

YEAR END 2015

**OFFICE OF THE INSURANCE COMMISSIONER
TWENTY EIGHT ANNUAL REPORT**

**DEPARTMENT OF COMMERCE
PO BOX 5795 CHRB
SAIPAN, MP 96950**



**MARK O. RABULIMAN
INSURANCE COMMISSIONER**

Prepared by the Insurance Section

TABLE OF CONTENTS

DESCRIPTION	PAGE
INTRODUCTION	1
COMMISSIONER'S SUMMARY	2
ALIEN INSURANCE COMPANIES	3
Classes of Insurance Authorized and General Agents Financial Statements as of December 2015	
DOMESTIC INSURANCE COMPANIES	4
Classes of Insurance Authorized and General Agents Financial Statements as of December 2015	
FOREIGN INSURANCE COMPANIES	10
Classes of Insurance Authorized and General Agents Financial Statements as of December 2015	
AGGREGATE LINES OF BUSINESS WRITTEN BY PROPERTY AND CASUALTY COMPANIES For the Year Ending December 31, 2015	26
EXHIBITS OF PREMIUMS AND LOSSES ON:	
FIRE	27
ALLIED LINES	27
HOMEOWNERS MULTIPLE PERIL	27
COMMERCIAL MULTIPLE PERIL	27-28
OCEAN MARINE	28
INLAND MARINE	28
FINANCIAL GUARANTY	28
MEDICAL PROFESSIONAL LIABILITY	28
EARTHQUAKE	29
GROUP ACCIDENT & HEALTH	29

ALL OTHER A & H	29
WORKERS' COMPENSATION	30
OTHER LIABILITY	30
PRODUCT LIABILITY	30
OTHER PRIVATE PASSENGER AUTO LIABILITY	31
OTHER COMMERCIAL AUTO LIABILITY	31
PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	31
COMMERCIAL AUTO PHYSICAL DAMAGE	32
FIDELITY	32
SURETY	32
BURGLARY AND THEFT	32
BOILER AND MACHINERY	33
MISCELLANEOUS/AGGREGATE WRITE-INS	33
AGGREGATE LINES OF BUSINESS WRITTEN FOR LIFE AND ACCIDENT AND HEALTH COMPANIES For the Year Ending December 31, 2015	34
EXHIBITS OF LIFE INSURANCE:	
LIFE	35
ANNUITY CONSIDERATION	35
ACCIDENT AND HEALTH	35
DEPOSIT TYPE CONTRACT FUND	35
EXHIBITS OF CNMI AUTO DIRECT PREMIUMS WRITTEN	36
EXHIBITS OF CNMI AUTO DIRECT LOSSES INCURRED	37-38
EXHIBITS OF SURPLUS LINES	39
LISTING OF BROKER	40
LISTING OF SUB AGENT	41
LISTING OF ADJUSTER	42
LISTING OF U.S. TREASURY COMPANIES ADMITTED IN THE CNMI	43

OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2015

In accordance with 4 CMC Division 7, §7112, I am pleased to present the 2015 Annual Report of the Insurance Commissioner.

This report includes a listing of admitted insurers and a summary of insurance business transacted in the CNMI from all admitted alien, foreign and domestic carriers during the 2015 calendar year.

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

- Two (2) alien carriers;
- Fifty-Two (52) foreign carriers;
- Seventeen (17) domestic carriers.

No new Certificate of Authority (COA) was issued for alien insurer.

Four (4) new COA was issued to an admitted foreign company:

Westport Insurance Company
Plateau Insurance Company
SilverScript Insurance Company
Central States Health & Life Co. of Omaha

No new Certificate of Authority (COA) was issued for a domestic insurer.

Direct premiums written for Property and Casualty experienced an 8.8% increase from \$24.70 million to \$26.87 million. Direct losses incurred increased by 176.4% from \$8.33 million in 2014 to \$23.03 million in 2015.

We hope you find this report useful for your purposes.

Sincerely,



MARK O. RABAULIMAN
Secretary of Commerce
Insurance Commissioner

OFFICE OF THE INSURANCE COMMISSIONER

HIGHLIGHTS FOR 2015-16

###

The Office of the Insurance Commissioner (OIC) is a regulatory division directly under the authority of the Secretary of Commerce who serves as the Insurance Commissioner. Its mission is *“Protecting CNMI consumers through regulation monitoring and education, while providing oversight of the insurance industry to best serve the public.”*

The division is tasked with the following but not limited to regulating the Commonwealth’s insurance industry, recommended legislation, promulgation of rules and regulations and monitor financial condition of all admitted insurers.

The Introduction of Senate Bill 19-61 in September 2015

The legislation requires health insurance issuers to report to the Insurance Commissioner on the Medical Loss Ratio and medical claims to enable oversight over how health insurance companies spend premium dollars. Finally, the Legislation requires the CHCC, Insurance Commissioner, and Medicaid program to cooperate in the governance of the claims database in order to improve accountability for how health insurance premiums are spent. Upon passage, regulations will be promulgated for public comments prior to its adoption.

State Innovation Model Summit

On October 20th and 21st 2015, the OIC in collaboration with the CNMI Health Transformation Plan (CHTP) Team, participated at the State Innovation Model (SIM) Summit to provide a better understanding of the SIM initiative's potential impact and the critical task of the increasing health care coverage on Health systems of the CNMI.

NAIC Conferences, Meetings and Training Events

The Department of Commerce, as a member of the National Association of Insurance Commissioners and as State Base Regulators share similar goals which is *“To assist state insurance regulators, individually and collectively, in serving the public interest and achieving the following fundamental insurance regulatory goals in a responsive, efficient and cost-effective manner.”*

It is essential for the continuance of regulatory training with the NAIC for the critical need of the CNMI in order to implement Regulatory Practices and Procedures, Authorization on Solvency and Financial Examinations, review and applicability of the emerging issues in the CNMI as a U.S. Territory, and for an accreditation review. These priorities will respond to the need for solvency review and financial examination of insurance carriers, promote transparency to consumers, and better services to both insurers and the public.

OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2015

List of CNMI Licensed Insurance Companies
As of December 31, 2015

ALIEN INSURERS

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

Admitted Date: 1/1/1994

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

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

General Agent: Takagi & Associates, Inc.

Contact Person: Satsuki H. Perez

Address: PPP 602 Box 10000, Saipan, MP 96950

Phone: 670-233-8117/3400/2554

Fax : 670-233-2553

Total Assets	27,625,739
Total Liabilities	17,555,894
Surplus	10,069,845
Net Income	1,686,597
CNMI-Direct Premiums Written	1,778,127
CNMI-Direct Premiums Earned	1,738,035
CNMI-Direct Losses Incurred	2,354,052

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	76,883,133
Total Liabilities	38,260,730
Surplus	38,622,403
Net Income	5,615,938
CNMI-Direct Premiums Written	2,109,099
CNMI-Direct Premiums Earned	2,049,424
CNMI-Direct Losses Incurred	1,183,024

OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2015

DOMESTIC INSURERS

Company Name: Century Insurance Company, Limited
Admitted Date: 6/1/1988
Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle
CNMI Contact: Cornelio L. Matanguihan
Address: PMB 193 Box 10000 Saipan, MP 96950
Phone: 670-235-0560
Fax: 670-234-1845

General Agent: Aon Insurance Micronesia (Spn), Inc. **Pacifica Insurance Underwriters, Inc.**
Contact Person: Rodney Rankin Norman T. Tenorio
Address: P.O. Box 502177 CK, Saipan, MP 96950 P.O. Box 500168, Saipan, MP 96950
Phone: 670-234-2811 670-234-6267
Fax: 670-234-5462 670-234-5880
Website: www.cicspn.com www.pacificains.com

Total Assets	6,331,794
Total Liabilities	7,400,657
Surplus	(1,068,863)
Net Income	(4,542,923)
CNMI-Direct Premiums Written	6,642,056
CNMI-Direct Premiums Earned	4,660,783
CNMI-Direct Losses Incurred	10,626,031

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

Total Assets	579,268
Total Liabilities	95,236
Surplus	484,032
Net Income	20,797
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	212,731
Total Liabilities	221,105
Surplus	(8,374)
Net Income	54,687
CNMI-Direct Premiums Written	339,651
CNMI-Direct Premiums Earned	311,900
CNMI-Direct Losses Incurred	45,052

OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2015

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

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

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

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

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

Total Assets	108,792
Total Liabilities	-
Surplus	108,792
Net Income	2,612
CNMI-Direct Premiums Written	-
CNMI-Direct Premiums Earned	-
CNMI-Direct Losses Incurred	-

OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2015

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

Health	
Total Assets	No Available Data
Total Liabilities	
Surplus	
Net Income	

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

Total Assets	175,830
Total Liabilities	16,778
Surplus	159,052
Net Income	4,933
CNMI-Direct Premiums Written	16,361
CNMI-Direct Premiums Earned	15,369
CNMI-Direct Losses Incurred	625

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

Total Assets	1,402,675
Total Liabilities	729,495
Surplus	673,180
Net Income	(70,041)
CNMI-Direct Premiums Written	703,211
CNMI-Direct Premiums Earned	344,650
CNMI-Direct Losses Incurred	114,691

OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2015

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: Andrew Salas
Address: PMB 229 Box 10000, Saipan, MP 96950
Phone: 670-234-8320/1
Fax: 670-234-2330

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

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

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

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

Total Assets	378,343
Total Liabilities	403,189
Surplus	(24,846)
Net Income	108,563
CNMI-Direct Premiums Written	337,060
CNMI-Direct Premiums Earned	192,050
CNMI-Direct Losses Incurred	6,793

OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2015

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

Total Assets	100,381
Total Liabilities	8,700
Surplus	91,681
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	91,822
Total Liabilities	348,585
Surplus	(256,763)
Net Income	35,120
CNMI-Direct Premiums Written	295,011
CNMI-Direct Premiums Earned	282,574
CNMI-Direct Losses Incurred	89,661

