



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2011 to March 31, 2015

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		
			Mar-15	Mar-14	Amount	%	Mar-13	Mar-12	Mar-11
1	73156	Caribbean American Life Assurance Company	5,594,566	5,775,252	(180,686)	-3.13%	5,953,695	5,778,202	5,217,890
2	79715	Cooperativa De Seguros De Vida de P.R.	16,465,974	19,444,278	(2,978,304)	-15.32%	17,683,643	20,746,097	23,976,407
3	47085	Delta Dental Plan of Puerto Rico, Inc.	3,917,047	3,708,734	208,313	5.62%	3,687,469	4,081,201	3,935,278
4	84603	Humana Insurance Company of Puerto Rico, Inc.	23,345,557	23,780,350	(434,793)	-1.83%	22,822,673	22,262,744	23,323,478
5	77054	MAPFRE Life Insurance Company	30,636,294	22,604,759	8,031,535	35.53%	25,460,105	38,855,231	42,336,891
6	60030	MCS Life Insurance Company	77,167,229	68,333,335	8,833,894	12.93%	63,162,957	60,531,387	51,682,266
7	72087	Multinational Life Insurance Company	10,517,510	10,513,796	3,714	0.04%	10,227,175	10,865,197	21,401,835
8	12952	Pan American Life Insurance Company of Puerto Rico	3,702,459	3,769,092	(66,633)	-1.77%	4,281,393	5,672,039	5,150,799
9	61158	Triple S Blue, Inc.	8,696	-	8,696	100.00%	1,708,357	1,772,363	1,601,434
10	69523	Trans-Oceanic Life Insurance Company	7,514,327	7,482,771	31,556	0.42%	7,335,934	6,788,958	6,405,849
11	55816	Triple-S Salud, Inc.	209,241,400	348,821,390	(139,579,990)	-40.01%	366,669,814	373,545,185	357,547,682
12	73814	Triple-S Vida, Inc.	40,198,440	38,799,563	1,398,877	3.61%	33,048,586	40,155,254	30,200,665
13	60041	Universal Life Insurance Company	71,540,177	65,791,262	5,748,915	8.74%	46,866,089	43,330,737	38,936,523
14	11067	USIC Life Insurance Company	840,143	876,760	(36,617)	-4.18%	1,113,716	981,340	232,218
Total			500,689,819	619,701,342	(119,011,523)	-19.20%	610,021,606	635,365,935	611,949,215

Figures as of June 12, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2011 to March 31, 2015

Life, Annuity & Disability Domestic Insurance

Benefit

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-15	Mar-14	Amount	%	Mar-13	Mar-12	Mar-11
1	73156	Caribbean American Life Assurance Company	403,998	500,430	(96,432)	-19.27%	576,449	378,967	677,854
2	79715	Cooperativa De Seguros De Vida de P.R.	4,305,311	3,504,539	800,772	22.85%	4,318,538	5,043,900	4,851,436
3	47085	Delta Dental Plan of Puerto Rico, Inc.	1,220,705	1,032,679	188,026	18.21%	2,073,921	2,388,676	1,061,484
4	84603	Humana Insurance Company of Puerto Rico, Inc.	72,499	-	72,499	100.00%	8,000	20,000	41,500
5	77054	MAPFRE Life Insurance Company	522,439	507,567	14,872	2.93%	470,185	640,646	531,939
6	60030	MCS Life Insurance Company	209,500	138,000	71,500	51.81%	194,388	58,750	30,000
7	72087	Multinational Life Insurance Company	989,074	1,477,921	(488,847)	-33.08%	808,227	1,785,184	2,140,769
8	12952	Pan American Life Insurance Company of Puerto Rico	17,848	114,704	(96,856)	-84.44%	(28,866)	(9,126)	(8,353)
9	61158	Triple S Blue, Inc.	(1,500)	-	(1,500)	-100.00%	53,669	43,393	145,324
10	69523	Trans-Oceanic Life Insurance Company	94,674	27,852	66,822	239.92%	44,125	40,174	63,679
11	55816	Triple-S Salud, Inc.	176,973,198	307,614,280	(130,641,082)	-42.47%	214,337,743	227,158,550	309,727,947
12	73814	Triple-S Vida, Inc.	6,734,881	6,526,812	208,069	3.19%	6,934,725	5,352,994	6,187,926
13	60041	Universal Life Insurance Company	1,138,510	870,220	268,290	30.83%	1,111,594	1,388,405	1,165,515
14	11067	USIC Life Insurance Company	99,774	126,327	(26,553)	-21.02%	(13,422)	36,377	54,384
Total			192,780,911	322,441,331	(129,660,420)	-40.21%	230,889,276	244,326,890	326,671,404

