



Dipattamenton Kontribusion yan Adu'ana  
 DEPARTMENT OF  
**REVENUE AND TAXATION**  
 GOVERNMENT OF GUAM Gubetnamenton Guahan

EDDIE BAZA CALVO, Governor Maga'lahi  
 RAY TENORIO, Lt. Governor Tifiente Gubetnadot

JOHN P. CAMACHO, Director  
 Direktot  
 MARIE M. BENITO, Deputy Director  
 Segundo Direktot

January 14, 2014

32-14-1182  
 Office of the Speaker  
 Judith T. Won Pat, Ed. D.  
 Date 1.21.14  
 Time 10:11 am  
 Received by. [Signature]

The Honorable Eddie Baza Calvo, Governor  
 and  
 The Honorable Judith T. Won Pat, Speaker  
 and Members of the Thirty-Second Legislature of Guam

The Fifty-Third Annual Insurance Report of the Banking & Insurance Commissioner is hereby respectfully submitted pursuant to the provisions of Title 11 of the Guam Code Annotated § 103114.

The statistical information presented in the report has been compiled from the 2011 Annual Statements filed with this office.

Sincerely,

*Artemio Bellagay*  
**ARTEMIO B. ILAGAN**  
 Banking & Insurance Commissioner

RDT

2014 JAN 21 AM 10:16 [Signature]

1182

**Year 2011**

**FIFTY-THIRD (53rd)**

**ANNUAL REPORT**

**Of The**

**INSURANCE**

**COMMISSIONER**



*Dipáttamenton Kontribusion yan Adu'ána*

DEPARTMENT OF

**REVENUE AND TAXATION**

GOVERNMENT OF GUAM

*Gubetnamenton Guåhan*

EDDIE BAZA CALVO, Governor / *Maga'låhi*  
RAY TENORIO, Lt. Governor / *Tiñente Gubetnadot*

JOHN P. CAMACHO, Director  
Akto Direktot  
MARIE M. BENITO, Deputy Director  
Sigundo Direktot

## 2011 ANNUAL INSURANCE REPORT TABLE OF CONTENTS

1. 2011 NARRATIVE REPORT
2. SUMMARY OF PREMIUMS WRITTEN BY CATEGORY  
And BY COMPANY
3. DETAILS OF TOTAL LINES WRITTEN BY LIFE and HEALTH  
COMPANIES
4. DETAILS OF TOTAL LINES WRITTEN BY PROPERTY and  
CASUALTY COMPANIES
5. FINANCIAL STATEMENTS BY COMPANIES—  
FOREIGN, ALIEN and DOMESTIC
6. INSURANCE COMPANIES' SECURITY DEPOSITS
7. SUMMARY OF POLICY EXHIBITS ON ORDINARY  
LIFE INSURANCE BUSINESS IN GUAM
8. NAME OF INSURANCE COMPANIES, CLASSES OF INSURANCE  
AUTHORIZED AND DATE OF ADMISSION
9. NAMES OF INSURANCE COMPANIES AND RESPECTIVE  
GENERAL AGENTS

## FIFTY-THIRD (53rd)

## ANNUAL REPORT

### Of the Insurance Commissioner

The Fifty-third (53rd) Annual Report of the Banking and Insurance Commissioner is hereby submitted pursuant to the provisions of 11 Guam Code Annotated §103114.

On October 29, 2008, John P. Camacho was appointed the Commissioner of Banking and Insurance. The members of the Board during 2011 are as follows:

<i>No</i>	<i>Name of Board Member</i>	<i>No. of years</i>	<i>Term of Office</i>
1	Antonita S. Camacho**	6	10/28/09 - 10/28/2015
2	Danilo Rapadas	6	03/04/11 – 03/04/2017
3	David Silva	6	03/04/11 – 03/04/2017
4	Edelfrida A. Ada	6	01/05/09 – 01/15/2015
5	Mark O. Fish	6	03/04/11 – 03/04/2017
6	Danilo Rapadas	6	03/04/11 – 03/04/2017
7	Rosita T. Fejeran	6	09/30/09 - 09/30/2015
8	William W. Cassidy	6	03/04/11 – 03/04/2017
9	Cesar Garcia	6	02/25/10 – 02/25/2016

\*\*retired from Bank of Hawaii on September 4, 2013.

The statistical information presented in this report has been compiled from the 2011 Annual Statements filed with this office. The report also contains a directory of licensed Insurance companies arranged by class and selected industry characteristic, covering Calendar Year 2011.

The regulatory Division of the Department of Revenue and Taxation, under the supervision of the Commissioner, regulated two hundred twenty-eight (228) insurers transacting insurance business in Guam. Among the two hundred twenty-eight (228) insurers are: one hundred ninety-nine (199) foreign companies, eighteen (18) alien companies, and eleven (11) domestic companies.

Of the two hundred twenty-eight (228) companies, ninety one (91) are engaged in providing coverage for property and casualty lines, ninety nine (97) in life, eight (8) in title guaranty, two (2) in captive insurance, nine (9) in fidelity and surety and twenty one (21) in reinsurance.

There were six (6) insurance companies admitted in 2011:

<i>Name of Insurance Company</i>	<i>Admission Date</i>
Greenwich Insurance Company	03/12/11
Virginia Surety Company	03/29/11
AGCS Marine Insurance Company	07/29/11
Stonebridge Casualty Insurance Company	12/05/11
Berkley Insurance Company	12/07/11
Great American Insurance Company	12/29/11

There were five (5) insurance companies that completed the requirements for withdrawal and were released in 2011:

<i>Name of Insurance Company</i>	<i>Withdrawal Date</i>
Conseco Insurance Company	07/08/11
Heritage Life Insurance Company	03/08/11
The Sumitomo Marine & Fire Ins Co., Ltd.	07/20/11
Mitsui Marine & Fire Ins. Co, Ltd.	07/20/11
Union Security Insurance Company	08/05/11

There were eleven (11) reinsurance companies in 2011:

<i>Name of Reinsurance Companies</i>	<i>Approval date</i>
Allianz Global Risks US Insurance Company	07/01/11
Everest Reinsurance Company	08/18/11
General Reinsurance AG Germany	08/18/11
General Reinsurance Australia, Ltd.	08/18/11
SCOR Reinsurance of New York	12/07/11
Odessey Reinsurance Corp of Connecticut	12/07/11
SCOR Global Life SE, Singapore Branch	12/22/11
Tokio Marine & Nichido Fire Ins Co., Ltd.	12/22/11
Underwriters of Lloyd's, London	12/22/11
The TOA Reinsurance Company, Ltd.	12/28/11
Swiss Reinsurance Company, Ltd.	12/28/11

In the Calendar Year 2011, the insurers generated premiums written volume of **\$486 million**, an increase of **\$20 million** or **4.29%** in premiums from **\$466 million** written in previous year. Most of the increase is in life insurance premiums.

The assets of these companies were at **\$2.8 trillion**. All insurers admitted to Guam maintain deposits with this Department at **\$10.7 million** for the protection of policies sold in Guam.

There are eleven (11) domestic companies in the year 2011 with **\$237 million** in assets, **\$40 million** in capital and **\$68 million** in surplus.

There are twenty one (21) reinsurance companies in the year 2011 with **\$429 billion** in assets, **\$1.4 billion** in capital and **\$103 billion** in surplus.

The Department still needs to complete the process of liquidation of the affairs of the National Pacific Insurance (NPI). This company was placed in receivership in 1995. As of this report, the legal issues on the settlement of claims for policy holders are not yet resolved.

To enable our Department to provide a safety net for the solvency of insurers and to complete the rehabilitation or liquidation of insolvent insurers in a shorter time period, it is recommended that the Insurance Law of Guam must be updated as a matter of necessity.

Some of the model laws that we recommend to be adopted are as follows:

<i>Model Law and Regulations</i>	<i>Purpose</i>
Standard Valuation Law	Provides actuarial standards for setting reserves for life & health policies.
Credit for Reinsurance Law	Protects the insured and ceding insurers
Insurance Holding Company Act	Requires insurance companies that are within the holding company system to maintain a required level of capital and surplus before dividends can be declared and paid.
Insurers Rehabilitation & Liquidation Act	States standards for rehabilitation or liquidation of insolvent insurers
Disclosure of Materials Transaction	Requires insurance to disclose acquisitions

We firmly believe that the above listed model laws and regulations are the bare minimum that must be adopted in order to protect the consumers in Guam.

**THE PATIENT PROTECTION and AFFORDABLE CARE ACT (P.L. 111-148) also known as 'PPACA'.**

On March 23, 2010, President Obama signed comprehensive health reform, the Patient Protection and Affordable Care Act, into law.

The Affordable Care Act ensures Americans have access to quality, affordable health insurance. –The law ensures non-grandfathered health plans offered in the individual and small group markets, both inside and outside of the Affordable Insurance Exchanges, cover a core package of items and services, known as **essential health benefits (EHB)**. The EHB were scheduled to take effect starting on January 1, 2014. On November 14, 2013, the U S Department of Health and Human Services (HHS) announced a transitional policy on EHB and other Public Health Service Act (PHSA) provisions. This transitional period allowed health insurance issuers to renew individual and small group-health insurance policies starting between January 1, 2014 and October 1, 2014 to not include EHB, fair health insurance rates and guaranteed availability of coverage.

The Affordable Care Act states that EHB must cover at least the following 10 categories of benefits and services:

- 1.Ambulatory patient services
- 2.Emergency services
- 3.Hospitalization
- 4.Maternity and newborn care
- 5.Mental health and substance use disorder services, including behavioral health treatment
- 6.Prescription drugs
- 7.Rehabilitative and habilitative services and devices
- 8.Laboratory services
- 9.Preventive and wellness services and chronic disease management, and
- 10.Pediatric services, including oral and vision care

The following summary of the law, and changes made to the law by subsequent legislation, focuses on provisions to expand coverage, control health care costs, and improve health care delivery system:

REGULATION / MANDATE	PURPOSE
Expansion Medicaid Program	Expand Medicaid to all non-Medicaid-eligible individuals under 65, with income up to 133% FPL based on modified adjusted gross income.
Expansion of Children’s Health Insurance Program (CHIP)	Require state to maintain current income eligibility levels for children in Medicaid and CHIP until 2019 and extend funding for CHIP through 2015.
Health Insurance ACA Actuarial Value Metal Tiers—each metal tier corresponds to an actuarial value. Actuarial value is calculated by computing the ratio of total expected payments by the plan for essential health benefits and cost-sharing rules—such as deductibles, co-insurance, co-payments and out-of-pocket limits—with total costs of the EHB the standard population is expected to incur. For example, a health plan with an actuarial value of 80 percent would be expected to pay an average of 80% of a standard population’s expected medical expenses for the EHB. Individuals covered by the plan would then be expected to pay the remaining 20 percent, on average, through deductibles, co-pays, etc.	Created four (4) metal benefit categories of plans. Each metal tier corresponds to an actuarial value. <ol style="list-style-type: none"> <li>1) Bronze Plan –covers 60% of benefit costs of the plan. Covered individuals are expected to pay 40% through deductibles, co-pay and co-insurance.</li> <li>2) Silver Plan –covers 70% of benefit costs of the plan.</li> <li>3) Gold Plan –covers 80% of the benefit cost of the plan.</li> <li>4) Platinum - covers 90% of the benefit cost of the plan.</li> </ol>
Insurance market and rating rules	Require guaranteed issue and renewability and allow rating variation based only on age (limited to 3:1 ratio), premium rating area, family composition, and tobacco use (limited to 1.5 to 1 ratio) in the individual and small group market in the Exchange.
Individual mandate employee, employee mandate and health insurance premium subsidy	The individuals who have an income starting at 133% of Federal Poverty Level which is \$15,282 must obtain a health insurance policy or pay a



	<p>penalty. Small business that employs two (2) to fifty (50) employees must provide, at least, fifty percent (50%) of the health insurance premium for each employee or pay a penalty. All the residents of the fifty (50) states including the District of Columbia who enroll into the state based exchange or in the federally facilitated exchange are entitled to receive premium subsidies.</p> <p>These ACA provisions namely individual mandate, employer mandate and health insurance premium subsidy do not apply to Guam and the other four (4) US territories. However, the ACA does not prohibit Guam Legislature from enacting individual mandate, employer mandate or some other form of health insurance premium subsidy.</p>
--	--

### **Internal Appeals and External Review Process**

The Affordable Care Act (ACA) passed in 2010 provides some consumer protections for plan members by creating an internal appeals and external review process for members to challenge adverse benefit determinations. An adverse benefit determination is defined as a denial, reduction or termination of a benefit or failure to provide or make a payment (in part or in whole) for a benefit.

This provision governs the plan member's right to appeal and/or their ability to request the plan to reconsider its decision to deny payment for a service or treatment. The internal appeals and external review rules include the following requirements:

- All group health plans must comply with all the requirements currently applicable to ERISA-covered group health plans as set forth in 29 C.F.R. 2560.503-1 (the "ERISA Claims Rules).
- Notification must be made to the claimant of benefit determination of a claim involving urgent care as soon as possible, but not later than 24 hours after receipt of the claim.
- Notice must be given to enrollee for claims and appeals where adverse benefit determinations are made. The notice must include information sufficient to identify the claim involved:
  - Date of service
  - Health care provider
  - Claim amount
  - Diagnosis code and its meaning

- Treatment code and its meaning
- Reason for the denial
- A description of available internal appeals and external review processes, including information regarding how to initiate an appeal must be provided.
- Disclosure of the availability of and contact information for consumer assistance must be offered to help enrollees with the appeals process.
- Notices to enrollees must be in a culturally and linguistically appropriate manner.
- Plan must give claimant an opportunity to review the claim file and provide additional information free of charge.
- Plan must use independent review organizations to avoid conflict of interest with claims denials.
- If a plan fails to adhere to all the claims and appeals requirements, the plan participant is permitted to seek the remedies available under ERISA or state law, including litigation.

It is recommended in accordance with the ACA and regulations thereto that the Internal Appeals and External Review Process must be enacted by the Guam Legislature.



**ARTEMIO B. ILAGAN**

Banking & Insurance Commissioner

**YEAR 2011**  
**DEPARTMENT OF REVENUE AND TAXATION**  
**INSURANCE, SECURITIES, BANKING**  
**AND REAL ESTATE DIVISION**  
***ORGANIZATIONAL CHART***

**JOHN P. CAMACHO**  
 Director

**ARTEMIO B. ILAGAN**  
 Insurance and Banking Commissioner

**JOHN Q. CARLOS**  
 Regulatory Programs Administrator

Regulatory Examiner Supervisor  
 Vacant

<b>ROBERT D. TONGSON</b>	<b>TERESA C. SANTOS</b>	<b>DAVID BRIONES</b>	<b>ANITA SUPERALES</b>	<b>ALICE PS. CRUZ</b>
Regulatory Examiner I	Regulatory Examiner II	Regulatory Examiner I	Regulatory Examiner I	Regulatory Examiner II

**SUMMARY**  
**INDUSTRY-WIDE EXHIBITS OF PREMIUMS AND LOSSES ON ALL CLASSES OF INSURANCE**  
**BUSINESS IN GUAM DURING THE YEAR ENDED DECEMBER 31, 2011**  
**BY CATEGORY**

CLASSES OF INSURANCE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES
<b>ACCIDENT &amp; HEALTH</b>				
<b>A) P &amp; C COMPANIES</b>	135,530,146	116,687,792	91,964,338	90,237,527
<b>B) LIFE &amp; HEALTH</b>	119,056,470	119,678,174	94,705,974	94,304,736
<b>CREDIT LIFE</b>	2,620,243	2,620,243	871,037	830,357
<b>LIFE</b>	62,501,047	65,501,047	40,426,219	23,821,795
<b>FIRE</b>	17,386,260	15,253,197	1,113,956	1,020,122
<b>ALLIED LINES</b>	16,923,245	15,299,756	647,200	500,257
<b>HOMEOWNERS MULTIPLE PERIL</b>	17,349,142	17,222,079	1,235,064	1,252,421
<b>COMMERCIAL MULTIPLE PERIL</b>	5,687,722	3,972,291	(238,456)	30,953
<b>OCEAN MARINE</b>	515,862	533,277	367,795	440,349
<b>INLAND MARINE</b>	1,870,847	1,787,580	88,294	56,808
<b>MORTGAGE &amp; FINANCIAL GUARANTY</b>	1,471,877	2,346,658	270	41,066
<b>MEDICAL MALPRACTICE</b>	424,180	423,554	-	(290,704)
<b>EARTHQUAKE</b>	7,564,999	6,451,438	555,319	558,689
<b>WORKERS COMPENSATION</b>	15,412,515	14,455,277	4,146,830	2,987,746
<b>OTHER LIABILITY</b>	13,243,031	10,970,250	2,577,925	3,436,423
<b>PRIVATE AUTO LIABILITY</b>	11,774,652	11,765,313	9,143,078	9,558,631
<b>COMMERCIAL AUTO LIABILITY</b>	5,142,166	4,841,625	2,203,910	2,306,924
<b>PRIVATE AUTO PHYSICAL DAMAGE</b>	33,026,343	32,526,755	10,408,641	10,881,754
<b>COMMERCIAL AUTO PHYSICAL DA</b>	6,318,884	6,102,644	1,410,259	1,374,146
<b>FIDELITY AND SURETY</b>	7,043,640	6,508,535	2,114,119	2,174,682
<b>MISCELLANEOUS</b>	985,469	985,589	293,372	333,172
<b>TITLE</b>	4,078,619	4,078,619	(24,025)	(105,791)
<b>TOTALS BY CATEGORY</b>	<b>485,927,359</b>	<b>460,011,693</b>	<b>264,011,119</b>	<b>245,752,063</b>

TOTALS BY COMPANY	485,927,359	460,011,693	264,011,119	245,752,063
-------------------	-------------	-------------	-------------	-------------

VARIANCE

**SUMMARY**  
**COMPANY EXHIBIT OF PREMIUMS & LOSSES ON ALL CLASSES OF INSURANCE**  
**BUSINESS IN GUAM DURING THE YEAR ENDING DECEMBER 31, 2011**  
**(BY COMPANY)**

INSURERS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred
5 Star Life Insurance Company	54,603	54,603	-	-
ACA Financial Guaranty Corp	-	71,353	-	-
ACIG Insurance Company	198,483	201,265	-	77,779
Aetna Life Insurance Company	147,607	147,868	81,742	78,109
AIOI Nissay Dowa Insurance Co., Ltd.	9,533,481	9,626,505	2,591,434	1,023,821
Allianz Life Insurance Co of North America	2,590	2,590	60,549	-
Ambac Insurance Company	-	-	-	-
American Bankers Life Assurance Co of Florida	-	-	-	-
American Family Life Assurance Co (AFLAC)	13,234,553	13,327,023	6,865,023	7,045,966
American Fidelity Assurance Co	68,985	68,985	3,154	-
American Fidelity Life Insurance Co	22,518	22,518	31,451	3,000
American General Life Insurance Co	142,948	142,948	62,662	16,066
American Heritage Life Insurance Co	345,247	345,150	56,237	69,966
American Home Assurance Company	3,249,892	3,184,802	481,435	445,922
American National Insurance Co	846,827	853,569	1,073,641	681,355
American National Life Ins Co-Texas	2,692	2,692	2,570	-
American Public Life Insurance Co	-	-	-	-
American Security Insurance Company	56,366	43,706	-	3,780
American-Amicable Life Ins Co of TX	196,452	196,452	251,946	157,705
Arch Insurance Company	150,030	183,548	239,922	648,777
Assured Guaranty Municipal Corp	-	641,848	-	-
Balboa Insurance Company	19,513	24,731	-	(813)
Balboa Life Insurance Company	-	-	-	-
Central States Health & Life Co Of Omaha	644,907	665,250	142,228	158,767
Central States Indemnity Co. of Omaha	61,924	61,924	-	(556)
Centurion Casualty Company	(50,109)	141,891	3,439	(13,561)
Centurion Life Insurance Co.	18,041	141,204	85,058	75,426

**SUMMARY**  
**COMPANY EXHIBIT OF PREMIUMS & LOSSES ON ALL CLASSES OF INSURANCE**  
**BUSINESS IN GUAM DURING THE YEAR ENDING DECEMBER 31, 2011**  
**(BY COMPANY)**

INSURERS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred
Century Insurance Company, Ltd.	17,344,396	9,088,636	4,010,397	4,319,803
Chicago Title Insurance Company	998,081	998,081	3,818	(60,769)
Chung Kuo Insurance Company Ltd	21,276,222	21,591,357	8,374,219	8,855,261
Colonial Surety Company	27,261	7,273	-	1,401
Colorado Bankers Life Insurance Co	812,141	812,141	348,556	320,011
Conseco Life Insurance Company	1,537,318	1,537,318	1,225,564	1,109,961
Continental Insurance Co, The	119,746	47,445	-	-
Crown Life Insurance Company	-	-	-	-
Doctor's Company, An Interinsurance Exchange	396,813	396,813	-	(293,042)
Dongbu Insurance Company Ltd	24,336,964	24,325,307	5,304,042	5,727,810
Factory Mutual Insurance Company	61,800	66,193	-	-
Federal Insurance Company	830,438	1,139,364	-	978
Fidelity & Deposit Co of Maryland	2,792,319	2,106,268	-	2,854
Financial Security Assurance Inc	-	-	-	-
Fireman's Fund Insurance Company	-	-	-	3,608
First American Title Insurance Co. of OR	-	-	-	-
First Insurance Co of Hawaii, Ltd	30,328	30,328	-	-
First Liberty Insurance Corporation	1,505	1,677	-	588
First Net Insurance Company	7,299,107	6,878,187	1,686,820	1,903,726
Globe Life & Accident Insurance Co	34,793	34,793	-	-
Govt Personnel Mutual Life Ins Co	141,717	141,720	318,604	318,604
Great American Life Insurance Co				

**SUMMARY**  
**COMPANY EXHIBIT OF PREMIUMS & LOSSES ON ALL CLASSES OF INSURANCE**  
**BUSINESS IN GUAM DURING THE YEAR ENDING DECEMBER 31, 2011**  
**(BY COMPANY)**

INSURERS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred
Great West Life Insurance & Annuity Ins.	1,102,081	1,097,832	388,963	11,572
Hartford Fire Insurance Co	15,703	7,436	-	1,265
Hartford Life and Accident Ins Co	2,050,796	2,035,828	239,995	250,206
Individual Assurance Co, Life, Health & Accident	7,082,078	7,080,957	5,990,833	3,611,735
ING Insurance Company	404,470	404,470	165,129	-
Insurance Company of North America	2,048,264	2,490,926	106,461	176,532
Jefferson Pilot Life Insurance Co				
John Alden Life Insurance Co	834	834	115,617	55,998
John Hancock Life Insurance Co (USA)	855,484	857,046	1,244,319	99,880
Knights of Columbus	60,881	60,881	15,316	17,019
Lexon Insurance Company	139,899	56,437	-	-
Liberty Insurance Corporation	321,852	321,169	-	(4,318)
Liberty National Life Insurance Co	219,204	219,205	12,627	132
Lincoln Benefit Life Company	1,056,884	1,056,884	2,193,002	838,573
Lincoln National Life Insurance Co	4,973,180	4,983,817	2,880,963	771,527
LM Insurance Corporation	5,559	6,552	-	(738)
Madison National Life Insurance	8,277	8,056	2,293	(63)
MBIA Insurance Corporation	880,720	1,025,166	-	-
Merrill Lynch Life Insurance Co				
Metlife Insurance Limtied	1,198,101	1,198,101	107,542	-
Metropolitan Life Insurance Company	1,095,089	1,085,086	280,414	111,609
Midland National Life Insurance Co	3,084,075	3,084,075	217,341	465,940
Minnesota Life Insurance Company	808,938	533,486	210,873	181,710
Monumental Life Insurance Company	189,230	189,210	7,750	2,843
MONY Life Insurance Company	18,164	18,215	-	-
Mortgage Guaranty Insurance Corp	203,121	195,700	-	-
National Union Fire Ins Co of Pittsburgh PA	29,841,000	29,150,000	4,736,000	4,716,000

**SUMMARY**  
**COMPANY EXHIBIT OF PREMIUMS & LOSSES ON ALL CLASSES OF INSURANCE**  
**BUSINESS IN GUAM DURING THE YEAR ENDING DECEMBER 31, 2011**  
**(BY COMPANY)**

INSURERS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred
National Western Life Insurance Co	73,195	73,195	64,794	78,615
Nationwide Life Insurance Co	6,802,439	6,802,439	1,002,852	-
NCMIC Insurance Company	6,517	5,926	-	2,338
Netcare Life and Health Ins Co	22,852,096	23,532,929	19,253,451	17,752,147
New York Life Ins & Annuity Corp	3,352,944	3,352,944	214,258	-
New York Life Insurance Company	587,777	563,720	290,103	267,117
Nipponkoa Insurance Co Ltd	216,252	85,739	2,535	8,235
North Coast Life Insurance Co	140,896	140,896	107,701	18,201
Occidental Life Insurance Company of N. Carolina	52,389	52,389	-	-
Old Republic Insurance Company	37,351	37,351	-	7,795
Old Republic National Title Ins Co	4,780	4,780	157	157
Pacific Guardian Life Ins Co Ltd	4,121,816	4,121,523	2,728,713	1,937,496
Pacific Indemnity Insurance Company	14,206,658	14,464,970	2,133,133	2,553,825
Pacific Life Insurance Company				
PMI Mortgage Insurance Company	101,674	101,789	-	11,581
Primerica Life Insurance Company	3,338,960	3,338,960	2,831,177	2,234,300
Progressive Casualty Insurance Co				
Protective Life Insurance Company	5,460,317	8,460,841	21,833	21,712
Pruco Life Insurance Company	1,027,048	1,027,048	290,876	-
Prudential Insurance Co of America	3,752,636	3,751,865	7,822,863	3,586,135
Radian Guaranty Inc	259,002	290,470	-	29,215
Reassure America Life Ins Co				
Reliance Standard Life Insurance Co	-	-	34,489	24,706



**SUMMARY**  
**COMPANY EXHIBIT OF PREMIUMS & LOSSES ON ALL CLASSES OF INSURANCE**  
**BUSINESS IN GUAM DURING THE YEAR ENDING DECEMBER 31, 2011**  
**(BY COMPANY)**

INSURERS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred
Reliastar Life Insurance Co	272,477	272,477	76,279	100,000
RGA Reinsurance Co				
Royal State National Insurance Co, Ltd				
Safeco Insurance Company of America	549,286	665,734	-	(73,700)
Seaboard Surety Company				
Security Benefit Life Insurance Co	20,817	20,817	-	-
Security Life of Denver Insurance Co	1,200	1,200	-	-
St. Paul Fire and Marine Insurance Co	(5,424)	15,501	-	(4,577)
Standard Insurance Company	4,883,624	4,912,438	4,467,353	5,977,565
Sterling Investors Life Insurance Co	266,063	266,063	403,909	86,087
Stewart Title Guaranty Company	3,075,758	3,075,758	(28,000)	(45,179)
Stonebridge Casualty Insurance Co	4,218	4,020	28	(426)
Surety Life Insurance Company	1,186,662	1,186,662	1,221,819	1,034,201
TakeCare Insurance Company	76,974,787	76,974,787	65,010,127	65,010,127
Terrace Guam Ltd	262,934	262,934	39,662	-
Ticor Title Insurance Company				
Tokio Marine Pacific Insurance, Ltd	127,837,485	110,063,837	82,793,623	80,118,444
Trans World Assurance Company	287,604	287,604	96,280	61,935
Transamerica Advisors Life Insurance Co	114,603	114,603	517,802	402,154
Transamerica Life Insurance Co	3,004,038	3,004,108	1,999,410	1,183,919
Travelers Casualty and Surety Co	413,640	206,166	-	-
Travelers Casualty and Surety Co of America	214,689	272,754	-	-

**SUMMARY**  
**COMPANY EXHIBIT OF PREMIUMS & LOSSES ON ALL CLASSES OF INSURANCE**  
**BUSINESS IN GUAM DURING THE YEAR ENDING DECEMBER 31, 2011**  
**(BY COMPANY)**

INSURERS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred
Travelers Indemnity Company	115,758	109,782	1,640	(8,975)
Union Security Insurance Co				
United Educators Ins, A Reciprocal Risk Retention Group	367,093	367,201	-	(96,817)
United Health Care Insurance Co	2,336,717	2,324,206	1,874,947	1,864,704
United of Omaha Life Insurance Co	20,886	20,884	115,371	73,153
United Services Automobile Assn	4,035,666	4,040,760	1,670,219	1,643,180
United States Bus. of the Canada Life Assurance Co	1,810	1,810	9,671	-
United States Fidelity & Guaranty Co				
United States Life Ins Co in the City of New York	2,639	2,639	2,758	9,183
Unum Life Insurance Co of America	4,065	4,064	-	-
US Business of Canada Life Assurance Co				
US Life Insurance Co in the City of New York				
USAA Casualty Insurance Company	3,189,099	2,970,133	1,439,366	1,669,607
Washington National Insurance Co	519,418	519,414	57,636	10,018
Westchester Fire Insurance Company	-	-	-	(13,325)
Western Reserve Life Assurance Co of Ohio	255,652	255,652	804,796	769,796
Western-Southern Life Assurance Co	480	480	-	-
Westport Insurance Corporation	8,425	6,093	-	(24,509)
XL Insurance America, Inc.	13,319	12,622	-	247
XL Specialty Insurance Company	20,331	77,614	-	14,764
Island Home Insurance Co. (Guam)	24,320,262	20,785,035	12,417,539	13,410,813
Zurich American Insurance Company	304,148	173,372	-	56,374
<b>TOTAL</b>	<b>485,927,359</b>	<b>460,011,693</b>	<b>264,011,119</b>	<b>245,752,063</b>

Per Category 485,927,359 460,011,693 264,011,119 245,752,063

variance - - - -

**LIFE**  
**INDUSTRY-WIDE EXHIBITS OF PREMIUMS AND LOSSES ON ALL CLASSES OF INSURANCE**  
**BUSINESS IN GUAM DURING THE YEAR ENDED DECEMBER 31, 2011**  
**LIFE AND HEALTH COMPANIES**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
S Star Life Insurance Company	54,603	54,603	-	-
Aetna Life Insurance Company	65,108	65,108	-	-
Allianz Life Insurance Co of North America	2,590	2,590	60,549	-
American Bankers Life Assurance Co of Florida	-	-	-	-
American Family Life Assurance Co (AFLAC)	485,226	485,226	66,308	49,854
American Fidelity Assurance Co	68,985	68,985	3,154	-
American Fidelity Life Insurance Co	22,518	22,518	31,451	3,000
American General Life Insurance Co	142,948	142,948	62,662	16,066
American Heritage Life Insurance Co	308,215	308,215	50,009	64,208
American National Insurance Co	609,333	609,333	930,785	611,460
American National Life Ins Co-Texas	2,692	2,692	2,570	-
American Public Life Insurance Co	-	-	-	-
American-Amicable Life Ins of Texas	196,452	196,452	251,946	157,705
Balboa Life Insurance Co	-	-	-	-
Central States Health & Life Co of Omaha	659	659	-	9
Centurion Life Insurance Company	-	-	-	-
Colorado Bankers Life Insurance	812,141	812,141	348,556	320,011
Conseco Life Insurance Company	1,537,318	1,537,318	1,225,564	1,109,961
Crown Life Insurance	-	-	-	-
Globe Life and Accident Insurance Co	34,793	34,793	-	-
Govt Personnel Mutual Life Ins Co	140,966	140,966	318,604	318,604
Great American Life Insurance Co	-	-	-	-
Great-West Life & Annuity Ins Co	1,087,345	1,087,345	372,988	-
Harford Life and Accident Ins Co	480,462	480,462	148,984	137,380
Individual Assurance Co, Life, Health & Accident	6,287,224	6,287,224	5,741,566	3,348,966
ING Life Insurance Company	404,470	404,470	165,129	-
Jefferson Pilot Financial Company	-	-	-	-
John Alden Life Insurance Co	834	834	115,617	55,998