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

Total Assets	100,000
Total Liabilities	-
Surplus	100,000
Net Income	-
CNMI-Direct Premiums Written	-
CNMI-Direct Premiums Earned	-
CNMI-Direct Losses Incurred	-

OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2015

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

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

Total Assets	1,419,539
Total Liabilities	1,716,773
Surplus	(297,234)
Net Income	(37,859)
CNMI-Direct Premiums Written	2,003,915
CNMI-Direct Premiums Earned	1,389,929
CNMI-Direct Losses Incurred	686,272

OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2015

FOREIGN INSURERS

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

Life	
Total Assets	273,647,298
Total Liabilities	235,102,919
Surplus	38,544,379
Net Income	(5,830,348)

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

Total Assets	21,214,103,270
Total Liabilities	17,443,344,400
Surplus	3,770,758,870
Net Income	1,211,869,244

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

Total Assets	2,589,256,590
Total Liabilities	1,109,667,309
Surplus	1,479,589,281
Net Income	121,553,025
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2015

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	324,841,833
Total Liabilities	211,793,162
Surplus	113,048,671
Net Income	25,500,761
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

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

	Life
Total Assets	101,566,006,214
Total Liabilities	90,268,151,561
Surplus	11,297,854,653
Net Income	2,273,562,993

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

Total Assets	26,103,895,571
Total Liabilities	19,463,095,683
Surplus	6,640,799,888
Net Income	(75,232,919)
CNMI-Direct Premiums Written	-
CNMI-Direct Premiums Earned	-
CNMI-Direct Losses Incurred	-

OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2015

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

Life	
Total Assets	18,342,073,610
Total Liabilities	15,416,139,029
Surplus	2,925,934,581
Net Income	118,589,486

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

Total Assets	208,477,559
Total Liabilities	88,665,945
Surplus	119,811,614
Net Income	11,947,619
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

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

Total Assets	106,424,271
Total Liabilities	29,118,368
Surplus	77,305,903
Net Income	6,629,569
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2015

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	82,879,301
Total Liabilities	46,817,454
Surplus	36,061,847
Net Income	5,044,475
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

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

	Life
Total Assets	419,912,855
Total Liabilities	297,052,221
Surplus	122,860,634
Net Income	6,415,672

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	152,649,030
Total Liabilities	563,005
Surplus	152,086,025
Net Income	10,266,114
CNMI-Direct Premiums Written	-
CNMI-Direct Premiums Earned	-
CNMI-Direct Losses Incurred	-

OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2015

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	1,262,580,616
Total Liabilities	968,639,677
Surplus	293,940,939
Net Income	51,966,354

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	54,156,183
Total Liabilities	22,534,446
Surplus	31,621,737
Net Income	3,533,343
CNMI-Direct Premiums Written	4,197
CNMI-Direct Premiums Earned	2,582
CNMI-Direct Losses Incurred	417

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

Total Assets	1,666,861,610
Total Liabilities	197,591,840
Surplus	1,469,269,770
Net Income	53,063,085
CNMI-Direct Premiums Written	2,755
CNMI-Direct Premiums Earned	640
CNMI-Direct Losses Incurred	(823)

OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2015

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

Total Assets	15,682,895,828
Total Liabilities	5,136,241,827
Surplus	10,546,654,001
Net Income	550,079,112
CNMI-Direct Premiums Written	9,185
CNMI-Direct Premiums Earned	9,353
CNMI-Direct Losses Incurred	-

Company Name: Family Life Insurance Company
Admitted Date: 7/2/2014
Address: 2727 Allen Parkway, Suite 500, Houston, Texas 7701-2115
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	158,681,304
Total Liabilities	122,853,725
Surplus	35,827,579
Net Income	2,706,501

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	32,240,564,736
Total Liabilities	18,961,859,982
Surplus	13,278,704,754
Net Income	2,154,093,604
CNMI-Direct Premiums Written	14,015
CNMI-Direct Premiums Earned	12,862
CNMI-Direct Losses Incurred	1,145

OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2015

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

Associated Insurance Underwriters of the Pacific, Inc.

Magdalena S. George

P.O. Box 501369 CK,

670-234-3152/6865/7222

670-234-5367

Total Assets	210,198,923
Total Liabilities	40,502,746
Surplus	169,696,177
Net Income	6,183,878
CNMI-Direct Premiums Written	(68,543)
CNMI-Direct Premiums Earned	(59,009)
CNMI-Direct Losses Incurred	(8,153)

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	19,139,457
Total Liabilities	7,641,813
Surplus	11,497,644
Net Income	566,268
CNMI-Direct Premiums Written	1,199,061
CNMI-Direct Premiums Earned	1,053,551
CNMI-Direct Losses Incurred	99,037

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	20,530,441
Total Liabilities	12,221,630
Surplus	8,308,811
Net Income	240,152

OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2015

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	883,791,037
Total Liabilities	650,227,492
Surplus	233,563,545
Net Income	8,593,082
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	23,810,427
Total Liabilities	9,462,384
Surplus	14,348,043
Net Income	2,749,766
CNMI-Direct Premiums Written	3,774,874
CNMI-Direct Premiums Earned	3,774,874
CNMI-Direct Losses Incurred	1,090,287

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	209,968,844
Total Liabilities	157,400,487
Surplus	52,568,357
Net Income	1,279,217
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2015

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	244,776,657
Total Liabilities	5,119,981
Surplus	239,656,676
Net Income	16,630,700
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

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

Total Assets	42,343,216,506
Total Liabilities	26,527,948,893
Surplus	15,815,267,613
Net Income	973,020,712
CNMI-Direct Premiums Written	93,131
CNMI-Direct Premiums Earned	177,840
CNMI-Direct Losses Incurred	9,519

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

	Life
Total Assets	213,891,333,200
Total Liabilities	206,774,211,431
Surplus	7,117,121,769
Net Income	1,056,906,558

OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2015

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	119,636,218
Total Liabilities	4,423,807
Surplus	115,212,411
Net Income	11,544,128
CNMI-Direct Premiums Written	1,901
CNMI-Direct Premiums Earned	1,901
CNMI-Direct Losses Incurred	63

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	796,841,809
Total Liabilities	187,747,991
Surplus	609,093,818
Net Income	24,606,103
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	390,842,696,349
Total Liabilities	376,357,703,815
Surplus	14,484,992,534
Net Income	3,703,275,327

OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2015

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

Life	
Total Assets	44,729,307,657
Total Liabilities	41,872,315,999
Surplus	2,856,991,658
Net Income	271,348,565

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

Total Assets	26,764,167,828
Total Liabilities	20,081,336,394
Surplus	6,682,831,434
Net Income	110,586,389
CNMI-Direct Premiums Written	681,000
CNMI-Direct Premiums Earned	701,000
CNMI-Direct Losses Incurred	50,000

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	25,744,051
Total Liabilities	20,262,800
Surplus	5,481,251
Net Income	1,071,075

OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2015

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

Total Assets	239,031,799
Total Liabilities	159,437,588
Surplus	79,594,211
Net Income	7,514,802
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	141,115,848
Total Liabilities	131,621,490
Surplus	9,494,358
Net Income	446,346

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

Total Assets	3,541,625,095
Total Liabilities	2,301,252,609
Surplus	1,240,372,486
Net Income	69,496,126
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2015

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	528,402,580
Total Liabilities	419,930,652
Surplus	108,471,928
Net Income	67,102,220

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

Total Assets	30,001,997
Total Liabilities	10,155,119
Surplus	19,846,878
Net Income	2,351,565
CNMI-Direct Premiums Written	730,090
CNMI-Direct Premiums Earned	680,245
CNMI-Direct Losses Incurred	415,400

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

Life	
Total Assets	1,320,871,479
Total Liabilities	759,935,155
Surplus	560,936,324
Net Income	435,426,713

OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2015

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

Life	
Total Assets	41,809,688,019
Total Liabilities	38,027,764,724
Surplus	3,781,923,295
Net Income	439,952,633

Company Name: SilverScript Insurance Company
Admitted Date: 9/15/2015
Address: 445 Great Circle Road, Nashville TN 37228
Lines: Life, Accident & Health
General Agent : Calvo's Insurance Underwriters, Inc.
CNMI Contact: Eli Buenaventura
Address: P.O. Box 500235 CK, Saipan, MP 96950
Phone: 670-234-5690
Fax: 670-234-5693

Total Assets	2,385,680,862
Total Liabilities	1,771,965,894
Surplus	613,714,968
Net Income	37,989,272
CNMI-Direct Premiums Written	No Business
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 Saipan, MP 96950
Phone: 670-234-6267
Fax: 670-234-7841

Life	
Total Assets	17,216,826
Total Liabilities	8,716,139
Surplus	8,500,687
Net Income	(85,647)

OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2015

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	38,450,410
Total Liabilities	20,423,589
Surplus	18,026,821
Net Income	5,028,084

Company Name: Tokio Marine Pacific Insurance Limited
Admitted Date: 12/10/2009
Address: 250 Route 4, Ste 202 Hagatna, Guam 96932
Lines: Disability, General Casualty, Marine, Property, Surety & Vehicle
General Agent: Pacifica Insurance Underwriters, Inc. Calvo's Insurance Underwriters, Inc.
Contact Person: Norman T. Tenorio Eli Buenaventura
Address: P.O. Box 500168 CK, Saipan, MP 96950 P.O. Box 500035 CK, Saipan, MP 96950
Phone: 670-234-6267 670-234-5690
Fax: 670-234-5880 670-234-5693

Total Assets	109,336,986
Total Liabilities	42,381,059
Surplus	66,955,927
Net Income	5,276,758
CNMI-Direct Premiums Written	6,205,208
CNMI-Direct Premiums Earned	6,011,457
CNMI-Direct Losses Incurred	6,276,618

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

Life

Total Assets	15,791,222,045
Total Liabilities	10,201,482,818
Surplus	5,589,739,227
Net Income	1,930,302,227

OFFICE OF THE INSURANCE COMMISSIONER YEAR END 2015

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

Total Assets	1,797,867,225
Total Liabilities	1,066,491,932
Surplus	52,994,571
Net Income	81,853,460
CNMI-Direct Premiums Written	2,743
CNMI-Direct Premiums Earned	1,400
CNMI-Direct Losses Incurred	718

