



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

Life, Annuity & Disability Domestic Insurance

Direct Premiums Written

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-16	Jun-15	Amount	%	Jun-14	Jun-13	Jun-12
1	73156	Caribbean American Life Assurance Company	12,362,181	12,169,673	192,508	1.6%	12,288,484	12,595,039	12,792,471
2	79715	Cooperativa De Seguros De Vida de P.R.	39,837,229	40,838,689	(1,001,460)	-2.5%	47,547,896	50,143,835	46,754,589
3	47085	Delta Dental Plan of Puerto Rico, Inc.	7,970,656	5,242,612	2,728,044	52.0%	7,382,928	7,353,132	7,904,520
4	84603	Humana Insurance Company of Puerto Rico, Inc.	54,489,480	47,529,456	6,960,024	14.6%	48,099,104	45,253,642	51,598,348
5	77054	MAPFRE Life Insurance Company	58,058,306	61,619,849	(3,561,543)	-5.8%	48,295,882	45,168,769	78,228,652
6	60030	MCS Life Insurance Company	150,845,392	154,903,088	(4,057,696)	-2.6%	136,111,416	126,851,335	117,180,413
7	72087	Multinational Life Insurance Company	23,493,312	21,130,771	2,362,541	11.2%	21,423,276	20,125,971	19,968,377
8	12952	Pan American Life Insurance Company of Puerto Rico	7,892,540	7,642,333	250,207	3.3%	7,571,988	9,280,548	11,633,670
9	69523	Trans-Oceanic Life Insurance Company	15,449,384	15,063,760	385,624	2.6%	15,091,286	15,020,470	13,919,400
10	55816	Triple-S Salud, Inc.	816,823,221	545,822,269	271,000,952	49.7%	694,437,946	734,546,100	759,022,449
11	73814	Triple-S Vida, Inc.	84,049,542	79,340,255	4,709,287	5.9%	78,372,155	78,796,397	88,232,115
12	60041	Universal Life Insurance Company	177,354,789	174,709,582	2,645,207	1.5%	167,912,772	114,319,993	101,965,796
13	11067	USIC Life Insurance Company	2,503,730	1,659,288	844,442	50.9%	1,620,677	1,882,609	1,749,772
Total			1,451,129,762	1,167,671,625	283,458,137	24.3%	1,286,155,810	1,261,337,840	1,310,950,572

Figures as of September 13, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: June 30, 2012 to June 30, 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		
			Jun-16	Jun-15	Amount	%	Jun-14	Jun-13	Jun-12
1	73156	Caribbean American Life Assurance Company	1,355,918	917,855	438,063	47.7%	748,187	2,260,219	4,039,297
2	79715	Cooperativa De Seguros De Vida de P.R.	34,153,041	35,715,828	(1,562,787)	-4.4%	42,212,508	44,399,561	40,845,836
3	47085	Delta Dental Plan of Puerto Rico, Inc.	5,310,413	5,242,612	67,801	1.3%	2,254,187	2,163,149	2,461,943
4	84603	Humana Insurance Company of Puerto Rico, Inc.	45,156,337	37,479,365	7,676,972	20.5%	38,861,211	38,759,947	33,045
5	77054	MAPFRE Life Insurance Company	50,499,417	58,957,370	(8,457,953)	-14.3%	37,777,824	33,924,470	65,814,103
6	60030	MCS Life Insurance Company	126,242,803	135,067,368	(8,824,565)	-6.5%	112,407,034	107,003,561	96,141,981
7	72087	Multinational Life Insurance Company	6,738,221	7,284,910	(546,689)	-7.5%	8,147,385	7,104,483	8,591,071
8	12952	Pan American Life Insurance Company of Puerto Rico	6,007,191	6,036,408	(29,217)	-0.5%	5,527,106	6,626,685	9,755,653
9	69523	Trans-Oceanic Life Insurance Company	5,916,227	5,937,494	(21,267)	-0.4%	5,903,595	5,308,143	4,363,453
10	55816	Triple-S Salud, Inc.	716,623,716	545,822,269	170,801,447	31.3%	591,974,305	630,505,220	668,690,408
11	73814	Triple-S Vida, Inc.	52,125,264	51,413,379	711,885	1.4%	46,178,491	44,289,620	52,891,919
12	60041	Universal Life Insurance Company	47,676,237	35,249,879	12,426,358	35.3%	36,785,571	59,418,442	67,840,393
13	11067	USIC Life Insurance Company	585,029	682,102	(97,073)	-14.2%	733,518	627,603	791,104
Total			1,098,389,814	925,806,839	172,582,975	18.6%	929,510,922	982,391,103	1,022,260,206

Figures as of September 13, 2016.