**LIFE**  
**INDUSTRY-WIDE EXHIBITS OF PREMIUMS AND LOSSES ON ALL CLASSES OF INSURANCE**  
**BUSINESS IN GUAM DURING THE YEAR ENDED DECEMBER 31, 2011**  
**LIFE AND HEALTH COMPANIES**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
John Hancock Life Insurance Co (USA)	897,146	897,146	1,244,319	99,880
Knights of Columbus	60,881	60,881	15,316	17,019
Liberty National Life Insurance Co	218,768	218,768	12,627	132
Lincoln Benefit Life Company	1,022,480	1,022,480	2,193,002	838,573
Lincoln National Life Insurance Co	4,860,450	4,860,450	2,849,528	770,655
Madison National Life Insurance	8,277	8,277	2,293	(63)
Merrill Lynch Life Insurance Company				
MetLife Insurance Limited	1,198,101	1,198,101	107,542	-
Metropolitan Life Insurance Co	734,954	734,954	196,205	26,995
Midland National Life Insurance Company	3,084,075	3,084,075	217,341	465,940
Minnesota Life Insurance Company	131,356	131,356	18,221	15,000
Monumental Life Insurance Company	186,664	186,664	7,550	(31)
MONY Life Insurance Company	16,396	16,396	-	-
National Western Life Insurance Co	73,195	73,195	64,794	78,615
Nationwide Life Insurance Company	6,802,439	6,802,439	1,002,852	-
Netcare Life and Health Insurance Co	1,551,074	1,551,074	236,135	239,156
New York Life Insurance & Annuity Corp	3,352,944	3,352,944	214,258	-
New York Life Insurance Company	551,420	551,420	283,964	259,551
North Coast Life Insurance Company	140,896	140,896	107,701	18,201
Occidental Life Ins Co of North Carolina	52,389	52,389	-	-
Pacific Guardian Life Insurance Co Ltd	3,918,932	3,918,932	2,597,328	1,806,138
Pacific Life Insurance Company				
Primerica Life Insurance Company	3,335,633	3,335,633	2,831,177	2,234,300
Protective Life Insurance Company	5,319,860	5,319,860	-	20,027
Pruco Life Insurance Company	1,027,048	1,027,048	290,876	-
Prudential Insurance Co of America	3,708,894	3,708,894	7,818,662	3,575,080
Reassure America Life Ins Co				
Reliance Standard Life Insurance Co	-	-	-	-

LIFE  
INDUSTRY-WIDE EXHIBITS OF PREMIUMS AND LOSSES ON ALL CLASSES OF INSURANCE  
BUSINESS IN GUAM DURING THE YEAR ENDED DECEMBER 31, 2011  
LIFE AND HEALTH COMPANIES

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
Reliastar Life Insurance Company	272,477	272,477	76,279	100,000
Royal State National Insurance Co, Ltd				
Security Benefit Life Insurance Co	20,817	20,817	-	-
Security Life of Denver Insurance Co	1,200	1,200	-	-
Standard Insurance Company	2,044,777	2,044,777	3,043,584	3,579,426
Sterling Investors Life Insurance Co	266,063	266,063	403,909	86,087
Surety Life Insurance Company	1,185,268	1,185,268	1,221,819	1,034,201
Trans World Assurance Company	287,604	287,604	96,280	61,935
Transamerica Advisors Life Insurance Co	114,603	114,603	517,802	402,154
Transamerica Life Insurance Co	2,506,332	2,506,332	1,870,939	1,039,806
United of Omaha Life Insurance Co	20,886	20,886	115,371	80,000
United States Bus. of the Canada Life Assurance Co	1,810	1,810	9,671	-
United States Life Ins. Co in the City of New York	2,639	2,639	-	-
Unum Life Insurance Co of America	3,751	3,751	-	-
Washington National Insurance Co	517,534	517,534	57,636	10,000
Western Reserve Life Assurance Co of Ohio	255,652	255,652	804,796	769,796
Western-Southern Life Assurance Co	480	480	-	-
<b>TOTAL</b>	<b>62,501,047</b>	<b>65,501,047</b>	<b>40,426,219</b>	<b>23,821,795</b>

**CREDIT LIFE**  
**INDUSTRY-WIDE EXHIBITS OF PREMIUMS AND LOSSES ON ALL CLASSES OF INSURANCE**  
**BUSINESS IN GUAM DURING THE YEAR ENDED DECEMBER 31, 2011**  
**LIFE AND HEALTH COMPANIES**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
3 Star Life Insurance Company	-	-	-	-
Aetna Life Insurance Company	-	-	-	-
Allianz Life Insurance Co of North America	-	-	-	-
American Bankers Life Assurance Co of Florida	-	-	-	-
American Family Life Assurance Co (AFLAC)	-	-	-	-
American Fidelity Assurance Co	-	-	-	-
American Fidelity Life Insurance Co	-	-	-	-
American General Life Insurance Co	-	-	-	-
American Heritage Life Insurance Co	-	-	-	-
American National Insurance Co	175,543	175,543	142,798	70,281
American National Life Ins Co-Texas	-	-	-	-
American Public Life Insurance Co	-	-	-	-
American-Amicable Life Ins Co of Texas	-	-	-	-
Balboa Life Insurance Co	-	-	-	-
Central States Health and Life Co of Omaha	604,029	604,029	82,898	103,513
Centurion Life Insurance Company	33,191	33,191	37,933	23,097
Colorado Bankers Life Insurance Co	-	-	-	-
Conseco Life Insurance Company	-	-	-	-
Crown Life Insurance Company	-	-	-	-
Individual Assurance Co, Life, Health & Accident	783,615	783,615	249,267	262,769
John Alden Life Insurance Co	-	-	-	-
John Hancock Life Insurance Co (USA)	-	-	-	-
Knights Of Columbus	-	-	-	-
Liberty National Life Insurance Co	-	-	-	-
Lincoln Benefit Life Company	-	-	-	-

**CREDIT LIFE**  
**INDUSTRY-WIDE EXHIBITS OF PREMIUMS AND LOSSES ON ALL CLASSES OF INSURANCE**  
**BUSINESS IN GUAM DURING THE YEAR ENDED DECEMBER 31, 2011**  
**LIFE AND HEALTH COMPANIES**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
Lincoln National Life Insurance Co	-	-	-	-
Madison National Life Insurance	-	-	-	-
Metlife Insurance Limited	-	-	-	-
Midland National Life Insurance Co	-	-	-	-
Minnesota Life Insurance Co	375,950	375,950	169,454	166,686
Monumental Life Insurance Company	(448)	(448)	-	(653)
MONY Life Insurance Company	-	-	-	-
National Western Life Insurance Co	-	-	-	-
Nationwide Life Insurance Company	-	-	-	-
Netcare Life and Health Insurance Co	38,582	38,582	839	20,894
New York Life Insurance & Annuity Corp	-	-	-	-
New York Life Insurance Company	-	-	-	-
North Coast life Insurance Company	-	-	-	-
Occidental Life Insurance Co of North Carolina	-	-	-	-
Pacific Guardian Life Insurance Co Ltd	-	-	-	-
Primerica Life Insurance Company	-	-	-	-
Protective Life Insurance Co	130,838	130,838	20,027	-
Pruco Life Insurance Company	-	-	-	-
Prudential Insurance Co of America	-	-	-	-
Reliance Standard Life Insurance Co	-	-	40,000	40,000
RGA Reinsurance Co	-	-	-	-
Royal State National Insurance Co, Ltd	-	-	-	-
Security Benefit Life Insurance Co	-	-	-	-
Security Life of Denver Insurance Co	-	-	-	-
Sterling Investors Life Insurance Co	-	-	-	-
Surety Life Insurance Company	-	-	-	-
Trans World Assurance Co	-	-	-	-

**CREDIT LIFE**  
**INDUSTRY-WIDE EXHIBITS OF PREMIUMS AND LOSSES ON ALL CLASSES OF INSURANCE**  
**BUSINESS IN GUAM DURING THE YEAR ENDED DECEMBER 31, 2011**  
**LIFE AND HEALTH COMPANIES**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
Transamerica Advisors Life Insurance Co	-	-	-	-
Transamerica Life Insurance Co	478,943	478,943	127,821	143,770
Union Security Company				
United Healthcare Insurance Co				
United of Omaha Life Insurance Co	-	-	-	-
United States Bus. of the Canada Life Assurance Co	-	-	-	-
United States Life Ins. Co in the City of New York	-	-	-	-
Unum Life Insurance Co of America	-	-	-	-
Washington National Insurance Co	-	-	-	-
Western Reserve Life Assurance Co of Ohio	-	-	-	-
Western-Southern Life Assurance Co	-	-	-	-
<b>TOTAL</b>	<b>2,620,243</b>	<b>2,620,243</b>	<b>871,037</b>	<b>830,357</b>



**ACCIDENT AND HEALTH  
INDUSTRY-WIDE EXHIBITS OF PREMIUMS AND LOSSES ON ALL CLASSES OF INSURANCE  
BUSINESS IN GUAM DURING THE YEAR ENDED DECEMBER 31, 2011  
LIFE AND HEALTH COMPANIES**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
5 Star Insurance Company	-	-	-	-
Aetna Life Insurance Company	82,499	82,760	81,742	78,109
Allianz Life Insurance Co of North America				
American Bankers Life Assurance Co of Florida	-	-	-	-
American Family Life Assurance Co (AFLAC)	12,749,327	12,841,797	6,798,715	6,996,112
American Fidelity Assurance Co	-	-	-	-
American Fidelity Life Insurance Co	-	-	-	-
American General Life Insurance Co	-	-	-	-
American Heritage Life Insurance Co	37,032	36,935	6,228	5,758
American National Insurance Co	61,951	68,693	58	(386)
American National Life Ins Co-Texas	-	-	-	-
American Public Life Insurance Co	-	-	-	-
American-Amicable Life Ins Co of Texas	-	-	-	-
Balboa Life Insurance Co	-	-	-	-
Central States Health & Life Co of Omaha	40,219	60,562	59,330	55,245
Centurion Life Insurance Company	(15,150)	108,013	47,125	52,329
Colorado Bankers Life Insurance Co	-	-	-	-
Conseco Life Insurance Company	-	-	-	-
Crown Life Insurance Company				
Great-West Life Insurance Co	14,736	10,487	15,975	11,572
Govt Personnel Mutual Life Ins Co	751	754	-	-

2011 Annual Insurance Report

**ACCIDENT AND HEALTH  
INDUSTRY-WIDE EXHIBITS OF PREMIUMS AND LOSSES ON ALL CLASSES OF INSURANCE  
BUSINESS IN GUAM DURING THE YEAR ENDED DECEMBER 31, 2011  
LIFE AND HEALTH COMPANIES**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
Harford Life and Accident Ins Co	1,570,334	1,555,366	91,011	112,826
Individual Assurance Co, Life, Health & Accident	11,239	10,118	-	-
John Alden Life Insurance Co	-	-	-	-
John Hancock Life Insurance Co (USA)	(41,662)	(40,100)	-	-
Knights Of Columbus	-	-	-	-
Liberty National Life Insurance Co	436	437	-	-
Lincoln Benefit Life Company	34,404	34,404	-	-
Lincoln National Life Insurance Co	112,730	123,367	31,435	872
Madison National Life Insurance	-	(221)	-	-
Metlife Insurance Limited	-	-	-	-
Metropolitan Life Insurance Co	360,135	350,132	84,209	84,614
Midland National Life Insurance Co	-	-	-	-
Minnesota Life Insurance Company	301,632	26,180	23,198	24
Monumental Life Insurance Company	3,014	2,994	200	3,527
MONY Life Insurance Company	1,768	1,819	-	-
National Western Life Insurance Co	-	-	-	-
Nationwide Life Insurance Company	-	-	-	-
NetCare Life and Health Ins Co	21,262,440	21,943,273	19,016,477	17,492,097
New York Life Insurance & Annuity Corp	-	-	-	-
New York Life Insurance Co	36,357	12,300	6,139	7,566
North Coast life Insurance Company	-	-	-	-
Occidental Life Insurance Co of North Carolina	-	-	-	-

2011 Annual Insurance Report

**ACCIDENT AND HEALTH  
INDUSTRY-WIDE EXHIBITS OF PREMIUMS AND LOSSES ON ALL CLASSES OF INSURANCE  
BUSINESS IN GUAM DURING THE YEAR ENDED DECEMBER 31, 2011  
LIFE AND HEALTH COMPANIES**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
Pacific Guardian Life Insurance Co Ltd	202,884	202,591	131,385	131,358
Primerica Life Insurance Company	3,327	3,327	-	-
Protective Life Insurance Company	9,619	10,143	1,806	1,685
Pruco Life Insurance Company	-	-	-	-
Prudential Insurance Co of America	43,742	42,971	4,201	11,055
Reassure America Life Ins Co				
Reliance Standard Life Insurance Co	-	-	(5,511)	(15,294)
Reliastar Life Insurance	-	-	-	-
Royal State National Insurance Co, Ltd				
Security Benefit Life Insurance Co	-	-	-	-
Security Life of Denver Insurance Co	-	-	-	-
Standard Insurance Company	2,838,847	2,867,661	1,423,769	2,398,139
Sterling Investors Life Insurance Co	-	-	-	-
Surety Life Insurance Company	1,394	1,394	-	-
Takecare Insurance Company	76,974,787	76,974,787	65,010,127	65,010,127
Trans World Assurance Co	-	-	-	-
Transamerica Advisors Life Insurance Co	-	-	-	-
Transamerica Life Insurance Co	18,763	18,833	650	343
Union Security Insurance Co				
United Health Care Insurance	2,336,717	2,324,206	1,874,947	1,864,704
United of Omaha Life Insurance Co	-	(2)	-	(6,847)

**ACCIDENT AND HEALTH  
INDUSTRY-WIDE EXHIBITS OF PREMIUMS AND LOSSES ON ALL CLASSES OF INSURANCE  
BUSINESS IN GUAM DURING THE YEAR ENDED DECEMBER 31, 2011  
LIFE AND HEALTH COMPANIES**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
United States Bus. of the Canada Life Assurance Co	-	-	-	-
United States Life Ins. Co in the City of New York	-	-	2,758	9,183
Unum Life Insurance Co of America	314	313	-	-
Washington National Insurance Co	1,884	1,880	-	18
Western Reserve Life Assurance Co of Ohio	-	-	-	-
Western-Southern Life Assurance Co	-	-	-	-
<b>TOTAL</b>	<b>119,056,470</b>	<b>119,678,174</b>	<b>94,705,974</b>	<b>94,304,736</b>

**ACCIDENT AND HEALTH  
INDUSTRY-WIDE EXHIBITS OF PREMIUMS AND LOSSES ON ALL CLASSES OF INSURANCE  
BUSINESS IN GUAM DURING THE YEAR ENDED DECEMBER 31, 2011  
PROPERTY AND CASUALTY COMPANIES**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
AIOI Nissay Dowa Insurance Co., Ltd.				
AMERICAN HOME ASSURANCE CO	106	444	-	-
CENTRAL STATES INDEMNITY CO OF OMAHA	17,102	17,102	-	525
Century Insurance Company, Ltd.	15,423	11,706	-	-
DONGBU INSURANCE CO, INC	802	750	50	(5,950)
FIRST NET INSURANCE COMPANY	58,720	56,229	4,875	4,875
NATIONAL UNION FIRE INS CO OF PITTS, PA	-	-	-	-
TOKIO MARINE PACIFIC INSURANCE, LTD	112,398,825	97,160,167	79,904,276	77,132,766
Island Home Insurance Co. (Guam)	23,039,168	19,441,394	12,055,137	13,105,311
<b>TOTAL</b>	<b>135,530,146</b>	<b>116,687,792</b>	<b>91,964,338</b>	<b>90,237,527</b>

**FIRE**  
**INDUSTRY-WIDE EXHIBITS OF PREMIUMS AND LOSSES ON ALL CLASSES OF INSURANCE**  
**BUSINESS IN GUAM DURING THE YEAR ENDED DECEMBER 31, 2011**  
**PROPERTY AND CASUALTY COMPANIES**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
ACA Financial Guaranty Corp				
ACIG Insurance Company				
Admiral Insurance Company				
AIOI Nissay Dowa Insurance Co., Ltd.	1,291,130	1,287,594	96,907	52,411
AMBAC Insurance Company				
American Home Assurance Company	-	-	-	-
American Security Insurance Company	45,093	34,965	-	3,021
Assured Guaranty Municipal Corp				
Balboa Insurance Company	(1,524)	(1,278)	-	(140)
Century Insurance Company, Ltd.	3,431,654	703,733	59,154	31,632
Chung Kuo Insurance Company Ltd	1,197,787	1,334,601	221,345	221,345
Dongbu Insurance Company Ltd	8,988,115	9,244,634	698,322	655,737
Factory Mutual Insurance Company	7,830	9,035	-	-
First Net Insurance Company	396,440	380,070	34,969	33,194
Insurance Company of North America	1,612,294	1,802,551	-	-
Nipponkoa Insurance Company, Ltd	14,453	3,194	-	5,602
Pacific Indemnity Insurance Co	272,876	269,791	-	2,250
Tokio Marine Pacific Insurance Ltd.	79,039	136,444	3,259	259
Travelers Indemnity Insurance	1,119	910	-	-
Westport Insurance Corporation	6,424	4,717	-	(1,211)
XL Insurance America, Inc	2,975	2,454	-	(44)
Island Home Insurance Co. (Guam)	40,555	39,782	-	16,066
<b>TOTAL</b>	<b>17,386,260</b>	<b>15,253,197</b>	<b>1,113,956</b>	<b>1,020,122</b>

**ALLIED LINES**  
**INDUSTRY-WIDE EXHIBITS OF PREMIUMS AND LOSSES ON ALL CLASSES OF INSURANCE**  
**BUSINESS IN GUAM DURING THE YEAR ENDED DECEMBER 31, 2011**  
**PROPERTY AND CASUALTY COMPANIES**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
ACA Financial Guaranty Corp				
ACIG Insurance Company				
Admiral Insurance Company				
AIOI Nissay Dowa Insurance Co., Ltd.	1,683,457	1,678,221	-	(9,354)
AMBAC Insurance Company				
American Home Assurance Co	531,430	513,651	11,027	3,227
American Security Insurance Company	11,273	8,741	-	759
Assured Guaranty Municipal Corp				
Balboa Insurance Company	(653)	(548)	-	(60)
Century Insurance Company, Ltd.	3,813,673	1,788,119	526,799	529,999
Chung Kuo Insurance Company Ltd	901,636	949,053	604	604
Dongbu Insurance Company Ltd	2,228,521	2,489,238	-	(30,732)
Factory Mutual Insurance Company	13,189	15,652	-	-
First Insurance Co of Hawaii, Ltd	30,328	30,328	-	-
First Net Insurance Company	804,115	830,226	-	(2,330)
National Union Fire Ins Co of Pittsburgh PA	4,688,000	4,809,000	106,000	30,000
Nipponkoa Insurance Company, Ltd	78	49	-	-
Pacific Indemnity Insurance Co	2,176,440	2,138,441	-	-
Tokio Marine Pacific Insurance Ltd	32,041	40,780	2,770	1,170
Travelers Indemnity Insurance	1,501	1,218	-	-
Westport Insurance Corporation	1,783	1,247	-	(23,298)
XL Insurance America, Inc	6,433	6,340	-	272
<b>TOTAL</b>	<b>16,923,245</b>	<b>15,299,756</b>	<b>647,200</b>	<b>500,257</b>

**HOMEOWNERS MULTIPLE PERIL  
INDUSTRY-WIDE EXHIBITS OF PREMIUMS AND LOSSES ON ALL CLASSES OF INSURANCE  
BUSINESS IN GUAM DURING THE YEAR ENDED DECEMBER 31, 2011  
PROPERTY AND CASUALTY COMPANIES**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
ACA Financial Guaranty Corp				
ACIG Insurance Company				
Admiral Insurance Company				
AIOI Nissay Dowa Insurance Co., Ltd.				
AMBAC Insurance Company				
American Home Assurance Co	475,086	481,344	27,245	25,545
American Security Insurance Company				
Assured Guaranty Municipal Corp				
Century Insurance Company, Ltd.				
Chung Kuo Insurance Company Ltd	5,351,251	5,267,013	408,724	381,423
Dongbu Insurance Company Ltd	1,703,048	1,710,993	188,986	194,649
First Net Insurance Company	2,087,208	2,001,089	22,007	21,007
National Union Fire Ins Co of Pittsburgh PA	4,728,000	4,790,000	272,000	255,000
Pacific Indemnity Insurance Co	950,117	953,248	197,490	223,679
Tokio Marine Pacific Insurance Ltd	1,305,151	1,306,919	3,538	5,238
United Services Automobile Assoc	507,749	517,908	76,632	92,345
USAA Casualty Insurance Company	241,532	193,565	38,442	53,535
<b>TOTAL</b>	<b>17,349,142</b>	<b>17,222,079</b>	<b>1,235,064</b>	<b>1,252,421</b>



**COMMERCIAL MULTIPLE PERIL  
INDUSTRY-WIDE EXHIBITS OF PREMIUMS AND LOSSES ON ALL CLASSES OF INSURANCE  
BUSINESS IN GUAM DURING THE YEAR ENDED DECEMBER 31, 2011  
PROPERTY AND CASUALTY COMPANIES**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
ACA Financial Guaranty Corp				
ACIG Insurance Company				
Admiral Insurance Company				
AIOI Nissay Dowa Insurance Co., Ltd.				
AMBAC Insurance Company				
American Home Assurance Co	83,538	80,820	1,732	1,732
American Security Insurance Company				
Assured Guaranty Municipal Corp				
Century Insurance Company, Ltd.				
Chung Kuo Insurance Company Ltd				
Dongbu Insurance Company Ltd				
Federal Insurance Company	-	(2)	-	(1)
Insurance Company of North America				
National Union Fire Ins Co of Pittsburgh PA	835,000	808,000	17,000	17,000
Nipponkoa Insurance Company, Ltd	31,516	24,750	-	-
Pacific Indemnity Insurance Co	1,047,559	1,067,334	(256,740)	15,980
St. Paul Fire and Marine Ins Co	-	-	-	(62)
Tokio Marine Pacific Insurance Ltd	3,690,109	1,991,389	(448)	(3,696)
<b>TOTAL</b>	<b>5,687,722</b>	<b>3,972,291</b>	<b>(238,456)</b>	<b>30,953</b>

**INLAND MARINE**  
**INDUSTRY-WIDE EXHIBITS OF PREMIUMS AND LOSSES ON ALL CLASSES OF INSURANCE**  
**BUSINESS IN GUAM DURING THE YEAR ENDED DECEMBER 31, 2011**  
**PROPERTY AND CASUALTY COMPANIES**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
ACA Financial Guaranty Corp				
ACIG Insurance Company				
Admiral Insurance Company				
AIOI Nissay Dowa Insurance Co., Ltd.	123,146	92,303	3,017	(10,468)
AMBAC Insurance Company				
American Home Assurance Co	-	-	-	-
American Security Insurance Co				
Assured Guaranty Municipal Corp				
Centurion Casualty Company	(27,374)	60,626	-	(4,000)
Century Insurance Company, Ltd.	123,036	16,551	1,060	1,060
Chung Kuo Insurance Company Ltd				
Dongbu Insurance Company Ltd	171,168	129,254	42,242	34,923
Factory Mutual Insurance Company	37,617	37,966	-	-
Federal Insurance Company				
First Net Insurance Company	4,122	2,808	-	-
National Union Fire Ins Co of Pittsburgh PA				
New Hampshire Insurance Co				
Nipponkoa Insurance Company, Ltd	5,508	230	-	-
Pacific Indemnity Insurance Co	10,478	22,787	-	-
St Paul Fire & Marine Ins Co				
Stonebridge Casualty Insurance Co	4,218	4,020	28	(426)

**INLAND MARINE**  
**INDUSTRY-WIDE EXHIBITS OF PREMIUMS AND LOSSES ON ALL CLASSES OF INSURANCE**  
**BUSINESS IN GUAM DURING THE YEAR ENDED DECEMBER 31, 2011**  
**PROPERTY AND CASUALTY COMPANIES**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
Tokio Marine Pacific Insurance Ltd	1,352,909	1,362,260	16,742	17,437
Travelers Indemnity Insurance	31	25	-	-
United Services Automobile Assoc	54,223	50,252	18,408	21,706
USAA Casualty Insurance Company	11,758	8,493	6,797	7,071
Westchester Fire Insurance Company	-	-	-	(10,451)
XL Insurance America, Inc	7	5	-	-
XL Specialty Insurance Company	-	-	-	(44)
<b>TOTAL</b>	<b>1,870,847</b>	<b>1,787,580</b>	<b>88,294</b>	<b>56,808</b>

**OCEAN MARINE**  
**INDUSTRY-WIDE EXHIBITS OF PREMIUMS AND LOSSES ON ALL CLASSES OF INSURANCE**  
**BUSINESS IN GUAM DURING THE YEAR ENDED DECEMBER 31, 2011**  
**PROPERTY AND CASUALTY COMPANIES**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
ACA Financial Guaranty Corp				
ACIG Insurance Company				
Admiral Insurance Company				
AIOI Nissay Dowa Insurance Co., Ltd.	275	548	-	-
AMBAC Insurance Company				
American Home Assurance Co	21,870	21,431	338	252
American Security Insurance Co				
Assured Guaranty Municipal Corp				
Centurion Casualty Company				
Century Insurance Company, Ltd.	139,954	52,028	124,653	127,645
Chung Kuo Insurance Company Ltd	50,578	50,578	12,533	12,533
Dongbu Insurance Company Ltd	70,030	76,213	66,831	91,392
Factory Mutual Insurance Company				
Federal Insurance Company	1	4,220	-	1,331
First Net Insurance Company	4,933	4,933	-	-
Insurance Company of North America				
National Union Fire Ins Co of Pittsburgh PA	219,000	214,000	3,000	3,000
Nipponkoa Insurance Company, Ltd				
Pacific Indemnity Insurance Co	1,836	91,264	160,440	196,470
St Paul Fire & Marine Ins Co	(6,831)	13,279	-	(1,139)
Tokio Marine Pacific Insurance Ltd	4,120	1,348	-	7,900
Travelers Indemnity Insurance				
United Services Automobile Assoc	4,198	1,957	-	(32)
USAA Casualty Insurance Company				
XL Specialty Insurance Company	5,898	1,478	-	997
<b>TOTAL</b>	<b>515,862</b>	<b>533,277</b>	<b>367,795</b>	<b>440,349</b>

**MORTGAGE AND FINANCIAL GUARANTY  
INDUSTRY-WIDE EXHIBITS OF PREMIUMS AND LOSSES ON ALL CLASSES OF INSURANCE  
BUSINESS IN GUAM DURING THE YEAR ENDED DECEMBER 31, 2011  
PROPERTY AND CASUALTY COMPANIES**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
ACA Financial Guaranty Corp	-	71,353	-	-
ACIG Insurance Company				
Admiral Insurance Company				
AIOI Nissay Dowa Insurance Co., Ltd.				
AMBAC Insurance Company				
American Home Assurance Co	-	-	-	-
American Security Insurance Co				
Assured Guaranty Municipal Corp	-	641,848	-	-
Balboa Insurance Company				
Century Insurance Company, Ltd.	27,360	20,332	270	270
Financial Security Assurance Inc				
MBIA Insurance Corp	880,720	1,025,166	-	-
Mortgage Guaranty Insurance Corp	203,121	195,700	-	-
PMI Mortgage Insurance Company	101,674	101,789	-	11,581
Radian Guaranty Inc	259,002	290,470	-	29,215
<b>TOTAL</b>	<b>1,471,877</b>	<b>2,346,658</b>	<b>270</b>	<b>41,066</b>

**MEDICAL MALPRACTICE**  
**INDUSTRY-WIDE EXHIBITS OF PREMIUMS AND LOSSES ON ALL CLASSES OF INSURANCE**  
**BUSINESS IN GUAM DURING THE YEAR ENDED DECEMBER 31, 2011**  
**PROPERTY AND CASUALTY COMPANIES**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
ACA Financial Guaranty Corp				
ACIG Insurance Company				
AIOI Missay Dowa Insurance Co., Ltd.				
AMBAC Insurance Company				
American Home Assurance Co	-	-	-	-
American Security Insurance Co				
Assured Guaranty Municipal Corp				
Century Insurance Company, Ltd.				
Doctor's Company, An Interinsurance Exchange	396,813	396,813	-	(293,042)
First Net Insurance Company	20,850	20,815	-	-
MBIA Insurance Corporation				
NCMIC Insurance Company	6,517	5,926	-	2,338
<b>TOTAL</b>	<b>424,180</b>	<b>423,554</b>	<b>-</b>	<b>(290,704)</b>

<i>per category</i>	#REF!	#REF!	#REF!	#REF!
<i>variance</i>	#REF!	#REF!	#REF!	#REF!

