



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

**TWENTY SEVENTH ANNUAL REPORT
OF
THE INSURANCE COMMISSIONER
FOR THE CALENDAR YEAR
ENDED DECEMBER 31, 2014**

**MARK O. RABULIMAN
INSURANCE COMMISSIONER**

Prepared by the Insurance Section

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In accordance with 4 CMC Division 7, §7112, I am pleased to present the 2014 Annual Report of the Insurance Commissioner.

This report includes a listing of admitted insurers and a summary of insurance business transacted in the CNMI from all admitted alien, domestic and foreign carriers during the 2014 calendar year.

During the reported year, the Office of the Insurance Commissioner licensed and regulated

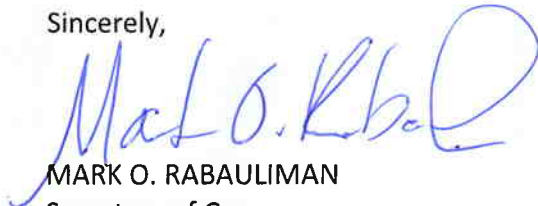
- Two (2) alien carriers;
- Seventeen (17) domestic carriers;
- Forty-Seven (47) foreign carriers.

No new Certificate of Authority (COA) were issued for alien, foreign or domestic insurer.

Direct premiums written for Property and Casualty experienced an 11.6% increase from \$22.12 million to \$24.70 million. Direct losses incurred decreased by 17.8% from \$10.1 million in 2013 to \$8.3 million in 2014.

We hope you find this report useful for your purposes.

Sincerely,



MARK O. RABAULIMAN
Secretary of Commerce
Insurance Commissioner

Commissioner's Summary

In July 16, 2014, an exemption was issued by Centers for Medicare & Medicaid Services (CMS) to all the territories to stop adhering to market reform rules in the Affordable Care Act (ACA). Health and Human Services determined that the new provisions of the PHS Act enacted in title 1, do not apply to the territories.

Following the news from CMS, the Rate Review Office and the Consumer Assistance Program offices closed due to the loss of federal funds. The CNMI was required to immediately return unencumbered grant funds, which terminated the Department of Commerce Health Insurance Rate Review Program and the Consumer Assistance Program.

The Department of Commerce, through the charge of the program had introduced and passed public law 18-34 however, since the ACA is not federally mandated, CNMI health insurance consumers remain subject to unfavorable benefits packages and costly health insurance premiums.

Accordingly, the Office of the Insurance Commissioner (OIC) proposed an amendment to the insurance code, at 4 CMC § 7615(j), which provides necessary clarifications to guarantee that the Medical Loss Ratio (MLR) rule continue to protect CNMI consumers' premium dollars and ensure essential health benefits are provided. The amendment was made in part with the Commonwealth Healthcare Corporation in Senate Bill No. 19-61, introduced by Senator Sixto K. Igisomar. Attached is a copy of the bill an issue brief on MLR and the Commissioners letter in support of the measure.

The OIC is poised to actively follow-through on the promulgation of laws or rules and regulations on the recommended priorities. The OIC will continue to communication with NAIC to access technical assistance for capacity and resource enhancement as well as review current regulatory practices and statutes of the CNMI to initiate key areas of priorities.

These priorities will respond to the need for solvency review and financial examination of insurance carriers, promote transparency to consumers, and better services to both insurers and the public.

**List of CNMI Licensed Insurance Companies
As of December 31, 2014**

ALIEN INSURERS

Company Name: Aioi Nissay Dowa Insurance Company Limited f/k/a AIOI Insurance Company Limited. (Merger w/ Nissay Dowa General Insurance Co. Ltd & Company name change 10/1/10)

Admitted Date: 1/1/1994

Address: 1-28-1, Ebisu, Shibuya-ku, Tokyo 150-8488, Japan

Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle

General Agent: Takagi & Associates, Inc.

Contact Person: Satsuki H. Perez

Address: PPP 602 Box 10000, Saipan, MP 96950

Phone: 670-233-8117/3400/2554

Fax : 670-233-2553

Total Assets	27,625,739
Total Liabilities	17,555,894
Surplus	10,069,845
Net Income	1,686,597
CNMI-Direct Premiums Written	1,602,296
CNMI-Direct Premiums Earned	1,526,545
CNMI-Direct Losses Incurred	709,821

Company Name: Dongbu Insurance Company Limited

Admitted Date: 1/1/1985

Address: #891-10, Daechi-dong, Kangnam-gu, Seoul, Korea

Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle

General Agent: Moylan's Insurance Underwriters, Inc.

Contact Person: Catherine S. Tenorio

Address: P.O. Box 500658 CK, Saipan, MP 96950

Phone: 670-234-6442

Fax: 670-234-8641

Total Assets	60,703,136
Total Liabilities	27,711,666
Surplus	32,991,470
Net Income	4,151,565
CNMI-Direct Premiums Written	2,189,657
CNMI-Direct Premiums Earned	2,176,680
CNMI-Direct Losses Incurred	562,938

DOMESTIC INSURERS

Company Name: Century Insurance Company, Limited
Admitted Date: 6/1/1988
Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle
CNMI Contact: Cornelio L. Matanguihan
Address: PMB 193 Box 10000 Saipan, MP 96950
Phone: 670-235-0560
Fax: 670-234-1845
General Agent: Aon Insurance Micronesia (Spn), Inc. Pacifica Insurance Underwriters, Inc.
Contact Person: Rodney Rankin Norman T. Tenorio
Address: P.O. Box 502177 CK, Saipan, MP 96950 P.O. Box 500168, Saipan, MP 96950
Phone: 670-234-2811 670-234-6267
Fax: 670-234-5462 670-234-5880
Website: www.cicspn.com www.pacificains.com

Total Assets	8,262,989
Total Liabilities	4,317,875
Surplus	3,945,114
Net Income	298,340
CNMI-Direct Premiums Written	5,671,412
CNMI-Direct Premiums Earned	3,752,698
CNMI-Direct Losses Incurred	-

Company Name: Commodore Insurance Corporation
Admitted Date: 2/28/2008
Lines: General Casualty & Marine (Offshore)
CNMI Contact: c/o Gregory J. Koebel
Address: P.O. Box 501969, 2nd Floor Nauru Bldg. Saipan, MP 96950
Phone: 670-234-5684/5
Fax: 670-234-5683
General Agent: N/A

Total Assets	571,933
Total Liabilities	108,698
Surplus	463,235
Net Income	38,716
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: Equitable Insurance Company, Inc.
Admitted Date: 11/6/1990
Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle
General Agent: N/A
Contact Person: Alex C. Tudela
Address: P.O. Box 500686, Saipan, MP 96950
Phone: 670-235-5452
Fax: 670-234-5451

Total Assets	164,221
Total Liabilities	211,644
Surplus	(47,423)
Net Income	28,388
CNMI-Direct Premiums Written	311,900
CNMI-Direct Premiums Earned	136,547
CNMI-Direct Losses Incurred	52,082

Company Name: First Home Insurance Company, Inc.
Admitted Date: 3/15/1990
Lines: Surety
General Agent: Moylan's Insurance Underwriters, Inc.
Contact Person: Catherine S. Tenorio
Address: c/o P.O. Box 500658 CK, Saipan, MP 96950
Phone: 670-234-6442

Total Assets	28,455
Total Liabilities	-
Surplus	28,455
Net Income	-
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: First Pacific Transnational Insurance Company
Admitted Date: 1/15/1993
Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle
General Agent: Associated Insurance Underwriters of the Pacific, Inc.
Contact Person: Magdalena S. George
Address: P.O. Box 501369, Saipan, MP 96950
Phone: 670-234-3152/6865/7222
Fax: 670-234-5367

Total Assets	84,682
Total Liabilities	7,067
Surplus	77,615
Net Income	(2,424)
CNMI-Direct Premiums Written	-
CNMI-Direct Premiums Earned	-
CNMI-Direct Losses Incurred	-

Company Name: Global Insurance, Inc.
Admitted Date: 1/1/1992
Lines: Surety
General Agent: Pacifica Insurance Underwriters, Inc.
Contact Person: Norman T. Tenorio
Address: P.O. Box 500168, Saipan, MP 96950
Phone: 670-234-6267
Fax: 670-234-5880
Website: www.pacificains.com

Total Assets	106,180
Total Liabilities	-
Surplus	106,180
Net Income	3,333
CNMI-Direct Premiums Written	-
CNMI-Direct Premiums Earned	-
CNMI-Direct Losses Incurred	-

Company Name: Global Pacific Insurance Company, Inc.
Admitted Date: 12/15/2004
Lines: Disability, General Casualty, Marine, Property & Surety
General Agent: Calvo's Insurance Underwriters, Inc.
Contact Person: Eli Buenaventura
Address: P.O. Box 500035 CK, Saipan, MP 96950
Phone: 670-234-5690
Fax: 670-234-5693

Health

Total Assets	No Available Data
Total Liabilities	
Surplus	
Net Income	

Company Name: Island Insurance & Surety Corporation
Admitted Date: 12/31/1997
Lines: Disability & Surety
General Agent: N/A
Contact Person: Juan S. Tenorio
Address: P.O. Box 501610, Saipan, MP 96950
Phone: 670-235-7704
Fax: 670-234-7773

Total Assets	175,144
Total Liabilities	19,410
Surplus	155,734
Net Income	7,184
CNMI-Direct Premiums Written	16,361
CNMI-Direct Premiums Earned	15,329
CNMI-Direct Losses Incurred	-

Company Name: Marianas Insurance Company, Ltd.
Admitted Date: 5/19/1989
Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle
General Agent: N/A
Contact Person: Rosalia S. Cabrera
Address: P.O. Box 502505 CK, Saipan, MP 96950
Phone: 670-234-5091
Fax: 670-234-5093
Website: www.marianasinsurance.com

Total Assets	1,249,102
Total Liabilities	447,831
Surplus	801,271
Net Income	192,363
CNMI-Direct Premiums Written	603,279
CNMI-Direct Premiums Earned	284,624
CNMI-Direct Losses Incurred	57,687

Company Name: OIC Marianas Insurance Corporation
Admitted Date: 7/26/2007
Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle
General Agent: N/A
Contact Person: Laurie Sturges
Address: PMB 229 Box 10000, Saipan, MP 96950
Phone: 670-234-8320/1
Fax: 670-234-2330

Total Assets	Under Review
Total Liabilities	
Surplus	
Net Income	
CNMI-Direct Premiums Written	
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: Oceania Insurance Corporation
Admitted Date: 1/15/1998
Lines: Disability & Surety
General Agent: N/A
Contact Person: Laurie Sturges
Address: PMB 557 Box 10000, Saipan, MP 96950
Phone: 670-234-8320/1
Fax: 670-234-2330

Total Assets	Under Review
Total Liabilities	
Surplus	
Net Income	
CNMI-Direct Premiums Written	
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: Pacific Basin Insurance Company
Admitted Date: 1/19/1999
Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle
General Agent: N/A
Contact Person: Joseph C. Reyes
Address: P.O. Box 500710, Saipan, MP 96950
Phone: 670-234-5860
Fax: 670-234-7841
Email: pacificbasin@pticom.com

Total Assets	340,218
Total Liabilities	458,527
Surplus	(118,309)
Net Income	24,029
CNMI-Direct Premiums Written	400,886
CNMI-Direct Premiums Earned	254,084
CNMI-Direct Losses Incurred	5,578

Company Name: Premier Insurance Company
Admitted Date: 12/5/1996
Lines: Disability & Surety
General Agent: N/A
Contact Person: Jesus D. Delos Santos
Address: P.O. Box 502624 CK, Saipan, MP 96950
Phone: 670-235-4808

Total Assets	100,281
Total Liabilities	316,963
Surplus	(216,682)
Net Income	-
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: Royal Crown Insurance Corporation
Admitted Date: 9/24/1992
Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle
General Agent: N/A
Contact Person: Cheong Pui Ng
Address: Dept. 295 PMB 10001, Saipan, MP 96950
Phone: 670-234-2256/7
Fax: 670-234-2258

Total Assets	155,255
Total Liabilities	315,234
Surplus	(159,979)
Net Income	36,006
CNMI-Direct Premiums Written	381,514
CNMI-Direct Premiums Earned	349,350
CNMI-Direct Losses Incurred	74,492

Company Name: Tacticor Insurance Company
Admitted Date: 12/30/2014
Lines: General Casualty
General Agent: N/A
Contact Person: Timothy Haught
Address: PMB 593 Box 10001, Saipan, MP 96950
Phone: 670-234-5684
Fax: 670-234-5683

Total Assets	100,000
Total Liabilities	-
Surplus	100,000
Net Income	-
CNMI-Direct Premiums Written	NO BUSINESS
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: Telebond Insurance Corporation
Admitted Date: 10/23/1998
Lines: Disability, General Casualty, Surety & Vehicle
General Agent: N/A
Contact Person: Michel N. El-Rahi
Address: PMB 184, PPP Box 10000, Saipan, MP 96950
Phone: 670-322-4509
Fax: 670-233-4532

Total Assets	Under Review
Total Liabilities	
Surplus	
Net Income	
CNMI-Direct Premiums Written	
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: Traders Insurance Company
Admitted Date: 10/7/1997
Lines: Disability & Surety
General Agent: Juan T. Guerrero & Associates, Inc.
Contact Person: Pablo B. Mendoza
Address: P.O. Box 502473 CK, Saipan, MP 96950
Phone: 670-234-7788
Fax: 670-234-8899
Website: www.tradersinsco.com

Total Assets	1,482,968
Total Liabilities	1,588,532
Surplus	(105,564)
Net Income	254,433
CNMI-Direct Premiums Written	2,168,027
CNMI-Direct Premiums Earned	1,325,833
CNMI-Direct Losses Incurred	340,891

FOREIGN INSURERS

Company Name: 5 Star Life Insurance Company
Admitted Date: 6/17/2005
Address: 909 North Washington, St., Suite 700, Alexandria, VA 22314
Lines: Disability & Life
General Agent : Marianas Insurance Company Limited
CNMI Contact: Rosalia S. Cabrera
Address: P.O. Box 5002505 Saipan, MP 96950
Phone: 670-234-5091
Fax: 670-234-5093
Email: gm@marianasinsurance.com

Life	
Total Assets	268,587,888
Total Liabilities	227,793,496
Surplus	40,794,392
Net Income	(9,639,243)

