

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

FIFTEENTH

ANNUAL REPORT

OF

THE INSURANCE COMMISSIONER

FOR THE CALENDAR YEAR

ENDING DECEMBER 31, 2002

FERMIN M. ATALIG
Insurance Commissioner

Prepared by the Banking and Insurance Section

LABLE OF CONTENTS

byce	DESCRIPTION
Ī	INLKODNCLION
7	EAENTS OF 2002
ε	KECOMMENDED LEGISLATION
S-1⁄	NAMES OF Insurance Authorized and General Agents
	Classes of Insurance Authorized and General Agents
8-9	Olasses of Insurance Authorized and General Agents
21-6	NAMES OF FOREIGN INSURANCE COMPANIES Classes of Insurance Authorized and General Agents
13-17	LISTING OF GENERAL AGENTS
18-20	LISTING OF SUB-AGENTS
71	FISLING OF SURPLUS LINES AGENTS/BROKERS
77-78	TIZLING OF BROKERS
27-28	LISTING OF ADJUSTERS
57	LISTING OF SOLICITORS
30-33	FIZLING OF AUTO INSURANCE PROVIDERS
	SECURITY DEPOSITS:
34	ALIEN INSURANCE COMPANIES
35	SURETY (LABOR BOND)

87	ALL OTHER A & H
	ЕАКТНQUAKE
Lτ	INLAND MARINE
	OCEYN WYKINE
97	COMMERCIAL MULTIPLE PERIL
	HOMEOWNERS MULTIPLE PERIL
St	VELIED LINES
tt	FIRE
	EXHIBILS OF PREMIUMS AND LOSSES ON:
	For the Year Ending December 31, 2000
43	YND CYZNYTLK COMBYNIEZ ROMWYKK OE LOLYT FINEZ OE BOZINEZZ MKILLEN BK BKOBEKLK
77-17	FISTING OF TREASURY LISTED COMPANIES ADMITTED IN THE CUMI
0 1 -6£	FINANCIAL STATEMENTS OF FOREIGN INSURANCE COMPANIES
38	FINANCIAL STATEMENTS OF DOMESTIC INSURANCE COMPANIES
LE	FINANCIAL STATEMENTS OF ALIEN INSURANCE COMPANIES
9€	20KPLUS LINES BROKERS/AGENTS

SOMMARY OF SURPLUS LINES BUSINESS
WISCELLANEOUS/AGGREGATE WRITE-IN
BOILER & MACHINERY
BURGLARY & THEFT
GFYZZ
PRODUCT LIABILITY
FIDELITY
BONDS
SURETY
PRIVATE PASSENGER AUTO PHYSICAL DAMAGE
COMMERCIAL AUTO PHYSICAL DAMAGE
OTHER PRIVATE PASSENGER AUTO LIABILITY
OTHER COMMERCIAL AUTO LIABILITY
OTHER LIABILITY
MOKKEKS, COMBENSYLION
PERSONAL ACCIDENT
GROUP ACCIDENT & HEALTH

09

EXHIBITS OF LIFE INSURANCE:

,			
CYKKIEK)	DKIIMO	KEL	I A)

DIKECT CLAIMS AND BENEFITS PAID

61

62

ENDOMWENTS INCURRED DIRECT DEATH BENEFITS AND MATURED

FOLICY EXHIBIT

66

EXHIBITS OF ACCIDENT AND HEALTH INSURANCE

PIFTEENTH ANNUAL REPORT OF THE INSURANCE COMMISSIONER

In accordance with 4 CMC, Division 7, Section 7112, of the Commonwealth Insurance Act of 1983, this Fifteenth Annual Report of the Insurance Commissioner, for the Calendar Year Ending December 31, 2002, is hereby published and made available. As in past annual reports, this report contains a directory of admitted carriers (alien, domestic, and foreign), the classes of insurance authorized, their respective general agents, including sub-agents; a listing of licensed brokers, surplus lines brokers, adjusters, and solicitors; financial conditions of admitted carriers; Treasury-Listed companies; surplus lines activities; security deposits of admitted carriers; Treasury-Listed companies; surplus lines activities; security bonding; statistics on insurance transacted in the Commonwealth; events of 2002; and recommended legislation.

During the reported year, the Office of the Insurance Commissioner regulated EIGHT (8) alien carriers, FOURTEEN (14) domestic carriers, and FORTY (40) foreign carriers. New Certificates of Authority were issued to the following foreign carriers: Nationwide Life Insurance Company; North Coast Life Insurance Company; and Zurich American Insurance Company. No new Certificates of Authority were issued to any alien nor domestic carriers.

The insurance industry reported no growth in regards to direct premiums written. Direct premiums written (for Property & Casualty) decreased \$41,045, from \$25.6 million in 2002. Direct losses incurred however, increased 27% from \$8.7 million in 2001 to \$25.56 million in 2002.

Secretary of Commerce/Insurance Commissioner

CFERMIKIM. A

EVENTS OF 2002

- The OIC issued a notice to all engaged in insurance business to comply with Public Law 11-73. This law requires that everyone obtain a general business license from the Division of Revenue & Taxation, Department of Finance, after obtaining an insurance license from the OIC.
- Another notice was issued to clarify business license fees and procedures on obtaining a general business license in relation to an insurance license.
- To alleviate any further misinterpretation and/or misapplication of the 1999 Automobile Insurance Tariff, the OIC issued Administrative Notice NO. 02-01 approving the proposed amendments to the NMIA Automobile Insurance Tariff.
- Administrative Notice NO. 02-01(A) was issued to clarify the No Claim Discount and Multiple Car Discount of the NMIA Automobile Insurance Tariff.
- New Certificates of Authority were issued to the following foreign carriers:
- 1. Nationwide Life Insurance Company 2. North Coast Life Insurance Company
- 3. Zurich American Insurance Company

RECOMMENDED LEGISLATION

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

- Pursuant to \$7306 (h) of the Commonwealth Insurance Act, a domestic insurer need only be capitalized at a minimum of \$25,000 to transact a class of insurance. It is recommended that this minimum be increased to \$100,000 per class to ensure that sufficient and adequate reserves are maintained by an insurer in the event substantial losses are experienced early in its operations.
- Current provisions of the Insurance Act relating to reinsurance are limited. In fact, provisions only provide for the admission or approval of reinsurers in the CMMI prior to engaging in business. It is suggested that, in addition to the current provisions, the Insurance Commissioner be granted further authority in requiring reinsurers to file reinsurance treaties and for the Insurance Commissioner to review and approve such filings.
- The Insurance Commissioner is required to impose certain standards, in the form and context of the National Association of Insurance Commissioners ("NAIC") on insurance companies. However, repeated requests for funding for purposes of membership, the benefits of training, gone unnoticed. Without such membership, the benefits of training, industry information and innovation, and examination assistance, among others, cannot be realized. Again, the Insurance Commissioner others, cannot be realized. Again, the Insurance Commissioner recommends that membership with the NAIC be mandated by statute and that funds be appropriated accordingly on an annual basis.

()

(B

-	ALIEN INSUR	ALIEN INSURERS ADMITTED IN CNMI	
COMPANY	DATE ADMITTED	CLASSES OF INSURANCE	GENERAL AGENT
AlOI insurance Company, Ltd. (Formerly Dai-Tokyo Fire & Marine	01-Jan-94	Disability, General Casualty, Marine,	Takagi & Associates, Inc.
Insurance Company, Ltd.)		chord of collect	Saipan, MP. 96950
1-28-1, Ebisu, Shibuya-Ku			General Manager: Peter D. Sibly
Tokyo 150-8488, Japan			Tel. No: 233-8117/3400/2554
A			Fax No: 333-2553
American International Assurance	26-Mar-92	Disability & Life	Calvo's Insurance Underwriters, Inc.
Company, Limited (Bermuda)			P.O. Box 500035 CK
American International Bldg.			Saipan, MP. 96950
AS RICHMOND ROAD			Gen. Manager: Ely Buenaventura
Pembroke HM8, Bermunda			Tel. No: 234-5690/5699
CCII Informational Includes			Fax No: 234-5693
(Formerly N Z I)	14-UCI-99	Disability, General Casualty, Marine,	AON Insurance Micronesia Saipan,
10/F Multinational Banccorp Centre		i induity, carry a verificio	P.O. Box 502177 CK
6805 Ayala Ave., Makati, Philippines			Saipan, MP. 96950
			Gen. Manager: Phillip Gribble
			Tel. No: 234-2811/2814
			Fax No: 234-5462
(English KAFRE)	01-Jan-85	Disability, General Casualty, Marine,	Moylan's Insurance Underwriters, Inc.
(Formerly KAFMIC)		Property, Surety & Vehicle	P.O. Box 500658 CK
Secret Korea			Saipan, MP. 96950
Cood, Norda			Gen. Manager: Tamara Talalemotu
			Tel. No: 234-6129/6442/7185
The Miteria			Fax No: 234-8641
Company I imited	24-May-02	Disability, General Casualty, Marine,	AON Insurance Micronesia (SPN), Inc.
company, Limited		Property, Surety & Vehicle	P.O. Box 502177 CK
The ASA SSES I			Saipan, MP. 96950
Tokyo, Tu4-8252 Japan			Gen. Manager: Phillip Gribble
			Tel. No: 234-2811/2814
			Fax No: 234-5462

Company, Limited 2-1, Marunouchi 1-Chome, Chiyoda-Ku Tokyo, Japan 100-8050	Sydney, N.S.W. 2000 Australia		COMPANY
12-Jun-72	27-Dec-96	26-Jul-00	DATE ADMITTED
Disability, General Casualty, Marine, Property, Surety & Vehicle	Disability, General Casualty, Marine, Property, Surety & Vehicle	Disability, General Casualty, Marine, Property, Surety & Vehicle	CI ASSES OF INSTIBANCE
Pacifica Insurance Underwriters, Inc. P.O. Box 500168 CK Saipan, MP. 96950 President: Norman T. Tenorio Tel. No: 234-6267/7722/7310 Fax No: 234-5880	 Rogelio M. Noche, Jr. Lisa Lizama Santos SPS 908 Box 10006 Saipan, MP. 96950 No: 235-1258/1259 Fax No: 235-1270 	Calvo's Insurance Underwriters, Inc. P.O. Box 500658 CK Saipan, MP. 96950 Gen. Manager: Ely Buenaventura Tel. No: 234-5690/5699 Fax No: 234-5693	CENEBAL ACENT

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

COMBANY	7 > 17 > 7 % 117 7		
COMPANI	DA I E ADWII I ED	CLASSES OF INSURANCE	GENERAL AGEN
P.O. Box 502624 CK	15-Nov-97	General Casualty, Marine, Property, Surety & Vehicle	N/A
Saipan, MP. 96950			
President: Joseph LN Hsiao			
Tel. No: 6781-477-8804/05 (Guam)			
Fax No: 671-477-4683/235-2885 (Spn)			
Island Insurance & Surety Corporation	31-Dec-97	Surety	N/A
P.O. Box 501867			
Saipan, MP. 96950			
President: Ta Bun Kuy			
Tel. No: 235-7704/7828/7701/02			
Marianas Insurance Company, Ltd.	19-Mav-89	Disability General Casualty Marine	Donald C. Barcinas dba American
P.O. Box 502505 CK		Property, Surety & Vehicle	Pacific Insurance Agency
Saipan, MP. 96950			P.O. Box 5073 CHRB
Gen. Manager: Rosalia S. Cabrera			President: Donald C. Barcinas
Tel. No: 234-5091/92- Fax No: 234-5093			Tel. No: 322-0960/0870 Fax 323-8462
Oceania Insurance Corporation PMR 557 Roy 10000	15-Jan-98	Disability & Surety	N/A
Saipan, MP. 96950			
Gen. Manager: Casiano Pendon Jr.			
Pacific Basin Insurance Company Inc			
Pacific Basin Insurance Company, Inc. P.O. Box 500710 CK Saipan, MP. 96950	19-Jan-99	General Casualty, Marine, Property, Surety & Vehicle	N/A
Vice-President: Joseph C. Reyes			
Fax No: 234-5860//861/0544			

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

П	OREIGN INSURE	FOREIGN INSURERS ADMITTED IN CNMI	
COMPANY	DATE ADMITTED	CLASSES OF INSURANCE	GENERAL AGENT
American Contractors Indemnity Company 9841 Airport Blvd., Suite 1414	27-Oct-98	Surety	Island Surety Associates, Inc.
Los Angelos, CA 90045			
American Family Life Assurance	08-Nov-90	Disability & Life	Pioneer Pacific Financial Services
Company of Columbus			of Saipan, Inc.
1932 Wynnton Road			-
Columbus, Georgia 31999-9035			
American Home Assurance Company	01-Jan-88	Disability General Casualty Property	ty Property Calvo's Insurance Underwriters Inc
of New York			Calvo a madiance on act winers, me.
70 Pine Street			
New York, New York 10270			
American Home Assurance Company			Movian's insurance i indepuriters inc
of Net York			
One Moody Plaza	12-May-99	Disability & Life	Randolph C. Biscoe
Galveston, TX 77550			
Balboa Life Insurance Company	29-May-98	Disability & Life	Associated Insurance Underwriters of
18581 Teller Avenue			the Pacific. Inc.
P.O. Box 19702			
Irvine, CA 91612-1627			
Balboa Insurance Company	22-Jul-99	General Casualty, Marine, Property	Associated Insurance Underwriters of
18581 Teller Avenue			the Pacific Inc
P.O. Box 19702			
Irvine, CA 91612-1627			
Centurion Life Insurance Company	11-Apr-01	Disability & Life	Edith C. Deleon Guerrero
Benjamin Plaza, 8950-C Hillcrest Road	•		
Kansas City, MO 64138			
Centurion Casualty Company	20-Apr-01	Disability, General Casualty, Marine	Edith C. Deleon Guerrero
206 Eighth Street		Property Surety & Vehicle	
Des Moines, Iowa 50309			
The Continental Insurance Company	21-Dec-00	Disability, General Casualty, Marine,	Associated Insurance Underwriters of
CNA riaza		Property, Surety & Vehicle	the Pacific, Inc.
Chicago, IL 60685			

COMPANY	DATE ADMITTED	CLASSES OF INSURANCE	GENERAL AGENT
Fidelity & Deposit Company of Maryland	14-Dec-01	Surety	Professional Insurance Corporation dba
Baltimore, Maryland 21211			Non our ety illibutation operation
Federal Insurance Company	22-Sept-93	Surety	Associated Insurance Underwriters of
15 Mountain	,		the Pacific, Inc.
P.O. Box 14127			
Orange, CA 92613-1572			
First Net Insurance Company	14-Mar-00	Disability, General Casualty, Marine,	Moylan's Insurance Underwriters, Inc.
101, Agana Shopping Center		Property, Surety & Vehicle	
Hagatna, Guam 96910			
Gulf Insurance Company	01-Sept-99	General Casualty, Property & Surety	Associated Insurance Underwriters of
388 Greenwich St., 2nd. Floor New York, N.Y. 10013			the Pacific, Inc.
Individual Assurance, Life, Health &	24-Oct-85	Disability & Life	Donald C. Barcinas dba American
Accident 1600 Oak Street			Pacific Insurance Agency
Kansas City, MO 64108			
Insurance Company of North America	10-Jun-88	Disability, General Casualty, Marine,	Takagi & Associates, Inc.
Philadelphia, PA 19192		Property, Surety & Venicle	
John Hancock Life Insurance Co.	01-Apr-93	Disability & Life	Microl Insurance, Inc.
John Hancock Place			
P.O. Box 111			
Boston, MA 02117			
Anights of Columbus	24-Feb-98	Disability & Life	Bernard V. Hofschneider
New Haven, Connecticut 06510-3306			
Liberty Insurance Corporation 175 Berkeley Street	29-Jul-98	General Casualty, Property & Surety	Takagi & Associates, Inc.
Boston, Massachusetts 02117			
Lincoln National Life Insurance Company	01-Jul-82	Disability & Life	Magdalena S. George
1300 South Clinton Street			
P.O. Box 1110			
Fort Wayne, Indiana 46802			

COMPANY	DATE ADMITTED	CLASSES OF INSURANCE	GENERAL AGENT
LM Insurance Corporation	31-Jul-98	General Casualty, Marine, Property,	Takaqi & Associates, Inc.
2829 Westown Parkway		Surety	()
West Des Moines, Iowa 50265		•	
Lumbermens Mutual Casualty Company 1 Kemper Drive	01-Jan-88	General Casualty, Marine, Property,	Associated Insurance Underwriters of
Long Groove, IL 60049-0001		Carcy & vollor	מוסו מכווכ, וויכ.
MBIA Insurance Corporation	22-Mar-95	Surety	Moylan's Insurance Underwriters, Inc.
113 King Street			
Millork, N. Y. 10004			
Midiand National Life Insurance Company One Midland Plaza	20-Jul-92	Disability & Life	Midland Insurance Underwriters, Inc.
Sioux Falls, South Dakota 57193-0001			
National Union Fire Insurance Company	01-Jan-88	Disability, General Casualty, Marine,	Calvo's Insurance Underwriters, Inc.
New York, New York 10270		Property, Surety & Venicle	
National Western Life Insurance Company	01-Oct-84	Life	Movian's insurance Underwriters, Inc.
850 East Anderson Lane			
Nationwide Life Incurence Comment			
One Nationwide Plaza	00-080-02	C C C	Bancyvest investment Services, Inc.
Columbus, Ohio 43215-2220			
NetCare Life and Health Insurance Co.	19-Jun-98	Disability & Life	Moylan's Insurance Underwriters, Inc.
101 Agana Shopping Center Agana, Guam 96910			
New Hampshire Insurance Co. of New York	06-Jun-76	Disability, General Casualty, Marine,	Moylan's Insurance Underwriters, Inc.
70 Pine Street			
New York, New York 10270			
New Hampshire Insurance Co. of New York			Calvo's Insurance Underwriters, Inc.
P.O. Box 1445, 1116 West Riverside Spokane, WA. 99210	21-Jan-02	Disability & Life	Frank Blas & Associates & Juan T. Guerrero & Associates

