2004**

**DANIEL L. CAMACHO  
Acting Insurance Commissioner**

**Prepared by the Insurance Section**

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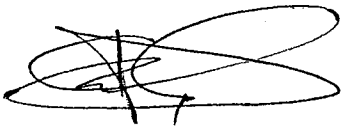
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## SEVENTEENTH ANNUAL REPORT OF THE INSURANCE COMMISSIONER

In accordance with 4 CMC, Division 7, Section 7112, of the Commonwealth Insurance Act of 1983, this Seventeenth Annual Report of the Insurance Commissioner, for the Calendar Year Ending December 31, 2004, 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 2004; and recommended legislation.

During the reported year, the Office of the Insurance Commissioner regulated SEVEN (7) alien carriers, SIXTEEN (16) domestic carriers, and THIRTY-EIGHT (38) foreign carriers. A New Certificate of Authority was issued to Global Pacific Insurance Company Inc. - a domestic carrier. Two Alien Carriers merged. (1) Nichido Fire & Marine Insurance Company, Ltd. and (2) The Tokio Marine & Fire Insurance Company, Ltd. No new Certificates of Authority were issued to any alien or Foreign carriers.

The insurance industry reported a decreased in regards to direct premiums written. Direct premiums written (for Property & Casualty) decreased from \$28.1 million in 2003 to \$27.9 million in 2004. Direct losses incurred increased 31% from \$9.7 million in 2003 to \$12.7 million in 2004.



DANIEL L. CAMACHO  
Acting Secretary of Commerce/Insurance Commissioner

## EVENTS OF 2004

- The Insurance Administrator and Acting Insurance Commissioner attended the National Association of Insurance Commissioner's Fall Meetings in Anchorage, Alaska to lobby for the Northern Marianas inclusion as a member of the association. The NAIC voted in favor of granting membership to the Northern Marianas.
- The Office of the Insurance Commissioner accepted as a member of the National Association of Insurance Commissioners of the fifty states and territories. Advantages of being a member are: The NAIC maintains an extensive insurance database and computer network linking all insurance companies; the NAIC analyzes and informs regulators as to the financial condition of insurance companies; the NAIC coordinates examinations and regulatory actions with respect to troubled companies; the NAIC provides financial, reinsurance, actuarial, legal, computer and economic expertise to insurance departments; the NAIC provides staff education and training program for regulators.
- A New Certificate of Authority was issued to Global Pacific Insurance Company, Inc., a domestic insurer. No New Certificate of Authority issued for Foreign and Alien Carriers. Two Alien Carriers merged, 1). The Nichido Fire & Marine Insurance Company, Ltd. and 2). The Tokio Marine & Fire Insurance Company, Ltd., under the new name is The Tokio Marine & Nichido Fire Insurance Company, Ltd.

## 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 regulate and set certain industry standards through promulgation and recommended legislation. It is the fiduciary responsibility of the Insurance Commissioner to balance the needs of the insurer and protect the interests of the general public. In order to accomplish this responsibility, participation in the National Association of Insurance Commissioners (NAIC) provides a valuable opportunity for state regulators to receive consistent and uniform regulatory training and guidance in order to maintain a healthy and harmonious relationship with the insurance industry and the general public. Therefore, in order for the Insurance Commissioner to fulfill his fiduciary duty to the citizens of the Commonwealth, it is highly recommended that NAIC membership funding 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
<p>AIOI Insurance Company, Ltd. 1-28-1, Ebisu, Shibuya-Ku Tokyo 150-8488, Japan</p>	<p>01-Jan-94</p>	<p>Disability, General Casualty, Marine, Property, Surety &amp; Vehicle</p>	<p>Takagi &amp; Associates, Inc. PPP 602 Box 10000 Saipan, MP. 96950 General Manager: Michael Brazel Tel. No: 233-8117/3400/2554 Fax No: 323-2553</p>
<p>American International Assurance Company, Limited (Bermuda) American International Bldg. 29 Richmond Road Pembroke HM8, Bermuda</p>	<p>26-Mar-92</p>	<p>Disability &amp; Life</p>	<p>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</p>
<p>CGU International Insurance plc 10/F Multinational Bancorp Centre 6805 Ayala Ave., Makati, Philippines</p>	<p>14-Oct-99</p>	<p>Disability, General Casualty, Marine, Property, Surety &amp; Vehicle</p>	<p>AON Insurance Micronesia Saipan, Inc. P.O. Box 502177 CK Saipan, MP. 96950 Gen. Manager: Rodney Rankin Tel. No: 234-2811/2814 Fax No: 234-5462</p>
<p>Dongbu Insurance Company Limited 21-9, Cho-Dong, Chung-gu Seoul, Korea</p>	<p>01-Jan-85</p>	<p>Disability, General Casualty, Marine, Property, Surety &amp; Vehicle</p>	<p>Moylan's Insurance Underwriters, Inc. P.O. Box 500658 CK Saipan, MP. 96950 Gen. Manager: Tamara Hunter Tel. No: 234-6129/6442/7185 Fax No: 234-8641</p>
<p>The Mitsui Sumitomo Insurance Company, Limited 27-2, Shinkawa 2-Chome Chuo-ku Tokyo, 104-8252 Japan</p>	<p>24-May-02</p>	<p>Disability, General Casualty, Marine, Property, Surety &amp; Vehicle</p>	<p>AON Insurance Micronesia (SPN), Inc. P.O. Box 502177 CK Saipan, MP. 96950 Gen. Manager: Rodney Rankin Tel. No: 234-2811/2814 Fax No: 234-5462</p>

COMPANY	DATE ADMITTED	CLASSES OF INSURANCE	GENERAL AGENT
<p>QBE Insurance (International) Limited 82 Pitt Street Sydney, N.S.W. 2000 Australia</p>	<p>27-Dec-96</p>	<p>Disability, General Casualty, Marine, Property, Surety &amp; Vehicle</p>	<p>N/A</p>
<p>The Tokio Marine &amp; Nichido Fire Insurance Company, Limited 2-1, Marunouchi 1-Chome, Chiyoda-Ku Tokyo, Japan 100-8050</p>	<p>12-Jun-72 (Merged Dec. 27, 2004)</p>	<p>Disability, General Casualty, Marine, Property, Surety &amp; Vehicle</p>	<p>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</p>
<p>The Tokio Marine &amp; Nichido Fire Insurance Company, Limited</p>	<p>(Merged Dec. 27, 2004)</p>		<p>Calvo's Insurance Underwriters, Inc. P.O. Box 500035 CK Saipan, MP. 96950 Gen. Manager: Eli Buenaventura Tel. No: 234-5690/5699 Fax No: 234-5693</p>

DOMESTIC INSURERS ADMITTED IN CNMI			
COMPANY	DATE ADMITTED	CLASSES OF INSURANCE	GENERAL AGENT
<p>Century Insurance Company, Limited            PPP 193 Box 10000            Saipan, MP. 96950</p> <p>Gen. Manager: Cornelio L. Matanguihan            Tel. No: 234-0609/10/0560 - 235-0560            Fax No: 234-1845</p>	21-Jun-88	Disability, General Casualty, Marine, Property, Surety & Vehicle	<p>AON Insurance Micronesia (Spn.), Inc.            P. O. Box 502177 CK.            Saipan, MP. 96950            Gen. Manager: Rodney Rankin            Tel. No: 234-2711/14 - Fax: 234-5462</p> <p>Pacifica Insurance Underwriters, Inc.            P.O. Box 500168            Saipan, MP. 96950            President: Norman T. Tenorio            Tel. No: 234-6267/7310/7722            Fax No: 234-5880</p>
<p>Equitable Insurance Company, Inc.            P.O. Box 500686            Saipan, MP. 96950</p> <p>President: Alex C. Tudela            Tel. No: 235-5452/53 - Fax No: 235-5451</p> <p>First Home Insurance Company, Inc.            c/o P.O. Box 500658            Saipan, MP. 96950</p> <p>Gen. Manager: Tamara Hunter            Tel. No: 234-6442/6571/2490/2489/7185            Fax No: 234-8641</p>	06-Nov-90	Disability, General Casualty, Marine, Property, Surety & Vehicle	N/A
<p>First Pacific Transnational Insurance Co.            P.O. Box 501369            Saipan, MP. 96950</p> <p>Gen. Manager: Magdalena S. George            Tel. No: 234-3152/6865/7222            Fax No: 234-5367</p>	15-Mar-90	Surety	<p>Moylan's Insurance Underwriters, Inc.            P.O. Box 500658 CK.            Saipan, MP. 96950            Tel. No: 234-6442/6571/2490/6129/7185            Fax No: 234-8641</p>
<p>First Pacific Transnational Insurance Co.            P.O. Box 501369            Saipan, MP. 96950</p> <p>Gen. Manager: Magdalena S. George            Tel. No: 234-3152/6865/7222            Fax No: 234-5367</p>	15-Jan-93	Disability, General Casualty, Marine, Property, Surety & Vehicle	<p>Associated Insurance Underwriters            of the Pacific, Inc.            P.O. Box 501369 CK            Saipan, MP. 96950            Tel. No: 234-3152/6865/7222            Fax No: 234-5367</p>

COMPANY	DATE ADMITTED	CLASSES OF INSURANCE	GENERAL AGENT
<p>Global Insurance, Inc. P.O. Box 500168 Saipan, MP. 96950</p> <p>President: Norman T. Tenorio Tel. No: 234-6267/7722/7310 Fax No: 234-5880</p>	<p>01-Jan-92</p>	<p>Surety</p>	<p>Pacifica Insurance Underwriters, Inc. P.O. Box 500168 CK. Saipan, MP. 96950</p> <p>Tel. No: 234-6267/7310/7722 Fax No: 234-5880</p>
<p>Global Pacific Insurance Company, Inc. P.O. Box 500035 CK. Saipan, MP. 96950</p> <p>Tel. No: 5690/5699 Fax No: 234-5693</p>	<p>15-Dec-04</p>	<p>Disability, General Casualty, Marine, Property &amp; Surety</p>	<p>Calvo's Insurance Underwriters, Inc. P.O. Box 500035 CK. Saipan, MP. 96950</p> <p>Gen. Manager: Eli Buenaventura Tel. No: 234-5690/5699 Fax No: 234-5693</p>
<p>Harbor Insurance Company, Limited P.O. Box 502624 CK Saipan, MP. 96950</p> <p>President: Joseph LN Hsiao Tel. No: 6781-477-8804/05 (Guam) Fax No: 671-477-4683/235-2885 (Spn)</p>	<p>15-Nov-97</p>	<p>General Casualty, Marine, Property, Surety &amp; Vehicle</p>	<p>N/A</p>
<p>Island Insurance &amp; Surety Corporation P.O. Box 501610 Saipan, MP. 96950</p> <p>Vice President: Juan S. Tenorio Tel. No: 235-7704/7828/7701/02 Fax No: 234-8664</p>	<p>31-Dec-97</p>	<p>Disability &amp; Surety</p>	<p>N/A</p>
<p>Island Surety Associates, Inc. PMB 407 PPP, P.O. Box 10000 Saipan, MP. 96950</p> <p>President: Oscar C. Camacho Tel. No: 323-2242</p>	<p>12-May-03</p>	<p>Surety</p>	<p>N/A</p>

COMPANY	DATE ADMITTED	CLASSES OF INSURANCE	GENERAL AGENT
<p>Marianas Insurance Company, Ltd. P.O. Box 502505 CK Saipan, MP. 96950</p> <p>Gen. Manager: Rosalia S. Cabrera Tel. No: 234-5091/92- Fax No: 234-5093</p>	<p>19-May-89</p>	<p>Disability, General Casualty, Marine, Property, Surety &amp; Vehicle</p>	<p>Donald C. Barcinas dba American Pacific Insurance Agency P.O. Box 5073 CHR Saipan, MP. 96950 President: Donald C. Barcinas Tel. No: 322-0960/0870/Fax 323-8462</p>
<p>Oceania Insurance Corporation PMB 557 PPP Box 10000 Saipan, MP. 96950</p> <p>Gen. Manager: Casiano Pendon Jr. Tel. No: 234-8320/8322 Fax No: 234-2330</p>	<p>15-Jan-98</p>	<p>Disability &amp; Surety</p>	<p>N/A</p>
<p>Pacific Basin Insurance Company, Inc. P.O. Box 500710 CK Saipan, MP. 96950</p> <p>President: Joseph C. Reyes Tel. No: 234-5860/7861/0544 Fax No: 234-7841</p>	<p>19-Jan-99</p>	<p>Disability, General Casualty, Marine, Property, Surety &amp; Vehicle</p>	<p>Pacific Basin Insurance, Inc. P.O. Box 500710 CK Saipan, MP. 96950</p>
<p>Premier Insurance Company P.O. Box 502624 CK Saipan, MP. 96950</p> <p>President: Jesus D. Delos Santos Tel. No: 235-4808 - Fax No: 235-4809</p>	<p>05-Dec-96</p>	<p>Disability &amp; Surety</p>	<p>N/A</p>
<p>Royal Crown Insurance Corporation Dept. 295 PMB 10001 Saipan, MP. 96950</p> <p>President: Cheong Pui Ng Tel. No: 234-2256/57/59 - Fax No: 234-225</p>	<p>24-Sept-92</p>	<p>Disability, General Casualty, Marine, Property, Surety &amp; Vehicle</p>	<p>N/A</p>

COMPANY	DATE ADMITTED	CLASSES OF INSURANCE	GENERAL AGENT
<p><b>Telebond Insurance Corporation</b>  K.S. Sablan Bldg., Sadog Tasi  PPP 302, Box 10000  Saipan, MP. 96950</p> <p>Gen. Manager: Linda Stephanian  Tel. No: 322-4509 - Fax No: 322-4510</p>	<p>23-Oct-98</p>	<p>Disability, General Casualty, Surety &amp; Vehicle</p>	<p>N/A</p>
<p><b>Traders Insurance Underwriters</b>  P.O. Box 502473 CK  Saipan, MP. 96950</p> <p>President: Pablo B. Mendoza  Tel. No: 234-7788/7799  Fax No: 234-8899</p>	<p>07-Oct-97</p>	<p>Disability, General Casualty, Marine, Property, Surety &amp; Vehicle</p>	<p>N/A</p>

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	Associated Insurance Underwriters of the Pacific, Inc.
American Family Life Assurance Company of Columbus 1932 Wynnton 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	Caivo'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
Federal Insurance Company 15 Mountain P.O. Box 14127 Orange, CA 92613-1572	22-Sept-93	Surety	Associated Insurance Underwriters of the Pacific, Inc.
Fidelity & Deposit Company of Maryland 3910 Keswick Road Baltimore, Maryland 21211	14-Dec-01	Surety	Takagi & Associates, Inc.
First Net Insurance Company Rm. 102, 424 Julale 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	Vicente T. Salas
Liberty Insurance Corporation 175 Berkeley Street Boston, Massachusetts 02117	29-Jul-98	General Casualty, Property & Surety	Takagi & Associates, Inc.
Lincoln National Life Insurance Company 1300 South Clinton Street P.O. Box 1110 Fort Wayne, Indiana 46802	01-Jul-82	Disability & Life	David Cassidy



