



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

P&C 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	31674	AIG Insurance Company - Puerto Rico	10,024,690	11,319,140	(1,294,450)	-11.44%	14,312,167	14,905,665	15,896,386
2	30953	Ace Insurance Company	11,663,972	14,857,554	(3,193,582)	-21.49%	13,776,754	13,914,894	12,069,766
3	10308	Antilles Insurance Company	16,284,269	13,993,559	2,290,710	16.37%	10,819,016	11,932,614	11,003,735
4	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	84,085,256	93,511,377	(9,426,121)	-10.08%	95,742,539	96,868,671	93,614,734
5	30590	Caribbean American Property Insurance Company	16,332,795	15,717,535	615,260	3.91%	16,445,294	16,636,790	16,785,876
6	18163	Cooperativa de Seguros Multiples Puerto Rico	80,612,775	77,062,372	3,550,403	4.61%	73,759,725	72,236,161	73,999,099
7	26778	Integrand Assurance Company	20,619,029	23,068,614	(2,449,585)	-10.62%	25,554,545	22,865,955	21,917,163
8	31690	Mapfre Pan American Insurance Company	508,855	618,359	(109,504)	-17.71%	736,611	766,002	687,383
9	43052	Mapfre Praico Insurance Company	69,673,500	71,923,081	(2,249,581)	-3.13%	69,529,110	72,861,225	79,552,316
10	18120	Mapfre Preferred Risk Insurance Company	4,102,155	4,201,083	(98,928)	-2.35%	4,512,320	4,709,847	4,870,319
11	14153	Multinational Insurance Company	5,961,155	7,378,061	(1,416,906)	-19.20%	-	-	-
12	15110	Newport Bonding & Surety Company	1,004,143	1,052,289	(48,146)	-4.58%	1,311,198	1,165,088	1,237,096
13	12332	Puerto Rico Medical Defense Insurance Company	2,162,177	1,177,438	984,739	83.63%	698,134	532,256	62,478
14	10140	QBE Optima Insurance Company	8,708,168	9,675,294	(967,126)	-10.00%	9,188,002	7,935,222	6,066,930
15	36749	Real Legacy Assurance Company, Inc.	20,313,228	19,320,501	992,727	5.14%	22,843,561	17,819,475	17,633,297
16	11078	SIMED	12,301,498	14,585,858	(2,284,360)	-15.66%	14,507,970	14,388,212	14,603,290
17	10009	Tower Bonding & Surety Company	1,181,957	1,394,571	(212,614)	-15.25%	1,475,749	1,370,323	1,382,430
18	40568	Triple-S Propiedad, Inc.	50,180,951	45,769,586	4,411,365	9.64%	49,553,528	50,693,647	48,561,052
19	44423	United Surety & Indemnity Company	11,257,419	10,189,805	1,067,614	10.48%	11,519,213	11,270,854	12,592,109
20	31704	Universal Insurance Company	103,415,506	104,794,109	(1,378,603)	-1.32%	107,659,036	115,838,521	64,183,287
Total			530,393,498	541,610,186	(11,216,688)	-2.07%	543,944,472	548,711,422	496,718,746

Figures as of August 21, 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

P&C Domestic Insurance

Losses 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	31674	AIG Insurance Company - Puerto Rico	1,521,122	2,192,261	(671,139)	-30.61%	2,891,708	2,306,509	2,874,159
2	30953	Ace Insurance Company	4,525,279	2,346,196	2,179,083	92.88%	5,219,918	2,895,021	3,211,677
3	10308	Antilles Insurance Company	6,225,221	4,123,105	2,102,116	50.98%	803,246	1,561,051	1,297,267
4	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	49,718,958	61,560,364	(11,841,406)	-19.24%	62,920,149	64,382,839	54,914,775
5	30590	Caribbean American Property Insurance Company	6,537,151	6,339,539	197,612	3.12%	7,522,217	8,159,795	9,037,092
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	45,001,551	49,287,464	(4,285,913)	-8.70%	43,094,086	44,325,194	46,636,990
7	26778	Integrand Assurance Company	8,369,945	10,163,338	(1,793,393)	-17.65%	11,316,204	10,824,384	9,218,856
8	31690	Mapfre Pan American Insurance Company	283,209	318,855	(35,646)	-11.18%	483,432	427,012	207,393
9	43052	Mapfre Praico Insurance Company	25,157,582	29,362,807	(4,205,225)	-14.32%	28,638,393	33,997,043	42,683,485
10	18120	Mapfre Preferred Risk Insurance Company	2,726,740	2,621,334	105,406	4.02%	2,832,354	2,454,205	2,573,427
11	14153	Multinational Insurance Company	1,748,826	1,878,812	(129,986)	-6.92%	-	-	-
12	15110	Newport Bonding & Surety Company	150,621	157,206	(6,585)	-4.19%	262,240	291,272	309,274
13	12332	Puerto Rico Medical Defense Insurance Company	806,133	382,437	423,696	110.79%	187,374	178,375	(4,500)
14	10140	QBE Optima Insurance Company	4,777,414	5,061,645	(284,231)	-5.62%	4,558,883	4,315,745	3,150,752
15	36749	Real Legacy Assurance Company, Inc.	6,550,593	7,154,562	(603,969)	-8.44%	8,125,515	5,795,323	6,315,584
16	11078	SIMED	6,471,802	8,259,602	(1,787,800)	-21.65%	5,603,853	4,549,812	4,866,769
17	10009	Tower Bonding & Surety Company	206,365	47,631	158,734	333.26%	20,361	15,043	(2,138)
18	40568	Triple-S Propiedad, Inc.	24,146,897	20,563,042	3,583,855	17.43%	18,992,385	22,730,702	19,352,846
19	44423	United Surety & Indemnity Company	2,327,407	1,726,738	600,669	34.79%	(9,863)	1,372,737	2,643,280
20	31704	Universal Insurance Company	59,012,778	62,162,106	(3,149,328)	-5.07%	60,007,813	64,009,384	66,090,297
Total			256,265,594	275,709,044	(19,443,450)	-7.05%	263,470,268	274,591,446	275,377,285

