



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: September 30, 2017

Life, Annuity & Disability Domestic Insurance

**Premiums and Annuity Considerations**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-17	Sep-16	Amount	%	Sep-15	Sep-14	Sep-13
1	73156	Caribbean Amer Life Assur Co	7,500,297	8,008,374	(508,077)	-6.3%	8,108,548	7,752,192	9,176,132
2	79715	Cooperativa De Seguros De Vida	53,869,480	54,900,345	(1,030,865)	-1.9%	55,370,636	66,611,941	67,217,720
3	47085	Delta Dental Plan of PR Inc	7,839,693	7,446,398	393,295	5.3%	7,398,874	6,912,085	6,958,405
4	84603	Humana Ins Co Of PR Inc	97,728,936	83,805,338	13,923,598	16.6%	74,078,184	71,318,958	69,937,653
5	77054	MAPFRE Life Ins Co of PR	72,180,466	88,950,980	(16,770,514)	-18.9%	100,986,151	83,239,086	67,574,954
6	60030	MCS Life Ins Co	233,270,379	228,317,935	4,952,444	2.2%	230,643,646	206,719,777	187,925,367
7	72087	Multinational Life Ins Co	24,777,197	24,736,696	40,501	0.2%	22,650,293	20,749,514	19,890,565
8	12952	Pan Amer Life Ins Co of PR	13,011,809	11,480,716	1,531,093	13.3%	11,214,081	10,951,994	13,010,354
9	11876	Popular Life Re	13,687,792	14,369,441	(681,649)	-4.7%	14,407,681	14,585,466	13,348,582
10	69523	Trans Oceanic Life Ins Co	22,669,842	23,124,260	(454,418)	-2.0%	22,613,859	22,375,338	22,321,810
11	55816	Triple S Salud Inc	1,169,666,458	1,218,106,038	(48,439,580)	-4.0%	1,041,501,965	1,029,116,302	1,092,945,449
12	73814	Triple S Vida Inc	129,007,862	125,998,982	3,008,880	2.4%	120,224,673	117,158,769	110,907,342
13	60041	UNIVERSAL LIFE INS CO	81,138,667	74,582,641	6,556,026	8.8%	85,301,209	89,369,665	108,356,322
14	11067	USIC Life Ins Co	3,234,916	3,132,364	102,552	3.3%	3,030,739	3,262,833	3,289,364
<b>Total</b>			<b>1,929,583,794</b>	<b>1,966,960,508</b>	<b>(37,376,714)</b>	<b>-1.9%</b>	<b>1,797,530,539</b>	<b>1,750,123,920</b>	<b>1,792,860,019</b>

Figures as of December 6, 2017.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: September 30, 2017

Life, Annuity & Disability Domestic Insurance

**Total Benefit, Increase in Reserves, Claim Adjustments**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-17	Sep-16	Amount	%	Sep-15	Sep-14	Sep-13
1	73156	Caribbean Amer Life Assur Co	2,087,830	2,073,036	14,794	0.7%	1,924,040	1,281,872	2,855,823
2	79715	Cooperativa De Seguros De Vida	44,036,587	48,209,480	(4,172,893)	-8.7%	48,351,345	59,168,561	59,533,075
3	47085	Delta Dental Plan of PR Inc	3,094,606	3,035,021	59,585	2.0%	2,840,058	2,468,037	2,374,797
4	84603	Humana Ins Co Of PR Inc	75,796,351	67,269,131	8,527,220	12.7%	56,556,888	61,397,976	49,696,447
5	77054	MAPFRE Life Ins Co of PR	54,575,072	74,276,452	(19,701,380)	-26.5%	88,390,218	64,442,592	48,110,815
6	60030	MCS Life Ins Co	193,566,962	192,458,779	1,108,183	0.6%	205,384,106	172,471,639	158,566,499
7	72087	Multinational Life Ins Co	12,504,140	10,439,547	2,064,593	19.8%	9,888,180	11,125,990	9,771,994
8	12952	Pan Amer Life Ins Co of PR	9,891,680	9,439,640	452,040	4.8%	9,127,616	8,443,646	10,037,056
9	11876	Popular Life Re	2,170,373	3,811,270	(1,640,897)	-43.1%	4,477,505	5,514,085	3,618,990
10	69523	Trans Oceanic Life Ins Co	9,459,999	9,048,218	411,781	4.6%	8,705,412	9,115,746	8,160,661
11	55816	Triple S Salud Inc	695,339,468	722,752,712	(27,413,244)	-3.8%	551,155,828	597,903,984	653,666,877
12	73814	Triple S Vida Inc	83,700,155	80,272,847	3,427,308	4.3%	75,248,414	72,439,178	68,938,241
13	60041	UNIVERSAL LIFE INS CO	79,715,913	67,786,605	11,929,308	17.6%	56,115,939	51,231,086	80,896,591
14	11067	USIC Life Ins Co	1,015,388	917,242	98,146	10.7%	961,720	1,045,910	999,008
<b>Total</b>			<b>1,266,954,524</b>	<b>1,291,789,980</b>	<b>(24,835,456)</b>	<b>-1.9%</b>	<b>1,119,127,269</b>	<b>1,118,050,302</b>	<b>1,157,226,874</b>

