



# YEAR END 2021

## OFFICE OF THE INSURANCE COMMISSIONER THIRTY FORTH ANNUAL REPORT

DEPARTMENT OF COMMERCE  
PO BOX 5795 CHRB  
SAIPAN, MP 96950

JOSEPH S. RIOS, Jr.  
ACTING INSURANCE COMMISSIONER

Prepared by the Insurance Division

**OFFICE OF THE INSURANCE COMMISSIONER  
REPORT FOR YEAR END 2021**

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**OFFICE OF THE INSURANCE COMMISSIONER  
THIRTY FOURTH (34<sup>TH</sup>)  
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In accordance with 4 CMC Division 7, §7112, I am pleased to present the 33<sup>rd</sup> 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, foreign and domestic carriers during the 2020 calendar year.

During the reported year, the Office of the Insurance Commissioner issued Certificate of Authority (COA) and licensed and regulated:

- Two (2) alien carriers;
- Fifty-four (54) foreign carriers;
- Thirteen (13) domestic carriers;
- One hundred forty six (146) insurance licenses for general agent, sub-agent, broker, surplus lines broker and adjuster.

No new COA was issued for alien insurer.

No new COA was issued for foreign insurer:

Humana Insurance Company  
Odyssey Reinsurance Company

One (1) new COA was issued to admit a domestic insurer.

Highlights from this report:

Direct premiums written for Property and Casualty experienced a 3.4% decrease from \$35.4 million to \$34.2 million. Direct losses incurred increased by 142.9% from \$39.0 million in 2021 from \$16 million in 2020.

Data on the Health Insurance Market indicates that of the five (5) health plan providers in the CNMI, the premiums for all plans totaled \$49.4 million.

We hope you find this report useful for your purposes.

Sincerely,



**JOSEPH S. RIOS, Jr.**  
Acting Secretary of Commerce  
Insurance Commissioner

**OFFICE OF THE INSURANCE COMMISSIONER  
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This publication includes Administrative Bulletin Notice 2021-03: TO HEALTH CARE PROVIDERS AND FACILITIES ON REQUIREMENTS UNDER THE FEDERAL NO SURPRISES ACT, issued December 15, 2021.

The Commonwealth of the Northern Mariana Islands (CNMI) Office of the Insurance Commissioner provides this information to educate stakeholders about new protections applicable to health insurance enrollees in the CNMI. Depending on circumstances, enforcement of these federal law provisions and similar laws may come from one of several federal regulatory entities, including but not limited to the CNMI Office of Insurance Commissioner.

Under this framework, CNMI Office of Insurance Commissioner intends to continue its responsibilities and commitment to protect consumers, including receiving complaints from consumers on issues related to the NSA. These complaints may concern health care providers and facilities and may be referred, as appropriate, to other federal agencies for investigation and enforcement

The Office of the Insurance Commissioner refers you to the attached announcement for information about the requirements in the federal No Surprises Act (NSA) in the appendix.

**OFFICE OF THE INSURANCE COMMISSIONER  
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**List of CNMI Admitted Licensed Insurance Companies  
As of December 31, 2021**

**ALIEN INSURERS**

**Company Name:** Aioi Nissay Dowa Insurance Company Limited  
**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	6,896,686
Total Liabilities	5,848,352
Surplus	1,048,334
Net Income	608,099
CNMI-Direct Premiums Written	1,745,928
CNMI-Direct Premiums Earned	1,754,074
CNMI-Direct Losses Incurred	335,570

**Company Name:** DB Insurance Co., Ltd. - Guam Branch (formerly known as Dongbu Insurance Co., Ltd.)  
**Admitted Date:** 1/1/1985  
**Address:** Ste 233 Julale Center 424 West O'Brien Dr. Hagatna 96910  
**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	92,962,256
Total Liabilities	40,169,275
Surplus	52,792,981
Net Income	3,437,156
CNMI-Direct Premiums Written	3,839,952
CNMI-Direct Premiums Earned	3,746,825
CNMI-Direct Losses Incurred	651,821

**OFFICE OF THE INSURANCE COMMISSIONER  
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**DOMESTIC INSURERS**

**Company Name:** Century Insurance Company, Limited  
**Admitted Date:** 6/1/1988  
**Lines:** Disability, General Casualty, Marine, Property, Surety & Vehicle  
**CNMI Contact:** Magtanggol Corpuz  
**Address:** PMB 193 Box 10000 Saipan, MP 96950  
**Phone:** 670-235-0560  
**Fax:** 670-234-1845  
**Website:** [www.centuryinsurancegroup.net](http://www.centuryinsurancegroup.net)  
**General Agent:** Assurance Brokers, Inc. (Saipan) dba AB Risk Solutions (formerly AON Insurance Micronesia (Saipan) In  
**Contact Person:** Shayne Villanueva  
**Address:** P.O. Box 502177, 1 st Fl., TSL Plaza, Beach Rd. Garapan Saipan, MP 96950  
**Phone:** 670-234-2811  
**Fax:** 670-234-5462

Total Assets	8,675,214
Total Liabilities	6,486,816
Surplus	2,188,398
Net Income	929,560
CNMI-Direct Premiums Written	5,795,418
CNMI-Direct Premiums Earned	4,354,438
CNMI-Direct Losses Incurred	1,115,058

**Company Name:** Commodore Insurance Corporation  
**Admitted Date:** 2/28/2008  
**Lines:** General Casualty & Marine (Offshore Surety)  
**CNMI Contact:** c/o David G. Banes (formerly 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	777,177
Total Liabilities	77,617
Surplus	699,560
Net Income	127,335
CNMI-Direct Premiums Written	36,224
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:** Theresit DL. Guerrero  
**Address:** P.O. Box 500686, Saipan, MP 96950  
**Phone:** 670-235-5452  
**Fax:** 670-234-5451

Total Assets	176,758
Total Liabilities	267,362
Surplus	(90,604)
Net Income	7,268
CNMI-Direct Premiums Written	421,469
CNMI-Direct Premiums Earned	402,023
CNMI-Direct Losses Incurred	53,061

**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	<b>No Business</b>
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

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**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	184,598
Total Liabilities	48,897
Surplus	135,701
Net Income	(5,090)
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](http://www.pacificains.com)

Total Assets	110,759
Total Liabilities	12,000
Surplus	98,759
Net Income	3,313
CNMI-Direct Premiums Written	-
CNMI-Direct Premiums Earned	-
CNMI-Direct Losses Incurred	-

**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	190,103
Total Liabilities	20,861
Surplus	169,242
Net Income	2,515
CNMI-Direct Premiums Written	18,199
CNMI-Direct Premiums Earned	18,199
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](http://www.marianasinsurance.com)

Total Assets	2,625,582
Total Liabilities	1,031,424
Surplus	1,594,158
Net Income	369,458
CNMI-Direct Premiums Written	1,115,519
CNMI-Direct Premiums Earned	539,546
CNMI-Direct Losses Incurred	223,360



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**Company Name:** Marianas Prudential Insurance Corporation  
**Admitted Date:** 7/1/2021  
**Lines:** Property & Surety  
**General Agent:** N/A  
**Contact Person:** Joaquin M. Mangloña  
**Address:** UR Tents Building, Beach Road Susupe P.O. Box 500732 Saipan, MP 96950  
**Phone:** 670 287-8407  
**Email:** [marianasprudential@gmail.com](mailto:marianasprudential@gmail.com)  
**Website:** [www.marianasinsurance.com](http://www.marianasinsurance.com)

Total Assets	356,941
Total Liabilities	2,207
Surplus	354,735
Net Income	4,735
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:** [pacificbasininsurance@gmail.com](mailto:pacificbasininsurance@gmail.com)

Total Assets	319,373
Total Liabilities	546,725
Surplus	(227,352)
Net Income	76,782
CNMI-Direct Premiums Written	562,850
CNMI-Direct Premiums Earned	207,509
CNMI-Direct Losses Incurred	40,605

**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	76,719
Total Liabilities	362,078
Surplus	(285,359)
Net Income	10,184
CNMI-Direct Premiums Written	268,547
CNMI-Direct Premiums Earned	290,976
CNMI-Direct Losses Incurred	140,470

**Company Name:** Traders Insurance Company  
**Admitted Date:** 10/7/1997  
**Lines:** General Casualty, Marine, Property, Surety & Vehicle  
**General Agent:** Juan T. Guerrero & Associates, Inc.  
**Contact Person:** Pablo B. Mendoza  
**Address:** P.O. Box 502473 CK, Saipan, MP 96950  
**Business Address:** Chalan Kanoa Dr. (Corner Barbara Ave.)  
**Phone:** 670-234-7788  
**Fax:** 670-234-8899  
**Website:** [www.tradersinsco.com](http://www.tradersinsco.com)

Total Assets	2,104,232
Total Liabilities	1,802,023
Surplus	302,209
Net Income	(84,453)
CNMI-Direct Premiums Written	1,743,611
CNMI-Direct Premiums Earned	1,085,119
CNMI-Direct Losses Incurred	301,850

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**Company Name:** Vizion Insurance Company, Ltd.  
**Admitted Date:** 8/13/2019 **Commenced Business :** 01/01/2020  
**Lines:** General Casualty, Marine, Property, Surety & Vehicle  
**General Agent:** N/A  
**Contact Person:** Joselit L. Janjo  
**Address:** P.O. Box 503732 CK, Saipan, MP 96950  
**Business Address:** 2340 Beach Road, Oleai (San Jose)  
**Phone:** 670-233-7251  
**Fax:** 670-235-8774  
**Website:**

Total Assets	1,319,543
Total Liabilities	847,690
Surplus	471,853
Net Income	46,541
CNMI-Direct Premiums Written	948,442
CNMI-Direct Premiums Earned	453,794
CNMI-Direct Losses Incurred	242,824

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**FOREIGN INSURERS**

**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	25,501,247,106
Total Liabilities	19,366,396,164
Surplus	6,134,850,942
Net Income	2,034,250,515

**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	4,425,006,306
Total Liabilities	1,602,452,420
Surplus	2,822,553,886
Net Income	366,405,309
CNMI-Direct Premiums Written	<b>No Business</b>
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

**Company Name:** Allianz Global Risks US Insurance Company  
**Admitted Date:** 7/23/2018  
**Address:** 225 W. Washington St. Suite 1800, Chicago, IL 60606  
**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	9,788,869,224
Total Liabilities	7,873,020,195
Surplus	1,915,849,029
Net Income	(18,730,271)
CNMI-Direct Premiums Written	<b>No Business</b>
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

**Company Name:** American Contractors Indemnity Company  
**Admitted Date:** 10/27/1998  
**Address:** 801 South Figueroa Street Suite 700, 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	385,010,705
Total Liabilities	264,008,200
Surplus	121,002,505
Net Income	8,791,430
CNMI-Direct Premiums Written	1,000
CNMI-Direct Premiums Earned	1,000
CNMI-Direct Losses Incurred	93

**OFFICE OF THE INSURANCE COMMISSIONER  
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**Company Name:** American Family Life Assurance Company of Columbus  
**Admitted Date:** 11/8/1990  
**Address:** 10306 Regency Pkwy Drive, Omaha, NE 68114-3743  
**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

<b>Life</b>	
Total Assets	15,626,614,501
Total Liabilities	13,000,060,482
Surplus	2,626,554,019
Net Income	1,146,074,850

**Company Name:** American Home Assurance Company  
**Admitted Date:** 1/1/1988  
**Address:** 1271 Ave of the Americas, 37th Fl, New York, New York 10020-1304  
**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	22,070,858,738
Total Liabilities	14,409,330,517
Surplus	7,661,528,221
Net Income	943,533,201
CNMI-Direct Premiums Written	
CNMI-Direct Premiums Earned	<b>No Business</b>
CNMI-Direct Losses Incurred	

**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

<b>Life</b>	
Total Assets	23,828,681,336
Total Liabilities	19,839,168,446
Surplus	3,989,512,890
Net Income	878,319,343

**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	201,018,945
Total Liabilities	88,522,309
Surplus	112,496,636
Net Income	(263,589)
CNMI-Direct Premiums Written	-
CNMI-Direct Premiums Earned	-
CNMI-Direct Losses Incurred	(536)

**OFFICE OF THE INSURANCE COMMISSIONER  
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**Company Name:** Balboa Insurance Company  
**Admitted Date:** 7/22/1999  
**Address:** 45500 Fremont Blvd. Fremont, CA 94538-6326  
**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	27,080,455
Total Liabilities	1,616,685
Surplus	25,463,770
Net Income	1,073,666
CNMI-Direct Premiums Written	<b>No Business</b>
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

**Company Name:** Bond Safeguard Insurance Company  
**Admitted Date:** 1/29/2009  
**Address:** 2522 West 41st Street #246, Sioux Falls, SD 57105-6120  
**Lines:** 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	57,938,254
Total Liabilities	17,664,568
Surplus	40,273,686
Net Income	1,162,002
CNMI-Direct Premiums Written	-
CNMI-Direct Premiums Earned	28,548
CNMI-Direct Losses Incurred	-

**Company Name:** Central States Health & Life Co. of Omaha  
**Admitted Date:** 10/5/2015  
**Address:** 1212 N. 96th Street, PO Box 34350 Omaha, NE 68114  
**Lines:** Life and Accident and Health  
**General Agent :** Carl Peterson  
**CNMI Contact:** Carl Peterson  
**Address:** P.O. Box 500487, Saipan, MP 96950  
**Phone:** 670 234-1795

	<b>Life</b>
Total Assets	386,898,812
Total Liabilities	204,378,082
Surplus	182,520,730
Net Income	12,117,721

**Company Name:** Centurion Casualty Company  
**Admitted Date:** 4/20/2001  
**Address:** 9800 Health Care Lane MN006-V500 Minnetonka, MN 55343  
**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	9,837,517
Total Liabilities	24,380
Surplus	9,813,137
Net Income	(195,263)
CNMI-Direct Premiums Written	<b>No Business</b>
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

**OFFICE OF THE INSURANCE COMMISSIONER  
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**Company Name:** Century Insurance Company (GUAM), Limited  
**Admitted Date:** 1/1/2015 Re-Admitted Renewed 08/10/21  
**Address:** 219 South Marine Corps Drive, Suite 121 Tamuning, Guam 96913  
**Lines:** Disability, General Casualty, Marine, Property, Surety & Vehicle  
**Website:** [www.centuryinsurancegroup.net](http://www.centuryinsurancegroup.net)  
**General Agent:** Century Insurance Company, Limited  
**Contact Person:** Magtanggol Corpuz  
**Address:** PMB 193 Box 10000 Saipan, MP 96950  
**Phone:** 670-235-0560  
**Fax:** 670-234-1845

Total Assets	35,880,553
Total Liabilities	11,238,304
Surplus	24,642,249
Net Income	1,341,988
CNMI-Direct Premiums Written	<b>No Business</b>
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