Figures as of August 21, 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

P&C 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	31674	AIG Insurance Company - Puerto Rico	1,578,706	315,170	1,263,536	400.91%	1,571,566	2,443,699	2,475,971
2	30953	Ace Insurance Company	1,568,958	1,394,857	174,101	12.48%	1,795,372	1,858,005	2,196,772
3	10308	Antilles Insurance Company	811,374	726,014	85,360	11.76%	773,319	870,178	1,091,302
4	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	8,517,543	8,062,824	454,719	5.64%	7,587,172	7,509,225	7,532,712
5	30590	Caribbean American Property Insurance Company	818,278	844,185	(25,907)	-3.07%	612,220	601,828	704,361
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	7,212,793	6,645,845	566,948	8.53%	6,836,511	7,055,621	6,739,053
7	26778	Integrand Assurance Company	4,223,092	4,039,317	183,775	4.55%	4,106,086	2,932,102	3,143,235
8	31690	Mapfre Pan American Insurance Company	62,188	97,488	(35,300)	-36.21%	106,617	83,920	26,271
9	43052	Mapfre Praico Insurance Company	10,275,547	10,177,115	98,432	0.97%	8,623,649	8,707,980	8,723,905
10	18120	Mapfre Preferred Risk Insurance Company	556,730	471,187	85,543	18.15%	498,191	430,916	226,367
11	14153	Multinational Insurance Company	155,383	232,402	(77,019)	-33.14%	-	-	-
12	15110	Newport Bonding & Surety Company	143,596	185,443	(41,847)	-22.57%	160,785	186,915	239,176
13	12332	Puerto Rico Medical Defense Insurance Company	278,057	47,499	230,558	485.40%	20,466	2,134	1,780
14	10140	QBE Optima Insurance Company	1,018,055	818,144	199,911	24.43%	779,125	546,069	362,402
15	36749	Real Legacy Assurance Company, Inc.	2,265,280	1,484,749	780,531	52.57%	1,407,508	2,252,376	2,421,644
16	11078	SIMED	4,840,097	4,186,689	653,408	15.61%	4,290,082	3,989,595	4,583,624
17	10009	Tower Bonding & Surety Company	-	-	-	#DIV/0!	-	-	6,708
18	40568	Triple-S Propiedad, Inc.	5,797,395	5,282,727	514,668	9.74%	5,788,082	6,323,535	6,442,052
19	44423	United Surety & Indemnity Company	1,329,929	726,031	603,898	83.18%	810,433	589,572	974,026
20	31704	Universal Insurance Company	13,358,349	12,431,305	927,044	7.46%	12,212,508	13,347,098	14,610,248
Total			64,811,350	58,168,991	6,642,359	11.42%	57,979,692	59,730,768	62,501,609

Figures as of August 21, 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

P&C 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	31674	AIG Insurance Company - Puerto Rico	3,099,828	2,507,431	592,397	23.63%	4,463,274	4,750,208	5,350,130
2	30953	Ace Insurance Company	6,094,237	3,741,053	2,353,184	62.90%	7,015,290	4,753,026	5,408,449
3	10308	Antilles Insurance Company	7,036,595	4,849,119	2,187,476	45.11%	1,576,565	2,431,229	2,388,569
4	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	58,236,501	69,623,188	(11,386,687)	-16.35%	70,507,321	71,892,064	62,447,487
5	30590	Caribbean American Property Insurance Company	7,355,429	7,183,724	171,705	2.39%	8,134,437	8,761,623	9,741,453
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	52,214,344	55,933,309	(3,718,965)	-6.65%	49,930,597	51,380,815	53,376,043
7	26778	Integrand Assurance Company	12,593,037	14,202,655	(1,609,618)	-11.33%	15,422,290	13,756,486	12,362,091
8	31690	Mapfre Pan American Insurance Company	345,397	416,343	(70,946)	-17.04%	590,049	510,932	233,664
9	43052	Mapfre Praico Insurance Company	35,433,129	39,539,922	(4,106,793)	-10.39%	37,262,042	42,705,023	51,407,390
10	18120	Mapfre Preferred Risk Insurance Company	3,283,470	3,092,521	190,949	6.17%	3,330,545	2,885,121	2,799,794
11	14153	Multinational Insurance Company	1,904,209	2,111,214	(207,005)	-9.81%	-	-	-
12	15110	Newport Bonding & Surety Company	294,217	342,649	(48,432)	-14.13%	423,025	478,187	548,450
13	12332	Puerto Rico Medical Defense Insurance Company	1,084,190	429,936	654,254	152.17%	207,840	180,509	(2,720)
14	10140	QBE Optima Insurance Company	5,795,469	5,879,789	(84,320)	-1.43%	5,338,008	4,861,814	3,513,154
15	36749	Real Legacy Assurance Company, Inc.	8,815,873	8,639,311	176,562	2.04%	9,533,023	8,047,699	8,737,228
16	11078	SIMED	11,311,899	12,446,291	(1,134,392)	-9.11%	9,893,935	8,539,407	9,450,393
17	10009	Tower Bonding & Surety Company	206,365	47,631	158,734	333.26%	20,361	15,043	4,570
18	40568	Triple-S Propiedad, Inc.	29,944,292	25,845,769	4,098,523	15.86%	24,780,467	29,054,237	25,794,898
19	44423	United Surety & Indemnity Company	3,657,336	2,452,769	1,204,567	49.11%	800,570	1,962,309	3,617,306
20	31704	Universal Insurance Company	72,371,127	74,593,411	(2,222,284)	-2.98%	72,220,321	77,356,482	80,700,545
Total			321,076,944	333,878,035	(12,801,091)	-3.83%	321,449,960	334,322,214	337,878,894