Company Name: Aetna Life Insurance Company
Admitted Date: 7/15/2015
Address: 151 Farmington Ave, RW61, Hartford, CT 06156
Lines: Life and Accident and Health
General Agent : Pacifica Insurance Underwriters, Inc.
CNMI Contact: Shirley T. Sablan
Address: P.O. Box 500168
Phone: 670-234-6267
Fax: 670-234-7841

Total Assets	22,795,394,563
Total Liabilities	18,923,493,871
Surplus	3,871,900,692
Net Income	1,321,725,180

Company Name: Affiliated FM Insurance Company
Admitted Date: 2/27/2008
Address: 270 Central Avenue, PO Box 7500 Johnston, RI 02919
Lines: General Casualty, Marine, Property & Surety
General Agent : Moylan's Insurance Underwriters, Inc.
CNMI Contact: Catherine S. Tenorio
Address: P.O. Box 500658 CK, Saipan, MP 96950
Phone: 670-234-6442
Fax: 670-234-8641

Total Assets	2,528,717,670
Total Liabilities	1,131,067,901
Surplus	1,397,649,769
Net Income	119,138,908
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: American Contractors Indemnity Company
Admitted Date: 10/27/1998
Address: 601 South Figueroa Street Suite 1600, Los Angeles, CA 90017
Lines: Surety
General Agent : Associated Insurance Underwriters of the Pacific, Inc.
CNMI Contact: Magdalena S. George
Address: P.O. Box 501369, Saipan, MP 96950
Phone: 670-234-3152/6865/7222
Fax: 670-234-5367

Total Assets	312,092,071
Total Liabilities	225,889,692
Surplus	86,202,379
Net Income	15,409,653
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: American Family Life Assurance Company of Columbus
Admitted Date: 11/8/1990
Address: 1932 Wynnton Road, Columbus, Georgia 31999-9035
Lines: Disability & Life
General Agent : Cruz Benefit Consultants Corporation
CNMI Contact: Annie S. Cruz or Jess Pantaleon
Address: PO Box 503707, Saipan, MP 96950
Phone: 670235-5902

	Life
Total Assets	100,966,070,689
Total Liabilities	90,126,951,437
Surplus	10,839,119,252
Net Income	2,392,617,642

Company Name: American Home Assurance Company
Admitted Date: 1/1/1988
Address: 175 Water St. 18th Fl., New York, New York 10270
Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle
General Agent : Calvo's Insurance Underwriters, Inc.
CNMI Contact: Eli Buenaventura
Address: P.O. Box 500710, Saipan, MP 96950
Phone: 670-234-5860
Fax: 670-234-5693

Total Assets	26,376,943,831
Total Liabilities	19,129,040,400
Surplus	7,247,903,431
Net Income	808,229,869
CNMI-Direct Premiums Written	(5,000)
CNMI-Direct Premiums Earned	(3,000)
CNMI-Direct Losses Incurred	(8,000)

Company Name: American National Insurance Company
Admitted Date: 5/12/1999
Address: One Moody Plaza, Galveston, TX 77550
Lines: Disability & Life
General Agent : Randolph C. Biscoe
CNMI Contact: Randolph C. Biscoe
Address: P.O. Box 3340, Agana, Guam 96932
Phone: 671-477-9600

Life	
Total Assets	18,112,985,349
Total Liabilities	15,233,831,008
Surplus	2,879,154,341
Net Income	134,583,545

Company Name: AXA Insurance Company
Admitted Date: 11/30/2010
Address: 125 Broad Street, New York, NY 10004-1501
Lines: General Casualty, Property & Marine
General Agent : Moylan's Insurance Underwriters, Inc.
CNMI Contact: Catherine S. Tenorio
Address: P.O. Box 500658 CK, Saipan, MP 96950
Phone: 670-234-6442
Fax: 670-234-8641

Total Assets	254,302,377
Total Liabilities	142,178,569
Surplus	112,123,808
Net Income	16,110,966
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: Balboa Insurance Company
Admitted Date: 7/22/1999
Address: 3349 Michelson Drive Suite #200, P.O. Box 19702, Irvine, CA 91612-1627
Lines: General Casualty, Marine, Property, Surety & Vehicle
General Agent : Associated Insurance Underwriters of the Pacific, Inc.
CNMI Contact: Magdalena S. George
Address: P.O. Box 501369 CK, Saipan, MP 96950
Phone: 670-234-3152/6865/7222
Fax: 670-234-5367

Total Assets	243,612,524
Total Liabilities	44,217,453
Surplus	199,395,071
Net Income	76,109,477
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: Bond Safeguard Insurance Company
Admitted Date: 1/29/2009
Address: 900 S. Frontage Rd., Ste. 250 Woodridge, IL 60517-4092
Lines: Surety
General Agent : Associated Insurance Underwriters of the Pacific, Inc.
CNMI Contact: Magdalena S. George
Address: P.O. Box 501369 CK, Saipan, MP 96950
Phone: 670-234-3152/6865/7222
Fax: 670-234-5367

Total Assets	77,556,952
Total Liabilities	41,992,151
Surplus	35,564,801
Net Income	4,727,294
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: Centurion Casualty Company
Admitted Date: 4/20/2001
Address: 800 Walnut Street, Des Moines, Iowa 50309
Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle
General Agent : Edith C. Deleon Guerrero
CNMI Contact: Edith C. Deleon Guerrero
Address: P.O. Box 501664, Saipan, MP 96950
Phone: 670-234-3937

Total Assets	142,948,252
Total Liabilities	898,565
Surplus	142,049,687
Net Income	11,278,314
CNMI-Direct Premiums Written	(5)
CNMI-Direct Premiums Earned	(5)
CNMI-Direct Losses Incurred	-

Company Name: Centurion Life Insurance Company
Admitted Date: 4/11/2001
Address: 800 Walnut Street, Des Moines, Iowa 50309
Lines: Disability & Life
General Agent : Edith C. Deleon Guerrero
CNMI Contact: Edith C. Deleon Guerrero
Address: P.O. Box 501664, Saipan, MP 96950
Phone: 670-234-3937

	Life
Total Assets	1,259,284,336
Total Liabilities	1,008,053,627
Surplus	251,230,709
Net Income	(165,536,076)

Company Name: Colonial Surety Company
Admitted Date: 10/21/2009
Address: 50 Chestnut Ridge Rd. Suite 108 Montvale, NJ 07645
Lines: General Casualty & Surety
General Agent : Takagi & Associates, Inc.
CNMI Contact: Satsuki H. Perez
Address: PPP 602 Box 10000, Saipan, MP 96950
Phone: 670-233-8117
Fax: 670-233-2553

Total Assets	50,422,375
Total Liabilities	21,683,875
Surplus	28,738,500
Net Income	2,241,771
CNMI-Direct Premiums Written	967
CNMI-Direct Premiums Earned	1,341
CNMI-Direct Losses Incurred	(172)

Company Name: Continental Insurance Company
Admitted Date: 12/21/2000
Address: 333 S. Wabash Ave., Chicago, IL 60604
Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle
General Agent : Associated Insurance Underwriters of the Pacific, Inc.
CNMI Contact: Magdalena S. George
Address: P.O. Box 501369 CK, Saipan, MP 96950
Phone: 670-234-3152/6865/7222
Fax: 670-234-5367

Total Assets	1,995,334,145
Total Liabilities	557,993,041
Surplus	1,437,341,104
Net Income	55,789,855
CNMI-Direct Premiums Written	NO BUSINESS
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: Factory Mutual Insurance Company
Admitted Date: 2/27/2008
Address: 270 Central Avenue, PO Box 7500 Johnston, RI 02919
Lines: General Casualty, Marine, Property & Surety
General Agent : Moylan's Insurance Underwriters, Inc.
CNMI Contact: Catherine S. Tenorio
Address: P.O. Box 500658 CK, Saipan, MP 96950
Phone: 670-234-6442
Fax: 670-234-8641

Total Assets	15,070,065,036
Total Liabilities	4,928,219,299
Surplus	10,141,845,737
Net Income	670,824,380
CNMI-Direct Premiums Written	8,129
CNMI-Direct Premiums Earned	7,993
CNMI-Direct Losses Incurred	-

Company Name: First Net Insurance Company
Admitted Date: 3/14/2000
Address: Rm. 102, 424 Julale Shopping Center, Hagatna, Guam 96910
Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle
General Agent : Moylan's Insurance Underwriters, Inc.
CNMI Contact: Catherine S. Tenorio
Address: P.O. Box 500658 CK, Saipan, MP 96950
Phone: 670-234-6442
Fax: 670-234-8641

Total Assets	18,211,259
Total Liabilities	7,188,401
Surplus	11,022,858
Net Income	(1,028,784)
CNMI-Direct Premiums Written	1,254,726
CNMI-Direct Premiums Earned	1,213,534
CNMI-Direct Losses Incurred	391,575

Company Name: Individual Assurance, Life, Health & Accident
Admitted Date: 10/24/1985
Address: 1607 Oak Street, Kansas City, MO 64108
Lines: Disability & Life
General Agent : Donald C. Barcinas dba American Pacific Insurance Agency
CNMI Contact: Donald C. Barcinas
Address: P.O. Box 5073 CHRB, Saipan, MP 96950
Phone: 670-234-0960
Fax: 670-234-8642

Life	
Total Assets	17,859,431
Total Liabilities	9,815,362
Surplus	8,044,069
Net Income	(1,201,892)

Company Name: Insurance Company of North America
Admitted Date: 6/10/1988
Address: 436 Walnut St., P.O. Box 1000, Philadelphia, PA. 19106
Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle
General Agent : Takagi & Associates, Inc.
CNMI Contact: Satsuki H. Perez
Address: PPP 602 Box 10000, Saipan, MP 96950
Phone: 670-233-8117
Fax: 670-233-2553

Total Assets	869,901,272
Total Liabilities	644,669,188
Surplus	225,232,084
Net Income	12,749,106
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: Island Home Insurance Company (Formerly Zurich Insurance (Guam), Inc.)
Admitted Date: 4/5/1990
Address: GCIC Building, Suite 900, 414 West Soledad Avenue, Hagatna, Guam 96910
Lines: General Casualty, Marine, Property, Surety & Vehicle
General Agent : Staywell Saipan, Inc.
CNMI Contact: Eric L. Plinske
Address: P.O. Box 502050, Saipan, MP 96950
Phone: 670-323-4262
Fax: 670-323-4263

Total Assets	24,092,258
Total Liabilities	9,283,513
Surplus	14,808,745
Net Income	4,805,741
CNMI-Direct Premiums Written	3,042,400
CNMI-Direct Premiums Earned	3,042,425
CNMI-Direct Losses Incurred	1,764,830

Company Name: Lexon Insurance Company
Admitted Date: 1/29/2009
Address: 720 Brazos Street, Suite 200 Austin, TX 78701
Lines: Surety
General Agent : Associated Insurance Underwriters of the Pacific, Inc.
CNMI Contact: Magdalena S. George
Address: P.O. Box 501369 CK, Saipan, MP 96950
Phone: 670-234-3152/6865/7222
Fax: 670-234-5367

Total Assets	161,709,369
Total Liabilities	109,195,915
Surplus	52,513,454
Net Income	1,208,878
CNMI-Direct Premiums Written	24,354
CNMI-Direct Premiums Earned	-
CNMI-Direct Losses Incurred	-

Company Name: Liberty Insurance Corporation
Admitted Date: 7/29/1998
Address: 175 Berkeley Street, Boston, Massachusetts 02117
Lines: General Casualty, Marine, Property, Surety
General Agent : Takagi & Associates, Inc.
CNMI Contact: Satsuki H. Perez
Address: PPP 602 Box 10000, Saipan, MP 96950
Phone: 670-233-8117
Fax: 670-233-2553

Total Assets	232,041,001
Total Liabilities	8,797,185
Surplus	223,243,816
Net Income	8,269,823
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: Liberty Mutual Insurance Corporation
Admitted Date: 12/28/2014
Address: 175 Berkeley Street, Boston, Massachusetts 02116
Lines: General Casualty, Marine, Property, Surety
General Agent : Takagi & Associates, Inc.
CNMI Contact: Satsuki H. Perez
Address: PPP 602 Box 10000, Saipan, MP 96950
Phone: 670-233-8117
Fax: 670-233-2553

Total Assets	42,655,158,668
Total Liabilities	26,085,858,680
Surplus	16,569,299,988
Net Income	888,422,040
CNMI-Direct Premiums Written	220,699
CNMI-Direct Premiums Earned	25,366
CNMI-Direct Losses Incurred	4,767

Company Name: Lincoln National Life Insurance Company
Admitted Date: 7/1/1982
Address: 1300 South Clinton Street, P.O. Box 1110, Fort Wayne, Indiana
Lines: Disability & Life
General Agent : Donald C. Barcinas dba American Pacific Insurance Agency
CNMI Contact: Donald C. Barcinas
Address: P.O. Box 5073 CHRB Saipan, MP 96950
Phone: 670-234-0960
Fax: 670-234-8462

Life	
Total Assets	213,625,079,308
Total Liabilities	206,098,741,203
Surplus	7,526,338,105
Net Income	1,520,348,918

Company Name: LM Insurance Corporation
Admitted Date: 7/31/1998
Address: 175 Berkeley Street, Mail Stop 10-B, Boston, MA. 02116
Lines: General Casualty, Marine, Property, Surety & Vehicle
General Agent : Takagi & Associates, Inc.
CNMI Contact: Satsuki H. Perez
Address: PPP 602 Box 10000, Saipan, MP 96950
Phone: 670-233-8117
Fax: 670-233-2553

Total Assets	118,026,726
Total Liabilities	4,324,605
Surplus	113,702,121
Net Income	2,900,087
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: MBIA Insurance Corporation
Admitted Date: 3/22/1995
Address: 113 King Street, Armonk, N.Y. 10504
Lines: Surety
General Agent : Moylan's Insurance Underwriters, Inc.
CNMI Contact: Catherine S. Tenorio
Address: P.O. Box 500658 CK, Saipan, MP 96950
Phone: 670-234-6442
Fax: 670-234-8641

Total Assets	960,166,930
Total Liabilities	418,673,698
Surplus	541,493,232
Net Income	(35,172,207)
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: Metropolitan Life Insurance Company
Admitted Date: 8/24/2006
Address: 200 Park Avenue, New York, NY 10166-0188
Lines: Disability & Life
General Agent : Takagi & Associates, Inc.
CNMI Contact: Satsuki H. Perez
Address: PPP 602 Box 10000, Saipan, MP 96950
Phone: 670-233-8117
Fax: 670-233-2553

