

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

**NINETEENTH** 

ANNUAL REPORT

OF

THE INSURANCE COMMISSIONER
FOR THE CALENDAR YEAR
ENDING DECEMBER 31, 2006

JAMES A. SANTOS Insurance Commissioner

**Prepared by the Insurance Section** 

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# The Honorable Benigno R. Fitial and The Honorable Members of the Legislature

In accordance with 4 CMC Division 7, Section 7112, I am pleased to present the 2006 Annual Report of the Insurance Commissioner.

This year's report format is slightly modified from previous reports. However, the information contained is essentially the same, if not more informative than prior reports. It includes a listing of admitted insurers and a summary of insurance business transacted in CNMI from all admitted alien, domestic and foreign carriers during the 2006 calendar year.

During the reported year, the Office of the Insurance Commissioner licensed and regulated six (6) alien carriers, thirteen (13) domestic carriers and thirty-nine (39) foreign carriers. New COAs were issued for alien and foreign insurers. No new applications for a domestic insurer were received in 2006.

2006 marked the second year in which surety companies issuing labor bonds are required to retain a certain percentage of premiums collected from the sale of labor bonds into an established escrow account. The retention rate in 2006 was 15 percent (15%). A total of \$196,476 was retained during the reported year.

Direct premiums written for Property and Casualty experienced a 10% decrease to \$25.3 million from \$28.3 million. Direct losses incurred also decreased by 18% from \$11 million in 2005 to \$8.9 million in 2006.

After much effort on the part of the Office of the Insurance Commissioner, the Department of Commerce became a full fledged member of the National Association of Insurance Commissioners (NAIC) in 2006 through a zone grant.

We hope you find this report useful for your purposes.

Sincerely,

J**AM**ES A. SANTOS

ecretary of Commerce / Insurance Commissioner

#### 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 the re-submission.

#### Capitalization Increase

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.

#### Reinsurance

Current provisions of the Insurance Act relating to reinsurance are very limited. In fact, current provisions only provide for the admission or approval of reinsurers in the CNMI prior to engaging in business. It is suggested that, in addition to the current provisions, the Insurance Commissioner be granted further authority in requiring reinsurers to file reinsurance treaties and for the Insurance Commissioner to review and approve such filings.

# List of CNMI Licensed Insurance Companies As of December 31, 2006

#### **ALIEN INSURERS**

Company Name: AIOI Insurance Company, Ltd.

Admitted Date: 1/1/1994

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

General Agent: Takagi & Associates, Inc.

Contact Person: Suzie Perez

Address: PPP 602 Box 10000, Saipan, MP 96950

Phone: 670-233-8117/3400/2554

Fax: 670-233-2553

Total Assets	51,362,605
Total Liabilities	33,689,146
Surplus	17,673,459
Net Income	(1,272,715)
CNMI-Direct Premiums Written	1,871,582
CNMI-Direct Premiums Earned	1,900,117
CNMI-Direct Losses Incurred	570,758

Company Name: American International Assurance Company, Limited (Bermuda)

Admitted Date: 3/26/1992 Lines: Disability & Life

General Agent: Calvo's Insurance Underwriters, Inc.

Contact Person: Eli Buenaventura

Address: P.O. Box 500035 CK, Saipan, MP 96950

**Phone:** 670-234-5690 **Fax:** 670-234-5693

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Total Assets	21,507,883,270
Total Liabilities	19,124,584,762
Surplus	2,383,298,508
Net Income	(3,407,811,944)

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Company Name: MSIG Insurance (Singapore) Pte. Ltd.

Admitted Date: 8/22/2005

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

General Agent: Aon Insurance Micronesia (Spn), Inc.

Contact Person: Rodney Rankin

Address: P.O. Box 502177 CK, Saipan, MP 96950

**Phone:** 670-234-2811/2825 **Fax:** 670-234-5462

Total Assets	284,322
Total Liabilities	426,214
Surplus	(141,892)
Net Income	(131,970)
CNMI-Direct Premiums Written	-
CNMI-Direct Premiums Earned	-
CNMI-Direct Losses Incurred	62,233

Company Name: Dongbu Insurance Company Limited

Admitted Date: 1/1/1985

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

General Agent: Moylan's Insurance Underwriters, Inc.

Contact Person: Tamara Hunter

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

Phone: 670-234-6442 Fax: 670-234-8641

Total Assets	5,647,172,183
Total Liabilities	4,838,697,977
Surplus	808,474,206
Net Income	110,709,746
CNMI-Direct Premiums Written	2,154,168
CNMI-Direct Premiums Earned	2,183,459
CNMI-Direct Losses Incurred	1,012,941

Company Name: The Mitsui Sumitomo Insurance Company, Limited

Admitted Date: 5/24/2002

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

General Agent: Aon Insurance Micronesia (Spn), Inc.

Contact Person: Rodney Rankin

Address: P.O. Box 502177 CK, Saipan, MP 96950

Phone: 670-234-2811 Fax: 670-234-5462

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

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Company Name: The Tokio Marine & Nichido Fire Insurance Company, Limited

Admitted Date: 6/12/1972 Merger Date: 12/27/2004

 $\textbf{Lines:} \ \ \textbf{Disability, General Casualty, Marine, Property, Surety \& Vehicle}$ 

General Agent: Pacifica Insurance Underwriters, Inc.

Calvo's Insurance Underwriters, Inc.

Contact Person: Norman T. Tenorio Eli Buenaventura

**Address:** P.O. Box 500168 CK, Saipan, MP 96950 P.O. Box 500035 CK, Saipan, MP 96950

**Phone:** 670-234-6267 670-234-5690 **Fax:** 670-234-5880 670-234-5693

Total Assets	1,585,465,065
Total Liabilities	1,125,826,328
Surplus	459,638,737
Net Income	30,370,829
CNMI-Direct Premiums Written	2,718,069
CNMI-Direct Premiums Earned	2,998,522
CNMI-Direct Losses Incurred	1,320,896

#### DOMESTIC INSURERS

Company Name: Century Insurance Company, Limited

Admitted Date: 6/1/1988

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

General Agent: Aon Insurance Micronesia (Spn), Inc. Pacifica Insurance Underwriters, Inc.

Contact Person: Rodney Rankin Norman T. Tenorio

**Address:** P.O. Box 502177 CK, Saipan, MP 96950 P.O. Box 500168, Saipan, MP 96950

**Phone:** 670-234-2811 670-234-6267 **Fax:** 670-234-5462 670-234-5880

Total Assets	7,455,181
Total Liabilities	8,835,890
Surplus	(1,380,709)
Net Income	655,412
CNMI-Direct Premiums Written	7,541,358
CNMI-Direct Premiums Earned	4,833,561
CNMI-Direct Losses Incurred	2,391,156

Company Name: Equitable Insurance Company, Inc.

Admitted Date: 11/6/1990

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

General Agent: N/A

Contact Person: Alex C. Tudela

Address: P.O. Box 500686, Saipan, MP 96950

Phone: 670-235-5452 Fax: 670-234-5451

Total Assets	254,079
Total Liabilities	306,720
Net Income	1
CNMI-Direct Premiums Written	-
CNMI-Direct Premiums Earned	-
CNMI-Direct Losses Incurred	-

Company Name: First Pacific Transnational Insurance Company

Admitted Date: 1/15/1993

Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle General Agent: Associated Insurance Underwriters of the Pacific, Inc.

Contact Person: Magdalena S. George

Address: P.O. Box 501369, Saipan, MP 96950

Phone: 670-234-7222 Fax: 670-234-5367

Total Assets	84,476
Total Liabilities	67,068
Surplus	17,408
Net Income	27
CNMI-Direct Premiums Written	
CNMI-Direct Premiums Earned	No Business
CNMI-Direct Losses Incurred	

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Company Name: Global Insurance, Inc.

Admitted Date: 1/1/1992 Lines: Surety

General Agent: Pacifica Insurance Underwriters, Inc.

Contact Person: Norman T. Tenorio

Address: P.O. Box 500168, Saipan, MP 96950

Phone: 670-234-6267 Fax: 670-234-5880

Total Assets	126,369
Total Liabilities	15,065
Surplus	111,304
Net Income	14,456
CNMI-Direct Premiums Written	23,085
CNMI-Direct Premiums Earned	25,317
CNMI-Direct Losses Incurred	-

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Company Name: Global Pacific Insurance Company, Inc.

