



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2011 to June 30, 2015

P&C Domestic Insurance

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**Direct Premiums Written**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-15	Jun-14	Amount	%	Jun-13	Jun-12	Jun-11
1	31674	AIG Insurance Company - Puerto Rico	40,109,777	49,169,015	(9,059,238)	-18.42%	51,472,742	57,528,264	61,536,824
2	30953	Ace Insurance Company	29,452,215	30,596,859	(1,144,644)	-3.74%	34,479,388	38,421,061	37,216,327
3	10308	Antilles Insurance Company	13,577,178	13,946,510	(369,332)	-2.65%	31,522,538	22,444,669	14,258,300
4	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	64,289,789	67,276,753	(2,986,964)	-4.44%	81,275,313	85,605,614	100,524,239
5	30590	Caribbean American Property Insurance Company	24,549,101	25,453,756	(904,655)	-3.55%	26,680,406	26,903,742	28,257,532
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	93,845,049	94,113,753	(268,704)	-0.29%	92,672,737	90,743,436	86,403,162
7	26778	Integrand Assurance Company	32,526,951	34,723,019	(2,196,068)	-6.32%	39,232,119	40,309,816	41,243,827
8	31690	Mapfre Pan American Insurance Company	1,264,934	1,222,572	42,362	3.46%	1,750,198	2,029,769	2,463,144
9	43052	Mapfre Praico Insurance Company	105,154,970	105,299,502	(144,532)	-0.14%	124,247,799	113,987,070	125,748,135
10	18120	Mapfre Preferred Risk Insurance Company	23,371,429	21,368,848	2,002,581	9.37%	16,925,280	14,792,281	15,387,808
11	14153	Multinational Insurance Company	20,369,202	20,818,606	(449,404)	-2.16%	17,894,573	14,258,273	
12	15110	Newport Bonding & Surety Company	771,769	856,714	(84,945)	-9.92%	1,004,143	1,052,289	1,311,198
13	15646	One Alliance Insurance, Corp.	552,390		552,390	100.00%			
14	15324	Point Guard Insurance Company	26,354,017	22,718,377	3,635,640	16.00%			
15	12332	Puerto Rico Medical Defense Insurance Company	4,577,501	3,886,277	691,224	17.79%	3,133,412	1,528,570	514,898
16	10140	QBE Optima Insurance Company	36,382,725	35,055,479	1,327,246	3.79%	27,197,126	20,515,077	14,328,485
17	36749	Real Legacy Assurance Company, Inc.	40,977,345	40,266,820	710,525	1.76%	37,228,769	40,983,042	49,106,777
18	11078	SIMED	7,404,666	7,924,348	(519,682)	-6.56%	8,326,965	9,764,777	11,169,878
19	10009	Tower Bonding & Surety Company	833,183	962,124	(128,941)	-13.40%	1,181,957	1,394,571	1,475,749
20	40568	Triple-S Propiedad, Inc.	67,028,010	71,284,591	(4,256,581)	-5.97%	77,167,808	79,331,832	69,394,335
21	44423	United Surety & Indemnity Company	17,493,014	16,989,855	503,159	2.96%	17,796,912	18,073,643	17,573,500
22	31704	Universal Insurance Company	123,650,124	134,280,609	(10,630,485)	-7.92%	135,591,021	135,322,841	135,451,139
<b>Total</b>			<b>774,535,339</b>	<b>798,214,387</b>	<b>(23,679,048)</b>	<b>-2.97%</b>	<b>826,781,206</b>	<b>814,990,637</b>	<b>813,365,257</b>

Figures as of September 11, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2011 to June 30, 2015