COMPANY	DATE ADMITTED	CLASSES OF INSURANCE	GENERAL AGENT
LM Insurance Corporation 2829 Westown Parkway West Des Moines, Iowa 50265	31-Jul-98	General Casualty, Marine, Property, Surety	Takagi & Associates, Inc.
Lumbermens Mutual Casualty Company 1 Kemper Drive Long Grove, IL 60049-0001	01-Jan-88	General Casualty, Marine, Property, Surety & Vehicle	Associated Insurance Underwriters of the Pacific, Inc.
MBIA Insurance Corporation 113 King Street Armonk, N.Y. 10504	22-Mar-95	Surety	Moylan's Insurance Underwriters, Inc.
Midland National Life Insurance Company One Midland Plaza Sioux Falls, South Dakota 57193-0001	20-Jul-92	Disability & Life	Midland Insurance Underwriters, Inc.
National Union Fire Insurance Company 70 Pine Street New York, New York 10270	01-Jan-88	Disability, General Casualty, Marine, Property, Surety & Vehicle	Randolph C. Biscoe Calvo'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. Juan T. Guerrero & Associates
PacifiCare Life Assurance Company P.O. Box 25032 Santa Ana, CA. 92799-5092	03-Jan-00	Disability & Life	Mary P. Torre

COMPANY	DATE ADMITTED	CLASSES OF INSURANCE	GENERAL AGENT
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	Takagi & Associates, Inc. Associated Insurance Underwriters of the Pacific, Inc.
Primerica Life Insurance Company 3120 Breckinridge Boulevard Duluth, Georgia 30099	10-Jan-88	Disability & Life	Michael P. Tenorio
Protective Life Insurance Company 2801 Hwy. 280 S. Birmingham, AL 35223	13-Jun-96	Disability & Life	Edith C. Deleon Guerrero
The 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	Calvo's Insurance Underwriters, 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

**TREASURY LISTED (T-LISTED) COMPANIES  
ADMITTED IN THE CNMI  
UPDATED AS OF JULY 1, 2004**

NAME	CLASSES OF INSURANCE	GENERAL AGENT
American Contractors Indemnity Company 9841 Airport Blvd., 9th Floor Los Angeles, CA. 90045 - (NAIC#10216)	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
American Home Assurance Company 70 Pine Street New York, NY 10270 - (NAIC#19380)	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
Continental Insurance Company (The) CNA Plaza Chicago, IL 60685 - (NAIC#35289)	Disability, General Casualty, Marine, Property, Surety & Vehicle	Associated Insurance Und. of the Pacific, Inc. P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No. 234-7222/6865/3152 - Fax No: 234-5367
Federal Insurance Company 15 Mountain View Road, P.O. Box 1615 Warren, New Jersey 07061-1615 - (NAIC#2021)	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
Fedelity & Deposit Company of Maryland 1400 American Lane, Tower 1, 19th Floor Schaumburg, IL. 60196-1056 - (NAIC#39306)	Surety	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No.: 233-8117/3400/2554 - Fax No: 233-2553
Gulf Insurance Company P.O. Box 13177 Dallas, Texas 75313-1771- (NAIC#22217)	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
Liberty Insurance Corporation 175 Berkeley Street Boston, MA 02117 - (NAIC#42404)	General Casualty, Property & Surety	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No: 233-8117/3400/2554 - Fax No: 233-2553

NAME	CLASSES OF INSURANCE	GENERAL AGENT
LM Insurance Corporation 175 Berkeley Street Boston, MA. 02117 - (NAIC#33600)	General Casualty, Property & Surety	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No: 233-8117/3400/2554 - Fax No: 233-2553
National Union Fire Insurance Co. of Pitts. PA. 70 Pine Street New York, N.Y. 10270 - (NAIC#19445)	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, NY 10270 - (NAIC#23841)	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 348 West O'Brien Drive Hagatna, Guam 96932 - (NAIC#18380)	Disability, General Casualty, Marine, Property, Surety & Vehicle	Associated Insurance Und. of the Pacific, Inc. P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
The Seaboard Surety Company 5801 Smith Avenue Baltimore, MD 21209-3653 - (NAIC#22535)	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
United States Fidelity and Guaranty Company 385 Washington Street St. Paul, MN. 55102 - (NAIC#25887)	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 Seaview House, 70 Seaview Avenue Stamford, CT 06902-6040 - (NAIC#37885)	Disability, General Casualty, Marine, Property, Surety & Vehicle	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No: 233-8117/3400/2554 - Fax No: 233-2553
Zurich American Insurance Company 1400 American Lane, Tower 1, 19th Floor Schaumburg, IL. 60196-1056 - (NAIC#16535)	Surety	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No: 233-8117/3400/2554 - Fax No: 233-2553

**GENERAL AGENTS**

NAME/COMPANY	COMPANY REPRESENTED	CLASSES OF INSURANCE
<p>AON Insurance Micronesia (Saipan), Inc. P.O. Box 502177 CK Saipan, MP. 96950</p> <p>Gen. Manager: Rodney Rankin Tel. No: 234-2811/14 Fax No: 234-5462</p>	<p>CGU International Insurance plc</p> <p>The Mitsui Sumitomo Insurance Company, Ltd.</p> <p>Century Insurance Company, Inc.</p>	<p>Disability, Gen. Casualty, Marine, Property, Surety &amp; Vehicle</p> <p>Disability, Gen. Casualty, Marine, Property, Surety &amp; Vehicle</p> <p>Disability, Gen. Casualty, Marine, Property, Surety &amp; Vehicle</p>
<p>Associated Insurance Underwriters of the Pacific, Inc. P.O. Box 501369 CK Saipan, MP. 96950</p> <p>Gen. Manager: Magdalena S. George Tel. No: 234-3152/6865/7222 Fax No: 234-5367</p>	<p>American Contractors Indemnity Company</p> <p>Balboa Insurance Company</p> <p>Balboa Life Insurance Company</p> <p>The Continental Insurance Company</p> <p>Federal Insurance Company</p> <p>First Pacific Transnational Insurance Company</p> <p>Gulf Insurance Company</p> <p>Lumbermens Mutual Casualty Company</p> <p>Pacific Indemnity Insurance Company</p> <p>Nationwide Life Insurance Company</p>	<p>Surety</p> <p>General Casualty, Marine, Property &amp; Surety</p> <p>Disability &amp; Life</p> <p>Disability, Gen. Casualty, Marine, Property, Surety &amp; Vehicle</p> <p>Surety</p> <p>Disability, Gen. Casualty, Marine, Property, Surety &amp; Vehicle</p> <p>General Casualty, Property &amp; Surety</p> <p>General Casualty, Marine, Property, Surety &amp; Vehicle</p> <p>Disability, Gen. Casualty, Marine, Property, Surety &amp; Vehicle</p> <p>Life</p>
<p>Bancwest Investment Services, Inc. Gualo Rai Commercial Center Gualo Rai, Saipan, MP. 96950</p>	<p>Individual Assurance Company, Life, Health &amp; Accident</p>	<p>Disability &amp; Life</p>
<p>Donald C. Barcinas dba American Pacific Insurance Agency P.O. Box 5073 CHRB Saipan, MP. 96950</p> <p>President: Donald C. Barcinas Tel. No: 322-0960/322-0870 Fax No: 323-8462</p>	<p>Marianas Insurance Company, Ltd.</p>	<p>Disability, Gen. Casualty, Marine, Property, Surety &amp; Vehicle</p>

NAME/COMPANY	COMPANY REPRESENTED	CLASSES OF INSURANCE
<p><b>Randolph C. Biscoe</b> SPS 315 P.O. Box 10006 Saipan, MP. 96950</p> <p>Tel. No: 671-477-9600 Fax No: 671-477-9692</p>	<p>American National Insurance Company</p> <p>Midland National Life Insurance Company</p>	<p>Disability &amp; Life</p> <p>Disability &amp; Life</p>
<p><b>David W. Cassidy</b> 376 W. O'Brien Dr. Hagatna, Guam 96910-5048</p> <p>Tel. No: 234-7222/3152/5865 Fax No: 234-5367</p>	<p>Lincoln National Life Insurance Company</p>	<p>Disability &amp; Life</p>
<p><b>Calvo's Insurance Underwriters, Inc.</b> P.O. Box 500235 CK Saipan, MP. 96950</p> <p>Gen. Manager: Eli Buenaventura Tel. No: 234-5690/5699 Fax No: 234-5693</p>	<p>American Home Assurance Company of N.Y. American Int'l. Assurance Co. (Bermuda) Ltd. Global Pacific Insurance Company National Union Fire Insurance Company New Hampshire Insurance Company The Seaboard Surety Company The Tokio &amp; Nichido Fire Insurance Co., Ltd. United States Fidelity &amp; Guaranty Company Zurich Insurance (Guam), Inc.</p>	<p>Disability, Gen. Casualty, Marine, Property, Surety &amp; Vehicle Disability &amp; Life Disability, General Casualty, Marine, Property, &amp; Surety Disability, Gen. Casualty, Marine, Property, Surety &amp; Vehicle Disability, Gen. Casualty, Marine, Property, Surety &amp; Vehicle Disability, Gen. Casualty, Marine, Property, Surety &amp; Vehicle Disability, Gen. Casualty, Marine, Property, Surety &amp; Vehicle Disability, Gen. Casualty, Marine, Property, Surety &amp; Vehicle Surety Disability, Gen. Casualty, Marine, Property, Surety &amp; Vehicle</p>
<p><b>Davis Insurance Services, Inc. dba Staywell Health Plan</b> P.O. Box 502050 CK Saipan, MP. 96950</p> <p>President: Donald B. Davis Tel. No: 323-4260/1 Fax No: 323-4263</p>	<p>Centurion Life Insurance Company Centurion Casualty Company Protective Life Insurance Company</p>	<p>Disability &amp; Life Disability, Gen. Casualty, Marine, Property, Surety &amp; Vehicle Disability &amp; Life</p>
<p><b>Deleon Guerrero, Edith E.</b> P.O. Box 501664 Saipan, MP. 96950</p> <p>Tel. No: 234--3690 Ext. 1814 Fax No: 235-4966</p>		

NAME/COMPANY	COMPANY REPRESENTED	CLASSES OF INSURANCE
<p>Juan T. Guerrero &amp; Associates P.O. Box 501218 CK Saipan, MP. 96950</p> <p>Tel. No: 234-8803/04 Fax No: 234-2180</p>	<p>North Coast Life Insurance Company</p> <p>Midland National Life Insurance Company</p>	<p>Disability &amp; Life</p> <p>Disability &amp; Life</p>
<p>Hofshneider, Bernard V. P.O. Box 500192 Saipan, MP. 96950</p> <p>Tel. No: 235-5632 Fax No: 235-5632</p>	<p>Knights of Columbus</p>	<p>Disability &amp; Life</p>
<p>Midland Insurance Underwriters, Inc. PPP 219 Box 10000 Saipan, MP. 96950</p> <p>President: Gregorio R. De Torres Sr. Tel. No: 233-3598 Fax No: 233-3599</p>	<p>Midland National Life Insurance Company</p>	<p>Disability &amp; Life</p>
<p>Moylan's Insurance Underwriters, Inc. P.O. Box 500658 CK Saipan, MP. 96950</p> <p>Gen. Manager: Tamara H. Talalemoto Tel. No: 234-6442/6571/2490/6129/7185 Fax No: 234-8641</p>	<p>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</p>	<p>Disability, Gen. Casualty, Marine, Property, Surety &amp; Vehicle Disability, Gen. Casualty, Marine, Property, Surety &amp; Vehicle Surety Disability, Gen. Casualty, Marine, Property, Surety &amp; Vehicle Surety Disability &amp; Life Disability, Gen. Casualty, Marine, Property, Surety &amp; Vehicle</p>
<p>Pacific Basin Insurance, Inc. P.O. Box 500710 CK Saipan, MP. 96950</p> <p>President: Joseph C. Reyes Tel. No: 234-5860/7861 Fax No: 234-7841</p>	<p>Sterling Investors Life Insurance Company</p> <p>Pacific Basin Insurance Company</p>	<p>Disability &amp; Life</p> <p>Disability, Gen. Casualty, Marine, Property, Surety &amp; Vehicle</p>

NAME/COMPANY	COMPANY REPRESENTED	CLASSES OF INSURANCE
<p>Pacifica Insurance Underwriters, Inc. P.O. Box 500168 Saipan, MP. 96950</p> <p>President: Norman T. Tenorio Tel. No: 234-6267/7310/7722 Fax No: 234-5880</p>	<p>Century Insurance Company, Inc. Global Insurance Company Sterling Investors Life Insurance Company Pacific Guardian Life Insurance Company, Ltd. Tokio Marine &amp; Nichido Fire Insurance Co., Ltd.</p>	<p>Disability, Gen. Casualty, Marine, Property, Surety &amp; Vehicle Surety Disability &amp; Life Disability &amp; Life Disability, Gen. Casualty, Marine, Property, Surety &amp; Vehicle</p>
<p>Pioneer Pacific Financial Services, Inc. P.O. Box 502893 Saipan, MP. 96950</p> <p>Vice President: Joseph C. Reyes Tel. No: 234-5860/7861 Fax No: 234-7841</p>	<p>American Family Life Assurance Company of Columbus</p>	<p>Disability &amp; Life</p>
<p>Salas, Vicente T. P.O. Box 501309 CK Saipan, MP. 96950</p> <p>Tel. No: 234-7455/7427 Fax No: 234-7256</p>	<p>John Hancock Life Insurance Company</p>	<p>Disability &amp; Life</p>
<p>Takagi &amp; Associates, Inc. PMB 602 P.O. Box 10000 Saipan, MP. 96950</p> <p>Gen. Manager: Michael Brazel Tel. No: 233-8117/3400/2554 Fax No: 233-2553</p>	<p>AIOI Insurance Company, Ltd. Fidelity &amp; Deposit Company of Maryland 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</p>	<p>Disability, Gen. Casualty, Marine, Property, Surety &amp; Vehicle Surety Disability, Gen. Casualty, Marine, Property, Surety &amp; Vehicle General Casualty, Property &amp; Surety General Casualty, Property &amp; Surety Disability &amp; Life Disability &amp; Life Disability, Gen. Casualty, Marine, Property, Surety &amp; Vehicle Surety</p>



<b>SUB-AGENTS</b>		
<b>NAME/COMPANY</b>	<b>CLASSES OF INSURANCE</b>	<b>APPOINTED BY</b>
Bank of Hawaii P.O. Box 500566 Saipan, MP. 96950  Tel. No: 235-5400 - Fax No: 235-3913	Disability & Life	Takagi & Associates, Inc./Sterling Investors Life Insurance Co.
Bank of Saipan P.O. Box 500690 Saipan, MP. 96950  Tel. No: 235-6260/1 - Fax No: 235-6294/1802	Disability & Life  Disability & Life	Randolph C. Biscoe/American National Insurance Company  Randolph C. Biscoe/Midland National Life Insurance Company
Barcinas, Ramona SN. PPP 602, Box 10000 Saipan, MP. 96950  Tel. No: 322-8117/8118 - Fax No. 323-8119	Disability & Life  Disability & Life	Takagi & Associates, Inc./Pacific Guardian Life Ins. Co., Ltd.  Takagi & Associates, Inc./Sterling Investors Life Insurance Co.
Jon Bargfrede P.O. Box 500690 Saipan, MP. 96950  Tel. No: 235-6260/1 - Fax No: 235-6294/1802	Disability & Life	Midland Insurance Underwriter, Inc./Midland National Life Insurance Company
Elena C. Benavente c/o SPS 315 Box 10006 Saipan, MP. 96950 Tel. No: 671-721-0606	Disability & Life	Randolph C. Biscoe/Midland National Life Insurance Company
Borja, Carmen LG. P.O. Box 500922 CK Saipan, MP. 96950 Tel. No: 234-7313/7490	General Casualty, Marine, Property, Surety Vehicle	Moylan's Insurance Underwriters, Inc./American Home Assurance Company of New York
Michael Brazel PMB 602 PPP, Box 10000 Saipan, MP. 96950 Tel. No: 233-8117/3400/2554	Disability & Life  Disability & Life	Takagi & Associates, Inc./Sterling Investors Life Insurance Co.  Takagi & Associates, Inc./Pacific Guardian Life Ins. Co., Ltd.

