



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: March 31, 2012  
 to March 31, 2016

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-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	73156	Caribbean American Life Assurance Company	5,392,549	5,594,566	(202,017)	-3.61%	5,775,252	5,953,695	5,778,202
2	79715	Cooperativa De Seguros De Vida de P.R.	17,001,706	16,465,974	535,732	3.25%	19,444,278	17,683,643	20,746,097
3	47085	Delta Dental Plan of Puerto Rico, Inc.	3,940,688	3,917,047	23,641	0.60%	3,708,734	3,687,469	4,081,201
4	84603	Humana Insurance Company of Puerto Rico, Inc.	26,548,614	23,345,557	3,203,057	13.72%	23,780,350	22,822,673	22,262,744
5	77054	MAPFRE Life Insurance Company	29,105,386	30,636,294	(1,530,908)	-5.00%	22,604,759	25,460,105	38,855,231
6	60030	MCS Life Insurance Company	74,528,339	77,167,229	(2,638,890)	-3.42%	68,333,335	63,162,957	60,531,387
7	72087	Multinational Life Insurance Company	11,679,909	10,517,510	1,162,399	11.05%	10,513,796	10,227,175	10,865,197
8	12952	Pan American Life Insurance Company of Puerto Rico	3,945,962	3,702,459	243,503	6.58%	3,769,092	4,281,393	5,672,039
9	69523	Trans-Oceanic Life Insurance Company	7,926,466	7,514,327	412,139	5.48%	7,482,771	7,335,934	6,788,958
10	55816	Triple-S Salud, Inc.	410,740,583	209,241,400	201,499,183	96.30%	348,821,390	366,669,814	373,545,185
11	73814	Triple-S Vida, Inc.	41,858,463	40,198,440	1,660,023	4.13%	38,799,563	33,048,586	40,155,254
12	60041	Universal Life Insurance Company	66,480,231	71,540,177	(5,059,946)	-7.07%	65,791,262	46,866,089	43,330,737
13	11067	USIC Life Insurance Company	1,205,279	840,143	365,136	43.46%	876,760	1,113,716	981,340
<b>Total</b>			<b>700,354,175</b>	<b>500,681,123</b>	<b>199,673,052</b>	<b>39.88%</b>	<b>619,701,342</b>	<b>608,313,249</b>	<b>633,593,572</b>

Figures as of June 15, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: March 31, 2012  
 to March 31, 2016

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-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	73156	Caribbean American Life Assurance Company	427,270	355,348	71,922	20.24%	500,430	576,449	378,967
2	79715	Cooperativa De Seguros De Vida de P.R.	15,641,205	14,712,239	928,966	6.31%	3,504,539	4,318,538	5,043,900
3	47085	Delta Dental Plan of Puerto Rico, Inc.	2,627,970	2,443,104	184,866	7.57%	1,032,679	2,073,921	2,388,676
4	84603	Humana Insurance Company of Puerto Rico, Inc.	21,981,127	17,576,894	4,404,233	100.00%	-	8,000	20,000
5	77054	MAPFRE Life Insurance Company	24,327,157	30,539,530	(6,212,373)	-20.34%	507,567	470,185	640,646
6	60030	MCS Life Insurance Company	61,796,103	64,057,682	(2,261,579)	-3.53%	138,000	194,388	58,750
7	72087	Multinational Life Insurance Company	3,218,665	3,786,767	(568,102)	-15.00%	1,477,921	808,227	1,785,184
8	12952	Pan American Life Insurance Company of Puerto Rico	2,905,867	2,929,516	(23,649)	-0.81%	114,704	(28,866)	(9,126)
9	69523	Trans-Oceanic Life Insurance Company	3,258,596	3,154,648	103,948	3.30%	27,852	44,125	40,174
10	55816	Triple-S Salud, Inc.	361,704,138	177,182,776	184,521,362	104.14%	307,614,280	214,337,743	227,158,550
11	73814	Triple-S Vida, Inc.	23,289,289	27,626,422	(4,337,133)	-15.70%	6,526,812	6,934,725	5,352,994
12	60041	Universal Life Insurance Company	17,393,069	14,046,577	3,346,492	23.82%	870,220	1,111,594	1,388,405
13	11067	USIC Life Insurance Company	294,740	342,201	(47,461)	-13.87%	126,327	(13,422)	36,377
<b>Total</b>			<b>538,865,196</b>	<b>358,753,704</b>	<b>180,111,492</b>	<b>50.20%</b>	<b>322,441,331</b>	<b>230,835,607</b>	<b>244,283,497</b>