P&C Domestic Insurance

Losses Incurred

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-15	Jun-14	Amount	%	Jun-13	Jun-12	Jun-11
1	31674	AIG Insurance Company - Puerto Rico	741,303	1,617,944	(876,641)	-54.18%	1,521,122	2,192,261	2,891,708
2	30953	Ace Insurance Company	2,360,093	468,355	1,891,738	403.91%	4,525,279	2,346,196	5,219,918
3	10308	Antilles Insurance Company	7,644,996	8,528,982	(883,986)	-10.36%	6,225,221	4,123,105	803,246
4	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	44,701,091	45,217,291	(516,200)	-1.14%	49,718,958	61,560,364	62,920,149
5	30590	Caribbean American Property Insurance Company	5,106,340	6,108,785	(1,002,445)	-16.41%	6,537,151	6,339,539	7,522,217
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	45,547,626	50,824,456	(5,276,830)	-10.38%	45,001,551	49,287,464	43,094,086
7	26778	Integrand Assurance Company	8,962,324	8,156,119	806,205	9.88%	8,369,945	10,163,338	11,316,204
8	31690	Mapfre Pan American Insurance Company	176,989	187,765	(10,776)	-5.74%	283,209	318,855	483,432
9	43052	Mapfre Praico Insurance Company	24,786,370	27,552,105	(2,765,735)	-10.04%	25,157,582	29,362,807	28,638,393
10	18120	Mapfre Preferred Risk Insurance Company	3,000,788	2,300,083	700,705	30.46%	2,726,740	2,621,334	2,832,354
11	14153	Multinational Insurance Company	2,987,153	1,662,530	1,324,623	79.68%	1,748,826	1,878,812	
12	15110	Newport Bonding & Surety Company	77,974	142,457	(64,483)	-45.26%	150,621	157,206	262,240
13	15646	One Alliance Insurance, Corp.	13,854		13,854	100.00%			
14	15324	Point Guard Insurance Company	6,784,390	2,844,009	3,940,381	138.55%			
15	12332	Puerto Rico Medical Defense Insurance Company	959,835	608,817	351,018	57.66%	806,133	382,437	187,374
16	10140	QBE Optima Insurance Company	6,173,714	5,239,231	934,483	17.84%	4,777,414	5,061,645	4,558,883
17	36749	Real Legacy Assurance Company, Inc.	10,044,056	7,903,778	2,140,278	27.08%	6,550,593	7,154,562	8,125,515
18	11078	SIMED	1,850,479	1,499,368	351,111	23.42%	6,471,802	8,259,602	5,603,853
19	10009	Tower Bonding & Surety Company	15,390	22,324	(6,934)	-31.06%	206,365	47,631	20,361
20	40568	Triple-S Propiedad, Inc.	19,527,055	20,185,871	(658,816)	-3.26%	24,146,897	20,563,042	18,992,385
21	44423	United Surety & Indemnity Company	(1,843,894)	1,708,495	(3,552,389)	-207.93%	2,327,407	1,726,738	(9,863)
22	31704	Universal Insurance Company	52,773,445	54,350,603	(1,577,158)	-2.90%	59,012,778	62,162,106	60,007,813
<b>Total</b>			<b>242,391,371</b>	<b>247,129,368</b>	<b>(4,737,997)</b>	<b>-1.92%</b>	<b>256,265,594</b>	<b>275,709,044</b>	<b>263,470,268</b>

Figures as of September 11, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: June 30, 2011 to June 30, 2015

P&C Domestic Insurance

LAE Incurred

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-15	Jun-14	Amount	%	Jun-13	Jun-12	Jun-11
1	31674	AIG Insurance Company - Puerto Rico	(7,818)	1,601,650	(1,609,468)	-100.49%	1,578,706	315,170	1,571,566
2	30953	Ace Insurance Company	1,156,788	1,070,519	86,269	8.06%	1,568,958	1,394,857	1,795,372
3	10308	Antilles Insurance Company	806,640	891,382	(84,742)	-9.51%	811,374	726,014	773,319
4	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	7,679,605	8,416,380	(736,775)	-8.75%	8,517,543	8,062,824	7,587,172
5	30590	Caribbean American Property Insurance Company	200,660	678,472	(477,812)	-70.42%	818,278	844,185	612,220
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	5,558,991	6,482,638	(923,647)	-14.25%	7,212,793	6,645,845	6,836,511
7	26778	Integrand Assurance Company	3,935,629	4,409,568	(473,939)	-10.75%	4,223,092	4,039,317	4,106,086
8	31690	Mapfre Pan American Insurance Company	42,752	49,295	(6,543)	-13.27%	62,188	97,488	106,617
9	43052	Mapfre Praico Insurance Company	9,204,734	10,574,624	(1,369,890)	-12.95%	10,275,547	10,177,115	8,623,649
10	18120	Mapfre Preferred Risk Insurance Company	642,612	534,116	108,496	20.31%	556,730	471,187	498,191
11	14153	Multinational Insurance Company	473,374	311,679	161,695	51.88%	155,383	232,402	
12	15110	Newport Bonding & Surety Company	-	131,926	(131,926)	-100.00%	143,596	185,443	160,785
13	15646	One Alliance Insurance, Corp.	826		826	100.00%			
14	15324	Point Guard Insurance Company	3,197,203	1,300,960	1,896,243	145.76%			
15	12332	Puerto Rico Medical Defense Insurance Company	754,791	460,722	294,069	63.83%	278,057	47,499	20,466
16	10140	QBE Optima Insurance Company	1,775,282	1,122,678	652,604	58.13%	1,018,055	818,144	779,125
17	36749	Real Legacy Assurance Company, Inc.	2,625,150	2,436,580	188,570	7.74%	2,265,280	1,484,749	1,407,508
18	11078	SIMED	3,237,906	3,065,753	172,153	5.62%	4,840,097	4,186,689	4,290,082
19	10009	Tower Bonding & Surety Company	-	-	-	0.00%	-	-	-
20	40568	Triple-S Propiedad, Inc.	5,151,601	5,727,336	(575,735)	-10.05%	5,797,395	5,282,727	5,788,082
21	44423	United Surety & Indemnity Company	611,513	598,654	12,859	2.15%	1,329,929	726,031	810,433
22	31704	Universal Insurance Company	11,448,419	11,249,453	198,966	1.77%	13,358,349	12,431,305	12,212,508
<b>Total</b>			<b>58,496,658</b>	<b>61,114,385</b>	<b>(2,617,727)</b>	<b>-4.28%</b>	<b>64,811,350</b>	<b>58,168,991</b>	<b>57,979,692</b>