Figures as of June 12, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2011 to March 31, 2015

Life, Annuity & Disability Domestic Insurance

Commissions

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-15	Mar-14	Amount	%	Mar-13	Mar-12	Mar-11
1	73156	Caribbean American Life Assurance Company	2,578,840	2,761,044	(182,204)	-6.60%	2,564,093	2,431,224	2,193,444
2	79715	Cooperativa De Seguros De Vida de P.R.	1,443,661	1,513,655	(69,994)	-4.62%	1,460,797	1,695,534	1,829,422
3	47085	Delta Dental Plan of Puerto Rico, Inc.	88,789	105,118	(16,329)	-15.53%	104,325	102,791	98,441
4	84603	Humana Insurance Company of Puerto Rico, Inc.	1,114,268	1,499,067	(384,799)	-25.67%	1,334,794	894,147	991,970
5	77054	MAPFRE Life Insurance Company	3,228,558	1,767,628	1,460,930	82.65%	1,725,262	2,239,676	2,294,447
6	60030	MCS Life Insurance Company	3,732,421	2,309,007	1,423,414	61.65%	2,098,142	1,816,631	1,699,588
7	72087	Multinational Life Insurance Company	1,581,988	1,263,814	318,174	25.18%	749,773	700,163	2,422,959
8	12952	Pan American Life Insurance Company of Puerto Rico	150,991	178,841	(27,850)	-15.57%	214,656	239,855	219,428
9	61158	Triple S Blue, Inc.	240,965	177,359	63,606	35.86%	600,238	645,308	599,592
10	69523	Trans-Oceanic Life Insurance Company	2,259,671	1,958,362	301,309	15.39%	2,098,330	2,036,488	1,707,905
11	55816	Triple-S Salud, Inc.	1,503,040	3,157,148	(1,654,108)	-52.39%	10,073,753	8,360,733	8,086,231
12	73814	Triple-S Vida, Inc.	8,845,349	8,616,707	228,642	2.65%	8,463,777	9,093,801	7,590,798
13	60041	Universal Life Insurance Company	3,488,361	4,015,389	(527,028)	-13.13%	3,582,326	2,922,697	1,832,134
14	11067	USIC Life Insurance Company	307,958	363,327	(55,369)	-15.24%	345,088	402,083	36,312
Total			30,564,860	29,686,466	878,394	2.96%	35,415,354	33,581,131	31,602,671

Figures as of June 12, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2011 to March 31, 2015

Life, Annuity & Disability Domestic Insurance

Benefit and Commissions

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-15	Mar-14	Amount	%	Mar-13	Mar-12	Mar-11
1	73156	Caribbean American Life Assurance Company	2,982,838	3,261,474	(278,636)	-8.54%	3,140,542	2,810,191	2,871,298
2	79715	Cooperativa De Seguros De Vida de P.R.	5,748,972	5,018,194	730,778	14.56%	5,779,335	6,739,434	6,680,858
3	47085	Delta Dental Plan of Puerto Rico, Inc.	1,309,494	1,137,797	171,697	15.09%	2,178,246	2,491,467	1,159,925
4	84603	Humana Insurance Company of Puerto Rico, Inc.	1,186,767	1,499,067	(312,300)	-20.83%	1,342,794	914,147	1,033,470
5	77054	MAPFRE Life Insurance Company	3,750,997	2,275,195	1,475,802	64.86%	2,195,447	2,880,322	2,826,386
6	60030	MCS Life Insurance Company	3,941,921	2,447,007	1,494,914	61.09%	2,292,530	1,875,381	1,729,588
7	72087	Multinational Life Insurance Company	2,571,062	2,741,735	(170,673)	-6.22%	1,558,000	2,485,347	4,563,728
8	12952	Pan American Life Insurance Company of Puerto Rico	168,839	293,545	(124,706)	-42.48%	185,790	230,729	211,075
9	61158	Triple S Blue, Inc.	239,465	177,359	62,106	35.02%	653,907	688,701	744,916
10	69523	Trans-Oceanic Life Insurance Company	2,354,345	1,986,214	368,131	18.53%	2,142,455	2,076,662	1,771,584
11	55816	Triple-S Salud, Inc.	178,476,238	310,771,428	(132,295,190)	-42.57%	224,411,496	235,519,283	317,814,178
12	73814	Triple-S Vida, Inc.	15,580,230	15,143,519	436,711	2.88%	15,398,502	14,446,795	13,778,724
13	60041	Universal Life Insurance Company	4,626,871	4,885,609	(258,738)	-5.30%	4,693,920	4,311,102	2,997,649
14	11067	USIC Life Insurance Company	407,732	489,654	(81,922)	-16.73%	331,666	438,460	90,696
Total			223,345,771	352,127,797	(128,782,026)	-36.57%	266,304,630	277,908,021	358,274,075

