

ANNUAL STATEMENT

OF THE

Caribbean American Life Assurance Company

Of

San Juan

In the Commonwealth of Puerto Rico

**To the Insurance Department
of the Commonwealth of Puerto Rico**

FOR THE YEAR ENDED
DECEMBER 31, 2015

LIFE AND ACCIDENT AND HEALTH

2015



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2015
OF THE CONDITION AND AFFAIRS OF THE

Caribbean American Life Assurance Company

NAIC Group Code 0019 0019 NAIC Company Code 73156 Employer's ID Number 66-0448783
(Current) (Prior)

Organized under the Laws of Puerto Rico, State of Domicile or Port of Entry Puerto Rico

Country of Domicile United States of America

Incorporated/Organized 04/01/1982 Commenced Business 12/15/1988

Statutory Home Office 273 Ponce de Leon Ave Suite 1300, San Juan, PR, PRI 00917-1838
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 273 Ponce de Leon Ave Suite 1300
(Street and Number)
San Juan, PR, PRI 00917-1838, 787-250-6470
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 273 Ponce de Leon Ave Suite 1300, San Juan, PR, PRI 00917-1838
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 273 Ponce de Leon Ave Suite 1300
(Street and Number)
San Juan, PR, PRI 00917-1838, 787-250-6470
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.calac.com

Statutory Statement Contact Jose D. Ramirez CPA, MBA, 787-250-6470-82224
(Name) (Area Code) (Telephone Number)
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(E-mail Address) (FAX Number)

OFFICERS

President Christian W. Formby CPCU, ARM, ARe Treasurer Jose D. Ramirez CPA, MBA #
Assistant Secretary Ana M. Rosado Chief Operation Officer Isabel M. Davila

OTHER

Ana M. Rosado, VP Elaine Soto, VP

DIRECTORS OR TRUSTEES

Christian W. Formby Pedro Andres Alvaro Rafael Calderón
Iván Carlos López Roberto L. Guglielmucci Miguel Soto
Luis F. Rivera

State of Puerto Rico SS:
County of United States of America

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Christian W. Formby
President

Ana Rosado
Assistant Secretary

Jose D. Ramirez #
Treasurer

Subscribed and sworn to before me this _____ day of _____

- a. Is this an original filing? Yes [X] No []
b. If no,
1. State the amendment number.....
2. Date filed
3. Number of pages attached.....

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	26,376,095		26,376,095	24,246,466
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	4,506,258		4,506,258	4,540,065
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$				
encumbrances)				
4.2 Properties held for the production of income (less				
\$				
encumbrances)				
4.3 Properties held for sale (less \$				
encumbrances)				
5. Cash (\$	5,982,668			
, Schedule E - Part 1), cash equivalents				
(\$				
, Schedule E - Part 2) and short-term				
investments (\$	674,362			
, Schedule DA)	6,657,030		6,657,030	9,701,504
6. Contract loans (including \$				
premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivables for securities				
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	37,539,383		37,539,383	38,488,035
13. Title plants less \$				
charged off (for Title insurers				
only)				
14. Investment income due and accrued	174,725		174,725	207,430
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	646,952	39,745	607,207	219,998
15.2 Deferred premiums and agents' balances and installments booked but				
deferred and not yet due (including \$				
earned but unbilled premiums)				
15.3 Accrued retrospective premiums (\$				
) and				
contracts subject to redetermination (\$				
)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	365,579		365,579	362,829
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	52,084		52,084	94,044
18.2 Net deferred tax asset	511,090		511,090	426,597
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	1,207	1,207		
21. Furniture and equipment, including health care delivery assets				
(\$	19,768	19,768		
)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	44,787		44,787	134,785
24. Health care (\$				
) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	746,534	746,534		50,508
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25)	40,102,109	807,254	39,294,855	39,984,226
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts				
28. Total (Lines 26 and 27)	40,102,109	807,254	39,294,855	39,984,226
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501. IMR	746,534	746,534		
2502. Receivable Other				50,508
2503. Prepaid Expenses				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	746,534	746,534		50,508

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$10,807,863 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	10,807,863	10,620,049
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	10,666,257	10,914,576
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)		
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	554,627	629,763
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	1,346,154	1,406,162
5. Policyholders' dividends \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$ Modco)		
6.2 Dividends not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)		
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$ assumed and \$668,498 ceded	668,498	594,468
9.4 Interest maintenance reserve (IMR, Line 6)		
10. Commissions to agents due or accrued-life and annuity contracts \$ accident and health \$ and deposit-type contract funds \$	1,867,959	1,857,359
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	470,128	459,133
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	138,172	139,308
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)		
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by company as agent or trustee	50,115	25,510
18. Amounts held for agents' account, including \$ agents' credit balances	3,677	3,313
19. Remittances and items not allocated		
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	405,110	641,441
24.02 Reinsurance in unauthorized and certified (\$) companies		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers	32,587	32,362
24.04 Payable to parent, subsidiaries and affiliates	654,917	483,092
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives		
24.09 Payable for securities		
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	328,647	170,618
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	27,994,711	27,977,154
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	27,994,711	27,977,154
29. Common capital stock	2,600,000	2,600,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	2,770,165	2,770,165
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	5,929,979	6,636,907
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	8,700,144	9,407,072
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	11,300,144	12,007,072
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	39,294,855	39,984,226
DETAILS OF WRITE-INS		
2501. Line 15 from 2000 Annual Statement		
2502. Other Liabilities	328,647	170,618
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	328,647	170,618
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)		
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)		

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	11,030,812	10,281,553
2. Considerations for supplementary contracts with life contingencies		
3. Net investment income (Exhibit of Net Investment Income, Line 17)	1,735,684	2,055,934
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	(35,405)	(9,316)
5. Separate Accounts net gain from operations excluding unrealized gains or losses		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	7,136,581	7,458,918
7. Reserve adjustments on reinsurance ceded		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts		
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	3,062	1,087
9. Total (Lines 1 to 8.3)	19,870,734	19,788,176
10. Death benefits	1,610,292	1,829,190
11. Matured endowments (excluding guaranteed annual pure endowments)		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)		
13. Disability benefits and benefits under accident and health contracts	1,233,008	1,250,285
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts		
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds		
18. Payments on supplementary contracts with life contingencies		
19. Increase in aggregate reserves for life and accident and health contracts	(60,506)	(1,561,526)
20. Totals (Lines 10 to 19)	2,782,794	1,517,949
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	11,831,247	11,792,437
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)		
23. General insurance expenses (Exhibit 2, Line 10, Cols. 1, 2, 3 and 4)	3,376,819	3,202,334
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	326,806	356,286
25. Increase in loading on deferred and uncollected premiums		
26. Net transfers to or (from) Separate Accounts net of reinsurance		
27. Aggregate write-ins for deductions	6,638	715
28. Totals (Lines 20 to 27)	18,324,304	16,869,721
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	1,546,430	2,918,455
30. Dividends to policyholders		
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	1,546,430	2,918,455
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	41,960	200,153
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	1,504,470	2,718,302
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$	(445,890)	(181,413)
35. Net income (Line 33 plus Line 34)	1,058,580	2,536,889
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	12,007,072	12,080,562
37. Net income (Line 35)	1,058,580	2,536,889
38. Change in net unrealized capital gains (losses) less capital gains tax of \$	(33,807)	74,597
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	84,493	287,677
41. Change in nonadmitted assets	125,615	(861,189)
42. Change in liability for reinsurance in unauthorized and certified companies		
43. Change in reserve on account of change in valuation basis, (increase) or decrease		
44. Change in asset valuation reserve	236,331	(55,474)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in		
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders	(2,178,140)	(2,060,510)
53. Aggregate write-ins for gains and losses in surplus		4,520
54. Net change in capital and surplus for the year (Lines 37 through 53)	(706,928)	(73,490)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	11,300,144	12,007,072
DETAILS OF WRITE-INS		
08.301. Miscellaneous Income	3,062	1,087
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page		
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	3,062	1,087
2701. Penalties	6,638	715
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	6,638	715
5301. IMR Amortization Adjustment		4,520
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page		
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)		4,520

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	10,707,785	9,991,915
2. Net investment income	1,877,978	2,017,558
3. Miscellaneous income	7,139,643	7,460,005
4. Total (Lines 1 through 3)	19,725,406	19,469,478
5. Benefit and loss related payments	2,907,163	3,342,059
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	15,521,047	14,749,061
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)		
10. Total (Lines 5 through 9)	18,428,210	18,091,120
11. Net cash from operations (Line 4 minus Line 10)	1,297,196	1,378,358
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	4,272,460	6,065,782
12.2 Stocks		
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds		
12.8 Total investment proceeds (Lines 12.1 to 12.7)	4,272,460	6,065,782
13. Cost of investments acquired (long-term only):		
13.1 Bonds	6,957,571	6,166,441
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)	6,957,571	6,166,441
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(2,685,111)	(100,659)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders	2,178,140	2,060,510
16.6 Other cash provided (applied)	521,581	(408,619)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(1,656,559)	(2,469,129)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(3,044,474)	(1,191,430)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	9,701,504	10,892,934
19.2 End of year (Line 18 plus Line 19.1)	6,657,030	9,701,504

Note: Supplemental disclosures of cash flow information for non-cash transactions:

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ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (a)	8 Annuities	9 Group	10 Credit (Group and Individual)	
1. Premiums and annuity considerations for life and accident and health contracts	11,030,812					6,069,329	20,027		76,002	4,865,454	
2. Considerations for supplementary contracts with life contingencies											
3. Net investment income	1,735,684					955,001	3,151		11,959	765,573	
4. Amortization of Interest Maintenance Reserve (IMR)	(35,405)					(19,480)	(64)		(244)	(15,616)	
5. Separate Accounts net gain from operations excluding unrealized gains or losses											
6. Commissions and expense allowances on reinsurance ceded	7,136,581					4,919,363	291,721		683,455	1,242,042	
7. Reserve adjustments on reinsurance ceded											
8. Miscellaneous Income:											
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts											
8.2 Charges and fees for deposit-type contracts											
8.3 Aggregate write-ins for miscellaneous income	3,062					3,062					
9. Totals (Lines 1 to 8.3)	19,870,734					11,927,275	314,835		771,172	6,857,453	
10. Death benefits	1,610,292					1,608,673	1,619				
11. Matured endowments (excluding guaranteed annual pure endowments)											
12. Annuity benefits											
13. Disability benefits and benefits under accident and health contracts	1,233,008								(10,821)	1,243,829	
14. Coupons, guaranteed annual pure endowments and similar benefits											
15. Surrender benefits and withdrawals for life contracts											
16. Group conversions											
17. Interest and adjustments on contract or deposit-type contract funds											
18. Payments on supplementary contracts with life contingencies											
19. Increase in aggregate reserves for life and accident and health contracts	(60,506)					187,814				(248,320)	
20. Totals (Lines 10 to 19)	2,782,794					1,796,487	1,619		(10,821)	995,509	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	11,831,247					7,641,873	244,382		524,792	3,420,200	
22. Commissions and expense allowances on reinsurance assumed											
23. General insurance expenses	3,376,819					2,059,058	6,794		288,016	1,022,951	
24. Insurance taxes, licenses and fees, excluding federal income taxes	326,806					199,276	655		27,874	99,001	
25. Increase in loading on deferred and uncollected premiums											
26. Net transfers to or (from) Separate Accounts net of reinsurance											
27. Aggregate write-ins for deductions	6,638					6,638					
28. Totals (Lines 20 to 27)	18,324,304					11,703,332	253,450		829,861	5,537,661	
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	1,546,430					223,943	61,385		(58,689)	1,319,792	
30. Dividends to policyholders											
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	1,546,430					223,943	61,385		(58,689)	1,319,792	
32. Federal income taxes incurred (excluding tax on capital gains)	41,960					23,087	76		289	18,508	
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	1,504,470					200,856	61,309		(58,978)	1,301,284	
DETAILS OF WRITE-INS											
08.301. Other Income	3,062					3,062					
08.302.											
08.303.											
08.398. Summary of remaining write-ins for Line 8.3 from overflow page											
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	3,062					3,062					
2701. Other Deductions	6,638					6,638					
2702.											
2703.											
2798. Summary of remaining write-ins for Line 27 from overflow page											
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	6,638					6,638					

(a) Includes the following amounts for FEGLI/SGLI: Line 1, Line 10, Line 16, Line 23, Line 24

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group	
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	10,620,049					10,620,049		
2. Tabular net premiums or considerations	5,413,989					5,413,989		
3. Present value of disability claims incurred					XXX			
4. Tabular interest	374,988					374,988		
5. Tabular less actual reserve released								
6. Increase in reserve on account of change in valuation basis								
7. Other increases (net)								
8. Totals (Lines 1 to 7)	16,409,026					16,409,026		
9. Tabular cost	2,680,220				XXX	2,680,220		
10. Reserves released by death	37,068			XXX	XXX	37,068		XXX
11. Reserves released by other terminations (net)	2,883,876					2,883,876		
12. Annuity, supplementary contract and disability payments involving life contingencies								
13. Net transfers to or (from) Separate Accounts								
14. Total Deductions (Lines 9 to 13)	5,601,164					5,601,164		
15. Reserve December 31, current year	10,807,862					10,807,862		

EXHIBIT OF NET INVESTMENT INCOME

	1	2
	Collected During Year	Earned During Year
1. U.S. Government bonds	(a) 484,543	459,762
1.1 Bonds exempt from U.S. tax	(a) .....	.....
1.2 Other bonds (unaffiliated)	(a) 167,390	165,358
1.3 Bonds of affiliates	(a) .....	.....
2.1 Preferred stocks (unaffiliated)	(b) .....	.....
2.11 Preferred stocks of affiliates	(b) .....	.....
2.2 Common stocks (unaffiliated) .....	.....	.....
2.21 Common stocks of affiliates	1,078,140	1,078,140
3. Mortgage loans	(c) .....	.....
4. Real estate	(d) .....	.....
5. Contract loans .....	.....	.....
6. Cash, cash equivalents and short-term investments	(e) 39,676	33,783
7. Derivative instruments	(f) .....	.....
8. Other invested assets .....	.....	.....
9. Aggregate write-ins for investment income .....	.....	.....
10. Total gross investment income	1,769,749	1,737,043
11. Investment expenses .....	.....	(g) 1,359
12. Investment taxes, licenses and fees, excluding federal income taxes .....	.....	(g)
13. Interest expense .....	.....	(h)
14. Depreciation on real estate and other invested assets .....	.....	(i)
15. Aggregate write-ins for deductions from investment income .....	.....	.....
16. Total deductions (Lines 11 through 15) .....	.....	1,359
17. Net investment income (Line 10 minus Line 16) .....	.....	1,735,684
DETAILS OF WRITE-INS		
0901. ....	.....	.....
0902. ....	.....	.....
0903. ....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	.....	.....
1501. ....	.....	.....
1502. ....	.....	.....
1503. ....	.....	.....
1598. Summary of remaining write-ins for Line 15 from overflow page .....	.....	.....
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above) .....	.....	.....

- (a) Includes \$ 11,478 accrual of discount less \$ 121,067 amortization of premium and less \$ 4,347 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds
1.1 Bonds exempt from U.S. tax
1.2 Other bonds (unaffiliated)	(220,906)	(224,984)	(445,890)	.....	.....
1.3 Bonds of affiliates
2.1 Preferred stocks (unaffiliated)
2.11 Preferred stocks of affiliates
2.2 Common stocks (unaffiliated)
2.21 Common stocks of affiliates	(33,807)	.....
3. Mortgage loans
4. Real estate
5. Contract loans
6. Cash, cash equivalents and short-term investments
7. Derivative instruments
8. Other invested assets
9. Aggregate write-ins for capital gains (losses)
10. Total capital gains (losses)	(220,906)	(224,984)	(445,890)	(33,807)	.....
DETAILS OF WRITE-INS					
0901.
0902.
0903.
0998. Summary of remaining write-ins for Line 9 from overflow page
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
FIRST YEAR (other than single)											
1. Uncollected											
2. Deferred and accrued											
3. Deferred, accrued and uncollected:											
3.1 Direct											
3.2 Reinsurance assumed											
3.3 Reinsurance ceded											
3.4 Net (Line 1 + Line 2)											
4. Advance											
5. Line 3.4 - Line 4											
6. Collected during year:											
6.1 Direct	23,695,758				15,623,354				8,072,404		
6.2 Reinsurance assumed											
6.3 Reinsurance ceded	12,760,975				9,554,025				3,206,950		
6.4 Net	10,934,783				6,069,329				4,865,454		
7. Line 5 + Line 6.4	10,934,783				6,069,329				4,865,454		
8. Prior year (uncollected + deferred and accrued - advance)											
9. First year premiums and considerations:											
9.1 Direct	23,695,758				15,623,354				8,072,404		
9.2 Reinsurance assumed											
9.3 Reinsurance ceded	12,760,975				9,554,025				3,206,950		
9.4 Net (Line 7 - Line 8)	10,934,783				6,069,329				4,865,454		
SINGLE											
10. Single premiums and considerations:											
10.1 Direct											
10.2 Reinsurance assumed											
10.3 Reinsurance ceded											
10.4 Net											
RENEWAL											
11. Uncollected											
12. Deferred and accrued											
13. Deferred, accrued and uncollected:											
13.1 Direct											
13.2 Reinsurance assumed											
13.3 Reinsurance ceded											
13.4 Net (Line 11 + Line 12)											
14. Advance											
15. Line 13.4 - Line 14											
16. Collected during year:											
16.1 Direct	2,951,644					678,829			2,272,815		
16.2 Reinsurance assumed											
16.3 Reinsurance ceded	2,855,615					658,802			2,196,813		
16.4 Net	96,029					20,027			76,002		
17. Line 15 + Line 16.4	96,029					20,027			76,002		
18. Prior year (uncollected + deferred and accrued - advance)											
19. Renewal premiums and considerations:											
19.1 Direct	2,951,644					678,829			2,272,815		
19.2 Reinsurance assumed											
19.3 Reinsurance ceded	2,855,615					658,802			2,196,813		
19.4 Net (Line 17 - Line 18)	96,029					20,027			76,002		
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	26,647,402				15,623,354	678,829		2,272,815	8,072,404		
20.2 Reinsurance assumed											
20.3 Reinsurance ceded	15,616,590				9,554,025	658,802		2,196,813	3,206,950		
20.4 Net (Lines 9.4 + 10.4 + 19.4)	11,030,812				6,069,329	20,027		76,002	4,865,454		

EXHIBIT - 1 PART 2 - DIVIDENDS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums											
22. All other											
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded	7,136,581				4,919,363	291,721		683,455	1,242,042		
23.2 Reinsurance assumed											
23.3 Net ceded less assumed	7,136,581				4,919,363	291,721		683,455	1,242,042		
24. Single:											
24.1 Reinsurance ceded											
24.2 Reinsurance assumed											
24.3 Net ceded less assumed											
25. Renewal:											
25.1 Reinsurance ceded											
25.2 Reinsurance assumed											
25.3 Net ceded less assumed											
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	7,136,581				4,919,363	291,721		683,455	1,242,042		
26.2 Reinsurance assumed (Page 6, Line 22)											
26.3 Net ceded less assumed	7,136,581				4,919,363	291,721		683,455	1,242,042		
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	11,831,247				7,641,873	244,382		524,792	3,420,200		
28. Single											
29. Renewal											
30. Deposit-type contract funds											
31. Totals (to agree with Page 6, Line 21)	11,831,247				7,641,873	244,382		524,792	3,420,200		

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5 Investment	6 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business		
		2 Cost Containment	3 All Other			
1. Rent	91,102		57,812			148,914
2. Salaries and wages	1,028,618		652,752			1,681,370
3.11 Contributions for benefit plans for employees	160,487		101,844			262,331
3.12 Contributions for benefit plans for agents						
3.21 Payments to employees under non-funded benefit plans						
3.22 Payments to agents under non-funded benefit plans						
3.31 Other employee welfare	39,943		25,347			65,290
3.32 Other agent welfare						
4.1 Legal fees and expenses	14,990		9,512			24,502
4.2 Medical examination fees	749		475			1,224
4.3 Inspection report fees						
4.4 Fees of public accountants and consulting actuaries	67,460		42,810			110,270
4.5 Expense of investigation and settlement of policy claims	(94,175)		(59,763)			(153,938)
5.1 Traveling expenses	38,273		24,287			62,560
5.2 Advertising	11,910		7,558			19,468
5.3 Postage, express, telegraph and telephone	36,270		23,016			59,286
5.4 Printing and stationery	11,145		7,072			18,217
5.5 Cost or depreciation of furniture and equipment	2,762		1,753			4,515
5.6 Rental of equipment						
5.7 Cost or depreciation of EDP equipment and software	4,070		2,582			6,652
6.1 Books and periodicals	243		155			398
6.2 Bureau and association fees	2,925		1,856			4,781
6.3 Insurance, except on real estate	8,673		5,504			14,177
6.4 Miscellaneous losses	(18)		(12)			(30)
6.5 Collection and bank service charges	30,447		19,321			49,768
6.6 Sundry general expenses	92,076		58,430			150,506
6.7 Group service and administration fees	516,817		327,967			844,784
6.8 Reimbursements by uninsured plans						
7.1 Agency expense allowance						
7.2 Agents' balances charged off (less \$ recovered)						
7.3 Agency conferences other than local meetings	1,085		689			1,774
9.1 Real estate expenses						
9.2 Investment expenses not included elsewhere					1,359	1,359
9.3 Aggregate write-ins for expenses						
10. General expenses incurred	2,065,852		1,310,967		1,359	3,378,178
11. General expenses unpaid December 31, prior year	301,654		157,479			459,133
12. General expenses unpaid December 31, current year	287,612		182,516			470,128
13. Amounts receivable relating to uninsured plans, prior year						
14. Amounts receivable relating to uninsured plans, current year						
15. General expenses paid during year (Lines 10+11-12-13+14)	2,079,894		1,285,930		1,359	3,367,183
DETAILS OF WRITE-INS						
09.301.						
09.302.						
09.303.						
09.398. Summary of remaining write-ins for Line 9.3 from overflow page						
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)						

(a) Includes management fees of \$ _____ to affiliates and \$ _____ to non-affiliates.

EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)

	Insurance			4 Investment	5 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Real estate taxes					
2. State insurance department licenses and fees	28,618	18,161			46,779
3. State taxes on premiums	85,330	54,149			139,479
4. Other state taxes, including \$ for employee benefits	16,756	10,634			27,390
5. U.S. Social Security taxes	67,203	42,647			109,850
6. All other taxes	2,024	1,284			3,308
7. Taxes, licenses and fees incurred	199,931	126,875			326,806
8. Taxes, licenses and fees unpaid December 31, prior year	91,526	47,782			139,308
9. Taxes, licenses and fees unpaid December 31, current year	84,530	53,642			138,172
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	206,927	121,015			327,942

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1 Life	2 Accident and Health
	1. Applied to pay renewal premiums	
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions		
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4		
6. Paid in cash		
7. Left on deposit		
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8		
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year		
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts not included in Line 13		
15. Total Lines 10 through 14		
16. Total from prior year		
17. Total dividends or refunds (Lines 9 + 15 - 16)		
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page		
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)		

NONE

EXHIBIT 5 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts?..... Yes [] No [X]
- 1.2 If not, state which kind is issued.
- 2.1 Does the reporting entity at present issue both participating and non-participating contracts?..... Yes [] No [X]
- 2.2 If not, state which kind is issued.
- 3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?..... Yes [] No [X]
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
- 4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [] No [X]
If so, state:
4.1 Amount of insurance? \$
4.2 Amount of reserve? \$
4.3 Basis of reserve:
4.4 Basis of regular assessments:
4.5 Basis of special assessments:
4.6 Assessments collected during the year \$
- 5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.
- 6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [] No [X]
6.1 If so, state the amount of reserve on such contracts on the basis actually held: \$
6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: \$
Attach statement of methods employed in their valuation.
- 7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements \$
7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:
7.3 State the amount of reserves established for this business: \$
7.4 Identify where the reserves are reported in the blank:
- 8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: \$
8.2 State the amount of reserves established for this business: \$
8.3 Identify where the reserves are reported in the blank:
- 9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [] No [X]
9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: \$
9.2 State the amount of reserves established for this business: \$
9.3 Identify where the reserves are reported in the blank:

EXHIBIT 5A - CHANGES IN BASES OF VALUATION DURING THE YEAR

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
NONE			
9999999 - Total (Column 4, only)			

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves	14,543,926		14,543,926						
2. Additional contract reserves (a)									
3. Additional actuarial reserves-Asset/Liability analysis									
4. Reserve for future contingent benefits									
5. Reserve for rate credits									
6. Aggregate write-ins for reserves									
7. Totals (Gross)	14,543,926		14,543,926						
8. Reinsurance ceded	4,436,006		4,436,006						
9. Totals (Net)	10,107,920		10,107,920						
CLAIM RESERVE									
10. Present value of amounts not yet due on claims	1,073,037		1,073,037						
11. Additional actuarial reserves-Asset/Liability analysis									
12. Reserve for future contingent benefits									
13. Aggregate write-ins for reserves									
14. Totals (Gross)	1,073,037		1,073,037						
15. Reinsurance ceded	514,700		514,700						
16. Totals (Net)	558,337		558,337						
17. TOTAL (Net)	10,666,257		10,666,257						
18. TABULAR FUND INTEREST									
DETAILS OF WRITE-INS									
0601.									
0602.									
0603.									
0698. Summary of remaining write-ins for Line 6 from overflow page									
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above)									
1301.									
1302.									
1303.									
1398. Summary of remaining write-ins for Line 13 from overflow page									
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above)									

(a) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance						
2. Deposits received during the year						
3. Investment earnings credited to the account						
4. Other net change in reserves						
5. Fees and other charges assessed						
6. Surrender charges						
7. Net surrender or withdrawal payments						
8. Other net transfers to or (from) Separate Accounts						
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)						
10. Reinsurance balance at the beginning of the year						
11. Net change in reinsurance assumed						
12. Net change in reinsurance ceded						
13. Reinsurance balance at the end of the year (Lines 10+11-12)						
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)						

NONE

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct											
1.2 Reinsurance assumed											
1.3 Reinsurance ceded											
1.4 Net											
2. In course of settlement:											
2.1 Resisted											
2.11 Direct											
2.12 Reinsurance assumed											
2.13 Reinsurance ceded											
2.14 Net			(b)	(b)		(b)	(b)				
2.2 Other											
2.21 Direct											
2.22 Reinsurance assumed											
2.23 Reinsurance ceded											
2.24 Net			(b)	(b)		(b)	(b)		(b)	(b)	(b)
3. Incurred but unreported:											
3.1 Direct	3,744,129					993,546	142,512		425,082	2,182,989	
3.2 Reinsurance assumed											
3.3 Reinsurance ceded	1,843,348					491,848	89,583		233,336	1,028,581	
3.4 Net	1,900,781		(b)	(b)		(b) 501,698	(b) 52,929		(b) 191,746	(b) 1,154,408	(b)
4. TOTALS											
4.1 Direct	3,744,129					993,546	142,512		425,082	2,182,989	
4.2 Reinsurance assumed											
4.3 Reinsurance ceded	1,843,348					491,848	89,583		233,336	1,028,581	
4.4 Net	1,900,781	(a)	(a)			501,698	(a) 52,929		191,746	1,154,408	

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ in Column 2, \$ in Column 3 and \$ in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$ Individual Annuities \$, Credit Life (Group and Individual) \$, and Group Life \$, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ Credit (Group and Individual) Accident and Health \$, and Other Accident and Health \$ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	6,452,625					3,764,122	213,003		11,813	2,463,687	
1.2 Reinsurance assumed											
1.3 Reinsurance ceded	3,488,475					2,060,321	262,956		(6,327)	1,171,525	
1.4 Net	(d) 2,964,150					1,703,801	(49,953)		18,140	1,292,162	
2. Liability December 31, current year from Part 1:											
2.1 Direct	3,744,129					993,546	142,512		425,082	2,182,989	
2.2 Reinsurance assumed											
2.3 Reinsurance ceded	1,843,348					491,848	89,583		233,336	1,028,581	
2.4 Net	1,900,781					501,698	52,929		191,746	1,154,408	
3. Amounts recoverable from reinsurers December 31, current year	365,579					259,290			6,427	99,862	
4. Liability December 31, prior year:											
4.1 Direct	3,759,308					1,141,589	157,032		299,983	2,160,704	
4.2 Reinsurance assumed											
4.3 Reinsurance ceded	1,723,383					569,353	99,505		85,703	968,822	
4.4 Net	2,035,925					572,236	57,527		214,280	1,191,882	
5. Amounts recoverable from reinsurers December 31, prior year	379,869					234,697	56,169			89,003	
6. Incurred Benefits											
6.1 Direct	6,437,446					3,616,079	198,483		136,912	2,485,972	
6.2 Reinsurance assumed											
6.3 Reinsurance ceded	3,594,150					2,007,409	196,865		147,733	1,242,143	
6.4 Net	2,843,296					1,608,670	1,618		(10,821)	1,243,829	

- (a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.
- (b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.
- (c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.
- (d) Includes \$ premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	39,745	103,927	64,182
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums and contracts subject to redetermination			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset			
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software	1,207	2,663	1,456
21. Furniture and equipment, including health care delivery assets	19,768	42,554	22,786
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other than invested assets	746,534	783,725	37,191
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	807,254	932,869	125,615
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	807,254	932,869	125,615
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Prepaid Expenses			
2502. Prepaid Expenses		1,785	1,785
2503. IMR	746,534	781,940	35,406
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	746,534	783,725	37,191

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company
NOTES TO FINANCIAL STATEMENTS

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A. Accounting Practices

The accompanying financial statements of the Company have been prepared in conformity with the accounting practices prescribed or permitted by the National Association of Insurance Commissioners and the Commonwealth of Puerto Rico.

A reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the Commonwealth of Puerto Rico is shown below:

	State of Domicile	2015	2014
NET INCOME			
(1) State basis (Page 4, Line 35, Columns 1 & 2)	PR	1,058,580	2,536,889
(2) State Prescribed Practices that increase/(decrease) NAIC SAP			
(3) State Permitted Practices that increase/(decrease) NAIC SAP			
(4) NAIC SAP (1-2-3=4)	PR	1,058,580	2,536,889
SURPLUS			
(5) State basis (Page 3, Line 38, Columns 1 & 2)	PR	11,300,144	12,007,072
(6) State Prescribed Practices that increase/(decrease) NAIC SAP SSAP 97	PR	(1,323,618)	(1,208,639)
(7) State Permitted Practices that increase/(decrease) NAIC SAP			
(8) NAIC SAP (5-6-7=8)	PR	12,623,762	13,215,711

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of the financial statement requires management to make estimates and assumptions that affect the amounts reported in these financial statements and accompanying notes. Actual results could differ from such estimates and assumptions.

C. Accounting Policy

Premiums are earned over the terms of the insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are mainly computed using the mean of Rule of 78 and pro rata.

Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred.

In addition, the company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at amortized cost using the interest method.
- (3) Common Stocks and Investments in affiliates are carried at market.
- (4) The Company has no preferred stocks.
- (5) The Company has no mortgage loans on real estate.
- (6) Loan-backed securities are stated at amortized cost or fair market value, depending on their NAIC designation. The retrospective adjustment method is used to value all securities except for interest only securities or securities where the yield had become negative, which are valued using the prospective method.
- (7) Investments in subsidiaries are valued on the equity basis.
- (8) The company does not have minor ownership interests in partnerships, joint ventures or limited liability companies.
- (9) The Company does not invest in derivatives.
- (10) The Company anticipates investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 54, Individual and Group Accident & Health Contracts.
- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liabilities are continually reviewed and any adjustments are reflected in the period determined.
- (12) The Company has not modified its capitalization policy from the prior period.
- (13) The Company does not have any pharmaceutical rebate receivables.

2. ACCOUNTING CHANGES AND CORRECTIONS OF ERRORS

A1. Changes in Accounting Principles and or corrections of errors - Not applicable.

3. BUSINESS COMBINATIONS AND GOODWILL

A. Statutory Purchase Method - Not applicable.

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

B. Statutory Merger - Not applicable

C. Assumption Reinsurance - Not applicable.

D. Impairment Loss - None.

4. DISCONTINUED OPERATIONS

Not applicable.

5. INVESTMENTS

A. Mortgage Loans - Not applicable.

B. Debt Restructuring - The Company was not involved in any debt restructuring during the periods presented.

C. Reverse Mortgages - The company was not involved in any reverse mortgages during the periods presented.

D. Loan-Backed Securities

(1) Prepayment assumptions for loan-backed securities are obtained from Bloomberg, HUB data, and internal estimates.

(2) During September and December 2015, the Company recorded an other-than-temporary impairment of \$199,984 and \$25,000 respectively on a bond held with the Puerto Rico Commonwealth, for a total of \$224,984.

E. Repurchase Agreements and/or Securities Lending Transactions

The Company was not involved in any Repurchase Agreements or Securities Lending Transactions during the periods presented.

F. Real Estate - Not applicable

G. The company has no investment in low-income housing tax credits.

H. As of December 31, 2015, the Company has restricted assets of \$2,721,224.

6. JOINT VENTURES, PARTNERSHIPS AND LIMITED LIABILITY COMPANIES

A. The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies.

B. Not applicable.

7. INVESTMENT INCOME

A. All investment income due and accrued with amounts over 90 days past due is non-admitted and subsequently excluded from surplus. The company did not recognize any impairment write-downs for its investments in Joint Ventures, Partnerships or Limited Liability Companies for the periods presented.

8. DERIVATIVE INSTRUMENTS

The Company does not own any derivative instruments.

9. INCOME TAXES

A.

(1) The components of the net DTA recognized in the Company's Assets and Surplus are as follows:

	<u>2015</u>	<u>2014</u>
a. Gross deferred tax assets	\$511,090	\$426,597
d. Deferred tax liabilities	0	0
e. Net deferred tax assets	<u>511,090</u>	<u>426,597</u>
f. Deferred tax assets non-admitted	0	0
g. Net admitted tax assets	<u>\$511,090</u>	<u>\$426,597</u>

(2) Admission Calculation Components per SSAP No. 101, Income Taxes:

	<u>2015</u>	<u>2014</u>
a. Total Adjusted Capital per RBC	\$11,705,254	\$12,648,513
b. Deferred Tax Asset	<u>511,090</u>	<u>426,597</u>
c. Total Adjusted Capital Less Deferred Tax Asset	<u>\$11,194,164</u>	<u>\$12,221,916</u>
d. Authorized Control Level per RBC	\$1,597,106	\$1,460,478
e. Ex DTA ACL RBC Ratio	701%	837%

(3) Based on the DTA ACL RBC Ratios calculated above (701% for 2015 and 837% for 2014), and on the information presented under the Realization Threshold Limitation Table for RBC Reporting Entities within SSAP 101, we determined that the applicable realizable period to use would be 3 years, for a 15% limitation on Adjusted Capital and Surplus. Based on such provisions, and on the maximum admissible amount calculation below, amounts of DTA admitted for both 2015 & 2014 are deemed appropriate:

	<u>2015</u>	<u>2014</u>
a. Capital & Surplus per Annual Statement	\$11,300,144	\$12,007,072
b. Less: Deferred Tax Asset	511,090	426,597
c. Less: EDP Equipment & Operating System Software	<u>1,207</u>	<u>2,663</u>
d. Adjusted Capital & Surplus	<u>\$10,787,847</u>	<u>\$11,577,812</u>
e. Percent Limitation based on DTA ACL RBC Ratio	15%	15%
f. Maximum Admissible Amount	\$1,618,177	\$1,736,672

Management has continued to conservatively manage the business in relation to the challenging economic environment. In conjunction with prudent risk management, it is expected for CALAC to remain profitable going forward.

B. The Company does not have any Deferred Tax Liability as of December 31, 2015.

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

C. Current Income taxes incurred consists of the following major components

	2015	2014
Current Tax Expense	\$137,244	\$ 83,520
True up prior years	<u>(95,284)</u>	<u>116,633</u>
Total	\$ 41,960	\$ 200,153

D. Among the more significant book to tax adjustment were the following:

	Amount	Tax Effect
Alternative Minimum Taxable Income	\$613,299	\$122,660
Prior Year Adjustment	<u>- 0</u>	<u>- 0</u>
Total	\$613,299	\$122,660

E. As of December 31, 2015, the Company has no net operating loss carry forward.

As of December 31, 2015, the Company has a net capital loss carry forward of \$2,536,573.

F. The company income tax return is a separate filing.

G. As of December 31, 2015, the Company has no federal or foreign income tax loss contingencies.

10. INFORMATION CONCERNING PARENT, SUBSIDIARIES AND AFFILIATES AND OTHER RELATED PARTIES

A., B. & C. The receivable from or payable to affiliates results primarily from premiums collected paid by the Company on behalf of its affiliates, as well as premiums collected paid by its affiliates on behalf of the Company. The Company sells many of its products in conjunction with other products sold by affiliated companies. An affiliate of the Company receives one remittance from its clients in payment of all the premiums. The Company records its respective premium revenues of the products it underwrites. The cash remittances related to these transactions are collected by an affiliate of the Company and then settled monthly among all affiliated companies.

The Company's payable and receivable to and from parent and affiliates relate primarily to certain administrative expenses incurred by the affiliates on behalf of each other. During 2015 and 2014, expenses allocated by the Company to its affiliate Caribbean American Property Insurance Company, were approximately \$861,000 and \$792,000 respectively. During 2015 and 2014, expenses allocated by the Company to its affiliate Assurant Services Puerto Rico Inc., were approximately \$242,000 and \$229,000 respectively. During 2015 and 2014, the Company was charged administrative expenses of approximately \$783,000 and \$755,000 respectively, by Caribbean American Property Insurance Company. During 2015, the Company was charged administrative expenses of approximately \$79,000, by Assurant Services Puerto Rico Inc. The Company reinsures certain risks written by affiliates and ceded some of its own risks to other affiliates. In 2015 and 2014, the Company ceded approximately \$2,082,868 and \$1,516,000 respectively, of written premiums to affiliates.

The Company paid cash dividend to its Parent Assurant Solutions Holding Puerto Rico Inc. in 2015 totaling \$2,178,140.

D. At December 31, 2015, the Company reported \$45,000 as amounts due from and \$655,000 due to parents, subsidiaries, and affiliates. The terms of the settlement require that these amounts are settled within 30 days.

E. None.

F. The Company has a service agreement with affiliates for information technology services. The Company paid \$578,000 for those services in 2015 and 2014. Also, the Company has a transfer pricing agreement with an affiliate and paid \$613,000 and \$418,000 in 2015 and 2014 respectively.

G. 519,975 of the outstanding shares of the Company are owned by Assurant Solutions Holding Puerto Rico Inc., an insurance holding company domiciled in the Commonwealth of Puerto Rico. The remaining 35 shares are own by several officers and directors of the Company.

H. The Company owns no shares of the stock of its parent, Assurant Solutions Holding Puerto Rico Inc., but holds 233,639 shares of Caribbean American Property Insurance Company an affiliate insurance company domiciled in the Commonwealth of Puerto Rico.

I. Not applicable.

J. Not applicable.

K. Not applicable.

L. Not applicable.

11. DEBT

A. As of December 31, 2015 the Company had no capital notes outstanding.

B. As of December 31, 2015 the Company had not borrowed money.

12. RETIREMENT PLANS, DEFERRED COMPENSATION, POSTEMPLOYMENT BENEFITS AND COMPENSATED ABSENCES AND OTHER POST RETIREMENT BENEFIT PLANS

A. Defined Benefits Plan

The Company is an indirect wholly-owned subsidiary of Assurant Inc., which sponsors a qualified, noncontributory defined benefit pension plan covering substantially all of its domestic employees. The Company provides a "Retiree Premium Reimbursement Plan" to cover the cost of accident and health coverage after the employee reach 55 years and 10 years of services. During December 2012, the Company amendment the eligibility requirements to state that eligible personnel are those employees that as of December 31, 2012 have reached 55 years of age. The total net benefit obligation for vested employees for 2015 and 2014 was \$275,236 and \$214,598 respectively. The Company elected to amortize the transition obligation over a 20 year period.

B - D. None

E. Defined Contribution Plan

The Company sponsors a defined plan (401K) covering substantially all of its domestic employees. Employees may contribute up to 10% of their salary and the Company match up to 7% depending of years of service and is fully vested after 3 years of service. The Company matching contribution for 2015 and 2014 was \$84,708 and \$89,080 respectively.

F. Multiemployer Plans

Not applicable.

G. Consolidated/Holding Company Plans

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

The parent sponsors a qualified, noncontributory defined benefit pension plan covering substantially all of its domestic employees. The Company has no legal obligation for benefits under this plan. Benefits are based on years of service and the final average salary based on highest 5 years of salary during the last 10 years of service. Effective March 1, 2016, Assurant will freeze the Pension Plan for all U.S. and Puerto Rico employees. This means that no additional benefits will be earned after Feb. 29, 2016, although employees will retain vested benefits earned up to that date.

H. Post-employment Benefits and Compensated Absences.

The Company accrued the liability for post-employment benefit and for earned but unpaid vacation.

I. Impact of Medicare Modernization Act on Postretirement Benefits - Not applicable.

13. CAPITAL AND SURPLUS, SHAREHOLDERS' DIVIDEND RESTRICTIONS AND QUASI-REORGANIZATIONS

1. The Company has 5,000,000 authorized common shares and 500,000 authorized preferred shares. 520,010 of the common shares are outstanding.

2. The Company has no preferred stock outstanding.

3. Without prior approval of its domiciliary commissioner, dividends to shareholders are limited by the laws of the Commonwealth of Puerto Rico, to an amount that is based on restrictions relating to statutory surplus.

4. During December 2015, the Company made an ordinary dividend payment in cash in the amount of \$2,178,140 to Assurant Solutions Holding Puerto Rico Inc.

5. Within the limitation of (3) above, there are restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders. According to the by-laws of the Company all statutory profit earned may be paid out as dividends to stockholders.

6. There are restrictions on the unassigned surplus funds and the funds are held for the benefit of both company policyholders and stockholders.

7. Not applicable.

8. The Company does not hold any stock, including stock of affiliated companies, for any special purpose.

9. Not applicable.

10. The portion of unassigned funds (surplus) represented or reduced by each item below is as follows:

a. Unrealized gains and (losses): (\$33,807)

11. The Company does not have any outstanding surplus debenture.

12. Not applicable.

13. Not applicable.

14. LIABILITIES, CONTINGENCIES AND ASSESSMENTS

A. Contingent Commitments - None.

B. Assessments - None.

C. Gain Contingencies - None.

D. The Company is involved with a number of cases in the ordinary course of business relating to insurance matters or, more frequently, certain corporate matters. Generally, the Company's liability is limited to specific amounts relating to insurance or policy coverage for which provision has been made in the financial statements. Other cases involve general corporate matters which generally do not represent significant contingencies to the Company.

E. Joint and Several Liabilities - None

F. All Other Contingencies - None

15. LEASES

A. Leasing Arrangements

1. Rental Expense for 2015 and 2014 was approximately \$74,000 and \$102,000 respectively.

2. At January 1, 2016 the minimum aggregate rental commitments are as follows:

Year Ended December 31	Operating Leases
2016	78,295

3. The Company is not involved in any material sale-leaseback transaction.

B. Not applicable.

16. INFORMATION ABOUT FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK AND FINANCIAL INSTRUMENTS WITH CONCENTRATIONS OF CREDIT RISK

The Company does not have any financial instruments with off-balance-sheet risk.

17. SALE, TRANSFER AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENTS OF LIABILITIES

A. The Company does not have any transfers of receivables reported as sales.

B. Transfer and servicing of financial assets - Not applicable.

C. Wash Sales - None.

18. GAIN OR LOSS TO THE REPORTING ENTITY FROM UNINSURED PLANS AND THE UNINSURED PORTION OF PARTIALLY INSURED PLANS

The Company does not have any gain or loss from Uninsured Plans or Partially Insured Plans.

19. DIRECT PREMIUM WRITTEN/PRODUCED BY MANAGING GENERAL AGENTS/THIRD PARTY ADMINISTRATORS

The Company does not have direct premiums written by managing general agents or third party administrator.

20. FAIR VALUE MEASUREMENT

A. None

21. OTHER ITEMS

A. Extraordinary Items - Not Applicable

B. Troubled Debt Restructuring: Debtors - Not Applicable.

C. Other Disclosures and Unusual Items - The Company elected to use rounding in reporting amounts in the statement.

D. Business Interruption Insurance Recoveries - Not applicable.

E. State Transferable Tax Credits - Not applicable.

F. Subprime Mortgage Related Risk Experience - Not applicable

G. Retained Assets

22. EVENTS SUBSEQUENT

None.

23. REINSURANCE

A. Ceded Reinsurance Report

Section 1 - General Interrogatories

1. Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company?

Yes () No (X)

2. Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or an insured or any other person not primarily engaged in the insurance business?

Yes () No (X)

Section 2 - Ceded Reinsurance Report - Part A

1. Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits?

Yes () No (X)

a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the company to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$0

b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement? \$0

2. Does the company have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?

Yes () No (X)

Section 3 - Ceded Reinsurance Report - Part B

1. What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of all reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$ 0

2. Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement?

Yes () No (X)

B. Uncollectible Reinsurance

During 2015, the company had no uncollectible reinsurance balances written off through income and expenses.

C. Commutation of Ceded Reinsurance Reflected in Income and Expenses- Not applicable for 2015.

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation- Not applicable for 2015.

24. RETROSPECTIVELY RATED CONTRACTS & CONTRACTS SUBJECT TO REDETERMINATION

The Company does not have any retrospective premium.

25. CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES

Reserves on accident and health contracts for incurred losses and loss adjustment expenses attributable to insured events of prior years developed as anticipated during 2015. See Schedule H- Part 3 and the Five Year Historical Data. Original estimates are increased or decreased as additional information becomes known regarding individual claims. However, no significant trends or unanticipated events were noted in 2015. None of the

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

Company's accident and health contracts are subject to retrospective rating or experience refunds.

26. INTERCOMPANY POOLING ARRANGEMENTS

The Company does not have any intercompany pooling arrangements.

27. STRUCTURED SETTLEMENTS

Not applicable.

28. HEALTH CARE RECEIVABLE

Not applicable.

29. PARTICIPATING POLICIES

Not applicable.

30. PREMIUM DEFICIENCY RESERVES

Not applicable.

31. RESERVES FOR LIFE CONTRACTS AND DEPOSIT-TYPE CONTRACTS

The Company does have reserves for deposit-type contracts.

1 ITEM	2 Total	3 Industrial Life	ORDINARY			7 Credit Life Group and Individual	GROUP	
			4 Life Insurance	5 Individual Annuities	6 Supple- mentary Contracts		8 Life Insurance	9 Annuities
Reserves for Life Contracts .....	... 10,807,863	.....	.....	.....	.....	... 10,807,863	.....	.....
3106999 Total	10,807,863					10,807,863		

32. ANALYSIS OF ANNUITY ACTUARIAL RESERVES & DEPOSIT TYPE LIABILITIES BY WITHDRAWAL CHARACTERISTICS

The Company does not have any annuity actuarial reserves or deposit liabilities by withdrawal characteristics.

33. PREMIUM AND ANNUITY CONSIDERATIONS DEFERRED AND UNCOLLECTED

The Company had no deferred and uncollected life premium and annuity considerations as of December 31, 2015.

34. SEPARATE ACCOUNTS

Not applicable.

35. LOSS/CLAIM ADJUSTMENT EXPENSES

Not applicable.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [] No []
If yes, complete Schedule Y, Parts 1, 1A and 2
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [] No [] N/A []
- 1.3 State Regulating? Puerto Rico
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No []
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2014
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2010
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 12/14/2011
- 3.4 By what department or departments?
Insurance Commissioner of Puerto Rico
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A []
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A []
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [] No []
4.12 renewals? Yes [] No []
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [] No []
4.22 renewals? Yes [] No []
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No []
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

GENERAL INTERROGATORIES

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]
 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]
 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
 PriceWaterhouseCoopers LLP
 254 Muñoz Rivera, Oriental Tower, Suite 900, San Juan, PR 00918
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
 10.2 If the response to 10.1 is yes, provide information related to this exemption:

 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
 10.4 If the response to 10.3 is yes, provide information related to this exemption:

 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
 10.6 If the response to 10.5 is no or n/a, please explain

 11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
 Alexa Stephens
 Vice President, Senior Actuary
 11222 Quail Roost drive
 Miami, Florida 33157
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
 12.11 Name of real estate holding company
 12.12 Number of parcels involved
 12.13 Total book/adjusted carrying value \$
- 12.2 If, yes provide explanation:

13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
 (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 (c) Compliance with applicable governmental laws, rules and regulations;
 (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 (e) Accountability for adherence to the code.
 14.11 If the response to 14.1 is No, please explain:

 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
 14.21 If the response to 14.2 is yes, provide information related to amendment(s).

