



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

**EIGHTEENTH  
ANNUAL REPORT  
OF  
THE INSURANCE COMMISSIONER  
FOR THE CALENDAR YEAR  
ENDING DECEMBER 31, 2005**

**JAMES A. SANTOS  
Insurance Commissioner**

**Prepared by the Insurance Section**

## TABLE OF CONTENTS

<u>DESCRIPTION</u>	<u>PAGE</u>
INTRODUCTION	1
EVENTS OF 2005	2
RECOMMENDED LEGISLATION	3
NAMES OF ALIEN INSURANCE COMPANIES (Classes of Insurance Authorized and General Agents)	4-5
NAMES OF DOMESTIC INSURANCE COMPANIES (Classes of Insurance Authorized and General Agents)	6-9
NAMES OF FOREIGN INSURANCE COMPANIES (Classes of Insurance Authorized and General Agents)	10-13
LISTING OF U.S. TREASURY COMPANIES ADMITTED IN THE CNMI	14-15
LISTING OF GENERAL AGENTS	16-19
LISTING OF SUB-AGENTS	20-23
LISTING OF SURPLUS LINES AGENTS/BROKERS	24
LISTING OF BROKERS	25-30
LISTING OF ADJUSTERS	31-32

LISTING OF SOLICITORS	33
LISTING OF AUTO INSURANCE PROVIDER	34-36
<b>SECURITY DEPOSITS:</b>	
ALIEN INSURANCE COMPANIES	37
SURETY (LABOR BOND)	38
SURPLUS LINES BROKERS/AGENTS	39
FINANCIAL STATEMENTS OF ALIEN INSURANCE COMPANIES As of December 31, 2005 (Actual Figures)	40
FINANCIAL STATEMENTS OF DOMESTIC INSURANCE COMPANIES As of December 31, 2005 (Actual Figures)	41
FINANCIAL STATEMENTS OF FOREIGN INSURANCE COMPANIES As of December 31, 2005 (Actual Figures)	42-43
<b>SUMMARY OF TOTAL LINES OF BUSINESS WRITTEN BY PROPERTY AND CASUALTY COMPANIES</b> For the Year Ending December 31, 2005	44
<b>EXHIBITS OF PREMIUMS AND LOSSES ON:</b>	
FIRE	45
ALLIED LINES	46
HOMEOWNERS MULTIPLE PERIL	47
COMMERCIAL MULTIPLE PERIL	

OCEAN MARINE	48
INLAND MARINE	
EARTHQUAKE	49
ALL OTHER A & H	
GROUP ACCIDENT & HEALTH	50
PERSONAL ACCIDENT	
WORKERS' COMPENSATION	51
OTHER LIABILITY	52
OTHER COMMERCIAL AUTO LIABILITY	53
OTHER PRIVATE PASSENGER AUTO LIABILITY	54
COMMERCIAL AUTO PHYSICAL DAMAGE	55
PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	56
SURETY	57
BONDS	58
FIDELITY	
FINANCIAL GUARANTY	
BURGLARY & THEFT	59
BOILER & MACHINERY	60
MISCELLANEOUS/AGGREGATE WRITE-IN	

**SUMMARY OF SURPLUS LINES BUSINESS** 61

**EXHIBIS OF LIFE INSURANCE:**

(BY REPORTING CARRIER)

**DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS** 62  
**DIRECT DIVIDEND TO POLICYHOLDERS**  
**DIRECT CLAIMS AND BENEFITS PAID**

**DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS**  
**INCURRED POLICY EXHIBIT**

**EXHIBITS OF ACCIENT AND HEALTH INSURANCE** 97

## EIGHTEEN ANNUAL REPORT OF THE INSURANCE COMMISSIONER

In accordance with 4 CMC, Division 7, Section 7112, of the Commonwealth Insurance Act of 1983, this Eighteen Annual Report of the Insurance Commissioner, for the Calendar Year Ending December 31, 2005, 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 2005; and recommended legislation.

During the reported year, the Office of the Insurance Commissioner regulated SIX (6) Alien Carriers, FOURTEEN (14) Domestic Carriers and THIRTY NINE (39) Foreign Carriers. New Certificate of Authority were issued to (1) Alien Insurer; Aviva General Insurance Pte. Ltd. – and (2) Foreign Insurer; 5Star Life Insurance Company and United HealthCare Insurance Company. No new Certificate of Authority was issued to Domestic Insurer.

The insurance industry reported the same figures in regards to direct premiums written. Direct premiums written (for Property & Casualty) experience a 1% increased from 27.9 million in 2004 to 28.3 million in 2005. Direct losses incurred decreased -13% from 12.7 million in 2004 to 11 million in 2005.

  
JAMES A. SANTOS  
Secretary of Commerce/Insurance Commissioner

## EVENTS OF 2005

The Office of the Insurance Commissioner, under Administrative Order No. 05-01 issued adoption and implementation of the proposed new and amended regulations governing insurance and bonding companies were published in the Commonwealth Register, Volume 27, Number 01 at 23819-23826 on January 17, 2005. The Notice of Certification and adoption of Proposed Insurance Rules and Regulations was published in the Commonwealth Register, Volume 27, Number 02, at 024086 on February 17, 2005. The purpose of these regulations is to cause bonding companies to retain percentages of their premiums and raise this rate of retained premiums over time to better suit the risk of exposure of claims based upon the labor bonds. The initial rate of retained premiums is (10) percent raised incrementally over the next four years to ultimately require twenty-five (25) percent retained premiums.

Effective February 28, 2005, each bonding company shall retain ten (10) percent of premiums written and deposit the amount in an established savings/escrow account. This account must show "Insurance company" and "Insurance Commissioner" as holders of the account. Deposits to this account must be made on a monthly basis. Each bonding company must then provide the Office of the Insurance Commissioner a copy of the monthly bank statement. To ensure that the appropriate amount is deposited, the balance at the end of each month will be verified with the monthly labor bonding report. The monthly report is due every 20<sup>th</sup> of the month.

A New Certificate of Authority were issued to Alien Insurer; (1) Aviva General Insurance Pte. Ltd., and Foreign Insurer; (2) 5Star Life Insurance Company and United HealthCare Insurance Company. No New Certificate of Authority was issued to Domestic Insurer.

## 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.



<b>ALIEN INSURERS ADMITTED IN CNMI</b>			
<b>COMPANY</b>	<b>DATE ADMITTED</b>	<b>CLASSES OF INSURANCE</b>	<b>GENERAL AGENT</b>
<b>AIOI Insurance Company, Ltd.</b> 1-28-1, Ebisu, Shibuya-Ku Tokyo, Japan 150-8488, Japan	01-Jan-94	Disability, General Casualty, Marine, Property, Surety & Vehicle	<b>Takagi &amp; Associates, Inc.</b> PPP 602 Box 10000 Saipan, MP. 96950 General Manager: Michael Brazel Tel. No: 233-8117/3400/2554 Fax No: 323-2553
<b>American International Assurance Company, Limited (Bermuda)</b> American International Bldg. 29 Richmond Road Pembroke HM8, Bermuda	26-Mar-92	Disability & Life	<b>Calvo's Insurance Underwriters, Inc.</b> P.O. Box 500035 CK Saipan, MP. 96950 Gen. Manager: Ely Buenaventura Tel. No: 234-5690/5699 Fax No: 234-5693
<b>Aviva General Insurance Pte. Ltd.</b> 10/F Multinational Bancorporation Centre 6805 Ayala Ave. Makati City, Philippines	22-Aug-05	Disability, General Casualty, Marine, Property, Surety & Vehicle	<b>AON Insurance Micronesia (SPN), Inc.</b> P.O. Box 502177 CK Saipan, MP. 96950 Gen. Manager: Rodney Rankin Tel. No: 234-2811/2814 Fax No: 234-5462
<b>CGU International Insurance plc</b> 10/F Multinational Bancorp Centre 6805 Ayala Ave., Makati, Philippines	14-Oct-99	Disability, General Casualty, Marine, Property, Surety & Vehicle	<b>AON Insurance Micronesia Saipan, Inc.</b> P.O. Box 502177 CK Saipan, MP. 96950 Gen. Manager: Rodney Rankin Tel. No: 234-2811/2814 Fax No: 234-5462
<b>Dongbu Insurance Company Limited</b> 21-9, Cho-Dong, Chung-gu Seoul, Korea	01-Jan-85	Disability, General Casualty, Marine, Property, Surety & Vehicle	<b>Moylan's Insurance Underwriters, Inc.</b> P.O. Box 500658 CK Saipan, MP. 96950 Gen. Manager: Tamara Hunter Tel. No: 234-6129/6442/7185 Fax No: 234-8641

COMPANY	DATE ADMITTED	CLASSES OF INSURANCE	GENERAL AGENT
<p><b>The Mitsui Sumitomo Insurance Company, Limited</b>            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>
<p><b>The Tokio Marine &amp; Nichido Fire Insurance Company, Limited</b>            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><b>The Tokio Marine &amp; Nichido Fire Insurance Company, Limited</b></p>	<p>(Merged Dec. 27, 2004)</p>	<p>Disability, General Casualty, Marine,            Property, Surety &amp; Vehicle</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>

<b>DOMESTIC INSURERS ADMITTED IN CNMI</b>			
<b>COMPANY</b>	<b>DATE ADMITTED</b>	<b>CLASSES OF INSURANCE</b>	<b>GENERAL AGENT</b>
<b>Century Insurance Company, Limited</b> PPP 193 Box 10000 Saipan, MP. 96950  Gen. Manager: Cornelio L. Matanguihan Tel. No: 234-0609/0610 235-0560 Fax No: 234-1845	21-Jun-88	Disability, General Casualty, Marine, Property, Surety & Vehicle	<b>AON Insurance Micronesia (SPN), Inc.</b> P.O. Box 502177 CK. Saipan, MP. 96950 Gen. Manager: Rodney Rankin Tel. No: 234-2811/14 - Fax:234-5462  <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 N/A
<b>Equitable Insurance Company, Inc.</b> P.O. Box 500686 Saipan, MP. 96950  President: Alex C. Tudela Tel. No: 235-5452/53 - Fax No: 235-5451 <b>First Home Insurance Company, Inc.</b> c/o P.O. Box 500658 Saipan, MP. 96950  Gen. Manager: Tamara Hunter Tel. No: 234-6442/6571/2490/2489/7185 Fax No: 234-8641	06-Nov-90	Disability, General Casualty, Marine, Property, Surety & Vehicle	Moylan's Insurance Underwriters, Inc.
<b>First Pacific Transnational Insurance Co.</b> P.O. Box 501369 Saipan, MP. 96950  Gen. Manager: Magdalena S. George Tel. No: 234-7222/3152/6865 Fax No: 234-5367	15-Mar-90	Surety	Associated Insurance Underwriters of the Pacific, Inc.
	15-Jan-93	Disability, General Casualty, Marine, Property, Surety & Vehicle	

COMPANY	DATE ADMITTED	CLASSES OF INSURANCE	GENERAL AGENT
<b>Global Insurance, Inc.</b> P.O. Box 500168 Saipan, MP. 96950  President: Norman T. Tenorio Tel. No: 234-6267/7722/7310 Fax No: 234-5880	01-Jan-92	Surety	Pacifica Insurance Underwriters, Inc.
<b>Global Pacific Insurance Company, Inc.</b> P.O. Box 500035 CK. Saipan, MP. 96950  Tel. Nos: 234-5690/5699 Fax No: 234-5693	15-Dec-04	Disability, General Casualty, Marine, Property & Surety	Calvo's Insurance Underwriters, Inc. P.O. Box 500035 CK. Saipan, MP. 96950  Gen. Manager: Eli Buenaventura Tel. Nos: 234-5690/5699 Fax No: 234-5693
<b>Harbor Insurance Company, Limited</b> P.O. Box 502624 CK Saipan, MP. 96950  President: Joseph LN Hsiao Tel. No: 6781-477-8804/05 (Guam) Fax No: 671-477-4683/235-2885 (Spn)	15-Nov-97	General Casualty, Marine, Property, Surety & Vehicle	N/A
<b>Island Insurance &amp; Surety Corporation</b> P.O. Box 501867 Saipan, MP. 96950  Vice President: Juan S. Tenorio Tel. No: 235-7704/7828/7701/02 Fax No: 234-7773/8664	31-Dec-97	Surety	N/A
<b>Marianas Insurance Company, Ltd.</b> P.O. Box 502505 CK Saipan, MP. 96950  Gen. Manager: Rosalia S. Cabrera Tel. No: 234-5091/92- Fax No: 234-5093	19-May-89	Disability, General Casualty, Marine, Property, Surety & Vehicle	Donald C. Barcinas dba American Pacific Insurance Agency P.O. Box 5073 CHRB Saipan, MP. 96950 President: Donald C. Barcinas Tel. No: 322-0960/0870/Fax 323-8462

COMPANY	DATE ADMITTED	CLASSES OF INSURANCE	GENERAL AGENT
<b>Oceania Insurance Corporation</b> PMB 557 Box 10000 Saipan, MP. 96950  Gen. Manager: Casiano Pendon Jr. Tel. No: 234-8322 - Fax No: 234-2330	15-Jan-98	Disability & Surety	N/A
<b>Pacific Basin Insurance Company</b> Oceanside Plaza Building P. O. Box 500710 CK Saipan, MP. 96950  Vice-President: Joseph C. Reyes Tel. No: 234-5860/7861/0544 Fax No: 234-7841	19-Jan-99	General Casualty, Marine, Property,  Surety & Vehicle	Pacific Basin Insurance, Inc. Oceanside Plaza Building Beach Road, Garapan Saipan, MP. 96950
<b>Premier Insurance Company</b> P. O. Box 502624 CK Saipan, MP. 96950  President: Jesus D. Delos Santos Tel. No: 235-4808 - Fax No: 235-4809	05-Dec-96	Disability & Surety	N/A
<b>Royal Crown Insurance Corporation</b> Dept. 295 PMB 10001 Saipan, MP. 96950  President: Cheong Pui Ng Tel. No: 234-2255/57 - Fax No: 234-2258	24-Sept-92	Disability, General Casualty, Marine, Property, Surety & Vehicle	N/A
<b>Telebond Insurance Corporation</b> Del Sol Buidling, 2nd. Fl. Room #204 PMB 184 PPP Box 10000 Saipan, MP. 96950  President: Marshall E. Birkins Tel. No: 322-4509 - Fax No: 233-4532	23-Oct-98	Disability, General Casualty, Surety & Vehicle	N/A