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	462,209,493
Total Liabilities	329,495,375
Surplus	132,714,118
Net Income	(2,532,188)
CNMI-Direct Premiums Written	No Business
CNMI-Direct Premiums Earned	
CNMI-Direct Losses Incurred	

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

Total Assets	30,471,456,006
Total Liabilities	22,705,999,505
Surplus	7,765,456,501
Net Income	597,873,654
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, 2015**

LINE OF BUSINESS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Fire	2,685,550	1,703,507	862,028	228,120	1,219,764	995,246
Allied Lines	783,966	431,522	407,797	3,926,127	7,648,808	3,722,666
Homeowners Multiple Peril	407,434	346,625	201,220	996,074	1,454,556	455,881
Commercial Multiple Peril	621,780	482,810	461,786	-	2,191,190	2,191,258
Commercial Multiple Peril/Liability	6,831	4,987	4,531	-	-	-
Ocean Marine	137,964	189,093	87,995	632	(5,282)	11,443
Inland Marine	876	3,437	3,706	-	-	-
Financial Guaranty	189,254	110,162	80,864	-	-	-
Medical Professional Liability	7,099	3,550	3,550	-	(16,470)	4,169
Earthquake	302,101	190,706	156,342	14,467	17,719	3,205
Group Accident & Health	8,320,393	8,324,817	18,321	4,541,736	3,744,174	1,401,265
All other Accident & Health	9,834	9,393	8,856	-	-	-
Workers Compensation	2,722,211	2,394,908	1,270,819	495,834	2,613,404	2,622,631
Other Liability	2,330,835	1,613,452	896,068	492,747	916,207	1,521,762
Personal Accident	5,021	7,771	1,323	193	(101)	468
Product Liability	62,607	46,419	19,422	-	(1,696)	2,896
Other Private Passenger Auto Liability	2,283,400	1,994,787	1,219,880	1,229,557	1,196,937	312,753
Other Commercial Auto Liability	1,745,593	1,608,821	803,652	427,141	372,929	263,663
Private Passenger Auto Physical Damage	1,863,273	1,609,720	940,687	949,324	876,343	605,561
Commercial Auto Physical Damage	1,881,015	1,576,216	902,212	365,293	400,715	94,887
Fidelity	8,300	5,485	4,629	-	(11,874)	2,924
Surety	295,293	465,770	246,750	1,797	(8,654)	48,545
Burglary & Theft	46,131	37,068	23,730	6,531	8,478	883
Boiler & Machinery	13,117	21,421	5,682	-	-	-
Aggregate Write-Ins/Miscellaneous	144,230	170,963	55,974	249,341	416,489	435,461
2015 TOTAL	26,874,108	23,353,410	8,687,824	13,924,914	23,033,636	14,697,567
2014 TOTAL	24,700,192	20,622,118	7,924,713	8,931,221	8,334,840	5,384,303
% CHANGE	8.8%	13.2%	9.6%	55.9%	176.4%	173.0%

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2015

FIRE						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Nissay Dowa Insurance Co., Ltd.	159,079	177,570	73,925	9,852	19,852	10,000
Century Insurance Company, Ltd.	1,265,383	414,942	560,152	-	8,670	9,752
Dongbu Insurance Company, Ltd.	429,477	586,022	72,593	-	70,120	70,120
Equitable Insurance Company, Ltd.	-	-	-	-	-	-
Factory Mutual Insurance Company	2,236	2,295	4	-	-	-
First Net Insurance Company	34,305	32,744	18,099	-	6	9
Island Home Insurance Company (Formerly Zurich Insurance (Guam), Inc.)	149	149	-	-	-	45
Marianas Insurance Company, Ltd.	78,766	33,281	45,485	-	-	2,472
National Union Fire Insurance Company	71,000	84,000	4,000	-	-	-
Pacific Basin Insurance Company	1,417	1,134	284	-	-	-
Pacific Indemnity Insurance Company	136,919	137,668	3,816	-	-	-
Tokio Marine Pacific Insurance Limited	127,745	130,246	57,390	214,111	1,096,500	882,389
Traders Insurance Company	379,074	103,456	26,280	4,157	24,616	20,459
TOTAL	2,685,550	1,703,507	862,028	228,120	1,219,764	995,246

ALLIED LINES						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Nissay Dowa Insurance Co., Ltd.	174,509	193,895	81,828	1,252,869	1,446,588	193,719
Century Insurance Company, Ltd.	426,997	84,848	218,229	2,493,786	5,451,971	2,958,185
Dongbu Insurance Company, Ltd.	118,393	90,258	74,776	38,808	541,223	502,415
Factory Mutual Insurance Company	5,216	5,371	17	-	-	-
First Net Insurance Company	12,303	14,202	7,280	-	33,362	33,347
National Union Fire Insurance Company	2,000	2,000	-	-	-	-
Pacific Basin Insurance Company	4,372	1,424	2,948	-	-	-
Pacific Indemnity Insurance Company	40,176	39,524	22,719	140,664	175,664	35,000
TOTAL	783,966	431,522	407,797	3,926,127	7,648,808	3,722,666

HOMEOWNERS MULTIPLE PERIL						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Century Insurance Company, Ltd.	170,474	161,127	89,062	830,233	1,065,893	235,660
Dongbu Insurance Company, Ltd.	64,228	32,895	33,611	3,642	23,260	19,619
First Net Insurance Company	65,007	71,956	28,059	13,197	166,429	153,102
Marianas Insurance Company, Ltd.	33,395	14,334	19,061	10,542	13,014	-
National Union Fire Insurance Company	4,000	4,000	1,000	5,000	5,000	-
Pacific Indemnity Insurance Company	26,490	28,959	12,945	69,200	69,200	-
Tokio Marine Pacific Insurance Limited	25,968	27,468	11,859	64,260	111,760	47,500
Traders Insurance Company	17,872	5,886	5,623	-	-	-
TOTAL	407,434	346,625	201,220	996,074	1,454,556	455,881

COMMERCIAL MULTIPLE PERIL						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Federal Insurance Company	670	672	83	-	(29)	39
Pacific Indemnity Insurance Company	12,541	10,846	9,062	-	-	-
Tokio Marine Pacific Insurance Limited	608,569	471,292	452,641	-	2,191,219	2,191,219
TOTAL	621,780	482,810	461,786	-	2,191,190	2,191,258

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2015

COMMERCIAL MULTIPLE PERIL 5.2 (LIABILITY PORTION)						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Pacific Indemnity Insurance Company	6,831	4,987	4,531	-	-	-
TOTAL	6,831	4,987	4,531	-	-	-

OCEAN MARINE						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Century Insurance Company, Ltd.	1,163	1,163	-	-	-	-
First Net Insurance Company	42,662	42,546	37,960	-	(5,914)	11,443
Dongbu Insurance Company, Ltd.	1,457	74,393	1,639	-	-	-
Marianas Insurance Company, Ltd.	9,780	334	9,446	-	-	-
National Union Fire Insurance Company	-	-	-	-	-	-
Pacific Basin Insurance Company	4,769	1,991	2,778	-	-	-
Tokio Marine Pacific Insurance Limited	29,984	37,731	22,012	-	-	-
Traders Insurance Company	48,149	30,935	14,160	632	632	-
TOTAL	137,964	189,093	87,995	632	(5,282)	11,443

INLAND MARINE						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Nissay Dowa Insurance Co., Ltd.	703	703	298	-	-	-
Century Insurance Company, Ltd.	(3,761)	(190)	2,298	-	-	-
Centurion Casualty Company	-	-	-	-	-	-
Dongbu Insurance Company, Ltd.	2,848	1,868	980	-	-	-
Factory Mutual Insurance Company	883	853	56	-	-	-
Pacific Indemnity Insurance Company	203	203	74	-	-	-
TOTAL	876	3,437	3,706	-	-	-

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.	7,215	4,767	4,221	-	-	-
MBIA Insurance Corporation	-	-	-	-	-	-
Pacific Basin Insurance Company (Bond)	182,039	105,395	76,643	-	-	-
TOTAL	189,254	110,162	80,864	-	-	-

MEDICAL PROFESSIONAL LIABILITY						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
First Net Insurance Company	7,099	3,550	3,550	-	(16,470)	4,169
TOTAL	7,099	3,550	3,550	-	(16,470)	4,169

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2015

EARTHQUAKE						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Nissay Dowa Insurance Co., Ltd.	100,267	112,169	46,393	-	-	-
Century Insurance Company, Ltd.	140,514	36,676	67,342	1,199	1,199	-
Dongbu Insurance Company, Ltd.	28,042	8,993	24,244	-	-	-
First Net Insurance Company	4,408	5,127	2,475	-	579	532
Pacific Indemnity Insurance Company	28,870	27,741	15,888	13,268	15,941	2,673
TOTAL	302,101	190,706	156,342	14,467	17,719	3,205

GROUP ACCIDENT & HEALTH						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Century Insurance Company, Ltd.	3,110	2,602	1,820	-	-	-
First Net Insurance Company	124,463	131,075	14,821	10,797	8,010	1,209
Island Home Insurance Company (Formerly Zurich Insurance (Guam), Inc.)	3,773,591	3,773,591	-	1,322,806	1,090,533	479,020
Marianas Insurance Company, Ltd.	1,680	-	1,680	9,817	10,785	1,036
Tokio Marine Pacific Insurance Limited	4,417,549	4,417,549	-	3,198,316	2,634,846	920,000
TOTAL	8,320,393	8,324,817	18,321	4,541,736	3,744,174	1,401,265

OTHER ACCIDENT ONLY						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Dongbu Insurance Company, Ltd.	685	3,541	122	-	-	-
First Net Insurance Company	4,336	4,230	1,201	193	(101)	468
TOTAL	5,021	7,771	1,323	193	(101)	468