 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers.....\$
 - 20.12 To stockholders not officers.....\$
 - 20.13 Trustees, supreme or grand (Fraternal Only).....\$
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers.....\$
 - 20.22 To stockholders not officers.....\$
 - 20.23 Trustees, supreme or grand (Fraternal Only).....\$
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others.....\$
 - 21.22 Borrowed from others.....\$
 - 21.23 Leased from others.....\$
 - 21.24 Other.....\$
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$
 - 22.22 Amount paid as expenses.....\$
 - 22.23 Other amounts paid.....\$
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03) Yes [X] No []
- 24.02 If no, give full and complete information relating thereto
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [] No [] N/A [X]
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. \$
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs. \$
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company
GENERAL INTERROGATORIES

24.10 For the reporting entity's security lending program state the amount of the following as December 31 of the current year:

- 24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$
- 24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$
- 24.103 Total payable for securities lending reported on the liability page \$

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03) Yes [X] No []

- 25.2 If yes, state the amount thereof at December 31 of the current year:
- 25.21 Subject to repurchase agreements \$
 - 25.22 Subject to reverse repurchase agreements \$
 - 25.23 Subject to dollar repurchase agreements \$
 - 25.24 Subject to reverse dollar repurchase agreements \$
 - 25.25 Placed under option agreements \$
 - 25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$
 - 25.27 FHLB Capital Stock \$
 - 25.28 On deposit with states \$ 2,721,224
 - 25.29 On deposit with other regulatory bodies \$
 - 25.30 Pledged as collateral - excluding collateral pledged to an FHLB \$
 - 25.31 Pledged as collateral to FHLB - including assets backing funding agreements \$
 - 25.32 Other \$

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
 If no, attach a description with this statement.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]

27.2 If yes, state the amount thereof at December 31 of the current year \$

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []

28.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
Banco Popular de Puerto Rico	208 Ponce de Leon Avenue, Popular Center Suite 400, San Juan, PR 00936

28.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes [] No [X]

28.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

28.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of brokers/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company
GENERAL INTERROGATORIES

- 29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? Yes [] No [X]
- 29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 - Total		

- 29.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	26,376,095	26,923,500	547,405
30.2 Preferred stocks			
30.3 Totals	26,376,095	26,923,500	547,405

- 30.4 Describe the sources or methods utilized in determining the fair values:
 Fair values are obtained from third party pricing services, for those that are not available from a third party provider, fair values are obtained from brokers, internal analysis or the NAIC Securities Valuation Office.

- 31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [X] No []
- 31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [X] No []
- 31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

- 32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No []
- 32.2 If no, list exceptions:

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company
GENERAL INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$

33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid

34.1 Amount of payments for legal expenses, if any?\$ 24,502

34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
MC CONNELL VALDES LLC	15,332

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$

35.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid

GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]

1.2 If yes, indicate premium earned on U.S. business only \$

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$

1.31 Reason for excluding:
.....

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. \$

1.5 Indicate total incurred claims on all Medicare Supplement insurance. \$

1.6 Individual policies:

Most current three years:

1.61 Total premium earned \$

1.62 Total incurred claims \$

1.63 Number of covered lives

All years prior to most current three years

1.64 Total premium earned \$

1.65 Total incurred claims \$

1.66 Number of covered lives

1.7 Group policies:

Most current three years:

1.71 Total premium earned \$

1.72 Total incurred claims \$

1.73 Number of covered lives

All years prior to most current three years

1.74 Total premium earned \$

1.75 Total incurred claims \$

1.76 Number of covered lives

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator		
2.2 Premium Denominator	11,030,812	10,281,553
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator	191,746	214,280
2.5 Reserve Denominator	23,374,901	23,570,550
2.6 Reserve Ratio (2.4/2.5)	0.008	0.009

3.1 Does this reporting entity have Separate Accounts? Yes [] No [X]

3.2 If yes, has a Separate Accounts Statement been filed with this Department? Yes [] No [] N/A [X]

3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account? \$

3.4 State the authority under which Separate Accounts are maintained:
.....

3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [] No [X]

3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [] No [X]

3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"?

4.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes [X] No []

4.2 Net reimbursement of such expenses between reporting entities:

4.21 Paid \$

4.22 Received \$

5.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No [X]

5.2 If yes, what amount pertaining to these lines is included in:

5.21 Page 3, Line 1 \$

5.22 Page 4, Line 1 \$

6. FOR STOCK REPORTING ENTITIES ONLY:

6.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$

7. Total dividends paid stockholders since organization of the reporting entity:

7.11 Cash \$ 197,907,640

7.12 Stock \$ 1,300,000

GENERAL INTERROGATORIES

8.1 Does the company reinsure any Workers' Compensation Carve-Out business defined as: Yes [] No [X]
 Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.

8.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [] No [X]

8.3 If 8.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
8.31 Earned premium
8.32 Paid claims
8.33 Claim liability and reserve (beginning of year)
8.34 Claim liability and reserve (end of year)
8.35 Incurred claims

8.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 8.31 and 8.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
8.41	<\$25,000	.....	.....
8.42	\$25,000 - 99,999	.....	.....
8.43	\$100,000 - 249,999	.....	.....
8.44	\$250,000 - 999,999	.....	.....
8.45	\$1,000,000 or more	.....	.....

8.5 What portion of earned premium reported in 8.31, Column 1 was assumed from pools? \$

9.1 Does the company have variable annuities with guaranteed benefits? Yes [] No [X]

9.2 If 9.1 is yes, complete the following table for each type of guaranteed benefit.

Type		3	4	5	6	7	8	9
1	2	Waiting Period Remaining	Account Value Related to Col. 3	Total Related Account Values	Gross Amount of Reserve	Location of Reserve	Portion Reinsured	Reinsurance Reserve Credit
Guaranteed Death Benefit	Guaranteed Living Benefit							
.....

10. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:

10.1 Amount of loss reserves established by these annuities during the current year: \$

10.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1	2
	Statement Value on Purchase Date of Annuities (i.e., Present Value)
P&C Insurance Company And Location

11.1 Do you act as a custodian for health savings accounts? Yes [] No [X]

11.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$

11.3 Do you act as an administrator for health savings accounts? Yes [] No [X]

11.4 If yes, please provide the balance of funds administered as of the reporting date. \$

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company
GENERAL INTERROGATORIES

12.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [] N/A []
 12.2 If the answer to 12.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other

13. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):

13.1 Direct Premium Written\$
 13.2 Total Incurred Claims\$
 13.3 Number of Covered Lives

*Ordinary Life Insurance Includes
Term (whether full underwriting, limited underwriting, jet issue, "short form app")
Whole Life (whether full underwriting, limited underwriting, jet issue, "short form app")
Variable Life (with or without secondary gurarantee)
Universal Life (with or without secondary gurarantee)
Variable Universal Life (with or without secondary gurarantee)

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

Show amounts of life insurance in this exhibit in thousands (OMIT \$000)

	1 2015	2 2014	3 2013	4 2012	5 2011
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)					
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)				28	28
3. Credit life (Line 21, Col. 6)	1,092,299	1,076,063	1,073,434	1,095,944	1,135,896
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	257,874	258,345	259,869	316,455	312,878
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	1,350,173	1,334,408	1,333,303	1,412,427	1,448,802
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)					
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)					
10. Credit life (Line 2, Col. 6)	529,510	526,767	544,088	1,098,498	518,724
11. Group (Line 2, Col. 9)	1,028	240	625	8,650	3,550
12. Industrial (Line 2, Col. 2)					
13. Total (Line 2, Col. 10)	530,538	527,007	544,713	1,107,148	522,274
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)					
15.1 Ordinary-life insurance (Line 20.4, Col. 3)					
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)					
16. Credit life (group and individual) (Line 20.4, Col. 5)	6,069,329	5,836,433	6,426,215	8,489,252	5,867,054
17.1 Group life insurance (Line 20.4, Col. 6)	20,027	21,980	35,968	30,101	270,059
17.2 Group annuities (Line 20.4, Col. 7)					
18.1 A & H-group (Line 20.4, Col. 8)	76,002	129,841	199,495	219,575	330,223
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)	4,865,454	4,293,299	5,510,956	7,216,854	4,552,004
18.3 A & H-other (Line 20.4, Col. 10)					
19. Aggregate of all other lines of business (Line 20.4, Col. 11)					
20. Total	11,030,812	10,281,553	12,172,634	15,955,782	11,019,340
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	39,294,855	39,984,226	41,699,715	45,502,171	43,672,839
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	27,994,711	27,977,154	29,619,153	31,009,779	28,371,573
23. Aggregate life reserves (Page 3, Line 1)	10,807,863	10,620,049	10,883,646	11,321,923	10,397,569
24. Aggregate A & H reserves (Page 3, Line 2)	10,666,257	10,914,576	12,212,505	12,451,756	11,220,979
25. Deposit-type contract funds (Page 3, Line 3)					
26. Asset valuation reserve (Page 3, Line 24.01)	405,110	641,441	585,967	669,063	561,047
27. Capital (Page 3, Lines 29 and 30)	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000
28. Surplus (Page 3, Line 37)	8,700,144	9,407,072	9,480,562	11,892,392	12,701,266
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	1,297,196	1,378,358	2,310,742	5,561,608	(1,461,718)
Risk-Based Capital Analysis					
30. Total adjusted capital	11,705,254	12,648,513	12,666,529	15,161,455	15,862,313
31. Authorized control level risk - based capital	1,597,106	1,460,478	1,558,743	2,055,996	1,561,305
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	70.3	63.0	62.3	64.2	58.1
33. Stocks (Lines 2.1 and 2.2)	12.0	11.8	11.0	10.4	11.4
34. Mortgage loans on real estate(Lines 3.1 and 3.2)					
35. Real estate (Lines 4.1, 4.2 and 4.3)					
36. Cash, cash equivalents and short-term investments (Line 5)	17.7	25.2	26.7	25.3	30.5
37. Contract loans (Line 6)					
38. Derivatives (Page 2, Line 7)					
39. Other invested assets (Line 8)					
40. Receivables for securities (Line 9)					
41. Securities lending reinvested collateral assets (Line 10)					
42. Aggregate write-ins for invested assets (Line 11)					
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2015	2 2014	3 2013	4 2012	5 2011
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)					
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)					
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),	4,506,258	4,540,065	4,465,469	4,621,257	4,772,058
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)					
48. Affiliated mortgage loans on real estate					
49. All other affiliated					
50. Total of above Lines 44 to 49	4,506,258	4,540,065	4,465,469	4,621,257	4,772,058
51. Total Investment in Parent included in Lines 44 to 49 above					
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	807,254	932,869	71,680	776,112	458,544
53. Total admitted assets (Page 2, Line 28, Col. 3)	39,294,855	39,984,226	41,699,715	45,502,171	43,672,839
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	1,735,684	2,055,934	2,278,770	2,429,958	2,990,234
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(445,890)	(181,413)	(692,936)	2,431	
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	(33,807)	74,597	(155,791)	(150,801)	(121,184)
57. Total of above Lines 54, 55 and 56	1,255,987	1,949,118	1,430,043	2,281,588	2,869,050
Benefits and Reserve Increases (Page 6)					
58. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1, minus Lines 10, 11, 12, 13, 14 and 15 Cols. 9, 10 and 11)	1,610,292	1,829,190	2,439,404	2,258,628	2,199,212
59. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11)	1,233,008	1,250,285	2,230,222	2,458,122	4,183,551
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3)					
61. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)	(248,320)	(1,297,929)	(239,250)	1,230,776	(1,214,052)
62. Dividends to policyholders (Line 30, Col. 1)					
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	73.2	73.3	61.1	51.8	90.1
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0			200.0		27.7
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	22.8	17.3	35.2	39.7	64.5
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)					
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	67.5	58.8	56.0	57.6	81.9
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)	20,823		29,050	1,001	(10,390)
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)	214,280	93,124	81,063	90,110	113,728
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)	1,147,741	1,520,346	2,174,697	2,370,402	3,544,574
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)	1,815,704	2,438,218	2,798,480	3,032,468	3,508,978
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
72. Industrial life (Col. 2)					
73. Ordinary - life (Col. 3)					
74. Ordinary - individual annuities (Col. 4)					
75. Ordinary-supplementary contracts (Col. 5)					
76. Credit life (Col. 6)	200,856	538,991	1,088,857	1,438,656	1,186,982
77. Group life (Col. 7)	61,309	48,218	(9,407)	75,255	(23,104)
78. Group annuities (Col. 8)					
79. A & H-group (Col. 9)	(58,978)	98,614	196,723	133,964	(26,718)
80. A & H-credit (Col. 10)	1,301,284	1,948,643	1,331,940	1,453,658	(1,237,475)
81. A & H-other (Col. 11)					
82. Aggregate of all other lines of business (Col. 12)					
83. Total (Col. 1)	1,504,470	2,634,466	2,608,113	3,101,533	(100,315)

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [] No []
 If no, please explain:



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Puerto Rico

DURING THE YEAR 2015

NAIC Group Code 0019

LIFE INSURANCE

NAIC Company Code 73156

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance		15,090,291	678,829		15,769,120
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)		15,090,291	678,829		15,769,120
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits		3,711,033	213,003		3,924,036
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals		3,711,033	213,003		3,924,036
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year					(13)				(13)	
17. Incurred during current year			838	3,571,446	23	198,483			861	3,769,929
Settled during current year:										
18.1 By payment in full			838	3,571,446	23	198,483			861	3,769,929
18.2 By payment on compromised claims										
18.3 Totals paid			838	3,571,446	23	198,483			861	3,769,929
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements			838	3,571,446	23	198,483			861	3,769,929
19. Unpaid Dec. 31, current year (16+17-18.6)					(13)				(13)	
POLICY EXHIBIT										
20. In force December 31, prior year	2		253,408	(a) 1,049,338,255	6	258,344,771			253,416	1,307,683,026
21. Issued during year			101,925	517,711,639		1,027,877			101,925	518,739,516
22. Other changes to in force (Net)			(100,981)	(500,030,251)		(1,498,871)			(100,981)	(501,529,122)
23. In force December 31 of current year	2		254,352	(a) 1,067,019,643	6	257,873,777			254,360	1,324,893,420

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	2,272,815	2,272,815		11,813	136,911
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)	7,733,781	8,605,480		2,222,415	2,241,178
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	10,006,596	10,878,295		2,234,228	2,378,089

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
 insured under indemnity only products0



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

DIRECT BUSINESS IN THE STATE OF U.S. Virgin Islands

DURING THE YEAR 2015

NAIC Group Code 0019

LIFE INSURANCE

NAIC Company Code 73156

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance		533,063			533,063
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)		533,063			533,063
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits		53,089			53,089
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals		53,089			53,089
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year			12	44,634					12	44,634
Settled during current year:										
18.1 By payment in full			12	44,634					12	44,634
18.2 By payment on compromised claims										
18.3 Totals paid			12	44,634					12	44,634
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements			12	44,634					12	44,634
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year			4,316	(a) 26,724,745	No. of Policies				4,316	26,724,745
21. Issued during year			1,040	11,798,361					1,040	11,798,361
22. Other changes to in force (Net)			(1,351)	(13,243,749)					(1,351)	(13,243,749)
23. In force December 31 of current year			4,005	(a) 25,279,357					4,005	25,279,357

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)	338,622	364,522		78,033	15,307
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	338,622	364,522		78,033	15,307

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
 insured under indemnity only products0 .



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Grand Total
 NAIC Group Code 0019

DURING THE YEAR 2015
 NAIC Company Code 73156

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance		15,623,354	678,829		16,302,183
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)		15,623,354	678,829		16,302,183
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits		3,764,122	213,003		3,977,125
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals		3,764,122	213,003		3,977,125
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year					(13)				(13)	
17. Incurred during current year			850	3,616,080	23	198,483			873	3,814,563
Settled during current year:										
18.1 By payment in full			850	3,616,080	23	198,483			873	3,814,563
18.2 By payment on compromised claims										
18.3 Totals paid			850	3,616,080	23	198,483			873	3,814,563
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements			850	3,616,080	23	198,483			873	3,814,563
19. Unpaid Dec. 31, current year (16+17-18.6)					(13)				(13)	
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	2		257,724	(a) 1,076,063,000	6	258,344,771			257,732	1,334,407,771
21. Issued during year			102,965	529,510,000		1,027,877			102,965	530,537,877
22. Other changes to in force (Net)			(102,332)	(513,274,000)		(1,498,871)			(102,332)	(514,772,871)
23. In force December 31 of current year	2		258,357	(a) 1,092,299,000	6	257,873,777			258,365	1,350,172,777

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	2,272,815	2,272,815		11,813	136,911
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)	8,072,403	8,970,002		2,300,448	2,256,485
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	10,345,218	11,242,817		2,312,261	2,393,396

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons
 insured under indemnity only products0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance (a)
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Individual Policies and Group Certificates	Amount of Insurance (a)	7 Policies	8 Certificates	Amount of Insurance (a)	
1. In force end of prior year					257,724	1,076,063	6	3,700	258,345	1,334,408
2. Issued during year					102,965	529,510		36	1,028	530,538
3. Reinsurance assumed										
4. Revived during year										
5. Increased during year (net)										
6. Subtotals, Lines 2 to 5					102,965	529,510		36	1,028	530,538
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		
8. Aggregate write-ins for increases										
9. Totals (Lines 1 and 6 to 8)					360,689	1,605,573	6	3,736	259,373	1,864,946
Deductions during year:										
10. Death					883	3,756	XXX	25	213	3,969
11. Maturity							XXX	6	161	161
12. Disability					24,522	32,433	XXX			32,433
13. Expiry					76,927	259,772		14	1,125	260,897
14. Surrender										
15. Lapse										
16. Conversion							XXX	XXX	XXX	
17. Decreased (net)						217,313				217,313
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)					102,332	513,274		45	1,499	514,773
21. In force end of year (Line 9 minus Line 20)					258,357	1,092,299	6	3,691	257,874	1,350,173
22. Reinsurance ceded end of year	XXX		XXX		XXX	640,378	XXX	XXX	250,593	890,971
23. Line 21 minus Line 22	XXX		XXX		XXX	(b) 451,921	XXX	XXX	7,281	459,202
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page										
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)										
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page										
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)										

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)

(b) Group \$; Individual \$

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

EXHIBIT OF LIFE INSURANCE (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends	XXX		XXX	
25. Other paid-up insurance				
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
27. Term policies - decreasing				
28. Term policies - other				
29. Other term insurance - decreasing	XXX		XXX	
30. Other term insurance	XXX		XXX	
31. Totals (Lines 27 to 30)				
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX		
34. Totals, whole life and endowment				
35. Totals (Lines 31 to 34)				

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1	2	3	4
	Non-Participating	Participating	Non-Participating	Participating
36. Industrial				
37. Ordinary				
38. Credit Life (Group and Individual)	529,510		1,092,299	
39. Group	1,028		257,874	
40. Totals (Lines 36 to 39)	530,538		1,350,173	

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies	XXX		XXX	
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis				XXX
43. Federal Employees' Group Life Insurance included in Line 21				
44. Servicemen's Group Life Insurance included in Line 21				
45. Group Permanent Insurance included in Line 21				

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	
---	--

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.	
47.1	
47.2	

POLICIES WITH DISABILITY PROVISIONS

	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificates	8 Amount of Insurance (a)
48. Waiver of Premium								
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total		(b)				(b)		(b)

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)

(b) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company
EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year				
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)				
Deductions during year:				
6. Decreased (net)				
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)				
9. In force end of year				
10. Amount on deposit		(a)		(a)
11. Income now payable				
12. Amount of income payable	(a)	(a)	(a)	(a)

NONE

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year				
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)				
Deductions during year:				
6. Decreased (net)				
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)				
9. In force end of year				
Income now payable:				
10. Amount of income payable	(a)	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a)	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a)	XXX	(a)

NONE

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year	6,057	88,270	101,449	30,072,511		
2. Issued during year	10,845	301,472	139,380	26,011,777		
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	16,902	XXX	240,829	XXX		XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)		XXX	137,713	XXX		XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)		XXX	137,713	XXX		XXX
10. In force end of year	16,902	(a) 253,570	103,116	(a) 28,627,254		(a)

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year		
2. Issued during year		
3. Reinsurance assumed		
4. Increased during year (net)		
5. Total (Lines 1 to 4)		
Deductions During Year:		
6. Decreased (net)		
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)		
9. In force end of year		
10. Amount of account balance	(a)	(a)

NONE

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company
FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE

	1 Amount
1. Reserve as of December 31, Prior Year	(781,939)
2. Current year's realized pre-tax capital gains/(losses) of \$ transferred into the reserve net of taxes of \$	
3. Adjustment for current year's liability gains/(losses) released from the reserve	
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	(781,939)
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	(35,405)
6. Reserve as of December 31, current year (Line 4 minus Line 5)	(746,534)

AMORTIZATION

	1	2	3	4
Year of Amortization	Reserve as of December 31, Prior Year	Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2015	(35,405)			(35,405)
2. 2016	(34,012)			(34,012)
3. 2017	(33,978)			(33,978)
4. 2018	(33,712)			(33,712)
5. 2019	(35,713)			(35,713)
6. 2020	(36,729)			(36,729)
7. 2021	(35,712)			(35,712)
8. 2022	(37,239)			(37,239)
9. 2023	(39,873)			(39,873)
10. 2024	(43,566)			(43,566)
11. 2025	(42,132)			(42,132)
12. 2026	(36,771)			(36,771)
13. 2027	(29,228)			(29,228)
14. 2028	(18,690)			(18,690)
15. 2029	(9,195)			(9,195)
16. 2030	(9,412)			(9,412)
17. 2031	(17,390)			(17,390)
18. 2032	(28,611)			(28,611)
19. 2033	(40,602)			(40,602)
20. 2034	(50,560)			(50,560)
21. 2035	(48,716)			(48,716)
22. 2036	(38,402)			(38,402)
23. 2037	(26,679)			(26,679)
24. 2038	(15,007)			(15,007)
25. 2039	(4,607)			(4,607)
26. 2040				
27. 2041				
28. 2042				
29. 2043				
30. 2044				
31. 2045 and Later				
32. Total (Lines 1 to 31)	(781,939)			(781,939)

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year	31,750		31,750	609,691		609,691	641,441
2. Realized capital gains/(losses) net of taxes - General Account	(356,712)		(356,712)				(356,712)
3. Realized capital gains/(losses) net of taxes - Separate Accounts							
4. Unrealized capital gains/(losses) net of deferred taxes - General Account							
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts							
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves							
7. Basic contribution	2,116		2,116				2,116
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	(322,845)		(322,845)	609,691		609,691	286,845
9. Maximum reserve	160,872		160,872	721,001		721,001	881,873
10. Reserve objective	157,168		157,168	721,001		721,001	878,169
11. 20% of (Line 10 - Line 8)	96,003		96,003	22,262		22,262	118,265
12. Balance before transfers (Lines 8 + 11)	(226,843)		(226,843)	631,953		631,953	405,110
13. Transfers							
14. Voluntary contribution							
15. Adjustment down to maximum/up to zero							
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	(226,843)		(226,843)	631,953		631,953	405,110

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	20,360,577	XXX	XXX	20,360,577	0.0000		0.0000		0.0000	
2.	1	Highest Quality	5,290,520	XXX	XXX	5,290,520	0.0004	2,116	0.0023	12,168	0.0030	15,872
3.	2	High Quality		XXX	XXX		0.0019		0.0058		0.0090	
4.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
5.	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
6.	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
7.	6	In or Near Default	725,000	XXX	XXX	725,000	0.0000		0.2000	145,000	0.2000	145,000
8.		Total Unrated Multi-class Securities Acquired by Conversion		XXX	XXX		XXX		XXX		XXX	
9.		Total Bonds (Sum of Lines 1 through 8)	26,376,097	XXX	XXX	26,376,097	XXX	2,116	XXX	157,168	XXX	160,872
PREFERRED STOCK												
10.	1	Highest Quality		XXX	XXX		0.0004		0.0023		0.0030	
11.	2	High Quality		XXX	XXX		0.0019		0.0058		0.0090	
12.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
13.	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
14.	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
15.	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
16.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16)		XXX	XXX		XXX		XXX		XXX	
SHORT - TERM BONDS												
18.		Exempt Obligations	674,362	XXX	XXX	674,362	0.0000		0.0000		0.0000	
19.	1	Highest Quality		XXX	XXX		0.0004		0.0023		0.0030	
20.	2	High Quality		XXX	XXX		0.0019		0.0058		0.0090	
21.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
22.	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
23.	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
24.	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
25.		Total Short - Term Bonds (Sum of Lines 18 through 24)	674,362	XXX	XXX	674,362	XXX		XXX		XXX	
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded		XXX	XXX		0.0004		0.0023		0.0030	
27.	1	Highest Quality		XXX	XXX		0.0004		0.0023		0.0030	
28.	2	High Quality		XXX	XXX		0.0019		0.0058		0.0090	
29.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
30.	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
31.	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
32.	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
33.		Total Derivative Instruments		XXX	XXX		XXX		XXX		XXX	
34.		Total (Lines 9 + 17 + 25 + 33)	27,050,459	XXX	XXX	27,050,459	XXX	2,116	XXX	157,168	XXX	160,872