	Life
Total Assets	391,924,845,165
Total Liabilities	379,916,948,582
Surplus	12,007,896,583
Net Income	1,487,066,376

Company Name: Midland National Life Insurance Company
Admitted Date: 7/20/1992
Address: One Sammons Plaza, Sioux Falls, SD 57193
Lines: Disability & Life
General Agent : AMCA Trading Business, Inc. dba M.G.A. Insurance
CNMI Contact: Fidelisa C. Avendano
Address: P.O. Box 503024 CK Saipan, MP 96950
Phone: 670-234-6278/9
Fax: 670-235-9289

	Life
Total Assets	41,138,735,763
Total Liabilities	38,344,688,895
Surplus	2,794,046,868
Net Income	250,546,191

Company Name: National Union Fire Insurance Company
Admitted Date: 1/1/1988
Address: 175 Water Street, 18th Floor New York, NY 10270
Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle
General Agent : Calvo's Insurance Underwriters, Inc.
CNMI Contact: Eli Buenaventura
Address: P.O. Box 500235 CK, Saipan, MP 96950
Phone: 670-234-5690
Fax: 670-234-5693

Total Assets	26,135,779,925
Total Liabilities	19,455,007,575
Surplus	6,680,772,350
Net Income	571,990,276
CNMI-Direct Premiums Written	529,000
CNMI-Direct Premiums Earned	533,000
CNMI-Direct Losses Incurred	194,000

Company Name: NetCare Life and Health Insurance Co.
Admitted Date: 6/19/1988
Address: Julale Ctr, Suite 200, 424 West O'Brien Hagatna, GU 96910-5015
Lines: Disability & Life
General Agent : Moylan's Insurance Underwriters, Inc.
CNMI Contact: Catherine S. Tenorio
Address: P.O. Box 500658 CK, Saipan, MP 96950
Phone: 670-234-6442
Fax: 670-234-8641

	Life
Total Assets	26,201,784
Total Liabilities	21,287,108
Surplus	4,914,676
Net Income	1,687,719

Company Name: New Hampshire Insurance Company
Admitted Date: 6/6/1976
Address: 175 Water Street, 18th Floor New York, NY 10270
Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle
General Agent : Calvo's Insurance Underwriters, Inc.
CNMI Contact: Eli Buenaventura
Address: P.O. Box 500235 CK, Saipan, MP 96950
Phone: 670-234-5690
Fax: 670-234-5693

Total Assets	314,086,472
Total Liabilities	147,972,163
Surplus	166,114,309
Net Income	225,065,595
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: North Coast Life Insurance Company
Admitted Date: 1/21/2002
Address: P.O. Box 1445, 1116 West Riverside, Spokane, WA 99210
Lines: Disability & Life
General Agent : Juan T. Guerrero & Associates, Inc.
CNMI Contact: Juan T. Guerrero
Address: P.O. Box 501218 CK, Saipan, MP 96950
Phone: 670-234-8803
Fax: 670-234-2180

Life	
Total Assets	148,130,366
Total Liabilities	138,979,137
Surplus	9,151,229
Net Income	704,561

Company Name: Pacific Employers Insurance Company
Admitted Date: 6/12/2014
Address: 436 Walnut St., P.O. Box 1000, Philadelphia, PA. 19106
Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle
General Agent : Takagi & Associates, Inc. **Associated Insurance Underwriters of the Pacific**
CNMI Contact: Satsuki H. Perez **Magdalena S. George**
Address: PMB 602 Box 10000, Saipan, MP 96950 **P.O. Box 501369 CK, Saipan, MP 96950**
Phone: 670-233-8117 **670-234-3152/6865/7222**
Fax: 670-233-2553 **670-234-5367**

Total Assets	3,390,509,399
Total Liabilities	2,220,329,886
Surplus	1,170,179,513
Net Income	48,412,763
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: Pacific Guardian Life Insurance Co., Ltd.
Admitted Date: 8/9/1973
Address: 1440 Kapiolani Blvd., Suite 1700, Honolulu, HI 96814
Lines: Disability & Life
General Agent : Pacifica Insurance Underwriters, Inc. **Takagi & Associates, Inc.**
CNMI Contact: Norman T. Tenorio **Satsuki H. Perez**
Address: P.O. Box 500168 **PMB 602 Box 10000**
Phone: 670-234-6267 **670-233-8117**
Fax: 670-234-7841 **670-233-2553**

Life	
Total Assets	515,572,275
Total Liabilities	406,767,238
Surplus	108,805,037
Net Income	8,053,652

Company Name: Pacific Indemnity Insurance Company
Admitted Date: 1/27/1998
Address: 348 West O'Brien Drive, Hagatna, Guam 96932
Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle
General Agent : Associated Insurance Underwriters of the Pacific, Inc.
CNMI Contact: Magdalena S. George
Address: P.O. Box 501369 CK, Saipan, MP 96950
Phone: 670-234-3152/6865/7222
Fax: 670-234-2180

Total Assets	29,377,085
Total Liabilities	10,873,483
Surplus	18,503,602
Net Income	2,666,815
CNMI-Direct Premiums Written	504,064
CNMI-Direct Premiums Earned	459,024
CNMI-Direct Losses Incurred	99,338

Company Name: Primerica Life Insurance Company
Admitted Date: 1/10/1988
Address: 3120 Breckinridge Boulevard, Duluth, Georgia 30099
Lines: Disability & Life
General Agent : P. Michael Tenorio
CNMI Contact: P. Michael Tenorio
Address: P.O. Box 500567 CK, Saipan, MP 96950
Phone: 670-234-6676
Fax: 670-234-5104

Life	
Total Assets	1,279,436,962
Total Liabilities	780,445,342
Surplus	498,991,620
Net Income	268,316,311

Company Name: Protective Life Insurance Company
Admitted Date: 6/13/1996
Address: 2801 Hwy. 280, S. Birmingham, AL 35223
Lines: Disability & Life
General Agent : Edith C. Deleon Guerrero
CNMI Contact: Edith C. Deleon Guerrero
Address: P.O. Box 501664, Saipan, MP 96950
Phone: 670-234-3937

Life	
Total Assets	41,231,735,899
Total Liabilities	37,732,829,816
Surplus	3,498,906,083
Net Income	554,246,918

Company Name: Sterling Investors Life Insurance Company
Admitted Date: 1/26/2002
Address: 210 E. Second Avenue, Ste. 105, Rome, Georgia 30161
Lines: Disability & Life
General Agent : Pacifica Insurance Underwriters, Inc.
CNMI Contact: Norman T. Tenorio
Address: P.O. Box 500168 Saipan, MP 96950
Phone: 670-234-6267
Fax: 670-234-7841

Life	
Total Assets	15,271,110
Total Liabilities	8,977,774
Surplus	6,293,336
Net Income	419,902

Company Name: TakeCare Insurance Company, Inc.
Admitted Date: 3/14/2006
Address: Baltej Pavillion, Suite 304, 415 Chalan San Antonio, Tamuning, Guam 96913
Lines: Disability
General Agent : Nora Mae Sablan
CNMI Contact: Nora Mae Sablan
Address: P.O. Box 500118 Saipan, MP 96950
Phone: 670-235-7687
Fax: 670-234-3742

Health	
Total Assets	34,113,471
Total Liabilities	19,288,745
Surplus	14,824,726
Net Income	4,665,753

Company Name: Tokio Marine Pacific Insurance Limited
Admitted Date: 12/10/2009
Address: 173 Aspirall Ave., Ste. 201 / P.O. Box 326367, Hagatna, Guam 96932
Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle
General Agent: Pacifica Insurance Underwriters, Inc. Calvo's Insurance Underwriters, Inc.
Contact Person: Norman T. Tenorio Eli Buenaventura
Address: P.O. Box 500168 CK, Saipan, MP 96950 P.O. Box 500035 CK, Saipan, MP 96950
Phone: 670-234-6267 670-234-5690
Fax: 670-234-5880 670-234-5693

Total Assets	98,512,650
Total Liabilities	37,539,180
Surplus	60,973,470
Net Income	4,346,896
CNMI-Direct Premiums Written	5,719,067
CNMI-Direct Premiums Earned	5,457,364
CNMI-Direct Losses Incurred	4,108,281

Company Name: UnitedHealthCare Insurance Company
Admitted Date: 6/24/2005
Address: 185 Asylum St., Harford, CT 06103
Lines: Disability & Life
General Agent : Moylan's Insurance Underwriters, Inc.
CNMI Contact: Catherine S. Tenorio
Address: P.O. Box 500658 CK, Saipan, MP 96950
Phone: 670-234-6442
Fax: 670-234-8641

Life

Total Assets	15,113,367,649
Total Liabilities	9,517,539,233
Surplus	5,595,828,416
Net Income	2,658,054,735

Company Name: Westchester Fire Insurance Company
Admitted Date: 1/10/2006
Address: 436 Walnut St., P.O. Box 1000, Philadelphia, PA. 19106
Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle
General Agent : Takagi & Associates, Inc. **Associated Insurance Underwriters of the Pacific**
CNMI Contact: Satsuki H. Perez **Magdalena S. George**
Address: PMB 602 Box 10000, Saipan, MP 96950 **P.O. Box 501369 CK, Saipan, MP 96950**
Phone: 670-233-8117 **670-234-3152/6865/7222**
Fax: 670-233-2553 **670-234-5367**

Total Assets	2,011,859,711
Total Liabilities	1,105,801,577
Surplus	906,058,134
Net Income	81,853,460
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: XL Specialty Insurance Company
Admitted Date: 5/11/2000
Address: Seaview House, 70 Seaview Ave., Stamford, CT 06902
Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle
General Agent : Takagi & Associates, Inc.
CNMI Contact: Satsuki H. Perez
Address: PMB 602 P.O. Box 10000, Saipan, MP 96950
Phone: 670-233-8117
Fax: 670-233-2553

Total Assets	432,658,950
Total Liabilities	289,478,624
Surplus	143,180,326
Net Income	8,977,459
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: Zurich American Insurance Company
Admitted Date: 9/11/2002
Address: 1400 American Lane, Schaumburg, Illinois 60196-1056 U.S.A.
Lines: Surety
General Agent: Takagi & Associates, Inc.
CNMI Contact: Satsuki H. Perez
Address: PMB 602 P.O. Box 10000, Saipan, MP 96950
Phone: 670-233-8117
Fax: 670-233-2553

Total Assets	30,309,699,066
Total Liabilities	22,294,290,200
Surplus	8,015,408,866
Net Income	1,000,452,051
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

**AGGREGATE LINES OF BUSINESS BY PROPERTY & CASUALTY COMPANIES
AS OF DECEMBER 31, 2014**

LINE OF BUSINESS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Fire	2,491,904	1,073,699	1,051,795	110,261	88,456	1,130
Allied Lines	873,147	718,921	250,436	157,287	157,240	(15)
Homeowners Multiple Peril	496,184	337,064	261,337	3,155	2,293	(130)
Commercial Multiple Peril	524,649	412,161	322,816	-	(1)	68
Commercial Multiple Peril/Liability	3,902	2,982	2,687	-	-	-
Ocean Marine	168,103	16,703	171,642	-	19,857	19,857
Inland Marine	(5,909)	4,769	2,697	-	-	-
Financial Guaranty	203,404	106,832	98,185	-	-	-
Medical Professional Liability	-	-	-	-	20,639	20,639
Earthquake	280,506	334,194	118,876	-	(24,827)	(47)
Group Accident & Health	7,190,099	7,141,988	24,565	4,997,894	5,724,332	2,183,789
All other Accident & Health	9,338	23,869	8,415	10,269	18,510	-
Workers Compensation	2,554,427	2,182,367	1,132,764	541,640	169,321	505,734
Other Liability	1,941,247	1,609,058	639,738	1,090,170	737,292	1,111,881
Personal Accident	5,812	4,628	4,074	26	605	761
Product Liability	3,042	213	3,638	-	2,365	4,592
Other Private Passenger Auto Liability	2,527,999	2,269,655	1,048,961	697,985	436,423	348,115
Other Commercial Auto Liability	1,481,281	1,304,851	771,739	326,620	302,439	317,875
Private Passenger Auto Physical Damage	1,785,203	1,607,302	819,511	675,089	491,255	678,975
Commercial Auto Physical Damage	1,267,093	921,139	646,752	215,691	167,456	59,465
Fidelity	5,370	4,849	2,482	-	14,195	14,798
Surety	529,998	232,654	408,370	20,525	(6,439)	49,280
Burglary & Theft	44,173	45,761	15,791	450	(2,665)	(1,065)
Boiler & Machinery	23,590	17,485	13,987	19,142	19,142	-
Aggregate Write-Ins/Miscellaneous	295,630	248,974	103,455	65,017	(3,048)	68,601
2014 TOTAL	24,700,192	20,622,118	7,924,713	8,931,221	8,334,840	5,384,303
2013 TOTAL	22,137,731	19,659,964	7,096,497	10,893,411	10,135,052	4,278,613
% CHANGE	11.6%	4.9%	11.7%	-18.0%	-17.8%	25.8%

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2014

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 Nissay Dowa Insurance Co., Ltd.	181,296	174,984	92,416	6,133	6,133	-
Century Insurance Company, Ltd.	991,106	238,484	421,228	-	-	1,082
Dongbu Insurance Company, Ltd.	426,527	281,592	229,137	81,217	81,217	-
Factory Mutual Insurance Company	1,757	1,730	64	-	-	-
First Net Insurance Company	38,785	38,774	16,537	-	195	3
Island Home Insurance Company	149	149	-	-	-	45
Marianas Insurance Company, Ltd.	47,060	24,205	22,855	-	-	-
National Union Fire Insurance Company	61,000	44,000	17,000	-	-	-
Pacific Basin Insurance Company	731	475	256	-	-	-
Pacific Indemnity Insurance Company	10,356	8,519	4,565	-	-	-
Tokio Marine Pacific Insurance Limited	149,254	170,786	59,891	-	-	-
Traders Insurance Company	583,883	90,001	187,846	22,911	911	-
TOTAL	2,491,904	1,073,699	1,051,795	110,261	88,456	1,130

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 Nissay Dowa Insurance Co., Ltd.	198,113	110,602	101,213	-	-	-
Century Insurance Company, Ltd.	280,063	183,311	70,424	-	-	-
Dongbu Insurance Company, Ltd.	326,416	343,270	46,641	157,287	157,287	-
Factory Mutual Insurance Company	4,754	4,667	172	-	-	-
First Net Insurance Company	15,389	13,924	9,179	-	(47)	(15)
National Union Fire Insurance Company	2,000	17,000	-	-	-	-
Pacific Basin Insurance Company	3,072	2,332	740	-	-	-
Pacific Indemnity Insurance Company	43,340	43,815	22,067	-	-	-
TOTAL	873,147	718,921	250,436	157,287	157,240	(15)

