



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: June 30, 2009 to June 30, 2013

Life, Annuity & Disability Domestic Insurance

**Net Premiums Written**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-13	Jun-12	Amount	%	Jun-11	Jun-10	Jun-09
1	61158	Atlantic Southern Insurance Company	3,341,720	3,557,432	(215,712)	-6.1%	3,187,638	3,621,772	7,873,745
2	73156	Caribbean American Life Assurance Company	12,595,039	12,792,471	(197,432)	-1.5%	11,146,595	10,626,970	25,062,231
3	79715	Cooperativa De Seguros De Vida de P.R.	50,143,835	46,754,589	3,389,246	7.2%	48,985,224	43,039,899	128,169,483
4	47085	Delta Dental Plan of Puerto Rico, Inc.	7,353,132	7,904,520	(551,388)	-7.0%	8,092,520	8,019,268	9,043,602
5	84603	Humana Insurance Company of Puerto Rico, Inc.	45,253,642	51,598,348	(6,344,706)	-12.3%	46,750,947	43,068,137	80,582,259
6	60030	MCS Life Insurance Company	126,851,335	117,180,413	9,670,922	8.3%	117,264,371	92,763,222	199,824,529
7	77054	MAPFRE Life Insurance Company	45,168,769	78,228,652	(33,059,883)	-42.3%	84,598,375	75,203,944	151,433,595
8	72087	Multinational Life Insurance Company	20,125,971	19,968,377	157,594	0.8%	38,143,594	57,122,560	73,669,794
9	12952	Pan American Life Insurance Company of Puerto Rico	9,280,548	11,633,670	(2,353,122)	-20.2%	10,285,627	12,136,942	22,912,782
10	69523	Trans-Oceanic Life Insurance Company	15,020,470	13,919,400	1,101,070	7.9%	12,749,117	12,269,089	25,537,295
11	55816	Triple-S Salud, Inc.	734,546,100	759,022,449	(24,476,349)	-3.2%	706,440,985	900,094,889	825,239,651
12	73814	Triple-S Vida, Inc.	78,796,397	88,232,115	(9,435,718)	-10.7%	68,439,462	63,415,244	117,291,570
13	60041	Universal Life Insurance Company	114,319,993	101,965,796	12,354,197	12.1%	85,458,316	57,279,856	99,753,114
14	11067	USIC Life Insurance Company	1,882,609	1,749,772	132,837	7.6%	503,609	241,528	184,424
<b>Total</b>			<b>1,264,679,560</b>	<b>1,314,508,004</b>	<b>(49,828,444)</b>	<b>-3.8%</b>	<b>1,242,046,380</b>	<b>1,378,903,320</b>	<b>1,766,578,074</b>

Figures as of August 19, 2013.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: June 30, 2009 to June 30, 2013

Life, Annuity & Disability Domestic Insurance

**Death Benefit**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-13	Jun-12	Amount	%	Jun-11	Jun-10	Jun-09
1	61158	Atlantic Southern Insurance Company	118,415	130,463	(12,048)	-9.2%	265,044	118,691	96,531
2	73156	Caribbean American Life Assurance Company	1,149,646	1,007,576	142,070	14.1%	1,306,537	1,700,238	1,712,702
3	79715	Cooperativa De Seguros De Vida de P.R.	7,919,769	8,291,747	(371,978)	-4.5%	9,170,637	8,913,385	8,751,156
4	47085	Delta Dental Plan of Puerto Rico, Inc.	4,338,726	4,930,001	(591,275)	-12.0%	4,659,248	4,891,820	6,219,212
5	84603	Humana Insurance Company of Puerto Rico, Inc.	28,000	33,045	(5,045)	-15.3%	81,500	60,000	156,293
6	60030	MCS Life Insurance Company	436,721	215,000	221,721	103.1%	265,700	198,750	450,000
7	77054	MAPFRE Life Insurance Company	1,014,525	1,491,213	(476,688)	-32.0%	1,115,236	1,033,250	1,270,205
8	72087	Multinational Life Insurance Company	2,685,640	3,134,556	(448,916)	-14.3%	2,355,771	5,806,575	4,990,260
9	12952	Pan American Life Insurance Company of Puerto Rico	45,928	18,855	27,073	143.6%	(8,443)	36,822	44,000
10	69523	Trans-Oceanic Life Insurance Company	99,052	76,242	22,810	29.9%	196,549	31,220	112,692
11	55816	Triple-S Salud, Inc.	634,423,145	672,336,000	(37,912,855)	-5.6%	615,457,118	805,619,394	746,470,559
12	73814	Triple-S Vida, Inc.	12,623,502	11,474,140	1,149,362	10.0%	11,983,259	11,599,447	10,768,013
13	60041	Universal Life Insurance Company	2,482,644	2,490,540	(7,896)	-0.3%	2,294,970	2,327,412	2,299,952
14	11067	USIC Life Insurance Company	84,798	149,047	(64,249)	-43.1%	83,849	83,470	25,754
<b>Total</b>			<b>667,450,511</b>	<b>705,778,425</b>	<b>(38,327,914)</b>	<b>-5.4%</b>	<b>649,226,975</b>	<b>842,420,474</b>	<b>783,367,329</b>

Figures as of August 18, 2013.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: June 30, 2009 to June 30, 2013