COMPANY	DATE ADMITTED	CLASSES OF INSURANCE	GENERAL AGENT
PacifiCare Life Assurance Company	03-Jan-00		Roland Franquez
Costa Mesa, Ca. 92626			
Pacific Guardian Life Insurance Co., Ltd.	09-Aug-73	Disability & Life	Pacifica Insurance Underwriters, Inc.
1440 Kapiolani Blvd., Suite 1700 Honolulu, HI 96814			
Pacific Guardian Life Insurance Co., Ltd.		-	Serverina A. Ogo
Pacific Indemnity Insurance Company	27-Jan-98	Disability, General Casualty, Marine,	Associated Insurance Underwriters of
378 West O'Brien Drive		Property, Surety & Vehicle	the Pacific, Inc.
P.O. Box 3580			
Agana, Guam 96932			
Primerica Life Insurance Company	10-Jan-88	Disability & Life	Brian W. McMahon
Duluth, Georgia 30099			
Protective Life Insurance Company	13-Jun-96	Disability & Life	Pacific Financial Corporation
S. Birmingham, AL 35223			
Seaboard Surety Company 385 Washington St. MC 5101	25-Mar-94	Disability & Life	Calvo's Insurance Underwriters, Inc.
St. Paul, MN 55102			
Sterling Investors Life Insurance Company	26-Jan-02	Disability & Life	Pacifica Insurance Underwriters, Inc.
One Progress Plaza, Suite 810		•	Pacific Basin Insurance, Inc.
Petersburg, Fl. 33701			Takagi & Associates, Inc.
United States Fidelity & Guaranty Co.	07-Dec-94	Surety	Associated Insurance Underwriters of
St Paul MN 55102			the Pacific, Inc.
XL Specialty Insurance Company		Disability Conoral Castralty Marino	Takani 8 Associatos Inc
1450 East American Lane, 20th Floor	- I - Iviay-00	Property Surety & Vehicle	lakagi ∝ Associates, inc.
Schaumburg, Illinois 60173			
Zurich American Insurance Company	11-Sept-02	Surety	Takagi & Associates, Inc.
1400 American Lane			g
Schaumburg, Illinois 60196-1056 U.S.A.			
Zurich Insurance (Guam), Inc.	05-Apr-90	General Casualty, Marine, Property,	Davis Insurance Services dba
GCIC Bullaing, Suite 900		Surety & Vehicle	Staywell Health Plan
4 14 vvest soledad Avenue			
Hagatha, Guam 96910			

	GENERAL AGENTS	
NAME/COMPANY	COMPANY REPRESENTED	CLASSES OF INSURANCE
P.O. Box 502177 CK	CGU International Insurance plc	Disability, Gen. Casualty, Marine, Property, Surety & Vehicle
Saipan, MP. 96950	The Mitsui Sumitomo Insurance Company, Ltd.	Disability, Gen. Casualty, Marine, Property, Surety & Vehicle
Gen. Manager: Phillip Gribble Tel. No: 234-2811/14		
Associated Insurance Underwiters of		
the Pacific, Inc.	Balboa Insurance Company Balboa I ife Insurance Company	General Casualty, Marine, Property, Surety & Vehicle
P.O. Box 501369 CK	The Continental Insurance Company	Disability Gen. Casualty Marine. Property Surety & Vehicle
Salpan, MP. 96950	Federal Insurance Company First Pacific Transpational Insurance Company	Surety
Gen. Manager: Magdalena S. George Tel. No: 234-3152/6865/7222	Gulf Insurance Company	General Casualty, Property, & Surety General Casualty, Property, & Surety
Fax No: 234-5367	Pacific Indemnity Insurance Company	Disability, Gen. Casualty. Marine, Property, Surety & Vehicle
P.O. Box 283	Nationwide Life Insurance Company	Life
Tel. No: 320-656-9066 Fay No: 320-656 one?		
Donald C Bassing Alba America		
Pacific Insurance Agency P.O. Box 5073 CHRB Saipan, MP. 96950	Accident	Disability & Life
President: Donald C. Barcinas Tel. No: 322-0960/322-0870	Marianas Insurance Company, Ltd.	Disability, Gen. Casualty, Marine, Property, Surety & Vehicle
Frank Blas & Associates	North Coast I ife Insurance Company	
c/o P.O. Box 501218		Disability & File
Tel. No: 671-734-7702/03/06		
Fax No: 671-734-05		

NAME/COMPANY	COMPANY REPRESENTED	CLASSES OF INSURANCE
Randolph C. Biscoe	American National Insurance Company	Disability & Life
130 Aspinall Ave.		
Agana, Guam 96910		
Tel. No: 671-477-9600		
Fax No: 671-477-9692		
David W. Cassidy	Lincoln National Life Insurance Company	Disability & Life
376 W. O'Brien Dr.		
Hagatna, Guam 96910-5048		
Tel. No: 234-7222/3152/5865		
Fax No: 234-5367		
Calvo's Insurance Underwriters, Inc.	American Home Assurance Company of N.Y.	Disability, Gen. Casualty, Marine, Property, Surety & Vehicle
P.O. Box 500235 CK	American International Assurance Company	
Saipan, MP. 96950	(Bermuda) Ltd.	Disability & Life Disability Opp Cocycle, Marino Droporty Surety & Vehicle
Gen. Manager: Eli Buenaventura	New Hampshire Insurance Company	Disability, Gen. Casualty, Marine, Property, Surety & Vehicle
Tel. No: 234-5690/5699	The Nichido Fire & Marine Insurance Co., Ltd.	Disability, Gen. Casualty, Marine, Property, Surety & Vehicle
Fax No: 234-5693	The Seaboard Surety Company	Disability, Gen. Casualty, Marine, Property, Surety & Vehicle
	United States Fidelity & Guaranty Company	Surety
Davis Insurance Services, Inc. dba	Zurich Insurance (Guam), Inc.	General Casualty, Marine, Property, Surety & Vehicle
Staywell Health Plan		
P.O. Box 502050 CK		
Saipan, MP. 96950		
President: Donald B. Davis		
Tel. No: 323-4260		
Fax No: 323-4263		
Deleon Guerrero, Edith E.	Centurion Life Insurance Company	Disability & Life
P.O. Box 501664	Centurion Casualty Company	Disability, Gen. Casualty, Marine, Property, Surety & Vehicle
Saipan, MP. 96950	Old Republic Life Insurance Company	Disability & Life
Tel. No: 2343690 Fxt 1814	Protective Life Insurance Company	Disability & Life
Fax No: 235-4966		

INECOMPANY COMPANY REPRESENTED Inex PacifiCare Life Assurance Company PacifiCare Life Assurance Company PacifiCare Life Assurance Company Disability & Life Associates CK North Coast Life Insurance Company Disability & Life Associates, Inc. North Coast Life Insurance Company North Coast Life Insurance Company North Coast Life Insurance Company Disability & Life Insurance Company North Coast Life Insurance Comp			
North Coast Life Insurance Company Knights of Columbus American Contractors Indemnity Company Midland National Life Insurance Company	CMPANY	MPANY REPRESENTED	CLASSES OF INSURANCE
North Coast Life Insurance Company Knights of Columbus American Contractors Indemnity Company Midland National Life Insurance Company	ez Perez Acres	ife Assurance Company	Disability & Life
North Coast Life Insurance Company Knights of Columbus American Contractors Indemnity Company Midland National Life Insurance Company	l. No: 671-646-6956 Ext. 7187 x No: 671-647-3595		
Knights of Columbus American Contractors Indemnity Company Midland National Life Insurance Company			Disability & Life
Knights of Columbus American Contractors Indemnity Company nc. Midland National Life Insurance Company	. No: 234-8803/04 x No: 234-2180		
American Contractors Indemnity Company			Disability & Life
American Contractors Indemnity Company nc. Midland National Life Insurance Company	. No: 235-5632 (No: 235-5632		
nc. Midland National Life Insurance Company	ociates, Inc. <10000		Surety
nc. Midland National Life Insurance Company	sident: Oscar C. Camacho No: 323-6484/323-2242 No: 323-6484		
President: Gregorio R. De Torres Sr.	⊍ Underwriters, Inc. 0		Disability & Life
Fax No: 233-3599	President: Gregorio R. De Torres Sr. Tel. No: 233-3598 Fax No: 233-3599		

NAME/COMPANY	COMPANY REPRESENTED	CLASSES OF INSURANCE
Moylan's Insurance Underwriters, Inc.	American Home Assurance Company of N.Y.	Disability, Gen. Casualty, Marine, Property, Surety & Vehicle
P.O. Box 500658 CK	Dongbu Insurance Company, Ltd.	Disability, Gen. Casualty, Marine, Property, Surety & Vehicle
Saipan, MP. 96950	First Home Insurance Company, Ltd.	Surety
	First Net Insurance Company MBIA Insurance Corporation	Disability, Gen. Casualty, Marine, Property, Surety & Vehicle Surety
Gen. Manager: Tamara H. Talalemotu	NetCare Life and Health Insurance	Disability & Life
Tel. No: 234-6442/6571/2490/6129/7185	New Hampshire Insurance Company	Disability, Gen. Casualty, Marine, Property, Surety & Vehicle
Fax No: 234-8641		
Noche, Rogelio M. Jr. SPS 908 Box 10006	QBE Insurance (International) Ltd.	Disability, Gen. Casualty, Marine, Property, Surety & Vehicle
Saipan, MP. 96950		
Tel. No: 235-1258/1259 Fax No: 235-1270		
Pacific Basin Insurance, Inc.	Sterling Investors Life Insurance Company	Disability & Life
Saipan, MP. 96950		
President: Joseph C. Reyes		
Fax No: 234-5860/7861		
Pacifica Insurance Underwriters, Inc. P.O. Box 500168	Global Insurance Company Sterling Investors Life Insurance Company	Surety Disability & Life
Saipan, MP. 96950	Pacific Guardian Life Insurance Company, Ltd. Tokio Marine & Fire Insurance Company 1 td.	Disability & Life Disability & Can Casualty Marine Property Surety & Vehicle
President: Norman T. Tenorio	inclinio o i no monante company, ca.	Disability, Cent. Casually, Maillie, Froberty, outely a vehicle
Tel. No: 234-6267/7310/7722 Fax No: 234-5880		
Pioneer Pacific Financial Services, Inc.	American Family Life Assurance Company of	Disability & Life
P.O. Box 502893 Saipan, MP. 96950	Columbus	•
Vice President: Joseph C. Reyes Tel. No: 234-5860/7861		
Fax No: 234-7841		

NAME/COMPANY	COMPANY REPRESENTED	CLASSES OF INSURANCE
Surety Insurance Corp. dba Risk PPP 215, Box 10000 Saipan, MP. 96950	Fidelity & Deposit Company of Maryland	Surety
President: Michael S. Katsuren		
Salas, Vicente T. P.O. Box 501309 CK	John Hancock Life Insurance Company	Disability & Life
Saipan, MP. 96950 Tel. No: 234-7455/7427 Fay No: 234-7256		
Santos, Lisa Lizama	QBE Insurance (International) Ltd.	Disability, Gen. Casualty, Marine, Property, Surety & Vehicle
Seipan, MP. 96950		
Tel. No: 235-1258/1259		
Takagi & Associates, Inc.	AIOI Insurance Co. 1td. (Formerly Dai-Tokyo)	Disability Can Casualty Marine Bronerty Surety & Vehicle
PPP 602, Box 10000	Insurance Company of North America	Disability, Gen. Casualty, Marine, Property, Surety & Vehicle
Saipan, MP. 96950	Liberty Insurance Corporation	General Casualty, Property & Surety
Gen. Manager: Peter D. Sibly	LM Insurance Corporation	General Casualty, Property & Surety
Tel. No: 233-8117/3400/2554	Pacific Guardian Life Insurance Company, Ltd.	Disability & Life
- W. 140. F00-F000	Stering investors the insurance Company XL Specialty Insurance Company	Disability & Lire Disability, Gen. Casualty, Marine, Property, Surety & Vehicle
	Zurich American Insurance Company	Surety

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

NAME/COMPANY	CLASSES OF INSURANCE	APPOINTED BY
Equitable Insurance Company, Inc. P.O. Box 500686 Saipan, MP. 96950	Disability, General Casualty, Marine, Property, Surety & Vehicle	Moylan's Insurance Underwriters, Inc./First Net Insurance, Inc.
Tel. No: 235-5452/53 - Fax No: 235-5451		
Heston, Teresita R. P.O. Box 501188 Saipan, MP. 96950	Disability & Life	Donald C. Barcinas dba American Pacific Insurance Agency/ Individual Assurance Company, Life, Health & Accident
Tel. No: 323-5483		
Mabu Corporation dba Mabu Ins. Services PMB 594, PPP Box 10000 Saipan, MP. 96950	General Casualty, Marine, Property, Surety & Vehicle	Pacific Basin Insurance Company
Concepcion M. Manglona P.O. Box 474	Disability & Life	Donald C. Barcinas dba American Pacific Insurance Agency/ Individual Assurance Company. Life, Health & Accident
Marianas Insuranas Campas 144		
P.O. Box 502505 CK Saipan, MP. 96950	Disability & Life	Donald C. Barcinas dba American Pacific Insurance Agency/ Individual Assurance Company, Life, Health & Accident
Tel. No: 234-5091/92 - Fax No: 234-5093		
P.O. Box 500710	Disability & Life	Pioneer Pacific Financial Services, Inc. /American Family
Saipan, MP. 96950		(Company) Live.
/7861		
	Disability & Life & Vehicle	Moylan's Insurance Underwriters, Inc./NetCare Life & Health Insurance Company
Jr.	Disability & Life	Donald C. Barcinas dba American Pacific Insurance Agency/ Individual Assurance Company, Life, Health & Accident
Maritess F. Sablan PMB 454 Box 10003 Saipan, MP. 96950	Disability & Life	Donald C. Barcinas dba American Pacific Insurance Agency/ Individual Assurance Company, Life, Health & Accident

PIASST())): ,))	
NAMIE/COMPANT	CLASSES OF INSURANCE	AFTOINIED DI
Miriam X. Seman	Disability & Life	Donald C. Barcinas dea American Pacific Insurance Agency
Saipan, MP. 96950		
Adelia R. San Nicolas dba A & T Enterprises Disability, General Casualty, Marine,	Disability, General Casualty, Marine,	Royal Crown Insurance Corp.
P.O. Box 872	Property, Surety & Vehicle	
Rota, MP. 96951		
The Financial & Insurance Services	Disability & Life	Randolph C. Biscoe/American National Insurance Company
Group Inc.		
P.O. Box 502152		
Saipan, MP. 96950		
Tel. No: 234-5706 - Fax No: 235-6668		
The Hongkong & Shanghai Banking	Disability & Life	Randolph C. Biscoe/American National Insurance Company
Corp., Ltd.		
AAA HSBC Caller Box 10001		
Salpan, MP. 96950		
i nompson, Kichard C./Financial Edge Ent.	Disability & Life	Randolph C. Biscoe/American National Insurance Company
SPS 315 10006		
Saipan, MP. 96950		
Tinian Center, Inc.	Disability, Life, General Casualty, Marine,	Pacific Basin Insurance Company
P.O. Box 103	Property, Surety & Vehicle	
Tinian, MP 96952		
Wells Fargo Financial Saipan, Inc.	Disability & Life	Edith E. Deleon Guerrero/Protective Life Insurance Co.
(Formerly Norwest Financial Saipan, Inc.)		
SPS 882 Box 10006	Disability & Life	Edith C. Deleon Guerrero/Centurion Life Insurance Company
Saipan, MP. 96950		
	Disability, General Casualty, Marine, Property, Surety & Vehicle	Edith C. Deleon Guerrero/Centurion Casualty Company
Tel. No: 235-6030/36		

	Fax No: 233-2553
	Tel. No: 233-8117/2554/3400
	General Manager: Peter D. Sibly
מונגל מ גנוווטנ	Saipan, MP. 96950
Disability, Life, General Casualty, Marine, Property, Surety & Vehicle	PPP 602, Box 10000
Tienday Air General Casualty Marina Bronatu	Takagi & Associates, Inc.
	Fax No: 234-5880
	Tel. No: 234-6267/7310/7722
	President: Norman T. Tenorio
·	Saipan, MP. 96950
Vehicle	
Disability, General Casualty, Marine, Property, Surety &	P.O. Box 500168 CK
0 , 0 , 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	Fax No: 234-8641
	Tel. No: 234-6442/6129/7185
	General Manager: Tamara H. Talalemotu
	"Memololof Id enemot menonely lenemon
	Saipan, MP. 96950
\\epsilon \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\	P.O. Box 500658 CK
Disability, General Casualty, Marine, Property &	Moylan's Insurance Underwriters, Inc.
	Fax No: 234-5093
	Tel. No: 234-5091/5092
	General Manager: Rosalia S. Cabrera
	03ean, MP. 96950
Vehicle	b.O. Box 602606 CK
Disability, General Casualty, Marine, Property, Surety &	Marianas Insurance Company, Ltd.
·	Tel. No: 234-2811 - Fax No: 234-5462
	General Manager: Phillip Gribble
	Saipan, MP. 96950
Vehicle	P.O. Box 502177 CK
Disability, General Casualty, Marine, Property, Surety &	AON Insurance Micronesia (Saipan) Inc.
, , , , , , , , , , , , , , , , , , ,	Fax No: 671-477-2602
	Tel. No: 671-477-2642/2632/2653/2656 (Guam)
	President: AnnMarie T. Muna
	Agana, Guam 96932
Vehicle	P.O. Box 2797
General Casualty, Life, Marine, Property, Surety &	AM Insurance, Inc.
	Fax No: 235-2553
	Tel. No: 235-2554
	President: Peter D. Sibly
	Saipan, MP. 96950
Vehicle	P.O. Box 7962 SVRB
General Casualty, Life, Marine, Property, Surety &	Allied Insurance Services, Inc.
CLASSES OF INSURANCE	NAME/COMPANY
ES BROKERS	
ES BDUKEDS	NI I OII IUUIIO