Figures as of December 6, 2017.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: September 30, 2017

Life, Annuity & Disability Domestic Insurance

**Commissions**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-17	Sep-16	Amount	%	Sep-15	Sep-14	Sep-13
1	73156	Caribbean Amer Life Assur Co	8,094,949	8,685,681	(590,732)	-6.8%	8,826,811	8,736,104	8,671,468
2	79715	Cooperativa De Seguros De Vida	3,754,476	4,141,320	(386,844)	-9.3%	4,452,694	4,701,866	4,930,575
3	47085	Delta Dental Plan of PR Inc	-	-	-	-	-	-	-
4	84603	Humana Ins Co Of PR Inc	4,685,842	4,092,682	593,160	14.5%	3,378,612	3,996,196	3,967,830
5	77054	MAPFRE Life Ins Co of PR	5,948,720	7,087,986	(1,139,266)	-16.1%	10,323,640	6,342,665	5,094,587
6	60030	MCS Life Ins Co	10,378,884	9,598,741	780,143	8.1%	10,443,128	7,657,653	6,831,901
7	72087	Multinational Life Ins Co	5,621,013	5,383,371	237,642	4.4%	4,435,230	3,949,630	2,574,932
8	12952	Pan Amer Life Ins Co of PR	608,054	469,020	139,034	29.6%	449,679	515,327	578,513
9	11876	Popular Life Re	6,098,775	6,434,299	(335,524)	-5.2%	6,710,224	7,091,500	6,487,401
10	69523	Trans Oceanic Life Ins Co	5,766,520	6,268,185	(501,665)	-8.0%	6,925,436	5,704,327	6,559,728
11	55816	Triple S Salud Inc	-	-	-	-	-	-	-
12	73814	Triple S Vida Inc	30,418,557	28,707,083	1,711,474	6.0%	27,158,123	25,805,486	26,003,162
13	60041	UNIVERSAL LIFE INS CO	14,359,699	12,439,340	1,920,359	15.4%	11,911,883	13,538,091	11,747,352
14	11067	USIC Life Ins Co	1,486,981	1,361,555	125,426	9.2%	1,167,638	1,102,625	1,114,722
<b>Total</b>			<b>97,222,470</b>	<b>94,669,263</b>	<b>2,553,207</b>	<b>2.7%</b>	<b>96,183,098</b>	<b>89,141,470</b>	<b>84,562,171</b>

Figures as of December 6, 2017.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: September 30, 2017

Life, Annuity & Disability Domestic Insurance

**Benefit and Commissions**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-17	Sep-16	Amount	%	Sep-15	Sep-14	Sep-13
1	73156	Caribbean Amer Life Assur Co	10,182,779	10,758,717	(575,938)	-5.4%	10,750,851	10,017,976	11,527,291
2	79715	Cooperativa De Seguros De Vida	47,791,063	52,350,800	(4,559,737)	-8.7%	52,804,039	63,870,427	64,463,650
3	47085	Delta Dental Plan of PR Inc	3,094,606	3,035,021	59,585	2.0%	2,840,058	2,468,037	2,374,797
4	84603	Humana Ins Co Of PR Inc	80,482,193	71,361,813	9,120,380	12.8%	59,935,500	65,394,172	53,664,277
5	77054	MAPFRE Life Ins Co of PR	60,523,792	81,364,438	(20,840,646)	-25.6%	98,713,858	70,785,257	53,205,402
6	60030	MCS Life Ins Co	203,945,846	202,057,520	1,888,326	0.9%	215,827,234	180,129,292	165,398,400
7	72087	Multinational Life Ins Co	18,125,153	15,822,918	2,302,235	14.6%	14,323,410	15,075,620	12,346,926
8	12952	Pan Amer Life Ins Co of PR	10,499,734	9,908,660	591,074	6.0%	9,577,295	8,958,973	10,615,569
9	11876	Popular Life Re	8,269,148	10,245,569	(1,976,421)	-19.3%	11,187,729	12,605,585	10,106,391
10	69523	Trans Oceanic Life Ins Co	15,226,519	15,316,403	(89,884)	-0.6%	15,630,848	14,820,073	14,720,389
11	55816	Triple S Salud Inc	695,339,468	722,752,712	(27,413,244)	-3.8%	551,155,828	597,903,984	653,666,877
12	73814	Triple S Vida Inc	114,118,712	108,979,930	5,138,782	4.7%	102,406,537	98,244,664	94,941,403
13	60041	UNIVERSAL LIFE INS CO	94,075,612	80,225,945	13,849,667	17.3%	68,027,822	64,769,177	92,643,943
14	11067	USIC Life Ins Co	2,502,369	2,278,797	223,572	9.8%	2,129,358	2,148,535	2,113,730
<b>Total</b>			<b>1,364,176,994</b>	<b>1,386,459,243</b>	<b>(22,282,249)</b>	<b>-1.6%</b>	<b>1,215,310,367</b>	<b>1,207,191,772</b>	<b>1,241,789,045</b>

