



*Dipåttamenton Kontribusion yan Adu'åna*  
**DEPARTMENT OF**  
**REVENUE AND TAXATION**  
**GOVERNMENT OF GUAM Gubetnamenton Guåhan**

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February 4, 2026

**FINANCIAL STATEMENT FILING DURING YEAR 2026**

Greetings from the Guam Insurance Commissioner's Office.

For filings of the annual financial statement, the Guam Department of Insurance requires the submission of the NAIC Annual Statement (along with the Separate Accounts, if any)/Annual Financial Report, be made in soft copy, using either a compact disc (CD) or flash drive, except as specifically provided below.

All **Domestic and Alien (Guam Branch) Insurers** on Guam are still required to submit hard/paper copy filings of their NAIC Annual Statement.

The rest of the required NAIC Supplements/Exhibits, pages and reports are still to be filed on hard/paper copy along with all other documents required by the Commissioner each year as set forth on 22 GCA §§15316 (a), 15404, and 15504. All other conditions set on the annual filings of reports and all corresponding fees still remain in accordance with Guam Insurance Law.

The following required reports (updated), as applicable, are due for filing on or before **April 1<sup>st</sup>** of each year.

1. NAIC Annual Statement/Annual Financial Report
2. Jurat Page
3. Balance Sheet pages
4. As applicable,
  - NAIC State Page, Exhibit of Premiums and Losses, Direct Business in Guam; or
  - NAIC State Page, Life Insurance (columns 1 to 28); Accident and Health Exhibit, Direct Business in Guam; or
  - NAIC State Page, Exhibit of Premiums, Enrollment and Utilization – Direct Business in Guam
5. As applicable, NAIC Supplemental Health Care Exhibit (Parts 1 and 2) for health insurance written in Guam
6. Risk-Based Capital Report, required for Domestic Insurers only
7. Management Discussion & Analysis
8. Statement of Actuarial Opinion signed by a member of American Academy of Actuaries
9. As applicable, Form I-8 with 2% Assessment Fee for Commercial and Industrial Liability Premiums Written on risks located in Guam
10. Insurance Expense Exhibit – for Property & Casualty insurers

***Updated: Delivery Instructions for Foreign Insurers (excluding those with NAICS Code 524130 - Reinsurance Carriers, i.e. with no General Agent in Guam):***

All filings must be made by the insurer's local General Agent in behalf of the Foreign Insurer. The filings and the corresponding filing fees must be hand delivered by the General Agent to the Guam Department of Insurance. Please do not mail filings nor fees directly to the Guam Department of Insurance. The Foreign Insurer's mailed filings should be directed to the Foreign Insurer's local General Agent.

Thank you for your cooperation on this matter. Feel free to call our office at 671-635-1845/1846/7669/1833 should you need further information and/or clarification.

/02/4/2026