Figures as of June 12, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2011 to March 31, 2015

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		
			Mar-15	Mar-14	Amount	%	Mar-13	Mar-12	Mar-11
1	73156	Caribbean American Life Assurance Company	821,103	926,728	(105,625)	-11.40%	856,235	1,009,770	1,547,005
2	79715	Cooperativa De Seguros De Vida de P.R.	5,208,157	5,539,746	(331,589)	-5.99%	8,368,287	6,087,431	6,537,056
3	47085	Delta Dental Plan of Puerto Rico, Inc.	1,042,261	1,003,901	38,360	3.82%	2,019,429	1,979,956	1,988,036
4	84603	Humana Insurance Company of Puerto Rico, Inc.	3,511,491	3,485,294	26,197	0.75%	3,611,554	1,084,895	1,096,395
5	77054	MAPFRE Life Insurance Company	3,540,519	3,363,459	177,060	5.26%	4,263,459	5,269,969	4,843,061
6	60030	MCS Life Insurance Company	6,622,392	7,552,462	(930,070)	-12.31%	9,010,498	8,420,966	7,491,246
7	72087	Multinational Life Insurance Company	2,716,070	2,674,183	41,887	1.57%	2,919,747	3,179,499	6,602,044
8	12952	Pan American Life Insurance Company of Puerto Rico	835,536	743,252	92,284	12.42%	773,246	819,975	794,292
9	61158	Triple S Blue, Inc.	478,581	330,446	148,135	44.83%	734,493	805,037	978,984
10	69523	Trans-Oceanic Life Insurance Company	1,669,790	1,551,336	118,454	7.64%	1,788,241	1,956,799	2,023,828
11	55816	Triple-S Salud, Inc.	36,313,844	58,113,606	(21,799,762)	-37.51%	29,213,982	23,317,447	32,706,669
12	73814	Triple-S Vida, Inc.	8,121,584	8,010,706	110,878	1.38%	8,498,240	8,924,254	7,864,027
13	60041	Universal Life Insurance Company	1,788,777	1,532,296	256,481	16.74%	1,263,737	1,113,870	870,204
14	11067	USIC Life Insurance Company	221,672	298,150	(76,478)	-25.65%	185,267	73,102	38,039
Total			72,891,777	95,125,565	(22,233,788)	-23.37%	73,506,415	64,042,970	75,380,886

Figures as of June 12, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2011 to March 31, 2015

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		
			Mar-15	Mar-14	Amount	%	Mar-13	Mar-12	Mar-11
1	73156	Caribbean American Life Assurance Company	273,533	298,370	(24,837)	-8.32%	298,488	361,862	(517,888)
2	79715	Cooperativa De Seguros De Vida de P.R.	628,174	17,359	610,815	3518.72%	487,806	(410,689)	(110,605)
3	47085	Delta Dental Plan of Puerto Rico, Inc.	45,223	211,078	(165,855)	-78.58%	255,465	273,352	438,205
4	84603	Humana Insurance Company of Puerto Rico, Inc.	1,194,714	(1,735,271)	2,929,985	168.85%	3,303,045	1,390,630	6,290,889
5	77054	MAPFRE Life Insurance Company	(4,054,103)	1,066,982	(5,121,085)	-479.96%	83,805	(1,867,870)	1,691,064
6	60030	MCS Life Insurance Company	(3,835,569)	(1,774,177)	(2,061,392)	-116.19%	(1,587,482)	938,000	1,461,996
7	72087	Multinational Life Insurance Company	1,119,661	493,292	626,369	126.98%	1,130,756	1,032,006	2,014,346
8	12952	Pan American Life Insurance Company of Puerto Rico	(168,324)	182,809	(351,133)	-19207.64%	305,247	231,647	148,729
9	61158	Triple S Blue, Inc.	557,944	(66,963)	624,907	933.21%	2,884	(161,208)	275,241
10	69523	Trans-Oceanic Life Insurance Company	550,181	1,564,411	(1,014,230)	-64.83%	1,346,074	721,331	717,023
11	55816	Triple-S Salud, Inc.	(2,009,116)	(16,647,437)	14,638,321	87.93%	13,321,211	8,244,308	4,288,577
12	73814	Triple-S Vida, Inc.	1,974,765	3,424,154	(1,449,389)	-42.33%	5,243,079	3,435,460	2,850,213
13	60041	Universal Life Insurance Company	7,306,844	4,529,315	2,777,529	61.32%	1,496,717	1,001,379	91,373
14	11067	USIC Life Insurance Company	265,979	171,888	94,091	54.74%	418,361	335,484	116,423
Total			3,849,906	(8,264,190)	12,114,096	146.59%	26,105,456	15,525,692	19,755,586