Source: National Association of Insurance Commissioners



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

Life, Annuity & Disability Domestic Insurance

Commission

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-16	Jun-15	Amount	%	Jun-14	Jun-13	Jun-12
1	73156	Caribbean American Life Assurance Company	5,682,857	5,580,385	102,472	1.8%	5,780,542	5,405,968	5,087,798
2	79715	Cooperativa De Seguros De Vida de P.R.	2,748,673	2,994,619	(245,946)	-8.2%	3,016,191	3,390,352	3,629,220
3	47085	Delta Dental Plan of Puerto Rico, Inc.	382,354	215,883	166,471	77.1%	213,850	205,740	197,631
4	84603	Humana Insurance Company of Puerto Rico, Inc.	2,805,505	2,245,806	559,699	24.9%	2,766,970	2,607,834	1,851,270
5	77054	MAPFRE Life Insurance Company	4,762,321	6,842,723	(2,080,402)	-30.4%	3,788,108	3,085,045	4,263,483
6	60030	MCS Life Insurance Company	6,390,258	7,114,327	(724,069)	-10.2%	5,047,360	4,507,078	3,506,026
7	72087	Multinational Life Insurance Company	3,573,818	2,979,768	594,050	19.9%	2,565,824	1,608,083	1,245,370
8	12952	Pan American Life Insurance Company of Puerto Rico	302,768	317,923	(15,155)	-4.8%	346,076	389,818	502,170
9	69523	Trans-Oceanic Life Insurance Company	4,235,970	4,628,984	(393,014)	-8.5%	3,800,647	4,344,554	4,528,745
10	55816	Triple-S Salud, Inc.	7,477,570	6,948,516	529,054	7.6%	5,929,679	17,877,025	15,746,499
11	73814	Triple-S Vida, Inc.	18,257,333	17,872,204	385,129	2.2%	16,974,266	17,259,826	18,678,934
12	60041	Universal Life Insurance Company	8,487,620	8,284,448	203,172	2.5%	9,211,720	8,175,612	6,455,331
13	11067	USIC Life Insurance Company	798,908	608,409	190,499	31.3%	637,915	629,096	784,758
Total			65,905,955	66,633,995	(728,040)	-1.1%	60,079,148	69,486,031	66,477,235

Figures as of September 13, 2016.

Source: National Association of Insurance Commissioners



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

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		
			Jun-16	Jun-15	Amount	%	Jun-14	Jun-13	Jun-12
1	73156	Caribbean American Life Assurance Company	7,038,775	6,498,240	540,535	8.3%	6,528,729	7,666,187	9,127,095
2	79715	Cooperativa De Seguros De Vida de P.R.	36,901,714	38,710,447	(1,808,733)	-4.7%	45,228,699	47,789,913	44,475,056
3	47085	Delta Dental Plan of Puerto Rico, Inc.	5,692,767	5,458,495	234,272	4.3%	2,468,037	2,368,889	2,659,574
4	84603	Humana Insurance Company of Puerto Rico, Inc.	47,961,842	39,725,171	8,236,671	20.7%	41,628,181	41,367,781	1,884,315
5	77054	MAPFRE Life Insurance Company	55,261,738	65,800,093	(10,538,355)	-16.0%	41,565,932	37,009,515	70,077,586
6	60030	MCS Life Insurance Company	132,633,061	142,181,695	(9,548,634)	-6.7%	117,454,394	111,510,639	99,648,007
7	72087	Multinational Life Insurance Company	10,312,039	10,264,678	47,361	0.5%	10,713,209	8,712,566	9,836,441
8	12952	Pan American Life Insurance Company of Puerto Rico	6,309,959	6,354,331	(44,372)	-0.7%	5,873,182	7,016,503	10,257,823
9	69523	Trans-Oceanic Life Insurance Company	10,152,197	10,566,478	(414,281)	-3.9%	9,704,242	9,652,697	8,892,198
10	55816	Triple-S Salud, Inc.	724,101,286	552,770,785	171,330,501	31.0%	597,903,984	648,382,245	684,436,907
11	73814	Triple-S Vida, Inc.	70,382,597	69,285,583	1,097,014	1.6%	63,152,757	61,549,446	71,570,853
12	60041	Universal Life Insurance Company	56,163,857	43,534,327	12,629,530	29.0%	45,997,291	67,594,054	74,295,724
13	11067	USIC Life Insurance Company	1,383,937	1,290,511	93,426	7.2%	1,371,433	1,256,699	1,575,862
Total			1,164,295,769	992,440,834	171,854,935	17.3%	989,590,070	1,051,877,134	1,088,737,441

Figures as of September 13, 2016.

