



Office of Commissioner of Insurance
Admission and Financial Analysis Division
Market Analysis for the Period Ended: September 30, 2012 to September 30, 2016

P&C Domestic Insurance

Direct Premiums Written

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-16	Sep-15	Amount	%	Sep-14	Sep-13	Sep-12
1	31674	AIG Insurance Company - Puerto Rico	50,087,383	51,270,612	(1,183,229)	-2.3%	65,117,095	67,179,763	74,708,284
2	10308	Antilles Insurance Company	18,314,264	19,092,138	(777,874)	-4.1%	21,599,540	48,040,194	35,584,208
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	-	81,057,358	(81,057,358)	-100.0%	100,399,612	115,752,993	126,040,138
4	30590	Caribbean American Property Insurance Company	36,582,803	35,394,587	1,188,216	3.4%	37,075,271	39,066,115	39,878,502
5	30953	Chubb Insurance Company of PR	43,237,647	46,386,538	(3,148,891)	-6.8%	47,477,143	51,942,111	58,789,962
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	161,028,086	144,642,290	16,385,796	11.3%	140,984,423	139,925,485	137,466,468
7	26778	Integrand Assurance Company	47,128,390	46,037,354	1,091,036	2.4%	48,724,629	55,796,903	59,511,740
8	31690	Mapfre Pan American Insurance Company	21,729,758	5,306,164	16,423,594	309.5%	1,819,337	2,446,676	2,944,719
9	43052	Mapfre Praico Insurance Company	192,310,282	158,108,188	34,202,094	21.6%	159,456,042	182,143,216	179,960,835
10	14153	Multinational Insurance Company	29,009,132	27,350,142	1,658,990	6.1%	27,052,712	22,637,717	19,313,466
11	15110	Newport Bonding & Surety Company	1,095,146	1,198,853	(103,707)	-8.7%	1,404,826	1,505,873	1,583,133
12	15646	One Alliance Insurance Corporation	-	844,287	(844,287)	100.0%			
13	15324	Point Guard Insurance Company	44,037,114	44,346,253	(309,139)	-0.7%	33,587,864		
14	12332	Puerto Rico Medical Defense Insurance Company	10,444,323	10,101,078	343,245	3.4%	8,934,340	7,063,094	4,339,965
15	10140	QBE Optima Insurance Company	50,508,098	49,419,886	1,088,212	2.2%	49,852,256	40,734,184	29,672,813
16	36749	Real Legacy Assurance Company, Inc.	60,603,195	68,365,440	(7,762,245)	-11.4%	66,372,653	59,641,665	60,785,457
17	11078	SIMED	15,474,163	16,158,436	(684,273)	-4.2%	17,445,656	18,608,027	21,557,362
18	10009	Tower Bonding & Surety Company	-	1,225,148	(1,225,148)	-100.0%	1,406,689	1,638,986	2,056,605
19	40568	Triple-S Propiedad, Inc.	100,925,511	99,333,246	1,592,265	1.6%	104,519,619	114,849,977	119,352,856
20	44423	United Surety & Indemnity Company	28,203,373	27,011,503	1,191,870	4.4%	26,160,407	26,565,185	27,139,781
21	31704	Universal Insurance Company	190,966,819	185,672,393	5,294,426	2.9%	198,672,780	203,134,836	206,710,558
Total			1,101,685,487	1,118,321,894	(16,636,407)	-1.5%	1,158,062,894	1,198,673,000	1,207,396,852

Figures as of December 7, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: September 30, 2012 to September 30, 2016

P&C Domestic Insurance

Losses Incurred

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-16	Sep-15	Amount	%	Sep-14	Sep-13	Sep-12
1	31674	AIG Insurance Company - Puerto Rico	1,439,285	1,301,212	138,073	10.6%	2,873,046	2,392,582	1,928,121
2	10308	Antilles Insurance Company	9,970,012	11,581,226	(1,611,214)	-13.9%	11,866,056	9,580,856	6,472,178
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	39,369,853	65,762,105	(26,392,252)	-40.1%	66,768,507	75,927,961	92,287,684
4	30590	Caribbean American Property Insurance Company	8,497,565	5,440,516	3,057,049	56.2%	7,054,897	9,614,466	9,233,550
5	30953	Chubb Insurance Company of PR	12,897,411	6,688,381	6,209,030	92.8%	3,461,257	6,765,252	6,368,263
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	80,124,872	69,035,770	11,089,102	16.1%	74,225,589	73,508,658	72,170,649
7	26778	Integrand Assurance Company	13,704,313	12,227,989	1,476,324	12.1%	11,643,533	12,134,680	14,697,160
8	31690	Mapfre Pan American Insurance Company	371,409	283,334	88,075	31.1%	302,535	414,214	459,461
9	43052	Mapfre Praico Insurance Company	54,111,585	39,103,492	15,008,093	38.4%	41,313,379	37,971,064	41,419,607
10	14153	Multinational Insurance Company	3,362,669	5,128,530	(1,765,861)	-34.4%	3,021,459	2,639,858	3,176,509
11	15110	Newport Bonding & Surety Company	109,520	126,853	(17,333)	-13.7%	198,507	225,881	236,832
12	15646	One Alliance Insurance Corporation	285,845	28,419	257,426	100.0%			
13	15324	Point Guard Insurance Company	23,132,772	10,874,404	12,258,368	112.7%	5,966,548		
14	12332	Puerto Rico Medical Defense Insurance Company	83,329	1,348,083	(1,264,754)	-93.8%	1,454,592	1,185,685	759,437
15	10140	QBE Optima Insurance Company	12,899,628	9,792,955	3,106,673	31.7%	9,691,098	6,948,895	7,824,539
16	36749	Real Legacy Assurance Company, Inc.	24,295,184	18,523,573	5,771,611	31.2%	13,933,043	12,032,367	8,815,247
17	11078	SIMED	3,051,606	3,634,877	(583,271)	-16.0%	8,003,006	9,715,776	12,335,802
18	10009	Tower Bonding & Surety Company	100,900	22,859	78,041	341.4%	28,647	226,328	68,187
19	40568	Triple-S Propiedad, Inc.	25,493,336	28,247,812	(2,754,476)	-9.8%	30,386,771	35,170,941	31,672,561
20	44423	United Surety & Indemnity Company	(1,640,815)	(3,173,826)	1,533,011	48.3%	2,094,353	2,857,474	2,399,073
21	31704	Universal Insurance Company	81,000,703	79,032,178	1,968,525	2.5%	82,887,647	89,891,846	90,747,225
Total			392,660,982	365,010,742	27,650,240	7.6%	377,174,470	389,204,784	403,072,085

Figures as of December 7, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
Admission and Financial Analysis Division
Market Analysis for the Period Ended: September 30, 2012 to September 30, 2016