Figures as of December 6, 2017.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: September 30, 2017

Life, Annuity & Disability Domestic Insurance

**General Insurance Expenses**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-17	Sep-16	Amount	%	Sep-15	Sep-14	Sep-13
1	73156	Caribbean Amer Life Assur Co	2,434,757	2,391,303	43,454	1.8%	2,405,195	2,271,037	2,069,007
2	79715	Cooperativa De Seguros De Vida	15,713,220	14,311,785	1,401,435	9.8%	15,042,690	17,157,054	21,172,458
3	47085	Delta Dental Plan of PR Inc	2,714,080	2,504,989	209,091	8.3%	3,600,145	3,381,684	6,418,639
4	84603	Humana Ins Co Of PR Inc	12,068,857	11,902,528	166,329	1.4%	11,464,559	8,749,561	10,827,846
5	77054	MAPFRE Life Ins Co of PR	9,080,998	10,215,984	(1,134,986)	-11.1%	11,479,033	11,689,566	11,359,736
6	60030	MCS Life Ins Co	15,378,801	17,634,599	(2,255,798)	-12.8%	22,590,053	21,011,120	21,640,649
7	72087	Multinational Life Ins Co	7,664,343	8,156,840	(492,497)	-6.0%	8,720,910	8,818,741	9,226,159
8	12952	Pan Amer Life Ins Co of PR	2,490,146	2,658,469	(168,323)	-6.3%	2,461,222	2,378,052	2,291,728
9	11876	Popular Life Re	840,345	714,178	126,167	17.7%	560,335	545,637	496,891
10	69523	Trans Oceanic Life Ins Co	7,206,672	7,229,044	(22,372)	-0.3%	6,298,166	6,027,936	5,918,092
11	55816	Triple S Salud Inc	98,318,269	139,749,273	(41,431,004)	-29.6%	106,266,406	119,429,080	88,920,634
12	73814	Triple S Vida Inc	26,021,801	25,082,167	939,634	3.7%	24,785,365	24,469,641	25,319,696
13	60041	UNIVERSAL LIFE INS CO	6,913,068	6,701,288	211,780	3.2%	5,940,261	5,176,558	4,332,990
14	11067	USIC Life Ins Co	736,595	684,909	51,686	7.5%	707,295	813,847	760,349
<b>Total</b>			<b>207,581,952</b>	<b>249,937,356</b>	<b>(42,355,404)</b>	<b>-16.9%</b>	<b>222,321,635</b>	<b>231,919,514</b>	<b>210,754,874</b>

Figures as of December 6, 2017.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: September 30, 2017

Life, Annuity & Disability Domestic Insurance

**Net Gain from Operations**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-17	Sep-16	Amount	%	Sep-15	Sep-14	Sep-13
1	73156	Caribbean Amer Life Assur Co	(65,419)	147,187	(212,606)	-144.4%	624,040	1,408,454	1,405,770
2	79715	Cooperativa De Seguros De Vida	1,504,759	718,356	786,403	109.5%	1,535,636	326,601	514,701
3	47085	Delta Dental Plan of PR Inc	347,309	382,592	(35,283)	-9.2%	(681,792)	(290,798)	483,514
4	84603	Humana Ins Co Of PR Inc	5,033,709	(1,616,031)	6,649,740	411.5%	916,041	(4,242,953)	5,478,570
5	77054	MAPFRE Life Ins Co of PR	2,704,468	(3,899,416)	6,603,884	169.4%	(10,644,961)	1,163,192	3,929,284
6	60030	MCS Life Ins Co	11,233,277	848,152	10,385,125	122444.1%	(15,109,021)	(16,608)	1,441,911
7	72087	Multinational Life Ins Co	1,763,310	4,150,820	(2,387,510)	-57.5%	3,746,703	742,945	2,832,988
8	12952	Pan Amer Life Ins Co of PR	189,508	(1,148,490)	1,337,998	116.5%	(693,714)	(338,537)	539,841
9	11876	Popular Life Re	5,587,402	4,342,677	1,244,725	28.7%	3,653,418	2,463,105	3,718,527
10	69523	Trans Oceanic Life Ins Co	1,123,063	1,303,935	(180,872)	-13.9%	1,240,624	2,230,535	2,138,271
11	55816	Triple S Salud Inc	47,799,498	(2,015,507)	49,815,005	2471.6%	8,081,151	23,784,288	14,278,132
12	73814	Triple S Vida Inc	3,779,002	7,820,521	(4,041,519)	-51.7%	7,909,337	9,907,426	4,168,849
13	60041	UNIVERSAL LIFE INS CO	26,866,358	19,091,468	7,774,890	40.7%	18,183,735	14,658,184	2,813,657
14	11067	USIC Life Ins Co	380,655	646,012	(265,357)	-41.1%	452,182	432,401	541,832
<b>Total</b>			<b>108,246,899</b>	<b>30,772,276</b>	<b>77,474,623</b>	<b>251.8%</b>	<b>19,213,379</b>	<b>52,228,235</b>	<b>44,285,847</b>