Source: National Association of Insurance Commissioners



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

Life, Annuity & Disability Domestic Insurance

General Insurance Expenses

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-16	Jun-15	Amount	%	Jun-14	Jun-13	Jun-12
1	73156	Caribbean American Life Assurance Company	1,645,309	1,599,765	45,544	2.8%	1,850,487	1,553,192	1,573,850
2	79715	Cooperativa De Seguros De Vida de P.R.	9,600,924	10,196,665	(595,741)	-5.8%	11,528,098	13,127,409	12,951,467
3	47085	Delta Dental Plan of Puerto Rico, Inc.	1,616,725	2,440,562	(823,837)	-33.8%	2,077,386	4,202,813	4,080,895
4	84603	Humana Insurance Company of Puerto Rico, Inc.	8,074,171	7,548,039	526,132	7.0%	5,723,466	6,506,488	4,535,932
5	77054	MAPFRE Life Insurance Company	6,585,611	7,565,530	(979,919)	-13.0%	7,866,554	8,006,530	10,198,346
6	60030	MCS Life Insurance Company	13,915,488	11,881,365	2,034,123	17.1%	14,412,477	18,048,656	16,294,746
7	72087	Multinational Life Insurance Company	5,324,354	5,621,568	(297,214)	-5.3%	5,539,237	5,513,174	6,019,653
8	12952	Pan American Life Insurance Company of Puerto Rico	1,717,314	1,603,548	113,766	7.1%	1,549,937	1,540,227	1,719,235
9	69523	Trans-Oceanic Life Insurance Company	4,505,328	3,964,854	540,474	13.6%	3,693,838	3,715,581	4,065,672
10	55816	Triple-S Salud, Inc.	101,261,603	73,318,676	27,942,927	38.1%	87,595,881	58,683,328	48,082,211
11	73814	Triple-S Vida, Inc.	16,959,453	16,617,621	341,832	2.1%	16,287,737	17,227,646	17,099,339
12	60041	Universal Life Insurance Company	4,508,951	3,948,005	560,946	14.2%	3,439,333	2,926,947	1,826,647
13	11067	USIC Life Insurance Company	408,934	437,670	(28,736)	-6.6%	608,094	403,113	167,160
Total			176,124,165	146,743,868	29,380,297	20.0%	162,172,525	141,455,104	128,615,153

Figures as of September 13, 2016.

Source: National Association of Insurance Commissioners



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

Life, Annuity & Disability Domestic Insurance

Net underwriting gain

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-16	Jun-15	Amount	%	Jun-14	Jun-13	Jun-12
1	73156	Caribbean American Life Assurance Company	(74,622)	556,822	(631,444)	-113.4%	693,557	884,015	512,926
2	79715	Cooperativa De Seguros De Vida de P.R.	1,191,617	1,323,926	(132,309)	-10.0%	(412,264)	233,637	951,884
3	47085	Delta Dental Plan of Puerto Rico, Inc.	309,634	(304,287)	613,921	201.8%	84,384	302,440	286,772
4	84603	Humana Insurance Company of Puerto Rico, Inc.	(3,590,893)	(278,941)	(3,311,952)	-1187.3%	(1,357,772)	5,649,456	6,986,236
5	77054	MAPFRE Life Insurance Company	(3,483,013)	(7,492,541)	4,009,528	53.5%	2,958,432	1,842,078	(328,349)
6	60030	MCS Life Insurance Company	(3,263,067)	(9,063,835)	5,800,768	64.0%	(1,410,989)	(2,982,631)	1,177,575
7	72087	Multinational Life Insurance Company	3,268,770	2,241,766	1,027,004	45.8%	702,663	2,076,506	2,393,379
8	12952	Pan American Life Insurance Company of Puerto Rico	(522,632)	(226,194)	(296,438)	-131.1%	(259,311)	609,676	(224,238)
9	69523	Trans-Oceanic Life Insurance Company	1,212,613	871,465	341,148	39.1%	1,963,265	1,774,394	1,078,943
10	55816	Triple-S Salud, Inc.	(9,384,058)	6,124,158	(15,508,216)	-253.2%	14,998,918	18,309,745	20,289,840
11	73814	Triple-S Vida, Inc.	7,027,089	5,183,958	1,843,131	35.6%	6,939,740	6,156,718	253,520
12	60041	Universal Life Insurance Company	12,792,689	13,480,841	(688,152)	-5.1%	9,079,060	1,913,372	1,237,397
13	11067	USIC Life Insurance Company	503,302	307,867	195,435	63.5%	170,311	556,719	415,853
Total			5,987,429	12,725,005	(6,737,576)	-52.9%	34,149,994	37,326,125	35,031,738

