



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

**TWENTY SECOND ANNUAL REPORT
OF THE
INSURANCE COMMISSIONER
FOR THE CALENDAR YEAR
ENDED DECEMBER 31, 2009**

**SIXTO K. IGISOMAR
ACTING INSURANCE COMMISSIONER**

Prepared by the Banking and Insurance Section

TABLE OF CONTENTS

DESCRIPTION	PAGE
INTRODUCTION	1
RECOMMENDED LEGISLATION	2
ALIEN INSURANCE COMPANIES	3-4
Classes of Insurance Authorized and General Agents	
Financial Statements as of December 2009	
DOMESTIC INSURANCE COMPANIES	5-10
Classes of Insurance Authorized and General Agents	
Financial Statements as of December 2009	
FOREIGN INSURANCE COMPANIES	11-25
Classes of Insurance Authorized and General Agents	
Financial Statements as of December 2009	
AGGREGATE LINES OF BUSINESS WRITTEN BY PROPERTY AND CASUALTY COMPANIES	26
For the Year Ending December 31, 2009	
EXHIBITS OF PREMIUMS AND LOSSES ON:	
FIRE	27
ALLIED LINES	27
HOMEOWNERS MULTIPLE PERIL	27
COMMERCIAL MULTIPLE PERIL	27
OCEAN MARINE	28
INLAND MARINE	28
FINANCIAL GUARANTY	28
EARTHQUAKE	28
GROUP ACCIDENT & HEALTH	29

PERSONAL ACCIDENT	29
ALL OTHER A & H	29
WORKERS' COMPENSATION	29
OTHER LIABILITY	30
PRODUCT LIABILITY	30
OTHER PRIVATE PASSENGER AUTO LIABILITY	30
OTHER COMMERCIAL AUTO LIABILITY	31
PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	31
COMMERCIAL AUTO PHYSICAL DAMAGE	31
FIDELITY	32
SURETY	32
BURGLARY AND THEFT	32
BOILER AND MACHINERY	33
MISCELLANEOUS/AGGREGATE WRITE-INS	33
EXHIBITS OF LIFE INSURANCE:	
LIFE	34
ANNUITY CONSIDERATION	34
ACCIDENT AND HEALTH	34
DEPOSIT TYPE CONTRACT FUND	34
OTHER	34
EXHIBITS OF SURPLUS LINES	35
LISTING OF U.S. TREASURY COMPANIES ADMITTED IN THE CNMI	36-37

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 2009 Annual Report of the Insurance Commissioner.

This report, which we hope you find useful, 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 2009 calendar year.

During the reported year, the Office of the Insurance Commissioner licensed and regulated Four (4) alien carriers, sixteen (16) domestic carriers and forty-two (42) foreign carriers. No new COAs were issued for alien insurer but authority was granted for withdrawal of Mitsui Sumitomo Insurance. Four (4) new COA were issued to the following admitted foreign companies, bond Safeguard Insurance Company, Lexon Insurance Company, Colonial Surety Company and Tokio Marine Pacific Insurance Limited but authority was granted for withdrawal of United States Fidelity & Guaranty Company of Maryland and Seaboard Surety Company. No new COA was issued for domestic insurer.

2009 marked the fifth 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 2009 was 25 percent (25%). A total of \$207,317.00 was retained during the reported year.

Direct premiums written for Property and Casualty experienced a 16.6% decrease from \$23.5 million to \$19.6 million. Direct losses incurred decreased by 19.3% from \$10.1 million in 2007 to \$8.1 million in 2009.

We hope you find this report useful for your purposes.

Sincerely,



SIXTO K. IGISOMAR
Acting Secretary of Commerce /
Acing 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.

NAIC Membership Dues

Since the Department of Commerce became a member of the National Association of Insurance Commissioners (NAIC) we have received valuable opportunity as state regulators. However, maintenance of the Department's membership with the NAIC is critical especially at this juncture when the Health Care Reform is nearing implementation. The NAIC has been instrumental in assisting the Insurance Section navigate through the very complex Patient Protection and Affordable Care Act (PPACA) and The Health Care and Education Reconciliation Act.

The annual membership dues has historically been paid for by grant funds provided by the NAIC to all its members. However, in 2009, the NAIC limited the use of grant funds strictly for training and attendance of national meetings only; hence the need for Commerce to source much needed funds to maintain its membership with the NAIC.

The Legislature has introduced H.B. 17-48, "To amend 4 CMC § 5611(d) to establish a revolving fund to pay for the National Association of Insurance Commissioners annual membership dues; and for other purposes.

As the regulator of the insurance industry in the Commonwealth, the Department is fully supportive of the enactment of this bill. Enactment of this bill would guarantee our annual membership with the NAIC.

As a matter of fact, we are still very dependent on the NAIC to provide the Insurance Section with the necessary guidance as we continue to navigate our way through these complex laws. The NAIC has been very pro-active in providing white papers and access to the ongoing debate and administrative review processes. We cannot emphasize enough the value of being a member of the NAIC. The NAIC gives us access to a wealth of resources. It provides such services as administrative form filings, legal reviews, claims and enforcement and compliance matters. Furthermore, the Insurance Section lacks the necessary resources necessary to fully monitor and regulate the insurance industry.

**List of CNMI Licensed Insurance Companies
As of December 31, 2009**

ALIEN INSURERS

Company Name: AIOI Insurance Company, Ltd.

Admitted Date: 1/1/1994

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

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

General Agent: Takagi & Associates, Inc.

Contact Person: Satsuki H. Perez

Address: PPP 602 Box 10000, Saipan, MP 96950

Phone: 670-233-8117/3400/2554

Fax : 670-233-2553

Total Assets	12,593,553
Total Liabilities	10,145,924
Surplus	2,447,629
Net Income	961,385
CNMI-Direct Premiums Written	1,548,726
CNMI-Direct Premiums Earned	1,745,013
CNMI-Direct Losses Incurred	401,165

Company Name: Dongbu Insurance Company Limited

Admitted Date: 1/1/1985

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

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

General Agent: Moylan's Insurance Underwriters, Inc.

Contact Person: Catherine S. Tenorio

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

Phone: 670-234-6442

Fax: 670-234-8641

Total Assets	37,002,319
Total Liabilities	19,695,997
Surplus	17,306,322
Net Income	2,450,404
CNMI-Direct Premiums Written	1,877,592
CNMI-Direct Premiums Earned	1,905,311
CNMI-Direct Losses Incurred	2,251,781

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	No Business. Company withdrew 12/23/2009
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: The Tokio Marine & Nichido Fire Insurance Company, Limited
Admitted Date: 6/12/1972
Merger Date: 12/27/2004
Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle
General Agent: Pacifica Insurance Underwriters, Inc. Calvo's Insurance Underwriters, Inc.
Contact Person: Norman T. Tenorio Eli Buenaventura
Address: P.O. Box 500168 CK, Saipan, MP 96950 P.O. Box 500035 CK, Saipan, MP 96950
Phone: 670-234-6267 670-234-5690
Fax: 670-234-5880 670-234-5693

Total Assets	1,598,928,560
Total Liabilities	1,018,394,644
Surplus	580,533,916
Net Income	83,452,765
CNMI-Direct Premiums Written	846,245
CNMI-Direct Premiums Earned	584,562
CNMI-Direct Losses Incurred	391,184

DOMESTIC INSURERS

Company Name: Century Insurance Company, Limited

Admitted Date: 6/1/1988

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

CNMI Contact: Cornelio L. Matanguihan

Address: PMB 193 Box 10000

Phone: 670-235-0560

Fax: 670-234-1845

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

Website: www.cicspn.com

Pacifica Insurance Underwriters, Inc.