**Admitted Date: 12/15/2004** 

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

General Agent: Calvo's Insurance Underwriters, Inc.

Contact Person: Eli Buenaventura

Address: P.O. Box 500035 CK, Saipan, MP 96950

Phone: 670-234-5690 Fax: 670-234-5693

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**NOT IN OPERATION** 

	Health	
NOT IN O	1	Total Assets
	ı	Total Liabilities
	1	Surplus
	1	Net Income
	1	CNMI-Direct Premiums Written
	1	CNMI-Direct Premiums Earned
	-	CNMI-Direct Losses Incurred

Company Name: Island Insurance & Surety Corporation

Admitted Date: 12/31/1997 Lines: Surety General Agent: N/A

Contact Person: Juan S. Tenorio

Address: P.O. Box 501867, Saipan, MP 96950

Phone: 670-235-7704 Fax: 670-234-7773

Total Assets	165,181
Total Liabilities	32,347
Surplus	132,834
Net Income	20,986
CNMI-Direct Premiums Written	38,545
CNMI-Direct Premiums Earned	47,333
CNMI-Direct Losses Incurred	-

Company Name: Marianas Insurance Company, Ltd.

Admitted Date: 5/19/1989

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

General Agent: N/A

Contact Person: Rosalia S. Cabrera

Address: P.O. Box 502505 CK, Saipan, MP 96950

**Phone:** 670-234-5091 **Fax:** 670-234-5093

Total Assets	986,500
Total Liabilities	851,272
Surplus	135,228
Net Income	280,948
CNMI-Direct Premiums Written	827,540
CNMI-Direct Premiums Earned	373,480
CNMI-Direct Losses Incurred	133,996

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**Company Name: Oceania Insurance Corporation** 

Admitted Date: 1/15/1998

Lines: Disability & Surety

General Agent: N/A

Contact Person: Henry A. Torres

Address: PMB 557 Box 10000, Saipan, MP 96950

Phone: 670-234-8320/1 Fax: 670-234-2330

Total Assets	6,808,710
Total Liabilities	597,731
Surplus	6,210,979
Net Income	77,860
CNMI-Direct Premiums Written	513,584
CNMI-Direct Premiums Earned	502,987
CNMI-Direct Losses Incurred	111,661

Company Name: Pacific Basin Insurance Company

Admitted Date: 1/19/1999

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

General Agent: N/A

Contact Person: Joseph C. Reyes

**Address:** P.O. Box 500710, Saipan, MP 96950

**Phone:** 670-234-5860 **Fax:** 670-234-5860

Total Assets	478,712
Total Liabilities	700,613
Surplus	(221,901)
Net Income	24,348
CNMI-Direct Premiums Written	352,336
CNMI-Direct Premiums Earned	23,248
CNMI-Direct Losses Incurred	26,116

**Company Name: Premier Insurance Company** 

**Admitted Date: 12/5/1996** 

Lines: Disability & Surety

General Agent: N/A

Contact Person: Jesus D. Delos Santos

Address: P.O. Box 502624 CK, Saipan, MP 96950

Phone: 670-235-4808

104,858	Total Assets
326,072	Total Liabilities
(221,214)	Surplus
-	Net Income
	CNMI-Direct Premiums Written
No Business	CNMI-Direct Premiums Earned
	CNMI-Direct Losses Incurred

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**Company Name: Royal Crown Insurance Corporation** 

Admitted Date: 9/24/1992

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

General Agent: N/A

Contact Person: Cheong Pui Ng

Address: Dept. 295 PMB 10001, Saipan, MP 96950

Phone: 670-234-2256/7 Fax: 670-234-2258

Total Assets	239,935
Total Liabilities	848,267
Surplus	(608,332)
Net Income	301,283
CNMI-Direct Premiums Written	685,078
CNMI-Direct Premiums Earned	859,729
CNMI-Direct Losses Incurred	213,249

**Company Name: Telebond Insurance Corporation** 

**Admitted Date: 10/23/1998** 

Lines: Disability, General Casualty, Surety & Vehicle

General Agent: N/A

Contact Person: Michel N. El-Rahi

Address: PMB 184, PPP Box 10000, Saipan, MP 96950

Phone: 670-322-4509 Fax: 670-233-4532

Total Assets	188,287
Total Liabilities	2,544
Surplus	185,743
Net Income	(7,701)
CNMI-Direct Premiums Written	3,882
CNMI-Direct Premiums Earned	4,306
CNMI-Direct Losses Incurred	-

**Company Name: Traders Insurance Company** 

Admitted Date: 10/7/1997

Lines: Disability & Surety

General Agent: Juan T. Guerrero & Associates, Inc.

Contact Person: Pablo B. Mendoza

Address: P.O. Box 502473 CK, Saipan, MP 96950

Phone: 670-234-7788 Fax: 670-234-8899

Total Assets	1,036,513
Total Liabilities	1,034,156
Surplus	2,357
Net Income	154,910
CNMI-Direct Premiums Written	1,244,307
CNMI-Direct Premiums Earned	948,912
CNMI-Direct Losses Incurred	227,859

#### **FOREIGN INSURERS**

**Company Name: American Contractors Indemnity Company** 

**Admitted Date: 10/27/1998** 

Address: 9841 Airport Blvd., Suite 1414, Los Angeles, CA 90045

Lines: Surety

General Agent: Associated Insurance Underwriters of the Pacific, Inc.

CNMI Contact: Magdalena S. George

Address: P.O. Box 501369, Saipan, MP 96950

Phone: 670-234-7222 Fax: 670-234-5367

Total Assets	227,295,252
Total Liabilities	176,387,303
Surplus	50,907,949
Net Income	9,631,588
CNMI-Direct Premiums Written	1,250
CNMI-Direct Premiums Earned	1,250
CNMI-Direct Losses Incurred	205

Company Name: American Family Life Assurance Company of Columbus

Admitted Date: 11/8/1990

Address: 1932 Wynnton Road, Columbus, Georgia 31999-9035

Lines: Disability & Life

General Agent : Pioneer Pacific Financial Services of Saipan

CNMI Contact: Joseph C. Reyes

Address: P.O. Box 500710, Saipan, MP 96950

Phone: 670-234-5860

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Total Assets	50,298,815,355
Total Liabilities	46,112,516,890
Surplus	4,186,298,465
Net Income	1,714,898,230

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Company Name: American Home Assurance Company of New York

Admitted Date: 1/1/1988

Address: 70 Pine Street, New York, New York 10270

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

General Agent : Calvo's Insurance Underwriters, Inc. Moylan's Insurance Underwriters, Inc.

CNMI Contact: Eli Buenaventura Tamara Hunter

**Address:** P.O. Box 500710, Saipan, MP 96950 P.O. Box 500658, Saipan, MP 96950

**Phone:** 670-234-5860 670-234-6442 **Fax:** 670-234-5693 670-234-8641

Total Assets	28,409,595,587
Total Liabilities	22,197,742,541
Surplus	6,211,853,046
Net Income	979,200,848
CNMI-Direct Premiums Written	30,000
CNMI-Direct Premiums Earned	15,000
CNMI-Direct Losses Incurred	9,000

Company Name: American National Insurance Company

Admitted Date: 5/12/1999

Address: One Moody Plaza, Galveston, TX 77550

Lines: Disability & Life
General Agent : Randolph C. Biscoe
CNMI Contact: Randolph C. Biscoe

Address: P.O. Box 3340, Agana, Guam 96932

Phone: 671-477-9600

	Lite
Total Assets	13,239,606,798
Total Liabilities	11,131,497,316
Surplus	2,108,109,482
Net Income	92,177,292

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Company Name: Balboa Insurance Company

Admitted Date: 7/22/1999

Address: 18581 Teller Avenue, P.O. Box 19702, Irvine, CA 91612-1627

Lines: General Casualty, Marine, Property, Surety & Vehicle General Agent: Associated Insurance Underwriters of the Pacific, Inc.

CNMI Contact: Magdalena S. George

Address: P.O. Box 501369 CK, Saipan, MP 96950

Phone: 670-234-3152/6865/7222

Fax: 670-234-5367

Total Assets	1,533,166,926	
Total Liabilities	877,126,701	
Surplus	656,040,225	
Net Income	115,516,407	
CNMI-Direct Premiums Written		
CNMI-Direct Premiums Earned	No Business	
CNMI-Direct Losses Incurred		

Company Name: Balboa Life Insurance Company

Admitted Date: 5/29/1998

Address: 18581 Teller Avenue, P.O. Box 19702, Irvine, CA 91612-1627

Lines: Disability & Life

General Agent : Associated Insurance Underwriters of the Pacific, Inc.