Figures as of December 6, 2017.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: September 30, 2017

Life, Annuity & Disability Domestic Insurance

**Federal and foreign income taxes incurred**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-17	Sep-16	Amount	%	Sep-15	Sep-14	Sep-13
1	73156	Caribbean Amer Life Assur Co	41,236	37,383	3,853	10.3%	(793)	244,921	404,419
2	79715	Cooperativa De Seguros De Vida	-	-	-	0.0%	-	-	-
3	47085	Delta Dental Plan of PR Inc	627,500	402,006	225,494	56.1%	32,000	83,903	239,000
4	84603	Humana Ins Co Of PR Inc	-	-	-	0.0%	-	2,098	-
5	77054	MAPFRE Life Ins Co of PR	9,874	29,050	(19,176)	-66.0%	4,924	8,283	5,997
6	60030	MCS Life Ins Co	1,956,228	-	1,956,228	0.0%	-	-	92,973
7	72087	Multinational Life Ins Co	-	-	-	0.0%	-	-	-
8	12952	Pan Amer Life Ins Co of PR	16,498	(7,773)	24,271	312.2%	(219,361)	(141,363)	139,619
9	11876	Popular Life Re	629,005	899,979	(270,974)	-30.1%	865,147	784,567	644,448
10	69523	Trans Oceanic Life Ins Co	247,816	234,547	13,269	5.7%	229,530	223,729	100,000
11	11152	Triple S Advantage Inc	-	(21,926)	21,926	100.0%	4,383,769	10,354,893	8,366,903
12	73814	Triple S Vida Inc	515,894	819,416	(303,522)	100.0%	169,977	475,891	194,930
13	60041	UNIVERSAL LIFE INS CO	4,744,263	1,671,252	3,073,011	100.0%	1,094,153	-	-
14	11067	USIC Life Ins Co	45,830	82,130	(36,300)	-44.2%	400	23,778	45,744
<b>Total</b>			<b>8,834,144</b>	<b>4,146,064</b>	<b>4,688,080</b>	<b>113.1%</b>	<b>6,559,746</b>	<b>12,060,700</b>	<b>10,234,033</b>

Figures as of December 7, 2017.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: September 30, 2017

Life, Annuity & Disability Domestic Insurance

**Net Income**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-17	Sep-16	Amount	%	Sep-15	Sep-14	Sep-13
1	73156	Caribbean Amer Life Assur Co	(106,623)	45,554	(152,177)	-334.1%	203,943	982,120	339,511
2	79715	Cooperativa De Seguros De Vida	1,427,077	332,832	1,094,245	328.8%	235,825	124,926	62,616
3	47085	Delta Dental Plan of PR Inc	819,450	1,063,661	(244,211)	-23.0%	1,003,697	299,755	695,067
4	84603	Humana Ins Co Of PR Inc	5,033,709	(1,616,031)	6,649,740	411.5%	916,041	(4,246,173)	5,476,642
5	77054	MAPFRE Life Ins Co of PR	2,784,985	(3,873,030)	6,658,015	171.9%	(10,857,795)	1,255,783	3,963,234
6	60030	MCS Life Ins Co	9,125,743	694,152	8,431,591	121466.1%	(15,596,654)	(161,745)	1,348,938
7	72087	Multinational Life Ins Co	1,750,724	4,150,834	(2,400,110)	-57.8%	3,745,846	748,576	2,837,476
8	12952	Pan Amer Life Ins Co of PR	173,010	(1,144,814)	1,317,824	115.1%	(470,468)	(203,605)	(51,417)
9	11876	Popular Life Re	2,933,397	3,442,698	(509,301)	-14.8%	807,021	1,678,538	3,074,079
10	69523	Trans Oceanic Life Ins Co	922,459	1,071,100	(148,641)	-13.9%	1,011,094	2,155,662	2,039,154
11	55816	Triple S Salud Inc	51,857,981	17,678,434	34,179,547	193.3%	21,486,590	25,934,078	19,562,631
12	73814	Triple S Vida Inc	3,928,870	5,174,770	(1,245,900)	-24.1%	6,150,544	9,816,124	3,730,239
13	60041	UNIVERSAL LIFE INS CO	22,150,741	17,420,216	4,730,525	27.2%	17,089,582	14,947,965	2,813,657
14	11067	USIC Life Ins Co	370,025	572,419	(202,394)	-35.4%	(380,250)	408,623	496,088
<b>Total</b>			<b>103,171,548</b>	<b>45,012,795</b>	<b>58,158,753</b>	<b>129.2%</b>	<b>25,345,016</b>	<b>53,740,627</b>	<b>46,387,915</b>

Figures as of December 7, 2017.