BROKERS	(ERS
NAME	CLASSES OF INSURERS
Aga Enterprises, Inc. dba Highlands Insurance	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle
P.O. Box 10001 PMB#26	
Saipan, MP. 96950	
TEL: 233-2374/234-6124	
Allied Insurance Services	
P.O. Box 7962 SVRB	
Saipan, MP. 96950	
Tel. No: 233-8117/3400/2554 - Fax No: 233-2553	
AM INSURANCE	General Casualty, Life, Marine, Property, Surety & Vehicle
P.O. Box 2797	
Agana, Guam 96932	
AON Insurance Micronesia (Saipan) Inc.	Disability, General Casualty, Marine, Property, Surety & Vehicle
Saipan, MP. 96950	
Tel. No: 234-2811/2814 - Fax No: 234-5462	
Barcinas, Jesus S. dba JB Professional Insurance Company	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle
P.O. Box 501027	
Saipan, MP. 96950	
TEL: 233-9436/6349/3024	
Calvo-Umda Insurance Company, Ltd.	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle
COLDEN ME COOPED	
TEL: 234-5690/5699	
Crisostomo, Jerry P.	General Casualty, Marine, Property, Surety & Vehicle
P.O. Box 502322	
Saipan, MP. 96950	
Tel. No: 234-1234	
De Torres, Gregorio R.	Disability, General Casualty, Marine, Property Surety & Vehicle
P.O. Box 504001 CK	
Saipan, MP. 96950	
Tel. No: 234-3595/2333596/98	

NAME	CLASSES OF INSURANCE
Friendly Finance Company, Inc.	Life, Property, Surety & Vehicle
P.O. Box 500486 CK	
Saipan, MP. 96950	
Tel. No: 234-6676	
George, Magdalena Sablan	Disability Life General Casualty Marine Droporty Surety & Vehicle
P.O. Box 501369 CK	browning, the Constant Casadity, Matrille, I Toperty, Salety & Vehicle
Saipan, MP. 96950	
Tel. No: 234-3152/6865/7222	
Fax No: 234-5367	
Golden King Inc. dba Propsperity Insurance Agency	Disability Life General Casualty Marine Property Surety & Vehicle
P.O. Box 5898 CHRB	
Saipan, MP. 96950	
Tel. No: 322-9228/323-8088	
Fax No: 234-5367	
The Hongkong and Shanghai Banking Corporation Limited HSBC Box 10001 PMB	General Casualty, Marine, Property, Surety & Vehicle
Saipan, MP. 96950	
Tel. No: 234-2468	
Fax No: 234-8882	
Isla Financial Services, Inc.	Disability & Life
P.O. Box 503219 CK	
Saipan, MP. 96950	
TEL: 235-5278	
Jin Joo Corporation dba Boo Boo Insurance Brokerage	Disability, General Casualty, Property, Surety & Vehicle
Saipan, MP. 96950	
TEL: 288-2891/235-3403/04	
Joeten Motor Company, Inc.	Disability Life General Casualty Marine Property Surety & Vehicle
P.O. Box 500680	- I who is a second common to both, carefy a seminor
Saipan, MP. 96950	
TEL: 234-5562	

NAME	CLASSES OF INSURANCE
JRS Enterprises Corporation P.O. Box 502673	Disability, Marine, Surety & Vehicle
Saipan, MP. 96950	
TEL: 234-0692/7957	
Marianas Business Professional, Inc. dba Business Pro	Disability, Life, General Casualty, Marine, Property, Surety & Vehicle
PMB 999 Box 10001	
Saipan, MP. 96950	
Tel. No: 234-2444/235-2555	
Marianas Insurance Company, Ltd.	Disability, Life, General Casualty, Marine, Property, Surety & Vehicle
P.O. Box 5002505	-
Saipan, MP. 96950	
Tel. No: 234-5091/92 - Fax No. 234-5093	
Mesa, Gloria Lim dba Provident Insurance Brokerage	Disability, General Casualty, Marine, Property & Vehicle
P.O. Box 502251 CK	
Salpan, MP. 96950	
IEL: 288-1/80	
MP Corporation dba Mercy's Beauty & Barber Shop P.O. Box 500063 CK	Disability, General Casualty, Marine, Property, Surety & Vehicle
Saipan, MP. 96950	
TEL: 234-3453/235-1990	
Myung Sung Corporation dba International Insurance Agency	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle
Saipan MP 96950	
TEL: 322-2300/234-1941/42	
Oasis Corporation dba "DOW INSURANCE"	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle
P.O. Box 503362	
Saipan, MP. 96950	
TEL: 288-1500/234-3737/5606	
Oceania Insurance Corporation	Disability, General Casualty, Marine, Property, Surety & Vehicle
PMB 557 PPP Box 10000	
Saipan, MP. 96950	
Tel. No: 234-8322 - Fax No: 234-2330	
Pacific Basin Insurance, Inc.	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle
P.O. Box 500710 CK	
Saipan, MP. 96950	
TEL: 234-5860/7861/0544 - Fax No: 234-7841	

NAME	CLASSES OF INSURANCE
Pacific Financial Corporation	General Casualty, Marine, Property, Surety & Vehicle
P.O. Box 501657	
Saipan, MP. 96950	
Tel. No: 234-5706/8615 - Fax No: 234-3517	
Pacific International Marianas, Inc. dba Midway Motors	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle
P.O. Box 500887	
Saipan, MP. 96950	
TEL: 234-7524	
Pacifica Insurance Underwriters, Inc.	Disability General Casualty Marine Droporty Surpty 8 Voltage
P.O. Box 500168 CK	boarinty, Ochelai Castalty, Maille, Floberty, Surety & Verilcie
Saipan, MP. 96950	
Tel. No: 234-6267/7310/7722 - Fax No: 234-5880	
Frank S. Perez dba Interlink Insurance Agency	Disability, General Casualty, Life Marine Property, Surety & Vehicle
P.O. Box 284	of a second family inclinity inclinity, and only a voluble
Tinian, MP 96952	
- C. NO. 100-0000	
P.O. Box 502870	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle
Saipan, MP. 96950	
Tel. No: 234-9145	
Royal Crown Insurance Corporation	General Casualty, Life, Marine, Property & Vehicle
Caller Box AAA 295 Box 10001	and manney a report of sections
Saipan, MP. 96950	
TEL: 234-2259/2256/57 - Fax No: 234-2258	
Sablan, Maritess F. dba Safenet Insurance Underwriters	Disability, Life, General Casualty, Marine, Property, Surety & Vehicle
Saipan, MP. 96950	
Sablan, Vicente M. dba Sablan & Sons Enterprises	Disability, General Casualty, Marine, Property, Surety & Vehicle
T.C. DOX SOUGIO	
Saipan, MP. 96950	
TEL: 235-1105/06	
Saipan Investment Development Co., Inc. dba Hafa Adai Insurance	Disability, General Casualty, Marine, Property, Surety & Vehicle
Sainan MD 08080	
TEL : 235-4232/322-5505	
1 EL. 235-4232/322-5595	

NAME	CLASSES OF INSURANCE
Seven Twelve Enterprises, Inc. dba 7.12 Insurance	Disability, General Casualty, Life, Marine, Property, Surety & venicle
Saipan, MP. 96950	
TEL: 288-222/234-1232/33	
Stephanian, Linda Serop	Disability & Surety
PPP 708 P.O. Box 10000	
Saipan, MP. 96950	
2	
Sunflower Marketing Corporation (Saipan)	General Casualty & Surety
Sainan MP 96950	
TEL: 236-4181/233-1041	
Takagi & Associates, Inc.	Disability, General Casualty, Life, Marine, Property, Surety & Venicle
PPP 602 Box 10000	
Salpan, MP. 96950	
Traders Insurance Underwriters, Inc.	Disability, General casualty, Marine, Property & Vehicle
P.O. Box 502473 CK	
Saipan, MP. 96950	
Tel. No. 234-7788/7799 - Fax No: 234-8899	
Triple J Saipan, Inc. dba Triple J Motors	Disability, Life, & Vehicle
P.O. Box 500487	
Saipan, MP. 96950	
Tel. No: 234-7133/3051	
Velarde, Jose Jr. B. dba Surety Insurance Services	Disability, General Casualty, Life, Marine, Property, Surety & Venicle
P.O. Box 50152	
Saipan, MP. 96950	
TEL: 288-2948/235-4144	in the second se
World Wide Insurance, Inc.	Disability, General Casualty, Life, Marine, Property, Surety & Venicle
PPP 305	
Saipan, MP. 96950	
Tel. No: 322-2820/233-3750	
Yodan Enterprises, Inc. dba Yodan Insurance	General Casualty, Marine, Property, Surety & Venicle
PMB 638 P.O. Box 10003	
Salpan, MP. 96950	
Tel. No: 233-7798	

	0721-352:0N xs
	el. No: 235-1258/1259
	03699 . 9M ,nsqist
& Vehicle	900 Box 10006
Disability, General Casualty, Marine, Property, Surety	yogelio M. Noche, Jr.
	1498-462 :ON XE
	[el. No: 234-7185/6129/6442
	General Manager: Tamara H. Talalemoto
	06950 AM, nsqis
010110 4 10	O. Box 200658 CK
Sections, conciai oastairy, Manne, Property, Surety	Equitable Adjusting & Service Company
Disability, General Casualty, Marine, Property, Surety	Moylan's Insurance Underwriters (Int'I), Inc. dba
	(4UIA) 7362-455 (AIUP)
	Tel. No: 234-7222/6865/3152
	Mangilao, Guam 96913
eloide &	A10A University Gardens
Disability, General Casualty, Marine, Property, Surety	John D.M. Matthews Jr.
	Fax No: 235-5451
	Tel. No: 235-1099/5452
	Vice President: Theresita DLG. Tudela
	Saipan, MP. 96950
Surety & Vehicle	P.O. Box 500686
Disability, Life, General Casualty, Marine, Property,	lsiand Adjuster, Inc.
	Fax No:
	Tel. No: 234-3641/3655
	Vice President: Jim Kirby
	9819an, MP. 96950
ביותא ביותי ספעפותו סמפתמות עומוווובי דוסףפועי,	P.O. Box 500615
Disability, Life, General Casualty, Marine, Property,	Guam Insurance Adjusters, Inc.
	Fax No: 235-1270
Í	Tel. No: 235-1258/1259
	Saipan, MP. 96950
& Vehicle	SPS 908 Box 10006
Disability, General Casualty, Marine, Property, Surety	Тоттіе-Апп Вакег
	Fax No: 234-5462
	Tel. No: 234-2811/2814
	Saipan, MP. 96950
& Vehicle	P.O. Box 502177 CK
Disability, General Casualty, Marine, Property, Surety	AON Insurance Micronesia (Saipan) Inc.
CLASSES OF INSURANCE	NAME/COMPANY
ЗТЕ В ЗТЕ В З	ULQA

	Fax No: 233-2553
	Tel. No: 233-8117/3400/2554
	Gen. Manager: Peter D. Sibly
	aaaa tuu tuu dus a
OINUA N	03696 . 9M , nagis2
& Vehicle	
Disability, General Casualty, Marine, Property, Surety	Takagi & Associates, Inc.
	Fax No: 234-5880
	Tel. No: 234-6267/7310/7722
	President: Norman T. Tenorio
	Saipan, MP. 96950
Surety & Vehicle	P.O. Box 600168 CK
Disability, Life, General Casualty, Marine, Property,	Pacifica Insurance Underwriters, Inc.
	Fax No: 234-7841
	Tel. No: 234-5860/7861
	President: Joseph C. Reyes
	a o queen queppend
	Saipan, MP. 96950
Surety & Vehicle	P.O. Box 500710 CK
Disability, Life, General Casualty, Marine, Property,	
CLASSES OF INSURANCE	NAME/COMPANY

	SOLICITORS	
NAME/COMPANY	CLASSES OF INSURANCE	APPOINTED BY
Carmen LG. Borja P.O. Box 922 CK Saipan, MP. 96950	General Casualty, Marine, Property & Vehicle	Calvo's Insurance Underwriters, Inc./National Union Fire Insurance Company
Tel. No: 234-7490/235-7314 Fax No: 234-3050		
Three Way International, Inc. P.O. Box 324 San Jose, Tinian, MP. 96952	Disability, General Casualty, Marine, Property, Surety & Vehicle	Moylan's Insurance Underwriters, Inc./First Net Insruance Company

AUTO IN	AUTO INSURANCE PROVIDER (CARRIERS)	IERS)
NAME/COMPANY	CLASSES OF INSURANCE	GENERAL AGENT
AIOI INSURANCE COMPANY LIMITED	Vehicle	Takagi & Associates, Inc.
		PPP 602, Box 10000
		Saipan, MP. 96950
		Gen. Mgr.: Mr. Peter D. Sibly
		Tel. No: 233-8117/3400/2554
		Fax No: 233-2553
AMERICAN HOME ASSURANCE COMPANY	Vehicle	Calvo's Insurance Underwriters, Inc.
		P.O. Box 500035 CK
		Saipan, MP. 96950
		Gen. Mgr.: Mr. Eli C. Buenaventura
		Tel. No: 234-5690/5699
		Fax No: 234-5693
		Moylan's Insurance Underwriters, Inc.
		P.O. Box 500568 CK
		Saipan, MP. 96950
		Gen. Mgr.: Ms. Tamara H. Talalemotu
		Tel. No: 234-6442/6571/2490/6129/7185 Fax No: 234-8641
CENTURION CASUALTY COMPANY	Vehicle	Edith E. Deleon Guerrero P.O. Box 501664 Scinon MD 06050

NAME/COMPANY	CLASSES OF INSURANCE	GENERAL AGENT
P.O. Box 193 Box 100000 Saipan, MP. 96950	Vehicle	N/A
Gen. Mgr.: Mr. Andy Del Mundo Tel. No: 234-0609/0610 Fax No: 234-1845		
CGU INTERNATIONAL INSURANCE plc	Vehicle	AON Insurance Micronesia (Saipan) Inc. P.O. Box 502177 CK Saipan, MP. 96950
		General Manager: Phillip Gribble Tel. No: 234-2811/12/13/14 Fax No: 234-5462
DONGBU INSURANCE COMPANY, LTD.	Vehicle	Moylan's Insurance Underwriters, Inc. Tel. No: 234-6442/6571/2490/6129/7185 Fax No: 234-8641
P.O. Box 500686 CK Saipan, MP. 96950	Vehicle	N/A
Asst. Gen. Mgr.: Mr. Tony Chong Tel. No: 235-5452/5453/0488 Fax No: 235-5451		
First Net Insruance Company	Vehicle	Moylan's Insurance Underwriters, Inc. Tel. No: 234-6442/6571/2490/6129/7185 Fax No: 234-8641
P.O. Box 502505 CK Saipan, MP. 96950	Vehicle	N/A
Gen. Mgr.: Ms. Rosalia S. Cabrera Tel. No: 234-5091/5092 Fax No: 234-5093		

NAME/COMPANY	CLASSES OF INSURANCE	GENERAL AGENT
MITSUI SUMITOMO INSURANCE COMPANY, LTD.	Vehicle	AON Insurance Micronesia (Saipan) Inc. Tel. No: 234-2811/12/13/14 Fax No: 234-5462
NATIONAL UNION FIRE INSURANCE COMPANY	Vehicle	Calvo's Insurance Underwriters, Inc. Tel. No: 234-5690/5699 Fax No: 234-5693
NICHIDO FIRE & MARINE INSURANCE CO., LTD.	Vehicle	Calvo's Insurance Underwriters, Inc. Tel. No: 234-5690/5699 Fax No: 234-5693
PACIFIC BASIN INSURANCE COMPANY, INC. P.O. Box 500710 CK Saipan, MP. 96950	Vehicle	N/A
Vice-Pres.: Joseph C. Reyes Tel. No: 234-5860/7861/0544 Fax No: 234-7841		
PACIFIC INDEMNITY INSURANCE COMPANY	Vehicle	Associated Insurance Underwriters of the Pacific, Inc. P.O. Box 501369 CK Saipan, MP. 96950
		Gen. Mgr.: Ms. Magdalena S. George Tel. No: 234-3152/6865/7222 Fax No: 234-5367

NAME/COMBANIX		
	CEMOCES OF INSURANCE	GENERAL AGENT
QBE INSURANCE (INTERNATIONAL), LTD.	Vehicle	1). Rogelio M. Jr. Noche SPS 908 Box 10006 Saipan, MP. 96950
		2). Lisa Lizama Santos SPS 908 Box 10006 Saipan, MP. 96950
		Tel. No: 235-1258/1259 - Fax No: 235-1270
ROYAL CROWN INSURANCE CORPORATION Dept. 295 PMB 10001 Saipan, MP. 96950	Vehicle	N/A
President: Mr. Cheong Pui Ng Tel. No: 234-2255/2257 - Fax No: 234-2258		
TOKIO MARINE & FIRE INSURANCE COMPANY, LTD.	Vehicle	Pacifica Insurance Underwriters, Inc. P.O. Box 500168 CK Saipan, MP. 96950
		President: Mr. Norman T. Tenorio Tel. No: 234-6267/7310 7722 Fax No: 234-8899