NAME/COMPANY	CLASSES OF INSURANCE	APPOINTED BY
Francisco S. Calvo P.O. Box 1513 Rota, MP. 96951 Tel. No: 532-6545	Disability & Life	Donald C. Barcinas dba American Pacific Insurance Agency/ Individual Assurance Company, Life, Health & Accident
City Trust Bank P.O. Box 501867 Saipan, MP. 96950 Tel. No: 234-7701/03/04 Fax No: 234-7773/8664	Disability & Life	Randolph C. Biscoe/American National Insurance Company
Commonwealth Government Employees' Credit Union P.O. Box 135 Saipan, MP. 96950 Tel. No: 664-3900	Disability & Life	Donald C. Barcinas dba American Pacific Insurance Agency/ Individual Assurance Company, Life, Health & Accident
Equitable Insurance Company, Inc. P.O. Box 500686 Saipan, MP. 96950 Tel. No: 235-5452/53 - Fax No: 235-5451	Disability, General Casualty, Marine, Property, Surety & Vehicle	Moylan's Insurance Underwriters, Inc./First Net Insurance, Inc.
Lee R. Francia P.O. Box 502679 Saipan, MP. 96950 Tel. No: 235-6260	Disability & Life	Randolph C. Biscoe/Midland National Life Insurance Company
Heston, Teresita R. P.O. Box 501188 Saipan, MP. 96950 Tel. No: 256-5483	Disability & Life	Donald C. Barcinas dba American Pacific Insurance Agency/ Individual Assurance Company, Life, Health & Accident
Sixto K. Igisomar P.O. Box 501369 Saipan, MP. 96950 Tel. No: 234-3152/6865/7222	Disability & Life	David W. Cassidy/Lincoln National Life Insurance Company
Island Financial Services Inc. P.O. Box 317 Tinian, MP. 96952	Disability & Life	Juan T. Guerrero & Associates, Inc./North Coast Life Insurance Company

NAME/COMPANY	CLASSES OF INSURANCE	APPOINTED BY
<p>Concepcion M. Manglona P.O. Box 474 Tinian, MP 96952 Tel. No: 433-3282/3285</p>	<p>Disability &amp; Life</p>	<p>Donald C. Barcinas dba American Pacific Insurance Agency/ Individual Assurance Company, Life, Health &amp; Accident</p>
<p>Marianas Insurance Company, Ltd. P.O. Box 502505 CK Saipan, MP. 96950 Tel. No: 234-5091/92 Fax No: 234-5093</p>	<p>Disability &amp; Life</p>	<p>Donald C. Barcinas dba American Pacific Insurance Agency/ Individual Assurance Company, Life, Health &amp; Accident</p>
<p>Micro Corporation P.O. Box 500267 Saipan, MP. 96950 Tel. No: 234-5911 Fax No: 234-6514</p>	<p>Disability, General Casualty, Marine, Property, Surety &amp; Vehicle</p>	<p>Takagi &amp; Associates, Inc./AIOI Insurance Company, Ltd.</p>
<p>Satsuki H. Perez PMB 602 PPP, Box 10000 Saipan, MP. 96950</p>	<p>Disability &amp; Life</p>	<p>Takagi &amp; Associates, Inc./Pacific Guardian Life Ins., Co., Ltd.</p>
<p>Professional Underwriters Corporation PMB 557, Box 10000 Saipan, MP. 96950 Tel. No: 234-8320</p>	<p>Disability &amp; Life Disability &amp; Surety</p>	<p>Takagi &amp; Associates, Inc./Sterling Investors Life Insurance Co. Oceania Insurance Corporation</p>
<p>Adelia R. San Nicolas dba A &amp; T Enterprises P.O. Box 872 Rota, MP. 96951</p>	<p>Disability, General Casualty, Marine, Property, Surety &amp; Vehicle</p>	<p>Royal Crown Insurance Corporation</p>
<p>The Financial &amp; Insurance Services Group Inc. P.O. Box 502152 Saipan, MP. 96950 Tel. No: 234-5706 Fax No: 234-3517</p>	<p>Disability &amp; Life</p>	<p>Randolph C. Biscoe/American National Insurance Company</p>
<p>Thompson, Richard C./Financial Edge Ent. SPS 315 Box 10006 Saipan, MP. 96950</p>	<p>Disability &amp; Life</p>	<p>Randolph C. Biscoe/American National Insurance Company</p>

NAME/COMPANY	CLASSES OF INSURANCE	APPOINTED BY
<b>Tinian Center, Inc.</b> P.O. Box 103 Tinian, MP 96952	Disability, Life, General Casualty, Marine, Property, Surety & Vehicle	Pacific Basin Insurance Company
<b>Seung-Hee Cindy Yu</b> P.O. Box 503382 CK. Saipan, MP. 96950 Tel. No: 234-1878	Disability & Life	Moylan's Insurance Underwriters, Inc./NetCare Life & Health Insurance Company
<b>Wells Fargo Financial Saipan, Inc.</b> PMB 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

NAME/COMPANY	CLASSES OF INSURANCE
<p><b>AM Insurance, Inc.</b>                      P.O. Box 2797                      Hagatna, Guam 96932</p> <p>President: AnnMarie T. Muna                      Tel. No: 671-477-2642/2632/2653/2656 (Guam)                      Fax No: 671-477-2602</p>	<p>General Casualty, Life, Marine, Property, Surety &amp; Vehicle</p>
<p><b>AON Insurance Micronesia (Saipan) Inc.</b>                      P.O. Box 502177 CK                      Saipan, MP. 96950</p> <p>General Manager: Rodney Rankin                      Tel. No: 234-2811/14                      Fax No: 234-5462</p>	<p>Disability, General Casualty, Marine, Property, Surety &amp; Vehicle</p>
<p><b>Marianas Insurance Company, Ltd.</b>                      P.O. Box 502505 CK                      Saipan, MP. 96950</p> <p>General Manager: Rosalia S. Cabrera                      Tel. No: 234-5091/5092                      Fax No: 234-5093</p>	<p>Disability, General Casualty, Marine, Property, Surety &amp; Vehicle</p>
<p><b>Moylan's Insurance Underwriters, Inc.</b>                      P.O. Box 500658 CK                      Saipan, MP. 96950</p> <p>General Manager: Tamara Hunter                      Tel. No: 234-6442/6129/7185                      Fax No: 234-8641</p>	<p>Disability, General Casualty, Marine, Property &amp; Vehicle</p>
<p><b>Pacifica Insurance Underwriters, Inc.</b>                      P.O. Box 500168 CK                      Saipan, MP. 96950</p> <p>President: Norman T. Tenorio                      Tel. No: 234-6267/7310/7722                      Fax No: 234-5880</p>	<p>Disability, General Casualty, Marine, Property, Surety &amp; Vehicle</p>
<p><b>Takagi &amp; Associates, Inc.</b>                      PPP 602, Box 10000                      Saipan, MP. 96950</p> <p>General Manager: Michael Brazel                      Tel. No: 233-8117/2554/3400                      Fax No: 233-2553</p>	<p>Disability, Life, General Casualty, Marine, Property, Surety &amp; Vehicle</p>

## BROKERS

NAME	CLASSES OF INSURERS
<b>Allied Insurance Services</b> P.O. Box 7962 SVRB Saipan, MP. 96950 Tel. No: 233-8117/3400/2554 - Fax No: 233-2553	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle
<b>AM INSURANCE</b> P.O. Box 2797 Agana, Guam 96932	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle
<b>AON Insurance Micronesia (Saipan) Inc.</b> P.O. Box 502177 Saipan, MP. 96950 Tel. No: 234-2811/2814 - Fax No: 234-5462	Disability, General Casualty, Marine, Property, Surety & Vehicle
<b>Barcinas, Jesus S. dba JB Professional Insurance Company</b> P.O. Box 501027 Saipan, MP. 96950 TEL: 233-9436/6349/3024	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle
<b>Calvo-Umda Insurance Company, Ltd.</b> P.O. Box 500035 CK Saipan, MP. 96950 TEL: 234-5690/5699	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle
<b>Crisostomo, Jerry P.</b> P.O. Box 502322 Saipan, MP. 96950 Tel. No: 234-1234	General Casualty, Marine, Property, Surety & Vehicle
<b>Friendly Finance Company, Inc.</b> P.O. Box 500486 CK Saipan, MP. 96950 Tel. No: 234-6676	Life, Property, Surety & Vehicle
<b>Isla Financial Services, Inc.</b> P.O. Box 503219 CK Saipan, MP. 96950 TEL: 235-5278	Disability & Life

NAME	CLASSES OF INSURANCE
<p>Joeten Motor Company, Inc.  P.O. Box 500680  Saipan, MP. 96950  TEL: 234-5562</p>	<p>Disability, Life, General Casualty, Marine, Property, Surety &amp; Vehicle</p>
<p>JRS Enterprises Corporation  P.O. Box 502673  Saipan, MP. 96950  TEL: 234-0692/7957</p>	<p>Disability, Marine, Surety &amp; Vehicle</p>
<p>Marianas Business Professional, Inc. dba Business Pro  pmb 1277 bOX 10003  Saipan, MP. 96950  Tel. No: 234-2444/235-2555</p>	<p>Disability, Life, General Casualty, Marine, Property, Surety &amp; Vehicle</p>
<p>Marianas Insurance Company, Ltd.  P.O. Box 5002505  Saipan, MP. 96950  Tel. No: 234-5091/92 - Fax No. 234-5093</p>	<p>Disability, Life, General Casualty, Marine, Property, Surety &amp; Vehicle</p>
<p>Mesa, Gloria Lim dba Provident Insurance Brokerage  P.O. Box 502251 CK  Saipan, MP. 96950  TEL: 288-1780</p>	<p>Disability, General Casualty, Marine, Property &amp; Vehicle</p>
<p>MP Corporation dba Mercy's Beauty &amp; Barber Shop  P.O. Box 500063 CK  Saipan, MP. 96950  TEL: 234-3453/235-1990</p>	<p>Disability, General Casualty, Marine, Property, Surety &amp; Vehicle</p>
<p>Myung Sung Corporation dba International Insurance Agency  P.O. Box 503397  Saipan, MP. 96950  TEL: 322-2300/234-1941/42</p>	<p>Disability, General Casualty, Life, Marine, Property, Surety &amp; Vehicle</p>
<p>Oasis Corporation dba "DOW INSURANCE"  P.O. Box 503362  Saipan, MP. 96950  TEL: 288-1500/234-3737/5606</p>	<p>Disability, General Casualty, Life, Marine, Property, Surety &amp; Vehicle</p>
<p>Oceania Insurance Corporation  PMB 557 PPP Box 10000  Saipan, MP. 96950  Tel. No: 234-8322 - Fax No: 234-2330</p>	<p>Disability, General Casualty, Marine, Property, Surety &amp; Vehicle</p>

NAME	CLASSES OF INSURANCE
<b>Pacific Basin Insurance, Inc.</b> 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
<b>Pacific International Marianas, Inc. dba Midway Motors</b> P.O. Box 500887 Saipan, MP. 96950 TEL: 234-7524	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle
<b>Pacific Insurance Underwriters, Inc.</b> 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
<b>Pilot Trading Corporation dba Pioneer Insurance Underwriter</b> P.O. Box 502870 Saipan, MP. 96950 Tel. No: 234-9145	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle
<b>Royal Crown Insurance Corporation</b> Dept. 295 PMB 10001 Saipan, MP. 96950 TEL: 234-2259/2256/57 - Fax No: 234-2258	General Casualty, Life, Marine, Property & Vehicle
<b>Seven Twelve Enterprises, Inc. dba 7.12 Insurance</b> P.O. Box 502990 CK Saipan, MP. 96950 TEL: 288-2222/234-1232/33	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle
<b>Takagi &amp; Associates, Inc.</b> PPP 602 Box 10000 Saipan, MP. 96950 TEL: 233-8117/3400/2554 - FAX NO. 233-2553	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle
<b>The Financial &amp; Insurance Services Group, Inc.</b> P.O. Box 501657 Saipan, MP. 96950 TEL: 234-5706 - FAX NO: 234-3517	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle



NAME	CLASSES OF INSURANCE
<b>Traders Insurance Underwriters, Inc.</b> P.O. Box 502473 CK Saipan, MP. 96950 Tel. No. 234-7788/7799 - Fax No: 234-8899	Disability, General casualty, Marine, Property & Vehicle
<b>Triple J Saipan, Inc. dba Triple J Motors</b> P.O. Box 500487 Saipan, MP. 96950 Tel. No: 234-7133/3051	Disability, Life, & Vehicle
<b>Velarde, Jose Jr. B. dba Surety Insurance Services</b> P.O. Box 50152 Saipan, MP. 96950 TEL: 288-2948/235-4144	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle
<b>World Wide Insurance, Inc.</b> PMB 305 PPP Box 10000 Saipan, MP. 96950 Tel. No: 322-2820/233-3750	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle
<b>Yodan Enterprises, Inc. dba Yodan Insurance</b> PMB 638 P.O. Box 10003 Saipan, MP. 96950 Tel. No: 233-7798	General Casualty, Marine, Property, Surety & Vehicle

## ADJUSTERS

NAME/COMPANY	CLASSES OF INSURANCE
<b>Allied Marine Surveyors, Ltd.</b> P.O. Box 5773 CHRB Saipan, MP. 96950  Tel. No: 234-9511	Disability, General Casualty, Marine, Property, & Vehicle
<b>AON Insurance Micronesia (Saipan) Inc.</b> P.O. Box 502177 CK Saipan, MP. 96950  Tel. No: 234-2911/2814 Fax No: 234-5462	Disability, General Casualty, Marine, Property, Surety & Vehicle
<b>Henry D. de Castro</b> c/o P.O. Box 504340 Saipan, MP. 96950 Tel. No: 671-635-2823	Disability, General Casualty, Marine, Property, Surety & Vehicle
<b>Guam Insurance Adjusters, Inc.</b> P.O. Box 500615 Saipan, MP. 96950  Vice President: Jim Kirby Tel. No: 234-3641/3655 Fax No:	Disability, Life, General Casualty, Marine, Property,
<b>Island Adjuster, Inc.</b> P.O. Box 500686 Saipan, MP. 96950  Vice President: Theresita DLG. Tudela Tel. No: 235-1099/5452 Fax No: 235-5451	Disability, Life, General Casualty, Marine, Property, Surety & Vehicle
<b>Moylan's Insurance Underwriters (Int'l), Inc. dba Equitable Adjusting &amp; Service Company</b> P.O. Box 500658 CK Saipan, MP. 96950  General Manager: Tamara Hunter Tel. No: 234-7185/6129/6442 Fax No: 234-8641	Disability, General Casualty, Marine, Property, Surety & Vehicle
<b>Pacific Basin Insurance, Inc.</b> 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