Figures as of August 21, 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

P&C 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	31674	AIG Insurance Company - Puerto Rico	6,231,383	5,918,034	313,349	5.29%	6,340,012	7,217,362	6,037,567
2	30953	Ace Insurance Company	8,796,401	8,568,846	227,555	2.66%	5,805,059	6,323,686	6,062,119
3	10308	Antilles Insurance Company	9,820,740	10,364,402	(543,662)	-5.25%	8,154,078	7,704,976	7,196,434
4	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	7,914,732	8,747,646	(832,914)	-9.52%	9,444,147	9,189,457	8,116,150
5	30590	Caribbean American Property Insurance Company	5,036,891	6,435,038	(1,398,147)	-21.73%	5,320,376	3,453,017	3,117,113
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	32,193,232	31,956,776	236,456	0.74%	29,435,678	31,573,821	29,981,889
7	26778	Integrand Assurance Company	7,984,938	9,075,830	(1,090,892)	-12.02%	9,444,901	8,362,676	9,322,819
8	31690	Mapfre Pan American Insurance Company	272,556	266,606	5,950	2.23%	369,575	419,509	287,191
9	43052	Mapfre Praico Insurance Company	34,226,188	32,547,393	1,678,795	5.16%	30,973,369	26,436,832	29,279,220
10	18120	Mapfre Preferred Risk Insurance Company	1,584,556	1,456,926	127,630	8.76%	1,468,062	2,043,311	1,513,036
11	14153	Multinational Insurance Company	4,862,234	5,435,044	(572,810)	-10.54%	-	-	-
12	15110	Newport Bonding & Surety Company	880,712	1,026,989	(146,277)	-14.24%	1,192,815	949,638	1,070,158
13	12332	Puerto Rico Medical Defense Insurance Company	1,002,561	752,219	250,342	33.28%	461,148	403,573	117,362
14	10140	QBE Optima Insurance Company	4,491,851	4,250,208	241,643	5.69%	3,683,642	3,174,930	2,551,141
15	36749	Real Legacy Assurance Company, Inc.	11,784,651	10,753,889	1,030,762	9.59%	14,410,648	10,458,407	11,364,654
16	11078	SIMED	2,559,706	2,525,430	34,276	1.36%	2,633,827	2,484,601	2,479,221
17	10009	Tower Bonding & Surety Company	1,183,741	1,307,119	(123,378)	-9.44%	1,398,312	1,281,441	1,460,589
18	40568	Triple-S Propiedad, Inc.	21,638,077	21,153,671	484,406	2.29%	21,240,472	21,525,448	22,242,835
19	44423	United Surety & Indemnity Company	6,677,532	5,742,590	934,942	16.28%	5,714,341	6,341,729	6,804,256
20	31704	Universal Insurance Company	33,719,096	33,009,633	709,463	2.15%	34,886,851	37,828,737	39,292,937
Total			202,861,778	201,294,289	1,567,489	0.78%	192,377,313	187,173,151	188,296,691

Figures as of August 21, 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

P&C Domestic Insurance

Net underwriting gain (loss)

#	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	31674	AIG Insurance Company - Puerto Rico	693,479	2,893,675	(2,200,196)	-76.03%	3,508,881	2,938,095	4,508,689
2	30953	Ace Insurance Company	(3,226,666)	2,547,654	(5,774,320)	-226.65%	956,406	2,838,181	599,198
3	10308	Antilles Insurance Company	(573,066)	(1,219,962)	646,896	-53.03%	1,088,373	1,796,409	1,418,732
4	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	17,934,023	15,140,543	2,793,480	18.45%	15,791,071	15,787,150	23,051,097
5	30590	Caribbean American Property Insurance Company	3,940,475	2,098,773	1,841,702	87.75%	2,990,481	4,422,150	3,927,310
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	(3,794,801)	(10,827,713)	7,032,912	-64.95%	(5,606,550)	(10,718,475)	(9,358,833)
7	26778	Integrand Assurance Company	41,054	(209,871)	250,925	-119.56%	687,354	746,793	232,253
8	31690	Mapfre Pan American Insurance Company	(109,098)	(64,590)	(44,508)	68.91%	(223,013)	(164,439)	166,528
9	43052	Mapfre Praico Insurance Company	14,183	(164,234)	178,417	-108.64%	1,293,699	3,719,370	(1,134,293)
10	18120	Mapfre Preferred Risk Insurance Company	(765,871)	(348,364)	(417,507)	119.85%	(286,287)	(218,585)	557,489
11	14153	Multinational Insurance Company	(805,288)	(168,197)	(637,091)	378.78%	-	-	-
12	15110	Newport Bonding & Surety Company	(170,786)	(317,349)	146,563	-46.18%	(304,642)	(262,737)	(381,512)
13	12332	Puerto Rico Medical Defense Insurance Company	75,426	(4,717)	80,143	-1699.02%	29,146	(51,826)	(52,164)
14	10140	QBE Optima Insurance Company	(1,579,152)	(454,703)	(1,124,449)	247.29%	166,352	(101,522)	2,635
15	36749	Real Legacy Assurance Company, Inc.	(287,296)	(72,699)	(214,597)	295.19%	(1,100,110)	(686,631)	(2,468,585)
16	11078	SIMED	(1,570,107)	(385,863)	(1,184,244)	306.91%	1,980,208	3,364,204	2,673,676
17	10009	Tower Bonding & Surety Company	(208,149)	26,321	(234,470)	-890.81%	45,660	73,839	(82,729)
18	40568	Triple-S Propiedad, Inc.	(1,401,418)	(1,229,854)	(171,564)	13.95%	3,532,589	113,962	523,319
19	44423	United Surety & Indemnity Company	922,551	1,994,446	(1,071,895)	-53.74%	5,004,302	2,966,816	2,170,547
20	31704	Universal Insurance Company	(2,674,717)	(2,808,935)	134,218	-4.78%	551,864	653,302	(488,272)
Total			6,454,776	6,424,361	30,415	0.47%	30,105,784	27,216,056	25,865,085