**Company Name:** Bestow Life Insurance Company fka Centurion Life Insurance Company  
**Admitted Date:** 4/11/2001 Certificate of Authority withdrew 12/29/21  
**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

	<b>Life</b>
Total Assets	129,508,705
Total Liabilities	119,713,439
Surplus	9,795,266
Net Income	8,927,645

**Company Name:** Colonial Surety Company  
**Admitted Date:** 10/21/2009  
**Address:** 123 Tice Blvd., Suite 250 Woodcliff Lake, 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	84,458,801
Total Liabilities	29,234,879
Surplus	55,223,922
Net Income	2,949,221
CNMI-Direct Premiums Written	5,175
CNMI-Direct Premiums Earned	2,178
CNMI-Direct Losses Incurred	15,992

**Company Name:** Continental Insurance Company  
**Admitted Date:** 12/21/2000  
**Address:** 151 N. Franklin St., Chicago, IL 60606  
**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	1,988,493,153
Total Liabilities	176,396,562
Surplus	1,812,096,591
Net Income	58,298,845
CNMI-Direct Premiums Written	74,881
CNMI-Direct Premiums Earned	51,204
CNMI-Direct Losses Incurred	22,951

**OFFICE OF THE INSURANCE COMMISSIONER  
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**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	25,986,924,400
Total Liabilities	8,128,629,322
Surplus	17,858,295,078
Net Income	1,198,113,279
CNMI-Direct Premiums Written	292
CNMI-Direct Premiums Earned	223
CNMI-Direct Losses Incurred	-

**Company Name:** Family Life Insurance Company  
**Admitted Date:** 7/2/2014  
**Address:** 10777 Northwest Freeway Houston, Texas 77092  
**Lines:** Disability & Life  
**General Agent :** Pacifica Insurance Underwriters, Inc.  
**CNMI Contact:** Norman T. Tenorio  
**Address:** P.O. Box 500168  
**Phone:** 670-234-6267  
**Fax:** 670-234-7841

<b>Life</b>	
Total Assets	140,014,897
Total Liabilities	111,447,385
Surplus	28,567,512
Net Income	1,619,060

**Company Name:** Federal Insurance Company  
**Admitted Date:** 9/22/1993  
**Address:** 436 Walnut St. P.O. Box 1000 Philadelphia, PA 19106  
**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	18,087,070,097
Total Liabilities	13,451,094,368
Surplus	4,635,975,729
Net Income	431,210,487
CNMI-Direct Premiums Written	6
CNMI-Direct Premiums Earned	15,867
CNMI-Direct Losses Incurred	5,431

**Company Name:** Fidelity & Deposit Company of Maryland  
**Admitted Date:** 12/14/2001  
**Address:** 1299 Zurich Way Schaumbur, IL 60196  
**Lines:** Surety  
**General Agent :** Takagi & Associates, Inc. **Associated Insurance Underwriters of the Pacific,**  
**CNMI Contact:** Satsuki H. Perez **Magdalena S. George**  
**Address:** PPP 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	314,083,675
Total Liabilities	49,254,700
Surplus	264,828,975
Net Income	6,069,949
CNMI-Direct Premiums Written	307,609
CNMI-Direct Premiums Earned	28,448
CNMI-Direct Losses Incurred	(3,740)

**OFFICE OF THE INSURANCE COMMISSIONER  
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**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	22,773,294
Total Liabilities	7,894,581
Surplus	14,878,713
Net Income	1,582,444
CNMI-Direct Premiums Written	4,873,243
CNMI-Direct Premiums Earned	4,277,846
CNMI-Direct Losses Incurred	24,948,813

**Company Name:** Hartford Fire Insurance Company  
**Admitted Date:** 9/5/2019  
**Address:** One Hartford Plaza, Hartford, CT 06155-001  
**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	25,766,243,517
Total Liabilities	14,022,890,978
Surplus	11,743,352,539
Net Income	1,694,616,091
CNMI-Direct Premiums Written	(10)
CNMI-Direct Premiums Earned	(10)
CNMI-Direct Losses Incurred	17

**Company Name:** Humana Insurance Company  
**Admitted Date:** 12/2/2020  
**Address:** 1100 Employers Boulevard, DePere WI 54115  
**Lines:** Disability (Accident/Health)  
**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	8,917,292,835
Total Liabilities	4,803,332,897
Surplus	4,113,959,938
Net Income	531,271,147
CNMI-Direct Premiums Written	
CNMI-Direct Premiums Earned	No Business
CNMI-Direct Losses Incurred	

**Company Name:** Individual Assurance Company, Life, Health & Accident  
**Admitted Date:** 10/24/1985  
**Address:** 5500 N. Western Avenue, Suite 200, Oklahoma City, OK 73118  
**Lines:** Disability & Life  
**General Agent :** American Pacific Insurance, LLC  
**CNMI Contact:** Donald Parcinas  
**Address:** P.O. Box 5073 CHRB, Saipan, MP 96950  
**Phone:** 670-234-0960  
**Fax:** 670-234-8642

<b>Life</b>	
Total Assets	18,670,885
Total Liabilities	10,006,036
Surplus	8,664,849
Net Income	(133,929)



**OFFICE OF THE INSURANCE COMMISSIONER  
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**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	279,936,929
Total Liabilities	11,860,586
Surplus	268,076,343
Net Income	(988,311)
CNMI-Direct Premiums Written	16,631
CNMI-Direct Premiums Earned	16,631
CNMI-Direct Losses Incurred	5,113

**Company Name:** Island Home Insurance Company  
**Admitted Date:** 4/5/1990  
**Address:** 520 Route 8 Suite 102 Maite, Guam 96910  
**Lines:** General Casualty, Marine, Property, Surety & Vehicle  
**General Agent :** Staywell Saipan, Inc.  
**CNMI Contact:** Catherine Matsumoto  
**Address:** P.O. Box 502050, Saipan, MP 96950  
**Phone:** 670-323-4262  
**Fax:** 670-323-4263

Total Assets	19,632,540
Total Liabilities	11,535,496
Surplus	8,097,044
Net Income	(1,349,218)
CNMI-Direct Premiums Written	2,102,269
CNMI-Direct Premiums Earned	2,059,469
CNMI-Direct Losses Incurred	1,531,424

**Company Name:** Lexon Insurance Company  
**Admitted Date:** 1/29/2009  
**Address:** 701 Brazos Street, Suite 1500 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	404,208,357
Total Liabilities	351,273,010
Surplus	52,935,347
Net Income	5,044,481
CNMI-Direct Premiums Written	41,166
CNMI-Direct Premiums Earned	61,340
CNMI-Direct Losses Incurred	-

**Company Name:** Liberty Insurance Corporation  
**Admitted Date:** 7/29/1998  
**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	214,199,057
Total Liabilities	13,288,969
Surplus	200,910,088
Net Income	4,409,328
CNMI-Direct Premiums Written	<b>No Business</b>
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

**OFFICE OF THE INSURANCE COMMISSIONER  
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**Company Name:** Liberty Mutual Insurance Company  
**Admitted Date:** 12/28/2014  
**Address:** 175 Berkeley Street, Boston, Massachusetts 02116  
**Lines:** General Casualty, Marine, Property, Surety  
**General Agent :** Takagi & Associates, Inc. **King & Neel, Inc.**  
**CNMI Contact:** Satsuki H. Perez **Mark Hanson**  
**Address:** PMB 602 Box 10000, Saipan, MP 96950 **PMB 738 Box 10000, Saipan, Mp 96950**  
**Phone:** 670-233-8117 **670-234-2066 / 233-8600**  
**Fax:** 670-233-2553 **670-233-5262**

Total Assets	65,530,745,401
Total Liabilities	43,481,129,334
Surplus	22,049,616,067
Net Income	490,836,901
CNMI-Direct Premiums Written	611,888
CNMI-Direct Premiums Earned	649,758
CNMI-Direct Losses Incurred	1,478

**Company Name:** Lincoln National Life Insurance Company  
**Admitted Date:** 7/1/1982  
**Address:** 1301 South Harrison Street, Fort Wayne, Indiana 46802  
**Lines:** Disability & Life  
**General Agent :** Donald C. Barcinas  
**CNMI Contact:** Donald C. Barcinas  
**Address:** P.O. Box 5073 CHRB Saipan, MP 96950  
**Phone:** 670-234-0960  
**Fax:** 670-234-8462

<b>Life</b>	
Total Assets	317,031,663,433
Total Liabilities	308,584,609,418
Surplus	8,447,054,015
Net Income	(576,397,465)

**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	127,067,598
Total Liabilities	9,338,346
Surplus	117,729,252
Net Income	1,996,544
CNMI-Direct Premiums Written	-
CNMI-Direct Premiums Earned	-
CNMI-Direct Losses Incurred	-

**Company Name:** MBIA Insurance Corporation  
**Admitted Date:** 3/22/1995  
**Address:** 1 Manhattanville Road, Suite 301, Purchase, New York 10577  
**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	514,751,889
Total Liabilities	417,427,518
Surplus	97,324,371
Net Income	(129,495,124)
CNMI-Direct Premiums Written	<b>No Business</b>
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

**OFFICE OF THE INSURANCE COMMISSIONER  
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**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

<b>Life</b>	
Total Assets	404,288,240,137
Total Liabilities	392,484,464,145
Surplus	11,803,775,992
Net Income	3,512,725,202

**Company Name:** Midland National Life Insurance Company  
**Admitted Date:** 7/20/1992  
**Address:** 4350 Westown Parkway, West Des Moines, IA 50266  
**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

<b>Life</b>	
Total Assets	74,313,640,100
Total Liabilities	69,065,197,788
Surplus	5,248,442,312
Net Income	956,596,774

**Company Name:** National Union Fire Insurance Company of Pittsburg, PA  
**Admitted Date:** 1/1/1988  
**Address:** 1271 Ave of the Americas, 37th Fl, New York, New York 10020-1304  
**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	21,891,877,482
Total Liabilities	16,235,567,882
Surplus	5,656,309,600
Net Income	814,625,108
CNMI-Direct Premiums Written	897,105
CNMI-Direct Premiums Earned	866,698
CNMI-Direct Losses Incurred	(59,062)

**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

<b>Life &amp; Health</b>	
Total Assets	34,579,751
Total Liabilities	31,151,186
Surplus	3,428,565
Net Income	935,288

**OFFICE OF THE INSURANCE COMMISSIONER  
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**Company Name:** New Hampshire Insurance Company  
**Admitted Date:** 6/6/1976  
**Address:** 500 West Madison Street, Suite 3000 Chicago, IL 60661  
**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	96,722,005
Total Liabilities	32,158,992
Surplus	64,563,013
Net Income	(1,405,348)
CNMI-Direct Premiums Written	
CNMI-Direct Premiums Earned	<b>No Business</b>
CNMI-Direct Losses Incurred	

**Company Name:** Odyssey Reinsurance Company  
**Admitted Date:** 12/29/2020  
**Address:** 300 First Stamford Place, Stamford, CT 06902  
**Lines:** General Casualty, Marine, Vehicle, Property, Surety  
**General Agent :** David Banes  
**CNMI Contact:** David Banes  
**Address:** 2nd Fl. Marianas Business Plaza P.O. Box 501969 CK, Saipan, MP 96950  
  
**Phone:** 670 234-5684  
**Fax:** 670 234-5683

Total Assets	10,869,546,784
Total Liabilities	6,865,785,635
Surplus	4,003,761,149
Net Income	30,278,995
CNMI-Direct Premiums Written	
CNMI-Direct Premiums Earned	<b>No Business</b>
CNMI-Direct Losses Incurred	

**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 :** Assurance Brokers, Inc. (Saipan) dba AB Risk Solutions  
**CNMI Contact:** David Silva  
**Address:** P.O. Box 502177 CK, Saipan, MP 96950  
**Phone:** 670-234-2811  
**Fax:** 670-234-5462

Total Assets	979,986,171
Total Liabilities	86,092,001
Surplus	893,894,170
Net Income	(14,558,175)
CNMI-Direct Premiums Written	
CNMI-Direct Premiums Earned	<b>No Business</b>
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

<b>Life</b>	
Total Assets	594,876,220
Total Liabilities	508,612,475
Surplus	86,263,745
Net Income	(791,867)

**OFFICE OF THE INSURANCE COMMISSIONER  
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**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	45,884,611
Total Liabilities	16,543,824
Surplus	29,340,787
Net Income	1,662,189
CNMI-Direct Premiums Written	641,362
CNMI-Direct Premiums Earned	653,628
CNMI-Direct Losses Incurred	207,105

**Company Name:** Plateau Insurance Company  
**Admitted Date:** 7/23/2015  
**Address:** 2701 N. Main St. PO Box 7001 Crossville, TN 38557  
**Lines:** Life, Accident & Health  
**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

<b>Life</b>	
Total Assets	28,922,886
Total Liabilities	9,690,137
Surplus	19,232,749
Net Income	18,357,561

**Company Name:** Primerica Life Insurance Company  
**Admitted Date:** 1/10/1988  
**Address:** 150 Third Avenue South, Suite 2800 Nashville, Tennessee 37201  
**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

<b>Life</b>	
Total Assets	2,064,288,732
Total Liabilities	1,284,668,902
Surplus	779,619,830
Net Income	255,208,489

**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

<b>Life</b>	
Total Assets	80,820,816,207
Total Liabilities	75,502,246,301
Surplus	5,318,569,906
Net Income	426,316,253

**OFFICE OF THE INSURANCE COMMISSIONER  
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**Company Name:** SilverScript Insurance Company  
**Admitted Date:** 9/15/2015  
**Address:** 445 Great Circle Road, Nashville TN 37228  
**Lines:** Life, Accident & Health  
**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

<b>Life</b>	
Total Assets	3,323,580,528
Total Liabilities	2,279,571,265
Surplus	1,044,009,263
Net Income	44,950,651

**Company Name:** Sterling Investors Life Insurance Company  
**Admitted Date:** 1/26/2002  
**Address:** 10201 North Illinois Street, Suite 280 Indianapolis, IN 46290  
**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

<b>Lif, Accident and Health</b>	
Total Assets	96,809,678
Total Liabilities	83,278,927
Surplus	13,530,751
Net Income	3,002,967

**Company Name:** TakeCare Insurance Company, Inc.  
**Admitted Date:** 3/14/2006  
**Address:** Baltej Pavillion, Suite 308, 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

<b>Health</b>	
Total Assets	35,244,406
Total Liabilities	26,377,217
Surplus	8,867,189
Net Income	3,060,970

**Company Name:** Tokio Marine Pacific Insurance Limited  
**Admitted Date:** 12/10/2009  
**Address:** 250 Route 4, Ste 202 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	126,767,341
Total Liabilities	46,519,095
Surplus	80,248,246
Net Income	5,671,884
CNMI-Direct Premiums Written	8,241,116
CNMI-Direct Premiums Earned	7,656,041
CNMI-Direct Losses Incurred	4,728,834