NAME/COMPANY	CLASSES OF INSURANCE
<b>Pacifica Insurance Underwriters, Inc.</b> P.O. Box 500168 CK Saipan, MP. 96950  President: Norman T. Tenorio Tel. No: 234-6267/7310/7722 Fax No: 234-5880	Disability, Life, General Casualty, Marine, Property, Surety & Vehicle
<b>Takagi &amp; Associates, Inc.</b> PPP 602, Box 10000 Saipan, MP. 96950  Gen. Manager: Michael Brazel Tel. No: 233-8117/3400/2554 Fax No: 233-2553	Disability, General Casualty, Marine, Property, Surety & Vehicle

**SOLICITORS**

<b>NAME/COMPANY</b>	<b>CLASSES OF INSURANCE</b>	<b>APPOINTED BY</b>
Carmen LG. Borja P.O. Box 922 CK Saipan, MP. 96950  Tel. No: 234-7490/235-7314 Fax No: 234-3050	General Casualty, Marine, Property & Vehicle	Calvo's Insurance Underwriters, Inc./National Union Fire Insurance Company

AUTO INSURANCE PROVIDER (CARRIERS)		
NAME/COMPANY	CLASSES OF INSURANCE	GENERAL AGENT
AIOI INSURANCE COMPANY LIMITED	Vehicle	Takagi & Associates, Inc. PPP 602, Box 10000 Saipan, MP. 96950 Gen. Mgr.: Mr. Michael Brazel Tel. No: 233-8117/3400/2554 Fax No: 233-2553
CENTURION CASUALTY COMPANY	Vehicle	Edith E. Deleon Guerrero P.O. Box 501664 Saipan, MP. 96950
CENTURY INSURANCE COMPANY, LTD. P.O. Box 193 Box 100000 Saipan, MP. 96950 Gen. Mgr.: Mr. Cornelio Matanguihan Tel. No: 234-0609/0610 Fax No: 234-1845	Vehicle	AON Insurance Micronesia (Saipan) Inc. P.O. Box 502177 CK, Saipan, MP. 96950 Gen. Mgr.: Mr. Rodney Rankin Pacifica Insurance Underwriters, Inc. P.O. Box 500168 CK, Saipan, MP. 96950 President: Mr. Norman T. Tenorio Tel. No: 234-6267/7310 7722 - Fax No. 234-5880
CGU INTERNATIONAL INSURANCE plc	Vehicle	AON Insurance Micronesia (Saipan) Inc. P.O. Box 502177 CK Saipan, MP. 96950 General Manager: Rodney Rankin Tel. No: 234-2811/12/13/14 Fax No: 234-5462
DONGBU INSURANCE COMPANY, LTD.	Vehicle	Moylan's Insurance Underwriters, Inc. P.O. Box 500658 CK Saipan, MP. 96950 Gen. Mgr.: Ms. Tamara Hunter Tel. No: 234-6442/6571/7185 - Fax No: 234-8641

NAME/COMPANY	CLASSES OF INSURANCE	GENERAL AGENT
<p><b>EQUITABLE INSURANCE COMPANY, INC.</b>  P.O. Box 500686 CK  Saipan, MP. 96950</p> <p>President: Mr. Alex C. Tudela  Tel. No: 235-5452/5453/0488  Fax No: 235-5451</p>	<p>Vehicle</p>	<p>N/A</p>
<p><b>First Net Insurance Company</b></p>	<p>Vehicle</p>	<p><b>Moylan's Insurance Underwriters, Inc.</b>  Tel. No: 234-6442/6571/2490/6129/7185  Fax No: 234-8641</p>
<p><b>MARIANAS INSURANCE COMPANY, LTD.</b>  P.O. Box 502505 CK  Saipan, MP. 96950</p> <p>Gen. Mgr.: Ms. Rosalia S. Cabrera  Tel. No: 234-5091/5092  Fax No: 234-5093</p>	<p>Vehicle</p>	<p>Donald C. Barcinas dba American Pacific  Insurance Agency  P.O. Box 5073 CHRB  Saipan, MP. 96950  President: Mr. Donald C. Barcinas  Tel. No: 322-0960/322-0870  Fax No: 323-8462</p>
<p><b>MITSUMI SUMITOMO INSURANCE COMPANY, LTD.</b></p>	<p>Vehicle</p>	<p><b>AON Insurance Micronesia (Saipan) Inc.</b>  Tel. No: 234-2811/12/13/14  Fax No: 234-5462</p>
<p><b>NATIONAL UNION FIRE INSURANCE COMPANY</b></p>	<p>Vehicle</p>	<p><b>Calvo's Insurance Underwriters, Inc.</b>  P.O. Box 500035 CK, Saipan, MP. 96950  Gen. Mgr.: Mr. Eli Buenaventura  Tel. No: 234-5690/5699 - Fax No: 234-5693</p>
<p><b>NICHIDO FIRE &amp; MARINE INSURANCE CO., LTD.</b></p>	<p>Vehicle</p>	<p><b>Calvo's Insurance Underwriters, Inc.</b>  Tel. No: 234-5690/5699  Fax No: 234-5693</p>
<p><b>PACIFIC BASIN INSURANCE COMPANY</b>  P.O. Box 500710 CK  Saipan, MP. 96950</p> <p>President: Joseph C. Reyes  Tel. No: 234-5860/7861/0544  Fax No: 234-7841</p>	<p>Vehicle</p>	<p><b>Pacific Basin Insurance, Inc.</b>  P.O. Box 500710 CK  Saipan, MP. 96950  President: Mr. Joseph C. Reyes  Tel. No: 234-5860/7861  Fax No: 234-7841</p>

NAME/COMPANY	CLASSES OF INSURANCE	GENERAL AGENT
<b>PACIFIC INDEMNITY INSURANCE COMPANY</b> 	Vehicle	<b>Associated Insurance Underwriters of the Pacific, Inc.</b> P.O. Box 501369 CK Saipan, MP. 96950 Gen. Mgr.: Ms. Magdalena S. George Tel. No: 234-3152/6865/7222 Fax No: 234-5367
<b>QBE INSURANCE (INTERNATIONAL), LTD.</b> 	Vehicle	<b>Melanie A. Primo</b> c/o P.O. Box 504340 Saipan, MP. 96950 Tel. No: 671-635-2823 N/A
<b>ROYAL CROWN INSURANCE CORPORATION</b> Dept. 295 PMB 10001 Saipan, MP. 96950 President: Mr. Cheong Pui Ng Tel. No: 234-2255/2257 - Fax No: 234-2258	Vehicle	N/A
<b>TOKIO MARINE &amp; FIRE INSURANCE COMPANY, LTD.</b> P.O. Box 502473 CK Saipan, MP. 96950 President: Mr. Pablo B. Mendoza Tel. No: 234-7788/7799 - Fax No: 234-8899	Vehicle	<b>Pacifica Insurance Underwriters, Inc.</b> P.O. Box 500168 CK Saipan, MP. 96950 President: Mr. Norman T. Tenorio Tel. No: 234-6267/7310/7722 - Fax No: 234-5880 N/A
<b>TRADERS INSURANCE</b> P.O. Box 502473 CK Saipan, MP. 96950 President: Mr. Pablo B. Mendoza Tel. No: 234-7788/7799 Fax No: 234-8899	Vehicle	N/A

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	27 Feb 2005	First Hawaiian Bank	
American International Assurance Company (Bermuda)	TCD No. 70-12-916019	\$161,790.24	11 May 2005	First Hawaiian Bank	
CGU International Insurance plc	TDA No. 6233150	\$100,000.00	11 Jan 2005	Bank of Hawaii	
Dongbu Insurance Company, Ltd.	TDA No. 6233933	\$100,000.00	04 Jun 2005	Bank of Hawaii	
Mitsui Sumitomo Insurance Co, Ltd.	Bond No. SB-623	\$100,000.00	31 Dec 2004	Equitable Insurance Company, Inc.	
The Nichido Fire & Marine Ins. Co., Ltd.	TCD No. 7012-916397	\$100,000.00	30 Sept 2004	First Hawaiian Bank	
QBE Insurance (International) Ltd.	TCD No. 6198720	\$100,000.00	05 Mar. 2005	Bank of Hawaii	
Tokio Marine & Fire Insurance Company	TCD No. 7012-915991	\$100,000.00	15 Feb 2005	First Hawaiian Bank	

NOTE: The Nichido Fire & Insurance Company, Ltd., was grand the petition to withdraw COA in the CNMI and therefore, the security deposit of \$100,000.00 was released on 12/10/04.



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	20 Jul 2004	First Hawaiian Bank	
Century Insurance Company, Ltd.	TCD No. 0100-408401	\$111,876.80	16 Jun 2005	Bank of Saipan	
Equitable Insurance Company, Inc.	TCD No. 7012-916051	\$100,000.00	10 Jul 2005	First Hawaiian Bank	
Global Insurance, Inc.	CN No. 3000-0135	\$25,000.00	06 Jan 2006	Isla Financial Services	
Global Insurance, Inc.	SDN-7003108/1267	\$75,000.00	16 Jan 2005	The Financial & Insurance Services Group, Inc.	
Island Insurance & Surety Corporation	LCSPN 112120020	\$100,000.00	12 Dec 2005	City Trust Bank	
Marianas Insurance Company, Ltd.	TDA No. 44107	\$100,000.00	08 Jul 2005	Bank of Hawaii	
Oceania Insurance Corporation	TDA No. 45618	\$75,000.00	29 Aug 2005	Bank of Hawaii	
Oceania Insurance Corporation	TDA No. 6233285	\$27,652.13	15 Feb 2005	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	24 Jun 2005	Bank of Hawaii	
Royal Crown Insurance Corporation	TCD No. 0200-412822	\$100,000.00	23 Aug 2005	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 Jun 2005	Bank of Hawaii	

NOTES: 12/29/04 - American Contractors Indemnity Company has ceased writing LABOR BONDS in the CNMI. Therefore, the security deposit of \$100,000.00 was released to ACIC/AIUP.

SECURITY DEPOSITS - SURPLUS LINES BROKERS					
NAME OF COMPANY	TYPE OF SECURITY	AMOUNT	MATURITY DATE	ISSUER	
AM Insurance, Inc.	Bond No. KIC-9631-S	\$2,000.00	21 May 2005	Dongbu Insurance Company, Ltd.	
AON Insurance Micronesia (Saipan), Inc.	Bond No. 60-23428	\$2,000.00	01 Apr 2005	CGU International Insurance plc	
Marianas Insurance Company, Ltd.	TCD No. 7012-916088	\$2,000.00	23 Aug 2005	First Hawaiian Bank	
Moylan's Insurance Underwriters (International), Inc.	Bond No. KIC-9845-LPB	\$2,000.00	24 Sept 2005	Dongbu Insurance Company, Ltd.	
Pacifica Insurance Underwriters, Inc.	Bond No. GBD-4-02551	\$2,000.00	31 Dec 2004	Global Insurance, Inc.	
Takagi & Associates, Inc.	Bond No. 100016	\$2,000.00	21 Apr 2005	Island Surety Associates, Inc.	

# FINANCIAL STATEMENT OF LICENSED ALIEN INSURANCE COMPANIES

As of December 31, 2004

Actual Figures

COMPANY NAME	ASSETS	LIABILITIES	CAPITAL	SURPLUS
AIOI Insurance Company Ltd.	\$39,563,888	\$20,837,567	\$5,000,000	\$13,706,321
American International Assurance Co. (Bermuda), Ltd.	11,693,147,103	11,284,733,177	3,600,000	404,813,926
CGU International Insurance plc	368,772	0	0	0
Dongbu Insurance Company, Ltd.	3,792,208,270	3,099,729,084	34,539,955	657,939,231
Mitsui Sumitomo Insurance Company, Limited	621,451,129	489,585,915	5,000,000	126,865,214
QBE Insurance (International), Ltd.	105,005	433,658	0	(328,653)
Tokio Marine & Nichido Fire Insurance Company , Ltd.	1,349,877,977	940,211,637	5,400,000	404,266,340
<b>2004 TOTAL</b>	<b>\$17,496,722,144</b>	<b>\$15,835,531,038</b>	<b>\$53,539,955</b>	<b>\$1,607,262,379</b>
<b>2003 TOTAL</b>	<b>\$30,274,461,425</b>	<b>\$24,577,618,652</b>	<b>\$464,123,598</b>	<b>\$5,232,703,180</b>
<b>% CHANGE</b>	<b>-42%</b>	<b>-36%</b>	<b>-88%</b>	<b>-69%</b>

# FINANCIAL STATEMENT OF LICENSED DOMESTIC INSURANCE COMPANIES

As of December 31, 2004  
Actual Figures

COMPANY NAME	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Century Insurance Company, Ltd.	\$12,190,974	\$10,465,073	\$1,000,000	\$725,901
Equitable Insurance Company, Ltd.	427,055	408,969	100,000	(81,914)
***First Home Insurance Company***				
First Pacific Transnational Insurance Company	84,704	67,044	110,000	(92,339)
Global Insurance, Inc.	122,337	16,863	51,000	54,474
***Harbor Insurance Company, Ltd.***				
Island Insurance & Surety Corporation	149,834	39,402	100,000	10,432
Marianas Insurance Company, Ltd.	1,158,737	889,624	100,605	168,508
Oceania Insurance Corporation	213,874	502,968	120,000	(409,094)
Pacific Basin Insurance Company, Inc.	83,918	454,382	250,000	(620,464)
Premier Insurance Company	290,371	247,286	60,000	(16,915)
Royal Crown Insurance Corporation	938,581	1,472,370	100,000	(633,789)
Telebond Insurance Corporation	285,523	6,427	150,000	129,096
Traders Insurance Underwriters	756,508	508,766	100,000	147,742
<b>2004 TOTAL</b>	<b>\$16,702,416</b>	<b>\$15,079,174</b>	<b>\$2,241,605</b>	<b>(\$618,362)</b>
<b>2003 TOTAL</b>	<b>\$14,772,244</b>	<b>\$7,486,093</b>	<b>\$2,154,150</b>	<b>\$5,132,001</b>
<b>% CHANGE</b>	<b>13%</b>	<b>101%</b>	<b>4%</b>	<b>-112%</b>

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, 2004

Actual Figures

COMPANY NAME	ASSETS	LIABILITIES	CAPITAL	SURPLUS
American Contractors Indemnity Company	\$91,509,428	\$52,327,156	\$2,100,000	\$37,082,272
American Family Life Assurance Co. of Columbus	49,277,784,452	46,482,407,280	3,879,605	2,791,497,567
***American Home Assurance Company***				
American National Insurance Company	12,102,843,152	10,235,177,820	30,832,449	1,836,832,883
Balboa Life Insurance Company	114,168,160	29,677,291	2,500,000	81,990,869
Balboa Insurance Company	896,533,881	560,089,508	3,174,000	333,270,372
Centurion Life Insurance Company	1,051,376,093	197,144,179	2,500,000	851,731,914
Centurion Casualty Company	295,228,771	36,942,193	2,600,000	255,686,578
Federal Insurance Company	23,128,725,086	15,364,059,892	20,980,068	7,743,685,126
Fidelity Deposit Company of Maryland	216,503,315	37,763,513	5,000,000	173,739,802
First Net Insurance Company	6,610,121	3,502,288	1,500,000	1,607,833
Gulf Insurance Company	2,685,905,231	1,823,107,468	6,500,000	856,297,763
Individual Assurance Co. Life, Health & Accident	47,669,351	35,678,681	2,500,000	9,490,670
Insurance Company of North America	508,398,418	440,113,183	11,357,109	56,928,126
John Hancock Life Insurance Company	73,282,666,721	69,198,150,537	10,000,000	4,074,516,184
Knights of Columbus	11,735,413,492	10,206,377,427	0	1,529,036,065
Liberty Insurance Corporation	1,641,011,393	1,382,831,422	3,500,000	254,679,971
Lincoln National Life Insurance	87,081,133,226	84,119,941,507	25,000,000	2,936,191,719
LM Insurance Corporation	61,203,170	43,941,975	3,600,000	13,661,195
Lumbermens Mutual Casualty Company	3,776,440,507	3,605,005,627	0	171,434,880
MBIA Insurance Corporation	10,355,998,661	6,910,772,505	15,000,000	3,430,226,156
Midland National Life Insurance Company	16,123,539,373	15,312,360,635	2,549,439	808,629,299
Nationwide Life Insurance Company	90,735,077,068	88,344,058,505	3,814,779	2,387,203,784
***National Union Fire Insurance Company***				
NetCare Life and Health Insurance	28,814,315	27,513,324	2,253,025	(952,034)
<b>SUBTOTAL</b>	<b>\$385,244,553,385</b>	<b>\$354,448,943,916</b>	<b>\$161,140,474</b>	<b>\$30,634,468,994</b>