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
Century Insurance Company, Ltd.	225,732	74,718	162,127	980	-	-
Dongbu Insurance Company, Ltd.	66,949	96,902	2,278	-	-	-
First Net Insurance Company	80,230	80,110	35,008	-	118	(130)
Marianas Insurance Company, Ltd.	38,635	13,737	24,898	-	-	-
National Union Fire Insurance Company	5,000	5,000	1,000	-	-	-
Pacific Indemnity Insurance Company	29,982	31,414	15,414	-	-	-
Tokio Marine Pacific Insurance Limited	28,732	28,480	13,358	2,175	2,175	-
Traders Insurance Company	20,924	6,703	7,254	-	-	-
TOTAL	496,184	337,064	261,337	3,155	2,293	(130)

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
Federal Insurance Company	674	673	85	-	(1)	68
Pacific Indemnity Insurance Company	9,531	9,464	7,367	-	-	-
Tokio Marine Pacific Insurance Limited	514,444	402,024	315,364	-	-	-
TOTAL	524,649	412,161	322,816	-	(1)	68

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2014

COMMERCIAL MULTIPLE PERIL 5.2 (LIABILITY PORTION)						
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 Indemnity Insurance Company	3,902	2,982	2,687	-	-	-
TOTAL	3,902	2,982	2,687	-	-	-

OCEAN MARINE						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Century Insurance Company, Ltd.	1,584	2,321	-	-	-	-
First Net Insurance Company	43,595	5,751	37,845	-	17,357	17,357
Dongbu Insurance Company, Ltd.	2,638	(63,653)	74,574	-	-	-
Marianas Insurance Company, Ltd.	8,305	1,077	7,228	-	-	-
National Union Fire Insurance Company	-	-	-	-	-	-
Pacific Basin Insurance Company	6,976	5,232	1,744	-	-	-
Tokio Marine Pacific Insurance Limited	41,888	34,789	29,759	-	-	-
Traders Insurance Company	63,117	31,186	20,492	-	2,500	2,500
TOTAL	168,103	16,703	171,642	-	19,857	19,857

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 Nissay Dowa Insurance Co., Ltd.	703	945	298	-	-	-
Century Insurance Company, Ltd.	(7,624)	2,895	2,298	-	-	-
Centurion Casualty Company	(5)	(5)	-	-	-	-
Dongbu Insurance Company, Ltd.	-	3	-	-	-	-
Factory Mutual Insurance Company	814	803	26	-	-	-
Pacific Indemnity Insurance Company	203	128	75	-	-	-
TOTAL	(5,909)	4,769	2,697	-	-	-

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.	5,710	5,550	1,773	-	-	-
Pacific Basin Insurance Company (Bond)	197,694	101,282	96,412	-	-	-
TOTAL	203,404	106,832	98,185	-	-	-

MEDICAL PROFESSIONAL LIABILITY						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
First Net Insurance Company	-	-	-	-	20,639	20,639
TOTAL	-	-	-	-	20,639	20,639

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2014

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 Nissay Dowa Insurance Co., Ltd.	114,481	190,830	58,295	-	-	-
Century Insurance Company, Ltd.	105,420	61,109	37,432	-	-	-
Dongbu Insurance Company, Ltd.	27,567	49,276	5,196	-	-	-
First Net Insurance Company	5,429	5,573	3,194	-	(24,827)	(47)
Pacific Indemnity Insurance Company	27,609	27,406	14,759	-	-	-
TOTAL	280,506	334,194	118,876	-	(24,827)	(47)

GROUP ACCIDENT & HEALTH						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Century Insurance Company, Ltd.	4,225	5,551	1,312	-	-	-
First Net Insurance Company	138,319	133,067	21,433	42,978	4,576	3,996
Island Home Insurance Company	3,041,719	3,041,719	-	1,632,785	1,764,806	711,293
Marianas Insurance Company, Ltd.	2,580	760	1,820	-	-	-
Tokio Marine Pacific Insurance Limited	4,003,256	3,960,891	-	3,322,131	3,954,950	1,468,500
TOTAL	7,190,099	7,141,988	24,565	4,997,894	5,724,332	2,183,789

OTHER ACCIDENT ONLY						
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.	570	(2,353)	2,978	-	-	-
First Net Insurance Company	5,242	6,981	1,096	26	605	761
TOTAL	5,812	4,628	4,074	26	605	761

ALL OTHER ACCIDENT & HEALTH						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Nissay Dowa Insurance Co., Ltd.	9,338	23,869	8,415	-	-	-
Marianas Insurance Company, Ltd.	-	-	-	10,269	18,510	-
TOTAL	9,338	23,869	8,415	10,269	18,510	-

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2014

WORKERS' COMPENSATION						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Nissay Dowa Insurance Co., Ltd.	317,534	309,015	183,248	59,593	69,898	15,030
Century Insurance Company, Ltd.	828,264	666,522	336,177	389,680	-	95,151
Dongbu Insurance Company, Ltd.	167,946	168,715	100,331	543	(64,258)	112,696
Equitable Insurance Company, Ltd.	69,585	26,193	26,193	5,740	5,740	-
First Net Insurance Company	68,695	72,977	31,080	3,777	37,319	81,058
Island Home Insurance Company	332	357	256	-	13	676
First Pacific Transnational Insurance Compar	-	-	-	-	-	6,544
Island Insurance & Surety Corporation	16,361	15,329	8,306	-	-	-
Marianas Insurance Company, Ltd.	82,458	43,176	39,282	(1,012)	7,960	8,972
National Union Fire Insurance Company	68,000	99,000	4,000	3,000	(42,000)	-
Pacific Basin Insurance Company	75,647	48,460	27,187	-	902	-
Pacific Indemnity Insurance Company	14,131	11,548	8,361	12,226	-	44,341
Royal Crown Insurance Corporation	68,877	54,344	34,898	658	658	-
Tokio Marine Pacific Insurance Limited	287,295	291,399	92,868	23,771	51,776	44,770
Traders Insurance Company	489,302	375,332	240,577	43,664	101,313	96,496
TOTAL	2,554,427	2,182,367	1,132,764	541,640	169,321	505,734

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 Nissay Dowa Insurance Co., Ltd.	305,214	289,399	165,372	334,330	401,620	77,342
American Home Assurance Company	(5,000)	(3,000)	-	-	(8,000)	1,000
Century Insurance Company, Ltd.	640,242	292,944	178,598	477,717	-	338,422
Dongbu Insurance Company, Ltd.	295,211	317,102	67,511	12,506	183,709	290,386
First Net Insurance Company	262,666	360,757	16,405	1,594	180,843	348,455
Island Home Insurance Company	200	200	(23)	-	11	100
Marianas Insurance Company, Ltd.	28,111	13,612	14,499	-	4,812	3,402
National Union Fire Insurance Company	43,000	28,000	39,000	6,000	11,000	21,000
Pacific Basin Insurance Company	8,118	6,404	1,714	-	-	-
Pacific Indemnity Insurance Company	9,520	8,276	4,935	-	-	-
Tokio Marine Pacific Insurance Limited	88,801	86,937	41,734	85,732	(64,268)	-
Traders Insurance Company	265,164	208,427	109,993	172,291	27,565	31,774
TOTAL	1,941,247	1,609,058	639,738	1,090,170	737,292	1,111,881

PRODUCT LIABILITY						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Dongbu Insurance Company, Ltd.	1,094	1,097	-	-	-	-
First Net Insurance Company	336	907	235	-	2,365	4,592
National Union Fire Insurance Company	-	(3,000)	3,000	-	-	-
Pacific Basin Insurance Company	1,612	1,209	403	-	-	-
TOTAL	3,042	213	3,638	-	2,365	4,592

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2014

OTHER PRIVATE PASSENGER AUTO LIABILITY						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Nissay Dowa Insurance Co., Ltd.	76,623	67,071	41,171	18,000	36,000	18,000
Century Insurance Company, Ltd.	539,053	553,653	257,290	317,710	-	12,438
Dongbu Insurance Company, Ltd.	352,248	483,502	36,252	5,442	33,999	86,419
Equitable Insurance Company, Ltd.	233,741	107,053	107,053	46,342	46,342	-
First Net Insurance Company	128,919	119,477	63,189	59,684	47,176	25,083
Marianas Insurance Company, Ltd.	201,552	93,524	105,840	16,075	-	-
National Union Fire Insurance Company	222,000	164,000	69,000	20,000	64,000	115,000
Pacific Basin Insurance Company	49,125	40,736	8,389	-	2,478	-
Pacific Indemnity Insurance Company	121,992	114,624	60,543	36,240	49,508	52,462
Royal Crown Insurance Corporation	217,027	199,396	121,292	70,434	73,834	3,400
Tokio Marine Pacific Insurance Limited	79,068	74,878	42,205	17,667	17,667	-
Traders Insurance Company	306,651	251,741	136,737	90,391	65,419	35,313
TOTAL	2,527,999	2,269,655	1,048,961	697,985	436,423	348,115

OTHER COMMERCIAL AUTO LIABILITY						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Nissay Dowa Insurance Co., Ltd.	57,402	52,864	29,981	29,026	29,026	-
Century Insurance Company, Ltd.	758,972	738,836	360,708	164,322	-	60,896
Dongbu Insurance Company, Ltd.	164,111	85,276	159,256	41,605	94,760	119,482
First Net Insurance Company	34,364	32,805	11,461	32,198	32,303	5,597
Marianas Insurance Company, Ltd.	16,067	7,452	21,214	-	-	-
National Union Fire Insurance Company	92,000	74,000	22,000	10,000	96,000	106,000
Pacific Basin Insurance Company	19,692	16,368	3,324	-	982	-
Pacific Indemnity Insurance Company	64,844	57,572	30,962	4,436	235	4,000
Royal Crown Insurance Corporation	-	-	-	-	-	-
Tokio Marine Pacific Insurance Limited	137,050	137,167	70,409	30,623	32,723	19,900
Traders Insurance Company	136,779	102,511	62,424	14,410	16,410	2,000
TOTAL	1,481,281	1,304,851	771,739	326,620	302,439	317,875

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 Nissay Dowa Insurance Co., Ltd.	162,824	142,526	87,487	129,898	124,300	25,333
Century Insurance Company, Ltd.	519,333	407,086	247,878	281,799	-	475,598
Dongbu Insurance Company, Ltd.	243,711	345,424	3,053	506	24,768	49,436
First Net Insurance Company	206,746	191,858	105,157	22,726	32,618	23,557
Marianas Insurance Company, Ltd.	144,941	69,778	78,887	12,270	29,453	1,184
National Union Fire Insurance Company	32,000	76,000	66,000	54,000	64,000	21,000
Pacific Basin Insurance Company	18,912	15,784	3,128	-	935	-
Pacific Indemnity Insurance Company	120,179	101,391	61,800	22,087	46,433	35,617
Royal Crown Insurance Corporation	-	-	-	-	-	-
Tokio Marine Pacific Insurance Limited	116,273	97,825	68,027	25,981	41,975	15,994
Traders Insurance Company	220,284	159,630	98,094	125,822	126,773	31,256
TOTAL	1,785,203	1,607,302	819,511	675,089	491,255	678,975

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2014

COMMERCIAL AUTO PHYSICAL DAMAGE						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Nissay Dowa Insurance Co., Ltd.	133,938	123,350	69,955	40,543	42,844	5,218
Century Insurance Company, Ltd.	626,435	431,384	298,997	93,930	-	10,963
Dongbu Insurance Company, Ltd.	83,675	49,958	63,064	1,440	32,314	30,916
First Net Insurance Company	74,568	65,505	18,905	16,615	16,572	86
Marianas Insurance Company, Ltd.	21,658	7,523	-	-	-	-
National Union Fire Insurance Company	4,000	29,000	4,000	-	1,000	1,000
Pacific Basin Insurance Company	5,818	4,830	988	-	281	-
Pacific Indemnity Insurance Company	48,475	41,885	24,783	3,162	3,162	-
Tokio Marine Pacific Insurance Limited	268,526	167,704	166,060	60,001	71,283	11,282
Traders Insurance Company	-	-	-	-	-	-
TOTAL	1,267,093	921,139	646,752	215,691	167,456	59,465

FIDELITY						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Century Insurance Company, Ltd.	2,185	1,868	679	-	-	-
Colonial Surety Company	967	1,341	483	-	(172)	138
Dongbu Insurance Company, Ltd.	-	-	-	-	-	-
First Net Insurance Company	675	675	503	-	14,367	14,660
Pacific Basin Insurance Company	989	321	668	-	-	-
Tokio Marine Pacific Insurance Limited	554	644	149	-	-	-
TOTAL	5,370	4,849	2,482	-	14,195	14,798

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
Century Insurance Company, Ltd.	(38,863)	(36,579)	2,615	20,525	-	4,205
Dongbu Insurance Company, Ltd.	18,921	9,972	12,853	-	-	-
Equitable Insurance Company, Ltd.	8,574	3,301	3,301	-	-	-
Federal Insurance Company	9,776	9,863	4,184	-	(10,853)	1,405
Fidelity & Deposit Company of Maryland	46,009	52,850	13,460	-	(12,414)	868
First Net Insurance Company	149,374	82,375	117,309	-	12,061	38,037
Lexon Insurance Company	24,354	-	-	-	-	-
Liberty Mutual Insurance Company	220,699	25,366	195,333	-	4,767	4,765
Marianas Insurance Company, Ltd.	3,457	2,912	545	-	-	-
Pacific Basin Insurance Company	11,000	10,083	917	-	-	-
Pacific Indemnity Insurance Company	-	-	-	-	-	-
Royal Crown Insurance Corporation	60	60	-	-	-	-
Telebond Insurance Corporation	-	-	-	-	-	-
Traders Insurance Company	76,637	72,451	57,853	-	-	-
TOTAL	529,998	232,654	408,370	20,525	(6,439)	49,280