Norman T. Tenorio

P.O. Box 500168, Saipan, MP 96950

670-234-6267

670-234-5880

www.pacificains.com

Total Assets	7,231,571
Total Liabilities	4,240,401
Surplus	2,991,170
Net Income	172,536
CNMI-Direct Premiums Written	5,531,427
CNMI-Direct Premiums Earned	3,531,521
CNMI-Direct Losses Incurred	2,090,780

Company Name: Commodore Insurance Corporation

Admitted Date: 2/28/2008

Lines: General Casualty & Marine

CNMI Contact: c/o Gregory J. Koebel

Address: P.O. Box 501969, 2nd Floor Nauru Bldg.

Phone: 670-234-5684/5

Fax: 670-234-5683

General Agent: N/A

Total Assets	56,862
Total Liabilities	5,942
Surplus	50,920
Net Income	-
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: Equitable Insurance Company, Inc.

Admitted Date: 11/6/1990

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

General Agent: N/A

Contact Person: Alex C. Tudela

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

Phone: 670-235-5452

Fax: 670-234-5451

Total Assets	336,457
Total Liabilities	294,059
Surplus	42,398
Net Income	4,970
CNMI-Direct Premiums Written	522,929
CNMI-Direct Premiums Earned	293,247
CNMI-Direct Losses Incurred	50,097

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

Total Assets	30,434
Total Liabilities	1,979
Surplus	28,455
Net Income	-
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

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

Total Assets	104,409
Total Liabilities	7,068
Surplus	97,341
Net Income	(3,235)
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

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

Total Assets	143,472
Total Liabilities	14,157
Surplus	129,315
Net Income	20,862
CNMI-Direct Premiums Written	24,915
CNMI-Direct Premiums Earned	23,997
CNMI-Direct Losses Incurred	-

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

Health

Total Assets	425,105
Total Liabilities	78,261
Surplus	346,844
Net Income	(17,966)

Company Name: Harbor Insurance Company, Limited
Admitted Date: 11/15/1997
Lines: Disability, General Casualty, Marine, Property & Surety
General Agent: N/A
Contact Person: Joseph LN Hsiao
Address: P.O. Box 500689 CK, Saipan, MP 96950
Phone: 671-477-8804/5
Fax: 671-477-4683

Total Assets	30,947
Total Liabilities	-
Surplus	30,947
Net Income	-
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

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

Total Assets	148,675
Total Liabilities	31,875
Surplus	116,800
Net Income	19,547
CNMI-Direct Premiums Written	43,929
CNMI-Direct Premiums Earned	43,361
CNMI-Direct Losses Incurred	-

Company Name: Marianas Insurance Company, Ltd.

Admitted Date: 5/19/1989

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

General Agent: N/A

Contact Person: Rosalia S. Cabrera

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

Phone: 670-234-5091

Fax: 670-234-5093

Website: www.marianasinsurance.com

Total Assets	851,556
Total Liabilities	804,664
Surplus	46,892
Net Income	25,868
CNMI-Direct Premiums Written	675,661
CNMI-Direct Premiums Earned	293,909
CNMI-Direct Losses Incurred	155,708

Company Name: OIC Marianas Insurance Corporation

Admitted Date: 7/26/2007

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

General Agent: N/A

Contact Person: Laurie Sturges

Address: PMB 229 Box 10000, Saipan, MP 96950

Phone: 670-234-8320/1

Fax: 670-234-2330

Total Assets	389,655
Total Liabilities	537,363
Surplus	(147,708)
Net Income	110,008
CNMI-Direct Premiums Written	154,310
CNMI-Direct Premiums Earned	55,862
CNMI-Direct Losses Incurred	-

Company Name: Oceania Insurance Corporation

Admitted Date: 1/15/1998

Lines: Disability & Surety

General Agent: N/A

Contact Person: Laurie Sturges

Address: PMB 557 Box 10000, Saipan, MP 96950

Phone: 670-234-8320/1

Fax: 670-234-2330

Total Assets	280,915
Total Liabilities	999,783
Surplus	(718,868)
Net Income	7,726
CNMI-Direct Premiums Written	431,104
CNMI-Direct Premiums Earned	259,262
CNMI-Direct Losses Incurred	82,471

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

Total Assets	337,979
Total Liabilities	416,477
Surplus	(78,498)
Net Income	17,118
CNMI-Direct Premiums Written	253,440
CNMI-Direct Premiums Earned	179,332
CNMI-Direct Losses Incurred	-

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

Total Assets	102,769
Total Liabilities	314,163
Surplus	(211,394)
Net Income	-
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

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

Total Assets	500,566
Total Liabilities	331,802
Surplus	168,764
Net Income	43,568
CNMI-Direct Premiums Written	329,043
CNMI-Direct Premiums Earned	390,642
CNMI-Direct Losses Incurred	92,837

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	139,043
Total Liabilities	4,805
Surplus	134,238
Net Income	(4,189)
CNMI-Direct Premiums Written	-
CNMI-Direct Premiums Earned	123
CNMI-Direct Losses Incurred	-

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

Total Assets	1,513,313
Total Liabilities	1,171,070
Surplus	342,243
Net Income	136,000
CNMI-Direct Premiums Written	1,620,812
CNMI-Direct Premiums Earned	898,684
CNMI-Direct Losses Incurred	360,847

FOREIGN INSURERS

Company Name: 5 Star Life Insurance Company

Admitted Date: 6/17/2005

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

Lines: Disability & Life

General Agent : All Lines Insurance Brokers dba of Allied Insurance Assoc. LLC

CNMI Contact: Michael Brazel

Address: P.O. Box 5438 CHRB Saipan, MP 96950

Phone: 483-3459

Email: allinesinsurance@pticom.com

Life

Total Assets	188,377,958
Total Liabilities	137,380,836
Surplus	50,997,122
Net Income	499,109

Company Name: Affiliated FM Insurance

Admitted Date: 2/27/2008

Address: 270 Central Avenue, PO Box 7500 Johnston, RI 02919

Lines: General Casualty, Marine, Property & Surety

General Agent : Moylan's Insurance Underwriters, Inc.

CNMI Contact: Catherine S. Tenorio

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

Phone: 670-234-6442

Fax: 670-234-8641

Total Assets	1,621,716,617
Total Liabilities	793,502,604
Surplus	828,214,013
Net Income	115,391,452
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: American Contractors Indemnity Company

Admitted Date: 10/27/1998

Address: 601 South Figueroa Street Suite 1600, Los Angeles, CA 90017

Lines: Surety

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

CNMI Contact: Magdalena S. George

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

Phone: 670-234-3152/6865/7222

Fax: 670-234-5367

Total Assets	300,529,557
Total Liabilities	241,924,192
Surplus	58,605,365
Net Income	1,725,301
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: American Family Life Assurance Company of Columbus

Admitted Date: 11/8/1990

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

Lines: Disability & Life

General Agent :

CNMI Contact:

Address:

Phone:

Life

Total Assets	75,798,441,760
Total Liabilities	70,030,502,676
Surplus	5,767,939,084
Net Income	1,414,136,076

Company Name: American Home Assurance Company

Admitted Date: 1/1/1988

Address: 175 Water St. 18th Fl., New York, New York 10270

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

General Agent : Calvo's Insurance Underwriters, Inc.