COMPANY NAME	ASSETS	LIABILITIES	CAPITAL	SURPLUS
***New Hampshire Insurance Co. of New York***				
North Coast Life Insurance Company	119,774,058	113,602,609	2,504,631	3,666,818
PacificCare Life Assurance Company	209,929,236	143,959,845	3,000,000	62,969,391
Pacific Guardian Life Insurance Company, Ltd.	444,989,596	367,250,228	6,350,000	71,389,368
Pacific Indemnity Insurance Company	11,062,510	7,030,461	1,010,000	3,022,049
Primerica Life Insurance Company	5,553,177,659	3,735,298,610	2,500,000	1,815,379,049
Protective Life Insurance Company	17,517,151,706	16,201,432,524	5,000,000	1,310,719,182
The Continental Insurance Company	3,896,598,743	2,210,830,778	53,566,360	1,632,201,604
Sterling Investors Life Insurance Company	21,792,897	16,292,046	2,500,000	3,000,851
The Seaboard Surety Company	265,697,215	144,661,585	5,000,000	116,035,631
United States Fidelity & Guaranty Company	4,842,602,931	3,101,238,004	35,214,075	1,706,150,852
XL Specialty Insurance Company	633,571,803	493,411,904	5,812,500	134,347,399
Zurich American Insurance Company	25,058,754,305	20,134,147,346	5,000,000	4,919,606,959
Zurich Insurance (Guam), Inc.	28,905,010	14,047,821	2,000,000	12,857,189
<b>2004 TOTAL</b>	<b>\$443,848,561,054</b>	<b>\$401,132,147,677</b>	<b>\$290,598,040</b>	<b>\$42,425,815,336</b>
<b>2003 TOTAL</b>	<b>\$363,273,549,775</b>	<b>\$390,720,699,328</b>	<b>\$280,196,090</b>	<b>\$45,632,629,906</b>
<b>% CHANGE</b>	<b>22%</b>	<b>3%</b>	<b>4%</b>	<b>-7%</b>

NOTE: THE FOLLOWING COMPANIES DID NOT FILE REPORTS W/OIC.

- 1). American Home Assurance Company
- 2). National Union Fire Insurance Company
- 3). New Hampshire Insurance Co. of New York

**SUMMARY OF TOTAL LINES OF BUSINESS BY PROPERTY AND CASUALTY COMPANIES  
FOR YEAR ENDING DECEMBER 31, 2004**

Lines of Business	Gross Premiums Including Membership Fees Less Return Premiums on Policies Not Taken		Direct Unearned Premium Reserved	Direct Losses Paid (Deductible) Salvage	Direct Losses Incurred	Direct Losses Unpaid
	Direct Premiums					
	Written	Earned				
Fire	\$2,399,192	\$1,281,905	\$659,963	\$412,520	\$1,345,511	\$1,364,205
Allied Lines	1,616,713	736,868	397,947	625,296	663,680	67,892
Homeowners Multiple Peril	389,541	389,541	389,541	389,541	389,541	389,541
Commerical Multiple Peril	744,383	721,625	314,059	0	0	52,890
Ocean Marine	317,757	159,972	24,203	42,468	46,085	5,731
Inland Marine	165,705	158,631	230,204	275,418	301,418	26,000
Earthquake	581,554	430,306	142,366	3,302	(4,103)	4,107
All other A & H	96,714	55,486	52,189	264	1,521	1,257
Group Accident & Health	6,049,970	6,107,571	461,501	3,246,325	3,228,722	891,298
Personal Accident	2,966	2,908	230	0	36	36
Worker's Compensation	2,830,750	2,297,082	1,257,824	451,182	508,187	296,458
Other Liability	2,352,622	1,899,669	795,459	1,095,387	1,477,468	837,162
Other Commercial Auto Liability	1,294,036	1,314,057	358,186	532,645	680,212	463,897
Other Private Passenger Auto Liability	2,795,770	2,242,261	1,373,748	1,945,569	1,918,597	725,591
Commercial Auto Physical Damage	1,232,462	1,152,072	483,317	290,821	366,708	95,954
Private Passenger Auto Physical Damage	2,476,294	2,133,953	1,129,566	1,277,865	1,384,573	284,219
Surety	2,127,688	1,665,212	1,008,267	348,087	382,632	18,311
Bonds	84,755	77,433	18,871	0	0	0
Fidelity	12,921	13,513	5,654	0	0	0
Glass	1,650	1,317	447	0	0	0
Burglary & Theft	74,824	80,067	24,534	0	5,785	7,605
Boiler & Machinery	500	484	270	0	0	0
Miscellaneous/Aggregate Write-Ins	263,908	259,616	233,278	13,666	16,947	10,000
<b>2004 TOTAL</b>	<b>\$27,912,675</b>	<b>\$23,181,549</b>	<b>\$9,361,624</b>	<b>\$10,950,356</b>	<b>\$12,713,520</b>	<b>\$5,542,154</b>
<b>2003 TOTAL</b>	<b>\$28,095,228</b>	<b>\$24,293,991</b>	<b>\$8,605,284</b>	<b>\$11,578,984</b>	<b>\$9,711,953</b>	<b>\$3,575,736</b>
<b>% CHANGE</b>	<b>-1%</b>	<b>-5%</b>	<b>9%</b>	<b>-5%</b>	<b>31%</b>	<b>55%</b>

**EXHIBIT OF PREMIUMS AND LOSSES  
FOR YEAR ENDING DECEMBER 31, 2004**

**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 Company, Ltd.	\$171,333	\$162,121	\$74,618	\$850	\$850	\$0
Century Insurance Company, Ltd.	1,676,201	235,321	425,726	82,760	138,721	62,227
CGU International Insurance plc	150,241	385,103	7,021	318,134	333,126	168,670
Dongbu Insurance Company, Ltd. (KAFMIC)	130,736	85,875	52,294	0	777,500	780,000
Equitable Insurance Company, Inc.	7,463	5,521	1,942	0	0	0
First Net Insurance Company	24,662	20,914	4,948	4,156	91,792	351,866
Marianas Insurance Company, Ltd.	58,780	33,725	25,055	1,468	1,468	0
Pacific Basin Insurance Company	8,422	3,631	4,791	0	0	0
Pacific Indemnity Insurance Company	37,366	49,148	19,775	4,358	1,260	1,452
QBE Insurance (International) Ltd.	(1,060)	57,800	0	0	0	0
Tokio Marine & Nichido Fire Insurance Co., Ltd.	129,483	241,399	39,575	794	794	0
Traders Insurance Underwriters, Inc.	5,565	1,347	4,218	0	0	0
<b>2004 TOTAL</b>	<b>\$2,399,192</b>	<b>\$1,281,905</b>	<b>\$659,963</b>	<b>\$412,520</b>	<b>\$1,345,511</b>	<b>\$1,364,205</b>



**EXHIBIT OF PREMIUMS AND LOSSES  
FOR YEAR ENDING DECEMBER 31, 2004**

**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 Company, Ltd.	\$191,155	\$179,913	\$83,582	\$39,870	\$57,370	\$17,500
***American Home Assurance Company***	0	0	0	0	0	0
Century Insurance Company, Ltd.	944,313	245,741	154,798	188,642	223,236	42,722
CGU International Insurance plc	124,696	28,344	7,816	0	0	0
Dongbu Ins. Company, Ltd. (KAFMIC)	236,770	155,484	94,708	304,500	304,500	0
First Net Insurance Company	13,580	10,949	3,380	27,369	17,874	1,540
***National Union Fire Insurance Company***	0	0	0	0	0	0
***New Hampshire Insurance Company***	0	0	0	0	0	0
Pacific Basin Insurance Company	450	225	225	0	0	0
Pacific Indemnity Insurance Company	105,749	116,212	53,438	64,915	60,700	6,130
<b>2004 TOTAL</b>	<b>\$1,616,713</b>	<b>\$736,868</b>	<b>\$397,947</b>	<b>\$625,296</b>	<b>\$663,680</b>	<b>\$67,892</b>

**EXHIBIT OF PREMIUMS AND LOSSES  
FOR YEAR ENDING DECEMBER 31, 2004  
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	42,742	99,542	2,837	79,765	93,507	13,743
Dongbu Insurance Company, Ltd. (KAFMIC)	98,491	81,389	39,397	12,634	3,634	0
Equitable Insurance Company, Inc.	9,752	5,510	4,242	0	0	0
First Net Insurance Company	71,310	59,987	16,639	0	7,515	9,864
Marianas Insurance Company, Ltd.	74,732	29,765	44,967	21,992	21,992	0
***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	68,920	69,841	33,738	29,757	27,115	0
QBE Insurance (International) Ltd.	0	1,505	0	0	0	0
Tokio Marine & Nichido Fire Insurance Co., Ltd.	16,913	20,893	4,435	6,376	6,901	525
Traders Insurance Underwrites Inc.	1,681	204	1,477	0	0	0
<b>2004 TOTAL</b>	<b>\$389,541</b>	<b>\$371,636</b>	<b>\$150,232</b>	<b>\$168,524</b>	<b>\$178,664</b>	<b>\$24,132</b>

**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***						
Dongbu Insurance Company, Ltd. (KAFMIC)	80,913	72,414	32,366	0	0	0
***National Union Fire Insurance Company***						
***New Hampshire Insurance Company***						
Pacific Indemnity Insurance Company	35,413	30,459	22,964	0	0	0
Tokio Marine & Nichido Fire Insurance Co., Ltd.	628,057	618,752	258,729	0	52,890	52,890
<b>2004 TOTAL</b>	<b>\$744,383</b>	<b>\$721,625</b>	<b>\$314,059</b>	<b>\$0</b>	<b>\$52,890</b>	<b>\$52,890</b>

**EXHIBIT OF PREMIUMS AND LOSSES  
FOR YEAR ENDING DECEMBER 31, 2004**

**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 Company, Ltd.	\$100	\$71	\$29	\$0	\$0	\$0
Century Insurance Company, Ltd.	282,522	99,168	9,313	32,565	35,851	5,036
CGU International Insurance plc	2,050	2,419	41	0	0	0
First Net Insurance Company	0	0	0	0	331	695
Marianas Insurance Company, Ltd.	13,199	4,253	8,946	0	0	0
***National Union Fire Insurance Company***	0	6,000	0	0	0	0
Pacific Indemnity Insurance Company	0	240	0	0	0	0
QBE Insurance (International) Ltd.	0	16,216	0	9,903	9,903	0
Tokio Marine & Nichido Fire Insurance Co., Ltd.	19,886	31,605	5,874	0	0	0
<b>2004 TOTAL</b>	<b>\$317,757</b>	<b>\$159,972</b>	<b>\$24,203</b>	<b>\$42,468</b>	<b>\$46,085</b>	<b>\$5,731</b>

**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 Company, Ltd.	\$6,309	\$5,091	\$1,190	\$3,458	\$3,458	\$0
CGU International Insurance plc	45,917	50,061	14	0	3,000	3,000
Centurion Casualty Company	113,479	103,479	229,000	271,960	294,960	23,000
<b>2004 TOTAL</b>	<b>\$165,705</b>	<b>\$158,631</b>	<b>\$230,204</b>	<b>\$275,418</b>	<b>\$301,418</b>	<b>\$26,000</b>

**EXHIBIT OF PREMIUMS AND LOSSES  
FOR YEAR ENDING DECEMBER 31, 2004  
EARTHQUAKE**

NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Insurance Company, Ltd.	\$107,108	\$101,615	\$46,555	\$2,920	\$2,920	\$0
***American Home Assurance Company***						
Century Insurance Company, Ltd.	249,805	88,468	16,964	3,098	3,098	0
CGU International Insurance plc	45,019	91,355	2,249	0	0	0
Dongbu Insurance Company, Ltd. (KAFMIC)	113,427	83,287	45,371	0	0	0
First Net Insurance Company	9,643	7,770	2,462	0	(704)	477
***National Union Fire Insurance Company***						
***New Hampshire Insurance Company***						
Pacific Indemnity Insurance Company	56,552	57,811	28,765	(2,716)	(9,417)	3,630
<b>2004 TOTAL</b>	<b>\$581,554</b>	<b>\$430,306</b>	<b>\$142,366</b>	<b>\$3,302</b>	<b>(\$4,103)</b>	<b>\$4,107</b>

**ALL OTHER A & H**

NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Insurance Company, Ltd.	\$68,783	\$17,733	\$51,490	\$0	\$0	\$0
CGU International Insurance plc	27,931	37,753	699	264	1,521	1,257
<b>2004 TOTAL</b>	<b>\$96,714</b>	<b>\$55,486</b>	<b>\$52,189</b>	<b>\$264</b>	<b>\$1,521</b>	<b>\$1,257</b>

**EXHIBIT OF PREMIUMS AND LOSSES  
FOR YEAR ENDING DECEMBER 31, 2004  
GROUP ACCIDENT & HEALTH**

NAME OF INSURER	DIRECT					
	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
*** American Home Assurance Company***						
Century Insurance Company, Ltd.	12,740	12,740	0	0	0	0
First Net Insurance Company	23,041	24,004	3,890	3,285	1,349	74
Tokio Marine & Nichido Fire Ins. Co., Ltd.	743,516	800,154	457,611	792,006	891,675	175,038
Zurich Ins. (Guam), Inc.	5,270,673	5,270,673	0	2,451,034	2,335,698	716,186
<b>2004 TOTAL</b>	<b>\$6,049,970</b>	<b>\$6,107,571</b>	<b>\$461,501</b>	<b>\$3,246,325</b>	<b>\$3,228,722</b>	<b>\$891,298</b>

**PERSONAL ACCIDENT**

NAME OF INSURER	DIRECT					
	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Equitable Insurance Company, Inc.	\$50	\$42	\$8	\$0	\$0	\$0
First Net Insurance Company	2,916	2,866	222	0	36	36
<b>2004 TOTAL</b>	<b>\$2,966</b>	<b>\$2,908</b>	<b>\$230</b>	<b>\$0</b>	<b>\$36</b>	<b>\$36</b>