COMPANY	DATE ADMITTED	CLASSES OF INSURANCE	GENERAL AGENT
<p>Traders Insurance Company  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 &amp; Surety</p>	<p>Juan T. Guerrero &amp; Associates, Inc.  P.O. Box 501218  Saipan, MP. 96950</p> <p>President: Juan T. Guerrero  Tel. No: 234-7888/7886</p>

<b>FOREIGN INSURERS ADMITTED IN CNMI</b>			
<b>COMPANY</b>	<b>DATE ADMITTED</b>	<b>CLASSES OF INSURANCE</b>	<b>GENERAL AGENT</b>
<b>American Contractors Indemnity Company</b> 9841 Airport Blvd., Suite 1414 Los Angeles, CA 90045	27-Oct-98	Surety	Associated Insurance Underwriters of the Pacific, Inc.
<b>American Family Life Assurance Company of Columbus</b> 1932 Wynnnton Road Columbus, Georgia 31999-9035	08-Nov-90	Disability & Life	N/A
<b>American Home Assurance Company of New York</b> 70 Pine Street New York, New York 10270	01-Jan-88	Disability, General Casualty, Property, Marine, Surety & Vehicle	Calvo's Insurance Underwriters, Inc.
<b>American Home Assurance Company of Net York</b>			Moylan's Insurance Underwriters, Inc.
<b>American National Insurance Company</b> One Moody Plaza Galveston, TX 77550	12-May-99	Disability & Life	Randolph C. Biscoe
<b>Balboa Life Insurance Company</b> 18581 Teller Avenue P.O. Box 19702 Irvine, CA 91612-1627	29-May-98	Disability & Life	Associated Insurance Underwriters of the Pacific, Inc.
<b>Balboa Insurance Company</b> 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.
<b>Centurion Life Insurance Company</b> Benjamin Plaza, 8950-C Hillcrest Road Kansas City, MO 64138	11-Apr-01	Disability & Life	Edith C. Deleon Guerrero
<b>Centurion Casualty Company</b> 206 Eighth Street Des Moines, Iowa 50309	20-Apr-01	Disability, General Casualty, Marine, Property, Surety & Vehicle	Edith C. Deleon Guerrero

COMPANY	DATE ADMITTED	CLASSES OF INSURANCE	GENERAL AGENT
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.
Fidelity & Deposit Company of Maryland 3910 Keswick Road Baltimore, Maryland 21211	14-Dec-01	Surety	Takagi & Associates, Inc.
Federal Insurance Company 15 Mountain P.O. Box 14127 Orange, CA 92613-1572	22-Sept-93	Surety	Associated Insurance Underwriters of the Pacific, Inc.
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.
5 Star Life Insurance Company 909 North Washington St., Suite 700 Alexandria, VA. 22314	17-Jun-05	Life	Moylan's Insurance Underwriters, 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 W. Cassidy



COMPANY	DATE ADMITTED	CLASSES OF INSURANCE	GENERAL AGENT
<b>LM Insurance Corporation</b> 2829 Westown Parkway West Des Moines, Iowa 50265	31-Jul-98	General Casualty, Marine, Property, Surety	Takagi & Associates, Inc.
<b>MBIA Insurance Corporation</b> 113 King Street Armonk, N.Y. 10504	22-Mar-95	Surety	Moylan's Insurance Underwriters, Inc.
<b>Midland National Life Insurance Company</b> One Midland Plaza Sioux Falls, South Dakota 57193-0001	20-Jul-92	Disability & Life	Midland Insurance Underwriters, Inc.
<b>National Union Fire Insurance Company</b> 70 Pine Street New York, New York 10270	01-Jan-88	Disability, General Casualty, Marine, Property, Surety & Vehicle	Calvo's Insurance Underwriters, Inc.
<b>NetCare Life and Health Insurance Co.</b> 101 Agana Shopping Center Agana, Guam 96910	19-Jun-98	Disability & Life	Moylan's Insurance Underwriters, Inc.
<b>New Hampshire Insurance Co. of New York</b> 70 Pine Street New York, New York 10270	06-Jun-76	Disability, General Casualty, Marine, Property, Surety & Vehicle	Moylan's Insurance Underwriters, Inc.
<b>New Hampshire Insurance Co. of New York</b> <b>North Coast Life Insurance Company</b> P.O. Box 1445, 1116 West Riverside Spokane, WA. 99210	21-Jan-02	Disability & Life	Calvo's Insurance Underwriters, Inc. Juan T. Guerrero & Associates, Inc.
<b>Pacific Guardian Life Insurance Co., Ltd.</b> 1440 Kapiolani Blvd., Suite 1700 Honolulu, HI 96814	09-Aug-73	Disability & Life	Pacifica Insurance Underwriters, Inc.
<b>Pacific Guardian Life Insurance Co., Ltd.</b> <b>Pacific Indemnity Insurance Company</b> 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.

COMPANY	DATE ADMITTED	CLASSES OF INSURANCE	GENERAL AGENT
<b>Primerica Life Insurance Company</b> 3120 Breckinridge Boulevard Duluth, Georgia 30099	10-Jan-88	Disability & Life	P. Machael Tenorio
<b>Protective Life Insurance Company</b> 2801 Hwy. 280 S. Birmingham, AL 35223	13-Jun-96	Disability & Life	Edith C. Deleon Guerrero
<b>The Seaboard Surety Company</b> 385 Washington St. MC 510T St. Paul, MN 55102	25-Mar-94	Disability, General Casualty, Marine, Property, Surety & Vehicle	Calvo's Insurance Underwriters, Inc.
<b>Sterling Investors Life Insurance Company</b> One Progress Plaza, Suite 810 Petersburg, FL 33701	26-Jan-02	Disability & Life	Pacifica Insurance Underwriters, Inc. Pacific Basin Insurance, Inc. Takagi & Associates, Inc.
<b>United HealthCare Insurance Company</b> 450 Columbus Blvd. Hartford, CT. 06103	24-Jun-05	Disability	Thomas E. Clifford
<b>United States Fidelity &amp; Guaranty Co.</b> 385 Washington Street St. Paul, MN 55102	07-Dec-94	Disability, General Casualty, Marine, Property, Surety & Vehicle	Calvo's Insurance Underwriters, Inc.
<b>XL Specialty Insurance Company</b> 1450 East American Lane, 20th Floor Schaumburg, Illinois 60173	11-May-00	Disability, General Casualty, Marine, Property, Surety & Vehicle	Takagi & Associates, Inc.
<b>Zurich American Insurance Company</b> 1400 American Lane Schaumburg, Illinois 60196-1056 U.S.A.	11-Sept-02	Surety	Takagi & Associates, Inc.
<b>Zurich Insurance (Guam), Inc.</b> GCIC Building, Suite 900 414 West Soledad Avenue Hagatna, Guam 96910	05-Apr-90	General Casualty, Marine, Property, Surety & Vehicle	Staywell Saipan, Inc.

**TREASURY LISTED (T-LISTED) COMPANIES  
ADMITTED IN THE CNMI  
UPDATED AS OF JULY 1, 2005**

NAME	CLASSES OF INSURANCE	GENERAL AGENT
<b>American Contractors Indemnity Company</b> 9841 Airport Blvd., 9th Floor Los Angeles, CA. 90045 (NAIC #10216) 1	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
<b>American Home Assurance Company</b> 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
<b>Continental Insurance Company (The)</b> CNA Plaza Chicago, IL 60685 (NAIC #35289)	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
<b>Federal Insurance Company</b> 15 Mountain View Road, P.O. Box 1615 Warren, New Jersey 07061-1615 (NAIC #20281)	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
<b>Fedeliy &amp; Deposit Company of Maryland</b> 1400 American Lane, Tower I, 19th Floor Schaumburg, IL. 60196-1056 (NAIC #39306)	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
<b>Liberty Insurance Corporation</b> 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
<b>LM Insurance Corporation</b> 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
<b>National Union Fire Insurance Co. of Pitts. PA.</b> 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
<b>New Hampshire Insurance Company</b> 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
<b>Pacific Indemnity Insurance Company</b> 348 West O'Brien Drive Hagatna, Guam 96932 (NAIC #18380)	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
<b>The Seaboard Surety Company</b> 111 Schilling Road Hunt Valley, MD 21031 (NAIC #22535)	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
<b>United States Fidelity and Guaranty Company</b> 385 Washington Street St. Paul, MN. 55102 (NAIC #25887)	Surety	Moylan's Insurance Underwriters, Inc. P.O. Box 500658 CK, Saipan, MP. 96950 Tel. No: 234-6129/6442 - Fax No: 234-8641
<b>XL Specialty Insurance Company</b> 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
<b>Zurich American Insurance Company</b> 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

<b>GENERAL AGENTS</b>		
<b>NAME/COMPANY</b>	<b>COMPANY REPRESENTED</b>	<b>CLASSES OF INSURANCE</b>
<b>AON Insurance Micronesia (Saipan), Inc.</b> P.O. Box 502177 CK  Gen. Manager: Rodney Rankin Tel. No: 234-2811/14 Fax No: 234-5462	Aviva General Insurance Pte. Ltd. Century Insurance Company, Ltd. CGU International Insurance plc The Mitsui Sumitomo Insurance Company, Ltd.	Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Disability, Gen. Casualty, Marine, Property, Surety & Vehicle
<b>Associated Insurance Underwriters of the Pacific, Inc.</b> P.O. Box 501369 CK Saipan, MP. 96950  Gen. Manager: Magdalena S. George Tel. No: 234-3152/6865/7222 Fax No: 234-5367	American Contractors Indemnity Company Balboa Insurance Company Balboa Life Insurance Company The Continental Insurance Company Federal Insurance Company First Pacific Transnational Insurance Company Pacific Indemnity Insurance Company	Surety General Casualty, Marine, Property, Surety & Vehicle Disability & Life Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Surety Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Disability, Gen. Casualty, Marine, Property, Surety & Vehicle
<b>Donald C. Barcinas dba American Pacific Insurance Agency</b> P.O. Box 5073 CHRB Saipan, MP. 96950  President: Donald C. Barcinas Tel. No: 322-0960/322-0870 Fax No: 323-8462	Individual Assurance Company, Life, Health & Accident  Marianas Insurance Company, Ltd.	Disability & Life  Disability, Gen. Casualty, Marine, Property, Surety & Vehicle
<b>Randolph C. Biscoe</b> SPS 315 P.O. Box 10006 Saipan, MP. 96950  Tel. No: 671-477-9600 Fax No: 671-477-9692	American National Insurance Company  Midland National Life Insurance Company	Disability & Life  Disability & Life

NAME/COMPANY	COMPANY REPRESENTED	CLASSES OF INSURANCE
<b>David W. Cassidy</b> 376 W. O'Brien Dr. Hagatna, Guam 96910-5048 Tel. No: 234-7222/3152/5865 Fax No: 234-5367	Lincoln National Life Insurance Company	Disability & Life
<b>Calvo's Insurance Underwriters, Inc.</b> P.O. Box 500235 CK Saipan, MP. 96950  Gen. Manager: Eli Buenaventura Tel. No: 234-5690/5699 Fax No: 234-5693	American Home Assurance Company of N.Y. American International Assurance Company (Bermuda) Ltd. Global Pacific Insurance Company, Inc. National Union Fire Insurance Company New Hampshire Insurance Company The Seaboard Surety Company The Tokio Marine & Nichido Fire Insurance Co., Ltd United States Fidelity & Guaranty Company Zurich Insurance (Guam), Inc.	Disability, Gen. Casualty, Marine, Property, Surety & Vehicle  Disability & Life Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Disability, Gen. Casualty, Marine, Property, Surety & Vehicle
<b>Staywell Saipan, Inc.</b> P.O. Box 502050 CK Saipan, MP. 96950  President: Donald B. Davis Tel. No: 323-4260 Fax No: 323-4263		
<b>Deleon Guerrero, Edith E.</b> P.O. Box 501664 Saipan, MP. 96950  Tel. No: 664-1704/05/08/1757	Centurion Life Insurance Company Centurion Casualty Company Protective Life Insurance Company	Disability & Life Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Disability & Life
<b>Juan T. Guerrero &amp; Associates</b> P.O. Box 501218 CK Saipan, MP. 96950  Tel. No: 234-8803/04 Fax No: 234-2180	North Coast Life Insurance Company  Traders Insurance Company	Disability & Life  Disability, Gen. Casualty, Marine, Property, Surety & Vehicle

NAME/COMPANY	COMPANY REPRESENTED	CLASSES OF INSURANCE
<p><b>Midland Insurance Underwriters, Inc.</b>  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><b>Moylan's Insurance Underwriters, Inc.</b>  P.O. Box 500658 CK  Saipan, MP. 96950</p> <p>Gen. Manager: Tamara Hunter  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  5 Star Life Insurance Company  MBIA Insurance Corporation  NetCare Life and Health Insurance Company  New Hampshire Insurance Company  Pacific Basin 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  Life  Surety  Disability &amp; Life  Disability, Gen. Casualty, Marine, Property, Surety &amp; Vehicle  Disability, Gen. Casualty, Marine, Property, Surety &amp; Vehicle</p>
<p><b>Pacific Basin Insurance, Inc.</b>  P.O. Box 600710 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>Disability &amp; Life</p>
<p><b>Pacifica Insurance Underwriters, Inc.</b>  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, Ltd.  Global Insurance Company  Pacific Guardian Life Insurance Company, Ltd.  Sterling Investors Life Insurance Company  The 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>

NAME/COMPANY	COMPANY REPRESENTED	CLASSES OF INSURANCE
<p><b>Salas, Vicente T.</b>  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><b>Takagi &amp; Associates, Inc.</b>  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>
<p><b>P. Michael Tenorio</b>  P.O. Box 500567 CK.  Saipan, MP. 96950</p> <p>Tel. No: 234-6676  Fax No: 234-5104</p>	<p>Primerica Life Insurance Company</p>	<p>Disability &amp; Life</p>