Figures as of September 13, 2016.

Source: National Association of Insurance Commissioners



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

Life, Annuity & Disability Domestic Insurance

Federal and foreign income taxes incurred

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-16	Jun-15	Amount	%	Jun-14	Jun-13	Jun-12
1	73156	Caribbean American Life Assurance Company	48,830	120,060	(71,230)	-59.3%	137,276	100,892	59,827
2	79715	Cooperativa De Seguros De Vida de P.R.	-	-	-	0.0%	-	-	-
3	47085	Delta Dental Plan of Puerto Rico, Inc.	120,006	20,000	100,006	500.0%	90,000	74,000	113,516
4	84603	Humana Insurance Company of Puerto Rico, Inc.	-	-	-	0.0%	-	-	-
5	77054	MAPFRE Life Insurance Company	2,722	2,915	(193)	-6.6%	55,316	3,328	85,031
6	60030	MCS Life Insurance Company	-	-	-	0.0%	-	14	81,157
7	72087	Multinational Life Insurance Company	-	-	-	0.0%	-	-	-
8	12952	Pan American Life Insurance Company of Puerto Rico	4,587	(39,046)	43,633	111.7%	(111,914)	228,279	226,500
9	69523	Trans-Oceanic Life Insurance Company	153,736	152,098	1,638	1.1%	148,729	-	-
10	55816	Triple-S Salud, Inc.	109,538	5,341,146	(5,231,608)	-97.9%	7,569,838	9,015,050	6,392,002
11	73814	Triple-S Vida, Inc.	486,243	310,006	176,237	56.8%	289,312	192,137	137,601
12	60041	Universal Life Insurance Company	1,161,973	817,928	344,045	100.0%	-	-	-
13	11067	USIC Life Insurance Company	61,600	275	61,325	22300.0%	1,554	61,648	19,610
Total			2,149,235	6,725,382	(4,576,147)	-68.0%	8,180,111	9,675,348	7,115,244

Figures as of September 13, 2016.

Source: National Association of Insurance Commissioners



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

Life, Annuity & Disability Domestic Insurance

Net Income

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-16	Jun-15	Amount	%	Jun-14	Jun-13	Jun-12
1	73156	Caribbean American Life Assurance Company	(182,202)	436,762	(618,964)	-141.7%	374,868	783,123	455,530
2	79715	Cooperativa De Seguros De Vida de P.R.	803,959	204,564	599,395	293.0%	(522,538)	(30,366)	1,556,037
3	47085	Delta Dental Plan of Puerto Rico, Inc.	912,561	724,128	188,433	26.0%	238,312	375,739	363,600
4	84603	Humana Insurance Company of Puerto Rico, Inc.	(3,590,893)	(278,941)	(3,311,952)	-1187.3%	(1,355,796)	5,663,294	7,113,557
5	77054	MAPFRE Life Insurance Company	(3,380,586)	(7,495,456)	4,114,870	54.9%	2,903,116	1,878,698	(422,575)
6	60030	MCS Life Insurance Company	(3,417,067)	(9,186,645)	5,769,578	62.8%	(1,556,638)	(2,982,645)	1,096,422
7	72087	Multinational Life Insurance Company	3,268,770	2,241,767	1,027,003	45.8%	708,630	2,080,874	2,393,714
8	12952	Pan American Life Insurance Company of Puerto Rico	(531,316)	(183,263)	(348,053)	-189.9%	(153,828)	381,397	(451,098)
9	69523	Trans-Oceanic Life Insurance Company	1,060,769	719,367	341,402	47.5%	1,814,544	1,775,277	1,114,345
10	55816	Triple-S Salud, Inc.	1,696,515	14,526,816	(12,830,301)	-88.3%	15,966,741	19,132,525	23,620,715
11	73814	Triple-S Vida, Inc.	5,262,976	4,679,384	583,592	12.5%	7,057,591	5,457,874	445,536
12	60041	Universal Life Insurance Company	11,630,716	12,662,913	(1,032,197)	-8.2%	9,346,048	1,913,372	1,106,645
13	11067	USIC Life Insurance Company	450,238	115,119	335,119	291.1%	168,757	495,071	396,243
Total			13,984,440	19,166,515	(5,182,075)	-27.0%	34,989,807	36,924,233	38,788,671

Figures as of September 13, 2016.