Figures as of August 21, 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

P&C Domestic Insurance

Net investment income earned

#	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	31674	AIG Insurance Company - Puerto Rico	2,078,545	2,390,838	(312,293)	-13.06%	2,577,233	2,717,644	3,326,013
2	30953	Ace Insurance Company	1,419,315	1,465,707	(46,392)	-3.17%	1,501,223	1,415,465	1,281,803
3	10308	Antilles Insurance Company	1,033,122	1,458,637	(425,515)	-29.17%	1,168,721	1,195,981	901,893
4	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	5,559,100	5,757,914	(198,814)	-3.45%	5,809,537	5,798,080	5,967,828
5	30590	Caribbean American Property Insurance Company	384,772	479,916	(95,144)	-19.83%	491,309	501,320	616,323
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	3,638,507	4,838,393	(1,199,886)	-24.80%	5,533,827	5,954,766	6,324,526
7	26778	Integrand Assurance Company	2,892,949	3,061,975	(169,026)	-5.52%	3,088,093	2,795,523	3,027,629
8	31690	Mapfre Pan American Insurance Company	230,302	265,844	(35,542)	-13.37%	263,582	420,450	438,790
9	43052	Mapfre Praico Insurance Company	3,424,968	4,250,186	(825,218)	-19.42%	4,896,368	5,490,242	13,795,014
10	18120	Mapfre Preferred Risk Insurance Company	1,117,285	1,205,300	(88,015)	-7.30%	1,373,025	1,530,801	1,735,989
11	14153	Multinational Insurance Company	388,402	275,890	112,512	40.78%	-	-	-
12	15110	Newport Bonding & Surety Company	206,314	215,614	(9,300)	-4.31%	217,747	225,915	323,163
13	12332	Puerto Rico Medical Defense Insurance Company	108,264	72,413	35,851	49.51%	42,306	35,555	9,380
14	10140	QBE Optima Insurance Company	226,915	619,128	(392,213)	-63.35%	567,251	663,666	521,711
15	36749	Real Legacy Assurance Company, Inc.	1,357,154	1,118,202	238,952	21.37%	1,874,090	2,145,598	2,290,364
16	11078	SIMED	1,919,950	2,274,781	(354,831)	-15.60%	2,732,951	2,362,386	2,173,272
17	10009	Tower Bonding & Surety Company	118,473	121,908	(3,435)	-2.82%	108,329	85,956	108,284
18	40568	Triple-S Propiedad, Inc.	3,743,515	4,247,322	(503,807)	-11.86%	4,208,876	5,189,810	5,485,687
19	44423	United Surety & Indemnity Company	1,895,413	1,988,055	(92,642)	-4.66%	2,421,371	2,394,077	2,333,258
20	31704	Universal Insurance Company	8,711,396	10,487,888	(1,776,492)	-16.94%	10,823,340	11,173,630	13,761,618
Total			40,454,661	46,595,911	(6,141,250)	-13.18%	49,699,179	52,096,865	64,422,545

Figures as of August 21, 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

P&C Domestic Insurance

Net Operating 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	31674	AIG Insurance Company - Puerto Rico	2,669,599	5,307,307	(2,637,708)	-49.70%	6,270,244	5,655,739	7,820,172
2	30953	Ace Insurance Company	(1,885,889)	3,895,193	(5,781,082)	-148.42%	2,357,688	4,183,388	1,191,066
3	10308	Antilles Insurance Company	810,446	927,353	(116,907)	-12.61%	2,320,244	3,511,087	2,047,486
4	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	24,141,000	23,585,972	555,028	2.35%	24,580,845	22,726,744	30,141,454
5	30590	Caribbean American Property Insurance Company	4,332,694	3,034,779	1,297,915	42.77%	3,481,790	4,923,476	4,544,178
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	5,942,602	1,691,333	4,251,269	251.36%	4,248,623	(1,204,480)	(6,826,022)
7	26778	Integrand Assurance Company	2,873,118	2,904,810	(31,692)	-1.09%	4,162,839	2,250,712	3,189,690
8	31690	Mapfre Pan American Insurance Company	117,750	207,837	(90,087)	-43.35%	28,674	253,360	729,524
9	43052	Mapfre Praico Insurance Company	3,749,967	9,052,858	(5,302,891)	-58.58%	7,909,381	10,536,578	16,733,550
10	18120	Mapfre Preferred Risk Insurance Company	408,521	854,588	(446,067)	-52.20%	1,328,110	1,338,553	3,048,977
11	14153	Multinational Insurance Company	(408,873)	237,413	(646,286)	-272.22%	-	-	-
12	15110	Newport Bonding & Surety Company	35,528	(100,886)	136,414	-135.22%	(66,809)	(257,285)	(58,952)
13	12332	Puerto Rico Medical Defense Insurance Company	183,690	67,696	115,994	171.35%	71,452	(16,271)	(42,784)
14	10140	QBE Optima Insurance Company	(1,344,420)	1,074,785	(2,419,205)	-225.09%	778,421	631,048	539,177
15	36749	Real Legacy Assurance Company, Inc.	1,069,858	1,046,767	23,091	2.21%	773,980	1,458,967	(144,637)
16	11078	SIMED	829,489	3,971,268	(3,141,779)	-79.11%	5,056,596	6,463,758	5,141,528
17	10009	Tower Bonding & Surety Company	(89,676)	148,229	(237,905)	-160.50%	153,989	159,795	25,555
18	40568	Triple-S Propiedad, Inc.	4,029,619	3,498,028	531,591	15.20%	9,172,861	4,594,765	5,551,815
19	44423	United Surety & Indemnity Company	3,969,741	5,296,665	(1,326,924)	-25.05%	7,620,648	5,919,393	4,917,387
20	31704	Universal Insurance Company	10,538,904	11,178,751	(639,847)	-5.72%	12,878,333	17,068,061	15,367,147
Total			61,973,668	77,880,746	(15,907,078)	-20.42%	93,127,909	90,197,388	93,916,311

Figures as of August 21, 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

P&C Domestic Insurance

Underwriting Expense

#	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	31674	AIG Insurance Company - Puerto Rico	9,331,211	8,425,465	905,746	10.75%	10,803,286	11,967,570	11,387,697
2	30953	Ace Insurance Company	14,890,638	12,309,899	2,580,739	20.96%	12,820,349	11,076,713	11,470,568
3	10308	Antilles Insurance Company	16,857,335	15,213,521	1,643,814	10.80%	9,730,643	10,136,205	9,585,003
4	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	66,151,233	78,370,834	(12,219,601)	-15.59%	79,951,468	81,081,521	70,563,637
5	30590	Caribbean American Property Insurance Company	12,392,320	13,618,762	(1,226,442)	-9.01%	13,454,813	12,214,640	12,858,566
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	84,407,576	87,890,085	(3,482,509)	-3.96%	79,366,275	82,954,636	83,357,932
7	26778	Integrand Assurance Company	20,577,975	23,278,485	(2,700,510)	-11.60%	24,867,191	22,119,162	21,684,910
8	31690	Mapfre Pan American Insurance Company	617,953	682,949	(64,996)	-9.52%	959,624	930,441	520,855
9	43052	Mapfre Praico Insurance Company	69,659,317	72,087,315	(2,427,998)	-3.37%	68,235,411	69,141,855	80,686,610
10	18120	Mapfre Preferred Risk Insurance Company	4,868,026	4,549,447	318,579	7.00%	4,798,607	4,928,432	4,312,830
11	14153	Multinational Insurance Company	6,766,443	7,546,258	(779,815)	-10.33%	-	-	-
12	15110	Newport Bonding & Surety Company	1,174,929	1,369,638	(194,709)	-14.22%	1,615,840	1,427,825	1,618,608
13	12332	Puerto Rico Medical Defense Insurance Company	2,086,751	1,182,155	904,596	76.52%	668,988	584,082	114,642
14	10140	QBE Optima Insurance Company	10,287,320	10,129,997	157,323	1.55%	9,021,650	8,036,744	6,064,295
15	36749	Real Legacy Assurance Company, Inc.	20,600,524	19,393,200	1,207,324	6.23%	23,943,671	18,506,106	20,101,882
16	11078	SIMED	13,871,605	14,971,721	(1,100,116)	-7.35%	12,527,762	11,024,008	11,929,614
17	10009	Tower Bonding & Surety Company	1,390,106	1,368,250	21,856	1.60%	1,430,089	1,296,484	1,465,159
18	40568	Triple-S Propiedad, Inc.	51,582,369	46,999,440	4,582,929	9.75%	46,020,939	50,579,685	48,037,733
19	44423	United Surety & Indemnity Company	10,334,868	8,195,359	2,139,509	26.11%	6,514,911	8,304,038	10,421,562
20	31704	Universal Insurance Company	106,090,223	107,603,044	(1,512,821)	-1.41%	107,107,172	115,185,219	119,993,482
Total			523,938,722	535,185,824	(11,247,102)	-2.10%	513,838,689	521,495,366	526,175,585