Moylan's Insurance Underwriters, Inc.

CNMI Contact: Eli Buenaventura

Catherine S. Tenorio

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	25,045,850,528
Total Liabilities	19,045,387,771
Surplus	6,000,462,757
Net Income	337,949,307
CNMI-Direct Premiums Written	72,000
CNMI-Direct Premiums Earned	50,000
CNMI-Direct Losses Incurred	(2,000)

Company Name: American National Insurance Company

Admitted Date: 5/12/1999

Address: One Moody Plaza, Galveston, TX 77550

Lines: Disability & Life

General Agent : Randolph C. Biscoe

CNMI Contact: Randolph C. Biscoe

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

Phone: 671-477-9600

Life

Total Assets	15,359,312,751
Total Liabilities	12,748,468,296
Surplus	2,610,844,455
Net Income	53,888,398

Company Name: Balboa Insurance Company

Admitted Date: 7/22/1999

Address: 3349 Michelson Drive Suite #200, P.O. Box 19702, Irvine, CA 91612-1627

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

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

CNMI Contact: Magdalena S. George

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

Phone: 670-234-3152/6865/7222

Fax: 670-234-5367

Total Assets	3,120,727,564
Total Liabilities	1,379,205,764
Surplus	1,741,521,800
Net Income	408,619,990
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: Balboa Life Insurance Company

Admitted Date: 5/29/1998

Address: 3349 Michelson Drive Suite #200, 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	48,100,391
Total Liabilities	11,023,422
Surplus	37,076,969
Net Income	5,565,317

Company Name: Bond Safeguard Insurance Company

Admitted Date: 1/29/2009

Address: 900 S. Frontage Rd., Ste. 250 Woodridge, IL 60517-4092

Lines: Surety

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

CNMI Contact: Magdalena S. George

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

Phone: 670-234-3152/6865/7222

Fax: 670-234-5367

Total Assets	66,475,588
Total Liabilities	42,859,737
Surplus	23,615,851
Net Income	4,912,102
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: Centurion Casualty Company

Admitted Date: 4/20/2001

Address: 800 Walnut Street, Des Moines, Iowa 50309

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

General Agent : Edith C. Deleon Guerrero

CNMI Contact: Edith C. Deleon Guerrero

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

Phone: 670-234-3937

Total Assets	441,549,096
Total Liabilities	58,880,157
Surplus	382,668,939
Net Income	24,612,395
CNMI-Direct Premiums Written	247,163
CNMI-Direct Premiums Earned	282,163
CNMI-Direct Losses Incurred	74,551

Company Name: Centurion Life Insurance Company

Admitted Date: 4/11/2001

Address: 800 Walnut Street, Des Moines, Iowa 50309

Lines: Disability & Life

General Agent : Edith C. Deleon Guerrero

CNMI Contact: Edith C. Deleon Guerrero

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

Phone: 670-234-3937

Life

Total Assets	1,887,807,911
Total Liabilities	864,413,024
Surplus	1,023,394,887
Net Income	37,462,199

Company Name: Colonial Surety Company

Admitted Date: 10/21/2009

Address: 50 Chestnut Ridge Rd. Suite 108 Montvale, NJ 07645

Lines: General Casualty & Surety

General Agent : Takagi & Associates, Inc.

CNMI Contact: Satsuki H. Perez

Address: PPP 602 Box 10000, Saipan, MP 96950

Phone: 670-233-8117

Fax: 670-233-2553

Total Assets	37,163,645
Total Liabilities	20,467,953
Surplus	16,695,692
Net Income	4,034,808
CNMI-Direct Premiums Written	318
CNMI-Direct Premiums Earned	292
CNMI-Direct Losses Incurred	196

Company Name: Factory Mutual Insurance

Admitted Date: 2/27/2008

Address: 270 Central Avenue, PO Box 7500 Johnston, RI 02919

Lines: General Casualty, Marine, Property & Surety

General Agent : Moylan's Insurance Underwriters, Inc.

CNMI Contact: Catherine S. Tenorio

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

Phone: 670-234-6442

Fax: 670-234-8641

Total Assets	10,015,395,153
Total Liabilities	3,811,749,417
Surplus	6,203,645,736
Net Income	899,187,855
CNMI-Direct Premiums Written	15,156
CNMI-Direct Premiums Earned	14,964
CNMI-Direct Losses Incurred	-

Company Name: Federal Insurance Company

Admitted Date: 9/22/1993

Address: 15 Mountain View Road, Warren, NJ 07059

Lines: Surety

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

CNMI Contact: Magdalena S. George

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

Phone: 670-234-3152/6865/7222

Fax: 670-234-5367

Total Assets	30,688,088,203
Total Liabilities	16,366,567,070
Surplus	14,321,521,133
Net Income	1,541,196,481
CNMI-Direct Premiums Written	113,997
CNMI-Direct Premiums Earned	351,691
CNMI-Direct Losses Incurred	4,287

Company Name: Fidelity & Deposit Company of Maryland

Admitted Date: 12/14/2001

Address: 600 Red Brook Blvd., Suite 600, Owings Mills, MD 21117

Lines: Surety

General Agent : Takagi & Associates, Inc.

CNMI Contact: Satsuki H. Perez

Address: PPP 602 Box 10000, Saipan, MP 96950

Phone: 670-233-8117

Fax: 670-233-2553

Total Assets	249,241,769
Total Liabilities	63,826,322
Surplus	185,415,447
Net Income	8,319,772
CNMI-Direct Premiums Written	357,064
CNMI-Direct Premiums Earned	305,756
CNMI-Direct Losses Incurred	15,538

Company Name: First Net Insurance Company

Admitted Date: 3/14/2000

Address: Rm. 102, 424 Julale Shopping Center, Hagatna, Guam 96910

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

General Agent : Moylan's Insurance Underwriters, Inc.

CNMI Contact: Catherine S. Tenorio

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

Phone: 670-234-6442

Fax: 670-234-8641

Total Assets	12,804,966
Total Liabilities	4,840,762
Surplus	7,964,204
Net Income	968,983
CNMI-Direct Premiums Written	758,615
CNMI-Direct Premiums Earned	762,455
CNMI-Direct Losses Incurred	196,674

Company Name: Individual Assurance, Life, Health & Accident

Admitted Date: 10/24/1985

Address: 1607 Oak Street, Kansas City, MO 64108

Lines: Disability & Life

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

CNMI Contact: Donald C. Barcinas

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

Phone: 670-234-0960

Fax: 670-234-8642

Life

Total Assets	44,823,107
Total Liabilities	32,692,415
Surplus	12,130,692
Net Income	45,857

Company Name: Insurance Company of North America

Admitted Date: 6/10/1988

Address: 436 Walnut St., P.O. Box 1000, Philadelphia, PA. 19106

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

General Agent : Takagi & Associates, Inc.