TONO Maille & File Hisulaire Company	Tokio Marine & Eire Insurance Company	QBE Insurance (International) Ltd.	The Nichido Fire & Marine Ins. Co., Ltd.	Mitsui Sumitomo Insurance Co, Ltd.	Dongbu Insurance Company, Ltd.	CGU International Insurance plc	American International Assurance Company (Bermuda)	AIOI Insurance Company, Ltd.	NAME OF COMPANY	
	TCD No. 7012-915991	TCD No. 6198720	TCD No. 7012-916397	Bond No. 60-03271	TDA No. 6233933	TDA No. 6233150	TCD No. 70-12-916019	TCD No. 70-882418	TYPE OF SECURITY	SECURITY DEPOSITS - ALIEN INSU
	\$100,000.00	\$100,000.00	\$100,000.00	\$100,000.00	\$100,000.00	\$110,236.08	\$155,947.83	\$100,000.00	AMOUNT	ITS - ALIEN I
v p	16 Feb 2003	06 Mar. 2003	03 Jul 2003	31 Dec 2002	05 Jun 2003	12 Jan 2003	03 May 2003	29 Feb 2003	MATURITY DATE	NSURERS
	First Hawaiian Bank	Bank of Hawaii	First Hawaiian Bank	CGU International Insurance plc	Bank of Hawaii	Bank of Hawaii	First Hawaiian Bank	First Hawaiian Bank	ISSUER	

	SECURITY DEPOSITS - LABOR BOND	POSITS - L	ABOR BOND	
NAME OF COMPANY	TYPE OF SECURITY	AMOUNT	MATURITY DATE	ISSUER
American Contractors Indemnity Co.	TCD No. 7017-699610	\$100,000.00	21 Jul 2003	First Hawaiian Bank
Century Insurance Company, Ltd.	TCD No. 0100-408401	\$106,250.00	17 Jun 2003	Bank of Saipan
Equitable Insurance Company, Inc.	TCD No. 7012-916051	\$100,000.00	11 Jul 2003	First Hawaiian Bank
Global Insurance, Inc.	CN No. 3000-0135	\$25,000.00	06 Jan 2006	Isla Financial Services
Global Insurance, Inc.	CN No. 3000-0649	\$75,000.00	11 Jan 2003	Isla Financial Services
Island Insurance & Surety Corporation	LCSPN 112120020	\$100,000.00	12 Dec 2002	City Trust Bank
Marianas Insurance Company, Ltd.	TDA No. 44107	\$100,000.00	09 Jul 2003	Bank of Hawaii
Oceania Insurance Corporation	TDA No. 45618	\$75,000.00	30 Aug 2003	Bank of Hawaii
Oceania Insurance Corporation	TDA No. 6233285	\$25,000.00	16 Feb 2003	Bank of Hawaii
Pacific Indemnity Insurance Company	TDA No. 6233118	\$100,000.00	Auto Renewal	Bank of Hawaii
Premier Insurance Company, Inc.	TDA No. 6233321	\$100,000.00	29 Aug 2003	Bank of Hawaii
Royal Crown Insurance Corporation	TCD No. 0200-412822	\$100,000.00	23 Aug 2003	Bank of Saipan
Telebond Insurance Corporation	TCD No. 0403-203516	\$100,000.00	Auto Renewal	Bank of Guam
Traders Insurance Underwriters, Inc.	TDA No. 40717	\$100,000.00	04 Apr 2003	Bank of Hawaii

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

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

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

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

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

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

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

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

Ţ	TREASURY LISTED (T-LISTED) COMPANIES ADMITTED IN THE CNMI UPDATED AS OF JULY 2, 2002	ANIES
NAME	CLASSES OF INSURANCE	GENERAL AGENT
American Contractors Indemnity Company 9841 Airport Blvd., 9th Floor Los Angeles, CA. 90045	Surety	Island Surety Associates, Inc. PMB 407 PPP, P.O. Box 10000, Saipan, MP 96950 Tel No. 323-2242 - Fax No. 323-6484
American Home Assurance Company 70 Pine Street New York, NY 10270	Disability, General Casualty, Marine, Property, Surety & Vehicle	Calvo's Insurance Underwriters, Inc. P.O. Box 500035 CK, Saipan, MP. 96950 Tel. No: 234-5699/5690 - Fax No: 234-8641
	Disability, General Casualty, Marine, Property, Surety & Vehicle	Moylan's Insurance Underwriters, Inc. P.O. Box 500658 CK, Saipan, MP. 96950 Tel. No: 234-6129/6442 - Fax No: 234-8641
Continental Insurance Company (The) CNA Plaza Chicago, IL 60685	Disability, General Casualty, Marine, Property, Surety & Vehicle	Associated Insurance Und. of the Pacific, Inc. P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No. 234-7222/6865/3152 - Fax No: 234-5367
Federal Insurance Company 15 Mountain View Road, P.O. Box 1615 Warren, New Jersey 07061-1615	Surety	Associated Insurance Und. of the Pacific, Inc. P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
Fidelity & Deposit Company of Maryland 1400 American Lane, Tower 1, 19th Floor Schaumburg, IL. 60196-1056	Surety	Professional Insurance Corp. dba Risk Surety Insurance Specialists PPP 215, Box 10000
Fireman's Fund Insurance Company 777 San Marin Drive Novato, Ca. 94998	Disability, General Casualty, Marine, Property, Surety & Vehicle	Moylan's Insurance Underwriters (Int'l.), Inc. P.O. Box 500658 CK, Saipan, MP. 96950 Tel. No: 234-6442/6571/2490/7185 - Fax: 234-8641
Gulf Insurance Company P.O. Box 13177 Dallas, Texas 75313-1771	General Casualty, Property & Surety	Associated Insurance Und. of the Pacific, Inc. P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No: 234-7222/6865/3152 - Fax No: 234-5367

NAME	CLASSES OF INSURANCE	GENERAL AGENT
Liberty Insurance Corporation	General Casualty, Property & Surety	Takagi & Associates, Inc.
Boston, MA. 02117		Tel. No: 322-8117/8118 - Fax No: 323-8119
oration	General Casualty, Property & Surety	Takaqi & Associates, Inc.
	-	PPP 602, Box 10000, Saipan, MP 96950
Boston, MA. 02117		Tel. No: 322-8117/8118 - Fax No: 323-8119
Nutual Casualty Company	General Casualty, Marine, Property, Surety & Veh.	Associated Insurance Und. of the Pacific, Inc.
		P.O. Box 501369 CK, Saipan, MP. 96950
Long Grove, IL. 60049-001		Tel. No: 234-3152/6865/7222 - Fax No: 234-5367
National Union Fire Insurance Co. of Pitts. PA. Disability, General Casualty, Marine, Property,	Disability, General Casualty, Marine, Property,	Calvo's Insurance Underwriters, Inc.
70 Pine Street	Surety & Vehicle	P.O. Box 500035 CK, Saipan, MP. 96950
New York, N.Y. 10270		Tel. No: 234-5699/5690 - Fax No: 234-5693
ire Insurance Company	Disability, General Casualty, Marine, Property,	Calvo's Insurance Underwriters, Inc.
70 Pine Street	Surety & Vehicle	P.O. Box 500035 CK, Saipan, MP. 96950
New York, N.Y. 10270		Tel. No: 234-5699/5690 - Fax No: 234-5693
	Disability, General Casualty, Marine, Property,	Moylan's Insurance Underwriters, Inc.
	Surety & Vehicle	P.O. Box 500658 CK, Saipan, MP. 96950
		Tel. No: 234-6129/6442 - Fax No: 234-8641
surance Company	Disability, General Casualty, Marine, Property,	Associated Insurance Und. of the Pacific, Inc.
3/8 W. O'Brien Drive	Surety & Vehicle	P.O. Box 501369 CK
Agana, Guam 96932		Saipan, MP. 96950
		Tel. No: 234-3152/6865/7222 - Fax No: 234-5367
ety Company	Disability, General Casualty, Marine, Property,	Calvo's Insurance Underwriters, Inc.
5801 Smith Avenue	Surety & Vehicle	P.O. Box 500035 CK, Saipan, MP. 96950
Baltimore, MD 21209-3653		Tel. No: 234-5699/5690 - Fax No: 234-5693
and Guaranty Company	Surety	Calvo's Insurance Underwriters, Inc.
385 Washington Street		P.O. Box 500035 CK, Saipan, MP. 96950
St. Paul, MN. 55102		Tel. No: 234-5699/5690 - Fax No: 234-5693
	Disability, General Casualty, Marine, Property,	Takagi & Associates, Inc.
ne, 20th Floor		PPP 602, Box 10000, Saipan, MP. 96950
Schaumburg, IL. 601/3		Tel. No: 322-8117/8118 - Fax No: 323-8119

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

3%	27%	39%	2%	8%	-0%	% CHANGE
\$6,088,216	\$8,690,787	\$7,762,599	\$7,865,246	\$20,859,538	\$25,600,092	2001 TOTAL
\$6,253,187	\$11,072,845	\$10,803,870	\$8,006,042	\$22,607,769	\$25,559,047	2002 TOTAL
3,000	76,719	74,719	289,586	353,910	436,409	Miscellaneous/Aggregate Write-Ins
0	0	0	1,025	1,872	1,560	Boiler & Machinery
2	(1,327)	911	22,585	72,016	85,547	Burglary & Theft
0	0	0	183	15,797	1,137	Glass
164	91	0	0	81	(7)	Product Liability
132	25	0	6,707	9,057	9,500	Fidelity
592,313	(11,884)	40,882	7,911	41,385	44,910	Bonds
204,578	327,091	246,314	641,390	1,659,421	1,776,195	Surety
236,658	940,948	829,497	756,570	1,568,457	1,679,293	Private Passenger Auto Physical Damage
74,256	773,826	720,769	495,296	1,156,578	1,103,861	Commercial Auto Physical Damage
625,320	2,033,308	2,049,155	1,279,425	3,030,332	3,097,779	Other Private Passenger Auto Liability
858,288	1,180,949	671,501	482,884	1,227,568	1,405,940	Other Commercial Auto Liability
1,806,445	2,245,384	3,281,262	673,649	1,801,616	1,918,526	Other Liability
499,143	308,474	246,512	931,027	2,245,547	2,162,813	Worker's Compensation
0	(1,132)	0	4,721	16,294	11,448	Personal Accident
845,156	2,847,962	2,516,754	394,720	5,174,450	5,197,687	Group Accident & Health
912	14,369	17,104	46,405	107,274	118,812	All other A & H
6,480	(7,449)	4,316	159,187	280,911	533,444	Earthquake
0	21,956	21,956	222,954	76,011	235,185	Inland Marine
511	(107,736)	29,713	84,934	261,055	555,063	Ocean Marine
2,025	2,025	0	196,003	831,016	688,874	Commerical Multiple Peril
39,034	62,810	25,637	151,708	303,403	368,947	Homeowners Multiple Peril
262,400	252,508	0	432,527	772,382	1,630,059	Allied Lines
\$196,370	\$113,928	\$26,868	\$724,645	\$1,601,336	\$2,496,065	Fire
Direct Losses Unpaid	Direct Losses Incurred	Paid (Deductible) Salvage	Direct Unearned Premium Reserved	Direct Premiums Earned	Direct Premiums Written	Lines of Business
		Direct Losses		aken	Not Taken	
				Gross Premiums Including Membership Fees Less Return Premiums on Policies	Gross Premiums In Fees Less Return F	
-		200	ON TEAN ENDING DECEMBER 31, 2002	AN ENDING DE		

Ē	EXHIBIT OF PREMIUMS AND	PREMIUMS	AND LOSSES	SES		
	FOR YEAR ENDING DECEMBER	NDING DECE	EMBER 31, 2002	002		
		FIRE				
NAME OF INSURER	DIRECT	DIRECT	DIRECT UNEARNED	DIRECT	DIRECT	DIRECT
	PREMIUMS WRITTEN	PREMIUMS EARNED	PREMIUMS RESERVED	LOSSES PAID (LESS SALVAGE)	LOSSES	LOSSES
AlOI Insurance Co., Ltd. (Formerly Dai-Tokyo)	\$154,186	\$128,063	\$78,264	\$2,860	\$2,860	\$0
Century Insurance Company, Ltd.	924,326	89,511	37,141	18,180	95,182	78,002
CGU International Insurance plc	528,800	463,430	236,318	5,828	15,472	0
Dongbu Insurance Company, Ltd. (KAFMIC)	6,464	6,617	2,586	0	1,500	2,500
Equitable Insurance Company, Inc.	208	6,608	891	0	0	0
First Net Insurance Company	33,325	5,026	3,676	0	594	102,338
Marianas Insurance Company, Ltd.	77,656	41,294	36,362	0	0	0
Mitsui Maarine & Fire Insurance Company, Ltd.	73,464	150,701	28,684	0	0	9,750
Nichido Fire & Marine Insurance Co., Ltd.	26,298	20,417	5,881	0	0	0
Pacific Basin Insurance Company	8,282	5,300	0	0	0	0
Pacific Indemnity Insurance Company	56,889	52,022	29,565	0	(1,680)	3,780
QBE Insurance (International) Ltd.	241,084	244,776	110,361	0	0	0
Tokio Marine & Fire Insurance Company, Ltd.	365,083	387,571	154,916	0	0	0
2002 TOTAL	\$2,496,065	\$1,601,336	\$724,645	\$26,868	\$113,928	\$196,370

\$262,400	\$252,508	\$0	\$432,527	\$772,382	\$1,630,059	FOOT I CIAL
96,140	87,320	0	58,249	105,820	112,975	2002 TOTAL
0	0	0	0	2,263	2,591	Pacific Indomnity Incompany
0	0	0	(1,000)	6,000	(2,000)	Rosific Bosis Insurance Comapany
0	0	0	12,500	30,500	25,000	National Union Fire Insurance Company
0	(1,072)	0	1,655	2,014	21,853	Notice of the company
0	0	0	18,149	43,202	45,373	First Not Inc. Co., Ltd. (KAFMIC)
0		0	244,421	364,392	515,479	CGO International Insurance pic
0	0	0	31,136	85,572	776,775	Century insurance Co., Ltd.
0	0	0	(19,000)	(8,000)	(37,000)	American Home Assurance Company
\$166,260	\$166,260	\$0	\$86,417	\$140,619	\$169,013	Amorian III A. (Formerly Dai-Tokyo)
UNPAID	INCURRED	(LESS SALVAGE)	RESERVED	EARNED	WRITTEN	ADI Isana and Adi Adi
LOSSES	LOSSES	LOSSES PAID	PREMIUMS	PREMIUMS	PREMIUMS	
DIRECT	DIRECT	DIRECT	UNEARNED	DIRECT	DIRECT	NAME OF INSURER
			DIRECT			
			S	ALLIED LINES		
		002	MBER 31, 2002	NDING DECE	FOR YEAR ENDING DECEMBER	
		SES	AND LOSSES	PREMIUMS	EXHIBIT OF PREMIUMS AND	

\$39,034	\$62,810	\$25,637	\$151,708	\$303,403	\$368,947	ZUUZ IOTAL
0	0	0	6,838	17,945	18,774	l OKIO Marine & Fire Insurance Company, Ltd.
0	0	0	2,660	6,842	6,133	QBE Insurance (International) Ltd.
21,000	23,326	2,326	41,687	98,355	91,656	Pacific Indemnity Insurance Company
0	0	0	(1,000)	(1,000)	(2,000)	New Hampshire Insurance Company
0	0	0	3,500	4,000	7,000	National Union Fire Insurance Company
7,750	8,440	690	35,340	27,547	62,887	Marianas Insurance Company, Ltd.
1,284	531	1,108	8,517	11,382	48,907	First Net Insurance Company
0	0	0	3,510	2,890	6,400	Equitable Insurance Company, Inc.
9,000	10,044	1,044	5,140	17,319	12,850	Dongbu Insurance Company, Ltd. (KAFMIC)
0	2,469	2,469	45,516	118,123	116,340	CGU International insurance pic
\$0	\$18,000	\$18,000	\$0	\$0	\$0	American Home Assurance Company
LOSSES	LOSSES	LOSSES PAID (LESS SALVAGE)	PREMIUMS RESERVED	PREMIUMS	PREMIUMS WRITTEN	NAME OF INCOREX
DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
			IPLE PERIL	HOMEOWNERS MULTIPLE PERIL	HOMEOW	
		002	MBER 31, 2002	NDING DECE	FOR YEAR ENDING DECEMBER	
		SES	AND LOSSES	PREMIUMS	EXHIBIT OF PREMIUMS AND	
			ı			

\$4,040	\$2,020	\$0	\$100,000	\$001,010	+ + + + + + + + + + + + + + + + + + + +	
\$3 03E	\$2 02£	¢0	\$196 003	\$831 016	\$688.874	2002 TOTAL
2,025	2,025	0	191,735	690,269	670,704	Tokio Marine & Fire Insurance Company, Ltd.
0	0	0	(9,000)	33,500	(17,000)	New Hampshire Insurance Company
0	0	0	3,000	6,000	6,000	National Union Fire Insurance Company
0	0	0	17,268	46,247	43,170	Dongbu Insurance Company, Ltd. (KAFMIC)
\$0	\$0	\$0	(\$7,000)	\$55,000	(\$14,000)	American Home Assurance Company
DIRECT LOSSES UNPAID	DIRECT LOSSES INCURRED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT PREMIUMS EARNED	DIRECT PREMIUMS WRITTEN	NAME OF INSURER
			PLE PERIL	COMMERCIAL MULTIPLE PERII	COMMER	