**SUB-AGENTS**

<b>NAME/COMPANY</b>	<b>CLASSES OF INSURANCE</b>	<b>APPOINTED BY</b>
<b>Bank of Hawaii</b> 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.
<b>Bank of Saipan</b> 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
<b>Barcinas, Ramona SN.</b> PPP 602, Box 10000 Saipan, MP. 96950  Tel. No: 322-8117/8118 - Fax No. 323-8119	Disability & Life  Disability & Life	Takagi & Associates, Inc./Sterling Investor Life Insurance  Takagi & Associates, Inc./Pacific Guardian Life Ins. Co., Ltd.
<b>Jon Bargfrede</b> P.O. Box 500690 CK Saipan, MP. 96950	Disability & Life	Randolph C. Biscoe/American National Insurance Company
<b>Borja, Carmen LG.</b> P.O. Box 500922 CK Saipan, MP. 96950	General Casualty, Marine, Property, Surety Vehicle	Moylan's Insurance Underwriters, Inc./American Home Assurance Company of New York
<b>Michael Brazel</b> PMB 602 PPP Box 10000 Saipan, MP. 96950	Disability & Life	Takagi & Associates, Inc./Sterling Investor Life Insurance Insurance Company
<b>Francisco Cruz Cabrera dba Sanctuario Pax</b> P.O. Box 501460 Saipan, MP. 96950  Tel. No: 235-8572/8574	Disability & Life  Disability & Life	Takagi & Associates, Inc./Pacific Guardian Life Ins. Co., Ltd. Donald C. Barcinas dba American Pacific Insurance Agency/ Individual Assurance Company, Life, Health & Accident
<b>Francisco S. Calvo</b> P.O. Box 853 Rota, MP. 96950	Disability & Life	Donald C. Barcinas dba American Pacific Insurance Agency/ Individual Assurance Company, Life, Health & Accident

NAME/COMPANY	CLASSES OF INSURANCE	APPOINTED BY
<b>City Trust Bank</b> P.O. Box 501867 Saipan, MP. 96950	Disability & Life	<b>Randolph C. Biscoe/American National Insurance Company</b>
<b>Commonwealth Government Employees' Credit Union</b> P.O. Box 500135 Saipan, MP. 96950  Tel. No: 664-3900	Disability & Life Disability & Life	<b>Randolph C. Biscoe/Midland National Life Insurance Company</b> <b>Donald C. Barcinas dba American Pacific Insurance Agency/ Individual Assurance Company, Life, Health &amp; Accident</b>
<b>Equitable Insurance Company, Inc.</b> P.O. Box 500686 Saipan, MP. 96950	Disability, General Casualty, Marine, Property, Surety & Vehicle	<b>Moylan's Insurance Underwriters, Inc./First Net Insurance, Inc.</b>
Tel. No: 235-5452/53 - Fax No: 235-5451		
<b>Heston, Teresita R.</b> P.O. Box 501188 Saipan, MP. 96950	Disability & Life	<b>Donald C. Barcinas dba American Pacific Insurance Agency/ Individual Assurance Company, Life, Health &amp; Accident</b>
Tel. No: 323-5483		
<b>Island Financial Service, Inc.</b> P.O. Box 317 Tinian, MP. 96952	Disability & Life	<b>Juan T. Guerrero &amp; Associates, Inc./North Coast Life Insurance Company</b>
<b>Edgar W.H. Johnson</b> P.O. Box 5151 CHRB Saipan, MP. 96950	Disability & Life	<b>Donald C. Barcinas dba American Pacific Insurance Agency/ Individual Assurance Company, Life, Health &amp; Accident</b>
<b>Cecil P. Kileleman</b> P.O. Box 501310 Saipan, MP. 96950	Disability & Life	<b>Donald C. Barcinas dba American Pacific Insurance Agency/ Individual Assurance Company, Life, Health &amp; Accident</b>
<b>Concepcion M. Manglona</b> P.O. Box 474 Tinian, MP. 96952	Disability & Life	<b>Donald C. Barcinas dba American Pacific Insurance Agency/ Individual Assurance Company, Life, Health &amp; Accident</b>

NAME/COMPANY	CLASSES OF INSURANCE	APPOINTED BY
Amelia Manibusan P.O. Box 505840 CK Saipan, MP. 96950	Disability & Life	Donald C. Barcinas dba American Pacific Insurance Agency/ Individual Assurance Company, Life, Health & Accident
Marianas Insurance Company, Ltd. P.O. Box 502505 CK Saipan, MP. 96950	Disability & Life	Donald C. Barcinas dba American Pacific Insurance Agency/ Individual Assurance Company, Life, Health & Accident
Tel. No: 234-5091/92 - Fax No: 234-5093		
MicroI Corporation P.O. Box 500267 Saipan, MP. 96950	Disability, General Casualty, Marine, Property, Surety & Vehicle	Takagi & Associates, Inc./AIOI Insurance Company, Ltd.
Satsuki H. Perez PMB 602 PPP Box 10000 Saipan, MP. 96950	Disability & Life	Takagi & Associates, Inc./Sterling Investor Life Insurance
Rota Trading Company, Inc. P.O. Box 914 Rota, MP. 96951	Disability & Life Disability & Life	Takagi & Associates, Inc./Pacific Guardian Life Ins. Co., Ltd. Juan T. Guerrero & Associates, Inc./North Coast Life Insurance Company
Adelia R. San Nicolas dba A & T Enterprises P.O. Box 872 Rota, MP. 96951	Disability, General Casualty, Marine, Property, Surety & Vehicle	Royal Crown Insurance Corp.
SD Enterprises, Inc. P.O. Box 611 Rota, MP. 96951	Disability, General Casualty, Marine, Property, Surety & Vehicle	Juan T. Guerrero & Associates, Inc./Traders Insurance Insurance Company
The Financial & Insurance Services Group Inc. P.O. Box 502152 Saipan, MP. 96950	Disability & Life	Randolph C. Biscoe/American National Insurance Company
Tel. No: 234-5606 - Fax No: 235-6668		
Richard C. Thompson/Financial Edge Ent. SPS 315 10006 Saipan, MP. 96950	Disability & Life	Randolph C. Biscoe/American National Insurance Company

NAME/COMPANY	CLASSES OF INSURANCE	APPOINTED BY
<b>Tinian Center, Inc.</b> P.O. Box 103 Tinian, MP 96952	Disability, General Casualty, Marine, Property, Surety & Vehicle	Pacific Basin Insurance, Inc./Pacific Basin Insurance Company
<b>Wells Fargo Financial Saipan, Inc.</b> P.O. Box 504550 Saipan, MP. 96950 Tel. No: 235-6030/36 Fax No: 235-6040	Disability & Life Disability, General Casualty, Marine, Property, Surety & Vehicle	Edith E. 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                      Agana, Guam 96932</p> <p>President: AnnMarie T. Muna                      Tel. No: 671-477-2642/2632/2653/2656 (Guam)                      Fax No: 671-477-2602</p>	General Casualty, Life, Marine, Property, Surety & Vehicle
<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 - Fax No: 234-5462</p>	Disability, General Casualty, Marine, Property, Surety & Vehicle
<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>	Disability, General Casualty, Marine, Property, Surety & Vehicle
<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>	Disability, General Casualty, Marine, Property & Vehicle
<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>	Disability, General Casualty, Marine, Property, Surety & Vehicle
<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>	Disability, Life, General Casualty, Marine, Property, Surety & Vehicle

<b>BROKERS</b>	
<b>NAME</b>	<b>CLASSES OF INSURANCES</b>
<b>Allied Insurance Services</b> P.O. Box 7962 SVRB Saipan, MP. 96950 Tel. No: 233-8117/3400/2554 - Fax No: 233-2553	Disability, Life, General Casualty, Marine, Property, Surety & Vehicle
<b>AM INSURANCE</b> P.O. Box 2797 Agana, Guam 96932	General Casualty, Life, Marine, Property, Surety & Vehicle
<b>AMCA Trading Business, Inc. dba M.G.A. Insurance</b> P.O. Box 503024 Saipan, MP. 96950 Tel. No: 234-6278/6279	Disability, Life, General Casualty, 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, Life, General Casualty, Marine, Property, Surety & Vehicle
<b>Julian S. Calvo, Sr. dba J&amp;L Ent.</b> P. O. Box 875 Rota, MP. 96951 Tel. No: 532-8472/3414	Disability, Life, General Casualty, Marine, Property, Surety & Vehicle
<b>Calvo Insurance Underwriters (CNMI), Inc.</b> P.O. Box 500035 CK Saipan, MP. 96950 TEL: 234-5690/5699	Disability, Life, General Casualty, Marine, Property, Surety & Vehicle
<b>Arinta J. Camacho</b> P.O. Box 5586 CHRB Saipan, MP. 96950 Tel. No: 323-2242	Disability, General Casualty, Marine, Property, Surety & Vehicle

NAME	CLASSES OF INSURANCE
<b>Chino's Corporation</b> P.O. Box 502540 Saipan, MP. 96950 Tel. No: 234-3648	Disability, Life, General Casualty, Marine, Property, Surety & Vehicle
<b>Gregorio R. de Torres, Sr.</b> PPP 219 Box 10000 Saipan, MP. 96950 Tel. No: 235-3598/233-3598	Disability, Life, General Casualty, Marine, Property, Surety & Vehicle
<b>D'Won Company dba: D'Won Insurance Agency</b> P.O. Box 505833 Saipan, MP. 96950 Tel. No: 234-5000 - Fax No: 234-5001	Disability, Life, General Casualty, Marine, Property, Surety & Vehicle
<b>Eugene Louis Corp. LP Accounting Services dba LP Insurance</b> P.O. Box 503360 Saipan, MP. 96950 Tel. No: 234-3800	Disability, Life, General Casualty, Marine, Property, Surety & Vehicle
<b>Erlinda C. Torres dba Excel Insurance Services</b> P.O. Box 500979 CK. Saipan, MP. 96950 Tel. No: 234-7732	Disability, Life, 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>Friendship Enterprises, Inc. dba Friendship Insurance</b> P.O. Box 501193 CK. Saipan, MP. 96950 Tel. No: 2345-8165	Disability, Life, General Casualty, Marine, Property, Surety & Vehicle
<b>IHJ Holdings, Inc. dba Oceania Insurance Underwriters</b> PMB 557 Box 10000 Saipan, MP. 96950 Tel. No: 234-8320 - Fax No: 234-2330	Disability, Life, General Casualty, Marine, Property, Surety & Vehicle

NAME	CLASSES OF INSURANCE
<b>ISLA Financial Services, Inc.</b> P.O. Box 503219 CK Saipan, MP. 96950 TEL: 235-5278	Disability & Life
<b>Island Insurance &amp; Surety Corporation</b> P.O. Box 501610 CK. Saipan, MP. 96950 Tel. No: 235-7171	Disability, Life, General Casualty, Marine, Property, Surety & Vehicle
<b>Joeten Motor Company, Inc.</b> P.O. Box 500680 Saipan, MP. 96950 TEL: 234-5562	Disability, Life, General Casualty, Marine, Property, Surety & Vehicle
<b>JRS Enterprises Corporation</b> P.O. Box 502673 Saipan, MP. 96950 TEL: 234-0692/7957	Disability, Marine, Surety & Vehicle
<b>Mantrade Supplies &amp; Management Services</b> PMB 40 P.O. Box 10005 Saipan, MP. 96950 Tel. No: 235-0695	Disability, General Casualty, Marine, Property, Surety & Vehicle
<b>Marianas Insurance Company, Ltd.</b> P.O. Box 5002505 Saipan, MP. 96950 Tel. No: 234-5091/92 - Fax No. 234-5093	Disability, Life, General Casualty, Marine, Property, Surety & Vehicle
<b>Mariana Islands Enterprises, Inc. dba Insurance Broker</b> P.O. Box 503787 Saipan, MP. 96950 Tel. No: 235-2494	Disability, General Casualty, Marine, Property & Vehicle
<b>Marsh Micronesia, Inc.</b> Ste. 105 Tumon Bay Business Center 919 Pale San Victores Rd. Tumon, Guam 96913 Tel. No: 646-6713/14	Disability, Life, General Casualty, Marine, Property, Surety & Vehicle



NAME	CLASSES OF INSURANCE
<b>Myung Sung Corporation dba International Insurance Agency</b> P.O. Box 503397 Saipan, MP. 96950 TEL: 322-2300/234-1941/42	Disability, Life, General Casualty, Marine, Property, Surety & Vehicle
<b>Oasis Corporation dba "DOW INSURANCE"</b> P.O. Box 503362 Saipan, MP. 96950 TEL: 288-1500/234-3737/5606	Disability, Life, General Casualty, Marine, Property, Surety & Vehicle
<b>Oceania Development Co., Ltd. dba Oceania Insurance Brokers</b> PMB 770 Box 10005 Saipan, MP. 96950 Tel. No: 234-8320	Disability, Life, General Casualty, Marine, Property, Surety & Vehicle
<b>Pacific Auto Co., Inc. dba CNMI Insurance Underwriters</b> P.O. Box 7745 SVRB Saipan, MP. 96950 Tel. No: 234-1048 - Fax No: 235-2869	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle
<b>Pacific Basin Insurance, Inc.</b> P.O. Box 500710 CK Saipan, MP. 96950 TEL: 234-5860/7861/0544 - Fax No: 234-7841	Disability, Life, General Casualty, Marine, Property, Surety & Vehicle
<b>Pacifica 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>Prime Security Insurance</b> P.O. Box 502338 Saipan, MP. 96950 Tel. No: 234-3763/7763	Disability, Life, General Casualty, Marine, Property, Surety & Vehicle