**EARTHQUAKE  
INDUSTRY-WIDE EXHIBITS OF PREMIUMS AND LOSSES ON ALL CLASSES OF INSURANCE  
BUSINESS IN GUAM DURING THE YEAR ENDED DECEMBER 31, 2011  
PROPERTY AND CASUALTY COMPANIES**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
ACA Financial Guaranty Corp				
ACIG Insurance Company				
Admiral Insurance Company				
AIOI Nissay Dowa Insurance Co., Ltd.	1,169,538	1,179,661	47,482	71,090
AMBAC Insurance Company				
American Home Assurance Co	160,522	125,220	363	363
American Security Insurance Co				
Assured Guaranty Municipal Corp				
Century Insurance Company, Ltd.	979,307	472,422	26,828	43,585
Chung Kuo Insurance Company Ltd	587,730	600,001	37,298	28,431
Dongbu Insurance Company Ltd	654,437	692,744	673	(29,928)
First Net Insurance Company	162,196	155,266	85,791	81,778
National Union Fire Ins Co of Pittsburgh PA	1,570,000	1,212,000	4,000	4,000
Nipponkoa Insurance Company, Ltd	12,006	8,527	-	-
Pacific Indemnity Insurance Co	989,636	985,707	154,865	151,086
Tokio Marine Pacific Insurance Ltd	1,275,341	1,015,815	198,019	208,128
Travelers Indemnity Insurance Co	484	393	-	-
Westport Insurance Corporation	202	118	-	-
XL Insurance America, Inc	3,600	3,564	-	156
<b>TOTAL</b>	<b>7,564,999</b>	<b>6,451,438</b>	<b>555,319</b>	<b>558,689</b>

**WORKERS COMPENSATION  
INDUSTRY-WIDE EXHIBITS OF PREMIUMS AND LOSSES ON ALL CLASSES OF INSURANCE  
BUSINESS IN GUAM DURING THE YEAR ENDED DECEMBER 31, 2011  
PROPERTY AND CASUALTY COMPANIES**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
ACA Financial Guaranty Corp				
ACIG Insurance Company	201,032	201,032	-	68,326
Admiral Insurance Company				
AIOI Nissay Dowa Insurance Co., Ltd.	1,022,786	1,039,939	729,646	(56,102)
AMBAC Insurance Company				
American Home Assurance Co	427,772	390,292	64,000	50,845
American Security Insurance Co				
Arch Insurance Company	149,832	150,229	239,922	636,026
Assured Guaranty Municipal Corp				
Century Insurance Company, Ltd.	1,740,645	1,391,480	596,620	554,031
Chung Kuo Insurance Company Ltd	1,123,151	1,111,416	384,709	337,403
Dongbu Insurance Company Ltd	886,254	1,023,454	489,783	(18,215)
Federal Insurance Company	11,389	9,648	-	(11,620)
First Liberty Insurance Corporation	-	178	-	3
First Net Insurance Company	370,327	281,097	176,937	180,936
Insurance Company of North America	240,264	349,160	98,670	166,241
Liberty Insurance Corporation	317,870	318,550	-	(4,041)
LM Insurance Corporation	362	318	-	140
National Union Fire Ins Co of Pittsburgh PA	4,278,000	3,903,000	640,000	509,000
Nipponkoa Insurance Company, Ltd	2,364	595	-	-
Pacific Indemnity Insurance Co	2,671,706	2,719,086	500,807	467,897
St. Paul Fire & Marine Ins Co	-	-	-	(83)



**WORKERS COMPENSATION  
INDUSTRY-WIDE EXHIBITS OF PREMIUMS AND LOSSES ON ALL CLASSES OF INSURANCE  
BUSINESS IN GUAM DURING THE YEAR ENDED DECEMBER 31, 2011  
PROPERTY AND CASUALTY COMPANIES**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
Terrace Guam, Ltd.	262,934	262,934	39,662	-
Tokio Marine Pacific Insurance Ltd	1,558,340	1,169,612	184,055	99,765
Travelers Indemnity Company	112,509	107,144	1,640	(8,975)
XL Specialty Insurance Company	4,458	5,185	-	5,055
Zurich American Insurance Co	11,698	9,769	-	3,550
Island Home Insurance Co. (Guam)	18,822	11,159	379	7,564
<b>TOTAL</b>	<b>15,412,515</b>	<b>14,455,277</b>	<b>4,146,830</b>	<b>2,987,746</b>

**OTHER LIABILITY**  
**INDUSTRY-WIDE EXHIBITS OF PREMIUMS AND LOSSES ON ALL CLASSES OF INSURANCE**  
**BUSINESS IN GUAM DURING THE YEAR ENDED DECEMBER 31, 2011**  
**PROPERTY AND CASUALTY COMPANIES**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
ACA Financial Guaranty Corp				
ACIG Insurance Company	(2,549)	233	-	9,453
AIOI Nissay Dowa Insurance Co., Ltd.	1,061,712	1,102,516	453,327	(89,612)
AMBAC Insurance Company				
American Home Assurance Co	336,953	333,056	17,232	21,250
American Security Insurance Co				
Arch Insurance Company	198	267	-	(214)
Assured Guaranty Municipal Corp				
Century Insurance Company, Ltd.	2,914,991	1,018,338	726,918	749,730
Chung Kuo Insurance Company Ltd	1,202,389	1,168,170	555,298	883,848
Dongbu Insurance Company Ltd	2,243,141	1,921,007	388,582	658,512
Federal Insurance Company	445	445	-	67
First Liberty Insurance Corporation	1,505	1,499	-	585
First Net Insurance Company	388,172	348,080	38,119	233,504
Insurance Company of North America	139,320	298,955	-	-
Liberty Insurance Corporation	2,471	2,199	-	(434)
National Union Fire Ins Co of Pittsburgh PA	1,875,000	1,866,000	117,000	448,000
Nipponkoa Insurance Company, Ltd	135,421	43,172	2,535	2,633
Old Republic Insurance Company	37,351	37,351	-	7,795
Pacific Indemnity Insurance Co	1,218,515	1,340,876	69,984	186,807
Progressive Casualty Insurance Co				
Seaboard Surety Insurance Co				
St. Paul Fire and Marine Ins Co	-	-	-	(441)
Tokio Marine Pacific Insurance Ltd	1,153,240	1,003,093	208,930	393,211

**OTHER LIABILITY**  
**INDUSTRY-WIDE EXHIBITS OF PREMIUMS AND LOSSES ON ALL CLASSES OF INSURANCE**  
**BUSINESS IN GUAM DURING THE YEAR ENDED DECEMBER 31, 2011**  
**PROPERTY AND CASUALTY COMPANIES**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
United Educators Insurance A Reciprocal Retention Group	367,093	367,201	-	(30,817)
United Services Automobile Assoc	2,722	3,551	-	(2,439)
United States Fidelity Insurance Co				
USAA Casualty Insurance Company	536	440	-	70
XL Insurance America, Inc.	-	-	-	(136)
XL Specialty Insurance Company	-	59,686	-	8,011
Zurich American Insurance Co	150,779	41,623	-	22,439
Island Home Insurance Co. (Guam)	13,626	12,492	-	601
<b>TOTAL</b>	<b>13,243,031</b>	<b>10,970,250</b>	<b>2,577,925</b>	<b>3,436,423</b>

**PRIVATE AUTO LIABILITY**  
**INDUSTRY-WIDE EXHIBITS OF PREMIUMS AND LOSSES ON ALL CLASSES OF INSURANCE**  
**BUSINESS IN GUAM DURING THE YEAR ENDED DECEMBER 31, 2011**  
**PROPERTY AND CASUALTY COMPANIES**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
ACA Financial Guaranty Corp				
ACIG Insurance Company				
Admiral Insurance Company				
AIOI Nissay Dowa Insurance Co., Ltd.	291,475	285,770	57,506	(39,041)
AMBAC Insurance Company				
American Home Assurance Co	169,168	180,629	187,843	179,539
American Security Insurance Co				
Assured Guaranty Municipal Corp				
Century Insurance Company, Ltd.	821,476	706,739	406,823	375,466
Chung Kuo Insurance Company Ltd	1,804,912	1,810,183	1,098,252	970,013
Dongbu Insurance Company Ltd	2,020,968	1,939,495	1,699,547	2,352,740
First Net Insurance Company	728,841	698,866	616,889	651,902
National Union Fire Ins Co of Pittsburgh PA	1,692,000	1,806,000	1,879,000	1,795,000
Pacific Indemnity Insurance Co	927,300	935,079	583,362	571,925
St. Paul Fire and Marine Ins Co				
Tokio Marine Pacific Insurance Ltd	1,112,533	1,209,782	1,073,204	992,318
United Services Automobile Assoc	936,644	941,403	681,776	657,742
USAA Casualty Insurance Company	768,200	726,941	558,396	770,665
Island Home Insurance Co. (Guam)	501,135	524,426	300,480	280,362
<b>TOTAL</b>	<b>11,774,652</b>	<b>11,765,313</b>	<b>9,143,078</b>	<b>9,558,631</b>

**COMMERCIAL AUTO LIABILITY**  
**INDUSTRY-WIDE EXHIBITS OF PREMIUMS AND LOSSES ON ALL CLASSES OF INSURANCE**  
**BUSINESS IN GUAM DURING THE YEAR ENDED DECEMBER 31, 2011**  
**PROPERTY AND CASUALTY COMPANIES**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
ACA Financial Guaranty Corp				
ACIG Insurance Company				
Admiral Insurance Company				
AIOI Nissay Dowa Insurance Co., Ltd.	466,042	472,980	78,047	40,579
AMBAC Insurance Company				
American Home Assurance Co	54,609	54,183	25,974	26,413
American Security Insurance Co				
Assured Guaranty Municipal Corp				
Century Insurance Company, Ltd.	1,348,453	1,080,401	881,485	897,670
Chung Kuo Insurance Company Ltd	303,325	303,717	107,500	164,000
Dongbu Insurance Company Ltd	763,753	767,770	337,707	302,173
Federal Insurance Company				
First Net Insurance Company	108,301	98,671	31,791	33,172
Insurance Company of North America	16,916	12,078	-	-
Liberty Insurance Corporation	1,200	334	-	157
National Union Fire Ins Co of Pittsburgh PA	546,000	542,000	260,000	295,000
Nipponkoa Insurance Company, Ltd	2,567	668	-	-
Pacific Indemnity Insurance Co	878,261	882,264	276,994	234,819
St. Paul Fire and Marine Ins Co	-	-	-	(34)
Tokio Marine Pacific Insurance Ltd	503,579	501,109	204,412	281,036
XL Specialty Insurance Company	-	912	-	346
Zurich American Insurance Co	141,661	121,970	-	30,385
Island Home Insurance Co. (Guam)	7,499	2,568	-	1,208
<b>TOTAL</b>	<b>5,142,166</b>	<b>4,841,625</b>	<b>2,203,910</b>	<b>2,306,924</b>

**PRIVATE AUTO PHYSICAL DAMAGE  
INDUSTRY-WIDE EXHIBITS OF PREMIUMS AND LOSSES ON ALL CLASSES OF INSURANCE  
BUSINESS IN GUAM DURING THE YEAR ENDED DECEMBER 31, 2011  
PROPERTY AND CASUALTY COMPANIES**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
ACA Financial Guaranty Corp				
ACIG Insurance Company				
Admiral Insurance Company				
AIOI Nissay Dowa Insurance Co., Ltd.	1,165,899	1,143,078	641,270	578,578
AMBAC Insurance Company				
American Home Assurance Co	784,472	785,592	129,185	122,719
American Security Insurance Co				
Assured Guaranty Municipal Corp				
Balboa Insurance Company				
Century Insurance Company, Ltd.	1,046,752	956,059	392,909	728,355
Chung Kuo Insurance Company Ltd	7,424,426	7,453,616	3,183,666	3,385,787
Dongbu Insurance Company Ltd	3,361,133	3,171,138	1,187,161	1,316,562
First Net Insurance Company	1,777,264	1,681,296	652,392	638,494
National Union Fire Ins Co of Pittsburgh PA	7,839,000	7,854,000	1,292,000	1,228,000
Pacific Indemnity Insurance Co	1,619,253	1,678,913	319,259	361,824
Tokio Marine Pacific Insurance Ltd	2,623,476	2,490,235	820,122	813,596
United Services Automobile Assoc	2,530,130	2,525,689	893,403	873,858
USAA Casualty Insurance Company	2,167,073	2,040,694	835,731	838,266
Island Home Insurance Co. (Guam)	687,465	746,445	61,543	(4,285)
<b>TOTAL</b>	<b>33,026,343</b>	<b>32,526,755</b>	<b>10,408,641</b>	<b>10,881,754</b>

**COMMERCIAL AUTO PHYSICAL DAMAGE  
INDUSTRY-WIDE EXHIBITS OF PREMIUMS AND LOSSES ON ALL CLASSES OF INSURANCE  
BUSINESS IN GUAM DURING THE YEAR ENDED DECEMBER 31, 2011  
PROPERTY AND CASUALTY COMPANIES**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
ACA Financial Guaranty Corp				
ACIG Insurance Company				
Admiral Insurance Company				
AIOI Nissay Dowa Insurance Co., Ltd.	1,087,430	1,103,621	323,594	272,202
AMBAC Insurance Company				
American Home Assurance Co	129,268	117,159	14,578	13,218
American Security Insurance Co				
Assured Guaranty Municipal Corp				
Balboa Insurance Company	21,690	26,473	-	(605)
Century Insurance Company, Ltd.	540,464	585,268	193,331	206,813
Chung Kuo Insurance Company Ltd	774,018	758,543	239,387	238,094
Dongbu Insurance Company Ltd	543,169	497,621	190,324	200,812
First Net Insurance Company	97,021	85,611	12,002	12,002
Insurance Company of North America	39,470	28,182	7,791	10,291
Liberty Insurance Corporation	311	86	-	-
National Union Fire Ins Co of Pittsburgh PA	1,293,000	1,171,000	146,000	132,000
Nipponkoa Insurance Company, Ltd	11,627	4,467	-	-
Pacific Indemnity Insurance Co	1,145,543	1,152,564	110,386	120,969
St. Paul Fire & Marine Insurance Co.	-	-	-	(232)
Tokio Marine Pacific Insurance Ltd	635,863	571,661	172,866	168,438
XL Specialty Insurance Company	-	378	-	144
Zurich American Insurance Co	10	10	-	-
<b>TOTAL</b>	<b>6,318,884</b>	<b>6,102,644</b>	<b>1,410,259</b>	<b>1,374,146</b>

**FIDELITY AND SURETY**  
**INDUSTRY-WIDE EXHIBITS OF PREMIUMS AND LOSSES ON ALL CLASSES OF INSURANCE**  
**BUSINESS IN GUAM DURING THE YEAR ENDED DECEMBER 31, 2011**  
**PROPERTY AND CASUALTY COMPANIES**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
ACA Financial Guaranty Corp				
ACIG Insurance Company				
Admiral Insurance Co				
AIOI Nissay Dowa Insurance Co., Ltd.	4,986	9,445	-	-
Ambac Insurance Company				
American Home Assurance Co	40,180	65,728	(464)	(1,763)
American Security Insurance Co				
Arch Insurance Company	-	33,052	-	12,965
Assured Guaranty Municipal Corp				
Century Insurance Company, Ltd.	327,402	244,083	-	-
Chung Kuo Insurance Company	458,939	695,302	2,102,961	2,202,336
Colonial Surety Company	27,261	7,273	-	1,401
Continental Insurance Co, The	119,746	47,445	-	-
Dongbu Insurance Company Ltd	586,302	588,227	(4,664)	(1,664)
Federal Insurance Company	818,603	1,125,054	-	11,202
Fidelity & Deposit Co of Maryland	2,792,319	2,106,268	-	2,854
Fireman's Fund Insurance Company	-	-	-	3,608
First Net Insurance Company	189,149	134,643	-	-
Hartford Fire Insurance Co	15,703	7,436	-	1,265
Lexon Insurance Company	139,899	56,437	-	-
LM Insurance Company	5,197	6,234	-	(878)
National Union Fire Ins Co of Pittsburgh PA	23,000	11,000	-	-
Pacific Indemnity Insurance Co	291,290	204,781	16,286	18,530
Progressive Casualty Insurance Co				
Safeco Insurance Co of America	549,286	665,734	-	(73,700)
Seaboard Surety Company				
St. Paul Fire and Marine Ins Co	1,407	2,222	-	(2,586)



**FIDELITY AND SURETY  
INDUSTRY-WIDE EXHIBITS OF PREMIUMS AND LOSSES ON ALL CLASSES OF INSURANCE  
BUSINESS IN GUAM DURING THE YEAR ENDED DECEMBER 31, 2011  
PROPERTY AND CASUALTY COMPANIES**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
Tokio Marine Pacific Insurance Ltd	12,650	12,482	-	-
Travelers Casualty and Surety Co	413,640	206,166	-	-
Travelers Casualty and Surety Co of America	214,689	272,754	-	-
Travelers Indemnity Insurance Co				
United Services Automobile Association				
United States Fidelity and Guaranty Co				
Westchester Fire Insurance Company	-	-	-	(2,874)
XL Specialty Insurance Company				
Island Home Insurance Co. (Guam)	11,992	6,769	-	3,986
<b>TOTAL</b>	<b>7,043,640</b>	<b>6,508,535</b>	<b>2,114,119</b>	<b>2,174,682</b>

**MISCELLANEOUS**  
**INDUSTRY-WIDE EXHIBITS OF PREMIUMS AND LOSSES ON ALL CLASSES OF INSURANCE**  
**BUSINESS IN GUAM DURING THE YEAR ENDED DECEMBER 31, 2011**  
**PROPERTY AND CASUALTY COMPANIES**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
ACA Financial Guaranty Corp				
ACIG Insurance Company				
Admiral Insurance Company				
AIOI Nissay Dowa Insurance Co., Ltd.	165,605	230,829	160,638	213,538
AMBAC Insurance Company				
American Home Assurance Co	34,918	35,253	2,382	2,582
American Security Insurance Co				
Assured Guaranty Municipal Corp				
Balboa Insurance Company	-	84	-	(8)
Central States Indemnity Co of Omaha	44,822	44,822	-	(1,081)
Centurion Casualty Company	(22,735)	81,265	3,439	(9,561)
Century Insurance Company, Ltd.	73,806	41,377	73,547	73,547
Chung Kuo Insurance Company Ltd	96,080	89,164	21,942	29,444
Dongbu Insurance Company Ltd	116,123	72,769	18,498	6,799
Factory Mutual Insurance Company	3,164	3,540	-	-
Federal Insurance Company	-	(1)	-	(1)
First Net Insurance Company	101,448	98,487	11,048	15,192
Hartford Fire Insurance Co				
National Union Fire Ins Co of Pittsburgh PA	255,000	164,000	-	-
Nipponkoa Insurance Company, Ltd	712	87	-	-
Pacific Indemnity Insurance Co	5,848	22,835	-	1,589
Tokio Marine Pacific Insurance Ltd	100,269	90,741	1,878	878
Travelers Indemnity Insurance Co	114	92	-	-
Westport Insurance Corporation	16	11	-	-
XL Insurance America, Inc.	304	259	-	(1)
XL Specialty Insurance Company	9,975	9,975	-	255
<b>TOTAL</b>	<b>985,469</b>	<b>985,589</b>	<b>293,372</b>	<b>333,172</b>

**TITLE**  
**INDUSTRY-WIDE EXHIBITS OF PREMIUMS AND LOSSES ON ALL CLASSES OF INSURANCE**  
**BUSINESS IN GUAM DURING THE YEAR ENDED DECEMBER 31, 2011**  
**PROPERTY AND CASUALTY COMPANIES**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
Chicago Title Insurance Co	998,081	998,081	3,818	(60,769)
First American Title Insurance Co of OR				
Old Republic National Title Insurance Co	4,780	4,780	157	157
Stewart Title Guaranty Co	3,075,758	3,075,758	(28,000)	(45,179)
Ticor Title Insurance Company				
<b>TOTAL</b>	<b>4,078,619</b>	<b>4,078,619</b>	<b>(24,025)</b>	<b>(105,791)</b>

**FINANCIAL STATEMENT OF LICENSED INSURANCE COMPANIES  
AS OF DECEMBER 31, 2011**

<i>INSURERS</i>	<i>ASSETS</i>	<i>LIABILITIES</i>	<i>CAPITAL</i>	<i>SURPLUS</i>
ACA Financial Guaranty Corporation	448,171,431	330,856,668	15,000,000	102,314,763
ACIG Insurance Company	331,685,402	249,046,625	4,000,000	78,638,777
AGCS Marine Insurance Company	738,936,854	637,923,123	4,200,000	96,813,731
Admiral Life Insurance Co of America	3,018,205,018	1,537,218,995	6,600,000	1,474,386,023
Aetna Life Insurance Company	20,894,358,289	17,847,209,571	62,765,560	2,984,383,158
Affiliated FM Insurance Company	1,874,643,261	969,063,222	11,250,000	894,330,039
Aioi Insurance Co., Ltd.	17,702,039	11,552,953	-	6,149,086
Allianz Global Risks US Ins. Co.	5,922,867,078	2,106,526,714	10,191,489	3,806,148,875
Allianz Life Insurance Co. of N.A.	89,741,961,523	84,748,833,979	38,903,484	4,954,224,060
American-Amicable Life Ins. Co. of TX	446,356,544	388,922,429	3,158,420	54,275,695
AMBAC Assurance Company	7,613,074,210	7,117,780,771	108,411,000	386,882,439
American Bankers Life Assur. Co. of FL	588,079,222	514,312,410	4,472,341	69,294,471
American Family Life Assur Co-Columbus	103,581,665,920	97,210,548,241	3,879,605	6,367,238,074
American Fidelity Assurance Co	3,994,058,146	3,699,064,091	2,500,000	292,494,055
American Fidelity Life Ins Co	455,880,887	385,613,641	2,500,000	67,767,246
American General Life Ins Co	43,097,131,688	35,703,484,821	6,850,000	7,386,796,867
American Heritage Life Insurance Co.	1,650,118,782	1,356,433,704	3,311,316	290,373,762
American Home Assurance Company	23,900,272,356	18,232,968,781	470,394,485	5,196,909,090
American Modern Home Ins. Company	1,097,141,377	739,496,006	5,000,000	357,645,371
American National Insurance Company	17,390,041,492	15,389,490,437	30,832,449	1,969,718,606
American National Life Ins Co of Texas	115,148,775	87,626,053	3,000,000	24,522,722
American Public Life Insurance	74,266,508	55,262,777	2,642,200	16,361,531
American Security Insurance Co.	1,730,364,140	1,095,785,210	7,912,365	626,666,565
Arch Insurance Company	2,213,086,884	1,643,350,677	5,000,000	564,736,207
Argonaut Insurance Company	1,328,133,267	955,084,301	15,036,448	358,012,519
Arrowood Indemnity Company	1,727,423,349	1,433,019,788	5,000,000	289,403,561
Assured Guaranty Municipal Corp.	4,385,623,706	3,176,319,724	15,000,000	1,194,303,982
AXA Insurance Company	167,187,592	60,000,854	6,552,000	100,634,738

**FINANCIAL STATEMENT OF LICENSED INSURANCE COMPANIES  
AS OF DECEMBER 31, 2011**

<i>INSURERS</i>	<i>ASSETS</i>	<i>LIABILITIES</i>	<i>CAPITAL</i>	<i>SURPLUS</i>
Balboa Insurance Company	1,975,879,539	631,740,440	28,854,915	1,315,284,184
Balboa Life Insurance Company	53,045,637	13,121,918	2,500,000	37,423,719
Berkley Insurance Company	7,830,163,642	5,219,000,138	71,747,752	2,539,415,753
Bond Safeguard Insurance Company	79,412,244	47,898,037	2,500,000	29,014,207
Canada Life Assurance Company	4,340,936,804	4,167,272,543	-	173,664,261
Central States Health & Life Co of Omaha	343,792,438	239,274,879	-	104,517,559
Central States Indemnity Co of Omaha	287,043,545	37,437,784	2,600,002	247,005,759
Centurion Casualty Company	194,702,059	52,020,948	2,600,000	140,081,111
Centurion Life Insurance Co	1,472,880,757	927,808,940	2,500,000	542,571,817
Chicago Title Insurance Company	1,869,004,379	1,240,549,086	2,000,000	626,455,293
Chung Kuo Insurance Co Ltd	30,115,806	16,661,887	-	13,453,919
Colonial Surety Company	44,014,886	21,587,386	3,000,000	19,427,500
Colorado Bankers Life Insurance Co.	202,282,496	185,360,861	2,500,000	14,421,635
Conseco Life Insurance Co	4,151,629,599	4,034,213,486	4,178,222	113,237,889
Continental Insurance Co	2,668,525,922	1,427,885,554	53,566,360	1,187,074,008
Cumis Insurance Society, Inc.	1,623,298,884	1,121,450,615	5,831,488	496,016,781
Doctor's Company, Interinsurance Exch	2,601,485,820	1,409,534,443	-	1,191,951,377
Dongbu Insurance Co Ltd	47,405,832	25,924,781	-	21,481,051
Endurance Reinsurance Corp. of America	1,779,225,727	1,180,851,138	5,000,000	593,374,589
Executive Risk Specialty Insurance Co.	239,433,166	121,610,580	4,500,000	113,322,586
5 Star Life Insurance Company	218,365,922	164,104,440	2,500,050	51,761,432
Factory Mutual Insurance Company	10,978,403,000	4,546,791,476	-	6,431,611,524
Federal Insurance Co	30,726,611,743	17,019,066,104	20,980,068	13,686,565,571
Fidelity and Deposit Co- MLD	244,157,256	49,366,169	5,000,000	189,791,087
Fidelity National Title Company	1,329,252,864	1,082,874,768	76,131,950	170,246,146
Fireman's Fund Insurance Company	9,922,838,460	6,936,984,937	4,200,000	2,981,653,523
First American Title Insur Co	2,159,258,040	1,330,925,193	200,000,000	628,332,847

**FINANCIAL STATEMENT OF LICENSED INSURANCE COMPANIES  
AS OF DECEMBER 31, 2011**

<i>INSURERS</i>	<i>ASSETS</i>	<i>LIABILITIES</i>	<i>CAPITAL</i>	<i>SURPLUS</i>
First Insurance Co of HI Ltd	618,996,869	378,003,974	4,272,840	236,720,055
First Liberty Insurance Corporation	56,151,318	33,043,388	3,600,000	19,507,930
Fort Dearborn Life Ins. Company	2,895,769,319	2,496,027,452	5,004,000	394,737,867
General Insurance Co of America	2,114,431,039	1,696,340,278	5,000,000	413,090,761
Globe Life and Accident Ins Co	3,208,256,885	2,771,413,227	6,327,899	430,515,760
Golden Rule Insurance Company	814,867,949	502,784,368	3,262,704	308,820,877
Govt Personnel Mutual Life Co	834,126,228	737,131,448	-	96,994,780
Great-West Life & Annty Ins Co	45,163,085,887	44,093,633,507	7,032,000	1,062,420,380
Great American Insurance Compnay	5,273,621,832	3,862,328,713	15,440,600	1,395,852,519
Great American Life Insurance Company	13,950,468,160	12,879,964,155	2,512,500	1,067,991,504
Greenwich Insurance Company	913,052,220	506,433,901	3,558,100	403,060,219
Hartford Fire Insurance Company	24,140,340,968	11,546,018,866	55,320,000	12,539,002,102
Hartford Life & Accdnt Insur Co	15,388,250,093	8,651,007,220	2,500,000	6,734,742,873
Hartford Life Ins. Co.	35,956,616,297	30,034,260,160	5,690,000	5,916,666,137
ING Life Insurance & Annuity Co.	69,339,992,228	67,408,056,960	2,750,000	1,929,185,268
Individual Assurance Company	53,587,724	37,840,735	2,500,000	13,246,989
Insurance Co of North America	755,646,710	575,138,023	11,357,109	169,151,578
International Fidelity Insurance Company	234,075,001	140,020,588	1,500,000	92,554,413
John Alden Life Insurance Co	486,786,738	379,248,416	2,600,000	104,938,322
John Hancock Life Ins Co-(USA)	218,286,672,552	213,315,426,323	4,828,939	4,966,417,920
Knights of Columbus	18,026,582,008	16,310,782,448	-	1,715,799,560
LM Insurance Corporation	230,314,865	55,005,276	3,600,000	171,709,589
Lexon Insurance Company	136,272,804	86,586,063	4,213,226	45,473,515
Liberty Insurance Corporation	1,428,338,741	1,183,332,710	3,500,000	241,506,031
Liberty National Life Ins Co	6,802,845,676	6,180,475,850	42,390,708	579,979,117
Lincoln Benefit Life Company	2,052,361,376	1,732,907,361	2,500,000	316,954,015
Lincoln National Life Ins Co	165,221,598,104	158,466,816,214	25,000,000	6,729,781,890
MBIA Insurance Corporation	1,612,460,177	15,904,160	290,908,269	130,567,748

**FINANCIAL STATEMENT OF LICENSED INSURANCE COMPANIES  
AS OF DECEMBER 31, 2011**

<i>INSURERS</i>	<i>ASSETS</i>	<i>LIABILITIES</i>	<i>CAPITAL</i>	<i>SURPLUS</i>
MetLife Insurance Limited-Guam	3,086,550	2,360,120		726,430
Met Life Insurance Co of Connecticut	64,781,249,320	59,647,916,402	86,488,292	5,046,844,626
Metropolitan Life Insurance Company	333,261,361,864	319,754,592,753	4,944,667	13,501,824,444
Midland National Life Ins Co	30,132,858,287	28,278,617,314	2,549,439	1,851,691,534
Minnesota Life Insurance Co	25,661,555,429	23,624,421,637	5,000,000	2,032,133,792
Monumental Life Insurance Co	31,107,348,401	30,126,495,028	10,137,150	970,716,223
Mortgage Guaranty Insurance Corp	5,528,912,276	3,960,130,146	5,000,000	1,563,782,130
MONY Life Insurance Co	8,505,728,287	8,065,546,046	2,500,000	437,682,241
NCMIC Insurance Company	570,452,495	372,543,077	6,000,000	197,909,418
National Union Fire Ins Co-Pittsburg PA	30,405,443,775	17,791,436,929	4,478,750	12,609,528,096
National Western Life Insurance Co	8,669,718,989	7,747,196,719	3,625,966	918,896,304
Nationwide Life Insurance Co	99,940,796,704	96,349,883,587	3,814,779	3,587,098,338
New Hampshire Insurance Co	3,162,435,745	2,353,575,153	5,325,065	803,535,527
New York Life Insurance and Annuity Co.	103,286,605,553	97,492,395,788	25,000,000	5,769,209,765
The New York Life Insurance Co.	130,685,773,269	115,556,824,261	-	15,128,949,008
Nipponkoa Insur Co., Ltd. (US Br)	247,191,885	156,867,606	-	90,324,279
North Coast Life Insurance Co	134,745,276	129,086,576	2,579,110	3,079,590
Occidental Life Ins Co of No CA	259,569,860	237,553,339	2,500,000	19,516,521
Old Republic Insurance Co	2,394,059,828	1,534,438,484	3,800,004	855,821,340
Old Republic National Title Ins. Co	704,129,146	480,026,158	1,526,434	222,576,554
PMI Mortgage Insurance Co	2,565,694,660	4,652,197,218	3,000,000	(2,089,502,558)
Pacific Employer Insurance Company	3,072,903,172	2,024,516,112	6,000,000	1,042,387,060
Pacific Guardian Life Ins Co Ltd	464,177,815	364,528,249	6,350,000	93,299,566
Pacific Indemnity Insurance Co	21,683,230	8,067,925	1,000,000	12,615,305
Primerica Life Insurance Co	1,575,790,249	1,132,649,316	2,500,000	440,640,933
Protective Life Insurance Co	32,250,893,541	29,625,008,805	5,000,000	2,620,884,736
Pruco Life Insurance Co	59,524,848,284	58,028,885,607	2,500,000	1,493,462,677
Prudential Ins Co of America	246,841,533,201	238,681,813,109	2,500,000	8,157,220,092

**FINANCIAL STATEMENT OF LICENSED INSURANCE COMPANIES  
AS OF DECEMBER 31, 2011**

<i>INSURERS</i>	<i>ASSETS</i>	<i>LIABILITIES</i>	<i>CAPITAL</i>	<i>SURPLUS</i>
Radian Asset Assurance, Inc.	2,049,060,892	1,075,210,795	15,000,000	973,850,097
Radian Guaranty Inc	3,821,807,122	2,978,628,869	2,500,000	840,678,253
Reassure America Life Insurance Company	17,110,427,798	16,020,968,358	2,500,000	1,086,959,440
Reliance Standard Life Insurance Company	4,618,018,426	4,095,704,480	56,003,113	466,310,833
Royal State National Ins Co Ltd	43,244,757	14,124,129	2,500,000	26,620,625
ReliaStar Life Insurance Company	20,779,617,349	18,675,297,427	2,600,000	2,101,719,922
Safeco Insurance Co of America	3,854,156,105	2,983,350,470	5,000,000	865,805,635
Seabright Insurance Company	883,303,445	591,773,151	3,500,000	288,030,294
Security Benefit Life Insurance Company	10,507,819,159	9,894,979,539	7,000,130	605,839,490
Security Life of Denver Insurance Co.	17,271,318,467	15,751,802,220	2,880,000	1,516,636,247
St Paul Fire & Marine Ins Co	18,414,741,674	12,701,137,921	20,000,000	5,693,603,753
Standard Insurance Company	16,014,089,145	14,874,855,841	423,838,694	715,394,610
Sterling Investors Life Insurance	18,026,871	10,632,506	2,500,000	4,894,365
Stewart Title Guaranty Co	904,228,033	532,427,898	8,500,000	363,300,135
Stonebridge Casualty Insurance Company	275,775,173	185,963,467	8,724,386	81,087,320
Surety Life Insurance Company	12,992,531	601,745	2,500,000	9,890,786
Ticor Title Insurance Co	-	-	-	-
Transamerica Advisors Life Insurance Co	10,050,750,073	9,612,703,534	2,500,000	435,546,539
Transamerica Life Insurance Co	102,715,294,673	97,596,652,446	8,358,440	5,110,283,787
Trans World Assurance Company	345,130,477	273,088,004	2,500,002	69,542,471
Travelers Casualty and Surety Co	14,784,708,655	9,887,488,781	25,000,000	4,897,219,874
Travelers Casualty and Surety Co. of America	4,256,447,550	2,604,372,282	6,480,000	1,645,595,268
Travelers Indemnity Company	20,948,653,374	13,973,387,175	10,790,700	6,964,475,499
Union Security Insurance Co	3,669,704,324	3,213,855,921	5,000,000	450,848,403
United Healthcare Ins Co	15,022,073,890	10,600,438,232	3,000,000	4,418,635,658
United Educators Ins, A Recipro Risk Ret Grp	674,475,222	434,563,320		239,911,902



**FINANCIAL STATEMENT OF LICENSED INSURANCE COMPANIES  
AS OF DECEMBER 31, 2011**

<i>INSURERS</i>	<i>ASSETS</i>	<i>LIABILITIES</i>	<i>CAPITAL</i>	<i>SURPLUS</i>
United Services Auto Association	23,936,143,139	7,018,650,358	-	16,917,492,781
United States Life Insurance Co -- City of NY	23,095,858,402	21,253,589,923	3,961,316	1,838,307,163
United of Omaha Life Insurance Company	15,737,816,555	14,701,742,541	9,000,000	1,027,074,014
USAA Casualty Insurance Co	7,294,937,841	3,724,147,705	4,500,000	3,566,290,136
USAA General Indemnity Co	1,099,552,951	698,238,138	4,500,000	396,814,813
UNUM Life Insur Co of America	18,303,506,089	16,754,721,662	5,000,000	1,543,784,427
Virginia Surety Company, Inc.	970,139,840	683,847,328	5,000,000	281,292,512
Washington National Ins. Co.	5,335,854,005	4,834,971,960	25,036,850	475,845,195
Westchester Fire Ins Co	2,420,497,569	1,315,873,590	5,000,100	1,099,623,879
Western Reserve Life Assur Co of Ohio	8,423,143,363	8,147,945,340	2,500,000	272,698,023
Western-Southern Life Assur Co	11,394,862,743	10,408,003,220	2,500,000	984,359,523
Westport Insurance Corporation	5,656,595,337	3,715,648,361	6,345,000	1,934,601,976
XL Insurance America, Inc.	686,329,437	462,897,769	5,000,000	218,431,668
XL Specialty Insurance Company	412,597,919	248,559,748	5,812,500	158,225,671
Zurich American Insurance Company	28,729,165,335	21,710,385,928	5,000,000	7,013,779,407
<b>TOTAL</b>	<b>2,832,199,674,406</b>	<b>2,628,487,183,422</b>	<b>2,751,118,284</b>	<b>199,725,294,997</b>