Life, Annuity & Disability Domestic Insurance

**LAE Incurred**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-13	Jun-12	Amount	%	Jun-11	Jun-10	Jun-09
1	61158	Atlantic Southern Insurance Company	2,316,501	1,970,185	346,316	17.6%	2,663,014	3,414,739	3,741,125
2	73156	Caribbean American Life Assurance Company	2,260,219	4,039,297	(1,779,078)	-44.0%	1,756,758	818,121	(739,554)
3	79715	Cooperativa De Seguros De Vida de P.R.	44,399,561	40,845,836	3,553,725	8.7%	42,649,131	38,970,887	77,429,899
4	47085	Delta Dental Plan of Puerto Rico, Inc.	2,163,149	2,461,943	(298,794)	-12.1%	2,326,887	2,441,230	3,116,866
5	84603	Humana Insurance Company of Puerto Rico, Inc.	31,156,873	38,759,947	(7,603,074)	-19.6%	32,970,060	35,870,021	31,298,933
6	60030	MCS Life Insurance Company	107,003,561	96,141,981	10,861,580	11.3%	88,580,653	75,606,486	71,694,336
7	77054	MAPFRE Life Insurance Company	33,924,470	65,814,103	(31,889,633)	-48.5%	69,426,941	60,793,158	56,986,330
8	72087	Multinational Life Insurance Company	7,104,483	8,591,071	(1,486,588)	-17.3%	8,832,712	24,960,060	30,008,467
9	12952	Pan American Life Insurance Company of Puerto Rico	6,626,685	9,755,653	(3,128,968)	-32.1%	7,725,389	9,545,355	7,292,022
10	69523	Trans-Oceanic Life Insurance Company	5,308,143	4,363,453	944,690	21.7%	4,032,583	4,271,846	5,364,266
11	55816	Triple-S Salud, Inc.	630,505,220	668,690,408	(38,185,188)	-5.7%	613,989,539	800,039,910	744,077,217
12	73814	Triple-S Vida, Inc.	44,289,620	52,891,919	(8,602,299)	-16.3%	35,182,067	33,382,911	30,919,979
13	60041	Universal Life Insurance Company	59,418,442	67,840,393	(8,421,951)	-12.4%	60,988,567	29,342,452	25,295,623
14	11067	USIC Life Insurance Company	627,603	791,104	(163,501)	-20.7%	544,094	497,673	256,022
<b>Total</b>			<b>977,104,530</b>	<b>1,062,957,293</b>	<b>(85,852,763)</b>	<b>-8.1%</b>	<b>971,668,395</b>	<b>1,119,954,849</b>	<b>1,086,741,531</b>

Figures as of August 19, 2013.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: June 30, 2009 to June 30, 2013

Life, Annuity & Disability Domestic Insurance

**Losses and LAE Incurred**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-13	Jun-12	Amount	%	Jun-11	Jun-10	Jun-09
1	61158	Atlantic Southern Insurance Company	2,434,916	2,100,648	334,268	15.9%	2,928,058	3,533,430	3,837,656
2	73156	Caribbean American Life Assurance Company	3,409,865	5,046,873	(1,637,008)	-32.4%	3,063,295	2,518,359	973,148
3	79715	Cooperativa De Seguros De Vida de P.R.	52,319,330	49,137,583	3,181,747	6.5%	51,819,768	47,884,272	86,181,055
4	47085	Delta Dental Plan of Puerto Rico, Inc.	6,501,875	7,391,944	(890,069)	-12.0%	6,986,135	7,333,050	9,336,078
5	84603	Humana Insurance Company of Puerto Rico, Inc.	31,184,873	38,792,992	(7,608,119)	-19.6%	33,051,560	35,930,021	31,455,226
6	60030	MCS Life Insurance Company	107,440,282	96,356,981	11,083,301	11.5%	88,846,353	75,805,236	72,144,336
7	77054	MAPFRE Life Insurance Company	34,938,995	67,305,316	(32,366,321)	-48.1%	70,542,177	61,826,408	58,256,535
8	72087	Multinational Life Insurance Company	9,790,123	11,725,627	(1,935,504)	-16.5%	11,188,483	30,766,635	34,998,727
9	12952	Pan American Life Insurance Company of Puerto Rico	6,672,613	9,774,508	(3,101,895)	-31.7%	7,716,946	9,582,177	7,336,022
10	69523	Trans-Oceanic Life Insurance Company	5,407,195	4,439,695	967,500	21.8%	4,229,132	4,303,066	5,476,958
11	55816	Triple-S Salud, Inc.	1,264,928,365	1,341,026,408	(76,098,043)	-5.7%	1,229,446,657	1,605,659,304	1,490,547,776
12	73814	Triple-S Vida, Inc.	56,913,122	64,366,059	(7,452,937)	-11.6%	47,165,326	44,982,358	41,687,992
13	60041	Universal Life Insurance Company	61,901,086	70,330,933	(8,429,847)	-12.0%	63,283,537	31,669,864	27,595,575
14	11067	USIC Life Insurance Company	712,401	940,151	(227,750)	-24.2%	627,943	581,143	281,776
<b>Total</b>			<b>1,644,555,041</b>	<b>1,768,735,718</b>	<b>(124,180,677)</b>	<b>-7.0%</b>	<b>1,620,895,370</b>	<b>1,962,375,323</b>	<b>1,870,108,860</b>

Figures as of August 19, 2013.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: June 30, 2009 to June 30, 2013