\$511	(\$107,736)	\$29,/13	\$64,934	000,1020	#000,000	
			201021	\$364 OEE	\$555 DS2	2002 TOTAL
0	0	0	9.738	25,210	22,301	Tono Maille & Fire Insurance Company, Ltd.
0	0	0	38,193	72,874	73,899	Tokio Moriso 8 Fire 1:
0	0	0	0	6,000	0	ORE Insurance (International)
0	0	0	9,312	15,415	15,143	National I Inion Eiro Insurance Company, Ltd.
0	0	0	17,094	38,786	55,880	Mitsui Marine & Fire Incurence Community, Ltd.
455	(46)	0	57	411	0	Marianas Insurance Company
0	0	0	22	112	54	First Net Insurance Company, Ltd. (KAHMIC)
0	0	0	5,954	19,554	23,204	Donabi Insurance Company 144 (1)
56	(107,690)	29,713	4,564	81,748	364,582	CGI International Incurance To
\$0	\$0	\$0	\$0	\$945	\$0	Century Insurance Company 1 td
UNPAID	NC CXXEC	(LESS SALVAGE)	VEOLVALD.			AIOI Insurance Co 1 td (Formerly Do: Toland)
DIRECT	DIRECT	DIRECT LOSSES PAID	UNEARNED PREMIUMS RESERVED	DIRECT PREMIUMS EARNED	DIRECT PREMIUMS WRITTEN	NAME OF INSURER
				OCEAN MARINE		
		002	EMBER 31, 2002	NDING DECL	FOR YEAR ENDING DECEMBER	
		SES	AND LOSSES	PREMIUMS	EXHIBIT OF PREMIUMS AND	

++	+					
\$0	\$21.956	\$21.956	\$222,954	\$76,011	\$235,185	ZOO TOTAL
	3,703	0,700	1 .0,000			SOU TOTAL
0	087.0	9 789	213 000	60.308	218,308	Centumon Casualty Company
0	12,167	12,167	2,578	6,120	5,/42	Continuo Consulta inicalianos pic
***	**				- 1	(C(3)) International Insurance ale
. \$ O	0.8	\$0	\$7,376	\$9,583	\$11,135	Por manarice co., Lta. (Formerly Dal-Tokyo)
CNTAID	ארכ א אווי	(LESS SALVAGE)	ステムロスマロレ			AIOI Incurance Co. 14d (Farmer L.D
		A ESS SALVASES		FARARI	WRITEN	
LOSSES	LOSSES	LOSSES PAID	PREMIUMS	TREMICMS	- DEINICINIO	
T i i	· · ·				DDEMILIAG	
DIRECT	DIRECT	DIRECT	UNEARNED	DIRECT	בוֹאַתְּכוֹ	NAME OF INSURER
			ロス市のコ) 	
			Z	NEAND MAXINE		

\$0,T00	(\$1,770)	\$4,010	\$.00, .0.	4-00,0:	, , , , , ,	
48 480	(\$7 AAQ)	\$4 346	\$159 187	\$280.911	\$533.444	2002 TOTAL
6,480	1,696	4,316	28,986	59,508	59,336	Pacific Indemnity Insurance Company
0	0	0	1,000	2,000	2,000	New Hampsnire Insurance Company
0	0	0	2,000	5,000	4,000	National Union Fire Insurance Company
0	(6,145)	0	1,372	1,669	10,836	Filst Net Insurance Company
0	0	0	9,551	21,838	23,878	Dongbu Insurance Company, Ltd. (KAFMIC)
0	0	0	54,687	75,571	106,949	CGU International Insurance plc
0	0	0	9,417	26,648	223,229	Century Insurance Company, Ltd.
0	0	0	3,000	8,000	6,000	American Home Assurance Company
\$0	(\$3,000)	\$0	\$49,174	\$80,677	\$97,216	AIUI Insurance Co., Ltd. (Formerly Dai-Tokyo)
UNPAID	INCURRED	(LESS SALVAGE)	RESERVED	EARNED	WRITTEN	
LOSSES	LOSSES	LOSSES PAID	PREMIUMS	PREMIUMS	PREMIUMS	
DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	NAME OF INCIDED
			⟨E	EARTHQUAKE		
		002	MBER 31, 2002	NDING DECE	FOR YEAR ENDING DECEMBER	
		SES	AND LOS	PREMIUMS	EXHIBIT OF PREMIUMS AND LOSSES	П

П	EXHIBIT OF PREMIUMS AND LOSSES	PREMIUMS	SOND LOS	SES		
	FOR YEAR ENDING DECEMBER:	NDING DECE	EMBER 31, 2002	002		
	GROUP	GROUP ACCIDENT & HEAL	& HEALTH			
			_			
NAME OF INSURER	DIRECT	DIRECT	UNEARNED	DIRECT	DIRECT	DIRECT
	PREMIUMS	PREMIUMS	PREMIUMS	LOSSES PAID	LOSSES	LOSSES
	WRITTEN	EARNED	RESERVED	(LESS SALVAGE)	INCURRED	UNPAID
Allelican Home Assurance Company	\$8,000	\$9,000	\$4,000	\$0	\$0	\$0
Century Insurance Company, Ltd.	7,597	5,446	1,220	0	0	0
First Net Insurance Company	17.672	4 642	1 850	3 418	1 470	2244
Nichido Fire & Marine Insurance Co., Ltd.	1 189 564	1 180 561	,,,,,	F00 F04	7,7,7	2,027
Tokio Marino 9 Eiro Inc Co 144	1,100,001	1,100,004		22,504	043,897	91,393
TONIO IVIAITI E O. FITE ITS. CO., LTQ.	758,732	749,676	387,650	699,751	724,655	104,909
Zurich Ins. (Guam), Inc.	3,216,122	3.216.122	0	1 291 081	1 477 040	848 510
2002 TOTAI	\$E 407 CO7		***	.,	1, 1, 1,010	0,0,0
	\$5,157,007	\$5,1/4,450	\$394,720	\$2,516,754	\$2,847,962	\$845,156

	(+·;·~-)	+ •	+ - 3			
\$ 0	(\$1_132)	\$0	\$4.721	\$16.294	\$11,448	ZUUZ IOIAL
0	0	0	0	175	175	Royal Crown Insurance Corporation
0	0	0	4,500	4,875	6,000	Possi Committee of the insulative co., Ltd.
0	(1,132)	0	221	11,109	5,273	Mitsui Marine & Eiro Incurance
\$0	\$0	\$0	\$0	\$135	\$0	First Net Insurance Company, Inc.
DIRECT LOSSES UNPAID	DIRECT LOSSES INCURRED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT PREMIUMS EARNED	DIRECT PREMIUMS WRITTEN	NAME OF INSURER
			IDENT	PERSONAL ACCIDENT	PER	

	EXHIBIT OF PREMIUMS AND LOSSES FOR YEAR ENDING DECEMBER 31, 2002	PREMIUMS NDING DECE	AND LOSSES EMBER 31, 2002	SES 002		
	WORK	WORKERS' COMPENSATI	NSATION			
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AlOI Insurance Co., Ltd. (Formerly Dai-Tokyo)	\$200,332	\$169,423	\$92,284	\$32,805	\$31,705	\$11,970
American Home Assurance Company	10,000	64,000	5,000	7,000	7,000	6,000
Century Insurance Company, Ltd.	549,055	633,177	291,609	76,006	105,989	154,003
CGU International Insurance plc	260,240	286,376	93,750	29,573	60,157	49,231
Dongbu Insurance Company, Ltd. (KAFMIC)	19,740	22,750	7,896	337	337	7,500
Equitable Insurance Company, Inc.	88,589	75,648	41,536	1,285	1,291	224
First Net Insurance Company	12,913	7,852	8,299	0	(4,486)	1,130
Marianas Insurance Company, Inc.	151,254	67,299	83,955	3,929	4,360	431
Mitsui Marine & Fire Insurance Co., Ltd.	2,919	5,302	(299)	0	0	0
National Union Fire Insurance Company	158,000	164,000	79,000	53,000	58,000	14,000
Nichido Fire & Marine Insurance Company, Ltd.	609	112	497	0	0	0
Oceania Insurance Corporation	70,731	65,290	33,158	17,937	17,937	13,066
Pacific Basin Insurance Company, Inc.	45,552	32,417	0	102	102	0
Pacific Indemnity Insurance Company	47,063	51,092	20,236	5,397	(5,995)	75,998
Premier Insurance Company, Inc.	17,198	9,888	7,310	0	23,677	0
QBE Insurance (International), Ltd.	103,714	84,415	35,863	0	10,166	20,738
Royal Crown Insurance Corporation	82,271	94,457	0	0	1,479	0
Tokio Marine & Fire Insurance Co., Ltd.	253,750	315,178	129,696	17,904	(3,245)	144,852
Traders Insurance Underwriters, Inc.	88,883	96,871	1,237	1,237	0	0
ZUUZ IOIAL	\$2,162,813	\$2,245,547	\$931,027	\$246,512	\$308,474	\$499,143

_ E	EXHIBIT OF PREMIUMS AND LOSSES FOR YEAR ENDING <i>DECEMBER 31, 2002</i>	PREMIUMS	AND LOSSES EMBER 31, 2002	SES 002		
	0	OTHER LIABILITY	_ITY			
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Insurance Co., Ltd. (Formerly Dai-Tokyo)	\$273,239	\$247,614	\$122,663	\$3,091,956	\$1,112,645	\$75,689
American Home Assurance Company	(54,000)	(13,000)	(27,000)	0	0	0
Century Insurance Company, Ltd.	423,912	251,652	132,845	36,361	49,661	38,300
CGU International Insurance plc	215,344	194,270	78,862	28,845	4,891	22,135
Dongbu Insurance Company, Ltd. (KAFMIC)	15,224	21,536	6,090	0	5,000	5,000
Equitable Insurance Company, Inc.	300	1,492	225	0	0	0
First Net Insurance Company	23,004	8, 123	13,726	0	(3,883)	3,642
Marianas Ins. Co., Inc.	42,970	16,685	26,285	6,250	6.250	0
Mitsui Marine & Fire Ins. Co., Ltd.	7,951	20,465	479	34,902	0	600,000
National Union Fire Ins. Co.	43,000	52,500	21,500	0	0	0
Nichido Fire & Marine Insurance Company, Ltd.	8,405	5,348	3,057	0	0	0
Pacific Basin Insurance Company, Inc.	5,022	3,072	0	0	0	0
Pacific Indemnity Insurance Company	63,012	56,283	38,948	488	(16,053)	3,780
QBE Insurance (International), Ltd.	264,117	263,353	102,894	0	116,965	60,015
Tokio Marine & Fire Insurance Company, Ltd.	587,026	672,223	153,075	82,460	969,908	997,884
2002 TOTAL	\$1,918,526	\$1,801,616	\$673,649	\$3,281,262	\$2,245,384	\$1,806,445

Е	XHIBIT OF	PREMIUMS	EXHIBIT OF PREMIUMS AND LOSSES	SES		
	OR YEAR E	FOR YEAR ENDING DECEMBER 3	EMBER 31, 2002	002		
	OTHER COM	OTHER COMMERCIAL AUTO LIA	UTO LIABILITY	TY		
NAME OF INSURER	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT
	WRITTEN	EARNED	RESERVED	(LESS SALVAGE)	INCURRED	UNPAID
AIOI Insurance Co., Ltd. (Formerly Dai-Tokyo)	\$40,351	\$39,447	\$20,966	\$0	\$2,000	\$2,000
American Home Assurance Company	0	19,000	0	2,000	2,000	0
Century Insurance Company, Ltd	337,890	219,292	139,960	86,371	163,846	85,890
CGU International Insurance plc	608,060	566,820	137,557	107,157	103,106	58,005
Dongbu Insurance Company, Ltd. (KAFMIC)	43,924	39,572	17,570	17,191	15,075	6,733
Equitable Insurance Company, Inc.	5,918	7,573	2,451	0	0	0
First Net Insurance Company	3,283	4,337	1,598	0	0	139
Marianas Insurance Company, Inc.	37,179	19,493	17,686	3,108	103,108	100,000
National Union Fire Insurance Company	111,000	125,000	55,500	32,000	19,000	110,000
Oceania Insurance Corporation	(303)	15	(6)	0	0	0
Pacific Basin Insurance Company	25,129	16,011	0	7,115	7,115	0
Pacific Indemnity Insurance Company	40,081	39,373	22,556	99,741	123,992	39,326
QBE Insurance (International), Ltd.	86,165	79,002	36,253	0	43,332	4,050
Royal Crown Insurance Corporation	25,606	24,087	12,947	0	8,855	0
Tokio Marine & Fire Insurance Company, Ltd.	41,657	28,546	17,846	316,818	589,520	452,145
2002 TOTAL	\$1,405,940	\$1.227.568	\$482.884	\$671.501	\$1.180.949	\$858.288

\$625,320	\$2,033,308	\$2,049,155	\$1,279,425	\$3,030,332	\$3,097,779	1001
12,689	54,176	47,592	28,739	56,210	58,136	2002 TOTAI
26,263	113,485	105,070	165,921	308,680	328,083	Tokio Marine & Fire Incurrence Corporation
2,731	29,224	0	24,450	53,280	58,111	Royal Crown Insurance Composition
22,301	112,812	107,278	48,316	100,816	102,122	QBE Insurance (International) 1td
0	27,572	27,572	0	72,424	116,848	Pacific Indemnity Incurrence Company, Inc.
0	3,031	3,031	(77)	458	(1,403)	Pacific Rasin Insurance Composition
15,000	(44,000)	(39,000)	0	0	0	Oceania Insurance Company
21,000	407,000	462,000	67,500	155,500	135,000	New Hampshire Insurance Company
116,954	0	58,651	25,117	136,687	56,891	National I Inion Fire Insurance Company, Ltd.
27,783	65,388	37,605	84,288	92,899	177,187	Miferia Marine & Eiro Inc.
43,506	10,670	67,197	31,646	62,849	62,411	Marianas Insurance Company
1,800	16,196	17,598	52,672	143,420	140,331	First Not Insurance Company, ITC.
53,908	120,696	137,639	126,763	295,967	316,907	Equitable Insurance Company, Ltd. (NAFMIC)
193,492	886,561	782,911	513,653	1,384,198	1,285,988	Donghi Insurance Company 144 (VACATION
77,814	223,497	233,011	87,810	123,101	211,990	CGII International Incurance No.
0	1,000	1,000	0	1,000	0	Century Insurance Company
\$10,079	\$6,000	\$0	\$22,627	\$42,843	\$49,177	American Homo Accuracy Comerly Dal-Tokyo)
UNPAID	INCURRED	(LESS SALVAGE)	RESERVED	EARNED	WRITTEN	AIOI Insurance Control (I
DIRECT	LOSSES	LOSSES PAID	PREMIUMS	PREMIUMS	PREMIUMS	
7	DIBECT	DIBECT	DIRECT	DIRECT	DIRECT	
		BILITY	R AUTO LIA	OTHER PRIVATE PASSENGER AUTO LIABILITY	HER PRIVAT	
		002	EMBER 31, 2002	FOR YEAR ENDING DECEMBER	FOR YEAR E	
		SES	S AND LOSSES	EXHIBIT OF PREMIUMS AND	XHIBIT OF	

17,010	001,000	000, 111	100,702	100,00	10,000	3000 TOTAL
14 915	397 366	386 111	183 402	459 651	428.571	Tokio Marine & Fire Insurance Company Ltd.
0	2,052	0	2,999	5,579	5,906	Royal Crown Insurance Corporation
5,425	58,044	0	48,563	105,826	115,421	QBE insurance (International), Ltd.
0	4,738	6,003	32,824	56,809	58,191	Pacific Indemnity Insurance Company
0	890	890	0	8,006	12,827	Pacific Basin Insurance Company
5,000	96,000	92,000	77,000	159,000	154,000	National Union Fire Insurance Company
0	0	0	3,868	4,262	8,130	Marianas Insurance Company, Inc.
960	(1,583)	2,340	1,766	3,046	2,456	First Net Insurance Company
4,010	8,977	10,237	8,199	20,170	20,498	Dongbu Insurance Company, Ltd. (KAFMIC)
0	1,240	750	15,281	11,728	27,010	CGU International Insurance plc
38,555	190,402	202,130	74,473	213,455	179,698	Century Insurance Company, Ltd.
0	3,000	8,000	(2,000)	17,000	(3,000)	American Home Assurance Company
\$5,391	\$12,700	\$12,308	\$48,921	\$92,046	\$94,153	AlOl Insurance Co., Ltd. (Formerly Dai-Tokyo)
UNPAID	INCURRED	(LESS SALVAGE)	RESERVED	EARNED	WRITTEN	
LOSSES	LOSSES	LOSSES PAID	PREMIUMS	PREMIUMS	PREMIUMS	
DIRECT	DIRECT	DIRECT	UNEARNED	DIRECT	DIRECT	
		4GE	SICAL DAMAGE	- AUTO PHY	COMMERCIAL AUTO PHYSICAL D	
		002	-	NDING DECE	FOR YEAR ENDING DECEMBER	
		SES	AND LOSSES	TREMIUMS	EXHIBIT OF PREMIUMS AND	
			٠l			

E	XHIBIT OF	EXHIBIT OF PREMIUMS AND	AND LOSSES	SES		
	OR YEAR E	FOR YEAR ENDING DECEMBER 31, 2002		002		
PRIV	ATE PASSEN	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	PHYSICAL D	AMAGE		
NAME OF INSURER	DIRECT	DIRECT	DIRECT UNEARNED	DIRECT	DIRECT	DIRECT
	PREMIUMS WRITTEN	PREMIUMS EARNED	PREMIUMS RESERVED	LOSSES PAID (LESS SALVAGE)	LOSSES	UNPAID
AlOI Insurance Co., Ltd. (Formerly Dai-Tokyo)	\$104,501	\$91,040	\$48,082	\$29,275	\$25,354	\$2,215
Century Insurance Company, Ltd.	148,352	176,221	61,482	221,623	208,763	45,314
CGU International Insurance plc	158,710	78,504	80,402	24,087	35,999	0
Dongbu Insurance Company, Ltd. (KAFMIC)	277,819	271,632	111,128	136,490	119,689	53,458
Equitable Insurance Company, Inc.	39,428	36,253	17,374	6,559	7,259	0
First Net Insurance Company	100,369	97,737	51,559	46,055	50,011	33,613
Marianas Insurance Company, Inc.	94,767	49,687	45,080	24,611	54,611	30,000
National Union Fire Insurance Company	138,000	183,000	69,000	151,000	150,000	18,000
Oceania Insurance Corporation	0	459	(59)	0	0	0
raciic Basin insurance Company	31,166	19,442	0	8,894	8,894	0
Pacific Indemnity Insurance Company	259,993	253,501	123,558	124,898	136,608	27,025
QBE Insurance (International), Ltd.	141,071	129,343	59,354	0	70,943	6,631
Royal Crown Insurance Corporation	41,037	38,599	20,748	0	14,191	0
Tokio Marine & Fire Insurance Company Ltd.	144,080	143,039	68,862	56,005	58,626	20,402
2002 TOTAL	\$1,679,293	\$1,568,457	\$756,570	\$829,497	\$940,948	\$236,658