Source: National Association of Insurance Commissioners



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

Life, Annuity & Disability Domestic Insurance

Policyholders' surplus

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-16	Jun-15	Amount	%	Jun-14	Jun-13	Jun-12
1	73156	Caribbean American Life Assurance Company	10,445,420	12,377,414	(1,931,994)	-15.6%	11,858,077	16,080,226	15,658,698
2	79715	Cooperativa De Seguros De Vida de P.R.	23,617,764	15,247,016	8,370,748	54.9%	13,914,085	16,500,737	14,439,512
3	47085	Delta Dental Plan of Puerto Rico, Inc.	20,050,277	18,883,836	1,166,441	6.2%	13,128,321	12,510,858	11,932,007
4	84603	Humana Insurance Company of Puerto Rico, Inc.	47,439,821	49,545,343	(2,105,522)	-4.2%	54,997,840	58,703,775	55,814,848
5	77054	MAPFRE Life Insurance Company	12,957,143	15,404,400	(2,447,257)	-15.9%	31,792,656	7,730,190	20,265,134
6	60030	MCS Life Insurance Company	6,866,542	11,758,393	(4,891,851)	-41.6%	19,779,839	14,628,874	15,797,465
7	72087	Multinational Life Insurance Company	16,095,864	12,782,004	3,313,860	25.9%	13,869,015	13,044,008	11,188,572
8	12952	Pan American Life Insurance Company of Puerto Rico	5,511,127	5,427,158	83,969	1.5%	6,727,911	7,306,071	6,295,362
9	69523	Trans-Oceanic Life Insurance Company	36,285,562	33,518,459	2,767,103	8.3%	30,717,788	24,101,117	18,832,762
10	55816	Triple-S Salud, Inc.	362,159,297	366,523,639	(4,364,342)	-1.2%	398,900,376	369,367,402	337,599,763
11	73814	Triple-S Vida, Inc.	58,989,788	64,482,517	(5,492,729)	-8.5%	62,208,195	63,803,656	57,595,248
12	60041	Universal Life Insurance Company	61,412,049	43,196,766	18,215,283	42.2%	39,654,205	30,047,865	25,059,108
13	11067	USIC Life Insurance Company	7,943,431	4,745,510	3,197,921	67.4%	6,056,806	5,986,538	4,873,687
Total			669,774,085	653,892,455	15,881,630	2.4%	703,605,114	639,811,317	595,352,166

Figures as of September 13, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: June 30, 2012 to June 30, 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		
			Jun-16	Jun-15	Amount	%	Jun-14	Jun-13	Jun-12
1	73156	Caribbean American Life Assurance Company	-2.1%	5.0%	-7.1%	-142.0%	4.00%	7.60%	4.00%
2	79715	Cooperativa De Seguros De Vida de P.R.	1.7%	0.4%	1.3%	325.0%	-0.90%	0.00%	2.6%
3	47085	Delta Dental Plan of Puerto Rico, Inc.*	17.5%	14.5%	3.0%	20.3%	5.1%	5.5%	5.2%
4	84603	Humana Insurance Company of Puerto Rico, Inc.	-6.5%	-0.6%	-5.9%	-983.3%	-2.80%	11.9%	13.60%
5	77054	MAPFRE Life Insurance Company	-5.5%	-10.9%	5.4%	49.5%	5.40%	4.00%	-0.5%
6	60030	MCS Life Insurance Company	-2.3%	-5.90%	3.6%	61.0%	-1.10%	-2.4%	0.9%
7	72087	Multinational Life Insurance Company	16.8%	12.1%	4.7%	38.8%	4.10%	12.5%	12.6%
8	12952	Pan American Life Insurance Company of Puerto Rico	-6.7%	-2.4%	-4.3%	-179.2%	-2.00%	4.1%	-3.8%
9	69523	Trans-Oceanic Life Insurance Company	6.6%	4.6%	2.0%	43.5%	11.60%	11.5%	7.8%
10	55816	Triple-S Salud, Inc.*	0.20%	2.30%	-2.1%	-91.3%	2.28%	2.62%	3.1%
11	73814	Triple-S Vida, Inc.	5.4%	4.9%	0.5%	10.2%	7.90%	6.3%	0.5%
12	60041	Universal Life Insurance Company	14.6%	11.3%	3.3%	29.2%	8.20%	1.6%	1.1%
13	11067	USIC Life Insurance Company	17.9%	5.1%	12.8%	251.0%	7.10%	20.4%	16.8%
		Range	24.6%	25.4%	19.9%	78.2%	14.4%	22.8%	20.6%
		Median	1.7%	4.6%	2.0%	43.5%	4.1%	5.5%	3.1%
		Arithmetic Mean	4.4%	3.1%	1.3%	42.4%	3.8%	6.6%	4.9%
		Standard Deviation	9.1%	6.9%	5.1%	73.9%	4.3%	5.9%	5.9%