Figures as of June 15, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: March 31, 2012  
 to March 31, 2016

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-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	73156	Caribbean American Life Assurance Company	2,499,882	2,578,840	(78,958)	-3.06%	2,761,044	2,564,093	2,431,224
2	79715	Cooperativa De Seguros De Vida de P.R.	1,186,400	1,443,661	(257,261)	-17.82%	1,513,655	1,460,797	1,695,534
3	47085	Delta Dental Plan of Puerto Rico, Inc.							
4	84603	Humana Insurance Company of Puerto Rico, Inc.	1,457,876	1,114,268	343,608	30.84%	1,499,067	1,334,794	894,147
5	77054	MAPFRE Life Insurance Company	2,345,753	3,228,558	(882,805)	-27.34%	1,767,628	1,725,262	2,239,676
6	60030	MCS Life Insurance Company	3,213,881	3,732,421	(518,540)	-13.89%	2,309,007	2,098,142	1,816,631
7	72087	Multinational Life Insurance Company	1,773,924	1,581,988	191,936	12.13%	1,263,814	749,773	700,163
8	12952	Pan American Life Insurance Company of Puerto Rico	150,291	150,991	(700)	-0.46%	178,841	214,656	239,855
9	69523	Trans-Oceanic Life Insurance Company	2,006,768	2,259,671	(252,903)	-11.19%	1,958,362	2,098,330	2,036,488
10	55816	Triple-S Salud, Inc.							
11	73814	Triple-S Vida, Inc.	9,145,688	8,845,349	300,339	3.40%	8,616,707	8,463,777	9,093,801
12	60041	Universal Life Insurance Company	3,334,594	3,488,361	(153,767)	-4.41%	4,015,389	3,582,326	2,922,697
13	11067	USIC Life Insurance Company	388,767	307,958	80,809	26.24%	363,327	345,088	402,083
<b>Total</b>			<b>27,503,824</b>	<b>28,732,066</b>	<b>(1,228,242)</b>	<b>-4.27%</b>	<b>26,246,841</b>	<b>24,637,038</b>	<b>24,472,299</b>

Figures as of June 15, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
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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-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	73156	Caribbean American Life Assurance Company	2,927,152	2,934,188	(7,036)	-0.24%	3,261,474	3,140,542	2,810,191
2	79715	Cooperativa De Seguros De Vida de P.R.	16,827,605	16,155,900	671,705	4.16%	5,018,194	5,779,335	6,739,434
3	47085	Delta Dental Plan of Puerto Rico, Inc.	2,627,970	2,443,104	184,866	7.57%	1,032,679	2,073,921	2,388,676
4	84603	Humana Insurance Company of Puerto Rico, Inc.	23,439,003	18,691,162	4,747,841	25.40%	1,499,067	1,342,794	914,147
5	77054	MAPFRE Life Insurance Company	26,672,910	33,768,088	(7,095,178)	-21.01%	2,275,195	2,195,447	2,880,322
6	60030	MCS Life Insurance Company	65,009,984	67,790,103	(2,780,119)	-4.10%	2,447,007	2,292,530	1,875,381
7	72087	Multinational Life Insurance Company	4,992,589	5,368,755	(376,166)	-7.01%	2,741,735	1,558,000	2,485,347
8	12952	Pan American Life Insurance Company of Puerto Rico	3,056,158	3,080,507	(24,349)	-0.79%	293,545	185,790	230,729
9	69523	Trans-Oceanic Life Insurance Company	5,265,364	5,414,319	(148,955)	-2.75%	1,986,214	2,142,455	2,076,662
10	55816	Triple-S Salud, Inc.	361,704,138	177,182,776	184,521,362	104.14%	307,614,280	214,337,743	227,158,550
11	73814	Triple-S Vida, Inc.	32,434,977	36,471,771	(4,036,794)	-11.07%	15,143,519	15,398,502	14,446,795
12	60041	Universal Life Insurance Company	20,727,663	17,534,938	3,192,725	18.21%	4,885,609	4,693,920	4,311,102
13	11067	USIC Life Insurance Company	683,507	650,159	33,348	5.13%	489,654	331,666	438,460
<b>Total</b>			<b>566,369,020</b>	<b>387,485,770</b>	<b>178,883,250</b>	<b>46.17%</b>	<b>348,688,172</b>	<b>255,472,645</b>	<b>268,755,796</b>