**FINANCIAL STATEMENT OF DOMESTIC COMPANIES**  
**as of December 31, 2011**

<b>INSURERS</b>	<b>ASSETS</b>	<b>LIABILITIES</b>	<b>CAPITAL</b>	<b>SURPLUS</b>
Century Insurance Co (Guam), Inc.	20,684,385	12,764,635	10,000,000	(2,080,250)
First Net Insurance Company	16,482,395	6,444,720	2,000,000	8,037,675
GMHP Health Insurance Ltd.	1,236,825	174,984	500,000	561,841
Marianas Captive Group, Inc.	3,777,000	124,458	402,000	3,250,542
Netcare Life and Health Ins Co	20,615,790	18,918,963	2,257,000	(560,173)
Tokio Marine Pacific Ins, Ltd.	97,174,525	52,383,254	10,603,739	34,187,532
Pacific Indemnity Insurance Co	21,683,230	8,067,925	1,000,000	12,615,305
Takecare Health Insurance	30,960,307	19,749,813	11,048,230	162,264
Terrace Guam Ltd., A Captive Ins	757,388	513,329	100,000	144,059
U S Pacific Insurance Company	116,518	-	100,000	16,518
Island Home Insurance Company	24,327,073	10,989,495	2,000,000	11,337,578
<b>TOTAL</b>	<b>237,815,436</b>	<b>130,131,576</b>	<b>40,010,969</b>	<b>67,672,891</b>

**FINANCIAL STATEMENTS OF APPROVED REINSURANCE COMPANIES -in billions  
AS OF DECEMBER 31, 2011**

REINSURANCE COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Allianz Global Risk US Insurance Co	5,922,867,078	2,106,526,714	10,191,489	3,806,148,875
Allianz Globe Corporate & Specialty AG	4,577,717,333	4,641,826,000	24,493,333	(88,602,000)
Allianz SE	96,975,780,000	54,400,062,000	1,165,568,000	41,410,150,000
Everest Reinsurance Company	8,610,624,000	6,288,509,000	10,000,000	2,312,115,000
General Reinsurance Corporation (USA)	14,004,069,590	4,843,697,824	11,000,000	9,149,371,766
General Reinsurance Australia, LTD	867,661,890	609,294,890	-	258,367,000
General Reinsurance Corp -AG-Germany	7,309,036,170	6,203,204,497	37,000,000	1,068,831,673
Hannover Life Reinsurance Co of America	4,296,211,121	4,120,947,561	2,500,000	172,763,560
Munich American Reassurance Co	5,865,733,430	5,047,715,480	6,000,000	812,017,970
Munich Reinsurance America, Inc.	16,096,524,220	11,834,483,238	8,235,771	4,253,805,211
Odyssey Reinsurance Company	7,875,248,483	4,850,538,369	6,982,500	3,017,727,614
Partner Reinsurance Company of the U.S.	4,390,555,424	3,216,962,276	4,800,000	1,168,793,148
Platinum Underwriters Reinsurance, Inc.	1,667,658,509	1,137,743,429	5,000,000	529,915,080
RGA Reinsurance Company	2,106,552,484	1,447,898,010	5,000,000	658,654,474
Scor Global Life SE Singapore Branch	1,437,960,000	1,120,560,000	-	317,400,000
Scor Reinsurance Co (New York)	2,106,552,484	1,447,898,010	5,000,000	653,654,474
Swiss Reinsurance Company, Ltd.	228,120,000,000	196,929,000,000	35,000,000	31,156,000,000

**FINANCIAL STATEMENTS OF APPROVED REINSURANCE COMPANIES -in billions  
AS OF DECEMBER 31, 2011**

REINSURANCE COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
The TOA Reinsurance Company, Ltd	7,075,775,642	5,541,063,390	60,834,651	1,473,877,601
Tokio Marine & Nichido Fire Ins. Co. Ltd.	1,599,149,509	900,050,912	0	699,098,597
Transatlantic Reinsurance Company	13,307,828,581	9,463,996,456	6,041,655	3,837,790,470
Underwriters of Lyod's-London	542,645,219	346,789,368	-	195,855,851
<b>TOTAL</b>	<b>428,833,284,089</b>	<b>324,392,240,710</b>	<b>1,393,455,910</b>	<b>103,057,587,489</b>

**INSURANCE COMPANIES SECURITIES DEPOSIT  
AS OF DECEMBER 31, 2011**

NAME OF COMPANY	AMOUNT OF DEPOSIT	TYPE OF SECURITY
ACA Financial Guaranty	\$50,000	Bank of Hawaii Savings Certificate No. 02340859 Due 06/30/05
Ace Indemnity Insurance Company	\$50,000	Surety Bond#019-031-046, LM Insurance Corporation dated march 3, 2010, due on 06/30/11
AGCS Marine Insurance Company	\$50,000	Hartford Fire Insurance Company surety bond Bond No. 57BSBFW9581 Dated 12/03/10 Due 06/30/11
Admiral life Insurance Company of America	\$100,000	Safekeeping Receipt#245 issued by Standard Federal ABN AMRO US Treasury Bond Cusip#912828HE3 Due 09/30/12
Aetna Life Insurance & Annuity Company	\$50,000	Five (5) U S Treasury Bonds 7.25% Nos 6143-6147 at \$10,000 each Cusip No 912810DWS Due 05/15/16
Affiliated FM Insurance Company	\$50,000	Bond -Travelers as surety Bond# 104961384 Due 06/30/08
Aioi Insurance Company Limited	\$150,000	Union Bank TCD No. 70-845143 Due 01/12/12
Allianz Life Insurance Company of North America	\$50,000	Travelers Casualty & Surety Company TCD No. 103320399 Due 06/30/04
Ambac Assurance Corporation	\$50,000	Citibank NA CTD#300015658 Due 05/10/10
American Bankers Life Assurance Company of Florida	\$50,000	Safeco Insurance Co of America Bond No B5893634 Due 06/30/04
American Contractors Indemnity Company	\$50,000	Bank of Guam TCD No 0401422998 at 5.10% Due 5/23/04
American Family Life Assurance Company	\$60,000	U S Treasury Bonds 7.25% Nos. 912810DWS Cusip No. 912810BZO Due 5/15/16
American Fidelity Life Insurance Company	\$50,000	Citibank NA TCD No. 00300014775 Due 06/19/09
America Fidelity Assurance Company	\$50,000	Bank of Guam Safekeeping Receipt US Treasury Note Cusip# 912828AP5
American General Life Insurance Company	\$50,000	U S Treasury Bond @5.25% Cusip No. 912810FFO State Street Bank & Trust Company of Boston Due 11/15/08
American Heritage Life	\$75,000	U S Treasury Note, a/c 24002 Cusip# 91282AU4, matures on 02/15/13
American Home Assurance	\$50,000	National Union Fire Insurance Company

**INSURANCE COMPANIES SECURITIES DEPOSIT  
AS OF DECEMBER 31, 2011**

NAME OF COMPANY	AMOUNT OF DEPOSIT	TYPE OF SECURITY
Company		Bond No. 12496 Due 6/30/04
American Income Life Insurance Company	\$50,000	Safeco Insurance Company surety bond Bond No. 4202827 Dated 06/14/11 Due 06/30/12
American International Assurance Co of (Bermuda) Limited	\$173,138	Citibank NA TCD No.5201565 at 4.0% Due 12/27/99 (automatic renewal provision)
American International Life Assurance Company	\$67,201	Citibank NA TCD No 3000008309 Due 07/01/10
American Modern Home Insurance Company	\$50,000	Safeco Insurance Co of America Bond No. 6170879. Due 06/30/04
American National Insurance Company	\$50,000	Citibank NA TCD No.110001389 Due 09/27/09
American National Life Insurance Company of Texas	\$50,000	Citibank NA TCD No. 110001621 Due 09/21/12
American-Amicable Life Insurance Company of Texas	\$89,661	Citibank NA TCD No.190000031 Due 12/01/09
American Security Insurance Co	\$50,000	US Treasury Note Safekeeping Receipt # 9128277F3, matures on 08/01/05
Annuity & Life Reassurance America, Inc. (f/k/a Capital Bankers Life Insurance Company	\$68,607	Citibank NA TCD No 504913004 Due 4/23/08
American Public Life Insurance Co	\$50,000	U S Treasury Note, Safekeeping Recp#508802-00 Cusip#: 912828AP5, matures on 08/22/07
Argonaut Insurance Company	\$60,000	Citibank, NA TCD No 110001729 Due 11/13/08 (automatic renewal)
Atlantic Southern Insurance	\$72,547	Citizens Security Bank, TCD No050003161 due 01/11/08, auto renewal
Balboa Insurance Company	\$50,000	Five (5) U S Treasury Bond Nos 4216F, 4217H, 4218J, 4219K & 4220L 9.125% at \$10,000 each Due 05/15/09 Cusip No 9128810CG1
Balboa Life Insurance Company	\$55,000	Five (5) U S Treasury Bond Nos 6170L, 6171A, 6162B, 6173C & 6174D, at 8.75% at \$10,000 each. Due 11/15/08 Cusip No 9128106E6
Berkeley Insurance Company	\$75,000	U.S. Treasury Bond Cusip No. 912828CT5 Dated 08/16/04 Maturity 08/15/14
Best Life & Health Insurance	\$50,000	Travelers Casualty & Surety Co of

**INSURANCE COMPANIES SECURITIES DEPOSIT  
AS OF DECEMBER 31, 2011**

NAME OF COMPANY	AMOUNT OF DEPOSIT	TYPE OF SECURITY
		America Bond No. 086S103391009
		Due 06/30/03
Bond Safeguard Insurance Co	\$50,000	surety by Pacific Indemnity Insurance
		Bond# 101301A01, fr 07/30/07 to 06/30/08
Canada Life Assurance Company	\$100,000	Safekeeping Receipt-Bank of New York
		Cusip912827521, Due on 12/15/10
	\$57,000	Safeco Insurance Company of America
		Bond No. 5945581/TM00 Due 2/15/10
Capital Markets Assurance Corporation	\$50,000	Citibank NA TCD 300013086 Due 1/07/07
Central States Health & Life Co of Omaha	\$50,000	First Hawaiian Bank TCD No. 7003-51907
		Due 05/21/04 (automatic renewal provision)
Central States Indemnity Company of Omaha	\$50,000	First Hawaiian Bank TCD No. 7003-519606
		Due 05/22/04 (automatic renewal provision)
Centurion Life Insurance Company	\$50,000	Bank of Hawaii TCD No. 6148281
		Due 7/2/08
Centurion Casualty Company	\$50,000	Bank of Hawaii TCD No 111287
		Due 10/31/07
Century Insurance Company Limited	\$50,000	Bank of Guam TCD No. 0402-161646
		Due 09/17/03 (automatic renewal provision)
Chung-Kuo Insurance Company Ltd	\$150,000	First Commercial Bank TCD No. 02035
		Due 09/27/04
Citicorp Life Insurance Limited	\$194,560	Citibank NA TCD No 110000714
		Due 08/10/09
Colorado Bankers Life Insurance Co	\$50,000	U S Treasury Notes, JP Morgan Chase
		CU# 9128280C1, matures on 11/15/2014
Connecticut General Life Insurance Company	\$50,000	Surety Bond#003772329, Travelers & Casualty,
		suret, dated 06/01/11.
Conseco Insurance	\$50,000	#300023839, Citibank Time Deposit
		Due on 07/06/09
Conseco Life Insurance Company	\$50,000	Citibank NA TCD No 120000270
		Due 04/13/09
Continental Assurance Company	\$50,000	Bank of Hawaii TCD No 6072954
		Due 05/10/05 (Auto Renewal)
Continental Insurance Company	\$50,000	First Insurance Company of Hawaii, Ltd.
		Bond No. HS 52-48068N Due 06/30/05
Cumberland Casualty & Surety Co	\$50,000	TCD No. Bank of Guam TCD No. 0407-30
		9454 Due 08/27/09 (Auto Renewal)

**INSURANCE COMPANIES SECURITIES DEPOSIT  
AS OF DECEMBER 31, 2011**

NAME OF COMPANY	AMOUNT OF DEPOSIT	TYPE OF SECURITY
Cumis Insurance Society	\$50,000	US Treasury Note, Cusip# 9121810DX3 matures on 11/15/2016
Delaware American Life Insurance Co	\$71,771	Citibank NA TCD No 110001362 Due 03/22/10
Discover Property & Casualty Insurance Company	\$50,000	Safeco Insurance Company Bond No. 6127582 Due 6/30/06
Doctors' Company An Interinsurance Exchange The	\$50,000	Travelers Casualty and Surety Company of America Bond No.103890736 Due 6/30/11
Dongbu Insurance Company Ltd	\$100,000	Bank of Hawaii TCD No. 02337455 Due 12/11/05 (Auto Renewal)
	\$50,000	Bank of Hawaii TCD No. 062325792 Due 05/21/05 (Auto Renewal)
Endurance Reinsurance Corporation of America	\$50,000	Bond#101654-A-01, Pacific indemnity-surety dated 04/02/10, due on 06/30/11
5 Star Life Insurance Company	\$52,271	Bank of Guam, TCD No0401-428340 due on 05/28/08, auto renewal
Factory Mutual Insurance Company	\$50,000	Surety Bond-surety by Travelers Casualty Bond # 10496386, from 06/30/07-06/30/08
Federal Insurance Company	\$50,000	Continental Insurance Company Bond No. 159239277 Due 6/30/05 (Auto Renewal)
FFG Insurance Company	\$50,000	First Hawaiian Bank TCD No. 7003-519521 Due 01/25/04
Fidelity & Deposit Company of Maryland	\$50,000	Travelers Casualty & Surety Company Bond No. 08/S103598907BCA Due 06/30/05
Financial Security Assurance Inc.	\$50,000	Bank of Guam TCD# 6925 Due on 10/25/04 (automatic renewal)
First American Title Insurance Company	\$60,000	Twelve (12) State of California Water Resources Development Bonds Series L, Nos. L12079 to L12090, 4.80% at PV 60,000, Due 08/01/08
First Fire and Casualty Insurance of Hawaii Inc	\$50,000	Continental Insurance Company Bond No. 2237068 Due 6/30/04
First Indemnity Insurance of Hawaii Inc	\$50,000	Continental Insurance Company Bond No. 142225044E Due 6/30/04
First Insurance Company of Hawaii Ltd	\$50,000	Continental Insurance Company Bond No. 2237066R Due 6/30/04
First Liberty Insurance Co	\$50,000	Ins Company Bond #5917904, 06/30/06 Safeco Insurance Co of America



**INSURANCE COMPANIES SECURITIES DEPOSIT  
AS OF DECEMBER 31, 2011**

NAME OF COMPANY	AMOUNT OF DEPOSIT	TYPE OF SECURITY
First Net Insurance Company	\$50,549	Citizens Security Bank, TCD0500-003213 due 08/31/06
Union Security Insurance Company FKA: Fortis Benefits Inc.	\$50,000	Ten (10) U S Treasury Bond No. 2969K, 2970L, 2971A, 2973C, 2974D 2975E, 2976F, 2977H, 2978J, 2978B. 91/8% @ \$5,000 Due 5/15/09
General Insurance Company of America	\$50,000	Safeco Insurance Company of America Bond No. 2439749 Due 6/30/04
Globe Life & Accident Insurance Company	\$50,000	Citibank NA TCD No. 110001435 Due 06/05/09
GMHP Health Insurance Ltd	\$99,938	Citibank NA TCD No.30567705 Due 08/10/09
Golden Rule Insurance Company	\$50,000	Fidelity & Deposit Company of Maryland Bond No. 08630307 Due 6/30/03
Government Personnel Mutual Life Insurance Company	\$51,344	Citibank NA TCD No. 000-300016697 Due 02/01/06
Great American Insurance Company	\$50,000	Bank of Guam TCD Dated 12/29/11 Maturity 12/28/12
Great American Insurance Company	\$50,000	Insurance Company of North America Bond No. 1008983 Due 6/30/03
Great American Life Insurance Company	\$50,000	LM Insurance Corporation Bond No. 14-005-509 Due 6/30/03
Great-West Life & Annuity Insurance Company	\$50,000	Seaboard Surety Company Bond No. 340321 Due 6/30/05
Greenwich Insurance Company	\$50,000	Citibank, TCD #6000000189, dated 02/14/11 maturity date: 02/14/12
Gulf Insurance Company	\$50,000	Continental Insurance Company Bond No.100568A01. Due 06/30/05
Hartford Life and Accident Insurance Company	\$50,000	Travelers Casualty and Surety Company Bond No.005 100064567 BCA Due 6/30/07
Individual Assurance Co Life Health and Accident	\$52,568	Bank of Guam TCD No. 0401-369608 Due 12/22/03
Insurance Company of North America	\$50,000	Travelers Casualty & Surety Company Bond No.Q44S103081283 Due 6/30/04
International Fidelity Insurance Company	\$50,000	US Bank Safekeeping Receipt, Cusip#912828JR2 a/c 2556001785, dated 06/14/10, due date 11/15/18
Jefferson Pilot Financial Insurance Company	\$50,000	Travelers Casualty and Surety Company of America Bond No. 25S101091600 Due 6/30/04

**INSURANCE COMPANIES SECURITIES DEPOSIT  
AS OF DECEMBER 31, 2011**

NAME OF COMPANY	AMOUNT OF DEPOSIT	TYPE OF SECURITY
Jefferson-Pilot Life Insurance Company	\$50,000	Travelers Casualty and Surety Company of America Bond No.25S103218146. Due 06/30/04
John Alden Life Insurance Co	\$135,357	Citibank N/A TCD No. 5201872 Due 06/30/09
John Hancock Life Insurance	\$50,000	Travelers Casualty and Surety Company of American Bond No.103526537 Due 6/30/04
Knights of Columbus	\$50,000	Travelers Casualty and Surety Company Bond No 007S100000039BCA, Due 6/30/06
LM Insurance Co	\$50,000	Safeco Insurance Company of America Bond No 5917902, 06/30/06
Lexon Insurance Company	\$50,000	Bond-surety by Pacific Indemnity Ins Bond# 101300A01, fr 06/30/07 to 06/30/08
Liberty Insurance Corporation	\$50,000	Safeco Insurance Company of America Bond No. 5917903 Due 6/30/06
Liberty National Life Insurance Company	\$50,000	Citibank, N.A. TCD No 110001354 Due 04/10/09
Lincoln Benefit Life Company	\$50,000	Bank of Hawaii TCD No 2386688 Due 01/11/05 (auto renewal)
Lincoln National Life Insurance Company	\$50,000	Safeco Insurance Company of America Bond No. 5929150 Due 06/30/04
Lumbermens Mutual Casualty Company	\$50,000	Safeco Insurance Company of America Bond No. 5772499 Due 6/30/04
Madison National Life Insurance Company, Inc.	\$50,000	Travelers Casualty & Surety Company Continuation of company's Bond#104202801 Due on 06/30/07
MBIA Insurance Corporation	\$60,000	Citibank NA TCD No. 000300013094 Due 1/7/07
Merrill Lynch Life Insurance Company	\$50,000	Five (5) U.S. Treasury Bond Nos 2914 to 2918 10.75% at \$10,000 each Due 04/30/12 Cusip No 912810DC9 (automatic renewal provision)
Metropolitan Life Insurance Company	\$50,000	Bank Pacific Savings Certificate Cert#0011001193, Due 07/13/07
Midland National Life Insurance Company	\$100,000	Terminal Railroad Assn of St Louis Refunding & Improvement Mortgage 4% Bond No RU00773 Series C Due 07/01/19
Minnesota Life Insurance Company	\$50,000	First Hawaiiin Bank TCD No. 7002-598130 Due 06/24/03 (automatic renewal)

**INSURANCE COMPANIES SECURITIES DEPOSIT  
AS OF DECEMBER 31, 2011**

NAME OF COMPANY	AMOUNT OF DEPOSIT	TYPE OF SECURITY
Monumental Life Insurance Company	\$60,000	Citicorp Trust Co of Maryland Safekeeping Receipt of US Treasury Bond Cusip 9128275 G3. Due 05/15/09
MONY Life Insurance Company	\$60,000	Citibank NA TCD No 110001036 Due 12/13/07
Mortgage Guaranty Insurance Corporation	\$50,000	First Hawaiian Bank TCD No.4.20% Due 03/26/09
National Health Insurance Company	\$50,000	Citibank NA TCD No 303429004 Due 5/13/03 (automatic renewal provision)
National Travelers Life Ins Co	\$50,000	Bank of Guam, TCD 0401-430547 dated 01/16/04, auto renewal
National Union Fire Insurance Company of Pittsburgh PA	\$50,000	New Hampshire Insurance Company Bond. Due 06/30/04
National Western Life Insurance Company	\$50,000	Citibank NA TCD No 110001656 Due 10/09/07
Nationwide Life Insurance Company	\$50,000	Citibank NA TCD No. 110001281 Due 02/21/10
Netcare Life and Health Insurance Company	\$124,933	Citizens Security Bank TCD No.0500-001665 Due 04/06/04
New Hampshire Insurance Company	\$50,000	American Home Assurance Company Bond Due 06/30/04
Nipponkoa Insurance Co. Ltd	\$150,000	First Hawaiian Bank TCD No. 70-35-918542 Due 03/12/03 (automatic renewal)
New York Life Insurance Company	\$60,000	JP Morgan Safekeeping Receipt US Treasury Notes 4.625 #912828FS4, due 08/31/11
New York Life Insurance Company and Annuity Corporation	\$60,000	JP Morgan Safekeeping Receipt US Treasury Notes 4.625 #912828FS4, due 08/31/11
North Coast Life Insurance Company	\$50,460	Bank of Guam Certificate of Deposit, CD#0401-432007, due on 04/08/08
Occidental Life Insurance Company of North Carolina	\$50,000	Citibank NA TCD No 110001419 Due 05/22/09
Old Republic Insurance Company	\$50,000	Fidelity and Deposit Company of Maryland Bond No. LPM 30159383. Due 06/30/06
Old Republic National Title Insurance Company	\$50,000	Fidelity and Deposit Company of Maryland Bond No. LPM 0007566 Due 6/30/06

**INSURANCE COMPANIES SECURITIES DEPOSIT  
AS OF DECEMBER 31, 2011**

NAME OF COMPANY	AMOUNT OF DEPOSIT	TYPE OF SECURITY
Pacific Guardian Life Insurance Co	\$100,000	First Hawaiian Bank TCD No 429250 Due 09/13/03 (automatic renewal)
Pacificare Health Insurance Company of Micronesia Inc	\$52,250	Bank of Guam TCD No. 0402-158682 Due 04/30/04
Pacificare Life Assurance Company (f/k/a FHP Life Insurance Company)	\$50,000	Safeco Insurance Company Bond Bond#6135882, due 06/30/05
Pacific Indemnity Insurance Company	\$100,000	Bank of Guam TCD No 429167 Due 09/10/03 (automatic renewal provision)
Pioneer Life Insurance Company	\$126,974	Citizens Security Bank, TCD 0500-1033 due 04/26/04, auto renewal
PMI Mortgage Insurance Company	\$50,000	Bank of Hawaii TCD No. 70002323. Due 03/17/04
Primerica Life Insurance Company	\$69,362	Citibank NA TCD No 300016611 Due 1/23/07
Protective Life Insurance Company	\$50,000	Bank of Hawaii TCD No 6235782 at 6.0% Due 04/05/05
Pruco Life Insurance Company	\$50,000	St Paul Fire & Marine Insurance Company Bond No 400JX5903 Due 06/30/04
Prudential Insurance Company of America	\$50,000	St Paul Fire & Marine Insurance Company Bond No 400JU2198 Due 06/30/04
Radian Guaranty Inc (f/k/a Commonwealth Mortgage Assurance Company)	\$50,000	State of Washington Motor Vehicle Fuel Tax General Obligation Refunding Bond No. N183 Cusip No. 939741LS1 Due 09/01/09
Royal State National Insurance Company Limited	\$50,000	Bank of Hawaii TCD No. 800020159-1 Due 01/18/04
Royal Indemnity Company	\$51,000	Safekeeping Receipt by JP Morgan Cusip # 912828ED8, 02/05/08
Safeco Insurance Company of America	\$50,000	General Insurance Company of America Bond No. 2059760 Due 06/30/04
Seaboard Surety Company	\$50,000	Safeco Insurance Company of America Bond No. 6127584 Due 06/30/05
Security Connecticut Ins. Co	\$52,750	Bank of Guam, TCD 0401-393306 due on 02/10/04, auto renewal
Security Benefit Life Insurance Company	\$50,000	St Paul Fire & Marine Insurance Company Bond No 400JM9724 Due 06/30/07

**INSURANCE COMPANIES SECURITIES DEPOSIT  
AS OF DECEMBER 31, 2011**

NAME OF COMPANY	AMOUNT OF DEPOSIT	TYPE OF SECURITY
Security Financial Life Insurance Company	\$50,000	Bank of Hawaii TCD No. 348400 Due 08/02/04
Security Life of Denver Insurance co.	\$50,000	US Treasury Notes CUSIP# 912828BA7, due 05/15/13
Southwestern Life Insurance Company	\$90,126	Citibank NA TCD No 308102002 Due 11/14/06
St Paul Fire and Marine Insurance Company	\$50,000	Safeco Insurance Company of America Bond No. 6127581 Due 06/30/05
Standard Insurance Company	\$50,000	Bank of Guam TCD No 0401-408977 Due 09/27/09
Sterling Investors Life Insurance Company	\$50,000	Bank of Hawaii TCD 6838-000446 Dated, 11/30/07
Stewart Title Guaranty Company	\$50,000	SAFECO Insurance Company of America Bond No. 5718728 Due 06/30/04
Stonebridge Casualty Insurance Company	\$50,000	Safeco Ins. Company surety bond Bond. No. 285038836 Dated 10/14/11 Due 06/30/12
Surety Life Insurance Company	\$50,000	Citibank NA TCD No 300010052 Due 11/14/07
TIG Premier Insurance	\$50,000	Travelers and Casualty, ins company Bond #103695189, due 06/30/04
Terrace Guam Limited	\$250,000	Bank of Hawaii Irrevocable Letter of Credit No. 5081463
Ticor Title Insurance Company	\$50,000	Citibank NA TCD No 523993 Due 11/19/07
Tokio Marine & Fire Insurance Company Limited	\$150,000	First Hawaiian Bank TCD No. 7035-893162 Due 01/25/07
Trans World Assurance Company	\$50,000	Citibank NA TCD No. 00300014783 Due 06/20/07
Transamerica Assurance Company	\$50,000	Mellon Bank Safekeeping Receipt US Treasury Bond TRAF1507032 5.375% Cusip 912810FP8 Due 02/15/31
Transamerica Life Insurance Co	\$60,000	Six (6) U.S. Treasury Bond Nos 3933 to 3938, 10.75%, \$10,000 each Due 05/15/09
Travelers Casualty and Surety Co	\$50,000	Westchester Fire Insurance Company Bond No. 1003533 Due 06/30/07
Travelers Indemnity Company	\$50,000	Travelers Casua,ty & Surety Company Bond No. 103536688 Due 6/30/05

**INSURANCE COMPANIES SECURITIES DEPOSIT  
AS OF DECEMBER 31, 2011**

NAME OF COMPANY	AMOUNT OF DEPOSIT	TYPE OF SECURITY
Travelers Casualty & Surety Company of America	\$50,000	Surety Bond#105506089, Travelers Casualty & Surety, as surety, dated 10/10/10, due on 06/20/11
Travelers Insurance Company (nka: Metlife Insurance co of Connecti	\$50,000	Travelers Casualty & Surety Company Bond No. 103536689 Due 6/30/04
U.S. Pacic Insurance Company	\$50,000	TCD #450000 3369, due 09/28/05 Citizen Securiry Bank
United Healthcare Insurance Company	\$50,000	Fidelity & Deposit Company of Maryland Bond No. 8512817 Due 6/30/04
United of Omaha Life Insurance Company	\$50,000	Westchester Fire Insurance Company Bond T00300007 Due 06/30/04
United Pacific Insurance Company	\$50,000	Reliance Insurance Company Bond #B2171269, due 06/30/01
United Services Automobile Association	\$70,000	Seven (7) U.S. Treasury Bonds Nos 2500L, 2501A, 2502B, 2503C, 2504D, 2505E, 2506F, 11.75% at \$10,000 each Due 02/15/10
Unum Life Insurance Company of America	\$57,346	Bank of Guam TCD No 0401420751 Due 12/23/03
USAA Casualty Insurance Company	\$50,000	Travelers Casualty & Surety Company of America Bond No. 101038547, 06/30/06
USAA General Indemnity Company	\$50,000	Travelers Casualty & Surety Company of America Bond No. 101038546 Due 6/30/06
Virginia Surety Company	\$100,000	Safekeeping receipt issued by JP Morgan Chase U.S. Treasury Notes CUSIP 912828MP2 Dated 03/21/11 Maturity 02/15/20
Washington National Insurance Co	\$50,000	A/C # 300033613 Citibank TCD Due 08/10/09
Weschester Fire Insurance Co	\$50,000	Travelers Casualty and Surety Bond No. 103360705 due 06/30/05
Westport Insurance Company	\$100,000	Safekeeping receipt #245 issued by Commerce Bank on two US Treasury Notes each for \$50,000.00, #s: 912828ANO and 912828AP5., DUE 11/15/12
Western Reserve Life Assurance Company of Ohio	\$10,000	Safekeeping Receipt US Treasury Notes Cusip No. 9128274V1 Due 11/15/08
	\$40,000	Safekeeping Receipt US Treasury Notes Cusip No. 9128275G3 Due 11/15/08 both from Citibank, NA of New York
Western-Southern Life Assurance	\$50,000	First Hawaiian Bank TCD No

**INSURANCE COMPANIES SECURITIES DEPOSIT  
AS OF DECEMBER 31, 2011**

NAME OF COMPANY	AMOUNT OF DEPOSIT	TYPE OF SECURITY
Company		7003-706684 Due 03/24/05
XL Insurance America, Inc.	\$50,000	Citibank NA TCD NO 110000862 Due 10/15/08
XL Specialty Insurance	\$50,000	Bank of Hawaii, TCD 8000007577 due 07/22/06, auto renewal
Zurich American Insurance Co	\$58,000	Bank of Guam Safekeeping Receipt dated 02/28/13
Zurich Insurance (Guam) Inc	\$100,000	Bank of Hawaii TCD No 6070304 Due 04/14/09
<b>TOTAL</b>	<b>\$10,784,712.99</b>	