**OFFICE OF THE INSURANCE COMMISSIONER  
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**Company Name:** Travelers Property Casualty Compay of America  
**Admitted Date:** 9/22/2018  
**Address:** One Tower Square, Hartford, CT 06183  
**Lines:** General Casualty, Marine, Vehicle, Property, Surety  
**General Agent :** David G. Banes  
**CNMI Contact:** David G. Banes  
**Address:** 2nd Fl. Marianas Business Plaza P.O. Box 501969 CK, Saipan, MP 96950  
**Phone:** 670 234-5684  
**Fax:** 670 234-5683

Total Assets	960,644,312
Total Liabilities	503,056,904
Surplus	457,587,408
Net Income	14,227,883
CNMI-Direct Premiums Written	200
CNMI-Direct Premiums Earned	200
CNMI-Direct Losses Incurred	-

**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	22,699,387,440
Total Liabilities	15,319,817,582
Surplus	7,379,569,858
Net Income	1,981,505,652

**Company Name:** Virginia Surety Company, Inc.  
**Admitted Date:** 5/26/2016  
**Address:** 175 W. Jackson Chicao, IL 60604  
**Lines:** General Casualty & 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	1,844,954,560
Total Liabilities	1,468,476,880
Surplus	376,477,680
Net Income	84,439,266
CNMI-Direct Premiums Written	<b>No Business</b>
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

**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 :** Associated Insurance Underwriters of the Pacif Takagi & Associates, Inc.  
**CNMI Contact:** Magdalena S. George Satsuki H. Perez  
**Address:** P.O. Box 501369 CK, Saipan, MP 96950 PMB 602 Box 10000, Saipan, MP 96950  
**Phone:** 670-234-3152/6865/7222 670-233-8117  
**Fax:** 670-234-5367 670-233-2553

Total Assets	282,899,707
Total Liabilities	130,733,689
Surplus	152,166,018
Net Income	(2,133,333)
CNMI-Direct Premiums Written	1,000
CNMI-Direct Premiums Earned	1,000
CNMI-Direct Losses Incurred	14

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**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	2,485,178,301
Total Liabilities	1,951,392,725
Surplus	533,785,576
Net Income	39,347,964
CNMI-Direct Premiums Written	16,942
CNMI-Direct Premiums Earned	16,942
CNMI-Direct Losses Incurred	4,828,916

**Company Name:** Zurich American Insurance Company  
**Admitted Date:** 9/11/2002  
**Address:** 4 World Trader Center, 150 Greenwich Street, New York, NY 10007  
**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	31,020,129,090
Total Liabilities	23,133,733,598
Surplus	7,886,395,492
Net Income	1,281,441,060
CNMI-Direct Premiums Written	<b>No Business</b>
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	



**OFFICE OF THE INSURANCE COMMISSIONER  
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**AGGREGATE LINES OF BUSINESS BY PROPERTY & CASUALTY COMPANIES  
AS OF DECEMBER 31, 2021**

LINE OF BUSINESS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Fire	4,017,683	2,839,781	1,750,996	48,659	5,148	561,038
Allied Lines	4,018,309	3,018,883	2,686,912	26,966,148	25,218,888	864,779
Homeowners Multiple Peril	611,296	455,616	301,847	11,013	(17,767)	20,331
Commercial Multiple Peril	1,044,563	630,521	457,712	(674)	(8,514)	50,000
Commercial Multiple Peril/Liability	2,213	2,243	5,526	-	17	(47)
Ocean Marine	76,084	77,336	40,072	1,389	1,389	-
Inland Marine	18,308	16,073	10,893	-	-	-
Financial Guaranty	211,778	42,530	96,927	9,200	9,200	-
Medical Professional Liability	-	-	-	-	(8,693)	30,994
Earthquake	381,654	395,632	237,781	-	(1,356)	22,159
Group Accident & Health	6,487,670	6,440,992	15,933	5,984,066	5,574,175	1,667,139
All other Accident & Health	2,429	2,576	536	-	(63)	472
Workers Compensation	2,626,300	2,440,784	1,337,505	325,860	(329,554)	710,724
Other Liability	2,393,074	2,061,871	1,125,582	518,449	4,033,061	5,286,658
Product Liability	14,259	6,569	6,517	-	439	2,920
Other Private Passenger Auto Liability	3,615,053	3,256,181	1,572,955	1,256,955	2,591,115	1,925,108
Other Commercial Auto Liability	1,042,915	965,053	526,030	482,961	443,469	768,609
Private Passenger Auto Physical Damage	4,884,149	4,239,308	2,556,376	1,124,279	1,616,416	1,431,402
Commercial Auto Physical Damage	914,203	798,730	699,820	101,366	103,435	61,025
Fidelity	26,707	38,320	21,347	-	4,028	1,633
Surety	1,666,786	1,317,819	920,052	(1,348)	(142,457)	326,260
Burglary & Theft	100,614	95,089	83,261	205	196	32
Boiler & Machinery	853	1,753	(18,604)	-	-	-
Aggregate Write-Ins/Miscellaneous	134,910	95,854	71,580	-	2,066	329,684
<b>2021 TOTAL</b>	<b>34,291,810</b>	<b>29,239,514</b>	<b>14,507,556</b>	<b>36,828,528</b>	<b>39,094,638</b>	<b>14,060,920</b>
<b>2020 TOTAL</b>	<b>35,488,269</b>	<b>31,920,411</b>	<b>13,344,780</b>	<b>29,610,651</b>	<b>16,095,012</b>	<b>11,775,538</b>
<b>% CHANGE</b>	-3.4%	-8.4%	8.7%	24.4%	142.9%	19.4%

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EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2021

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.	101,115	91,773	53,379	-	-	-
AXA Insurance Company	-	-	-	-	(395)	-
Century Insurance Company, Ltd.	1,031,477	679,255	438,544	40,862	40,862	-
DB Insurance Company, Ltd.	1,790,978	1,466,113	724,357	2,125	(48,773)	547,228
Equitable Insurance Company, Ltd.	-	465	-	-	-	-
Factory Mutual Insurance Company	46	36	14	-	-	-
First Net Insurance Company	299,484	255,149	193,135	-	(618)	410
Marianas Insurance Company, Ltd.	69,983	40,099	29,884	-	-	-
National Union Fire Insurance Company	124,420	118,434	27,794	-	-	-
Pacific Basin Insurance Company	27,745	7,040	7,551	-	-	-
Pacific Indemnity Insurance Company	14,888	15,135	8,109	-	-	-
Tokio Marine Pacific Insurance Limited	83,058	66,597	40,621	-	(5,000)	-
Traders Insurance Company	311,379	21,253	142,930	5,672	19,072	13,400
Vizion Insurance Company, Ltd.	163,110	78,432	84,678	-	-	-
<b>TOTAL</b>	<b>4,017,683</b>	<b>2,839,781</b>	<b>1,750,996</b>	<b>48,659</b>	<b>5,148</b>	<b>561,038</b>

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.	110,496	111,201	59,047	-	-	-
AXA Insurance Company	-	-	-	-	(141)	-
Century Insurance Company, Ltd.	935,832	363,945	491,666	464,438	443,438	475,000
DB Insurance Company, Ltd.	190,145	225,779	72,157	210,793	(37,259)	38,727
Factory Mutual Insurance Company	71	57	22	-	-	-
First Net Insurance Company	2,719,333	2,260,779	2,035,651	26,290,917	24,812,850	350,009
Pacific Basin Insurance Company	10,049	3,743	4,576	-	-	-
Pacific Indemnity Insurance Company	52,383	53,379	23,793	-	-	1,043
<b>TOTAL</b>	<b>4,018,309</b>	<b>3,018,883</b>	<b>2,686,912</b>	<b>26,966,148</b>	<b>25,218,888</b>	<b>864,779</b>

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.	215,523	121,661	118,941	12,014	12,014	-
DB Insurance Company, Ltd.	51,256	57,306	22,885	4,777	(25,653)	4,650
First Net Insurance Company	86,514	84,371	39,445	(15,863)	(9,213)	15,681
Marianas Insurance Company, Ltd.	39,556	16,583	22,973	-	-	-
National Union Fire Insurance Company	18,347	8,747	12,111	-	-	-
Pacific Indemnity Insurance Company	19,351	20,117	8,327	-	-	-
Tokio Marine Pacific Insurance Limited	166,250	142,742	70,094	-	5,000	-
Traders Insurance Company	14,499	4,089	7,071	10,085	85	-
<b>TOTAL</b>	<b>611,296</b>	<b>455,616</b>	<b>301,847</b>	<b>11,013</b>	<b>(17,767)</b>	<b>20,331</b>

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EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2021

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	6	6	1	1	1	-
Hartford Fire Insurance Company	-	-	-	-	-	-
National Union Fire Insurance Company	3,059	63,645	(1,890)	-	(7,840)	-
Pacific Indemnity Insurance Company	10,258	10,294	1,263	-	-	-
Tokio Marine Pacific Insurance Limited	1,031,240	556,576	458,338	(675)	(675)	50,000
<b>TOTAL</b>	<b>1,044,563</b>	<b>630,521</b>	<b>457,712</b>	<b>(674)</b>	<b>(8,514)</b>	<b>50,000</b>

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
Hartford Fire Insurance Company	-	-	-	-	17	(47)
Pacific Indemnity Insurance Company	2,213	2,219	5,526	-	-	-
Tokio Marine Pacific Insurance Limited	-	24	-	-	-	-
<b>TOTAL</b>	<b>2,213</b>	<b>2,243</b>	<b>5,526</b>	<b>-</b>	<b>17</b>	<b>(47)</b>

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.	300	300	762	-	-	-
First Net Insurance Company	748	748	-	-	-	-
DB Insurance Company, Ltd.	13,357	14,064	10,721	-	-	-
Tokio Marine Pacific Insurance Limited	54,616	53,707	26,930	-	-	-
Traders Insurance Company	7,063	8,517	1,659	1,389	1,389	-
<b>TOTAL</b>	<b>76,084</b>	<b>77,336</b>	<b>40,072</b>	<b>1,389</b>	<b>1,389</b>	<b>-</b>

INLAND MARINE						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Nissay Dowa Insurance Co., Ltd.	664	423	573	-	-	-
Century Insurance Company, Ltd.	10,257	11,272	4,983	-	-	-
DB Insurance Company, Ltd.	3,998	3,998	3,069	-	-	-
Factory Mutual Insurance Company	54	47	16	-	-	-
Pacific Basin Insurance Company	-	(702)	-	-	-	-
Pacific Indemnity Insurance Company	3,335	1,042	2,293	-	-	-
Tokio Marine Pacific Insurance Limited	-	(7)	(41)	-	-	-
<b>TOTAL</b>	<b>18,308</b>	<b>16,073</b>	<b>10,893</b>	<b>-</b>	<b>-</b>	<b>-</b>

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**EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2021**

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
Pacific Basin Insurance Company (Bond)	211,778	42,530	96,927	9,200	9,200	-
<b>TOTAL</b>	<b>211,778</b>	<b>42,530</b>	<b>96,927</b>	<b>9,200</b>	<b>9,200</b>	<b>-</b>

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	-	-	-	-	(8,693)	30,994
<b>TOTAL</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(8,693)</b>	<b>30,994</b>

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.	64,165	58,247	33,787	-	-	-
Century Insurance Company, Ltd.	31,068	17,801	18,458	-	-	-
DB Insurance Company, Ltd.	75,586	144,935	35,580	-	-	-
Factory Mutual Insurance Company	100	66	34	-	-	-
First Net Insurance Company	189,971	152,777	139,400	-	(1,356)	22,159
Pacific Indemnity Insurance Company	20,764	21,806	10,522	-	-	-
Travelers Property Casualty Company of America	-	-	-	-	-	-
<b>TOTAL</b>	<b>381,654</b>	<b>395,632</b>	<b>237,781</b>	<b>-</b>	<b>(1,356)</b>	<b>22,159</b>

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.	2,000	1,246	1,126	-	-	-
First Net Insurance Company	77,606	74,482	14,807	1,599	(856)	2,256
Island Home Insurance Company	2,102,269	2,059,469	-	1,707,201	1,531,424	387,166
Tokio Marine Pacific Insurance Limited	4,305,795	4,305,795	-	4,275,266	4,043,607	1,277,717
<b>TOTAL</b>	<b>6,487,670</b>	<b>6,440,992</b>	<b>15,933</b>	<b>5,984,066</b>	<b>5,574,175</b>	<b>1,667,139</b>

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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
DB Insurance Company, Ltd.	1,000	1,000	-	-	-	-
First Net Insurance Company	1,429	1,576	536	-	(63)	472
Traders Insurance Company	-	-	-	-	-	-
<b>TOTAL</b>	<b>2,429</b>	<b>2,576</b>	<b>536</b>	<b>-</b>	<b>(63)</b>	<b>472</b>

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.	-	-	-	-	-	-
Island Home Insurance Company	-	-	-	-	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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.	149,358	179,347	84,131	1,442	(571)	3,024
Century Insurance Company, Ltd.	582,210	542,417	283,730	227,025	95,621	256,195
Continental Insurance Company	620	20,819	471	-	12,504	13,967
DB Insurance Company, Ltd.	163,287	222,366	126,024	19,855	32,797	41,857
Equitable Insurance Company, Ltd.	69,264	64,939	28,639	-	-	-
First Net Insurance Company	202,068	240,325	127,925	22,005	(1,332)	62,183
Island Home Insurance Company	-	-	-	-	-	-
Island Insurance & Surety Corporation	18,199	18,199	9,155	-	-	-
Marianas Insurance Company, Ltd.	81,249	46,652	34,597	(8,580)	(8,580)	-
National Union Fire Insurance Company	82,509	81,142	41,609	-	(614,325)	63,022
Pacific Basin Insurance Company	151,631	73,341	66,900	16,000	16,000	-
Pacific Indemnity Insurance Company	10,182	12,099	5,581	3,120	763	61,417
Royal Crown Insurance Corporation	58,516	79,268	29,015	-	-	968
Tokio Marine Pacific Insurance Limited	578,157	561,119	283,285	25,241	122,891	110,534
Traders Insurance Company	296,203	200,536	131,811	7,017	14,678	97,557
Vizion Insurance Company, Ltd.	182,847	98,215	84,632	12,735	-	-
<b>TOTAL</b>	<b>2,626,300</b>	<b>2,440,784</b>	<b>1,337,505</b>	<b>325,860</b>	<b>(329,554)</b>	<b>710,724</b>

OFFICE OF THE INSURANCE COMMISSIONER  
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EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2021

