

# 50<sup>TH</sup> LEGACY OF TRUST

ANNIVERSARY

## Making good on a vow to make the CNMI 'Rest Assured'



Pacifica Underwriters Insurance Inc. president and CEO Shirley Ann T. Sablan.



Pacifica Underwriters Insurance Inc. board chairman Norman T. Tenorio.



Pacifica Underwriters Insurance Inc. operations manager Jessica D. Sablan.

By JON PEREZ  
CORRESPONDENT

**P**acifica Underwriters Insurance Inc. is one of the CNMI businesses that has witnessed how the islands transitioned from under the Trust Territory government to being a U.S. commonwealth. It has seen the transformation of the CNMI economy and political landscape, and how it has weathered every challenge the islands faced in five decades.

Like most local businesses and companies that started in the CNMI, Pacifica Insurance keeps track of local and global issues that can affect the insurance industry. Company president and CEO Shirley Sablan said foresight and preparation are key factors to their survival, which is why they keep abreast of global issues that might affect their industry.

"One thing is for sure: However tough it gets, we will need insur-

ance for those uncertainties, regardless of the economic situation. The business of insurance isn't necessarily recession-proof, especially if it is mismanaged, but because we all want peace of mind, the product itself is usually placed high up on our list of priorities, making it a bare necessity," said Sablan. "And if we didn't have all the pieces together, Pacifica would not have gotten this far. These pieces were the right choices we made in our product offerings, partnerships made and kept, recruitment and professional development, financial and operational management. We may not have always done things seamlessly, but we learn and adjust to do it better the next time around."

She believes a company should make sure to work around the ever-changing economic, political, and social landscape that might happen anytime, driven by world events.

"We do not get to choose exactly how things should be because

there are many moving parts. The best that we can do is work well with others, have an open mind, listen intently, adjust accordingly, and adapt. Having said this, we adapt to change as necessary and cater to consumer needs and demands to ensure our services and products make sense," she said.

Having a somewhat personal touch in dealing with their clients' needs has allowed Pacifica Insurance to retain a loyal base that has been their customers for decades, whether businesses or individuals.

"Some of our clients are businesses that are still operating today or are children of parents who were long-time customers of ours and have passed on the tradition. We are grateful for their loyalty and support and will work hard to continue earning their business," Sablan said. "We are also grateful to all our new clients who decided to 'rest assured' and took a chance on Pacifica. Our clients will always be our

core—they are the lifeblood of our company."

Insurance is one of the important industries in the world and Sablan believes it will continue to be a service needed by everyone, even by those who might not realize it is part of their daily lives.

"When you drive, there's a high chance that the owner of that vehicle has insurance. When you open a business that is financed by a commercial loan, there is a likely chance that it will have insurance. When you see a doctor, a portion of that service bill might be paid by some form of insurance. And when you build that dream home, your mortgage will more than likely require insurance," she said. "This is how Pacifica has been helping to create possibilities and make dreams come true. We have been helping our people and have contributed to the growth and development of our local economy even before we became a U.S. territory. Our company

has seen many firsts in its lifetime and has been there through the best and worst of times."

Sablan said Pacifica Insurance has been tested time and again, but it is determined to continue the path of providing financial security options.

"There is no question what insurance offers to create possibilities and ensure our financial protection. This is why the insurance industry as a whole must be able to operate in a business environment that is conducive for the sake of its survival," she said.

Pacifica Insurance understands how critical insurance is to everyone and promises to continue offering reliable products and services that will be there when coverage will be needed most, Sablan said, with the company being committed to helping others and promising that they will work diligently to make sure that they meet the insurance needs of CNMI residents and businesses alike.

By JON PEREZ  
CORRESPONDENT

# Pacifica Insurance embraces technology to benefit its clients

Many technological advances have played vital roles in benefitting human beings. Modernizing industries like manufacturing, agriculture, mining, transportation, construction, and communication have made our lives easier.

The insurance industry is no exception to this, with Pacifica Insurance Underwriters Inc. taking advantage of these technological advances for five decades to enable it to provide better services to its clients.