Life, Annuity & Disability Domestic Insurance

**Other Underwriting Expenses Incurred**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-13	Jun-12	Amount	%	Jun-11	Jun-10	Jun-09
1	61158	Atlantic Southern Insurance Company	1,136,133	1,353,488	(217,355)	-16.1%	1,110,338	1,491,218	1,698,957
2	73156	Caribbean American Life Assurance Company	5,405,968	5,087,798	318,170	6.3%	4,593,296	4,387,490	5,370,628
3	79715	Cooperativa De Seguros De Vida de P.R.	3,390,352	3,629,220	(238,868)	-6.6%	3,816,493	3,702,560	5,391,949
4	47085	Delta Dental Plan of Puerto Rico, Inc.	211,648	205,740	5,908	2.9%	197,631	703,653	729,397
5	84603	Humana Insurance Company of Puerto Rico, Inc.	2,607,834	1,851,270	756,564	40.9%	1,768,584	1,874,721	1,783,252
6	60030	MCS Life Insurance Company	4,507,078	3,506,026	1,001,052	28.6%	3,908,066	3,352,814	3,048,512
7	77054	MAPFRE Life Insurance Company	3,085,045	4,263,483	(1,178,438)	-27.6%	4,692,877	4,057,096	3,740,128
8	72087	Multinational Life Insurance Company	1,608,083	1,245,370	362,713	29.1%	3,365,904	4,169,581	5,633,180
9	12952	Pan American Life Insurance Company of Puerto Rico	389,818	502,170	(112,352)	-22.4%	427,197	537,505	424,337
10	69523	Trans-Oceanic Life Insurance Company	4,344,554	4,528,745	(184,191)	-4.1%	3,500,204	3,203,450	3,253,381
11	55816	Triple-S Salud, Inc.	23,161,657	17,877,025	5,284,632	29.6%	15,746,499	12,420,774	10,771,001
12	73814	Triple-S Vida, Inc.	17,259,826	18,678,934	(1,419,108)	-7.6%	16,098,478	15,549,198	15,933,150
13	60041	Universal Life Insurance Company	8,175,612	6,455,331	1,720,281	26.6%	4,084,561	2,440,259	2,008,440
14	11067	USIC Life Insurance Company	629,096	784,758	(155,662)	-19.8%	81,181	31,319	13,569
<b>Total</b>			<b>75,912,704</b>	<b>69,969,358</b>	<b>5,943,346</b>	<b>8.5%</b>	<b>63,391,309</b>	<b>57,921,638</b>	<b>59,799,881</b>

Figures as of August 20, 2013.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: June 30, 2009 to June 30, 2013

Life, Annuity & Disability Domestic Insurance

**General Insurance Expenses**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-13	Jun-12	Amount	%	Jun-11	Jun-10	Jun-09
1	61158	Atlantic Southern Insurance Company	1,626,458	1,669,119	(42,661)	-2.6%	1,980,233	2,182,142	2,278,050
2	73156	Caribbean American Life Assurance Company	1,553,192	1,573,850	(20,658)	-1.3%	2,293,680	1,886,494	2,044,519
3	79715	Cooperativa De Seguros De Vida de P.R.	14,922,558	12,951,467	1,971,091	15.2%	14,649,653	11,662,771	16,534,432
4	47085	Delta Dental Plan of Puerto Rico, Inc.	4,202,813	4,080,895	121,918	3.0%	4,176,315	4,276,239	2,017,323
5	84603	Humana Insurance Company of Puerto Rico, Inc.	6,506,488	4,535,932	1,970,556	43.4%	2,054,412	2,767,672	2,168,478
6	60030	MCS Life Insurance Company	18,048,656	16,294,746	1,753,910	10.8%	17,695,742	14,606,018	12,315,269
7	77054	MAPFRE Life Insurance Company	8,006,530	10,198,346	(2,191,816)	-21.5%	9,690,089	9,280,333	7,803,047
8	72087	Multinational Life Insurance Company	5,513,174	6,019,653	(506,479)	-8.4%	10,697,590	22,791,939	12,161,050
9	12952	Pan American Life Insurance Company of Puerto Rico	1,540,227	1,719,235	(179,008)	-10.4%	1,666,830	1,720,522	3,103,334
10	69523	Trans-Oceanic Life Insurance Company	3,715,581	4,065,672	(350,091)	-8.6%	4,188,336	4,102,906	3,868,509
11	55816	Triple-S Salud, Inc.	58,683,328	48,082,211	10,601,117	22.0%	66,578,396	63,033,156	56,431,417
12	73814	Triple-S Vida, Inc.	17,227,646	17,099,339	128,307	0.8%	15,657,257	14,909,355	14,442,256
13	60041	Universal Life Insurance Company	2,926,947	1,826,647	1,100,300	60.2%	1,736,929	2,366,647	2,894,992
14	11067	USIC Life Insurance Company	403,113	167,160	235,953	141.2%	82,454	48,031	45,105
<b>Total</b>			<b>144,876,711</b>	<b>130,284,272</b>	<b>14,592,439</b>	<b>11.2%</b>	<b>153,147,916</b>	<b>155,634,225</b>	<b>138,107,781</b>

Figures as of Septiembre 11, 2013.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: June 30, 2009 to June 30, 2013