Figures as of June 12, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2011 to March 31, 2015

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		
			Mar-15	Mar-14	Amount	%	Mar-13	Mar-12	Mar-11
1	73156	Caribbean American Life Assurance Company	59,043	110,193	(51,150)	-46.42%	15,747	1,318	-
2	79715	Cooperativa De Seguros De Vida de P.R.	-	-	-	0.00%	-	-	-
3	47085	Delta Dental Plan of Puerto Rico, Inc.	8,000	45,000	(37,000)	-82.22%	45,000	73,834	30,375
4	84603	Humana Insurance Company of Puerto Rico, Inc.	-	-	-	0.00%	-	-	-
5	77054	MAPFRE Life Insurance Company	961	32,370	(31,409)	-97.03%	637	115,269	86,279
6	60030	MCS Life Insurance Company	24,776	-	24,776	100.00%	-	93,556	138,403
7	72087	Multinational Life Insurance Company	-	-	-	0.00%	-	-	-
8	12952	Pan American Life Insurance Company of Puerto Rico	(74,186)	33,515	(107,701)	-321.35%	-	-	(12,793)
9	61158	Triple S Blue, Inc.	49,022	-	49,022	100.00%	-	-	-
10	69523	Trans-Oceanic Life Insurance Company	77,108	75,000	2,108	2.81%	-	-	-
11	55816	Triple-S Salud, Inc.	3,095,958	353,481	2,742,477	775.85%	4,801,757	2,923,155	(582,989)
12	73814	Triple-S Vida, Inc.	(113,591)	153,494	(267,085)	-174.00%	72,988	77,748	168,114
13	60041	Universal Life Insurance Company	433,397	-	433,397	100.00%	-	-	-
14	11067	USIC Life Insurance Company	20,709	1,033	19,676	1904.74%	24,743	-	-
Total			3,581,197	804,086	2,777,111	345.37%	4,960,872	3,284,880	(172,611)

Figures as of June 12, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2011 to March 31, 2015

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		
			Mar-15	Mar-14	Amount	%	Mar-13	Mar-12	Mar-11
1	73156	Caribbean American Life Assurance Company	214,490	6,764	207,726	3071.05%	282,741	362,975	(517,888)
2	79715	Cooperativa De Seguros De Vida de P.R.	468,038	(32,220)	500,258	1552.63%	380,230	(133,898)	(435,975)
3	47085	Delta Dental Plan of Puerto Rico, Inc.	233,728	398,775	(165,047)	-41.39%	301,675	299,258	512,350
4	84603	Humana Insurance Company of Puerto Rico, Inc.	1,194,714	(1,733,295)	2,928,009	168.93%	3,303,406	1,399,413	6,290,896
5	77054	MAPFRE Life Insurance Company	(4,055,064)	1,034,612	(5,089,676)	-491.94%	125,903	(1,983,139)	1,604,785
6	60030	MCS Life Insurance Company	(3,860,345)	(1,789,236)	(2,071,109)	-115.75%	(1,587,482)	844,444	1,323,593
7	72087	Multinational Life Insurance Company	1,119,661	493,877	625,784	126.71%	1,132,686	1,032,321	2,109,440
8	12952	Pan American Life Insurance Company of Puerto Rico	(95,221)	155,318	(250,539)	-161.31%	305,247	231,287	161,522
9	61158	Triple S Blue, Inc.	260,434	(66,963)	327,397	488.92%	(4,952)	(171,009)	264,421
10	69523	Trans-Oceanic Life Insurance Company	473,073	1,489,411	(1,016,338)	-68.24%	1,347,574	728,156	716,848
11	55816	Triple-S Salud, Inc.	2,912,438	(13,779,638)	16,692,076	121.14%	13,804,931	11,772,684	14,757,813
12	73814	Triple-S Vida, Inc.	2,315,078	3,177,938	(862,860)	-27.15%	5,124,933	3,490,055	3,527,421
13	60041	Universal Life Insurance Company	6,873,447	4,529,315	2,344,132	51.75%	1,496,717	1,003,816	126,282
14	11067	USIC Life Insurance Company	245,270	170,855	74,415	43.55%	393,618	335,484	116,423
Total			8,299,741	(5,944,487)	14,244,228	239.62%	26,407,227	19,211,847	30,557,931