\$204,578	\$327,091	\$246,314	\$641,390	\$1,659,421	\$1,776,195	2002 TOTAL
0	0	3,303	3,303	181,975	182,390	Traders Insurance Underwriters, Inc.
16,109	16,109	0	867	1,425	1,539	Tokio Marine & Fire Insurance Company, Ltd.
0	0	0	8,483	19,642	19,060	Telebond Insurance Corporation
0	4,667	0	0	174,896	184,165	Royal Crown Insurance Corp.
0	47,085	0	119,423	147,032	266,455	Premier Insurance Company
0	0	0	323	27	50	Pacific Indemnity Insurance Company
0	2,301	2,301	108,530	369,967	282,609	Oceania Insurance Corporation
26,415	40,942	14,527	48,403	39,310	87,713	Marianas Insurance Company, Inc.
0	0	0	8,215	17,892	18,950	Island Insurance & Surety Corp.
0	0	0	11,905	28,281	26,405	Global Insurance Inc.
94,725	0	0	100,850	167,620	212,557	Equitable Insurance Company, Inc.
0	0	0	120	2,077	300	Dongbu Insurance Company, Ltd. (KAFMIC)
19,971	20,100	130	1,835	8,965	10,629	CGU International Insurance plc
18,273	(20,967)	17,718	151,580	306,410	298,866	Century Insurance Company, Ltd.
\$29,085	\$216,854	\$208,335	\$77,553	\$193,902	\$184,507	American Contractor Indemnity Company
DIRECT LOSSES UNPAID	DIRECT LOSSES INCURRED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT PREMIUMS EARNED	DIRECT PREMIUMS WRITTEN	NAME OF INSURER
				SURETY		
		002	-0	NDING DECE	FOR YEAR ENDING DECEMBER	
		SES	AND LOSSES	PREMIUMS	EXHIBIT OF PREMIUMS AND	

\$132	\$25	\$0	\$6,707	\$9,057	\$9,500	FOOT TOTAL
132	25	0	0	0		2002 TOTAL
\$0	\$0	\$0	\$6,707	\$9,057	\$9,500	First Net Insurance Company
DIRECT LOSSES UNPAID	DIRECT LOSSES INCURRED	DIRECT LOSSES PAID (LESS SALVAGE)	UNEARNED PREMIUMS RESERVED	DIRECT PREMIUMS EARNED	DIRECT PREMIUMS WRITTEN	NAME OF INSURER
				FIDELITY		
\$592,313	(\$11,884)	\$40,882	\$7,911	\$41,385	\$44,910	100h - 0-00F
0	0	52,766	200	19,206	18,491	2002 TOTAL
0	0	0	0	2,850	2,850	Tradon Incurance Corp.
0	38,739	38,739	0	7,380	9,769	Royal Crown Insurance Company, Inc.
0	0	0	6,707	9,057	9,500	Posific Posit Insurance pic
\$592,313	(\$50,623)	(\$50,623)	\$1,004	\$2,892	\$4,300	Cell International Incompany, Ltd.
UNPAID	INCURRED	(LESS SALVAGE)	RESERVED	EARNED	WRITTEN	Century Incursors Company 151
DIRECT	DIRECT	DIRECT LOSSES PAID	PREMIUMS	DIRECT PREMIUMS	DIRECT PREMIUMS	NAME OF INSURER
			חופבכי	CONDO		
		1001		פאוואפ		
		000	_	NDING DECE	FOR YEAR ENDING DECEMBER	
		LOSSES		PREMIUMS	EXHIBIT OF PREMIUMS AND	m

2002 TOTAL

First Net Insurance Company

NAME OF INSURER

DIRECT PREMIUMS WRITTEN

DIRECT PREMIUMS EARNED

DIRECT UNEARNED PREMIUMS RESERVED

DIRECT LOSSES PAID (LESS SALVAGE)

DIRECT LOSSES INCURRED

DIRECT LOSSES UNPAID

\$81 **\$81**

\$0

\$ 8

\$91

\$164 **\$164** PRODUCT LIABILITY

\$0	\$0	\$0	\$183	\$15,797	\$1,137	2002 TOTAL
0	0	0	0	229	0	Pacific Indemnity Insurance Company
\$0	\$0	\$0	\$183	\$15,568	\$1,137	Century Insurance Company, Ltd.
DIRECT LOSSES UNPAID	DIRECT LOSSES INCURRED	DIRECT LOSSES PAID (LESS SALVAGE)	UNEARNED PREMIUMS RESERVED	DIRECT PREMIUMS EARNED	DIRECT PREMIUMS WRITTEN	NAME OF INSURER
			DIRECT	GLASS		
		002	-	NDING DECL	FOR YEAR ENDING DECEMBER	
		ρπρ	ハロコーロのの用の		TXTIBIT OF PREMILING AND	

\$2	(\$1,327)	\$911	\$22,585	\$72,016	\$85,547	ZUUZ IOIAL
0	0	0	4,205	12,664	11,888	lokio Marine & Fire Insurance Company, Ltd.
0	0	0	2,579	23,279	31,535	QBE Insurance (International) Limited
	(1,328)	911	5,941	10,162	11,300	Pacific Indemnity Insurance Company
0	0	0	234	248	482	The Nichido Fire & Marine Insurance Co., Ltd.
0	0	0	(45)	5,265	4,637	The Mitsui Marine & Fire Insurance Co., Ltd.
-7	1	0	46	4	195	First Net Insurance Company
0	0	0	1,778	4,421	4,446	Dongbu Insurance Company, Ltd. (KAFMIC)
0	0	0	1,138	5,083	7,090	Century Insurance Company, Ltd.
0	0	0	2,000	1,000	3,000	American Home Assurance Company
\$0	\$0	\$0	\$4,709	\$9,890	\$10,974	AIOI Insurance Co., Ltd. (Formerly Dai-Tokyo)
DIRECT LOSSES UNPAID	DIRECT LOSSES INCURRED	DIRECT LOSSES PAID (LESS SALVAGE)	PREMIUMS RESERVED	PREMIUMS EARNED	PREMIUMS WRITTEN	NAME OF INSURER
			DIRECT			
			HEFT	BURGLARY & THEFT	BU	

•	•	•	7.,0-0	+ - 3		
₹ 0	O.\$	O.S.	\$1.025	\$1.872	\$1,560	LOUZ TOTAL
0	0	0	/3/	000,1	040	יייייייייייייייייייייייייייייייייייייי
			101	A 000	240	QBE Insurance (International) imited
0	0	0	0	860	912	That Net Illsulative Company
\$0	\$0	\$0	\$288	\$12	\$300	First Not Incure Co., Ltd. (Formerly Dai-Tokyo)
UNPAID	NCURRED	(LESS SALVAGE)	מהטהגעהט	[\$7.4EC		AIOI Insurance Co. 144 (Famous D. T.
LOSSES	LOSSES	TOO OF A PAID			WRITTEN	
00000	- Occupa	DesEs BAID	PREMILIMS	PREMILIMS	PREMIUMS	
DIRECT	DIRECT	DIRECT	UNEARNED	DIRECT	DIRECT	NAME OF INSURER
			DIRECT			
			NERY	BOILER & MACHINERY	BO	
		200				
		202	-MRFR 31 2002	NDING DECE	FOR YEAR ENDING DECEMBER	
		בים מחנים.	AND LOS		TANDER OF TANDING AND E	
		DED.			XHIDIT OF	

\$3,000	\$76,719	\$74,719	\$289,586	\$353,910	\$436,409	2002 101AL
0	0	0	604	44,235	2,302	2002 TOTAL
0	0	0	24,200	23,178	40,700	Tokio Marino & Eiro Incurrence
0	0	0	24,079	54,927	57,951	Telebond Incurance Company Limited
0	0	0	2,723	7,834	10,557	ORE Incurance Company Ltd.
0	70,365	70,365	32,974	50,497	63,036	Marianas Insurance Company I L.
0	0	0	4,562	13,945	28,408	CGI I International Incurrence -1
3,000	6,412	4,412	195,000	154,718	223,718	Century Including Company
\$0	(\$58)	(\$58)	\$5,444	\$4,576	\$9,737	Centurion Casualty Company
LOSSES	LOSSES INCURRED	LOSSES PAID (LESS SALVAGE)	PREMIUMS RESERVED	PREMIUMS EARNED	PREMIUMS WRITTEN	AIOI Insurance Co. 144 (Econock: Do: Talent)
DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	NAME OF INSURER
		VRITE-INS	SATE WRITE	JUS/AGGREC	MISCELLANEOUS/AGGREGATE W	M

SURPLUS LINES

SUMMARY OF PREMIUMS WRITTEN

FOR THE YEAR ENDED JULY 1, 2003

					DIR. &								
REPORTING	AVIATION	MARINE	MARINE	CRIME	OFFICERS MARINE	MARINE	PREMISES	COLL.		AIRPORT	AIRPORT CONTRACT	PROF.	SECURITY
BROKER		CARGO	HUH	GUARD	LIABILITY	LIABILITY LIABILITY	LIABILITY	PROTECT.	PROTECT. PROPERTY LIABILITY ALL RISK LIABILITY	LIABILITY	ALL RISK	LIABILITY	
1).	444,346		376			4.006	133.242		1 040 364				
2).			1,860						1000				
2)		2052	2										
ارد		2,857	34,/01									3,147	
4).								-					
5).													
6).													
7)			Tanana.										
1).													
2002 TOTAL	\$444,346	\$2,857	\$36,937	\$0	\$0	\$4,006	\$133,242	\$0	\$1,040,364	\$0	\$0	\$3.147	0\$
2001 TOTAL	\$270,140	\$0	\$5,665	\$24,650	\$0	\$51,125	\$177,975	\$0	\$351,465	\$0	\$0	\$4,712	\$0

NOTE: 1). AON Insurance Micronesia (Saipan) Inc. 2). Pacifica Insurance Underwriters, Inc. 3). Takagi & Associates, Inc.

NO BUSINESS ACTIVITY FOR THE FOLLOWING COMPANIES:

Allied Insurance Services, Inc.

AM Insurance

Marianas Insurance Company, Ltd.

Moylan's Insurance Underwriters, Inc.

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

7,		7 - 3			
\$17.318		\$4.209		\$13,109	ICIALS
					TOTALE
					Identifiable Individuals
					Preposit-type runas Based on
					D0500# + in 0 T
					Lines of Business
					o. Aggregate write-itis for Other
					3 Aggregate White in the
1,0.0		-,			2. Annuity Considerations
17 318		4.209		13,109	
ICIAL	INDUSTRIAL	GNOOF	(Group & markindar)		1 Ife Insurance
101	INDIGEDIAL	alload	(Group & Individual)	ORDINARY	
			CREDIT LIFE		

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

	ORDINARY	(Group & Individual)	GBOILD	INDITETRIAL	TOTAL
LIFE INSURANCE:		(O NOO!	ואטסטותאר	CIAC
Paid in Cash or Left on Deposit					
Applied to Pay Renewal Premiums					
Applied to provide paid-up Additions or					
Shorten the Endowment or Premium					
Premium-paying Period					
Other					
IOTALS					
ANNUITIES					
Paid in Cash or Left on Deposit					
Applied to Provide Paid-up Annuities					
Other					
TOTALS					

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

*0,000		40,000			
000		88 000			ICIALS
					TOTALO
					All other Benefits excent A & H
					Direct Claims and Benefits Paid
					Shedare wife-its for Miscellaneons
					Aggregate White Inc. 6- No.
					Surrender Values
					will dity Delients
					Applity Reposits
0,000					Matured Endowments
6,000		6.000			Mark Borono
IOIAL	INDUSTRIAL	GROOF	a martianal)		Death Renefits
			& Individual	ORDINARY	
			CXECT LIFE (Group		

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

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

EXHIBIT OF POLICY EXHIBIT FOR YEAR ENDING December 31, 2002

			CREI	CREDIT LIFE				
	OR.	ORDINARY	(Group 8	(Group &Individual)		GROUP		TOTAL
			No. of Pols.					
	NO.	AMOUNT	& Gr. Cert.	AMOUNT	No of Cert	TNICMA	<u>z</u>	TNICMA
In Force, December 31, Previous Year	67	1,825,976				630	67	2 704 606
Issued During Year							9	-1.0.1000
Ceased to be in Force During Year (net)	(11)	(207 261)				(4 5 0 4 3 6)		(AE 4 20E)
In Force Desember 34 Comment V		(10: ,=0:/				(107,044)		(+0+,000)
in Force, December 31, Current Year	56	1,528,715				721,586	56	2,250,301

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

		:: \	20: 0:, 1001		
	Direct	Direct Premiums	Dividends Paid or	Direct	Direct Losses
	Premiums	Earned	Credited on Dir. Bus.	Losses Paid	Incurred
Group Policies					
Federal Employees Health Benefits					
Program Premium					
Credit (Group & Individual)					
OTHER INDIVIDUAL POLICIES:					
Non-cancelable					
Guaranteed Renewable					
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
TOTALS					

AMERICAN NATIONAL INSURANCE COMPANY DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS

FOR YEAR ENDING December 31, 2002

\$100,043			\$69,554	\$30,489	-0.200
				\$00 ACO	TOTALS
					Identifiable Individuals
					Deposit-type Funds Based on
					Lines of Business
	- Address - Addr				3. Aggregate Write-ins for Other
28,993				28,993	A Alliquity Considerations
71,050			69,554	1,496	- Lie ilsurance
TOTAL	INDUSTRIAL	GROUP	(Group & Individual)	ORDINARY	

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

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	ТОТАL
LITE INCURANCE:					
Paid in Cash or Left on Deposit					
Applied to Pay Renewal Premiums					
Applied to provide paid-up Additions or					
Shorten the Endowment or Premium					
Premium-paying Period					
Other					
TOTALS					
ANNUITIES				the second secon	
Paid in Cash or Left on Deposit					
Applied to Provide Paid-up Annuities					
Other					
TOTALS					

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

,					
\$42,542			\$42,542		IOIALO
					TOTALS
					All other Bonefits accept A 9 11
					Direct Claims and Repetite Paid
					Aggregate Write-Ins for Miscellaneous
					Carrerage values
					Ourrondor Voluco
					Annuity Benefits
					Mainted Elidominents
42,542			42,542		Modern Delicity
TOTAL	INDUSTRIAL	GROUP	(Group & Individual)	ORDINARY	Dooth Doorhit

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

	Current Vear	TOTAL Settlements	Amount Rejected	reduction by compromise	Dodination by O	TOTAL Paid	by Fayment on Compromised Claims	Cy ayment in rull	By Daymant in F. II	Settled During Current Year			Clipaid December 31. Previous Year				
	-										(15)	100	2	NO.		ORDI)
2,177,669	22200										1,263,288	100,416	044 204	AMOUNT		ORDINARY	
(3)	٥	3			ယ			ω						& Gr. Cert.	No. of Pols.	(Group &	כאַדַּי
	42,342	200			42,542			42,542			42,542			AMOUNT		(Group & Individual)	
														No. of Cert.		GF	
														AMOUNT		GROUP	
								(1)			(1)	_		Z		INDUS	
9,262										0,100	8 762	500	,	TNIOMA		INDUSTRIAL	
8	ω				ယ		ľ	w		(10)	(18)	29	140.	Z			
2,186,931	42,542			1	42 542		i	42 542	_	1,017,002	1 314 505	914,881	21110014	T S S S		TOTAL	

EXHIBIT OF POLICY EXHIBIT FOR YEAR ENDING December 31, 2002

	OR	ORDINARY	(Group &	CREDIT LIFE (Group & Individual)	GR	GROUP	INDII	INDIISTRIAI	77	TOTAL
	!		No. of Pols.							
	NO.	TNDOMA	ex Gr. Cert.	AMOUNT No. of	No. of Cert	TUIIOMA	2	TRIIOMA	<u> </u>	TOTAL
IIII FOICE, December 31 Previous Year	_	333 03	277	20200	ш			711.10 Calva	110.	DITOUIT.
lection During Voor		08,000	0/0	2,595,290					377	2.664.845
Conce Daining Total			244	2.513.735					244	O 512 725
Ceased to be in Force During Year (net)			(476)	14 000 100			The second second			1,0.0,.00
In Force December 31 Current Vear		000		(1,628,429)					(176)	(1,628,429)
ייין דיייטייייטיין, ייין אוייין דייין	1	09,555	441	3,480,596	-				445	3.550.151

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

	Direct	Direct Premiums	Dividends Paid or	Direct	Direct Losses
	Premiums	Earned	Credited on Dir. Bus.	Losses Paid	Incurred
Group Policies					
Federal Employees Health Benefits					
Program Premium					
Credit (Group & Individual)	16.769				
OTHER INDIVIDUAL POLICIES:					
Non-cancelable					
Guaranteed Renewable					
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
TOTALS	\$16,769				

BALBOA LIFE INSURNACE COMPANY DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS

т
FOR
D
_
YEA
4
~
罗
\equiv
≚
5
<u>.</u>
Ď
റ്
0
크
mber
Ŧ
ώ
,
2
5
Ŋ

*1 -,00			+		
\$24 991			\$24.991		IOIALS
					TOTALS
					Identifiable Individuals
					Deposit-type Funds Based on
					rines of pusifiess
					inco of Business for Other
					3 Aggregate Write ins for Other
27,001			1 ; ; ;		2. Annuity Considerations
24 991			24 991		i. Life insurance
TOTAL	INDUSTRIAL	GROUP	(Group & Individual)	ORDINARY	4 1.65

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

	ORDINARY	(Group & Individual)		NIDIOTDIA!	
LIFE INSURANCE:		() () () () () () () () () ()	0.000	11000	200
Paid in Cash or Left on Deposit					
Applied to Pay Renewal Premiums					
Applied to provide paid-up Additions or					
Shorten the Endowment or Premium					
Premium-paying Period					
Other					
TOTALS					
ANNUITIES					
Paid in Cash or Left on Deposit					
Applied to Provide Paid-up Annuities					
Other					
TOTALS					

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

	ORDINARY	(Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits		13.961			13 061
Matured Endowments		1			10,001
Annuity Benefits					
Surrender Values					
Aggregate Write Inc for Missollesson					
Aggregate Write-Ins for Miscellaneous Direct Claims and Benefits Paid					
All other Benefits, except A & H			111111111111111111111111111111111111111		
TOTALS		\$13,961			\$13.961

3,458	1			3,458	<u>۔۔۔</u>			Ulipaid, December 31, Current Year
13,961				13,961				I O I AL Settlements
								Amount Rejected
								Reduction by Compromise
13,961				13,961				IOIAL Paid
								By Payment on Compromised Claims
13,961				13,961				By Payment in Full
								Settled During Current Year
13,236				13,236				incurred During Current Year
4,183	1			4,183				Unpaid December 31, Previous Year
AMOUNT	No.	AMOUNT	No. of Cert.	AMOUNT	& Gr. Cert.	AMOUNT	NO.	
					No. of Pols.	-		
TOTAL		GROUP		(Group & Individual)	(Group &	ORDINARY	Q	
				CREDIT LIFE	CRED			

			CRE	CREDIT LIFE				
	SP	ORDINARY	(Group &	(Group & Individual)		GROUP		TOTAL
			No. of Pols.					
	NO.	AMOUNT	& Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT
The roice, December 31, Previous Year			540	2,987,625			540	2,987,625
issued During Year			224	1,826,916			224	1,826,916
ceased to be in Force During Year (net)			(49)	(1,455,914)			(49)	(1,455,914)
III Force, December 31, Current Year			715	3,358,627			715	3,358,627

\$1.774	\$618		\$16,675	\$5,802	ICIALS
					TOTALS
					All Others
					Other Accident Only
				•	INUIT-TENEWable for Stated Reasons Only
					Cadiditioed (citewable
	•				Guaranteed Renewable
					Non-cancelable
			-		O THE TOP ICITIO
					OTHER INDIVIDUAL BOLICIES.
					Credit (Group & Individual)
					Program Premium
					Federal Employees Health Benefits
1.774	618		16,675	5,802	Cloup I Olicies
Incurred	Losses Paid	Credited on Dir. Bus.	Earned	Premiums	Group Dolicios
Direct Losses	Direct	Dividends Paid or	Direct Premiums	Direct	
		3		Discort.	

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

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

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

	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDESTRIAL	TOTAL
LIFE INSURANCE:					i
Paid in Cash or Left on Deposit					
Applied to Pay Renewal Premiums					
Applied to provide paid-up Additions or					
Shorten the Endowment or Premium					
Premium-paying Period					
Other					
TOTALS					
ANNUITIES					
Paid in Cash or Left on Deposit					
Applied to Provide Paid-up Annuities					
Other					
IOIALS					

4 11 4 7 4 4					
\$23,680			\$23,680		ICIALS
					TOTALO
					All other Benefits, except A & H
					Direct Claims and Benefits Paid
					Aggregate Write-Ins for Miscellaneous
					Surrender Values
		į			Ciliary perents
					Applify Repofic
23,680			23,680		Matured Endowments
-0.55	14000	01.001	00000		Death Benefits
TOTA:	ND ICTOIAL	alloa0	(Group & Individual)	ORDINARY	

_	Unpaid December 31 Current Voor	Amount Rejected) Corribiomise	5 23,680	TOTAL Paid	Ly - ayriletit Oil Collipromised Claims	By Daymont 5 23,680	By Payment in Full	Comod Dailig Carlett Tear	Settled During Committee C		777	NO. AMOUNT & Gr. Cert. AMOUNT No. of Cert	No. of Pols.	ORDINARY (Group & Individual) GROUP	CREATIES
5,001	3,680			3,680			3,680			8,207	4/4	7,	_		-	
_	C 1			O1			IJ.			9		140.	<u>Z</u>			
5.001	23,680		,000	23 680		-0,000	23 680			28.207	474	78001	TIMION		TOTAL	

		IIII Force, December 31 Current Vest	la l	(Ceased to be in Force During Vear (not)		lissued During Year		Treviolis Year				
									NO.		9	2
									AMOUNT		CADINAKT	
	2,968		(1,998)		3,503		7,463		& Gr. Cert.	No. of Pols.	(Group &	CRED
	\$16,012,704	, , , , , , ,	(7.923.210)		17.174.196		6.761.718		AMOUNT		(Group & Individual)	CREDIT LIFE
									No. of Cert.			
									AMOUNT		GROUP	
	2.968	(1,000)	(1 998)	0,000	3 503	.,.00	1 463		2			
7 . = ; = . = ;	\$16,012,704	(1,000,010)	(7 923 210)	17,174,100	17 17/ 108	0,701,710	6 761 718		TNICMA		TOTAL	

\$37,775	\$844		\$180,196	\$307,717	IOIALS
					All Others
					Other Accident Only
					Non-renewable for Stated Reasons Only
					Guaranteed Renewable
					Non-cancelable
					CIHER INDIVIDUAL POLICIES:
37,775	844		180,196	307,717	Credit (Group & Individual)
					Program Premium
					Federal Employees Health Benefits
					Group Policies
Incurred	Losses Paid	Credited on Dir. Bus.	Earned	Premiums	
Direct Losses	Direct	Dividends Paid or	Direct Premiums	Direct	

INDIVIDUAL ASSURANCE COMPANY, LIFE, HEALTH & ACCIDENT DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS

FOR YEAR ENDING December 31, 2002

\$5,885,478		\$4,075,415	\$39,066	\$1,770,997	TOTALS
11013	**************************************				Identifiable Individuals
					Donosit time Francis Donos
					3. Aggregate Write-ins for Other
190,017		13,833		176,184	2. Annuity Considerations
5,695,461		4,061,582	39,066	1,594,813	1. Lire insurance
TOTAL	INDUSTRIAL	GROUP	(Group & Individual)	ORDINARY	
			CREDIT LIFE		

EXHIBIT OF DIRECT DIVIDEND TO POLICYHOLDERS

FOR YEAR ENDING December 31, 2002

	ORDINARY	CREDIT LIFE	GROUP	INDUSTRIAL	TOTAL
LIFE INSURANCE:					
Paid in Cash or Left on Deposit					
Applied to Pay Renewal Premiums					
Applied to provide paid-up Additions or					
Shorten the Endowment or Premium					
Premium-paying Period					
Other					
TOTALS					
ANNUITIES					
Paid in Cash or Left on Deposit					
Applied to Provide Paid-up Annuities					
Other					
TOTALS					

EXHIBIT OF DIRECT CLAIMS AND BENEFITS PAID

FOR YEAR ENDING December 31, 2002

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

	OR	ORDINARY	CRED (Group &	CREDIT LIFE (Group & Individual)	(GROUP		TOTAL
			No. of Pols.					
	NO.	AMOUNT	& Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT
Unpaid December 31, Previous Year					22	721,853	22	721,853
Incurred During Current Year	4	246,877	2	4,393	59	2,982,640	65	3,233,910
Settled During Current Year								
By Payment in Full	4	226,786	2	3,804	53	2,671,700	59	2,902,290
By Payment on Compromised Claims								3
TOTAL Paid	4	226,786	2	3,804	53	2,671,700	59	2,902,290
Reduction by Compromise								
Amount Rejected								
TOTAL Settlements	4	226,786	2	3,804	53	2,671,700	59	2,902,290
Unpaid, December 31, Current Year		20,091		589	28	1,032,793	28	1,053,473

			CREI	CREDIT LIFE				
	유	ORDINARY	(Group &	(Group & Individual)	_	GROUP		TOTAL
			No. of Pols.					
	NO.	AMOUNT	& Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT
In Force, December 31, Previous Year	1,766	179,697,381	532	2,270,920	ω	1,424,765,161	2,301	1,606,733,462
Issued During Year	503	55,188,991	123	400,147		95,000	626	55,684,138
Ceased to be in Force During Year (net)	(310)	(19,785,173)	76	111,642		(428,051,086)	(234)	(447,724,617)
In Force, December 31, Current Year	1,959	\$215,101,199	731	\$2,782,709	3	\$996,809,075 2,693	2,693	\$1,214,692,983

	Direct	Direct Premiums	Dividends Paid or	Direct	Direct Losses
	rielliums	Earned	Credited on Dir. Bus.	Losses Paid	Incurred
Gloup Policies					
Federal Employees Health Benefits	r				
Program Premium					
Credit (Group & Individual)					
OTHER INDIVIDUAL POLICIES:					
Non-cancelable					
Claratical Department					
Codi di liceo Nellewable					
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
TOTALS					

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

*					
\$180.797				\$180,797	IOIALS
					TOTALO
					Identifiable Individuals
					Deposit-type Funds Based on
					Liles of Business
					3. Aggregate virite-ins for Other
					2 Accepte West in Each
180,797				161,001	2 Applity Considerations
				400 707	1 life Insurance
TOTAL	INDUSTRIAL	GROUP	(Group & Individual)	ORDINARY	
			CREDIT LIFE		

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

	ORDINARY	CREDIT LIFE (Group & Individual)	GROID	INDIPERIOR	TOTAL
LIFE INSURANCE:					
Paid in Cash or Left on Deposit					
Applied to Pay Renewal Premiums					
Applied to provide paid-up Additions or					
Shorten the Endowment or Premium					
Premium-paying Period					
Other					
TOTALS					
ANNUITIES					
Paid in Cash or Left on Deposit					
Applied to Provide Paid-up Annuities					
Other					
TOTALS					

		CREDITLIFE			
Death Repetite	CRUINART	(Group & Individual)	GROUP	INDUSTRIAL	TOTAL
U CONTROLLE					
Matured Endowments					
Annuity Repofits					
variary Delicito			-		
Surrender Values					
Aggregate West Inc for Manager					
LASH CARLE ANTIC-IIIS TOT MISCELLANGOUS					
Direct Claims and Benefits Paid					
All other Benefits, except A & H					
TOTALS					

				•				
			CREC	CREDIT LIFE				
	OR	ORDINARY	(Group &	(Group & Individual)	•	GROUP	•	TOTAL
			No. of Pols.					
	NO.	AMOUNT	& Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT
Unpaid December 31, Previous Year								
Incurred During Current Year								
Settled During Current Year								
By Payment in Full								
Dy Daymont on Committee in Comm								
by Fayilletit of Compromised Claims								
IOIAL Paid								
Reduction by Compromise								
Amount Rejected								
TOTAL Settlements								
Unpaid December 31 Current Vear								
The state of the s								

			CREI	CREDIT LIFE				
	유	ORDINARY	(Group &	(Group & Individual)	_	GROUP		TOTAL
			No. of Pols.					
	NO.	AMOUNT	& Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT
III Force, December 31, Previous Year								
Issued During Year								
Coased to be in Corne Division Version								
Ceased to be in Force Dulling Year (net)								
Pil Force, December 31, Current Year								

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

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

\$34,680				\$34,680	ICIALS
				***	TOTALS
					Identifiable Individuals
					Deposit-Type Funds Based on
					בוופס טו בעטוופטט
					ines of Business
					3. Aggregate Write-ins for Other
					2 Amilary Considerations
34,000				0.,000	2 Annuity Considerations
34 600				34 680	I. Life insurance
TOTAL	INDUSTRIAL	GROUP	(Group & Individual)	ORDINARY	
			CREDIT LIFE		

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

	ORDINARY	(Group & Individual)	GROUD	INDIETDIAL	TOTAL
LIFE INSURANCE:					- 0
Paid in Cash or Left on Deposit					
Applied to Pay Renewal Premiums					
Applied to provide paid-up Additions or					
Shorten the Endowment or Premium					
Premium-paying Period					
Other					
TOTALS					
ANNUITIES					
Paid in Cash or Left on Deposit					
Applied to Provide Paid-up Annuities					
Other					
TOTALS					

\$ 53				\$53 -	IOIALS
					TOTALS
					All other Benefits and Benefits Paid
			The state of the s		Aggregate Write-Ins for Miscellaneous
53				53	our erider values
				The state of the s	Circondor / Chap
					Applify Reposits
					Matured Endowments
TOTAL	INDUSTRIAL	GROUP	(Group & Individual)	ORDINARY	Death Repetite

			CRED	CREDIT LIFE				
	ORI	ORDINARY	(Group &	(Group & Individual)		GROUP		TOTAL
			No. of Pols.					
	NO.	AMOUNT	& Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT
Unpaid December 31, Previous Year								
Incurred During Current Year								
Settled During Current Year					7 - 2			
By Payment in Full								
By Payment on Compromised Claims								
TOTAL Paid								
Reduction by Compromise								
Amount Rejected								
TOTAL Settlements								
Unpaid, December 31, Current Year								
		The second name of the second na						

	OR	ORDINARY	CREI (Group &	CREDIT LIFE (Group & Individual)		GROUP		TOTAL
	_		No. of Pols.					
	NO.	AMOUNT	& Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT
In Force, December 31, Previous Year	81	8,205,016						
Issued During Year								
Ceased to be in Force During Year (net)	(10)	(780,088)						
In Force, December 31, Current Year	71	\$7,424,928						

	- (2)	י סיי וראיי בייסוויס בפרפוויספו טו, בטני	761 31, 2002		
	Direct	Direct Premiums	Dividends Paid or	Direct	Direct Losses
Group Dolicies	Premiums	Earned	Credited on Dir. Bus.	Losses Paid	Incurred
Cloap - Olicido					
Federal Employees Health Benefits					
Program Premium			•		
Credit (Group & Individual)					
OTHER INDIVIDUAL BOLICIES:					
Non composition of the Original					
יישטון-כמווכפומטוכ					
Guaranteed Renewable					
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
TOTALS					

NETCARE LIFE AND HEALTH INSURANCE COMPANY DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS

FOR YEAR ENDING December 31, 2002

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

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

	ORDINARY	Group & Individual)	GROID	INDISTRIAL	TOTAL
LIFE INSURANCE:					
Paid in Cash or Left on Deposit					
Applied to Pay Renewal Premiums					
Applied to provide paid-up Additions or					
Shorten the Endowment or Premium					
Premium-paying Period			*********		
Other					
TOTALS					
ANNUITIES					
Paid in Cash or Left on Deposit					
Applied to Provide Paid-up Annuities					
Other					
TOTALS		-			

\$0.0,010		*			
\$618 525		\$22.500		\$596,025	IOIALS
		_			TOTAL O
					All other Renefite except A & L
					Direct Claims and Benefits Paid
					Aggregate vvrite-ins for Miscellaneous
11,050				11,050	Callellativeles
090					Surrender Values
202				393	Annuity Benefits
					India cu Cilowilleiils
607,082		22,500		584,582	Motured Endoursents
JOJAL	INDUSTRIAL	GNOOT	(Croup a marriaga)		Death Renefite
1014		000	(Group & Individual)	ORDINARY	
			CREDITLIFE		

				,				
	9	ORDINARY	Group &	Group & Individual)	0	GROUP		TOTAL
	N O	AMOUNT	No. of Pols.	TNIOMA	No of Cart	A MOLINIT	N	
Unpaid December 31, Previous Year						Om Ocivi	140.	AMOON
Incurred During Current Year	4	634 283			ס	27.000		
Settled During Current Year	-	700,700			_	35,000	σ	586,688
Ry Payment in Full	,							
by ayment iii all	Ü	584,582			1	22.500	4	607 082
By Payment on Compromised Claims								00.
TOTAL Paid	ω	584.582			1	22 200	\$	C60 409
Reduction by Compromise					-	22,000	1	007,002
Amount Rejected								
TOTAL Settlements	ω	584 582			4	33 500	_	600 700
Unpaid, December 31 Current Year	1	50.000			_	22,500	4	200,700
The state of the s		50,000			1	12,500	2	62,500

EXHIBIT OF POLICY EXHIBIT

FOR YEAR ENDING December 31, 2002

iii olce, pecember 31, current year	In Earce December 31 County Tear (net)	Ceased to be in Earns During Voor (191)	Issued During Year	In Force December 31 Dravious Voca			
/09	(86)	35	ò	NO.	;	OR.	
\$52,906,387	6,726,978	2,570,536	43,608,8/3	AMOUNT		ORDINARY	
				& Gr. Cert.	No. of Pols.	(Group &	CRED
				AMOUNT		(Group & Individual)	CREDIT LIFE
7	(4)	4	7	No. of Cert.		_	
\$5,586,000	(17,925,416)	1,170,000	22,341,416	AMOUNT		GROUP	
716	(90)	39	767	No.			
\$59,492,387	(11,198,438)	3,740,536	66,950,289	AMOUNT		TOTAL	