Life, Annuity & Disability Domestic Insurance

**Net underwriting gain**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-13	Jun-12	Amount	%	Jun-11	Jun-10	Jun-09
1	61158	Atlantic Southern Insurance Company	(206,463)	(340,311)	133,848	-39.3%	(250,999)	295,179	539,549
2	73156	Caribbean American Life Assurance Company	884,015	512,926	371,089	72.3%	187,311	1,875,188	3,869,579
3	79715	Cooperativa De Seguros De Vida de P.R.	233,637	951,884	(718,247)	-75.5%	(1,438,662)	345,224	(1,092,214)
4	47085	Delta Dental Plan of Puerto Rico, Inc.	302,440	286,772	15,668	5.5%	645,816	(133,947)	(276,504)
5	84603	Humana Insurance Company of Puerto Rico, Inc.	5,649,456	6,986,236	(1,336,780)	-19.1%	10,461,920	2,769,927	3,574,186
6	60030	MCS Life Insurance Company	(2,982,631)	1,177,575	(4,160,206)	-353.3%	6,910,009	(1,019,890)	3,710,748
7	77054	MAPFRE Life Insurance Company	1,842,078	(328,349)	2,170,427	-661.0%	1,745,500	3,189,787	2,664,155
8	72087	Multinational Life Insurance Company	2,076,506	2,393,379	(316,873)	-13.2%	4,360,053	293,536	271,507
9	12952	Pan American Life Insurance Company of Puerto Rico	609,676	(224,238)	833,914	-371.9%	123,394	406,060	(1,446,766)
10	69523	Trans-Oceanic Life Insurance Company	1,774,394	1,078,943	695,451	64.5%	1,068,583	932,248	641,506
11	55816	Triple-S Salud, Inc.	18,309,745	20,289,840	(1,980,095)	-9.8%	6,585,074	20,800,742	11,272,075
12	73814	Triple-S Vida, Inc.	6,156,718	253,520	5,903,198	2328.5%	1,911,038	4,928,433	(2,534,793)
13	60041	Universal Life Insurance Company	1,913,372	1,237,397	675,975	54.6%	557,091	65,490	287,483
14	11067	USIC Life Insurance Company	556,719	415,853	140,866	33.9%	206,191	159,291	194,938
<b>Total</b>			<b>37,119,662</b>	<b>34,691,427</b>	<b>2,428,235</b>	<b>7.0%</b>	<b>33,072,319</b>	<b>34,907,268</b>	<b>21,675,449</b>

Figures as of August 20, 2013.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: June 30, 2009 to June 30, 2013

Life, Annuity & Disability Domestic Insurance

**Federal and foreign income taxes incurred**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-13	Jun-12	Amount	%	Jun-11	Jun-10	Jun-09
1	61158	Atlantic Southern Insurance Company	-	-	-	#DIV/0!	-	-	-
2	73156	Caribbean American Life Assurance Company	100,892	59,827	41,065	68.6%	(5,267)	102,719	270,820
3	79715	Cooperativa De Seguros De Vida de P.R.	-	-	-	#DIV/0!	-	-	-
4	47085	Delta Dental Plan of Puerto Rico, Inc.	74,000	113,516	(39,516)	-34.8%	100,000	36,200	50,000
5	84603	Humana Insurance Company of Puerto Rico, Inc.	-	-	-	#DIV/0!	-	-	775,308
6	60030	MCS Life Insurance Company	14	81,157	(81,143)	-100.0%	716,654	-	377,531
7	77054	MAPFRE Life Insurance Company	3,328	85,031	(81,703)	-96.1%	74,793	33,000	-
8	72087	Multinational Life Insurance Company	-	-	-	#DIV/0!	-	-	-
9	12952	Pan American Life Insurance Company of Puerto Rico	228,279	226,500	1,779	0.8%	254,429	-	141,544
10	69523	Trans-Oceanic Life Insurance Company	-	-	-	#DIV/0!	-	-	-
11	55816	Triple-S Salud, Inc.	9,015,050	6,392,002	2,623,048	41.0%	1,077,417	8,251,700	8,579,996
12	73814	Triple-S Vida, Inc.	192,137	137,601	54,536	39.6%	287,453	157,167	596,994
13	60041	Universal Life Insurance Company	-	-	-	#DIV/0!	-	-	-
14	11067	USIC Life Insurance Company	61,648	19,610	42,038	214.4%	-	-	-
<b>Total</b>			<b>9,675,348</b>	<b>7,115,244</b>	<b>2,560,104</b>	<b>36.0%</b>	<b>2,505,479</b>	<b>8,580,786</b>	<b>10,792,193</b>

Figures as of August 26, 2013.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: June 30, 2009 to June 30, 2013

Life, Annuity & Disability Domestic Insurance

**Net Income**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-13	Jun-12	Amount	%	Jun-11	Jun-10	Jun-09
1	61158	Atlantic Southern Insurance Company	(231,326)	(360,119)	128,793	-35.8%	(278,578)	261,729	217,815
2	73156	Caribbean American Life Assurance Company	783,123	455,530	327,593	71.9%	192,578	1,792,791	3,696,506
3	79715	Cooperativa De Seguros De Vida de P.R.	(30,366)	1,556,037	(1,586,403)	-102.0%	(2,250,825)	550,236	4,781,665
4	47085	Delta Dental Plan of Puerto Rico, Inc.	375,739	363,600	12,139	3.3%	749,703	256,070	73,553
5	84603	Humana Insurance Company of Puerto Rico, Inc.	5,663,294	7,113,557	(1,450,263)	-20.4%	10,460,097	2,770,135	2,783,628
6	60030	MCS Life Insurance Company	(2,982,645)	1,096,422	(4,079,067)	-372.0%	6,193,354	(1,202,131)	3,329,754
7	77054	MAPFRE Life Insurance Company	1,878,698	(422,575)	2,301,273	-544.6%	1,843,640	3,165,209	2,698,014
8	72087	Multinational Life Insurance Company	2,080,874	2,393,714	(312,840)	-13.1%	4,459,928	523,313	520,570
9	12952	Pan American Life Insurance Company of Puerto Rico	381,397	(451,098)	832,495	-184.5%	(131,035)	406,745	(1,588,637)
10	69523	Trans-Oceanic Life Insurance Company	1,775,277	1,114,345	660,932	59.3%	1,071,182	669,520	333,815
11	55816	Triple-S Salud, Inc.	19,132,525	23,620,715	(4,488,190)	-19.0%	20,054,344	21,990,093	10,686,625
12	73814	Triple-S Vida, Inc.	5,457,874	445,536	5,012,338	1125.0%	3,326,411	5,735,758	(2,470,762)
13	60041	Universal Life Insurance Company	1,913,372	1,106,645	806,727	72.9%	593,506	405,640	192,520
14	11067	USIC Life Insurance Company	495,071	396,243	98,828	24.9%	206,191	159,291	194,938
<b>Total</b>			<b>36,692,907</b>	<b>38,428,552</b>	<b>(1,735,645)</b>	<b>-4.5%</b>	<b>46,490,496</b>	<b>37,484,399</b>	<b>25,450,004</b>