Figures as of June 15, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
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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-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	73156	Caribbean American Life Assurance Company	913,092	821,103	91,989	11.20%	926,728	856,235	1,009,770
2	79715	Cooperativa De Seguros De Vida de P.R.	4,890,901	5,208,157	(317,256)	-6.09%	5,539,746	8,368,287	6,087,431
3	47085	Delta Dental Plan of Puerto Rico, Inc.	895,568	1,042,261	(146,693)	-14.07%	1,003,901	2,019,429	1,979,956
4	84603	Humana Insurance Company of Puerto Rico, Inc.	4,026,201	3,511,491	514,710	14.66%	3,485,294	3,611,554	1,084,895
5	77054	MAPFRE Life Insurance Company	3,311,873	3,540,519	(228,646)	-6.46%	3,363,459	4,263,459	5,269,969
6	60030	MCS Life Insurance Company	8,642,952	6,622,392	2,020,560	30.51%	7,552,462	9,010,498	8,420,966
7	72087	Multinational Life Insurance Company	2,629,040	2,716,070	(87,030)	-3.20%	2,674,183	2,919,747	3,179,499
8	12952	Pan American Life Insurance Company of Puerto Rico	945,988	835,536	110,452	13.22%	743,252	773,246	819,975
9	69523	Trans-Oceanic Life Insurance Company	2,080,980	1,669,790	411,190	24.63%	1,551,336	1,788,241	1,956,799
10	55816	Triple-S Salud, Inc.	62,987,030	36,313,844	26,673,186	73.45%	58,113,606	29,213,982	23,317,447
11	73814	Triple-S Vida, Inc.	8,601,810	8,121,584	480,226	5.91%	8,010,706	8,498,240	8,924,254
12	60041	Universal Life Insurance Company	1,948,808	1,788,777	160,031	8.95%	1,532,296	1,263,737	1,113,870
13	11067	USIC Life Insurance Company	178,741	221,672	(42,931)	-19.37%	298,150	185,267	73,102
<b>Total</b>			<b>102,052,984</b>	<b>72,413,196</b>	<b>29,639,788</b>	<b>40.93%</b>	<b>94,795,119</b>	<b>72,771,922</b>	<b>63,237,933</b>

Figures as of June 15, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
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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-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	73156	Caribbean American Life Assurance Company	(11,826)	273,533	(285,359)	-104.32%	298,370	298,488	361,862
2	79715	Cooperativa De Seguros De Vida de P.R.	292,454	628,174	(335,720)	-53.44%	17,359	487,806	(410,689)
3	47085	Delta Dental Plan of Puerto Rico, Inc.	3,144	45,223	(42,079)	-93.05%	211,078	255,465	273,352
4	84603	Humana Insurance Company of Puerto Rico, Inc.	(3,351,962)	1,194,714	(4,546,676)	-38056.61%	(1,735,271)	3,303,045	1,390,630
5	77054	MAPFRE Life Insurance Company	(1,429,437)	(4,911,913)	3,482,476	70.90%	1,066,982	83,805	(1,867,870)
6	60030	MCS Life Insurance Company	(5,510,244)	(3,835,569)	(1,674,675)	-43.66%	(1,774,177)	(1,587,482)	938,000
7	72087	Multinational Life Insurance Company	1,921,404	1,119,661	801,743	71.61%	493,292	1,130,756	1,032,006
8	12952	Pan American Life Insurance Company of Puerto Rico	(197,810)	(168,324)	(29,486)	-17.52%	182,809	305,247	231,647
9	69523	Trans-Oceanic Life Insurance Company	739,821	550,181	189,640	34.47%	1,564,411	1,346,074	721,331
10	55816	Triple-S Salud, Inc.	(8,889,975)	(2,009,116)	(6,880,859)	-342.48%	(16,647,437)	13,321,211	8,244,308
11	73814	Triple-S Vida, Inc.	5,743,379	1,974,765	3,768,614	190.84%	3,424,154	5,243,079	3,435,460
12	60041	Universal Life Insurance Company	7,175,065	7,306,844	(131,779)	-1.80%	4,529,315	1,496,717	1,001,379
13	11067	USIC Life Insurance Company	311,072	265,979	45,093	16.95%	171,888	418,361	335,484
<b>Total</b>			<b>(3,204,915)</b>	<b>2,434,152</b>	<b>(5,639,067)</b>	<b>-23166.45%</b>	<b>(8,197,227)</b>	<b>26,102,572</b>	<b>15,686,900</b>

Figures as of June 15, 2016.