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 Nissay Dowa Insurance Co., Ltd.	15,977	15,307	8,955	-	-	-
Century Insurance Company, Ltd.	7,089	7,526	2,202	-	-	-
Dongbu Insurance Company, Ltd.	12,073	14,078	-	-	-	-
First Net Insurance Company	1,394	2,018	747	450	(2,665)	(1,065)
Marianas Insurance Company, Ltd.	1,999	877	1,123	-	-	-
Tokio Marine Pacific Insurance Limited	3,926	3,840	2,044	-	-	-
Traders Insurance Company	1,715	2,115	720	-	-	-
TOTAL	44,173	45,761	15,791	450	(2,665)	(1,065)

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2014

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 Nissay Dowa Insurance Co., Ltd.	22,786	20,173	10,482	-	-	-
Dongbu Insurance Company, Ltd.	-	(3,481)	3,481	19,142	19,142	-
Factory Mutual Insurance Company	804	793	24	-	-	-
TOTAL	23,590	17,485	13,987	19,142	19,142	-

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 Nissay Dowa Insurance Co., Ltd.	6,067	5,610	3,586	-	-	-
Centurion Casualty Company	-	-	-	-	-	-
Century Insurance Company, Ltd.	182,486	115,519	96,242	63,517	-	6,451
Marianas Insurance Company, Ltd.	6,456	5,991	465	1,500	(3,048)	62,150
National Union Fire Insurance Company	-	-	-	-	-	-
Pacific Basin Insurance Company	1,500	568	932	-	-	-
Royal Crown Insurance Corporation	95,550	95,550	-	-	-	-
Traders Insurance Company	3,571	25,736	2,230	-	-	-
TOTAL	295,630	248,974	103,455	65,017	(3,048)	68,601

AGGREGATE OF PREMIUMS WRITTEN FOR ACCIDENT LIFE & HEALTH as of December 31, 2014

COMPANY NAME	LIFE PREMIUMS DIRECT	ANNUITY CONSIDERATION DIRECT	ACCIDENT AND HEALTH PREMIUMS	DEPOSIT TYPE CONTRACT FUNDS	OTHER	REPORT TOTAL
5 Star Life Insurance Company	221	-	-	-	-	221
Aetna Life Insurance Company	4,231	-	17,556,334	-	-	17,560,565
American Family Life Assurance Company of Columbus	6,508	-	72,964	-	-	79,472
American National Insurance Company	132,650	-	78,950	-	-	211,600
Centurion Life Insurance Company	(25)	-	(20)	-	-	(45)
Individual Assurance Company, Life, Health & Accident	5,235,898	109,964	111	-	-	5,345,973
Lincoln National Life Insurance Company	135,065	-	86	-	-	135,151
Metropolitan Life Insurance Company	79,167	-	128,627	-	-	207,794
Midland National Life Insurance Company	210,504	-	-	-	-	210,504
Net Care Life & Health Insurance Company	582,735	1,168	989,162	-	-	1,573,065
North Coast Life Insurance Company	27,265	-	-	-	-	27,265
Pacific Guardian Life Insurance Company, Ltd.	402,583	11,948	49,641	-	-	464,172
Primerica Life Insurance Company	178,442	3,355	-	-	-	181,797
Protective Life Insurance Company	904	-	-	-	-	904
Sterling Investors Life Insurance Company	79,316	-	-	-	-	79,316
United Healthcare Insurance Company	-	-	244,953	-	-	244,953
Total	7,075,464	126,435	19,120,808	-	-	26,322,707

EXHIBIT OF PREMIUMS WRITTEN FOR HEALTH as of December 31, 2014

CARRIER	Health					TOTAL
	ACCIDENT AND HEALTH PREMIUMS	MEDICARE TITLE XVIII	FEDERAL EMPLOYEES HEALTH BENEFITS PROGRAM PREMIUMS	LIFE & ANNUITY PREMIUMS & OTHER CONSIDERATION	PROPERTY/CASUALTY PREMIUMS	
TakeCare Insurance Company, Inc. dba Take Care	2,452,227					2,452,227
TOTAL	2,452,227	-	-	-	-	2,452,227

EXHIBIT OF DIRECT PREMIUMS FOR LIFE AND ANNUITY CONSIDERATION as of December 31, 2014

Life Insurance					
	Ordinary	Credit Life (Group & Individual)	Group	Industrial	Total
5 Star Life Insurance Company	221				221
Aetna Life Insurance Company	4,231				4,231
American Family Life Assurance Company of Columbus	1,723		4,785		6,508
American National Insurance Company	14,020	118,630			132,650
Centurion Life Insurance Company	(25)				(25)
Individual Assurance Company, Life, Health & Accident	1,297,895	189,460	3,748,543		5,235,898
Lincoln National Life Insurance Company	135,065				135,065
Metropolitan Life Insurance Company			79,167		79,167
Midland National Life Insurance Company	210,504	-	-		210,504
Net Care Life & Health Insurance Company	522,048		60,687		582,735
North Coast Life Insurance Company	27,265				27,265
Pacific Guardian Life Insurance Company, Ltd.	207,332	-	195,251		402,583
Primerica Life Insurance Company	178,442				178,442
Protective Life Insurance Company	904				904
Sterling Investors Life Insurance Company	79,316				79,316
United Healthcare Insurance Company					-
Total	2,678,941	308,090	4,088,433	-	7,075,464

Annuity Considerations					
	Ordinary	Credit Life (Group & Individual)	Group	Industrial	Total
Individual Assurance Company, Life, Health & Accident	109,964				109,964
Net Care Life & Health Insurance Company	1,168				1,168
Primerica Life Insurance Company	3,355				3,355
Total	114,487	-	-	-	114,487

Deposit-type contract funds					
	Ordinary	Credit Life (Group & Individual)	Group	Industrial	Total
Pacific Guardian Life Insurance Company, Ltd.	11,948	-	-		11,948
Primerica Life Insurance Company	2,885				2,885
Total	14,833	-	-	-	14,833

GRAND TOTAL	2,808,261	308,090	4,088,433	-	7,204,784
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EXHIBIT OF PREMIUMS WRITTEN FOR ACCIDENT AND HEALTH INSURANCE as of December 31, 2014

Group Policies					
NAME OF INSURER	Direct Premium	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
Aetna Life Insurance Company	17,556,334	17,527,841		10,797,174	11,089,421
Metropolitan Life Insurance Company	128,627	123,200	-	2,821	2,940
Net Care Life & Health Insurance Company	989,162	984,911	-	468,699	646,956
Pacific Guardian Life Insurance Company, Ltd.	-	-	-	-	-
United Healthcare Insurance Company	27,767	27,521		20,612	20,799
Total	18,701,890	18,663,473	-	11,289,306	11,760,116

Credit (Group & Individual)					
NAME OF INSURER	Direct Premium	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
American National Insurance Company	78,950	-	-	405	-
Centurion Life Insurance Company	(20)	441	-	9,124	(3,451)
Individual Assurance Company, Life, Health & Accident	111	437	-	-	(52)
Total	79,041	878	-	9,529	(3,503)

Medicare Title XVIII exempt from state taxes and fees					
NAME OF INSURER	Direct Premium	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
United Healthcare Insurance Company	217,186	222,608		161,218	161,218
Total	217,186	222,608	-	161,218	161,218

Guaranteed Renewable					
NAME OF INSURER	Direct Premium	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
American Family Life Assurance Company of Columbus	72,964	73,646	-	51,205	53,981
Lincoln National Life Insurance Company	86	106	-	-	-
Pacific Guardian Life Insurance Company, Ltd.	49,641	49,881	-	8,750	870
Total	122,691	123,633	-	59,955	54,851

GRAND TOTAL	19,120,808	19,010,592	-	11,520,008	11,972,682
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EXHIBIT OF AUTO DIRECT WRITTEN as of December 31, 2014

Month	Type Auto Premium Written				
	Other Private Pass	Private Pass Auto	Other Commercial	Commercial Auto	Total Premium
	Auto Liability	Physical Damage	Auto Liability	Physical Damage	Written
JANUARY	\$ 205,771.28	\$ 155,444.27	\$ 128,134.94	\$ 127,612.65	\$ 616,963.14
FEBRUARY	\$ 191,303.84	\$ 132,378.54	\$ 247,740.96	\$ 38,871.17	\$ 610,294.51
MARCH	\$ 218,407.43	\$ 214,688.44	\$ 44,758.03	\$ 58,767.93	\$ 536,621.83
TOTAL	\$ 615,482.55	\$ 502,511.25	\$ 420,633.93	\$ 225,251.75	\$ 1,763,879.48
APRIL	\$ 219,659.31	\$ 142,278.05	\$ 91,802.00	\$ 88,699.40	\$ 542,438.76
MAY	214,649.65	113,406.59	40,169.15	91,964.66	460,190.05
JUNE	187,179.12	116,657.78	205,799.05	59,726.62	569,362.57
TOTAL	\$ 621,488.08	\$ 372,342.42	\$ 337,770.20	\$ 240,390.68	\$ 1,571,991.38
JULY	\$ 244,167.89	\$ 189,132.08	\$ 165,527.35	\$ 105,063.40	\$ 703,890.72
AUGUST	221,783.85	160,471.38	82,497.39	104,874.93	569,627.55
SEPTEMBER	193,271.33	144,916.82	124,174.25	100,864.74	563,227.14
TOTAL	\$ 659,223.07	\$ 494,520.28	\$ 372,198.99	\$ 310,803.07	\$ 1,836,745.41
OCTOBER	\$ 179,664.37	\$ 144,056.88	\$ 89,405.21	\$ 204,778.41	\$ 617,904.87
NOVEMBER	170,058.92	168,612.65	113,225.22	66,158.99	518,055.78
DECEMBER	169,855.04	131,791.76	221,191.03	281,731.35	804,569.18
TOTAL	\$ 519,578.33	\$ 444,461.29	\$ 423,821.46	\$ 552,668.75	\$ 1,940,529.83
GRAND TOTAL	\$ 2,415,772.03	\$ 1,813,835.24	\$ 1,554,424.58	\$ 1,329,114.25	\$ 7,113,146.10

Name of Insurance Provider	Auto Premium Written				
	Other Private Pass	Private Pass Auto	Other Commercial	Commercial Auto	Total Premium
	Auto Liability	Physical Damage	Auto Liability	Physical Damage	Written
AIOI Insurance Company, Ltd.	100,577.00	127,656.00	143,594.00	58,684.00	430,511.00
American Home Assurance Co. of New York	0.00	0.00	0.00	0.00	\$ -
Century Insurance Company, Ltd.	\$ 534,962.90	\$ 519,267.40	\$ 758,005.85	\$ 626,435.19	\$ 2,438,671.34
Dongbu Insurance Com., Ltd./Moylan's	352,826.45	243,711.48	139,841.69	107,365.93	\$ 843,745.55
Equitable Insurance Company, Inc.	226,871.00	28,483.00	11,830.00	2,255.00	\$ 269,439.00
First Net General Insurance	128,918.83	206,746.36	34,363.82	74,568.05	\$ 444,597.06
Marianas Insurance Company, Ltd.	201,552.00	150,381.00	16,067.00	16,218.00	\$ 384,218.00
National Union Fire Insurance/Calvo's	162,291.00	87,684.00	82,499.00	56,974.00	\$ 389,448.00
Pacific Basin Insurance Company	48,351.30	18,833.80	19,692.00	5,802.00	\$ 92,679.10
Pacific Indemnity Ins. Co., Ltd./FPTIC	115,714.00	114,472.00	60,517.00	48,838.00	\$ 339,541.00
Royal Crown Insurance Corporation	157,988.25	43,050.50	14,185.30	441.00	\$ 215,665.05
Tokio Marine Pacific Insurance Limited	79,068.30	116,272.70	137,049.92	268,526.08	\$ 600,917.00
Traders Insurance Company	306,651.00	157,277.00	136,779.00	63,007.00	\$ 663,714.00
TOTAL	\$ 2,415,772.03	\$ 1,813,835.24	\$ 1,554,424.58	\$ 1,329,114.25	\$ 7,113,146.10

EXHIBIT OF AUTO DIRECT LOSSES as of December 31, 2014

CNMI AUTO CLAIMS EXPERIENCE

Name of Insurance Provider	Island			Age			Gender					Type of Loss					Total
	Rota	Tinian	Saipan	Under 25	25 & Over	TOTAL	Male		Female		Unknown	A	B	C	D	E	
							< Under 25	> 25 Over	< Under 25	> 25 Over							
AIOI Nissay Dowa Insurance Company Ltd.	0	0	42	5	36	42	4	26	1	10	1	4,110.00	33,568.06	-	1,423.33	61,941.16	\$ 101,042.55
Century Insurance Company Ltd.	2	0	311	43	266	313	23	178	20	88	4	78,798.45	294,605.94	-	16,073.81	268,086.87	\$ 657,565.07
Dongbu Insurance Company Ltd/Moylan's	0	0	155	20	134	155	13	91	7	43	1	18,470.00	149,807.00	3,100.00	21,873.00	127,554.00	\$ 320,804.00
Equitable Insurance Company Inc.	1	0	23	4	20	24	2	14	2	6	0	4,000.00	25,354.88	-	270.00	2,824.00	\$ 32,448.88
First Net Insurance	0	0	49	12	37	49	7	26	5	11	0	49,016.00	42,964.00	-	2,290.00	39,957.00	\$ 134,227.00
Marianas Insurance Company Ltd.	0	0	36	5	23	36	4	11	1	12	8	-	19,755.18	-	1,667.12	17,111.11	\$ 38,533.41
National Union Fire Insurance/Calvo's	0	0	59	17	32	59	9	18	8	14	10	8,350.00	33,650.00	-	4,700.00	86,200.00	\$ 132,900.00
Pacific Basin Insurance Co.	0	0	6	1	5	6	0	4	1	1	0	-	4,405.00	-	750.00	-	\$ 5,155.00
Pacific Indemnity Ins. Co. Ltd.	0	0	42	5	27	42	2	13	3	14	10	-	39,001.11	-	828.30	18,790.84	\$ 58,620.25
Royal Crown Insurance Corp.	0	0	39	8	31	39	5	27	3	4	0	3,241.00	62,195.85	-	-	10,300.00	\$ 75,736.85
Tokio Marine Pacific Insurance Limited/Pacific	0	0	46	7	39	46	3	24	4	15	0	13,453.64	26,912.88	-	12,427.32	98,576.96	\$ 151,370.80
Traders Insurance Underwriters Inc.	0	0	91	11	80	91	8	48	3	32	0	6,470.00	80,565.98	5,900.00	5,745.00	74,125.00	\$ 172,805.98
TOTAL	3	0	899	138	730	902	80	480	58	250	34	28,921	\$ 812,785.88	\$ 9,000.00	\$ 68,047.88	\$ 805,466.94	\$ 1,881,209.79