**EXHIBIT OF PREMIUMS AND LOSSES  
FOR YEAR ENDING DECEMBER 31, 2004  
WORKERS' COMPENSATION**

NAME OF INSURER	DIRECT						DIRECT LOSSES UNPAID
	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID	
AIOI Insurance Company, Ltd.	\$308,202	\$259,783	\$147,800	\$17,203	\$23,281	\$12,479	
***American Home Assurance Company***	0	0	0	0	0	0	
Century Insurance Company, Ltd.	1,271,093	855,649	681,883	114,917	174,793	121,817	
CGU International Insurance plc	162,791	268,943	8,939	219,396	253,076	73,983	
Dongbu Insurance Company, Ltd. (KAFMIC)	101,066	71,048	40,426	25,271	19,741	2,970	
Equitable Insurance Company, Inc.	111,672	60,683	50,989	887	887	0	
First Net Insurance Company	9,295	10,391	4,311	0	(3,829)	9,530	
Island Insurance & Surety Corporation	41,058	34,128	22,945	0	0	0	
Marianas Insurance Company, Inc.	77,030	38,843	38,187	12,825	12,081	2,500	
***National Union Fire Insurance Company***	0	0	0	0	0	0	
Oceania Insurance Corporation	94,691	83,889	47,283	17,268	17,268	13,336	
Pacific Basin Insurance Company, Inc.	63,748	42,565	21,183	0	738	43,623	
Pacific Indemnity Insurance Company	50,000	38,396	25,100	2,247	(162)	5,730	
Premier Insurance Company, Inc.	12,592	7,905	4,687	0	10,469	0	
QBE Insurance (International), Ltd.	2,854	12,568	0	2,668	802	1,866	
Royal Crown Insurance Corporation	125,722	98,346	66,842	1,705	1,705	0	
Tokio Marine & Nichido Fire Insurance Co., Ltd.	251,585	303,945	72,474	25,999	(13,459)	8,624	
Traders Insurance Underwriters, Inc.	147,351	110,000	24,775	10,796	10,796	0	
<b>2004 TOTAL</b>	<b>\$2,830,750</b>	<b>\$2,297,082</b>	<b>\$1,257,824</b>	<b>\$451,182</b>	<b>\$508,187</b>	<b>\$296,458</b>	

**EXHIBIT OF PREMIUMS AND LOSSES  
FOR YEAR ENDING DECEMBER 31, 2004**

**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 Company, Ltd.	\$282,832	\$222,374	\$153,732	\$19,664	(\$67,249)	\$9,306
***American Home Assurance Company***	0	0	0	0	0	0
Century Insurance Company, Ltd.	925,418	396,040	291,767	82,268	111,419	102,993
CGU International Insurance plc	133,619	213,381	5,283	23,814	74,296	62,539
Dongbu Insurance Company, Ltd. (KAFMIC)	82,989	61,026	33,196	490	(510)	4,000
First Net Insurance Company	23,839	22,485	6,893	0	2,269	19,741
Marianas Ins. Co., Inc.	15,229	8,085	7,144	500	500	0
***National Union Fire Insurance Company***	0	0	0	0	0	0
Pacific Basin Insurance Company, Inc.	10,800	5,275	5,525	0	0	0
Pacific Indemnity Insurance Company	19,268	50,735	9,236	0	(598)	3,952
QBE Insurance (International), Ltd.	22,803	63,281	0	13,152	15,000	(1,848)
Tokio Marine & Nichido Fire Insurance Co., Ltd.	830,510	855,011	279,344	955,499	1,342,341	636,479
Traders Insurance Underwriters Inc.	5,315	1,976	3,339	0	0	0
<b>2004 TOTAL</b>	<b>\$2,352,622</b>	<b>\$1,899,669</b>	<b>\$795,459</b>	<b>\$1,095,387</b>	<b>\$1,477,468</b>	<b>\$837,162</b>

**EXHIBIT OF PREMIUMS AND LOSSES  
FOR YEAR ENDING DECEMBER 31, 2004  
OTHER COMMERCIAL AUTO LIABILITY**

NAME OF INSURER	DIRECT						DIRECT LOSSES UNPAID
	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID	
AIOI Insurance Company, Ltd.	\$120,184	\$84,980	\$58,297	\$0	\$3,000	\$3,000	\$3,000
***American Home Assurance Company***	0	0	0	0	0	0	0
Century Insurance Company, Ltd	531,698	415,769	95,234	233,895	378,772	144,877	144,877
CGU International Insurance plc	278,088	456,391	37,125	48,303	105,559	82,422	82,422
Dongbu Insurance Company, Ltd. (KAFMIC)	166,054	150,014	66,421	37,495	40,942	14,054	14,054
Equitable Insurance Company, Inc.	14,870	9,131	5,739	4,000	4,000	0	0
First Net Insurance Company	40,315	30,319	16,848	0	(1,463)	(816)	(816)
Marianas Insurance Company, Inc.	19,743	10,012	9,731	104,119	79,119	0	0
***National Union Fire Insurance Company***	0	0	0	0	0	0	0
Pacific Basin Insurance Company	28,660	17,490	11,636	0	6,000	0	0
Pacific Indemnity Insurance Company	31,144	33,605	15,042	5,659	7,924	3,630	3,630
QBE Insurance (International), Ltd.	(1,261)	18,193	0	41,252	28,601	12,651	12,651
Royal Crown Insurance Corporation	35,599	33,107	36,723	0	0	0	0
Tokio Marine & Nichido Fire Insurance Co., Ltd.	24,772	54,185	2,081	57,922	27,758	204,079	204,079
Traders Insurance Underwriters Inc.	4,170	861	3,309	0	0	0	0
<b>2004 TOTAL</b>	<b>\$1,294,036</b>	<b>\$1,314,057</b>	<b>\$358,186</b>	<b>\$532,645</b>	<b>\$680,212</b>	<b>\$463,897</b>	<b>\$463,897</b>



**EXHIBIT OF PREMIUMS AND LOSSES  
FOR YEAR ENDING DECEMBER 31, 2004**

**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
AIO Insurance Company, Ltd.	\$43,685	\$41,027	\$22,665	\$15,000	\$21,921	\$17,000
***American Home Assurance Company***	0	0	0	0	0	0
Century Insurance Company, Ltd	826,860	123,819	612,894	413,867	431,506	103,008
CGU International Insurance plc	214,440	666,128	19,066	722,593	760,434	308,679
Dongbu Insurance Company, Ltd. (KAFMIC)	474,985	429,104	189,994	300,206	327,805	112,521
Equitable Insurance Company, Inc.	167,646	111,739	55,907	24,251	27,151	2,900
First Net Insurance Company	94,381	90,777	42,480	98,946	67,250	23,844
Marianas Insurance Company, Inc.	218,945	111,030	107,915	63,723	67,868	17,869
***National Union Fire Insurance Company***	0	0	0	0	0	0
****New Hampshire Insurance Company***	0	0	0	0	0	0
Pacific Basin Insurance Company, Inc.	126,879	76,208	50,700	0	20,009	0
Pacific Indemnity Insurance Company	117,466	113,765	55,215	86,409	98,742	23,969
QBE Insurance (International), Ltd.	(850)	12,270	0	27,821	19,289	8,532
Royal Crown Insurance Corporation	439,158	406,508	177,836	106,259	131,730	62,227
Tokio Marine & Nichido Fire Insurance Co., Ltd.	34,428	51,923	9,292	86,494	(55,108)	45,042
Traders Insurance Underwriters Inc.	37,747	7,963	29,784	0	0	0
<b>2004 TOTAL</b>	<b>\$2,795,770</b>	<b>\$2,242,261</b>	<b>\$1,373,748</b>	<b>\$1,945,569</b>	<b>\$1,918,597</b>	<b>\$725,591</b>

**EXHIBIT OF PREMIUMS AND LOSSES  
FOR YEAR ENDING DECEMBER 31, 2004  
COMMERCIAL AUTO PHYSICAL DAMAGE**

NAME OF INSURER	DIRECT						DIRECT LOSSES UNPAID
	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID	
AIOI Insurance Company, Ltd.	\$280,428	\$198,288	\$136,024	\$64,340	\$67,975	\$11,135	
***American Home Assurance Company***	0	0	0	0	0	0	
Century Insurance Company, Ltd.	270,216	170,977	129,594	62,997	133,996	71,000	
CGU International Insurance plc	135,940	217,774	23,165	56,576	55,006	0	
Dongbu Insurance Company, Ltd. (KAFMIC)	48,431	43,752	19,372	22,328	24,381	8,370	
Equitable Insurance Company, Inc.	6,994	4,152	2,842	10,073	10,073	0	
First Net Insurance Company	60,500	49,616	15,152	5,773	5,742	997	
Marianas Insurance Company, Inc.	7,270	3,687	3,583	25,583	25,583	0	
***National Union Fire Insurance Company***	0	0	0	0	0	0	
Pacific Basin Insurance Company	9,420	4,997	3,740	0	1,899	0	
Pacific Indemnity Insurance Company	44,818	48,498	21,647	2,237	3,689	1,452	
Royal Crown Insurance Corporation	2,204	2,050	9,181	0	0	0	
Tokio Marine & Nichido Fire Insurance Co., Ltd.	364,174	407,818	117,413	40,914	38,364	3,000	
Traders Insurance Underwriters Inc.	2,067	463	1,604	0	0	0	
<b>2004 TOTAL</b>	<b>\$1,232,462</b>	<b>\$1,152,072</b>	<b>\$483,317</b>	<b>\$290,821</b>	<b>\$366,708</b>	<b>\$95,954</b>	

**EXHIBIT OF PREMIUMS AND LOSSES  
FOR YEAR ENDING DECEMBER 31, 2004**

**PRIVATE PASSENGER AUTO PHYSICAL DAMAGE**

NAME OF INSURER	DIRECT					DIRECT LOSSES UNPAID
	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	
AIOL Insurance Company, Ltd.	\$92,831	\$87,179	\$48,165	\$43,638	\$29,239	\$3,000
Century Insurance Company, Ltd.	918,587	581,228	440,551	253,292	308,743	55,451
CGU International Insurance plc	135,706	234,981	6,073	237,248	264,525	0
Dongbu Insurance Company, Ltd. (KAFMIC)	477,461	431,342	190,984	297,699	325,067	111,582
Equitable Insurance Company, Inc.	57,939	33,256	24,683	7,945	14,295	6,350
First Net Insurance Company	132,087	123,922	65,564	57,074	65,465	21,170
Marianas Insurance Company, Inc.	163,125	82,723	80,402	48,402	45,720	11,460
****National Union Fire Insurance Company***	0	0	0	0	0	0
Pacific Basin Insurance Company	43,085	26,235	17,038	0	8,653	0
Pacific Indemnity Insurance Company	276,556	275,422	131,297	99,437	114,848	20,871
QBE Insurance (International), Ltd.	(3,754)	54,156	0	122,795	85,135	37,660
Royal Crown Insurance Corporation	51,873	48,242	72,988	49,875	60,823	0
Tokio Marine & Nichido Fire Insurance Co., Ltd.	104,187	149,114	31,363	60,460	62,060	16,675
Traders Insurance Underwriters Inc.	26,611	6,153	20,458	0	0	0
<b>2004 TOTAL</b>	<b>\$2,476,294</b>	<b>\$2,133,953</b>	<b>\$1,129,566</b>	<b>\$1,277,865</b>	<b>\$1,384,573</b>	<b>\$284,219</b>

**EXHIBIT OF PREMIUMS AND LOSSES  
FOR YEAR ENDING DECEMBER 31, 2004**

**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	\$21,097	\$40,212	\$3,032	\$295,800	\$288,869	\$6,032
Century Insurance Company, Ltd.	368,046	331,521	181,588	10,986	2,700	0
CGU International Insurance plc	1,340	2,398	131	0	(763)	0
Dongbu Insurance Company, Ltd. (KAFMIC)	150	170	60	0	0	0
Equitable Insurance Company, Inc.	215,120	123,960	91,160	2,059	2,059	0
Fidelity & Deposit Company of Maryland	174,462	79,171	95,291	0	10,827	10,827
Global Insurance Inc.	24,570	25,249	12,613	0	0	0
Island Insurance & Surety Corp.	14,160	15,480	7,436	0	0	0
Marianas Insurance Company, Inc.	90,754	52,254	38,500	0	0	0
Oceania Insurance Corporation	373,871	326,166	176,841	6,208	6,208	0
Pacific Indemnity Insurance Company	5,639	17,943	2,443	0	1,452	1,452
Premier Insurance Company	306,470	177,382	129,088	0	38,246	0
Royal Crown Insurance Corp.	307,414	286,800	162,642	4,150	4,150	0
Telebond Insurance Corporation	16,166	10,193	5,973	0	0	0
Tokio Marine & Nichido Fire Insurance Co., Ltd.	726	970	452	0	0	0
Traders Insurance Underwriters, Inc.	207,703	175,343	101,017	28,884	28,884	0
<b>2004 TOTAL</b>	<b>\$2,127,688</b>	<b>\$1,665,212</b>	<b>\$1,008,267</b>	<b>\$348,087</b>	<b>\$382,632</b>	<b>\$18,311</b>

**EXHIBIT OF PREMIUMS AND LOSSES  
FOR YEAR ENDING DECEMBER 31, 2004**

**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.	8,126	6,779	1,922	0	0	0
Pacific Basin Insurance Company, Inc.	52,301	35,352	16,949	0	0	0
QBE Insurance (International) Limited	0	10,974	0	0	0	0
Telebond Insurance Corporation	24,328	24,328	0	0	0	0
<b>2004 TOTAL</b>	<b>\$84,755</b>	<b>\$77,433</b>	<b>\$18,871</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

**FIDELITY**

NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Century Insurance Company, Ltd.	\$12,825	\$5,767	\$5,618	\$0	\$0	\$0
AIOI Insurance Company, Ltd.	96	112	36	0	0	0
CGU International Insurance plc	0	7,634	0	0	0	0
<b>2004 TOTAL</b>	<b>\$12,921</b>	<b>\$13,513</b>	<b>\$5,654</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

**EXHIBIT OF PREMIUMS AND LOSSES  
FOR YEAR ENDING DECEMBER 31, 2004  
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.	\$1,650	\$1,317	\$447	\$0	\$0	\$0
<b>2004 TOTAL</b>	<b>\$1,650</b>	<b>\$1,317</b>	<b>\$447</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

**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 Company, Ltd.	\$16,755	\$14,913	\$6,862	\$0	\$5,000	\$5,000
***American Home Assurance Company***	0	0	0	0	0	0
Century Insurance Company, Ltd.	16,373	14,951	2,543	0	0	0
Dongbu Insurance Company, Ltd. (KAFMIC)	9,495	7,818	3,798	0	0	0
First Net Insurance Company	2,635	2,627	8	0	63	63
Marianas Insurance Company, Ltd.	5,663	3,307	2,356	0	0	0
Pacific Indemnity Insurance Company	11,461	10,530	5,434	0	722	2,542
QBE Insurance (International) Limited	0	11,312	0	0	0	0
Tokio Marine & Nichido Fire Insurance Co., Ltd.	12,442	14,609	3,533	0	0	0
<b>2004 TOTAL</b>	<b>\$74,824</b>	<b>\$80,067</b>	<b>\$24,534</b>	<b>\$0</b>	<b>\$5,785</b>	<b>\$7,605</b>

**EXHIBIT OF PREMIUMS AND LOSSES  
FOR YEAR ENDING DECEMBER 31, 2004  
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 Company, Ltd.	\$500	\$398	\$270	\$0	\$0	\$0
QBE Insurance (International) Limited	0	86	0	0	0	0
<b>2004 TOTAL</b>	<b>\$500</b>	<b>\$484</b>	<b>\$270</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

**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 Company, Ltd.	\$18,052	\$14,627	\$8,395	\$0	\$0	\$0
Centurion Casualty Company	158,433	160,433	190,000	12,947	16,947	10,000
Century Insurance Company, Ltd.	19,183	(5,951)	30,584	0	0	0
CGU International Insurance plc	34,774	49,351	0	0	0	0
Marianas Insurance Company Ltd.	11,501	8,326	3,175	719	0	0
QBE Insurance (International) Limited	19,498	31,487	0	0	0	0
Tokio Marine & Nichido Fire Insurance Co., Ltd.	2,467	1,343	1,124	0	0	0
<b>2004 TOTAL</b>	<b>\$263,908</b>	<b>\$259,616</b>	<b>\$233,278</b>	<b>\$13,666</b>	<b>\$16,947</b>	<b>\$10,000</b>

**SURPLUS LINES  
SUMMARY OF PREMIUMS WRITTEN  
FOR THE YEAR ENDED JULY 1, 2004**

REPORTING BROKER	AVIATION	MARINE CARGO	MARINE HULL	CRIME GUARD	DIR. & OFFICERS LIABILITY	MARINE LIABILITY	PREMISES LIABILITY	MARINE PROPERTY	AIRPORT PROPERTY	AIRPORT LIABILITY	CONTRACT ALL RISK	PROF. LIABILITY	SECURITY GUARD
1).				27,500		138,150		341,145	450,000	200,000			
2).	441,895		9,935			10,908		875		718,025			
3).			1,860										
4).			26,300									21,195	
5).													
6).													
7).													
2003 TOTAL	\$441,895	\$0	\$38,095	\$27,500	\$0	\$149,058	\$0	\$342,020	\$450,000	\$918,025	\$0	\$21,195	\$0
2002 TOTAL	\$444,346	\$2,857	\$36,937	\$0	\$0	\$4,006	\$133,242	\$0	\$1,040,364	\$0	\$0	\$3,147	\$0

- 1). AM Insurance
- 2). AON Insurance Micronesia (Saipan) Inc.
- 3). Pacifica Insurance Underwriters, Inc.
- 4). Takagi & Associates, Inc.
- 5). Allied Insurance Services, Inc. - Sold to Takagi & Associates, Inc.
- 6). Marianas Insurance Company Ltd.
- 7). Moylan's Insurance Underwriters, Inc.