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Office of Commissioner of Insurance  
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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-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	73156	Caribbean American Life Assurance Company	30,562	59,043	(28,481)	-48.24%	110,193	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.	60,000	8,000	52,000	650.00%	45,000	45,000	73,834
4	84603	Humana Insurance Company of Puerto Rico, Inc.	-	-	-	0.00%	-	-	-
5	77054	MAPFRE Life Insurance Company	897	961	(64)	-6.66%	32,370	637	115,269
6	60030	MCS Life Insurance Company	-	24,776	(24,776)	100.00%	-	-	93,556
7	72087	Multinational Life Insurance Company	-	-	-	0.00%	-	-	-
8	12952	Pan American Life Insurance Company of Puerto Rico	(9,338)	(74,186)	64,848	87.41%	33,515	-	-
9	69523	Trans-Oceanic Life Insurance Company	78,735	77,108	1,627	2.11%	75,000	-	-
10	55816	Triple-S Salud, Inc.	3,240,502	3,095,958	144,544	4.67%	353,481	4,801,757	2,923,155
11	73814	Triple-S Vida, Inc.	218,020	(113,591)	331,611	291.93%	153,494	72,988	77,748
12	60041	Universal Life Insurance Company	875,943	433,397	442,546	100.00%	-	-	-
13	11067	USIC Life Insurance Company	30,731	20,709	10,022	48.39%	1,033	24,743	-
<b>Total</b>			<b>4,526,052</b>	<b>3,532,175</b>	<b>993,877</b>	<b>28.14%</b>	<b>804,086</b>	<b>4,960,872</b>	<b>3,284,880</b>

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Office of Commissioner of Insurance  
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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-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	73156	Caribbean American Life Assurance Company	(79,888)	214,490	(294,378)	-137.25%	6,764	282,741	362,975
2	79715	Cooperativa De Seguros De Vida de P.R.	291,516	468,038	(176,522)	-37.72%	(32,220)	380,230	(133,898)
3	47085	Delta Dental Plan of Puerto Rico, Inc.	608,271	233,728	374,543	160.25%	398,775	301,675	299,258
4	84603	Humana Insurance Company of Puerto Rico, Inc.	(3,351,962)	1,194,714	(4,546,676)	-380.57%	(1,733,295)	3,303,406	1,399,413
5	77054	MAPFRE Life Insurance Company	(1,380,624)	(4,055,064)	2,674,440	65.95%	1,034,612	125,903	(1,983,139)
6	60030	MCS Life Insurance Company	(5,664,244)	(3,860,345)	(1,803,899)	-46.73%	(1,789,236)	(1,587,482)	844,444
7	72087	Multinational Life Insurance Company	1,921,404	1,119,661	801,743	71.61%	493,877	1,132,686	1,032,321
8	12952	Pan American Life Insurance Company of Puerto Rico	(192,569)	(95,221)	(97,348)	-102.23%	155,318	305,247	231,287
9	69523	Trans-Oceanic Life Insurance Company	661,438	473,073	188,365	39.82%	1,489,411	1,347,574	728,156
10	55816	Triple-S Salud, Inc.	(9,018,458)	2,912,438	(11,930,896)	-40965.32%	(13,779,638)	13,804,931	11,772,684
11	73814	Triple-S Vida, Inc.	4,793,705	2,315,078	2,478,627	107.06%	3,177,938	5,124,933	3,490,055
12	60041	Universal Life Insurance Company	6,299,122	6,873,447	(574,325)	-8.36%	4,529,315	1,496,717	1,003,816
13	11067	USIC Life Insurance Company	280,341	245,270	35,071	14.30%	170,855	393,618	335,484
<b>Total</b>			<b>(4,831,948)</b>	<b>8,039,307</b>	<b>(12,871,255)</b>	<b>-16010.40%</b>	<b>(5,877,524)</b>	<b>26,412,179</b>	<b>19,382,856</b>