Figures as of June 12, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2011 to March 31, 2015

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		
			Mar-15	Mar-14	Amount	%	Mar-13	Mar-12	Mar-11
1	73156	Caribbean American Life Assurance Company	11,948,803	11,658,249	290,554	2.49%	15,110,080	16,020,470	17,112,006
2	79715	Cooperativa De Seguros De Vida de P.R.	18,063,200	14,775,555	3,287,645	22.25%	16,221,840	13,167,920	24,041,431
3	47085	Delta Dental Plan of Puerto Rico, Inc.	18,898,428	13,158,422	5,740,006	43.62%	12,399,694	12,013,892	11,561,096
4	84603	Humana Insurance Company of Puerto Rico, Inc.	51,094,392	55,200,008	(4,105,616)	-7.44%	56,338,196	50,209,086	47,244,782
5	77054	MAPFRE Life Insurance Company	21,025,564	30,498,531	(9,472,967)	-31.06%	6,774,521	18,744,397	23,849,691
6	60030	MCS Life Insurance Company	15,714,966	19,494,914	(3,779,948)	-19.39%	16,573,901	15,631,452	12,509,332
7	72087	Multinational Life Insurance Company	15,157,642	13,735,141	1,422,501	10.36%	12,455,156	10,129,307	13,070,444
8	12952	Pan American Life Insurance Company of Puerto Rico	6,314,382	7,025,761	(711,379)	-10.13%	7,205,442	7,031,257	5,652,810
9	61158	Triple S Blue, Inc.	4,660,055	4,953,261	(293,206)	-5.92%	7,170,734	6,854,244	8,848,457
10	69523	Trans-Oceanic Life Insurance Company	34,319,447	30,701,135	3,618,312	11.79%	23,679,972	18,267,127	14,412,146
11	55816	Triple-S Salud, Inc.	353,611,450	357,931,110	(4,319,660)	-1.21%	351,650,725	312,062,955	295,873,055
12	73814	Triple-S Vida, Inc.	69,017,291	58,271,388	10,745,903	18.44%	62,682,373	61,428,231	57,134,340
13	60041	Universal Life Insurance Company	45,736,647	39,341,527	6,395,120	16.26%	30,240,378	24,918,954	23,449,336
14	11067	USIC Life Insurance Company	6,341,983	6,105,805	236,178	3.87%	5,848,965	4,698,429	4,169,288
Total			671,904,250	662,850,807	9,053,443	1.37%	624,351,977	571,177,721	558,928,214

Figures as of June 12, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2011 to March 31, 2015

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		
			Mar-15	Mar-14	Amount	%	Mar-13	Mar-12	Mar-11
1	73156	Caribbean American Life Assurance Company	5.2%	0.2%	5.0%	2500.00%	5.80%	8.10%	-11.80%
2	79715	Cooperativa De Seguros De Vida de P.R.	2.1%	-0.1%	2.2%	2200.00%	1.40%	-0.50%	-1.5%
3	47085	Delta Dental Plan of Puerto Rico, Inc.*	9.8%	16.96%	-7.2%	-42.44%	8.9%	8.4%	14.3%
4	84603	Humana Insurance Company of Puerto Rico, Inc.	4.7%	-7.2%	11.9%	165.28%	12.50%	6.2%	26.70%
5	77054	MAPFRE Life Insurance Company	-11.7%	4.2%	-15.9%	-378.57%	0.50%	-5.00%	3.7%
6	60030	MCS Life Insurance Company	-5.0%	-2.60%	-2.4%	-92.31%	-2.50%	1.4%	2.6%
7	72087	Multinational Life Insurance Company	11.8%	5.8%	6.0%	103.45%	13.40%	10.4%	12.1%
8	12952	Pan American Life Insurance Company of Puerto Rico	-2.5%	4.2%	-6.7%	-159.52%	6.20%	3.9%	3.1%
9	61158	Triple S Blue, Inc.	13.3%	-6.4%	19.7%	307.81%	-0.20%	-7.3%	7.6%
10	69523	Trans-Oceanic Life Insurance Company	6.1%	19.1%	-13.0%	-68.06%	17.50%	10.6%	11.0%
11	55816	Triple-S Salud, Inc.*	1.4%	-3.9%	5.3%	134.98%	3.78%	3.17%	4.2%
12	73814	Triple-S Vida, Inc.	4.8%	7.2%	-2.4%	-33.33%	12.00%	8.0%	10.0%
13	60041	Universal Life Insurance Company	13.2%	10.4%	2.8%	26.92%	3.00%	2.2%	0.3%
14	11067	USIC Life Insurance Company	19.9%	13.4%	6.5%	48.51%	28.30%	24.6%	19.0%
		Range	31.6%	26.3%	5.3%	20.15%	30.8%	31.9%	38.5%
		Median	5.0%	4.2%	0.8%	19.05%	6.0%	5.1%	5.9%
		Arithmetic Mean	5.2%	4.4%	0.8%	19.24%	7.9%	5.3%	7.2%
		Standard Deviation	7.9%	8.1%	-0.1%	-1.29%	8.0%	7.5%	9.1%