PIUI president and chief executive officer Shirley Sablan said technology has always been synonymous with the future and businesses and industries need to adapt to this constantly evolving climate.

"Technology is as basic as it can get. Businesses must acclimate to the constantly evolving and tech-driven environment with processes that require consumers to transmit, correspond, and transact digitally," she said.

Sablan went on to say that "technology has become the apparatus of change and has revolutionized the insurance industry globally.

"While some of us are slowly adjusting to these technological advancements, other

more advanced parts of the world have already begun to fully utilize technology to streamline the process and improve customer experience," she said.

Sablan points out that many processes have been automated, and marketing strategies have expanded exponentially to embrace the ease with which everyone communicates—via emails, social media, livestreams, podcasts, and similar online social platforms—to get the message across. She cited recent research that shows that roughly 97% of Americans now have access to a smartphone of some kind.

"There is no question that technology is our future," she said.

The world is now connected through the internet with computers, smartphones, tablets and other gadgets being used in classrooms, homes, and offices, Sablan said, which is why Pacifica Insurance is also investing heavily in technology.

"We want to cater to the changing consumer habits and consumption. There are many moving parts to



consider when making operational changes in an insurance agency, especially with the use of technology because we manage sensitive materials," said Sablan.

"Such changes must also be compliant with regulations and can work seamlessly with the technology being used by our partners. For the most part, however, our company is already utilizing ev-

ery form of basic technology available in the market."

Sablan said Pacifica Insurance is also mindful that there is still a large number of their clients who prefer the traditional platforms of doing business with them, like face-to-face meetings, and she assures them of maintaining the customary services for their continued comfort.

An example is that Paci-

fica Insurance policyholders now have an option of receiving their documents, receipts, and other information through email, but they can still choose to get these by regular mail through the U.S. Postal Service.

Sablan remains cautious, though. She acknowledges that technology is a great tool, but there are still some aspects of these advances

that need further study, like the nearly sudden rise of artificial intelligence, or AI, which may also expose businesses to financial risks that would warrant stronger protections.

"AI will be the norm in the coming years, but like everything else, (and I do not speak as an IT expert, but rather simply using common sense,) this new technology might still be in its [early] phase, so to speak. If used [correctly], AI could be a game-changer for businesses, especially in the service industry. However, because of the nature of insurance, AI must be used only if it will not compromise business operations," said Sablan.

Still, there remains opportunities for the insurance industry as a whole to fully utilize available technology to streamline processes and make it easier for insurance companies, the insured, regulators, law enforcement officers, and employers, among others, Sablan said.

"However, there are technological infrastructures that need to be in place for this to happen, some of which are beyond our control as private companies," she said.

That's when the insurance industry comes together to find a common solution. "This is when we collaborate with our friends in the industry to address issues and concerns as a group."

Cheers to five decades of trust,  
resilience, and unparalleled service  
in the insurance industry.

Happy 50th  
*Anniversary*  
Pacifica Insurance Underwriters!

50  
YEARS

FROM THE MANAGEMENT & STAFF OF



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# PIUI's outstanding employees thru the years

By JON PEREZ  
CORRESPONDENT

**P**acifica Insurance Underwriters Inc. will not be where they are right now if not for its employees who have gone above and beyond in contributing to the company's success. Aside from the founders, boards, and officers, all employees past and present have all made an impact in the company, as these employees played great roles in shaping the company's success.

Here are few of some outstanding Pacifica Insurance employees whose dedication and commitment ensured that clients get the best service and insurance protection all these years.

## PAST KEY PERSONNEL

**STAN WAKI** worked with Pacifica Insurance for roughly 30 years before his untimely death. He worked alongside current board chair Norman Tenorio and was responsible for the overall operation of the insurance agency.

**SIDNEY QUAN (Sr.)** played an important role in building



The Pacifica Insurance Underwriters Inc. team, led by company president and chief executive officer Shirley Sablan, seated center.

the company's life insurance department, which offers term and whole individual and group life plans.

**JOANNE DELEON GUERRE-RO** worked for Pacifica for 22 years, helping to underwrite commercial lines and service life clients.