SUMMARY OF POLICY EXHIBITS ON ORDINARY LIFE INSURANCE BUSINESS IN GUAM  
DURING THE YEAR ENDED DECEMBER 31, 2011

INSURERS	IN FORCE DECEMBER 31, 2010		ORDINARY ISSUED DURING THE YEAR		CEASED TO BE IN FORCE DURING THE YEAR		IN FORCE DECEMBER 31, 2011	
	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT
Aetna Life Insurance Co	5	10,690	-	-	-	-	5	10,690
Allianz Life Insurance Co of NA	10	768,086	-	-	3	441,901	7	326,185
American-Amicable Life Ins of TX	273	17,169,606	75	5,414,154	29	2,704,935	319	19,878,825
American Family Life Assurance Co	-	-	-	-	-	-	-	-
American Fidelity Assurance Co.	116	8,930,316	-	23,239	9	984,454	107	7,969,101
American Fidelity Life Insurance Co	176	2,687,000	1	15,000	10	251,000	167	2,451,000
American General Life Insurance Co	230	20,914,086	190	6,388,225	201	6,146,512	219	21,155,799
American Interntional Life Assur-NY	-	-	-	-	-	-	-	-
American National Insurance Co	763	59,454,159	-	-	(64)	(8,149,786)	827	67,603,945
American National Life Ins Company of Texas	2	256,216	-	-	(1)	(204,625)	3	460,841
Central States Health & Life Co of Omaha	2	125,000	-	-	-	-	2	125,000
Centurion Life Insurance Co	5	40,000	-	-	-	-	5	40,000
Conseco Insurance Co	-	-	-	-	-	-	-	-
Conseco Life Insurance Co	2,349	289,002,464	-	-	116	10,800,189	2,233	278,202,275
Colorado Bankers Life Ins Co	844	33,885,955	47	1,781,036	138	6,158,926	753	29,508,065
5 Star Life Insurance Co	50	9,200,000	-	-	5	1,150,000	45	8,050,000

SUMMARY OF POLICY EXHIBIT-  
Life



**SUMMARY OF POLICY EXHIBITS ON ORDINARY LIFE INSURANCE BUSINESS IN GUAM  
DURING THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	IN FORCE DECEMBER 31, 2010		ORDINARY ISSUED DURING THE YEAR		CEASED TO BE IN FORCE DURING THE YEAR		IN FORCE DECEMBER 31, 2011	
	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT
Globe Life and Accident Ins Co	-	-	-	-	-	-	-	-
Government Personnel Mutual Life Insurance Company	29	662,432	-	-	-	-	29	662,432
Hartford Life & Accident Ins Co	20,868	3,081,193,628	-	-	-	-	20,868	3,081,193,628
Individual Assurance Co	5,652	526,831,452	33	1,710,000	351	44,249,151	5,334	484,292,301
ING Life Insurance Co	4	60,348	-	-	-	-	4	60,348
John Alden Life Insurance Co	72	12,287,570	-	-	6	1,155,864	66	11,131,706
John Hancock Life Ins (USA)	2,248	583,598,627	20	9,428,177	1,651	474,018,756	617	119,008,048
Knights of Columbus	134	3,319,908	14	1,565,000	6	24,300	142	4,860,608
Liberty National Life Ins Co	297	21,187,037	20	1,878,900	82	5,778,799	235	17,287,138
Lincoln Benefit Life Company	868	189,779,616	28	6,095,074	67	11,640,601	829	184,234,089
Lincoln National Life Ins Co	1,797	332,133,609	183	32,726,785	102	1,071,864	1,878	363,788,530
Merrill Lynch Life Insurance Co	-	-	-	-	-	-	-	-
Metlife Insurance Limited	-	-	-	-	-	-	-	-
Midland National Life Insurance Co	2,975	504,987,445	429	68,737,806	285	44,582,227	3,119	529,143,024
Minnesota Life Insurance Co	4	301,205	4	5,022,000	(6)	(4,610,451)	14	9,933,656
Monumental Life Insurance Co	232	20,004,499	21	4,026,540	29	2,974,125	224	21,056,914

SUMMARY OF POLICY EXHIBITS ON ORDINARY LIFE INSURANCE BUSINESS IN GUAM  
DURING THE YEAR ENDED DECEMBER 31, 2011

INSURERS	IN FORCE DECEMBER 31, 2010		ORDINARY ISSUED DURING THE YEAR		CEASED TO BE IN FORCE DURING THE YEAR		IN FORCE DECEMBER 31, 2011	
	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT
Mony Life Insurance Company	39	1,689,698	-	8,089	1	(73,156)	38	1,770,943
National Western Life Insurance Co	127	9,692,014	-	-	10	(170,707)	117	9,862,721
Nationwide Life Insurance Co	1	59,271	-	-	-	(33)	1	59,304
Netcare life and Health Insurance Co	2,207	143,332,867	-	-	-	-	2,207	143,332,867
New York Life Insurance Company	155	13,825,470	-	50,240	5	(785,760)	150	14,661,470
North Coast Life Insurance Co	95	5,449,730	7	170,000	11	600,527	91	5,019,203
Occidental Life Insurance Company of North Carolina	77	5,156,159	-	-	5	379,765	72	4,776,394
Pacific Guardian Life Ins Co. Ltd	4,049	408,131,947	96	15,377,888	248	26,628,125	3,897	396,881,710
Primerica Life Insurance Co	2,974	710,842,024	225	56,296,726	291	70,325,746	2,908	696,813,004
Protective Life Insurance Co	26	4,922,112	-	-	-	-	26	4,922,112
Pruco Life Insurance Co	417	118,551,836	23	6,089,298	11	514,456	429	124,126,678
Prudential Insurance Co of America	1,119	128,727,347	-	-	64	5,882,842	1,055	122,844,505
Reassure America Life Ins Company of America	248	60,214,387	-	-	-	-	248	60,214,387
ReliaStar Life Insurance Company	306	46,025,962	-	-	-	-	306	46,025,962
Security Benefit Life Insurance Co	37	2,775,061	-	-	5	516,388	32	2,258,673
Security Life Of Denver	3	107,171	-	-	(1)	51,171	4	56,000

SUMMARY OF POLICY EXHIBIT-  
Life

SUMMARY OF POLICY EXHIBITS ON ORDINARY LIFE INSURANCE BUSINESS IN GUAM  
DURING THE YEAR ENDED DECEMBER 31, 2011

INSURERS	IN FORCE DECEMBER 31, 2010		ORDINARY ISSUED DURING THE YEAR		CEASED TO BE IN FORCE DURING THE YEAR		IN FORCE DECEMBER 31, 2011	
	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT
Standard Insurance Company	3	127,507					3	127,507
Sterling Investors Life Ins Co	372	24,272,847	-	-	18	1,018,500	354	23,254,347
Surety Life Insurance Company	1,961	222,698,753	-	-	150	16,814,681	1,811	205,884,072
Transamerica Advisors Life Ins.	15	2,324,721	-	-	2	366,843	13	1,957,878
Transamerica Life Ins Co	1,685	287,664,501	242	50,043,522	107	20,428,104	1,820	317,279,919
Trans World Assurance Company	1,822	23,467,000	5	218,000	71	1,867,000	1,756	21,818,000
Union Security Insurance Co								
United States Life Insurance Co of NEW York	8	829,423	-	-	(5)	(1,171,681)	13	2,001,104
United of Omaha Life Insurance Company	264	14,599,867	1	750,000	11	1,169,373	254	14,180,494
UNUM Life Ins Co of America	2	27,000	-	-	-	-	2	27,000
Washington National Ins Co	717	79,404,856	107	10,645,000	116	11,602,845	708	78,447,011
Western Reserve Life Assurance Company of Ohio	216	40,694,372	8	2,600,274	14	2,083,542	210	41,211,104
Western Southern Life Assurance Company	1	63,222	1	250,654	-	-	2	313,876
<b>Total</b>	<b>58,951</b>	<b>8,074,468,079</b>	<b>1,780</b>	<b>287,311,627</b>	<b>4,153</b>	<b>759,217,313</b>	<b>56,578</b>	<b>7,602,562,393</b>

**NAMES OF FOREIGN INSURANCE COMPANIES  
CLASSES OF INSURANCE AUTHORIZED AND DATE OF ADMISSION  
DECEMBER 31, 2011**

NO	NAME OF COMPANY	CLASSES OF INSURANCE	Admit Dte
1	ACA Financial Guaranty Corporation	Fidelity and Surety	08/04/89
2	ACIG Insurance Company	All Lines Except Life and Title, Reins P&C	4/6/2009
3	Admiral Life Insurance Company of America	Life, Accident and Health	01/19/66
4	Aetna Life Insurance and Annuity Company	Life, and Miscellaneous	08/14/74
5	Aetna Life Insurance Company	Life, Accident and Health	03/09/62
7	AGCS Marine Insurance Company	All Lines Except Title and Reins P&C	77/29/11
8	Allianz Life Insurance Co of North America	Life	05/08/03
9	Ambac Assurance Corporation	Fidelity and Surety	07/25/94
10	American Bankers Life Assurance Co. of Florida	Life, Accident and Health	03/17/97
11	American Contractors Indemnity Company	Fidelity and Surety	09/20/00
12	American Family Life Assurance Company	Life, Accident and Health	12/21/77
13	American Fidelity Life Insurance Company	Life	12/11/74
14	American General Life Insurance Company	Life	01/22/03
15	American Home Assurance Company	All Lines Except Life and Title	09/14/72
16	American International Life Assurance Company	Life, Accident and Health	01/19/68
17	American Life and Casualty Insurance Company	Life, Accident and Health	06/20/85
18	American Modern Home Insurance Company	Fire, Accident, Health, Motor Vehicle and Property Damage Liability	11/11/85
19	American National Insurance Company	Life, Accident and Health	07/01/59
20	American National Insurance Company Company of Texas	Life, Accident and Health	07/01/72
21	American-Amicable Life Insurance Co. of Texas	Life, Accident and Health	03/25/87
22	Amwest Surety Insurance Company	Fidelity and Surety	12/29/87
23	Annuity and Life Reassurance America, Inc. (f/k/a Capital Bankers Life Insurance Co.)	Life	08/25/87
24	<b>Arch Insurance Company</b>	All Lines Except Life and Title	04/08/08
25	Argonaut Insurance Company	All Lines Except Life and Title	04/05/82
26	Atlantic Southern Insurance Company	Life, Accident and Health	03/19/93
27	Balboa Insurance Company	All Lines Except Life and Title	01/29/73
28	Baiboa Life Insurance Company	Life, Accident and Health	04/12/95
29	Beneficial Standard Life Insurance Company	Life, Accident and Health	10/28/77
30	Berkley Insurance Company	All Lines Except Life and Title	12/7/2011
31	Best Life and Health Insurance Company	Life, Accident and Health	04/08/91
32	Capital Markets Assurance Corporation	Fidelity and Surety	01/14/91
33	Central States Health and Life Company	Life, Accident and Health	07/01/94
34	Central States Indemnity Company of Omaha	Accident, Health, Fire, Marine, Property Damage Liability and Miscellaneous	06/01/94
35	Centurion Casualty Company	Miscellaneous	02/01/01
36	Centurion Life Insurance Company	Credit Life	03/19/96
37	Century Insurance Company Limited	Accdnt & Health, Fire, Fidelity, Misc	4/4/2002
38	Chesapeake Life Insurance Company	Life, Accident and Health	07/10/74
39	<b>Chicago Title Insurance Company</b>	Title	08/05/08
40	CIGNA Insurance Company	All lines except Life and Motor Vehicle	07/01/85
41	CIGNA Property and Casualty Insurance Co	All lines except Life and Motor Vehicle	11/08/61
42	College Life Insurance Company of America	Life	05/09/86
43	Commercial Loan Insurance Corporation	Fidelity and Surety	11/23/73
44	Commonwealth Land Title Insurance Company	Title	10/31/1975
45	Combined Insurance Company of America	Life, Accident and Health	01/21/71
46	Connecticut General Life Insurance Company	Life, Accident and Health	11/12/2010
47	Conseco Life Insurance Company	Life	11/03/95
48	Continental Insurance Company	All lines Except Life and Title	06/30/70
49	Cumberland Casualty and Surety Company	Fidelity and Surety	10/08/92
50	Delaware American Life Insurance Company	Life, Accident and Health	08/14/87
51	Discover Property and Casualty Insurance Co.	All lines Except Life and Title	09/26/01

FOREIGN INSURANCE  
COMPANIES

**NAMES OF FOREIGN INSURANCE COMPANIES  
CLASSES OF INSURANCE AUTHORIZED AND DATE OF ADMISSION  
DECEMBER 31, 2011**

NO	NAME OF COMPANY	CLASSES OF INSURANCE	Admit Dte
52	Doctors' Company An Interinsurance Exchange (The)	Miscellaneous and Property Damage Liability	09/10/92
53	Eagle Pacific Insurance Company	Worker's Compensation	05/12/94
54	Endurance Reinsurance Corp of America	Reinsurance P&C, All lines except Life and Title	5/6/2010
55	ERC Life Reinsurance Corporation	Life, Accident and Health	07/26/74
56	5 Star Life Insurance Company	Life, Accident and Health	07/01/01
57	Family Life Insurance Company Inc.	Life, Accident and Health	01/15/85
58	Federal Insurance Company	All lines Except Life and Title	08/18/59
59	FFG Insurance Company	Miscellaneous	02/02/95
60	Fidelity and Deposit Company of Maryland	All lines Except Life and Title	07/07/86
61	<b>Fidelity National Title Company</b>	Title	08/05/08
62	Financial Security Assurance Inc.	Life, Accident and Health	11/30/00
63	Fireman's Fund Insurance Company	Fidelity and Surety	04/27/61
64	First American Title Insurance Company	Title	05/04/65
65	First Colony Life Insurance Company	Life, Accident and Health	12/20/85
66	First Delaware Life Insurance Company	Life	04/27/90
67	First Fire and Casualty Insurance of Hawaii, Inc.	All lines Except Life, Title & Motor Vehicle	01/07/86
68	First Indemnity Insurance of Hawaii, Inc.	All lines Except Life, Title & Motor Vehicle	01/07/86
69	First Insurance Company of Hawaii, Inc.	All lines Except Life, Title & Motor Vehicle	01/07/60
70	First Liberty Insurance Corporation	All lines Except Life and Title	10/03/96
71	First National Life Insurance Company of America	Life	07/01/90
72	Fort Dearborn Life Insurance Co	Accident and Health, Life	8/19/2009
73	Fortis Benefits Insurance Company	Life, Accident and Health and Miscellaneous	09/10/92
74	Fremont Life Insurance Company	Life, Accident and Health	07/26/74
75	General Insurance Company of America	Fidelity and Surety	01/11/80
76	General Security Insurance Company	Fidelity and Surety, Fire, Marine, Miscellaneous, Motor Vehicle, Property Damage Liability and Worker's Comp	09/22/98
77	Globe Life and Accident Insurance Company	Life, Accident and Health	02/16/93
78	Government Personnel Mutual Life Ins Co	Life	02/11/02
79	Great American Life Insurance Company	Life	10/02/82
80	Great American Insurance Company	All lines Except Life and Title	12/29/2011
81	Great-West Life and Annuity Insurance Company	Life, Variable Life, Miscellaneous and Accident and Health	09/23/96
82	Greenwich Insurance Company	All lines Except Life and Title	3/22/2011
83	Gulf Insurance Company	All lines Except Life and Title	09/23/96
84	Hannover Life Reassurance Company of America	Reinsurance -Life	8/24/2010
85	Harbor Insurance Company	All lines Except Life and Title	07/01/59
86	Harco National Insurance Company	All lines Except Life and Title	12/31/96
87	Hartford Life and Accidental Insurance Company	Life, Accident and Health	06/30/93
88	Heritage Indemnity Company	Fire, Miscellaneous, Marine, Motor Vehicle and Property Damage Liability	04/01/94
89	Highlands Insurance Company	Fidelity and Surety	11/04/93
90	Individual Assurance Co., Life Accident & Health	Life, Accident and Health	09/13/84
91	Insurance Company of North Ameica	All lines Except Life and Title	04/26/66
92	International Fidelity Insurance Company	Fidelity and Surety	7/1/2010
93	Jefferson Pilot Financial Insurance Company	Life, Accident, and Health	08/15/91
94	Jefferson Pilot Life Insurance Company	Life, Accident, & Health & Miscellaneous	08/24/99
95	John Alden Life Insurance Company	Life, Accident, and Health	03/14/85
96	John Hancock Life Insurance Company (f/k/a John Hancock Mutual Life Insurance Co)	Life, Accident, and Health	06/09/82
97	John Hancock Variable Life Insurance Company	Life, Variable Life & Annuity & Miscell	03/19/85

FOREIGN INSURANCE  
COMPANIES

**NAMES OF FOREIGN INSURANCE COMPANIES  
CLASSES OF INSURANCE AUTHORIZED AND DATE OF ADMISSION  
DECEMBER 31, 2011**

NO	NAME OF COMPANY	CLASSES OF INSURANCE	Admit Dte
98	Kanawha Insurance Company	Life, Accident and Health	01/06/93
99	Knights of Columbus	Life, Accident and Health	10/15/68
100	Liberty Insurance Corporation	Accident, Health, Fidelity & Surety, Fire, Marine, Miscellaneous, Motor Vehicle, Worker's Compensation and Property Damage Liability	07/01/00
101	Liberty National Life Insurance Company	Life, Accident, and Health	07/14/83
102	Life USA Insurance Company	Life	05/10/93
103	Lincoln Benefit Life Company	Life, Accident and Health, and Variable Life Annuity	03/07/85
104	Lincoln National Life Insurance Company	Life, Accident and Health, Miscellaneous and Variable Life and Annuity	04/13/68
105	LM Insurance Corporation	All Lines Except Life and Title	10/03/96
106	Lumbermens Mutual Casualty Company	Accident, Health, Fire, Marine, Miscellaneous, Motor Vehicle, Property Damage Liability and Worker's Compensation and Title	11/04/93
107	Lyndon Life Insurance Company	Life, Accident and Health	02/20/96
108	Madison National Life Insurance Company	Life, Accident and Health	04/14/04
109	Manufacturers Life Insurance Company USA	Accident and Health, Life	11/09/95
110	Maryland Casualty Company	Property Damage Liability	04/05/89
111	MBIA Insurance Corporation	Fidelity & Surety	03/31/88
112	Metropolitan Life Insurance Company	Life, Accident and Health, Variable Life and Annuity	06/27/06
113	Merrill Lynch Life Insurance Company	Life, Variable Life & Annuity, Accident and Health and Miscellaneous	01/27/86
114	Midland Life Insurance Company	Life	8/5/1997
115	Midland National Life Insurance Company	Life, Accident and Health, Variable Life and Annuity	12/29/77
116	Minnesota Life Insurance Company	Life, Accident and Health, Variable Life and Annuity	07/29/97
117	Monumental Life Insurance Company of New York	Life	06/07/84
118	MONY Life Insurance Company	Life, Accident and Health	05/08/78
119	Mortgage Insurance Company	Miscellaneous	11/24/06
120	<b>NCMIC Insurance Company</b>	All Lines Except Life and Title	07/24/08
121	National Health Insurance Company	Life, Accident and Health	07/06/87
122	National Travelers Life Company	Life, Accident and Health	04/02/62
123	National Union Fire Insurance Company of Pittsburgh, PA	All Lines Except Life and Title	07/01/59
124	National Western Life Insurance Company	Life, Accident and Health	02/08/77
125	Nations Title Insurance Company	Title	10/07/94
126	Nationwide Life Insurance Company	Life and Variable Life and Annuity	04/05/00
127	New Hampshire Insurance Company	All Lines Except Life and Title	07/01/76
128	New York Life Insurance & Annuity Company	Life, Accident and Health and Annuity	12/22/06
129	New York Life Insurance Company	Life, Accident and Health and Annuity	11/24/06
130	North Coast Life Insurance Company	Life and Variable Life and Annuity	05/22/85
131	Occidental Life Insurance Company of North Carolina	Life, Accident, and Health	11/03/83
132	Old Republic Insurance Company	All Lines Except Life, Title & Miscellaneous	03/16/76
133	Old Republic National Title Insurance Company	Title	01/26/00
134	PMI Mortgage Insurance company	Fidelity and Surety	06/11/03
135	Pacific Guardian Life Insurance Company Limited	Life, Accident and Health	08/07/85
136	Pacificare Life Assurance Company (kna: Take- Care Insurance Company)	Life, Accident and Health	12/23/73
137	Pioneer Life Insurance Company of Illinois	Life, Accident and Health and Property	04/09/85

FOREIGN INSURANCE  
COMPANIES

**NAMES OF FOREIGN INSURANCE COMPANIES  
CLASSES OF INSURANCE AUTHORIZED AND DATE OF ADMISSION  
DECEMBER 31, 2011**

NO	NAME OF COMPANY	CLASSES OF INSURANCE	Admit Dte
		Damage and Liability	
138	Platinum Underwriters Reinsurance, Inc.	Reinsurance - P&C	7/1/2010
139	Primerica Life Insurance Company	Life, Accident and Health	08/07/85
140	Protective Life Insurance Company	Life, Accident and Health	08/29/86
141	Provident Mutual Life Insurance Co of Philadelphia	Life, Accident and Health	03/29/89
142	Pruco Life Insurance Company	Life	08/29/86
143	Prudential Insurance Company of America	Life, Accident & Health, Miscellaneous and Variable Life and Annuity	04/23/71
144	RGA Reinsurance Company	Reinsurance-Life	07/30/10
145	Radian Guaranty	Fidelity & Surety	11/21/97
146	Reliance Insurance Company	All Lines Except Life and Title	12/09/80
147	Reliance National Indemnity Company	All Lines Except Life and Title	07/29/76
148	<b>Reliance Standard Life Insurance Company</b>	Life, Accident and Health, Reinsurance	11/08/08
149	Royal Indemnity Company	All Lines Except Life and Title	04/27/60
150	Royal Maccabees Life Insurance Company	Life, Accident and Health	03/10/93
151	Royal State National Insurance Company, Limited	Life, Accident and Health and Property Workers Compensation	12/07/89
152	Safeco Insurance Company of America	Fidelity and Surety	01/29/73
153	Seaboard Surety Company of New York	All Lines Except Life and Title	05/25/70
154	Security Benefit Life Insurance Company	Life, Accident and Health	10/06/92
155	Security Financial Life Insurance Company	Life, Accident and Health	10/05/00
156	Security Life of Denver Insurance Company	Life, Accident and Health, Variable Life	05/17/06
157	Sea Bright Insurance Company	All Lines Except Life and Title	3/24/2010
158	Security-Connecticut Life Insurance Company	Life	10/20/89
159	Southwestern Life Insurance Company	Life	11/22/89
160	Standard Insurance Company	Life, Accident and Health	04/01/97
161	Standard Life Insurance Company of Indiana	Life	08/25/59
162	St.Paul Fire and Marine Insurance Company	All Lines Except Life and Title	01/07/67
163	Sterling Investors Life Insurance Company	Life, Accident and Health	09/13/03
164	Stewart Title Guaranty Company	Title	01/13/93
165	Stonebridge Casualty Insurance Company	Miscellaneous	12/5/2011
166	Sunset Life Insurance Company of America	Life, Accident and Health	08/28/90
167	Surety Life Insurance Company	Life, Accident and Health and Variable Life and Annuity	10/12/61
168	Ticor Title Insurance Company	Title	02/09/66
169	TIG Insurance Company	All Lines Except Life and Title	09/02/75
170	TIG Premier Insurance Company	Fidelity & Surety, Marine & Motor Vehicle	03/12/69
171	Trans World Assurance Company	Life	01/25/72
172	Transamerica Assurance Company	Life, Accident and Health	04/01/81
173	Transamerica Life Insurance Company (f/k/a PFL Insurance Company)	Life, Variable Life and Annuity	09/21/70
174	Travelers Casualty and Surety Co of America	Reinsurance P&C, All lines except for Title, Life and Accident and Health	10/26/2010
175	Travelers Casualty and Surety Company	All Lines Except Life and Title	07/01/59
176	Travelers Indemnity Company	All Lines Except Life and Title	11/02/71
177	Travelers Insurance Company	Life, Accident, Health and Worker's Comp, Misc, Prop Damage & Liab and Variable Life and annuity	11/29/91
178	United Healthcare Insurance Company	Life, Accident, and Health	09/09/97
179	United of Omaha Life Insurance Company	Life, Accident and Health and Variable Life and Annuity	07/27/60
180	United Pacific Insurance Company	All Lines Except Life and Title	12/09/80
181	United Services Automobile Association	All Lines Except Life and Title	09/25/59
182	United Services Life Insurance Company	Life, Accident and Health	09/09/59

FOREIGN INSURANCE  
COMPANIES

**NAMES OF FOREIGN INSURANCE COMPANIES  
CLASSES OF INSURANCE AUTHORIZED AND DATE OF ADMISSION  
DECEMBER 31, 2011**

NO	NAME OF COMPANY	CLASSES OF INSURANCE	Admit Dte
183	United States Fidelity and Guaranty Company	All Lines Except Life and Title	07/25/94
184	United States Life Insurance Company	Life, Accident and Health	09/09/59
185	UNUM Life Insurance Company of America	Life, Accident and Health	12/28/99
186	USAA Casualty Insurance Company	Accident and Health, Fire, & Motor Vehicle	07/01/96
187	USAA General Indemnity Company	Accident and Health, Marine, Fire and Motor Vehicle	07/01/96
188	Virginia Surety Co.	All Lines Except Life and Title	3/29/2011
189	Voyager Property & Casualty Insurance Co	All Lines Except Life and Title	01/08/90
190	Wabash Life Insurance Company	Accident and Health	04/13/64
191	Washington National Insurance Company	Accident and Health, Life	07/01/74
192	Westchester Fire Insurance Company	All Lines Except Life and Title	07/09/92
193	Western General Insurance Company	Miscellaneous	01/02/91
194	Western Reserve Life Assurance Company of Ohio	Life, Accident and Health, Variable Life and Miscellaneous	04/30/97
195	Western-Southern Life Assurance Company	Life and Variable Life and Annuity	05/05/00
196	Westport Insurance Corporation	All Lines Except Life and Title	05/19/00
197	Winterthur International America Insurance	All Lines Except Life, Title and Property Damage and Liability	07/01/00
198	XL Specialty Insurance Company+B30	All Lines Except Life and Title	11/18/94
199	Zurich American Insurance Company	Fidelity and Surety	11/07/03



**NAMES OF DOMESTIC INSURANCE COMPANIES**  
**CLASSES OF INSURANCE AUTHORIZED AND DATE OF ADMISSION**  
**DECEMBER 31, 2011**

NO	INSURANCE COMPANY	CLASSES OF INSURANCE	DATE ADMITTED
1	Century Insurance Co (Guam), Inc.	All Lines Except Life and Title	07/31/98
2	First Net Insurance Company	Accident and Health	06/30/92
3	GMHP Health Insurance Ltd.	Life, Accident and Health	04/02/98
4	Marianas Captive Group, Inc.	All Lines Except Life and Title	03/18/98
5	Netcare Life and Health Ins Co	All Lines Except Life and Title	11/09/92
6	Tokio Marine Pacific Ins, Ltd.	Accident and Health	05/25/00
7	Pacific Indemnity Insurance Co	Workers Compensation	10/01/96
8	Takecare Health Insurance	A/H, Fire, Marine, Surety, Misc	09/29/04
9	Terrace Guam Ltd., A Captive Ins	All Lines Except Life and Title	12/28/84
10	U S Pacific Insurance Company	All Lines Except Life and Title	9/29/2004
11	Island Home Insurance Company	All Lines Except Life and Title	12/28/84

**NAMES OF ALIEN INSURANCE COMPANIES  
CLASSES OF INSURANCE AUTHORIZED AND DATE OF ADMISSION  
DECEMBER 31, 2011**

NO	NAME OF COMPANY	CLASSES OF INSURANCE	DATE ADMITTED
1	American International Assurance Company (Bermuda) Limited	Life, Accident and Health	01/02/91
2	Canada Life Assurance Company	Life	01/28/99
3	Chung-Kuo Insurance Company Limited	All Lines Except Life and Title	04/13/72
4	Citicorp Life Insurance Limited	Life, Accident and Health	08/31/98
5	Crown Life Insurance Company	Life, Accident and Health	10/14/80
6	AIOI Insurance Co., Ltd,	All Lines Except Life and Title	01/16/91
7	Dongbu Insurance Company Limited	All Lines Except Life and Title	04/16/74
8	Glencoe Insurance Company Limited	Fire, Accident, Health, Property Damage Liability	11/20/97
9	Manufacturers Life Insurance Company	Life	03/22/85
10	Mitsui Marine and Fire Insurance Company Ltd.	All Lines Except Life and Title	08/14/74
11	Munchener Rucversicherungs/Gesellschaft	Reinsurance and PC	11/18/09
12	Nauru Insurance Corporation	All Lines Except Life and Title	05/12/85
13	Nipponkoa Insurance Co. Ltd.	All Lines Except Life and Title	03/25/91
14	Sumitomo Marine and Fire Insurance Co. Limited	All Lines Except Life and Title	12/26/90
15	Tokio Marine & Nichido Fire Ins Co., Ltd.	All Lines Except Life and Title	03/05/69
16	Zurich International (Bermuda) Ltd	Reinsurance	07/01/03
17	Malayan Insurance	Reinsurance	10/08/04
18	Allianz Aktiengesellschaft	Reinsurance	02/18/90

NAMES AND ADDRESSES OF ALL INSURANCE COMPANIES & GENERAL AGENTS  
 LICENSED TO TRANSACT INSURANCE BUSINESS IN GUAM  
 AS OF DECEMBER 31, 2011

NAME AND HOME ADDRESS OF INSURANCE COMPANY	NAME AND ADDRESS OF GENERAL AGENT
ACA Financial Guaranty Corporation 140 Broadway 47th Floor New York, NY 10005	Moylan's Insurance Underwriters Inc 101 Agana Shopping Center Hagatna GU 96910
ACIG Insurance Company 12222 Merritt Drive Suite 1660, Dallas, TX 75251	Takagi & Associates Suite 200, Flame Tree Plaza 540 Pale San Vitores Road Tumon, Guam 96913
Aetna Life Insurance Company 151 Farmington Avenue Hartford CT 06156	Mark S. Smith 800 South Marine Drive, Ste. 14 Tamuning GU 96911
AIOI Insurance Company Limited 1-28-1, Ebisu, Shibuya-ku Tokyo, Japan	Takagi & Associates Suite 200, Flame Tree Plaza 540 Pale San Vitores Road Tumon, Guam 96913
AGCS Marine Insurance Company 225 W Washington Street, Ste 2000 Chicago, IL 60606	Moylan's Insurance Underwriters Inc 101 Agana Shopping Center Hagatna GU 96910
Allianz Global Risks US Insurance Company 2350 Empire Blvd Burbank, CA 91504	No General Agent
Allianz Life Insurance Co of North America 5701 Golden Hills Drive Minneapolis, MN 55416	Pioneer Pacific Fin Serv of Guam 267 South Marine Drive UIU Building Suite F Tamuning, Guam 96913
American-Amicable Life Insurance Co of Texas 425 Austin Avenue Waco, Texas 76701	Citadel Trading Corporation 46 Anaco Lane Nimitz Hill Estate Piti, Guam 96910
AMBAC Assurance Corporation One State Street Plaza New York, NY 10004	Moylan's Insurance Underwriters Inc 102 Julale Center, 424 West O'Brien Drive Hagatna, Guam 96910
American Contractors Indemnity Company 9841 Airport Blvd 9th Floor Los Angeles, CA 90045	Takagi & Associates Suite 200, Flame Tree Plaza 540 Pale San Vitores Road Tumon, Guam 96913
American Contractors Indemnity Company 9841 Airport Blvd 9th Floor Los Angeles, CA 90045	Cassidy's Associated Insurers Inc 376 West O'Brien Drive Hagatna, Guam 96910  Jeffrey B Hall 456 West O'Brien Drive Suite 102-D Hagatna, Guam 96910
American Income Life Insurance Company 1200 Wooded Acres Waco, Tx 76712	Lucianne ZP Pukahi 306 Oasis Apt. Kina Ct Rd Barrigada, Guam 96913
American Family Life Assurance Company 1932 Wynnton Road Columbus, GA 31999	Pioneer Pacific Financial Services Inc of Guam 235 Chalan Machaute, Suite 4 Maite, Guam 96910

NAMES AND ADDRESSES OF ALL INSURANCE COMPANIES & GENERAL AGENTS  
 LICENSED TO TRANSACT INSURANCE BUSINESS IN GUAM  
 AS OF DECEMBER 31, 2011