CNMI Contact: Magdalena S. George

**Address:** P.O. Box 501369 CK, Saipan, MP 96950

Phone: 670-234-3152/6865/7222

Fax: 670-234-5367

Life	
Total Assets	38,916,509
Total Liabilities	16,526,014
Surplus	22,390,495
Net Income	4,361,549

**Company Name: Centurion Casualty Company** 

Admitted Date: 4/20/2001

Address: 206 Eighth Street, Des Moines, Iowa 50309

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

General Agent : Edith C. Deleon Guerrero CNMI Contact: Edith C. Deleon Guerrero

Address: P.O. Box 501664, Saipan, MP 96950

Phone: 670-234-3937

Total Assets	321,991,551
Total Liabilities	19,195,327
Surplus	302,796,224
Net Income	23,976,481
CNMI-Direct Premiums Written	201,239
CNMI-Direct Premiums Earned	245,239
CNMI-Direct Losses Incurred	69,940

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**Company Name: Centurion Life Insurance Company** 

Admitted Date: 4/11/2001

Address: Benjamin Plaza, 8950-C Hillcrest Road, Kansas City, MO 64138

Lines: Disability & Life

General Agent : Edith C. Deleon Guerrero CNMI Contact: Edith C. Deleon Guerrero

Address: P.O. Box 501664, Saipan, MP 96950

Phone: 670-234-3937

Life	
Total Assets	1,045,257,139
Total Liabilities	129,581,992
Surplus	915,675,147
Net Income	57.368.888

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Company Name: Federal Insurance Company

**Admitted Date:** 9/22/1993

Address: 15 Mountain, P.O. Box 14127, Orange, CA 92613-1572

Lines: Surety

General Agent: Associated Insurance Underwriters of the Pacific, Inc.

CNMI Contact: Magdalena S. George

Address: P.O. Box 501369 CK, Saipan, MP 96950

Phone: 670-234-3152/6865/7222

Fax: 670-234-5367

28,363,071,383	Total Assets
17,086,324,021	Total Liabilities
11,276,747,362	Surplus
1,647,234,379	Net Income
	CNMI-Direct Premiums Written
No Business	CNMI-Direct Premiums Earned
	CNMI-Direct Losses Incurred

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Company Name: Fidelity & Deposit Company of Maryland

Admitted Date: 12/14/2001

Address: 3910 Keswick Road, Baltimore, Maryland 21211

Lines: Surety

General Agent : Takagi & Associates, Inc.

CNMI Contact: Suzie Perez

Address: PPP 602 Box 10000, Saipan, MP 96950

Phone: 670-233-8117 Fax: 670-233-2553

Total Assets	263,243,635
Total Liabilities	68,487,376
Surplus	194,756,259
Net Income	7,211,948
CNMI-Direct Premiums Written	174,477
CNMI-Direct Premiums Earned	229,809
CNMI-Direct Losses Incurred	(251)

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Company Name: First Net Insurance Company

Admitted Date: 3/14/2000

Address: Rm. 102, 424 Julale Shopping Center, Hagatna, Guam 96910 Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle

General Agent : Moylan's Insurance Underwriters, Inc.

**CNMI Contact:** Tamara Hunter

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

Phone: 670-234-6442 Fax: 670-234-8641

Total Assets	9,672,150
Total Liabilities	4,538,819
Surplus	5,133,331
Net Income	947,582
CNMI-Direct Premiums Written	732,009
CNMI-Direct Premiums Earned	678,648
CNMI-Direct Losses Incurred	212,956

Company Name: 5 Star Life Insurance Company

Admitted Date: 6/17/2005

Address: 909 North Washington, St., Suite 700, Alexandria, VA 22314

Lines: Disability & Life

General Agent : Moylan's Insurance Underwriters, Inc.

CNMI Contact: Tamara Hunter

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

Phone: 670-234-6442 Fax: 670-234-8641

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Total Assets	154,752,419
Total Liabilities	103,905,917
Surplus	50,846,502
Net Income	701,274

Company Name: Individual Assurance, Life, Health & Accident

**Admitted Date: 10/24/1985** 

Address: 1600 Oak Street, Kansas City, MO 64108

Lines: Disability & Life

General Agent : Donald C. Barcinas dba American Pacific Insurance Agency

CNMI Contact: Donald C. Barcinas

Address: P.O. Box 5073 CHRB, Saipan, MP 96950

Phone: 670-234-0960 Fax: 670-234-8462

	Life
Total Assets	44,983,125
Total Liabilities	33,673,166
Surplus	11,309,959
Net Income	288,953

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Company Name: Insurance Company of North America

Admitted Date: 6/10/1988

Address: 1601 Chestnut Street, Philadelphia, PA 19192

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

General Agent : Takagi & Associates, Inc.

CNMI Contact: Suzie Perez

Address: PPP 602 Box 10000, Saipan, MP 96950

Phone: 670-233-8117 Fax: 670-233-2553

Total Assets	628,630,387	
Total Liabilities	453,657,133	
Surplus	174,973,254	
Net Income	53,272,002	
CNMI-Direct Premiums Written		
CNMI-Direct Premiums Earned	No Business	
CNMI-Direct Losses Incurred		

Company Name: John Hancock Life Insurance Co.

Admitted Date: 4/1/1993

Address: John Hancock Place, P.O. Box 111, Boston, MA 02117

Lines: Disability & Life General Agent : Vicente T. Salas CNMI Contact: Vicente T. Salas

Address: P.O. Box 501309 CK, Saipan, MP 96950

Phone: 670-234-7455 Fax: 670-234-7256

	Life
Total Assets	71,776,172,713
Total Liabilities	68,183,900,359
Surplus	3,592,272,354
Net Income	523,492,662

**Company Name: LM Insurance Corporation** 

Admitted Date: 7/31/1998

Address: 2829 Westown Parkway, West Des Moines, Iowa 50265 Lines: General Casualty, Marine, Property, Surety & Vehicle

General Agent : Takagi & Associates, Inc.

CNMI Contact: Suzie Perez

Address: PPP 602 Box 10000, Saipan, MP 96950

Phone: 670-233-8117 Fax: 670-233-2553

67,188,909	Total Assets
48,207,641	Total Liabilities
18,981,268	Surplus
679,006	Net Income
	CNMI-Direct Premiums Written
No Business	CNMI-Direct Premiums Earned
	CNMI-Direct Losses Incurred

Company Name: Liberty Insurance Corporation

Admitted Date: 7/29/1998

Address: 175 Berkeley Street, Boston, Massachusetts 02117

Lines: General Casualty, Marine, Property, Surety

General Agent : Takagi & Associates, Inc.

CNMI Contact: Suzie Perez

Address: PPP 602 Box 10000, Saipan, MP 96950

Phone: 670-233-8117 Fax: 670-233-2553

Total Assets	1,850,482,043	
Total Liabilities	1,520,802,632	
Surplus	329,679,411	
Net Income	23,763,459	
CNMI-Direct Premiums Written		
CNMI-Direct Premiums Earned	No Business	
CNMI-Direct Losses Incurred		

Company Name: Lincoln National Life Insurance Company

Admitted Date: 7/1/1982

Address: 1300 South Clinton Street, P.O. Box 1110, Fort Wayne, Indiana

Lines: Disability & Life
General Agent : David W. Cassidy
CNMI Contact: David W. Cassidy

Address: 376 W. O'Brien Dr., Hagatna, Guam 96910

Phone: 670-234-7222 Fax: 670-234-5367

	Life	
Total Assets	106,799,101,564	
Total Liabilities	103,763,759,803	
Surplus	3,035,341,761	
Net Income	224,140,394	

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Company Name: MBIA Insurance Corporation

Admitted Date: 3/22/1995

Address: 113 King Street, Armonk, N.Y. 10504

Lines: Surety

General Agent : Moylan's Insurance Underwriters, Inc.

**CNMI Contact:** Tamara Hunter

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

Phone: 670-234-6442 Fax: 670-234-8641

10,952,319,309	Total Assets
6,871,687,447	Total Liabilities
4,080,631,862	Surplus
672,985,597	Net Income
	CNMI-Direct Premiums Written
No Business	CNMI-Direct Premiums Earned
	CNMI-Direct Losses Incurred

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Company Name: Metropolitan Life Insurance Company

Admitted Date: 8/24/2006

Address: 200 Park Avenue, New York, NY 10166-0188

Lines: Disability & Life

General Agent : Takagi & Associates, Inc.