P&C Domestic Insurance

LAE Incurred

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-16	Sep-15	Amount	%	Sep-14	Sep-13	Sep-12
1	31674	AIG Insurance Company - Puerto Rico	4,476,559	671,836	3,804,723	566.3%	3,019,500	2,620,260	2,405,595
2	10308	Antilles Insurance Company	1,296,987	1,295,667	1,320	0.1%	1,314,302	1,279,997	1,059,161
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	10,606,116	11,348,028	(741,912)	-6.5%	12,132,553	12,526,079	11,909,173
4	30590	Caribbean American Property Insurance Company	895,797	637,484	258,313	40.5%	985,103	1,170,464	1,175,538
5	30953	Chubb Insurance Company of PR	1,928,314	2,756,907	(828,593)	-30.1%	1,537,399	2,870,760	2,725,589
6	18163	Cooperativa de Seguros Multiples Puerto Rico	11,317,242	8,855,084	2,462,158	27.8%	9,522,369	10,430,646	7,929,419
7	26778	Integrand Assurance Company	4,670,282	6,202,997	(1,532,715)	-24.7%	6,297,692	6,365,370	6,131,593
8	31690	Mapfre Pan American Insurance Company	236,216	66,376	169,840	255.9%	80,648	99,203	126,003
9	43052	Mapfre Praico Insurance Company	14,319,907	13,961,356	358,551	2.6%	15,881,518	15,063,179	15,270,346
10	14153	Multinational Insurance Company	567,234	769,762	(202,528)	-26.3%	564,802	296,213	332,173
11	15110	Newport Bonding & Surety Company	-	-	-	#DIV/0!	187,882	200,825	277,737
12	15646	One Alliance Insurance Corporation	9,845	7,970	1,875	100.0%			
13	15324	Point Guard Insurance Company	8,283,515	4,739,803	3,543,712	74.8%	2,593,460		
14	12332	Puerto Rico Medical Defense Insurance Company	2,238,450	1,343,152	895,298	66.7%	656,119	421,710	171,949
15	10140	QBE Optima Insurance Company	2,509,325	3,204,569	(695,244)	-21.7%	1,982,427	1,494,968	1,293,593
16	36749	Real Legacy Assurance Company, Inc.	2,088,435	1,994,605	93,830	4.7%	1,268,660	1,404,329	1,849,637
17	11078	SIMED	4,372,516	5,158,589	(786,073)	-15.2%	5,466,064	7,132,075	6,117,627
18	10009	Tower Bonding & Surety Company	-	-	-	#DIV/0!	-	-	-
19	40568	Triple-S Propiedad, Inc.	7,615,615	7,663,684	(48,069)	-0.6%	8,214,207	9,432,591	8,488,072
20	44423	United Surety & Indemnity Company	702,065	839,126	(137,061)	-16.3%	904,059	1,154,328	676,670
21	31704	Universal Insurance Company	18,717,629	17,694,619	1,023,010	5.8%	17,194,420	18,625,897	18,532,067
Total			96,852,049	89,211,614	7,640,435	8.6%	89,803,184	92,588,894	86,471,942

Figures as of December 7, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
Admission and Financial Analysis Division
Market Analysis for the Period Ended: September 30, 2012 to September 30, 2016

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		
			Sep-16	Sep-15	Amount	%	Sep-14	Sep-13	Sep-12
1	31674	AIG Insurance Company - Puerto Rico	5,915,844	1,973,048	3,942,796	199.8%	5,892,546	5,012,842	4,333,716
2	10308	Antilles Insurance Company	11,266,999	12,876,893	(1,609,894)	-12.5%	13,180,358	10,860,853	7,531,339
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	49,975,969	77,110,133	(27,134,164)	-35.2%	78,901,060	88,454,040	104,196,857
4	30590	Caribbean American Property Insurance Company	9,393,362	6,078,000	3,315,362	54.5%	8,040,000	10,784,930	10,409,088
5	30953	Chubb Insurance Company of PR	14,825,725	9,445,288	5,380,437	57.0%	4,998,656	9,636,012	9,093,852
6	18163	Cooperativa de Seguros Multiples Puerto Rico	91,442,114	77,890,854	13,551,260	17.4%	83,747,958	83,939,304	80,100,068
7	26778	Integrand Assurance Company	18,374,595	18,430,986	(56,391)	-0.3%	17,941,225	18,500,050	20,828,753
8	31690	Mapfre Pan American Insurance Company	607,625	349,710	257,915	73.8%	383,183	513,417	585,464
9	43052	Mapfre Praico Insurance Company	68,431,492	53,064,848	15,366,644	29.0%	57,194,897	53,034,243	56,689,953
10	14153	Multinational Insurance Company	3,929,903	5,898,292	(1,968,389)	-33.4%	3,586,261	2,936,071	3,508,682
11	15110	Newport Bonding & Surety Company	109,520	126,853	(17,333)	-13.7%	386,389	426,706	514,569
12	15646	One Alliance Insurance Corporation	295,690	36,389	259,301	100.0%			
13	15324	Point Guard Insurance Company	31,416,287	15,614,207	15,802,080	101.2%	8,560,008		
14	12332	Puerto Rico Medical Defense Insurance Company	2,321,779	2,691,235	(369,456)	-13.7%	2,110,711	1,607,395	931,386
15	10140	QBE Optima Insurance Company	15,408,953	12,997,524	2,411,429	18.6%	11,673,525	8,443,863	9,118,132
16	36749	Real Legacy Assurance Company, Inc.	26,383,619	20,518,178	5,865,441	28.6%	15,201,703	13,436,696	10,664,884
17	11078	SIMED	7,424,122	8,793,466	(1,369,344)	-15.6%	13,469,070	16,847,851	18,453,429
18	10009	Tower Bonding & Surety Company	100,900	22,859	78,041	341.4%	28,647	226,328	68,187
19	40568	Triple-S Propiedad, Inc.	33,108,951	35,911,496	(2,802,545)	-7.8%	38,600,978	44,603,532	40,160,633
20	44423	United Surety & Indemnity Company	(938,750)	(2,334,700)	1,395,950	59.8%	2,998,412	4,011,802	3,075,743
21	31704	Universal Insurance Company	99,718,332	96,726,797	2,991,535	3.1%	100,082,067	108,517,743	109,279,292
Total			489,513,031	454,222,356	35,290,675	7.8%	466,977,654	481,793,678	489,544,027

Figures as of December 7, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
Admission and Financial Analysis Division
Market Analysis for the Period Ended: September 30, 2012 to September 30, 2016