NAME AND HOME ADDRESS OF INSURANCE COMPANY	NAME AND ADDRESS OF GENERAL AGENT
American Fidelity Life Insurance Company 4060 Barrancas Avenue Pensacola, FL 32507	Dale Donovan 1270 N Marine Drive Suite 101, PMB 603 Tamuning, Guam 96913
American General Life Insurance Co 2727-A Allen Parkway Houston, TX 77019	First Command Financial Services, Inc. Route 10 & 23 Hong's Building Suite 5 Mangilao, Guam 96913  Paul D Cruz Route 10 & 23, Hong's Bldg Ste 5 Mangilao, Guam 96913  Citbank, N.A. 402 East Marine Drive Hagatna, Guam 96910
American Home Assurance Company 70 Pine Street New York, NY 10270	Calvo's Insurance Underwriter's, Inc. Calvo's Building Corner Route 4 Chalan Santo Papa Hagatna, Guam 96910
American National Insurance Company One Moody Plaza Galveston, TX 77550	Randolph C Biscoe 130 Aspinall Avenue Suite 1 E Hagatna, Guam 96910
American National Life Insurance Co of Texas 425 Austin Avenue Waco, TX 76702	R C Biscoe & Associates 130 Aspinall Avenue Suite 1 E Hagatna, Guam 96910 130 Aspinall Avenue Suite 1 E Hagatna, Guam 96910
Annuity & Life Reassure of America 280 Trumbull Street 21st Floor, Harford, CT 06130	Teker, Lawrence J. 105 Ypao Garden Condo Ypao Road, Tamuning, Guam 96913
Arch Insurance Company 300 Plaza Three Jersey City, NJ 07311	Moylan's Insurance Underwriters Inc 102 Julale Center, 424 West O'Brien Drive Hagatna, Guam 96910
Argonaut Insurance Company 250 Middlefield road Menlo Park, California 94025	Cassidy's Associated Insurers Inc 376 West O'Brien Drive Hagatna, Guam 96910
Balboa Insurance Company 3349 Michelson Drive Suite 200 Irvine, California 92612	Cassidy's Associated Insurers Inc 376 West O'Brien Drive Hagatna, Guam 96910
Balboa Life Insurance Company 3349 Michelson Drive Suite 200 Irvine, California 92612	Cassidy's Associated Insurers Inc 376 West O'Brien Drive Hagatna, Guam 96910
Berkley Insurance Company 475 Steamboat Road Greenwich, ST 06830	Cassidy's Associated Insurers Inc 376 West O'Brien Drive Hagatna, Guam 96910

NAMES AND ADDRESSES OF ALL INSURANCE COMPANIES & GENERAL AGENTS  
 LICENSED TO TRANSACT INSURANCE BUSINESS IN GUAM  
 AS OF DECEMBER 31, 2011

NAME AND HOME ADDRESS OF INSURANCE COMPANY	NAME AND ADDRESS OF GENERAL AGENT
Canada Life Assurance Co 330 University Avenue Toronto, Ontario M5G 1R8 CN	Joaquin C. Arriola B-12 Gumma Arrot Apt Mongmong, Guam 96910
Capital Market Association 113 King Street Armonk, NY 10504	Moylan's Insurance Underwriters Inc 102 Julale Center, 424 West O'Brien Drive Hagatna, Guam 96910
Central Reinsurance Corporation 12F 53, Nanking East Rd, Taipei, 104 Taiwan	No General Agent
Central States Health & Life Co of Omaha 1212 North 96th Street Omaha, NE 68114	Moylan's Insurance Underwriters Inc 102 Julale Center, 424 West O'Brien Drive Hagatna, Guam 96910
	Carl Peterson 415 Chalan San Antonio Suite 210 Tamuning, Guam 96913
	Moylan's Insurance Underwriters Inc 102 Julale Center, 424 West O'Brien Drive Hagatna, Guam 96910
Centurion Casualty Company 206 Eight Street Des Moines, IA 50309	Francisco B Salas 267 South Marine Drive Suite 2F Tamuning, Guam 96913
Centurion Life Insurance Company 206 Eight Street Des Moines, IA 50309	Francisco B Salas 267 South Marine Drive Suite 2F Tamuning, Guam 96913
Century Insurance Company Ltd Ground Floor Century Insurance Bldg Beach Road, Saipan MP 96950	AON Insurance Micronesia (Guam) Inc Suite 303 East-West Business Center Upper Tumon, Guam 96913
Chicago Title Insurance Company 601 Riverside Avenue Jacksonville, Florida 32204	Bertha Evangelista House 111, East Malate Street Mongmong-Toto-Maite, Gu 96910
Chung Kuo Insurance Company Ltd 10th Floor ICBC Building No. 100 Chilin Road, Taiper, Taiwan	Alpha Limited Company, dba Alpha Insurers 123 Archbishop Flores Street Hagatna, Guam 96910
	Great National Insurance Underwriters Inc Great National Insurance Building Chalan San Antonio Tamuning, Guam 96913
Colonial Surety Company 50 Chestnut Ridge Road Montvale, NJ 07645	Takagi & Associates Suite 200, Flame Tree Plaza 540 Pale San Vitores Road Tumon, Guam 96913
Conseco Insurance Company 11815 N Pennsylvania Street Carmel, IN 46032	Carmencita C Estrada 114 West Abas Court Liguana Terrace Dededo, Guam 96929

NAMES AND ADDRESSES OF ALL INSURANCE COMPANIES & GENERAL AGENTS  
 LICENSED TO TRANSACT INSURANCE BUSINESS IN GUAM  
 AS OF DECEMBER 31, 2011

NAME AND HOME ADDRESS OF INSURANCE COMPANY	NAME AND ADDRESS OF GENERAL AGENT
Conseco Life Insurance Company 11815 N Pennsylvania Street Carmel, IN 46032	Rodolfo B Batimana 310 West Route 8, Suite 107 Barrigada, Guam 96913
	Citadel Trading Corporation DBA Citadel Insurance Underwriters Sangalang Bldg. Ste 104, Harmon, Gu 96913
	Edward B. Senato 209 A University Garden Mangilao, Guam 96913
	Farley A Young 1244 N Marine Drive, Suite 206 Upper Tumon, Guam 96913
	Frank F Blas 310 West Route 8 Suite 107 Barrigada, Guam 96913
Conseco Life Insurance Company 11815 N Pennsylvania Street Carmel, IN 46032	Charlie M. Labrador 348 Casa de Flores Agana Heights, Guam 96910
Continental Insurance Company CAN Plaza Chicago, IL 60685	AON Insurance Micronesia (Guam) Inc 718 North Marine Drive Suite 303 East-West Business Center Upper Tumon, Guam 96913
Cumberland Casualty & Surety Company 4311 West Waters Avenue #401 Tampa, FL 33614	Cassidy's Associated Insurers Inc 376 West O'Brien Drive Hagatna, Guam 96910
Delaware American Life Insurance Company One Alico Plaza Wilmington, DE 19801	Calvo's Insurance Underwriters Calvo Building Route 4 Chanlon Sto Papa Hagatna, Guam 96910
Discover Property and Casualty Insurance 500 W Madison, Suite 2600 Chicago, IL 60661	Moylan's Insurance Underwriters Inc 102 Julale Center, 424 West O'Brien Drive Hagatna, Guam 96910
Doctor's Company, Interinsurance Exchange 185 Greenwood Road Napa, California 94558	Moylan's Insurance Underwriters Inc 102 Julale Center, 424 West O'Brien Drive Hagatna, Guam 96910
Dongbu Insurance Company 21-9 Cho-Dong, Chung-Gu CPO Box 658 Seoul Korea 100	Moylan's Insurance Underwriters Inc 102 Julale Center, 424 West O'Brien Drive Hagatna, Guam 96910
Everest Reinsurance Company PO Box 830 Liberty Corner, NJ 07938	No General Agent
FFG Insurance Company 1345 River Bend Drive Suite 200 Dallas, Texas 75247	Ralph G. Taitano 130 Aspinall Street Suite 1A Hagatna, Guam 96910

NAMES AND ADDRESSES OF ALL INSURANCE COMPANIES & GENERAL AGENTS  
 LICENSED TO TRANSACT INSURANCE BUSINESS IN GUAM  
 AS OF DECEMBER 31, 2011

NAME AND HOME ADDRESS OF INSURANCE COMPANY	NAME AND ADDRESS OF GENERAL AGENT
Federal Insurance Company 15 Mountain View Road Warren, NJ 07061-1615	Cassidy's Associated Insurers Inc 376 West O'Brien Drive Hagatna, Guam 96910
Fidelity and Deposit Company of Maryland 3910 Keswick Road Baltimore, MD 21211	Takagi & Associates Suite 200, Flame Tree Plaza 540 Pale San Vitores Road Tumon, Guam 96913
Fidelity National Title Company 601 Riverside Avenue Jacksonville, Florida 32204	Bertha Evangelista House 111, East Malate Street Mongmong-Toto-Maite, Gu 96910
Financial Security Assurance Inc 350 Park Avenue New York, NY 10022	Joaquin C Arriola 259 Martyr Street Suite 201 Hagatna, Guam 96910
First American Title Insurance Company 1 First Way Santa Ana, CA 92702	Pacific American Title Insurance & Escrow Company 715 Chalan Machaute Suite 101 Maite, Guam 96910
	Security Title Inc 865 S. Marine Drive, Suite 202B Orlean Pacific Plaza, Tamuning, Gu 96913
First Fire & Casualty Insurance Hawaii Inc 1100 Ward Avenue Honolulu, HI 96814	Cassidy's Associated Insurers Inc 376 West O'Brien Drive Hagatna, Guam 96910
First Indemnity Insurance of Hawaii Inc 1100 Ward Avenue Honolulu, HI 96814	Cassidy's Associated Insurers Inc 376 West O'Brien Drive Hagatna, Guam 96910
First Insurance Company of Hawaii Ltd 1100 Ward Avenue Honolulu, HI 96814	Cassidy's Associated Insurers Inc 376 West O'Brien Drive Hagatna, Guam 96910
First Net Insurance Company 102 Julale Center 424 West O'Brien Drive Hagatna, GU 96910	Moylan's Insurance Underwriters Inc 102 Julale Center, 424 West O'Brien Drive Hagatna, Guam 96910
Fort Dearborn Life Ins. Co. 1020 31st Street Downer Grove , IL 60515	JMDC Company, Inc. 231 Hesler Plaza Hagatna GU 96910
General Insurance Company of America Safeco Plaza Seattle, WA 98185	Calvo's Insurance Underwriters Inc Calvo Building, Corner Route 4 Chalan Santo Papa, Hagatna, Guam 96910
General Reinsurance AG Theodore-Heuss-Ring II.Sedanstr. 8 Cologne, Germany 50668	No General Agent
General Reinsurance Australia Ltd. 123 Pitt Street Sydney, NSW 2000 Australia	No General Agent

NAMES AND ADDRESSES OF ALL INSURANCE COMPANIES & GENERAL AGENTS  
 LICENSED TO TRANSACT INSURANCE BUSINESS IN GUAM  
 AS OF DECEMBER 31, 2011

NAME AND HOME ADDRESS OF INSURANCE COMPANY	NAME AND ADDRESS OF GENERAL AGENT
Globe Life & Accident Ins Company 204 North Robinson Avenue Oklahoma City, OK 73102	Paul D. Cruz Rte. 10 & 22 Hong's Bldg., Ste. 5 Manigilao, Guam 96913
GMHP Health Insurance Ltd 177 Chalan Pasaheru, Suite A Tamuning, Guam 96910	No General Agent
Great American Insurance Company 301 E. Fourth Street Cincinnati, OH 45202	Cassidy's Associated Insurers Inc 376 West O'Brien Drive Hagatna, Guam 96910
Great American Life Insurance Company 525 Vine Street Cincinnati, OH 45202	Guam Imperial International Inc 231 Hesler Place Hagatna, Guam 96910
Great-West Life and Annuity Insurance Company 8515 East Orchard Road Englewood, CO 80111	BenefitsCorp, Inc. 424B Rt.8 Mongmong, Guam 96910
Greenwich Insurance Company fka: Harbor Insurance Company 70 Seaview Avenue Stamford, CT 06902	Takagi & Associates Suite 200, Flame Tree Plaza 540 Pale San Vitores Road Tumon, Guam 96913
Government Personnel Mutual Life Ins. Co. 800 NW Loop 410 San Antonio, TX 78216	Dale M. Donovan 1270 N. Marine Dr., Suite 101, PMB 603 Tamuning, Guam 96913
Hannover Life Reassurance Company of America 800 N. Magnolia Ave., Ste 1400 Orlando, FL 32803	No General Agent
Hartford Life & Accident Insurance Company Hartford Plaza Hartford, CT 06115	BankGuam Insurance Underwriters, Ltd. 111 Chalan Santo Papa Suite 137 Hagatna, Guam 96910
Individual Assurance Company Life Health & Accident 1600 OAK Street Kansas, City MO 64108	Joaquin C. Arriola 259 Martyr Street Suite 201 Hagatna, Guam 96910
Insurance Company of North America 1601 Chestnut Street P O Box 7716 Philadelphia, PA 19192	Takagi & Associates Suite 200, Flame Tree Plaza 540 Pale San Vitores Road Tumon, Guam 96913
Jefferson Pilot Financial Insurance Company 100 North Greene Street Greensboro, NC 27401	Money Resources Inc 865 South Marine Drive, Suite B 101 Tamuning Guam 96913
Jefferson-Pilot Life Insurance Company 100 North Greene Street Greensboro, NC 27401	Money Resources Inc 865 South Marine Drive, Suite B 101 Tamuning, Guam 96913



NAMES AND ADDRESSES OF ALL INSURANCE COMPANIES & GENERAL AGENTS  
 LICENSED TO TRANSACT INSURANCE BUSINESS IN GUAM  
 AS OF DECEMBER 31, 2011

NAME AND HOME ADDRESS OF INSURANCE COMPANY	NAME AND ADDRESS OF GENERAL AGENT
John Alden Life Insurance Company 501 West Michigan Milwaukee, WI 53203	Asia Pacific Investors Services Inc 145 Aspinall Avenue Hagatna, Guam 96910
John Hancock Life Insurance Company John Hancock Place Boston, MA 02117	Joaquin C. Arriola 259 Martyr Street Suite 201 Hagatna, Guam 96910
Knights of Columbus One Columbus Plaza New Haven, CT 06510	Edwin R. Carbonel 127 N. Melindes Ct. Liguan Terrace, Dededo, Guam 96929
Korean Reinsurance Company Jongno 5 Gil, 68(susong-Dong) Jongno-Gu Seoul, Korea 11-733	No General Agent
LM Insurance Company 175 Berkeley Street Boston, MA 02117	Takagi & Associates Suite 200, Flame Tree Plaza 540 Pale San Vitores Road Tumon, Guam 96913
Liberty Insurance Corporation 175 Berkley Street Boston, MA 02117	Takagi & Associates Suite 200, Flame Tree Plaza 540 Pale San Vitores Road Tumon, Guam 96913
Liberty National Life Insurance Company 2001 Third Avenue South Birmingham, AL 35233	First Command Financial Services, Inc. Route 10 & 23 Hong's, Bldg. #5 Mangilao, Guam 96913
	Paul D. Cruz Rte. 10 & 22 Hong's Bldg., Ste. 5 Mangilao, Guam 96913
Lincoln Benefit Life Company 3075 Sanders Road H2C Northbrook, IL 60062	Jesus Dela Cruz 231 Hesler Street Hagatna, Guam 96910
	Patrocel N. Duque 206 Laguina Circle Windward Hills II, Yona, Guam 96915
	First Hawaiian Insurance Inc 400 Route 8 Mongmong, Guam 96910
	Roger Surban 46 Anaco Lane, Nimitz Hill Estate Piti, Guam 96915
Lincoln Benefit Life Company 3075 Sanders Road H2C Northbrook, IL 60062	Takagi & Associates Suite 200, Flame Tree Plaza 540 Pale San Vitores Road Tumon, Guam 96913
	Farley A. Young 1244 N. Marine Drive, Ste.206 Upper Tumon, Guam 96913
	Peter Pereda 294 Calle Angel Flores St. Sinajana GU 96910

NAMES AND ADDRESSES OF ALL INSURANCE COMPANIES & GENERAL AGENTS  
 LICENSED TO TRANSACT INSURANCE BUSINESS IN GUAM  
 AS OF DECEMBER 31, 2011

NAME AND HOME ADDRESS OF INSURANCE COMPANY	NAME AND ADDRESS OF GENERAL AGENT
Lincoln National Life Insurance Company 1300 South Clinton Street Fort Wayne, IN 46802	First Hawaiian Insurance, Inc. 400 Route 8 Mongmong, Guam 96910
	David W. Cassidy 376 West O'Brien Drive Hagatna, Guam 96910
	Merrill Lynch Life Insurance Company 248 B Route 8 Maite, Guam 96910
	Bancwest Investment Services 400 Route 8 MongMong, Guam 96910
	Lincoln Financial Securities Corp. 415 Chalan San Antonio Suite 210 Tamuning, Guam 96911
Lumbermens Mutual Casualty Company One Kemper Drive Long Grove, IL 60049	Cassidy's Associated Insurers Inc 376 West O'Brien Drive Hagatna, Guam 96910
MBIA Insurance Corporation 113 King Street Armonk, NY 10504	Moylan's Insurance Underwriters Inc 102 Julale Center, 424 West O'Brien Drive Hagatna, Guam 96910
Manufacturers Life Insurance Company (USA) 200 Bloor Street East Toronto, Ontario, CA M4WIE 5	Moylan's Insurance Underwriters 102 Julale Center, 424 W O'Brien Dr Hagatna, Guam 96910
Madison National Life Insurance Co 6120 University Avenue Madison, WI 53562	John A. Strandhagen 17 Nimitz Drive Piti, Guam 96915
Metlife Insurance Limited 2 Park Street Sydney, NSW Australia	Citibank, N.A. 402 East Marine Corps Drive Tamuning, Guam 96911
Merrill Lynch Life Insurance Company 4804 Deer Lane Drive East 4th Floor Jacksonville, FL 33246	Merrill Lynch Life Agency Inc 134 Soledad Avenu Suite 406 Hagatna, Guam 96910
Metropolitan Life Insurance Company 200 Park Avenue New York, NY 10166 0188	Takagi and Associates Suite 200, Flame Tree Plaza 540 Pale San Vitores Road Tumon, Guam 96913
Midland National Life Insurance Company One Midland Plaza Sioux Falls, SD 57193	Woodrow Henley Jr 174 N. Perino Street Agat, Guam 96915
	Advisors Unlimited 456 West O'Brien Drive Suite 103D Hagatna, Guam 96910

NAMES AND ADDRESSES OF ALL INSURANCE COMPANIES & GENERAL AGENTS  
 LICENSED TO TRANSACT INSURANCE BUSINESS IN GUAM  
 AS OF DECEMBER 31, 2011

NAME AND HOME ADDRESS OF INSURANCE COMPANY	NAME AND ADDRESS OF GENERAL AGENT
Midland National Life Insurance Company One Midland Plaza Sioux Falls, SD 57193	First Command Financial Services, Inc. Route 10 & 23 Hong's Bldg. #5 Mangilao, Guam 96913
	Asia Pacific Investors Services, Inc. 145 Aspinall Avenue Hagatna, Guam 96910
	Young & Associates Financial Services 1244 N. Marine Drive Upper Tumon, Guam 96913
	Paul D. Cruz Rt. 10 & 22, Hong's Bldg., Suite 5 Manigilao, Guam 96913
	Citadel Insurance Corporation 2007 Route 16 GB Sangalang Bldg, Suite 104 Harmon, Guam 96913
Minnesota Life Insurance Company 400 Robert Street North St. Paul, MN 55101	Takagi & Associates Suite 200, Flame Tree Plaza 540 Pale San Vitores Road Tumon, Guam 96913
Monumental Life Insurance Company 2 East Chase Street Baltimore, MD 21202	First Command Financial Services, Inc. Route 10 & 23 Hong's Bldg. #5 Mangilao, Guam 96913
	Paul D. Cruz Rt. 10 & 22, Hong's Bldg., Suite 5 Manigilao, Guam 96913
MONEY Life Insurance Company 1290 Avenue of the Americas New York, NY 10104	Tecker Civile Torres & Tang Plc 330 Herman Cortez Avenue, Suite 200 Hagatna, Guam 96910
Mortgage Guaranty Insurance Corporation 250 East Kilbourn Avenue Milwaukee, WI 53202	Aon Insurance Underwriters 718 North Marine Drive Suite 303 East-West Business Center Upper Tumon, Guam 96913
Munchener Ruckversicherungs-Gesellschaft Munich Re, Koniginstrasse 107 Munich, Germany 80802	No General Agent
NCMIC Insurance Company 1400 University Avenue Klive, IA 50306	Aon Insurance Underwriters 718 North Marine Drive Suite 303 East-West Business Center Upper Tumon, Guam 96913
National Western Life Company Ins. Co. 633 17th Street Denver, CO 78752	Peter Pereda 294 Calle Angel Flores St. Sinajana GU 96910
Nationwide Life Insurance Company One Nationwide Plaza 1-27-08 Columbus, OH 43215	Bancwest Investment Services Inc 400 Route 8 Mongmong, Guam 96910
Netcare Life & Health Insurance Company Julale Center Suite 107, 424 West O'Brien Drive Hagatna, GU 96910	Moylan's Insurance Underwriters Inc. 102 Julale Center, 424 West O'Brien Drive Hagatna, Guam 96910

NAMES AND ADDRESSES OF ALL INSURANCE COMPANIES & GENERAL AGENTS  
 LICENSED TO TRANSACT INSURANCE BUSINESS IN GUAM  
 AS OF DECEMBER 31, 2011

NAME AND HOME ADDRESS OF INSURANCE COMPANY	NAME AND ADDRESS OF GENERAL AGENT
New Hampshire Insurance Company 70 Pine Street New York, NY 10270	Calvo's Insurance Underwriters Inc. Calvo Building/Corner Route 4 Chalan Santo Papa, Hagatna, Guam 96910
New York Life Insurance & Annuity Corp 51 Madison Avenue New York, NY 10010	Moylan Insurance Underwriters 102 Julale Center, 424 West O'Brien Drive Hagatna, Guam 96910
New York Life Insurance Company 51 Madison Avenue New York, NY 10010	Moylan Insurance Underwriters 102 Julale Center, 424 West O'Brien Drive Hagatna, Guam 96910
Nipponkoa Insurance Company Ltd 3-7-3 Kasumigaseki, Chiyoda-ku Tokyo, Japan	Nanbo Guam Ltd DBA: Nanbo Insurance Underwriters 434 West O'Brien Drive Hagatna, Guam 96910
North Coast Life Insurance Company 1116 West Riverside Avenue Spokane, WA 99201	Francisco B. Salas 456 W O'Brien Drive Suite 103 D Hagatna, Guam 96910
North Coast Life Insurance Company 1116 West Riverside Avenue Spokane, WA 99201	Takagi & Associates Suite 200, Flame Tree Plaza 540 Pale San Vitores Road Tumon, Guam 96913
Occidental Life Insurance Co of North Carolina 425 Austin Avenue Waco, TX 76702	Roger S Surban 46 Anaco Lane Piti, Guam 96915
Occidental Life Insurance Co of North Carolina 425 Austin Avenue Waco, TX 76702	Frank Blas & Associates Inc. 310 W. Route 8, Suite 107 Barrigada, Guam 96913
Occidental Life Insurance Co of North Carolina 425 Austin Avenue Waco, TX 76702	Farley A. Young 132 Kayen Mapagahas Dededo, Guam 96929
Occidental Life Insurance Co of North Carolina 425 Austin Avenue Waco, TX 76702	Cassidy's Associated Insurers Inc 376 West O'Brien Drive Hagatna, Guam 96910
Occidental Life Insurance Co of North Carolina 425 Austin Avenue Waco, TX 76702	Carmencita Estrada 114 W. Abas Street Liguan Terrace Dededo, Guam 96929
Occidental Life Insurance Co of North Carolina 425 Austin Avenue Waco, TX 76702	Guam Imperial International Inc 231 Hesler Place Hagatna, Guam 96910

NAMES AND ADDRESSES OF ALL INSURANCE COMPANIES & GENERAL AGENTS  
 LICENSED TO TRANSACT INSURANCE BUSINESS IN GUAM  
 AS OF DECEMBER 31, 2011

NAME AND HOME ADDRESS OF INSURANCE COMPANY	NAME AND ADDRESS OF GENERAL AGENT
Odyssey Reinsurance Company 300 First Stamford Place Stamford, CT 06902	No General Agent
Old Republic Insurance Company 414 West Pittsburgh Street Greensburg, PA 15601-0789	Francisco B. Salas 456 W O'Brien Drive Suite 103 D Hagatna, Guam 96910
Old Republic National Title Insurance Company 400 Second Avenue S Minneapolis, MN 55401	John B. Maher 12 West Anoco Lane Nimitz Estate Piti, Guam 96915
PMI Mortgage Insurance Company 3003 Oak Road Walnut Creek, CA 94597	Aon Insurance Micronesia (Guam), Inc. 78 No Marine Dr Suite 303 East West Business Center Upper Tumon, Guam 96913
Pacific Guardian Life Insurance Company Ltd 1440 Kapiolani Boulevard Suites 1600 & 1700 Honolulu, HI 96814	Calvo's Insurance Underwriters, Inc. Calvo Building/Corner Route 4 Chalan Santo Papa, Hagatna, Guam 96910  First Hawaiian Insurance Inc 400 Route 8 Mongmong, Guam 96910
	Nanbo Guam Ltd DEA: Nanbo Insurance Underwriters 434 West O'Brien Drive Hagatna, Guam 96910
	Cassidy's Associated Insurers, Inc. 376 West O'Brien Drive Hagatna, Guam 96910
	Great National Insurance Underwriters, Inc. Great National Insurance Building Chalan San Antonio Rd Tamuning, Guam 96913
	Takagi & Associates Suite 200, Flame Tree Plaza 540 Pale San Vitores Road Tumon, Guam 96913
Pacific Guardian Life Insurance Company Ltd 1440 Kapiolani Boulevard Suites 1600 & 1700 Honolulu, HI 96814	Life Investment Consultants Inc 121 Basa Street, Farenholt Avenue Tamuning, Guam 96913  Dwayne K Brown 1270 N. Marine Drive Suite 101, PMB 603 Tamuning, Guam 96913

NAMES AND ADDRESSES OF ALL INSURANCE COMPANIES & GENERAL AGENTS  
 LICENSED TO TRANSACT INSURANCE BUSINESS IN GUAM  
 AS OF DECEMBER 31, 2011

NAME AND HOME ADDRESS OF INSURANCE COMPANY	NAME AND ADDRESS OF GENERAL AGENT
Pacific Indemnity Insurance Company 348 West O'Brien Drive Hagatna, Guam 96910	Cassidy's Associated Insurers Inc 376 W O'Brien Drive Hagatna, Guam 96910
	Staywell Guam Inc 430 West Soledad Avenue Hagatna, Guam 96910
	Paul D Settlemyre 175B Kaila Street Barrigada, Guam 96913
	Nanbo Guam Ltd 434 West O'Brien Drive Hagatna, Guam 96910
	American Standard Insurance Underwriters 141 West Soledad Avenue GCIC Building, Suite 908 Hagatna, Guam 96910
Pacificare Health Ins. Co. (kna: TakeCare Insurance) 761 South Marine Drive Tamuning, Guam 96913	Joseph Husslein 45 Chalan San Antonio Baltej Pavilion Suite 308 Tamuning, Guam 96913
Pacificare Life Assurance Company 3100 Westlake Ctr Santa Ana, California 92704	Maria Linda R. Barsana 15 Kristina Lane Yona, Guam 96915
Platinum Underwriters Reinsurance, Inc. 2 World Financial Center 225 Liberty Street, Ste 2300 New York, NY 10281	No General Agent
Primerica Life Insurance Company 3120 Breckinridge Boulevard Duluth GA 30199	Primerica Financial Services Insurance Marketing Inc 130 East Marine Drive, Suite 202 Hagatna, Guam 96910
	Carmelita S. Concepcion Ada's Commercial & Professional Center #202 130 E Marine Drive, Suite 202, Hagatna, Gu 96910
	Thomas T. Quenga 130 East Marine Dr., Ste. 202B Hagatna, Guam 96910
Progressive Casualty Insurance Company 6300 Wilson Mills Road Mayfield Village, OH 44143	Moylan's Insurance Underwriters Inc 102 Julale Center, 424 West O'Brien Drive Hagatna, Guam 96910
Progressive Casualty Insurance Company 6300 Wilson Mills Road Mayfield Village, OH 44143	Francisco B. Salas 456 W O'Brien Drive Suite 103 D Hagatna, Guam 96910
Protective Life Insurance Company 2801 Highway 280 South Birmingham Birmingham, AL 35223	Francisco B. Salas 456 W O'Brien Drive Suite 103 D Hagatna, Guam 96910
	Eduardo G. Camacho 122 Senator Tanaka Lane Tamuning, Guam 96913

NAMES AND ADDRESSES OF ALL INSURANCE COMPANIES & GENERAL AGENTS  
 LICENSED TO TRANSACT INSURANCE BUSINESS IN GUAM  
 AS OF DECEMBER 31, 2011

NAME AND HOME ADDRESS OF INSURANCE COMPANY	NAME AND ADDRESS OF GENERAL AGENT
Pruco Life Insurance Company 213 Washington Street Newark, NJ 07102	Junko M Atalig 177 B Ilipog Drive, Suite 203 Harmon, Guam 96913  Henry N. Lim 177 B. Ilipog Drive, Suite 203 Harmon, Guam 96913
Prudential Insurance Company of America 751 Broad Street Newark, NJ 07102	Junko M Atalig 177 B Ilipog Drive, Suite 203 Harmon, Guam 96913  Henry N. Lim 177 B. Ilipog Drive, Suite 203 Harmon, Guam 96913
Radian Asset Assurance, Inc. 335 Madison Avenue, 25th Floor New York, NY 10017	Joaquin C. Arriola 259 Martyr Street Suite 201 Hagatna, Guam 96910
Radian Guaranty, Inc. 1601 Market Street Philadelphia, PA 19103	Mark S. Smith 800 South Marine Drive, Ste. 14 Tamuning GU 96911
Reliance Standard Life Insurance Co 2001 Market Street Philadelphia, PA 19103	Ralph Taitano 130 Aspinal Street, Suite 130 Hagatna, Guam 96910
Reliastar Life Insurance Company 20 Washington Avenue South Minneapolis, MN 55401	Mark S. Smith 800 South Marine Drive, Ste. 14 Tamuning GU 96911
RGA Reinsurance Company 1370 Timberlake Manor Parkway Chesterfield, MO 63017	No Agent
Royal Indemnity Insurance Co 9300 Arrowpoint Boulevard Charlotte, North Carolina 28201	Aon Insurance (Micronesia) 7198 North Marine Drive Suite 303, East-West Business Center Upper Tumon, Guam 96913
Royal State National Ins. Co., Ltd 819 So Beretania Street Honolulu, HI 96813	Teker Civile Torres & Tang, PLLc 330 Herman Cortez Avenue, Ste 200 Hagatna, Guam 96910
Safeco Insurance Company of America Safeco Plaza Seattle, WA 98185	Calvo's Insurance Underwriters Inc Calvo Building/Corner Route 4 Chalan Santo Papa, Hagatna, Guam 96910
Scor Global Life SE Singapore Branch 143 Cecil St. #22-01/04 GB Bldg Singapore	No General Agent
Scor Reinsurance Company One Seaport Plaza 199 Water Str., 21st Floor New York, NY 10038	No General Agent

NAMES AND ADDRESSES OF ALL INSURANCE COMPANIES & GENERAL AGENTS  
 LICENSED TO TRANSACT INSURANCE BUSINESS IN GUAM  
 AS OF DECEMBER 31, 2011