ALL OTHER ACCIDENT & HEALTH						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Nissay Dowa Insurance Co., Ltd.	9,834	9,393	8,856	-	-	-
Marianas Insurance Company, Ltd.	-	-	-	-	-	-
TOTAL	9,834	9,393	8,856	-	-	-

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2015

WORKERS' COMPENSATION						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Nissay Dowa Insurance Co., Ltd.	323,645	326,575	180,318	86,097	89,574	18,507
Century Insurance Company, Ltd.	912,363	827,699	339,072	230,958	2,236,292	2,100,485
Dongbu Insurance Company, Ltd.	246,071	202,064	144,338	12,008	119,929	220,617
Equitable Insurance Company, Ltd.	46,881	69,585	69,585	11,110	11,110	-
First Net Insurance Company	125,182	92,468	63,793	11,055	47,812	117,814
Island Home Insurance Company (Formerly Zurich Insurance (Guam), Inc.)	934	934	256	-	(123)	553
First Pacific Transnational Insurance Company	-	-	-	-	-	6,544
Island Insurance & Surety Corporation	16,361	15,369	8,306	625	625	-
Marianas Insurance Company, Ltd.	92,918	53,588	39,330	-	(8,184)	116
National Union Fire Insurance Company	1,000	5,000	-	-	4,000	4,000
Pacific Basin Insurance Company	79,213	40,343	38,870	-	-	-
Pacific Indemnity Insurance Company	14,277	14,196	8,442	1,724	7,474	50,091
Royal Crown Insurance Corporation	63,434	63,138	35,194	492	492	-
Tokio Marine Pacific Insurance Limited	238,864	254,090	77,642	10,511	11,479	45,738
Traders Insurance Company	561,068	429,859	265,673	131,254	92,924	58,166
TOTAL	2,722,211	2,394,908	1,270,819	495,834	2,613,404	2,622,631

OTHER LIABILITY						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Nissay Dowa Insurance Co., Ltd.	307,676	315,017	158,030	145,767	494,259	425,834
American Home Assurance Company	-	-	-	-	-	(1,000)
Century Insurance Company, Ltd.	895,608	451,298	250,607	218,968	216,948	336,402
Dongbu Insurance Company, Ltd.	295,223	269,300	93,434	21,708	137,658	406,336
Equitable Insurance Company, Ltd.	-	-	-	-	-	-
Federal Insurance Company	-	-	-	-	964	964
First Net Insurance Company	234,002	75,468	174,939	-	(184,829)	163,626
Island Home Insurance Company (Formerly Zurich Insurance (Guam), Inc.)	200	200	(23)	-	(123)	100
Marianas Insurance Company, Ltd.	23,534	11,402	12,132	(8,300)	-	-
National Union Fire Insurance Company	188,000	170,000	57,000	38,000	56,000	39,000
Pacific Basin Insurance Company	15,839	9,708	6,131	-	-	-
Pacific Indemnity Insurance Company	15,717	11,531	9,122	-	-	-
Tokio Marine Pacific Insurance Limited	92,719	91,309	43,144	297	297	-
Traders Insurance Company	262,317	208,219	91,552	76,307	195,033	150,500
TOTAL	2,330,835	1,613,452	896,068	492,747	916,207	1,521,762

PRODUCT LIABILITY						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Dongbu Insurance Company, Ltd.	1,067	1,029	37	-	-	-
First Net Insurance Company	-	235	-	-	(1,696)	2,896
National Union Fire Insurance Company	60,000	44,000	19,000	-	-	-
Pacific Basin Insurance Company	1,540	1,155	385	-	-	-
TOTAL	62,607	46,419	19,422	-	(1,696)	2,896

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2015

OTHER PRIVATE PASSENGER AUTO LIABILITY						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Nissay Dowa Insurance Co., Ltd.	127,223	101,793	66,600	31,000	64,000	51,000
Century Insurance Company, Ltd.	292,911	405,542	133,757	504,961	535,961	43,438
Dongbu Insurance Company, Ltd.	351,934	219,364	168,821	169,126	120,778	38,071
Equitable Insurance Company, Ltd.	289,245	233,741	233,741	33,942	33,942	-
First Net Insurance Company	143,476	133,681	72,983	37,600	31,498	18,981
Marianas Insurance Company, Ltd.	236,515	108,468	128,047	36,988	44,263	6,525
National Union Fire Insurance Company	36,000	102,000	3,000	71,000	(21,000)	23,000
Pacific Basin Insurance Company	15,382	8,831	6,551	-	-	-
Pacific Indemnity Insurance Company	140,848	130,949	70,442	53,964	48,168	44,674
Royal Crown Insurance Corporation	231,472	219,331	133,433	64,936	86,586	25,050
Tokio Marine Pacific Insurance Limited	116,777	95,348	63,634	40,236	48,059	7,823
Traders Insurance Company	301,617	235,739	138,871	185,804	204,682	54,191
TOTAL	2,283,400	1,994,787	1,219,880	1,229,557	1,196,937	312,753

OTHER COMMERCIAL AUTO LIABILITY						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Nissay Dowa Insurance Co., Ltd.	82,951	74,323	38,608	3,300	5,800	2,500
Century Insurance Company, Ltd.	1,057,057	887,369	475,170	249,296	267,945	79,545
Dongbu Insurance Company, Ltd.	174,291	256,865	76,682	38,872	10,530	91,140
First Net Insurance Company	12,451	14,608	9,305	-	3,402	8,998
Marianas Insurance Company, Ltd.	20,264	13,715	6,549	1,188	2,085	898
National Union Fire Insurance Company	30,000	50,000	2,000	34,000	(63,000)	9,000
Pacific Basin Insurance Company	10,748	6,192	4,556	-	-	-
Pacific Indemnity Insurance Company	77,686	71,919	36,444	33,642	41,142	11,500
Royal Crown Insurance Corporation	-	-	-	-	-	-
Tokio Marine Pacific Insurance Limited	145,763	123,706	92,466	50,223	55,157	24,834
Traders Insurance Company	134,382	110,124	61,872	16,620	49,868	35,248
TOTAL	1,745,593	1,608,821	803,652	427,141	372,929	263,663

PRIVATE PASSENGER AUTO PHYSICAL DAMAGE						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Nissay Dowa Insurance Co., Ltd.	270,349	216,309	141,526	137,028	139,724	28,030
Century Insurance Company, Ltd.	138,884	318,172	63,421	333,723	316,872	458,747
Dongbu Insurance Company, Ltd.	277,414	153,653	126,814	139,057	119,129	29,508
First Net Insurance Company	235,260	213,960	126,458	45,211	31,859	10,205
Marianas Insurance Company, Ltd.	180,210	87,765	92,445	22,500	51,088	29,337
National Union Fire Insurance Company	184,000	158,000	92,000	27,000	21,000	15,000
Pacific Basin Insurance Company	-	-	-	-	-	-
Pacific Indemnity Insurance Company	157,549	139,842	79,507	49,827	26,688	12,478
Royal Crown Insurance Corporation	-	-	-	-	-	-
Tokio Marine Pacific Insurance Limited	197,409	149,225	116,211	68,018	52,966	943
Traders Insurance Company	222,198	172,794	102,305	126,960	117,017	21,313
TOTAL	1,863,273	1,609,720	940,687	949,324	876,343	605,561

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2015

COMMERCIAL AUTO PHYSICAL DAMAGE						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Nissay Dowa Insurance Co., Ltd.	193,553	173,421	90,086	81,134	92,470	16,554
Century Insurance Company, Ltd.	1,187,651	898,493	540,884	121,798	111,069	234
Dongbu Insurance Company, Ltd.	98,233	122,774	38,524	50,739	40,397	20,574
First Net Insurance Company	13,089	21,755	10,239	800	3,321	2,608
Marianas Insurance Company, Ltd.	-	-	-	-	-	-
National Union Fire Insurance Company	105,000	82,000	27,000	37,000	48,000	12,000
Pacific Basin Insurance Company	11,248	6,509	4,793	-	-	-
Pacific Indemnity Insurance Company	71,983	61,880	33,752	4,823	31,123	26,300
Tokio Marine Pacific Insurance Limited	200,258	209,384	156,934	68,999	74,335	16,617
Traders Insurance Company	-	-	-	-	-	-
TOTAL	1,881,015	1,576,216	902,212	365,293	400,715	94,887

FIDELITY						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Century Insurance Company, Ltd.	2,872	1,871	1,680	-	-	-
Colonial Surety Company	4,197	2,582	2,098	-	417	555
Dongbu Insurance Company, Ltd.	-	-	-	-	-	-
First Net Insurance Company	675	675	503	-	(12,291)	2,369
Pacific Basin Insurance Company	-	-	-	-	-	-
Tokio Marine Pacific Insurance Limited	556	357	348	-	-	-
TOTAL	8,300	5,485	4,629	-	(11,874)	2,924

SURETY						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
Century Insurance Company, Ltd.	7,444	6,238	3,821	1,797	1,797	4,205
Continental Insurance Company	2,755	640	2,115	-	(823)	1,617
Dongbu Insurance Company, Ltd.	11,137	18,855	5,135	-	-	-
Equitable Insurance Company, Ltd.	3,525	8,574	8,574	-	-	-
Federal Insurance Company	13,345	12,190	5,339	-	210	1,615
Fidelity & Deposit Company of Maryland	(68,543)	(59,009)	3,926	-	(8,153)	(7,285)
First Net Insurance Company	137,550	193,336	61,523	-	(11,985)	26,052
Liberty Mutual Insurance Company	93,131	177,840	110,623	-	9,519	14,256
LM Insurance Corporation	1,901	1,901	-	-	63	7,367
Marianas Insurance Company, Ltd.	8,839	8,447	392	-	-	-
Pacific Basin Insurance Company	7,993	7,076	915	-	-	-
Traders Insurance Company	73,473	88,282	43,044	-	-	-
Westchester Fire Insurance Company	2,743	1,400	1,343	-	718	718
TOTAL	295,293	465,770	246,750	1,797	(8,654)	48,545