Figures as of September 11, 2015.  
 Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2011 to June 30, 2015

P&C Domestic Insurance

Losses and LAE Incurred

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-15	Jun-14	Amount	%	Jun-13	Jun-12	Jun-11
1	31674	AIG Insurance Company - Puerto Rico	733,485	3,219,594	(2,486,109)	-77.22%	3,099,828	2,507,431	4,463,274
2	30953	Ace Insurance Company	3,516,881	1,538,874	1,978,007	128.54%	6,094,237	3,741,053	7,015,290
3	10308	Antilles Insurance Company	8,451,636	9,420,364	(968,728)	-10.28%	7,036,595	4,849,119	1,576,565
4	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	52,380,696	53,633,671	(1,252,975)	-2.34%	58,236,501	69,623,188	70,507,321
5	30590	Caribbean American Property Insurance Company	5,307,000	6,787,257	(1,480,257)	-21.81%	7,355,429	7,183,724	8,134,437
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	51,106,617	57,307,094	(6,200,477)	-10.82%	52,214,344	55,933,309	49,930,597
7	26778	Integrand Assurance Company	12,897,953	12,565,687	332,266	2.64%	12,593,037	14,202,655	15,422,290
8	31690	Mapfre Pan American Insurance Company	219,741	237,060	(17,319)	-7.31%	345,397	416,343	590,049
9	43052	Mapfre Praico Insurance Company	33,991,104	38,126,729	(4,135,625)	-10.85%	35,433,129	39,539,922	37,262,042
10	18120	Mapfre Preferred Risk Insurance Company	3,643,400	2,834,199	809,201	28.55%	3,283,470	3,092,521	3,330,545
11	14153	Multinational Insurance Company	3,460,527	1,974,209	1,486,318	75.29%	1,904,209	2,111,214	-
12	15110	Newport Bonding & Surety Company	77,974	274,383	(196,409)	-71.58%	294,217	342,649	423,025
13	15646	One Alliance Insurance, Corp.	14,680	-	14,680	100.00%	-	-	-
14	15324	Point Guard Insurance Company	9,981,593	4,144,969	5,836,624	140.81%	-	-	-
15	12332	Puerto Rico Medical Defense Insurance Company	1,714,626	1,069,539	645,087	60.31%	1,084,190	429,936	207,840
16	10140	QBE Optima Insurance Company	7,948,996	6,361,909	1,587,087	24.95%	5,795,469	5,879,789	5,338,008
17	36749	Real Legacy Assurance Company, Inc.	12,669,206	10,340,358	2,328,848	22.52%	8,815,873	8,639,311	9,533,023
18	11078	SIMED	5,088,385	4,565,121	523,264	11.46%	11,311,899	12,446,291	9,893,935
19	10009	Tower Bonding & Surety Company	15,390	22,324	(6,934)	-31.06%	206,365	47,631	20,361
20	40568	Triple-S Propiedad, Inc.	24,678,656	25,913,207	(1,234,551)	-4.76%	29,944,292	25,845,769	24,780,467
21	44423	United Surety & Indemnity Company	(1,232,381)	2,307,149	(3,539,530)	-153.42%	3,657,336	2,452,769	800,570
22	31704	Universal Insurance Company	64,221,864	65,600,056	(1,378,192)	-2.10%	72,371,127	74,593,411	72,220,321
<b>Total</b>			<b>300,888,029</b>	<b>308,243,753</b>	<b>(7,355,724)</b>	<b>-2.39%</b>	<b>321,076,944</b>	<b>333,878,035</b>	<b>321,449,960</b>

Figures as of September 11, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2011 to June 30, 2015