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.	171,734	176,809	91,903	98,010	25,033	6,446
Century Insurance Company, Ltd.	939,137	602,574	424,575	22,174	40,934	136,826
DB Insurance Company, Ltd.	397,126	520,887	132,277	339,044	129,888	41,730
First Net Insurance Company	273,324	248,290	181,399	-	11,811	211,857
Hartford Fire Insurance Company	(10)	(10)	-	-	-	-
Island Home Insurance Company	-	-	-	-	-	-
Liberty Mutual Insurance Company	-	-	-	-	305	(617)
Marianas Insurance Company, Ltd.	20,855	10,212	10,643	-	-	-
National Union Fire Insurance Company	66,902	76,907	36,778	-	(992,547)	-
Pacific Basin Insurance Company	48,380	18,629	15,938	-	-	-
Pacific Indemnity Insurance Company	17,063	14,640	10,522	-	-	-
Tokio Marine Pacific Insurance Limited	314,811	306,037	157,260	2,528	64,028	61,500
Traders Insurance Company	126,810	69,954	64,287	56,693	(75,307)	-
XL Specialty Insurance Company	16,942	16,942	-	-	4,828,916	4,828,916
	-	-	-	-	-	-
<b>TOTAL</b>	<b>2,393,074</b>	<b>2,061,871</b>	<b>1,125,582</b>	<b>518,449</b>	<b>4,033,061</b>	<b>5,286,658</b>

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
DB Insurance Company, Ltd.	-	(1,173)	-	-	-	-
First Net Insurance Company	-	-	-	-	439	2,920
Vizion Insurance Company, Ltd.	14,259	7,742	6,517	-	-	-
	-	-	-	-	-	-
<b>TOTAL</b>	<b>14,259</b>	<b>6,569</b>	<b>6,517</b>	<b>-</b>	<b>439</b>	<b>2,920</b>

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.	306,442	303,346	158,089	122,884	118,002	26,558
Century Insurance Company, Ltd.	634,698	616,406	313,419	205,258	211,858	53,060
DB Insurance Company, Ltd.	319,163	325,833	145,229	110,019	183,386	105,723
Equitable Insurance Company, Ltd.	221,556	213,376	113,920	-	44,136	-
First Net Insurance Company	245,714	247,151	115,198	162,275	167,992	34,973
Marianas Insurance Company, Ltd.	420,022	196,800	223,222	136,105	144,040	7,935
National Union Fire Insurance Company	106,682	94,965	36,304	85,000	1,239,994	1,572,269
Pacific Basin Insurance Company	41,215	26,430	22,076	8,060	8,060	-
Pacific Indemnity Insurance Company	182,678	192,306	83,638	115,817	116,588	64,780
Royal Crown Insurance Corporation	154,745	141,821	73,966	82,763	125,595	48,510
Tokio Marine Pacific Insurance Limited	481,683	469,676	215,510	196,300	231,464	11,300
Traders Insurance Company	348,973	348,973	-	-	-	-
Vizion Insurance Company, Ltd.	151,482	79,098	72,384	32,474	-	-
	-	-	-	-	-	-
<b>TOTAL</b>	<b>3,615,053</b>	<b>3,256,181</b>	<b>1,572,955</b>	<b>1,256,955</b>	<b>2,591,115</b>	<b>1,925,108</b>

OFFICE OF THE INSURANCE COMMISSIONER  
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EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2021

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.	55,056	54,950	29,344	5,767	(942)	882
Century Insurance Company, Ltd.	320,346	339,529	158,597	240,129	43,948	168,551
DB Insurance Company, Ltd.	215,398	172,216	112,066	111,076	304,990	541,269
Equitable Insurance Company, Ltd.	14,511	13,458	6,089	-	2,800	-
First Net Insurance Company	12,104	10,133	6,343	-	(1,243)	767
Marianas Insurance Company, Ltd.	23,601	11,058	12,543	540	540	-
Pacific Basin Insurance Company	23,640	11,956	11,568	-	-	-
Pacific Indemnity Insurance Company	30,028	34,236	17,815	6,776	1,425	-
Royal Crown Insurance Corporation	11,289	16,311	8,832	-	-	-
Tokio Marine Pacific Insurance Limited	229,296	223,617	113,136	30,451	7,351	24,600
Traders Insurance Company	67,472	56,612	30,500	79,610	84,600	32,540
Vizion Insurance Company, Ltd.	40,174	20,977	19,197	8,612	-	-
<b>TOTAL</b>	<b>1,042,915</b>	<b>965,053</b>	<b>526,030</b>	<b>482,961</b>	<b>443,469</b>	<b>768,609</b>

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.	651,190	644,610	335,939	178,628	188,414	37,190
Century Insurance Company, Ltd.	641,493	597,255	316,787	202,190	219,392	252,723
DB Insurance Company, Ltd.	335,614	329,721	155,359	98,560	105,161	44,441
Equitable Insurance Company, Ltd.	79,545	74,167	41,470	-	6,125	-
First Net Insurance Company	486,133	465,771	230,811	110,551	148,317	73,145
Marianas Insurance Company, Ltd.	428,551	200,796	227,755	55,246	87,360	37,270
National Union Fire Insurance Company	495,186	410,571	335,549	(87,590)	315,656	793,087
Pacific Basin Insurance Company	48,412	24,542	23,689	7,345	7,345	-
Pacific Indemnity Insurance Company	252,878	248,593	121,161	74,828	78,603	-
Royal Crown Insurance Corporation	43,962	52,918	27,600	24,722	14,875	12,875
Tokio Marine Pacific Insurance Limited	765,090	746,071	436,482	212,066	208,002	19,400
Traders Insurance Company	382,891	301,636	173,227	189,166	237,166	161,271
Vizion Insurance Company, Ltd.	273,204	142,657	130,547	58,567	-	-
<b>TOTAL</b>	<b>4,884,149</b>	<b>4,239,308</b>	<b>2,556,376</b>	<b>1,124,279</b>	<b>1,616,416</b>	<b>1,431,402</b>

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.	128,463	128,215	68,470	1,504	5,634	4,130
Century Insurance Company, Ltd.	244,411	275,722	131,281	3,344	4,720	1,876
DB Insurance Company, Ltd.	184,357	122,282	105,593	26,375	7,284	-
Equitable Insurance Company	4,928	2,595	3,140	-	-	-
First Net Insurance Company	15,726	12,295	7,821	-	3,738	552
Marianas Insurance Company, Ltd.	19,086	8,943	10,143	-	-	-
Pacific Indemnity Insurance Company	25,341	27,762	16,761	9,726	9,726	30,892
Royal Crown Insurance Corporation	-	623	-	-	-	-
Tokio Marine Pacific Insurance Limited	225,344	220,887	167,472	34,366	52,166	8,900
Traders Insurance Company	21,818	(23,950)	167,766	16,462	20,167	14,675
Vizion Insurance Company, Ltd.	44,729	23,356	21,373	9,589	-	-
<b>TOTAL</b>	<b>914,203</b>	<b>798,730</b>	<b>699,820</b>	<b>101,366</b>	<b>103,435</b>	<b>61,025</b>

OFFICE OF THE INSURANCE COMMISSIONER  
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EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2021

FIDELITY						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Century Insurance Company, Ltd.	12,606	20,177	7,177	-	-	-
Colonial Surety Company	5,175	2,178	4,655	-	3,265	717
DB Insurance Company, Ltd.	7,299	2,349	8,798	-	-	-
First Net Insurance Company	1,050	766	529	-	763	916
National Union Fire Insurance Company	-	12,287	-	-	-	-
Tokio Marine Pacific Insurance Limited	577	563	188	-	-	-
<b>TOTAL</b>	<b>26,707</b>	<b>38,320</b>	<b>21,347</b>	<b>-</b>	<b>4,028</b>	<b>1,633</b>

SURETY						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
American Contractors Indemnity Company	1,000	1,000	918	-	93	53
Bond Safeguard Insurance Company	-	28,548	-	-	-	-
Century Insurance Company, Ltd.	27,962	26,339	15,416	-	-	-
Colonial Surety Company	-	-	-	-	12,727	-
Continental Insurance Company	74,261	30,385	48,680	-	10,447	15,946
DB Insurance Company, Ltd.	85,490	131,569	22,902	-	-	-
Equitable Insurance Company, Ltd.	31,665	33,023	13,190	-	-	-
Federal Insurance Company	-	15,861	-	3,652	5,430	-
Fidelity & Deposit Company of Maryland	307,609	28,448	272,915	-	(3,740)	3,267
First Net Insurance Company	222,690	190,848	130,743	(5,000)	(173,714)	181,814
Global Insurance, Inc.	-	-	-	-	-	-
Insurance Company of North America	16,631	16,631	-	-	5,113	5,113
Island Insurance & Surety Corporation	-	-	-	-	-	-
Lexon Insurance Company	41,166	61,340	27,226	-	-	-
Liberty Mutual Insurance Company	611,888	649,758	211,967	-	1,173	112,274
LM Insurance Corporation	-	-	-	-	-	7,367
Marianas Insurance Company, Ltd.	4,240	3,018	1,222	-	-	-
Royal Crown Insurance Corporation	35	35	-	-	-	-
Traders Insurance Company	165,878	96,791	101,682	-	-	-
Travelers Property Casualty Company of America	200	200	145	-	-	-
Westchester Fire Insurance Company	1,000	1,000	1,000	-	14	426
Vizion Insurance Company, Ltd.	75,071	3,025	72,046	-	-	-
<b>TOTAL</b>	<b>1,666,786</b>	<b>1,317,819</b>	<b>920,052</b>	<b>(1,348)</b>	<b>(142,457)</b>	<b>326,260</b>



OFFICE OF THE INSURANCE COMMISSIONER  
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EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2021

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.	4,207	4,410	2,531	-	-	-
Century Insurance Company, Ltd.	43,570	47,932	25,595	205	205	-
DB Insurance Company, Ltd.	5,898	5,887	3,879	-	-	-
Federal Insurance Company	-	-	-	-	-	-
First Net Insurance Company	38,517	32,342	27,512	-	(9)	32
Marianas Insurance Company, Ltd.	2,098	964	1,134	-	-	-
Tokio Marine Pacific Insurance Limited	5,199	2,637	21,985	-	-	-
Traders Insurance Company	625	625	417	-	-	-
Vizion Insurance Company, Ltd.	500	292	208	-	-	-
<b>TOTAL</b>	<b>100,614</b>	<b>95,089</b>	<b>83,261</b>	<b>205</b>	<b>196</b>	<b>32</b>

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.	-	-	-	-	-	-
DB Insurance Company, Ltd.	-	1,693	-	-	-	-
Factory Mutual Insurance Company	21	17	6	-	-	-
First Net Insurance Company	832	43	789	-	-	-
Pacific Basin Insurance Company	-	-	-	-	-	-
Royal Crown Insurance Corporation	-	-	-	-	-	-
Travelers Property Casualty Company of America	-	-	-	-	-	-
Tokio Marine Pacific Insurance Limited	-	-	(19,399)	-	-	-
<b>TOTAL</b>	<b>853</b>	<b>1,753</b>	<b>(18,604)</b>	<b>-</b>	<b>-</b>	<b>-</b>

MISCELLANEOUS/AGGREGATE WRITE-INS						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Nissay Dowa Insurance Co., Ltd.	3,038	743	2,295	-	-	-
Century Insurance Company, Ltd.	122,528	90,607	64,362	-	2,066	-
Marianas Insurance Company, Ltd.	6,278	4,421	1,857	-	-	329,684
Traders Insurance Company	-	83	-	-	-	-
Vizion Insurance Company, Ltd.	3,066	-	3,066	-	-	-
Zurich American Insurance Company	-	-	-	-	-	-
<b>TOTAL</b>	<b>134,910</b>	<b>95,854</b>	<b>71,580</b>	<b>-</b>	<b>2,066</b>	<b>329,684</b>

OFFICE OF THE INSURANCE COMMISSIONER  
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AGGREGATE OF PREMIUMS WRITTEN FOR ACCIDENT LIFE & HEALTH as of December 31, 2021

NAME OF INSURER	LIFE PREMIUMS DIRECT	ANNUITY CONSIDERATION DIRECT	ACCIDENT AND HEALTH PREMIUMS	DEPOSIT TYPE CONTRACT FUNDS	OTHER	REPORT TOTAL
Aetna Life Insurance Company	-	-	39,890,225	-	-	39,890,225
American Family Life Assurance Company of Columbus	3,372	-	58,631	-	-	62,003
American National Insurance Company	99,334	-	41,501	-	-	140,835
Central States Health & Life Co. of Omaha	151,450	-	(603)	-	-	150,847
Family Life Insurance Company	-	-	42,282	-	-	42,282
Individual Assurance Company, Life, Health & Accident	4,560,158	81,957	-	-	-	4,642,115
Lincoln National Life Insurance Company	111,869	-	-	-	-	111,869
Metropolitan Life Insurance Company	591,519	-	883,289	-	-	1,474,808
Midland National Life Insurance Company	291,852	-	-	-	-	291,852
NetCare Life & Health Insurance Company	867,144	77	1,241,597	-	-	2,108,818
Pacific Guardian Life Insurance Company, Ltd.	392,200	-	-	-	-	392,200
Plateau Insurance Company	60,397	-	64,112	-	-	124,509
Primerica Life Insurance Company	192,654	2,099	-	-	-	194,753
Protective Life Insurance Company	1,587	-	-	-	-	1,587
Sterling Investors Life Insurance Company	46,826	-	-	-	-	46,826
UnitedHealthcare Insurance Company	-	-	239,307	-	-	239,307
<b>Total</b>	<b>7,370,362</b>	<b>84,133</b>	<b>42,460,341</b>	<b>-</b>	<b>-</b>	<b>49,914,836</b>

EXHIBIT OF PREMIUMS WRITTEN FOR HEALTH as of December 31, 2021

NAME OF INSURER	Health					TOTAL
	ACCIDENT AND HEALTH PREMIUMS	MEDICARE TITLE XVIII	FEDERAL EMPLOYEES HEALTH BENEFITS PROGRAM PREMIUMS	LIFE & ANNUITY PREMIUMS & OTHER CONSIDERATION	PROPERTY/CASUALTY PREMIUMS	
SilverScript Insurance Company	2,666					2,666
TakeCare Insurance Company, Inc. dba Take Care	2,493,730					2,493,730
<b>TOTAL</b>	<b>2,496,396</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,496,396</b>

OFFICE OF THE INSURANCE COMMISSIONER  
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Exhibit of the CNMI's Health Care Insurance Market (Covered Lives-Insured Population)