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
American Home Assurance Company	-	-	-	-	-	-
Century Insurance Company, Ltd.	10,858	6,707	6,353	-	-	-
Dongbu Insurance Company, Ltd.	8,599	4,069	4,530	-	-	-
First Net Insurance Company	2,793	1,935	1,605	4,098	6,045	883
Marianas Insurance Company, Ltd.	2,000	877	1,122	933	933	-
Pacific Basin Insurance Company	2,500	2,292	208	-	-	-
Pacific Indemnity Insurance Company	-	-	-	-	-	-
Tokio Marine Pacific Insurance Limited	3,047	3,752	1,339	-	-	-
Traders Insurance Company	1,905	2,002	623	1,500	1,500	-
TOTAL	46,131	37,068	23,730	6,531	8,478	883

EXHIBIT OF PREMIUMS & LOSSES as of December 31, 2015

BOILER & MACHINERY						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Nissay Dowa Insurance Co., Ltd.	12,267	17,106	5,643	-	-	-
Dongbu Insurance Company, Ltd.	-	3,481	-	-	-	-
Factory Mutual Insurance Company	850	834	39	-	-	-
Federal Insurance Company	-	-	-	-	-	-
Pacific Basin Insurance Company	-	-	-	-	-	-
Royal Crown Insurance Corporation	-	-	-	-	-	-
TOTAL	13,117	21,421	5,682	-	-	-

MISCELLANEOUS/AGGREGATE WRITE-INS						
NAME OF INSURER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT UNEARNED PREMIUMS RESERVED	DIRECT LOSSES PAID (LESS SALVAGE)	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
AIOI Nissay Dowa Insurance Co., Ltd.	1,642	4,327	901	1,785	1,785	-
Centurion Casualty Company	-	-	-	-	-	-
Century Insurance Company, Ltd.	125,313	151,459	50,745	247,365	411,414	170,500
Marianas Insurance Company, Ltd.	15,310	12,439	2,871	(2,392)	707	264,961
Royal Crown Insurance Corporation	105	105	-	2,583	2,583	-
Traders Insurance Company	1,860	2,633	1,457	-	-	-
TOTAL	144,230	170,963	55,974	249,341	416,489	435,461

AGGREGATE OF PREMIUMS WRITTEN FOR ACCIDENT LIFE & HEALTH as of December 31, 2015

COMPANY NAME	LIFE PREMIUMS DIRECT	ANNUITY CONSIDERATION DIRECT	ACCIDENT AND HEALTH PREMIUMS	DEPOSIT TYPE CONTRACT FUNDS	OTHER	REPORT TOTAL
5 Star Life Insurance Company	420	-	-	-	-	420
Aetna Life Insurance Company	73,346	-	9,848,363	-	-	9,921,709
American Family Life Assurance Company of Columbus	6,051	-	75,196	-	-	81,247
American National Insurance Company	135,199	-	74,737	-	-	209,936
Centurion Life Insurance Company	(7)	-	-	-	-	(7)
Family Life Insurance Company	-	-	46,640	-	-	46,640
Individual Assurance Company, Life, Health & Accident	5,578,938	118,547	58	-	-	5,697,543
Lincoln National Life Insurance Company	127,030	-	1,588	-	-	128,618
Metropolitan Life Insurance Company	370,711	-	125,523	-	-	496,234
Midland National Life Insurance Company	197,132	-	-	-	-	197,132
Net Care Life & Health Insurance Company	610,009	1,214	1,063,823	-	-	1,675,046
North Coast Life Insurance Company	27,035	-	-	-	-	27,035
Pacific Guardian Life Insurance Company, Ltd.	398,356	-	11,915	-	-	410,271
Primerica Life Insurance Company	176,113	3,193	-	-	-	179,306
Protective Life Insurance Company	763	-	-	-	-	763
Sterling Investors Life Insurance Company	72,237	-	-	-	-	72,237
United Healthcare Insurance Company	-	-	174,327	-	-	174,327
Total	7,773,333	122,954	11,422,170	-	-	19,318,457

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

CARRIER	Health					TOTAL
	ACCIDENT AND HEALTH PREMIUMS	MEDICARE TITLE XVIII	FEDERAL EMPLOYEES HEALTH BENEFITS PROGRAM PREMIUMS	LIFE & ANNUITY PREMIUMS & OTHER CONSIDERATION	PROPERTY/CASUALTY PREMIUMS	
TakeCare Insurance Company, Inc. dba Take Care	3,151,052					3,151,052
TOTAL	3,151,052	-	-	-	-	3,151,052

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

Life Insurance					
	Ordinary	Credit Life (Group & Individual)	Group	Industrial	Total
5 Star Life Insurance Company	420				420
Aetna Life Insurance Company	-	-	73,346		73,346
American Family Life Assurance Company of Columbus	2,004		4,047		6,051
American National Insurance Company	13,860	121,339			135,199
Centurion Life Insurance Company	-	(7)			(7)
Individual Assurance Company, Life, Health & Accident	1,317,553	76,773	4,184,612		5,578,938
Lincoln National Life Insurance Company	127,030				127,030
Metropolitan Life Insurance Company	-	-	370,711		370,711
Midland National Life Insurance Company	197,132	-	-		197,132
Net Care Life & Health Insurance Company	540,978	-	69,031		610,009
North Coast Life Insurance Company	27,035				27,035
Pacific Guardian Life Insurance Company, Ltd.	211,647	-	186,709		398,356
Primerica Life Insurance Company	176,113				176,113
Protective Life Insurance Company	763				763
Sterling Investors Life Insurance Company	72,237				72,237
United Healthcare Insurance Company					-
Total	2,686,772	198,105	4,888,456	-	7,773,333

Annuity Considerations					
	Ordinary	Credit Life (Group & Individual)	Group	Industrial	Total
Individual Assurance Company, Life, Health & Accident	118,547				118,547
Net Care Life & Health Insurance Company	1,214				1,214
Primerica Life Insurance Company	3,193				3,193
Total	122,954	-	-	-	122,954

Deposit-type contract funds					
	Ordinary	Credit Life (Group & Individual)	Group	Industrial	Total
Total	-	-	-	-	-

GRAND TOTAL	2,809,726	198,105	4,888,456	-	7,896,287
--------------------	------------------	----------------	------------------	----------	------------------

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

Group Policies					
NAME OF INSURER	Direct Premium	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
Aetna Life Insurance Company	9,848,363	9,736,847		6,689,358	6,689,358
Lincoln National Life Insurance Company	1,502	1,496	-	-	-
Metropolitan Life Insurance Company	125,523	118,323	-	-	-
Net Care Life & Health Insurance Company	1,063,823	1,071,622	-	504,017	233,253
United Healthcare Insurance Company	34,976	34,397	-	28,213	28,032
Total	11,074,187	10,962,685	-	7,221,588	6,950,643

Credit (Group & Individual)					
NAME OF INSURER	Direct Premium	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
American National Insurance Company	74,737	-	-	4,927	-
Centurion Life Insurance Company	-	-	-	-	(2,482)
Individual Assurance Company, Life, Health & Accident	58	283	-	-	(28)
Total	74,795	283	-	4,927	(2,510)

Medicare Title XVIII exempt from state taxes and fees					
NAME OF INSURER	Direct Premium	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
United Healthcare Insurance Company	139,351	130,666	-	112,514	112,537
Total	139,351	130,666	-	112,514	112,537

Guaranteed Renewable					
NAME OF INSURER	Direct Premium	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
American Family Life Assurance Company of Columbus	75,196	74,585	-	66,934	71,884
Family Life Insurance Company	46,640	46,602	-	-	-
Lincoln National Life Insurance Company	86	98	-	-	-
Pacific Guardian Life Insurance Company, Ltd.	11,915	11,168	-	-	-
Total	133,837	132,453	-	66,934	71,884

GRAND TOTAL	11,422,170	11,226,087	-	7,405,963	7,132,554
--------------------	-------------------	-------------------	----------	------------------	------------------

**EXHIBIT OF AUTO DIRECT WRITTEN as of December 31, 2015
MONTHLY AND BY PROVIDER**

Month	Type Auto Premium Written				
	Other Private Pass	Private Pass Auto	Other Commercial	Commercial Auto	Total Premium
	Auto Liability	Physical Damage	Auto Liability	Physical Damage	Written
JANUARY	\$ 189,533.72	\$ 147,503.94	\$ 277,479.62	\$ 192,928.56	\$ 807,445.84
FEBRUARY	\$ 189,740.23	\$ 135,958.14	\$ 169,832.52	\$ 265,648.07	\$ 761,178.96
MARCH	\$ 198,103.13	\$ 145,620.25	\$ 123,153.07	\$ 156,760.92	\$ 623,637.37
TOTAL	\$ 577,377.08	\$ 429,082.33	\$ 570,465.21	\$ 615,337.55	\$ 2,192,262.17
APRIL	\$ 171,239.61	\$ 137,719.64	\$ 130,649.85	\$ 101,180.67	\$ 540,789.77
MAY	183,059.47	148,574.97	139,824.38	51,111.32	522,570.14
JUNE	182,380.43	140,229.72	246,315.60	21,951.43	590,877.18
TOTAL	\$ 536,679.51	\$ 426,524.33	\$ 516,789.83	\$ 174,243.42	\$ 1,654,237.09
JULY	\$ 230,865.16	\$ 141,642.82	\$ 206,212.83	\$ 185,817.43	\$ 764,538.24
AUGUST	142,987.12	120,251.71	139,254.59	69,960.54	472,453.96
SEPTEMBER	198,796.36	175,098.47	131,668.89	181,670.49	687,234.21
TOTAL	\$ 572,648.64	\$ 436,993.00	\$ 477,136.31	\$ 437,448.46	\$ 1,924,226.41
OCTOBER	\$ 228,205.03	\$ 207,290.96	\$ 152,707.66	\$ 232,525.19	\$ 820,728.84
NOVEMBER	176,256.49	154,994.47	130,457.25	175,012.74	636,720.95
DECEMBER	201,973.79	205,736.75	209,108.31	196,670.29	813,489.14
TOTAL	\$ 606,435.31	\$ 568,022.18	\$ 492,273.22	\$ 604,208.22	\$ 2,270,938.93
GRAND TOTAL	\$ 2,293,140.54	\$ 1,860,621.84	\$ 2,056,664.57	\$ 1,831,237.65	\$ 8,041,664.60