EXHIBIT OF AUTO DIRECT LOSSES as of December 31, 2014
CNMI AUTO CLAIMS EXPERIENCE

Summary of Reporting Period Ending: 31 March 2014

Month	Island			Age			Gender					Type of Loss					Total By Month
							Male		Female		Unknown Age	A Bodily Injury	B Property Damage	C Medical	D Comprehensive	E Collision	
	< Under 25	> 25 Over	< Under 25	> 25 Over	< Under 25	> 25 Over											
January	0	0	72	12	56	72	10	33	2	23	4	5,000.00	60,795.38	2,900.00	13,588.00	61,680.68	\$ 143,964.06
February	0	0	64	6	56	64	4	36	2	20	2	19,091.55	60,866.38	-	9,725.18	43,408.11	133,091.22
March	0	0	61	9	49	61	6	34	3	15	3	4,766.00	44,327.51	3,000.00	828.30	60,275.16	113,196.97
Total	0	0	197	27	161	197	20	103	7	58	9	\$ 28,857.55	\$ 165,989.27	\$ 5,900.00	\$ 24,141.48	\$ 165,363.95	\$ 390,252.25

Summary of Reporting Period Ending: 30 June 2014

Month	Island			Age			Gender					Type of Loss					Total By Month
							Male		Female		Unknown Age	A Bodily Injury	B Property Damage	C Medical	D Comprehensive	E Collision	
	< Under 25	> 25 Over	< Under 25	> 25 Over	< Under 25	> 25 Over											
April	0	0	87	16	70	87	8	45	8	25	1	58,764.47	79,655.89	-	2,590.00	72,384.08	\$ 213,394.44
May	1	0	80	10	69	81	5	41	5	28	2	4,522.00	88,610.77	-	4,215.00	49,196.96	146,544.73
June	0	0	66	8	57	66	4	40	4	17	1	7,059.92	26,589.90	-	9,083.05	51,319.18	94,052.05
Total	1	0	233	34	196	234	17	126	17	70	4	\$ 70,346.39	\$ 194,856.56	0.00	\$ 15,888.05	\$ 172,900.22	\$ 453,991.22

Summary of Reporting Period Ending: 30 September 2014

Month	Island			Age			Gender					Type of Loss					Total By Month
							Male		Female		Unknown Age	A Bodily Injury	B Property Damage	C Medical	D Comprehensive	E Collision	
	< Under 25	> 25 Over	< Under 25	> 25 Over	< Under 25	> 25 Over											
July	0	0	64	13	49	64	10	35	3	14	2	28,921.09	73,143.02	-	2,016.12	98,818.03	\$ 202,898.26
August	0	0	73	14	56	73	7	43	7	13	3	1,350.00	68,446.93	-	3,551.32	40,338.71	113,686.96
September	0	0	88	17	70	88	9	44	8	26	1	14,870.68	77,381.17	3,100.00	3,932.00	75,374.38	174,658.23
Total	0	0	225	44	175	225	26	122	18	53	6	\$ 45,141.77	\$ 218,971.12	\$ 3,100.00	\$ 9,499.44	\$ 214,531.12	\$ 491,243.45

Summary of Reporting Period Ending: 31 December 2014

Month	Island			Age			Gender					Type of Loss					Total By Month
							Male		Female		Unknown Age	A Bodily Injury	B Property Damage	C Medical	D Comprehensive	E Collision	
	< Under 25	> 25 Over	< Under 25	> 25 Over	< Under 25	> 25 Over											
October	1	0	100	14	79	101	7	49	7	30	8	18,621.75	75,894.69	-	12,997.88	90,319.91	\$ 197,834.23
November	0	0	63	11	50	63	4	37	7	13	2	14,323.00	68,569.07	-	1,475.88	72,611.10	156,979.05
December	1	0	81	8	69	82	6	43	2	26	5	8,618.63	88,505.17	-	4,045.15	89,740.64	190,909.59
Total	2	0	244	33	198	246	17	129	16	69	15	\$ 41,563.38	\$ 232,968.93	\$ -	\$ 18,518.91	\$ 252,671.65	\$ 545,722.87

Grand Total	3	0	899	138	730	902	80	480	58	250	34	\$ 185,909.09	\$ 812,785.88	\$ 9,000.00	\$ 68,047.88	\$ 805,466.94	\$ 1,881,209.79
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EXHIBIT OF PREMIUMS WRITTEN FOR SURPLUS LINES & LOSSES as of December 31, 2014

NAME OF INSURER	AIRPORT LIABILITY	AIRPORT PROPERTY	AVIATION LIABILITY	CRIME GUARD	DIR. & OFFICERS LIABILITY	EMPLOYEE DISHONESTY	MARINE HULL	MARINE LIABILITY	MARINE PROPERTY	PORT LIABILITY	PORT PROPERTY	PROFESSIONAL LIABILITY	Grand Total
AM Insurance, Inc. P.O. Box 2797 Agana, Guam 96932 President: AnnMarie T. Muna Tel. No: 671-477-2642/2632/2653/2656 (Guam) Fax No: 671-477-2602													
AON Insurance Micronesia (Saipan) Inc. P.O. Box 502177 CK Saipan, MP. 96950 General Manager: Rodney Rankin Tel. No: 234-2811 Fax No: 234-5462													-
Associated Insurance Underwriters of the Pacific, Inc. P.O. Box 501369 CK Saipan, MP. 96950 Gen. Manager: Magdalena S. George Tel. No: 234-3152/6865/7222 Fax No: 234-5367													-
Marianas Insurance Company, Ltd. P.O. Box 502505 CK Saipan, MP. 96950 General Manager: Rosalia S. Cabrera Tel. No: 234-5091/5092 Fax No: 234-5093													-
Moylan's Insurance Underwriters, Inc. P.O. Box 500658 CK Saipan, MP. 96950 General Manager: Tamara Hunter Tel. No: 234-6442/6129/7185 Fax No: 234-8641													-
Pacifica Insurance Underwriters, Inc. P.O. Box 500168 CK Saipan, MP. 96950 President: Norman T. Tenorio Tel. No: 234-6267/7310/7722 Fax No: 234-5880													-
Takagi & Associates, Inc. PPP 602, Box 10000 Saipan, MP. 96950 Branch Supervisor: Satsuki Perez Tel. No: 233-8117/2554/3400 Fax No: 233-2553												105,688	105,688
Traders Insurance Company P.O. Box 502473 CK Saipan, MP. 96950 President: Pablo B. Mendoza Tel. No: 234-7788/7799 Fax No: 234-8899													-
2014 TOTAL	-	-	-	-	-	-	-	-	-	-	-	105,688	105,688
2013 TOTAL	-	-	-	-	-	-	-	-	-	-	-	143,127	143,127

2014 BROKER							
NAME	CNMI Contact:	Office Location	Address:	City, State & Zip	Phone:	Fax:	Email
4JC Corporation dba Immanuel Insurance Underwriters	Irindina Deang	Gualo Rai	PO Box 506681	Saipan, MP 96950	322-3043	322-3043	immanuel.saipan@gmail.com
AM Insurance	Annmarie T. Muna		P.O. Box 2797	Hagatna, GU 96932	671 477-2642	671 477-2602	amuna@ambrokers.com
AMCA Trading Business, Inc. dba M.G.A. Insurance	Fielisa C. Avendano	Middle Rd.	PO Box 503024	Saipan, MP 96950	234-6278/9	235-9289	mgalife08@yahoo.com , mgabzcenter@yahoo.com
AON Insurance Micronesia (Saipan), Inc.	Amalia E. Javier	Beach Road, Garapan	PO Box 502177	Saipan, MP	234-2811	234-5462	
BANKGUAM Insurance Underwriters, Ltd.	Marcie M. Tomakane	Beach Rd. Garapan	PO Box 500379	Saipan, MP 96950	236-2723	233-5064	bqi-cnmi@pticom.com
Calvo's Insurance Underwriters (CNMI), Inc.	Elias C. Buenaventura	Oleai Center San Jose	PO Box 500035	Saipan, MP 96950	234-5691/4/8	234-5693	eli.buenaventura@calvosinsurance.com
CAR Financial Services Saipan Inc. dba Express Financial	James B. Matsumoto	San Jose	PO Box 504084	Saipan, MP 96950	235-6032	235-6040	james.matsumoto@carfinancial.com
Ecosure Insurance dba of Wanderville Corporation	Ruel R. Villacrusus	Beach Road, Garapan	PO Box 504974	Saipan, MP	235-8778	235-8774	rvn@pticom.com
Equitable Insurance Company, Inc.	Alex C. Tudela	GF Kenneth Yeung Bldg. Beach Road, Susupe	PO Box 500686	Saipan, MP 96950	235-5452/3	235-5451	equitableinsco@yahoo.com
Erlinda C. Torres dba Excel Insurance Services	Erlinda C. Torres	N/A	PO Box 500979	Saipan, MP 96950	234-7732/788-5566		linaka28@yahoo.com
Friendly Finance Company, Inc	Peter Michael Tenorio	Yuna Bldg, Gualo Rai	PO Box 500486	Saipan, MP 96950	234-6676	234-5104	miketeno@pticom.com
Inter Pacific Corporation dba Inter-Kam Insurance Agency	Clarence T. Tenorio	Susupe	PO Box 500137	Saipan, MP 96950	234-6445	234-1943234-587	deo@joeten.com or bopalacios@joeten.com
Island Insurance & Surety Corporation	María Lourdes Johnson	Afetna Square, CTB Br.	PO Box 501610	Saipan, MP 96950	235-7171/483-282	235-7373	
J.C. Tenorio Enterprises, Inc.	Ann Yi	Chalan Piao	PO Box 503397	Saipan, MP 96950	235-5555	234-1943	interkam@pticom.com
Keum Oh Corporation	Park, Yong Woong	Chalan Kaona	PO Box 504345	Saipan, MP 96950	234-5700	234-5702	julideth99@yahoo.com
Mantrade Company Inc. dba Mantrade Insurance	Janette R. Hernando	Tun Tomas Rd., San Antonio	PO Box 506118	Saipan, MP 96950	235-0695	235-0695	jiggghernando@yahoo.com
Marianas Insurance Company, Ltd.	Rosalía S. Cabrera	San Jose	PO Box 502505	Saipan, MP 96950	234-5091/2	234-5093	gm@marianasinsurance.com
Modis Corporation dba Paradise Insurance	Choi, Seung San	Chalan Laulau	PMB 114 Box 10003	Saipan, MP 96950	483-5905		paradise201402@gmail.com
Pacifica Insurance Underwriters, Inc.	Norman T. Tenorio	2nd Fl, Joeten Center Bldg II, Susupe	PO Box 500168	Saipan, MP 96950	234-6267	234-5880	piui@pacificains.com
PSG Professional Corp. dba PSG Insurance	Jesus A. Panealeon	Wischira Way, San Jose	PO Box 500507	Saipan, MP	235-5902	235-7742	acctg_psg@saipan.com
Rota Merchandising Corporation	Pedro Q. Dela Cruz	RMC Bldg.	PO Box 1018	Rota, MP	532-3117		
Royal Crown Insurance Corporation	Ng, Cheong Pui	Beach Rd, San Antonio	PMB 295 Box 10001	Saipan, MP	234-2256/7	234-2258	royalcrn@pticom.com
Seven Twelve Ent., Inc. dba 7.12 Insurance	Mi Young Park	Chalan Kaona	PO Box 502990	Saipan, MP 96950	234-1232	234-1231	ent712@yahoo.com
Takagi & Associates, Inc.	Satsuki H. Perez	Bank of Hawaii Bldg-Marina Heights I, Beach Road Garapan	PMB 602 Box 10000	Saipan, MP 96950	233-2554/8117	233-2553	sperez@taacnmi.com
The Financial & Insurance Services Group, Inc.	Sheryl Sizemore-Camacho	Cabrera Center Suite 101, Beach Road, Garapan	PO Box 501657	Saipan, MP 96950	234-5706	234-3517	
Tinian Transportation Management Solutions, Inc.	Paz L. Christian	San Jose	PO Box 520461	Tinian, MP 96952	433-0149	433-0148	plchristian@gmail.com
Traders Insurance Company	Fidel S. Fernandez	Alexander Bldg. 1st Fl. Beach Rd, San Jose	PO Box 50247473	Saipan, MP 96950	234-7788	234-8899	fernandez@transinsco.com
World Wide Insurance Inc.	Joseph R. Motto	Garapan	PMB 305 Box 10000	Saipan, MP 96950	233-3605	233-3900	worldtour@pticom.com
Yuta Corporation dba Yuta Insurance Broker	Ham, Sook In	China Town	PO Box 7487 SVRB	Saipan, MP 96950	233-3702	233-3703	yutarealtor@hotmail.com

2014 SUB-AGENT								
NAME	COMPANY SPONSOR	CNMI Contact:	Office Location	Address:	City, State & Zip	Phone:	Fax:	Email:
Bank of Hawaii	Donald C. Barcinas dba APIA for Individual Assurance Company	Rose Sumor	Gualo Rai	PO Box 500566	Saipan, MP 96950	237-2983	3224210	rose.sumor@boh.com
Marianas Insurance Company, Ltd.	Donald C. Barcinas dba APIA for Individual Assurance Company	Rosalía S. Cabrera	San Jose	PO Box 502505	Saipan, MP 96950	234-5091/2	234-5093	gm@marianasinsurance.com
Microl Corporation	Takagi & Associates/AIOI Nissay Dowa Insurance Co., Ltd.	Glen V. Perez	Mgsr. Guerrero Rd. San Jose	PO Box 500267	Saipan, MP 96950	234-5911	234-6514	glen.perez@microlsaipan.com
Satsuki H. Perez	Takagi & Associates/Pacific Guardian Life Ins.	Satsuki H. Perez	Bank of Hawaii Bldg-Marina Heights I, Beach Road Garapan	PMB 602 Box 10000	Saipan, MP 96950	233-2554/811	233-2553	sperez@taacnmi.com
Bank of Saipan	Randolph Biscoe/American National Ins.Co.	Jon F. Bargrede	Beach Rd, Chalan Kanoa	PO Box 500690	Saipan, MP 96950	235-6260	235-6294	jon_bargrede@yahoo.com
Car Financial Services Saipan, Inc. dba Express Financial	Randolph Biscoe/American National Ins.Co.	James B. Matsumoto	San Jose	PO Box 504084	Saipan, MP 96950	235-6032	235-6040	james.matsumoto@carfinancial.com
City Trust Bank	Randolph Biscoe/American National Ins.Co.	Maria L. Johnson	Middle Rd	PO Box 501867	Saipan, MP 96950	235-7701/2	234-8664	citytrustbank@ctbaipan.com
The Financial & Insurance Services Group, Inc.	Randolph Biscoe/American National Ins.Co.	Sheryl Sizemore-Camacho	Beach Rd. Garapan	PO Box 501657	Saipan, MP 96950	234-5706	234-3517	mpalacios@fisg.net
Financial Professional Group	Lincoln National Life Insurance Company	c/o Donald C. Barcinas dba APIA for Lincoln National Life Ins. Co.	Beach Rd. Garapan	PO Box 5073 CHRB	Saipan, MP 96950	234-0960	234-8462	compliance@iac.group.com
Tinian Fuel Services, Inc	Juan T. Guerrero & Associates/Trader Ins. Co.	Phillip Thomas Mendiola-Long	San Jose	PO Box 317	Tinian, MP 96952	433-2664	433-4329	vince_v1965@yahoo.com