P&C Domestic Insurance

**Other Underwriting Expenses Incurred**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-15	Jun-14	Amount	%	Jun-13	Jun-12	Jun-11
1	31674	AIG Insurance Company - Puerto Rico	6,311,458	7,336,281	(1,024,823)	-13.97%	6,231,383	5,918,034	6,340,012
2	30953	Ace Insurance Company	11,877,247	9,463,054	2,414,193	25.51%	8,796,401	8,568,846	5,805,059
3	10308	Antilles Insurance Company	12,936,591	12,695,458	241,133	1.90%	9,820,740	10,364,402	8,154,078
4	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	11,807,988	8,399,165	3,408,823	40.59%	7,914,732	8,747,646	9,444,147
5	30590	Caribbean American Property Insurance Company	6,002,514	5,050,098	952,416	18.86%	5,036,891	6,435,038	5,320,376
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	32,952,918	31,982,497	970,421	3.03%	32,193,232	31,956,776	29,435,678
7	26778	Integrand Assurance Company	7,493,601	7,530,702	(37,101)	-0.49%	7,984,938	9,075,830	9,444,901
8	31690	Mapfre Pan American Insurance Company	193,778	558,482	(364,704)	-65.30%	272,556	266,606	369,575
9	43052	Mapfre Praico Insurance Company	37,140,557	37,615,424	(474,867)	-1.26%	34,226,188	32,547,393	30,973,369
10	18120	Mapfre Preferred Risk Insurance Company	2,419,471	2,782,573	(363,102)	-13.05%	1,584,556	1,456,926	1,468,062
11	14153	Multinational Insurance Company	5,308,309	5,487,901	(179,592)	-3.27%	4,862,234	5,435,044	
12	15110	Newport Bonding & Surety Company	767,401	768,534	(1,133)	-0.15%	880,712	1,026,989	1,192,815
13	15646	One Alliance Insurance, Corp.	1,134,277		1,134,277	100.00%			
14	15324	Point Guard Insurance Company	(381,199)	(1,090,934)	709,735	65.06%			
15	12332	Puerto Rico Medical Defense Insurance Company	1,044,449	933,319	111,130	11.91%	1,002,561	752,219	461,148
16	10140	QBE Optima Insurance Company	8,340,932	6,952,023	1,388,909	19.98%	4,491,851	4,250,208	3,683,642
17	36749	Real Legacy Assurance Company, Inc.	12,928,662	12,158,540	770,122	6.33%	11,784,651	10,753,889	14,410,648
18	11078	SIMED	2,253,000	2,319,882	(66,882)	-2.88%	2,559,706	2,525,430	2,633,827
19	10009	Tower Bonding & Surety Company	1,043,724	942,212	101,512	10.77%	1,183,741	1,307,119	1,398,312
20	40568	Triple-S Propiedad, Inc.	19,844,735	21,269,176	(1,424,441)	-6.70%	21,638,077	21,153,671	21,240,472
21	44423	United Surety & Indemnity Company	7,479,484	6,201,201	1,278,283	20.61%	6,677,532	5,742,590	5,714,341
22	31704	Universal Insurance Company	34,425,468	34,596,973	(171,505)	-0.50%	33,719,096	33,009,633	34,886,851
<b>Total</b>			<b>223,325,365</b>	<b>213,952,561</b>	<b>9,372,804</b>	<b>4.38%</b>	<b>202,861,778</b>	<b>201,294,289</b>	<b>192,377,313</b>

Figures as of September 11, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2011 to June 30, 2015