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
MORTGAGE LOANS												
In Good Standing:												
35.		Farm Mortgages - CM1 - Highest Quality			XXX		0.0010		0.0050		0.0065	
36.		Farm Mortgages - CM2 - High Quality			XXX		0.0035		0.0100		0.0130	
37.		Farm Mortgages - CM3 - Medium Quality			XXX		0.0060		0.0175		0.0225	
38.		Farm Mortgages - CM4 - Low Medium Quality			XXX		0.0105		0.0300		0.0375	
39.		Farm Mortgages - CM5 - Low Quality			XXX		0.0160		0.0425		0.0550	
40.		Residential Mortgages - Insured or Guaranteed			XXX		0.0003		0.0006		0.0010	
41.		Residential Mortgages - All Other			XXX		0.0013		0.0030		0.0040	
42.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0006		0.0010	
43.		Commercial Mortgages - All Other - CM1 - Highest Quality			XXX		0.0010		0.0050		0.0065	
44.		Commercial Mortgages - All Other - CM2 - High Quality			XXX		0.0035		0.0100		0.0130	
45.		Commercial Mortgages - All Other - CM3 - Medium Quality			XXX		0.0060		0.0175		0.0225	
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality			XXX		0.0105		0.0300		0.0375	
47.		Commercial Mortgages - All Other - CM5 - Low Quality			XXX		0.0160		0.0425		0.0550	
Overdue, Not in Process:												
48.		Farm Mortgages			XXX		0.0420		0.0760		0.1200	
49.		Residential Mortgages - Insured or Guaranteed			XXX		0.0005		0.0012		0.0020	
50.		Residential Mortgages - All Other			XXX		0.0025		0.0058		0.0090	
51.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0005		0.0012		0.0020	
52.		Commercial Mortgages - All Other			XXX		0.0420		0.0760		0.1200	
In Process of Foreclosure:												
53.		Farm Mortgages			XXX		0.0000		0.1700		0.1700	
54.		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0040		0.0040	
55.		Residential Mortgages - All Other			XXX		0.0000		0.0130		0.0130	
56.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0040		0.0040	
57.		Commercial Mortgages - All Other			XXX		0.0000		0.1700		0.1700	
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)			XXX		XXX		XXX		XXX	
59.		Schedule DA Mortgages			XXX		0.0030		0.0100		0.0130	
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)			XXX		XXX		XXX		XXX	

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - Public		XXX	XXX		0.0000		0.1300 (a)		0.1300 (a)	
2.		Unaffiliated - Private		XXX	XXX		0.0000		0.1600		0.1600	
3.		Federal Home Loan Bank		XXX	XXX		0.0000		0.0050		0.0080	
4.		Affiliated - Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
Affiliated - Investment Subsidiary:												
5.		Fixed Income - Exempt Obligations					XXX		XXX		XXX	
6.		Fixed Income - Highest Quality					XXX		XXX		XXX	
7.		Fixed Income - High Quality					XXX		XXX		XXX	
8.		Fixed Income - Medium Quality					XXX		XXX		XXX	
9.		Fixed Income - Low Quality					XXX		XXX		XXX	
10.		Fixed Income - Lower Quality					XXX		XXX		XXX	
11.		Fixed Income - In/Near Default					XXX		XXX		XXX	
12.		Unaffiliated Common Stock - Public					0.0000		0.1300 (a)		0.1300 (a)	
13.		Unaffiliated Common Stock - Private					0.0000		0.1600		0.1600	
14.		Real Estate					(b)		(b)		(b)	
15.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)		XXX	XXX		0.0000		0.1300		0.1300	
16.		Affiliated - All Other	4,506,258	XXX	XXX	4,506,258	0.0000		0.1600	721,001	0.1600	721,001
17.		Total Common Stock (Sum of Lines 1 through 16)	4,506,258			4,506,258	XXX		XXX	721,001	XXX	721,001
REAL ESTATE												
18.		Home Office Property (General Account only)					0.0000		0.0750		0.0750	
19.		Investment Properties					0.0000		0.0750		0.0750	
20.		Properties Acquired in Satisfaction of Debt					0.0000		0.1100		0.1100	
21.		Total Real Estate (Sum of Lines 18 through 20)					XXX		XXX		XXX	
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22.		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
23.	1	Highest Quality		XXX	XXX		0.0004		0.0023		0.0030	
24.	2	High Quality		XXX	XXX		0.0019		0.0058		0.0090	
25.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
26.	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
27.	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
28.	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
29.		Total with Bond Characteristics (Sum of Lines 22 through 28)		XXX	XXX		XXX		XXX		XXX	

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS												
30.	1	Highest Quality		XXX	XXX		0.0004		0.0023		0.0030	
31.	2	High Quality		XXX	XXX		0.0019		0.0058		0.0090	
32.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
33.	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
34.	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
35.	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
36.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
37.		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)		XXX	XXX		XXX		XXX		XXX	
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
In Good Standing Affiliated:												
38.		Mortgages - CM1 - Highest Quality			XXX		0.0010		0.0050		0.0065	
39.		Mortgages - CM2 - High Quality			XXX		0.0035		0.0100		0.0130	
40.		Mortgages - CM3 - Medium Quality			XXX		0.0060		0.0175		0.0225	
41.		Mortgages - CM4 - Low Medium Quality			XXX		0.0105		0.0300		0.0375	
42.		Mortgages - CM5 - Low Quality			XXX		0.0160		0.0425		0.0550	
43.		Residential Mortgages - Insured or Guaranteed			XXX		0.0003		0.0006		0.0010	
44.		Residential Mortgages - All Other		XXX	XXX		0.0013		0.0030		0.0040	
45.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0006		0.0010	
Overdue, Not in Process Affiliated:												
46.		Farm Mortgages			XXX		0.0420		0.0760		0.1200	
47.		Residential Mortgages - Insured or Guaranteed			XXX		0.0005		0.0012		0.0020	
48.		Residential Mortgages - All Other			XXX		0.0025		0.0058		0.0090	
49.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0005		0.0012		0.0020	
50.		Commercial Mortgages - All Other			XXX		0.0420		0.0760		0.1200	
In Process of Foreclosure Affiliated:												
51.		Farm Mortgages			XXX		0.0000		0.1700		0.1700	
52.		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0040		0.0040	
53.		Residential Mortgages - All Other			XXX		0.0000		0.0130		0.0130	
54.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0040		0.0040	
55.		Commercial Mortgages - All Other			XXX		0.0000		0.1700		0.1700	
56.		Total Affiliated (Sum of Lines 38 through 55)			XXX		XXX		XXX		XXX	
57.		Unaffiliated - In Good Standing With Covenants			XXX		(c)		(c)		(c)	
58.		Unaffiliated - In Good Standing Defeased With Government Securities			XXX		0.0010		0.0050		0.0065	
59.		Unaffiliated - In Good Standing Primarily Senior			XXX		0.0035		0.0010		0.0130	
60.		Unaffiliated - In Good Standing All Other			XXX		0.0060		0.0175		0.0225	
61.		Unaffiliated - Overdue, Not in Process			XXX		0.0420		0.0760		0.1200	
62.		Unaffiliated - In Process of Foreclosure			XXX		0.0000		0.1700		0.1700	
63.		Total Unaffiliated (Sum of Lines 57 through 62)			XXX		XXX		XXX		XXX	
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)			XXX		XXX		XXX		XXX	

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
65.		Unaffiliated Public		XXX	XXX		0.0000		0.1300 (a)		0.1300 (a)	
66.		Unaffiliated Private		XXX	XXX		0.0000		0.1600		0.1600	
67.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
68.		Affiliated Certain Other (See SVO Purposes & Procedures Manual)		XXX	XXX		0.0000		0.1300		0.1300	
69.		Affiliated Other - All Other		XXX	XXX		0.0000		0.1600		0.1600	
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)		XXX	XXX		XXX		XXX		XXX	
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
71.		Home Office Property (General Account only)					0.0000		0.0750		0.0750	
72.		Investment Properties					0.0000		0.0750		0.0750	
73.		Properties Acquired in Satisfaction of Debt					0.0000		0.1100		0.1100	
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)					XXX		XXX		XXX	
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
75.		Guaranteed Federal Low Income Housing Tax Credit					0.0003		0.0006		0.0010	
76.		Non-guaranteed Federal Low Income Housing Tax Credit					0.0063		0.0120		0.0190	
77.		Guaranteed State Low Income Housing Tax Credit					0.0003		0.0006		0.0010	
78.		Non-guaranteed State Low Income Housing Tax Credit					0.0063		0.0120		0.0190	
79.		All Other Low Income Housing Tax Credit					0.0273		0.0600		0.0975	
80.		Total LIHTC (Sum of Lines 75 through 79)					XXX		XXX		XXX	
ALL OTHER INVESTMENTS												
81.		NAIC 1 Working Capital Finance Investments		XXX			0.0000		0.0037		0.0037	
82.		NAIC 2 Working Capital Finance Investments		XXX			0.0000		0.0120		0.0120	
83.		Other Invested Assets - Schedule BA		XXX			0.0000		0.1300		0.1300	
84.		Other Short-Term Invested Assets - Schedule DA		XXX			0.0000		0.1300		0.1300	
85.		Total All Other (Sum of Lines 81, 82, 83 and 84)		XXX			XXX		XXX		XXX	
86.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85)					XXX		XXX		XXX	

(a) Times the company's weighted average portfolio beta (Minimum .10, Maximum .20).
 (b) Determined using the same factors and breakdowns used for directly owned real estate.
 (c) This will be the factor associated with the risk category determined in the company generated worksheet.

Asset Valuation Reserve Replications (Synthetic) Assets

N O N E

Schedule F - Claims

N O N E

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable	Other Individual Contracts										
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %		Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other		
								9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %	
PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written	4,941,456	XXX	76,002	XXX	4,865,454	XXX		XXX		XXX		XXX		XXX		XXX		XXX
2. Premiums earned	5,124,289	XXX	76,002	XXX	5,048,287	XXX		XXX		XXX		XXX		XXX		XXX		XXX
3. Incurred claims	1,167,526	22.8	(10,820)	(14.2)	1,178,346	23.3												
4. Cost containment expenses																		
5. Incurred claims and cost containment expenses (Lines 3 and 4)	1,167,526	22.8	(10,820)	(14.2)	1,178,346	23.3												
6. Increase in contract reserves																		
7. Commissions (a)	2,019,495	39.4	(158,663)	(208.8)	2,178,158	43.1												
8. Other general insurance expenses	1,310,967	25.6	288,016	379.0	1,022,951	20.3												
9. Taxes, licenses and fees	126,875	2.5	27,874	36.7	99,001	2.0												
10. Total other expenses incurred	3,457,337	67.5	157,227	206.9	3,300,110	65.4												
11. Aggregate write-ins for deductions																		
12. Gain from underwriting before dividends or refunds	499,426	9.7	(70,405)	(92.6)	569,831	11.3												
13. Dividends or refunds																		
14. Gain from underwriting after dividends or refunds	499,426	9.7	(70,405)	(92.6)	569,831	11.3												
DETAILS OF WRITE-INS																		
1101.																		
1102.																		
1103.																		
1198. Summary of remaining write-ins for Line 11 from overflow page																		
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)																		

(a) Includes \$ reported as "Contract, membership and other fees retained by agents."

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company
SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 2. - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	10,107,920		10,107,920						
2. Advance premiums									
3. Reserve for rate credits									
4. Total premium reserves, current year	10,107,920		10,107,920						
5. Total premium reserves, prior year	10,290,754		10,290,754						
6. Increase in total premium reserves	(182,834)		(182,834)						
B. Contract Reserves:									
1. Additional reserves (a)									
2. Reserve for future contingent benefits									
3. Total contract reserves, current year									
4. Total contract reserves, prior year									
5. Increase in contract reserves									
C. Claim Reserves and Liabilities:									
1. Total current year	1,904,492	191,746	1,712,746						
2. Total prior year	2,029,984	214,280	1,815,704						
3. Increase	(125,492)	(22,534)	(102,958)						

PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year	782,217	1,648	780,569						
1.2 On claims incurred during current year	510,801	10,066	500,735						
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	386,347	19,175	367,172						
2.2 On claims incurred during current year	1,518,145	172,571	1,345,574						
3. Test:									
3.1 Lines 1.1 and 2.1	1,168,564	20,823	1,147,741						
3.2 Claim reserves and liabilities, December 31, prior year	2,029,984	214,280	1,815,704						
3.3 Line 3.1 minus Line 3.2	(861,420)	(193,457)	(667,963)						

PART 4. - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written									
2. Premiums earned									
3. Incurred claims									
4. Commissions									
B. Reinsurance Ceded:									
1. Premiums written	5,403,763	2,196,813	3,206,950						
2. Premiums earned	6,118,528	2,196,813	3,921,715						
3. Incurred claims	1,225,874	147,733	1,078,141						
4. Commissions	1,925,497	683,455	1,242,042						

(a) Includes \$ premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims			2,393,397	2,393,397
2. Beginning Claim Reserves and Liabilities			3,763,211	3,763,211
3. Ending Claim Reserves and Liabilities			3,681,108	3,681,108
4. Claims Paid			2,475,500	2,475,500
B. Assumed Reinsurance:				
5. Incurred Claims.....				
6. Beginning Claim Reserves and Liabilities				
7. Ending Claim Reserves and Liabilities				
8. Claims Paid				
C. Ceded Reinsurance:				
9. Incurred Claims.....			1,225,874	1,225,874
10. Beginning Claim Reserves and Liabilities			1,822,230	1,822,230
11. Ending Claim Reserves and Liabilities			1,882,906	1,882,906
12. Claims Paid			1,165,198	1,165,198
D. Net:				
13. Incurred Claims.....			1,167,523	1,167,523
14. Beginning Claim Reserves and Liabilities			1,940,981	1,940,981
15. Ending Claim Reserves and Liabilities			1,798,202	1,798,202
16. Claims Paid			1,310,302	1,310,302
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses			1,167,526	1,167,526
18. Beginning Reserves and Liabilities			1,940,981	1,940,981
19. Ending Reserves and Liabilities			1,798,202	1,798,202
20. Paid Claims and Cost Containment Expenses			1,310,305	1,310,305

Schedule S - Part 1 - Section 1

N O N E

Schedule S - Part 1 - Section 2

N O N E

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
60275	59-0676017	01/01/2008	AMERICAN BANKERS LIFE ASSURANCE COMPANY	FL	17,413	1,149
0299999. Life and Annuity - U.S. Affiliates - Other					17,413	1,149
0399999. Total Life and Annuity - U.S. Affiliates					17,413	1,149
0699999. Total Life and Annuity - Non-U.S. Affiliates						
0799999. Total Life and Annuity - Affiliates					17,413	1,149
11876	66-0631195	03/01/2004	POPULAR LIFE RE	PR	239,964	580,281
77054	66-0402309	03/01/1991	PUERTO RICO AMERICAN LIFE INSURANCE COM	PR	1,912	
0899999. Life and Annuity - U.S. Non-Affiliates					241,876	580,281
1099999. Total Life and Annuity - Non-Affiliates					241,876	580,281
1199999. Total Life and Annuity					259,289	581,430
10111	59-0593886	01/01/2008	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	FL	1,047	19,057
60275	59-0676017	01/01/2008	AMERICAN BANKERS LIFE ASSURANCE COMPANY	FL	3,810	7,412
1399999. Accident and Health - U.S. Affiliates - Other					4,857	26,469
1499999. Total Accident and Health - U.S. Affiliates					4,857	26,469
1799999. Total Accident and Health - Non-U.S. Affiliates						
1899999. Total Accident and Health - Affiliates					4,857	26,469
11876	66-0631195	03/01/2004	POPULAR LIFE RE	PR	101,432	1,235,449
1999999. Accident and Health - U.S. Non-Affiliates					101,432	1,235,449
2199999. Total Accident and Health - Non-Affiliates					101,432	1,235,449
2299999. Total Accident and Health					106,289	1,261,918
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					365,578	1,843,348
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)						
9999999 Totals - Life, Annuity and Accident and Health					365,578	1,843,348

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance	
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year			
60275	59-0676017	10/01/1991	AMERICAN BANKERS LIFE ASSURANCE COMPANY	FL	OTH/G	CL	119,507,658	9,579	66,166	790,574					
0299999. General Account - Authorized U.S. Affiliates - Other															
0399999. Total General Account - Authorized U.S. Affiliates							119,507,658	9,579	66,166	790,574					
0699999. Total General Account - Authorized Non-U.S. Affiliates															
0799999. Total General Account - Authorized Affiliates							119,507,658	9,579	66,166	790,574					
11876	66-0631195	03/01/2004	POPULAR LIFE RE	PR	OTH/G	CL	771,463,550	20,793,573	18,025,291	9,422,253					
0899999. General Account - Authorized U.S. Non-Affiliates							771,463,550	20,793,573	18,025,291	9,422,253					
1099999. Total General Account - Authorized Non-Affiliates							771,463,550	20,793,573	18,025,291	9,422,253					
1199999. Total General Account Authorized							890,971,208	20,803,152	18,091,457	10,212,827					
1499999. Total General Account - Unauthorized U.S. Affiliates															
1799999. Total General Account - Unauthorized Non-U.S. Affiliates															
1899999. Total General Account - Unauthorized Affiliates															
2199999. Total General Account - Unauthorized Non-Affiliates															
2299999. Total General Account Unauthorized															
2599999. Total General Account - Certified U.S. Affiliates															
2899999. Total General Account - Certified Non-U.S. Affiliates															
2999999. Total General Account - Certified Affiliates															
3299999. Total General Account - Certified Non-Affiliates															
3399999. Total General Account Certified															
3499999. Total General Account Authorized, Unauthorized and Certified							890,971,208	20,803,152	18,091,457	10,212,827					
3799999. Total Separate Accounts - Authorized U.S. Affiliates															
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates															
4199999. Total Separate Accounts - Authorized Affiliates															
4499999. Total Separate Accounts - Authorized Non-Affiliates															
4599999. Total Separate Accounts Authorized															
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates															
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates															
5299999. Total Separate Accounts - Unauthorized Affiliates															
5599999. Total Separate Accounts - Unauthorized Non-Affiliates															
5699999. Total Separate Accounts Unauthorized															
5999999. Total Separate Accounts - Certified U.S. Affiliates															
6299999. Total Separate Accounts - Certified Non-U.S. Affiliates															
6399999. Total Separate Accounts - Certified Affiliates															
6699999. Total Separate Accounts - Certified Non-Affiliates															
6799999. Total Separate Accounts Certified															
6899999. Total Separate Accounts Authorized, Unauthorized and Certified															
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)							890,971,208	20,803,152	18,091,457	10,212,827					
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)															
9999999 - Totals							890,971,208	20,803,152	18,091,457	10,212,827					

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

SCHEDULE S - PART 3 - SECTION 2

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
60275	59-0676017	10/01/1991	AMERICAN BANKERS LIFE ASSURANCE COMPANY	FL	OTH/L	CAH	1,197,389	12,017	1,359				
10111	59-0593886	01/01/2008	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	FL	OTH/G	CAH	94,905		7,598				
0299999. General Account - Authorized U.S. Affiliates - Other							1,292,294	12,017	8,957				
0399999. Total General Account - Authorized U.S. Affiliates							1,292,294	12,017	8,957				
0699999. Total General Account - Authorized Non-U.S. Affiliates													
0799999. Total General Account - Authorized Affiliates							1,292,294	12,017	8,957				
11876	66-0631195	03/01/2004	POPULAR LIFE RE	PR	OTH/G	CAH	4,111,469	4,423,990	505,743				
0899999. General Account - Authorized U.S. Non-Affiliates							4,111,469	4,423,990	505,743				
1099999. Total General Account - Authorized Non-Affiliates							4,111,469	4,423,990	505,743				
1199999. Total General Account Authorized							5,403,763	4,436,007	514,700				
1499999. Total General Account - Unauthorized U.S. Affiliates													
1799999. Total General Account - Unauthorized Non-U.S. Affiliates													
1899999. Total General Account - Unauthorized Affiliates													
2199999. Total General Account - Unauthorized Non-Affiliates													
2299999. Total General Account Unauthorized													
2599999. Total General Account - Certified U.S. Affiliates													
2899999. Total General Account - Certified Non-U.S. Affiliates													
2999999. Total General Account - Certified Affiliates													
3299999. Total General Account - Certified Non-Affiliates													
3399999. Total General Account Certified													
3499999. Total General Account Authorized, Unauthorized and Certified							5,403,763	4,436,007	514,700				
3799999. Total Separate Accounts - Authorized U.S. Affiliates													
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates													
4199999. Total Separate Accounts - Authorized Affiliates													
4499999. Total Separate Accounts - Authorized Non-Affiliates													
4599999. Total Separate Accounts Authorized													
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates													
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates													
5299999. Total Separate Accounts - Unauthorized Affiliates													
5599999. Total Separate Accounts - Unauthorized Non-Affiliates													
5699999. Total Separate Accounts Unauthorized													
5999999. Total Separate Accounts - Certified U.S. Affiliates													
6299999. Total Separate Accounts - Certified Non-U.S. Affiliates													
6399999. Total Separate Accounts - Certified Affiliates													
6699999. Total Separate Accounts - Certified Non-Affiliates													
6799999. Total Separate Accounts Certified													
6899999. Total Separate Accounts Authorized, Unauthorized and Certified													
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)							5,403,763	4,436,007	514,700				
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)													
9999999 - Totals							5,403,763	4,436,007	514,700				

Schedule S - Part 4

N O N E

Schedule S - Part 4 - Bank Footnote

N O N E

Schedule S - Part 5

N O N E

Schedule S - Part 5 - Bank Footnote

N O N E

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

SCHEDULE S - PART 6

Five Year Exhibit of Reinsurance Ceded Business
(000 OMITTED)

	1 2015	2 2014	3 2013	4 2012	5 2011
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	15,617	15,164	14,438	12,288	14,744
2. Commissions and reinsurance expense allowances	7,137	7,459	7,074	6,248	7,036
3. Contract claims	3,594	3,538	3,957	5,620	7,200
4. Surrender benefits and withdrawals for life contracts					
5. Dividends to policyholders					
6. Reserve adjustments on reinsurance ceded					
7. Increase in aggregate reserve for life and accident and health contracts			825	(2,740)	(3,208)
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected					
9. Aggregate reserves for life and accident and health contracts	25,754	23,921	20,643	19,819	22,559
10. Liability for deposit-type contracts					
11. Contract claims unpaid	1,843	1,723	2,018	2,521	2,963
12. Amounts recoverable on reinsurance	366	363	346	573	785
13. Experience rating refunds due or unpaid					
14. Policyholders' dividends (not included in Line 10)					
15. Commissions and reinsurance expense allowances due					
16. Unauthorized reinsurance offset					
17. Offset for reinsurance with Certified Reinsurers					XXX
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)					
19. Letters of credit (L)					
20. Trust agreements (T)					
21. Other (O)					
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust					XXX
23. Funds deposited by and withheld from (F)					XXX
24. Letters of credit (L)					XXX
25. Trust agreements (T)					XXX
26. Other (O)					XXX

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	37,539,383		37,539,383
2. Reinsurance (Line 16)	365,579	(365,579)	
3. Premiums and considerations (Line 15)	607,207		607,207
4. Net credit for ceded reinsurance	XXX	27,962,785	27,962,785
5. All other admitted assets (balance)	782,686		782,686
6. Total assets excluding Separate Accounts (Line 26)	39,294,855	27,597,206	66,892,061
7. Separate Account assets (Line 27)			
8. Total assets (Line 28)	39,294,855	27,597,206	66,892,061
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	21,474,120	25,753,858	47,227,978
10. Liability for deposit-type contracts (Line 3)			
11. Claim reserves (Line 4)	1,900,781	1,843,348	3,744,129
12. Policyholder dividends/reserves (Lines 5 through 7)			
13. Premium & annuity considerations received in advance (Line 8)			
14. Other contract liabilities (Line 9)	668,498		668,498
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)			
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)	32,587		32,587
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount)			
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)			
19. All other liabilities (balance)	3,918,725		3,918,725
20. Total liabilities excluding Separate Accounts (Line 26)	27,994,711	27,597,206	55,591,917
21. Separate Account liabilities (Line 27)			
22. Total liabilities (Line 28)	27,994,711	27,597,206	55,591,917
23. Capital & surplus (Line 38)	11,300,144	XXX	11,300,144
24. Total liabilities, capital & surplus (Line 39)	39,294,855	27,597,206	66,892,061
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	25,753,858		
26. Claim reserves	1,843,348		
27. Policyholder dividends/reserves			
28. Premium & annuity considerations received in advance			
29. Liability for deposit-type contracts			
30. Other contract liabilities			
31. Reinsurance ceded assets	365,579		
32. Other ceded reinsurance recoverables			
33. Total ceded reinsurance recoverables	27,962,785		
34. Premiums and considerations			
35. Reinsurance in unauthorized companies			
36. Funds held under reinsurance treaties with unauthorized reinsurers			
37. Reinsurance with Certified Reinsurers			
38. Funds held under reinsurance treaties with Certified Reinsurers			
39. Other ceded reinsurance payables/offsets			
40. Total ceded reinsurance payable/offsets			
41. Total net credit for ceded reinsurance	27,962,785		