Figures as of September 13, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: June 30, 2012 to June 30, 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		
			Jun-16	Jun-15	Amount	%	Jun-14	Jun-13	Jun-12
1	73156	Caribbean American Life Assurance Company	170.4%	165.3%	5.1%	3.1%	167.50%	149.6%	135.0%
2	79715	Cooperativa De Seguros De Vida de P.R.	106.7%	114.5%	-7.8%	-6.8%	113.5%	106.5%	108.1%
3	47085	Delta Dental Plan of Puerto Rico, Inc.	53.5%	52.7%	0.8%	1.5%	48.7%	38.2%	41.6%
4	84603	Humana Insurance Company of Puerto Rico, Inc.	107.9%	102.8%	5.1%	5.0%	105.10%	90.0%	88.1%
5	77054	MAPFRE Life Insurance Company	107.5%	112.8%	-5.3%	-4.7%	97.8%	99.1%	102.30%
6	60030	MCS Life Insurance Company	102.4%	106.1%	-3.7%	-3.5%	101.30%	102.60%	99.30%
7	72087	Multinational Life Insurance Company	96.8%	106.0%	-9.2%	-8.7%	117.10%	105.8%	101.4%
8	12952	Pan American Life Insurance Company of Puerto Rico	110.2%	106.9%	3.3%	3.1%	107.90%	97.40%	104.8%
9	69523	Trans-Oceanic Life Insurance Company	97.0%	98.9%	-1.9%	-1.9%	91.60%	92.00%	96.3%
10	55816	Triple-S Salud, Inc.	87.8%	86.3%	1.5%	1.7%	84.51%	49.18%	84.0%
11	73814	Triple-S Vida, Inc.	107.7%	109.7%	-2.0%	-1.8%	107.70%	108.20%	113.1%
12	60041	Universal Life Insurance Company	128.3%	168.1%	-39.8%	-23.7%	168.30%	148.8%	129.4%
13	11067	USIC Life Insurance Company	94.8%	92.7%	2.1%	2.3%	99.60%	81.7%	87.2%
		Range	116.9%	115.4%	44.9%	38.9%	119.6%	111.4%	93.4%
		Median	106.7%	106.1%	-1.9%	-1.8%	105.1%	99.1%	101.4%
		Arithmetic Mean	105.5%	109.4%	-4.0%	-3.6%	108.5%	97.6%	99.3%
		Standard Deviation	24.9%	28.8%	11.2%	39.0%	30.2%	30.2%	22.1%