Figures as of August 27, 2013.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: June 30, 2009 to June 30, 2013

Life, Annuity & Disability Domestic Insurance

**Policyholders' surplus**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-13	Jun-12	Amount	%	Jun-11	Jun-10	Jun-09
1	61158	Atlantic Southern Insurance Company	6,922,880	6,594,087	328,793	5.0%	8,036,181	9,205,695	8,708,236
2	73156	Caribbean American Life Assurance Company	16,080,226	15,658,698	421,528	2.7%	14,757,897	16,535,440	19,824,528
3	79715	Cooperativa De Seguros De Vida de P.R.	16,500,737	14,439,512	2,061,225	14.3%	18,712,880	22,956,334	22,520,527
4	47085	Delta Dental Plan of Puerto Rico, Inc.	12,510,858	11,932,007	578,851	4.9%	11,776,623	9,677,504	9,352,799
5	84603	Humana Insurance Company of Puerto Rico, Inc.	58,703,775	55,814,848	2,888,927	5.2%	51,292,986	35,579,743	33,965,148
6	60030	MCS Life Insurance Company	14,628,874	15,797,465	(1,168,591)	-7.4%	15,779,660	10,733,256	12,973,847
7	77054	MAPFRE Life Insurance Company	7,730,190	20,265,134	(12,534,944)	-61.9%	23,688,221	27,277,030	11,081,098
8	72087	Multinational Life Insurance Company	13,044,008	11,188,572	1,855,436	16.6%	15,411,902	19,185,904	22,852,863
9	12952	Pan American Life Insurance Company of Puerto Rico	7,306,071	6,295,362	1,010,709	16.1%	5,314,744	4,202,003	4,366,576
10	69523	Trans-Oceanic Life Insurance Company	24,101,117	18,832,762	5,268,355	28.0%	14,881,054	10,204,610	7,408,236
11	55816	Triple-S Salud, Inc.	369,367,402	337,599,763	31,767,639	9.4%	308,761,110	259,929,676	225,483,476
12	73814	Triple-S Vida, Inc.	63,803,656	57,595,248	6,208,408	10.8%	56,599,324	52,503,838	45,365,582
13	60041	Universal Life Insurance Company	30,047,865	25,059,108	4,988,757	19.9%	23,450,646	22,295,806	20,169,418
14	11067	USIC Life Insurance Company	5,986,538	4,873,687	1,112,851	22.8%	3,926,912	4,213,153	3,308,021
<b>Total</b>			<b>646,734,197</b>	<b>601,946,253</b>	<b>44,787,944</b>	<b>7.4%</b>	<b>572,390,140</b>	<b>504,499,992</b>	<b>447,380,355</b>

Figures as of August 27, 2013.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: June 30, 2009 to June 30, 2013

Life, Annuity & Disability Domestic Insurance

**Net Income / Total Revenue ROR**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-13	Jun-12	Amount	%	Jun-11	Jun-10	Jun-09
1	61158	Atlantic Southern Insurance Company	-4.6%	-7.4%	2.8%	-37.8%	-4.8%	3.50%	2.6%
2	73156	Caribbean American Life Assurance Company	7.6%	4.0%	3.6%	90.0%	2.2%	19.6%	34.6%
3	79715	Cooperativa De Seguros De Vida de P.R.	0.0%	2.6%	-2.6%	-100.0%	-3.7%	1.0%	4.8%
4	47085	Delta Dental Plan of Puerto Rico, Inc.*	5.5%	5.17%	0.3%	5.6%	10.2%	3.5%	
5	84603	Humana Insurance Company of Puerto Rico, Inc.	11.9%	13.6%	-1.7%	-12.5%	22.1%	6.4%	7.2%
6	60030	MCS Life Insurance Company	-2.4%	0.90%	-3.3%	-366.7%	5.3%	-1.3%	3.7%
7	77054	MAPFRE Life Insurance Company	4.0%	-0.5%	4.5%	-900.0%	2.1%	4.1%	3.7%
8	72087	Multinational Life Insurance Company	12.5%	12.6%	-0.1%	-0.8%	16.0%	1.0%	1.0%
9	12952	Pan American Life Insurance Company of Puerto Rico	4.1%	-3.8%	7.9%	-207.9%	-1.2%	3.3%	-16.8%
10	69523	Trans-Oceanic Life Insurance Company	11.5%	7.8%	3.7%	47.4%	8.2%	5.2%	2.5%
11	55816	Triple-S Salud, Inc.*	2.6%	3.1%	-0.5%	-16.3%	2.9%	2.5%	
12	73814	Triple-S Vida, Inc.	6.3%	0.5%	5.8%	1160.0%	4.4%	8.2%	-3.8%
13	60041	Universal Life Insurance Company	1.6%	1.1%	0.5%	45.5%	0.7%	0.7%	0.6%
14	11067	USIC Life Insurance Company	20.4%	16.8%	3.6%	21.4%	18.8%	17.3%	32.0%
		<b>Range</b>	<b>25.0%</b>	<b>24.2%</b>	<b>0.8%</b>	<b>3.3%</b>	<b>26.9%</b>	<b>20.9%</b>	<b>51.4%</b>
		<b>Median</b>	<b>4.8%</b>	<b>2.9%</b>	<b>1.9%</b>	<b>67.0%</b>	<b>3.6%</b>	<b>3.5%</b>	<b>3.2%</b>
		<b>Arithmetic Mean</b>	<b>5.8%</b>	<b>4.0%</b>	<b>1.7%</b>	<b>43.3%</b>	<b>5.9%</b>	<b>5.4%</b>	<b>6.0%</b>
		<b>Standard Deviation</b>	<b>6.4%</b>	<b>6.5%</b>	<b>-0.1%</b>	<b>-1.3%</b>	<b>7.9%</b>	<b>5.9%</b>	<b>13.5%</b>