**CNMI Contact:** Suzie Perez

Address: PPP 602 Box 10000, Saipan, MP 96950

Phone: 670-233-8117 Fax: 670-233-2553

Total Assets	280,557,488,204
Total Liabilities	271,359,949,377
Surplus	9,197,538,827
Net Income	1,027,210,726

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Company Name: Midland National Life Insurance Company

Admitted Date: 7/20/1992

Address: One Midland Plaza, Sioux Falls, South Dakota 57193-0001

Lines: Disability & Life

General Agent : Midland Insurance Underwriters, Inc.

CNMI Contact: Gregorio R. DeTorres Sr. Address: PPP 219 Box 10000 Phone: 670-233-3598

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Total Assets	21,661,560,459
Total Liabilities	20,641,557,843
Surplus	1,020,002,616
Net Income	155,138,887

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Company Name: National Union Fire Insurance Company

Admitted Date: 1/1/1988

Address: 70 Pine Street, New York, NY 10270

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

General Agent : Calvo's Insurance Underwriters, Inc.

CNMI Contact: Eli Buenaventura

Address: P.O. Box 500235 CK, Saipan, MP 96950

Phone: 670-234-5690 Fax: 670-234-5693

Total Assets	24 667 404 265
Total Assets	31,667,494,265
Total Liabilities	21,247,282,764
Surplus	10,420,211,501
Net Income	1,120,854,948
CNMI-Direct Premiums Written	995,000
CNMI-Direct Premiums Earned	1,063,000
CNMI-Direct Losses Incurred	498,000

Company Name: NetCare Life and Health Insurance Co.

Admitted Date: 6/19/1988

Address: 101 Agana Shopping Center, Agana, Guam 96910

Lines: Disability & Life

General Agent: Moylan's Insurance Underwriters, Inc.

**CNMI Contact:** Tamara Hunter

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

**Phone:** 670-234-6442 **Fax:** 670-234-8641

	Life	
Total Assets	23,401,278	
Total Liabilities	21,597,377	
Surplus	1,803,901	
Net Income	373,857	

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Company Name: New Hampshire Insurance Co. of New York

Admitted Date: 6/6/1976

Address: 70 Pine Street, New York, NY 10270

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

General Agent : Moylan's Insurance Underwriters, Inc.

Calvo's Insurance Underwriters, Inc.

CNMI Contact: Tamara Hunter Eli Buenaventura

**Address:** P.O. Box 500658 CK, Saipan, MP 96950 P.O. Box 500235 CK, Saipan, MP 96950

**Phone:** 670-234-6442 670-234-5690 **Fax:** 670-234-8641 670-234-5693

Total Assets	4,001,180,436
Total Liabilities	2,971,893,484
Surplus	1,029,286,952
Net Income	156,526,215
CNMI-Direct Premiums Written	-
CNMI-Direct Premiums Earned	-
CNMI-Direct Losses Incurred	(227,000)

Company Name: North Coast Life Insurance Company

Admitted Date: 1/21/2002

Address: P.O. Box 1445, 1116 West Riverside, Spokane, WA 99210

Lines: Disability & Life

General Agent : Juan T. Guerrero & Associates, Inc.

CNMI Contact: Juan T. Guerrero

Address: P.O. Box 501218 CK, Saipan, MP 96950

**Phone:** 670-234-8803 **Fax:** 670-234-2180

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Total Assets	126,859,533
Total Liabilities	121,033,579
Surplus	5,825,954
Net Income	195,020

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Company Name: Pacific Guardian Life Insurance Co., Ltd.

Admitted Date: 8/9/1973

Address: 1440 Kapiolani Blvd., Suite 1700, Honolulu, HI 96814

Lines: Disability & Life

General Agent : Pacifica Insurance Underwriters, Inc. Takagi & Associates, Inc.

 CNMI Contact:
 Norman T. Tenorio
 Suzie Perez

 Address:
 P.O. Box 500168
 PMB 602 Box 10000

 Phone:
 670-234-6267
 670-233-8117

 Fax:
 670-234-7841
 670-233-2553

Life

Total Assets	448,667,916
Total Liabilities	363,481,205
Surplus	85,186,711
Net Income	6,872,899

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Company Name: Pacific Indemnity Insurance Company

Admitted Date: 1/27/1998

Address: 378 West O'Brien Drive, Agana, Guam 96932

Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle General Agent: Associated Insurance Underwriters of the Pacific, Inc.

CNMI Contact: Magdalena S. George

Address: P.O. Box 501369 CK, Saipan, MP 96950

Phone: 670-234-3152/6865/7222

Fax: 670-234-2180

Total Assets	11,791,336
Total Liabilities	7,808,092
Surplus	3,983,244
Net Income	227,017
CNMI-Direct Premiums Written	812,781
CNMI-Direct Premiums Earned	871,466
CNMI-Direct Losses Incurred	176,022

Company Name: Primerica Life Insurance Company

Admitted Date: 1/10/1988

Address: 3120 Breckinridge Boulevard, Duluth, Georgia 30099

Lines: Disability & Life
General Agent : P. Michael Tenorio
CNMI Contact: P. Michael Tenorio

Address: P.O. Box 500567 CK, Saipan, MP 96950

**Phone:** 670-234-6676 **Fax:** 670-234-5104

	Life
Total Assets	5,549,726,496
Total Liabilities	3,884,658,212
Surplus	1,665,068,284
Net Income	302,868,077

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**Company Name: Protective Life Insurance Company** 

Admitted Date: 6/13/1996

Address: 2801 Hwy. 280, S. Birmingham, AL 35223

Lines: Disability & Life

General Agent : Edith C. Deleon Guerrero CNMI Contact: Edith C. Deleon Guerrero

Address: P.O. Box 501664, Saipan, MP 96950

Phone: 670-234-3937

	Lite
Total Assets	19,047,009,656
Total Liabilities	17,658,548,480
Surplus	1,388,461,176
Net Income	451.476.433

Company Name: Seaboard Surety Company

Admitted Date: 3/25/1994

Address: 385 Washington St., MC 510T, St. Paul, MN 55102

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

General Agent: Calvo's Insurance Underwriters, Inc.

CNMI Contact: Eli Buenaventura

Address: P.O. Box 500235 CK, Saipan, MP 96950

**Phone:** 670-234-5690 **Fax:** 670-234-5693

140,626,596	Total Assets
11,731,406	Total Liabilities
128,895,190	Surplus
6,238,216	Net Income
	CNMI-Direct Premiums Written
	CNMI-Direct Premiums Earned
	CNMI-Direct Losses Incurred

Company Name: Sterling Investors Life Insurance Company

Admitted Date: 1/26/2002

Address: 210 E. Second Avenue, Ste. 104, Rome, Georgia 30161

Lines: Disability & Life

General Agent : Pacifica Insurance Underwriters, Inc. Takagi & Associates, Inc. Pacific Basin Insurance, Inc

 CNMI Contact:
 Norman T. Tenorio
 Suzie Perez
 Joseph C. Reyes

 Address:
 P.O. Box 500168
 PMB 602 Box 10000
 P.O. Box 500710

 Phone:
 670-234-6267
 670-233-8117
 670-234-5860

 Fax:
 670-234-7841
 670-233-2553
 670-234-7841

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

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Company Name: TakeCare Insurance Company, Inc.

Admitted Date: 3/14/2006

Address: Baltej Pavillion, Suite 308, 415 Chalan San Antonio, Tamuning, Guam 96913

Lines: Disability
General Agent : Mary P. Torre
CNMI Contact: Mary P. Torre

Address: P.O. Box 6578, Tamuning, Guam 96931

Phone: 671-646-6956

	Health
Total Assets	28,485,470
Total Liabilities	16,823,959
Surplus	11,661,511
Net Income	6,883,884
CNMI-Direct Premiums Written	
CNMI-Direct Premiums Earned	
CMML-Direct Losses Incurred	

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**Company Name: The Continental Insurance Company** 

**Admitted Date: 12/21/2000** 

Address: 333 S. Wabash Ave., Chicago, IL 60604

Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle General Agent: Associated Insurance Underwriters of the Pacific, Inc.