CNMI Contact: Satsuki H. Perez

Address: PPP 602 Box 10000, Saipan, MP 96950

Phone: 670-233-8117

Fax: 670-233-2553

Total Assets	780,037,623
Total Liabilities	498,954,701
Surplus	281,082,922
Net Income	52,430,811
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: Island Home Insurance Company (Formerly Zurich Insurance (Guam), Inc.)

Admitted Date: 4/5/1990

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

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

General Agent : Staywell Saipan, Inc.

CNMI Contact: Eric L. Plinske

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

Phone: 670-323-4262

Fax: 670-323-4263

Total Assets	17,225,470
Total Liabilities	8,062,323
Surplus	9,163,147
Net Income	935,549
CNMI-Direct Premiums Written	2,618,124
CNMI-Direct Premiums Earned	2,618,124
CNMI-Direct Losses Incurred	1,570,890

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	203,396,347,036
Total Liabilities	198,337,734,046
Surplus	5,058,612,990
Net Income	(71,660,605)

Company Name: Lexon Insurance Company

Admitted Date: 1/29/2009

Address: 720 Brazos Street, Suite 200 Austin, TX 78701

Lines: Surety

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

CNMI Contact: Magdalena S. George

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

Phone: 670-234-3152/6865/7222

Fax: 670-234-5367

Total Assets	104,412,265
Total Liabilities	65,179,586
Surplus	39,232,679
Net Income	11,341,269
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: Satsuki H. Perez

Address: PPP 602 Box 10000, Saipan, MP 96950

Phone: 670-233-8117

Fax: 670-233-2553

Total Assets	1,118,517,583
Total Liabilities	845,905,167
Surplus	272,612,416
Net Income	(4,417,531)
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
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	143,345,609,264
Total Liabilities	137,100,545,426
Surplus	6,245,063,838
Net Income	(116,194,807)

Company Name: LM Insurance Corporation

Admitted Date: 7/31/1998

Address: 175 Berkeley Street, Mail Stop 10-B, Boston, MA. 02116

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

General Agent : Takagi & Associates, Inc.

CNMI Contact: Satsuki H. Perez

Address: PPP 602 Box 10000, Saipan, MP 96950

Phone: 670-233-8117

Fax: 670-233-2553

Total Assets	76,500,286
Total Liabilities	55,005,276
Surplus	21,495,010
Net Income	610,979
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: MBIA Insurance Corporation
Admitted Date: 3/22/1995
Address: 113 King Street, Armonk, N.Y. 10504
Lines: Surety

General Agent : Moylan's Insurance Underwriters, Inc.
CNMI Contact: Catherine S. Tenorio
Address: P.O. Box 500658 CK, Saipan, MP 96950
Phone: 670-234-6442
Fax: 670-234-8641

Total Assets	5,031,793,666
Total Liabilities	2,978,750,565
Surplus	2,053,043,101
Net Income	(684,173,829)
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

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

Life	
Total Assets	289,575,343,528
Total Liabilities	276,941,488,594
Surplus	12,633,854,934
Net Income	1,221,422,331

Company Name: Midland National Life Insurance Company
Admitted Date: 7/20/1992
Address: One Sammons Plaza, Sioux Falls, SD 57193
Lines: Disability & Life
General Agent : Midland Insurance Underwriters, Inc.
CNMI Contact: Gregorio R. DeTorres Sr.
Address: PPP 219 Box 10000
Phone: 670-233-3598

Life	
Total Assets	26,496,853,601
Total Liabilities	25,104,984,613
Surplus	1,391,868,988
Net Income	(31,252,963)

Company Name: National Union Fire Insurance Company

Admitted Date: 1/1/1988

Address: 175 Water Street, 18th Floor New York, NY 10270

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

General Agent : Calvo's Insurance Underwriters, Inc.

CNMI Contact: Eli Buenaventura

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

Phone: 670-234-5690

Fax: 670-234-5693

Total Assets	32,050,893,561
Total Liabilities	19,335,632,984
Surplus	12,715,260,577
Net Income	1,202,518,495
CNMI-Direct Premiums Written	898,000
CNMI-Direct Premiums Earned	878,000
CNMI-Direct Losses Incurred	282,000

Company Name: NetCare Life and Health Insurance Co.

Admitted Date: 6/19/1988

Address: Julale Ctr, Suite 200, 424 West O'Brien Hagatna, GU 96910-5015

Lines: Disability & Life

General Agent : Moylan's Insurance Underwriters, Inc.

CNMI Contact: Catherine S. Tenorio

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

Phone: 670-234-6442

Fax: 670-234-8641

Life

Total Assets	20,740,070
Total Liabilities	19,342,674
Surplus	1,397,396
Net Income	980,831

Company Name: New Hampshire Insurance Co. of New York

Admitted Date: 6/6/1976

Address: 175 Water Street, 18th Floor New York, NY 10270

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

General Agent : Moylan's Insurance Underwriters, Inc.

CNMI Contact: Catherine S. Tenorio

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

Phone: 670-234-6442

Fax: 670-234-8641

Calvo's Insurance Underwriters, Inc.

Eli Buenaventura

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

670-234-5690

670-234-5693

Total Assets	3,988,646,177
Total Liabilities	2,591,795,281
Surplus	1,396,850,896
Net Income	3,112,094
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

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

Life

Total Assets	124,664,967
Total Liabilities	119,126,163
Surplus	5,538,804
Net Income	(1,702,297)

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

Life

Total Assets	433,306,331
Total Liabilities	345,831,874
Surplus	87,474,457
Net Income	6,643,564

Company Name: Pacific Indemnity Insurance Company
Admitted Date: 1/27/1998
Address: 348 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	17,894,727
Total Liabilities	9,162,447
Surplus	8,732,280
Net Income	1,711,947
CNMI-Direct Premiums Written	527,220
CNMI-Direct Premiums Earned	580,555
CNMI-Direct Losses Incurred	150,706

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	6,805,089,529
Total Liabilities	5,099,494,230
Surplus	1,705,595,299
Net Income	125,943,249

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

Life

Total Assets	26,654,687,975
Total Liabilities	24,038,157,042
Surplus	2,616,530,933
Net Income	549,924,286

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

Total Assets	-
Total Liabilities	-
Surplus	-
Net Income	-
CNMI-Direct Premiums Written	No Business. Company withdrew 3/11/2009
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. 105, Rome, Georgia 30161
Lines: Disability & Life
General Agent : Pacifica Insurance Underwriters, Inc.
CNMI Contact: Norman T. Tenorio
Address: P.O. Box 500168
Phone: 670-234-6267
Fax: 670-234-7841

Life

Total Assets	20,402,944
Total Liabilities	13,046,703
Surplus	7,356,241
Net Income	103,772

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

Health

Total Assets	33,387,516
Total Liabilities	15,173,809
Surplus	18,213,707
Net Income	9,833,884

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

Total Assets	3,805,408,884
Total Liabilities	2,263,799,903
Surplus	1,541,608,981
Net Income	(64,239,637)
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: UnitedHealthCare Insurance Company

Admitted Date: 6/24/2005

Address: 185 Asylum St., Harford, CT 06103

Lines: Disability & Life

General Agent : Moylan's Insurance Underwriters, Inc.