Figures as of June 15, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
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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-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	73156	Caribbean American Life Assurance Company	11,115,591	11,948,803	(833,212)	-6.97%	11,658,249	15,110,080	16,020,470
2	79715	Cooperativa De Seguros De Vida de P.R.	17,845,975	18,063,200	(217,225)	-1.20%	14,775,555	16,221,840	13,167,920
3	47085	Delta Dental Plan of Puerto Rico, Inc.	19,123,979	18,927,103	196,876	1.04%	13,158,422	12,399,694	12,013,892
4	84603	Humana Insurance Company of Puerto Rico, Inc.	48,057,263	51,094,392	(3,037,129)	-5.94%	55,200,008	56,338,196	50,209,086
5	77054	MAPFRE Life Insurance Company	14,668,725	18,933,709	(4,264,984)	-22.53%	30,498,531	6,774,521	18,744,397
6	60030	MCS Life Insurance Company	4,670,566	15,714,966	(11,044,400)	-70.28%	19,494,914	16,573,901	15,631,452
7	72087	Multinational Life Insurance Company	14,739,290	15,157,642	(418,352)	-2.76%	13,735,141	12,455,156	10,129,307
8	12952	Pan American Life Insurance Company of Puerto Rico	4,834,267	6,314,382	(1,480,115)	-23.44%	7,025,761	7,205,442	7,031,257
9	69523	Trans-Oceanic Life Insurance Company	35,887,042	34,319,447	1,567,595	4.57%	30,701,135	23,679,972	18,267,127
10	55816	Triple-S Salud, Inc.	406,019,054	395,107,351	10,911,703	2.76%	357,931,110	351,650,725	312,062,955
11	73814	Triple-S Vida, Inc.	63,648,395	69,017,291	(5,368,896)	-7.78%	58,271,388	62,682,373	61,428,231
12	60041	Universal Life Insurance Company	57,340,798	45,736,647	11,604,151	25.37%	39,341,527	30,240,378	24,918,954
13	11067	USIC Life Insurance Company	7,772,149	6,341,983	1,430,166	22.55%	6,105,805	5,848,965	4,698,429
<b>Total</b>			<b>705,723,094</b>	<b>706,676,916</b>	<b>(953,822)</b>	<b>-0.13%</b>	<b>657,897,546</b>	<b>617,181,243</b>	<b>564,323,477</b>

Figures as of June 15, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: March 31, 2012  
 to March 31, 2016

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-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	73156	Caribbean American Life Assurance Company	-2.1%	5.2%	-7.3%	-140.38%	0.20%	5.80%	8.10%
2	79715	Cooperativa De Seguros De Vida de P.R.	1.3%	2.1%	-0.8%	-3809.52%	-0.10%	1.40%	-0.5%
3	47085	Delta Dental Plan of Puerto Rico, Inc.*	23.5%	9.40%	14.1%	150.00%	17.0%	8.9%	8.4%
4	84603	Humana Insurance Company of Puerto Rico, Inc.	-12.8%	4.7%	-17.5%	-37234.04%	-7.20%	12.5%	6.20%
5	77054	MAPFRE Life Insurance Company	-4.5%	-14.2%	9.7%	68.31%	4.20%	0.50%	-5.0%
6	60030	MCS Life Insurance Company	-7.60%	-5.00%	-2.6%	-52.00%	-2.60%	-2.5%	1.4%
7	72087	Multinational Life Insurance Company	19.5%	11.8%	7.7%	65.25%	5.80%	13.4%	10.4%
8	12952	Pan American Life Insurance Company of Puerto Rico	-4.80%	-2.5%	-2.3%	-92.00%	4.20%	6.2%	3.9%
9	69523	Trans-Oceanic Life Insurance Company	8.0%	6.1%	1.9%	31.15%	19.10%	17.5%	10.6%
10	55816	Triple-S Salud, Inc.*	-2.1%	1.4%	-3.5%	-25000.00%	-3.91%	3.78%	3.2%
11	73814	Triple-S Vida, Inc.	9.9%	4.8%	5.1%	106.25%	7.20%	12.0%	8.0%
12	60041	Universal Life Insurance Company	19.2%	13.2%	6.0%	45.45%	10.40%	3.0%	2.2%
13	11067	USIC Life Insurance Company	22.4%	19.9%	2.5%	12.56%	13.40%	28.3%	24.6%
		<b>Range</b>	<b>36.3%</b>	<b>34.1%</b>	<b>2.2%</b>	<b>6.45%</b>	<b>26.3%</b>	<b>30.8%</b>	<b>29.6%</b>
		<b>Median</b>	<b>1.3%</b>	<b>4.8%</b>	<b>-3.5%</b>	<b>-72.92%</b>	<b>4.2%</b>	<b>6.2%</b>	<b>6.2%</b>
		<b>Arithmetic Mean</b>	<b>5.4%</b>	<b>4.4%</b>	<b>1.0%</b>	<b>22.85%</b>	<b>5.2%</b>	<b>8.5%</b>	<b>6.3%</b>
		<b>Standard Deviation</b>	<b>12.0%</b>	<b>8.3%</b>	<b>3.7%</b>	<b>44.14%</b>	<b>7.8%</b>	<b>8.0%</b>	<b>6.9%</b>