Figures as of August 21, 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

P&C Domestic Insurance

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	31674	AIG Insurance Company - Puerto Rico	302,417	872,555	(570,138)	-65.34%	569,167	1,090,836	1,555,962
2	30953	Ace Insurance Company	225,000	1,045,063	(820,063)	-78.47%	3,028,063	313,000	-
3	10308	Antilles Insurance Company	-	-	-	#DIV/0!	505,000	252,995	126,542
4	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	7,245,167	5,168,082	2,077,085	40.19%	5,306,378	6,882,213	9,537,189
5	30590	Caribbean American Property Insurance Company	1,331,908	553,164	778,744	140.78%	754,273	1,691,669	1,619,320
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	-	-	-	#DIV/0!	-	-	-
7	26778	Integrand Assurance Company	-	-	-	#DIV/0!	-	-	133,613
8	31690	Mapfre Pan American Insurance Company	-	-	-	#DIV/0!	2,579	780	97,916
9	43052	Mapfre Praico Insurance Company	-	-	-	#DIV/0!	381,238	1,032,744	-
10	18120	Mapfre Preferred Risk Insurance Company	-	-	-	#DIV/0!	-	6,538	154,722
11	14153	Multinational Insurance Company	-	-	-	#DIV/0!	-	-	-
12	15110	Newport Bonding & Surety Company	-	-	-	#DIV/0!	-	-	-
13	12332	Puerto Rico Medical Defense Insurance Company	-	-	-	#DIV/0!	-	-	-
14	10140	QBE Optima Insurance Company	(443,497)	132,864	(576,361)	-433.80%	126,788	-	-
15	36749	Real Legacy Assurance Company, Inc.	-	-	-	#DIV/0!	-	-	-
16	11078	SIMED	-	-	-	#DIV/0!	-	-	-
17	10009	Tower Bonding & Surety Company	5,294	-	5,294	#DIV/0!	-	20,370	-
18	40568	Triple-S Propiedad, Inc.	118,474	71,396	47,078	65.94%	395,001	12,662	47,869
19	44423	United Surety & Indemnity Company	425,257	(299,476)	724,733	-242.00%	1,521,531	1,008,190	601,457
20	31704	Universal Insurance Company	(51,866)	307,088	(358,954)	-116.89%	158,961	1,189,151	331,726
Total			9,158,154	7,850,736	1,307,418	16.65%	12,748,979	13,501,148	14,206,316

Figures as of August 21, 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

P&C 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	31674	AIG Insurance Company - Puerto Rico	2,367,182	4,434,752	(2,067,570)	-46.62%	5,701,077	4,564,903	6,264,210
2	30953	Ace Insurance Company	(2,110,889)	2,850,130	(4,961,019)	-174.06%	(670,375)	3,870,388	1,191,066
3	10308	Antilles Insurance Company	810,446	379,076	431,370	113.80%	1,815,244	3,258,092	1,920,944
4	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	16,895,833	18,417,890	(1,522,057)	-8.26%	19,274,467	15,844,531	20,604,265
5	30590	Caribbean American Property Insurance Company	3,000,786	2,481,615	519,171	20.92%	2,727,517	3,231,807	2,924,858
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	5,942,602	1,691,333	4,251,269	251.36%	4,248,623	(1,204,480)	(6,826,022)
7	26778	Integrand Assurance Company	2,873,118	2,904,810	(31,692)	-1.09%	4,162,839	2,250,712	3,056,077
8	31690	Mapfre Pan American Insurance Company	117,750	207,837	(90,087)	-43.35%	26,095	252,580	631,608
9	43052	Mapfre Praico Insurance Company	3,749,967	9,052,858	(5,302,891)	-58.58%	7,528,143	9,503,834	16,733,550
10	18120	Mapfre Preferred Risk Insurance Company	408,521	854,588	(446,067)	-52.20%	1,328,110	1,332,015	2,894,255
11	14153	Multinational Insurance Company	(408,873)	237,413	(646,286)	-272.22%	-	-	-
12	15110	Newport Bonding & Surety Company	35,528	(100,886)	136,414	-135.22%	(66,809)	(257,285)	(58,952)
13	12332	Puerto Rico Medical Defense Insurance Company	183,690	67,696	115,994	171.35%	71,452	(16,271)	(42,784)
14	10140	QBE Optima Insurance Company	(900,923)	941,921	(1,842,844)	-195.65%	651,633	631,048	539,177
15	36749	Real Legacy Assurance Company, Inc.	1,069,858	1,046,767	23,091	2.21%	773,980	1,458,967	(144,637)
16	11078	SIMED	829,489	3,971,268	(3,141,779)	-79.11%	5,056,596	6,463,758	5,141,528
17	10009	Tower Bonding & Surety Company	(94,970)	148,229	(243,199)	-164.07%	153,989	139,425	25,555
18	40568	Triple-S Propiedad, Inc.	3,911,145	3,426,632	484,513	14.14%	8,777,860	4,582,103	5,503,946
19	44423	United Surety & Indemnity Company	3,544,484	5,596,141	(2,051,657)	-36.66%	6,099,117	4,911,203	4,315,930
20	31704	Universal Insurance Company	10,590,770	10,871,663	(280,893)	-2.58%	12,719,372	15,878,910	15,035,421
Total			52,815,514	69,481,733	(16,666,219)	-23.99%	80,378,930	76,696,240	79,709,995