Figures as of June 15, 2015.
 Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
Admission and Financial Analysis Division
Market Analysis for the Period Ended: March 31, 2011 to March 31, 2015

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		
			Mar-15	Mar-14	Amount	%	Mar-13	Mar-12	Mar-11
1	73156	Caribbean American Life Assurance Company	161.5%	159.8%	1.7%	1.06%	146.90%	165.8%	190.5%
2	79715	Cooperativa De Seguros De Vida de P.R.	118.3%	114.5%	3.8%	3.32%	104.7%	112.0%	110.2%
3	47085	Delta Dental Plan of Puerto Rico, Inc.	49.5%	90.7%	-41.2%	-45.44%	97.4%	92.6%	98.3%
4	84603	Humana Insurance Company of Puerto Rico, Inc.	97.4%	109.7%	-12.3%	-11.21%	89.10%	95.4%	74.0%
5	77054	MAPFRE Life Insurance Company	113.7%	98.6%	15.1%	15.31%	102.1%	106.6%	98.00%
6	60030	MCS Life Insurance Company	105.2%	102.9%	2.3%	2.24%	102.80%	98.80%	97.60%
7	72087	Multinational Life Insurance Company	106.9%	114.3%	-7.4%	-6.47%	105.60%	99.7%	97.1%
8	12952	Pan American Life Insurance Company of Puerto Rico	108.2%	99.3%	8.9%	8.96%	97.60%	98.80%	102.5%
9	61158	Triple S Blue, Inc.	86.5%	152.0%	-65.5%	-43.09%	115.50%	124.30%	120.2%
10	69523	Trans-Oceanic Life Insurance Company	97.3%	83.7%	13.6%	16.25%	85.90%	93.20%	92.7%
11	55816	Triple-S Salud, Inc.	85.1%	60.5%	24.6%	40.73%	58.47%	56.60%	47.7%
12	73814	Triple-S Vida, Inc.	110.5%	107.5%	3.0%	2.79%	101.80%	105.50%	107.1%
13	60041	Universal Life Insurance Company	176.0%	157.1%	18.9%	12.03%	148.90%	132.4%	121.4%
14	11067	USIC Life Insurance Company	84.0%	92.5%	-8.5%	-9.19%	73.70%	79.2%	90.5%
		Range	126.5%	99.3%	27.2%	27.38%	90.4%	109.2%	142.8%
		Median	106.1%	105.2%	0.8%	0.81%	102.0%	99.3%	98.1%
		Arithmetic Mean	107.2%	110.2%	-3.1%	-2.79%	102.2%	104.3%	103.4%
		Standard Deviation	30.3%	27.5%	2.7%	9.95%	23.3%	24.4%	30.0%

Figures as of June 15, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
Admission and Financial Analysis Division
Market Analysis for the Period Ended: March 31, 2011 to March 31, 2015