Figures as of June 15, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: March 31, 2012  
 to March 31, 2016

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-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	73156	Caribbean American Life Assurance Company	169.1%	161.5%	7.6%	4.71%	159.80%	146.9%	165.8%
2	79715	Cooperativa De Seguros De Vida de P.R.	112.7%	118.3%	-5.6%	-4.73%	114.5%	104.7%	112.0%
3	47085	Delta Dental Plan of Puerto Rico, Inc.	53.5%	49.5%	4.0%	8.03%	90.7%	97.4%	92.6%
4	84603	Humana Insurance Company of Puerto Rico, Inc.	114.4%	97.4%	17.0%	17.45%	109.70%	89.1%	95.4%
5	77054	MAPFRE Life Insurance Company	106.50%	116.2%	-9.7%	-8.35%	98.6%	102.1%	106.60%
6	60030	MCS Life Insurance Company	107.5%	105.2%	2.3%	2.19%	102.90%	102.80%	98.80%
7	72087	Multinational Life Insurance Company	93.10%	106.9%	-13.8%	-12.91%	114.30%	105.6%	99.7%
8	12952	Pan American Life Insurance Company of Puerto Rico	108.2%	108.2%	0.0%	0.00%	99.30%	97.60%	98.8%
9	69523	Trans-Oceanic Life Insurance Company	95.3%	97.3%	-2.0%	-2.06%	83.70%	85.90%	93.2%
10	55816	Triple-S Salud, Inc.	86.2%	85.1%	1.0%	1.21%	60.48%	58.47%	56.6%
11	73814	Triple-S Vida, Inc.	101.70%	110.5%	-8.8%	-7.96%	107.50%	101.80%	105.5%
12	60041	Universal Life Insurance Company	128.60%	176.0%	-47.4%	-26.93%	157.10%	148.9%	132.4%
13	11067	USIC Life Insurance Company	88.1%	84.0%	4.1%	4.88%	92.50%	73.7%	79.2%
		<b>Range</b>	<b>115.6%</b>	<b>126.5%</b>	<b>-10.9%</b>	<b>-8.59%</b>	<b>99.3%</b>	<b>90.4%</b>	<b>109.2%</b>
		<b>Median</b>	<b>106.5%</b>	<b>106.9%</b>	<b>-0.4%</b>	<b>-0.37%</b>	<b>102.9%</b>	<b>101.8%</b>	<b>98.8%</b>
		<b>Arithmetic Mean</b>	<b>105.0%</b>	<b>108.9%</b>	<b>-3.9%</b>	<b>-3.62%</b>	<b>107.0%</b>	<b>101.2%</b>	<b>102.8%</b>
		<b>Standard Deviation</b>	<b>25.4%</b>	<b>30.9%</b>	<b>-5.5%</b>	<b>-17.86%</b>	<b>25.9%</b>	<b>23.8%</b>	<b>24.7%</b>

Figures as of June 15, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: March 31, 2012  
 to March 31, 2016

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-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	73156	Caribbean American Life Assurance Company	31.9%	27.3%	4.6%	16.85%	31.70%	38.2%	39.80%
2	79715	Cooperativa De Seguros De Vida de P.R.	38.2%	37.3%	0.9%	2.41%	30.2%	35.00%	34.00%
3	47085	Delta Dental Plan of Puerto Rico, Inc.	53.5%	50.9%	2.6%	5.11%	40.7%	44.5%	45.2%
4	84603	Humana Insurance Company of Puerto Rico, Inc.	85.4%	70.8%	14.6%	20.62%	80.40%	67.6%	85.9%
5	77054	MAPFRE Life Insurance Company	80.00%	87.9%	-7.9%	-8.99%	74.7%	78.40%	86.70%
6	60030	MCS Life Insurance Company	83.3%	83.3%	0.0%	0.00%	81.7%	85.20%	81.90%
7	72087	Multinational Life Insurance Company	29.0%	23.7%	5.3%	22.36%	26.90%	29.60%	39.6%
8	12952	Pan American Life Insurance Company of Puerto Rico	76.60%	80.4%	-3.8%	-4.73%	72.40%	74.3%	77.0%
9	69523	Trans-Oceanic Life Insurance Company	33.1%	29.4%	3.7%	12.59%	27.70%	25.90%	26.5%
10	55816	Triple-S Salud, Inc.	86.2%	83.2%	3.0%	3.61%	88.0%	86.3%	79.6%
11	73814	Triple-S Vida, Inc.	36.80%	37.0%	-0.2%	-0.54%	33.80%	35.30%	28.0%
12	60041	Universal Life Insurance Company	5.40%	5.5%	-0.1%	-1.82%	5.00%	5.30%	5.3%
13	11067	USIC Life Insurance Company	27.60%	29.7%	-2.1%	-7.07%	29.30%	13.3%	21.1%
		<b>Range</b>	<b>80.8%</b>	<b>82.4%</b>	<b>-1.6%</b>	<b>-1.94%</b>	<b>83.0%</b>	<b>81.0%</b>	<b>81.4%</b>
		<b>Median</b>	<b>38.2%</b>	<b>37.3%</b>	<b>0.9%</b>	<b>2.41%</b>	<b>33.8%</b>	<b>38.2%</b>	<b>39.8%</b>
		<b>Arithmetic Mean</b>	<b>51.3%</b>	<b>49.7%</b>	<b>1.6%</b>	<b>3.19%</b>	<b>47.9%</b>	<b>47.6%</b>	<b>50.0%</b>
		<b>Standard Deviation</b>	<b>26.5%</b>	<b>26.8%</b>	<b>-0.3%</b>	<b>-1.23%</b>	<b>26.3%</b>	<b>26.5%</b>	<b>27.2%</b>