\*In 2009 Quarterly Report does not provide the information necessary to obtain this ratio.

Figures as of September 16, 2013.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: June 30, 2009 to June 30, 2013

Life, Annuity & Disability Domestic Insurance

**Total Benefits & Exp / Premiums & Deposit**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-13	Jun-12	Amount	%	Jun-11	Jun-10	Jun-09
1	61158	Atlantic Southern Insurance Company	121.1%	122.4%	-1.3%	-1.1%	133.3%	129.2%	130.5%
2	73156	Caribbean American Life Assurance Company	149.6%	135.0%	14.6%	10.8%	172.2%	144.9%	125.4%
3	79715	Cooperativa De Seguros De Vida de P.R.	106.5%	108.1%	-1.6%	-1.5%	113.4%	108.9%	105.1%
4	47085	Delta Dental Plan of Puerto Rico, Inc.	38.2%	41.6%	-3.5%	-8.4%	38.8%	38.4%	
5	84603	Humana Insurance Company of Puerto Rico, Inc.	90.0%	88.1%	1.9%	2.2%	78.8%	94.2%	91.2%
6	60030	MCS Life Insurance Company	102.6%	99.3%	3.3%	3.3%	94.4%	101.5%	96.3%
7	77054	MAPFRE Life Insurance Company	99.1%	102.3%	-3.2%	-3.1%	100.0%	98.1%	98.6%
8	72087	Multinational Life Insurance Company	105.8%	101.4%	4.4%	4.3%	94.8%	105.7%	105.5%
9	12952	Pan American Life Insurance Company of Puerto Rico	97.4%	104.8%	-7.4%	-7.1%	102.6%	99.8%	116.3%
10	69523	Trans-Oceanic Life Insurance Company	92.0%	96.3%	-4.3%	-4.5%	95.9%	97.7%	99.5%
11	55816	Triple-S Salud, Inc.	49.2%	84.0%	-34.8%	-41.5%	81.5%	95.5%	
12	73814	Triple-S Vida, Inc.	108.2%	113.1%	-4.9%	-4.3%	112.5%	107.6%	121.6%
13	60041	Universal Life Insurance Company	148.8%	129.4%	19.4%	15.0%	122.3%	141.4%	113.4%
14	11067	USIC Life Insurance Company	81.7%	87.2%	-5.5%	-6.3%	91.5%	95.0%	79.2%
		<b>Range</b>	<b>111.4%</b>	<b>93.4%</b>	<b>18.1%</b>	<b>19.4%</b>	<b>133.4%</b>	<b>106.5%</b>	<b>51.3%</b>
		<b>Median</b>	<b>100.9%</b>	<b>101.9%</b>	<b>-1.0%</b>	<b>-1.0%</b>	<b>98.0%</b>	<b>100.7%</b>	<b>105.3%</b>
		<b>Arithmetic Mean</b>	<b>99.3%</b>	<b>100.9%</b>	<b>-1.6%</b>	<b>-1.6%</b>	<b>102.3%</b>	<b>104.1%</b>	<b>106.9%</b>
		<b>Standard Deviation</b>	<b>29.7%</b>	<b>22.1%</b>	<b>7.6%</b>	<b>34.5%</b>	<b>29.0%</b>	<b>24.5%</b>	<b>14.4%</b>

\*In 2009 Quarterly Report does not provide the information necessary to obtain this ratio.