Name of Insurance Provider	Auto Premium Written				
	Other Private Pass	Private Pass Auto	Other Commercial	Commercial Auto	Total Premium
	Auto Liability	Physical Damage	Auto Liability	Physical Damage	Written
AIOI Insurance Company, Ltd.	147,618.00	247,554.00	162,832.00	115,662.00	673,666.00
American Home Assurance Co. of New York	0.00	0.00	0.00	0.00	\$ -
Century Insurance Company, Ltd.	\$ 233,051.00	\$ 198,225.00	\$ 1,222,637.56	\$ 1,210,245.80	2,864,159.36
Dongbu Insurance Com., Ltd./Moylan's	352,805.70	277,413.88	173,419.49	98,232.96	\$ 901,872.03
Equitable Insurance Company, Inc.	262,917.00	33,680.00	6,956.00	1,363.00	304,916.00
First Net General Insurance	143,964.84	235,259.90	11,962.47	13,089.44	\$ 404,276.65
Marianas Insurance Company, Ltd.	227,870.00	171,006.00	19,574.00	18,529.00	\$ 436,979.00
National Union Fire Insurance/Calvo's	178,380.00	96,049.00	82,009.00	54,671.00	\$ 411,109.00
Pacific Basin Insurance Company	48,069.05	27,679.20	33,588.60	7,240.00	\$ 116,576.85
Pacific Indemnity Ins. Co., Ltd./FPTIC	127,097.00	143,537.00	67,710.00	68,878.00	\$ 407,222.00
Royal Crown Insurance Corporation	152,790.61	58,091.20	12,724.10	3,846.80	227,452.71
Tokio Marine Pacific Insurance Limited	116,777.34	197,408.66	145,763.35	200,257.65	\$ 660,207.00
Traders Insurance Company	301,800.00	174,718.00	117,488.00	39,222.00	\$ 633,228.00
TOTAL	\$ 2,293,140.54	\$ 1,860,621.84	\$ 2,056,664.57	\$ 1,831,237.65	\$ 8,041,664.60

EXHIBIT OF AUTO DIRECT LOSSES as of December 31, 2015

CNMI AUTO CLAIMS EXPERIENCE BY PROVIDER

Name of Insurance Provider	Island			Age			Gender					Type of Loss					Total
	Rota	Tinian	Saipan	Under 25	25 & Over	TOTAL	Male		Female		Unknown	A	B	C	D	E	
							< Under 25	> 25 Over	< Under 25	> 25 Over							
AIOI Nissay Dowa Insurance Company Ltd.	0	0	85	10	69	85	8	39	2	30	6	-	86,488.16	3,513.04	21,807.22	55,843.70	\$ 167,652.12
Century Insurance Company Ltd.	0	0	263	40	215	263	24	152	16	63	8	202,442.90	309,394.08	-	67,951.10	205,231.62	\$ 785,019.70
Dongbu Insurance Company Ltd/Moylan's	0	0	191	25	166	191	14	100	11	66	0	29,000.00	145,508.00	-	41,727.00	154,349.00	\$ 370,584.00
Equitable Insurance Company Inc.	0	0	22	1	21	22	1	15	0	6	0	-	22,527.71	-	-	-	\$ 22,527.71
First Net Insurance	0	0	61	9	52	61	5	35	4	17	0	-	29,225.00	-	5,710.00	46,264.00	\$ 81,199.00
Marianas Insurance Company Ltd.	0	0	50	8	35	50	5	20	3	15	7	12,856.60	32,234.96	-	1,807.33	37,542.75	\$ 84,441.64
National Union Fire Insurance/Calvo's	0	0	47	11	30	47	6	21	5	9	6	19,800.00	32,756.16	6,200.00	46,850.00	26,900.00	\$ 132,506.16
Pacific Basin Insurance Co.	0	0	18	2	16	18	1	7	1	9	0	-	15,538.00	-	-	8,395.00	\$ 23,933.00
Pacific Indemnity Ins. Co. Ltd.	0	0	58	6	37	58	3	26	3	11	15	15,750.00	70,344.46	-	10,783.02	21,514.83	\$ 118,392.31
Royal Crown Insurance Corp.	0	0	53	9	44	53	6	26	3	18	0	6,840.00	41,616.00	-	3,650.00	8,000.00	\$ 60,106.00
Tokio Marine Pacific Insurance Limited/Pacific	0	0	45	7	38	45	2	21	5	17	0	-	40,317.50	-	6,703.19	70,524.97	\$ 117,545.66
Traders Insurance Underwriters Inc.	0	0	175	25	97	175	15	57	10	40	53	69,792.25	158,060.43	0.00	39,520.96	92,205.00	\$ 359,578.64
TOTAL	0	0	1,068	153	820	1,068	90	519	63	301	95	9,111	\$ 984,010.46	\$ 9,713.04	\$ 246,509.82	\$ 726,770.87	\$ 2,323,485.94

EXHIBIT OF AUTO DIRECT LOSSES as of December 31, 2015
CNMI AUTO CLAIMS EXPERIENCE MONTHLY

Summary of Reporting Period Ending: 31 March 2015

Month	Island			Age			Gender					Type of Loss					Total By Month
							Male		Female		Unknown Age	A	B	C	D	E	
	< Under 25	> 25 Over	< Under 25	> 25 Over	Bodily Injury	Property Damage	Medical	Comprehensive	Collision								
	Rota	Tinian	Saipan	Under 25	25 & Over	TOTAL	< Under 25	> 25 Over	< Under 25	> 25 Over	Age	Bodily Injury	Property Damage	Medical	Comprehensive	Collision	
January	0	0	71	10	59	71	5	40	5	19	2	6,000.00	58,016.66	6,200.00	2,183.95	78,193.35	\$ 150,593.96
February	0	0	78	10	67	78	2	43	8	24	1	15,243.58	82,502.46	-	6,680.68	69,316.71	173,743.43
March	0	0	79	15	62	79	9	36	6	26	2	2,547.89	81,903.60	-	15,693.49	52,578.97	152,723.95
Total	0	0	228	35	188	228	16	119	19	69	5	\$ 23,791.47	\$ 222,422.72	\$ 6,200.00	\$ 24,558.12	\$ 200,089.03	\$ 477,061.34

Summary of Reporting Period Ending: 30 June 2015

Month	Island			Age			Gender					Type of Loss					Total By Month
							Male		Female		Unknown Age	A	B	C	D	E	
	< Under 25	> 25 Over	< Under 25	> 25 Over	Bodily Injury	Property Damage	Medical	Comprehensive	Collision								
	Rota	Tinian	Saipan	Under 25	25 & Over	TOTAL	< Under 25	> 25 Over	< Under 25	> 25 Over	Age	Bodily Injury	Property Damage	Medical	Comprehensive	Collision	
April	0	0	78	9	63	78	6	38	3	25	6	17,991.00	74,861.58	-	9,139.38	73,500.03	\$ 175,491.99
May	0	0	80	13	65	80	8	39	5	26	2	45,500.00	69,462.91	-	65,398.19	43,361.95	223,723.05
June	0	0	98	15	80	98	10	50	5	30	3	27,191.75	82,682.03	423.94	39,780.89	64,810.67	214,889.28
Total	0	0	256	37	208	256	24	127	13	81	11	\$ 90,682.75	\$ 227,006.52	423.94	\$ 114,318.46	\$ 181,672.65	\$ 614,104.32

Summary of Reporting Period Ending: 30 September 2015

Month	Island			Age			Gender					Type of Loss					Total By Month
							Male		Female		Unknown Age	A	B	C	D	E	
	< Under 25	> 25 Over	< Under 25	> 25 Over	Bodily Injury	Property Damage	Medical	Comprehensive	Collision								
	Rota	Tinian	Saipan	Under 25	25 & Over	TOTAL	< Under 25	> 25 Over	< Under 25	> 25 Over	Age	Bodily Injury	Property Damage	Medical	Comprehensive	Collision	
July	0	0	60	11	44	60	3	25	8	19	5	9,111.19	58,190.85	-	19,364.46	56,842.93	\$ 143,509.43
August	0	0	55	7	27	55	4	20	3	7	21	42,919.04	51,249.77	-	7,106.82	39,548.24	140,823.87
September	0	0	99	12	53	99	9	31	3	22	34	34,195.90	95,489.15	3,089.10	15,593.83	39,471.64	187,839.62
Total	0	0	214	30	124	214	16	76	14	48	60	\$ 86,226.13	\$ 204,929.77	\$ 3,089.10	\$ 42,065.11	\$ 135,862.81	\$ 472,172.92

Summary of Reporting Period Ending: 31 December 2015

Month	Island			Age			Gender					Type of Loss					Total By Month
							Male		Female		Unknown Age	A	B	C	D	E	
	< Under 25	> 25 Over	< Under 25	> 25 Over	Bodily Injury	Property Damage	Medical	Comprehensive	Collision								
	Rota	Tinian	Saipan	Under 25	25 & Over	TOTAL	< Under 25	> 25 Over	< Under 25	> 25 Over	Age	Bodily Injury	Property Damage	Medical	Comprehensive	Collision	
October	0	0	135	13	111	135	8	64	5	47	11	36,253.27	77,594.54	-	13,816.43	71,173.47	\$ 198,837.71
November	0	0	95	9	78	95	6	58	3	20	8	6,639.59	98,088.07	-	14,126.70	70,828.16	189,682.52
December	0	0	140	29	111	140	20	75	9	36	0	112,888.54	153,968.84	-	37,625.00	67,144.75	371,627.13
Total	0	0	370	51	300	370	34	197	17	103	19	\$ 155,781.40	\$ 329,651.45	\$ -	\$ 65,568.13	\$ 209,146.38	\$ 760,147.36