Source: National Association of Insurance Commissioners





Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: September 30, 2017

Life, Annuity & Disability Domestic Insurance

**Policyholders' surplus**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-17	Sep-16	Amount	%	Sep-15	Sep-14	Sep-13
1	73156	Caribbean Amer Life Assur Co	11,077,159	11,423,700	(346,541)	-3.0%	13,213,518	13,335,398	13,235,553
2	79715	Cooperativa De Seguros De Vida	23,018,468	22,924,113	94,355	0.4%	19,725,533	13,825,895	14,070,718
3	47085	Delta Dental Plan of PR Inc	21,053,442	20,183,808	869,634	4.3%	19,163,837	12,990,051	12,742,639
4	84603	Humana Ins Co Of PR Inc	50,890,872	49,207,240	1,683,632	3.4%	50,830,755	52,490,836	57,482,435
5	77054	MAPFRE Life Ins Co of PR	23,011,859	12,931,761	10,080,098	77.9%	11,347,369	28,963,606	8,750,746
6	60030	MCS Life Ins Co	30,313,002	13,061,033	17,251,969	132.1%	4,898,107	21,923,699	20,336,956
7	72087	Multinational Life Ins Co	17,864,828	16,897,207	967,621	5.7%	13,409,327	13,817,072	13,663,809
8	12952	Pan Amer Life Ins Co of PR	6,158,466	4,910,622	1,247,844	25.4%	5,157,954	6,690,663	6,873,730
9	11876	Popular Life Re	36,099,311	31,963,662	4,135,649	12.9%	27,373,128	28,817,383	46,836,891
10	69523	Trans Oceanic Life Ins Co	32,730,892	34,744,572	(2,013,680)	-5.8%	33,569,706	30,537,184	24,585,187
11	55816	Triple S Salud Inc	261,829,898	345,490,921	(83,661,023)	-24.2%	381,744,301	408,968,700	378,444,543
12	73814	Triple S Vida Inc	59,595,938	55,182,088	4,413,850	8.0%	64,852,633	63,585,542	57,772,299
13	60041	UNIVERSAL LIFE INS CO	106,614,600	65,871,554	40,743,046	61.9%	43,798,369	40,767,618	28,636,251
14	11067	USIC Life Ins Co	8,082,510	8,062,585	19,925	0.2%	5,051,634	6,294,766	6,004,236
<b>Total</b>			<b>688,341,245</b>	<b>692,854,866</b>	<b>(4,513,621)</b>	<b>-0.7%</b>	<b>694,136,171</b>	<b>743,008,413</b>	<b>689,435,993</b>

Figures as of December 8, 2017.  
 Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: September 30, 2017

Life, Annuity & Disability Domestic Insurance

**Net Income / Total Revenue ROR**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)	
			Sep-17	Sep-16	Amount	%
1	73156	Caribbean Amer Life Assur Co	-0.8%	-0.3%	-0.5%	-166.7%
2	79715	Cooperativa De Seguros De Vida	2.1%	0.5%	1.6%	320.0%
3	47085	Delta Dental Plan of PR Inc	10.5%	14.3%	-3.8%	-26.8%
4	84603	Humana Ins Co Of PR Inc	5.1%	-1.9%	7.0%	368.4%
5	77054	MAPFRE Life Ins Co of PR	3.8%	-4.3%	8.1%	188.4%
6	60030	MCS Life Ins Co	3.9%	0.3%	3.6%	1200.0%
7	72087	Multinational Life Ins Co	6.2%	14.4%	-8.2%	-56.9%
8	12952	Pan Amer Life Ins Co of PR	1.3%	-9.6%	10.9%	113.5%
9	11876	Popular Life Re	20.0%	22.5%	-2.5%	-11.1%
10	69523	Trans Oceanic Life Ins Co	3.8%	4.4%	-0.6%	-13.6%
11	55816	Triple S Salud Inc	4.4%	1.5%	3.0%	205.5%
12	73814	Triple S Vida Inc	2.6%	3.5%	-0.9%	-25.7%
13	60041	UNIVERSAL LIFE INS CO	18.2%	15.9%	2.3%	14.5%
14	11067	USIC Life Ins Co	9.9%	15.3%	-5.4%	-35.3%
	<b>Range</b>		<b>20.8%</b>	<b>32.1%</b>		
	<b>Median</b>		<b>4.2%</b>	<b>2.5%</b>		
	<b>Arithmetic Mean</b>		<b>6.5%</b>	<b>5.5%</b>		
	<b>Standard Deviation</b>		<b>5.9%</b>	<b>9.0%</b>		