CNMI Contact: Magdalena S. George

Address: P.O. Box 501369 CK, Saipan, MP 96950

Phone: 670-234-3152 Fax: 670-234-5367

4,057,425,582	Total Assets
2,132,067,669	Total Liabilities
1,925,357,913	Surplus
102,326,608	Net Income
No Business	CNMI-Direct Premiums Written
	CNMI-Direct Premiums Earned
	CNMI-Direct Losses Incurred

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Company Name: United HealthCare Insurance Company

Admitted Date: 6/24/2005

Address: 450 Columbus Blvd., Harford, CT 06103

Lines: Disability & Life

General Agent: Moylan's Insurance Underwriters, Inc.

**CNMI Contact:** Tamara Hunter

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

Phone: 670-234-6442 Fax: 670-234-8641

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Total Assets	10,260,186,346
Total Liabilities	7,795,920,740
Surplus	2,464,265,606
Net Income	2,195,076,258

Company Name: United States Fidelity & Guaranty Co. of Maryland

Admitted Date: 12/7/1994

Address: 385 Washington Street, St. Paul, MN 55102

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

General Agent : Calvo's Insurance Underwriters, Inc.

CNMI Contact: Eli Buenaventura

Address: P.O. Box 500235 CK, Saipan, MP 96950

Phone: 670-234-5690 Fax: 670-234-5693

Total Assets	4,390,091,740
Total Liabilities	2,158,185,287
Surplus	2,231,906,453
Net Income	187,036,365
CNMI-Direct Premiums Written	
CNMI-Direct Premiums Earned	No Business
CNMI-Direct Losses Incurred	

**Company Name: Westchester Fire Insurance Company** 

Admitted Date: 1/10/2006

Address: 1601 Chest St., P.O. Box 41494, Philadelphia, PA 19101-1484 Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle

General Agent : Takagi & Associates, Inc. **Associated Insurance Underwriters of the Pacific** 

CNMI Contact: Suzie Perez Magdalena S. George

Address: PMB 602 P.O. Box 10000, Saipan, MP 96950 P.O. Box 501369 CK, Saipan, MP 96950

670-234-3152 Phone: 670-233-8117 670-234-5367 Fax: 670-233-2553

2,297,673,069	Total Assets			
1,639,895,506	Total Liabilities			
657,777,563	Surplus			
91,908,970	Net Income			
	CNMI-Direct Premiums Written			
No Business	CNMI-Direct Premiums Earned			
	CNMI-Direct Losses Incurred			

Company Name: XL Specialty Insurance Company

Admitted Date: 5/11/2000

Address: 1450 East American Lane, 20<sup>th</sup> Floor, Schaumburg, Illinois 60173 Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle

General Agent : Takagi & Associates, Inc.

CNMI Contact: Suzie Perez

Address: PMB 602 P.O. Box 10000, Saipan, MP 96950

Phone: 670-233-8117 Fax: 670-233-2553

432,856,446	Total Assets			
271,257,841	Total Liabilities			
161,598,605	Surplus			
11,829,082	Net Income			
	CNMI-Direct Premiums Written			
No Business	CNMI-Direct Premiums Earned			
	CNMI-Direct Losses Incurred			

**Company Name: Zurich American Insurance Company** 

Admitted Date: 9/11/2002

Address: 1400 American Lane, Schaumburg, Illinois 60196-1056 U.S.A.

Lines: Surety

General Agent: Takagi & Associates, Inc.

**CNMI Contact:** Suzie Perez

Address: PMB 602 P.O. Box 10000, Saipan, MP 96950

Phone: 670-233-8117 Fax: 670-233-2553

31,513,418,125
25,476,622,353
6,036,795,772
321,615,152
No Business

Company Name: Zurich Insurance (Guam), Inc.

Admitted Date: 4/5/1990

Address: GCIC Building, Suite 900, 414 West Soledad Avenue, Hagatna, Guam 96910

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

General Agent : Staywell Saipan, Inc. CNMI Contact: Jesse D. Torres

**Address:** P.O. Box 502050, Saipan, MP 96950

Phone: 670-323-4262 Fax: 670-323-4263

27,129,937	Total Assets
10,897,874	Total Liabilities
16,232,063	Surplus
(584,935)	Net Income
	CNMI-Direct Premiums Written
No Business	CNMI-Direct Premiums Earned
	CNMI-Direct Losses Incurred

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# AGGREGATE LINES OF BUSINESS BY PROPERTY & CASUALTY COMPANIES AS OF DECEMBER 31, 2006

AS OF DECEMBER 31, 2006									
LINE OF BUSINESS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID			
All other Accident & Health	60,236	92,014	36,165	96	1,284	3,039			
Allied Lines	845,935	493,097	592,347	156,308	13,363	3,393			
Boiler & Machinery	60,856	48,005	24,412	35,000	35,000	137			
Burglary & Theft	56,546	49,751	26,298	29,718	28,471	10,057			
Commercial Auto Physical Damage	2,004,635	1,672,314	1,035,041	1,153,876	1,297,563	291,204			
Commercial Multiple Peril	458,181	604,284	165,255	8,698	7,579	3,313			
Earthquake	613,706	395,622	178,914	52,423	56,038	16,863			
Fidelity	13,319	8,732	4,653	-	(114)	1,103			
Financial Guaranty	70,947	52,680	21,747	-	-	-			
Fire	3,353,746	1,371,573	1,302,050	818,000	189,450	13,451			
Group Accident & Health	5,085,874	5,083,433	15,750	3,403,485	3,521,327	759,688			
Homeowners Multiple Peril	335,561	237,258	177,363	(14,919)	(13,640)	1,891			
Inland Marine	91,954	98,090	154,035	29,655	39,484	38,000			
Ocean Marine	269,293	130,750	79,004	11,323	3,904	-			
Other Commercial Auto Liability	860,548	636,428	314,446	454,036	184,144	47,300			
Other Liability	1,112,156	1,080,176	471,617	794,782	398,357	253,152			
Other Private Passenger Auto Liability	2,219,623	1,945,890	960,204	948,527	1,035,202	401,071			
Personal Accident	1,995	1,995	-	-	-	-			
Private Passenger Auto Physical Damage	2,208,287	1,966,114	1,133,737	1,420,427	1,668,898	578,806			
Surety	1,563,363	1,595,018	723,319	133,027	126,876	49,305			
Workers Compensation	2,414,795	2,130,685	1,162,640	373,515	307,402	411,986			
Miscelleaneous/Aggregate Write-Ins	1,656,992	2,242,351	812,970	1,308,519	82,920	407,893			
TOTAL	25,358,548	21,936,260	9,391,967	11,116,496	8,983,508	3,291,652			
2005 TOTAL	28,304,869	23,952,719	8,708,206	11,345,940	11,008,893	4,787,662			
% CHANGE	-10.4%	-8.4%	7.9%	-2.0%	-18.4%	-31.2%			

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FIRE							
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES	DIRECT LOSSES UNPAID	
AIOI Insurance Company, Ltd.	228,723	188,040	117,398	1,441	-	-	
Century Insurance Company, Ltd.	2,153,575	387,460	615,232	640,987	184,413	6,200	
Dongbu Insurance Company, Ltd.	111,854	130,183	44,741	-	-	-	
Equitable Insurance Company, Ltd.	951	805	146	-	-	-	
First Net Insurance Company	31,401	29,476	11,938	175,000	4,935	5,992	
Marianas Insurance Company, Ltd.	80,432	45,800	34,632	=	-	-	
Pacific Basin Insurance Company	4,015	3,288	727	-	-		
Pacific Indemnity Insurance Company	108,805	99,231	50,342	-	(470)	1,259	
Tokio Marine & Nichido Fire Insurance Co., Ltd.	445,040	428,992	343,635	-	-	-	
Traders Insurance Company	188,950	58,298	83,259	572	572	-	
TOTAL	3,353,746	1,371,573	1,302,050	818,000	189,450	13,451	

ALLIED LINES								
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES	DIRECT LOSSES UNPAID		
AIOI Insurance Company, Ltd.	249,517	205,664	128,919	-	-	-		
American Home Assurance Company	16,000	7,000	8,000	-	-	-		
Century Insurance Company, Ltd.	216,970	(132,178)	300,787	156,308	14,910			
Dongbu Insurance Company, Ltd.	214,411	252,433	85,765	-	-	-		
First Net Insurance Company	22,939	20,786	9,656	-	(372)	246		
National Union Fire Insurance Company	58,000	59,000	28,000	-	-	-		
Pacific Basin Insurance Company	5,971	3,117	2,854	-	-	-		
Pacific Indemnity Insurance Company	62,127	77,275	28,366	-	(1,175)	3,147		
TOTAL	845,935	493,097	592,347	156,308	13,363	3,393		

