Commonwealth of Puerto Rico
OFFICE OF THE COMMISSIONER OF INSURANCE
P.O. BOX 3508 'S' Old San Juan Station
San Juan, Puerto Rico 00904

April 6, 1978

Circular Letter No.S-4-733-78

TO ALL THE INSURERS AUTHORIZED TO
TRANSACT PROPERTY INSURANCE IN PUERTO RICO

Gentlemen:

Reference is made to our Circular Letter No. S-2-730-78 dated February 14, 1978, regarding the meeting to elect the Board of Directors of the Joint Underwriting Association for Fire and Allied Lines Insurance.

We are enclosing a list of the fire and allied lines direct net premiums written in Puerto Rico during calendar year 1976 and each insurer's percentage of the total volume. Said figures include the premium corresponding to fire, allied lines and earthquake insurance. They also incude 85% of the homeowners insurance premiums and 70% of the commercial multiple peril insurance premiums.

If there is any difference between your figures and ours, please do not hesitate to call our attention to it in order that we may make the necessary adjustments.

Cordially yours,

Rolando Cruz
Commissioner of Insurance

Enclosure

FIRE AND ALLIED LINES INSURANCE
PREMIUMS WRITTEN IN PUERTO RICO DURING 1976

	INSURER	PREMIUMS WRITTEN	%
1.	Aetna Casualty & Surety Co.	360,948	.662
2.	Aetna Insurance Company	95,346	.175
3.	Affiliated FM Insurance Co.	57,124	.105
4.	Albany Insurance Company	350,936	.644
5.	Allendale Mutual Ins. Company	733,487	1.345
6.	Alliance Assurance Co. LTD	1,069,862	1.962
7.	Allstate Insurance Co.	15,421	.028
8.	American Casualty Co.	1,676	.003
9.	American International Ins. Co. of Puerto Rico	1,399,926	2.567
10.	American Motorist Insurance Co.	112,688	.207
11.	American Mutual Liability Ins. Co.	4,362	.008
12.	American Policyholders Ins. Co.	9,997	.018
13.	American Security Insurance Co.	241,570	.443
14.	Antilles Insurance Co.	480,515	.881
15.	Arkwright Boston Manufacturers Mutual Insurance Company	948,537	1.739
16.	Aseguradora Patria	93,773	.172
17.	Boston Old Colony Ins. Co.	26,596	.049
18.	British American Ass. Co.	615,986	1.130
19.	Builders Insurance Co.	667,292	1.224
20.	Centennial Insurance Co.	3,670	.007
21.	Central National Ins. Co. of Omaha	738,617	1.354
22.	Charter Oak Fire Ins. Co.	296,322	.543
23.	CNA Casualty of Puerto Rico	4,162,317	7.633
24.	Commercial Union Insurance Co.	59,880	.110
25.	Commonwealth Insurance Co.	8,601,295	15.773
26.	Continental Casualty Co.	204,532	.375
27.	Continental Insurance Co.	564,614	1.035
28.	Coop. de Seguros Múltiples de PR.	2,239,757	4.107
29.	Corporación Insular de Seguros	1,635,858	3.000
30.	Eagle Star Insurance Co.	362,157	.664
31.	El Fénix de P.R. Cía de Seguros	185,409	.340
32.	Employers Mutual Liab. Ins. Co.	11,698	.021
33.	Federal Insurance Company	1,689,437	3.098
34.	Fidelity Cas. Co. of New York	39,891	.073
35.	Fireman's Fund Insurance Co.	466,748	.856
36.	General Accident Fire & Life Assurance Corporation	1,263,484	2.317
37.	Glens Falls Insurance Co.	40,815	.075
38.	Greater N.Y. Mutual Ins. Co.	232	----
39.	Great American Insurance Co.	331,832	.609
40.	Hartford Acc. & Indemnity Co.	6,821	.013
41.	Hartford Fire Insurance Co.	223,487	.410
42.	Highlands Insurance Company	169	----
43.	Home Insurance Company	1,236,316	2.267
44.	Home Owners Ins. Company	16,934	.031
45.	Horace Mann Insurance Co.	19,820	.036

46.	Insurance Co. of North America	567,914	1.041
47.	Interstate Fire & Cas. Co.	12.320	.023
48.	Liberty Mutual Insurance Co.	21,927	.040
49.	Manufacturers Trust Insurance Co.	3,468,818	6.361
50.	Maryland Insurance Company	1,193,080	2.188
51.	Midland Insurance Co.	16,684	.031
52.	National Fire Ins. Co. of Hartford	(-) 1,563	----
53.	National Insurance Co.	4,530,623	8.308
54.	National Union Fire Ins. Co.	296,112	.543
55.	Nationwide Mutual Fire Ins. Co.	145,535	.267
56.	Netherlands Insurance Co.	13,683	.025
57.	New Hampshire Insurance Co.	361,872	.664
58.	Niagara Fire Insurance Co.	(-) 15,883	----
59.	Northwestern National Ins. Co.	19,732	.036
60.	Pan American Insurance Co.	97,148	.178
61.	Philadelphia Manufacturers Mut. Ins. Co.	356,802	.654
62.	Phoenix Ass. Co. of New York	10,478	.019
63.	Professional Underwriters Ins. Co.	282,104	.517
64.	Preferred Risk Insurance Co.	2,243	.004
65.	Protection Mutual Ins. Co.	181,284	.332
66.	Puerto Rican-American Ins. Co.	8,186,947	15.013
67.	Puerto Rico Fire & Casualty Co.	258,976	.475
68.	Reliance Insurance Co.	133,365	.245
69.	Reserve Insurance Co.	34,629	.064
70.	Royal Exchange Ass. Co.	34,417	.063
71.	Royal Indemnity Co.	210,194	.385
72.	Security Ins. Co. of Hartford	42,594	.078
73.	Seguros de Agricultores de PR.	124,585	.228
74.	Southern Farm Bureau Cas. Ins. Co.	14,593	.027
75.	St. Paul Fire & Marine Ins. Co.	131,729	.242
76.	Stuyvesant Insurance Co.	3,418	.006
77.	Sun Insurance Office	1,013	.002
78.	Tokio Marine & Fire Ins. Co.	(-) 9,808	----
79.	Travelers Indemnity Co.	658,293	1.207
80.	Travelers Indemnity Co. of America	972	.002
81.	Travelers Indemnity Co. of R.I.	40,556	.074
82.	United States Fidelity & Guaranty Company	(-)12,575	----
83.	United States Fire Ins. Co.	10,809	.020
84.	Universal Insurance Co.	241,120	.442
85.	Westchester Fire Ins. Co.	62	----
86.	Western Assurance Company	1,136,129	2.083
87.	Zurich Insurance Company	1,727	.003
	TOTAL	$ 54,531,078	99.999 %