For the Period Ended		
Sep-15	Sep-14	Sep-13
1.50%	7.00%	2.20%
0.3%	0.2%	0.1%
13.6%	4.3%	10.0%
-1.20%	-5.8%	-7.70%
-10.6%	1.5%	5.7%
-6.7%	-0.1%	0.7%
13.6%	0.3%	11.3%
-4.0%	-1.8%	-4.0%
5.2%	10.7%	21.5%
4.3%	9.2%	8.8%
2.1%	2.5%	1.8%
4.4%	7.2%	2.9%
11.0%	8.9%	1.7%
-11.2%	11.7%	14.2%
<b>24.8%</b>	<b>17.5%</b>	<b>29.2%</b>
<b>1.8%</b>	<b>3.4%</b>	<b>2.6%</b>
<b>1.6%</b>	<b>4.0%</b>	<b>4.9%</b>
<b>7.7%</b>	<b>5.1%</b>	<b>7.3%</b>

Figures as of December 8, 2017.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: September 30, 2017

Life, Annuity & Disability Domestic Insurance

**Total Benefits & Exp / Premiums & Deposit**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-17	Sep-16	Amount	%	Sep-15	Sep-14	Sep-13
1	73156	Caribbean Amer Life Assur Co	171.7%	167.7%	4.0%	2.4%	165.40%	162.5%	151.2%
2	79715	Cooperativa De Seguros De Vida	114.2%	107.3%	6.9%	6.4%	115.3%	112.7%	106.7%
3	47085	Delta Dental Plan of PR Inc	74.1%	74.4%	-0.3%	-0.4%	87.0%	84.6%	126.4%
4	84603	Humana Ins Co Of PR Inc	96.1%	102.8%	-6.7%	-6.5%	100.70%	108.2%	94.3%
5	77054	MAPFRE Life Ins Co of PR	98.4%	106.1%	-7.7%	-7.3%	112.3%	101.3%	97.1%
6	60030	MCS Life Ins Co	95.3%	99.8%	-4.5%	-4.5%	106.8%	100.3%	99.5%
7	72087	Multinational Life Ins Co	107.3%	100.0%	7.3%	7.3%	104.9%	118.5%	111.5%
8	12952	Pan Amer Life Ins Co of PR	102.1%	113.8%	-11.7%	-10.3%	109.9%	107.5%	100.1%
9	11876	Popular Life Re	66.6%	76.3%	-9.7%	-12.7%	81.7%	90.2%	79.5%
10	69523	Trans Oceanic Life Ins Co	100.8%	99.2%	1.6%	1.6%	99.2%	94.7%	94.2%
11	55816	Triple S Salud Inc	67.9%	70.8%	-3.0%	-4.2%	63.1%	69.7%	67.9%
12	73814	Triple S Vida Inc	112.5%	110.0%	2.5%	2.3%	109.6%	108.0%	112.7%
13	60041	UNIVERSAL LIFE INS CO	116.9%	121.5%	-4.6%	-3.8%	161.00%	171.3%	150.4%
14	11067	USIC Life Ins Co	104.3%	98.5%	5.8%	5.9%	97.4%	94.0%	89.9%
<b>Range</b>			<b>105.1%</b>	<b>96.9%</b>			<b>102.3%</b>	<b>101.6%</b>	<b>83.3%</b>
<b>Median</b>			<b>101.5%</b>	<b>101.4%</b>			<b>105.9%</b>	<b>104.4%</b>	<b>99.8%</b>
<b>Arithmetic Mean</b>			<b>102.0%</b>	<b>103.4%</b>			<b>108.2%</b>	<b>108.8%</b>	<b>105.8%</b>
<b>Standard Deviation</b>			<b>24.9%</b>	<b>22.9%</b>			<b>26.2%</b>	<b>26.6%</b>	<b>22.9%</b>

Figures as of December 8, 2017.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: September 30, 2017