Figures as of September 16, 2013.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: June 30, 2009 to June 30, 2013

Life, Annuity & Disability Domestic Insurance

**Benefits Paid / Premiums**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-13	Jun-12	Amount	%	Jun-11	Jun-10	Jun-09
1	61158	Atlantic Southern Insurance Company	43.1%	36.3%	6.8%	18.7%	52.1%	56.2%	52.5%
2	73156	Caribbean American Life Assurance Company	38.6%	30.2%	8.4%	27.8%	72.7%	76.1%	69.1%
3	79715	Cooperativa De Seguros De Vida de P.R.	23.6%	27.4%	-3.8%	-13.9%	29.2%	30.5%	60.1%
4	47085	Delta Dental Plan of Puerto Rico, Inc.	56.4%	60.4%	-4.0%	-6.7%	53.7%	56.2%	
5	84603	Humana Insurance Company of Puerto Rico, Inc.	67.0%	75.2%	-8.2%	-10.9%	70.5%	83.3%	80.8%
6	60030	MCS Life Insurance Company	84.8%	82.4%	2.4%	2.9%	75.9%	82.0%	79.0%
7	77054	MAPFRE Life Insurance Company	74.9%	83.7%	-8.8%	-10.5%	82.3%	80.2%	81.9%
8	72087	Multinational Life Insurance Company	30.7%	39.7%	-9.0%	-22.7%	41.4%	39.9%	52.9%
9	12952	Pan American Life Insurance Company of Puerto Rico	75.3%	83.5%	-8.2%	-9.8%	76.3%	80.7%	71.5%
10	69523	Trans-Oceanic Life Insurance Company	27.1%	27.0%	0.1%	0.4%	27.5%	29.1%	31.4%
11	55816	Triple-S Salud, Inc.	87.9%	82.2%	5.7%	6.9%	81.8%	90.8%	
12	73814	Triple-S Vida, Inc.	34.3%	26.7%	7.6%	28.5%	30.0%	30.0%	32.7%
13	60041	Universal Life Insurance Company	4.7%	4.3%	0.4%	9.3%	4.7%	8.1%	11.3%
14	11067	USIC Life Insurance Company	27.1%	29.7%	-2.6%	-8.8%	55.7%	64.0%	48.7%
		<b>Range</b>	<b>83.2%</b>	<b>79.4%</b>	<b>3.8%</b>	<b>4.8%</b>	<b>77.6%</b>	<b>82.7%</b>	<b>70.6%</b>
		<b>Median</b>	<b>40.9%</b>	<b>38.0%</b>	<b>2.9%</b>	<b>7.5%</b>	<b>54.7%</b>	<b>60.1%</b>	<b>56.5%</b>
		<b>Arithmetic Mean</b>	<b>48.2%</b>	<b>49.2%</b>	<b>-0.9%</b>	<b>-1.9%</b>	<b>53.8%</b>	<b>57.6%</b>	<b>56.0%</b>
		<b>Standard Deviation</b>	<b>25.1%</b>	<b>26.5%</b>	<b>-1.5%</b>	<b>-5.5%</b>	<b>23.4%</b>	<b>25.2%</b>	<b>21.3%</b>

\*In 2009 Quarterly Report does not provide the information necessary to obtain this ratio.

Figures as of September 16, 2013.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: June 30, 2009 to June 30, 2013

Life, Annuity & Disability Domestic Insurance

**Commision & Incurred Expense / Premiums & Deposit**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-13	Jun-12	Amount	%	Jun-11	Jun-10	Jun-09
1	61158	Atlantic Southern Insurance Company	47.6%	55.4%	-7.8%	-14.1%	38.4%	36.1%	69.5%
2	73156	Caribbean American Life Assurance Company	54.1%	52.2%	1.9%	3.6%	61.0%	58.9%	139.0%
3	79715	Cooperativa De Seguros De Vida de P.R.	31.9%	31.8%	0.1%	0.3%	35.0%	32.7%	24.0%
4	47085	Delta Dental Plan of Puerto Rico, Inc.*			0.0%	#DIV/0!			
5	84603	Humana Insurance Company of Puerto Rico, Inc.	23.6%	13.0%	10.6%	81.5%	8.3%	10.9%	10.3%
6	60030	MCS Life Insurance Company	17.8%	16.9%	0.9%	5.3%	18.4%	19.4%	17.3%
7	77054	MAPFRE Life Insurance Company	24.6%	18.9%	5.7%	30.2%	17.4%	17.6%	17.5%
8	72087	Multinational Life Insurance Company	36.8%	36.1%	0.7%	1.9%	37.9%	46.0%	40.7%
9	12952	Pan American Life Insurance Company of Puerto Rico	22.3%	20.2%	2.1%	10.4%	21.4%	19.7%	38.2%
10	69523	Trans-Oceanic Life Insurance Company	55.1%	63.2%	-8.1%	-12.8%	62.4%	61.7%	57.5%
11	55816	Triple-S Salud, Inc.*			0.0%	#DIV/0!			
12	73814	Triple-S Vida, Inc.	45.7%	42.3%	3.4%	8.0%	48.5%	50.3%	57.4%
13	60041	Universal Life Insurance Company	9.9%	8.3%	1.6%	19.3%	7.1%	8.8%	17.5%
14	11067	USIC Life Insurance Company	48.3%	47.6%	0.7%	1.5%	31.4%	29.8%	30.2%
		<b>Range</b>	<b>45.2%</b>	<b>54.9%</b>	<b>-9.7%</b>	<b>-17.7%</b>	<b>55.3%</b>	<b>52.9%</b>	<b>128.7%</b>
		<b>Median</b>	<b>34.4%</b>	<b>34.0%</b>	<b>0.4%</b>	<b>1.2%</b>	<b>33.2%</b>	<b>31.3%</b>	<b>34.2%</b>
		<b>Arithmetic Mean</b>	<b>34.8%</b>	<b>33.8%</b>	<b>1.0%</b>	<b>2.9%</b>	<b>32.3%</b>	<b>32.7%</b>	<b>43.3%</b>
		<b>Standard Deviation</b>	<b>14.6%</b>	<b>17.6%</b>	<b>-3.0%</b>	<b>-17.1%</b>	<b>17.8%</b>	<b>17.5%</b>	<b>34.1%</b>

\*In Health Quarterly Report does not provide the information necessary to obtain this ratio.