	Total Insurance Premium for ALL years plans by group, Total Claims & Total Number of Covered Lives in the CNMI				
	Individual Group	Small Group	Large Group	Expatriate Plans	Total insurance premium for any/all years plans, Claims & Number of Covered LIVES
Health Premiums for Any and all plans 2021	\$ 1,264,053	\$ 5,012,709	\$ 42,898,441	\$ 234,853	\$ 49,410,056
Total Incurred Claims for 2021	\$ 877,704	\$ 3,459,841	\$ 27,781,266	\$ 151,017	32,269,828
Number of Covered Lives for 2021	649	1,562	8,496	97	10,804
Health Premiums for Any and all plans 2020	\$ 1,398,188	\$ 5,744,035	\$ 41,974,644	\$ 255,579	\$ 49,372,446
Total Incurred Claims for 2020	\$ 1,665,168	\$ 3,354,995	\$ 29,175,514	\$ 144,230	34,339,907
Number of Covered Lives for 2020	742	5,416	18,856	89	25,103
Health Premiums for Any and all plans 2019	\$ 1,714,146	\$ 5,229,377	\$ 42,473,708	\$ 352,008	\$ 49,769,239
Total Incurred Claims for 2019	\$ 1,683,343	\$ 3,615,155	\$ 33,454,702	\$ 115,457	38,868,657
Number of Covered Lives for 2019	933	3,425	32,774	115	37,247
Health Premiums for Any and all plans 2018	\$ 1,819,197	\$ 5,286,661	\$ 34,806,372	\$ 352,008	\$ 42,264,238
Total Incurred Claims for 2018	\$ 1,210,936	\$ 2,508,131	\$ 22,128,602	\$ 90,668	25,938,337
Number of Covered Lives for 2018	1,088	3,466	32,711	117	37,382
Health Premiums for Any and all plans 2017	2,012,781	4,968,195	6,297,390	398,830	13,677,196
Total Incurred Claims for 2017	1,847,149	3,084,813	7,194,688	158,262	12,284,912
Number of Covered Lives for 2017	1,200	2,156	3,911	150	7,417
Health Premiums for Any and all plans 2016	2,120,163	4,742,887	5,060,674	822,377	12,746,101
Total Incurred Claims for 2016	1,366,733	3,727,255	5,649,632	97,736	10,841,356
Number of Covered Lives for 2016	1,271	2,455	3,057	174	6,957

No Data was available for one company for all group

No Data was available for one company for the Large Group

No Data was available for one company for the Large Group

HEALTH CARE INSURANCE ISSUERS  
Aetna Life Insurance Company-aetna  
Island Home Insurance Co.-Staywell  
Net Care Life & Health Insurance Company-Moylan's  
TakeCare Insurance Company, Inc.-TakeCare  
Tokio Marine Pacific Insurance Limited-Calvo's SelectCare

OFFICE OF THE INSURANCE COMMISSIONER  
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**EXHIBIT OF DIRECT PREMIUMS FOR LIFE AND ANNUITY CONSIDERATION as of December 31, 2021**

Life Insurance					
NAME OF INSURER	Ordinary	Credit Life (Group & Individual)	Group	Industrial	Total
Aetna Life Insurance Company	-	-	-	-	-
American Family Life Assurance Company of Columbus	1,573	-	1,799	-	3,372
American National Insurance Company	17,641	81,693	-	-	99,334
Central States Health & Life Co. of Omaha	-	151,450	-	-	151,450
Individual Assurance Company, Life, Health & Accident	969,024	(35)	3,591,169	-	4,560,158
Lincoln National Life Insurance Company	111,869	-	-	-	111,869
Metropolitan Life Insurance Company	1,015	-	590,504	-	591,519
Midland National Life Insurance Company	291,852	-	-	-	291,852
NetCare Life & Health Insurance Company	649,209	-	217,935	-	867,144
Pacific Guardian Life Insurance Company, Ltd.	217,990	-	174,210	-	392,200
Plateau Insurance Company	-	50,143	10,254	-	60,397
Primerica Life Insurance Company	192,654	-	-	-	192,654
Protective Life Insurance Company	1,587	-	-	-	1,587
Sterling Investors Life Insurance Company	46,826	-	-	-	46,826
<b>Total</b>	<b>2,501,240</b>	<b>283,251</b>	<b>4,585,871</b>	<b>-</b>	<b>7,370,362</b>

Annuity Considerations					
NAME OF INSURER	Ordinary	Credit Life (Group & Individual)	Group	Industrial	Total
Individual Assurance Company, Life, Health & Accident	81,957	-	-	-	81,957
NetCare Life & Health Insurance Company	77	-	-	-	77
Primerica Life Insurance Company	2,099	-	-	-	2,099
<b>Total</b>	<b>84,133</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>84,133</b>

Deposit-type contract funds					
NAME OF INSURER	Ordinary	Credit Life (Group & Individual)	Group	Industrial	Total
Pacific Guardian Life Insurance Company, Ltd.	-	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

<b>GRAND TOTAL</b>	<b>2,585,373</b>	<b>283,251</b>	<b>4,585,871</b>	<b>-</b>	<b>7,454,495</b>
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**EXHIBIT OF PREMIUMS WRITTEN FOR ACCIDENT AND HEALTH INSURANCE as of December 31, 2021**

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	39,869,741	39,937,482	-	33,750,710	33,455,255
Lincoln National Life Insurance Company	-	-	-	5,012	6,019
Metropolitan Life Insurance Company	883,289	780,824	-	14,140	9,659
NetCare Life & Health Insurance Company	1,241,597	1,250,833	-	-	(131,059)
Pacific Guardian Life Insurance Company, Ltd.	-	-	-	-	-
SilverScript Insurance Company	2,666	-	-	-	-
Plateau Insurance Company	64,112	64,112	-	-	1,409
UnitedHealthcare Insurance Company	77,815	75,730	-	61,592	63,807
<b>Total</b>	<b>42,139,220</b>	<b>42,108,981</b>	<b>-</b>	<b>33,831,454</b>	<b>33,405,090</b>

Federal Employees Health Benefits Plan Premium					
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	20,484	20,360	-	-	-
<b>Total</b>	<b>20,484</b>	<b>20,360</b>	<b>-</b>	<b>-</b>	<b>-</b>

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	41,501	-	-	4,638	-
Central States Health & Life Co. of Omaha	(603)	14,133	-	2,747	3,718
<b>Total</b>	<b>40,898</b>	<b>14,133</b>	<b>-</b>	<b>7,385</b>	<b>3,718</b>

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
UnitedHealthcare Insurance Company	161,492	164,225	-	146,722	146,120
<b>Total</b>	<b>161,492</b>	<b>164,225</b>	<b>-</b>	<b>146,722</b>	<b>146,120</b>

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	58,631	58,257	-	4,970	4,869
Family Life Insurance Company	42,282	42,282	-	-	-
<b>Total</b>	<b>100,913</b>	<b>100,539</b>	<b>-</b>	<b>4,970</b>	<b>4,869</b>

<b>GRAND TOTAL</b>	<b>42,442,523</b>	<b>42,387,878</b>	<b>-</b>	<b>33,990,531</b>	<b>33,559,797</b>
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OFFICE OF THE INSURANCE COMMISSIONER  
REPORT FOR YEAR END 2021

**EXHIBIT OF CNMI AUTO DIRECT WRITTEN as of December 31, 2021  
MONTHLY AND BY PROVIDER**

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	\$ 354,766.49	\$ 390,254.89	\$ 99,262.74	\$ 61,268.40	\$ 905,552.52
FEBRUARY	\$ 302,920.32	\$ 326,658.88	\$ 84,503.03	\$ 24,614.04	\$ 738,696.27
MARCH	\$ 332,624.70	\$ 358,030.89	\$ 112,057.75	\$ 59,265.49	\$ 861,978.83
<b>TOTAL</b>	<b>\$ 990,311.51</b>	<b>\$ 1,074,944.66</b>	<b>\$ 295,823.52</b>	<b>\$ 145,147.93</b>	<b>\$ 2,506,227.62</b>
APRIL	\$ 304,204.98	\$ 329,849.31	\$ 98,719.42	\$ 78,252.17	\$ 811,025.88
MAY	323,739.81	373,404.73	68,813.80	46,354.68	812,313.02
JUNE	352,466.11	388,352.07	137,387.59	91,527.14	969,732.91
<b>TOTAL</b>	<b>\$ 980,410.90</b>	<b>\$ 1,091,606.11</b>	<b>\$ 304,920.81</b>	<b>\$ 216,133.99</b>	<b>\$ 2,593,071.81</b>
JULY	\$ 314,972.75	\$ 368,035.57	\$ 146,657.29	\$ 199,094.51	\$ 1,028,760.12
AUGUST	351,361.74	450,408.54	88,364.04	101,826.37	991,960.69
SEPTEMBER	323,492.81	370,784.89	98,940.69	101,010.90	894,229.29
<b>TOTAL</b>	<b>\$ 989,827.30</b>	<b>\$ 1,189,229.00</b>	<b>\$ 333,962.02</b>	<b>\$ 401,931.78</b>	<b>\$ 2,914,950.10</b>
OCTOBER	\$ 321,130.65	\$ 387,042.80	\$ 146,509.34	\$ 170,789.64	\$ 1,025,472.43
NOVEMBER	303,007.24	372,406.09	99,791.86	66,628.68	841,833.87
DECEMBER	324,063.40	403,877.97	115,658.97	173,423.92	1,017,024.26
<b>TOTAL</b>	<b>\$ 948,201.29</b>	<b>\$ 1,163,326.86</b>	<b>\$ 361,960.17</b>	<b>\$ 410,842.24</b>	<b>\$ 2,884,330.56</b>
<b>GRAND TOTAL</b>	<b>\$ 3,908,751.00</b>	<b>\$ 4,519,106.63</b>	<b>\$ 1,296,666.52</b>	<b>\$ 1,174,055.94</b>	<b>\$ 10,898,580.09</b>

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.	350,732.00	571,293.00	105,852.00	110,352.00	1,138,229.00
Century Insurance Company, Ltd.	\$ 595,582.17	\$ 699,197.55	\$ 480,466.00	\$ 480,838.00	\$ 2,256,083.72
DB Insurance Co., Ltd.	317,812.19	335,614.77	215,398.03	184,356.95	\$ 1,053,181.94
Equitable Insurance Company, Inc.	221,812.00	81,048.00	14,511.00	6,139.00	323,510.00
First Net Insurance Company	245,713.89	486,133.31	12,103.76	15,726.02	\$ 759,676.98
Marianas Insurance Company, Ltd.	420,022.00	428,458.00	23,601.00	19,086.00	\$ 891,167.00
National Union Fire Insurance Company	362,797.00	195,351.00	43,246.00	28,831.00	\$ 630,225.00
Pacific Basin Insurance Company	41,215.40	37,904.80	23,639.50	11,512.00	\$ 114,271.70
Pacific Indemnity Ins. Co., Ltd.	180,216.00	252,878.00	29,618.00	25,304.00	\$ 488,016.00
Royal Crown Insurance Corporation	156,791.90	43,961.65	11,289.20	0.00	212,042.75
Tokio Marine Pacific Insurance Limited	481,683.45	765,089.55	229,296.03	225,343.97	\$ 1,701,413.00
Traders Insurance Company	382,891.00	348,973.00	67,472.00	21,838.00	\$ 821,174.00
Vizion Insurance Company	151,482.00	273,204.00	40,174.00	44,729.00	\$ 509,589.00
<b>TOTAL</b>	<b>\$ 3,757,269.00</b>	<b>\$ 4,245,902.63</b>	<b>\$ 1,256,492.52</b>	<b>\$ 1,129,326.94</b>	<b>\$ 10,898,580.09</b>

OFFICE OF THE INSURANCE COMMISSIONER  
REPORT FOR YEAR END 2021

EXHIBIT OF CNMI AUTO DIRECT LOSSES as of December 31, 2021

CNMI AUTO CLAIMS EXPERIENCE

Summary of Reporting Period Ending: 31 March 2021

Month	Island			Age			Gender					Type of Loss						Total
	Rota	Tinian	Saipan	Under 25	25 & Over	TOTAL	Male		Female		Unknown	A	B	C	D	E	E	
							< Under 25	> 25 Over	< Under 25	> 25 Over	Age							
January	0	0	83	16	62	83	7	45	9	17	5	55,000.00	172,298.30	2,031.77	16,959.40	98,709.19	-	\$ 344,998.66
February	0	0	69	9	58	69	6	35	3	23	2	231,000.00	172,430.61	-	4,353.17	138,896.75	-	546,680.53
March	0	0	98	21	66	98	11	43	10	23	11	15,000.00	135,864.70	-	53,552.90	194,861.60	-	399,279.20
<b>Total</b>	<b>0</b>	<b>0</b>	<b>250</b>	<b>46</b>	<b>186</b>	<b>250</b>	<b>24</b>	<b>123</b>	<b>22</b>	<b>63</b>	<b>18</b>	<b>\$ 301,000.00</b>	<b>\$ 480,593.61</b>	<b>\$ 2,031.77</b>	<b>\$ 74,865.47</b>	<b>\$ 432,467.54</b>	<b>\$ -</b>	<b>\$ 1,290,958.39</b>

Summary of Reporting Period Ending: 30 June 2021

Month	Island			Age			Gender					Type of Loss						Total
	Rota	Tinian	Saipan	Under 25	25 & Over	TOTAL	Male		Female		Unknown	A	B	C	D	E	E	
							< Under 25	> 25 Over	< Under 25	> 25 Over	Age							
April	0	0	57	10	41	57	7	24	3	17	6	500.00	107,824.83	-	15,585.99	75,540.84	-	\$ 199,451.66
May	0	0	75	10	55	66	5	40	5	24	1	-	110,607.87	-	2,410.00	90,722.02	-	203,739.89
June	0	0	67	12	50	67	6	28	6	22	5	5,000.00	133,507.67	3,000.00	1,189.29	188,150.26	-	330,847.22
<b>Total</b>	<b>0</b>	<b>0</b>	<b>199</b>	<b>32</b>	<b>146</b>	<b>190</b>	<b>18</b>	<b>92</b>	<b>14</b>	<b>63</b>	<b>12</b>	<b>\$ 5,500.00</b>	<b>\$ 351,940.37</b>	<b>3,000.00</b>	<b>\$ 19,185.28</b>	<b>\$ 354,413.12</b>	<b>\$ -</b>	<b>\$ 734,038.77</b>

Summary of Reporting Period Ending: 30 September 2021

Month	Island			Age			Gender					Type of Loss						Total
	Rota	Tinian	Saipan	Under 25	25 & Over	TOTAL	Male		Female		Unknown	A	B	C	D	E	E	
							< Under 25	> 25 Over	< Under 25	> 25 Over	Age							
July	0	0	75	12	58	75	5	33	7	25	5	42,130.90	132,104.05	-	3,509.60	100,411.67	-	\$ 278,156.22
August	0	0	78	12	61	78	7	36	5	25	5	37,998.89	104,763.61	-	3,466.25	120,480.94	-	266,709.69
September	0	0	88	14	73	88	6	50	8	23	1	9,000.00	121,444.62	1,128.65	9,600.00	92,110.27	-	233,283.54
<b>Total</b>	<b>0</b>	<b>0</b>	<b>241</b>	<b>38</b>	<b>192</b>	<b>241</b>	<b>18</b>	<b>119</b>	<b>20</b>	<b>73</b>	<b>11</b>	<b>\$ 89,129.79</b>	<b>\$ 358,312.28</b>	<b>\$ 1,128.65</b>	<b>\$ 16,575.85</b>	<b>\$ 313,002.88</b>	<b>\$ -</b>	<b>\$ 778,149.45</b>