CNMI Contact: Catherine S. Tenorio

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

Phone: 670-234-6442

Fax: 670-234-8641

Life

Total Assets	11,899,664,376
Total Liabilities	8,473,875,058
Surplus	3,425,789,318
Net Income	1,993,882,179

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	-
Total Liabilities	-
Surplus	-
Net Income	-
CNMI-Direct Premiums Written	No Business. Company withdrew 3/11/2009.
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: Westchester Fire Insurance Company

Admitted Date: 1/10/2006

Address: 436 Walnut St., P.O. Box 1000, Philadelphia, PA. 19106

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

General Agent : Takagi & Associates, Inc.

CNMI Contact: Satsuki H. Perez

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

Phone: 670-233-8117

Fax: 670-233-2553

Associated Insurance Underwriters of the Pacific

Magdalena S. George

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

670-234-3152/6865/7222

670-234-5367

Total Assets	2,459,551,784
Total Liabilities	1,652,301,469
Surplus	807,250,315
Net Income	136,426,425
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: XL Specialty Insurance Company

Admitted Date: 5/11/2000

Address: Seaview House, 70 Seaview Ave., Stamford, CT 06902

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

General Agent : Takagi & Associates, Inc.

CNMI Contact: Satsuki H. Perez

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

Phone: 670-233-8117

Fax: 670-233-2553

Total Assets	541,124,990
Total Liabilities	369,216,660
Surplus	171,908,330
Net Income	(64,042)
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

Company Name: Zurich American Insurance Company

Admitted Date: 9/11/2002

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

Lines: Surety

General Agent: Takagi & Associates, Inc.

CNMI Contact: Satsuki H. Perez

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

Phone: 670-233-8117

Fax: 670-233-2553

Total Assets	29,935,745,054
Total Liabilities	22,518,594,436
Surplus	7,417,150,618
Net Income	426,596,683
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

**AGGREGATE LINES OF BUSINESS BY PROPERTY & CASUALTY COMPANIES
AS OF DECEMBER 31, 2009**

LINE OF BUSINESS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Fire	1,860,193	1,079,260	813,485	31,767	(27,500)	15,364
Allied Lines	1,223,745	763,511	480,160	14,187	13,331	2,720
Homeowners Multiple Peril	274,004	240,526	151,688	15,400	15,100	55,025
Commercial Multiple Peril	229,374	43,875	65,533	445	445	-
Ocean Marine	106,382	35,848	37,871	-	(13)	7
Inland Marine	139,944	97,588	177,975	15,491	23,306	37,009
Financial Guaranty	96,819	80,781	16,366	-	1,000	-
Earthquake	440,234	293,598	194,616	18,887	19,963	6,268
Group Accident & Health	3,436,793	3,434,420	21,548	1,930,724	1,964,490	575,374
All other Accident & Health	38,145	45,398	30,330	1,343	1,343	-
Workers Compensation	2,065,452	1,670,721	888,696	399,339	918,902	924,314
Other Liability	1,068,484	766,726	388,834	189,673	277,222	665,506
Personal Accident	4,680	4,378	1,055	1,547	1,523	183
Product Liability	192,059	145,794	122,713	-	(30)	(4)
Other Private Passenger Auto Liability	2,479,881	2,155,306	1,116,933	1,067,620	1,344,281	712,626
Other Commercial Auto Liability	1,443,325	1,427,418	630,120	1,689,731	1,832,912	454,002
Private Passenger Auto Physical Damage	1,487,304	1,355,348	700,491	1,012,472	1,122,488	345,244
Commercial Auto Physical Damage	578,155	639,783	255,016	210,138	209,527	51,373
Fidelity	7,508	9,816	5,839	-	(249)	1,853
Surety	1,622,610	1,463,706	736,898	63,466	96,933	131,164
Burglary & Theft	41,617	35,787	22,417	3,366	5,152	3,228
Boiler & Machinery	37,938	38,526	10,818	-	16	769
Aggregate Write-Ins/Miscellaneous	749,757	410,422	451,654	395,898	342,675	352,465
2009 TOTAL	19,624,403	16,238,536	7,321,056	7,061,494	8,162,817	4,334,490
2008 TOTAL	23,537,557	20,145,884	8,568,125	9,826,384	10,119,039	3,842,178
% CHANGE	-16.6%	-19.4%	-14.6%	-28.1%	-19.3%	12.8%

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2009

FIRE						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Insurance Company, Ltd.	189,074	221,810	90,401	6,000	6,000	-
Century Insurance Company, Ltd.	880,004	267,031	376,672	7,500	(52,023)	-
Dongbu Insurance Company, Ltd.	364,236	334,545	151,207	-	256	6,788
Factory Mutual Insurance Company	7,898	7,840	92	-	-	-
First Net Insurance Company	16,879	18,511	10,459	-	-	2,053
Oceania Insurance Corporation	270	270	-	-	-	6,523
Marianas Insurance Company, Ltd.	70,506	29,313	41,193	-	-	-
Pacific Basin Insurance Company	2,501	1,427	1,074	-	-	-
Pacific Indemnity Insurance Company	71,236	75,244	29,765	-	-	-
Tokio Marine & Nichido Fire Insurance Co., Ltd.	28,931	4,231	3,002	-	-	-
Traders Insurance Company	228,658	119,038	109,620	18,267	18,267	-
TOTAL	1,860,193	1,079,260	813,485	31,767	(27,500)	15,364

ALLIED LINES						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Insurance Company, Ltd.	209,750	248,353	100,938	-	-	-
American Home Assurance Company	16,000	16,000	8,000	-	-	-
Century Insurance Company, Ltd.	761,620	259,172	258,567	14,187	14,317	130
Dongbu Insurance Company, Ltd.	126,519	127,380	63,197	-	(986)	2,570
Factory Mutual Insurance Company	5,508	5,414	163	-	-	-
First Net Insurance Company	12,580	13,407	7,175	-	-	20
National Union Fire Insurance Company	59,000	57,000	30,000	-	-	-
Pacific Basin Insurance Company	225	175	-	-	-	-
Pacific Indemnity Insurance Company	32,543	36,610	12,120	-	-	-
TOTAL	1,223,745	763,511	480,160	14,187	13,331	2,720

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
Dongbu Insurance Company, Ltd.	73,557	77,196	38,836	-	(300)	3,760
Equitable Insurance Company, Ltd.	663	478	185	-	-	-
First Net Insurance Company	76,769	77,868	37,976	-	-	1,265
Marianas Insurance Company, Ltd.	65,486	23,811	41,675	-	-	-
National Union Fire Insurance Company	12,000	13,000	6,000	-	-	-
Pacific Indemnity Insurance Company	43,967	47,861	26,937	15,400	15,400	-
Tokio Marine & Nichido Fire Insurance Co., Ltd.	1,562	312	79	-	-	50,000
TOTAL	274,004	240,526	151,688	15,400	15,100	55,025

COMMERCIAL MULTIPLE PERIL						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
National Union Fire Insurance Company	17,000	9,000	8,000	-	-	-
Pacific Indemnity Insurance Company	13,218	12,363	10,371	-	-	-
Tokio Marine & Nichido Fire Insurance Co., Ltd.	172,644	7,194	35,968	-	-	-
Traders Insurance Company	26,512	15,318	11,194	445	445	-
TOTAL	229,374	43,875	65,533	445	445	-