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		
			Mar-15	Mar-14	Amount	%	Mar-13	Mar-12	Mar-11
1	73156	Caribbean American Life Assurance Company	27.3%	31.7%	-4.4%	-13.88%	38.20%	39.8%	69.10%
2	79715	Cooperativa De Seguros De Vida de P.R.	37.3%	30.2%	7.1%	23.51%	35.0%	34.00%	30.90%
3	47085	Delta Dental Plan of Puerto Rico, Inc.	43.4%	40.7%	2.7%	6.51%	44.5%	45.2%	29.3%
4	84603	Humana Insurance Company of Puerto Rico, Inc.	70.8%	80.4%	-9.6%	-11.94%	67.60%	85.9%	64.9%
5	77054	MAPFRE Life Insurance Company	87.9%	74.7%	13.2%	17.67%	78.4%	86.70%	80.30%
6	60030	MCS Life Insurance Company	83.3%	81.7%	1.6%	1.96%	85.2%	81.90%	79.70%
7	72087	Multinational Life Insurance Company	23.7%	26.9%	-3.2%	-11.90%	29.60%	39.60%	40.0%
8	12952	Pan American Life Insurance Company of Puerto Rico	80.4%	72.4%	8.0%	11.05%	74.30%	77.0%	76.2%
9	61158	Triple S Blue, Inc.	38.5%	68.8%	-30.3%	-44.04%	39.00%	38.3%	52.1%
10	69523	Trans-Oceanic Life Insurance Company	29.4%	27.7%	1.7%	6.14%	25.90%	26.50%	26.5%
11	55816	Triple-S Salud, Inc.	84.6%	88.0%	-3.4%	-3.82%	86.3%	79.6%	70.4%
12	73814	Triple-S Vida, Inc.	37.0%	33.8%	3.2%	9.47%	35.30%	28.00%	30.7%
13	60041	Universal Life Insurance Company	5.5%	5.0%	0.5%	10.00%	5.30%	5.30%	5.2%
14	11067	USIC Life Insurance Company	29.7%	29.3%	0.4%	1.37%	13.30%	21.1%	52.2%
		Range	82.4%	83.0%	-0.6%	-0.73%	81.0%	81.4%	75.1%
		Median	37.9%	37.3%	0.6%	1.70%	38.6%	39.7%	52.2%
		Arithmetic Mean	48.5%	49.4%	-0.9%	-1.81%	47.0%	49.2%	50.5%
		Standard Deviation	26.2%	25.9%	0.3%	1.10%	25.7%	26.4%	22.9%

Figures as of June 15, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2011 to March 31, 2015

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		
			Mar-15	Mar-14	Amount	%	Mar-13	Mar-12	Mar-11
1	73156	Caribbean American Life Assurance Company	59.9%	63.0%	-3.1%	-4.92%	56.40%	58.6%	71.30%
2	79715	Cooperativa De Seguros De Vida de P.R.	39.7%	35.5%	4.2%	11.83%	43.3%	33.5%	32.0%
3	47085	Delta Dental Plan of Puerto Rico, Inc.*			0.0%	0.00%			
4	84603	Humana Insurance Company of Puerto Rico, Inc.	28.4%	29.0%	-0.6%	-2.07%	24.40%	9.50%	9.1%
5	77054	MAPFRE Life Insurance Company	22.8%	23.8%	-1.0%	-4.20%	24.00%	19.8%	17.5%
6	60030	MCS Life Insurance Company	14.5%	21.1%	-6.6%	-31.28%	17.60%	16.9%	17.8%
7	72087	Multinational Life Insurance Company	38.8%	40.6%	-1.8%	-4.43%	37.40%	35.7%	42.1%
8	12952	Pan American Life Insurance Company of Puerto Rico	29.4%	27.2%	2.2%	8.09%	24.80%	20.10%	20.9%
9	61158	Triple S Blue, Inc.	47.0%	45.1%	1.9%	4.21%	46.90%	54.70%	32.6%
10	69523	Trans-Oceanic Life Insurance Company	54.3%	48.4%	5.9%	12.19%	54.40%	60.4%	60.1%
11	55816	Triple-S Salud, Inc.*			0.0%	0.00%			
12	73814	Triple-S Vida, Inc.	43.7%	44.4%	-0.7%	-1.58%	54.10%	47.20%	54.1%
13	60041	Universal Life Insurance Company	7.6%	8.7%	-1.1%	-12.64%	10.60%	9.60%	7.2%
14	11067	USIC Life Insurance Company	50.9%	58.8%	-7.9%	-13.44%	41.0%	40.1%	34.0%
		Range	52.3%	54.3%	-2.0%	-3.68%	45.8%	50.9%	64.1%
		Median	39.3%	38.1%	1.2%	3.15%	39.2%	34.6%	32.3%
		Arithmetic Mean	36.4%	37.1%	-0.7%	-1.93%	36.2%	33.8%	33.2%
		Standard Deviation	15.5%	15.3%	0.2%	1.20%	14.9%	17.9%	19.5%

*In Health Quarterly Report does not provide the information necessary to obtain this ratio.
 Figures as of June 15, 2015.
 Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2011 to March 31, 2015