Life, Annuity & Disability Domestic Insurance

**Benefits Paid / Premiums**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-17	Sep-16	Amount	%	Sep-15	Sep-14	Sep-13
1	73156	Caribbean Amer Life Assur Co	23.0%	28.1%	-5.1%	-18.1%	27.30%	32.4%	36.70%
2	79715	Cooperativa De Seguros De Vida	30.2%	34.8%	-4.6%	-13.2%	32.7%	26.1%	27.6%
3	47085	Delta Dental Plan of PR Inc	54.4%	54.2%	0.2%	0.4%	55.0%	50.7%	31.0%
4	84603	Humana Ins Co Of PR Inc	77.6%	80.3%	-2.7%	-3.4%	76.30%	86.1%	71.1%
5	77054	MAPFRE Life Ins Co of PR	75.9%	83.4%	-7.5%	-9.0%	85.0%	77.30%	71.8%
6	60030	MCS Life Ins Co	83.0%	84.3%	-1.3%	-1.5%	89.0%	83.4%	84.4%
7	72087	Multinational Life Ins Co	38.8%	33.1%	5.7%	17.2%	35.4%	33.20%	29.6%
8	12952	Pan Amer Life Ins Co of PR	76.7%	82.8%	-6.1%	-7.4%	81.9%	78.2%	77.3%
9	11876	Popular Life Re	16.5%	21.1%	-4.6%	-21.8%	17.8%	17.7%	20.9%
10	69523	Trans Oceanic Life Ins Co	34.9%	31.9%	3.0%	9.4%	29.8%	30.2%	28.3%
11	55816	Triple S Salud Inc	85.6%	87.8%	-2.2%	-2.5%	87.1%	85.3%	87.2%
12	73814	Triple S Vida Inc	39.4%	38.2%	1.2%	3.1%	35.8%	34.1%	35.1%
13	60041	UNIVERSAL LIFE INS CO	3.9%	5.1%	-1.2%	-23.5%	4.8%	5.1%	4.8%
14	11067	USIC Life Ins Co	31.4%	29.3%	2.1%	7.2%	31.7%	32.1%	30.3%
<b>Range</b>			<b>81.7%</b>	<b>82.7%</b>			<b>84.2%</b>	<b>81.0%</b>	<b>82.4%</b>
<b>Median</b>			<b>39.1%</b>	<b>36.5%</b>			<b>35.6%</b>	<b>33.7%</b>	<b>33.1%</b>
<b>Arithmetic Mean</b>			<b>48.0%</b>	<b>49.6%</b>			<b>49.3%</b>	<b>48.0%</b>	<b>45.4%</b>
<b>Standard Deviation</b>			<b>26.2%</b>	<b>27.4%</b>			<b>27.9%</b>	<b>27.2%</b>	<b>25.9%</b>

Figures as of December 8, 2017.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: September 30, 2017

Life, Annuity & Disability Domestic Insurance

**Commision & Incurred Expense / Premiums & Deposit**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-17	Sep-16	Amount	%	Sep-15	Sep-14	Sep-13
1	73156	Caribbean Amer Life Assur Co	57.4%	57.7%	-0.3%	-0.5%	57.5%	58.5%	55.4%
2	79715	Cooperativa De Seguros De Vida	36.8%	30.9%	5.9%	19.1%	33.7%	31.4%	32.9%
3	47085	Delta Dental Plan of PR Inc			0.0%	0.0%			
4	84603	Humana Ins Co Of PR Inc	18.5%	22.6%	-4.1%	-18.1%	25.3%	21.9%	23.9%
5	77054	MAPFRE Life Ins Co of PR	22.2%	22.1%	0.1%	0.5%	24.0%	23.1%	25.1%
6	60030	MCS Life Ins Co	12.2%	13.1%	-0.9%	-6.9%	15.4%	16.7%	15.1%
7	72087	Multinational Life Ins Co	33.9%	37.0%	-3.1%	-8.4%	40.1%	42.5%	41.6%
8	12952	Pan Amer Life Ins Co of PR	27.3%	28.5%	-1.2%	-4.2%	27.8%	28.0%	23.2%
9	11876	Popular Life Re	50.7%	49.8%	0.9%	1.8%	50.6%	52.4%	52.4%
10	69523	Trans Oceanic Life Ins Co	60.0%	59.2%	0.8%	0.0%	60.2%	53.4%	56.3%
11	55816	Triple S Salud Inc			0.0%	#DIV/0!			
12	73814	Triple S Vida Inc	45.8%	45.6%	0.2%	0.4%	46.8%	43.3%	45.9%
13	60041	UNIVERSAL LIFE INS CO	7.6%	7.7%	-0.1%	-1.3%	7.10%	8.0%	10.4%
14	11067	USIC Life Ins Co	52.1%	47.6%	4.5%	9.5%	54.7%	59.2%	52.8%
<b>Range</b>			<b>52.4%</b>	<b>51.5%</b>			<b>53.1%</b>	<b>51.2%</b>	<b>45.9%</b>
<b>Median</b>			<b>35.4%</b>	<b>34.0%</b>			<b>36.9%</b>	<b>37.0%</b>	<b>37.3%</b>
<b>Arithmetic Mean</b>			<b>35.4%</b>	<b>35.2%</b>			<b>36.9%</b>	<b>36.5%</b>	<b>36.3%</b>
<b>Standard Deviation</b>			<b>17.2%</b>	<b>16.3%</b>			<b>16.6%</b>	<b>16.6%</b>	<b>15.8%</b>

\*Health Quarterly Report does not provide the information necessary to obtain this ratio.  
 Figures as of December 8, 2017.  
 Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: September 30, 2017