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2009

OCEAN MARINE						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Insurance Company, Ltd.	-	252	-	-	-	-
Century Insurance Company, Ltd.	49,836	11,667	9,676	-	-	-
Dongbu Insurance Company, Ltd.	-	-	4	-	(13)	7
Marianas Insurance Company, Ltd.	22,588	12,479	10,109	-	-	-
OIC Marianas Insurance Corporation	4,007	1,113	2,894	-	-	-
Tokio Marine & Nichido Fire Insurance Co.,Ltd.	5,902	246	1,230	-	-	-
Traders Insurance Company	24,049	10,091	13,958	-	-	-
TOTAL	106,382	35,848	37,871	-	(13)	7

INLAND MARINE						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Insurance Company, Ltd.	1,783	7,835	803	-	-	-
Century Insurance Company, Ltd.	53,210	3,826	5,131	-	-	-
Centurion Casualty Company	83,204	84,204	172,000	15,491	23,491	37,000
Dongbu Insurance Company, Ltd.	60	60	4	-	(185)	9
Factory Mutual Insurance Company	1,687	1,663	37	-	-	-
TOTAL	139,944	97,588	177,975	15,491	23,306	37,009

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.	7,160	3,174	4,314	-	-	-
Oceania Insurance Corporation	15,619	14,451	1,168	-	1,000	-
OIC Marianas Insurance Corporation	27,948	17,064	10,884	-	-	-
Pacific Basin Insurance Company (Bond)	46,092	46,092	-	-	-	-
TOTAL	96,819	80,781	16,366	-	1,000	-

EARTHQUAKE						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Insurance Company, Ltd.	118,138	138,218	56,305	-	-	-
Century Insurance Company, Ltd.	242,444	78,353	89,360	18,887	20,000	1,113
Dongbu Insurance Company, Ltd.	34,899	29,198	27,746	-	(37)	594
First Net Insurance Company	9,026	9,806	5,362	-	-	4,561
National Union Fire Insurance Company	5,000	5,000	2,000	-	-	-
Pacific Indemnity Insurance Company	30,727	33,023	13,843	-	-	-
TOTAL	440,234	293,598	194,616	18,887	19,963	6,268

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2009

GROUP ACCIDENT & HEALTH						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
American Home Assurance Company	1,000	1,000	-	-	-	-
Century Insurance Company, Ltd.	8,214	6,357	4,948	-	-	171
First Net Insurance Company	247,807	247,732	15,159	3,562	3,828	906
Dongbu Insurance Company, Ltd.	-	-	-	-	-	-
Island Home Insurance Company (Formerly Zurich Insurance (Guam), Inc.)	2,618,124	2,618,124	-	1,537,390	1,570,890	574,297
Marianas Insurance Company, Ltd.	2,310	869	1,441	-	-	-
National Union Fire Insurance Company	-	1,000	-	-	-	-
Tokio Marine & Nichido Fire Insurance Co., Ltd.	559,338	559,338	-	389,772	389,772	-
TOTAL	3,436,793	3,434,420	21,548	1,930,724	1,964,490	575,374

OTHER LIABILITY/PERSONAL ACCIDENT						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Dongbu Insurance Company, Ltd.	357	702	206	-	(24)	53
First Net Insurance Company	3,483	2,836	849	841	841	130
Royal Crown Insurance Corporation	840	840	-	-	-	-
Traders Insurance Company	-	-	-	706	706	-
TOTAL	4,680	4,378	1,055	1,547	1,523	183

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.	38,145	45,398	30,330	1,343	1,343	-
TOTAL	38,145	45,398	30,330	1,343	1,343	-

WORKERS' COMPENSATION						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Insurance Company, Ltd.	199,755	216,011	115,792	23,444	32,055	20,059
Century Insurance Company, Ltd.	555,406	525,525	227,051	354,733	793,184	725,137
Dongbu Insurance Company, Ltd.	105,203	97,384	46,384	4,227	3,131	60,788
Equitable Insurance Company, Ltd.	73,452	36,427	37,025	1,312	1,312	-
First Net Insurance Company	12,495	6,531	11,501	-	-	9,844
First Pacific Transnational Insurance Company	-	-	-	-	-	6,544
Island Insurance & Surety Corporation	22,549	23,127	12,919	-	-	-
Marianas Insurance Company, Ltd.	61,357	22,639	38,718	3,578	1,967	-
National Union Fire Insurance Company	173,000	158,000	87,000	2,000	1,000	-
Oceania Insurance Corporation	231,106	224,001	7,105	-	21,699	42,066
OIC Marianas Insurance Corporation	24,229	(28,802)	53,031	-	-	-
Pacific Basin Insurance Company	78,034	51,013	27,021	1,449	-	-
Pacific Indemnity Insurance Company	15,767	18,153	6,606	492	9,192	14,947
Royal Crown Insurance Corporation	92,191	103,869	48,658	2,207	2,207	-
Tokio Marine & Nichido Fire Insurance Co., Ltd.	42,988	8,808	-	913	3	943
Traders Insurance Company	377,920	208,035	169,885	4,984	53,152	43,986
TOTAL	2,065,452	1,670,721	888,696	399,339	918,902	924,314

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2009

OTHER LIABILITY						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Insurance Company, Ltd.	281,477	335,966	155,180	42,518	17,373	441,763
American Home Assurance Company	51,000	29,000	26,000	-	-	-
Century Insurance Company, Ltd.	230,458	13,500	(36,894)	-	-	-
Dongbu Insurance Company, Ltd.	131,284	145,582	68,940	5,598	127,988	178,917
Federal Insurance Company	-	-	-	-	144	3,346
First Net Insurance Company	12,951	22,364	9,205	-	-	15,176
Marianas Insurance Company, Ltd.	30,934	9,201	21,733	-	-	-
National Union Fire Insurance Company	77,000	59,000	39,000	-	-	-
OIC Marianas Insurance Corporation	875	1,618	(743)	-	-	-
Pacific Basin Insurance Company	15,690	12,132	3,558	-	-	-
Pacific Indemnity Insurance Company	12,501	18,148	3,194	98,000	55,556	-
Tokio Marine & Nichido Fire Insurance Co., Ltd.	5,918	523	957	-	200	1,900
Traders Insurance Company	218,396	119,692	98,704	43,557	75,961	24,404
TOTAL	1,068,484	766,726	388,834	189,673	277,222	665,506

PRODUCT LIABILITY						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Century Insurance Company, Ltd.	192,458	145,980	122,713	-	-	-
Dongbu Insurance Company, Ltd.	(399)	(186)	-	-	(30)	(4)
TOTAL	192,059	145,794	122,713	-	(30)	(4)