Summary of Reporting Period Ending: 31 December 2021

Month	Island			Age			Gender					Type of Loss						Total
	Rota	Tinian	Saipan	Under 25	25 & Over	TOTAL	Male		Female		Unknown	A	B	C	D	E	E	
							< Under 25	> 25 Over	< Under 25	> 25 Over	Age							
October	0	0	76	16	56	76	9	31	7	25	4	20,351.37	141,362.30	-	5,935.34	46,789.04	-	\$ 214,438.05
November	0	0	70	9	57	70	3	36	6	21	4	10,238.84	119,029.54	2,120.80	1,523.51	96,265.86	-	229,178.55
December	0	0	84	10	67	84	6	42	4	25	7	5,000.00	121,630.74	-	4,569.58	83,685.73	-	214,886.05
<b>Total</b>	<b>0</b>	<b>0</b>	<b>230</b>	<b>35</b>	<b>180</b>	<b>230</b>	<b>18</b>	<b>109</b>	<b>17</b>	<b>71</b>	<b>15</b>	<b>\$ 35,590.21</b>	<b>\$ 382,022.58</b>	<b>\$ 2,120.80</b>	<b>\$ 12,028.43</b>	<b>\$ 226,740.63</b>	<b>\$ -</b>	<b>\$ 658,502.65</b>

<b>Grand Total</b>	<b>0</b>	<b>0</b>	<b>920</b>	<b>151</b>	<b>704</b>	<b>911</b>	<b>78</b>	<b>443</b>	<b>73</b>	<b>270</b>	<b>56</b>	<b>\$ 431,220.00</b>	<b>\$ 1,572,868.84</b>	<b>\$ 8,281.22</b>	<b>\$ 122,655.03</b>	<b>\$ 1,326,624.17</b>	<b>\$ -</b>	<b>\$ 3,461,649.26</b>
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OFFICE OF THE INSURANCE COMMISSIONER  
REPORT FOR YEAR END 2021

EXHIBIT OF CNMI AUTO DIRECT LOSSES as of December 31, 2021

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	E	
							< Under 25	> 25 Over	< Under 25	> 25 Over	Age	Bodily Injury	Property Damage	Medical	Comprehensive	Collision	UM	
AIOI Nissay Dowa Insurance Company Ltd.	0	0	96	17	79	96	9	49	8	30	0	16,344.35	120,375.59	3,160.42	3,199.60	182,674.58	-	\$ 325,754.54
Century Insurance Company Ltd.	0	0	135	19	110	135	10	73	9	37	6	45,090.21	214,213.44	-	16,942.81	176,966.97	-	\$ 453,213.43
Dongbu Insurance Company Ltd.	0	0	98	9	87	98	6	59	3	28	2	201,000.00	191,381.92	-	37,877.62	167,866.22	-	\$ 598,125.76
Equitable Insurance Company Inc.	0	0	29	4	25	29	2	15	2	10	0	500.00	30,725.91	-	2,010.00	20,315.09	-	\$ 53,551.00
First Net Insurance Company	0	0	48	6	42	48	2	14	4	28	0	40,785.44	61,542.69	-	1,300.00	190,941.04	-	\$ 294,569.17
Marianas Insurance Company Ltd.	0	0	92	20	72	92	8	43	12	29	0	17,000.00	251,232.57	3,120.80	17,699.00	131,656.05	-	\$ 413,708.42
National Union Fire Insurance Company	0	0	42	10	31	42	6	18	4	13	1	25,500.00	115,600.00	-	-	101,450.00	-	\$ 242,550.00
Pacific Basin Insurance Co.	0	0	5	0	5	5	0	4	0	1	0	-	1,865.00	-	-	5,147.00	-	\$ 7,012.00
Pacific Indemnity Insurance Co., Ltd.	0	0	68	13	40	68	5	29	8	11	15	-	109,994.19	-	10,585.04	85,718.07	-	\$ 206,297.30
Royal Crown Insurance Corporation	0	0	30	4	26	30	2	17	2	9	0	2,000.00	66,799.71	-	-	14,800.00	-	\$ 83,599.71
Tokio Marine Pacific Insurance Limited.	0	0	134	23	71	125	12	57	11	23	31	15,000.00	168,329.50	-	23,446.96	102,892.15	-	\$ 309,668.61
Traders Insurance Underwriters Inc.	0	0	84	14	69	84	10	43	4	26	1	\$ 75,000.00	\$ 188,182.90	\$ 2,000.00	\$ 8,554.00	\$ 77,050.00	\$ -	\$ 350,786.90
Vizion Insurance Company Ltd.	0	0	54	9	45	54	5	22	4	23	0	0	52,625	0	1,040	69,147	0	122,812
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>915</b>	<b>148</b>	<b>702</b>	<b>906</b>	<b>77</b>	<b>443</b>	<b>71</b>	<b>268</b>	<b>56</b>	<b>\$ 438,220.00</b>	<b>\$ 1,572,868.84</b>	<b>\$ 8,281.22</b>	<b>\$ 122,655.03</b>	<b>\$ 1,326,624.17</b>	<b>\$ -</b>	<b>\$ 3,461,649.26</b>

EXHIBIT OF PREMIUMS WRITTEN FOR SURPLUS LINES & LOSSES as of December 31, 2021  
Reported on or before July 1, 2022

NAME OF INSURER	CLASSES OF INSURANCE	AVIATION LIABILITY	DIR. & OFFICERS LIABILITY	HOLE IN ONE	HULL & MACHINERY	MAJOR MEDICAL	PROFESSIONAL LIABILITY	PROTECTION AND INDEMNITY	Grand Total
<b>AM Insurance, Inc.</b> P.O. Box 2797 Agana, Guam 96932 President: AnnMarie T. Muna Tel. No: 671-477-2642/2632/2653/2656 (Guam)	General Casualty, Life, Marine, Property, Surety & Vehicle								-
<b>Assurance Brokers Inc. (Saipan) dba AB Risk Solutions</b> P.O. Box 502177 CK Saipan, MP. 96950 General Manager: Rodney Rankin Tel. No: 234-2811	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle	47,500	180,927			15,977			244,404
<b>Associated Insurance Underwriters of the Pacific, Inc.</b> P.O. Box 501369 CK Saipan, MP. 96950 Gen. Manager: Magdalena S. George Tel. No: 234-3152/6865/7222	General Casualty, Life, Marine, Property, Surety & Vehicle								-
<b>Marianas Insurance Company, Ltd.</b> P.O. Box 502505 CK Saipan, MP. 96950 General Manager: Rosalia S. Cabrera Tel. No: 234-5091/5092	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle								-
<b>Moylan's Insurance Underwriters, Inc.</b> P.O. Box 500658 CK Saipan, MP. 96950 General Manager: Tamara Hunter Tel. No: 234-6442/6129/7185	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle								-
<b>Pacifica Insurance Underwriters, Inc.</b> P.O. Box 500168 CK Saipan, MP. 96950 President: Norman T. Tenorio Tel. No: 234-6267/7310/7722	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle			5,070	17,278			10,031	32,379
<b>Takagi &amp; Associates, Inc.</b> PPP 602, Box 10000 Saipan, MP. 96950 Branch Supervisor: Satsuki Perez Tel. No: 233-8117/2554/3400	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle						80,231		80,231
<b>Traders Insurance Company</b> P.O. Box 502473 CK Saipan, MP. 96950 President: Pablo B. Mendoza Tel. No: 234-7788/7799	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle								-
<b>2020 TOTAL</b>		<b>47,500</b>	<b>180,927</b>	<b>5,070</b>	<b>17,278</b>	<b>15,977</b>	<b>80,231</b>	<b>10,031</b>	<b>357,013</b>



LIST OF LICENSED INSURANCE BROKER AS OF 2021						
NAME	CNMI CONTACT:	OFFICE LOCATION:	ADDRESS:	CITY, STATE & ZIP:	PHONE:	EMAIL:
4JC Corporation dba Immanuel Insurance Underwriters	Iridinda Deang	Publico Drive, Lower Navy Hill	PO Box 506681	Saipan, MP 96950	322-3043 287-9181	<a href="mailto:immanuel.saipan@gmail.com">immanuel.saipan@gmail.com</a>
AM Insurance, Inc.	Annmarie T. Muna		P.O. Box 2797	gatna, GU 965	671 477-2642	<a href="mailto:amuna@amibrokers.com">amuna@amibrokers.com</a>
AMCA Trading Business, Inc. dba M.G.A. Insurance	Fielisa C. Avendano	Middle Rd.	PO Box 503024	Saipan, MP 96950	234-6278/9	<a href="mailto:mgalife08@yahoo.com">mgalife08@yahoo.com</a> , <a href="mailto:mgabzcenter@yahoo.com">mgabzcenter@yahoo.com</a>
Assurance Brokers Inc. (Saipan) dba AB Risk Solutions	Shayne Villanueva	Beach Road, Garapan	PO Box 502177	Saipan, MP	234-2811	
BankGuam Insurance Underwriters, Ltd.	Marcie M. Tomakane	Beach Rd. Garapan	PO Box 500678	Saipan, MP 96950	236-2723	<a href="mailto:bj-cnmi@pticom.com">bj-cnmi@pticom.com</a>
CAR Financial Services Saipan Inc. dba Express Financial	James B. Matsumoto	Town House Center, Beach Road Chalan Kanoa	PO Box 504084	Saipan, MP 96950	235-6032	<a href="mailto:james.matsumoto@carfinancial.com">james.matsumoto@carfinancial.com</a>
Cassidy's Associated Insurers, Inc.	c/o Associated Insurance Underwriter of the Pacific, Inc.	Beach Road, Garapan	PO Box 501369	Saipan, MP 96950		<a href="mailto:janetc@cassidyguam.com">janetc@cassidyguam.com</a>
Century Insurance Broker	Magtanggol H. Corpuz	JP Center, Beach Rd., Garapan	PMB 193 Box 10000	Saipan, MP 96950	234-0609	<a href="mailto:goi_corpuz@centuryinsurancegroup.net">goi_corpuz@centuryinsurancegroup.net</a>
GRIP, LLC dba National Insurance Pacific Agency	Kevin C. Guerrero	Chalan Laulau	PO Box 505392	Saipan, MP 96950	670235-6472	<a href="mailto:kevinguerrero670@gmail.com">kevinguerrero670@gmail.com</a>
Yuta Corporation dba Yuta Insurance Broker	Ham, Sook In	China Town	PO Box 7487 SVRB	Saipan, MP 96950	233-3702	<a href="mailto:yutarealtor@hotmail.com">yutarealtor@hotmail.com</a>
Abbie Jane Battung	Abbie Jane Battung	Beach Road, Garapan	PO Box 502177	Saipan, MP	234-2811	<a href="http://aon.com">aon.com</a>
Christopher Lubi	Christopher Lubi	Beach Road, Garapan	PO Box 502177	Saipan, MP	234-2811	<a href="http://aon.com">aon.com</a>
David E. Silva III	David Silva III	Beach Road, Garapan	PO Box 502177	Saipan, MP	234-2811	<a href="http://aon.com">aon.com</a>
Dorothy Dela Cruz	Dorothy Dela Cruz	Beach Road, Garapan	PO Box 502177	Saipan, MP	234-2811	<a href="http://aon.com">aon.com</a>
Lisa Santos	Lisa Santoa	Beach Road, Garapan	PO Box 502177	Saipan, MP	234-2811	<a href="http://aon.com">aon.com</a>
Erlinda C. Torres dba Excel Insurance Services	Erlinda C. Torres	N/A	PO Box 500979	Saipan, MP 96950	34-7732/788-556	<a href="mailto:linaka28@yahoo.com">linaka28@yahoo.com</a>
Equitable Insurance Company, Inc.	Alex C. Tudela	GF Kenneth Yeung Bldg. Beach Road, Susupe	PO Box 500686	Saipan, MP 96950	235-5452/3	<a href="mailto:equitable.insuranc@gmail.com">equitable.insuranc@gmail.com</a>
Financial & Insurance Services Group, Inc. (The)	Sheryl Sizemore-Blanco	FISG Building, Garapan	PO Box 501657	Saipan, MP 96950	234-5706	<a href="mailto:sherylsizemore@gmail.com">sherylsizemore@gmail.com</a>
Friendly Finance Company, Inc	Ruth T. Sablan	Yuna Bldg, Gualo Rai	PO Box 500486	Saipan, MP 96950	234-6676	<a href="mailto:miketeno@pticom.com">miketeno@pticom.com</a>
Friendship Enterprises, Inc. dba Friendship Insurance	Elena M. Espiritu	Chalan Piao	PO Box 501193	Saipan, MP 96950	235-8165	<a href="mailto:friendshipins@pticom.com">friendshipins@pticom.com</a>
Glenn Y. Gamboa-Licop dba Pacific Risk Insurance Broker	Glenn Y. Gamboa-Licop	719 Alaguan St. Koblerville, Saipan	P.O. Box 501193	Saipan, MP 96950	783-1332	<a href="mailto:glenn.y.gamboa@gmail.com">glenn.y.gamboa@gmail.com</a>
Inter Pacific Corporation dba Inter-Kam Insurance Agency	Jin Sik Lee	Chalan Piao	PO Box 503397	Saipan, MP 96950	235-5555	<a href="mailto:interkam@pticom.com">interkam@pticom.com</a>
Island Insurance & Surety Corporation	Maria Lourdes Johnson	Afetna Square, CTB Br.	PO Box 501610	Saipan, MP 96950	35-7171/483-2821	