NAME	CLASSES OF INSURANCE
<b>Nero S. Ortizo dba Professional Management &amp; Insurance Assoc.</b> P. O. Box 505877 CK. Saipan, MP. 96950 Tel. No: 234-2886 - Fax No: 234-2886	General Casualty, Life, Marine, Property & Vehicle
<b>PSG Professional Coporation dba PSG Insurance</b> P.O. Box 503707 Saipan, MP. 96950 Tel. No: 235-5901	Disability, Life, General Casualty, Marine, Property, Surety & Vehicle
<b>R&amp;C Insurance Broker</b> P.O. Box 10009 MLC 1012 Saipan, MP. 96950 Tel. No: 233-8685	Disability, General Casualty, 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, Marine, Property, Surety & Vehicle
<b>Sai Trans Company, Ltd. dba FIRST STOP INSURANCE AGENCY</b> PMB 844 P.O. Box 10005 Saipan, MP. 96950 Tel. No: 235-2838	Disability, Life, General Casualty, Marine, Property, Surety & Vehicle
<b>Susana C. Babauta dba S&amp;J Enterprises</b> P.O. Box 503008 Saipan, MP. 96950 Tel. No: 235-2593	Disability, General Casualty, Marine, Property, Surety & 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, Life, General Casualty, Marine, Property, Surety & Vehicle
<b>SN Professional Services</b> P.O. Box 571 Tinian, MP. 96952 Tel. No: 433-5776 - Fax No: 433-5777	Disability, General Casualty, Marine, Property, Surety & Vehicle

NAME	CLASSES OF INSURANCE
<b>Takagi &amp; Associates, Inc.</b> PPP 602 Box 10000 Saipan, MP. 96950 TEL: 233-8117/3400/2554 - FAX NO. 233-2553	Disability, Life, General Casualty, Marine, Property, Surety & Vehicle
<b>The Financial &amp; Insurance Services Group, Inc.</b> P.O. Box 501657 Saipan, MP. 96950	Disability, Life, General Casualty, Marine, Property, Surety & Vehicle
<b>Three Way International, Inc. dba Three Way Insurance Broker</b> P.O. Box 40 Tinian, MP. 96952 Tel. No: 433-0004/8	Disability, General Casualty, Marine, Property, Surety & Vehicle
<b>Traders Insurance Company</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>Velarde, Jose Jr. B. dba Surety Insurance Services</b> P.O. Box 50152 Saipan, MP. 96950 TEL: 288-2948/235-4144	Disability, Life, General Casualty, Marine, Property, Surety & Vehicle
<b>World Wide Insurance, Inc.</b> PPP 305 Box 10000 Saipan, MP. 96950 Tel. No: 233-3605	Disability, Life, 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>Guam Insurance Adjusters, Inc.</b> P.O. Box 500615 Saipan, MP. 96950  Manager: Merced M. Borja Tel. No: 234-3641/3655 Ext. 802 Fax No: 234-3641	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

<b>SOLICITORS</b>		
<b>NAME/COMPANY</b>	<b>CLASSES OF INSURANCE</b>	<b>APPOINTED BY</b>
<b>Carmen L.G. Borja</b> P.O. Box 500922 CK Saipan, MP. 96950 Tel. No: 234-7490/235-7314	General Casualty, Marine, Property & Vehicle	Calvo's Insurance Underwriters, Inc./National
<b>Richard M. Jones</b> P.O. Box 5556 CHRB Saipan, MP. 96950	Disability, General Casualty, Marine, Property, Surety & Vehicle	Micro Corporation/Takagi & Associates, Inc./ AIOI Insurance Company, Ltd.
<b>Sam Y. Kim</b> P.O. Box 501750 Saipan, MP. 96950	Disability, General Casualty, Marine, Property, Surety & Vehicle	Micro Corporation/Takagi & Associates, Inc./ AIOI Insurance Company, Ltd.
<b>Thomas C. Leong-Aguon</b> P.O. Box 500267 Saipan, MP. 96950	Disability, General Casualty, Marine, Property, Surety & Vehicle	Micro Corporation/Takagi & Associates, Inc./ AIOI Insurance Company, Ltd.
<b>Liza T. Taylor</b> P.O. Box 503418 Saipan, MP. 96950	Disability, General Casualty, Marine, Property, Surety & Vehicle	Micro Corporation/Takagi & Associates, Inc./ AIOI Insurance Company, Ltd.
<b>Frank S. Tudela</b> P.O. Box 8109 SVRB Saipan, MP. 96950	Disability, General Casualty, Marine, Property, Surety & Vehicle	Micro Corporation/Takagi & Associates, Inc./ AIOI Insurance Company, Ltd.

<b>AUTO INSURANCE PROVIDER (CARRIERS)</b>		
<b>NAME/COMPANY</b>	<b>CLASSES OF INSURANCE</b>	<b>GENERAL AGENT</b>
<b>AIOI INSURANCE COMPANY LIMITED</b>	Vehicle	<b>Takagi &amp; Associates, Inc.</b> PPP 602, Box 10000 Saipan, MP. 96950 Gen. Mgr.: Mr. Michael Brazel Tel. No: 233-8117/3400/2554 Fax No: 233-2553
<b>CENTURION CASUALTY COMPANY</b>	Vehicle	<b>Edith E. Deleon Guerrero</b> P.O. Box 501664 Saipan, MP. 96950
<b>CENTURY INSURANCE COMPANY, LTD.</b> P.O. Box 193 Box 100000 Saipan, MP. 96950 Gen. Mgr.: Mr. Cornelio Matanguihan Tel. No: 234-0609/0610 Fax No: 234-1845	Vehicle	<b>AON Insurance Micronesia (Saipan) Inc.</b> P.O. Box 502177 CK, Saipan, MP. 96950 Gen. Mgr.: Mr. Rodney Rankin <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
<b>CGU INTERNATIONAL INSURANCE plc</b>	Vehicle	<b>AON Insurance Micronesia (Saipan) Inc.</b> P.O. Box 502177 CK Saipan, MP. 96950 General Manager: Rodney Rankin Tel. No: 234-2811/12/13/14 Fax No: 234-5462
<b>DONGBU INSURANCE COMPANY, LTD.</b>	Vehicle	<b>Moylan's Insurance Underwriters, Inc.</b> 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
<b>EQUITABLE INSURANCE COMPANY, INC.</b> P.O. Box 500686 CK Saipan, MP. 96950  President: Mr. Alex C. Tudela Tel. No: 235-5452/5453/0488 Fax No: 235-5451	Vehicle	N/A
<b>First Net Insurance Company</b>	Vehicle	<b>Moylan's Insurance Underwriters, Inc.</b> Tel. No: 234-6442/6571/2490/6129/7185 Fax No: 234-8641
<b>MARIANAS INSURANCE COMPANY, LTD.</b> P.O. Box 502505 CK Saipan, MP. 96950  Gen. Mgr.: Ms. Rosalia S. Cabrera Tel. No: 234-5091/5092 Fax No: 234-5093	Vehicle	<b>Donald C. Barcinas dba American Pacific Insurance Agency</b> P.O. Box 5073 CHRB Saipan, MP. 96950 President: Mr. Donald C. Barcinas Tel. No: 322-0960/322-0870 Fax No: 323-8462
<b>mitsui SUMITOMO INSURANCE COMPANY, LTD.</b>	Vehicle	<b>AON Insurance Micronesia (Saipan) Inc.</b> Tel. No: 234-2811/12/13/14 Fax No: 234-5462
<b>NATIONAL UNION FIRE INSURANCE COMPANY</b>	Vehicle	<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
<b>PACIFIC BASIN INSURANCE COMPANY</b> P.O. Box 500710 CK Saipan, MP. 96950 President: Joseph C. Reyes Tel. No: 234-5860/7861/0544 Fax No: 234-7841	Vehicle	<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



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>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; NICHIDO FIRE INSURANCE COMPANY, LTD.</b> P.O. Box 502473 CK Saipan, MP. 96950 President: Mr. Norman T. Tenorio 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
<b>TRADERS INSURANCE COMPANY</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>Juan T. Guerrero &amp; Associates, Inc.</b> P.O. Box 501218 Saipan, MP. 96950 President: Mr. Juan T. Guerrero Tel. No: 234-7888/7886

<b>SECURITY DEPOSITS - ALIEN INSURERS</b>					
<b>NAME OF COMPANY</b>	<b>TYPE OF SECURITY</b>	<b>AMOUNT</b>	<b>MATURITY DATE</b>	<b>ISSUER</b>	
AIOI Insurance Company, Ltd.	TCD No. 7012-882418	\$100,000.00	27 Feb 2006	First Hawaiian Bank	
Aviva General Insurance Pte. Ltd. American International Assurance Company (Bermuda)	TDA No. 8000033969	\$100,000.00	22 Oct 2006	Bank of Hawaii	
CGU International Insurance plc	TCD No. 7012-916019	\$162,603.67	11 Oct 2006	First Hawaiian Bank	
Dongbu Insurance Company, Ltd.	TDA No. 6233150	\$100,000.00	11 Jan 2006	Bank of Hawaii	
Mitsui Sumitomo Insurance Co, Ltd.	TDA No. 6233933	\$100,000.00	04 Jun 2006	Bank of Hawaii	
QBE Insurance (International) Ltd.	Bond No. 2	\$100,000.00	31 Dec 2005	Century Insurance Company, Ltd.	
Tokio Marine & Fire Insurance Company	TCD No. 6198720	\$100,000.00	Automatic Renewal	Bank of Hawaii	
	TCD No. 7012-915991	\$100,000.00	15 Feb 2006	First Hawaiian Bank	

SECURITY DEPOSITS - LABOR BOND					
NAME OF COMPANY	TYPE OF SECURITY	AMOUNT	MATURITY DATE	ISSUER	
Century Insurance Company, Ltd.	TCD No. 0100-408401	\$112,715.86	16 Jun 2006	Bank of Saipan	
Equitable Insurance Company, Inc.	TCD No. 7012-916051	\$100,000.00	10 Jul 2006	First Hawaiian Bank	
Global Insurance, Inc.	CN No. 3000-0135	\$25,000.00	06 Jan 2006	Isla Financial Services	
Global Insurance, Inc.	SDN-7003108/1493	\$75,000.00	23 Jan 2007	The Financial & Insurance Services Group, Inc.	
Harbor Insurance Company Limited	TCD No. 7017-875774	\$25,249.99	26 Nov 2006	First Hawaiian Bank	
Island Insurance & Surety Corporation	LCSPN 112120020	\$100,000.00	12 Dec 2006	City Trust Bank	
Marianas Insurance Company, Ltd.	TDA No. 44107	\$100,000.00	08 Jul 2006	Bank of Hawaii	
Oceania Insurance Corporation	TDA No. 45618	\$75,000.00	29 Aug 2006	Bank of Hawaii	
Oceania Insurance Corporation	TDA No. 6233285	\$28,039.26	15 Feb 2007	Bank of Hawaii	
Pacific Indemnity Insurance Company	TDA No. 8000033077	\$110,548.09	19 Jul 2006	Bank of Hawaii	
Premier Insurance Company, Inc.	TDA No. 6233321	\$100,000.00	15 May 2006	Bank of Hawaii	
Royal Crown Insurance Corporation	TCD No. 0200-412822	\$101,250.83	23 Aug 2006	Bank of Saipan	
Telebond Insurance Corporation	TCD No. 0403-203516	\$100,000.00	Automatic Renewal	Bank of Guam	
Traders Insurance Underwriters, Inc.	TDA No. 40717	\$100,000.00	23 Jun 2006	Bank of Hawaii	

<b>SECURITY DEPOSITS - SURPLUS LINES BROKERS</b>					
<b>NAME OF COMPANY</b>	<b>TYPE OF SECURITY</b>	<b>AMOUNT</b>	<b>MATURITY DATE</b>	<b>ISSUER</b>	
AM Insurance, Inc.	Bond No. KIC-10074-S	\$2,000.00	21 Jun 2006	Dongbu Insurance Company, Ltd.	
AON Insurance Micronesia (Saipan), Inc.	BD-OTH1-SPN-2006-1000	\$2,000.00	01 Apr 2007	Century Insurance Company, Ltd.	
Marianas Insurance Company, Ltd. Moylan's Insurance Underwriters (Int.), Inc.	TCD No. 7012-916088	\$2,000.00	23 Aug 2006	First Hawaiian Bank	
Pacifica Insurance Underwriters, Inc.	Bond No. KIC-10218-LPB	\$2,000.00	24 Sept 2006	Dongbu Insurance Company, Ltd.	
Takagi & Associates, Inc.	Bond No. GBD-5-02858	\$2,000.00	31 Dec 2006	Global Insurance, Inc.	
	Bond No. 042105	\$2,000.00	21 Apr 2006	AIOI Insurance Company, Ltd.	

## FINANCIAL STATEMENT OF LICENSED ALIEN INSURANCE COMPANIES

As of December 31, 2005

Actual Figures

COMPANY NAME	ASSETS	LIABILITIES	CAPITAL	SURPLUS
AIOI Insurance Company Ltd.	\$43,922,293	\$25,438,617	\$5,000,000	\$13,483,676
American International Assurance Co. (Bermuda), Ltd.	12,100,427,135	14,742,370,087	3,600,000	(2,645,542,952)
Aviva General Insurance Pte. Ltd.	410,409	(864,906)	0	1,275,315
CGU International Insurance plc	375,224	(909,440)	0	1,284,664
Dongbu Insurance Company, Ltd.	4,507,663,387	3,799,297,413	35,588,620	672,777,354
Mitsui Sumitomo Insurance Company, Limited	635,105,456	498,367,079	5,000,000	131,738,377
Tokio Marine & Nichido Fire Insurance Company, Ltd.	1,453,686,261	1,021,347,349	5,400,000	426,938,912
<b>2005 TOTAL</b>	<b>\$18,741,590,165</b>	<b>\$20,085,046,199</b>	<b>\$54,588,620</b>	<b>(\$1,398,044,654)</b>
<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>% CHANGE</b>	<b>7%</b>	<b>27%</b>	<b>2%</b>	<b>-187%</b>

# FINANCIAL STATEMENT OF LICENSED DOMESTIC INSURANCE COMPANIES

As of December 31, 2005  
Actual Figures

COMPANY NAME	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Century Insurance Company, Ltd.	\$14,419,946	\$11,855,489	\$1,000,000	\$1,564,457
Equitable Insurance Company, Ltd.	357,312	341,846	100,000	(84,534)
<b>First Home Insurance Company</b>	0.00	0.00	0.00	0.00
First Pacific Transnational Insurance Company	84,450	67,068	110,000	(92,618)
Global Insurance, Inc.	126,591	17,108	51,000	58,483
Global Pacific Insurance Company	459,357	281,901	100,000	77,456
<b>Harbor Insurance Company, Ltd.</b>	0.00	0.00	0.00	0.00
Island Insurance & Surety Corporation	162,324	33,118	100,000	29,206
Marianas Insurance Company, Ltd.	1,380,422	1,118,771	100,605	161,046
Oceania Insurance Corporation	246,407	506,413	120,000	(380,006)
Pacific Basin Insurance Company, Inc.	376,583	508,029	250,000	(381,446)
Premier Insurance Company	143,147	365,749	60,000	(282,602)
Royal Crown Insurance Corporation	251,792	1,008,174	100,000	(856,382)
Telebond Insurance Corporation	196,841	2,160	150,000	43,681
Traders Insurance Company	822,251	817,255	100,000	(95,004)
<b>2005 TOTAL</b>	<b>\$19,026,423</b>	<b>\$16,923,081</b>	<b>\$2,341,605</b>	<b>-\$238,263</b>
<b>2004 TOTAL</b>	<b>\$16,702,416</b>	<b>\$15,079,174</b>	<b>\$2,241,605</b>	<b>-\$618,362</b>
<b>% CHANGE</b>	<b>14%</b>	<b>12%</b>	<b>4%</b>	<b>-61%</b>

NOTE: The following companies not in operations, therefore no Annual Reports submitted to OIC.