**JOSE A. TENORIO** worked for Pacifica for 11 years, overseeing the claims department.

He played an important role in the claims handling of Super Typhoon Soudelor.

**JANEL PANGELINAN** was with the company close to 10 years. She was an underwriter and a claims department supervisor who helped with Super Typhoons Soudelor and Yutu.

**SAMANTHA SIKAYUN** was a former broker department

supervisor and marketing coordinator. She helped Pacifica receive recognition for having "best ad concepts" with the *Guam Business Magazine*.

**SHIGEKI TENORIO** was the company's first operations manager, overseeing both claims and underwriting.

## CURRENT KEY PERSONNEL

**JESSICA SABLAN** was recently promoted as operations manager, and with 24 years of service, she is the longest serving employee active in the operation today. She is a jack-of-all trades, having held positions in various departments of the company.

**GLORIA JANE MADARANG** is the accounting manager and oversees all financing

and accounting matters. She has been with the company for 11 years. She is instrumental in ensuring sound fiscal management.

**KEOMI PALACIOS-RABAU-LIMAN** has been with the company for 11 years and oversees the automobile department. She is also a licensed life insurance agent.

**FRANCINE CAMACHO** supervises the company's health department that manages a couple of private and government group health plans. She just celebrated her fifth anniversary with the company this year.

**DANA MARIE MANGLONA** is a commercial underwriter and was previously the auto department supervisor. She's been with the company for roughly eight years now.

**DIONNE CAMACHO** supervises the company's broker department and helps with outreach and promotions as a marketing coordinator. She is also celebrating five years of service.

**SHEELA SARAFF** supervises the claims department. She has been with the company for roughly five years now.

Congratulations on your Golden Jubilee



From your friends at

50

YEARS



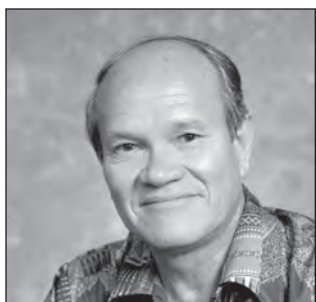
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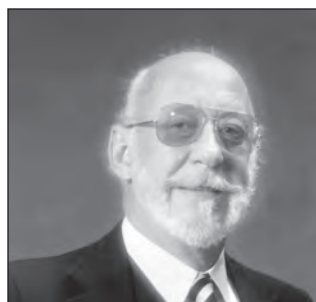
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Pacifica Insurance Underwriters Inc. founder Jose "Joeten" C. Tenorio. PIUI



Pacifica Insurance Underwriters Inc. founder Joe Screen. PIUI



Pacifica Insurance Underwriters Inc. founder Edward Terlaje. PIUI



Pacifica Insurance Underwriters Inc. founder Pete Ada Jr. PIUI



Pacifica Insurance Underwriters Inc. founder Tatsuru Ariizumi. PIUI



Pacifica Insurance Underwriters Inc. founder Tokugoro Kuribayashi. PIUI

By **CHERRIE ANNE E. VILLAHERMOSA**  
CORRESPONDENT

## PACIFICA INSURANCE UNDERWRITERS INC.

# Then and now

**P**acifica Insurance always comes to mind when we talk of insurance, not only because it is one of the most established insurance companies in the CNMI, but also because of its successes and existence through decades of operation that speaks well of its longevity, reliability, and quality service.

Pacifica Insurance Underwriters Inc. was established in 1973 by the late Jose C. Tenorio, better known as Joeten, and Joseph "Joe" Screen, with the help of the Kuribayashi family through their company, Nanyo Boeki Kaisha (NBK), which was instrumental in the establishment of a business partnership with Nanbo Insurance, at that time the managing general agent of Japan's oldest insurance carrier, Tokio Marine & Fire Insurance Limited (TMI), in Guam. That later led to the appointment of the newly formed PIUI as TMI's exclusive MGA in the CNMI. It was a shared vision by a group of business associates who were looking for ways to help the Marianas develop economically by way of insurance.

That vision has been passed on to the second and third generations of the Joeten, Kuribayashi, Screen, Ada, and Terlaje families.