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		
			Sep-16	Sep-15	Amount	%	Sep-14	Sep-13	Sep-12
1	31674	AIG Insurance Company - Puerto Rico	4,946,169	7,620,505	(2,674,336)	-35.1%	11,066,231	10,818,583	8,886,025
2	10308	Antilles Insurance Company	14,804,690	18,892,928	(4,088,238)	-21.6%	16,487,887	14,230,675	14,044,493
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	11,892,322	13,288,636	(1,396,314)	-10.5%	11,345,406	11,774,949	13,167,241
4	30590	Caribbean American Property Insurance Company	7,922,707	8,540,646	(617,939)	-7.2%	7,554,602	7,979,432	9,587,085
5	30953	Chubb Insurance Company of PR	30,397,609	18,714,150	11,683,459	62.4%	15,678,626	15,657,801	13,360,247
6	18163	Cooperativa de Seguros Multiples Puerto Rico	54,864,504	51,578,379	3,286,125	6.4%	47,380,955	51,325,708	48,043,002
7	26778	Integrand Assurance Company	13,807,165	11,068,218	2,738,947	24.7%	11,088,390	12,007,815	13,159,769
8	31690	Mapfre Pan American Insurance Company	373,188	839,183	(465,995)	-55.5%	582,730	420,002	419,565
9	43052	Mapfre Praico Insurance Company	63,189,243	56,560,533	6,628,710	11.7%	52,824,212	51,859,482	49,281,987
10	14153	Multinational Insurance Company	6,211,545	6,539,866	(328,321)	-5.0%	7,825,418	6,948,115	7,603,429
11	15110	Newport Bonding & Surety Company	989,948	1,177,370	(187,422)	-15.9%	1,227,864	1,403,333	1,587,707
12	15646	One Alliance Insurance Corporation	2,862,894	1,789,799	1,073,095	100.0%			
13	15324	Point Guard Insurance Company	4,961,886	178,616	4,783,270	2678.0%	(1,816,431)		
14	12332	Puerto Rico Medical Defense Insurance Company	1,133,526	1,734,887	(601,361)	-34.7%	1,512,341	1,646,298	1,425,869
15	10140	QBE Optima Insurance Company	12,245,483	11,527,443	718,040	6.2%	11,343,499	1,863,986	5,939,286
16	36749	Real Legacy Assurance Company, Inc.	17,838,546	19,193,357	(1,354,811)	-7.1%	18,028,316	16,995,656	17,194,441
17	11078	SIMED	3,527,340	3,382,820	144,520	4.3%	3,616,439	3,905,667	4,009,769
18	10009	Tower Bonding & Surety Company	1,174,914	1,507,260	(332,346)	-22.0%	1,410,871	1,737,358	1,936,276
19	40568	Triple-S Propiedad, Inc.	27,955,169	28,685,336	(730,167)	-2.5%	29,931,300	32,749,118	31,716,524
20	44423	United Surety & Indemnity Company	11,441,286	11,340,985	100,301	0.9%	9,653,863	9,801,112	8,882,677
21	31704	Universal Insurance Company	53,008,210	52,699,372	308,838	0.6%	52,721,498	52,496,763	50,111,659
Total			345,548,344	326,860,289	18,688,055	5.7%	309,464,017	305,621,853	300,357,051

Figures as of December 7, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
Admission and Financial Analysis Division
Market Analysis for the Period Ended: September 30, 2012 to September 30, 2016

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		
			Sep-16	Sep-15	Amount	%	Sep-14	Sep-13	Sep-12
1	31674	AIG Insurance Company - Puerto Rico	1,268,570	1,944,119	(675,549)	-34.7%	(1,442,747)	(427,416)	4,506,197
2	10308	Antilles Insurance Company	(246,362)	811,737	(1,058,099)	-130.3%	253,553	934,317	1,505,594
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	(3,174,332)	8,211,997	(11,386,329)	-138.7%	19,698,064	24,493,482	20,417,370
4	30590	Caribbean American Property Insurance Company	5,015,825	4,894,075	121,750	2.5%	7,185,022	5,413,739	3,748,420
5	30953	Chubb Insurance Company of PR	(549,672)	4,296,003	(4,845,675)	-112.8%	5,039,868	(2,969,830)	4,667,043
6	18163	Cooperativa de Seguros Multiples Puerto Rico	(2,256,631)	(4,264,466)	2,007,835	47.1%	(6,530,599)	(13,747,034)	(12,740,074)
7	26778	Integrand Assurance Company	828,217	952,363	(124,146)	-13.0%	(75,537)	(159,759)	(535,029)
8	31690	Mapfre Pan American Insurance Company	2,380,447	(543,657)	2,924,104	537.9%	(387,409)	(215,144)	(102,435)
9	43052	Mapfre Praico Insurance Company	5,687,960	12,476,541	(6,788,581)	-54.4%	5,199,199	1,669,071	1,055,066
10	14153	Multinational Insurance Company	(186,581)	(1,458,666)	1,272,085	87.2%	(1,339,963)	(2,046,765)	(309,959)
11	15110	Newport Bonding & Surety Company	(4,322)	(105,370)	101,048	95.9%	(209,427)	(324,166)	(519,143)
12	15646	One Alliance Insurance Corporation	(2,727,690)	(1,794,934)	(932,756)	100.0%			
13	15324	Point Guard Insurance Company	221,745	4,572,596	(4,350,851)	-95.2%	3,797,387		
14	12332	Puerto Rico Medical Defense Insurance Company	346,932	2,585	344,347	13321.0%	(116,252)	40,388	(191,226)
15	10140	QBE Optima Insurance Company	(2,872,990)	223,730	(3,096,720)	-1384.1%	(3,574,294)	2,782,868	172,636
16	36749	Real Legacy Assurance Company, Inc.	(1,901,850)	185,178	(2,087,028)	-1127.0%	1,626,005	(349,187)	(562,163)
17	11078	SIMED	3,259,201	2,921,662	337,539	11.6%	(730,250)	(2,556,724)	(1,029,101)
18	10009	Tower Bonding & Surety Company	(149,654)	(304,971)	155,317	50.9%	(32,829)	(324,700)	38,642
19	40568	Triple-S Propiedad, Inc.	3,907,793	2,368,689	1,539,104	65.0%	1,011,643	(2,469,330)	(152,790)
20	44423	United Surety & Indemnity Company	9,438,535	9,676,637	(238,102)	-2.5%	3,344,590	3,024,077	3,211,950
21	31704	Universal Insurance Company	(1,929,091)	(1,960,073)	30,982	1.6%	(1,821,478)	(6,132,207)	(274,369)
Total			16,356,050	43,105,775	(26,749,725)	-62.1%	30,894,546	6,635,680	22,906,629

Figures as of December 7, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
Admission and Financial Analysis Division
Market Analysis for the Period Ended: September 30, 2012 to September 30, 2016