NAME AND HOME ADDRESS OF INSURANCE COMPANY	NAME AND ADDRESS OF GENERAL AGENT
Seaboard Surety Company of New York 385 Washington Street St. Paul, MN 55102	Calvo's Insurance Underwriters Inc Calvo Building/Corner Route 4 Chalan Santo Papa, Hagatna, Guam 96910
Seabright Insurance Company 1501 4th Avenue Suite 2600 Seattle WA 98101	Takagi & Associates Suite 200, Flame Tree Plaza 540 Pale San Vitores Road Tumon, Guam 96913
Security Benefit Life Insurance Company One Security Benefit Place Topeka, KS 66636	First Command Financial Services, Inc. Hong's Building Suite 5 Route 10 & 32 Mangilao, Guam 96913
	Paul D. Cruz Rt. 10 & 22, Hong's Bldg., Suite 5 Manigilao, Guam 96913
Security Financial Life Insurance Company 200 Centennial Mall North Lincoln, NE 68508	Pioneer Pacific Financial Servc of Guam 287 So Marine Drive UIU Building, Suite 2F Tamuning, Guam 96913
Security Financial Life Insurance Company 200 Centennial Mall North Lincoln, NE 68508	Guam Imperial International Inc 231 Hesler Place Hagatna, Guam 96910
Security Life Of Denver Insurance Company 1290 Broadway Denver, Colorado 80203	Mark Smith 800 South Marine Drive, Ste. 14 Tamuning GU 96911
St Paul Fire and Marine Insurance Company 385 Washington Street St Paul, MN 55102	Calvo's Insurance Underwriters, Inc Calvo Building, Corner Reout 4 Chalan Sto Papa, Hagatna, Guam 96910
Standard Insurance Company 1100 SW Sixth Avenue Portland, OR 97204	Joaquin C. Arriola 259 Martyr Street Suite 201 Hagatna, Guam 96910
Sterling Investors Life Insurance Company 65 Technology Parkway Rome, GA 30165	Takagi & Associates Suite 200, Flame Tree Plaza 540 Pale San Vitores Road Tumon, Guam 96913
Sterling Investors Life Insurance Company 65 Technology Parkway Rome, GA 30165	Personal Finance Center fkn Pacific Financial 973 S. Marine Dr., Suite 101 Tamuning, Guam 96913
Stewart Title Guaranty Company 1980 Post Oak Boulevard Houston, TX 77056	Manu P. Melwani 715 Chalan Machaute Suite 101 Maite, Guam 96910
Stonebridge Casualty Insurance Company 4333 Edgewood Road NE Cedar Rapids. IA 52499	First Hawaiian Bank 400 Route 8 Maite Branch Mongmong, Guam 96927
Surety Life Insurance Company 3075 Sanders Rd H2C Northbrook IL 60062	Takagi & Associates Suite 200, Flame Tree Plaza 540 Pale San Vitores Road Tumon, Guam 96913
Swiss Reinsurance Company, Ltd. Mythequai 50/60 PO Box 8022 Zurich, Switzerland	No General Agent



NAMES AND ADDRESSES OF ALL INSURANCE COMPANIES & GENERAL AGENTS  
 LICENSED TO TRANSACT INSURANCE BUSINESS IN GUAM  
 AS OF DECEMBER 31, 2011

NAME AND HOME ADDRESS OF INSURANCE COMPANY	NAME AND ADDRESS OF GENERAL AGENT
Terrace Guam Limited 134 W. Soledad Avenue Bank of Hawaii Bldg, Suite 401 Hagatna, Guam 96910	no agent
Ticor Title Insurance Company 450 Calle Real Santa Barbara, CA 93110	Title Guaranty of Guam Malayan Building Suite 320 Hernan Cortez Avenue Hagatna, Guam 96910
(The) TOA Reinsurance company, Ltd. 6 Kanda-surugadai 3-chome chiyoda-ku 101-8703, Japan	No General Agent
Tokio Marine & Fire Insurance Company Limited 434 West O'Brien Drive Hagatna, Guam 96910	Nanbo Guam Ltd DBA: Nanbo Insurance Underwriters 434 West O'Brien Drive Hagatna, Guam 96910
Tokio Marine & Nichido Fire Insurance Co.,Ltd. <i>aka: Tokio Marine &amp; Fire Insurance</i> 2-1, Marunouchi 1-chome Chiyoda-Ku Tokyo, Japan	No General Agent
Trans World Assurance Company 885 South El Camino Real San Mateo, CA 94402	Dale M. Donovan 1270 N. Marine Drive, Suite 101 PMB 603 Tamuning, Guam 96913
Transamerica Assurance Company 1150 South Olive Street Los Angeles, CA 90051 0101	Ralph G. Taitano 130 Aspinall Street Suite 2 BE Hagatna, Guam 96910
Transamerica Life Insurance Company 4333 Edgewood Rd. NE Cedar Rapids, IA 52499	Bancwest Investment Services Inc 400 Route 8 Mongmong, Guam 96910
Travelers Casualty and Surety Company One Tower Square Hartford, CT 06183	Takagi & Associates Suite 200, Flame Tree Plaza 540 Pale San Vitores Road Tumon, Guam 96913
Travelers Indemnity Company One Tower Square Hartford, CT 06183	Takagi & Associates Suite 200, Flame Tree Plaza 540 Pale San Vitores Road Tumon, Guam 96913
Travelers Insurance Company One Tower Square Hartford, CT 06183	Takagi & Associates Suite 200, Flame Tree Plaza 540 Pale San Vitores Road Tumon, Guam 96913
Underwriters At Lloyd's London ("LLOYD'S") 1 Lime Street London, United Kingdom EC6M7HA UK	No General Agent
United Healthcare Insurance Company 450 Columbus Blvd Hartford, CT 06115	Moylan's Insurance Underwriters Inc 101 Agana Shopping center Hagatna, Guam 96910
U S Pacific Insurance Company, Inc. Suite 112B, Baltej Pavillion, Chalan Sn Antonio Tamuning, Guam 96913	Great National Insurance Underwriters, Inc. Great National Insurance Building Chalan San Antonio Rd Tamuning, Guam 96913

NAMES AND ADDRESSES OF ALL INSURANCE COMPANIES & GENERAL AGENTS  
 LICENSED TO TRANSACT INSURANCE BUSINESS IN GUAM  
 AS OF DECEMBER 31, 2011

NAME AND HOME ADDRESS OF INSURANCE COMPANY	NAME AND ADDRESS OF GENERAL AGENT
U S Pacific Insurance Company, Inc. Suite 112B, Baltej Pavillion, Chalan Sn Antonio Tamuning, Guam 96913	All-Insurance Services, Inc. GNIU Building, 348 Chalan Sn Antonio Road Tamuning, Guam 96913
Union Security Insurance Company 2323 Grand Boulevard Kansas City, MO 64108	Takagi & Associates Suite 200, Flame Tree Plaza 540 Pale San Vitores Road Tumon, Guam 96913
United Services Automobile Association 9800 Fredericksburg Road San Antonio, TX 78288	Takagi & Associates Suite 200, Flame Tree Plaza 540 Pale San Vitores Road Tumon, Guam 96913
UNUM Life Insurance Company of America 2211 Congress Street Portland, ME 04122	Takagi & Associates Suite 200, Flame Tree Plaza 540 Pale San Vitores Road Tumon, Guam 96913
USAA Casualty Insurance Company 9800 Fredericksburg Road San Antonio, TX 78288	Takagi & Associates Suite 200, Flame Tree Plaza 540 Pale San Vitores Road Tumon, Guam 96913
USAA General Indemnity Company 9800 Fredericksburg Road San Antonio TX 78288	Takagi & Associates Suite 200, Flame Tree Plaza 540 Pale San Vitores Road Tumon, Guam 96913
Westchester Fire Insurance Company Six Concourse Parkway Suite 2500, Atlanta, GA 30328	Takagi and Associates 540 Pale Sn Vitores Rd Suite 200 Flame Tree Plaza Tumon, Guam 96913
Western Reserve Life Assurance Co of Ohio 570 Carillon Parkway St. Peterburg, FL 33716-1202	Quintin M. Guillermo 1779 Route 16, Suite 202 Harmon, Guam 96913
Western-Southern Life Assurance Company 400 Broadway Cincinnati, OH 45002	Guam Imperial International Inc 231 Heler Place, Hagatna, Guam 96910
XL Insurance America, Inc. Seaview House 70 Seaview Avenue Stamford, CT 06902	Douglas Stuart Del Mar Condo, Apt 51 Dededo, Guam 96929
Virginia Surety Company, Inc. 175 W. Jackson Blvd 11th Floor Chicago, IL 60604	Moylan's Insurance Underwriters 101 Agana Shopping Center Hagatna, Guam 96910
XL Life Insurance & Annuity 20 N Martingale Road Suite 200 Schaumburg, IL 60173	Moylan's Insurance Underwriters 101 Agana Shopping Center Hagatna, Guam 96910
	Pamela Cruz 131 Lila Loop Barrigada Heights, Guam 96913

NAMES AND ADDRESSES OF ALL INSURANCE COMPANIES & GENERAL AGENTS  
 LICENSED TO TRANSACT INSURANCE BUSINESS IN GUAM  
 AS OF DECEMBER 31, 2011

NAME AND HOME ADDRESS OF INSURANCE COMPANY	NAME AND ADDRESS OF GENERAL AGENT
XL Specialty Insurance Company Seaview House 70 Seaview Avenue Stamford, Connecticut 06902-6040	Takagi and Associates 540 Pale Sn Vitores Rd Suite 200 Flame Tree Plaza Tumon, Guam 96913
Zurich Insurance (Guam) Inc (a.k.a.) Island Home Ins. Co. GCIC Building Suite 900 414 West Soledad Avenue Hagatna, GU 96910	Staywell, Guam Staywell Building 430 West Soledad Avenue Hagatna, Guam 96910
Zurich America Insurance Company 1400 American Lane, Tower 1, 19th Floor Schaumburg, IL 96910	American Standard Insurance Underwriters 141 West Solidad Avenue GCIC Building, Suite 908 Hagatna, Guam 96910
	Takagi and Associates 540 Pale Sn Vitores Rd Suite 200 Flame Tree Plaza Tumon, Guam 96913

**SUMMARY OF TOTAL LINES WRITTEN PER LIFE COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>5 Star Life Insurance Company</b>				
Accident & Health	-	-	-	-
Credit Life	-	-	-	-
Life	54,603	54,603	-	-
<b>Total</b>	<b>54,603</b>	<b>54,603</b>	<b>-</b>	<b>-</b>
<b>Aetna Life Insurance Company</b>				
Accident & Health	82,499	82,760	81,742	78,109
Credit Life	-	-	-	-
Life	65,108	65,108	-	-
<b>Total</b>	<b>147,607</b>	<b>147,868</b>	<b>81,742</b>	<b>78,109</b>
<b>Allianz Life Insurance Co of North America</b>				
Accident & Health				
Credit Life				
Life	2,590	2,590	60,549	-
<b>Total</b>	<b>2,590</b>	<b>2,590</b>	<b>60,549</b>	<b>-</b>
<b>American Bankers Life Assurance Co of Florida</b>				
Accident & Health				
Credit Life				
Life				
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>American Family Life Assurance Co (AFLAC)</b>				
Accident & Health	12,749,327	12,841,797	6,798,715	6,996,112
Credit Life	-	-	-	-
Life	485,226	485,226	66,308	49,854
<b>Total</b>	<b>13,234,553</b>	<b>13,327,023</b>	<b>6,865,023</b>	<b>7,045,966</b>
<b>American Fidelity Assurance Co</b>				
Accident & Health	-	-	-	-
Credit Life	-	-	-	-
Life	68,985	68,985	3,154	-
<b>Total</b>	<b>68,985</b>	<b>68,985</b>	<b>3,154</b>	<b>-</b>
<b>American Fidelity Life Insurance Co</b>				
Accident & Health	-	-	-	-
Credit Life	-	-	-	-
Life	22,518	22,518	31,451	3,000
<b>Total</b>	<b>22,518</b>	<b>22,518</b>	<b>31,451</b>	<b>3,000</b>

**SUMMARY OF TOTAL LINES WRITTEN PER LIFE COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>American General Life Insurance Co</b>				
Accident & Health	-	-	-	-
Credit Life	-	-	-	-
Life	142,948	142,948	62,662	16,066
<b>Total</b>	<b>142,948</b>	<b>142,948</b>	<b>62,662</b>	<b>16,066</b>
<b>American Heritage Life Insurance Co</b>				
Accident & Health	37,032	36,935	6,228	5,758
Credit Life	-	-	-	-
Life	308,215	308,215	50,009	64,208
<b>Total</b>	<b>345,247</b>	<b>345,150</b>	<b>56,237</b>	<b>69,966</b>
<b>American National Insurance Co</b>				
Accident & Health	61,951	68,693	58	(386)
Credit Life	175,543	175,543	142,798	70,281
Life	609,333	609,333	930,785	611,460
<b>Total</b>	<b>846,827</b>	<b>853,569</b>	<b>1,073,641</b>	<b>681,355</b>
<b>American National Life Ins Co-Texas</b>				
Accident & Health	-	-	-	-
Credit Life	-	-	-	-
Life	2,692	2,692	2,570	-
<b>Total</b>	<b>2,692</b>	<b>2,692</b>	<b>2,570</b>	<b>-</b>
<b>American Public Life Insurance Co</b>				
Accident & Health	-	-	-	-
Credit Life	-	-	-	-
Life	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>American-Amicable Life Ins Co of Texas</b>				
Accident & Health	-	-	-	-
Credit Life	-	-	-	-
Life	196,452	196,452	251,946	157,705
<b>Total</b>	<b>196,452</b>	<b>196,452</b>	<b>251,946</b>	<b>157,705</b>
<b>Balboa Life Insurance Co</b>				
Accident & Health	-	-	-	-
Credit Life	-	-	-	-
Life	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**SUMMARY OF TOTAL LINES WRITTEN PER LIFE COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>Central States Health &amp; Life Co of Omaha**</b>				
Accident & Health	40,219	60,562	59,330	55,245
Credit Life	604,029	604,029	82,898	103,513
Life	659	659	-	9
<b>Total</b>	<b>644,907</b>	<b>665,250</b>	<b>142,228</b>	<b>158,767</b>
<b>Centurion Life Insurance Co</b>				
Accident & Health	(15,150)	108,013	47,125	52,329
Credit Life	33,191	33,191	37,933	23,097
Life	-	-	-	-
<b>Total</b>	<b>18,041</b>	<b>141,204</b>	<b>85,058</b>	<b>75,426</b>
<b>Colorado Bankers Life Insurance Co</b>				
Accident & Health	-	-	-	-
Credit Life	-	-	-	-
Life	812,141	812,141	348,556	320,011
<b>Total</b>	<b>812,141</b>	<b>812,141</b>	<b>348,556</b>	<b>320,011</b>
<b>Conseco Life Insurance Company</b>				
Accident & Health	-	-	-	-
Credit Life	-	-	-	-
Life	1,537,318	1,537,318	1,225,564	1,109,961
<b>Total</b>	<b>1,537,318</b>	<b>1,537,318</b>	<b>1,225,564</b>	<b>1,109,961</b>
<b>Crown Life Insurance Company</b>				
Accident & Health				
Credit Life				
Life				
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Globe Life and Accident Insurance Co</b>				
Accident & Health	-	-	-	-
Credit Life	-	-	-	-
Life	34,793	34,793	-	-
<b>Total</b>	<b>34,793</b>	<b>34,793</b>	<b>-</b>	<b>-</b>
<b>Govt Personnel Mutual Life Ins Co</b>				
Accident & Health	751	754	-	-
Credit Life	-	-	-	-
Life	140,966	140,966	318,604	318,604
<b>Total</b>	<b>141,717</b>	<b>141,720</b>	<b>318,604</b>	<b>318,604</b>

**SUMMARY OF TOTAL LINES WRITTEN PER LIFE COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>Great American Life Insurance Co</b>				
Accident & Health				
Credit Life				
Life				
<b>Total</b>	-	-	-	-
<b>Great-West Life &amp; Annuity Ins Co</b>				
Accident & Health	14,736	10,487	15,975	11,572
Credit Life				
Life	1,087,345	1,087,345	372,988	-
<b>Total</b>	<b>1,102,081</b>	<b>1,097,832</b>	<b>388,963</b>	<b>11,572</b>
<b>Harford Life and Accident Ins Co</b>				
Accident & Health	1,570,334	1,555,366	91,011	112,826
Credit Life	-	-	-	-
Life	480,462	480,462	148,984	137,380
<b>Total</b>	<b>2,050,796</b>	<b>2,035,828</b>	<b>239,995</b>	<b>250,206</b>
<b>Individual Assurance Co, Life, Health &amp; Accident</b>				
Accident & Health	11,239	10,118	-	-
Credit Life	783,615	783,615	249,267	262,769
Life	6,287,224	6,287,224	5,741,566	3,348,966
<b>Total</b>	<b>7,082,078</b>	<b>7,080,957</b>	<b>5,990,833</b>	<b>3,611,735</b>
<b>ING Life Insurance Company</b>				
Accident & Health				
Credit Life				
Life	404,470	404,470	165,129	-
<b>Total</b>	<b>404,470</b>	<b>404,470</b>	<b>165,129</b>	-
<b>Jefferson-Pilot Financial Ins</b>				
Accident & Health				
Credit Life				
Life				
<b>Total</b>	-	-	-	-
<b>John Alden Life Insurance Co</b>				
Accident & Health	-	-	-	-
Credit Life	-	-	-	-
Life	834	834	115,617	55,998
<b>Total</b>	<b>834</b>	<b>834</b>	<b>115,617</b>	<b>55,998</b>

**SUMMARY OF TOTAL LINES WRITTEN PER LIFE COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>John Hancock Life Insurance Co (USA)</b>				
Accident & Health	(41,662)	(40,100)	-	-
Credit Life	-	-	-	-
Life	897,146	897,146	1,244,319	99,880
<b>Total</b>	<b>855,484</b>	<b>857,046</b>	<b>1,244,319</b>	<b>99,880</b>
<b>Knights Of Columbus</b>				
Accident & Health	-	-	-	-
Credit Life	-	-	-	-
Life	60,881	60,881	15,316	17,019
<b>Total</b>	<b>60,881</b>	<b>60,881</b>	<b>15,316</b>	<b>17,019</b>
<b>Liberty National Life Insurance Co</b>				
Accident & Health	436	437	-	-
Credit Life	-	-	-	-
Life	218,768	218,768	12,627	132
<b>Total</b>	<b>219,204</b>	<b>219,205</b>	<b>12,627</b>	<b>132</b>
<b>Lincoln Benefit Life Company</b>				
Accident & Health	34,404	34,404	-	-
Credit Life	-	-	-	-
Life	1,022,480	1,022,480	2,193,002	838,573
<b>Total</b>	<b>1,056,884</b>	<b>1,056,884</b>	<b>2,193,002</b>	<b>838,573</b>
<b>Lincoln National Life Insurance Co</b>				
Accident & Health	112,730	123,367	31,435	872
Credit Life	-	-	-	-
Life	4,860,450	4,860,450	2,849,528	770,655
<b>Total</b>	<b>4,973,180</b>	<b>4,983,817</b>	<b>2,880,963</b>	<b>771,527</b>
<b>Madison National Life Ins.</b>				
Accident & Health	-	(221)	-	-
Credit Life	-	-	-	-
Life	8,277	8,277	2,293	(63)
<b>Total</b>	<b>8,277</b>	<b>8,056</b>	<b>2,293</b>	<b>(63)</b>
<b>Merrill Lynch Life Insurance Company</b>				
Accident & Health				
Credit Life				
Life				
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>



**SUMMARY OF TOTAL LINES WRITTEN PER LIFE COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>Metlife Insurance Limited</b>				
Accident & Health	-	-	-	-
Credit Life	-	-	-	-
Life	1,198,101	1,198,101	107,542	-
<b>Total</b>	<b>1,198,101</b>	<b>1,198,101</b>	<b>107,542</b>	<b>-</b>
<b>Metropolitan Life Insurance Company</b>				
Accident & Health	360,135	350,132	84,209	84,614
Credit Life	-	-	-	-
Life	734,954	734,954	196,205	26,995
<b>Total</b>	<b>1,095,089</b>	<b>1,085,086</b>	<b>280,414</b>	<b>111,609</b>
<b>Midland National Life Insurance Co</b>				
Accident & Health	-	-	-	-
Credit Life	-	-	-	-
Life	3,084,075	3,084,075	217,341	465,940
<b>Total</b>	<b>3,084,075</b>	<b>3,084,075</b>	<b>217,341</b>	<b>465,940</b>
<b>Minnesota Life Insurance Company</b>				
Accident & Health	301,632	26,180	23,198	24
Credit Life	375,950	375,950	169,454	166,686
Life	131,356	131,356	18,221	15,000
<b>Total</b>	<b>808,938</b>	<b>533,486</b>	<b>210,873</b>	<b>181,710</b>
<b>Monumental Life Insurance Company</b>				
Accident & Health	3,014	2,994	200	3,527
Credit Life	(448)	(448)	-	(653)
Life	186,664	186,664	7,550	(31)
<b>Total</b>	<b>189,230</b>	<b>189,210</b>	<b>7,750</b>	<b>2,843</b>
<b>MONY Life Insurance Company</b>				
Accident & Health	1,768	1,819	-	-
Credit Life	-	-	-	-
Life	16,396	16,396	-	-
<b>Total</b>	<b>18,164</b>	<b>18,215</b>	<b>-</b>	<b>-</b>
<b>National Western Life Insurance Co</b>				
Accident & Health	-	-	-	-
Credit Life	-	-	-	-
Life	73,195	73,195	64,794	78,615
<b>Total</b>	<b>73,195</b>	<b>73,195</b>	<b>64,794</b>	<b>78,615</b>

**SUMMARY OF TOTAL LINES WRITTEN PER LIFE COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>Nationwide Life Insurance Company</b>				
Accident & Health	-	-	-	-
Credit Life	-	-	-	-
Life	6,802,439	6,802,439	1,002,852	-
<b>Total</b>	<b>6,802,439</b>	<b>6,802,439</b>	<b>1,002,852</b>	<b>-</b>
<b>Netcare Life and Health Insurance Co</b>				
Accident & Health	21,262,440	21,943,273	19,016,477	17,492,097
Credit Life	38,582	38,582	839	20,894
Life	1,551,074	1,551,074	236,135	239,156
<b>Total</b>	<b>22,852,096</b>	<b>23,532,929</b>	<b>19,253,451</b>	<b>17,752,147</b>
<b>New York Life Insurance &amp; Annuity Corp</b>				
Accident & Health	-	-	-	-
Credit Life	-	-	-	-
Life	3,352,944	3,352,944	214,258	-
<b>Total</b>	<b>3,352,944</b>	<b>3,352,944</b>	<b>214,258</b>	<b>-</b>
<b>New York Life Insurance Company</b>				
Accident & Health	36,357	12,300	6,139	7,566
Credit Life	-	-	-	-
Life	551,420	551,420	283,964	259,551
<b>Total</b>	<b>587,777</b>	<b>563,720</b>	<b>290,103</b>	<b>267,117</b>
<b>North Coast life Insurance Company</b>				
Accident & Health	-	-	-	-
Credit Life	-	-	-	-
Life	140,896	140,896	107,701	18,201
<b>Total</b>	<b>140,896</b>	<b>140,896</b>	<b>107,701</b>	<b>18,201</b>
<b>Occidental Life Insurance Co of North Carolina</b>				
Accident & Health	-	-	-	-
Credit Life	-	-	-	-
Life	52,389	52,389	-	-
<b>Total</b>	<b>52,389</b>	<b>52,389</b>	<b>-</b>	<b>-</b>
<b>Pacific Guardian Life Insurance Co Ltd</b>				
Accident & Health	202,884	202,591	131,385	131,358
Credit Life	-	-	-	-
Life	3,918,932	3,918,932	2,597,328	1,806,138
<b>Total</b>	<b>4,121,816</b>	<b>4,121,523</b>	<b>2,728,713</b>	<b>1,937,496</b>

**SUMMARY OF TOTAL LINES WRITTEN PER LIFE COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>Pacific Life Insurance Company</b>				
Accident & Health				
Credit Life				
Life				
<b>Total</b>	-	-	-	-
<b>Primerica Life Insurance Company</b>				
Accident & Health				
Credit Life	3,327	3,327	-	-
Life	3,335,633	3,335,633	2,831,177	2,234,300
<b>Total</b>	<b>3,338,960</b>	<b>3,338,960</b>	<b>2,831,177</b>	<b>2,234,300</b>
<b>Protective Life Insurance Company</b>				
Accident & Health	9,619	10,143	1,806	1,685
Credit Life	130,838	130,838	20,027	-
Life	5,319,860	8,319,860	-	20,027
<b>Total</b>	<b>5,460,317</b>	<b>8,460,841</b>	<b>21,833</b>	<b>21,712</b>
<b>Pruco Life Insurance Company</b>				
Accident & Health	-	-	-	-
Credit Life	-	-	-	-
Life	1,027,048	1,027,048	290,876	-
<b>Total</b>	<b>1,027,048</b>	<b>1,027,048</b>	<b>290,876</b>	-
<b>Prudential Insurance Co of America</b>				
Accident & Health	43,742	42,971	4,201	11,055
Credit Life	-	-	-	-
Life	3,708,894	3,708,894	7,818,662	3,575,080
<b>Total</b>	<b>3,752,636</b>	<b>3,751,865</b>	<b>7,822,863</b>	<b>3,586,135</b>
<b>Reassure America Life Ins Co</b>				
Accident & Health				
Credit Life				
Life				
<b>Total</b>	-	-	-	-
<b>Reliance Standard Life Insurance Co</b>				
Accident & Health	-	-	(5,511)	(15,294)
Credit Life	-	-	40,000	40,000
Life	-	-	-	-
<b>Total</b>	-	-	<b>34,489</b>	<b>24,706</b>

**SUMMARY OF TOTAL LINES WRITTEN PER LIFE COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>Reliastar Life Insurance Co</b>				
Accident & Health	-	-	-	-
Credit Life	-	-	-	-
Life	272,477	272,477	76,279	100,000
<b>Total</b>	<b>272,477</b>	<b>272,477</b>	<b>76,279</b>	<b>100,000</b>
<b>Royal State National Insurance Co, Ltd</b>				
Accident & Health				
Credit Life				
Life				
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Security Benefit Life Insurance Co</b>				
Accident & Health	-	-	-	-
Credit Life	-	-	-	-
Life	20,817	20,817	-	-
<b>Total</b>	<b>20,817</b>	<b>20,817</b>	<b>-</b>	<b>-</b>
<b>Security Life of Denver Insurance Co</b>				
Accident & Health	-	-	-	-
Credit Life	-	-	-	-
Life	1,200	1,200	-	-
<b>Total</b>	<b>1,200</b>	<b>1,200</b>	<b>-</b>	<b>-</b>
<b>Standard Insurance Company</b>				
Accident & Health	2,838,847	2,867,661	1,423,769	2,398,139
Credit Life	-	-	-	-
Life	2,044,777	2,044,777	3,043,584	3,579,426
<b>Total</b>	<b>4,883,624</b>	<b>4,912,438</b>	<b>4,467,353</b>	<b>5,977,565</b>
<b>Sterling Investors Life Insurance Co</b>				
Accident & Health	-	-	-	-
Credit Life	-	-	-	-
Life	266,063	266,063	403,909	86,087
<b>Total</b>	<b>266,063</b>	<b>266,063</b>	<b>403,909</b>	<b>86,087</b>
<b>Surety Life Insurance Company</b>				
Accident & Health	1,394	1,394	-	-
Credit Life	-	-	-	-
Life	1,185,268	1,185,268	1,221,819	1,034,201
<b>Total</b>	<b>1,186,662</b>	<b>1,186,662</b>	<b>1,221,819</b>	<b>1,034,201</b>

**SUMMARY OF TOTAL LINES WRITTEN PER LIFE COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>Take Care Insurance Company</b>				
Accident & Health	76,974,787	76,974,787	65,010,127	65,010,127
Credit Life	-	-	-	-
Life	-	-	-	-
<b>Total</b>	<b>76,974,787</b>	<b>76,974,787</b>	<b>65,010,127</b>	<b>65,010,127</b>
<b>Trans World Assurance Company</b>				
Accident & Health	-	-	-	-
Credit Life	-	-	-	-
Life	287,604	287,604	96,280	61,935
<b>Total</b>	<b>287,604</b>	<b>287,604</b>	<b>96,280</b>	<b>61,935</b>
<b>Transamerica Advisors Life Insurance Co</b>				
Accident & Health	-	-	-	-
Credit Life	-	-	-	-
Life	114,603	114,603	517,802	402,154
<b>Total</b>	<b>114,603</b>	<b>114,603</b>	<b>517,802</b>	<b>402,154</b>
<b>Transamerica Life Insurance Co</b>				
Accident & Health	18,763	18,833	650	343
Credit Life	478,943	478,943	127,821	143,770
Life	2,506,332	2,506,332	1,870,939	1,039,806
<b>Total</b>	<b>3,004,038</b>	<b>3,004,108</b>	<b>1,999,410</b>	<b>1,183,919</b>
<b>Trans World Assurance Company</b>				
Accident & Health	-	-	-	-
Credit Life	-	-	-	-
Life	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Union Security Insurance</b>				
Accident & Health	-	-	-	-
Credit Life	-	-	-	-
Life	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>United Healthcare Insurance Company</b>				
Accident & Health	2,336,717	2,324,206	1,874,947	1,864,704
Credit Life	-	-	-	-
Life	-	-	-	-
<b>Total</b>	<b>2,336,717</b>	<b>2,324,206</b>	<b>1,874,947</b>	<b>1,864,704</b>

**SUMMARY OF TOTAL LINES WRITTEN PER LIFE COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>United of Omaha Life Insurance Co</b>				
Accident & Health	-	(2)	-	(6,847)
Credit Life	-	-	-	-
Life	20,886	20,886	115,371	80,000
<b>Total</b>	<b>20,886</b>	<b>20,884</b>	<b>115,371</b>	<b>73,153</b>
<b>United States Bus. of the Canada Life Assurance Co</b>				
Accident & Health	-	-	-	-
Credit Life	-	-	-	-
Life	1,810	1,810	9,671	-
<b>Total</b>	<b>1,810</b>	<b>1,810</b>	<b>9,671</b>	<b>-</b>
<b>United States Life Ins. Co in the City of New York</b>				
Accident & Health	-	-	2,758	9,183
Credit Life	-	-	-	-
Life	2,639	2,639	-	-
<b>Total</b>	<b>2,639</b>	<b>2,639</b>	<b>2,758</b>	<b>9,183</b>
<b>Unum Life Insurance Co of America</b>				
Accident & Health	314	313	-	-
Credit Life	-	-	-	-
Life	3,751	3,751	-	-
<b>Total</b>	<b>4,065</b>	<b>4,064</b>	<b>-</b>	<b>-</b>
<b>Washington National Insurance Co</b>				
Accident & Health	1,884	1,880	-	18
Credit Life	-	-	-	-
Life	517,534	517,534	57,636	10,000
<b>Total</b>	<b>519,418</b>	<b>519,414</b>	<b>57,636</b>	<b>10,018</b>
<b>Western Reserve Life Assurance Co of Ohio</b>				
Accident & Health	-	-	-	-
Credit Life	-	-	-	-
Life	255,652	255,652	804,796	769,796
<b>Total</b>	<b>255,652</b>	<b>255,652</b>	<b>804,796</b>	<b>769,796</b>
<b>Western-Southern Life Assurance Co</b>				
Accident & Health	-	-	-	-
Credit Life	-	-	-	-
Life	480	480	-	-
<b>Total</b>	<b>480</b>	<b>480</b>	<b>-</b>	<b>-</b>

**SUMMARY OF TOTAL LINES WRITTEN PER PROPERTY & CASUALTY COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>ACA Financial Guaranty Corp</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty	-	71,353	-	-
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety				
Miscellaneous				
Title				
<b>Total</b>	-	71,353	-	-
<b>ACIG Insurance Company</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation	201,032	201,032	-	68,326
Other Liability	(2,549)	233	-	9,453
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety				
Miscellaneous				
Title				
<b>Total</b>	198,483	201,265	-	77,779

2011 Annual Insurance Report

**SUMMARY OF TOTAL LINES WRITTEN PER PROPERTY & CASUALTY COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>AIOI Nissay Dowa Insurance Co., Ltd.</b>				
Fire	1,291,130	1,287,594	96,907	52,411
Allied Lines	1,683,457	1,678,221	-	(9,354)
Homeowners Multiple Peril	-	-	-	-
Commercial Multiple Peril	-	-	-	-
Commercial Multiple Peril (Liability Portion)	-	-	-	-
Ocean Marine	275	548	-	-
Inland Marine	123,146	92,303	3,017	(10,468)
Mortgage/Financial Guaranty	-	-	-	-
Medical Malpractice	-	-	-	-
Earthquake	1,169,538	1,179,661	47,482	71,090
Group Accident and Health	-	-	-	-
Workers Compensation	1,022,786	1,039,939	729,646	(56,102)
Other Liability	1,061,712	1,102,516	453,327	(89,612)
Private Passenger Auto Liability	291,475	285,770	57,506	(39,041)
Commercial Auto Liability	466,042	472,980	78,047	40,579
Private Passenger Auto Physical Damage	1,165,899	1,143,078	641,270	578,578
Commercial Auto Physical Damage	1,087,430	1,103,621	323,594	272,202
Fidelity	-	-	-	-
Surety	4,986	9,445	-	-
Miscellaneous	165,605	230,829	160,638	213,538
Title	-	-	-	-
<b>Total</b>	<b>9,533,481</b>	<b>9,626,505</b>	<b>2,591,434</b>	<b>1,023,821</b>
<b>AMBAC Insurance Company</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety				
Miscellaneous				
Title				
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