HOMEOWNERS MULTIPLE PERIL								
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID		
American Home Assurance Company	=	-	-	(16,000)	(16,000)	-		
Dongbu Insurance Company, Ltd.	55,203	66,135	22,081	645	645	=		
Equitable Insurance Company, Ltd.	5,233	2,922	2,311		-	-		
First Net Insurance Company	83,976	79,431	41,811	-	1,779	1,891		
Marianas Insurance Company, Ltd.	80,472	29,065	51,407	-	-	-		
National Union Fire Insurance Company	12,000	9,000	6,000	ı	-	=		
Pacific Indemnity Insurance Company	58,024	53,503	33,108	186	186	-		
Tokio Marine & Nichido Fire Insurance Co., Ltd.	14,287	8,229	8,589	250	(250)	-		
Traders Insurance Company	26,366	(11,027)	12,056	_	-	=		
TOTAL	335,561	237,258	177,363	(14,919)	(13,640)	1,891		

COMMERCIAL MULTIPLE PERIL								
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES	DIRECT LOSSES UNPAID		
Dongbu Insurance Company, Ltd.	89,880	85,333	35,952	-	-	-		
Pacific Indemnity Insurance Company	14,078	28,994	7,329	8,698	11,579	3,313		
Tokio Marine & Nichido Fire Insurance Co., Ltd.	354,223	489,957	121,974	-	(4,000)	-		
TOTAL	458,181	604,284	165,255	8,698	7,579	3,313		

	WORK	ERS' COMPENSA'	TION			
	DIRECT PREMIUMS	DIRECT PREMIUMS	DIRECT UNEARNED PREMIUMS	DIRECT LOSSES PAID (LESS	DIRECT LOSSES	DIRECT LOSSES
NAME OF INSURER	WRITTEN	EARNED	RESERVED	SALVAGE)	INCURRED	UNPAID
AIOI Insurance Company, Ltd.	248,610	233,403	131,284	13,127	6,655	9,954
American Home Assurance Company	-	-	-	(5,000)	(5,000)	3,000
Century Insurance Company, Ltd.	859,972	635,665	452,500	183,725	165,671	265,867
Dongbu Insurance Company, Ltd.	219,406	217,535	87,763	15,135	25,226	10,091
Equitable Insurance Company, Ltd.	95,133	42,407	52,726	1,002	1,002	-
First Net Insurance Company	22,020	21,699	6,449	8,443	4,470	5,848
Island Insurance & Surety Corporation	26,205	35,552	-	1,306	-	-
Marianas Insurance Company, Ltd.	56,405	23,493	32,912	3,756	(26,244)	2,442
National Union Fire Insurance Company	151,000	184,000	76,000	4,000	4,000	10,000
Oceania Insurance Corporation	161,319	163,206	75,755	3,303	3,303	1,659
Pacific Basin Insurance Company	66,465	46,898	19,567	-	1,033	12,066
Pacific Indemnity Insurance Company	33,527	41,147	15,260	34,317	3,038	44,354
Premier Insurance Company, Inc.	-	-	-	-	-	-
Royal Crown Insurance Corporation	109,435	124,710	56,662	34,038	34,038	-
Tokio Marine & Nichido Fire Insurance Co., Ltd.	101,606	131,553	39,863	19,787	20,084	3,054
Traders Insurance Company	263,692	229,417	115,899	18,140	33,870	15,730
MSIG Insurance (Singapore) Pte. Ltd .	-	-	-	38,436	36,256	27,921
TOTAL	2,414,795	2,130,685	1,162,640	373,515	307,402	411,986

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NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
First Net Insurance Company	-	-	-	-	-	-
Royal Crown Insurance Corporation	1,995	1,995	1	-	-	-
TOTAL	1,995	1,995	-	-	-	-
	GROUF	ACCIDENT & HE	ALTH		•	
	DIRECT PREMIUMS	DIRECT PREMIUMS	DIRECT UNEARNED PREMIUMS	DIRECT LOSSES PAID (LESS	DIRECT LOSSES	DIRECT
NAME OF INSURER	WRITTEN	EARNED	RESERVED	SALVAGE)	INCURRED	UNPAID
American Home Assurance	2,000	- 0.054	1,000	-	-	-
Century Insurance Company, Ltd.	9,408	6,851	3,332	<u>-</u>	-	
First Net Insurance Company	21,685	23,801	11,418	4,797	4,212	3,593
Global Pacific Insurance Company						
Tokio Marine & Nichido Fire Insurance Co., Ltd.	1,394,817	1,394,817	-	1,392,481	1,392,878	709
Zurich Insurance (Guam), Inc.	3,657,964	3,657,964	-	2,006,207	2,124,237	755,386
TOTAL	5,085,874	5,083,433	15,750	3,403,485	3,521,327	759,688

		EARTHQUAKE				
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES	DIRECT LOSSES UNPAID
AIOI Insurance Company, Ltd.	144,546	118,690	73,958	2,000	2,000	-
American Home Assurance Company	-	-	-	-	-	-
Century Insurance Company, Ltd.	281,437	79,860	23,774	36,347	32,760	
Dongbu Insurance Company, Ltd.	120,689	126,097	48,276	-	-	-
First Net Insurance Company	17,777	15,456	8,433	-	8,377	13,716
National Union Fire Insurance Company	4,000	6,000	2,000	-	-	=
Pacific Indemnity Insurance Company	45,257	49,519	22,473	14,076	12,901	3,147
TOTAL	613,706	395,622	178,914	52,423	56,038	16,863

	C	THER LIABILITY				
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES	DIRECT LOSSES UNPAID
AIOI Insurance Company, Ltd.	354,430	337,057	174,941	291,552	272,553	98,808
American Home Assurance Company	7,000	4,000	4,000	(35,000)	(35,000)	-
Century Insurance Company, Ltd.	97,491	33,780	46,641	61,440	42,409	-
First Net Insurance Company	129,286	130,535	22,935	19,060	94,823	146,085
Marianas Insurance Company, Ltd.	25,610	10,345	15,265	150,000	-	1
National Union Fire Insurance Company	39,000	44,000	20,000	5,000	(7,000)	1,000
Pacific Basin Insurance Company	13,765	10,593	3,172	-	-	ı
Pacific Indemnity Insurance Company	36,711	33,574	16,251	-	(19,445)	1,259
Tokio Marine & Nichido Fire Insurance Co., Ltd.	225,243	310,985	82,360	299,898	47,207	3,500
Traders Insurance Company	183,620	165,307	86,052	2,427	2,427	-
MSIG Insurance (Singapore) Pte. Ltd .	-	-	-	405	383	2,500
TOTAL	1,112,156	1,080,176	471,617	794,782	398,357	253,152

	COMMERCIA	L AUTO PHYSICA	L DAMAGE			
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES	DIRECT LOSSES UNPAID
AIOI Insurance Company, Ltd.	261,232	356,849	115,489	94,462	98,257	10,800
American Home Assurance Company	-	-		11,000	11,000	-
Century Insurance Company, Ltd.	1,357,209	849,621	730,946	866,513	1,045,417	247,617
Dongbu Insurance Company, Ltd.	75,873	64,193	30,349	32,140	33,117	8,719
Equitable Insurance Company	3,937	2,486	1,450	-	-	-
First Net Insurance Company	53,134	85,661	19,263	4,610	(10,137)	(1,391)
Marianas Insurance Company, Ltd.	6,701	2,688	4,013	-	-	-
National Union Fire Insurance Company	120,000	121,000	60,000	116,000	113,000	15,000
Pacific Basin Insurance Company	8,039	4,775	2,872	=	1,003	=
Pacific Indemnity Insurance Company	22,959	31,083	10,426	13,626	13,156	1,259
Royal Crown Insurance Corporation	2,063	5,175	6,695	-	-	-
Tokio Marine & Nichido Fire Insurance Co., Ltd.	93,488	148,783	53,538	15,525	(7,250)	9,200
Traders Insurance Company						
TOTAL	2,004,635	1,672,314	1,035,041	1,153,876	1,297,563	291,204