**NOTE: NO BUSINESS ACTIVITY FOR THE FOLLOWING COMPANIES:**



**AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS  
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS  
FOR YEAR ENDING December 31, 2004**

	CREDIT LIFE			TOTAL
	ORDINARY	(Group & Individual)	GROUP	
1. Life Insurance	10,343		4,362	14,705
2. Annuity Considerations				
3. Aggregate Write-ins for Other Lines of Business				
Deposit-type Funds Based on Identifiable Individuals				
<b>TOTALS</b>	<b>\$10,343</b>		<b>\$4,362</b>	<b>\$14,705</b>

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS  
FOR YEAR ENDING December 31, 2004**

	CREDIT LIFE			TOTAL
	ORDINARY	(Group & Individual)	GROUP	
<b>LIFE INSURANCE:</b>				
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				
<b>TOTALS</b>				
<b>ANNUITIES</b>				
Paid in Cash or Left on Deposit				
Applied to Provide Paid-up Annuities				
Other				
<b>TOTALS</b>				

**EXHIBIT OF DIRECT CLAIMS AND BENEFITS PAID  
FOR YEAR ENDING December 31, 2004**

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

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED  
FOR YEAR ENDING December 31, 2004**

	ORDINARY				CREDIT LIFE (Group & Individual)			GROUP			TOTAL	
	NO.	AMOUNT	No. of Pol. & Gr. Cert.		AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT	No.	AMOUNT	
Unpaid December 31, Previous Year					1	8000	1	8000	1		8000	
Incurrd During Current Year					(1)	(8,000)	(1)	(8,000)	(1)		(8,000)	
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, 2004**

	ORDINARY				CREDIT LIFE (Group & Individual)			GROUP			TOTAL	
	NO.	AMOUNT	No. of Pol. & Gr. Cert.		AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT	No.	AMOUNT	
In Force, December 31, Previous Year	46	1,217,760					604,349	46	1,822,109			
Issued During Year												
Ceased to be in Force During Year (net)	(7)	(193,959)					(105,027)	(7)	(298,986)			
In Force, December 31, Current Year	39	1,023,801					499,322	39	1,523,123			

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE  
FOR YEAR ENDING December 31, 2004**

	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)					
<b>OTHER INDIVIDUAL POLICIES:</b>					
Non-cancelable					
Guaranteed Renewable	229,716	229,609		82,849	88,049
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
<b>TOTALS</b>	<b>\$229,716</b>	<b>\$229,609</b>		<b>\$82,849</b>	<b>\$88,049</b>

**AMERICAN NATIONAL INSURANCE COMPANY  
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS  
FOR YEAR ENDING December 31, 2004**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance	2,004	198,048			200,052
2. Annuity Considerations	44,774				44,774
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
<b>TOTALS</b>	<b>\$46,778</b>	<b>\$198,048</b>			<b>\$244,826</b>

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS  
FOR YEAR ENDING December 31, 2004**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
<b>LIFE INSURANCE:</b>					
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					
<b>TOTALS</b>					
<b>ANNUITIES</b>					
Paid in Cash or Left on Deposit					
Applied to Provide Paid-up Annuities					
Other					
<b>TOTALS</b>					

**EXHIBIT OF DIRECT CLAIMS AND BENEFITS PAID  
FOR YEAR ENDING December 31, 2004**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits		42,906			42,906
Matured Endowments					
Annuity Benefits	612				612
Surrender Values					
Aggregate Write-ins for Miscellaneous Direct Claims and Benefits Paid					
All other Benefits, except A & H	612	\$42,906			\$43,518
<b>TOTALS</b>					

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED  
FOR YEAR ENDING December 31, 2004**

	CREDIT LIFE									
	ORDINARY		(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			2	42,906					2	42,906
Incurred During Current Year			2	42,906					2	42,906
Settled During Current Year										
By Payment in Full										
By Payment on Compromised Claims										
TOTAL Paid			2	42,906					2	42,906
Reduction by Compromise										
Amount Rejected										
TOTAL Settlements										
Unpaid, December 31, Current Year			2	42,906					2	42,906

**EXHIBIT OF POLICY EXHIBIT  
FOR YEAR ENDING December 31, 2004**

	CREDIT LIFE									
	ORDINARY		(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	3	50,000	689	5,038,439					692	5,088,439
Issued During Year			820	6,915,497					820	6,915,497
Ceased to be in Force During Year (net)	(1)	(10,000)	(530)	(3,794,395)					(531)	(3,804,395)
In Force, December 31, Current Year	2	40,000	979	8,159,541					981	8,199,541

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE  
FOR YEAR ENDING December 31, 2004**

	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)	62,551				
OTHER INDIVIDUAL POLICIES:					
Non-cancelable					
Guaranteed Renewable					
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
<b>TOTALS</b>	<b>\$62,551</b>				

**BALBOA LIFE INSURANCE COMPANY**  
**DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS**  
**FOR YEAR ENDING December 31, 2004**

	CREDIT LIFE			TOTAL
	ORDINARY	(Group & Individual)	INDUSTRIAL	
1. Life Insurance		47,653		47,653
2. Annuity Considerations				
3. Aggregate Write-ins for Other Lines of Business				
Deposit-type Funds Based on Identifiable Individuals				
<b>TOTALS</b>		<b>\$47,653</b>		<b>\$47,653</b>

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS**  
**FOR YEAR ENDING December 31, 2004**

	CREDIT LIFE			TOTAL
	ORDINARY	(Group & Individual)	INDUSTRIAL	
<b>LIFE INSURANCE:</b>				
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				
<b>TOTALS</b>				
<b>ANNUITIES</b>				
Paid in Cash or Left on Deposit				
Applied to Provide Paid-up Annuities				
Other				
<b>TOTALS</b>				

**EXHIBIT OF DIRECT CLAIMS AND BENEFITS PAID**  
**FOR YEAR ENDING December 31, 2004**

	CREDIT LIFE			TOTAL
	ORDINARY	(Group & Individual)	INDUSTRIAL	
Death Benefits		25,776		25,776
Matured Endowments				
Annuity Benefits				
Surrender Values				
Aggregate Write-Ins for Miscellaneous Direct Claims and Benefits Paid				
All other Benefits, except A & H				
<b>TOTALS</b>		<b>\$25,776</b>		<b>\$25,776</b>

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED  
FOR YEAR ENDING December 31, 2004**

	ORDINARY		CREDIT LIFE (Group & Individual)		GROUP		TOTAL	
	NO.	AMOUNT	No. of Pols. & Gr. Cert.		No. of Cert.	AMOUNT	No.	AMOUNT
Unpaid December 31, Previous Year			1	1,289			1	1,289
Incurred During Current Year			6	31,287			6	31,287
Settled During Current Year								
By Payment in Full			7	25,776			7	25,776
By Payment on Compromised Claims								
TOTAL Paid			7	25,776			7	25,776
Reduction by Compromise								
Amount Rejected								
TOTAL Settlements			7	25,776			7	25,776
Unpaid, December 31, Current Year				6,800				6,800

**EXHIBIT OF POLICY EXHIBIT  
FOR YEAR ENDING December 31, 2004**

	ORDINARY		CREDIT LIFE (Group & Individual)		GROUP		TOTAL	
	NO.	AMOUNT	No. of Pols. & Gr. Cert.		No. of Cert.	AMOUNT	No.	AMOUNT
In Force, December 31, Previous Year			1266	5,300,717			1266	5,300,717
Issued During Year			767	3,785,330			767	3,785,330
Ceased to be in Force During Year (net)			(787)	(4,004,038)			(787)	(4,004,038)
In Force, December 31, Current Year			1246	5,082,009			1246	5,082,009



**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE  
FOR YEAR ENDING December 31, 2004**

	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)	7,512	9,946			(365)
OTHER INDIVIDUAL POLICIES:					
Non-cancelable					
Guaranteed Renewable					
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
<b>TOTALS</b>	<b>\$7,512</b>	<b>\$9,946</b>			<b>(\$365)</b>

**CENTURION LIFE INSURANCE COMPANY  
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS  
FOR YEAR ENDING December 31, 2004**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance		\$164,420			\$164,420
2. Annuity Considerations					
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
<b>TOTALS</b>		<b>\$164,420</b>			<b>\$164,420</b>

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS  
FOR YEAR ENDING December 31, 2004**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
<b>LIFE INSURANCE:</b>					
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					
<b>TOTALS</b>					
<b>ANNUITIES</b>					
Paid in Cash or Left on Deposit					
Applied to Provide Paid-up Annuities					
Other					
<b>TOTALS</b>					

**EXHIBIT OF DIRECT CLAIMS AND BENEFITS PAID  
FOR YEAR ENDING December 31, 2004**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits		53,810			53,810
Matured Endowments					
Annuity Benefits					
Surrender Values					
Aggregate Write-Ins for Miscellaneous Direct Claims and Benefits Paid					
All other Benefits, except A & H					
<b>TOTALS</b>		<b>\$53,810</b>			<b>\$53,810</b>

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED  
FOR YEAR ENDING December 31, 2004**

	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			2	12,102			2	12,106
Incurred During Current Year			15	57,214			15	57,214
Settled During Current Year								
By Payment in Full			15	53,810			15	53,810
By Payment on Compromised Claims								
TOTAL Paid			15	53,810			15	53,810
Reduction by Compromise								
Amount Rejected								
TOTAL Settlements			15	53,810			15	53,810
Unpaid, December 31, Current Year			2	15,506			2	15,506

**EXHIBIT OF POLICY EXHIBIT  
FOR YEAR ENDING December 31, 2004**

	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			3,264	18,691,032			3,264	18,691,032
Issued During Year			3,478	18,182,191			3,478	18,182,191
Ceased to be in Force During Year (net)			(3,176)	(21,720,940)			(3,176)	(21,720,940)
In Force, December 31, Current Year			3,566	\$15,152,283			3,566	\$15,152,283

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE  
FOR YEAR ENDING December 31, 2004**

	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)	199,417	200,423		27,324	22,190
<b>OTHER INDIVIDUAL POLICIES:</b>					
Non-cancelable					
Guaranteed Renewable					
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
<b>TOTALS</b>	<b>\$199,417</b>	<b>\$200,423</b>		<b>\$27,324</b>	<b>\$22,190</b>

**INDIVIDUAL ASSURANCE COMPANY, LIFE, HEALTH & ACCIDENT  
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS  
FOR YEAR ENDING December 31, 2004**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance	2,143,732	12,267	3,921,419		6,077,418
2. Annuity Considerations	204,033				204,033
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
<b>TOTALS</b>	<b>\$2,347,765</b>	<b>\$12,267</b>	<b>\$3,921,419</b>		<b>\$6,281,451</b>

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS  
FOR YEAR ENDING December 31, 2004**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
<b>LIFE INSURANCE:</b>					
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					
<b>TOTALS</b>					
<b>ANNUITIES</b>					
Paid in Cash or Left on Deposit					
Applied to Provide Paid-up Annuities					
Other					
<b>TOTALS</b>					

**EXHIBIT OF DIRECT CLAIMS AND BENEFITS PAID  
FOR YEAR ENDING December 31, 2004**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits	331,633	2,175	2,711,524		3,045,332
Matured Endowments	2,398				2,398
Annuity Benefits					
Surrender Values	947,622		57,303		1,004,925
Aggregate Write-ins for Miscellaneous Direct Claims and Benefits Paid					
All other Benefits, except A & H					
<b>TOTALS</b>	<b>\$1,281,653</b>	<b>\$2,175</b>	<b>\$2,768,827</b>		<b>\$4,052,655</b>

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED  
FOR YEAR ENDING December 31, 2004**

	ORDINARY				CREDIT LIFE (Group & Individual)			GROUP			TOTAL	
	NO.	AMOUNT	No. of Pols. & Gr. Cert.		AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT	No.	AMOUNT	
Unpaid December 31, Previous Year		67,699	1		2,005	28	957,553	29	1,027,357			
Incurred During Current Year	3	337,121			505	69	2,617,265	72	2,954,891			
Settled During Current Year												
By Payment in Full	3	331,633	1		2,175	72	2,711,524	76	3,045,332			
By Payment on Compromised Claims												
TOTAL Paid	3	331,633	1		2,175	72	2,711,524	76	3,045,332			
Reduction by Compromise												
Amount Rejected												
TOTAL Settlements	3	331,633	1		2,175	72	2,711,524	76	3,045,332			
Unpaid, December 31, Current Year		73,187			335	25	863,394	25	936,916			

**EXHIBIT OF POLICY EXHIBIT  
FOR YEAR ENDING December 31, 2004**

	ORDINARY				CREDIT LIFE (Group & Individual)			GROUP			TOTAL	
	NO.	AMOUNT	No. of Pols. & Gr. Cert.		AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT	No.	AMOUNT	
In Force, December 31, Previous Year	2,473	251,646,574	631		2,084,347	2	989,731,327	3,106	1,243,462,248			
Issued During Year	570	45,961,984	447		1,537,880		167,000	1,017	47,666,864			
Ceased to be in Force During Year (net)	(235)	(20,758,072)	(514)		(2,220,356)		173,672,534	(749)	150,694,106			
In Force, December 31, Current Year	2,808	276,850,486	564		1,401,871	2	1,163,570,861	3,374	1,441,823,218			

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE  
FOR YEAR ENDING December 31, 2004**

	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)					
<b>OTHER INDIVIDUAL POLICIES:</b>					
Non-cancelable					
Guaranteed Renewable					
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
<b>TOTALS</b>					