### Before Pacifica's establishment...

Joeten had his first taste of managing an insurance company in the mid-'60s while working with businessman Ernie Milne. The two founded the first known locally established insurance agency in the CNMI, the Micronesian Insurance Underwriters, or MIU. That initial foray made Joeten realize that the Marianas needed a partner in insurance to enhance its ability to undertake larger risks that would attract serious investors and thereby create an economy that he hoped would sufficiently support the local population.

In simpler terms, Joeten wanted to enable the local community to have a real chance of acquiring loans to build their dream home,

buy cars, open their own businesses, and obtain reliable insurance that will protect them.

Also, this desire to expand into the insurance industry was a direct result of Tenorio's personal journey as a businessman. He was engaged in a variety of businesses such as retail, wholesale, hospitality, shipping, gasoline, auto dealership, stevedoring, pharmacy, banking, manufacturing, among other lists of businesses. That all meant he needed to have his business assets protected.

That objective was realized when he co-founded Pacifica Insurance Underwriters Inc. in the early '70s. Tenorio believed that, with the reputation he has established in the business industry, and with the help of his wife, Soledad "Daidai" Tenorio, who is not only an influential figure in the CNMI but was herself a mover and shaker in the business community, they could leverage their business stature to build and strengthen professional relationships that would benefit the entire community.

Fortunately, Tenorio had a strong partner in the person of Joe Screen, who shared the same vision with Tenorio, and firmly believed in insurance. Screen helped to establish PIUI's operation in the Marianas region and played a major role in helping secure PIUI's appointment as Tokio Marine & Fire Insurance Limited's managing general agent in the CNMI, thanks to the help of its regional partner in Guam, Nanbo Insurance, TMI's managing general agent in Guam at the time.

With the help of the Kuribayashi family through their company, the Nanyo Boeki Kaisha, or NBK, they were instrumental in the establishment of a partnership that shaped the company into becoming a full-fledged and full-line insurance agency that offers coverages beyond the standard property and casualty.

When PIUI opened for business, that then helped to establish an industry that was vital to the economic growth and development of the CNMI.

Today, PIUI has become one of the leading insurance firms in the CNMI and is now under the leadership of Shirley Sablan, who is presently the company's president and CEO.

Under Sablan's helm, the company has experienced exponential growth and further product diversification and added partnerships to broaden insurance options and enhance capacity.

Sablan said their everyday objective is to provide insurance and assurance for times of uncertainties and to help with personal and commercial financial risk management to prevent potentially catastrophic losses.

"We make the promise of peace of mind and guarantee that we will be there for those covered losses. Whether it's owning a home, opening a business or hiring employees, there will be risk exposures that will naturally become the fundamental purpose of insurance," Sablan said.

Sablan knows all too well the vital role that insurance plays in any community, having led the company through two of the CNMI's worst natural disasters, Super Typhoon Yutu and Typhoon Soudebor, and the 2019 COVID-19 pandemic.

### The men and women behind PIUI

The founders and shareholders of PIUI include the late Joeten, his wife, Soledad, their children Annie, Clarence, Patricia, Frances, Norman, Priscilla; Screen, whose shares were passed on to his son, Stephen Alex Screen; Nanyo Boeki Kaisha of the Kuribayashi family; Tatsuru Ariizumi, whose shares were donated to the Joeten Daidai Foundation; the late Pete Ada Jr., whose share was passed on to his son, P. Sonny Ada,

and the late Edward Terlaje.

Past corporation directors, officers, and recorders include Jose "Joeten" Tenorio, Tokugoro Kuribayashi, Joe Screen, Tatsuru Ariizumi, Pete Ada Jr., Edward Terlaje, Roman S. Palacios, Patricia Palacios, Clarence T. Tenorio, Akira Inoue, Yoshie Screen, Yukio Kuribayashi, Michael S. Demapan and John Terlaje.

Current corporation directors, officers, and recorder include Norman Tenorio, Annie Sablan, Alex Screen, P. Sonny Ada, Hiroyuki Kuribayashi, Roman T. Palacios, Shirley Sablan, and Mike Terlaje.