P&C Domestic Insurance

**Net underwriting gain (loss)**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-15	Jun-14	Amount	%	Jun-13	Jun-12	Jun-11
1	31674	AIG Insurance Company - Puerto Rico	401,755	(75,234)	476,989	634.01%	693,479	2,893,675	3,508,881
2	30953	Ace Insurance Company	3,403,421	4,885,501	(1,482,080)	-30.34%	(3,226,666)	2,547,654	956,406
3	10308	Antilles Insurance Company	944,244	(1,473,610)	2,417,854	164.08%	(573,066)	(1,219,962)	1,088,373
4	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	1,544,571	12,931,061	(11,386,490)	-88.06%	17,934,023	15,140,543	15,791,071
5	30590	Caribbean American Property Insurance Company	2,178,589	3,752,505	(1,573,916)	-41.94%	3,940,475	2,098,773	2,990,481
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	(1,560,862)	(6,072,096)	4,511,234	74.29%	(3,794,801)	(10,827,713)	(5,606,550)
7	26778	Integrand Assurance Company	325,731	214,737	110,994	51.69%	41,054	(209,871)	687,354
8	31690	Mapfre Pan American Insurance Company	(69,671)	(397,426)	327,755	82.47%	(109,098)	(64,590)	(223,013)
9	43052	Mapfre Praico Insurance Company	8,302,612	(2,546,753)	10,849,365	426.01%	14,183	(164,234)	1,293,699
10	18120	Mapfre Preferred Risk Insurance Company	303,906	(1,150,262)	1,454,168	126.42%	(765,871)	(348,364)	(286,287)
11	14153	Multinational Insurance Company	(1,080,925)	(154,704)	(926,221)	-598.71%	(805,288)	(168,197)	
12	15110	Newport Bonding & Surety Company	(73,606)	(186,203)	112,597	60.47%	(170,786)	(317,349)	(304,642)
13	15646	One Alliance Insurance, Corp.	(1,079,554)		(1,079,554)	-100.00%			
14	15324	Point Guard Insurance Company	3,031,496	2,901,909	129,587	4.47%			
15	12332	Puerto Rico Medical Defense Insurance Company	154,895	200,245	(45,350)	-22.65%	75,426	(4,717)	29,146
16	10140	QBE Optima Insurance Company	523,536	(2,751,208)	3,274,744	119.03%	(1,579,152)	(454,703)	166,352
17	36749	Real Legacy Assurance Company, Inc.	781,517	1,203,046	(421,529)	-35.04%	(287,296)	(72,699)	(1,100,110)
18	11078	SIMED	2,746,489	4,037,236	(1,290,747)	-31.97%	(1,570,107)	(385,863)	1,980,208
19	10009	Tower Bonding & Surety Company	(225,931)	(2,412)	(223,519)	-9266.96%	(208,149)	26,321	45,660
20	40568	Triple-S Propiedad, Inc.	739,827	24,120	715,707	2967.28%	(1,401,418)	(1,229,854)	3,532,589
21	44423	United Surety & Indemnity Company	6,329,002	2,299,064	4,029,938	175.29%	922,551	1,994,446	5,004,302
22	31704	Universal Insurance Company	(514,811)	(630,617)	115,806	18.36%	(2,674,717)	(2,808,935)	551,864
<b>Total</b>			<b>27,106,231</b>	<b>17,008,899</b>	<b>10,097,332</b>	<b>59.36%</b>	<b>6,454,776</b>	<b>6,424,361</b>	<b>30,105,784</b>

Figures as of September 11, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2011 to June 30, 2015

P&C Domestic Insurance

**Net investment income earned**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-15	Jun-14	Amount	%	Jun-13	Jun-12	Jun-11
1	31674	AIG Insurance Company - Puerto Rico	886,429	1,153,334	(266,905)	-23.14%	2,078,545	2,390,838	2,577,233
2	30953	Ace Insurance Company	1,406,717	1,392,706	14,011	1.01%	1,419,315	1,465,707	1,501,223
3	10308	Antilles Insurance Company	1,898,262	1,593,345	304,917	19.14%	1,033,122	1,458,637	1,168,721
4	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	3,581,850	3,940,273	(358,423)	-9.10%	5,559,100	5,757,914	5,809,537
5	30590	Caribbean American Property Insurance Company	367,288	375,000	(7,712)	-2.06%	384,772	479,916	491,309
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	4,093,585	4,089,399	4,186	0.10%	3,638,507	4,838,393	5,533,827
7	26778	Integrand Assurance Company	2,182,468	2,496,501	(314,033)	-12.58%	2,892,949	3,061,975	3,088,093
8	31690	Mapfre Pan American Insurance Company	176,376	207,102	(30,726)	-14.84%	230,302	265,844	263,582
9	43052	Mapfre Praico Insurance Company	2,872,150	2,932,329	(60,179)	-2.05%	3,424,968	4,250,186	4,896,368
10	18120	Mapfre Preferred Risk Insurance Company	1,008,552	1,056,076	(47,524)	-4.50%	1,117,285	1,205,300	1,373,025
11	14153	Multinational Insurance Company	299,186	456,785	(157,599)	-34.50%	388,402	275,890	
12	15110	Newport Bonding & Surety Company	144,722	163,569	(18,847)	-11.52%	206,314	215,614	217,747
13	15646	One Alliance Insurance, Corp.	51,743		51,743	100.00%			
14	15324	Point Guard Insurance Company	206,695	76,370	130,325	170.65%			
15	12332	Puerto Rico Medical Defense Insurance Company	213,900	160,744	53,156	33.07%	108,265	72,413	42,306
16	10140	QBE Optima Insurance Company	326,860	309,842	17,018	5.49%	226,915	619,128	567,251
17	36749	Real Legacy Assurance Company, Inc.	1,276,219	1,302,358	(26,139)	-2.01%	1,357,154	1,118,202	1,874,090
18	11078	SIMED	1,925,995	71,374	1,854,621	2598.45%	1,919,950	2,274,781	2,732,951
19	10009	Tower Bonding & Surety Company	101,936	123,056	(21,120)	-17.16%	118,473	121,908	108,329
20	40568	Triple-S Propiedad, Inc.	4,641,135	5,058,956	(417,821)	-8.26%	3,743,515	4,247,322	4,208,876
21	44423	United Surety & Indemnity Company	1,732,764	1,921,494	(188,730)	-9.82%	1,895,413	1,988,055	2,421,371
22	31704	Universal Insurance Company	8,074,583	8,897,936	(823,353)	-9.25%	8,711,396	10,487,888	10,823,340
<b>Total</b>			<b>37,469,415</b>	<b>37,778,549</b>	<b>(309,134)</b>	<b>-0.82%</b>	<b>40,454,662</b>	<b>46,595,911</b>	<b>49,699,179</b>