OTHER PRIVATE PASSENGER AUTO LIABILITY						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Insurance Company, Ltd.	64,078	61,142	32,637	20,324	125,324	105,000
American Home Assurance Company	-	-	-	(2,000)	(2,000)	-
Century Insurance Company, Ltd.	526,436	576,558	209,704	298,332	280,893	85,375
Dongbu Insurance Company, Ltd.	424,252	435,879	206,347	303,077	411,760	297,227
Equitable Insurance Company, Ltd.	215,617	124,309	91,308	34,599	34,599	-
First Net Insurance Company	154,242	146,394	72,859	89,230	110,380	55,554
Marianas Insurance Company, Ltd.	174,359	78,466	95,893	53,070	59,182	20,130
National Union Fire Insurance Company	194,000	195,000	97,000	83,000	131,000	76,000
Oceania Insurance Corporation	153,411	140,760	12,651	-	39,959	11,342
OIC Marianas Insurance Corporation	48,308	(24,786)	73,093	-	-	-
Pacific Basin Insurance Company	64,939	40,410	25,047	28,463	-	-
Pacific Indemnity Insurance Company	145,920	153,765	63,093	53,380	32,896	18,850
Royal Crown Insurance Corporation	71,814	104,675	37,769	62,103	65,018	3,820
Tokio Marine & Nichido Fire Insurance Co., Ltd.	26,986	3,498	3,249	2,223	1,209	27,086
Traders Insurance Company	215,519	119,236	96,283	41,819	54,061	12,242
TOTAL	2,479,881	2,155,306	1,116,933	1,067,620	1,344,281	712,626

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2009

OTHER COMMERCIAL AUTO LIABILITY						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Insurance Company, Ltd.	87,932	96,696	39,999	8,282	58,282	125,000
Century Insurance Company, Ltd.	765,617	823,856	304,981	293,011	312,032	175,915
Dongbu Insurance Company, Ltd.	210,777	204,697	101,744	1,337,290	1,335,498	94,880
Equitable Insurance Company, Ltd.	10,429	6,224	4,205	2,599	2,599	-
First Net Insurance Company	17,557	23,641	12,532	700	700	2,154
Marianas Insurance Company, Ltd.	32,717	14,723	17,994	3,276	3,276	-
National Union Fire Insurance Company	146,000	140,000	73,000	23,000	22,000	16,000
Pacific Basin Insurance Company	20,274	12,329	7,642	8,684	-	-
Pacific Indemnity Insurance Company	27,917	30,954	12,052	3,042	316	-
Royal Crown Insurance Corporation	6,161	9,060	3,265	5,298	5,607	-
Tokio Marine & Nichido Fire Insurance Co., Ltd.	-	-	-	-	-	-
Traders Insurance Company	117,944	65,238	52,706	4,549	92,602	40,053
TOTAL	1,443,325	1,427,418	630,120	1,689,731	1,832,912	454,002

PRIVATE PASSENGER AUTO PHYSICAL DAMAGE						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Insurance Company, Ltd.	136,165	129,925	69,355	141,141	142,177	10,116
Century Insurance Company, Ltd.	260,428	243,042	103,740	238,625	311,853	124,488
Dongbu Insurance Company, Ltd.	282,019	307,612	139,387	350,630	341,502	120,142
Equitable Insurance Company, Ltd.	27,012	16,313	10,699	3,521	3,521	-
First Net Insurance Company	181,570	174,494	86,896	56,400	78,200	36,968
Marianas Insurance Company, Ltd.	138,109	62,152	75,957	54,330	53,233	4,093
National Union Fire Insurance Company	171,000	179,000	85,000	76,000	85,000	23,000
Pacific Basin Insurance Company	20,971	13,014	8,066	9,166	-	-
Pacific Indemnity Insurance Company	118,976	135,664	52,942	38,764	36,169	75
Royal Crown Insurance Corporation	11,520	16,941	6,106	9,907	10,483	-
Tokio Marine & Nichido Fire Insurance Co., Ltd.	-	-	-	-	-	-
Traders Insurance Company	139,534	77,191	62,343	33,988	60,350	26,362
TOTAL	1,487,304	1,355,348	700,491	1,012,472	1,122,488	345,244

COMMERCIAL AUTO PHYSICAL DAMAGE						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Insurance Company, Ltd.	205,177	225,624	93,330	25,234	15,587	3,177
Century Insurance Company, Ltd.	202,380	215,529	80,617	100,072	112,327	24,685
Dongbu Insurance Company, Ltd.	86,192	93,994	38,702	36,410	36,100	22,967
Equitable Insurance Company	1,049	765	284	-	-	-
First Net Insurance Company	10,768	16,325	7,079	825	825	544
Marianas Insurance Company, Ltd.	10,084	4,538	5,546	140	140	-
National Union Fire Insurance Company	44,000	62,000	22,000	44,000	43,000	-
Pacific Basin Insurance Company	4,714	2,740	1,698	1,929	-	-
Pacific Indemnity Insurance Company	13,383	17,668	5,544	1,177	1,177	-
Royal Crown Insurance Corporation	408	600	216	351	371	-
Tokio Marine & Nichido Fire Insurance Co., Ltd.	-	-	-	-	-	-
Traders Insurance Company	-	-	-	-	-	-
TOTAL	578,155	639,783	255,016	210,138	209,527	51,373

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2009

FIDELITY						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Century Insurance Company, Ltd.	5,600	3,923	3,374	-	-	-
Colonial Surety Company	318	292	25	-	196	196
Dongbu Insurance Company, Ltd.	-	4,011	-	-	(445)	970
First Net Insurance Company	750	750	501	-	-	687
Royal Crown Insurance Corporation	840	840	-	-	-	-
Tokio Marine & Nichido Fire Insurance Co.,Ltd.	-	-	1,939	-	-	-
TOTAL	7,508	9,816	5,839	-	(249)	1,853

SURETY						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Insurance Company, Ltd.	-	38	-	-	-	-
American Contractors Indemnity Company	-	-	-	-	-	489
Century Insurance Company, Ltd.	216,563	149,255	118,216	5,981	6,571	2,177
Dongbu Insurance Company, Ltd.	(3,948)	3,579	14,008	-	(2,436)	2,861
Equitable Insurance Company, Ltd.	194,707	108,731	85,976	8,066	8,066	-
Federal Insurance Company	113,997	351,691	36,889	-	4,143	37,737
Fidelity & Deposit Company of Maryland	357,064	305,756	176,304	-	15,538	61,441
First Net Insurance Company	150	-	150	-	-	5
Global Insurance, Inc.	24,915	23,997	17,478	-	-	-
Island Insurance & Surety Corporation	21,380	20,234	8,202	-	-	-
Marianas Insurance Company, Ltd.	51,476	25,970	25,506	34,965	37,679	3,914
Oceania Insurance Corporation	1,869	1,606	263	-	12,918	22,540
OIC Marianas Insurance Corporation	234,385	157,539	76,846	-	-	-
Pacific Indemnity Insurance Company	-	96	42	-	-	-
Royal Crown Insurance Corporation	145,269	153,817	73,509	9,151	9,151	-
Telebond Insurance Corporation	-	123	-	-	-	-
Traders Insurance Company	264,783	161,274	103,509	5,303	5,303	-
TOTAL	1,622,610	1,463,706	736,898	63,466	96,933	131,164

BURGLARY & THEFT						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Insurance Company, Ltd.	12,804	13,299	6,858	3,266	3,266	-
American Home Assurance Company	4,000	4,000	2,000	-	-	-
Century Insurance Company, Ltd.	5,253	5,465	3,165	-	-	-
Dongbu Insurance Company, Ltd.	4,709	5,199	2,753	-	(14)	101
First Net Insurance Company	1,588	1,796	1,346	100	1,900	3,127
Marianas Insurance Company, Ltd.	2,950	1,264	1,686	-	-	-
Pacific Indemnity Insurance Company	1,065	1,006	601	-	-	-
Tokio Marine & Nichido Fire Insurance Co., Ltd.	1,976	412	82	-	-	-
Traders Insurance Company	7,272	3,346	3,926	-	-	-
TOTAL	41,617	35,787	22,417	3,366	5,152	3,228