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		
			Sep-16	Sep-15	Amount	%	Sep-14	Sep-13	Sep-12
1	31674	AIG Insurance Company - Puerto Rico	1,415,554	1,627,764	(212,210)	-13.0%	1,641,356	2,950,999	3,492,944
2	10308	Antilles Insurance Company	1,102,656	2,811,472	(1,708,816)	-60.8%	2,613,844	2,359,755	2,151,498
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	2,854,806	5,335,683	(2,480,877)	-46.5%	5,803,774	8,176,671	8,490,516
4	30590	Caribbean American Property Insurance Company	430,761	549,067	(118,306)	-21.5%	561,649	561,656	719,373
5	30953	Chubb Insurance Company of PR	1,771,703	1,966,917	(195,214)	-9.9%	2,081,476	2,135,497	2,178,167
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	6,034,838	6,248,892	(214,054)	-3.4%	6,067,175	5,591,204	6,510,047
7	26778	Integrand Assurance Company	2,815,399	3,231,361	(415,962)	-12.9%	3,762,475	4,380,704	4,641,902
8	31690	Mapfre Pan American Insurance Company	339,257	239,890	99,367	41.4%	304,422	343,813	387,388
9	43052	Mapfre Praico Insurance Company	5,662,157	3,973,791	1,688,366	42.5%	4,253,131	4,929,250	6,160,258
10	14153	Multinational Insurance Company	495,646	435,108	60,538	13.9%	691,384	583,899	416,999
11	15110	Newport Bonding & Surety Company	175,338	206,408	(31,070)	-15.1%	243,306	305,941	320,922
12	15646	One Alliance Insurance Corporation	130,554	94,592	35,962	100.0%			
13	15324	Point Guard Insurance Company	549,007	294,074	254,933	86.7%	202,008		
14	12332	Puerto Rico Medical Defense Insurance Company	363,078	328,824	34,254	10.4%	247,556	183,779	117,204
15	10140	QBE Optima Insurance Company	615,569	499,157	116,412	23.3%	488,733	341,373	748,982
16	36749	Real Legacy Assurance Company, Inc.	1,614,195	1,914,003	(299,808)	-15.7%	1,894,848	1,992,355	1,804,990
17	11078	SIMED	2,614,453	2,946,210	(331,757)	-11.3%	1,148,237	2,875,165	3,269,557
18	10009	Tower Bonding & Surety Company	113,560	159,460	(45,900)	-28.8%	184,448	223,140	186,033
19	40568	Triple-S Propiedad, Inc.	6,163,708	6,493,620	(329,912)	-5.1%	7,562,174	5,696,263	6,289,498
20	44423	United Surety & Indemnity Company	1,667,719	2,394,561	(726,842)	-30.4%	2,850,401	2,877,382	2,907,385
21	31704	Universal Insurance Company	9,765,534	11,632,730	(1,867,196)	-16.1%	14,763,581	12,903,982	14,726,579
Total			46,695,492	53,383,584	(6,688,092)	-12.5%	57,365,978	59,412,828	65,520,242

Figures as of December 7, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
Admission and Financial Analysis Division
Market Analysis for the Period Ended: September 30, 2012 to September 30, 2016

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		
			Sep-16	Sep-15	Amount	%	Sep-14	Sep-13	Sep-12
1	31674	AIG Insurance Company - Puerto Rico	2,354,597	(3,368,663)	5,723,260	169.9%	(378,375)	2,417,766	7,387,657
2	10308	Antilles Insurance Company	2,238,245	3,681,689	(1,443,444)	-39.2%	3,024,523	37,570,821	4,370,385
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	4,741,431	13,222,816	(8,481,385)	-64.1%	26,491,208	38,301,944	29,128,244
4	30590	Caribbean American Property Insurance Company	5,351,153	5,153,096	198,057	3.8%	7,525,941	5,985,187	4,923,883
5	30953	Chubb Insurance Company of PR	612,894	5,584,623	(4,971,729)	-89.0%	6,986,435	(1,321,618)	6,669,482
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	6,352,736	2,131,605	4,221,131	198.0%	3,127,240	18,885,557	4,344,648
7	26778	Integrand Assurance Company	3,631,646	3,848,518	(216,872)	-5.6%	3,615,065	4,758,074	4,146,788
8	31690	Mapfre Pan American Insurance Company	2,732,758	(554,154)	3,286,912	593.1%	82,976	121,382	292,597
9	43052	Mapfre Praico Insurance Company	12,684,730	17,785,950	(5,101,220)	-28.7%	11,965,965	6,880,386	14,125,922
10	14153	Multinational Insurance Company	322,237	(1,023,558)	1,345,795	131.5%	(548,114)	(1,448,838)	299,814
11	15110	Newport Bonding & Surety Company	171,280	(189,701)	360,981	190.3%	(31,047)	(18,225)	(195,172)
12	15646	One Alliance Insurance Corporation	(2,537,224)	(1,689,979)	(847,245)	100.0%			
13	15324	Point Guard Insurance Company	2,783,013	7,065,606	(4,282,593)	-60.6%	3,995,306		
14	12332	Puerto Rico Medical Defense Insurance Company	781,406	340,618	440,788	129.4%	131,304	224,167	(74,022)
15	10140	QBE Optima Insurance Company	(2,264,006)	751,044	(3,015,050)	-401.4%	(3,355,673)	3,152,166	1,852,801
16	36749	Real Legacy Assurance Company, Inc.	(287,655)	2,099,181	(2,386,836)	-113.7%	3,520,853	1,643,168	1,242,827
17	11078	SIMED	5,999,463	6,701,390	(701,927)	-10.5%	855,454	205,484	5,368,346
18	10009	Tower Bonding & Surety Company	(36,094)	(145,511)	109,417	75.2%	151,619	(101,560)	224,675
19	40568	Triple-S Propiedad, Inc.	11,677,215	16,249,316	(4,572,101)	-28.1%	10,117,042	17,791,443	6,619,432
20	44423	United Surety & Indemnity Company	11,777,586	1,548,500	10,229,086	660.6%	6,902,406	7,321,322	7,811,189
21	31704	Universal Insurance Company	10,113,587	11,792,343	(1,678,756)	-14.2%	15,184,985	53,936,278	18,059,770
Total			79,200,998	90,984,729	(11,783,731)	-13.0%	99,365,113	196,304,904	116,599,266

Figures as of December 7, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
Admission and Financial Analysis Division
Market Analysis for the Period Ended: September 30, 2012 to September 30, 2016

P&C Domestic Insurance

Total Underwriting Deductions

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-16	Sep-15	Amount	%	Sep-14	Sep-13	Sep-12
1	31674	AIG Insurance Company - Puerto Rico	10,862,013	9,593,553	1,268,460	13.2%	16,958,777	15,831,425	13,219,741
2	10308	Antilles Insurance Company	26,071,689	31,769,821	(5,698,132)	-17.9%	29,668,245	25,091,528	21,575,832
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	61,868,291	90,398,769	(28,530,478)	-31.6%	90,246,466	100,228,989	117,364,098
4	30590	Caribbean American Property Insurance Company	17,316,069	14,618,646	2,697,423	18.5%	15,594,602	18,764,362	19,996,173
5	30953	Chubb Insurance Company of PR	45,223,335	28,159,439	17,063,896	60.6%	20,677,282	25,293,813	22,454,099
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	146,306,618	129,469,233	16,837,385	13.0%	131,128,913	135,265,012	128,143,070
7	26778	Integrand Assurance Company	32,181,760	29,499,204	2,682,556	9.1%	29,029,615	30,507,865	33,988,522
8	31690	Mapfre Pan American Insurance Company	980,813	1,188,893	(208,080)	-17.5%	965,913	933,419	1,005,029
9	43052	Mapfre Praico Insurance Company	131,620,735	109,625,381	21,995,354	20.1%	110,019,109	104,893,725	105,971,940
10	14153	Multinational Insurance Company	10,141,448	12,438,158	(2,296,710)	-18.5%	11,411,679	9,884,186	11,112,111
11	15110	Newport Bonding & Surety Company	1,099,468	1,304,223	(204,755)	-15.7%	1,614,253	1,830,039	2,102,276
12	15646	One Alliance Insurance Corporation	3,158,584	1,826,188	1,332,396	100.0%			
13	15324	Point Guard Insurance Company	36,378,173	15,792,823	20,585,350	130.3%	6,743,577		
14	12332	Puerto Rico Medical Defense Insurance Company	3,455,305	4,426,122	(970,817)	-21.9%	3,623,052	3,253,693	2,357,255
15	10140	QBE Optima Insurance Company	27,654,436	24,524,967	3,129,469	12.8%	23,017,024	10,307,849	15,057,418
16	36749	Real Legacy Assurance Company, Inc.	44,222,165	39,711,535	4,510,630	11.4%	33,230,019	30,432,352	27,859,325
17	11078	SIMED	10,951,462	12,176,286	(1,224,824)	-10.1%	17,085,509	20,753,518	22,463,198
18	10009	Tower Bonding & Surety Company	1,275,814	1,530,119	(254,305)	-16.6%	1,439,518	1,963,686	2,017,963
19	40568	Triple-S Propiedad, Inc.	61,064,120	64,596,832	(3,532,712)	-5.5%	68,532,278	77,352,650	71,877,157
20	44423	United Surety & Indemnity Company	10,502,536	9,006,285	1,496,251	16.6%	12,652,275	13,812,914	11,958,420
21	31704	Universal Insurance Company	152,726,542	149,426,169	3,300,373	2.2%	152,803,565	161,014,506	159,390,951
Total			835,061,376	781,082,646	53,978,730	6.9%	776,441,671	787,415,531	789,914,578