Figures as of September 11, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2011 to June 30, 2015

P&C Domestic Insurance

**Net Operating Income**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-15	Jun-14	Amount	%	Jun-13	Jun-12	Jun-11
1	31674	AIG Insurance Company - Puerto Rico	367,198	1,273,190	(905,992)	-71.16%	2,669,599	5,307,307	6,270,244
2	30953	Ace Insurance Company	4,435,776	6,213,915	(1,778,139)	-28.62%	(1,885,889)	3,895,193	2,357,688
3	10308	Antilles Insurance Company	2,913,201	(1,068,489)	3,981,690	372.65%	810,446	927,353	2,320,244
4	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	6,385,612	17,828,676	(11,443,064)	-64.18%	24,141,000	23,585,972	24,580,845
5	30590	Caribbean American Property Insurance Company	2,556,703	3,863,765	(1,307,062)	-33.83%	4,332,694	3,034,779	3,481,790
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	3,669,471	(740,404)	4,409,875	595.60%	5,942,602	1,691,333	4,248,623
7	26778	Integrand Assurance Company	2,250,002	2,657,661	(407,659)	-15.34%	2,873,118	2,904,810	4,162,839
8	31690	Mapfre Pan American Insurance Company	113,717	(58,281)	171,998	295.12%	117,750	207,837	28,674
9	43052	Mapfre Praico Insurance Company	12,147,014	2,330,635	9,816,379	421.19%	3,749,967	9,052,858	7,909,381
10	18120	Mapfre Preferred Risk Insurance Company	1,922,136	12,141	1,909,995	15731.78%	408,521	854,588	1,328,110
11	14153	Multinational Insurance Company	(781,739)	302,081	(1,083,820)	-358.78%	(408,873)	237,413	
12	15110	Newport Bonding & Surety Company	(109,027)	(87,864)	(21,163)	-24.09%	35,528	(100,886)	(66,809)
13	15646	One Alliance Insurance, Corp.	(1,024,309)		(1,024,309)	-100.00%			
14	15324	Point Guard Insurance Company	3,447,280	2,974,358	472,922	15.90%			
15	12332	Puerto Rico Medical Defense Insurance Company	379,064	360,989	18,075	5.01%	183,691	67,696	71,452
16	10140	QBE Optima Insurance Company	855,379	(2,733,831)	3,589,210	131.29%	(1,344,420)	1,074,785	778,421
17	36749	Real Legacy Assurance Company, Inc.	2,057,736	2,505,404	(447,668)	-17.87%	1,069,858	1,046,767	773,980
18	11078	SIMED	5,468,270	4,409,449	1,058,821	24.01%	829,489	3,971,268	5,056,596
19	10009	Tower Bonding & Surety Company	(123,995)	120,644	(244,639)	-202.78%	(89,676)	148,229	153,989
20	40568	Triple-S Propiedad, Inc.	12,716,931	5,214,975	7,501,956	143.85%	4,029,619	3,498,028	9,172,861
21	44423	United Surety & Indemnity Company	4,679,450	5,006,606	(327,156)	-6.53%	3,969,741	5,296,665	7,620,648
22	31704	Universal Insurance Company	8,462,733	9,181,065	(718,332)	-7.82%	10,538,904	11,178,751	12,878,333
<b>Total</b>			<b>72,788,603</b>	<b>59,566,685</b>	<b>13,221,918</b>	<b>22.20%</b>	<b>61,973,669</b>	<b>77,880,746</b>	<b>93,127,909</b>

Figures as of September 11, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2011 to June 30, 2015