2011 Annual Insurance Report



**SUMMARY OF TOTAL LINES WRITTEN PER PROPERTY & CASUALTY COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED

**SUMMARY OF TOTAL LINES WRITTEN PER PROPERTY & CASUALTY COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

<b>INSURERS</b>	<b>DIRECT PREMIUMS WRITTEN</b>	<b>DIRECT PREMIUMS EARNED</b>	<b>DIRECT LOSSES PAID</b>	<b>DIRECT LOSSES INCURRED</b>
<b>American Home Assurance Company</b>				
Fire				
Allied Lines	531,430	513,651	11,027	3,227
Homeowners Multiple Peril	475,086	481,344	27,245	25,545
Commercial Multiple Peril	83,538	80,820	1,732	1,732
Commercial Multiple Peril (Liability Portion)				
Ocean Marine	21,870	21,431	338	252
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake	160,522	125,220	363	363
Group Accident & Health	106	444	-	-
Workers Compensation	427,772	390,292	64,000	50,845
Other Liability	336,953	333,056	17,232	21,250
Private Passenger Auto Liability	169,168	180,629	187,843	179,539
Commercial Auto Liability	54,609	54,183	25,974	26,413
Private Passenger Auto Physical Damage	784,472	785,592	129,185	122,719
Commercial Auto Physical Damage	129,268	117,159	14,578	13,218
Fidelity	40,180	34,874	(464)	(827)
Surety	-	30,854	-	(936)
Miscellaneous	34,918	35,253	2,382	2,582
Title				
<b>Total</b>	<b>3,249,892</b>	<b>3,184,802</b>	<b>481,435</b>	<b>445,922</b>
<b>American Security Insurance Company</b>				
Fire	45,093	34,965	-	3,021
Allied Lines	11,273	8,741	-	759
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety				
Miscellaneous				
Title				
<b>Total</b>	<b>56,366</b>	<b>43,706</b>	<b>-</b>	<b>3,780</b>

2011 Annual Insurance Report

**SUMMARY OF TOTAL LINES WRITTEN PER PROPERTY & CASUALTY COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>Arch Insurance Company</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation	149,832	150,229	239,922	636,026
Other Liability	198	267	-	(214)
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety	-	33,052	-	12,965
Miscellaneous				
Title				
<b>Total</b>	<b>150,030</b>	<b>183,548</b>	<b>239,922</b>	<b>648,777</b>
<b>Assured Guaranty Municipal Corp</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty	-	641,848	-	-
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety				
Miscellaneous				
Title				
<b>Total</b>	<b>-</b>	<b>641,848</b>	<b>-</b>	<b>-</b>

2011 Annual Insurance Report

**SUMMARY OF TOTAL LINES WRITTEN PER PROPERTY & CASUALTY COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>Balboa Insurance Company</b>				
Fire	(1,524)	(1,278)	-	(140)
Allied Lines	(653)	(548)	-	(60)
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage	21,690	26,473	-	(605)
Fidelity				
Surety				
Miscellaneous	-	84	-	(8)
Title				
<b>Total</b>	<b>19,513</b>	<b>24,731</b>	<b>-</b>	<b>(813)</b>
<b>Central States Indemnity Co of Omaha</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health	17,102	17,102	-	525
Workers Compensation				
Other Liability				

**SUMMARY OF TOTAL LINES WRITTEN PER PROPERTY & CASUALTY COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety				
Miscellaneous	44,822	44,822	-	(1,081)
Title				
<b>Total</b>	<b>61,924</b>	<b>61,924</b>	-	<b>(556)</b>

**SUMMARY OF TOTAL LINES WRITTEN PER PROPERTY & CASUALTY COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>Centurion Casualty Company</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine	(27,374)	60,626		(4,000)
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety				
Miscellaneous	(22,735)	81,265	3,439	(9,561)
Title				
<b>Total</b>	<b>(50,109)</b>	<b>141,891</b>	<b>3,439</b>	<b>(13,561)</b>
<b>Century Insurance Company, Ltd.</b>				
Fire	3,431,654	703,733	59,154	31,632
Allied Lines	3,813,673	1,788,119	526,799	529,999
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine	139,954	52,028	124,653	127,645
Inland Marine	123,036	16,551	1,060	1,060
Mortgage/Financial Guaranty	27,360	20,332	270	270
Medical Malpractice				
Earthquake	979,307	472,422	26,828	43,585
Group Accident & Health	15,423	11,706	-	-
Workers Compensation	1,740,645	1,391,480	596,620	554,031
Other Liability	2,914,991	1,018,338	726,918	749,730
Private Passenger Auto Liability	821,476	706,739	406,823	375,466
Commercial Auto Liability	1,348,453	1,080,401	881,485	897,670
Private Passenger Auto Physical Damage	1,046,752	956,059	392,909	728,355
Commercial Auto Physical Damage	540,464	585,268	193,331	206,813
Fidelity	52,851	33,138	-	-
Surety	274,551	210,945	-	-
Miscellaneous	73,806	41,377	73,547	73,547
Title				
<b>Total</b>	<b>17,344,396</b>	<b>9,088,636</b>	<b>4,010,397</b>	<b>4,319,803</b>

2011 Annual Insurance Report

**SUMMARY OF TOTAL LINES WRITTEN PER PROPERTY & CASUALTY COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>Chicago Title Insurance Co</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety				
Miscellaneous				
Title	998,081	998,081	3,818	(60,769)
<b>Total</b>	<b>998,081</b>	<b>998,081</b>	<b>3,818</b>	<b>(60,769)</b>
<b>Chung Kuo Insurance Company Ltd</b>				
Fire	1,197,787	1,334,601	221,345	221,345
Allied Lines	901,636	949,053	604	604
Homeowners Multiple Peril	5,351,251	5,267,013	408,724	381,423
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine	50,578	50,578	12,533	12,533
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake	587,730	600,001	37,298	28,431
Group Accident & Health				
Workers Compensation	1,123,151	1,111,416	384,709	337,403
Other Liability	1,202,389	1,168,170	555,298	883,848
Private Passenger Auto Liability	1,804,912	1,810,183	1,098,252	970,013
Commercial Auto Liability	303,325	303,717	107,500	164,000
Private Passenger Auto Physical Damage	7,424,426	7,453,616	3,183,666	3,385,787
Commercial Auto Physical Damage	774,018	758,543	239,387	238,094
Fidelity				
Surety	458,939	695,302	2,102,961	2,202,336
Miscellaneous	96,080	89,164	21,942	29,444
Title				
<b>Total</b>	<b>21,276,222</b>	<b>21,591,357</b>	<b>8,374,219</b>	<b>8,855,261</b>

2011 Annual Insurance Report

**SUMMARY OF TOTAL LINES WRITTEN PER PROPERTY & CASUALTY COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>Colonial Surety Company</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety	27,261	7,273	-	1,401
Miscellaneous				
Title				
<b>Total</b>	<b>27,261</b>	<b>7,273</b>	<b>-</b>	<b>1,401</b>
<b>Continental Insurance Co, The</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity	119,746	47,445	-	-
Surety	-	-	-	-
Miscellaneous				
Title				
<b>Total</b>	<b>119,746</b>	<b>47,445</b>	<b>-</b>	<b>-</b>

2011 Annual Insurance Report



**SUMMARY OF TOTAL LINES WRITTEN PER PROPERTY & CASUALTY COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>Doctor's Company, An Interinsurance Exchange</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice	396,813	396,813	-	(293,042)
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety				
Miscellaneous				
Title				
<b>Total</b>	<b>396,813</b>	<b>396,813</b>	<b>-</b>	<b>(293,042)</b>
<b>Dongbu Insurance Company Ltd</b>				
Fire	8,988,115	9,244,634	698,322	655,737
Allied Lines	2,228,521	2,489,238	-	(30,732)
Homeowners Multiple Peril	1,703,048	1,710,993	188,986	194,649
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine	70,030	76,213	66,831	91,392
Inland Marine	171,168	129,254	42,242	34,923
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake	654,437	692,744	673	(29,928)
Group Accident & Health	802	750	50	(5,950)
Workers Compensation	886,254	1,023,454	489,783	(18,215)
Other Liability	2,243,141	1,921,007	388,582	658,512
Private Passenger Auto Liability	2,020,968	1,939,495	1,699,547	2,352,740
Commercial Auto Liability	763,753	767,770	337,707	302,173
Private Passenger Auto Physical Damage	3,361,133	3,171,138	1,187,161	1,316,562
Commercial Auto Physical Damage	543,169	497,621	190,324	200,812
Fidelity	17,399	76,206	-	3,000
Surety	568,903	512,021	(4,664)	(4,664)
Miscellaneous	116,123	72,769	18,498	6,799
Title				
<b>Total</b>	<b>24,336,964</b>	<b>24,325,307</b>	<b>5,304,042</b>	<b>5,727,810</b>

2011 Annual Insurance Report

**SUMMARY OF TOTAL LINES WRITTEN PER PROPERTY & CASUALTY COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>Factory Mutual Insurance Company</b>				
Fire	7,830	9,035	-	-
Allied Lines	13,189	15,652	-	-
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine	37,617	37,966	-	-
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety				
Miscellaneous	3,164	3,540		
Title				
<b>Total</b>	<b>61,800</b>	<b>66,193</b>	<b>-</b>	<b>-</b>
<b>Federal Insurance Company</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril	-	(1)	-	(1)
Commercial Multiple Peril (Liability Portion)	-	(1)	-	-
Ocean Marine	1	4,220		1,331
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation	11,389	9,648		(11,620)
Other Liability	445	445		67
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety	818,603	1,125,054		11,202
Miscellaneous	-	(1)		(1)
Title				
<b>Total</b>	<b>830,438</b>	<b>1,139,364</b>	<b>-</b>	<b>978</b>

2011 Annual Insurance Report

**SUMMARY OF TOTAL LINES WRITTEN PER PROPERTY & CASUALTY COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>Fidelity &amp; Deposit Co of Maryland</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety	2,792,319	2,106,268	-	2,854
Miscellaneous				
Title				
<b>Total</b>	<b>2,792,319</b>	<b>2,106,268</b>	<b>-</b>	<b>2,854</b>
<b>Financial Security Assurance Inc</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety				
Miscellaneous				
Title				
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

2011 Annual Insurance Report

**SUMMARY OF TOTAL LINES WRITTEN PER PROPERTY & CASUALTY COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>Fireman's Fund Insurance Company</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety	-	-	-	3,608
Miscellaneous				
Title				
<b>Total</b>	-	-	-	3,608
<b>First American Title Insurance Co of OR</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety				
Miscellaneous				
Title				
<b>Total</b>	-	-	-	-

2011 Annual Insurance Report

**SUMMARY OF TOTAL LINES WRITTEN PER PROPERTY & CASUALTY COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>First Insurance Co of Hawaii, Ltd</b>				
Fire				
Allied Lines	30,328	30,328	-	-
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety				
Miscellaneous				
Title				
<b>Total</b>	<b>30,328</b>	<b>30,328</b>	<b>-</b>	<b>-</b>
<b>First Liberty Insurance Corporation</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation	-	178	-	3
Other Liability	1,505	1,499	-	585
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety				
Miscellaneous				
Title				
<b>Total</b>	<b>1,505</b>	<b>1,677</b>	<b>-</b>	<b>588</b>

2011 Annual Insurance Report

**SUMMARY OF TOTAL LINES WRITTEN PER PROPERTY & CASUALTY COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>First Net Insurance Company</b>				
Fire	396,440	380,070	34,969	33,194
Allied Lines	804,115	830,226	-	(2,330)
Homeowners Multiple Peril	2,087,208	2,001,089	22,007	21,007
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine	4,933	4,933	-	-
Inland Marine	4,122	2,808	-	-
Mortgage/Financial Guaranty				
Medical Malpractice	20,850	20,815	-	-
Earthquake	162,196	155,266	85,791	81,778
Group Accident & Health	58,720	56,229	4,875	4,875
Workers Compensation	370,327	281,097	176,937	180,936
Other Liability	388,172	348,080	38,119	233,504
Private Passenger Auto Liability	728,841	698,866	616,889	651,902
Commercial Auto Liability	108,301	98,671	31,791	33,172
Private Passenger Auto Physical Damage	1,777,264	1,681,296	652,392	638,494
Commercial Auto Physical Damage	97,021	85,611	12,002	12,002
Fidelity	3,842	3,841	-	-
Surety	185,307	130,802	-	-
Miscellaneous	101,448	98,487	11,048	15,192
Title				
<b>Total</b>	<b>7,299,107</b>	<b>6,878,187</b>	<b>1,686,820</b>	<b>1,903,726</b>
<b>Hartford Fire Insurance Co</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety	15,703	7,436		1,265
Miscellaneous				
Title				
<b>Total</b>	<b>15,703</b>	<b>7,436</b>	<b>-</b>	<b>1,265</b>

2011 Annual Insurance Report

**SUMMARY OF TOTAL LINES WRITTEN PER PROPERTY & CASUALTY COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>Insurance Company of North America</b>				
Fire	1,612,294	1,802,551	-	-
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation	240,264	349,160	98,670	166,241
Other Liability	139,320	298,955	-	-
Private Passenger Auto Liability				
Commercial Auto Liability	16,916	12,078	-	-
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage	39,470	28,182	7,791	10,291
Fidelity				
Surety				
Miscellaneous				
Title				
<b>Total</b>	<b>2,048,264</b>	<b>2,490,926</b>	<b>106,461</b>	<b>176,532</b>
<b>Lexon Insurance Company</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety	139,899	56,437	-	-
Miscellaneous				
Title				
<b>Total</b>	<b>139,899</b>	<b>56,437</b>	<b>-</b>	<b>-</b>

2011 Annual Insurance Report

**SUMMARY OF TOTAL LINES WRITTEN PER PROPERTY & CASUALTY COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>Liberty Insurance Corporation</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation	317,870	318,550	-	(4,041)
Other Liability	2,471	2,199	-	(434)
Private Passenger Auto Liability				
Commercial Auto Liability	1,200	334	-	157
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage	311	86	-	-
Fidelity				
Surety				
Miscellaneous				
Title				
<b>Total</b>	<b>321,852</b>	<b>321,169</b>	<b>-</b>	<b>(4,318)</b>
<b>LM Insurance Corporation</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation	362	318	-	140
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety	5,197	6,234	-	(878)
Miscellaneous				
Title				
<b>Total</b>	<b>5,559</b>	<b>6,552</b>	<b>-</b>	<b>(738)</b>

2011 Annual Insurance Report



**SUMMARY OF TOTAL LINES WRITTEN PER PROPERTY & CASUALTY COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>MBIA Insurance Corporation</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty	880,720	1,025,166	-	-
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety				
Miscellaneous				
Title				
<b>Total</b>	<b>880,720</b>	<b>1,025,166</b>	<b>-</b>	<b>-</b>
<b>Mortgage Guaranty Insurance Corp</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty	203,121	195,700	-	-
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety				
Miscellaneous				
Title				
<b>Total</b>	<b>203,121</b>	<b>195,700</b>	<b>-</b>	<b>-</b>

2011 Annual Insurance Report

**SUMMARY OF TOTAL LINES WRITTEN PER PROPERTY & CASUALTY COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

<b>INSURERS</b>	<b>DIRECT PREMIUMS WRITTEN</b>	<b>DIRECT PREMIUMS EARNED</b>	<b>DIRECT LOSSES PAID</b>	<b>DIRECT LOSSES INCURRED</b>
<b>National Union Fire Ins Co of Pittsburgh PA</b>				
Fire				
Allied Lines	4,688,000	4,809,000	106,000	30,000
Homeowners Multiple Peril	4,728,000	4,790,000	272,000	255,000
Commercial Multiple Peril	835,000	808,000	17,000	17,000
Commercial Multiple Peril (Liability Portion)				
Ocean Marine	219,000	214,000	3,000	3,000
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake	1,570,000	1,212,000	4,000	4,000
Group Accident & Health	-	-	-	-
Workers Compensation	4,278,000	3,903,000	640,000	509,000
Other Liability	1,875,000	1,866,000	117,000	448,000
Private Passenger Auto Liability	1,692,000	1,806,000	1,879,000	1,795,000
Commercial Auto Liability	546,000	542,000	260,000	295,000
Private Passenger Auto Physical Damage	7,839,000	7,854,000	1,292,000	1,228,000
Commercial Auto Physical Damage	1,293,000	1,171,000	146,000	132,000
Fidelity	23,000	11,000	-	-
Surety				
Miscellaneous	255,000	164,000	-	-
Title				
<b>Total</b>	<b>29,841,000</b>	<b>29,150,000</b>	<b>4,736,000</b>	<b>4,716,000</b>
<b>NCMIC Insurance Company</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice	6,517	5,926	-	2,338
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety				
Miscellaneous				
Title				
<b>Total</b>	<b>6,517</b>	<b>5,926</b>	<b>-</b>	<b>2,338</b>

2011 Annual Insurance Report

**SUMMARY OF TOTAL LINES WRITTEN PER PROPERTY & CASUALTY COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>Nipponkoa Insurance Company, Ltd</b>				
Fire	14,453	3,194	-	5,602
Allied Lines	78	49	-	-
Homeowners Multiple Peril				
Commercial Multiple Peril	31,516	24,750	-	-
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine	5,508	230	-	-
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake	12,006	8,527	-	-
Group Accident & Health				
Workers Compensation	2,364	595	-	-
Other Liability	135,421	43,172	2,535	2,633
Private Passenger Auto Liability				
Commercial Auto Liability	2,567	668	-	-
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage	11,627	4,467	-	-
Fidelity				
Surety				
Miscellaneous	712	87	-	-
Title				
<b>Total</b>	<b>216,252</b>	<b>85,739</b>	<b>2,535</b>	<b>8,235</b>
<b>Old Republic Insurance Company</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability	37,351	37,351	-	7,795
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety				
Miscellaneous				
Title				
<b>Total</b>	<b>37,351</b>	<b>37,351</b>	<b>-</b>	<b>7,795</b>

2011 Annual Insurance Report

**SUMMARY OF TOTAL LINES WRITTEN PER PROPERTY & CASUALTY COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>Old Republic National Title Ins Co</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety				
Miscellaneous				
Title	4,780	4,780	157	157
<b>Total</b>	<b>4,780</b>	<b>4,780</b>	<b>157</b>	<b>157</b>
<b>Pacific Indemnity Insurance Co</b>				
Fire	272,876	269,791	-	2,250
Allied Lines	2,176,440	2,138,441	-	-
Homeowners Multiple Peril	950,117	953,248	197,490	223,679
Commercial Multiple Peril	610,289	612,346	(247,062)	13,650
Commercial Multiple Peril (Liability Portion)	437,270	454,988	(9,678)	2,330
Ocean Marine	1,836	91,264	160,440	196,470
Inland Marine	10,478	22,787	-	-
Mortgage/Financial Guaranty	-	-	-	-
Medical Malpractice	-	-	-	-
Earthquake	989,636	985,707	154,865	151,086
Group Accident & Health	-	-	-	-
Workers Compensation	2,671,706	2,719,086	500,807	467,897
Other Liability	1,218,515	1,340,876	69,984	186,807
Private Passenger Auto Liability	927,300	935,079	583,362	571,925
Commercial Auto Liability	878,261	882,264	276,994	234,819
Private Passenger Auto Physical Damage	1,619,253	1,678,913	319,259	361,824
Commercial Auto Physical Damage	1,145,543	1,152,564	110,386	120,969
Fidelity	-	-	-	-
Surety	291,290	204,781	16,286	18,530
Miscellaneous	5,848	22,835	-	1,589
Title	-	-	-	-
<b>Total</b>	<b>14,206,658</b>	<b>14,464,970</b>	<b>2,133,133</b>	<b>2,553,825</b>

2011 Annual Insurance Report

**SUMMARY OF TOTAL LINES WRITTEN PER PROPERTY & CASUALTY COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>PMI Mortgage Insurance Company</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty	101,674	101,789	-	11,581
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety				
Miscellaneous				
Title				
<b>Total</b>	<b>101,674</b>	<b>101,789</b>	<b>-</b>	<b>11,581</b>
<b>Progressive Casualty Insurance Co</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety				
Miscellaneous				
Title				
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

2011 Annual Insurance Report

**SUMMARY OF TOTAL LINES WRITTEN PER PROPERTY & CASUALTY COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

<b>INSURERS</b>	<b>DIRECT PREMIUMS WRITTEN</b>	<b>DIRECT PREMIUMS EARNED</b>	<b>DIRECT LOSSES PAID</b>	<b>DIRECT LOSSES INCURRED</b>
<b>Radian Guaranty Inc</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty	259,002	290,470	-	29,215
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety				
Miscellaneous				
Title				
<b>Total</b>	<b>259,002</b>	<b>290,470</b>	<b>-</b>	<b>29,215</b>
<b>Safeco Insurance Co of America</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity	549,286	665,734	-	(73,700)
Surety				
Miscellaneous				
Title				
<b>Total</b>	<b>549,286</b>	<b>665,734</b>	<b>-</b>	<b>(73,700)</b>

2011 Annual Insurance Report

**SUMMARY OF TOTAL LINES WRITTEN PER PROPERTY & CASUALTY COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>Seaboard Surety Company</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety				
Miscellaneous				
Title				
<b>Total</b>	-	-	-	-
<b>St. Paul Fire and Marine Ins Co</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)	-	-	-	(62)
Ocean Marine	(6,831)	13,279	-	(1,139)
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation	-	-	-	(83)
Other Liability	-	-	-	(441)
Private Passenger Auto Liability				
Commercial Auto Liability	-	-	-	(34)
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage	-	-	-	(232)
Fidelity	1,407	2,222	-	357
Surety	-	-	-	(2,943)
Miscellaneous				
Title				
<b>Total</b>	<b>(5,424)</b>	<b>15,501</b>	-	<b>(4,577)</b>

2011 Annual Insurance Report

**SUMMARY OF TOTAL LINES WRITTEN PER PROPERTY & CASUALTY COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>Stewart Title Guaranty Co</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety				
Miscellaneous				
Title	3,075,758	3,075,758	(28,000)	(45,179)
<b>Total</b>	<b>3,075,758</b>	<b>3,075,758</b>	<b>(28,000)</b>	<b>(45,179)</b>
<b>Stonebridge Casualty Insurance Co</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine	4,218	4,020	28	(426)
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety				
Miscellaneous				
Title				
<b>Total</b>	<b>4,218</b>	<b>4,020</b>	<b>28</b>	<b>(426)</b>

2011 Annual Insurance Report



**SUMMARY OF TOTAL LINES WRITTEN PER PROPERTY & CASUALTY COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>Terrace Guam, Limited</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation	262,934	262,934	39,662	-
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety				
Miscellaneous				
Title				
<b>Total</b>	<b>262,934</b>	<b>262,934</b>	<b>39,662</b>	<b>-</b>
<b>Ticor Title Insurance Company</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety				
Miscellaneous				
Title				
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

2011 Annual Insurance Report

**SUMMARY OF TOTAL LINES WRITTEN PER PROPERTY & CASUALTY COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>Tokio Marine Pacific Insurance, Ltd</b>				
Fire	79,039	136,444	3,259	259
Allied Lines	32,041	40,780	2,770	1,170
Homeowners Multiple Peril	1,305,151	1,306,919	3,538	5,238
Commercial Multiple Peril	3,690,109	1,991,389	(448)	(3,696)
Commercial Multiple Peril (Liability Portion)	-	-	-	-
Ocean Marine	4,120	1,348	-	7,900
Inland Marine	1,352,909	1,362,260	16,742	17,437
Mortgage/Financial Guaranty	-	-	-	-
Medical Malpractice	-	-	-	-
Earthquake	1,275,341	1,015,815	198,019	208,128
Group Accident & Health	112,398,825	97,160,167	79,904,276	77,132,766
Workers Compensation	1,558,340	1,169,612	184,055	99,765
Other Liability	1,153,240	1,003,093	208,930	393,211
Private Passenger Auto Liability	1,112,533	1,209,782	1,073,204	992,318
Commercial Auto Liability	503,579	501,109	204,412	281,036
Private Passenger Auto Physical Damage	2,623,476	2,490,235	820,122	813,596
Commercial Auto Physical Damage	635,863	571,661	172,866	168,438
Fidelity	12,450	12,540	-	-
Surety	200	(58)	-	-
Miscellaneous	100,269	90,741	1,878	878
Title				
<b>Total</b>	<b>127,837,485</b>	<b>110,063,837</b>	<b>82,793,623</b>	<b>80,118,444</b>
<b>Travelers Casualty and Surety Co</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety	413,640	206,166	-	-
Miscellaneous				
Title				
<b>Total</b>	<b>413,640</b>	<b>206,166</b>	<b>-</b>	<b>-</b>

2011 Annual Insurance Report

**SUMMARY OF TOTAL LINES WRITTEN PER PROPERTY & CASUALTY COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>Travelers Casualty and Surety Co of America</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety	214,689	272,754	-	-
Miscellaneous				
Title				
<b>Total</b>	<b>214,689</b>	<b>272,754</b>	<b>-</b>	<b>-</b>
<b>Travelers Indemnity Company</b>				
Fire	1,119	910	-	-
Allied Lines	1,501	1,218	-	-
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine	31	25	-	-
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake	484	393	-	-
Group Accident & Health				
Workers Compensation	112,509	107,144	1,640	(8,975)
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety				
Miscellaneous	114	92	-	-
Title				
<b>Total</b>	<b>115,758</b>	<b>109,782</b>	<b>1,640</b>	<b>(8,975)</b>

2011 Annual Insurance Report

**SUMMARY OF TOTAL LINES WRITTEN PER PROPERTY & CASUALTY COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>United Educators Ins A Reciprocal Retent. Grp.</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability	367,093	367,201	-	(96,817)
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety				
Miscellaneous				
Title				
<b>Total</b>	<b>367,093</b>	<b>367,201</b>	<b>-</b>	<b>(96,817)</b>
<b>United Services Automobile Association</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril	507,749	517,908	76,632	92,345
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine	4,198	1,957	-	(32)
Inland Marine	54,223	50,252	18,408	21,706
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability	2,722	3,551	-	(2,439)
Private Passenger Auto Liability	936,644	941,403	681,776	657,742
Commercial Auto Liability				
Private Passenger Auto Physical Damage	2,530,130	2,525,689	893,403	873,858
Commercial Auto Physical Damage				
Fidelity				
Surety				
Miscellaneous				
Title				
<b>Total</b>	<b>4,035,666</b>	<b>4,040,760</b>	<b>1,670,219</b>	<b>1,643,180</b>

2011 Annual Insurance Report

**SUMMARY OF TOTAL LINES WRITTEN PER PROPERTY & CASUALTY COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>United States Fidelity and Guaranty Co</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety				
Miscellaneous				
Title				
<b>Total</b>	-	-	-	-
<b>USAA Casualty Insurance Company</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril	241,532	193,565	38,442	53,535
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine	11,758	8,493	6,797	7,071
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability	536	440	-	70
Private Passenger Auto Liability	768,200	726,941	558,396	770,665
Commercial Auto Liability				
Private Passenger Auto Physical Damage	2,167,073	2,040,694	835,731	838,266
Commercial Auto Physical Damage				
Fidelity				
Surety				
Miscellaneous				
Title				
<b>Total</b>	<b>3,189,099</b>	<b>2,970,133</b>	<b>1,439,366</b>	<b>1,669,607</b>

2011 Annual Insurance Report

**SUMMARY OF TOTAL LINES WRITTEN PER PROPERTY & CASUALTY COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>Westchester Fire Insurance Company</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine	-	-	-	(10,451)
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation				
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety	-	-	-	(2,874)
Miscellaneous				
Title				
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(13,325)</b>
<b>Westport Insurance Corporation</b>				
Fire	6,424	4,717	-	(1,211)
Allied Lines	1,783	1,247	-	(23,298)
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake	202	118	-	-
Group Accident & Health				
Workers Compensation				
Other Liability				
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety				
Miscellaneous	16	11	-	-
Title				
<b>Total</b>	<b>8,425</b>	<b>6,093</b>	<b>-</b>	<b>(24,509)</b>

2011 Annual Insurance Report

**SUMMARY OF TOTAL LINES WRITTEN PER PROPERTY & CASUALTY COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

INSURERS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
<b>XL Insurance America, Inc.</b>				
Fire	2,975	2,454	-	(44)
Allied Lines	6,433	6,340	-	272
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine	7	5	-	-
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake	3,600	3,564	-	156
Group Accident & Health				
Workers Compensation				
Other Liability	-	-	-	(136)
Private Passenger Auto Liability				
Commercial Auto Liability				
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage				
Fidelity				
Surety				
Miscellaneous	304	259	-	(1)
Title				
<b>Total</b>	<b>13,319</b>	<b>12,622</b>	<b>-</b>	<b>247</b>
<b>XL Specialty Insurance Company</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine	5,898	1,478	-	997
Inland Marine	-	-	-	(44)
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation	4,458	5,185	-	5,055
Other Liability	-	59,686	-	8,011
Private Passenger Auto Liability				
Commercial Auto Liability	-	912	-	346
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage	-	378	-	144
Fidelity				
Surety				
Miscellaneous	9,975	9,975	-	255
Title				
<b>Total</b>	<b>20,331</b>	<b>77,614</b>	<b>-</b>	<b>14,764</b>

2011 Annual Insurance Report

**SUMMARY OF TOTAL LINES WRITTEN PER PROPERTY & CASUALTY COMPANY  
FOR THE YEAR ENDED DECEMBER 31, 2011**

<b>INSURERS</b>	<b>DIRECT PREMIUMS WRITTEN</b>	<b>DIRECT PREMIUMS EARNED</b>	<b>DIRECT LOSSES PAID</b>	<b>DIRECT LOSSES INCURRED</b>
<b>Zurich American Insurance Company</b>				
Fire				
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health				
Workers Compensation	11,698	9,769	-	3,550
Other Liability	150,779	41,623	-	22,439
Private Passenger Auto Liability				
Commercial Auto Liability	141,661	121,970	-	30,385
Private Passenger Auto Physical Damage				
Commercial Auto Physical Damage	10	10	-	-
Fidelity				
Surety				
Miscellaneous				
Title				
<b>Total</b>	<b>304,148</b>	<b>173,372</b>	<b>-</b>	<b>56,374</b>
<b>Island Home Insurance Co. (Guam)</b>				
Fire	40,555	39,782	-	16,066
Allied Lines				
Homeowners Multiple Peril				
Commercial Multiple Peril				
Commercial Multiple Peril (Liability Portion)				
Ocean Marine				
Inland Marine				
Mortgage/Financial Guaranty				
Medical Malpractice				
Earthquake				
Group Accident & Health	23,039,168	19,441,394	12,055,137	13,105,311
Workers Compensation	18,822	11,159	379	7,564
Other Liability	13,626	12,492	-	601
Private Passenger Auto Liability	501,135	524,426	300,480	280,362
Commercial Auto Liability	7,499	2,568	-	1,208
Private Passenger Auto Physical Damage	687,465	746,445	61,543	(4,285)
Commercial Auto Physical Damage				
Fidelity	3,450	3,450	-	1,898
Surety	8,542	3,319	-	2,088
Miscellaneous				
Title				
<b>Total</b>	<b>24,320,262</b>	<b>20,785,035</b>	<b>12,417,539</b>	<b>13,410,813</b>

2011 Annual Insurance Report