Figures as of December 7, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
Admission and Financial Analysis Division
Market Analysis for the Period Ended: September 30, 2012 to September 30, 2016

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		
			Sep-16	Sep-15	Amount	%	Sep-14	Sep-13	Sep-12
1	31674	AIG Insurance Company - Puerto Rico	833,365	1,427,459	(594,094)	-41.6%	136,740	(347,514)	1,316,474
2	10308	Antilles Insurance Company	-	-	-	0.0%	-	16,573,610	-
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	479,227	3,350,442	(2,871,215)	-85.7%	8,304,903	10,627,087	6,923,174
4	30590	Caribbean American Property Insurance Company	1,882,256	1,958,124	(75,868)	-3.9%	2,758,410	1,883,463	853,373
5	30953	Chubb Insurance Company of PR	-	1,927,884	(1,927,884)	-100.0%	2,720,533	3,903	1,156,063
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	-	-	-	0.0%	-	-	-
7	26778	Integrand Assurance Company	-	-	-	0.0%	-	-	-
8	31690	Mapfre Pan American Insurance Company	1,351,103	3,543	1,347,560	38034.4%	5,449	4,663	(3,840)
9	43052	Mapfre Praico Insurance Company	2,586,755	3,629,376	(1,042,621)	-28.7%	1,297,775	101,338	390,082
10	14153	Multinational Insurance Company	-	-	-	0.0%	-	-	-
11	15110	Newport Bonding & Surety Company	-	-	-	0.0%	-	-	-
12	15646	One Alliance Insurance Corporation	-	-	-	0.0%	-	-	-
13	15324	Point Guard Insurance Company	557,245	2,072,186	(1,514,941)	-73.1%	1,156,799	-	-
14	12332	Puerto Rico Medical Defense Insurance Company	36,667	-	36,667	0.0%	-	-	-
15	10140	QBE Optima Insurance Company	(1,074,631)	43	(1,074,674)	-2499241.9%	38,735	2,072,341	132,864
16	36749	Real Legacy Assurance Company, Inc.	-	108,720	(108,720)	-100.0%	35,688	-	-
17	11078	SIMED	-	-	-	0.0%	-	-	-
18	10009	Tower Bonding & Surety Company	-	-	-	#DIV/0!	4,220	5,294	-
19	40568	Triple-S Propiedad, Inc.	1,355,690	965,488	390,202	40.4%	1,437,439	171,730	99,868
20	44423	United Surety & Indemnity Company	3,102,549	3,662,686	(560,137)	-15.3%	1,088,527	1,175,207	11,601
21	31704	Universal Insurance Company	194,994	(174,191)	369,185	211.9%	152,452	20,822,548	34,673
Total			11,305,220	18,931,760	(7,626,540)	-40.3%	19,137,670	53,093,670	10,914,332

Figures as of December 7, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
Admission and Financial Analysis Division
Market Analysis for the Period Ended: September 30, 2012 to September 30, 2016

P&C Domestic Insurance

Net Income

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-16	Sep-15	Amount	%	Sep-14	Sep-13	Sep-12
1	31674	AIG Insurance Company - Puerto Rico	1,521,232	(4,796,122)	6,317,354	131.7%	(515,115)	2,765,280	6,071,183
2	10308	Antilles Insurance Company	2,238,245	3,681,689	(1,443,444)	-39.2%	3,024,523	20,997,211	4,370,385
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	4,262,204	9,872,374	(5,610,170)	-56.8%	18,186,305	27,674,857	22,205,070
4	30590	Caribbean American Property Insurance Company	3,468,897	3,194,972	273,925	8.6%	4,767,531	4,101,724	4,070,510
5	30953	Chubb Insurance Company of PR	612,894	3,656,739	(3,043,845)	-83.2%	4,265,902	(1,325,521)	5,513,419
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	6,352,736	2,131,605	4,221,131	198.0%	3,127,240	18,885,557	4,344,648
7	26778	Integrand Assurance Company	3,631,646	3,848,518	(216,872)	-5.6%	3,615,065	4,758,074	4,146,788
8	31690	Mapfre Pan American Insurance Company	1,381,655	(557,697)	1,939,352	347.7%	77,527	116,719	296,437
9	43052	Mapfre Praico Insurance Company	10,097,975	14,156,574	(4,058,599)	-28.7%	10,668,190	6,779,048	13,735,840
10	14153	Multinational Insurance Company	322,237	(1,023,558)	1,345,795	131.5%	(548,114)	(1,448,838)	299,814
11	15110	Newport Bonding & Surety Company	171,280	(189,701)	360,981	190.3%	(31,047)	(18,225)	(195,172)
12	15646	One Alliance Insurance Corporation	(2,537,224)	(1,689,979)	(847,245)	100.0%			
13	15324	Point Guard Insurance Company	2,225,768	4,993,420	(2,767,652)	-55.4%	2,838,507		
14	12332	Puerto Rico Medical Defense Insurance Company	744,739	340,618	404,121	118.6%	131,304	224,167	(74,022)
15	10140	QBE Optima Insurance Company	(1,189,375)	751,001	(1,940,376)	-258.4%	(3,394,408)	1,079,825	1,719,937
16	36749	Real Legacy Assurance Company, Inc.	(287,655)	1,990,461	(2,278,116)	-114.5%	3,485,165	1,643,168	1,242,827
17	11078	SIMED	5,999,463	6,701,390	(701,927)	-10.5%	855,454	205,484	5,368,346
18	10009	Tower Bonding & Surety Company	(36,094)	(145,511)	109,417	75.2%	147,399	(106,854)	224,675
19	40568	Triple-S Propiedad, Inc.	10,321,525	15,283,828	(4,962,303)	-32.5%	8,679,603	17,619,713	6,519,564
20	44423	United Surety & Indemnity Company	8,675,037	(2,114,186)	10,789,223	510.3%	5,813,879	6,146,115	7,799,588
21	31704	Universal Insurance Company	9,918,593	11,966,534	(2,047,941)	-17.1%	15,032,533	33,113,730	18,025,097
Total			67,895,778	72,052,969	(4,157,191)	-5.8%	80,227,443	143,211,234	105,684,934