Figures as of September 13, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: June 30, 2009 to June 30, 2013

Life, Annuity & Disability Domestic Insurance

**Total Admitted Assets**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-13	Jun-12	Amount	%	Jun-11	Jun-10	Jun-09
1	61158	Atlantic Southern Insurance Company	17,847,363	17,688,403	158,960	0.9%	17,015,896	19,288,586	18,317,822
2	73156	Caribbean American Life Assurance Company	46,295,258	45,502,171	793,087	1.7%	43,672,839	47,224,278	60,624,994
3	79715	Cooperativa De Seguros De Vida de P.R.	422,438,875	392,105,114	30,333,761	7.7%	376,763,167	406,698,302	374,856,274
4	47085	Delta Dental Plan of Puerto Rico, Inc.	16,446,201	16,045,149	401,052	2.5%	15,803,458	15,438,015	15,246,466
5	84603	Humana Insurance Company of Puerto Rico, Inc.	73,860,425	70,218,541	3,641,884	5.2%	73,559,878	57,497,906	47,542,703
6	60030	MCS Life Insurance Company	59,886,685	55,359,096	4,527,589	8.2%	50,707,407	50,805,577	44,990,702
7	77054	MAPFRE Life Insurance Company	46,868,659	62,596,625	(15,727,966)	-25.1%	73,794,650	74,714,669	74,765,796
8	72087	Multinational Life Insurance Company	129,577,968	130,454,991	(877,023)	-0.7%	132,927,745	135,458,610	148,825,511
9	12952	Pan American Life Insurance Company of Puerto Rico	11,136,215	11,430,236	(294,021)	-2.6%	10,496,034	8,758,879	9,062,498
10	69523	Trans-Oceanic Life Insurance Company	53,083,663	49,577,757	3,505,906	7.1%	42,937,590	38,067,448	31,116,397
11	55816	Triple-S Salud, Inc.	755,031,405	726,513,860	28,517,545	3.9%	720,579,785	731,277,169	631,689,347
12	73814	Triple-S Vida, Inc.	502,420,312	480,788,319	21,631,993	4.5%	424,867,600	380,559,749	339,843,973
13	60041	Universal Life Insurance Company	695,382,352	592,047,324	103,335,028	17.5%	429,747,744	309,058,450	156,209,030
14	11067	USIC Life Insurance Company	7,297,115	6,632,509	664,606	10.0%	5,356,951	4,949,830	3,533,848
<b>Total</b>			<b>2,837,572,496</b>	<b>2,656,960,095</b>	<b>180,612,401</b>	<b>6.8%</b>	<b>2,418,230,744</b>	<b>2,279,797,468</b>	<b>1,956,625,361</b>

Figures as of August 26, 2013.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: June 30, 2009 to June 30, 2013

Life, Annuity & Disability Domestic Insurance

**Total Liabilities**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-13	Jun-12	Amount	%	Jun-11	Jun-10	Jun-09
1	61158	Atlantic Southern Insurance Company	10,924,483	10,372,624	551,859	5.3%	11,034,397	12,177,123	9,609,586
2	73156	Caribbean American Life Assurance Company	30,215,032	28,968,622	1,246,410	4.3%	28,839,569	33,690,921	40,800,466
3	79715	Cooperativa De Seguros De Vida de P.R.	405,938,138	395,307,108	10,631,030	2.7%	368,807,515	372,816,373	352,335,748
4	47085	Delta Dental Plan of Puerto Rico, Inc.	3,935,343	4,113,142	(177,799)	-4.3%	4,026,835	5,760,511	5,893,667
5	84603	Humana Insurance Company of Puerto Rico, Inc.	15,156,650	25,960,185	(10,803,535)	-41.6%	14,100,327	16,628,697	13,577,554
6	60030	MCS Life Insurance Company	45,257,811	33,468,164	11,789,647	35.2%	43,077,096	36,165,573	32,016,854
7	77054	MAPFRE Life Insurance Company	39,138,469	53,992,966	(14,854,497)	-27.5%	55,247,749	49,706,121	63,684,698
8	72087	Multinational Life Insurance Company	116,533,960	124,813,790	(8,279,830)	-6.6%	124,220,582	130,814,796	125,972,647
9	12952	Pan American Life Insurance Company of Puerto Rico	3,830,144	4,239,814	(409,670)	-9.7%	3,633,934	4,537,228	4,695,922
10	69523	Trans-Oceanic Life Insurance Company	28,982,546	26,392,830	2,589,716	9.8%	25,761,726	23,756,060	23,708,161
11	55816	Triple-S Salud, Inc.	385,664,003	388,914,098	(3,250,095)	-0.8%	411,818,676	471,347,193	406,205,871
12	73814	Triple-S Vida, Inc.	438,616,656	395,237,074	43,379,582	11.0%	335,095,098	311,100,639	294,478,391
13	60041	Universal Life Insurance Company	665,334,487	501,490,209	163,844,278	32.7%	353,965,378	229,829,188	136,039,612
14	11067	USIC Life Insurance Company	1,310,577	1,181,178	129,399	11.0%	845,639	566,076	225,827
<b>Total</b>			<b>2,190,838,299</b>	<b>1,994,451,804</b>	<b>196,386,495</b>	<b>9.8%</b>	<b>1,780,474,521</b>	<b>1,698,896,499</b>	<b>1,509,245,004</b>

Figures as of August 28, 2013.

Source: National Association of Insurance Commissioners