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2009

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
Dongbu Insurance Company, Ltd.	37,875	38,479	10,792	-	16	769
Factory Mutual Insurance Company	63	47	26			
TOTAL	37,938	38,526	10,818	-	16	769

MISCELLANEOUS/AGGREGATE WRITE-INS						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Insurance Company, Ltd.	4,448	4,446	2,466	(242)	(242)	-
Centurion Casualty Company	163,959	197,959	205,000	39,060	51,060	21,000
Century Insurance Company, Ltd.	568,340	199,308	239,849	356,849	291,626	25,005
Marianas Insurance Company, Ltd.	12,785	8,484	4,301	231	231	306,460
Oceania Insurance Corporation						
Traders Insurance Company	225	225	38	-	-	-
TOTAL	749,757	410,422	451,654	395,898	342,675	352,465

EXHIBIT OF PREMIUMS WRITTEN FOR LIFE as of December 31, 2009

COMPANY NAME	LIFE	ANNUITY CONSIDERATION	ACCIDENT AND HEALTH PREMIUMS	DEPOSIT TYPE CONTRACT FUNDS	OTHER	REPORT TOTAL
5 Star Life Insurance Company	441					439
American Family Life Assurance Company of Columbus	7,279		127,870			135,149
American National Insurance Company	40,309		43,052			83,361
Centurion Life Insurance Company	236,978		110,111			347,089
Individual Assurance Company, Life, Health & Accident	1,831,409	232,776	107			2,064,292
Lincoln National Life Insurance Company	137,884		86			137,970
Metropolitan Life Insurance Company	82,459		66,812			149,271
Midland National Life Insurance Company	206,187					206,187
Net Care Life & Health Insurance Company	4,921,961	2,679	1,227,275			6,151,915
North Coast Life Insurance Company	44,619					44,619
Pacific Guardian Life Insurance Company, Ltd.	484,027		70,941			554,968
Primerica Life Insurance Company	184,031	5,183				189,214
Protective Life Insurance Company						-
Sterling Investors Life Insurance Company	89,572					89,572
United Healthcare Insurance Company			64,472			64,472
Total	8,267,156	240,638	1,710,726	-	-	10,218,518

EXHIBIT OF PREMIUMS WRITTEN FOR HEALTH as of December 31, 2009

COMPANY NAME	LIFE	ANNUITY CONSIDERATION	ACCIDENT AND HEALTH PREMIUMS	DEPOSIT TYPE CONTRACT FUNDS	OTHER	REPORT TOTAL
Global Pacific Insurance Company, Inc.			229,901			229,901
TakeCare Insurance Company, Inc.			3,474,195			3,474,195
Total	-	-	3,704,096	-	-	3,704,096

EXHIBIT OF PREMIUMS WRITTEN FOR SURPLUS LINES & LOSSES as of December 31, 2009

NAME OF INSURER	AIRPORT LIABILITY	AIRPORT PROPERTY	MARINE HULL	MARINE LIABILITY	MARINE PROPERTY	PORT LIABILITY	PROFESSIONAL LIABILITY
AM Insurance, Inc. P.O. Box 2797 Agana, Guam 96932 President: AnnMarie T. Muna Tel. No: 671-477-2642/2632/2653/2656 (Guam) Fax No: 671-477-2602	207,500	421,410			460,021	535,163	
AON Insurance Micronesia (Saipan) Inc. P.O. Box 502177 CK Saipan, MP. 96950 General Manager: Rodney Rankin Tel. No: 234-2811 Fax No: 234-5462							
Associated Insurance Underwriters of the Pacific, Inc. P.O. Box 501369 CK Saipan, MP. 96950 Gen. Manager: Magdalena S. George Tel. No: 234-3152/6865/7222 Fax No: 234-5367							
Equitable Insurance Company, Inc. P.O. Box 500686 Saipan, MP. 96950 President: Alex C. Tudela Tel. No: 235-5452/53 Fax No: 235-5451							
Marianas Insurance Company, Ltd. P.O. Box 502505 CK Saipan, MP. 96950 General Manager: Rosalia S. Cabrera Tel. No: 234-5091/5092 Fax No: 234-5093							
Moylan's Insurance Underwriters, Inc. P.O. Box 500658 CK Saipan, MP. 96950 General Manager: Tamara Hunter Tel. No: 234-6442/6129/7185 Fax No: 234-8641							
Pacific Basin Insurance, Inc. P.O. Box 600710 CK Saipan, MP. 96950 President: Joseph C. Reyes Tel. No: 234-5860/7861 Fax No: 234-7841				1,087			
Pacifica Insurance Underwriters, Inc. P.O. Box 500168 CK Saipan, MP. 96950 President: Norman T. Tenorio Tel. No: 234-6267/7310/7722 Fax No: 234-5880							
Takagi & Associates, Inc. PPP 602, Box 10000 Saipan, MP. 96950 Branch Supervisor: Satsuki Perez Tel. No: 233-8117/2554/3400 Fax No: 233-2553			48,326				71,250
Traders Insurance Company P.O. Box 502473 CK Saipan, MP. 96950 President: Pablo B. Mendoza Tel. No: 234-7788/7799 Fax No: 234-8899							
2009 TOTAL	207,500	421,410	48,326	1,087	460,021	535,163	71,250
2008 TOTAL	207,500	421,410	53,547	-	-	963,124	12,465

TREASURY LISTED (T-LISTED) COMPANIES

ADMITTED IN THE CNMI

UPDATED AS OF JULY 1, 2010

NAME	CLASSES OF INSURANCE	GENERAL AGENT
American Contractors Indemnity Company 9841 Airport Boulevard, 9th Floor Los Angeles, CA 90045 (NAIC # 10216) 1	Surety	Associated Insurance Und. of the Pacific, Inc. P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
American Home Assurance Company 70 Pine Street New York, NY 10270 (NAIC #19380)	Disability, General Casualty, Marine, Property, Surety & Vehicle	Calvo's Insurance Underwriters, Inc. P.O. Box 500035 CK, Saipan, MP. 96950 Tel. No: 234-5699/5690 - Fax No: 234-5693
	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 Center Chicago, IL 60685 (NAIC #35289)	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 (NAIC #20281)	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
Fedeliity & Deposit Company of Maryland 1400 American Lane, Tower I, 19th Floor Schaumburg, IL. 60196-1056 (NAIC #39306)	Surety	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No.: 233-8117/3400/2554 - Fax No: 233-2553
Liberty Insurance Corporation 175 Berkeley Street Boston, MA. 02117 (NAIC #42404)	General Casualty, Property & Surety	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No.: 233-8117/3400/2554 - Fax No: 233-2553
LM Insurance Corporation 175 Berkeley Street Boston, MA. 02117 (NAIC #33600)	General Casualty, Property & Surety	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No: 233-8117/3400/2554 - Fax No: 233-2553

TREASURY LISTED (T-LISTED) COMPANIES

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