Figures as of June 15, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: March 31, 2012  
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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-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	73156	Caribbean American Life Assurance Company	62.2%	59.9%	2.3%	3.84%	63.00%	56.4%	58.60%
2	79715	Cooperativa De Seguros De Vida de P.R.	34.6%	39.7%	-5.1%	-12.85%	35.5%	43.3%	33.5%
3	47085	Delta Dental Plan of Puerto Rico, Inc.*			0.0%	0.00%			
4	84603	Humana Insurance Company of Puerto Rico, Inc.	28.1%	28.4%	-0.3%	-1.06%	29.00%	24.40%	9.5%
5	77054	MAPFRE Life Insurance Company	25.10%	25.5%	-0.4%	-1.57%	23.80%	24.0%	19.8%
6	60030	MCS Life Insurance Company	17.1%	14.5%	2.6%	17.93%	21.10%	17.6%	16.9%
7	72087	Multinational Life Insurance Company	36.50%	38.8%	-2.3%	-5.93%	40.60%	37.4%	35.7%
8	12952	Pan American Life Insurance Company of Puerto Rico	29.8%	29.4%	0.4%	1.36%	27.20%	24.80%	20.1%
9	69523	Trans-Oceanic Life Insurance Company	53.6%	54.3%	-0.7%	-1.29%	48.40%	54.4%	60.4%
10	55816	Triple-S Salud, Inc.*			0.0%	0.00%			
11	73814	Triple-S Vida, Inc.		43.7%	-43.7%	-100.00%	44.40%	54.10%	47.2%
12	60041	Universal Life Insurance Company	8.2%	7.6%	0.6%	7.89%	8.70%	10.60%	9.6%
13	11067	USIC Life Insurance Company	43.00%	50.9%	-7.9%	-15.52%	58.8%	41.0%	40.1%
		<b>Range</b>	<b>54.0%</b>	<b>52.3%</b>	<b>1.7%</b>	<b>3.25%</b>	<b>54.3%</b>	<b>45.8%</b>	<b>50.9%</b>
		<b>Median</b>	<b>32.2%</b>	<b>38.8%</b>	<b>-6.6%</b>	<b>-17.01%</b>	<b>35.5%</b>	<b>37.4%</b>	<b>33.5%</b>
		<b>Arithmetic Mean</b>	<b>33.8%</b>	<b>35.7%</b>	<b>-1.9%</b>	<b>-5.27%</b>	<b>36.4%</b>	<b>35.3%</b>	<b>31.9%</b>
		<b>Standard Deviation</b>	<b>15.3%</b>	<b>15.6%</b>	<b>-0.3%</b>	<b>-1.95%</b>	<b>15.8%</b>	<b>15.2%</b>	<b>17.5%</b>

\*In Health Quarterly Report does not provide the information necessary to obtain this ratio.  
 Figures as of June 15, 2016.  
 Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: March 31, 2012  
 to March 31, 2016