- 1). First Home Insurance Company
- 2). Harbor Insurance Company, Ltd.

# FINANCIAL STATEMENT OF LICENSED FOREIGN INSURANCE COMPANIES

As of December 31, 2005

Actual Figures

COMPANY NAME	ASSETS	LIABILITIES	CAPITAL	SURPLUS
American Contractors Indemnity Company	\$174,419,486	\$131,223,269	\$2,100,000	\$41,096,217
American Family Life Assurance Co. of Columbus	46,859,355,572	43,153,875,465	3,879,605	3,701,600,502
American Home Assurance Company	24,004,518,746	18,954,867,906	25,425,810	5,024,225,030
American National Insurance Company	12,917,075	10,879,434	30,832	2,006,808
Balboa Life Insurance Company	71,922,000	24,756,000	27,920,000	19,246,000
Balboa Insurance Company	1,329,286,000	854,580,000	4,250,000	470,455,890
Centurion Life Insurance Company	1,082,595,048	211,743,947	2,500,000	868,351,101
Centurion Casualty Company	315,205,861	35,628,118	2,600,000	276,977,743
Federal Insurance Company	25,377,517,154	16,544,442,067	20,980,068	8,812,095,019
Fidelity Deposit Company of Maryland	213,830,797	26,988,705	5,000,000	181,842,092
5Star Life Insurance Company	149,695,574	99,591,309	2,500,050	47,604,215
First Net Insurance Company	7,952,472	4,026,012	2,000,000	1,926,460
Individual Assurance Co. Life, Health & Accident	44,053,063	34,171,653	2,500,000	7,381,410
Insurance Company of North America	510,983,743	423,745,661	11,357,109	75,880,973
John Hancock Life Insurance Company	72,433,102,483	68,466,790,828	10,000,000	3,956,311,656
Liberty Insurance Corporation	1,632,838,998	1,342,042,028	3,500,000	287,296,970
Lincoln National Life Insurance	95,380,517,047	92,165,800,797	25,000,000	3,189,716,250
LM Insurance Corporation	61,576,125	43,048,167	3,600,000	14,927,958
MBIA Insurance Corporation	11,037,019,308	7,236,620,543	15,000,000	3,785,398,765
Midland National Life Insurance Company	18,824,108,330	17,859,532,885	2,549,439	962,026,006
National Union Fire Insurance Company	28,267,272,264	20,220,278,823	4,478,750	8,042,514,691
NetCare Life and Health Insurance Company	24,528,862	23,321,719	2,257,000	(1,049,856)
New Hampshire Insurance Company of New York	3,403,013,330	2,561,002,962	5,325,065	836,685,303
North Coast Life Insurance Company	126,258,770	120,108,050	7,645,062	(1,494,342)
<b>SUBTOTAL</b>	<b>\$331,344,488,108</b>	<b>\$290,549,066,348</b>	<b>\$192,398,790</b>	<b>\$40,603,022,861</b>

COMPANY NAME	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Pacific Guardian Life Insurance Company, Ltd.	453,044,193	371,811,193	6,350,000	74,882,999
Pacific Indemnity Insurance Company	11,637,260	8,114,431	1,000,000	2,522,828
Primerica Life Insurance Company	5,437,586,252	3,734,918,836	2,500,000	1,700,167,416
Protective Life Insurance Company	18,707,688,000	17,328,124,000	5,000,000	1,374,564,000
The Continental Insurance Company	4,029,864,017	2,253,450,778	53,566,360	1,722,846,879
Sterling Investors Life Insurance Company	22,320,679	16,820,506	2,500,000	3,000,173
The Seaboard Surety Company	134,439,821	10,292,347	5,000,000	119,147,474
United States Fidelity & Guaranty Company	4,193,446,799	2,182,846,881	35,214,075	1,975,385,843
XL Specialty Insurance Company	523,786,873	381,553,190	5,812,500	136,421,183
Zurich American Insurance Company	31,465,372,847	26,186,127,847	5,000,000	5,274,245,000
Zurich Insurance (Guam), Inc.	31,932,493	13,791,606	2,000,000	16,140,887
<b>2005 TOTAL</b>	<b>\$396,355,607,342</b>	<b>\$343,036,917,963</b>	<b>\$316,341,725</b>	<b>\$53,002,347,543</b>
<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>% CHANGE</b>	<b>-11%</b>	<b>-14%</b>	<b>9%</b>	<b>225%</b>



## SUMMARY OF TOTAL LINES OF BUSINESS BY PROPERTY AND CASUALTY COMPANIES

**FOR YEAR ENDING DECEMBER 31, 2005**

Lines of Business	Gross Premiums Including Membership Fees Less Return Premiums on Policies Not Taken		Direct Unearned Premium Reserved	Direct Losses Paid (Deductible) Salvage	Direct Losses Incurred	Direct Losses Unpaid
	Direct Premiums Written	Direct Premiums Earned				
	Fire	\$2,925,244				
Allied Lines	1,656,501	1,022,509	319,039	1,202,001	1,118,550	82,728
Homeowners Multiple Peril	325,527	279,052	162,440	-139,453	-162,947	612
Commercial Multiple Peril	699,857	702,559	311,356	57,624	8,878	4,432
Ocean Marine	290,300	101,236	48,951	-12,622	-9,795	16,668
Inland Marine	77,370	104,187	203,337	65,286	65,286	23,000
Earthquake	546,324	348,913	137,204	138,809	46,572	13,248
All other A & H	88,650	72,315	68,656	863	-395	645
Group Accident & Health	6,166,879	5,758,131	19,725	3,469,438	3,316,493	741,456
Personal Accident	6,279	4,683	2,328	0	15	51
Worker's Compensation	2,642,018	2,380,028	1,172,594	643,831	848,667	533,782
Other Liability	1,031,974	1,090,066	458,599	136,256	101,828	613,858
Other Commercial Auto Liability	1,584,354	1,251,719	701,843	604,231	644,004	374,814
Other Private Passenger Auto Liability	3,000,365	2,756,220	1,208,099	1,750,605	1,595,055	663,980
Commercial Auto Physical Damage	1,440,898	1,402,644	752,219	554,717	569,953	134,205
Private Passenger Auto Physical Damage	2,395,819	2,251,594	1,073,905	1,549,574	1,549,007	407,081
Surety	1,905,993	1,615,787	933,524	87,135	409,802	55,172
Bonds	143,005	84,073	58,932	0	0	0
Fidelity	12,825	7,711	4,452	0	162	1,890
Financial Guaranty	10,024	5,039	3,480	0	0	0
Burglary & Theft	87,214	71,097	33,300	42,332	36,384	9,130
Boiler & Machinery	500	540	230	0	0	0
Miscellaneous/Aggregate Write-Ins	1,266,949	853,707	344,682	704,933	1,120,056	558,238
<b>2005 TOTAL</b>	<b>\$28,304,869</b>	<b>\$23,952,719</b>	<b>\$8,708,206</b>	<b>\$11,345,940</b>	<b>\$11,008,893</b>	<b>\$4,787,662</b>
<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>% CHANGE</b>	<b>1%</b>	<b>3%</b>	<b>-7%</b>	<b>4%</b>	<b>-13%</b>	<b>-14%</b>

**EXHIBIT OF PREMIUMS AND LOSSES  
FOR YEAR ENDING DECEMBER 31, 2005**

**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.	\$184,995	\$182,898	\$76,715	\$6,034	\$7,475	\$1,441
Aviva General Insurance Pte. Ltd.	0	0	0	1,196	1,144	0
Century Insurance Company, Ltd.	1,877,249	1,134,967	82,664	341,927	612,023	332,798
CGU International Insurance plc	13,998	31,085	0	16,318	-98,707	52
Dongbu Insurance Company, Ltd.	157,676	146,900	63,070	0	-780,000	0
Equitable Insurance Company, Inc.	5,364	3,267	2,097	0	0	0
First Net Insurance Company	26,186	25,442	9,993	124,905	9,106	216,652
Marianas Insurance Company, Ltd.	70,686	42,224	28,462	0	0	0
Pacific Basin Insurance Company	3,998	2,692	1,306	0	0	0
Pacific Indemnity Insurance Company	73,786	52,793	40,764	0	277	1,729
Tokio Marine & Nichido Fire Insurance Co., Ltd.	395,111	107,099	327,587	0	0	0
Traders Insurance Company	116,195	59,542	56,653	0	0	0
<b>2005 TOTAL</b>	<b>\$2,925,244</b>	<b>\$1,788,909</b>	<b>\$689,311</b>	<b>\$490,380</b>	<b>\$ (248,682)</b>	<b>\$552,672</b>

**EXHIBIT OF PREMIUMS AND LOSSES  
FOR YEAR ENDING DECEMBER 31, 2005**

**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.	\$205,726	\$204,242	\$85,066	\$0	(17,500)	\$0
American Home Assurance Company	17,000	15,000	9,000	0	0	0
Century Insurance Company, Ltd.	937,028	327,866	20,172	210,245	147,025	77,788
Dongbu Insurance Company, Ltd.	309,466	280,387	123,786	949,975	949,975	0
First Net Insurance Company	14,346	13,154	7,502	0	(922)	618
National Union Fire Insurance Company	61,000	60,000	30,000	6,000	6,000	0
Pacific Basin Insurance Company	582	582	0	0	0	0
Pacific Indemnity Insurance Company	111,353	121,278	43,513	35,781	33,972	4,322
<b>2005 TOTAL</b>	<b>\$1,656,501</b>	<b>\$1,022,509</b>	<b>\$319,039</b>	<b>\$1,202,001</b>	<b>\$1,118,550</b>	<b>\$82,728</b>

**EXHIBIT OF PREMIUMS AND LOSSES  
FOR YEAR ENDING DECEMBER 31, 2005  
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	(165,000)	\$ (165,000)	\$0
CGU International Insurance plc	0	2,837	0	19,505	5,763	0
Dongbu Insurance Company, Ltd.	82,532	88,916	33,013	0	0	0
Equitable Insurance Company, Inc.	4,850	3,123	1,727	0	0	0
First Net Insurance Company	78,832	73,125	37,266	0	(9,752)	112
Marianas Insurance Company, Ltd.	84,353	36,532	47,821	3,689	3,689	0
National Union Fire Insurance Company	5,000	6,000	3,000	1,000	1,000	0
Pacific Indemnity Insurance Company	46,171	51,321	28,587	1,353	1,353	0
Tokio Marine & Nichido Fire Insurance Co., Ltd.	5,408	7,312	2,531	0	0	500
Traders Insurance Company	18,381	9,886	8,495	0	0	0
<b>2005 TOTAL</b>	<b>\$325,527</b>	<b>\$279,052</b>	<b>\$162,440</b>	<b>(\$139,453)</b>	<b>(\$162,947)</b>	<b>\$612</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
Dongbu Insurance Company, Ltd.	\$78,512	\$79,472	\$31,404	\$0	\$0	\$0
Pacific Indemnity Insurance Company	39,046	39,766	22,244	0	69	432
Tokio Marine & Nichido Fire Insurance Co., Ltd.	582,299	583,321	257,708	57,624	8,809	4,000
<b>2005 TOTAL</b>	<b>\$699,857</b>	<b>\$702,559</b>	<b>\$311,356</b>	<b>\$57,624</b>	<b>\$8,878</b>	<b>\$4,432</b>

**EXHIBIT OF PREMIUMS AND LOSSES  
FOR YEAR ENDING DECEMBER 31, 2005**

**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.	\$0	\$29	\$0	\$0	\$0	\$0
Century Insurance Company, Ltd.	229,287	64,774	18,476	(14,680)	(8,876)	15,877
CGU International Insurance plc	0	41	0	2,058	(942)	0
Dongbu Insurance Company, Ltd.	5,497	3,298	2,199	0	0	0
First Net Insurance Company	0	0	0	0	23	791
Marianas Insurance Company, Ltd.	9,504	1,774	7,730	0	0	0
Tokio Marine & Nichido Fire Insurance Co., Ltd.	31,412	24,720	12,546	0	0	0
Traders Insurance Company	14,600	6,600	8,000	0	0	0
<b>2005 TOTAL</b>	<b>\$290,300</b>	<b>\$101,236</b>	<b>\$48,951</b>	<b>(\$12,622)</b>	<b>(\$9,795)</b>	<b>\$16,668</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.	\$0	\$1,190	\$0	\$0	\$0	\$0
CGU International Insurance plc	0	14	0	0	0	0
Centurion Casualty Company	73,836	102,836	200,000	65,286	65,286	23,000
Pacific Indemnity Insurance Company	3,534	147	3,337	0	0	0
<b>2005 TOTAL</b>	<b>\$77,370</b>	<b>\$104,187</b>	<b>\$203,337</b>	<b>\$65,286</b>	<b>\$65,286</b>	<b>\$23,000</b>