Figures as of December 7, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
Admission and Financial Analysis Division
Market Analysis for the Period Ended: September 30, 2012 to September 30, 2016

P&C Domestic Insurance

Policyholders' surplus

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-16	Sep-15	Amount	%	Sep-14	Sep-13	Sep-12
1	31674	AIG Insurance Company - Puerto Rico	91,099,546	81,286,897	9,812,649	12.1%	85,594,583	130,786,946	146,012,833
2	10308	Antilles Insurance Company	46,156,041	61,008,901	(14,852,860)	-24.3%	69,780,118	80,033,635	60,615,300
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	97,993,159	119,162,500	(21,169,341)	-17.8%	119,714,029	108,108,749	286,238,122
4	30590	Caribbean American Property Insurance Company	26,063,847	25,160,950	902,897	3.6%	25,284,603	23,700,579	25,562,932
5	30953	Chubb Insurance Company of PR	52,286,911	52,832,356	(545,445)	-1.0%	46,775,452	39,096,051	42,452,894
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	166,966,169	132,043,716	34,922,453	26.4%	164,780,009	186,244,945	190,646,658
7	26778	Integrand Assurance Company	65,143,565	84,680,355	(19,536,790)	-23.1%	86,295,695	78,028,013	76,315,506
8	31690	Mapfre Pan American Insurance Company	11,094,540	9,456,398	1,638,142	17.3%	10,227,372	10,177,456	9,191,443
9	43052	Mapfre Praico Insurance Company	164,583,785	156,426,689	8,157,096	5.2%	149,479,987	153,141,179	183,174,756
10	14153	Multinational Insurance Company	10,040,106	8,424,083	1,616,023	19.2%	13,412,025	18,178,626	19,286,011
11	15110	Newport Bonding & Surety Company	2,456,679	2,088,107	368,572	17.7%	2,146,849	2,046,934	2,936,049
12	15646	One Alliance Insurance Corporation	8,377,980	12,401,023	(4,023,043)	100.0%			
13	15324	Point Guard Insurance Company	16,948,938	16,984,080	(35,142)	-0.2%	8,996,637		
14	12332	Puerto Rico Medical Defense Insurance Company	3,959,023	2,797,885	1,161,138	41.5%	3,006,821	2,577,608	2,374,455
15	10140	QBE Optima Insurance Company	13,344,972	13,643,435	(298,463)	-2.2%	12,642,291	16,864,066	16,906,479
16	36749	Real Legacy Assurance Company, Inc.	45,489,901	47,020,660	(1,530,759)	-3.3%	57,173,736	62,454,891	67,894,677
17	11078	SIMED	96,074,989	90,696,447	5,378,542	5.9%	86,266,086	85,201,351	80,110,867
18	10009	Tower Bonding & Surety Company	2,684,671	2,186,044	498,627	22.8%	2,709,721	2,556,704	2,626,822
19	40568	Triple-S Propiedad, Inc.	140,706,411	126,574,306	14,132,105	11.2%	140,719,823	145,274,002	125,195,057
20	44423	United Surety & Indemnity Company	59,659,673	52,669,432	6,990,241	13.3%	55,158,881	59,652,872	62,603,256
21	31704	Universal Insurance Company	267,506,844	254,398,277	13,108,567	5.2%	250,030,725	274,347,209	256,391,459
Total			1,388,637,750	1,351,942,541	36,695,209	2.7%	1,390,195,443	1,478,471,816	1,656,535,576

Figures as of December 7, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
Admission and Financial Analysis Division
Market Analysis for the Period Ended: September 30, 2012 to September 30, 2016

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		
			Sep-16	Sep-15	Amount	%	Sep-14	Sep-13	Sep-12
1	31674	AIG Insurance Company - Puerto Rico	48.8%	17.1%	25.0%	185.4%	38.0%	32.5%	24.4%
2	10308	Antilles Insurance Company	43.6%	39.5%	4.1%	10.4%	44.0%	41.7%	32.6%
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	85.1%	78.2%	-29.4%	8.8%	71.8%	70.9%	75.6%
4	30590	Caribbean American Property Insurance Company	42.1%	31.1%	54.0%	35.4%	35.3%	44.6%	43.8%
5	30953	Chubb Insurance Company of PR	33.2%	29.1%	4.1%	14.1%	19.4%	43.2%	33.5%
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	63.5%	62.2%	1.3%	2.1%	67.2%	69.1%	69.4%
7	26778	Integrant Assurance Company	55.7%	60.5%	-4.8%	-7.9%	62.0%	61.0%	62.3%
8	31690	Mapfre Pan American Insurance Company	18.1%	54.2%	-36.1%	-66.6%	66.2%	71.5%	64.9%
9	43052	Mapfre Praico Insurance Company	49.8%	43.5%	6.3%	14.5%	49.6%	49.8%	53.0%
10	14153	Multinational Insurance Company	39.5%	53.7%	-14.2%	-26.4%	35.6%	37.5%	32.5%
11	15110	Newport Bonding & Surety Company	10.0%	10.6%	-0.6%	-5.7%	27.5%	28.3%	32.5%
12	15646	One Alliance Insurance Corporation	68.6%	116.4%	-47.8%	100.0%			
13	15324	Point Guard Insurance Company	85.8%	76.7%	9.1%	11.9%	81.2%		
14	12332	Puerto Rico Medical Defense Insurance Company	61.1%	60.8%	0.3%	0.5%	60.2%	48.8%	43.0%
15	10140	QBE Optima Insurance Company	62.2%	52.5%	9.7%	18.5%	60.0%	64.5%	59.9%
16	36749	Real Legacy Assurance Company, Inc.	62.3%	51.4%	10.9%	21.2%	43.6%	44.7%	39.1%
17	11078	SIMED	52.2%	58.2%	-6.0%	-10.3%	82.4%	92.6%	86.1%
18	10009	Tower Bonding & Surety Company	9.0%	1.9%	7.1%	373.7%	2.0%	13.8%	3.3%
19	40568	Triple-S Propiedad, Inc.	51.0%	53.6%	-2.6%	-4.9%	55.5%	59.6%	56.0%
20	44423	United Surety & Indemnity Company	-4.7%	-12.5%	7.8%	62.4%	18.7%	23.8%	20.3%
21	31704	Universal Insurance Company	66.1%	65.6%	0.5%	0.8%	66.3%	70.1%	68.7%
		Range	90.5%	128.9%	-38.4%	-29.8%	80.4%	78.8%	82.8%
		Median	51.0%	53.6%	-2.6%	-4.9%	52.6%	48.8%	43.8%
		Arithmetic Mean	47.8%	47.8%	-0.1%	-0.1%	49.3%	50.9%	47.4%
		Standard Deviation	23.3%	27.9%	-4.6%	-16.4%	21.3%	19.2%	20.8%