Past and present presidents and chief executive officers of PIUI include Roman S. Palacios, Norman Tenorio, and Shirley Ann T. Sablan.

Past general managers include Tatsuru Ariizumi and Estanislao "Stan" Waki.

In the early days of the company, past president and chief executive officer Roman S. Palacios and Tatsuru Ariizumi as NBK representative were key figures in helping the company founders set up the company, from executing the partnership agreements to recruitment, training, and binding the first insurance policy, making sure that the infancy stage of Pacifica Insurance saw a solid foundation that would sustain operations for the years ahead, especially when the CNMI saw good times during the economic boom and when it had to weather the storm through countless devastating natural disasters.

"Whether big or small, both past and present, everyone involved in the making and operating of PIUI had a hand in its success, from the founders and board members, to the management and staff, partners, and our clients, I'll call this group of star individuals Pacifica's web of success because, without them, who knows where we'd be today," Sablan said.

In looking back at the journey of the company, Sablan said every person who as-

sumed the leadership role did extraordinary work and deserve equal credit "but we should also point out that our current chairman of the board, Norman T. Tenorio, had the longest tenure—over 37 years—as its president and CEO. He led the company with determination and strength through the toughest of economic times since stepping in and without a doubt has become a legendary figure in the insurance industry in the CNMI," she added.

### PIUI turns 50 years old

Coincidentally, PIUI is celebrating its 50th anniversary this year and Sablan said 50 years is already a major accomplishment in and of itself.

"A company will not have reached this milestone if the pieces did not fall into place. We have much to be proud of and our accomplishments can be found in the restoration, recovery, rebuilding, rehabilitation, and protection of the policy holders and members. We will never forget the smiles and thank yous. They were the moments when we knew we did it right."

According to Sablan, however, "there is still room for improvement, but this is true for all industries and professions and we are ready to do it better in the next 50 years."

"Challenges are expected. If there were none, it would be too good to be true and that can be a problem too. A leader is expected to face challenges—direct or indirect, internal or external, big or small—[that] will require the same level of attention and know-how. Shaping the company is only possible if you have the right team with the same level of determination and dedication to get the job done. Luckily for us, we are blessed with the dream team. I always remind our team that, in a service industry, they become the face of the company, which is why we make every effort to support them to ensure their

success," Sablan said, adding it is their love for those who have entrusted PIUI with their financial protections and security that keeps their team going and inspire them to do more.

"Our clients are at our core. We work hard to earn their trust and business. They are the driving force of Pacifica and the lifeblood of our company," she added.

### Secret of success

Wisdom, education, focus, honesty, selflessness, goodwill, and having faith are what Sablan considers the secrets behind the company's decades of existence.

"Having faith in a higher power is one. In our business it is important to listen and understand in order to meet or exceed expectations and succeed in our profession," she said.

### Future plans

The direction for the next 50 years is to stay the course. Sablan said they will head in the same direction where they adapt to change and offer products and services that are relevant to the times.

"If estimates are right, the years ahead will require our industry to prepare for greater challenges, which means that survival and success will come harder. However, we will continue to invest in our human resources to ensure that our clients receive professional services and adequate coverage where they may find risks. We will find a way to bridge those gaps and fill those voids. Our future will be determined by the support of our community and the partnerships we maintain and develop. Our approach is togetherness because together will always make sense."

"The business of insurance is providing assurance especially when it is most needed. Insurance policies that bind coverage become the promise of financial security and protection. There can be no debate about the importance of insurance because, as long as there are imperfections in life, there will always be a need for it. Instead of taking that chance, we would rather make smart choices and find ways to manage financial risks," Sablan added.

# Pacifica: Going beyond insurance

By JON PEREZ  
CORRESPONDENT

Helping various causes has always been a part of Pacifica Insurance's corporate social responsibility as they not only provide reliable insurance products but also demonstrate their commitment to addressing the needs of the community.

Since beginning its operations 50 years ago, Pacific Insurance Underwriters Inc. has partnered with and helped in the survival of non-profit organizations to support their initiatives, whether it be social, educational, or environmental causes.