2014 ADJUSTER							
NAME	CNMI Contact:	Office Location	Address:	City, State & Zip	Phone:	Fax:	Email
Pacifica Insurance Underwriters, Inc.	Norman T. Tenorio	2nd Floor, Joeten Center Bldg. II Beach Road, Susupe	PO Box 500168	Saipan, MP 96950	234-6267	234-5880	piui@pacificains.com
Guam Insurance Adjusters, Inc.	Elias Buenaventura	1st. Floor, Oleai Center Bldg. Beach Road, San Jose	PO Box 500615	Saipan, MP 96950	234-3641/3655	234-3637	giaspn@pticom.com
Island Adjusters, Inc.	Alex C. Tudela	GF Kenneth Yeung Bldg. Beach Road, Susupe	PO Box 500686	Saipan, MP 96950	235-5452/3	235-5451	equitableinsco@yahoo.com
Takagi & Associates, Inc.	Satsuki H. Perez	Bank of Hawaii Bldg-Marina Heights I, Beach Road Garapan	PMB 602 Box 10000	Saipan, MP 96950	233-2554/8117	233-2553	sperez@taacnmi.com
AON Insurance Micronesia (Saipan), Inc.	Amelia E. Javier	TSL PlazaBeach Road, Garapan	PO Box 502177	Saipan, MP 96950	234-2811	234-5462	rod.rankin@aon.com.au
Pacific Basin Insurance Company	Joseph C. Reyes	Beach Road, Garapan	PO Box 500710	Saipan, MP 96950	234-5860	234-7841	pacificbasin.ins@gmail.com
Allied Marine Surveyors, Ltd.	Noel Slapp	Beach Road, Susupe	PO Box 5773 CHRB	Saipan, MP 96950	234-9511	234-9512	allied@pticom.com
Moylan's Insurance Und. Inc. Int'l dba Equitable Adjusting & Service Co.	Catherine S. Tenorio	Beach Road, Garapan	PO Box 500658	Saipan, MP 96950	234-6442	234-8641	ctenorio@moylans.net

TREASURY LISTED (T-LISTED) COMPANIES ADMITTED IN THE CNMI UPDATED AS OF July 01, 2015		
UNDERWRITING LIMITATION	NAME	GENERAL AGENT
\$8,620,000	American Contractors Indemnity Company (NAIC #10216) 601 South Figueroa St., 16 Fl. Los Angeles, CA 90017	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
\$724,790,000	American Home Assurance Company (NAIC #19380) 175 Water Street, 18th Floor New York, NY 10038	Calvo's Insurance Underwriters, Inc. P.O. Box 500035 CK, Saipan, MP. 96950 Tel. No: 234-5699/5690 - Fax No: 234-5693
\$3,556,000	Bond Safeguard Insurance Company (NAIC #27081) 10002 Shelbyville Road, Suite 100 Louisville, KY 40223	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
\$2,847,000	Colonial Surety Company (NAIC #10758) 50 Chestnut Ridge Road Montvale, New Jersey 07645	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No.: 233-8117/3400/2554 - Fax No: 233-2553
\$143,734,000	Continental Insurance Company (The) (NAIC #35289) 333 S. Wabash Ave. Chicago, IL 60604	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
\$1,342,970,000	Federal Insurance Company (NAIC #20281) 15 Mountain View Road, P.O. Box 1615 Warren, New Jersey 07061-1615	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
\$14,666,000	Fidelity & Deposit Company of Maryland (NAIC #39306) 1400 American Lane, Tower I, 18th Floor Schaumburg, IL. 60196-1056	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No.: 233-8117/3400/2554 - Fax No: 233-2553
		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
\$1,102,000	First Net Insurance Company (NAIC #10972) Rm. 102, 424 Julale Shopping Center Hagatna, Guam 96910	Moylan's Insurance Underwriters, Inc. P.O. Box 500658 CK, Saipan, MP. 96950 Tel. No: 234-6129/6442 - Fax No: 234-8641
\$22,523,000	Insurance Company Of North America (NAIC #22713) 436 Walnut Street, P.O. Box 1000 Philadelphia, PA. 19106	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No.: 233-8117/3400/2554 - Fax No: 233-2553
\$5,251,000	Lexon Insurance Company (NAIC #13307) 10002 Shelbyville Road, Suite 100 Louisville, KY 40223	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
\$22,324,000	Liberty Insurance Corporation (NAIC #42404) 2815 Forbs Avenue, Suite 200 Hoffman Estates, IL 60192	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No.: 233-8117/3400/2554 - Fax No: 233-2553
\$1,373,795	Liberty Mutual Insurance Corporation (NAIC #23043) 2815 Forbs Avenue, Suite 200 Hoffman Estates, IL 60192	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No.: 233-8117/3400/2554 - Fax No: 233-2553
\$11,370,000	LM Insurance Corporation (NAIC # 33600) 175 Berkeley Street Boston, MA 02116	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No: 233-8117/3400/2554 - Fax No: 233-2553
\$668,077,000	National Union Fire Insurance Co. of Pitts. PA. (NAIC #19445) 175 Water Street, 18th Floor New York, N.Y. 10038	Calvo's Insurance Underwriters, Inc. P.O. Box 500035 CK, Saipan, MP. 96950 Tel. No: 234-5699/5690 - Fax No: 234-5693
\$16,610,000	New Hampshire Insurance Company (NAIC #23841) 175 Water Street, 18th Floor New York, NY 10038	Calvo's Insurance Underwriters, Inc. P.O. Box 500035 CK, Saipan, MP. 96950 Tel. No: 234-5699/5690 - Fax No: 234-5693
\$1,850,000	Pacific Indemnity Insurance Company (NAIC #18380) 348 West O'Brien Drive Hagatna, Guam 96932	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
\$90,606,000	Westchester Fire Insurance Company (NAIC #10030) 436 Walnut Street, P.O. Box 1000 Philadelphia, PA. 19106	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No: 233-8117/3400/2554 - Fax No: 233-2553
		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
\$14,318,000	XL Specialty Insurance Company (NAIC #37885) Seaview House, 70 Seaview Avenue Stamford, CT 06902-6040	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No: 233-8117/3400/2554 - Fax No: 233-2553
\$732,711,000	Zurich American Insurance Company (NAIC #16535) 1400 American Lane, Tower 1, 18th Floor Schaumburg, IL. 60196-1056	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No: 233-8117/3400/2554 - Fax No: 233-2553
		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

For more information and updates visit: <https://www.fiscal.treasury.gov/fsreports/ref/suretyBnd/c570.htm>

NINETEENTH NORTHERN MARIANAS COMMONWEALTH LEGISLATURE

Second Reg. SESSION, 2015

S. B. NO. 19-61

A BILL FOR AN ACT

To amend 3 CMC § 2824, 4 CMC § 7103, 4 CMC § 7301(d), 4 CMC § 7105, 4 CMC § 7112(b) and 4 CMC § 7615(j) to assess the total costs of healthcare in the CNMI by establishing a claims and clinical data warehouse at CHCC and to improve accountability for how health insurance premiums are spent by requiring health insurance insurers and health care providers to submit reports on the Medical Loss Ratio and claims and clinical data to the insurance commissioner; and for other purposes.

**BE IT ENACTED BY THE NINETEENTH NORTHERN MARIANAS
COMMONWEALTH LEGISLATURE:**

1 **Section 1. Findings and Purpose.** The Legislature finds that that the CNMI
2 needs, as many states have established, a medical claims and clinical data warehouse to
3 enable the monitoring and analysis of health care costs, improve coordination and the
4 quality of care, assess population health conditions, support health information exchange,
5 enable oversight of health insurance premium medical loss ratios, conduct utilization
6 reviews, identify healthcare disparities, inform consumers of cost and quality of
7 healthcare services, support the planning and evaluation of healthcare operations and
8 care, establish baseline data for applications for funding and federal reporting, and
9 conduct waste, fraud and abuse investigations.

10 The Commonwealth Legislature further finds the regulation of health insurance
11 cost, coverage, and medical loss ratios (MLR) are important to ensure that consumers
12 receive value for premiums paid; health insurance and healthcare care is affordable and
13 accessible in the CNMI; and, that transparency exists in health insurance and health care.
14 The Legislature further finds that without reporting of MLR and claims by insurers and
15 the establishing the authority of the Insurance Commissioner to establish acceptable

1 MLR ratios, the CNMI will not be able to effectively review rates and ensure that
2 consumers receive value for premiums paid.

3 The Legislature further finds that information regarding the cost and quality of
4 healthcare services and health insurance programs must be available to consumers so that
5 the best healthcare decisions can be made for themselves and their families. The
6 Legislature finds that a lack of cost transparency may obscure price variations for
7 medical services and health insurance premiums within the Commonwealth, thus
8 obstructing access to healthcare for CNMI residents.

9 Accordingly, the purposes of this legislation are to direct the Commonwealth
10 Healthcare Corporation to establish a Claims and Clinical Data Warehouse, establish a
11 definition for plan year and calendar year, require insurers and providers to provide
12 claims and clinical data, and to conduct and report studies on the cost and quality of care,
13 population health conditions, healthcare disparities, and other health matters. This
14 legislation further requires health insurance issuers to report to the Insurance
15 Commissioner on the Medical Loss Ratio and medical claims to enable oversight over
16 how health insurance companies spend premium dollars. Finally, the Legislation requires
17 the CHCC, Insurance Commissioner, and Medicaid program to cooperate in the
18 governance of the claims database.

19 **Section 2. Amendment.** 3 CMC § 2824 is amended by adding a new section (w)
20 and renumbering the current section (w) to section (x) to read as follows:

21 “(w) Establish, in cooperation with the CNMI Medicaid Program and Insurance
22 Commissioner, a Commonwealth-wide all-payer health insurance Claims and Clinical
23 Data Warehouse (CCDW) and health information exchange (HIE) to enable, conduct,
24 and report on studies of healthcare cost and value; medical loss ratios; quality; utilization;
25 clinical care, public health surveillance; healthcare disparities; waste, fraud, and abuse;
26 and other health matters. In establishing and operating the claims and clinical data
27 warehouse and health information exchange, the Corporation (1) shall require health care
28 providers to provide data in electronic form and media; (2) initiate the claims data

1 warehouse based on data provided to and from the Insurance Commissioner as provided
2 for in 4 CMC § 7301(d)(2); (3) operate the CCDW and HIE in accordance with the
3 privacy and security provisions of the U.S. Health Insurance Portability and
4 Accountability Act of 1996, as amended; (4) engage in regional claims, clinical, and
5 health information exchange operational agreements to lessen cost of operations; and (5)
6 prepare and report on studies of the total costs of healthcare; medical loss ratios;
7 population health conditions; costs of chronic conditions; cost and conditions of
8 uninsured care and communicable diseases; and to further analysis to inform cost
9 containment and quality improvement efforts.

10 ~~(w)~~ (x) Do any and all other things necessary to the full and convenient exercise
11 of the above powers.”

12 **Section 3. Amendment.** 4 CMC § 7103 is amended by adding two new
13 subsections to read as follows:

14 “(ll) “Calendar year” means the period of time from January 1, YYYY to
15 December 31, YYYY.

16 (mm) “Plan year” means calendar year as defined in this section.”

17 **Section 4. Amendment.** 4 CMC § 7105 is amended by adding a new section (c)
18 and renumbering the current sections (c) to (d) accordingly to read as follows:

19 (c) Promote the public welfare by ensuring greater accountability and
20 transparency in the health insurance industry of the Commonwealth through oversight of
21 medical loss ratio; medical claims; transparency in health insurance program; and waste,
22 fraud and abuse. To fulfill these goals, the Commissioner shall collect from all health
23 insurance issuers, including non-federal government plans and third party medical claim
24 processors or administrator of the health insurance provider, claims data submitted in
25 accordance with 4 CMC §7301(d)(2) and provide the data to the CHCC in accordance
26 with 3 CMC § 2824 (w) for health cost and care, public health surveillance, and to
27 increase transparency for the consumer as determined by the Commissioner.

1 **Section 5. Amendment.** 4 CMC § 7112(b) is amended by adding a new
2 paragraph (2) and renumbering the current sections (2) to (4) accordingly to read as
3 follows:

4 “(2) An estimate of the total number of individuals residing in the CNMI with
5 private health insurance coverage, the number of health insurance issuers, the types of
6 health insurance plans and coverages offered by these issuers, the associated premium
7 costs and out-of-pocket cost to consumers, and the medical loss ratio of each private
8 health insurance plan sold in the Commonwealth.”

9 **Section 6. Amendment.** 4 CMC § 7301(d) is amended by adding a new
10 paragraph (2) to read as follows:

11 “(2) Health insurance issuers covering more than 200 lives in the CNMI shall
12 submit eligibility, claims, and other insurance data in the file and data formats of ANSI
13 ASC 5010 270/271, 834, 835, 837 i/p/d and NCPDP standards as provided for or
14 established or updated under the Administrative Simplification Provisions of the Health
15 Insurance Portability and Accountability Act of 1996, as amended. The Commissioner
16 may issue a data submission guide that includes the data from the HIPAA ANSI ASC
17 standards to simplify the data submission file and data formats and/or other data
18 definitions. The Commissioner shall provide the claims data to the CHCC in accordance
19 with 3 CMC § 2824 (w) for health cost and care, public health surveillance, and other
20 purposes.”