Figures as of December 7, 2016.
Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
Admission and Financial Analysis Division
Market Analysis for the Period Ended: September 30, 2012 to September 30, 2016

P&C Domestic Insurance

Expense Ratio

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-16	Sep-15	Amount	%	Sep-14	Sep-13	Sep-12
1	31674	AIG Insurance Company - Puerto Rico	48.4%	72.0%	-35.6%	-32.8%	71.8%	71.2%	57.5%
2	10308	Antilles Insurance Company	60.5%	66.7%	-6.2%	-9.3%	49.5%	44.6%	50.9%
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	25.0%	16.4%	32.0%	52.4%	11.3%	10.2%	10.40%
4	30590	Caribbean American Property Insurance Company	36.4%	42.3%	-17.3%	-13.9%	33.6%	33.4%	39.6%
5	30953	Chubb Insurance Company of PR	63.9%	58.4%	5.5%	9.4%	65.5%	72.7%	61.90%
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	36.7%	40.4%	-3.7%	-9.2%	37.9%	42.3%	35.70%
7	26778	Integrand Assurance Company	43.4%	38.6%	4.8%	12.4%	42.8%	43.5%	37.6%
8	31690	Mapfre Pan American Insurance Company	6.3%	56.7%	-50.4%	-88.9%	120.4%	65.0%	52.4%
9	43052	Mapfre Praico Insurance Company	42.6%	42.7%	-0.1%	-0.2%	42.4%	42.9%	42.20%
10	14153	Multinational Insurance Company	51.3%	53.1%	-1.8%	-3.4%	65.5%	78.2%	74.0%
11	15110	Newport Bonding & Surety Company	90.4%	98.2%	-7.8%	-7.9%	87.4%	93.2%	100.30%
12	15646	One Alliance Insurance Corporation	124.5%	865.8%	-741.3%	100.0%			
13	15324	Point Guard Insurance Company	15.4%	0.7%	14.7%	2100.0%	-12.4%		
14	12332	Puerto Rico Medical Defense Insurance Company	44.0%	17.1%	-70.4%	157.3%	34.9%	49.8%	32.9%
15	10140	QBE Optima Insurance Company	54.5%	42.9%	11.6%	27.0%	39.0%	10.2%	37.2%
16	36749	Real Legacy Assurance Company, Inc.	51.5%	50.2%	1.3%	2.6%	57.9%	64.0%	66.1%
17	11078	SIMED	23.5%	21.5%	2.0%	9.3%	21.2%	21.5%	19.2%
18	10009	Tower Bonding & Surety Company	0.0%	123.0%	-123.0%	-100.0%	100.3%	106.0%	94.8%
19	40568	Triple-S Propiedad, Inc.	42.6%	44.8%	-2.2%	-4.9%	45.2%	46.0%	44.0%
20	44423	United Surety & Indemnity Company	59.0%	61.3%	-2.3%	-3.8%	59.2%	61.7%	59.7%
21	31704	Universal Insurance Company	35.1%	36.0%	-0.9%	-2.5%	34.8%	34.3%	32.0%
		Range	124.5%	865.1%	-740.6%	-85.6%	132.8%	95.8%	89.9%
		Median	43.4%	44.8%	-1.4%	-3.1%	44.0%	46.0%	44.0%
		Arithmetic Mean	45.5%	88.0%	-42.6%	-48.3%	50.4%	52.1%	49.9%
		Standard Deviation	26.6%	175.9%	-149.3%	-84.9%	29.4%	25.1%	22.4%

Figures as of December 7, 2016.
Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
Admission and Financial Analysis Division
Market Analysis for the Period Ended: September 30, 2012 to September 30, 2016

P&C Domestic Insurance

Combined Ratio

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-16	Sep-15	Amount	%	Sep-14	Sep-13	Sep-12
1	31674	AIG Insurance Company - Puerto Rico	97.1%	89.1%	-10.6%	9.0%	109.8%	103.7%	81.9%
2	10308	Antilles Insurance Company	104.2%	106.2%	-2.0%	-1.9%	93.6%	86.4%	83.6%
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	110.2%	94.6%	15.6%	16.5%	83.1%	81.1%	86.1%
4	30590	Caribbean American Property Insurance Company	78.5%	73.4%	5.1%	6.9%	68.8%	78.0%	83.5%
5	30953	Chubb Insurance Company of PR	97.1%	87.5%	9.6%	11.0%	84.9%	115.9%	95.5%
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	100.2%	102.6%	-2.4%	-2.3%	105.1%	111.4%	105.1%
7	26778	Integrand Assurance Company	99.1%	99.1%	0.0%	0.0%	104.8%	104.4%	99.9%
8	31690	Mapfre Pan American Insurance Company	24.3%	110.9%	-86.6%	-78.1%	186.7%	136.5%	117.3%
9	43052	Mapfre Praico Insurance Company	92.5%	86.2%	6.3%	7.3%	92.0%	92.7%	95.2%
10	14153	Multinational Insurance Company	90.8%	106.9%	-16.1%	-15.1%	1.01	115.6%	107%
11	15110	Newport Bonding & Surety Company	100.4%	108.8%	-8.4%	-7.7%	114.9%	121.5%	133%
12	15646	One Alliance Insurance Corporation	193.2%	982.2%	-789.0%	100.0%			
13	15324	Point Guard Insurance Company	101.2%	77.3%	23.9%	30.9%	68.8%		
14	12332	Puerto Rico Medical Defense Insurance Company	105.0%	77.9%	27.1%	34.8%	95.1%	98.5%	75.9%
15	10140	QBE Optima Insurance Company	116.7%	95.4%	21.3%	22.3%	99.0%	74.7%	97.1%
16	36749	Real Legacy Assurance Company, Inc.	113.8%	101.6%	12.2%	12.0%	101.5%	108.7%	105.2%
17	11078	SIMED	75.7%	79.7%	-4.0%	-5.0%	103.6%	114.1%	105.3%
18	10009	Tower Bonding & Surety Company	9.0%	124.9%	-115.9%	-92.8%	102.3%	119.8%	98.1%
19	40568	Triple-S Propiedad, Inc.	93.6%	98.4%	-4.8%	-4.9%	100.7%	105.5%	100.0%
20	44423	United Surety & Indemnity Company	54.3%	48.8%	5.5%	11.3%	77.9%	85.6%	79.9%
21	31704	Universal Insurance Company	101.2%	101.6%	-0.4%	-0.4%	101.1%	104.4%	100.7%
		Range	184.2%	933.4%	-749.2%	-80.3%	117.9%	61.8%	56.9%
		Median	99.1%	98.4%	0.7%	0.7%	100.9%	104.4%	98.1%
		Arithmetic Mean	93.2%	135.9%	-42.6%	-31.4%	99.7%	103.1%	97.3%
		Standard Deviation	35.0%	189.9%	-154.9%	-81.6%	23.4%	16.1%	13.5%