Pacifica Insurance president and CEO Shirley Sablan said the support of businesses like theirs is an important part of pushing the causes being promoted by non-profit organizations like the American Red Cross-NMI Chapter, Commonwealth Cancer Association, and Rotary Club of Saipan.

Some of the nonprofits that Pacifica regularly supports are the Joeten Daidai Foundation, Mariana Islands Nature Alliance, Northern Marianas Sports Association, Northern Marianas College Foundation, Saipan Fisherman Association, Joeten Kiyu Public Library, Hotel Association of the Northern Mariana Islands, Saipan Chamber of Commerce, Tan Siu Lin Foundation, Japanese Society of the Northern Marianas, Ko-



The artwork of Grace Christian Academy 6th grade student En Mei Victoria Huang was the traditional one category winner in this year's edition of the Pacifica Art Contest. PIUI

rean Association of Saipan, Saipan Lions Club, Emon Masonic Lodge, Marianas Outrigger Club, Napu Pacific Paddlers, Stellar Marianas, CNMI Women's Association, and the Northern Marianas Humanities Council, to name a few.

Some of the events that Pacifica provides funding are the CNMI Disability Sports Festival and Toys for Tots program of the U.S. Marine Corps.

The company also has its own environmental awareness campaign through the Pacifica Go Green, while its Pacifica Art Contest has become an institution in the local art scene, providing a highly accessible medium through which the CNMI's young artists can put up their works for the public to enjoy. All the winning artworks are then featured in the annual calendar that Pacifica Insur-

ance hands out to welcome the new year. That means the artworks—submitted by CNMI students—may be seen all year-round through Pacifica Insurance's calendars.

To further widen the audience for the art contest, the company launched this year The PAC Gallery online exhibition to celebrate the 10th year of this annual event. Sablan said the art exhibit has a number of the best artworks that date back to 2014—all of which are in the archives of their online gallery.

"The PAC was designed to support and nurture local talent and the arts in the CNMI,

and the PAC Gallery will be an exhibition of talent in the Marianas ready for your entertainment 24/7, 365 days-a-year in the palm of your hands," said Sablan. "We hope to continue giving our children this platform to tell their stories and share their talent and for educators to have another option to incentivize their pupils to challenge their creativity and help them find the courage and strength to compete in a fair and fun arena."

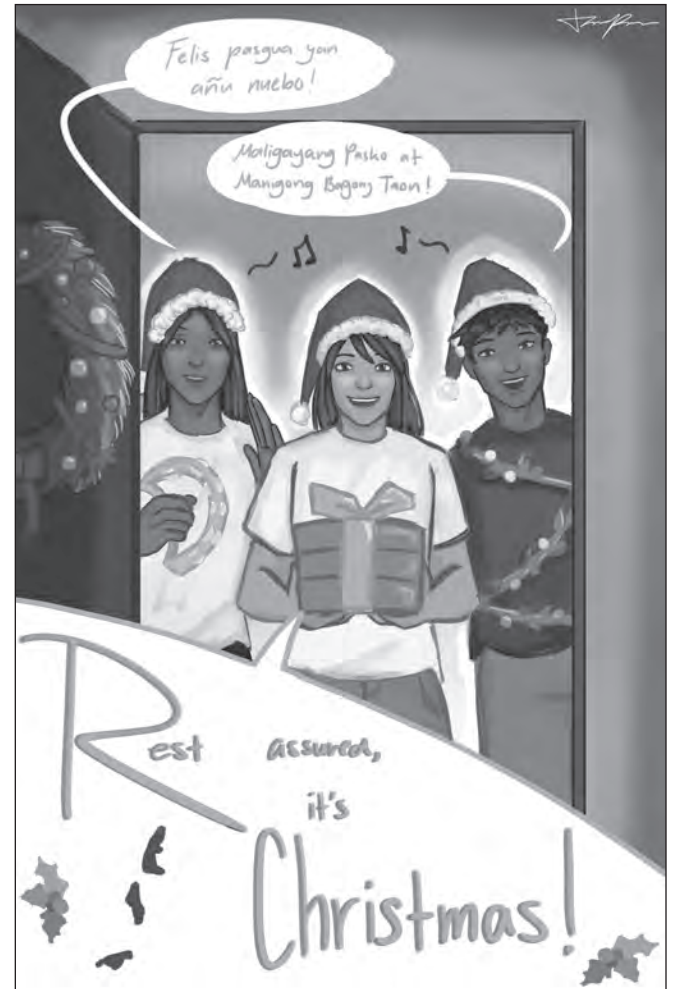
The Pacifica Go Green campaign, on the other hand, aims to build environmental stewardship in the CNMI where Pacifica Insurance backs many initiatives to ensure the health and protection of the Earth. In line with this, Pacifica Go Green encourages everyone in the CNMI to support the "Make Earth Your Best Friend" campaign.