Figures as of September 13, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: June 30, 2012 to June 30, 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		
			Jun-16	Jun-15	Amount	%	Jun-14	Jun-13	Jun-12
1	73156	Caribbean American Life Assurance Company	27.3%	27.3%	0.0%	0.0%	32.90%	38.6%	30.20%
2	79715	Cooperativa De Seguros De Vida de P.R.	31.0%	30.7%	0.3%	1.0%	25.9%	26.20%	27.40%
3	47085	Delta Dental Plan of Puerto Rico, Inc.	40.30%	54.4%	-14.1%	-25.9%	38.6%	56.4%	60.4%
4	84603	Humana Insurance Company of Puerto Rico, Inc.	83.3%	76.9%	6.4%	8.3%	82.60%	67.0%	75.2%
5	77054	MAPFRE Life Insurance Company	83.6%	84.7%	-1.1%	-1.3%	73.6%	74.90%	83.70%
6	60030	MCS Life Insurance Company	84.1%	87.6%	-3.5%	-4.0%	83.0%	84.80%	82.40%
7	72087	Multinational Life Insurance Company	33.0%	34.7%	-1.7%	-4.9%	34.10%	30.70%	39.7%
8	12952	Pan American Life Insurance Company of Puerto Rico	77.1%	80.1%	-3.0%	-3.7%	76.20%	75.3%	83.5%
9	69523	Trans-Oceanic Life Insurance Company	32.8%	29.7%	3.1%	10.4%	29.10%	27.10%	27.0%
10	55816	Triple-S Salud, Inc.	87.8%	87.9%	-0.1%	-0.1%	81.7%	87.9%	82.2%
11	73814	Triple-S Vida, Inc.	37.8%	35.9%	1.9%	5.3%	33.70%	34.30%	26.7%
12	60041	Universal Life Insurance Company	5.3%	4.0%	1.3%	32.5%	4.90%	4.70%	4.3%
13	11067	USIC Life Insurance Company	27.5%	32.2%	-4.7%	-14.6%	33.00%	27.1%	29.7%
		Range	82.5%	83.9%	20.5%	24.4%	78.1%	83.2%	79.4%
		Median	37.8%	35.9%	-0.1%	-0.3%	34.1%	38.6%	39.7%
		Arithmetic Mean	50.1%	51.2%	-1.2%	-2.3%	48.4%	48.8%	50.2%
		Standard Deviation	27.4%	27.5%	4.7%	17.0%	25.8%	25.8%	27.3%

Figures as of September 13, 2016.

Source: National Association of Insurance Commissioners



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

Life, Annuity & Disability Domestic Insurance

Commision & Incurred Expense / Premiums & Deposit

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-16	Jun-15	Amount	%	Jun-14	Jun-13	Jun-12
1	73156	Caribbean American Life Assurance Company	59.1%	58.4%	0.7%	1.2%	61.50%	54.1%	52.20%
2	79715	Cooperativa De Seguros De Vida de P.R.	29.8%	32.2%	-2.4%	-7.5%	30.2%	31.9%	31.8%
3	47085	Delta Dental Plan of Puerto Rico, Inc.*			0.0%	0.0%			
4	84603	Humana Insurance Company of Puerto Rico, Inc.	24.4%	26.5%	-2.1%	-7.9%	22.10%	23.60%	13.0%
5	77054	MAPFRE Life Insurance Company	22.8%	24.8%	-2.0%	-8.1%	24.00%	24.6%	18.9%
6	60030	MCS Life Insurance Company	14.7%	18.4%	-3.7%	-20.1%	18.20%	17.8%	16.9%
7	72087	Multinational Life Insurance Company	36.8%	38.8%	-2.0%	-5.2%	39.90%	36.8%	36.1%
8	12952	Pan American Life Insurance Company of Puerto Rico	27.5%	27.7%	-0.2%	-0.7%	27.70%	22.30%	20.2%
9	69523	Trans-Oceanic Life Insurance Company	58.3%	59.7%	-1.4%	-2.3%	51.50%	55.1%	63.2%
10	55816	Triple-S Salud, Inc.*			0.0%	0.0%			
11	73814	Triple-S Vida, Inc.	0.0%	45.3%	-45.3%	-100.0%	44.00%	45.70%	42.3%
12	60041	Universal Life Insurance Company	7.5%	7.2%	0.3%	4.2%	7.70%	9.90%	8.3%
13	11067	USIC Life Insurance Company	46.7%	56.6%	-9.9%	-17.5%	63.3%	48.3%	47.6%
		Range	59.1%	52.5%	46.0%	87.6%	55.6%	45.2%	54.9%
		Median	27.5%	32.2%	-2.0%	-6.2%	30.2%	31.9%	31.8%
		Arithmetic Mean	29.8%	36.0%	-5.2%	-14.5%	35.5%	33.6%	31.9%
		Standard Deviation	18.3%	16.6%	11.9%	71.6%	17.2%	14.7%	17.1%