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

1	Life Contracts		Direct Business Only		6	7	
	2	3	4	5			
States, Etc.	Active Status	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1. Alabama	AL	N					
2. Alaska	AK	N					
3. Arizona	AZ	N					
4. Arkansas	AR	N					
5. California	CA	N					
6. Colorado	CO	N					
7. Connecticut	CT	N					
8. Delaware	DE	N					
9. District of Columbia	DC	N					
10. Florida	FL	N					
11. Georgia	GA	N					
12. Hawaii	HI	N					
13. Idaho	ID	N					
14. Illinois	IL	N					
15. Indiana	IN	N					
16. Iowa	IA	N					
17. Kansas	KS	N					
18. Kentucky	KY	N					
19. Louisiana	LA	N					
20. Maine	ME	N					
21. Maryland	MD	N					
22. Massachusetts	MA	N					
23. Michigan	MI	N					
24. Minnesota	MN	N					
25. Mississippi	MS	N					
26. Missouri	MO	N					
27. Montana	MT	N					
28. Nebraska	NE	N					
29. Nevada	NV	N					
30. New Hampshire	NH	N					
31. New Jersey	NJ	N					
32. New Mexico	NM	N					
33. New York	NY	N					
34. North Carolina	NC	N					
35. North Dakota	ND	N					
36. Ohio	OH	N					
37. Oklahoma	OK	N					
38. Oregon	OR	N					
39. Pennsylvania	PA	N					
40. Rhode Island	RI	N					
41. South Carolina	SC	N					
42. South Dakota	SD	N					
43. Tennessee	TN	N					
44. Texas	TX	N					
45. Utah	UT	N					
46. Vermont	VT	N					
47. Virginia	VA	N					
48. Washington	WA	N					
49. West Virginia	WV	N					
50. Wisconsin	WI	N					
51. Wyoming	WY	N					
52. American Samoa	AS	N					
53. Guam	GU	N					
54. Puerto Rico	PR	L	15,769,120	10,006,596		25,775,716	
55. U.S. Virgin Islands	VI	L	533,063	338,622		871,685	
56. Northern Mariana Islands	MP	N					
57. Canada	CAN	N					
58. Aggregate Other Alien	OT	XXX					
59. Subtotal	(a) 2	16,302,183		10,345,218		26,647,401	
90. Reporting entity contributions for employee benefits plans	XXX						
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX						
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX						
93. Premium or annuity considerations waived under disability or other contract provisions	XXX						
94. Aggregate or other amounts not allocable by State	XXX						
95. Totals (Direct Business)	XXX	16,302,183		10,345,218		26,647,401	
96. Plus reinsurance assumed	XXX						
97. Totals (All Business)	XXX	16,302,183		10,345,218		26,647,401	
98. Less reinsurance ceded	XXX	10,212,827		5,403,763		15,616,590	
99. Totals (All Business) less Reinsurance Ceded	XXX	6,089,356		(b) 4,941,455		11,030,811	
DETAILS OF WRITE-INS							
58001.	XXX						
58002.	XXX						
58003.	XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX						
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX						
9401.	XXX						
9402.	XXX						
9403.	XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX						
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX						

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

Explanation of basis of allocation by states, etc., of premiums and annuity considerations

Premiums are allocated by states where they are written

(a) Insert the number of L responses except for Canada and Other Alien.

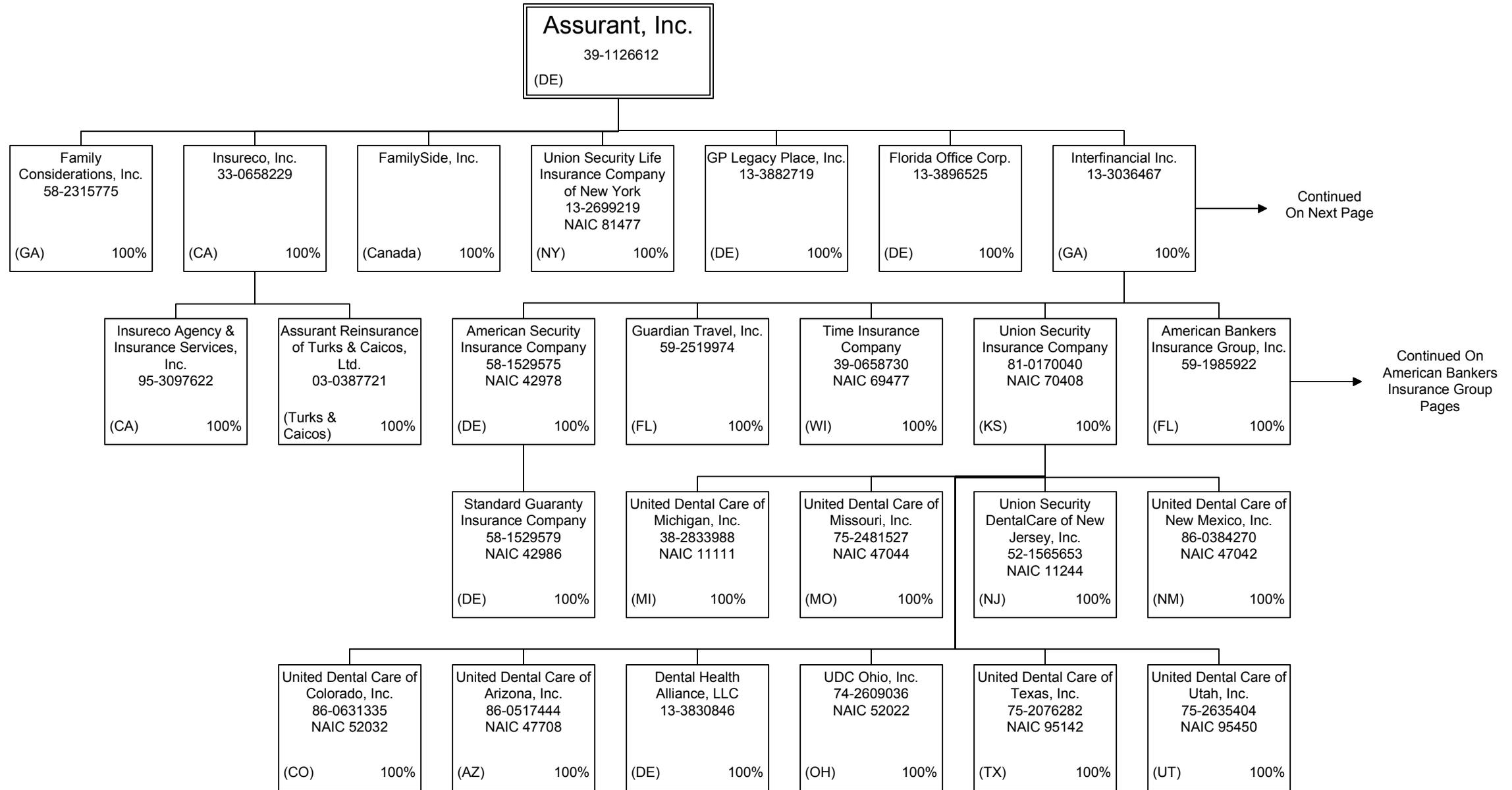
(b) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10.

SCHEDULE T - PART 2
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

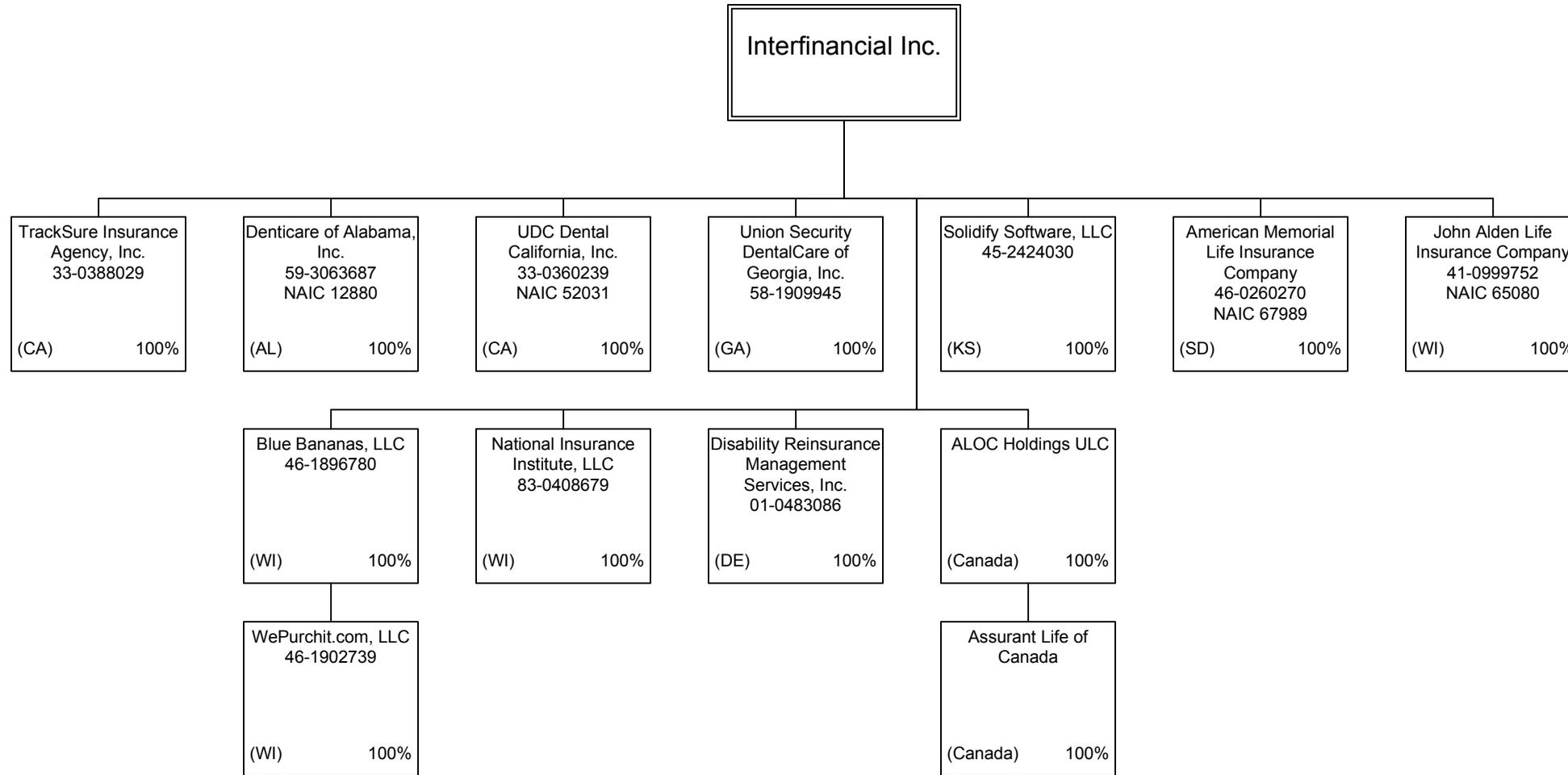
Allocated by States and Territories

States, Etc.	Direct Business Only					Totals
	1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR					
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA					
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA					
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM					
33. New York	NY					
34. North Carolina	NC					
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA					
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR	15,769,120				15,769,120
55. U.S. Virgin Islands	VI	533,063				533,063
56. Northern Mariana Islands	MP					
57. Canada	CAN					
58. Aggregate Other Alien	OT					
59. Total		16,302,183				16,302,183

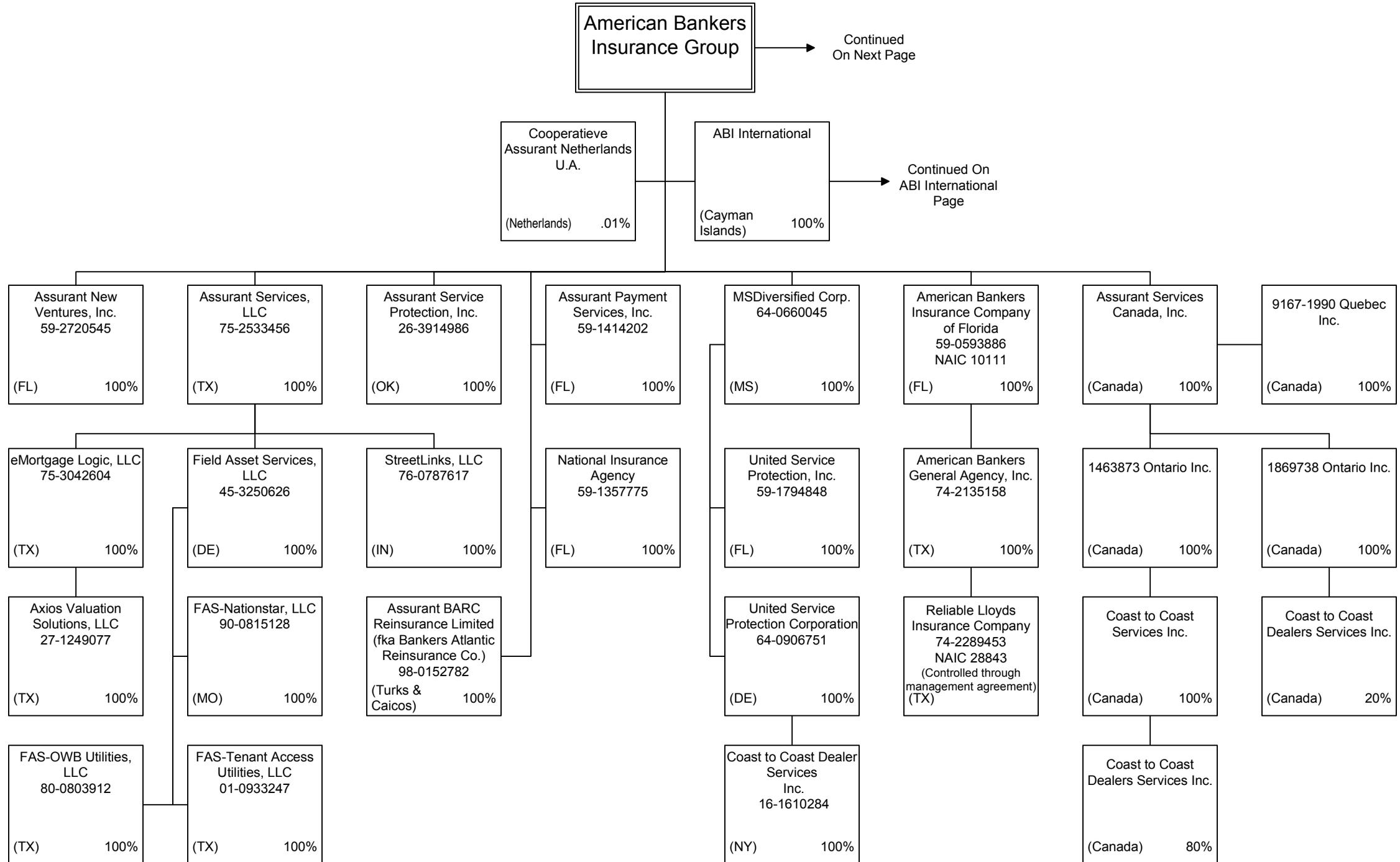
ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company



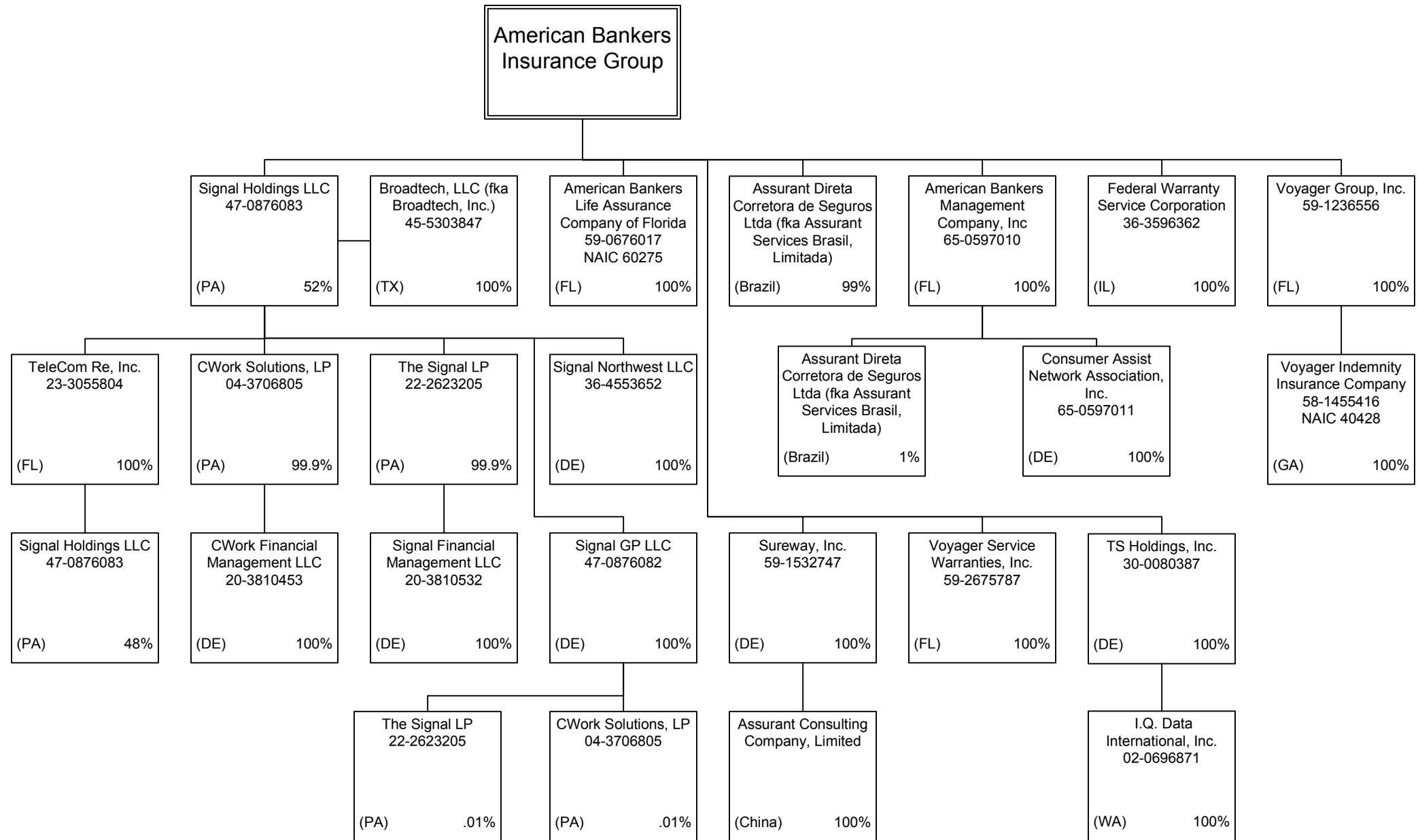
ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company



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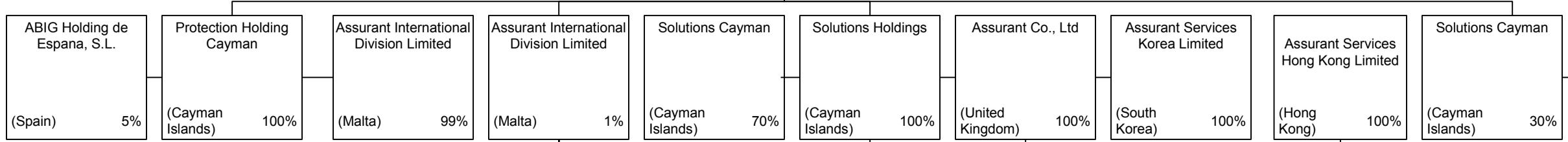
ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company



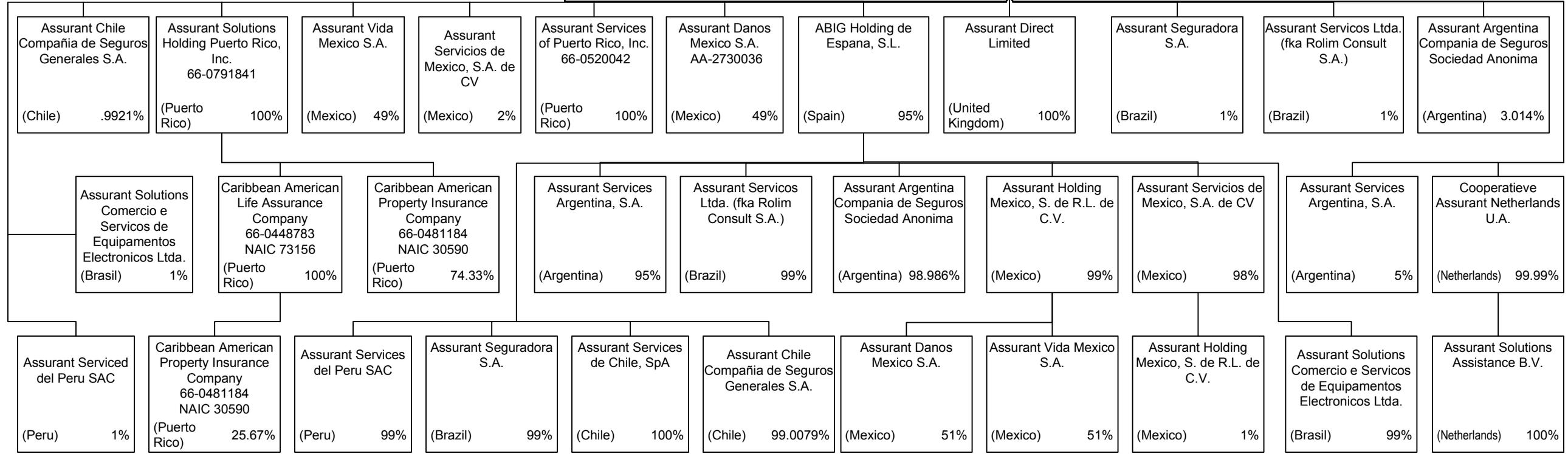
ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