**EXHIBIT OF PREMIUMS AND LOSSES  
FOR YEAR ENDING DECEMBER 31, 2005**

**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.	\$115,833	\$114,286	\$48,102	\$3,268	\$3,268	\$0
American Home Assurance Company	0	1,000	0	0	0	0
Century Insurance Company, Ltd.	229,094	39,028	2,572	105,528	7,737	3,587
Dongbu Insurance Company, Ltd.	134,209	125,896	53,684	0	0	0
First Net Insurance Company	11,986	10,471	6,111	18,334	23,196	5,339
National Union Fire Insurance Company	0	1,000	0	0	0	0
Pacific Indemnity Insurance Company	55,202	57,232	26,735	11,679	12,371	4,322
<b>2005 TOTAL</b>	<b>\$546,324</b>	<b>\$348,913</b>	<b>\$137,204</b>	<b>\$138,809</b>	<b>\$46,572</b>	<b>\$13,248</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.	\$88,650	\$71,484	\$68,656	\$0	\$0	\$0
Aviva General Insurance Pte. Ltd.	0	0	0	0	(649)	(2)
CGU International Insurance plc	0	831	0	863	254	647
<b>2005 TOTAL</b>	<b>\$88,650</b>	<b>\$72,315</b>	<b>\$68,656</b>	<b>\$863</b>	<b>(\$395)</b>	<b>\$645</b>

**EXHIBIT OF PREMIUMS AND LOSSES  
FOR YEAR ENDING DECEMBER 31, 2005**

**GROUP ACCIDENT & HEALTH**

NAME OF INSURER	DIRECT					
	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
American Home Assurance Company	\$4,000	\$6,000	\$2,000	\$0	\$0	\$0
Century Insurance Company, Ltd.	12,070	1,970	4,191	0	0	0
First Net Insurance Company	25,644	23,257	13,534	10,994	4,647	330
Global Pacific Insurance Company	398,261	0	0	115,693	219,151	103,458
Tokio Marine & Nichido Fire Ins. Co., Ltd.	1,430,731	1,430,731	0	1,208,503	1,037,277	312
Zurich Insurance (Guam), Inc.	4,296,173	4,296,173	0	2,134,248	2,055,418	637,356
<b>2005 TOTAL</b>	<b>\$6,166,879</b>	<b>\$5,758,131</b>	<b>\$19,725</b>	<b>\$3,469,438</b>	<b>\$3,316,493</b>	<b>\$741,456</b>

**PERSONAL ACCIDENT**

NAME OF INSURER	DIRECT					
	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
First Net Insurance Company	\$2,904	\$3,242	\$394	\$0	\$15	\$51
Royal Crown Insurance Corporation	490	490	0	0	0	0
Traders Insurance Company	2,885	951	1,934	0	0	0
<b>2005 TOTAL</b>	<b>\$6,279</b>	<b>\$4,683</b>	<b>\$2,328</b>	<b>\$0</b>	<b>\$15</b>	<b>\$51</b>

**EXHIBIT OF PREMIUMS AND LOSSES  
FOR YEAR ENDING DECEMBER 31, 2005  
WORKERS' COMPENSATION**

NAME OF INSURER	DIRECT						DIRECT LOSSES UNPAID
	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID	
AIOI Insurance Company, Ltd.	\$235,161	\$266,884	\$116,077	\$11,580	\$15,527	\$16,426	
American Home Assurance Company	0	0	0	0	0	3,000	
Aviva General Insurance Pte. Ltd.	0	231	0	15,687	26,100	30,101	
Century Insurance Company, Ltd.	917,352	966,184	343,594	480,686	631,888	314,519	
CGU International Insurance plc	1,375	10,082	231	40,761	(13,535)	19,688	
Dongbu Insurance Company, Ltd.	214,727	169,263	85,891	8,587	5,617	0	
Equitable Insurance Company, Inc.	145,864	69,604	76,260	493	493	0	
First Net Insurance Company	20,196	19,009	6,127	3,379	5,624	16,297	
Island Insurance & Surety Corporation	36,042	36,087	22,900	12,089	13,051	260	
Marianas Insurance Company, Ltd.	63,781	31,140	32,641	1,867	31,809	32,442	
National Union Fire Insurance Company	218,000	191,000	109,000	13,000	11,000	10,000	
Oceania Insurance Corporation	142,189	111,830	77,642	2,267	2,267	1,659	
Pacific Basin Insurance Company, Inc.	66,110	45,209	20,901	0	688	11,000	
Pacific Indemnity Insurance Company	49,867	52,087	22,880	31,556	101,458	75,633	
Premier Insurance Company, Inc.	4,985	4,382	0	0	541	0	
Royal Crown Insurance Corporation	137,478	132,583	71,537	2,618	2,618	0	
Tokio Marine & Nichido Fire Insurance Co., Ltd.	131,879	134,544	69,810	5,762	22	2,757	
Traders Insurance Company	257,012	139,909	117,103	13,499	13,499	0	
<b>2005 TOTAL</b>	<b>\$2,642,018</b>	<b>\$2,380,028</b>	<b>\$1,172,594</b>	<b>\$643,831</b>	<b>\$848,667</b>	<b>\$533,782</b>	



**EXHIBIT OF PREMIUMS AND LOSSES  
FOR YEAR ENDING DECEMBER 31, 2005**

**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.	\$350,142	\$346,306	\$157,568	\$18,924	\$126,424	\$116,806
American Home Assurance Company	7,000	7,000	4,000	35,000	35,000	0
Aviva General Insurance Pte. Ltd.	0	0	0	27,863	18,436	2,522
CGU International Insurance plc	(338)	4,945	0	10,350	(40,240)	11,949
Dongbu Insurance Company, Ltd.	75,569	78,537	30,228	11,612	17,612	10,000
First Net Insurance Company	137,469	121,186	24,184	0	(1,220)	24,686
Marianas Insurance Company, Ltd.	27,291	15,537	11,754	0	150,000	150,000
National Union Fire Insurance Company	50,000	49,000	25,000	8,000	15,000	13,000
Pacific Basin Insurance Company	8,225	3,608	4,617	0	0	0
Pacific Indemnity Insurance Company	29,736	25,858	13,112	12,324	29,075	20,704
Tokio Marine & Nichido Fire Insurance Co., Ltd.	305,355	416,597	168,103	12,183	(256,259)	256,191
Traders Insurance Company	41,525	21,492	20,033	0	8,000	8,000
<b>2005 TOTAL</b>	<b>\$1,031,974</b>	<b>\$1,090,066</b>	<b>\$458,599</b>	<b>\$136,256</b>	<b>\$101,828</b>	<b>\$613,858</b>

**EXHIBIT OF PREMIUMS AND LOSSES  
FOR YEAR ENDING DECEMBER 31, 2005  
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.	\$183,646	\$151,467	\$90,476	\$12,284	\$18,284	\$9,000	
Aviva General Insurance Pte. Ltd.	0	0	0	3,580	(7,659)	1,709	
Century Insurance Company, Ltd	729,225	432,199	287,252	363,259	446,895	68,723	
CGU International Insurance plc	28,588	88,878	0	62,983	(6,491)	12,948	
Dongbu Insurance Company, Ltd.	160,032	162,441	64,013	41,131	40,077	12,999	
Equitable Insurance Company, Inc.	15,897	8,614	7,283	400	400	0	
First Net Insurance Company	22,076	29,835	11,550	1,798	7,838	5,224	
Marianas Insurance Company, Ltd.	23,203	11,378	11,825	4,307	4,702	395	
National Union Fire Insurance Company	223,000	224,000	111,000	51,000	36,000	9,000	
Pacific Basin Insurance Company	36,528	21,610	14,918	0	8,294	0	
Pacific Indemnity Insurance Company	36,831	33,018	18,855	32,994	33,695	4,332	
Royal Crown Insurance Corporation	34,765	38,241	42,065	12,655	13,321	36,384	
Tokio Marine & Nichido Fire Insurance Co., Ltd.	23,305	11,565	13,821	13,386	43,694	213,600	
Traders Insurance Company	67,258	38,473	28,785	4,454	4,954	500	
<b>2005 TOTAL</b>	<b>\$1,584,354</b>	<b>\$1,251,719</b>	<b>\$701,843</b>	<b>\$604,231</b>	<b>\$644,004</b>	<b>\$374,814</b>	

**EXHIBIT OF PREMIUMS AND LOSSES  
FOR YEAR ENDING DECEMBER 31, 2005**

**OTHER PRIVATE PASSENGER AUTO LIABILITY**

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Insurance Company, Ltd.	\$60,341	\$50,920	\$32,086	\$25,220	\$12,220	\$4,000
American Home Assurance Company	3,000	3,000	1,000	(4,000)	(4,000)	0
Aviva General Insurance Pte. Ltd.	0	61	0	5,783	35,941	158,071
Century Insurance Company, Ltd	965,005	980,844	313,665	569,533	589,900	118,227
CGU International Insurance plc	473	25,550	60	211,451	(25,909)	127,912
Dongbu Insurance Company, Ltd.	457,759	464,649	183,104	329,314	320,873	104,081
Equitable Insurance Company, Inc.	154,766	93,983	60,783	18,160	21,815	3,655
First Net Insurance Company	106,493	99,507	55,646	28,941	34,473	29,376
Marianas Insurance Company, Ltd.	245,579	120,425	125,154	89,417	73,901	2,353
National Union Fire Insurance Company	213,000	208,000	107,000	93,000	104,000	33,000
New Hampshire Insurance Company	0	0	0	6,000	10,000	18,000
Pacific Basin Insurance Company	121,658	73,589	48,069	0	26,724	0
Pacific Indemnity Insurance Company	152,035	132,920	74,330	116,235	111,076	18,807
Royal Crown Insurance Corporation	326,730	384,977	122,179	193,311	210,153	0
Tokio Marine & Nichido Fire Insurance Co., Ltd.	3,984	9,372	3,904	22,612	-3,478	14,760
Traders Insurance Company	189,542	108,423	81,119	45,628	77,366	31,738
<b>2005 TOTAL</b>	<b>\$3,000,365</b>	<b>\$2,756,220</b>	<b>\$1,208,099</b>	<b>\$1,750,605</b>	<b>\$1,595,055</b>	<b>\$663,980</b>

**EXHIBIT OF PREMIUMS AND LOSSES  
FOR YEAR ENDING DECEMBER 31, 2005  
COMMERCIAL AUTO PHYSICAL DAMAGE**

NAME OF INSURER	DIRECT					DIRECT LOSSES UNPAID
	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	
AIOI Insurance Company, Ltd.	\$428,499	\$353,417	\$211,106	\$113,764	\$109,633	\$7,005
Century Insurance Company, Ltd.	512,154	521,632	263,088	329,398	321,765	78,048
Dongbu Insurance Company, Ltd.	46,674	47,377	18,670	24,493	23,865	7,742
Equitable Insurance Company, Inc.	5,022	3,494	1,528	600	600	0
First Net Insurance Company	39,860	41,909	51,789	7,094	19,454	13,356
Marianas Insurance Company, Ltd.	9,898	4,854	5,044	0	0	0
National Union Fire Insurance Company	122,000	153,000	61,000	65,000	71,000	18,000
Pacific Basin Insurance Company	10,046	5,903	4,143	0	2,304	0
Pacific Indemnity Insurance Company	42,690	45,787	18,550	9,063	9,340	1,729
Royal Crown Insurance Corporation	842	927	1,019	666	2,028	0
Tokio Marine & Nichido Fire Insurance Co., Ltd.	205,808	214,388	108,833	1,959	6,209	7,250
Traders Insurance Company	17,405	9,956	7,449	2,680	3,755	1,075
<b>2005 TOTAL</b>	<b>\$1,440,898</b>	<b>\$1,402,644</b>	<b>\$752,219</b>	<b>\$554,717</b>	<b>\$569,953</b>	<b>\$134,205</b>

**EXHIBIT OF PREMIUMS AND LOSSES  
FOR YEAR ENDING DECEMBER 31, 2005**

**PRIVATE PASSENGER AUTO PHYSICAL DAMAGE**

NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Insurance Company, Ltd.	\$128,228	\$108,208	\$68,185	\$95,384	\$108,156	\$15,771
American Home Assurance Company	3,000	0	2,000	1,000	1,000	0
Century Insurance Company, Ltd.	678,901	691,467	285,011	452,620	482,141	235,233
Dongbu Insurance Company, Ltd.	460,146	467,072	184,058	326,564	318,193	103,212
Equitable Insurance Company, Inc.	66,379	36,926	29,453	32,680	33,294	614
First Net Insurance Company	133,042	130,957	40,723	80,332	71,527	12,366
Marianas Insurance Company, Ltd.	181,179	88,845	92,334	77,820	66,360	0
National Union Fire Insurance Company	232,000	240,000	116,000	95,000	73,000	23,000
Pacific Basin Insurance Company	40,352	24,605	15,747	0	8,754	0
Pacific Indemnity Insurance Company	269,283	291,265	109,315	91,173	78,111	7,809
Royal Crown Insurance Corporation	53,173	58,490	64,339	21,015	37,929	0
Tokio Marine & Nichido Fire Insurance Co., Ltd.	26,048	42,778	14,633	219,679	205,659	500
Traders Insurance Company	124,088	70,981	52,107	56,307	64,883	8,576
<b>2005 TOTAL</b>	<b>\$2,395,819</b>	<b>\$2,251,594</b>	<b>\$1,073,905</b>	<b>\$1,549,574</b>	<b>\$1,549,007</b>	<b>\$407,081</b>

**EXHIBIT OF PREMIUMS AND LOSSES  
FOR YEAR ENDING DECEMBER 31, 2005**

**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
AIOI Insurance Company, Limited	\$84	\$52	\$32	\$0	\$0	\$0
Century Insurance Company, Ltd.	286,704	320,452	151,840	6,093	17,336	11,243
Dongbu Insurance Company, Ltd.	16,269	9,821	6,508	0	0	0
Equitable Insurance Company, Inc.	226,905	132,870	94,035	31,430	31,430	0
Fidelity & Deposit Company of Maryland	213,926	172,756	136,461	0	31,240	42,067
First Net Insurance Company	0	0	0	0	93	133
Global Insurance Inc.	27,045	26,529	13,129	0	0	0
Island Insurance & Surety Corp.	11,570	13,542	5,464	0	0	0
Marianas Insurance Company, Ltd.	170,849	91,259	79,590	0	0	0
Oceania Insurance Corporation	288,421	331,706	133,962	44,063	44,063	0
Pacific Indemnity Insurance Company	12,617	3,088	11,972	0	277	1,729
Premier Insurance Company	61,845	57,001	0	0	279,814	0
Royal Crown Insurance Corporation	435,393	362,976	235,059	0	0	0
Telebond Insurance Corporation	8,670	13,060	0	0	0	0
Tokio Marine & Nichido Fire Insurance Co., Ltd.	480	595	337	0	0	0
Traders Insurance Company	145,215	80,080	65,135	5,549	5,549	0
<b>2005 TOTAL</b>	<b>\$1,905,993</b>	<b>\$1,615,787</b>	<b>\$933,524</b>	<b>\$87,135</b>	<b>\$409,802</b>	<b>\$55,172</b>