*Health Quarterly Report does not provide the information necessary to obtain this ratio.
 Figures as of September 13, 2016.
 Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: June 30, 2012 to June 30, 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		
			Jun-16	Jun-15	Amount	%	Jun-14	Jun-13	Jun-12
1	73156	Caribbean American Life Assurance Company	39,029,382	39,500,040	(470,658)	-1.2%	41,334,999	46,295,258	45,502,171
2	79715	Cooperativa De Seguros De Vida de P.R.	516,934,404	440,939,274	75,995,130	17.2%	423,599,367	422,438,875	392,105,114
3	47085	Delta Dental Plan of Puerto Rico, Inc.	26,589,885	25,002,017	1,587,868	6.4%	15,851,575	16,446,201	16,045,149
4	84603	Humana Insurance Company of Puerto Rico, Inc.	69,638,501	75,238,312	(5,599,811)	-7.4%	73,613,280	73,860,425	70,218,541
5	77054	MAPFRE Life Insurance Company	57,390,502	62,198,591	(4,808,089)	-7.7%	69,525,097	46,868,659	62,596,625
6	60030	MCS Life Insurance Company	58,896,097	62,327,941	(3,431,844)	-5.5%	72,545,794	59,886,685	55,359,096
7	72087	Multinational Life Insurance Company	113,259,484	115,552,345	(2,292,861)	-2.0%	129,488,086	129,577,968	130,454,991
8	12952	Pan American Life Insurance Company of Puerto Rico	8,394,694	7,917,442	477,252	6.0%	9,703,286	11,136,215	11,430,236
9	69523	Trans-Oceanic Life Insurance Company	69,871,189	66,374,266	3,496,923	5.3%	61,646,410	53,083,663	49,577,757
10	55816	Triple-S Salud, Inc.	719,743,567	670,226,125	49,517,442	7.4%	713,558,033	755,031,405	726,513,860
11	73814	Triple-S Vida, Inc.	588,587,285	569,679,583	18,907,702	3.3%	529,178,064	502,420,312	480,788,319
12	60041	Universal Life Insurance Company	1,017,392,276	945,137,752	72,254,524	7.6%	710,099,573	695,382,352	592,047,324
13	11067	USIC Life Insurance Company	9,849,434	6,235,293	3,614,141	58.0%	7,589,732	7,297,115	6,632,509
Total			3,295,576,700	3,086,328,981	209,247,719	6.8%	2,857,733,296	2,819,725,133	2,639,271,692

Figures as of September 13, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: June 30, 2012 to June 30, 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		
			Jun-16	Jun-15	Amount	%	Jun-14	Jun-13	Jun-12
1	73156	Caribbean American Life Assurance Company	28,583,962	27,122,630	1,461,332	5.4%	29,476,922	30,215,032	28,968,622
2	79715	Cooperativa De Seguros De Vida de P.R.	493,316,640	425,692,258	67,624,382	15.9%	409,685,282	405,938,138	395,307,108
3	47085	Delta Dental Plan of Puerto Rico, Inc.	6,539,607	6,117,714	421,893	6.9%	2,744,654	3,935,343	4,113,142
4	84603	Humana Insurance Company of Puerto Rico, Inc.	22,198,680	25,692,969	(3,494,289)	-13.6%	18,615,440	15,156,650	25,960,185
5	77054	MAPFRE Life Insurance Company	44,433,359	46,794,191	(2,360,832)	-5.0%	37,732,441	39,138,469	53,992,966
6	60030	MCS Life Insurance Company	52,029,556	50,569,548	1,460,008	2.9%	52,765,955	45,257,811	33,468,164
7	72087	Multinational Life Insurance Company	97,163,620	102,770,341	(5,606,721)	-5.5%	115,619,071	116,533,960	124,813,790
8	12952	Pan American Life Insurance Company of Puerto Rico	2,883,568	2,490,284	393,284	15.8%	2,975,374	3,830,144	4,239,814
9	69523	Trans-Oceanic Life Insurance Company	33,585,627	32,855,807	729,820	2.2%	30,928,622	28,982,546	26,392,830
10	55816	Triple-S Salud, Inc.	357,584,269	303,702,487	53,881,782	17.7%	314,657,657	385,664,003	388,914,098
11	73814	Triple-S Vida, Inc.	529,597,497	505,197,066	24,400,431	4.8%	466,969,864	438,616,656	395,237,074
12	60041	Universal Life Insurance Company	955,980,227	901,940,986	54,039,241	6.0%	670,445,368	665,334,487	501,490,209
13	11067	USIC Life Insurance Company	1,906,003	1,489,783	416,220	27.9%	1,532,926	1,310,577	1,181,178
Total			2,625,802,615	2,432,436,064	193,366,551	7.9%	2,154,149,576	2,179,913,816	1,984,079,180

Figures as of September 13, 2016.

Source: National Association of Insurance Commissioners