Figures as of December 7, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
Admission and Financial Analysis Division
Market Analysis for the Period Ended: September 30, 2012 to September 30, 2016

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		
			Sep-16	Sep-15	Amount	%	Sep-14	Sep-13	Sep-12
1	31674	AIG Insurance Company - Puerto Rico	146,307,852	136,769,878	9,537,974	7.0%	180,444,500	198,308,624	199,394,372
2	10308	Antilles Insurance Company	70,955,507	90,761,004	(19,805,497)	-21.8%	108,593,489	121,927,462	96,668,585
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	165,949,769	229,163,374	(63,213,605)	-27.6%	256,512,400	470,915,970	457,439,394
4	30590	Caribbean American Property Insurance Company	45,837,995	45,428,587	409,408	0.9%	47,161,277	48,922,621	48,961,351
5	30953	Chubb Insurance Company of PR	139,644,407	136,589,199	3,055,208	2.2%	137,798,618	133,403,637	128,349,492
6	18163	Cooperativa de Seguros Multiples Puerto Rico	513,755,123	473,939,578	39,815,545	8.4%	498,923,597	509,336,533	499,892,737
7	26778	Integrand Assurance Company	119,725,421	143,341,910	(23,616,489)	-16.5%	152,616,855	156,806,607	165,955,461
8	31690	Mapfre Pan American Insurance Company	28,342,196	17,904,785	10,437,411	58.3%	14,726,186	15,935,054	16,158,222
9	43052	Mapfre Praico Insurance Company	425,157,334	391,734,880	33,422,454	8.5%	386,811,396	392,086,951	428,661,070
10	14153	Multinational Insurance Company	31,203,247	25,573,847	5,629,400	22.0%	30,213,384	29,256,708	22,644,628
11	15110	Newport Bonding & Surety Company	4,285,068	4,348,190	(63,122)	-1.5%	5,829,645	4,130,268	8,227,052
12	15646	One Alliance Insurance Corporation	11,702,272	13,081,952	(1,379,680)	100.0%			
13	15324	Point Guard Insurance Company	68,075,401	40,977,226	27,098,175	66.1%	23,521,603		
14	12332	Puerto Rico Medical Defense Insurance Company	20,133,099	16,684,136	3,448,963	20.7%	13,515,532	10,177,981	7,090,614
15	10140	QBE Optima Insurance Company	66,718,422	66,196,419	522,003	0.8%	65,731,115	69,202,228	55,565,411
16	36749	Real Legacy Assurance Company, Inc.	136,143,313	145,304,556	(9,161,243)	-6.3%	143,731,325	151,112,767	149,902,296
17	11078	SIMED	161,755,280	161,346,413	408,867	0.3%	165,651,563	175,329,332	172,133,736
18	10009	Tower Bonding & Surety Company	3,780,581	3,707,849	72,732	2.0%	4,033,738	4,031,823	4,150,212
19	40568	Triple-S Propiedad, Inc.	283,006,485	271,421,711	11,584,774	4.3%	283,696,741	291,671,630	278,477,415
20	44423	United Surety & Indemnity Company	101,765,344	99,073,834	2,691,510	2.7%	101,681,067	108,323,074	105,639,274
21	31704	Universal Insurance Company	811,074,402	801,863,158	9,211,244	1.1%	823,213,527	823,263,491	786,528,332
Total			3,355,318,518	3,315,212,486	40,106,032	1.2%	3,444,407,558	3,714,142,761	3,631,839,654

Figures as of December 7, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
Admission and Financial Analysis Division
Market Analysis for the Period Ended: September 30, 2012 to September 30, 2016

P&C Domestic Insurance

Total Liabilities

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-16	Sep-15	Amount	%	Sep-14	Sep-13	Sep-12
1	31674	AIG Insurance Company - Puerto Rico	55,208,306	55,482,982	(274,676)	-0.5%	94,849,917	67,521,678	199,394,372
2	10308	Antilles Insurance Company	24,799,466	29,752,103	(4,952,637)	-16.6%	38,813,371	41,893,827	96,668,585
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	67,956,610	110,000,874	(42,044,264)	-38.2%	136,798,371	362,807,221	457,439,394
4	30590	Caribbean American Property Insurance Company	19,774,148	20,267,637	(493,489)	-2.4%	21,876,674	25,222,042	48,961,351
5	30953	Chubb Insurance Company of PR	87,357,497	83,756,843	3,600,654	4.3%	91,023,166	94,307,587	128,349,492
6	18163	Cooperativa de Seguros Multiples Puerto Rico	346,788,954	341,895,862	4,893,092	1.4%	334,143,588	323,091,588	499,892,737
7	26778	Integrand Assurance Company	54,581,856	58,661,555	(4,079,699)	-7.0%	66,321,160	78,778,595	165,955,461
8	31690	Mapfre Pan American Insurance Company	17,247,656	8,448,387	8,799,269	104.2%	4,498,814	5,757,598	16,158,222
9	43052	Mapfre Praico Insurance Company	260,573,549	235,308,191	25,265,358	10.7%	237,331,409	238,945,773	428,661,070
10	14153	Multinational Insurance Company	21,163,140	17,149,765	4,013,375	23.4%	16,801,359	11,078,082	22,644,628
11	15110	Newport Bonding & Surety Company	1,828,389	2,260,083	(431,694)	-19.1%	3,682,796	2,083,334	8,227,052
12	15646	One Alliance Insurance Corporation	3,324,292	680,929	2,643,363	100.0%			
13	15324	Point Guard Insurance Company	51,126,463	23,993,146	27,133,317	113.1%	14,524,964		
14	12332	Puerto Rico Medical Defense Insurance Company	16,174,076	13,886,251	2,287,825	16.5%	10,508,711	7,600,373	7,090,614
15	10140	QBE Optima Insurance Company	53,373,449	52,552,984	820,465	1.6%	53,088,824	52,338,162	55,565,411
16	36749	Real Legacy Assurance Company, Inc.	90,653,412	98,283,896	(7,630,484)	-7.8%	86,557,589	88,657,877	149,902,296
17	11078	SIMED	65,680,291	70,649,966	(4,969,675)	-7.0%	79,385,477	90,127,981	172,133,736
18	10009	Tower Bonding & Surety Company	1,095,910	1,521,805	(425,895)	-28.0%	1,324,017	1,475,119	4,150,212
19	40568	Triple-S Propiedad, Inc.	142,300,074	144,847,405	(2,547,331)	-1.8%	142,976,918	146,397,628	278,477,415
20	44423	United Surety & Indemnity Company	42,105,671	46,404,402	(4,298,731)	-9.3%	46,522,186	48,670,202	105,639,274
21	31704	Universal Insurance Company	543,567,558	547,464,881	(3,897,323)	-0.7%	573,182,802	548,916,282	786,528,332
Total			1,966,680,767	1,963,269,947	3,410,820	0.2%	2,054,212,113	2,235,670,949	3,631,839,654

Figures as of December 7, 2016.

Source: National Association of Insurance Commissioners