**KNIGHTS OF COLUMBUS  
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS  
FOR YEAR ENDING December 31, 2004**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance					1,033
2. Annuity Considerations					
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
<b>TOTALS</b>					<b>\$1,033</b>

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS  
FOR YEAR ENDING December 31, 2004**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
<b>LIFE INSURANCE:</b>					
Paid in Cash or Left on Deposit					
Applied to Pay Renewal Premiums					176
Applied to provide paid-up Additions or Shorten the Endowment or Premium					91
Premium-paying Period					9
Other					276
<b>TOTALS</b>					<b>276</b>
<b>ANNUITIES</b>					
Paid in Cash or Left on Deposit					
Applied to Provide Paid-up Annuities					
Other					
<b>TOTALS</b>					<b>276</b>

**EXHIBIT OF DIRECT CLAIMS AND BENEFITS PAID  
FOR YEAR ENDING December 31, 2004**

	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					
<b>TOTALS</b>					



**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED  
FOR YEAR ENDING December 31, 2004**

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

**EXHIBIT OF POLICY EXHIBIT  
FOR YEAR ENDING December 31, 2004**

	CREDIT LIFE						TOTAL	
	ORDINARY		(Group & Individual)		GROUP		No.	AMOUNT
	NO.	AMOUNT	No. of Pols. & Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT		
In Force, December 31, Previous Year								
Issued During Year								
Ceased to be in Force During Year (net)						16		53,539
In Force, December 31, Current Year						16		\$53,539

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE  
FOR YEAR ENDING December 31, 2004**

	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					
<b>TOTALS</b>					

**MIDLAND NATIONAL LIFE INSURANCE COMPANY  
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS  
FOR YEAR ENDING December 31, 2004**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance	232,502				232,502
2. Annuity Considerations	4,602				4,602
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
<b>TOTALS</b>	<b>\$237,104</b>				<b>\$237,104</b>

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS  
FOR YEAR ENDING December 31, 2004**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
<b>LIFE INSURANCE:</b>					
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					
<b>TOTALS</b>					
<b>ANNUITIES</b>					
Paid in Cash or Left on Deposit					
Applied to Provide Paid-up Annuities					
Other					
<b>TOTALS</b>					

**EXHIBIT OF DIRECT CLAIMS AND BENEFITS PAID  
FOR YEAR ENDING December 31, 2004**

	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					
<b>TOTALS</b>					

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED  
FOR YEAR ENDING December 31, 2004**

	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, 2004**

	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, 2004**

	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)					
<b>OTHER INDIVIDUAL POLICIES:</b>					
Non-cancelable					
Guaranteed Renewable					
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
<b>TOTALS</b>					

**NETCARE LIFE AND HEALTH INSURANCE COMPANY  
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS  
FOR YEAR ENDING December 31, 2004**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance	453,205				453,205
2. Annuity Considerations	6,181				6,181
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
<b>TOTALS</b>	<b>\$459,386</b>				<b>\$459,386</b>

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS  
FOR YEAR ENDING December 31, 2004**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
<b>LIFE INSURANCE:</b>					
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					
<b>TOTALS</b>					
<b>ANNUITIES</b>					
Paid in Cash or Left on Deposit					
Applied to Provide Paid-up Annuities					
Other					
<b>TOTALS</b>					

**EXHIBIT OF DIRECT CLAIMS AND BENEFITS PAID  
FOR YEAR ENDING December 31, 2004**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits		10,250			10,250
Matured Endowments					
Annuity Benefits					
Surrender Values					
Aggregate Write-Ins for Miscellaneous Direct Claims and Benefits Paid					
All other Benefits, except A & H					
<b>TOTALS</b>		<b>\$10,250</b>			<b>\$10,250</b>

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED  
FOR YEAR ENDING December 31, 2004**

	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			2	13,544			2	13,544
Settled During Current Year								
By Payment in Full			2	10,250			2	10,250
By Payment on Compromised Claims								
TOTAL Paid			2	10,250			2	10,250
Reduction by Compromise								
Amount Rejected								
TOTAL Settlements			2	10,250			2	10,250
Unpaid, December 31, Current Year			0	3,294			0	3,294

**EXHIBIT OF POLICY EXHIBIT  
FOR YEAR ENDING December 31, 2004**

	ORDINARY		CREDIT LIFE (Group & Individual)		GROUP		TOTAL	
	NO.	AMOUNT	No. of Pols. & Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT
In Force, December 31, Previous Year								
Issued During Year	106	3,801,000			2	420,000	108	4,221,000
Ceased to be in Force During Year (net)								
In Force, December 31, Current Year	106	\$3,801,000			2	\$420,000	108	\$4,221,000

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE  
FOR YEAR ENDING December 31, 2004**

	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Dir. Bus.	Direct Losses Paid	Direct Losses Incurred
Group Policies	1,428,123	1,428,123		1,357,602	1,203,828
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					
<b>TOTALS</b>	<b>\$1,428,123</b>	<b>\$1,428,123</b>		<b>\$1,357,602</b>	<b>\$1,203,828</b>



**NORTH COAST LIFE INSURANCE COMPANY  
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS  
FOR YEAR ENDING December 31, 2004**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance	68,938				68,938
2. Annuity Considerations					
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
<b>TOTALS</b>	<b>\$68,938</b>				<b>\$68,938</b>

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS  
FOR YEAR ENDING December 31, 2004**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
<b>LIFE INSURANCE:</b>					
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					
<b>TOTALS</b>					
<b>ANNUITIES</b>					
Paid in Cash or Left on Deposit					
Applied to Provide Paid-up Annuities					
Other					
<b>TOTALS</b>					

**EXHIBIT OF DIRECT CLAIMS AND BENEFITS PAID  
FOR YEAR ENDING December 31, 2004**

	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					
<b>TOTALS</b>					

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED  
FOR YEAR ENDING December 31, 2004**

	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, 2004**

	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, 2004**

	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)					
<b>OTHER INDIVIDUAL POLICIES:</b>					
Non-cancelable					
Guaranteed Renewable					
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
<b>TOTALS</b>					

**THE PACIFIC GUARDIAN LIFE INSURANCE COMPANY, LTD.  
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS  
FOR YEAR ENDING December 31, 2004**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance	483,666		110,409		594,075
2. Annuity Considerations					
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals	64,670		3,333		68,003
<b>TOTALS</b>	<b>\$548,336</b>		<b>\$113,742</b>		<b>\$662,078</b>

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS  
FOR YEAR ENDING December 31, 2004**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
<b>LIFE INSURANCE:</b>					
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					
<b>TOTALS</b>					
<b>ANNUITIES</b>					
Paid in Cash or Left on Deposit					
Applied to Provide Paid-up Annuities					
Other					
<b>TOTALS</b>					

**EXHIBIT OF DIRECT CLAIMS AND BENEFITS PAID  
FOR YEAR ENDING December 31, 2004**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits					10,000
Matured Endowments					
Annuity Benefits					
Surrender Values	48,508				48,508
Aggregate Write-ins for Miscellaneous Direct Claims and Benefits Paid					
All other Benefits, except A & H	\$48,508		\$10,000		\$58,508
<b>TOTALS</b>					

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED  
FOR YEAR ENDING December 31, 2004**

	ORDINARY						CREDIT LIFE (Group & Individual)			TOTAL	
	NO.	AMOUNT	No. of Pols. & Gr. Cert.		AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT	No.	AMOUNT
Unpaid December 31, Previous Year											
Incurred During Current Year					3	71,000				3	71,000
Settled During Current Year											
By Payment in Full					1	10,000				1	10,000
By Payment on Compromised Claims											
TOTAL Paid					1	10,000				1	10,000
Reduction by Compromise											
Amount Rejected					1	1000				1	1000
TOTAL Settlements					2	11,000				2	11,000
Unpaid, December 31, Current Year					1	60,000				1	60,000

**EXHIBIT OF POLICY EXHIBIT  
FOR YEAR ENDING December 31, 2004**

	ORDINARY			CREDIT LIFE (Group & Individual)			TOTAL	
	NO.	AMOUNT	No. of Pols. & Gr. Cert.	AMOUNT	No. of Pol.	AMOUNT	No.	AMOUNT
In Force, December 31, Previous Year	400	36,123,569			22	71,159,200	422	107,282,769
Issued During Year	40	2,643,977			5	5,666,518	45	8,310,495
Ceased to be in Force During Year (net)	(26)	(2,908,729)			(3)	(11,862,472)	(29)	(14,771,201)
In Force, December 31, Current Year	414	\$35,858,817			24	\$64,963,246	438	\$100,822,063

**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	112	114			
Federal Employees Health Benefits Program Premium					
Credit (Group & Individual)					
OTHER INDIVIDUAL POLICIES:					
Non-cancelable					
Guaranteed Renewable	78,511	78,032			
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
Totals Sum	78,511	78,032			
<b>TOTALS</b>	<b>\$78,623</b>	<b>\$78,146</b>			

**PRIMERICA LIFE INSURANCE COMPANY  
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS  
FOR YEAR ENDING December 31, 2004**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance	189,393				189,393
2. Annuity Considerations	7,932				7,932
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
<b>TOTALS</b>	<b>\$197,325</b>				<b>\$197,325</b>

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS  
FOR YEAR ENDING December 31, 2004**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
<b>LIFE INSURANCE:</b>					
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					
<b>TOTALS</b>					
<b>ANNUITIES</b>					
Paid in Cash or Left on Deposit					
Applied to Provide Paid-up Annuities					
Other					
<b>TOTALS</b>					

**EXHIBIT OF DIRECT CLAIMS AND BENEFITS PAID  
FOR YEAR ENDING December 31, 2004**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits					
Matured Endowments					
Annuity Benefits					
Surrender Values	4,684				4,684
Aggregate Write-ins for Miscellaneous Direct Claims and Benefits Paid					
All other Benefits, except A & H	271				271
<b>TOTALS</b>	<b>\$4,955</b>				<b>\$4,955</b>

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED  
FOR YEAR ENDING December 31, 2004**

	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, 2004**

	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	162	33,649,900					162	33,649,900
Issued During Year		253,553						253,553
Ceased to be in Force During Year (net)	(17)	(3,482,493)					(17)	(3,482,493)
In Force, December 31, Current Year	145	30,420,960					145	30,420,960



**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE  
FOR YEAR ENDING December 31, 2004**

	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)					
<b>OTHER INDIVIDUAL POLICIES:</b>					
Non-cancelable					
Guaranteed Renewable					
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
<b>TOTALS</b>					

**PROTECTIVE LIFE INSURANCE COMPANY  
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS  
FOR YEAR ENDING December 31, 2004**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance	45,928	(6,815)			39,113
2. Annuity Considerations					
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
<b>TOTALS</b>	<b>\$45,928</b>	<b>(\$6,815)</b>			<b>\$39,113</b>

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS  
FOR YEAR ENDING December 31, 2004**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
<b>LIFE INSURANCE:</b>					
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					
<b>TOTALS</b>					
<b>ANNUITIES</b>					
Paid in Cash or Left on Deposit					
Applied to Provide Paid-up Annuities					
Other					
<b>TOTALS</b>					

**EXHIBIT OF DIRECT CLAIMS AND BENEFITS PAID  
FOR YEAR ENDING December 31, 2004**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits					
Matured Endowments		4,285			4,285
Annuity Benefits					
Surrender Values					
Aggregate Write-ins for Miscellaneous Direct Claims and Benefits Paid					
All other Benefits, except A & H					
<b>TOTALS</b>		<b>\$4,285</b>			<b>\$4,285</b>

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED  
FOR YEAR ENDING December 31, 2004**

	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	1,000	1	3,000			2	4,000	
Incurred During Current Year		1,000	1	2,285			1	3,285	
Settled During Current Year									
By Payment in Full			1	4,285			1	4,285	
By Payment on Compromised Claims									
TOTAL Paid			1	4,285			1	4,285	
Reduction by Compromise									
Amount Rejected									
TOTAL Settlements			1	4,285			1	4,285	
Unpaid, December 31, Current Year	1	\$2,000	1	1,000			2	3,000	

**EXHIBIT OF POLICY EXHIBIT  
FOR YEAR ENDING December 31, 2004**

	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	330	4,271,326	361	2,292,100			691	6,563,426	
Issued During Year	97	1,955,000					97	1,955,000	
Ceased to be in Force During Year (net)	(60)	(790,326)	(249)	(1,239,691)			(309)	(2,030,017)	
In Force, December 31, Current Year	367	5,436,000	112	1,052,409			479	6,488,409	

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE  
FOR YEAR ENDING December 31, 2004**

	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)	(820)	5,613			(103)
<b>OTHER INDIVIDUAL POLICIES:</b>					
Non-cancelable					11,886
Guaranteed Renewable					
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
<b>TOTALS</b>	<b>(\$820)</b>	<b>\$5,613</b>			<b>\$11,783</b>

**STERLING INVESTORS LIFE INSURANCE COMPANY  
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS  
FOR YEAR ENDING December 31, 2004**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance	224,623				224,623
2. Annuity Considerations					
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
<b>TOTALS</b>	<b>\$224,623</b>				<b>\$224,623</b>

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS  
FOR YEAR ENDING December 31, 2004**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
<b>LIFE INSURANCE:</b>					
Paid in Cash or Left on Deposit	156				156
Applied to Pay Renewal Premiums					
Applied to provide paid-up Additions or Shorten the Endowment or Premium Premium-paying Period	203				203
Other					
<b>TOTALS</b>	<b>359</b>				<b>359</b>
<b>ANNUITIES</b>					
Paid in Cash or Left on Deposit					
Applied to Provide Paid-up Annuities					
Other					
<b>TOTALS</b>	<b>\$359</b>				<b>\$359</b>

**EXHIBIT OF DIRECT CLAIMS AND BENEFITS PAID  
FOR YEAR ENDING December 31, 2004**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits	10,000				10,000
Matured Endowments					
Annuity Benefits					
Surrender Values	121,713				121,713
Aggregate Write-Ins for Miscellaneous Direct Claims and Benefits Paid					
All other Benefits, except A & H					
<b>TOTALS</b>	<b>\$131,713</b>				<b>\$131,713</b>

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED  
FOR YEAR ENDING December 31, 2004**

	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		3,342						3,342
Incurred During Current Year		(3,342)						(3,342)
Settled During Current Year								
By Payment in Full	28	146,223					28	146,223
By Payment on Compromised Claims								
TOTAL Paid	28	146,223					28	146,223
Reduction by Compromise								
Amount Rejected								
TOTAL Settlements	28	146,223					28	146,223
Unpaid, December 31, Current Year	(28)	(\$146,223)					(28)	(146,223)

**EXHIBIT OF POLICY EXHIBIT  
FOR YEAR ENDING December 31, 2004**

	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	207	11,946,595					207	11,946,595
Issued During Year								
Ceased to be in Force During Year (net)	(207)	(11,946,595)					(207)	(11,946,595)
In Force, December 31, Current Year								

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE  
FOR YEAR ENDING December 31, 2004**

	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Dir. Bus.	Direct Losses Paid	Direct Losses Incurred
Group Policies	22,020	28,929			
Federal Employees Health Benefits Program Premium					
Credit (Group & Individual)		11,055		9,214	8,461
<b>OTHER INDIVIDUAL POLICIES:</b>					
Non-cancelable					
Guaranteed Renewable					
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
<b>TOTALS</b>	<b>\$22,020</b>	<b>\$39,984</b>		<b>\$9,214</b>	<b>\$8,461</b>