Figures as of August 21, 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

P&C 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	31674	AIG Insurance Company - Puerto Rico	130,978,179	145,839,636	(14,861,457)	-10.19%	153,305,699	156,934,715	149,065,176
2	30953	Ace Insurance Company	40,249,887	41,857,728	(1,607,841)	-3.84%	33,691,711	31,434,281	22,746,842
3	10308	Antilles Insurance Company	62,674,448	56,965,611	5,708,837	10.02%	53,829,795	51,942,658	48,912,452
4	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	301,098,711	281,623,089	19,475,622	6.92%	249,767,712	221,266,023	176,674,086
5	30590	Caribbean American Property Insurance Company	23,608,996	23,635,550	(26,554)	-0.11%	23,785,282	19,047,295	18,256,540
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	184,078,975	180,233,864	3,845,111	2.13%	198,047,456	209,651,185	213,471,776
7	26778	Integrand Assurance Company	76,636,201	75,314,787	1,321,414	1.75%	71,511,938	67,151,075	63,950,888
8	31690	Mapfre Pan American Insurance Company	10,164,390	8,735,718	1,428,672	16.35%	8,998,618	13,911,284	13,730,367
9	43052	Mapfre Praico Insurance Company	203,506,224	201,518,875	1,987,349	0.99%	203,135,418	200,748,387	182,038,284
10	18120	Mapfre Preferred Risk Insurance Company	24,501,378	22,648,740	1,852,638	8.18%	24,940,401	29,851,951	27,555,111
11	14153	Multinational Insurance Company	19,071,924	11,487,923	7,584,001	66.02%	-	-	-
12	15110	Newport Bonding & Surety Company	2,459,452	3,036,429	(576,977)	-19.00%	2,482,179	1,990,826	1,775,058
13	12332	Puerto Rico Medical Defense Insurance Company	2,409,079	2,302,325	106,754	4.64%	2,176,057	2,093,700	740,906
14	10140	QBE Optima Insurance Company	14,829,830	16,149,087	(1,319,257)	-8.17%	14,896,222	10,415,524	10,446,956
15	36749	Real Legacy Assurance Company, Inc.	63,328,574	67,918,254	(4,589,680)	-6.76%	67,417,549	64,013,948	59,872,779
16	11078	SIMED	85,730,882	78,688,154	7,042,728	8.95%	69,636,647	60,132,169	37,082,764
17	10009	Tower Bonding & Surety Company	2,658,980	2,561,185	97,795	3.82%	2,371,306	2,153,291	1,793,967
18	40568	Triple-S Propiedad, Inc.	129,996,882	121,886,426	8,110,456	6.65%	114,956,901	111,594,266	102,191,933
19	44423	United Surety & Indemnity Company	59,134,503	61,349,573	(2,215,070)	-3.61%	60,676,894	57,067,898	51,329,462
20	31704	Universal Insurance Company	259,086,191	253,287,797	5,798,394	2.29%	247,844,300	240,376,881	220,540,564
Total			1,696,203,686	1,657,040,751	39,162,935	2.36%	1,603,472,085	1,551,777,357	1,402,175,911

Figures as of August 21, 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

P&C Domestic Insurance

Net Loss Ratio

#	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	31674	AIG Insurance Company - Puerto Rico	30.9%	22.2%	22.8%	102.7%	31.2%	31.9%	33.7%
2	30953	Ace Insurance Company	52.2%	25.2%	27.0%	107.1%	50.9%	34.2%	44.8%
3	10308	Antilles Insurance Company	43.2%	34.7%	8.5%	24.5%	14.6%	20.4%	21.7%
4	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	69.3%	74.5%	-43.6%	-58.5%	73.6%	74.2%	66.7%
5	30590	Caribbean American Property Insurance Company	45.0%	45.7%	23.6%	51.6%	49.5%	52.7%	58.0%
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	64.8%	72.6%	-7.8%	-10.7%	67.7%	71.1%	72.1%
7	26778	Integrand Assurance Company	61.1%	61.6%	-0.5%	-0.8%	60.4%	60.2%	56.4%
8	31690	Mapfre Pan American Insurance Company	67.9%	67.3%	0.6%	0.9%	80.1%	66.7%	34.0%
9	43052	Mapfre Praico Insurance Company	50.9%	55.0%	-4.1%	-7.5%	53.6%	58.6%	64.6%
10	18120	Mapfre Preferred Risk Insurance Company	80.0%	73.6%	6.4%	8.7%	73.8%	61.3%	57.5%
11	14153	Multinational Insurance Company	31.9%	28.6%	3.3%	11.5%	0.0%	0.0%	0.0%
12	15110	Newport Bonding & Surety Company	29.3%	32.6%	-3.3%	-10.1%	32.3%	41.0%	44.3%
13	12332	Puerto Rico Medical Defense Insurance Company	50.1%	36.5%	13.6%	37.3%	29.8%	33.9%	-4.4%
14	10140	QBE Optima Insurance Company	66.6%	60.8%	5.8%	9.5%	58.1%	61.3%	57.9%
15	36749	Real Legacy Assurance Company, Inc.	43.4%	44.7%	-1.3%	-2.9%	41.7%	45.2%	49.6%
16	11078	SIMED	92.0%	85.3%	6.7%	7.9%	68.2%	59.4%	64.7%
17	10009	Tower Bonding & Surety Company	17.5%	3.4%	14.1%	414.7%	1.4%	1.1%	0.3%
18	40568	Triple-S Propiedad, Inc.	59.7%	56.5%	3.2%	5.7%	50.0%	57.3%	53.1%
19	44423	United Surety & Indemnity Company	32.5%	24.1%	8.4%	34.9%	7.0%	18.4%	21.5%
20	31704	Universal Insurance Company	70.0%	71.2%	-1.2%	-1.7%	67.1%	66.8%	67.0%
Range			74.5%	81.9%	-7.4%	-9.0%	80.1%	74.2%	76.5%
Median			51.6%	50.4%	1.2%	2.4%	50.5%	55.0%	51.4%
Arithmetic Mean			52.9%	48.8%	4.1%	8.4%	45.6%	45.8%	43.2%
Standard Deviation			18.6%	21.7%	-3.1%	-14.3%	24.4%	21.8%	23.4%