Grand Total	0	0	1,068	153	820	1,068	90	519	63	301	95	\$ 356,481.75	\$ 984,010.46	\$ 9,713.04	\$ 246,509.82	\$ 726,770.87	\$ 2,323,485.94
--------------------	----------	----------	--------------	------------	------------	--------------	-----------	------------	-----------	------------	-----------	----------------------	----------------------	--------------------	----------------------	----------------------	------------------------

EXHIBIT OF PREMIUMS WRITTEN FOR SURPLUS LINES & LOSSES as of December 31, 2015

NAME OF INSURER	CLASSES OF INSURANCE	MARINE HULL	MAJOR MEDICAL	PROFESSIONAL LIABILITY	PROTECTION AND INDEMNITY	Grand Total
AM Insurance, Inc. P.O. Box 2797 Agana, Guam 96932 President: AnnMarie T. Muna Tel. No: 671-477-2642/2632/2653/2656 (Guam) Fax No: 671-477-2602	General Casualty, Life, Marine, Property, Surety & Vehicle					
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	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle					-
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	General Casualty, Life, Marine, Property, Surety & Vehicle		1,628	24,065		25,693
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	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle					-
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	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle					-
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	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle	2,578			8,232	10,810
Takagi & Associates, Inc. PPP 602, Box 10000 Saipan, MP. 96950 Branch Supervisor: Satsuki Perez Tel. No: 233-8117/2554/3400 Fax No: 233-2553	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle			143,781		143,781
Traders Insurance Company P.O. Box 502473 CK Saipan, MP. 96950 President: Pablo B. Mendoza Tel. No: 234-7788/7799 Fax No: 234-8899	Disability, General Casualty, Life, Marine, Property, Surety & Vehicle					-
2015 TOTAL		2,578	1,628	167,846	8,232	180,284

LIST OF LICENSED INSURANCE BROKER AS OF 2015							
NAME	CNMI Contact:	Office Location	Address:	City, State & Zip	Phone:	Fax:	Email
4JC Corporation dba Immanuel Insurance Underwriters	Irindina Deang	Gualo Rai	PO Box 506681	Saipan, MP 96950	322-3043	322-3043	immanuel.saipan@gmail.com
AM Insurance	Annmarie T. Muna		P.O. Box 2797	Hagatna, GU 96932	671 477-2642	671 477-2602	amuna@amibrokers.com
AMCA Trading Business, Inc. dba M.G.A. Insurance	Fielisa C. Avendano	Middle Rd.	PO Box 503024	Saipan, MP 96950	234-6278/9	235-9289	mgalife08@yahoo.com , mgabzcenter@yahoo.com
AON Insurance Micronesia (Saipan), Inc.	Amalia E. Javier	Beach Road, Garapan	PO Box 502177	Saipan, MP	234-2811	234-5462	
BANKGUAM Insurance Underwriters, Ltd.	Marcie M. Tomakane	Beach Rd. Garapan	PO Box 500379	Saipan, MP 96950	236-2723	233-5104	jessica.kisa@bankofguam.com
Calvo's Insurance Underwriters (CNMI), Inc.	Elias C. Buenaventura	Oleai Center San Jose	PO Box 500035	Saipan, MP 96950	234-5691/4/8	234-5693	eli.buenaventura@calvosinsurance.com
CAR Financial Services Saipan Inc. dba Express Financial	James B. Matsumoto	San Jose	PO Box 504084	Saipan, MP 96950	235-6032	235-6040	james.matsumoto@carfinancial.com
Ecosure Insurance dba of Wanderville Corporation	Ruel R. Villacrusus	Beach Road, Garapan	PO Box 504974	Saipan, MP	235-8778	235-8774	rvn@pticom.com
Equitable Insurance Company, Inc.	Alex C. Tudela	GF Kenneth Yeung Bldg. Beach Road, Susupe	PO Box 500686	Saipan, MP 96950	235-5452/3	235-5451	equitableinsco@yahoo.com
Erlinda C. Torres dba Excel Insurance Services	Erlinda C. Torres	N/A	PO Box 500979	Saipan, MP 96950	234-7732/788-5566	2347732	linaka28@yahoo.com
Friendly Finance Company, Inc	Peter Michael Tenorio	Yuna Bldg, Gualo Rai	PO Box 500486	Saipan, MP 96950	234-6676	234-5104	miketeno@pticom.com
Friendship Enterprises, Inc. dba Friendship Insurance	Elena M. Espiritu	Chalan Piao	PO Box 501193	Saipan, MP 96950	235-8165	235-8164	friendshipins@pticom.com
Inter Pacific Corporation dba Inter-Kam Insurance Agency	Ann Yi	Chalan Piao	PO Box 503397	Saipan, MP 96950	235-5555	234-1943	interkam@pticom.com
Island Insurance & Surety Corporation	Maria Lourdes Johnson	Afetna Square, CTB Br.	PO Box 501610	Saipan, MP 96950	235-7171/483-2821	235-7373	
J.C. Tenorio Enterprises, Inc.	Clarence T. Tenorio	Susupe	PO Box 500137	Saipan, MP 96950	234-6445	234-1943234-5876	deo@joeten.com or bopalacios@joeten.com
Keum Oh Corporation	Park, Yong Woong	Chalan Kaona	PO Box 504345	Saipan, MP 96950	234-5700	234-5702	keumohsaipan@hotmail.com
Mantrade Company Inc. dba Mantrade Insurance	Janette R. Hernando	Tun Tomas Rd., San Antonio	PO Box 506118	Saipan, MP 96950	235-0695	235-0695	jigghernando@yahoo.com
Marianas Insurance Company, Ltd.	Rosalia S. Cabrera	San Jose	PO Box 502505	Saipan, MP 96950	234-5091/2	234-5093	gm@marianasinsurance.com
MaryAnn Santos	MaryAnn Santos	Dandan	PO Box 503681	Saipan, MP 96950	670 484-3974	c/o 234-7841	mymaryann15@gmail.com
Modis Corporation dba Paradise Insurance	Choi, Seung San	Chalan Lulau	PMB 114 Box 10003	Saipan, MP 96950	483-5905		pradise201402@gmail.com
Nygen Saipan, LLC	Sixto K. Igisomar	Marianas Buiness Plaza 2nd Fl, Susupe	PO Box 501856	Saipan, MP 96950	670 287-2267		pc1755@yahoo.com
Pacifica Insurance Underwriters, Inc.	Norman T. Tenorio	2nd Fl, Joeten Center Bldg II, Susupe	PO Box 500168	Saipan, MP 96950	234-6267	234-5880	plui@pacificains.com
PSG Professional Corp. dba PSG Insurance	Jesus A. Panealeon	Wischira Way, San Jose	PO Box 500507	Saipan, MP	235-5902	235-7742	psgspn@gmail.com ; jessp96950@yahoo.com
Rota Merchandising Corporation	Pedro Q. Dela Cruz	RMC Bldg.	PO Box 1018	Rota, MP	532-3117	532-9888	N/A
Royal Crown Insurance Corporation	Ng, Cheong Pui	Beach Rd, San Antonio	PMB 295 Box 10001	Saipan, MP	234-2256/7	234-2258	rovalcrn@pticom.com
Seven Twelve Ent., Inc. dba 7.12 Insurance	Mi Young Park	Chalan Kaona	PO Box 502990	Saipan, MP 96950	234-1232	234-1231	ent712@yahoo.com
Takagi & Associates, Inc.	Satsuki H. Perez	Bank of Hawaii Bldg-Marina Heights I, Beach Road Garapan	PMB 602 Box 10000	Saipan, MP 96950	233-2554/8117	233-2553	sperez@taacnmi.com
The Financial & Insurance Services Group, Inc.	Sheryl Sizemore-Blanco	Cabrera Center Suite 101, Beach Road, Garapan	PO Box 501657	Saipan, MP 96950	234-5706	234-3517	
Tinian Transportation Management Solutions, Inc.	Paz L. Christian	San Jose	PO Box 520461	Tinian, MP 96952	433-0149	433-0148	plchristian@gmail.com
Traders Insurance Company	Fidel S. Fernandez	Alexander Bldg. 1st Fl. Beach Rd, San Jose	PO Box 50247473	Saipan, MP 96950	234-7788	234-8899	fferandez@transinsco.com
World Wide Insurance Inc.	Joseph R. Motto	Garapan	PMB 305 Box 10000	Saipan, MP 96950	233-3605	233-3900	worldtour@pticom.com
Yuta Corporation dba Yuta Insurance Broker	Ham, Sook In	China Town	PO Box 7487 SVRB	Saipan, MP 96950	233-3702	233-3703	yutarealtor@hotmail.com