In a step toward this goal, Pacifica Insurance recently partnered with Evlution Energy to launch the first electric vehicle charging station in the CNMI, located at the Joeten Center in Susupe. This is fantastic news to those who own or are planning to bring home an elec-

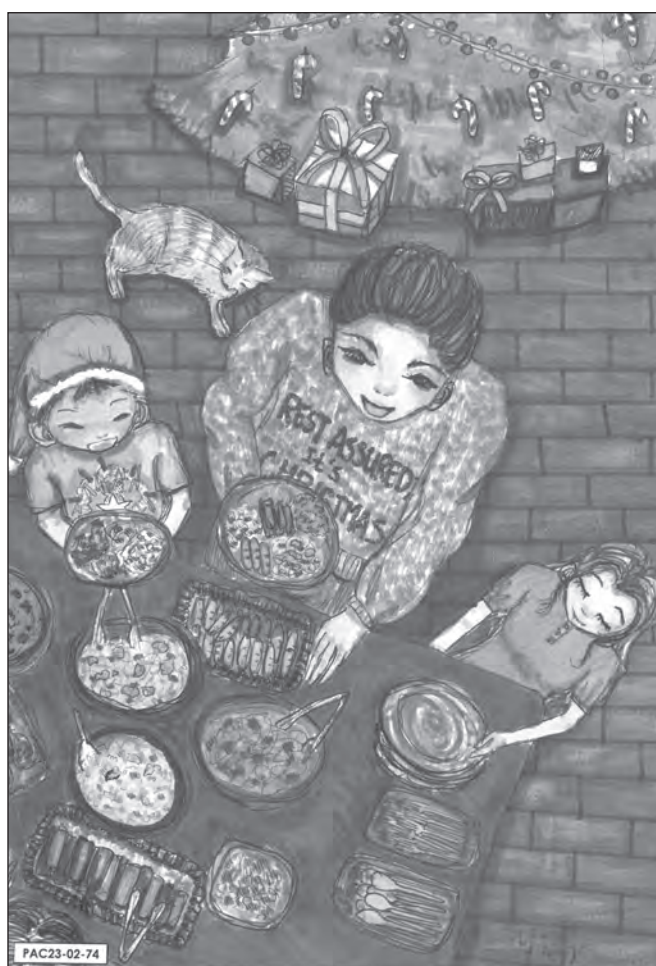
tric vehicle. What's more, charging your EVs will be free until August 2024.

Sablan said this initiative is part of Pacifica Insurance's 50th anniversary celebration and forms part of their

commitment and desire to promote goodwill in the community. Also, this will hopefully encourage CNMI drivers to choose a more environmentally-friendly driving option, she added.



The artwork of Mount Carmel School 11th grade student Tricia Palacios was the digital category winner in this year's edition of the Pacifica Art Contest. PIUI



The artwork of Saipan Southern High School's 9th grade student Yu Rong Jiang was the traditional category two winner in this year's edition of the Pacifica Art Contest. PIUI

We salute your legacy of integrity, reliability,  
and 50 years of safeguarding the future.

**Happy 50th anniversary  
Pacifica Insurance Underwriters!**

**50  
YEARS**

*Hafa Adali*  
**Saipan Tribune**  
THE CNMI'S FIRST DAILY NEWSPAPER

# Happy Anniversary



50  
YEARS

*Greetings from:*



Tan Siu Lin  
Foundation