P&C Domestic Insurance

**Total Underwriting Deductions**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-15	Jun-14	Amount	%	Jun-13	Jun-12	Jun-11
1	31674	AIG Insurance Company - Puerto Rico	7,044,943	10,555,875	(3,510,932)	-33.26%	9,331,211	8,425,465	10,803,286
2	30953	Ace Insurance Company	15,394,128	11,001,928	4,392,200	39.92%	14,890,638	12,309,899	12,820,349
3	10308	Antilles Insurance Company	21,388,227	22,115,822	(727,595)	-3.29%	16,857,335	15,213,521	9,730,643
4	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	64,188,684	62,032,836	2,155,848	3.48%	66,151,233	78,370,834	79,951,468
5	30590	Caribbean American Property Insurance Company	11,309,514	11,837,355	(527,841)	-4.46%	12,392,320	13,618,762	13,454,813
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	84,059,535	89,289,591	(5,230,056)	-5.86%	84,407,576	87,890,085	79,366,275
7	26778	Integrand Assurance Company	20,391,554	20,096,389	295,165	1.47%	20,577,975	23,278,485	24,867,191
8	31690	Mapfre Pan American Insurance Company	413,519	795,542	(382,023)	-48.02%	617,953	682,949	959,624
9	43052	Mapfre Praico Insurance Company	71,131,661	75,742,153	(4,610,492)	-6.09%	69,659,317	72,087,315	68,235,411
10	18120	Mapfre Preferred Risk Insurance Company	6,062,871	5,616,772	446,099	7.94%	4,868,026	4,549,447	4,798,607
11	14153	Multinational Insurance Company	8,768,836	7,462,110	1,306,726	17.51%	6,766,443	7,546,258	
12	15110	Newport Bonding & Surety Company	845,375	1,042,917	(197,542)	-18.94%	1,174,929	1,369,638	1,615,840
13	15646	One Alliance Insurance, Corp.	1,148,957		1,148,957	100.00%			
14	15324	Point Guard Insurance Company	9,600,394	3,054,035	6,546,359	214.35%			
15	12332	Puerto Rico Medical Defense Insurance Company	2,759,075	2,002,858	756,217	37.76%	2,086,752	1,182,155	668,988
16	10140	QBE Optima Insurance Company	16,289,928	13,313,932	2,975,996	22.35%	10,287,320	10,129,997	9,021,650
17	36749	Real Legacy Assurance Company, Inc.	25,597,868	22,498,898	3,098,970	13.77%	20,600,524	19,393,200	23,943,671
18	11078	SIMED	7,341,385	6,885,003	456,382	6.63%	13,871,605	14,971,721	12,527,762
19	10009	Tower Bonding & Surety Company	1,059,114	964,536	94,578	9.81%	1,390,106	1,368,250	1,430,089
20	40568	Triple-S Propiedad, Inc.	44,523,391	47,182,383	(2,658,992)	-5.64%	51,582,369	46,999,440	46,020,939
21	44423	United Surety & Indemnity Company	6,247,103	8,508,350	(2,261,247)	-26.58%	10,334,868	8,195,359	6,514,911
22	31704	Universal Insurance Company	98,647,332	100,197,029	(1,549,697)	-1.55%	106,090,223	107,603,044	107,107,172
<b>Total</b>			<b>524,213,394</b>	<b>522,196,314</b>	<b>2,017,080</b>	<b>0.39%</b>	<b>523,938,723</b>	<b>535,185,824</b>	<b>513,838,689</b>

Figures as of September 11, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2011 to June 30, 2015

P&C Domestic Insurance

**Income Taxes Incurred**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-15	Jun-14	Amount	%	Jun-13	Jun-12	Jun-11
1	31674	AIG Insurance Company - Puerto Rico	604,414	109,430	494,984	452.33%	302,417	872,555	569,167
2	30953	Ace Insurance Company	1,414,529	2,447,501	(1,032,972)	-42.21%	225,000	1,045,063	3,028,063
3	10308	Antilles Insurance Company	-	-	-	0.00%	-	-	505,000
4	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	952,665	5,296,112	(4,343,447)	-82.01%	-	5,168,082	5,306,378
5	30590	Caribbean American Property Insurance Company	788,660	1,419,026	(630,366)	-44.42%	1,331,908	553,164	754,273
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	-	-	-	0.00%	-	-	-
7	26778	Integrand Assurance Company	-	-	-	0.00%	-	-	-
8	31690	Mapfre Pan American Insurance Company	1,486	4,055	(2,569)	-63.35%	-	-	2,579
9	43052	Mapfre Praico Insurance Company	3,088,684	194,025	2,894,659	1491.90%	-	-	381,238
10	18120	Mapfre Preferred Risk Insurance Company	117,688	7,803	109,885	1408.24%	-	-	-
11	14153	Multinational Insurance Company	-	-	-	0.00%	-	-	-
12	15110	Newport Bonding & Surety Company	-	-	-	0.00%	-	-	-
13	15646	One Alliance Insurance, Corp.	-	-	-	0.00%	-	-	-
14	15324	Point Guard Insurance Company	200,000	665,992	(465,992)	-69.97%	-	-	-
15	12332	Puerto Rico Medical Defense Insurance Company	-	-	-	0.00%	-	-	-
16	10140	QBE Optima Insurance Company	45,876	60,656	(14,780)	-24.37%	(443,497)	132,864	126,788
17	36749	Real Legacy Assurance Company, Inc.	-	35,679	(35,679)	-100.00%	-	-	-
18	11078	SIMED	-	-	-	0.00%	-	-	-
19	10009	Tower Bonding & Surety Company	-	1,924	(1,924)	-100.00%	5,294	-	-
20	40568	Triple-S Propiedad, Inc.	516,348	468,793	47,555	10.14%	118,474	71,396	395,001
21	44423	United Surety & Indemnity Company	2,353,885	733,366	1,620,519	220.97%	425,257	(299,476)	1,521,531
22	31704	Universal Insurance Company	(200,225)	137,157	(337,382)	-245.98%	(51,866)	307,088	158,961
<b>Total</b>			<b>9,884,010</b>	<b>11,581,519</b>	<b>(1,697,509)</b>	<b>-14.66%</b>	<b>1,912,987</b>	<b>7,850,736</b>	<b>12,748,979</b>