EXHIBIT OF PREMIUMS AND LOSSES FOR YEAR ENDING DECEMBER 31, 2005							
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	
Pacific Basin Insurance Company	\$18,740	\$8,757	\$9,983	\$0	\$0	\$0	\$0
Royal Crown Insurance Corporation	2,870	2,870	0	0	0	0	0
Traders Insurance Company	121,395	72,446	48,949	0	0	0	0
<b>2005 TOTAL</b>	<b>\$143,005</b>	<b>\$84,073</b>	<b>\$58,932</b>	<b>\$0</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	
AIOL Insurance Company, Limited	\$0	\$36	\$0	\$0	\$0	\$0	\$0
Century Insurance Company, Ltd.	12,825	7,711	4,452	0	0	0	0
First Net Insurance Company	0	0	0	0	162	1,890	1,890
<b>2005 TOTAL</b>	<b>\$12,825</b>	<b>\$7,711</b>	<b>\$4,452</b>	<b>\$0</b>	<b>\$162</b>	<b>\$1,890</b>	<b>\$1,890</b>

FINANCIAL GUARANTY							
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID	
Century Insurance Company, Ltd.	\$10,024	\$5,039	\$3,480	\$0	\$0	\$0	\$0
<b>2005 TOTAL</b>	<b>\$10,024</b>	<b>\$5,039</b>	<b>\$3,480</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

**EXHIBIT OF PREMIUMS AND LOSSES  
FOR YEAR ENDING DECEMBER 31, 2005**

**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.	\$13,817	\$14,886	\$5,793	\$14,163	\$9,163	\$0
American Home Assurance Company	5,000	5,000	2,000	0	0	0
Century Insurance Company, Ltd.	14,310	4,878	4,968	28,169	26,528	5,832
Dongbu Insurance Company, Ltd.	28,329	20,795	11,332	0	0	0
First Net Insurance Company	754	663	111	0	209	272
Marianas Insurance Company, Ltd.	8,679	6,848	1,831	0	0	0
Pacific Indemnity Insurance Company	7,856	11,190	2,100	0	484	3,026
Tokio Marine & Nichido Fire Insurance Co., Ltd.	4,769	5,714	2,588	0	0	0
Traders Insurance Company	3,700	1,123	2,577	0	0	0
<b>2005 TOTAL</b>	<b>\$87,214</b>	<b>\$71,097</b>	<b>\$33,300</b>	<b>\$42,332</b>	<b>\$36,384</b>	<b>\$9,130</b>



**EXHIBIT OF PREMIUMS AND LOSSES  
FOR YEAR ENDING DECEMBER 31, 2005**

**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	\$540	\$230	\$0	\$0	\$0
<b>2005 TOTAL</b>	<b>\$500</b>	<b>\$540</b>	<b>\$230</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.	\$1,660	\$9,525	\$530	-\$130	-\$130	\$0
Centurion Casualty Company	142,463	157,463	175,000	17,897	16,987	9,000
Century Insurance Company, Ltd.	1,102,806	673,714	161,013	682,021	1,097,980	549,164
Marianas Insurance Company Ltd.	13,774	9,329	4,445	219	219	0
Tokio Marine & Nichido Fire Insurance Co., Ltd.	6,246	3,676	3,694	4,926	5,000	74
<b>2005 TOTAL</b>	<b>\$1,266,949</b>	<b>\$853,707</b>	<b>\$344,682</b>	<b>\$704,933</b>	<b>\$1,120,056</b>	<b>\$558,238</b>

**SURPLUS LINES  
SUMMARY OF PREMIUMS WRITTEN  
FOR THE YEAR ENDED JULY 1, 2005**

REPORTING BROKER	AVIATION	EMPLOYEES DISHONESTY	MARINE HULL	CRIME GUARD	DIR. & OFFICERS LIABILITY	MARINE LIABILITY	PREMISES LIABILITY	MARINE PROPERTY	AIRPORT PROPERTY	AIRPORT LIABILITY	CONTRACT ALL RISK	PROF. LIABILITY	Port LIABILITY
1).				27,500				161,175	416,160	210,000			750,000
2).	10,500		10,810			12,700							
3).		67,500											
4).			55,906				43,050					49,482	
5).													
6).													
7).													
2004 TOTAL	\$10,500	\$67,500	\$66,716	\$27,500	\$0	\$12,700	\$43,050	\$0	\$416,160	\$210,000	\$0	\$49,482	\$0
2003 TOTAL	\$441,895	\$0	\$38,095	\$27,500	\$0	\$149,058	\$0	\$342,020	\$450,000	\$918,025	\$0	\$21,195	\$0

- NOTE: NO BUSINESS ACTIVITY FOR THE FOLLOWING COMPANIES:**
- 1). AM Insurance
  - 2). AON Insurance Micronesia (Saipan) Inc.
  - 3). Marianas Insurance Company, Ltd.
  - 4). Takagi & Associates, Inc.
  - 5). Moylan's Insurance Underwriters, Inc.
  - 6). Pacifica Insurance Underwriters, Inc.

**AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS  
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS  
FOR YEAR ENDING December 31, 2005**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance	9,576	0	4,945		14,521
2. Annuity Considerations					
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
<b>TOTALS</b>	<b>\$9,576</b>	<b>\$0</b>	<b>\$4,945</b>	<b>\$0</b>	<b>\$14,521</b>

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS  
FOR YEAR ENDING December 31, 2005**

	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-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, 2005**

	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, 2005**

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

**EXHIBIT OF POLICY EXHIBIT  
FOR YEAR ENDING December 31, 2005**

	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	39	1,023,801				499,322	39	1,523,123
Issued During Year								
Ceased to be in Force During Year (net)	(8)	(201,217)				(45,202)	(8)	(246,419)
In Force, December 31, Current Year	31	822,584				454,120	31	1,276,704

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE  
FOR YEAR ENDING December 31, 2005**

	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	216,204	221,442		86,551	90,873
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
<b>TOTALS</b>	<b>\$216,204</b>	<b>\$221,442</b>		<b>\$86,551</b>	<b>\$90,873</b>

**AMERICAN NATIONAL INSURANCE COMPANY  
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS  
FOR YEAR ENDING December 31, 2005**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance	9,046	197,870			206,916
2. Annuity Considerations					
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
<b>TOTALS</b>	<b>\$9,046</b>	<b>\$197,870</b>			<b>\$206,916</b>

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS  
FOR YEAR ENDING December 31, 2005**

	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, 2005**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits					44,348
Matured Endowments					
Annuity Benefits					
Surrender Values	1,190				1,190
Aggregate Write-ins for Miscellaneous Direct Claims and Benefits Paid					
All other Benefits, except A & H	242				242
<b>TOTALS</b>	<b>\$1,432</b>	<b>\$44,348</b>			<b>\$45,780</b>

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED  
FOR YEAR ENDING December 31, 2005**

	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				5	44,348					5	44,348		
Incurrd During Current Year				5	44,348					5	44,348		
Settled During Current Year													
By Payment in Full													
By Payment on Compromised Claims													
TOTAL Paid				5	44,348					5	44,348		
Reduction by Compromise													
Amount Rejected													
TOTAL Settlements				5	44,348					5	44,348		
Unpaid, December 31, Current Year													

**EXHIBIT OF POLICY EXHIBIT  
FOR YEAR ENDING December 31, 2005**

	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	2	40,000	979	8,159,541					
Issued During Year			786	7,698,504					
Ceased to be in Force During Year (net)	1	(25,000)	(650)	(5,487,150)					
In Force, December 31, Current Year	1	15,000	1,115	10,370,895					

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE  
FOR YEAR ENDING December 31, 2005**

	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)	45,501	47,841		360	721
<b>OTHER INDIVIDUAL POLICIES:</b>					
Non-cancelable					
Guaranteed Renewable					
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
<b>TOTALS</b>	<b>\$45,501</b>	<b>\$47,841</b>		<b>\$360</b>	<b>\$721</b>



**BALBOA LIFE INSURANCE COMPANY  
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS  
FOR YEAR ENDING December 31, 2005**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance					
2. Annuity Considerations		43,099			43,099
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
<b>TOTALS</b>		<b>\$43,099</b>			<b>\$43,099</b>

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS  
FOR YEAR ENDING December 31, 2005**

	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, 2005**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits					
Matured Endowments		5,750			5,750
Annuity Benefits					
Surrender Values					
Aggregate Write-Ins for Miscellaneous Direct Claims and Benefits Paid					
All other Benefits, except A & H					
<b>TOTALS</b>		<b>\$5,750</b>			<b>\$5,750</b>

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED  
FOR YEAR ENDING December 31, 2005**

	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				6,800				6,800
Incurred During Current Year			1	728			1	728
Settled During Current Year								
By Payment in Full			1	5,750			1	5,750
By Payment on Compromised Claims								
TOTAL Paid			1	5,750			1	5,750
Reduction by Compromise								
Amount Rejected								
TOTAL Settlements			1	5,750			1	5,750
Unpaid, December 31, Current Year			0	1,778			0	1,778

**EXHIBIT OF POLICY EXHIBIT  
FOR YEAR ENDING December 31, 2005**

	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			1246	5,082,009			1246	5,082,009
Issued During Year			433	1,370,174			433	1,370,174
Ceased to be in Force During Year (net)			(900)	(3,313,950)			(900)	(3,313,950)
In Force, December 31, Current Year			779	3,138,233			779	3,138,233

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE  
FOR YEAR ENDING December 31, 2005**

	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)	4,845				
OTHER INDIVIDUAL POLICIES:					
Non-cancelable					
Guaranteed Renewable					
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
<b>TOTALS</b>	<b>\$4,845</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

**CENTURION LIFE INSURANCE COMPANY  
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS  
FOR YEAR ENDING December 31, 2005**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance		209,942			209,942
2. Annuity Considerations					
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
<b>TOTALS</b>		<b>\$209,942</b>			<b>\$209,942</b>

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS  
FOR YEAR ENDING December 31, 2005**

	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, 2005**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits					
Matured Endowments		56,200			56,200
Annuity Benefits					
Surrender Values					
Aggregate Write-Ins for Miscellaneous Direct Claims and Benefits Paid					
All other Benefits, except A & H					
<b>TOTALS</b>		<b>\$56,200</b>			<b>\$56,200</b>

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED  
FOR YEAR ENDING December 31, 2005**

	CREDIT LIFE						TOTAL	
	ORDINARY		(Group & Individual)		GROUP		TOTAL	
	NO.	AMOUNT	No. of Pols. & Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT
Unpaid December 31, Previous Year			2	15,506			2	15,506
Incurred During Current Year			15	60,528			15	60,528
Settled During Current Year								
By Payment in Full			15	56,200			15	56,200
By Payment on Compromised Claims								
TOTAL Paid			15	56,200			15	56,200
Reduction by Compromise								
Amount Rejected								
TOTAL Settlements			15	56,200			15	56,200
Unpaid, December 31, Current Year			2	19,834			2	19,834

**EXHIBIT OF POLICY EXHIBIT  
FOR YEAR ENDING December 31, 2005**

	CREDIT LIFE						TOTAL	
	ORDINARY		(Group & Individual)		GROUP		TOTAL	
	NO.	AMOUNT	No. of Pols. & Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT
In Force, December 31, Previous Year			3,566	15,152,283			3,566	15,152,283
Issued During Year			2,660	18,112,258			2,660	18,112,258
Ceased to be in Force During Year (net)			(2,678)	(14,784,482)			(2,678)	(14,784,482)
In Force, December 31, Current Year			3,548	\$18,480,059			3,548	\$18,480,059

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE  
FOR YEAR ENDING December 31, 2005**

	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)	163,270	191,660		31,049	56,189
<b>OTHER INDIVIDUAL POLICIES:</b>					
Non-cancelable					
Guaranteed Renewable					
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
<b>TOTALS</b>	<b>\$163,270</b>	<b>\$191,660</b>		<b>\$31,049</b>	<b>\$56,189</b>

**INDIVIDUAL ASSURANCE COMPANY, LIFE, HEALTH & ACCIDENT  
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS  
FOR YEAR ENDING December 31, 2005**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance	2,316,694	27,932	4,151,613		6,496,239
2. Annuity Considerations	270,013				270,013
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
<b>TOTALS</b>	<b>\$2,586,707</b>	<b>\$27,932</b>	<b>\$4,151,613</b>		<b>\$6,766,252</b>

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS  
FOR YEAR ENDING December 31, 2005**

	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, 2005**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits	246,643	2,009	4,535,459		4,784,111
Matured Endowments	12,511				12,511
Annuity Benefits					
Surrender Values	1,203,006		42,410		1,245,416
Aggregate Write-Ins for Miscellaneous Direct Claims and Benefits Paid					
All other Benefits, except A & H					
<b>TOTALS</b>	<b>\$1,462,160</b>	<b>\$2,009</b>	<b>\$4,577,869</b>		<b>\$6,042,038</b>

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED  
FOR YEAR ENDING December 31, 2005**

	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		73,187			335	25	863,394	25	936,916	
Incurred During Current Year	7	217,277	2		1,961	137	4,869,583	146	5,088,821	
Settled During Current Year										
By Payment in Full	7	246,643	2		2,009	128	4,535,459	137	4,784,111	
By Payment on Compromised Claims										
TOTAL Paid	7	246,643	2		2,009	128	4,535,459	137	4,784,111	
Reduction by Compromise Amount Rejected										
TOTAL Settlements	7	246,643	2		2,009	128	4,535,459	137	4,784,111	
Unpaid, December 31, Current Year		43,821			287	34	1,197,518	34	1,241,626	