ABI International

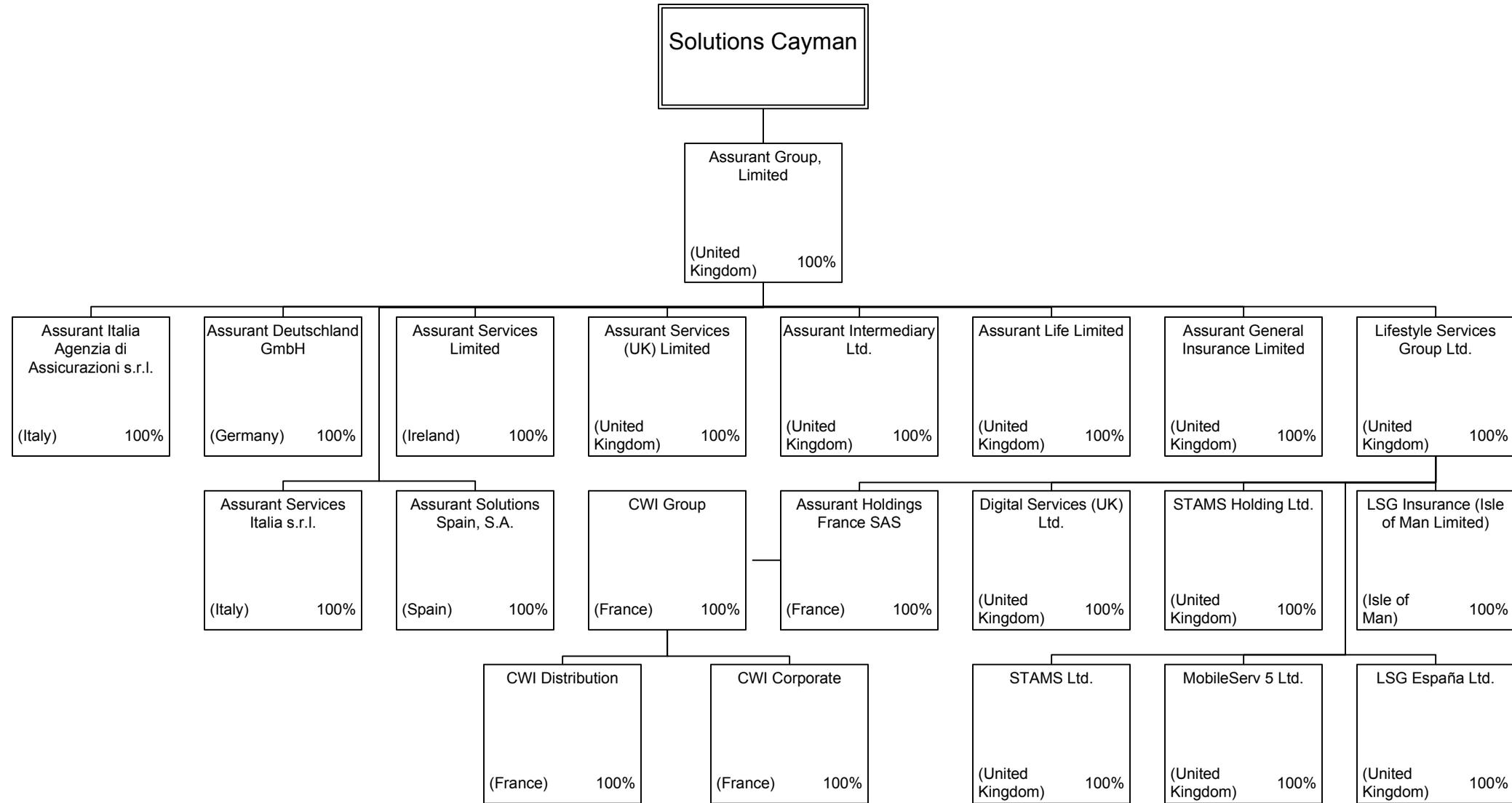
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ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0019	Assurant, Inc.	00000	39-1126612	3251018	0001267238	N	Assurant, Inc.	DE	UIP			0.000		
0019	Assurant, Inc.	00000	58-2315775				Family Considerations, Inc.	GA	NIA	Assurant, Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					FamilySide, Inc.	CAN	NIA	Assurant, Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	13-3896525				Florida Office Corp.	DE	NIA	Assurant, Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	13-3882719				GP Legacy Place, Inc.	DE	NIA	Assurant, Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	33-0658229	3160129			Insureco, Inc.	CA	NIA	Assurant, Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	13-3036467	3160316	0001063399		Interfinancial Inc.	GA	UIP	Assurant, Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	81477	13-2699219	3163335	0000914804		Union Security Life Insurance Company of New York	NY	IA	Assurant, Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	03-0387721				Assurant Reinsurance of Turks & Caicos, Ltd.	TCA	IA	Insureco, Inc.	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	95-3097622	3163782			Insureco Agency & Insurance Services, Inc. (CA)	CA	NIA	Insureco, Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					ALOC Holdings ULC	CAN	NIA	Interfinancial Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	59-1985922	1624878	0000350571		American Bankers Insurance Group	FL	UIP	Interfinancial Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	67989	46-0260270	3160428			American Memorial Life Insurance Company	SD	IA	Interfinancial Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	42978	58-1529575	3160437			American Security Insurance Company	DE	IA	Interfinancial Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	12880	59-3063687	3163438			Denticare of Alabama, Inc.	AL	IA	Interfinancial Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	01-0483086	3162794			Disability Reinsurance Management Services, Inc.	DE	NIA	Interfinancial Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	59-2519974	3164798			Guardian Travel, Inc.	FL	NIA	Interfinancial Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	69477	39-0658730	3162963			Time Insurance Company	WI	IA	Interfinancial Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	33-0388029				TrackSure Insurance Agency, Inc.	CA	NIA	Interfinancial Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	52031	33-0360239	3163559			UDC Dental California, Inc.	CA	IA	Interfinancial Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	58-1909945	3163483			Union Security DentalCare of Georgia, Inc.	GA	NIA	Interfinancial Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	70408	81-0170040	3162785	0000823533		Union Security Insurance Company	KS	IA	Interfinancial Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	45-2424030				Solidify Software, LLC	KS	NIA	Interfinancial Inc.	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	46-1896780				Blue Bananas, LLC	WI	NIA	Interfinancial Inc.	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	83-0408679				National Insurance Institute, LLC	WI	NIA	Interfinancial Inc.	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	65080	41-0999752	1333161			John Alden Life Insurance Company	WI	IA	Interfinancial Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Life of Canada	CAN	IA	ALOC Holdings ULC	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	42986	58-1529579	3163278			Standard Guaranty Insurance Company	DE	IA	American Security Insurance Company	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	46-1902739				WePurchit.com, LLC	WI	NIA	Blue Bananas, LLC	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	13-3830846	3170315			Dental Health Alliance, L.L.C.	DE	NIA	Union Security Insurance Company	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	47708	86-0517444	3163586			United Dental Care of Arizona, Inc.	AZ	IA	Union Security Insurance Company	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	52032	86-0631335	3163595			United Dental Care of Colorado, Inc.	CO	IA	Union Security Insurance Company	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	11111	38-2833988	3163616			United Dental Care of Michigan, Inc.	MI	IA	Union Security Insurance Company	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	47044	75-2481527	3163625			United Dental Care of Missouri, Inc.	MO	IA	Union Security Insurance Company	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	11244	52-1565653	3163465			Union Security DentalCare of New Jersey, Inc.	NJ	IA	Union Security Insurance Company	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	47042	86-0384270	3163652			United Dental Care of New Mexico, Inc.	NM	IA	Union Security Insurance Company	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	52022	74-2609036	3163540			UDC Ohio, Inc.	OH	IA	Union Security Insurance Company	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	95142	75-2076282	3163661			United Dental Care of Texas, Inc.	TX	IA	Union Security Insurance Company	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	95450	75-2635404	3163698			United Dental Care of Utah, Inc.	UT	IA	Union Security Insurance Company	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					ABI International	CYM	UIP	American Bankers Insurance Group, Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	10111	59-0593886	3056576	0000004588		American Bankers Insurance Company of Florida	FL	IA	American Bankers Insurance Group, Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	60275	59-0676017	3160400			American Bankers Life Assurance Company of Florida	FL	IA	American Bankers Insurance Group, Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	65-0597010				American Bankers Management Company, Inc.	FL	NIA	American Bankers Insurance Group, Inc.	Ownership, Board	100.000	Assurant, Inc.	

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0019	Assurant, Inc.	00000	26-3914986				Assurant Service Protection, Inc.	OK	NIA	American Bankers Insurance Group, Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Services Canada Inc.	CAN	NIA	American Bankers Insurance Group, Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	98-0152782				Assurant BARC Reinsurance Limited (fka Bankers Atlantic Reinsurance Company)	TCA	IA	American Bankers Insurance Group, Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	36-3596362	3163193			Federal Warranty Service Corporation	IL	NIA	American Bankers Insurance Group, Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	59-2720545				Assurant New Ventures, Incorporated	FL	NIA	American Bankers Insurance Group, Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	75-2533456				Assurant Services, LLC	TX	NIA	American Bankers Insurance Group, Inc.	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	64-0660045				MSDiversified Corp.	MS	NIA	American Bankers Insurance Group, Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	59-1357775				National Insurance Agency	FL	NIA	American Bankers Insurance Group, Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	59-1414202	3163223			Assurant Payment Services, Inc.	FL	NIA	American Bankers Insurance Group, Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	47-0876083				Signal Holdings LLC	PA	NIA	American Bankers Insurance Group, Inc.	Ownership, Management	52.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	59-1532747				Sureway, Inc.	DE	NIA	American Bankers Insurance Group, Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	30-0080387				TS Holdings, Inc.	DE	NIA	American Bankers Insurance Group, Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	59-1236556	3164707			Voyager Group, Inc.	FL	NIA	American Bankers Insurance Group, Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	59-2675787	3164686			Voyager Service Warranties, Inc.	FL	NIA	American Bankers Insurance Group, Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Cooperatieve Assurant Netherlands U.A.	NLD	NIA	American Bankers Insurance Group, Inc.	Ownership, Board	0.010	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Direta Corretora de Seguros Ltda (fka Assurant Services Brasil, Limitada)	BRA	NIA	American Bankers Insurance Group, Inc.	Ownership, Management	99.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					9167-1990 Quebec Inc.	CAN	NIA	Assurant Services Canada Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					1869738 Ontario Inc.	CAN	NIA	Assurant Services Canada Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					1463873 Ontario Inc.	CAN	NIA	Assurant Services Canada Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Coast to Coast Dealer Services Inc.	CAN	NIA	1869738 Ontario Inc.	Ownership, Board	20.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Coast to Coast Services Inc.	CAN	NIA	1463873 Ontario Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Coast to Coast Dealer Services Inc.	CAN	NIA	Coast to Coast Services Inc.	Ownership, Board	80.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Argentina Compania de Seguros							
0019	Assurant, Inc.	00000					Sociedad Anonima	ARG	IA	ABIG Holding de Espana, S.L.	Ownership, Board	96.986	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Services Argentina, S.A.	ARG	NIA	ABIG Holding de Espana, S.L.	Ownership, Board	95.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Holding Mexico, S. de R.L. de C.V.	MEX	NIA	ABIG Holding de Espana, S.L.	Ownership, Board	99.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Seguradora S.A.	BRA	IA	ABIG Holding de Espana, S.L.	Ownership, Board	99.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Services de Chile, SpA	CHL	NIA	ABIG Holding de Espana, S.L.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Servicios de Mexico, S.A. de CV	MEX	NIA	ABIG Holding de Espana, S.L.	Ownership, Board	98.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Servicios Ltda. (fka Rolim Consult S.A.)	BRA	NIA	ABIG Holding de Espana, S.L.	Ownership, Board	99.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Chile Compania de Seguros Generales S.A.	CHL	IA	ABIG Holding de Espana, S.L.	Ownership, Board	99.008	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Solutions Comercio e Servicos de Equipamentos Electronicos Ltda.	BRA	NIA	ABIG Holding de Espana, S.L.	Ownership, Board	99.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Services del Peru SAC	PER	NIA	ABIG Holding de Espana, S.L.	Ownership, Board	99.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant International Division Limited	MLT	UIP	ABI International	Ownership, Management	1.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Solutions Holdings	CYM	NIA	ABI International	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Protection Holding Cayman	CYM	UIP	ABI International	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Solutions Cayman	CYM	NIA	ABI International	Ownership, Board	30.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Solutions Cayman	CYM	NIA	Solutions Holdings	Ownership, Board	70.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Co., Ltd	GBR	NIA	Solutions Holdings	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Direct Limited	GBR	NIA	Solutions Holdings	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Group, Limited	GBR	NIA	Solutions Cayman	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					ABIG Holding de Espana, S.L.	ESP	NIA	Protection Holding Cayman	Ownership, Management	5.000	Assurant, Inc.	
0019	Assurant, Inc.	28843	74-2289453	3163308			Reliable Lloyds Insurance Company	TX	IA	American Bankers General Agency, Inc.	Attorney-In-Fact	0.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	74-2135158	3160389			American Bankers General Agency, Inc.	TX	NIA	American Bankers Insurance Company of Florida	Ownership, Board	100.000	Assurant, Inc.	

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0019	Assurant, Inc.	00000					Assurant Argentina Compania de Seguros Sociedad Anonima	ARG	IA	Assurant International Division Limited	Ownership, Board	3.014	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Services Argentina, S.A.	ARG	NIA	Assurant International Division Limited	Ownership, Board	5.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	AA-2730036				Assurant Danos Mexico S.A.	MEX	IA	Assurant International Division Limited	Ownership, Board	49.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Seguradora S.A.	BRA	IA	Assurant International Division Limited	Ownership, Board	1.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Servicios de Mexico, S.A. de CV	MEX	NIA	Assurant International Division Limited	Ownership, Board	2.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	66-0520042				Assurant Servicios of Puerto Rico, Inc.	PR	NIA	Assurant International Division Limited	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Vida Mexico S.A.	MEX	IA	Assurant International Division Limited	Ownership, Board	49.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					ABIG Holding de Espana, S.L.	ESP	NIA	Assurant International Division Limited	Ownership, Management	95.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Servicios Ltda. (fka Rolim Consult S.A.)	BRA	NIA	Assurant International Division Limited	Ownership, Board	1.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Chile Compania de Seguros Generales S.A.	CHL	IA	Assurant International Division Limited	Ownership, Board	0.992	Assurant, Inc.	
0019	Assurant, Inc.	00000	66-0791841				Assurant Solutions Holding Puerto Rico, Inc.	PR	UDP	Assurant International Division Limited	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Cooperatieve Assurant Netherlands U.A.	NLD	NIA	Assurant International Division Limited	Ownership, Board	99.990	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Solutions Comercio e Servicios de Equipamentos Electronicos Ltda.	BRA	NIA	Assurant International Division Limited	Ownership, Board	1.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Servicios del Peru SAC	PER	NIA	Assurant International Division Limited	Ownership, Board	1.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Solutions Assistance B.V.	NLD	NIA	Cooperatieve Assurant Netherlands U.A.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Holding Mexico, S. de R.L. de C.V.	MEX	NIA	Assurant Servicios de Mexico, S.A. de CV	Ownership, Board	1.000	Assurant, Inc.	
0019	Assurant, Inc.	30590	66-0481184				Caribbean American Property Insurance Company	PR	IA	Assurant Solutions Holding Puerto Rico, Inc.	Ownership, Board	74.330	Assurant, Inc.	
0019	Assurant, Inc.	73156	66-0448783				Caribbean American Life Assurance Company	PR	RE	Assurant Solutions Holding Puerto Rico, Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	65-0597011	3164921			Consumer Assist Network Association, Inc.	DE	NIA	American Bankers Management Company, Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Direta Corretora de Seguros Ltda (fka Assurant Services Brasil, Limitada)	BRA	NIA	American Bankers Management Company, Inc.	Ownership, Management	1.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant General Insurance Limited	GBR	IA	Assurant Group LTD	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Life Limited	GBR	IA	Assurant Group LTD	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Services (UK) Limited	GBR	NIA	Assurant Group LTD	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Intermediary Ltd.	GBR	NIA	Assurant Group LTD	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Deutschland GmbH	DEU	NIA	Assurant Group LTD	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Italia Agenzia di Assicurazioni s.r.l.	ITA	NIA	Assurant Group LTD	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Services Italia s.r.l.	ITA	NIA	Assurant Group LTD	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Solutions Spain, S.A.	ESP	NIA	Assurant Group LTD	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Services Limited	JRL	NIA	Assurant Group LTD	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Lifestyle Services Group Ltd.	GBR	NIA	Assurant Group LTD	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					LSG Insurance (Isle of Man Limited)	JMN	IA	Lifestyle Services Group Ltd.	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					STAMS Holding Ltd.	GBR	NIA	Lifestyle Services Group Ltd.	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Digital Services (UK) Ltd.	GBR	NIA	Lifestyle Services Group Ltd.	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					LSG España Ltd.	GBR	NIA	Lifestyle Services Group Ltd.	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					MobileServ 5 Ltd.	GBR	NIA	Lifestyle Services Group Ltd.	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Holdings France SAS	FRA	NIA	Lifestyle Services Group Ltd.	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Services Korea Limited	KOR	NIA	Assurant Co., Ltd	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Services Hong Kong Limited	HKG	NIA	Assurant Co., Ltd	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					CWI Group	FRA	NIA	Assurant Holdings France SAS	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					CWI Distribution	FRA	NIA	CWI Group	Ownership, Management	100.000	Assurant, Inc.	

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0019	Assurant, Inc.	00000					CWI Corporate	FRA	NIA	CWI Group	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	AA-2730036				Assurant Danos Mexico S.A.	MEX	IA	Assurant Holding Mexico, S. de R.L. de C.V.	Ownership, Board	51.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Vida Mexico S.A.	MEX	IA	Assurant Holding Mexico, S. de R.L. de C.V.	Ownership, Board	51.000	Assurant, Inc.	
0019	Assurant, Inc.	30590	66-0481184				Caribbean American Property Insurance Company	PR	DS	Caribbean American Life Assurance Company	Ownership, Board	25.670	Assurant, Inc.	
0019	Assurant, Inc.	00000	45-3250626				Field Asset Services, LLC	DE	NIA	Assurant Services, LLC	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	76-0787617				StreetLinks, LLC	IN	NIA	Assurant Services, LLC	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	75-3042604				eMortgage Logic, LLC	TX	NIA	Assurant Services, LLC	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	90-0815128				FAS - Nationstar, LLC	MO	NIA	Field Asset Services LLC	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	01-0933247				FAS - Tenant Access Utilities, LLC	TX	NIA	Field Asset Services LLC	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	80-0803912				FAS - OMB Utilities, LLC	TX	NIA	Field Asset Services LLC	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	27-1249077				Axios Valuation Solutions, LLC	TX	NIA	eMortgage Logic, LLC	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	64-0906751	3173839			United Service Protection Corporation	DE	NIA	MS Diversified Corp.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	59-1794848	3162664			United Service Protection, Inc.	FL	NIA	MS Diversified Corp.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Coast to Coast Dealer Services Inc.	NY	NIA	United Services Protection Corporation	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	04-3706805				CWork Solutions, LP	PA	NIA	Signal Holdings LLC	Ownership, Management	99.900	Assurant, Inc.	
0019	Assurant, Inc.	00000	47-0876082				Signal GP LLC	DE	NIA	Signal Holdings LLC	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	36-4553652				Signal Northwest LLC	DE	NIA	Signal Holdings LLC	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	22-2623205				The Signal LP	PA	NIA	Signal Holdings LLC	Ownership, Management	99.900	Assurant, Inc.	
0019	Assurant, Inc.	00000	45-5303847				Broadtech, LLC (fka Broadtech, Inc.)	TX	NIA	Signal Holdings LLC	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	23-3055804				TeleCom Re, Inc.	FL	NIA	Signal Holdings LLC	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	20-3810453				CWork Financial Management LLC	DE	NIA	CWork Solutions, LP	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	04-3706805				CWork Solutions, LP	PA	NIA	Signal GP LLC	Ownership, Management	0.100	Assurant, Inc.	
0019	Assurant, Inc.	00000	22-2623205				The Signal LP	PA	NIA	Signal GP LLC	Ownership, Management	0.100	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant Consulting Company, Limited.	CHN	NIA	Sureway, Inc.	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	20-3810532				Signal Financial Management LLC	DE	NIA	The Signal LP	Ownership, Management	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	47-0876083				Signal Holdings LLC	PA	NIA	Telecom Re, Inc.	Ownership, Management	48.000	Assurant, Inc.	
0019	Assurant, Inc.	40428	58-1455416	3164716			Voyager Indemnity Insurance Company	GA	IA	Voyager Group Inc.	Ownership, Board	100.000	Assurant, Inc.	
0019	Assurant, Inc.	00000					Assurant International Division Limited	MLT	UIP	Protection Holding Cayman	Ownership, Management	99.000	Assurant, Inc.	
0019	Assurant, Inc.	00000	02-0696871				I.Q. Data International, Inc.	WA	NIA	TS Holdings, Inc.	Ownership, Board	100.000	Assurant, Inc.	

Asterisk	Explanation
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ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
		Assurant, Inc.	8,075,642				378,812,580				386,888,222	
	74-2135158	American Bankers General Agency, Inc.		175,000							175,000	
10111	59-0593886	American Bankers Insurance Company of Florida	(203,000,000)	(175,000)	47,794,719		(75,885,766)	(50,871,977)			(282,138,024)	(112,002,679)
	59-1985922	American Bankers Insurance Group	211,450,000	(6,000,000)			13,154,883			(16,730,603)	201,874,280	
60275	59-0676017	American Bankers Life Assurance Company of Florida	(8,450,000)	6,000,000			50,424,620	(21,799,349)		(16,730,603)	9,444,668	(2,370,615)
	65-0597010	American Bankers Management Company, Inc					(7,745,404)				(7,745,404)	
67989	46-0260270	American Memorial Life Insurance Company	(22,000,000)				(17,376,662)				(39,376,662)	
42978	58-1529575	American Security Insurance Company	(280,000,000)		30,628,711		23,400,239	(85,253,844)			(311,224,894)	(171,969,993)
		Assurant Argentina Compania de Seguros Sociedad Anonima						1,089			1,089	
	98-0152782	Assurant BARC Reinsurance Limited (fka Bankers Atlantic Reinsurance Company)					(62)	(201,257)			(201,319)	234,949
	AA-2730036	Assurant Danos Mexico S.A.						13,111,520			13,111,520	4,276,171
		Assurant General Insurance Limited						(14,324,706)			(14,324,706)	(187,479)
		Assurant Group, Limited					(853,061)				(853,061)	
		Assurant Life of Canada					(9,360,243)				(9,360,243)	
	26-3914986	Assurant Service Protection, Inc.					(1,394,031)				(1,394,031)	
	75-2533456	Assurant Services, LLC					(1,410,733)				(1,410,733)	
	66-0791841	Assurant Solutions Holding Puerto Rico, Inc.	6,378,140								6,378,140	
		Assurant Vida Mexico S.A.						17,224,933			17,224,933	888,880
	27-1249077	Axios Valuation Solutions, LLC					(2,724,149)				(2,724,149)	
	46-1896780	Blue Bananas, LLC					(6,477)				(6,477)	
	45-5303847	Broadtech, LLC (fka Broadtech, Inc.)					(13,539,360)				(13,539,360)	
73156	66-0448783	Caribbean American Life Assurance Company										
			(2,178,140)				(736,741)	1,556,998			(1,357,883)	81,805
30590	66-0481184	Caribbean American Property Insurance Company	(4,200,000)				(388,984)	16,373,049			11,784,065	8,211,215
	65-0597011	Consumer Assist Network Association, Inc.					(257,491)				(257,491)	
	20-3810453	CWork Financial Management LLC					(9,125,301)				(9,125,301)	
	13-3830846	Dental Health Alliance, L.L.C.					419,745				419,745	
12880	59-3063687	Denticare of Alabama, Inc.					(24,023)				(24,023)	
	01-0483086	Disability Reinsurance Management Services, Inc.					22,245,900				22,245,900	
	75-3042604	eMortgage Logic, LLC					1,757,630				1,757,630	
	58-2315775	Family Considerations, Inc.					(7,443)				(7,443)	
	36-3596362	Federal Warranty Service Corporation					(36,010,220)				(36,010,220)	
	45-3250626	Field Asset Services, LLC					(10,489,374)				(10,489,374)	
	02-0696871	I.Q. Data International, Inc.					13,725				13,725	
	33-0658229	Insureco, Inc.					240,238				240,238	
	13-3036467	Interfinancial Inc.	450,000,000	(496,000,000)							(46,000,000)	

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	59-2840712	John Alden Financial Corporation					(147,014)				(147,014)	
65080	41-0999752	John Alden Life Insurance Company	(5,000,000)		(19,636,427)		(20,948,197)				(45,584,624)	
	65-0416844	NSM Sales Corporation					(588,216)				(588,216)	
28843	74-2289453	Reliable Lloyds Insurance Company					(901,465)	3,129,073			2,227,608	82,104,616
	36-4553652	Signal Northwest LLC					(13,564)				(13,564)	
42986	58-1529579	Standard Guaranty Insurance Company	(60,000,000)		33,246,130		(234,885,881)	84,777,572			(176,862,179)	177,586,331
	76-0787617	StreetLinks, LLC					(7,572,080)				(7,572,080)	
	59-1532747	Sureway, Inc.					(9,773,407)				(9,773,407)	
	22-2623205	The Signal LP					14,582,690				14,582,690	
69477	39-0658730	Time Insurance Company		496,000,000	(108,935,241)		91,602,677	30,483			478,697,919	39,473
	33-0388029	TrackSure Insurance Agency, Inc.					(127,657)				(127,657)	
52031	33-0360239	UDC Dental California, Inc.					151,514				151,514	
52022	74-2609036	UDC Ohio, Inc.					(205,122)				(205,122)	
	58-1909945	Union Security DentalCare of Georgia, Inc.					(245,471)				(245,471)	
11244	52-1565653	Union Security DentalCare of New Jersey, Inc.					(32,022)				(32,022)	
70408	81-0170040	Union Security Insurance Company	(83,000,000)		(85,346,054)		(78,424,904)	3,375,816			(243,395,142)	1,436,607
81477	13-2699219	Union Security Life Insurance Company of New York	(8,075,642)				(4,826,090)	6,633			(12,895,099)	1,491
47708	86-0517444	United Dental Care of Arizona, Inc.					(1,074,788)				(1,074,788)	
52032	86-0631335	United Dental Care of Colorado, Inc.					(322,701)				(322,701)	
11111	38-2833988	United Dental Care of Michigan, Inc.					(112,970)				(112,970)	
47044	75-2481527	United Dental Care of Missouri, Inc.					(291,085)				(291,085)	
47042	86-0384270	United Dental Care of New Mexico, Inc.					(61,018)				(61,018)	
95142	75-2076282	United Dental Care of Texas, Inc.					(1,811,941)				(1,811,941)	
95450	75-2635404	United Dental Care of Utah, Inc.					(123,805)			16,730,603	16,606,798	
	64-0906751	United Service Protection Corporation			102,248,162		(10,484,318)			16,730,603	108,494,447	
	59-1794848	United Service Protection, Inc.					(4,943,176)				(4,943,176)	
	59-1236556	Voyager Group, Inc.	8,000,000								8,000,000	
40428	58-1455416	Voyager Indemnity Insurance Company	(8,000,000)				(31,570,484)	32,863,967			(6,706,517)	11,669,228
	59-2675787	Voyager Service Warranties, Inc.					16,460				16,460	
9999999	Control Totals								XXX			