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

P&C Domestic Insurance

Expense Ratio

#	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	31674	AIG Insurance Company - Puerto Rico	57.6%	42.9%	-12.4%	-28.9%	37.6%	43.0%	41.0%
2	30953	Ace Insurance Company	78.0%	57.2%	20.8%	36.4%	44.7%	43.8%	47.2%
3	10308	Antilles Insurance Company	47.4%	61.3%	-13.9%	-22.7%	94.4%	64.3%	56.9%
4	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	9.7%	10.2%	47.4%	464.71%	9.4%	9.6%	10.5%
5	30590	Caribbean American Property Insurance Company	30.5%	23.7%	-14.0%	-59.1%	29.1%	22.1%	20.0%
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	35.7%	36.2%	-0.5%	-1.4%	40.3%	38.6%	43.0%
7	26778	Integrand Assurance Company	43.5%	38.8%	4.7%	12.1%	38.0%	36.0%	35.2%
8	31690	Mapfre Pan American Insurance Company	57.5%	48.4%	9.1%	18.8%	53.3%	54.8%	39.4%
9	43052	Mapfre Praico Insurance Company	39.1%	41.4%	-2.3%	-5.6%	32.4%	34.6%	45.0%
10	18120	Mapfre Preferred Risk Insurance Company	34.0%	35.3%	-1.3%	-3.7%	34.4%	43.6%	31.5%
11	14153	Multinational Insurance Company	58.2%	66.1%	-7.9%	-12.0%	-	-	-
12	15110	Newport Bonding & Surety Company	87.7%	97.6%	-9.9%	-10.1%	91.0%	81.5%	87%
13	12332	Puerto Rico Medical Defense Insurance Company	70.4%	62.7%	7.7%	12.3%	106.6%	144.5%	44.4%
14	10140	QBE Optima Insurance Company	36.6%	34.2%	2.4%	7.0%	38.3%	35.4%	31.9%
15	36749	Real Legacy Assurance Company, Inc.	66.5%	62.3%	4.2%	6.7%	50.5%	55.4%	44.0%
16	11078	SIMED	31.8%	27.1%	4.7%	17.3%	24.6%	24.3%	22.2%
17	10009	Tower Bonding & Surety Company	100.2%	94.7%	5.5%	5.8%	95.5%	93.5%	105.7%
18	40568	Triple-S Propiedad, Inc.	44.1%	43.5%	0.6%	1.4%	55.3%	51.9%	54.0%
19	44423	United Surety & Indemnity Company	61.2%	58.6%	2.6%	4.4%	56.9%	59.1%	62.2%
20	31704	Universal Insurance Company	32.9%	32.0%	0.9%	2.8%	34.5%	35.1%	37.5%
Range			90.5%	87.4%	3.1%	3.5%	106.6%	144.5%	105.7%
Median			45.8%	43.2%	2.6%	5.9%	39.3%	43.3%	42.0%
Arithmetic Mean			51.1%	48.7%	2.4%	5.0%	48.3%	48.5%	42.9%
Standard Deviation			21.4%	21.4%	0.0%	0.2%	27.9%	33.8%	23.2%

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

P&C Domestic Insurance

Combined Ratio

#	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	31674	AIG Insurance Company - Puerto Rico	88.5%	65.1%	10.5%	16.1%	68.8%	74.9%	74.6%
2	30953	Ace Insurance Company	130.3%	82.4%	47.9%	58.1%	95.6%	78.0%	92.0%
3	10308	Antilles Insurance Company	90.6%	99.9%	-9.3%	-9.3%	109.0%	84.7%	78.6%
4	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	79.0%	84.7%	-5.7%	-6.7%	83.0%	83.8%	77.2%
5	30590	Caribbean American Property Insurance Company	75.6%	69.4%	6.2%	8.9%	78.5%	74.8%	78.0%
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	100.5%	108.8%	-8.3%	-7.6%	108.0%	109.7%	115.1%
7	26778	Integrand Assurance Company	104.6%	100.4%	4.2%	4.2%	98.4%	96.2%	91.6%
8	31690	Mapfre Pan American Insurance Company	125.4%	115.7%	9.7%	8.4%	133.4%	121.5%	73.4%
9	43052	Mapfre Praico Insurance Company	89.9%	96.4%	-6.5%	-6.7%	86.0%	93.3%	109.7%
10	18120	Mapfre Preferred Risk Insurance Company	114.0%	108.9%	5.1%	4.7%	108.2%	104.9%	89.0%
11	14153	Multinational Insurance Company	90.1%	94.7%	-4.6%	-4.9%	-	0.0%	-
12	15110	Newport Bonding & Surety Company	117.0%	130.2%	-13.2%	-10.1%	123.2%	122.6%	131%
13	12332	Puerto Rico Medical Defense Insurance Company	120.6%	99.2%	21.4%	21.6%	136.4%	178.4%	40.0%
14	10140	QBE Optima Insurance Company	103.1%	94.9%	8.2%	8.6%	96.4%	96.6%	89.8%
15	36749	Real Legacy Assurance Company, Inc.	109.9%	107.0%	2.9%	2.7%	92.2%	100.5%	93.6%
16	11078	SIMED	123.7%	112.4%	11.3%	10.1%	92.8%	83.6%	86.9%
17	10009	Tower Bonding & Surety Company	117.6%	98.1%	19.5%	19.9%	96.9%	94.6%	106.0%
18	40568	Triple-S Propiedad, Inc.	103.8%	99.9%	3.9%	3.9%	105.3%	109.3%	107.1%
19	44423	United Surety & Indemnity Company	93.7%	82.7%	11.0%	13.3%	63.8%	77.5%	83.7%
20	31704	Universal Insurance Company	102.9%	103.2%	-0.3%	-0.3%	101.6%	101.9%	104.5%
		Range	54.7%	65.1%	-10.4%	-16.0%	136.4%	178.4%	130.8%
		Median	103.5%	99.6%	3.9%	3.9%	96.7%	95.4%	89.4%
		Arithmetic Mean	104.0%	97.7%	6.3%	6.5%	93.9%	94.3%	86.1%
		Standard Deviation	15.3%	15.0%	0.3%	1.9%	28.2%	31.5%	27.2%