\$1,313,007	\$1,410,400		₩1,444,601	ψ1, 1 10,010	
£4 240 607	60V CVV V3		12C VVV 13	\$1 419 813	TOTALS
					All Others
					Other Accident Only
					Non-renewable for Stated Reasons Only
1,748	1,406		14,456	7,403	Guaranteed Renewable
					Non-cancelable
					OTHER INDIVIDUAL POLICIES:
					Credit (Group & Individual)
					Program Premium
					Federal Employees Health Benefits
1,317,859	1,412,002		1,429,775	1,412,410	Group Policies
Incurred	Losses Paid	Credited on Dir. Bus.	Earned	Premiums	
Direct Losses	Direct	Dividends Paid or	Direct Premiums	Direct	

NORTH COAST LIFE INSURANCE COMPANY DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS

ı			
H		7	
	1		
I	:	ì	
	•	_	
I	:	_	
l	į	ַ	
I	:		
ı	4	А	
Ì		1	
ı	2	Ż	
۱	Ē	_	J
۱	i		
ı	4	٤	
ļ	•	ı	,
l	t		1
ı	(D	1
l	COLLEGE	?	
ı	٤	4	
ı	Ξ	3	
ı	ζ	2	
l	-	4	
ı	r		
l	-	ŝ	
ľ	•		
ı	ŗ	_	١
ı	è	=	
ı	1001	Š)
l			

\$57.000				\$57,000	ICIALS
					TOTALO
					Identifiable Individuals
					Deposit-type Funds Based on
					Cilies of Dustriess
					inos of Business
					3. Aggregate Write-ins for Other
					2. Annuity Considerations
57,000				07,000	2 Appliety Considerations
				22 000 23 000	1. Life Insurance
TOTAL	NDUSTRIAL	GROUP	(Group & Individual)	ORDINARY	
			CREDIT LIFE		

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

	ORDINARY	GREDIT LIFE	CBOID		
LIFE INSURANCE:		()	01.000	11000	
Paid in Cash or Left on Deposit					
Applied to Pay Renewal Premiums					
Applied to provide paid-up Additions or					
Shorten the Endowment or Premium					
Premium-paying Period					
Other					
TOTALS					
ANNUITIES					
Paid in Cash or Left on Deposit					
Applied to Provide Paid-up Annuities					
Other					
TOTALS					

		CREDIT LIFE			
	ORDINARY	(Group & Individual)	GROUP	INDUSTRIAL	TOTAL
Death Benefits					
Matured Endowments					
Applied Doposito					
Ailliuity beliefits					
Surrender Values					
Aggregate White Inc. for No.					
Ayyreyare ville-ins for Miscellaneous					
Direct Claims and Benefits Paid					
All other Benefits, except A & H					
TOTALS					

			CREC	CREDIT LIFE				
	OR.	ORDINARY	(Group &	(Group & Individual)		GROUP		TOTAL
	5		No. of Pols.					
Unpaid December 31. Previous Year		311100141	G. 001.	CiniColl	No. of Celt.	AMOON	NO.	AMICONI
Incurred During Current Year								
Settled During Current Year								
By Payment in Full								
By Payment on Compromised Claims								
TOTAL Paid								
Bediction by Compression								
A Compromise								
Amount Rejected								
TOTAL Settlements								
Unpaid, December 31, Current Year	,							

1. cree, Eccentral \$5,339,026		Diring Veer (net)	Ilssued During Year	6,419,220	NO. AMOUNT	2	ORDINARY	
					& Gr. Cert.	No. of Pols.	(Group &	CREC
					AMOUNT		(Group & Individual)	CREDIT LIFE
					No. of Cert.			
					AMOUNT		GROUP	
					No.			
\$5,339,026	(1,080,194)		0, 0,1110	6 419 220	AMOUNT		TOTAL	

		CONTRACTOR DESCRIPTION TO PROPERTY AND ADDRESS OF A PROPERTY ADDRESS OF A PROPERTY AND ADDRESS OF A PROPERTY AND ADDRESS OF A PROPERTY	761 01, 1001		
	Direct	Direct Premiums	Dividends Paid or	Direct	Direct Losses
	Premiums	Earned	Credited on Dir. Bus.	Losses Paid	Incurred
Group Policies					
Federal Employees Health Benefits					
Program Premium					
Credit (Group & Individual)					
OTHER INDIVIDUAL POLICIES:					
Non-cancelable					
Guaranteed Renewable					
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
TOTALS					

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

\$906,994		\$109,961		\$797,033	IOIALS
200,235				200,235	Identifiable Individuals
					Lines of Business
					3. Aggregate Write-ins for Other
					2. Annuity Considerations
706,759		109,961		596,798	1. Lite insurance
TOTAL	INDUSTRIAL	GROUP	CREDIT LIFE (Group & Individual)	ORDINARY	

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

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

T - 7 - 7					
\$89.876				\$89,876	ICIALS
					TOTALS
					All other Reposite expent A o II
					Direct Claims and Benefits Paid
					Aggregate Write-Ins for Miscellaneous
89.876				89,876	oulleilder Values
					C. Frondon Volume
					Annuity Benefits
					Matured Endowments
					Death Benefits
TOTAL	INDUSTRIAL	GROUP	CREDIT LIFE (Group & Individual)	ORDINARY	

				,				
		ORDINARY	CRED (Group &	CREDIT LIFE (Group & Individual)	0	GROUP		TOTAL
	NO.	AMOUNT	No. of Pols.	AMOUNT	No of Cert	TIMIONA	N	TIMIONA
Unpaid December 31, Previous Year						2000		Calcon
Incurred During Current Year						40.00		40000
Settled During Current Year					-	002,01	_	16,250
By Payment in Full								
Di Domonto								
by Fayment on Compromised Claims								
TOTAL Paid								
Reduction by Compromise								
Amount Rejected								
TOTAL Settlements								
Unpaid, December 31, Current Year					_	16 250	4	16 250
						. 0,100	-	10,100

EXHIBIT OF POLICY EXHIBIT

FOR YEAR ENDING December 31, 2002

			CKEL					
	QR	ORDINARY	(Group &	(Group & Individual)	_	GROUP		TOTAL
			No. of Pols.					
	NO.	AMOUNT	& Gr. Cert.	AMOUNT	No of Cert	AMOUNT	5	TRICOMA
Force, December 31, Previous Year	347	33 810 310			3	GE 200 000	33	
Issued During Veer	3				11	00,200,300	000	21,019,012
Conce Daily Cal	32	3,4/0,644			2	2.000.000	34	5 470 644
Ceased to be in Force During Year (net)	(24)	(4 087 049)				5 010 200	3	1 005 051
In Force December 31 Current Voca	27.7	200				0,812,000	(44)	1,020,201
"" i dicc, December of, Culterit Tear	355	\$33,195,907			24	\$73.119.200	379	\$106.315.107

	. (::		() l () l		
	Direct	Direct Premiums	Dividends Paid or	Direct	Direct Losses
	Premiums	Earned	Credited on Dir. Bus.	Losses Paid	Incurred
Group Policies					
Federal Employees Health Benefits					
Program Premium					
Credit (Group & Individual)					
OTHER INDIVIDUAL POLICIES:					
Non-cancelable					
Guaranteed Renewable	9,828	10,256			
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
TOTALS	\$9,828	\$10,256			

PRIMERICA LIFE INSURANCE COMPANY DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS

FO
カイ
ΈAR
EN
DING
3 De
cem
mber
<u>α</u>
2002

\$232.609				\$232,609	-0-250
					TOTALS
					Identifiable Individuals
					Ceposit-type Funds Based on
					Lines of Dusiness
					ines of Business
					o. Aggregate Wille-IIIs for Other
9,543				9,040	3 Angregate Write inc for Other
				0 643	Annuity Considerations
223 066				223,066	יי וויס וויסיומורכס
TOTAL	INDUSTRIAL	GROUP	(Group & Individual)	ORDINARY	1 Life Incurance
			CREDIT LIFE		

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

			,		
	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDIECTOIAI	TOTAL
LITE INSURANCE:				1000	200
Paid in Cash or Left on Deposit					
Applied to Pay Renewal Premiums					
Applied to provide paid-up Additions or					
Shorten the Endowment or Premium					
Premium-paying Period					
Other					
TOTALS					
ANNUITIES					
Paid in Cash or Left on Donner					
and in Casil of Felt of Deposit					
Applied to Provide Paid-up Annuities					
Other					
TOTALS					
					-

101,00					
\$5 202				\$5,202	CALO
043					TOTALE
643				643	All other benefits, except A & H
					Direct Claims and Benefits Paid
					Direct Claims and Deputit Direct Claims and Direct Direct Claims and Direct Direct Claims
4,559				4,559	Aggregate Write Inc for Missolians
					Surrender Values
					Ariffulty Benefits
					אומימיפת ביומטאוויפוונצ
					Matured Endouments
-OIAF	יאטסטייאיר	O.CO.	(- : - in the second of the s		Death Benefits
101	INDERCINI	GBOID	(Group & Individual)	ORDINARY	

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

	lin Force, December 31, Current Year	reased to be in Force During Year (net)	Coased build real	lested During Voor	In Earne December 34 Drawing Vess			
100	180	(33)		212	NO.	_	SR.	
01,240,210	27 222 270	(6,754,856)	1,353,216	42,624,910	AMOUNT		ORDINARY	
		_			& Gr. Cert.	No. of Pols.	(Group &	CREC
					AMOUNT		(Group & Individual)	CREDIT LIFE
					No. of Cert.			
					AMOUNT		GROUP	
ī	200	(33)	_	212	No.			
31,223,210	22020	(6,754,856)	1,353,216	42,624,910	AMOUNT		TOTAL	

**************************************	\$110,001		3 1		
€2/7 873	\$220 FE2		\$269.693	\$257,985	ICIALS
					TOTALO
					All Others
					Other Accident Only
1 : 3 (: 1					Noti-tellewable for Stated Reasons Only
247.872	220.552		269,693	257,985	Non report for the land of the
					Guaranteed Renewable
					Non-cancelable
					OTTEN INDIVIDUAL POLICIES:
					OTLICO INDIVIDUAL DOLLORIO
					Credit (Group & Individual)
					Program Premium
					Federal Employees Health Benefits
				-	Cloub - Olicida
Incurred	Losses Paid	Credited on Dir. Bus.	Earned	Premiums	
Direct Losses	Direct	Dividends Paid or	Direct Premiums	Direct	
		G. G., 1001			

PROTECTIVE LIFE INSURANCE COMPANY DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS

FOR
YEAR
ENDIN
lG Dec
ember
3
2002

\$35,018 			(\$3,010)	\$01,000	
0,00			(OYO)	0C8 V3\$	TOTALS
					Identifiable Individuals
					Deposit-type Funds Based on
					Lines of Business
					3. Aggregate Write-ins for Other
					2. Annuity Considerations
59,819			(5,010)	64,829	i. Lie insurance
TOTAL	INDUSTRIAL	GROUP	(Group & Individual)	ORDINARY	

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

			1001		
	ORDINARY	CREDIT LIFE (Group & Individual)	GROUP	INDUSTRIAL	TOTAL
LIFE INSURANCE:					
Paid in Cash or Left on Deposit					
Applied to Pay Renewal Premiums					
Applied to provide paid-up Additions or					
Shorten the Endowment or Premium					
Premium-paying Period					
Other					
TOTALS					
ANNUITIES					
Paid in Cash or Left on Deposit					
Applied to Provide Paid-up Annuities					
Other					
IOIALS					

				The state of the s	
\$35				\$ 35	IOIALO
					TOTAL O
					All other Benefits expent A o Li
					Direct Claims and Benefits Paid
					Aggregate vvrite-ins for Miscellaneous
35				35	Account Maines
					Surrender Values
					Annuity Benefits
	The state of the s				Matured Efforments
					Motion J College
TOTAL	INDUSTRIAL	GROUP	(Group & Individual)	URUINARY	Death Repofits
			CREDIT LIFE		

			275,0				
			2 033	4			Unpaid, December 31, Current Year
							i ocuencile
		_					TOTAL Settlements
							Amount Rejected
							A Comploined
							Reduction by Compromise
							I CIAL Faig
							TOTAL CIT COMPTONING CIGINIA
							By Payment on Compromised Claims
							by rayment in ruil
							Dy Domant in T. II
			(5,550)				Settled During Current Year
			(5.599)				Committee of the commit
_	*		9,521				Incurred During Current Vear
			2.5				Cilpaid December 31, Previous Year
NO AMOUNT	AMOUNT	No. of Cert	AMOUNT	& Gr. Cert.	AMOUNT	NO.	
				No. of Pols.		:	
TOTAL	GROUP	0	(Group & Individual)	(Group &	ORDINARY	S	
			ראדטור בודה	ראונ)	

	cies, describer of, Culterit real	In Force December 31 Current Voca	iner) in a sear to sear that a sear (liet)	Ceased to be in Eoroe During Voca (see	lissued During Year		Trevious Year	БПОТО		_		
	209	3	S	710	216			NO.	:		OR.	
	2,185,000		(82.000)	2,207,000	2200			AMOUNT			ORDINARY	
	920	()	(1 774)	84		2,610		& Gr. Cert.	No. of Pols.	10.000	& dilone)	CREE
27.00,000	5 105 669	(1,100,020)	(7 760 323)	1,263,247	, , , , , ,	11,602,745		AMOUNT			(Group & Individual)	
								No. of Cert		07007	900	
				-				AMOUNT				
1,123	1 130	(1,/01)	14 7041	300	1,0.0	2 610	140.					
600,067',	7 200 660	(1,042,323)	(7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,530,247	1,000,110	11 602 745		TNIOMA		ICIAL	1	

	Direct	Direct Premiums	Dividends Paid or	Direct	Direct Losses
	Premiums	Earned	Credited on Dir. Bus.	Losses Paid	Incurred
Group Policies					
Federal Employees Health Benefits					
Program Premium					
Credit (Group & Individual)	(63,636)	78,842		10,815	309
OTHER INDIVIDUAL POLICIES:					
Non-cancelable					
Guaranteed Renewable					
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
TOTALS	(\$63,636)	\$78,842		\$10,815	\$309

STERLING INVESTORS LIFE INSURANCE COMPANY DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS

FOR YEAR ENDING December 31, 2002

#P1 0,1 00		7 0,00	+ + + + + + + + + + + + + + + + + + + +		
\$278 708		\$113 084	\$5,664	\$159,960	ICIALS
					TOTALS
					identifiable individuals
					dontification in the business of
					Denosif-type Funds Rased on
					Lilies of pusifiess
					ines of Discipose
					o. Aggregate ville-ins for Other
					2 Agreement Make the feature
110,100					2. Annuity Considerations
278 708		113 084	5.664	159,960	- Lie Hadidice
TOTAL	INDUSTRIAL	GROUP	(Group & Individual)	ORDINARY	1 ifo borross
			CBEDITIEE		

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

€ 100					
\$459				\$459	OIALO
					TOTALS
					Other
į					Applied to Provide Paid-up Annuities
128				138	raid in Cash or Left on Deposit
					DILICO
321				321	ANNI IITIEO
					TOTALS
i.					Other
275				275	Premium-paying Period
					Shorten the Endowment or Premium
					Applied to provide paid-up Additions or
					Applied to Pay Renewal Premiums
46				46	r aid it cast of Leit on Deposit
					Daid in Cash of Latin
TOTAL	INDUSTRIAL	GROUP	(Group & Individual)	CAUINAAA	I FE INCLIDANCE.
			CREDIT LIFE		

\$463,547		\$19,000	\$35,325	\$409,222	ICIALS
	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1				TOTALS
					Direct Claims and Benefits Paid
					Aggregate Write-Ins for Miscellaneous
156.553				156,553	our ender values
					Currender Velice
					Annuity Renefits
000,001		. 0,000			Matured Endowments
308 997		19 000	35 325	252,669	Deall Dellello
TOTAL	INDUSTRIAL	GROUP	(Group & Individual)	ORDINARY	

) 		CRE	CREDIT LIFE				
	OR.	ORDINARY	(Group 8	(Group & Individual)		GROUP		TOTAL
			No. of Pols.					
	NO.	AMOUNT	& Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT
Unpaid December 31, Previous Year								
Incurred During Current Year								
Settled During Current Year								
By Payment in Full		252,669		35,325		19.000		306.994
By Payment on Compromised Claims								
IOTAL Paid		252,669		35,325		19.000		306 994
Reduction by Compromise								
Amount Rejected								
TOTAL Settlements		252,669		35,325		19,000		306.994
Unpaid, December 31, Current Year		(\$252,669)		(35,325)		(19,000)		(306,994)

	OR	ORDINARY	Group &	CREDIT LIFE (Group & Individual)		GROUP		TOTAL
			No. of Pols.					
	NO.	AMOUNT	& Gr. Cert.	AMOUNT	No. of Cert.	AMOUNT	No.	AMOUNT
In Force, December 31, Previous Year	262	15,065,297	848	88	36	32 215 250	1146	53 563 535
Issued During Year								60,000,000
Ceased to be in Force During Year (net)	(37)	(1,895,774)	(285)	(2.370.511)	(9)	(5 937 100)	(331)	(10 203 385)
In Force December 31 Current Veer	325	40 400 E00	(100)	(=,0:0,0::/		(0,007, 100)	(0)	(10,200,000)
in orce, December 31, Current Year	225	13,169,523	563	3,912,477	27	26,278,150	815	43,360,150
						The second secon		

	Direct	Direct Premiums	Dividends Paid or	Direct	Direct Losses
	Premiums	Earned	Credited on Dir. Bus.	Losses Paid	ncurred
Gloup Policies	26,298	26,298			
Federal Employees Health Benefits					
Program Premium					
Credit (Group & Individual)	2 034	2002			
OTHER INDIVIDUAL POLICIES:	1,007	2,004			
Non-cancelable					
Guaranteed Kenewable					
Non-renewable for Stated Reasons Only					
Other Accident Only					
All Others					
TOTALS	\$28.332	\$28 222			
		7=0,00=			