	OTHER COM	MMERCIAL AUTO	LIABILITY			
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Insurance Company, Ltd.	111,955	152,936	49,495	132,804	126,804	3,000
American Home Assurance Company	-	-	=	21,000	21,000	-
Century Insurance Company, Ltd.	-	-	-	-	-	-
Dongbu Insurance Company, Ltd.	128,304	140,995	51,322	53,973	55,613	14,640
Equitable Insurance Company, Ltd.	17,567	10,743	6,824	-	1	-
First Net Insurance Company	42,651	32,794	21,407	10,033	7,574	2,765
Marianas Insurance Company, Ltd.	16,241	6,514	9,727	1,350	955	
National Union Fire Insurance Company	180,000	201,000	90,000	172,000	170,000	7,000
New Hampshire Insurance Company	-	-	-	-	1	-
Pacific Basin Insurance Company	30,132	19,102	11,486	-	4,013	-
Pacific Indemnity Insurance Company	40,482	39,509	19,828	13,627	12,442	3,147
Royal Crown Insurance Corporation	297,786	36,097	41,844	485	485	13,248
Tokio Marine & Nichido Fire Insurance Co., Ltd.	(4,570)	(3,262)	12,513	48,197	(213,600)	3,500
Traders Insurance Company	•			•		•
MSIG Insurance (Singapore) Pte. Ltd .	-	-	-	567	(1,142)	
TOTAL	860,548	636,428	314,446	454,036	184,144	47,300

	OTHER PRIVAT	E PASSENGER AL	JTO LIABILITY			
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Insurance Company, Ltd.	63,535	64,714	30,907	4,015	15	-
American Home Assurance Company	1,000	1,000	-	(1,000)	(1,000)	-
Century Insurance Company, Ltd.	-	-		-	-	-
Dongbu Insurance Company, Ltd.	461,531	460,022	184,612	432,132	445,267	117,215
Equitable Insurance Company, Ltd.	195,790	116,991	78,800	42,649	42,649	-
First Net Insurance Company	124,315	112,938	67,023	29,107	35,862	36,131
Marianas Insurance Company, Ltd.	211,053	84,646	127,407	77,180	82,818	7,991
National Union Fire Insurance Company	167,000	191,000	84,000	119,000	102,000	16,000
New Hampshire Insurance Company	-	-	-	(209,000)	(227,000)	-
Pacific Basin Insurance Company	114,284	71,630	43,070	-	15,050	-
Pacific Indemnity Insurance Company	181,226	176,791	78,765	84,401	101,255	35,664
Royal Crown Insurance Corporation	239,960	283,518	68,625	172,627	144,241	-
Tokio Marine & Nichido Fire Insurance Co., Ltd.	11,508	10,390	5,022	873	86,402	18,900
Traders Insurance Company	448,421	372,250	191,973	159,336	180,906	21,570
MSIG Insurance (Singapore) Pte. Ltd .	-	-	-	37,207	26,737	147,600
TOTAL	2,219,623	1,945,890	960,204	948,527	1,035,202	401,071

F	PRIVATE PASSE	NGER AUTO PHYS	SICAL DAMAGE			
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Insurance Company, Ltd.	135,013	137,520	65,678	62,313	5,542	8,500
American Home Assurance Company	1,000	1,000	-	(1,000)	(1,000)	=
Century Insurance Company, Ltd.	666,223	583,984	381,825	612,614	894,748	400,361
Dongbu Insurance Company, Ltd.	410,615	430,427	164,246	428,523	441,548	116,237
Equitable Insurance Company, Ltd.	78,343	51,161	27,182	4,621	4,621	-
First Net Insurance Company	172,052	116,968	95,807	67,055	60,856	6,167
Marianas Insurance Company, Ltd.	161,483	64,764	96,719	53,770	67,130	13,360
National Union Fire Insurance Company	264,000	248,000	132,000	117,000	116,000	22,000
Pacific Basin Insurance Company	38,718	23,877	14,358		5,017	-
Pacific Indemnity Insurance Company	199,661	223,576	85,400	43,494	41,349	5,664
Royal Crown Insurance Corporation	38,063	47,397	50,213	28,337	33,587	5,250
Tokio Marine & Nichido Fire Insurance Co., Ltd.	43,116	37,440	20,309	3,700	(500)	1,267
Traders Insurance Company						
TOTAL	2,208,287	1,966,114	1,133,737	1,420,427	1,668,898	578,806

	MISCELLANE	OUS/AGGREGATE	WRITE-INS			
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Insurance Company, Ltd.	3,314	1,785	2,061	118	118	-
Centurion Casualty Company	160,017	155,017	180,000	40,889	42,889	11,000
Century Insurance Company, Ltd.	1,478,704	2,072,609	625,198	1,174,459	(62,123)	91,572
Marianas Insurance Company, Ltd.	12,121	8,127	3,994	280	9,337	305,321
Oceania Insurance Corporation	-	-		92,773	92,773	-
Tokio Marine & Nichido Fire Insurance Co., Ltd.	2,836	4,813	1,717	-	(74)	-
TOTAL	1,656,992	2,242,351	812,970	1,308,519	82,920	407,893

		SURETY				
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES	DIRECT LOSSES UNPAID
AIOI Insurance Company, Ltd.	284	192	124	-	-	-
American Contractors Indemnity Company	1,250	1,250	-	-	205	489
Century Insurance Company, Ltd.	248,211	272,631	127,420	50,198	43,469	4,514
Dongbu Insurance Company, Ltd.	=	-	-	-	-	=
Equitable Insurance Company, Ltd.	209,097	122,541	86,556	60,751	60,751	-
Fidelity & Deposit Company, Inc.	174,477	229,809	81,128	-	(251)	41,816
First Net Insurance Company	5,385	4,397	988	-	1,094	1,227
Global Insurance, Inc.	23,085	25,317	10,897	-	-	=
Island Insurance & Surety Corporation	12,340	11,781	6,023	-	-	-
Marianas Insurance Company, Ltd.	154,363	90,667	63,696	-	-	=
Oceania Insurance Corporation	352,265	339,781	146,446	15,585	15,585	=
National Union Fire Insurance Company	=	-	-	-	-	=
Pacific Basin Insurance Company						
Pacific Indemnity Insurance Company	4,643	8,311	8,304	-	(470)	1,259
Royal Crown Insurance Corporation	263,776	360,927	137,908	898	898	=
Telebond Insurance Corporation	3,882	4,306	1,159			
Tokio Marine & Nichido Fire Insurance Co., Ltd.	1,015	656	696			
Traders Insurance Company	109,290	122,452	51,974	5,595	5,595	
TOTAL	1,563,363	1,595,018	723,319	133,027	126,876	49,305

FIDELITY									
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID			
AIOI Insurance Company, Limited	-	-	-	-	-	-			
Century Insurance Company, Ltd.	12,081	7,868	4,279	-	-	-			
First Net Insurance Company	1,238	864	374	-	(114)	1,103			
TOTAL	13,319	8,732	4,653	•	(114)	1,103			

FINANCIAL GUARANTY								
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID		
Century Insurance Company, Ltd.	-	3,480		-	-	-		
Pacific Basin Insurance Company (Bond)	70,947	49,200	21,747	-	-	=		
						•		
TOTAL	70,947	52,680	21,747	-	-	-		

BOILER & MACHINERY							
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID	
American Home Assurance Company	-	-		35,000	35,000		
AIOI Insurance Company, Ltd.	500	460	270	-	-	-	
Dongbu Insurance Company, Ltd.	60,356	47,545	24,142	-	-	=	
First Net Insurance Company						137	
TOTAL	60,856	48,005	24,412	35,000	35,000	137	

	BU	RGLARY & THEF	Т			
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Insurance Company, Ltd.	15,111	13,866	7,036	8,218	8,218	=
American Home Assurance Company	3,000	2,000	2,000	-	-	-
Century Insurance Company, Ltd.	9,816	7,745	3,476	18,805	13,145	171
Dongbu Insurance Company, Ltd.	14,461	15,184	5,784	-	-	-
First Net Insurance Company	1,726	1,258	580	2,695	943	694
Marianas Insurance Company, Ltd.	3,476	1,756	1,720	-	-	-
Pacific Indemnity Insurance Company	805	2,226	679	-	1,676	4,703
Tokio Marine & Nichido Fire Insurance Co., Ltd.	2,674	3,771	1,491		-	-
Traders Insurance Company	5,477	1,945	3,532	-	4,489	4,489
TOTAL	56,546	49,751	26,298	29,718	28,471	10,057