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	<u>Responses</u>
MARCH FILING	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	SEE EXPLANATION
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	SEE EXPLANATION
4. Will an actuarial opinion be filed by March 1?	YES
APRIL FILING	
5. Will Management's Discussion and Analysis be filed by April 1?	YES
6. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
7. Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1?	YES
8. Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
JUNE FILING	
9. Will an audited financial report be filed by June 1?	YES
10. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
AUGUST FILING	
11. Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 1?	YES

The following supplemental reports are required to be filed as part of your annual statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING	
12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
14. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
15. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	NO
16. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	NO
17. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	NO
18. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	NO
19. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
20. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
22. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?	NO
23. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
24. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
25. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	NO
26. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	NO

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

- 27. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 28. Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 29. Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 30. Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 31. Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 32. Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 33. Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 34. Will the Worker's Compensation Carve-Out Supplement be filed by March 1? NO
- 35. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? YES
- 36. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? NO
- 37. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? NO
- 38. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? NO
- 39. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? NO
- 40. Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by Actuarial Opinion and Memorandum Regulation (Model 822), Section 7A(5) be filed with the state of domicile by March 15? YES

APRIL FILING

- 41. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? NO
- 42. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1? NO
- 43. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? YES
- 44. Will the Accident and Health Policy Experience Exhibit be filed by April 1? YES
- 45. Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1? NO
- 46. Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1? NO
- 47. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1? NO
- 48. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1? NO
- 49. Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30? NO
- 50. Will the Supplemental XXX/AXXX Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1? NO

AUGUST FILING

- 51. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? NO

Explanations:

- 1. To be filed by March 30 as required by the Commissioner of Insurance of the Commonwealth of Puerto Rico
- 3. To be filed by March 30 as required by the Commissioner of Insurance of the Commonwealth of Puerto Rico

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Bar Codes:

12. SIS Stockholder Information Supplement [Document Identifier 420]



13. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]



14. Trusteed Surplus Statement [Document Identifier 490]



15. Participating Opinion for Exhibit 5 [Document Identifier 371]



16. Non-Guaranteed Opinion for Exhibit 5 [Document Identifier 370]



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

- 17. Actuarial Opinion on X-Factors [Document Identifier 442] 
- 18. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443] 
- 19. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444] 
- 20. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445] 
- 21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446] 
- 22. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447] 
- 23. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448] 
- 24. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449] 
- 25. C-3 RBC Certifications Required Under C-3 Phase I [Document Identifier 450] 
- 26. C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451] 
- 27. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452] 
- 28. Modified Guaranteed Annuity Model Regulation [Document Identifier 453] 
- 29. Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII [Document Identifier 436] 
- 30. Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII [Document Identifier 437] 
- 31. Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII [Document Identifier 438] 
- 32. Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII [Document Identifier 439] 
- 33. Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454] 
- 34. Workers' Compensation Carve-Out Supplement [Document Identifier 495] 
- 36. Medicare Part D Coverage Supplement [Document Identifier 365] 
- 37. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224] 
- 38. Relief from the one-year cooling off period for independent CPA [Document Identifier 225] 
- 39. Relief from the Requirements for Audit Committees [Document Identifier 226] 
- 41. Long-Term Care Experience Reporting Forms [Document Identifier 306] 
- 42. Interest-Sensitive Life Insurance Products Report Forms [Document Identifier 280] 
- 45. Analysis of Annuity Operations by Lines of Business [Document Identifier 510] 
- 46. Analysis of Increase in Annuity Reserves During the Year [Document Identifier 515] 
- 47. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216] 
- 48. Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217] 

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

49. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D
[Document Identifier 435]



50. Supplemental XXX/AXXX Reinsurance Exhibit [Document Identifier 345]



51. Management's Report of Internal Control Over Financial Reporting
[Document Identifier 223]



OVERFLOW PAGE FOR WRITE-INS

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage
1. Bonds:						
1.1 U.S. treasury securities		0.000				0.000
1.2 U.S. government agency obligations (excluding mortgage-backed securities):						
1.21 Issued by U.S. government agencies		0.000				0.000
1.22 Issued by U.S. government sponsored agencies	20,360,577	54.238	20,360,577		20,360,577	54.238
1.3 Non-U.S. government (including Canada, excluding mortgaged-backed securities)		0.000				0.000
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S. :						
1.41 States, territories and possessions general obligations	725,000	1.931	725,000		725,000	1.931
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations		0.000				0.000
1.43 Revenue and assessment obligations	2,816,224	7.502	2,816,224		2,816,224	7.502
1.44 Industrial development and similar obligations		0.000				0.000
1.5 Mortgage-backed securities (includes residential and commercial MBS):						
1.51 Pass-through securities:						
1.511 Issued or guaranteed by GNMA		0.000				0.000
1.512 Issued or guaranteed by FNMA and FHLMC	1,429,972	3.809	1,429,972		1,429,972	3.809
1.513 All other		0.000				0.000
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA		0.000				0.000
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521		0.000				0.000
1.523 All other		0.000				0.000
2. Other debt and other fixed income securities (excluding short-term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities)		0.000				0.000
2.2 Unaffiliated non-U.S. securities (including Canada)	1,044,322	2.782	1,044,322		1,044,322	2.782
2.3 Affiliated securities		0.000				0.000
3. Equity interests:						
3.1 Investments in mutual funds		0.000				0.000
3.2 Preferred stocks:						
3.21 Affiliated		0.000				0.000
3.22 Unaffiliated		0.000				0.000
3.3 Publicly traded equity securities (excluding preferred stocks):						
3.31 Affiliated	4,506,258	12.004	4,506,258		4,506,258	12.004
3.32 Unaffiliated		0.000				0.000
3.4 Other equity securities:						
3.41 Affiliated		0.000				0.000
3.42 Unaffiliated		0.000				0.000
3.5 Other equity interests including tangible personal property under lease:						
3.51 Affiliated		0.000				0.000
3.52 Unaffiliated		0.000				0.000
4. Mortgage loans:						
4.1 Construction and land development		0.000				0.000
4.2 Agricultural		0.000				0.000
4.3 Single family residential properties		0.000				0.000
4.4 Multifamily residential properties		0.000				0.000
4.5 Commercial loans		0.000				0.000
4.6 Mezzanine real estate loans		0.000				0.000
5. Real estate investments:						
5.1 Property occupied by company		0.000				0.000
5.2 Property held for production of income (including \$ of property acquired in satisfaction of debt)		0.000				0.000
5.3 Property held for sale (including \$ property acquired in satisfaction of debt)		0.000				0.000
6. Contract loans		0.000				0.000
7. Derivatives		0.000				0.000
8. Receivables for securities		0.000				0.000
9. Securities Lending (Line 10, Asset Page reinvested collateral)		0.000		XXX	XXX	XXX
10. Cash, cash equivalents and short-term investments	6,657,030	17.733	6,657,030		6,657,030	17.733
11. Other invested assets		0.000				0.000
12. Total invested assets	37,539,383	100.000	37,539,383		37,539,383	100.000

Schedule A - Verification - Real Estate

N O N E

Schedule B - Verification - Mortgage Loans

N O N E

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year	
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 8)	
	2.2 Additional investment made after acquisition (Part 2, Column 9)	
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 16	
	3.2 Totals, Part 3, Column 12	
4.	Accrual of discount	
5.	Unrealized valuation increase (decrease):	
	5.1 Totals, Part 1, Column 13	
	5.2 Totals, Part 3, Column 9	
6.	Total gain (loss) on disposals, Part 3, Column 19	
7.	Deduct amounts received on disposals, Part 3, Column 16	
8.	Deduct amortization of premium and depreciation	
9.	Total foreign exchange change in book/adjusted carrying value:	
	9.1 Totals, Part 1, Column 17	
	9.2 Totals, Part 3, Column 14	
10.	Deduct current year's other than temporary impairment recognized:	
	10.1 Totals, Part 1, Column 15	
	10.2 Totals, Part 3, Column 11	
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	

NONE

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	28,786,530
2.	Cost of bonds and stocks acquired, Part 3, Column 7	6,957,571
3.	Accrual of discount	11,478
4.	Unrealized valuation increase (decrease):	
	4.1. Part 1, Column 12	
	4.2. Part 2, Section 1, Column 15	
	4.3. Part 2, Section 2, Column 13	(33,807)
	4.4. Part 4, Column 11	(33,807)
5.	Total gain (loss) on disposals, Part 4, Column 19	(220,906)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	4,272,460
7.	Deduct amortization of premium	121,067
8.	Total foreign exchange change in book/adjusted carrying value:	
	8.1. Part 1, Column 15	
	8.2. Part 2, Section 1, Column 19	
	8.3. Part 2, Section 2, Column 16	
	8.4. Part 4, Column 15	
9.	Deduct current year's other than temporary impairment recognized:	
	9.1. Part 1, Column 14	224,984
	9.2. Part 2, Section 1, Column 17	
	9.3. Part 2, Section 2, Column 14	
	9.4. Part 4, Column 13	224,984
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	30,882,355
11.	Deduct total nonadmitted amounts	
12.	Statement value at end of current period (Line 10 minus Line 11)	30,882,355

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	20,360,577	20,261,075	20,538,961	20,181,168
	2. Canada				
	3. Other Countries				
	4. Totals	20,360,577	20,261,075	20,538,961	20,181,168
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	725,000	725,000	725,000	1,000,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals				
U.S. Special revenue and special assessment obligations and all non- guaranteed obligations of agencies and authorities of governments and their political subdivisions	7. Totals	4,246,196	4,681,998	4,311,042	3,776,162
Industrial and Miscellaneous and Hybrid Securities (unaffiliated)	8. United States	543,621	673,845	566,219	500,000
	9. Canada	500,701	581,582	503,651	490,625
	10. Other Countries				
	11. Totals	1,044,322	1,255,427	1,069,870	990,625
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	26,376,095	26,923,500	26,644,873	25,947,955
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States				
	15. Canada				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States				
	21. Canada				
	22. Other Countries				
	23. Totals				
Parent, Subsidiaries and Affiliates	24. Totals	4,506,258	4,506,258	2,726,000	
	25. Total Common Stocks	4,506,258	4,506,258	2,726,000	
	26. Total Stocks	4,506,258	4,506,258	2,726,000	
	27. Total Bonds and Stocks	30,882,353	31,429,758	29,370,873	

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments											
1.1 NAIC 1	3,395,103	15,289,742	1,946,396	337,895	65,802	21,034,938	77.8	18,561,161	70.9	21,034,938	
1.2 NAIC 2											
1.3 NAIC 3											
1.4 NAIC 4											
1.5 NAIC 5											
1.6 NAIC 6											
1.7 Totals	3,395,103	15,289,742	1,946,396	337,895	65,802	21,034,938	77.8	18,561,161	70.9	21,034,938	
2. All Other Governments											
2.1 NAIC 1											
2.2 NAIC 2											
2.3 NAIC 3											
2.4 NAIC 4											
2.5 NAIC 5											
2.6 NAIC 6											
2.7 Totals											
3. U.S. States, Territories and Possessions etc., Guaranteed											
3.1 NAIC 1								1,904,695	7.3		
3.2 NAIC 2											
3.3 NAIC 3											
3.4 NAIC 4											
3.5 NAIC 5											
3.6 NAIC 6				725,000		725,000	2.7			725,000	
3.7 Totals				725,000		725,000	2.7	1,904,695	7.3	725,000	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 NAIC 1											
4.2 NAIC 2											
4.3 NAIC 3											
4.4 NAIC 4											
4.5 NAIC 5											
4.6 NAIC 6											
4.7 Totals											
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1 NAIC 1	291,274	697,909	420,034	2,836,980		4,246,197	15.7	4,630,080	17.7	4,246,197	
5.2 NAIC 2											
5.3 NAIC 3											
5.4 NAIC 4											
5.5 NAIC 5											
5.6 NAIC 6											
5.7 Totals	291,274	697,909	420,034	2,836,980		4,246,197	15.7	4,630,080	17.7	4,246,197	

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ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)											
6.1 NAIC 1				1,044,322		1,044,322	3.9	1,078,955	4.1	543,621	500,701
6.2 NAIC 2											
6.3 NAIC 3											
6.4 NAIC 4											
6.5 NAIC 5											
6.6 NAIC 6											
6.7 Totals				1,044,322		1,044,322	3.9	1,078,955	4.1	543,621	500,701
7. Hybrid Securities											
7.1 NAIC 1											
7.2 NAIC 2											
7.3 NAIC 3											
7.4 NAIC 4											
7.5 NAIC 5											
7.6 NAIC 6											
7.7 Totals											
8. Parent, Subsidiaries and Affiliates											
8.1 NAIC 1											
8.2 NAIC 2											
8.3 NAIC 3											
8.4 NAIC 4											
8.5 NAIC 5											
8.6 NAIC 6											
8.7 Totals											

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
9. Total Bonds Current Year											
9.1 NAIC 1	(d) 3,686,377	15,987,651	2,366,430	4,219,197	65,802	26,325,457	97.3	XXX	XXX	25,824,756	500,701
9.2 NAIC 2	(d)							XXX	XXX		
9.3 NAIC 3	(d)							XXX	XXX		
9.4 NAIC 4	(d)							XXX	XXX		
9.5 NAIC 5	(d)					(c)		XXX	XXX		
9.6 NAIC 6	(d)			725,000		(c) 725,000	2.7	XXX	XXX	725,000	
9.7 Totals	3,686,377	15,987,651	2,366,430	4,944,197	65,802	(b) 27,050,457	100.0	XXX	XXX	26,549,756	500,701
9.8 Line 9.7 as a % of Col. 6	13.6	59.1	8.7	18.3	0.2	100.0	XXX	XXX	XXX	98.1	1.9
10. Total Bonds Prior Year											
10.1 NAIC 1	5,366,073	13,065,171	1,909,987	3,928,965		XXX	XXX	24,270,196	92.7	23,737,260	532,936
10.2 NAIC 2						XXX	XXX				
10.3 NAIC 3					1,904,695	XXX	XXX	1,904,695	7.3	1,904,695	
10.4 NAIC 4						XXX	XXX				
10.5 NAIC 5						XXX	XXX	(c)			
10.6 NAIC 6						XXX	XXX	(c)			
10.7 Totals	5,366,073	13,065,171	1,909,987	3,928,965	1,904,695	XXX	XXX	(b) 26,174,891	100.0	25,641,955	532,936
10.8 Line 10.7 as a % of Col. 8	20.5	49.9	7.3	15.0	7.3	XXX	XXX	100.0	XXX	98.0	2.0
11. Total Publicly Traded Bonds											
11.1 NAIC 1	3,686,377	15,987,651	2,366,430	3,718,496	65,802	25,824,756	95.5	23,737,260	90.7	25,824,756	XXX
11.2 NAIC 2											XXX
11.3 NAIC 3								1,904,695	7.3		XXX
11.4 NAIC 4											XXX
11.5 NAIC 5											XXX
11.6 NAIC 6				725,000		725,000	2.7			725,000	XXX
11.7 Totals	3,686,377	15,987,651	2,366,430	4,443,496	65,802	26,549,756	98.1	25,641,955	98.0	26,549,756	XXX
11.8 Line 11.7 as a % of Col. 6	13.9	60.2	8.9	16.7	0.2	100.0	XXX	XXX	XXX	100.0	XXX
11.9 Line 11.7 as a % of Line 9.7, Col. 6, Section 9	13.6	59.1	8.7	16.4	0.2	98.1	XXX	XXX	XXX	98.1	XXX
12. Total Privately Placed Bonds											
12.1 NAIC 1				500,701		500,701	1.9	532,936	2.0	XXX	500,701
12.2 NAIC 2										XXX	
12.3 NAIC 3										XXX	
12.4 NAIC 4										XXX	
12.5 NAIC 5										XXX	
12.6 NAIC 6										XXX	
12.7 Totals				500,701		500,701	1.9	532,936	2.0	XXX	500,701
12.8 Line 12.7 as a % of Col. 6				100.0		100.0	XXX	XXX	XXX	XXX	100.0
12.9 Line 12.7 as a % of Line 9.7, Col. 6, Section 9				1.9		1.9	XXX	XXX	XXX	XXX	1.9

(a) Includes \$ freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ current year, \$ prior year of bonds with Z designations and \$, current year \$ prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class are under regulatory review.

(c) Includes \$ current year, \$ prior year of bonds with 5* designations and \$, current year \$ prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

(d) Includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$; NAIC 2 \$; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.5	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments											
1.1 Issuer Obligations	3,148,613	14,583,050	1,472,929			19,204,592	71.0	18,561,160	70.9	19,204,592	
1.2 Residential Mortgage-Backed Securities	246,490	706,693	473,467	337,895	65,802	1,830,347	6.8			1,830,347	
1.3 Commercial Mortgage-Backed Securities											
1.4 Other Loan-Backed and Structured Securities											
1.5 Totals	3,395,103	15,289,743	1,946,396	337,895	65,802	21,034,939	77.8	18,561,160	70.9	21,034,939	
2. All Other Governments											
2.1 Issuer Obligations											
2.2 Residential Mortgage-Backed Securities											
2.3 Commercial Mortgage-Backed Securities											
2.4 Other Loan-Backed and Structured Securities											
2.5 Totals											
3. U.S. States, Territories and Possessions, Guaranteed											
3.1 Issuer Obligations				725,000		725,000	2.7	1,904,695	7.3	725,000	
3.2 Residential Mortgage-Backed Securities											
3.3 Commercial Mortgage-Backed Securities											
3.4 Other Loan-Backed and Structured Securities											
3.5 Totals				725,000		725,000	2.7	1,904,695	7.3	725,000	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 Issuer Obligations											
4.2 Residential Mortgage-Backed Securities											
4.3 Commercial Mortgage-Backed Securities											
4.4 Other Loan-Backed and Structured Securities											
4.5 Totals											
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed											
5.1 Issuer Obligations			95,000	2,721,224		2,816,224	10.4	2,853,548	10.9	2,816,224	
5.2 Residential Mortgage-Backed Securities	291,274	697,909	325,034	115,756		1,429,973	5.3	1,776,532	6.8	1,429,973	
5.3 Commercial Mortgage-Backed Securities											
5.4 Other Loan-Backed and Structured Securities											
5.5 Totals	291,274	697,909	420,034	2,836,980		4,246,197	15.7	4,630,080	17.7	4,246,197	
6. Industrial and Miscellaneous											
6.1 Issuer Obligations				543,621		543,621	2.0	546,019	2.1	543,621	
6.2 Residential Mortgage-Backed Securities											
6.3 Commercial Mortgage-Backed Securities											
6.4 Other Loan-Backed and Structured Securities				500,701		500,701	1.9	532,937	2.0		500,701
6.5 Totals				1,044,322		1,044,322	3.9	1,078,956	4.1	543,621	500,701
7. Hybrid Securities											
7.1 Issuer Obligations											
7.2 Residential Mortgage-Backed Securities											
7.3 Commercial Mortgage-Backed Securities											
7.4 Other Loan-Backed and Structured Securities											
7.5 Totals											
8. Parent, Subsidiaries and Affiliates											
8.1 Issuer Obligations											
8.2 Residential Mortgage-Backed Securities											
8.3 Commercial Mortgage-Backed Securities											
8.4 Other Loan-Backed and Structured Securities											
8.5 Totals											

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

SCHEDULE D - PART 1A - SECTION 2 (Continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.5	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
9. Total Bonds Current Year											
9.1 Issuer Obligations	3,148,613	14,583,050	1,567,929	3,989,845		23,289,437	86.1	XXX	XXX	23,289,437	
9.2 Residential Mortgage-Backed Securities	537,764	1,404,602	798,501	453,651	65,802	3,260,320	12.1	XXX	XXX	3,260,320	
9.3 Commercial Mortgage-Backed Securities								XXX	XXX		
9.4 Other Loan-Backed and Structured Securities				500,701		500,701	1.9	XXX	XXX		500,701
9.5 Totals	3,686,377	15,987,652	2,366,430	4,944,197	65,802	27,050,458	100.0	XXX	XXX	26,549,757	500,701
9.6 Line 9.5 as a % of Col. 6	13.6	59.1	8.7	18.3	0.2	100.0	XXX	XXX	XXX	98.1	1.9
10. Total Bonds Prior Year											
10.1 Issuer Obligations	4,936,881	12,149,145	1,570,134	3,304,567	1,904,695	XXX	XXX	23,865,422	91.2	23,865,422	
10.2 Residential Mortgage-Backed Securities	429,191	916,026	339,853	91,462		XXX	XXX	1,776,532	6.8	1,776,532	
10.3 Commercial Mortgage-Backed Securities						XXX	XXX				
10.4 Other Loan-Backed and Structured Securities				532,937		XXX	XXX	532,937	2.0		532,937
10.5 Totals	5,366,072	13,065,171	1,909,987	3,928,966	1,904,695	XXX	XXX	26,174,891	100.0	25,641,954	532,937
10.6 Line 10.5 as a % of Col. 8	20.5	49.9	7.3	15.0	7.3	XXX	XXX	100.0	XXX	98.0	2.0
11. Total Publicly Traded Bonds											
11.1 Issuer Obligations	3,148,613	14,583,050	1,567,929	3,989,846		23,289,438	86.1	23,865,422	91.2	23,289,438	XXX
11.2 Residential Mortgage-Backed Securities	537,764	1,404,601	798,501	453,651	65,802	3,260,319	12.1	1,776,532	6.8	3,260,319	XXX
11.3 Commercial Mortgage-Backed Securities											XXX
11.4 Other Loan-Backed and Structured Securities											XXX
11.5 Totals	3,686,377	15,987,651	2,366,430	4,443,497	65,802	26,549,757	98.1	25,641,954	98.0	26,549,757	XXX
11.6 Line 11.5 as a % of Col. 6	13.9	60.2	8.9	16.7	0.2	100.0	XXX	XXX	XXX	100.0	XXX
11.7 Line 11.5 as a % of Line 9.5, Col. 6, Section 9	13.6	59.1	8.7	16.4	0.2	98.1	XXX	XXX	XXX	98.1	XXX
12. Total Privately Placed Bonds											
12.1 Issuer Obligations				(1)		(1)	0.0			XXX	(1)
12.2 Residential Mortgage-Backed Securities			1			1	0.0			XXX	1
12.3 Commercial Mortgage-Backed Securities										XXX	
12.4 Other Loan-Backed and Structured Securities				500,701		500,701	1.9	532,937	2.0	XXX	500,701
12.5 Totals		1		500,700		500,701	1.9	532,937	2.0	XXX	500,701
12.6 Line 12.5 as a % of Col. 6		0.0		100.0		100.0	XXX	XXX	XXX	XXX	100.0
12.7 Line 12.5 as a % of Line 9.5, Col. 6, Section 9		0.0		1.9		1.9	XXX	XXX	XXX	XXX	1.9

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	1,928,426	1,928,426			
2. Cost of short-term investments acquired	12,303,936	12,303,936			
3. Accrual of discount					
4. Unrealized valuation increase (decrease)					
5. Total gain (loss) on disposals					
6. Deduct consideration received on disposals	13,558,000	13,558,000			
7. Deduct amortization of premium					
8. Total foreign exchange change in book/adjusted carrying value					
9. Deduct current year's other than temporary impairment recognized					
10. Book adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	674,362	674,362			
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)	674,362	674,362			

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open

N O N E

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open

N O N E

Schedule DB - Verification - Book/Adjusted Carrying Value, Fair Value and Potential Exposure of
Derivatives

N O N E

Schedule E - Verification - Cash Equivalents

N O N E

Schedule A - Part 1 - Real Estate Owned

N O N E

Schedule A - Part 2 - Real Estate Acquired and Additions Made

N O N E

Schedule A - Part 3 - Real Estate Disposed

N O N E

Schedule B - Part 1 - Mortgage Loans Owned

N O N E

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made

N O N E

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid

N O N E

Schedule BA - Part 1 - Other Long-Term Invested Assets Owned

N O N E

Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired and Additions Made

N O N E

Schedule BA - Part 3 - Other Long-Term Invested Assets Disposed, Transferred or Repaid