**EXHIBIT OF POLICY EXHIBIT  
FOR YEAR ENDING December 31, 2005**

	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	2,808	276,850,486	564		1,401,871	2	1,163,570,861	3,374	1,441,823,218	
Issued During Year	485	37,930,523	609		3,733,184			1,094	41,663,707	
Ceased to be in Force During Year (net)	(226)	(18,828,170)	(194)		1,486,402			(420)	44,133,642	
In Force, December 31, Current Year	3,067	295,952,839	979		6,621,457	2	1,225,046,271	4,048	1,527,620,567	



**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE  
FOR YEAR ENDING December 31, 2005**

	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)	20	(1,385)		1,885	4,008
<b>OTHER INDIVIDUAL POLICIES:</b>					
Non-cancelable					
Guaranteed Renewable					
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
<b>TOTALS</b>	<b>\$20</b>	<b>(\$1,385)</b>		<b>\$1,885</b>	<b>\$4,008</b>

**MIDLAND NATIONAL LIFE INSURANCE COMPANY  
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS  
FOR YEAR ENDING December 31, 2005**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance	247,069				247,069
2. Annuity Considerations	7,788				7,788
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
<b>TOTALS</b>	<b>\$254,857</b>				<b>\$254,857</b>

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS  
FOR YEAR ENDING December 31, 2005**

	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, 2005**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits					
Matured Endowments					
Annuity Benefits					
Surrender Values	40,758				40,758
Aggregate Write-Ins for Miscellaneous Direct Claims and Benefits Paid					
All other Benefits, except A & H					
<b>TOTALS</b>	<b>\$40,758</b>				<b>\$40,758</b>

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED  
FOR YEAR ENDING December 31, 2005**

	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, 2005**

	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, 2005**

	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>					

**NETCARE LIFE AND HEALTH INSURANCE COMPANY  
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS  
FOR YEAR ENDING December 31, 2005**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance	456,013		54,085		510,098
2. Annuity Considerations	5,466				5,466
3. Deposit-type contract funds					
4. Other considerations	378				378
5. Totals (Sum of Lines 1 to 4)	\$461,857		\$54,085		\$515,942

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS  
FOR YEAR ENDING December 31, 2005**

	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, 2005**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits			28,000		28,000
Matured Endowments					
Annuity Benefits					
Surrender Values	13,413				13,413
Aggregate Write-Ins for Miscellaneous Direct Claims and Benefits Paid					
All other Benefits, except A & H					
<b>TOTALS</b>	\$13,413	\$0	\$28,000	\$0	\$41,413

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED  
FOR YEAR ENDING December 31, 2005**

	ORDINARY						CREDIT LIFE (Group & Individual)			GROUP			TOTAL	
	NO.	AMOUNT	No. of Pols. & Gr. Cert.		AMOUNT	No. of Cert.	AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT	No.	AMOUNT	
Unpaid December 31, Previous Year														
Incurred During Current Year	2	350,712				1			28,000	3	378,712			
Settled During Current Year														
By Payment in Full										1	28,000			
By Payment on Compromised Claims														
TOTAL Paid										1	28,000		28,000	
Reduction by Compromise														
Amount Rejected	1	300,000								1	300,000			
TOTAL Settlements	1	300,000								1	28,000	2	328,000	
Unpaid, December 31, Current Year	1	50,712	0		0	0				0	0	1	50,712	

**EXHIBIT OF POLICY EXHIBIT  
FOR YEAR ENDING December 31, 20054**

	ORDINARY			CREDIT LIFE (Group & Individual)			GROUP			TOTAL	
	NO.	AMOUNT	No. of Pols. & Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT	
In Force, December 31, Previous Year	954	68,413,471			8		8	8,103,000	962	76,516,471	
Issued During Year	41	2,726,363			1		1	270,000	42	2,996,363	
Ceased to be in Force During Year (net)											
In Force, December 31, Current Year	995	\$71,139,834			9		9	\$8,373,000	1,004	\$79,512,834	

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE  
FOR YEAR ENDING December 31, 2005**

	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Dir. Bus.	Direct Losses Paid	Direct Losses Incurred
Group Policies	1,507,069	1,507,069		1,101,677	864,535
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>	<b>\$1,507,069</b>	<b>\$1,507,069</b>	<b>\$0</b>	<b>\$1,101,677</b>	<b>\$864,535</b>

**NORTH COAST LIFE INSURANCE COMPANY  
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS  
FOR YEAR ENDING December 31, 2005**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance	65,716				65,716
2. Annuity Considerations					
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
<b>TOTALS</b>	<b>\$65,716</b>				<b>\$65,716</b>

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS  
FOR YEAR ENDING December 31, 2005**

	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, 2005**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits					
Matured Endowments					
Annuity Benefits					
Surrender Values	81,552				81,552
Aggregate Write-Ins for Miscellaneous Direct Claims and Benefits Paid					
All other Benefits, except A & H					
<b>TOTALS</b>	<b>\$81,552</b>				<b>\$81,552</b>



**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED  
FOR YEAR ENDING December 31, 2005**

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

**EXHIBIT OF POLICY EXHIBIT  
FOR YEAR ENDING December 31, 2005**

	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	81	8,647,189						81	8,647,189	
Issued During Year	9	2,511,000						9	2,511,000	
Ceased to be in Force During Year (net)	(18)	(3,072,178)						(18)	(3,072,178)	
In Force, December 31, Current Year	<b>72</b>	<b>\$8,086,011</b>						<b>72</b>	<b>\$8,086,011</b>	

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE  
FOR YEAR ENDING December 31, 2005**

	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, 2005**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance	392,079		123,086		515,165
2. Annuity Considerations					
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
<b>TOTALS</b>	<b>\$392,079</b>		<b>\$123,086</b>		<b>\$515,165</b>

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS  
FOR YEAR ENDING December 31, 2005**

	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, 2005**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits			90,000		90,000
Matured Endowments					
Annuity Benefits	54,035				54,035
Surrender Values					
Aggregate Write-Ins for Miscellaneous Direct Claims and Benefits Paid					
All other Benefits, except A & H					
<b>TOTALS</b>	<b>\$54,035</b>		<b>\$90,000</b>		<b>\$144,035</b>

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED  
FOR YEAR ENDING December 31, 2005**

	ORDINARY				CREDIT LIFE (Group & Individual)		GROUP		TOTAL	
	NO.	AMOUNT	No. of Pol. & Gr. Cert.		AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT	
Unpaid December 31, Previous Year					1	60,000		1	60,000	
Incurred During Current Year					3	55,000		3	55,000	
Settled During Current Year										
By Payment in Full					3	90,000		3	90,000	
By Payment on Compromised Claims										
TOTAL Paid					3	90,000		3	90,000	
Reduction by Compromise										
Amount Rejected										
TOTAL Settlements					3	90,000		3	90,000	
Unpaid, December 31, Current Year					1	25,000		1	25,000	

**EXHIBIT OF POLICY EXHIBIT  
FOR YEAR ENDING December 31, 2005**

	ORDINARY				CREDIT LIFE (Group & Individual)		GROUP		TOTAL	
	NO.	AMOUNT	No. of Pol. & Gr. Cert.		AMOUNT	No. of Pol.	AMOUNT	No.	AMOUNT	
In Force, December 31, Previous Year	414	35,858,817			24	64,963,246		438	100,822,063	
Issued During Year	21	3,154,220			1	2,810,000		22	5,964,220	
Ceased to be in Force During Year (net)	(18)	(1,767,862)			(2)	9,313,551		(20)	7,545,689	
In Force, December 31, Current Year	417	\$37,245,175			23	\$77,086,797		440	\$114,331,972	

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE  
FOR YEAR ENDING December 31, 2005**

	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Dir. Bus.	Direct Losses Paid	Direct Losses Incurred
Group Policies	37	38			
Federal Employees Health Benefits Program Premium					
Credit (Group & Individual)					
<b>OTHER INDIVIDUAL POLICIES:</b>					
Non-cancelable					
Guaranteed Renewable	107,259	107,856			
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
Totals Sum	107,259	107,856			
<b>TOTALS</b>	<b>\$107,297</b>	<b>\$107,894</b>			

**PRIMERICA LIFE INSURANCE COMPANY  
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS  
FOR YEAR ENDING December 31, 2005**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance	181,763				181,763
2. Annuity Considerations	7,514				7,514
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
<b>TOTALS</b>	<b>\$189,277</b>				<b>\$189,277</b>

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS  
FOR YEAR ENDING December 31, 2005**

	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, 2005**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits					
Matured Endowments					
Annuity Benefits					
Surrender Values	9,054				9,054
Aggregate Write-Ins for Miscellaneous Direct Claims and Benefits Paid					
All other Benefits, except A & H					
<b>TOTALS</b>	<b>\$9,054</b>				<b>\$9,054</b>

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED  
FOR YEAR ENDING December 31, 2005**

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

**EXHIBIT OF POLICY EXHIBIT  
FOR YEAR ENDING December 31, 2005**

	CREDIT LIFE						TOTAL	
	ORDINARY		(Group & Individual)		GROUP			
	NO.	AMOUNT	No. of Pols. & Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT
In Force, December 31, Previous Year	145	30,420,960					145	30,420,960
Issued During Year	1	165,081					1	165,081
Ceased to be in Force During Year (net)	(11)	(2,185,841)					(11)	(2,185,841)
In Force, December 31, Current Year	135	28,400,200					135	28,400,200

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE  
FOR YEAR ENDING December 31, 2005**

	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, 2005**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance					
2. Annuity Considerations		(305)			-305
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
<b>TOTALS</b>	\$0	(\$305)			(\$305)

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS  
FOR YEAR ENDING December 31, 2005**

	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, 2005**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits					
Matured Endowments		11,553			11,553
Annuity Benefits					
Surrender Values					
Aggregate Write-Ins for Miscellaneous Direct Claims and Benefits Paid					
All other Benefits, except A & H					
<b>TOTALS</b>		\$11,553			\$11,553

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED  
FOR YEAR ENDING December 31, 2005**

	ORDINARY						CREDIT LIFE (Group & Individual)			GROUP			TOTAL	
	NO.	AMOUNT	No. of Pols. & Gr. Cert.		AMOUNT	No. of Cert.	AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT	No.	AMOUNT	
Unpaid December 31, Previous Year	1	2,000	1	1,000	1,000					2	3,000			
Incurrd During Current Year		(1,000)	3	11,553	11,553					3	10,553			
Settled During Current Year														
By Payment in Full			3	11,553	11,553					3	11,553			
By Payment on Compromised Claims														
TOTAL Paid			3	11,553	11,553					3	11,553			
Reduction by Compromise														
Amount Rejected														
TOTAL Settlements			3	11,553	11,553					3	11,553			
Unpaid, December 31, Current Year	1	\$1,000	1	1,000	1,000					2	2,000			

**EXHIBIT OF POLICY EXHIBIT  
FOR YEAR ENDING December 31, 2005**

	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	367	5,436,000	112	1,052,409	1,052,409			479	6,488,409
Issued During Year									
Ceased to be in Force During Year (net)	(173)	(2,061,876)	(57)	(527,723)	(527,723)			(230)	(2,589,599)
In Force, December 31, Current Year	194	3,374,124	55	524,686	524,686			249	3,898,810

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE  
FOR YEAR ENDING December 31, 2005**

	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)	(14)	(12)			
<b>OTHER INDIVIDUAL POLICIES:</b>					
Non-cancelable					
Guaranteed Renewable					
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
<b>TOTALS</b>	<b>(\$14)</b>	<b>(\$12)</b>			

**STERLING INVESTORS LIFE INSURANCE COMPANY  
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS  
FOR YEAR ENDING December 31, 2005**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
1. Life Insurance	125,584		26,651		152,235
2. Annuity Considerations					
3. Aggregate Write-ins for Other Lines of Business					
Deposit-type Funds Based on Identifiable Individuals					
<b>TOTALS</b>	<b>\$125,584</b>		<b>\$26,651</b>		<b>\$152,235</b>

**EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS  
FOR YEAR ENDING December 31, 2005**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
<b>LIFE INSURANCE:</b>					
Paid in Cash or Left on Deposit	201				201
Applied to Pay Renewal Premiums					
Applied to provide paid-up Additions or Shorten the Endowment or Premium					
Premium-paying Period	238				238
Other					
<b>TOTALS</b>	<b>439</b>				<b>439</b>
<b>ANNUITIES</b>					
Paid in Cash or Left on Deposit					
Applied to Provide Paid-up Annuities					
Other					
<b>TOTALS</b>	<b>\$439</b>				<b>\$439</b>

**EXHIBIT OF DIRECT CLAIMS AND BENEFITS PAID  
FOR YEAR ENDING December 31, 2005**

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits	193,082				193,082
Matured Endowments					
Annuity Benefits					
Surrender Values	15,833				15,833
Aggregate Write-Ins for Miscellaneous Direct Claims and Benefits Paid					
All other Benefits, except A & H					
<b>TOTALS</b>	<b>\$208,915</b>				<b>\$208,915</b>

**EXHIBIT OF DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED  
FOR YEAR ENDING December 31, 2005**

	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	(28)	(146,223)					(28)	(146,223)
Incurrd During Current Year		175,048						175,048
Settled During Current Year								
By Payment in Full	10	193,082					10	193,082
By Payment on Compromised Claims								
TOTAL Paid	10	193,082					10	193,082
Reduction by Compromise								
Amount Rejected								
TOTAL Settlements	10	193,082					10	193,082
Unpaid, December 31, Current Year	(38)	(\$164,257)					(38)	(\$164,257)

**EXHIBIT OF POLICY EXHIBIT  
FOR YEAR ENDING December 31, 2005**

	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					22	21,336,000	22	21,336,000
Issued During Year								
Ceased to be in Force During Year (net)					(22)	(21,336,000)	(22)	(21,336,000)
In Force, December 31, Current Year								

**EXHIBIT OF ACCIDENT AND HEALTH INSURANCE  
FOR YEAR ENDING December 31, 2005**

	Direct Premiums	Direct Premiums Earned	Dividends Paid or Credited on Dir. Bus.	Direct Losses Paid	Direct Losses Incurred
Group Policies	16,745	16,768			
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>	<b>\$16,745</b>	<b>\$16,768</b>		<b>\$0</b>	<b>\$0</b>