OCEAN MARINE						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES	DIRECT LOSSES UNPAID
AIOI Insurance Company, Ltd.	1,419	602	817	-	-	=
Century Insurance Company, Ltd.	104,005	23,047	1,198	11,323	3,904	-
Dongbu Insurance Company, Ltd.	97,850	60,909	39,140	ı	-	-
First Net Insurance Company						
Marianas Insurance Company, Ltd.	19,183	5,615	13,568	-	-	-
Tokio Marine & Nichido Fire Insurance Co., Ltd.	32,786	31,397	13,935	-	-	-
Traders Insurance Company	14,050	9,180	10,346	-	-	-
TOTAL	269,293	130,750	79,004	11,323	3,904	-

INLAND MARINE								
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES	DIRECT LOSSES UNPAID		
Centurion Casualty Company	41,222	90,222	151,000	12,051	27,051	38,000		
Century Insurance Company, Ltd.	46,256	1,138	1,902	17,604	12,433	=		
Pacific Indemnity Insurance Company	4,476	6,730	1,133	-	-	-		
TOTAL	91,954	98,090	154,035	29,655	39,484	38,000		

ALL OTHER ACCIDENT & HEALTH							
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID	
AIOI Insurance Company, Ltd.	53,393	88,339	33,710	96	96		
Traders Insurance Company	4,441	1,090	2,245	-	-	-	
First Net Insurance Company	2,402	2,585	210	-	1,188	3,039	
TOTAL	60,236	92,014	36,165	96	1,284	3,039	

PRODUCTS LIABILITY						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
First Net Insurance Company					(2,152)	
TOTAL	-	-	-	-	(2,152)	-

#### EXHIBIT OF PREMIUMS WRITEN FOR LIFE as of December 31, 2006

		ANNUITY	ACCIDENT AND HEALTH	DEPOSIT TYPE CONTRACT		REPORT
COMPANY NAME	LIFE	CONSITDERATION	PREMIUMS	FUNDS	OTHER	TOTAL
5 Star Life Insurance Company	-	-	-	-	-	-
American Family Life Assurance Company of Columbus	11,628	-	162,732	-	-	174,360
American National Insurance Company	161,919	_	53,534	_	_	215,453
- monodin modulation company	101,010		33,33			2.0,.00
Dalhar Life Incomes Comment	0.440		440			2.502
Balboa Life Insurance Company	2,443	-	140	-	-	2,583
Centurion Life Insurance Company	201,381	-	125,104	-	-	326,485
Individual Assurance Company, Life, Health & Accident	7,106,567	322,239	5,118	-	-	7,433,924
John Hancock Life Insurance Company	-	-	-	-	-	-
Lincoln National Life Insurance Company	164,190	-	-	-	-	164,190
Metropolitan Life Insurance Company	_	-				_
Midland National Life Insurance Company	247,527	9,204	_	_	_	256,731
imidana National Life insurance company	241,021	3,204				250,751
	044.700		4 445 004		0.005	4 070 000
Net Care Life & Health Insurance Company	244,733	4,951	1,415,034	-	8,885	1,673,603
North Coast Life Insurance Company	58,063	-	-	-	-	58,063
Pacific Guardian Life Insurance Company, Ltd.	584,736	-	85,149	-	-	669,885
Primerica Life Insurance Company	162,368	7,338	-	-	-	169,706
Protective Life Insurance Company	-	-	-	-	-	-
			NO STATE P			
Sterling Investors Life Insurance Company			NO STATE P	NUE		
United Healthcare Insurance Company	_	_	_	_	_	_
ornica regulate insurance company	-	-	-	-	-	-
Tetal	0.045.555	0.40.700	4.040.044		0.005	44 444 000
Total	8,945,555	343,732	1,846,811	-	8,885	11,144,983

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#### TREASURY LISTED (T-LISTED) COMPANIES

#### ADMITTED IN THE CNMI

#### **UPDATED AS OF JULY 1, 2006**

NAME	CLASSES OF INSURANCE	GENERAL AGENT
American Contractors Indemnity Company	Surey	Associated Insurance Und. of the Pacific, Inc.
9841 Airport Boulevard, 9th Floor		P.O. Box 501369 CK, Saipan, MP. 96950
Los Angeles, CA 90045 (NAIC # 10216) 1		Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
American Home Assurance 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, NY 10270 (NAIC #19380)		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
Continental Insurance Company (The)	Disability, General Casualty, Marine, Property,	Associated Insurance Und. of the Pacific, Inc.
CNA Center	Surety & Vehicle	P.O. Box 501369 CK, Saipan, MP. 96950
Chicago, IL 60685 (NAIC #35289)		Tel. No. 234-7222/6865/3152 - Fax No: 234-5367
Federal Insurance Company	Surety	Associated Insurance Und. of the Pacific, Inc.
15 Mountain View Road, P.O. Box 1615		P.O. Box 501369 CK, Saipan, MP. 96950
Warren, New Jersey 07061-1615 (NAIC #20281)		Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
Fedelity & Deposit Company of Maryland	Surety	Takagi & Associates, Inc.
1400 American Lane, Tower I, 19th Floor		PPP 602, Box 10000, Saipan, MP. 96950
Schaumburg, IL. 60196-1056 (NAIC #39306)		Tel. No.: 233-8117/3400/2554 - Fax No: 233-2553
Liberty Insurance Corporation	General Casualty, Property & Surety	Takagi & Associates, Inc.
175 Berkeley Street		PPP 602, Box 10000, Saipan, MP. 96950
Boston, MA. 02117 (NAIC #42404)		Tel. No.: 233-8117/3400/2554 - Fax No: 233-2553
LM Insurance Corporation	General Casualty, Property & Surety	Takagi & Associates, Inc.
175 Berkeley Street		PPP 602, Box 10000, Saipan, MP. 96950
Boston, MA. 02117 (NAIC #33600)		Tel. No: 233-8117/3400/2554 - Fax No: 233-2553

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National Union Fire Insurance Co. of Pitts. PA.	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 (NAIC #19445)		Tel. No: 234-5699/5690 - Fax No: 234-5693
New Hampshire 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, NY 10270 (NAIC #23841)		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
Pacific Indemnity Insurance Company	Disability, General Casualty, Marine, Property,	Associated Insurance Und. of the Pacific, Inc.
348 West O'Brien Drive	Surety & Vehicle	P.O. Box 501369 CK, Saipan, MP. 96950
Hagatna, Guam 96932 (NAIC #18380)		Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
Seaboard Surety Company	Disability, General Casualty, Marine, Property,	Moylan's Insurance Underwriters, Inc.
One Tower Square	Surety & Vehicle	P.O. Box 500658 CK, Saipan, MP. 96950
Hartford, CT 06183 (NAIC 322535)		Tel. No: 2346129/6442 - Fax No: 234-8641
United States Fidelity and Guaranty Company	Surety	Calvo's Insurance Underwriters, Inc.
385 Washington Street		P.O. Box 500035 CK, Saipan, MP. 96950
St. Paul, MN. 55102 (NAIC #25887)		Tel. No: 234-5699/5690 - Fax No: 234-5693
Westchester Fire Insurance Company	Disability, General Casualty, Marine, Property,	Takagi & Associates, Inc.
436 Walnut Street, P.O. Box 10000	Surety & Vehicle	PPP 602, Box 10000, Saipan, MP. 96950
Philadelphia, PA. 19106 (NAIC #21121)		Tel. No: 233-8117/3400/2554 - Fax No: 233-2553
XL Specialty Insurance Company	Disability, General Casualty, Marine, Property,	Takagi & Associates, Inc.
Seaview House, 70 Seaview Avenue	Surety & Vehicle	PPP 602, Box 10000, Saipan, MP. 96950
Stamford, CT 06902-6040 (NAIC #37885)		Tel. No: 233-8117/3400/2554 - Fax No: 233-2553
Zurich American Insurance Company	Surety	Takagi & Associates, Inc.
1400 American Lane, Tower 1, 19th Floor		PPP 602, Box 10000, Saipan, MP. 96950
Schaumburg, IL. 60196-1056 (NAIC #16535)		Tel. No: 233-8117/3400/2554 - Fax No: 233-2553

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