LIST OF LICENSED INSURANCE BROKER AS OF 2021						
NAME	CNMI CONTACT:	OFFICE LOCATION:	ADDRESS:	CITY, STATE & ZIP:	PHONE:	EMAIL:
J.C. Tenorio Enterprises, Inc.	Clarence T. Tenorio	Susupe	PO Box 500137	Saipan, MP 96950	234-6445	<a href="mailto:deo@joeten.com">deo@joeten.com</a> or <a href="mailto:bopalacios@joeten.com">bopalacios@joeten.com</a>
Jin's Corporation dba Jin's Insurance Broker	Jin-Soon Kim	Chalan Pale	P.O. Box 500693	Saipan, MP 96950	670 783-7879	
Keum Oh Corporation	Park, Yong Woong	MS Villagomez Bldg Room 207, Chalan Kaona	PO Box 504345	Saipan, MP 96950	234-5700	<a href="mailto:keumohsaipan@hotmail.com">keumohsaipan@hotmail.com</a>
KGE Services Saipan LLC dba KGE Insurance	Tom Bernardo Jr.	Texas Road, Susupe	PO Box 500103	Saipan, MP 96950	285-0231	<a href="mailto:tombernardojr@gmail.com">tombernardojr@gmail.com</a>
Mantrade Company Inc. dba Mantrade Insurance	Janette R. Hernando	MSV Bldg. 1499 Beach Road Chalan Kanoa	PO Box 506118	Saipan, MP 96950	235-1929	<a href="mailto:jigghernando@yahoo.com">jigghernando@yahoo.com</a>
Marianas Insurance Company, Ltd.	Rosalia S. Cabrera	San Jose	PO Box 502505	Saipan, MP 96950	234-5091/2	<a href="mailto:gm@marianasinsurance.com">gm@marianasinsurance.com</a>
Nygen Saipan, LLC	Sixto K. Igisomar	San Vicente	PO Box 501856	Saipan, MP 96950	670 287-2267	<a href="mailto:pc1755@yahoo.com">pc1755@yahoo.com</a>
Pacifica Insurance Underwriters, Inc.	Norman T. Tenorio	2nd Fl, Joeten Center Bldg II, Susupe	PO Box 500168	Saipan, MP 96950	234-6267	<a href="mailto:piui@pacificains.com">piui@pacificains.com</a>
PCC Corporation dba Pioneer Insurance Broker	Anna Leah P. Castillon	As Terlaje Rasimu Ln.	PO Box 505252	Saipan, MP 96950	6702357225	<a href="mailto:leah.castillon@yahoo.com">leah.castillon@yahoo.com</a>
PSG Professional Corporation dba PSG Insurance	Jesus A. Panealeon	CDA Bldg. 1st Fl. San Jose	PO Box 500507	Saipan, MP	235-5902	<a href="mailto:psqspn@gmail.com">psqspn@gmail.com</a> ; <a href="mailto:jessp96950@yahoo.com">jessp96950@yahoo.com</a>
Rota Merchandising Corporation	Pedro Q. Dela Cruz	RMC Bldg.	PO Box 1018	Rota, MP	532-3117	<a href="mailto:islashipping@yahoo.com">islashipping@yahoo.com</a> ; <a href="mailto:islashipping2019@gmail.com">islashipping2019@gmail.com</a>
Royal Crown Insurance Corporation	Ng, Cheong Pui	Beach Rd, San Antonio	PMB 295 Box 10001	Saipan, MP	234-2256/7	<a href="mailto:royalcrn@pticom.com">royalcrn@pticom.com</a>
Sasamo USA Corporation	Bo Chyul Kim	G/F Alter City Bldg, Garapan Saipan	P.O. Box 506535	Saipan, MP 96950	(670) 989-5417	<a href="mailto:goodman@yonseiuhak.com">goodman@yonseiuhak.com</a> <a href="mailto:goodman0078@naver.com">goodman0078@naver.com</a>
Seven Twelve Ent., Inc. dba 7.12 Insurance	Mi Young Park	Chalan Kaona	PO Box 502990	Saipan, MP 96950	234-1232	<a href="mailto:ent712@yahoo.com">ent712@yahoo.com</a>
Shayne Villanueva	Shayne Villanueva	Beach Road, Garapan	PO Box 502177	Saipan, MP	234-2811	<a href="http://aon.com">aon.com</a>
SK Insurance	Yung Chae Park	Sablan Bldg., CK	P.O. Box 502799	Saipan, MP 96950	483-6594	<a href="mailto:michellekp2@gmail.com">michellekp2@gmail.com</a>
Solid Partners Incorporated dba Solid Partners Insurance	Maria Paz C. Mieister	Rsa St. Garapan	PO Box 504914	Saipan, MP 96950	233-0349	<a href="mailto:solidpartners.spi@gmail.com">solidpartners.spi@gmail.com</a>
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	<a href="mailto:sperez@taacmi.com">sperez@taacmi.com</a>
Traders Insurance Company	Fidel S. Fernandez	Chalan Kanoa	PO Box 502473	Saipan, MP 96950	234-7788	<a href="mailto:f Fernandez@transinsco.com">f Fernandez@transinsco.com</a>
Trans-Pacific Insurance Brokers Corporation	Lin H. Perez	Bank of Saipan, Lifofoi Bldg, Garapan St., Saipan	P.O. Box 500690	Saipan, MP 96950	588-8880	<a href="mailto:lperez@tpbrokers.com">lperez@tpbrokers.com</a>
Wandervilla Corporation dba Ecosure Insurance	Ruel R. Villacrusus	Beach Road, San Jose	PO Box 504974	Saipan, MP	670 233-7251	<a href="mailto:rvn@pticom.com">rvn@pticom.com</a> or <a href="mailto:rvnvsaiopan@gmail.com">rvnvsaiopan@gmail.com</a>
World Wide Insurance Inc.	Joseph R. Motto	Garapan	PMB 305 Box 10000	Saipan, MP 96950	233-3605	<a href="mailto:worldtour@pticom.com">worldtour@pticom.com</a>

OFFICE OF THE INSURANCE COMMISSIONER  
REPORT FOR YEAR END 2021

LIST OF LICENSED INSURANCE SUB-AGENT AS OF 2021							
NAME	COMPANY SPONSOR	CNMI Contact:	Office Location	Address:	City, State & Zip	Phone:	Email:
Bank of Hawaii	Plateau Insurance Company	Rose Sumor	Gualo Rai Branch	PO Box 500566	Saipan, MP 96950	237-2983	<a href="mailto:rose.sumor@boh.com">rose.sumor@boh.com</a>
Bank of Saipan	Randolph Biscoe/American National Insurance Co.	John Z. Arroyo	2640 Beach Rd Suite 1, Chalan Laulau	PO Box 500690	Saipan, MP 96950	235-6260	<a href="mailto:Jarroyo@bankofsaipan.com">Jarroyo@bankofsaipan.com</a>
BankGuam Underwriters, Ltd.	Plateau Insurance Company	Marcy F. Duenas	Breach Road, Garapan St.	P.O. Box 500678	Saipan MP 96950	236-2700 ext. 3201/6	<a href="mailto:marcy.duenas@bankofguam.com">marcy.duenas@bankofguam.com</a>
CAR Financial Services Saipan, Inc. dba Express Financial	Randolph Biscoe/American National Insurance Co.	James B. Matsumoto	Town House Center, Beach Road CK	PO Box 504084	Saipan, MP 96950	235-6032	<a href="mailto:james.matsumoto@carfinancial.com">james.matsumoto@carfinancial.com</a>
City Trust Bank	Randolph Biscoe/American National Insurance Co.	Maria L. Johnson	Middle Rd	PO Box 501867	Saipan, MP 96950	235-7701/2	<a href="mailto:citytrustbank@ctbsaipan.com">citytrustbank@ctbsaipan.com</a>
Financial & Insurance Services Group, Inc.	Randolph Biscoe/American National Insurance Co.	Sheryl Sizemore	Mirco Beach Rd. Garapan	PO Box 501657	Saipan, MP 96950	234-5706	<a href="mailto:mpalacios@fisg.net">mpalacios@fisg.net</a>
GRIP, LLC dba National Insurance Pacific Agency	Pacific Basin Insurance Company	Kevin C. Guerrero	Chalan Laulau	PO Box 505392	Saipan, MP 96950	670235-6472	<a href="mailto:kevinguerrero670@gmail.com">kevinguerrero670@gmail.com</a>
Leilani K. Pangelinan	Nora S. Fejeran/TakeCare Insurance Company, Inc.	Leilani K. Pangelinan	3rd Floor TSL Plaza, Garapan	PO Box 500118	Saipan, MP 96950	235-0994	<a href="mailto:leilani.pangelinan@takecareasia.com">leilani.pangelinan@takecareasia.com</a>
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	<a href="mailto:sperez@taacnmi.com">sperez@taacnmi.com</a>
Sue H. Kim	Moylan's Insurance Underwriters (Int'l) Inc. / DB Insurance Co., Ltd.	Moylan's Insurance	Beach Road Garapan	PO Box 500658	Saipan, MP 96950	234-6442	<a href="mailto:suekimyg@gmail.com">suekimyg@gmail.com</a>
Tinian Fuel Services, Inc	Juan T. Guerrero/Traders Insurance Company	Phillip Thomas Mendiola-Long	San Jose	PO Box 317	Tinian, MP 96952	670 433-1664	<a href="mailto:vince_v1965@yahoo.com">vince_v1965@yahoo.com</a>
Tinian Transportation Management Solutions, Inc.	Pacific Basin Insurance Company	Paz L. Christian	San Jose	PO Box 520461	Tinian, MP 96952	433-0149	<a href="mailto:plchristian@gmail.com">plchristian@gmail.com</a>

OFFICE OF THE INSURANCE COMMISSIONER  
REPORT FOR YEAR END 2021

LIST OF LICENSED INSURANCE ADJUSTER AS OF 2021						
NAME	CNMI Contact:	Office Location	Address:	City, State & Zip	Phone:	Email
Allied Marine Surveyors, Ltd.	Noel Slapp	Texas Rd., Susupe	PO Box 5773 CHR	Saipan, MP 96950	234-9511	<a href="mailto:allied@pticom.com">allied@pticom.com</a>
Equitable Adjusting & Service Corporation (Moylan's Insurance Underwriters, Inc.)	Catherine S. Tenorio	Beach Road, Garapan	PO Box 500658	Saipan, MP 96950	234-6442	<a href="mailto:ctenorio@moylans.net">ctenorio@moylans.net</a>
Guam Insurance Adjusters, Inc.	Elias Buenaventura	1st. Floor, Oleai Center Bldg. Beach Road, San Jose	PO Box 500615	Saipan, MP 96950	234-3641/3655	<a href="mailto:giaspn@pticom.com">giaspn@pticom.com</a>
Island Adjusters, Inc.	Alex C. Tudela	Sablan Bldg. San Jose	PO Box 500686	Saipan, MP 96950	235-5452/3	<a href="mailto:equitable.insurance@gmail.com">equitable.insurance@gmail.com</a>
Pacific Basin Insurance Company	Joseph C. Reyes	Beach Road, Garapan	PO Box 500710	Saipan, MP 96950	234-5860	<a href="mailto:pacificbasin.ins@gmail.com">pacificbasin.ins@gmail.com</a>
Pacific Indemnity Insurance Company	*AIUP Saipan Office	Beach Road, Garapan	348 W O'Brien Dri	Hagatna, Guam 96910	671-477-8801	<a href="mailto:sfinona@pacificindemnity.com">sfinona@pacificindemnity.com</a>
Pacifica Insurance Underwriters, Inc.	Norman T. Tenorio	2nd Floor, Joeten Center Bldg. Il Beach Road, Susupe	PO Box 500168	Saipan, MP 96950	234-6267	<a href="mailto:piui@pacificains.com">piui@pacificains.com</a>
Takagi & Associates, Inc.	Satsuki H. Perez	Bank of Hawaii Bldg-N	PMB 602 Box 100	Saipan, MP 96950	233-2554/8117	<a href="mailto:sperez@taacnmi.com">sperez@taacnmi.com</a>

TREASURY LISTED (T-LISTED) COMPANIES ADMITTED IN THE CNMI  
UPDATED AS OF July 01, 2022

UNDERWRITING LIMITATION	NAME	GENERAL AGENT
\$12,100,000	<b>American Contractors Indemnity Company (NAIC #10216)</b> 601 South Figueroa St., 16 Fl. Los Angeles, CA 90017	<b>Associated Insurance Und. of the Pacific, Inc.</b> P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
\$4,027,000	<b>Bond Safeguard Insurance Company (NAIC #27081)</b> 10002 Shelbyville Road, Suite 100 Louisville, KY 40223	<b>Associated Insurance Und. of the Pacific, Inc.</b> P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
		<b>Takagi &amp; Associates, Inc.</b> PPP 602, Box 10000, Saipan, MP. 96950 Tel. No.: 233-8117/3400/2554 - Fax No: 233-2553
\$5,522,000	<b>Colonial Surety Company (NAIC #10758)</b> 123 Tice Boulevard, Suite 250, Woodcliff Lake, NJ 07677 Montvale, New Jersey 07645	<b>Takagi &amp; Associates, Inc.</b> PPP 602, Box 10000, Saipan, MP. 96950 Tel. No.: 233-8117/3400/2554 - Fax No: 233-2553
\$181,210,000	<b>Continental Insurance Company (The) (NAIC #35289)</b> 151 N Franklin St., CHICAGO, IL 60606 Chicago, IL 60604	<b>Associated Insurance Und. of the Pacific, Inc.</b> P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No. 234-7222/6865/3152 - Fax No: 234-5367
\$445,273,000	<b>Federal Insurance Company (NAIC #20281)</b> 202B Hall's Mill Road, Whitehouse Station, New Jersey 08889	<b>Associated Insurance Und. of the Pacific, Inc.</b> P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
\$24,584,000	<b>Fidelity &amp; Deposit Company of Maryland (NAIC #39306)</b> 1299 ZURICH WAY, 5TH FLOOR, Schaumburg, IL. 60196-1056	<b>Takagi &amp; Associates, Inc.</b> PPP 602, Box 10000, Saipan, MP. 96950 Tel. No.: 233-8117/3400/2554 - Fax No: 233-2553
		<b>Associated Insurance Und. of the Pacific, Inc.</b> P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
\$1,488,000	<b>First Net Insurance Company (NAIC #10972)</b> 424 Julale Shopping Center, O'Brien Drive, Ste 202 Hagatna, Guam 96910	<b>Moylan's Insurance Underwriters, Inc.</b> P.O. Box 500658 CK, Saipan, MP. 96950 Tel. No: 234-6129/6442 - Fax No: 234-8641
\$1,174,335,000	<b>Hartford Fire Insurance Company (NAIC #29682)</b> One Harford Plaza Hartford, Connecticut 06155	<b>Associated Insurance Und. of the Pacific, Inc.</b> P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
\$26,808,000	<b>Insurance Company Of North America (NAIC #22713)</b> 436 Walnut Street, P.O. Box 1000 Philadelphia, PA. 19106	<b>Takagi &amp; Associates, Inc.</b> PPP 602, Box 10000, Saipan, MP. 96950 Tel. No.: 233-8117/3400/2554 - Fax No: 233-2553
\$5,294,000	<b>Lexon Insurance Company (NAIC #13307)</b> 10002 Shelbyville Road, Suite 100 Louisville, KY 40223	<b>Associated Insurance Und. of the Pacific, Inc.</b> P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
		<b>Takagi &amp; Associates, Inc.</b> PPP 602, Box 10000, Saipan, MP. 96950 Tel. No.: 233-8117/3400/2554 - Fax No: 233-2553
\$1,772,737,000	<b>Liberty Mutual Insurance Company (NAIC #23043)</b> 175 Berkeley Street Boston, MA 02116	<b>Takagi &amp; Associates, Inc.</b> PPP 602, Box 10000, Saipan, MP. 96950 Tel. No.: 233-8117/3400/2554 - Fax No: 233-2553
		<b>King &amp; Neel, Inc.</b> C/O Mark Hanson PMB 738 Box 10000, Saipan, MP. 96950 Tel. No: 234-2066/233-8600 - Fax No: 233-5262
\$565,631,000	<b>National Union Fire Insurance Co. of Pitts. PA. (NAIC #19445)</b> 175 Water Street, 18th Floor New York, N.Y. 10038	<b>Calvo's Insurance Underwriters, Inc.</b> P.O. Box 500035 CK, Saipan, MP. 96950 Tel. No: 234-5699/5690 - Fax No: 234-5693
\$2,934,000	<b>Pacific Indemnity Insurance Company (NAIC #18380)</b> 348 West O'Brien Drive Hagatna, Guam 96932	<b>Associated Insurance Und. of the Pacific, Inc.</b> P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
\$45,759,000	<b>Travelers Property Casualty Company of America (NAIC #25674)</b> ONE TOWER SQUARE, HARTFORD, CT 06183. PHONE: (860) 277-0111.	Gregory J. Koebel 2nd Floor Marianas Business Plaza, Box 10001 PMB 852 Tel. No: 234-5684 - Fax No: 234-5683
\$15,217,000	<b>Westchester Fire Insurance Company (NAIC #10030)</b> 436 Walnut Street, P.O. Box 1000 Philadelphia, PA. 19106	<b>Takagi &amp; Associates, Inc.</b> PPP 602, Box 10000, Saipan, MP. 96950 Tel. No: 233-8117/3400/2554 - Fax No: 233-2553
		<b>Associated Insurance Und. of the Pacific, Inc.</b> P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
\$53,379,000	<b>XL Specialty Insurance Company (NAIC #37885)</b> 70 Seaview Avenue Stamford, CT 06902-6040	<b>Takagi &amp; Associates, Inc.</b> PPP 602, Box 10000, Saipan, MP. 96950 Tel. No: 233-8117/3400/2554 - Fax No: 233-2553
\$710,964,000	<b>Zurich American Insurance Company (NAIC #16535)</b> 1299 ZURICH WAY, 5TH FLOOR, Schaumburg, IL. 60196-1056	<b>Takagi &amp; Associates, Inc.</b> PPP 602, Box 10000, Saipan, MP. 96950 Tel. No: 233-8117/3400/2554 - Fax No: 233-2553
		<b>Associated Insurance Und. of the Pacific, Inc.</b> 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>