N O N E

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest				Dates			
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22	
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Des.	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date	
3130A3-GE-8	FEDERAL HOME LOAN BANK BONDS				1	1,475,221	101.0670	1,465,472	1,450,000	1,472,929		(2,205)			2.750	2.551	JD	1,994	43,973	12/16/2014	12/13/2024	
313370-TW-8	FEDERAL HOME LOAN BANK BONDS				1	1,320,163	100.8400	1,260,500	1,250,000	1,262,201		(17,653)			2.000	0.574	MS	7,778	25,000	09/13/2012	09/09/2016	
313371-PV-2	FEDERAL HOME LOAN BANK BONDS				1	1,250,832	100.7400	1,208,880	1,200,000	1,212,050		(12,787)			1.625	0.549	JD	1,192	19,500	12/13/2012	12/09/2016	
313376-BR-5	FEDERAL HOME LOAN BANK BONDS				1	3,072,460	100.9500	3,028,800	3,000,000	3,033,919		(11,223)			1.750	1.357	JD	2,479	52,500	07/12/2012	12/14/2018	
313378-2M-2	FEDERAL HOME LOAN BANK BONDS				1	991,800	99.9350	999,350	1,000,000	996,153		1,166			1.500	1.624	MS	4,708	15,000	03/12/2012	03/08/2019	
313378-AA-3	FEDERAL HOME LOAN BANK BONDS				1	254,865	100.3140	250,785	250,000	252,163		(972)			1.375	0.974	MS	1,069	3,438	03/13/2013	03/09/2018	
313379-DD-8	FEDERAL HOME LOAN BANK BONDS				1	2,495,750	99.9450	2,498,625	2,500,000	2,498,184		1,219			1.000	1.050	JD	694	25,000	12/27/2013	06/21/2017	
313379-EE-5	FEDERAL HOME LOAN BANK BONDS				1	1,275,400	100.3200	1,254,000	1,250,000	1,263,272		(3,735)			1.625	1.309	JD	959	20,313	09/13/2012	06/14/2019	
313380-FB-8	FEDERAL HOME LOAN BANK BONDS				1	1,311,213	98.8160	1,284,608	1,300,000	1,306,267		(1,644)			1.375	1.241	MS	5,363	17,875	12/13/2012	09/13/2019	
3133XM-Q8-7	FEDERAL HOME LOAN BANK BONDS				1	297,280	107.2040	268,010	250,000	269,205		(10,103)			5.000	0.863	MN	1,528	12,500	03/13/2013	11/17/2017	
912828-L3-2	US TREASURY N/B				1	3,465,957	98.3980	3,443,930	3,500,000	3,467,893		1,936			1.375	1.580	FA	16,262		09/15/2015	08/31/2020	
912828-M9-8	US TREASURY N/B				1	1,495,957	99.4060	1,491,090	1,500,000	1,495,994		37			1.625	1.682	MN	2,131		12/10/2015	11/30/2020	
0199999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						18,706,898	XXX	18,453,750	18,450,000	18,530,230		(55,964)			XXX	XXX	XXX	46,157	235,099	XXX	XXX	
361790-6P-1	GINNIE MAE POOL # MA2678				2	1,832,063	104.3990	1,807,325	1,731,168	1,830,347		(1,716)			3.500	2.458	MON	5,049	40,394	04/01/2015	03/20/2045	
0299999. Subtotal - Bonds - U.S. Governments - Residential Mortgage-Backed Securities						1,832,063	XXX	1,807,325	1,731,168	1,830,347		(1,716)			XXX	XXX	XXX	5,049	40,394	XXX	XXX	
0599999. Total - U.S. Government Bonds						20,538,961	XXX	20,261,075	20,181,168	20,360,577		(57,680)			XXX	XXX	XXX	51,206	275,493	XXX	XXX	
1099999. Total - All Other Government Bonds							XXX								XXX	XXX	XXX			XXX	XXX	
74514L-EB-6	PUERTO RICO COMINTL GO UNLTD				1	725,000	72.5000	725,000	1,000,000	725,000		723	224,984		8.000	8.529	JJ	40,000	80,000	03/11/2014	07/01/2035	
1199999. Subtotal - Bonds - U.S. States, Territories and Possessions - Issuer Obligations						725,000	XXX	725,000	1,000,000	725,000		723	224,984		XXX	XXX	XXX	40,000	80,000	XXX	XXX	
1799999. Total - U.S. States, Territories and Possessions Bonds						725,000	XXX	725,000	1,000,000	725,000		723	224,984		XXX	XXX	XXX	40,000	80,000	XXX	XXX	
2499999. Total - U.S. Political Subdivisions Bonds							XXX								XXX	XXX	XXX			XXX	XXX	
74527A-OM-6	PUERTO RICO HSG FIN AUTH REV BONDS				1	95,000	100.0500	95,048	95,000	95,000					5.200	5.200	MON	412	4,940	05/30/2008	12/01/2023	
745291-TH-7	PUERTO RICO PUB FIN CORP REV BONDS				1	2,787,470	133.5400	2,984,619	2,235,000	2,721,224		(37,324)			6.000	3.520	FA	55,875	134,100	03/07/2014	08/01/2026	
2599999. Subtotal - Bonds - U.S. Special Revenues - Issuer Obligations						2,882,470	XXX	3,079,667	2,330,000	2,816,224		(37,324)			XXX	XXX	XXX	56,287	139,040	XXX	XXX	
31371K-T9-2	FANNIE MAE POOL # 254476				2	120,153	112.1740	136,530	121,713	120,296		40			5.500	5.811	MON	558	6,694	08/01/2002	09/01/2032	
31389R-2E-5	FANNIE MAE POOL # 633573				2	27,234	114.2850	30,716	26,877	27,182		(7)			6.500	6.015	MON	146	1,747	03/01/2002	03/01/2032	
31389W-07-3	FANNIE MAE POOL # 637778				2	25,045	107.8660	26,498	24,565	24,977		(14)			7.000	6.344	MON	143	1,719	03/28/2002	04/01/2032	
31401A-HW-0	FANNIE MAE POOL # 702345				2	424,229	110.6270	471,522	426,227	424,298		19			5.000	5.088	MON	1,776	21,311	04/09/2003	05/01/2033	
31401P-FN-9	FANNIE MAE POOL # 713973				2	208,105	110.4360	232,035	210,108	208,259		41			5.000	5.215	MON	875	10,505	10/03/2003	07/01/2033	
31401X-TA-5	FANNIE MAE POOL # 721545				2	224	104.2490	231	222	222					4.000	3.635	MON	1	9	06/12/2003	07/01/2018	
31403S-CJ-3	FANNIE MAE POOL # 756173				2	207,933	110.6100	233,534	211,133	208,221		75			5.000	5.364	MON	880	10,557	10/24/2003	11/01/2033	
31404R-XQ-5	FANNIE MAE POOL # 776587				2	276,970	110.5370	314,459	284,482	277,673		183			5.000	5.668	MON	1,185	14,224	04/23/2004	05/01/2034	
31404Y-PU-0	FANNIE MAE POOL # 782635				2	138,679	111.3400	156,806	140,835	138,844		47			5.500	5.880	MON	645	7,746	06/17/2004	07/01/2034	
2699999. Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities						1,428,572	XXX	1,602,331	1,446,162	1,429,972		384			XXX	XXX	XXX	6,209	74,512	XXX	XXX	
3199999. Total - U.S. Special Revenues Bonds						4,311,042	XXX	4,681,998	3,776,162	4,246,196		(36,940)			XXX	XXX	XXX	62,496	213,552	XXX	XXX	
20029P-AH-2	COMCAST CABLE COMMUNICAT NOTES				1	566,219	134.7690	673,845	500,000	543,621		(2,398)			8.500	7.352	MN	7,083	42,500	02/08/2001	05/01/2027	
3299999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						566,219	XXX	673,845	500,000	543,621		(2,398)			XXX	XXX	XXX	7,083	42,500	XXX	XXX	
136055-AA-8	CANADIAN IMPERIAL BANK PTC 144A				2	503,651	118.5390	581,582	490,625	500,701		(323)			7.262	7.048	AO	8,017	36,197	05/07/2002	04/10/2032	
3599999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities						503,651	XXX	581,582	490,625	500,701		(323)			XXX	XXX	XXX	8,017	36,197	XXX	XXX	
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						1,069,870	XXX	1,255,427	990,625	1,044,322		(2,721)			XXX	XXX	XXX	15,100	78,697	XXX	XXX	
4899999. Total - Hybrid Securities							XXX								XXX	XXX	XXX			XXX	XXX	
5599999. Total - Parent, Subsidiaries and Affiliates Bonds							XXX								XXX	XXX	XXX			XXX	XXX	
7799999. Total - Issuer Obligations						22,880,587	XXX	22,932,262	22,280,000	22,615,075		(94,963)	224,984		XXX	XXX	XXX	149,527	496,639	XXX	XXX	
7899999. Total - Residential Mortgage-Backed Securities						3,260,635	XXX	3,409,656	3,177,330	3,260,319		(1,332)				XXX	XXX	XXX	11,258	114,906	XXX	XXX
7999999. Total - Commercial Mortgage-Backed Securities							XXX								XXX	XXX	XXX			XXX	XXX	

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ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Des.	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization) Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
8099999. Total - Other Loan-Backed and Structured Securities						503,651	XXX	581,582	490,625	500,701		(323)			XXX	XXX	XXX	8,017	36,197	XXX	XXX
8399999 - Total Bonds						26,644,873	XXX	26,923,500	25,947,955	26,376,095		(96,618)	224,984		XXX	XXX	XXX	168,802	647,742	XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

SCHEDULE D - PART 2 - SECTION 1

Showing All PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	Codes		5 Number of Shares	6 Par Value Per Share	7 Rate Per Share	8 Book/ Adjusted Carrying Value	Fair Value		11 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				20 NAIC Desig- nation	21 Date Acquired	
		3 Code	4 For- eign					9 Rate Per Share Used to Obtain Fair Value	10 Fair Value		12 Declared but Unpaid	13 Amount Received During Year	14 Nonadmitted Declared But Unpaid	15 Unrealized Valuation Increase/ (Decrease)	16 Current Year's (Amor- tization) Accretion	17 Current Year's Other-Than- Temporary Impairment Recognized	18 Total Change in Book/Adjusted Carrying Value (15 + 16 - 17)			19 Total Foreign Exchange Change in Book/ Adjusted Carrying Value
NONE																				
8999999	- Total Preferred Stocks							XXX											XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

SCHEDULE D - PART 2 - SECTION 2

Showing All COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identifi- cation	2 Description	3 Codes		5 Number of Shares	6 Book/ Adjusted Carrying Value	7 Fair Value		9 Actual Cost	10 Dividends			13 Change in Book/Adjusted Carrying Value				17 NAIC Market Indicator (a)	18 Date Acquired
		3 Code	4 For- eign			7 Rate Per Share Used to Obtain Fair Value	8 Fair Value		10 Declared but Unpaid	11 Amount Received During Year	12 Nonadmitted Declared But Unpaid	13 Unrealized Valuation Increase/ (Decrease)	14 Current Year's Other-Than- Temporary Impairment Recognized	15 Total Change in Book/Adjusted Carrying Value (13 - 14)	16 Total Foreign Exchange Change in Book/Adjusted Carrying Value		
14181*-10-2	CARIBBEAN AMERICAN PROPERTY INSURANCE COMPANY			233,639,000	4,506,258	19,287	4,506,258	2,726,000				(33,807)		(33,807)		K	08/28/2002
9199999 Subtotal - Common Stock - Parent, Subsidiaries and Affiliates					4,506,258	XXX	4,506,258	2,726,000				(33,807)		(33,807)		XXX	XXX
9799999 - Total Common Stocks					4,506,258	XXX	4,506,258	2,726,000				(33,807)		(33,807)		XXX	XXX
9899999 - Total Preferred and Common Stocks					4,506,258	XXX	4,506,258	2,726,000				(33,807)		(33,807)		XXX	XXX

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues _____, the total \$ value (included in Column 8) of all such issues \$ _____

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ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
361790-6P-1	GINNIE MAE POOL # MA2678 3.500% 03/20/45		04/01/2015	WELLS FARGO #250		1,832,063	1,731,168	1,010
912828-L3-2	US TREASURY N/B 1.375% 08/31/20		09/15/2015	BANK AMERICA SEC #773		3,465,957	3,500,000	2,248
912828-H9-8	US TREASURY N/B 1.625% 11/30/20		12/10/2015	MORGAN STANLEY #050		1,495,957	1,500,000	999
0599999. Subtotal - Bonds - U.S. Governments						6,793,977	6,731,168	4,257
8399997. Total - Bonds - Part 3						6,793,977	6,731,168	4,257
8399998. Total - Bonds - Part 5						163,594	154,585	90
8399999. Total - Bonds						6,957,571	6,885,753	4,347
8999997. Total - Preferred Stocks - Part 3							XXX	
8999998. Total - Preferred Stocks - Part 5							XXX	
8999999. Total - Preferred Stocks							XXX	
9799997. Total - Common Stocks - Part 3							XXX	
9799998. Total - Common Stocks - Part 5							XXX	
9799999. Total - Common Stocks							XXX	
9899999. Total - Preferred and Common Stocks							XXX	
9999999 - Totals						6,957,571	XXX	4,347

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
31331J-2S-1	FEDERAL FARM CREDIT BANK BONDS 1.500% 11/16/15		11/16/2015	Maturity		1,000,000	1,000,000	1,034,800	1,009,140		(9,140)		(9,140)		1,000,000				15,000	11/16/2015
313376-2Q-1	FEDERAL HOME LOAN BANK BONDS 0.375% 03/13/15		03/13/2015	Maturity		2,000,000	2,000,000	1,989,600	1,999,315		685		685		2,000,000				3,750	03/13/2015
0599999	Subtotal - Bonds - U.S. Governments					3,000,000	3,000,000	3,024,400	3,008,455		(8,455)		(8,455)		3,000,000				18,750	XXX
74514L-E8-6	PUERTO RICO COMINTL GO UNLTD 8.000% 07/01/35		07/17/2015	J.P. MORGAN SECURITIES # 187		735,000	1,000,000	955,000	955,434		472		472		955,906		(220,906)	(220,906)	84,667	07/01/2035
1799999	Subtotal - Bonds - U.S. States, Territories and Possessions					735,000	1,000,000	955,000	955,434		472		472		955,906		(220,906)	(220,906)	84,667	XXX
31371J-A9-5	FANNIE MAE POOL # 253032 6.500% 02/01/15		01/01/2015	Paydown		20	20	20	20						20					02/01/2015
31371J-RQ-9	FANNIE MAE POOL # 253495 6.500% 08/01/15		08/01/2015	Paydown		93	93	90	92		1		1		93				2	08/01/2015
31371K-T9-2	FANNIE MAE POOL # 254476 5.500% 09/01/32		12/01/2015	Paydown		41,060	41,060	40,534	40,568		492		492		41,060				1,221	09/01/2032
31384H-R5-4	FANNIE MAE POOL # 524408 6.500% 01/01/15		01/01/2015	Paydown		216	216	208	216						216				2	01/01/2015
31389R-2E-5	FANNIE MAE POOL # 633573 6.500% 03/01/32		12/01/2015	Paydown		1,010	1,010	1,024	1,022		(12)		(12)		1,010				36	03/01/2032
31389W-07-3	FANNIE MAE POOL # 637778 7.000% 04/01/32		12/01/2015	Paydown		8,084	8,084	8,242	8,224		(140)		(140)		8,084				436	04/01/2032
31401A-HW-0	FANNIE MAE POOL # 702345 5.000% 05/01/33		12/01/2015	Paydown		72,630	72,630	72,290	72,298		332		332		72,630				1,964	05/01/2033
31401P-FN-9	FANNIE MAE POOL # 713973 5.000% 07/01/33		12/01/2015	Paydown		28,755	28,755	28,481	28,496		259		259		28,755				1,127	07/01/2033
31401X-TA-5	FANNIE MAE POOL # 721545 4.000% 07/01/18		12/01/2015	Paydown		252	252	255	253		(1)		(1)		252				5	07/01/2018
31403S-CJ-3	FANNIE MAE POOL # 756173 5.000% 11/01/33		12/01/2015	Paydown		55,866	55,866	55,020	55,076		790		790		55,866				1,578	11/01/2033
31404R-XQ-5	FANNIE MAE POOL # 776587 5.000% 05/01/34		12/01/2015	Paydown		87,452	87,452	85,143	85,303		2,149		2,149		87,452				2,322	05/01/2034
31404Y-PU-0	FANNIE MAE POOL # 782635 5.500% 07/01/34		12/01/2015	Paydown		56,187	56,187	55,327	55,374		813		813		56,187				2,667	07/01/2034
3199999	Subtotal - Bonds - U.S. Special Revenues					351,625	351,625	346,634	346,942		4,683		4,683		351,625				11,360	XXX
138055-AA-8	CANADIAN IMPERIAL BANK PTC 144A 7.262% 04/10/32	A	10/10/2015	Redemption 100.0000		31,250	31,250	32,080	31,912		(662)		(662)		31,250				1,135	04/10/2032
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					31,250	31,250	32,080	31,912		(662)		(662)		31,250				1,135	XXX
8399997	Total - Bonds - Part 4					4,117,875	4,382,875	4,358,114	4,342,743		(3,962)		(3,962)		4,338,781		(220,906)	(220,906)	115,912	XXX
8399998	Total - Bonds - Part 5					154,585	154,585	163,594			(9,009)		(9,009)		154,585				2,214	XXX
8399999	Total - Bonds					4,272,460	4,537,460	4,521,708	4,342,743		(12,971)		(12,971)		4,493,366		(220,906)	(220,906)	118,126	XXX
8999997	Total - Preferred Stocks - Part 4							XXX												XXX
8999998	Total - Preferred Stocks - Part 5							XXX												XXX
8999999	Total - Preferred Stocks							XXX												XXX
9799997	Total - Common Stocks - Part 4							XXX												XXX
9799998	Total - Common Stocks - Part 5							XXX												XXX
9799999	Total - Common Stocks							XXX												XXX
9899999	Total - Preferred and Common Stocks							XXX												XXX
9999999	Totals					4,272,460		XXX	4,521,708	4,342,743		(12,971)		(12,971)	4,493,366		(220,906)	(220,906)	118,126	XXX

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ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

SCHEDULE D - PART 6 - SECTION 1

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1 CUSIP Identification	2 Description, Name of Subsidiary, Controlled or Affiliated Company	3 Foreign	4 NAIC Company Code or Alien Insurer Identification Number	5 NAIC Valuation Method (See Purposes and Procedures Manual of the NAIC Investment Analysis Office)	6 Do Insurer's Assets Include Intangible Assets Connected with Holding of Such Company's Stock?	7 Total Amount of Such Intangible Assets	8 Book/Adjusted Carrying Value	Stock of Such Company Owned by Insurer on Statement Date		
								9 Number of Shares	10 % of Outstanding	
0999999. Total Preferred Stocks								XXX	XXX	
14181*-10-2	Caribbean American Property Insurance Company		30590	2C1A1	NO		4,506,258	233,639,000	25.7	
1199999. Subtotal - Common Stock - U.S. P&C Insurer								4,506,258	XXX	XXX
1899999. Total Common Stocks								4,506,258	XXX	XXX
1999999 - Totals								4,506,258	XXX	XXX

1. Amount of insurer's capital and surplus from the prior period's statutory statement reduced by any admitted EDP, goodwill and net deferred tax assets included therein: \$

2. Total amount of intangible assets nonadmitted \$

SCHEDULE D - PART 6 - SECTION 2

1 CUSIP Identification	2 Name of Lower-Tier Company	3 Name of Company Listed in Section 1 Which Controls Lower-Tier Company	4 Total Amount of Intangible Assets Included in Amount Shown in Column 7, Section 1	Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
				5 Number of Shares	6 % of Outstanding
NONE					
0399999 - Total				XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

SCHEDULE DA - PART 1

Showing All SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	Codes		5 Date Acquired	6 Name of Vendor	7 Maturity Date	8 Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				13 Par Value	14 Actual Cost	Interest					21 Paid for Accrued Interest	
		3 Code	4 For- eign					9 Unrealized Valuation Increase/ (Decrease)	10 Current Year's (Amor- tization)/ Accretion	11 Current Year's Other- Than- Temporary Impairment Recognized	12 Total Foreign Exchange Change in Book/ Adjusted Carrying Value			15 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	16 Non- Admitted Due and Accrued	17 Rate of	18 Effective Rate of	19 When Paid		20 Amount Received During Year
0599999.	Total - U.S. Government Bonds															XXX	XXX	XXX		
1099999.	Total - All Other Government Bonds															XXX	XXX	XXX		
1799999.	Total - U.S. States, Territories and Possessions Bonds															XXX	XXX	XXX		
2499999.	Total - U.S. Political Subdivisions Bonds															XXX	XXX	XXX		
3199999.	Total - U.S. Special Revenues Bonds															XXX	XXX	XXX		
3899999.	Total - Industrial and Miscellaneous (Unaffiliated) Bonds															XXX	XXX	XXX		
4899999.	Total - Hybrid Securities															XXX	XXX	XXX		
5599999.	Total - Parent, Subsidiaries and Affiliates Bonds															XXX	XXX	XXX		
7799999.	Total - Issuer Obligations															XXX	XXX	XXX		
7899999.	Total - Residential Mortgage-Backed Securities															XXX	XXX	XXX		
7999999.	Total - Commercial Mortgage-Backed Securities															XXX	XXX	XXX		
8099999.	Total - Other Loan-Backed and Structured Securities															XXX	XXX	XXX		
8399999.	Total Bonds															XXX	XXX	XXX		
8699999.	Total - Parent, Subsidiaries and Affiliates											XXX				XXX	XXX	XXX		
	FEDERATED TREASURY OBLIGATIONS FUND			12/04/2015	Federated Services Company	XXX	674,362						674,362			0.000	0.070			
8899999.	Subtotal - Exempt Money Market Mutual Funds						674,362					XXX	674,362			XXX	XXX	XXX		
9199999.	Totals						674,362					XXX	674,362			XXX	XXX	XXX		

Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open

N O N E

Schedule DB - Part A - Section 2 - Options, Caps, Floors, Collars, Swaps and Forwards Terminated

N O N E

Schedule DB - Part B - Section 1 - Futures Contracts Open

N O N E

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made

N O N E

Schedule DB - Part B - Section 2 - Futures Contracts Terminated

N O N E

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open

N O N E

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By

N O N E

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To

N O N E

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

N O N E

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

SCHEDULE E - PART 1 - CASH

1	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
ORIENTAL BANK SAN JUAN, PUERTO RICO					259,882	.XXX.
BANCO POPULAR DE PUERTO RICO SAN JUAN, PUERTO RICO					2,047,157	.XXX.
BANCO POPULAR DE PUERTO RICO Due 8/19/16		0.750		5,548	2,000,000	.XXX.
CITIBANK, N.A. CAROLINA, PUERTO RICO					2,839	.XXX.
CHASE					636,588	.XXX.
FIRST BANK SAN JUAN, PUERTO RICO					88,305	.XXX.
FIRST BANK Due 12/07/16		1.000	1,504	342	500,000	.XXX.
RG PREMIER BANK Due 8/19/15			1,388			.XXX.
SCOTTIABANK					447,447	.XXX.
0199998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories	XXX	XXX				XXX
0199999. Totals - Open Depositories	XXX	XXX	2,892	5,890	5,982,218	XXX
0299998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories	XXX	XXX				XXX
0299999. Totals - Suspended Depositories	XXX	XXX				XXX
0399999. Total Cash on Deposit	XXX	XXX	2,892	5,890	5,982,218	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX	450	XXX
.....						
.....						
.....						
0599999 Total - Cash	XXX	XXX	2,892	5,890	5,982,668	XXX

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January.....	7,905,135	4. April.....	6,005,996	7. July.....	7,089,734	10. October.....	4,606,427
2. February.....	7,690,479	5. May.....	6,732,293	8. August.....	5,202,192	11. November.....	5,349,327
3. March.....	7,549,166	6. June.....	7,557,677	9. September.....	5,510,927	12. December.....	5,982,218

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1 Description	2 Code	3 Date Acquired	4 Rate of Interest	5 Maturity Date	6 Book/Adjusted Carrying Value	7 Amount of Interest Due and Accrued	8 Amount Received During Year
NONE							
8699999 - Total Cash Equivalents							

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Caribbean American Life Assurance Company

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR					
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA					
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA					
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM					
33. New York	NY					
34. North Carolina	NC					
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA					
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR	B PR RSD INSURANCE CODE	2,721,224	2,984,619		
55. U.S. Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CAN					
58. Aggregate Alien and Other	OT	XXX	XXX			
59. Subtotal	XXX	XXX	2,721,224	2,984,619		
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX				
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)	XXX	XXX				