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		
			Mar-15	Mar-14	Amount	%	Mar-13	Mar-12	Mar-11
1	73156	Caribbean American Life Assurance Company	38,739,507	40,162,514	(1,423,007)	-3.54%	45,447,849	43,018,780	46,478,821
2	79715	Cooperativa De Seguros De Vida de P.R.	434,132,076	415,454,018	18,678,058	4.50%	409,707,645	401,846,593	407,101,424
3	47085	Delta Dental Plan of Puerto Rico, Inc.	21,610,212	15,851,204	5,759,008	36.33%	15,194,693	15,063,452	14,679,800
4	84603	Humana Insurance Company of Puerto Rico, Inc.	74,610,871	73,691,655	919,216	1.25%	74,215,345	80,769,183	62,661,908
5	77054	MAPFRE Life Insurance Company	66,073,974	67,150,221	(1,076,247)	-1.60%	50,870,549	72,975,645	70,908,498
6	60030	MCS Life Insurance Company	65,436,823	73,269,649	(7,832,826)	-10.69%	61,581,426	54,828,430	60,481,651
7	72087	Multinational Life Insurance Company	123,767,565	129,658,872	(5,891,307)	-4.54%	129,558,876	136,091,011	141,645,189
8	12952	Pan American Life Insurance Company of Puerto Rico	9,119,904	9,894,559	(774,655)	-7.83%	11,793,538	10,991,762	9,240,817
9	61158	Triple S Blue, Inc.	12,932,321	17,118,447	(4,186,126)	-24.45%	17,894,881	16,941,458	20,776,821
10	69523	Trans-Oceanic Life Insurance Company	66,385,811	60,745,798	5,640,013	9.28%	51,569,911	44,269,880	39,304,935
11	55816	Triple-S Salud, Inc.	587,223,526	708,846,833	(121,623,307)	-17.16%	704,974,630	698,639,279	716,206,845
12	73814	Triple-S Vida, Inc.	567,245,340	518,762,872	48,482,468	9.35%	495,755,533	447,033,823	384,113,705
13	60041	Universal Life Insurance Company	868,791,568	826,314,414	42,477,154	5.14%	641,391,458	481,224,458	343,558,356
14	11067	USIC Life Insurance Company	8,378,057	7,938,381	439,676	5.54%	7,486,818	6,107,595	5,248,700
Total			2,944,447,555	2,964,859,437	(20,411,882)	-0.69%	2,717,443,152	2,509,801,349	2,322,407,470

Figures as of June 15, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2011 to March 31, 2015

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		
			Mar-15	Mar-14	Amount	%	Mar-13	Mar-12	Mar-11
1	73156	Caribbean American Life Assurance Company	26,790,704	28,504,265	(1,713,561)	-6.01%	30,337,769	26,998,310	29,366,815
2	79715	Cooperativa De Seguros De Vida de P.R.	416,068,876	400,678,463	15,390,413	3.84%	393,485,806	388,678,673	383,059,994
3	47085	Delta Dental Plan of Puerto Rico, Inc.	2,711,784	2,692,782	19,002	0.71%	2,794,999	3,049,560	3,118,703
4	84603	Humana Insurance Company of Puerto Rico, Inc.	23,516,479	18,491,647	5,024,832	27.17%	17,877,149	30,560,097	15,417,126
5	77054	MAPFRE Life Insurance Company	45,048,410	36,651,690	8,396,720	22.91%	44,096,028	54,231,248	47,058,807
6	60030	MCS Life Insurance Company	49,721,857	53,774,735	(4,052,878)	-7.54%	45,007,526	39,196,981	47,972,319
7	72087	Multinational Life Insurance Company	108,609,923	115,923,731	(7,313,808)	-6.31%	117,103,720	125,961,704	128,574,745
8	61158	Triple S Blue, Inc.	2,805,522	12,165,187	(9,359,665)	-76.94%	10,724,149	10,087,214	11,928,366
9	12952	Pan American Life Insurance Company of Puerto Rico	8,272,268	2,868,798	5,403,470	188.35%	4,588,095	3,960,505	3,588,007
10	69523	Trans-Oceanic Life Insurance Company	32,066,364	30,044,662	2,021,702	6.73%	27,889,939	26,002,753	24,892,789
11	55816	Triple-S Salud, Inc.	233,612,078	350,915,723	(117,303,645)	-33.43%	353,323,905	386,576,324	420,333,792
12	73814	Triple-S Vida, Inc.	498,228,050	460,491,478	37,736,572	8.19%	433,073,161	385,605,593	326,979,365
13	60041	Universal Life Insurance Company	823,054,921	786,972,887	36,082,034	4.58%	611,151,080	456,305,504	320,109,020
14	11067	USIC Life Insurance Company	2,036,074	1,832,576	203,498	11.10%	1,637,853	1,409,166	1,079,412
Total			2,272,543,310	2,302,008,624	(29,465,314)	-1.28%	2,093,091,179	1,938,623,632	1,763,479,260

Figures as of June 15, 2015.

Source: National Association of Insurance Commissioners