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-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	73156	Caribbean American Life Assurance Company	37,881,988	38,739,507	(857,519)	-2.21%	40,162,514	45,447,849	43,018,780
2	79715	Cooperativa De Seguros De Vida de P.R.	511,810,547	434,132,076	77,678,471	17.89%	415,454,018	409,707,645	401,846,593
3	47085	Delta Dental Plan of Puerto Rico, Inc.	25,150,687	21,610,212	3,540,475	16.38%	15,851,204	15,194,693	15,063,452
4	84603	Humana Insurance Company of Puerto Rico, Inc.	69,907,969	74,610,871	(4,702,902)	-6.30%	73,691,655	74,215,345	80,769,183
5	77054	MAPFRE Life Insurance Company	60,161,099	66,073,974	(5,912,875)	-8.95%	67,150,221	50,870,549	72,975,645
6	60030	MCS Life Insurance Company	59,290,759	65,436,823	(6,146,064)	-9.39%	73,269,649	61,581,426	54,828,430
7	72087	Multinational Life Insurance Company	112,570,245	123,767,565	(11,197,320)	-9.05%	129,658,872	129,558,876	136,091,011
8	12952	Pan American Life Insurance Company of Puerto Rico	7,654,454	9,119,904	(1,465,450)	-16.07%	9,894,559	11,793,538	10,991,762
9	69523	Trans-Oceanic Life Insurance Company	68,767,966	66,385,811	2,382,155	3.59%	60,745,798	51,569,911	44,269,880
10	55816	Triple-S Salud, Inc.	747,505,556	587,223,526	160,282,030	27.29%	708,846,833	704,974,630	698,639,279
11	73814	Triple-S Vida, Inc.	587,909,516	567,245,340	20,664,176	3.64%	518,762,872	495,755,533	447,033,823
12	60041	Universal Life Insurance Company	953,215,620	868,791,568	84,424,052	9.72%	826,314,414	641,391,458	481,224,458
13	11067	USIC Life Insurance Company	9,644,718	8,378,057	1,266,661	15.12%	7,938,381	7,486,818	6,107,595
<b>Total</b>			<b>3,251,471,124</b>	<b>2,931,515,234</b>	<b>319,955,890</b>	<b>10.91%</b>	<b>2,947,740,990</b>	<b>2,699,548,271</b>	<b>2,492,859,891</b>

Figures as of June 15, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: March 31, 2012  
 to March 31, 2016

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-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	73156	Caribbean American Life Assurance Company	26,766,397	26,790,704	(24,307)	-0.09%	28,504,265	30,337,769	26,998,310
2	79715	Cooperativa De Seguros De Vida de P.R.	493,964,572	416,068,876	77,895,696	18.72%	400,678,463	393,485,806	388,678,673
3	47085	Delta Dental Plan of Puerto Rico, Inc.	5,429,394	2,711,784	2,717,610	100.21%	2,692,782	2,794,999	3,049,560
4	84603	Humana Insurance Company of Puerto Rico, Inc.	21,850,706	23,516,479	(1,665,773)	-7.08%	18,491,647	17,877,149	30,560,097
5	77054	MAPFRE Life Insurance Company	45,492,374	45,048,410	443,964	0.99%	36,651,690	44,096,028	54,231,248
6	60030	MCS Life Insurance Company	54,620,194	49,721,857	4,898,337	9.85%	53,774,735	45,007,526	39,196,981
7	72087	Multinational Life Insurance Company	97,830,955	108,609,923	(10,778,968)	-9.92%	115,923,731	117,103,720	125,961,704
9	12952	Pan American Life Insurance Company of Puerto Rico	2,820,187	8,272,268	(5,452,081)	-65.91%	2,868,798	4,588,095	3,960,505
10	69523	Trans-Oceanic Life Insurance Company	32,880,924	32,066,364	814,560	2.54%	30,044,662	27,889,939	26,002,753
11	55816	Triple-S Salud, Inc.	376,290,322	233,612,078	142,678,244	61.07%	350,915,723	353,323,905	386,576,324
12	73814	Triple-S Vida, Inc.	524,261,121	498,228,050	26,033,071	5.23%	460,491,478	433,073,161	385,605,593
13	60041	Universal Life Insurance Company	895,874,822	823,054,921	72,819,901	8.85%	786,972,887	611,151,080	456,305,504
14	11067	USIC Life Insurance Company	1,872,569	2,036,074	(163,505)	-8.03%	1,832,576	1,637,853	1,409,166
<b>Total</b>			<b>2,579,954,537</b>	<b>2,269,737,788</b>	<b>310,216,749</b>	<b>13.67%</b>	<b>2,289,843,437</b>	<b>2,082,367,030</b>	<b>1,928,536,418</b>

Figures as of June 15, 2016.

Source: National Association of Insurance Commissioners