LIST OF LICENSED INSURANCE SUB-AGENT AS OF 2015								
NAME	COMPANY SPONSOR	CNMI Contact:	Office Location	Address:	City, State & Zip	Phone:	Fax:	Email:
Atkins Kroll (Saipan), Inc. (formerly Microl Corporation)	Takagi & Associates/AIOI Nissay Dowa Insurance Co., Ltd.	Glen V. Perez	Mgsr. Guerrero Rd. San Jose	PO Box 500267	Saipan, MP 96950	234-5911	234-6514	glen.perez@microlsaipan.com
Atkins Kroll (Saipan), Inc. (formerly Microl Corporation)	Carl Peterson/Central States Health & Life Co. of Omaha	Stephen P. Sablan	Mgsr. Guerrero Rd. San Jose	PO Box 500267	Saipan, MP 96950	234-5911	234-6514	steve.sablan@aksaipan.com
Bank of Hawaii	Donald C. Barcinas dba APIA for Individual Assurance Company	Rose Sumor	Beach Rd. Garapan	PO Box 500566	Saipan, MP 96950	237-2953	237-2950	rose.sumor@boh.com
Bank of Saipan	Randolph Biscoe/American National Ins.Co.	Jon F. Bargrede	Beach Rd, Chalan Kanoa	PO Box 500690	Saipan, MP 96950	235-6260	235-6294	jon_bargrede@yahoo.com
Car Financial Services Saipan, Inc. dba Express Financial	Randolph Biscoe/American National Ins.Co.	James B. Matsumoto	San Jose	PO Box 504084	Saipan, MP 96950	235-6032	235-6040	james.matsumoto@carfinancial.com
City Trust Bank	Randolph Biscoe/American National Ins.Co.	Maria L. Johnson	Middle Rd	PO Box 501867	Saipan, MP 96950	235-7701/2	234-8664	citytrustbank@ctbaipan.com
Concepcion M. Villagomez	Donald C. Barcinas dba APIA for Lincoln National Life Ins. Co.	Concepcion M. Villagomez	San Jose	PO Box 474	Tinian, MP 96952	433-3284	none	conniemmanqlona@gmail.com
Concepcion M. Villagomez	Donald C. Barcinas dba APIA for Lincoln National Life Ins. Co.	Concepcion M. Villagomez	San Jose	PO Box 474	Tinian, MP 96952	433-3284	none	conniemmanqlona@gmail.com
Financial Professional Group	Lincoln National Life Insurance Company	c/o Donald C. Barcinas dba APIA for Lincoln National Life Ins. Co.	Beach Rd. Garapan	PO Box 5073 CHRB	Saipan, MP 96950	234-0960	234-8462	compliance@iac.group.com
Marianas Insurance Company, Ltd.	Donald C. Barcinas dba APIA for Individual Assurance Company	Rosalia S. Cabrera	San Jose	PO Box 502505	Saipan, MP 96950	234-5091/2	234-5093	gm@marianasinsurance.com
Satsuki H. Perez	Takagi & Associates/Pacific Guardian Life Ins.	Satsuki H. Perez	Bank of Hawaii Bldg-Marina Heights I, Beach Road Garapan	PMB 602 Box 10000	Saipan, MP 96950	233-2554/8117	233-2553	sperez@taacnmi.com
The Financial & Insurance Services Group, Inc.	Randolph Biscoe/American National Ins.Co.	Sheryl Sizemore-Camacho	Mirco Beach Rd. Garapan	PO Box 502152	Saipan, MP 96950	234-5706	234-3517	mpalacios@fisq.net
Tinian Fuel Services, Inc	Juan T. Guerrero & Associates/Trader Ins. Co.	Phillip Thomas Mendiola-Long	San Jose	PO Box 317	Tinian, MP 96952	670 433-1664	670 433-4329	vince_v1965@yahoo.com
Triple J Saipan, Inc.	Randolph Biscoe/American National Ins.Co.	Randall H. Steele	Beach Rd. Chalan Lulau	PO Box 500487	Saipan, MP 96950	234-7133	234-3052	rsteale@triplejsaipan.com

LIST OF LICENSED INSURANCE ADJUSTER AS OF 2015							
NAME	CNMI Contact:	Office Location	Address:	City, State & Zip	Phone:	Fax:	Email
Allied Marine Surveyors, Ltd.	Noel Slapp	Beach Road, Susupe	PO Box 5773 CHRB	Saipan, MP 96950	234-9511	234-9512	allied@pticom.com
AON Insurance Micronesia (Saipan), Inc.	Amelia E. Javier	TSL PlazaBeach Road, Garapan	PO Box 502177	Saipan, MP	234-2811	234-5462	rod.rankin@aon.com.au
Guam Insurance Adjusters, Inc.	Elias Buenaventura	1st. Floor, Oleai Center Bldg. Beach Road, San Jose	PO Box 500615	Saipan, MP 96950	234-3641/3655	234-3637	giaspn@pticom.com
Island Adjusters, Inc.	Alex C. Tudela	GF Kenneth Yeung Bldg. Beach Road, Susupe	PO Box 500686	Saipan, MP 96950	235-5452/3	235-5451	equitableinsco@yahoo.com
Moylan's Insurance Und. Inc. Int'l dba Equitable Adjusting & Service Co.	Catherine S. Tenorio	Beach Road, Garapan	PO Box 500658	Saipan, MP 96950	234-6442	234-8641	ctenorio@moylans.net
Pacific Basin Insurance Company	Joseph C. Reyes	Beach Road, Garapan	PO Box 500710	Saipan, MP 96950	234-5860	234-7841	pacificbasin.ins@gmail.com
Pacifica Insurance Underwriters, Inc.	Norman T. Tenorio	2nd Floor, Joeten Center Bldg. II Beach Road, Susupe	PO Box 500168	Saipan, MP 96950	234-6267	234-5880	piui@pacficains.com
Takagi & Associates, Inc.	Satsuki H. Perez	Bank of Hawaii Bldg-Marina Heights I, Beach Road Garapan	PMB 602 Box 10000	Saipan, MP 96950	233-2554/8117	233-2553	sperez@taacnmi.com

TREASURY LISTED (T-LISTED) COMPANIES		
ADMITTED IN THE CNMI		
UPDATED AS OF July 01, 2016		
UNDERWRITING LIMITATION	NAME	GENERAL AGENT
\$11,305,000	American Contractors Indemnity Company (NAIC #10216) 601 South Figueroa St., 16 Fl. Los Angeles, CA 90017	Associated Insurance Und. of the Pacific, Inc. P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
\$664,080,000	American Home Assurance Company (NAIC #19380) 175 Water Street, 18th Floor New York, NY 10038	Calvo's Insurance Underwriters, Inc. P.O. Box 500035 CK, Saipan, MP. 96950 Tel. No: 234-5699/5690 - Fax No: 234-5693
\$3,606,000	Bond Safeguard Insurance Company (NAIC #27081) 10002 Shelbyville Road, Suite 100 Louisville, KY 40223	Associated Insurance Und. of the Pacific, Inc. P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
\$3,162,000	Colonial Surety Company (NAIC #10758) 50 Chestnut Ridge Road Montvale, New Jersey 07645	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No.: 233-8117/3400/2554 - Fax No: 233-2553
\$146,927,000	Continental Insurance Company (The) (NAIC #35289) 333 S. Wabash Ave. Chicago, IL 60604	Associated Insurance Und. of the Pacific, Inc. P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No. 234-7222/6865/3152 - Fax No: 234-5367
\$1,186,080,000	Federal Insurance Company (NAIC #20281) 15 Mountain View Road, P.O. Box 1615 Warren, New Jersey 07061-1615	Associated Insurance Und. of the Pacific, Inc. P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
\$14,738,000	Fidelity & Deposit Company of Maryland (NAIC #39306) 1400 American Lane, Tower I, 18th Floor Schaumburg, IL. 60196-1056	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No.: 233-8117/3400/2554 - Fax No: 233-2553
		Associated Insurance Und. of the Pacific, Inc. P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
\$1,150,000	First Net Insurance Company (NAIC #10972) Rm. 102, 424 Julale Shopping Center Hagatna, Guam 96910	Moylan's Insurance Underwriters, Inc. P.O. Box 500658 CK, Saipan, MP. 96950 Tel. No: 234-6129/6442 - Fax No: 234-8641
\$23,356,000	Insurance Company Of North America (NAIC #22713) 436 Walnut Street, P.O. Box 1000 Philadelphia, PA. 19106	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No.: 233-8117/3400/2554 - Fax No: 233-2553
\$5,257,000	Lexon Insurance Company (NAIC #13307) 10002 Shelbyville Road, Suite 100 Louisville, KY 40223	Associated Insurance Und. of the Pacific, Inc. P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
\$23,966,000	Liberty Insurance Corporation (NAIC #42404) 2815 Forbs Avenue, Suite 200 Hoffman Estates, IL 60192	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No.: 233-8117/3400/2554 - Fax No: 233-2553
\$1,276,477,000	Liberty Mutual Insurance Company (NAIC #23043) 175 Berkeley Street, Boston, MA 02116 Boston, MA 02116	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No.: 233-8117/3400/2554 - Fax No: 233-2553
\$11,521,000	LM Insurance Corporation (NAIC # 33600) 175 Berkeley Street Boston, MA 02116	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No: 233-8117/3400/2554 - Fax No: 233-2553
\$668,283,000	National Union Fire Insurance Co. of Pitts. PA. (NAIC #19445) 175 Water Street, 18th Floor New York, N.Y. 10038	Calvo's Insurance Underwriters, Inc. P.O. Box 500035 CK, Saipan, MP. 96950 Tel. No: 234-5699/5690 - Fax No: 234-5693
\$7,959,000	New Hampshire Insurance Company (NAIC #23841) 175 Water Street, 18th Floor New York, NY 10038	Calvo's Insurance Underwriters, Inc. P.O. Box 500035 CK, Saipan, MP. 96950 Tel. No: 234-5699/5690 - Fax No: 234-5693
\$1,985,000	Pacific Indemnity Insurance Company (NAIC #18380) 348 West O'Brien Drive Hagatna, Guam 96932	Associated Insurance Und. of the Pacific, Inc. P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
\$73,183,000	Westchester Fire Insurance Company (NAIC #10030) 436 Walnut Street, P.O. Box 1000 Philadelphia, PA. 19106	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No: 233-8117/3400/2554 - Fax No: 233-2553
		Associated Insurance Und. of the Pacific, Inc. P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No: 234-7222/6865/3152 - Fax No: 234-5367
\$110,994,000	Westport Insurance Corporation (NAIC #39845) P.O. Box 2991 Overland Park, KS 66202 - 1391	AON Insurance Micronesia (Saipan) Inc. PO Box 502177 CK, Saipan, MP 96950 Tel. No: 234-2811 - Fax No: 234-5462
\$13,271,000	XL Specialty Insurance Company (NAIC #37885) Seaview House, 70 Seaview Avenue Stamford, CT 06902-6040	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No: 233-8117/3400/2554 - Fax No: 233-2553
\$707,582,000	Zurich American Insurance Company (NAIC #16535) 1400 American Lane, Tower 1, 18th Floor Schaumburg, IL. 60196-1056	Takagi & Associates, Inc. PPP 602, Box 10000, Saipan, MP. 96950 Tel. No: 233-8117/3400/2554 - Fax No: 233-2553
		Associated Insurance Und. of the Pacific, Inc. P.O. Box 501369 CK, Saipan, MP. 96950 Tel. No: 234-7222/6865/3152 - Fax No: 234-5367

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