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

P&C 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	31674	AIG Insurance Company - Puerto Rico	194,467,732	201,806,913	(7,339,181)	-3.6%	221,865,257	234,359,696	229,072,658
2	30953	Ace Insurance Company	137,733,359	129,234,869	8,498,490	6.6%	131,048,743	110,478,015	101,112,765
3	10308	Antilles Insurance Company	101,722,691	92,548,223	9,174,468	9.9%	81,000,327	80,356,189	70,822,477
4	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	464,054,073	445,835,917	18,218,156	4.1%	425,877,614	383,090,811	330,293,846
5	30590	Caribbean American Property Insurance Company	47,120,539	46,425,766	694,773	1.5%	42,903,256	31,558,446	33,227,715
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	498,247,530	469,801,408	28,446,122	6.1%	465,896,463	461,406,805	470,853,494
7	26778	Integrand Assurance Company	155,513,405	155,985,516	(472,111)	-0.3%	164,590,401	141,489,063	146,951,270
8	31690	Mapfre Pan American Insurance Company	16,315,973	15,929,725	386,248	2.4%	17,980,578	25,189,253	23,012,641
9	43052	Mapfre Praico Insurance Company	453,523,195	452,418,177	1,105,018	0.2%	462,067,855	457,862,229	437,329,977
10	18120	Mapfre Preferred Risk Insurance Company	68,144,827	73,311,590	(5,166,763)	-7.0%	78,856,401	87,996,109	86,278,551
11	14153	Multinational Insurance Company	33,157,051	24,416,936	8,740,115	35.8%	-	-	-
12	15110	Newport Bonding & Surety Company	4,430,114	5,017,251	(587,137)	-11.7%	5,661,080	6,430,617	6,246,432
13	12332	Puerto Rico Medical Defense Insurance Company	8,001,483	5,076,496	2,924,987	57.6%	3,630,789	2,957,051	1,107,503
14	10140	QBE Optima Insurance Company	61,391,653	54,113,995	7,277,658	13.4%	48,232,414	42,909,610	34,990,362
15	36749	Real Legacy Assurance Company, Inc.	150,487,533	153,473,868	(2,986,335)	-1.9%	162,256,559	163,470,217	154,125,740
16	11078	SIMED	172,985,725	166,812,341	6,173,384	3.7%	157,847,342	146,318,151	140,994,618
17	10009	Tower Bonding & Surety Company	4,151,952	4,127,577	24,375	0.6%	3,853,543	3,353,662	2,970,507
18	40568	Triple-S Propiedad, Inc.	283,498,211	277,096,066	6,402,145	2.3%	268,170,353	277,438,959	270,113,798
19	44423	United Surety & Indemnity Company	108,731,365	102,832,894	5,898,471	5.7%	105,944,225	107,446,101	103,980,438
20	31704	Universal Insurance Company	824,539,086	801,697,453	22,841,633	2.8%	754,224,307	734,469,118	530,886,640
Total			3,788,217,497	3,677,962,981	110,254,516	3.0%	3,601,907,507	3,498,580,102	3,174,371,432

Figures as of August 21, 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

P&C 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	31674	AIG Insurance Company - Puerto Rico	63,489,553	55,967,277	7,522,276	13.4%	68,559,558	77,424,981	80,007,482
2	30953	Ace Insurance Company	97,483,472	87,377,141	10,106,331	11.6%	97,357,033	79,043,733	78,365,923
3	10308	Antilles Insurance Company	39,048,245	35,582,612	3,465,633	9.7%	27,170,532	28,413,531	21,910,025
4	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	162,955,362	164,212,828	(1,257,466)	-0.8%	176,109,902	161,824,788	153,619,760
5	30590	Caribbean American Property Insurance Company	23,511,543	22,790,216	721,327	3.2%	19,109,372	12,511,151	14,971,175
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	314,168,555	289,567,544	24,601,011	8.5%	267,849,007	251,755,620	257,381,718
7	26778	Integrand Assurance Company	78,877,204	80,670,729	(1,793,525)	-2.2%	93,078,463	74,337,988	83,000,382
8	31690	Mapfre Pan American Insurance Company	6,151,583	7,194,007	(1,042,424)	-14.5%	8,981,960	11,277,969	9,282,274
9	43052	Mapfre Praico Insurance Company	250,016,971	250,899,302	(882,331)	-0.4%	258,932,437	257,113,842	255,291,693
10	18120	Mapfre Preferred Risk Insurance Company	43,643,449	50,662,850	(7,019,401)	-13.9%	53,916,000	58,144,158	58,723,440
11	14153	Multinational Insurance Company	14,085,129	12,929,013	1,156,116	8.9%	-	-	-
12	15110	Newport Bonding & Surety Company	1,755,238	1,980,822	(225,584)	-11.4%	3,178,901	4,439,790	4,471,374
13	12332	Puerto Rico Medical Defense Insurance Company	5,592,404	2,774,171	2,818,233	101.6%	1,454,732	863,351	366,599
14	10140	QBE Optima Insurance Company	46,561,823	37,964,908	8,596,915	22.6%	33,335,538	32,494,086	24,543,406
15	36749	Real Legacy Assurance Company, Inc.	87,158,959	85,555,614	1,603,345	1.9%	94,839,010	99,456,269	94,252,961
16	11078	SIMED	87,254,845	88,124,187	(869,342)	-1.0%	88,210,695	86,185,982	103,911,855
17	10009	Tower Bonding & Surety Company	1,492,971	1,566,393	(73,422)	-4.7%	1,482,237	1,200,371	1,176,540
18	40568	Triple-S Propiedad, Inc.	153,501,329	155,209,640	(1,708,311)	-1.1%	153,213,452	165,844,693	167,921,865
19	44423	United Surety & Indemnity Company	49,596,862	41,483,321	8,113,541	19.6%	45,267,331	50,378,203	52,650,976
20	31704	Universal Insurance Company	565,452,895	548,409,656	17,043,239	3.1%	506,380,007	494,092,237	310,346,076
Total			2,091,798,392	2,020,922,231	70,876,161	3.5%	1,998,426,167	1,946,802,743	1,772,195,524

Figures as of August 21, 2013.
Source: National Association of Insurance Commissioners