Life, Annuity & Disability Domestic Insurance

**Total Admitted Assets**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-17	Sep-16	Amount	%	Sep-15	Sep-14	Sep-13
1	73156	Caribbean Amer Life Assur Co	38,796,514	39,391,778	(595,264)	-1.5%	41,953,209	41,936,983	43,970,209
2	79715	Cooperativa De Seguros De Vida	511,385,920	526,222,987	(14,837,067)	-2.8%	503,106,360	430,882,622	412,837,094
3	47085	Delta Dental Plan of PR Inc	26,283,916	24,632,670	1,651,246	6.7%	23,876,691	18,695,476	17,889,865
4	84603	Humana Ins Co Of PR Inc	73,857,747	70,650,851	3,206,896	4.5%	70,105,602	69,082,623	72,246,400
5	77054	MAPFRE Life Ins Co of PR	58,508,629	57,788,138	720,491	1.2%	56,963,576	66,048,705	43,013,109
6	60030	MCS Life Ins Co	83,941,757	63,730,806	20,210,951	31.7%	56,823,934	67,310,573	62,700,716
7	72087	Multinational Life Ins Co	113,968,255	113,380,261	587,994	0.5%	114,953,067	128,738,775	129,760,489
8	12952	Pan Amer Life Ins Co of PR	9,643,441	7,732,102	1,911,339	24.7%	8,127,416	9,404,232	10,331,236
9	11876	Popular Life Re	65,839,205	67,154,485	(1,315,280)	-2.0%	57,530,327	55,552,672	70,046,246
10	69523	Trans Oceanic Life Ins Co	71,414,730	69,220,447	2,194,283	3.2%	67,265,346	62,878,553	54,944,948
11	55816	Triple S Salud Inc	619,889,211	712,349,383	(92,460,172)	-13.0%	690,518,652	712,355,083	743,034,587
12	73814	Triple S Vida Inc	637,533,235	593,127,877	44,405,358	7.5%	572,339,909	537,935,870	506,541,866
13	60041	UNIVERSAL LIFE INS CO	1,387,909,418	1,084,918,821	302,990,597	27.9%	955,453,324	740,236,084	729,763,461
14	11067	USIC Life Ins Co	10,116,980	9,870,868	246,112	2.5%	6,698,121	7,793,173	7,402,393
<b>Total</b>			<b>3,709,088,958</b>	<b>3,440,171,474</b>	<b>268,917,484</b>	<b>7.8%</b>	<b>3,225,715,534</b>	<b>2,948,851,424</b>	<b>2,904,482,619</b>

Figures as of December 11, 2017.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: September 30, 2017

Life, Annuity & Disability Domestic Insurance

**Total Liabilities**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-17	Sep-16	Amount	%	Sep-15	Sep-14	Sep-13
1	73156	Caribbean Amer Life Assur Co	27,719,355	27,968,078	(248,723)	-0.9%	28,739,691	28,601,585	30,734,656
2	79715	Cooperativa De Seguros De Vida	488,367,452	503,298,874	(14,931,422)	-3.0%	483,380,827	417,056,727	398,766,376
3	47085	Delta Dental Plan of PR Inc	5,230,474	4,448,862	781,612	17.6%	4,712,854	5,705,425	5,147,226
4	84603	Humana Ins Co Of PR Inc	22,966,875	21,443,611	1,523,264	7.1%	19,274,847	16,591,787	14,763,965
5	77054	MAPFRE Life Ins Co of PR	35,496,770	44,856,377	(9,359,607)	-20.9%	45,616,207	37,085,099	34,262,363
6	60030	MCS Life Ins Co	53,628,755	50,669,773	2,958,982	5.8%	51,925,826	45,386,874	42,363,761
7	72087	Multinational Life Ins Co	96,103,427	96,483,054	(379,627)	-0.4%	101,543,740	114,921,703	116,096,680
8	12952	Pan Amer Life Ins Co of PR	3,484,975	2,821,480	663,495	23.5%	2,969,462	2,713,569	3,457,507
9	11876	Popular Life Re	29,739,894	35,190,823	(5,450,929)	-15.5%	30,157,199	26,735,289	23,209,355
10	69523	Trans Oceanic Life Ins Co	38,683,838	34,475,875	4,207,963	12.2%	33,695,640	32,341,369	30,359,761
11	55816	Triple S Salud Inc	358,059,313	366,858,462	(8,799,149)	-2.4%	308,774,352	303,386,384	364,590,044
12	73814	Triple S Vida Inc	577,937,297	537,945,789	39,991,508	7.4%	507,487,276	474,350,328	448,769,567
13	60041	UNIVERSAL LIFE INS CO	1,281,294,818	1,019,047,267	262,247,551	25.7%	911,654,955	699,468,466	701,127,210
14	11067	USIC Life Ins Co	2,034,470	1,808,283	226,187	12.5%	1,646,487	1,498,407	1,398,157
<b>Total</b>			<b>3,020,747,713</b>	<b>2,747,316,608</b>	<b>273,431,105</b>	<b>10.0%</b>	<b>2,531,579,363</b>	<b>2,205,843,012</b>	<b>2,215,046,628</b>

Figures as of December 11, 2017.

Source: National Association of Insurance Commissioners