# Department of Commerce

COMMONWEALTH OF THE NORTHERN MARIANA ISLANDS  
P.O. Box 5795 CHRB, Saipan, MP 96950  
Tel: (670) 664-3000  
Web: [www.commerce.gov.mp](http://www.commerce.gov.mp)  
OFFICE OF THE INSURANCE COMMISSIONER



## ADMINISTRATIVE BULLETIN NOTICE 2021-03: TO HEALTH CARE PROVIDERS AND FACILITIES ON REQUIREMENTS UNDER THE FEDERAL NO SURPRISES ACT

**To:** Health Care Insurance Providers/Issuers and Health Care Facilities  
**From:** Acting CNMI Insurance Commissioner  
**Date:** December 15, 2021  
**Subject:** Federal No Surprises Act (NSA) Health Care Provider, Health Care Facility and Provider of Air Ambulance Services Requirements

The purpose of this Bulletin is to provide information on requirements of the federal No Surprises Act (NSA) that apply to health care providers and facilities and providers of air ambulance services for plans starting in 2022.

The Office of the Insurance Commissioner refers you to the attached announcement for information about the requirements in the federal No Surprises Act (NSA)

This notice has been issued for informational purposes. Thank you for your attention. Should you have any questions, please do not hesitate to call us.

Sincerely,

DAVID R. MARATITA  
Acting Secretary of Department of Commerce



RALPH DLG. TORRES  
Governor

ARNOLD I. PALACIOS  
Lieutenant Governor

COMMONWEALTH OF THE NORTHERN MARIANA ISLANDS  
**OFFICE OF THE GOVERNOR**

GOV21-243

## MEMORANDUM

**DATE:** December 2, 2021  
**FROM:** Governor  
**TO:** All Department and Activity Heads  
**SUBJECT:** Delegation of Authority

The Secretary of Commerce, Mr. Edward M. Deleon Guerrero, will be out of the Commonwealth from December 10, 2021 – January 5, 2022.

Until his return, Mr. David R. Maratita will be designated as the Acting Secretary of Commerce.

Please extend your full cooperation to Mr. Maratita as he assumes this additional responsibility.

Sincerely,

A handwritten signature in black ink, appearing to read "Ralph DLG. Torres", written over a circular stamp or watermark.

RALPH DLG. TORRES

## **ADMINISTRATIVE BULLETIN NOTICE 2021-03: TO HEALTH CARE PROVIDERS AND FACILITIES ON REQUIREMENTS UNDER THE FEDERAL NO SURPRISES ACT**

**To:** Health Care Insurance Providers/Issuers

**From:** CNMI Insurance Commissioner

**Date:** December 15, 2021

**Subject:** Federal No Surprises Act (NSA) Health Care Provider, Health Care Facility and Provider of Air Ambulance Services Requirements

The purpose of this Bulletin is to provide information on requirements in the federal No Surprises Act (NSA) that apply to health care providers and facilities and providers of air ambulance services for plans starting in 2022.

The Commonwealth of the Northern Mariana Islands (CNMI) Office of the Insurance Commissioner provides this information to educate stakeholders about new protections applicable to health insurance enrollees in the CNMI. Depending on circumstances, enforcement of these federal law provisions and similar laws may come from one of several federal regulatory entities, including but not limited to the CNMI Office of Insurance Commissioner. Under this framework, CNMI Office of Insurance Commissioner intends to continue its responsibilities and commitment to protect consumers, including receiving complaints from consumers on issues related to the NSA. These complaints may concern health care providers and facilities and may be referred, as appropriate, to other federal agencies for investigation and enforcement.

### **Background**

As part of the Consolidated Appropriations Act of 2021, on Dec. 27, 2020, the U.S. Congress enacted legislation, the federal No Surprises Act (NSA), which contains many provisions to help protect consumers from surprise bills for plans starting in 2022. The provisions in the NSA create requirements that apply to health care providers and facilities and providers of air ambulance services, such as cost-sharing rules, prohibitions on balance billing for certain items and services, notice and consent requirements and requirements related to disclosures about balance billing protections.

These health care provider and facility and provider of air ambulance services requirements generally apply to items and services provided to individuals enrolled in group health plans or group or individual health insurance coverage, including Federal Employees Health Benefits (FEHB) plans. The NSA's requirements related to the good faith estimates and patient-provider dispute resolution process also apply to individuals with no health insurance coverage and individuals choosing not to use their health insurance coverage.



## **Health Care Provider and Facility and Provider of Air Ambulance Services Requirements that Apply to Plans Starting in 2022**

*Health care providers and facilities and providers of air ambulance services:*

- May not balance bill for out of network emergency services (Public Health Service Act (PHS Act) section 2799B-1; 45 C.F.R. section 149.410).
- May not balance bill for non-emergency services by nonparticipating providers at certain participating health care facilities, unless notice and consent was given in some circumstances (PHS Act section 2799B-2; 45 C.F.R. section 149.420).
- Shall disclose patient protections against balance billing (PHS Act section 2799B-3; 45 C.F.R. section 149.430)
- May not balance bill for air ambulance services by nonparticipating air ambulance providers (PHS Act section 2799B-5; 45 C.F.R. section 149.440)
- Shall provide a good faith estimate in advance of scheduled services, or upon request (PHS Act section 2799B-6; 45 C.F.R. section 149.610 (for uninsured or self-pay individuals)
- Shall submit accurate information for provider directories and reimburse enrollees for errors (PHS Act section 2799B-9)

## **Summary of Major NSA Health Care Provider and Facility and Provider of Air Ambulance Services Requirements**

### **1) No balance billing for out-of-network emergency services**

*Nonparticipating providers and nonparticipating emergency facilities:*

- Cannot bill or hold liable enrollees in group health plans or group or individual health insurance coverage who received *emergency services* at an emergency department of a hospital or an independent freestanding emergency department for a payment amount greater than the in-network *cost-sharing requirement* for such services.
- Post-stabilization services are considered *emergency services*, and are therefore subject to this prohibition, unless notice and consent requirements are met.

### **2) Exceptions to no balance billing for out-of-network emergency services—notice and consent**

*Nonparticipating providers and facilities may balance bill for post-stabilization services only if the following conditions have been met:*

- The attending emergency physician or treating provider determines the enrollee: 1) can travel using nonmedical transportation to an available *participating provider or participating health care facility* located within a reasonable travel distance, taking into account the individual's medical condition; and 2) is in a condition to receive notice and provide informed consent;

- The *nonparticipating provider* or non-participating facility provides the beneficiary, enrollee or participant with a written notice and obtains consent as outlined in the NSA's regulation and guidance; **and**
- The provider or facility satisfies any additional state law requirements.

***Even if all of the conditions above are met:***

- With respect to both emergency and non-emergency services, a provider or facility cannot balance bill for items or services furnished because of unforeseen, urgent medical needs that arise at the time an item or service is furnished, regardless of whether the nonparticipating provider or facility previously satisfied the notice and consent criteria.

**3) No balance billing for non-emergency services by nonparticipating providers at certain participating health care facilities**

*Nonparticipating providers of non-emergency services at a participating health care facility:*

- Cannot bill or hold liable enrollees in group health plans or group or individual health insurance coverage, including FEHB plans, who received covered non-emergency services with respect to a visit at a participating health care facility from a nonparticipating provider for a payment amount greater than the in-network cost-sharing requirement for such services, unless notice and consent requirements are met.
- **Note:** The exception for notice and consent requirements does not apply to the following list of ancillary services, for which the prohibition against balance billing remains applicable:
  - a. Items and services related to emergency medicine, anesthesiology, pathology, radiology and neonatology;
  - b. Items and services provided by assistant surgeons, hospitalists, and intensivists;
  - c. Diagnostic services, including radiology and laboratory services; and
  - d. Items and services provided by a nonparticipating provider if there is no participating provider who can provide such item or service at such facility.

**4) Disclose patient protections against balance billing**

- A provider or facility must disclose to an enrollee information regarding federal and, if applicable, state balance billing protections and how to report violations.
- Providers or facilities must post this information prominently at the location of the facility, post it on a public website, if applicable, and provide it to the enrollee in a timeframe and manner consistent with state and federal regulations.

**5) No balance billing for air ambulance services by nonparticipating air ambulance providers**

- Providers of air ambulance services cannot bill or hold liable enrollees who received covered air ambulance services from a nonparticipating air ambulance provider for a payment amount greater than the in-network cost-sharing requirement for such services.

**6) Provide a good faith estimate of the expected charges in advance of scheduled services, or upon request, to uninsured or self-pay individuals.**

- Upon an individual's scheduling of items or services, or upon request, a provider or facility must ask if the individual is enrolled in a health benefit plan or health insurance coverage.
- For individuals without health insurance coverage or individuals who do not plan to file a claim for the item or service, starting Jan. 1, 2022, the provider or facility must give the individual a good faith estimate of the expected charges for furnishing the scheduled item or service and any items or services reasonably expected to be provided in conjunction with those items and services, including those provided by another provider or facility. In addition, the good faith estimate provided directly to these individuals must include information related to the patient-provider dispute resolution process that is used to determine the appropriate payment amount when the difference between the good faith estimate provided and a bill the individual receives following the provision of the item or service satisfies the dollar threshold [established in federal regulation or for those states that have a balance billing law, the dollar threshold amount and payment methodology found in that state law or regulation] to be eligible to use the process.
- For individuals with health insurance coverage and who plan to submit a claim for the item or service to the plan or issuer, once federal regulations are finalized, the provider or facility must provide to the individual's plan or issuer a good faith estimate of the expected charges for furnishing the scheduled item or service and any items or services reasonably expected to be provided in conjunction with those items and services, including those provided by another provider or facility, with the expected billing and diagnostic codes for these items and services.

**7) Submit accurate information for provider directories and reimburse enrollees for errors**

Any health care provider or health care facility that has or has had a contractual relationship with a health benefit plan or health insurance issuer to provide items or services under such plan or insurance coverage must:

- Submit provider directory information to a plan or issuer, at a minimum: a) at the beginning of the network agreement with a plan or issuer, b) at the time of termination of a network agreement with a plan or issuer; c) when there are material changes to the content of the provider directory information of the provider or facility; d) upon request by the plan or issuer; and e) at any other time determined appropriate by the provider, facility or the U.S. Department of Health and Human Services (HHS).

- Reimburse beneficiaries, enrollees or participants who relied on an incorrect provider directory and paid a provider bill in excess of the in-network cost-sharing amount (i.e., the difference between the patient's in-network cost-sharing and the amount that the patient paid the provider previously).

## 8) Use independent dispute resolution or other available methods to resolve out-of-network bills

- In the CNMI, some health care items and services are subject to balance billing protections established under federal law. When such laws apply, providers and facilities will continue to use the federal's process for resolving disputes with payers related to out-of-network payment amounts.
- For items and services to which state law does not apply, the NSA establishes an independent dispute resolution process that providers, facilities, and air ambulance providers can use in the case of certain out-of-network claims when open negotiations do not result in an agreed-upon payment amount.
- Providers, facilities and air ambulance providers will be required to meet deadlines, attest to no conflicts of interest, choose a certified independent dispute resolution entity, submit a payment offer and provide additional information if needed. More information on the federal independent dispute resolution process is expected to be added to the [Centers for Medicare & Medicaid Services No Surprises Act home page](https://www.cms.gov/nosurprises) - <https://www.cms.gov/nosurprises>.

## Guidance and Technical Resources

- [Centers for Medicare & Medicaid Services No Surprises Act Home Page](#)
  - [Provider Requirements and Resources Page](#)
- [Overview of NSA Rules and Fact Sheets](#)
- [Calendar Year 2022 Fee Guidance for the Federal Independent Dispute Resolution Process Under No Surprises \(Download Fee Information\) \(PDF\)](#)
- [Standard notice & consent forms for nonparticipating providers & emergency facilities regarding consumer consent on balance billing protections \(Download Surprise Billing Protection Form\) \(PDF\)](#)
- [Model disclosure notice on patient protections against surprise billing for providers, facilities, health plans and insurers \(Download Patient Rights & Protections Against Surprise Medical Bills\) \(PDF\)](#)
- [Paperwork Reduction Act \(PRA\) model notices and information collection requirements for the Federal Independent Dispute Resolution Process \(Download Model Notices and Information Requirements\)](#)
- [Paperwork Reduction Act \(PRA\) model notices and information collection requirements for the good-faith estimate and patient-provider payment dispute resolution \(Download Model Notices and Information Requirements\)](#)
- [Requirements for including federal agency contact information and website URL on certain documents \(Download Memo of Requirements for Plans, Providers and Facilities\) \(PDF\)](#)