21 **Section 7. Amendment.** 4 CMC § 7615 (j) is amended to read as follows:

22 “(j) Notwithstanding any other provision of this chapter, every ~~insurer~~ health
23 insurance issuer shall annually report to the Commissioner, on or before June 1 of each
24 calendar year, Medical Loss Ratios (“MLR”), as defined in 4 CMC § 7103 (ff), and spend
25 a minimum of 85 percent of health insurance premiums for large group coverage, and 80
26 percent for individual and small group coverage, on medical care, rather than other items
27 such as administrative and overhead costs. The Commissioner shall conduct an annual
28 review of the MLR. The Commissioner may call a public hearing, issue a findings

1 report, and may adjust the MLR ratio that shall apply to all health insurance issuers in the
2 CNMI. However, the Commissioner shall not allow company expenses as defined in 4
3 CMC § 7103 (ff) to exceed 20% for individual and small group insurance markets and
4 15% for large group insurance markets established herein. An issuer who fails to comply
5 with this subsection shall issue rebates or incur penalties as provided for in rules and
6 regulations. Until such time that the Commissioner promulgates rules and regulations
7 describing MLR reporting requirements, the MLR information submitted by health
8 insurance issuers shall be on the Federal MLR Annual Reporting Form, Office of
9 Management and Budget Control Number 0938-1164, used by the U.S. Department of
10 Health and Human Services. The Commissioner may establish reasonable MLR filing
11 and review fees. The Commissioner may establish penalties for failures to submit reports
12 or data in a timely and complete manner and penalties in addition to any rebates due
13 under the MLR. The penalty for failure to comply with the reporting requirements shall
14 not exceed \$2,000 per calendar day and the penalty for failure to issue rebates in a timely
15 manner shall be not exceed 1% of the rebate amount for each month.”

16 **Section 8. Initial Implementation; Transition.**

17 (a) The claims data for plan years 2011-2013 shall be submitted to the
18 Commissioner in an electronic form to be approved by the Commissioner within four (4)
19 months upon signing of the bill and within 45 days of the ending of a calendar quarter
20 basis following the initial submission of the first two quarters of 2014, beginning with the
21 January 1 to March 31, 2014 and April 1 to June 30, 2014 quarters with the 2011-2013
22 calendar year data described herein.

23 (b) The Commonwealth Health Care Corporation will prepare and make available
24 an annual report, beginning in January 2016, on the total cost of care, population health
25 conditions and trends, utilization of medical and health services, gaps and healthcare
26 disparities, the costs of healthcare to the public, and other vital health statistics.

1 (c) Health insurance issuers shall submit the medical loss ratio reports as
2 described in 4 CMC § 7615 (j) to the office of the Insurance Commissioner for plan year
3 2012, 2013 and 2014 within four months of the effective date of this Act.

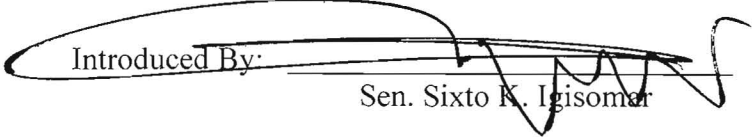
4 **Section 9. CNMI Medicaid Office.** Notwithstanding any laws or regulations to
5 the contrary, the CNMI Medicaid office will seek funding to establish a Medicaid Claims
6 and Clinical Data Warehouse.

7 **Section 10. Severability.** If any provision of this Act or the application of any
8 such provision to any person or circumstance should be held invalid by a court of
9 competent jurisdiction, the remainder of this Act or the application of its provisions to
10 persons or circumstances other than those to which it is held invalid shall not be affected
11 thereby.

12 **Section 11. Savings Clause.** This Act and any repealer contained herein shall
13 not be construed as affecting any existing right acquired under contract or acquired under
14 statutes repealed or under any rule, regulation or order adopted under the statutes.
15 Repealers contained in this Act shall not affect any proceeding instituted under or
16 pursuant to prior law. The enactment of this Act shall not have the effect of terminating,
17 or in any way modifying, any liability civil or criminal, which shall already be in
18 existence at the date this Act becomes effective.

19 **Section 12. Effective Date.** This Act shall take effect upon its approval by the
20 Governor or upon its becoming law without such approval.

Date: 09/03/2015

Introduced By: 
Sen. Sixto K. Igisomar

Reviewed for Legal Sufficiency by:


Senate Legal Counsel



CNMI Health Insurance Issue Brief

The Medical Loss Ratio (MLR) Rule in the CNMI

November 2015

Between 2011 and 2013, the federal Medical Loss Ratio rule put \$495,280 back into the pockets of CNMI health insurance consumers. Since 2011, the Affordable Care Act (ACA) has federally mandated health insurers to pay out a minimum percentage of premiums in medical claims or quality improvement expenses—known as a medical loss ratio (MLR). Insurers with MLRs below the minimum of 80% must rebate the difference to consumers. In the first three years under this regulation, total consumer benefits related to the medical loss ratio—both rebates and reduced overhead—amounted to over \$5 billion nationwide. Insurers licensed to do business in the CNMI were subject to the federal rule from 2011-2013 until, in July of 2014, the US Department of Health and Human Services (HHS) decided that the federal insurance market reforms do not apply to US territories, but the MLR rule had already been adopted into the CNMI local law earlier that year.

OVERVIEW

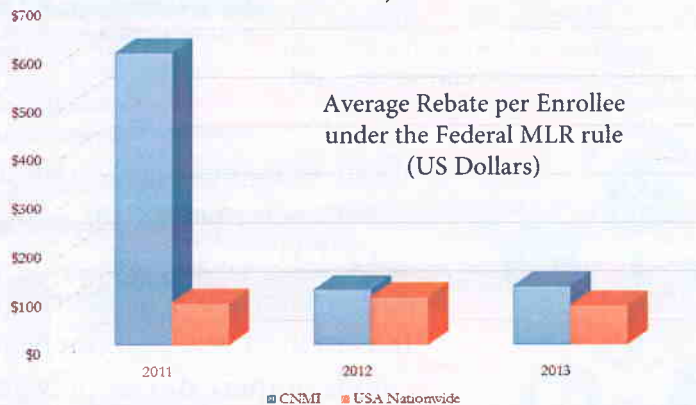
A key financial measure, the MLR shows the percentage of premium dollars a health insurer pays out for medical care vs profits and administrative costs. For example, if an insurer uses 80 cents of every premium dollar to pay its customers' medical claims and carry out activities to improve the quality of care, it has a medical loss ratio of 80 percent. Insurers that pay out less than these percentages on medical care rebate the difference to their enrollees.



Source: GAO | GAO-14-580

MLR BENEFITS FOR CONSUMERS

The purpose of the MLR rule is to not to produce rebates, but to drive insurer efficiency. The rule encourages efficiency in health insurance administration, and improves cost transparency. Mandating insurers' minimum MLR benefits consumers by ensuring that they get value for their health insurance premiums. For the CNMI, the MLR rule has created unprecedented transparency for premium costs in addition to providing rebates to local families. The Federal MLR rule was adopted into CNMI local law in February of 2014 and is codified at 4 CMC §7615(j).



Health insurers on Guam rebated **\$19,940,095** to consumers between 2011 and 2013 because of the MLR rule. All Guam health insurers that paid rebates on Guam also do business in the CNMI.

Sources: Centers for Medicaid and Medicare Services (CMS) and Congressional Research Service (CRS)

IMPACT OF MLR RULE ON PREMIUM RATES

In the US, premium rate increases are most often attributed to rising health care costs and changes in the health of the covered population, not administrative expenses and profits, so MLR rules have not had much impact on premium rates. In the CNMI, however, we have lacked the capacity to review health insurance rates to ensure they are reasonable according to costs. MLR rules encourage efficiency and serve as a simple mechanism for transparency. Both the United States Congress and the HSS concluded that the benefits of this approach to insurance regulation outweighed the costs.

For more information about this brief, please email cnmi.sim@gmail.com

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CNMI Health Care Issue Brief

Claims and Clinical Data Collection and Analysis

November 2015

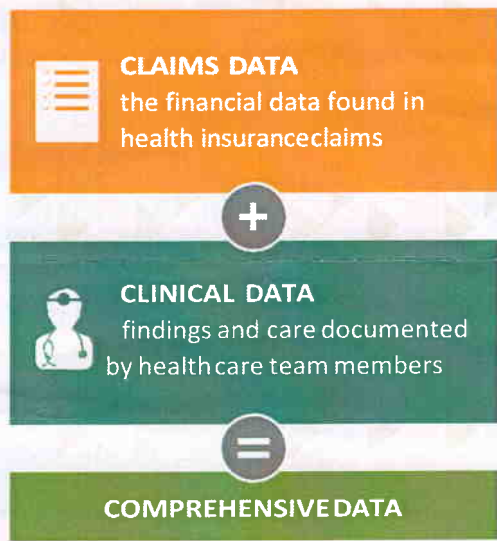
States across the nation have developed All-Payer Claims Databases (APCDs). APCDs collect payer claims data to address the need for comprehensive population health, healthcare, and health system information. The CNMI Claims and Clinical Data Warehouse (CCDW) is unique in that it will collect both payer claims and provider data to guide policy makers on health care innovations and policies. Improved care coordination, transitions of care, quality measurements, and health information exchange are just some of the ways the CCDW will benefit the CNMI. In order to address the cost, quality, and outcomes of healthcare and healthcare innovation, the CNMI needs to collect and analyze claims and clinical data. Without comprehensive data, we will not understand problems in health and health care in order to solve them.

Why is health data important?

Clinical data paints a clear picture of the overall health of a population and how healthcare is being administered. Claims data provides an overview of care delivered to the patient — e.g., that a lab test or an imaging procedure such as a cardiac echo was done — as well as the cost of this care. Both types of data are needed to create actionable information for health care providers, policymakers and consumers.

How will the data be used?

The CNMI CCDW will collect claims data to support Medical Loss Ratio (MLR) regulation and provides the opportunity to conduct longitudinal analyses on uninsured, health care quality, and health disparities. Analysis of claims and clinical data is an important part of population health analytics and helps payers and providers make better financial, operational, and clinical decisions.



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Both claims and clinical data are necessary to create actionable information. The CNMI CCDW will provide cost information to support consumer health care choices, help to inform innovations in our health care system, and compare disease prevalence across our population.



Health Information Exchange (HIE) visual courtesy of www.healthit.gov/hie

Opportunities for Data Standardization

Data from both sources is essential to guide healthcare reform activities, and the CCDW will also drive data standardization, which is important to reduce the burden to payers and providers for data submission and ensures smooth linkages for data transmission.

The mission of The Commonwealth Healthcare Corporation (CHCC) is to improve CNMI health and well-being through excellence and innovation in service. The views presented here are those of the authors and not necessarily those of the CHCC, its directors, officers, or staff.

For more information about this brief, please email: cnmi.sim@gmail.com

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Department of Commerce
COMMONWEALTH OF THE NORTHERN MARIANA ISLANDS
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December 11, 2015

The Honorable Felicidad Ogumoro
Chair
Health, Education, and Welfare Committee
House of Representatives
19th Commonwealth Legislature

Honorable Madam Chair,

The CNMI Department of Commerce, which houses both the Insurance Division and the Central Statistics Division, is in full support of SB 19-61 to establish a claims and clinical data warehouse. One of the major objectives of the claims and clinical data warehouse is to improve insurance carrier accountability of premium dollar expenditures.

The Department of Commerce initiated planning and implementation of insurance reform as required by the Patient Protection and Affordable Care Act (PPACA). However, in 2012 and further in 2014, the Department of Health and Human Services (DHHS) determined that insurance reform components of the PPACA do not apply to the U.S. Territories. Currently, the CNMI is not federally mandated, nor funded, to implement health insurance reform as regulated by the PPACA. The process of implementing the PPACA reforms exposed deficiencies in our insurance code, particularly in the realm of health insurance benefits and oversight of insurance rates.

The July 16, 2014 determination by Marilyn Tavenner, the Administrator of the Centers for Medicare and Medicaid Services (CMS), stated that the territories are exempt from most federal health insurance market reforms. The CNMI was required to immediately return unencumbered grant funds, which terminated the Department of Commerce Health Insurance Rate Review Program and the Consumer Assistance Program. Thus, CNMI health insurance consumers remain subject to unfavorable benefits packages and costly health insurance premiums.

The proposed amendment to the insurance code, at 4 CMC § 7615 (j), provides necessary clarifications to guarantee that the Medical Loss Ratio (MLR) rule continues to protect CNMI consumers' premium dollars and ensure essential health benefits are provided¹. The MLR rule mandates a minimum percentage of health insurance premium dollars (monthly payments from the consumer) that is spent on reimbursement for medical services and quality activities to improve health and healthcare. Current CNMI MLR law mandates that the individual and small group markets must spend at least 80% of premium income collected on health care claims and quality improvement. In the large group market, plans must spend 85% of premium income collected. The remaining 20% and 15% respectively is

¹ See also attached November 2015 Health Insurance Issue Brief on Medical Loss Ratio Rule in the CNMI for more information on MLR.


allowed for marketing, administrative expenses, and profit. Insurance plans that fail to meet these MLR requirements must rebate the difference to beneficiaries. Additionally, SB 19-61 clarifies how health insurance carriers conducting business in the CNMI must report their annual MLR to the Insurance Commissioner. MLR reporting processes in the CNMI are currently ambiguous in statute and require revision to ensure compliance and oversight.

CNMI health insurance consumers have already benefited from the PPACA MLR rule. Between 2011 and 2013, the years that local insurance carriers were subject to the federal MLR rule, CNMI residents received over \$495,000 in rebates because their health insurance carrier did not meet the required ratio of premiums spent on medical claims and quality improvement expenses.

The CNMI Rate Review program had begun to investigate the development of an All-Payer Claims Database (APCD) to enable the collection of medical claims data for analysis and to enhance health pricing transparency for consumers, businesses, and other stakeholders before its unfortunate dissolution. Although the Rate Review Program ended before a CNMI APCD was developed, health data is still needed to help inform the Department of Commerce to support rate review, identify healthcare cost to residents, understand cost drivers, improve price transparency for consumers, and better manage utilization of services. The CNMI has the opportunity to analyze financial and clinical data to support Commonwealth-wide health and healthcare initiatives. My staff and I are eager to collaborate with the Commonwealth Healthcare Corporation on analysis and reporting on population health, healthcare costs, and information to support policy development.

Should you have any further questions, please don't hesitate to contact my office.

Sincerely,



MARK O. RABAULIMAN

Secretary of Commerce