Figures as of September 11, 2015.  
Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2011 to June 30, 2015

P&C Domestic Insurance

**Net Income**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-15	Jun-14	Amount	%	Jun-13	Jun-12	Jun-11
1	31674	AIG Insurance Company - Puerto Rico	(237,216)	1,163,760	(1,400,976)	-120.38%	2,367,182	4,434,752	5,701,077
2	30953	Ace Insurance Company	3,021,247	3,766,414	(745,167)	-19.78%	(2,110,889)	2,850,130	(670,375)
3	10308	Antilles Insurance Company	2,913,201	(1,068,489)	3,981,690	372.65%	810,446	379,076	1,815,244
4	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	5,432,947	12,532,564	(7,099,617)	-56.65%	16,895,833	18,417,890	19,274,467
5	30590	Caribbean American Property Insurance Company	1,768,043	2,444,739	(676,696)	-27.68%	3,000,786	2,481,615	2,727,517
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	3,669,471	(740,404)	4,409,875	595.60%	5,942,602	1,691,333	4,248,623
7	26778	Integrand Assurance Company	2,250,002	2,657,661	(407,659)	-15.34%	2,873,118	2,904,810	4,162,839
8	31690	Mapfre Pan American Insurance Company	112,231	(62,336)	174,567	280.04%	117,750	207,837	26,095
9	43052	Mapfre Praico Insurance Company	9,058,330	2,136,610	6,921,720	323.96%	3,749,967	9,052,858	7,528,143
10	18120	Mapfre Preferred Risk Insurance Company	1,804,448	4,338	1,800,110	41496.31%	408,521	854,588	1,328,110
11	14153	Multinational Insurance Company	(781,739)	302,081	(1,083,820)	-358.78%	(408,873)	237,413	
12	15110	Newport Bonding & Surety Company	(109,027)	(87,864)	(21,163)	-24.09%	35,528	(100,886)	(66,809)
13	15646	One Alliance Insurance, Corp.	(1,024,309)		(1,024,309)	-100.00%			
14	15324	Point Guard Insurance Company	3,247,280	2,308,366	938,914	40.67%			
15	12332	Puerto Rico Medical Defense Insurance Company	379,064	360,989	18,075	5.01%	183,691	67,696	71,452
16	10140	QBE Optima Insurance Company	809,503	(2,794,487)	3,603,990	128.97%	(900,923)	941,921	651,633
17	36749	Real Legacy Assurance Company, Inc.	2,057,736	2,469,725	(411,989)	-16.68%	1,069,858	1,046,767	773,980
18	11078	SIMED	5,468,270	4,409,449	1,058,821	24.01%	829,489	3,971,268	5,056,596
19	10009	Tower Bonding & Surety Company	(123,995)	118,720	(242,715)	-204.44%	(94,970)	148,229	153,989
20	40568	Triple-S Propiedad, Inc.	12,200,583	4,746,182	7,454,401	157.06%	3,911,145	3,426,632	8,777,860
21	44423	United Surety & Indemnity Company	2,325,565	4,273,240	(1,947,675)	-45.58%	3,544,484	5,596,141	6,099,117
22	31704	Universal Insurance Company	8,662,958	9,043,908	(380,950)	-4.21%	10,590,770	10,871,663	12,719,372
<b>Total</b>			<b>62,904,593</b>	<b>47,985,166</b>	<b>14,919,427</b>	<b>31.09%</b>	<b>52,815,515</b>	<b>69,481,733</b>	<b>80,378,930</b>

Figures as of September 11, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2011 to June 30, 2015

P&C Domestic Insurance

**Policyholders' surplus**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-15	Jun-14	Amount	%	Jun-13	Jun-12	Jun-11
1	31674	AIG Insurance Company - Puerto Rico	86,389,933	135,511,423	(49,121,490)	-36.25%	130,978,179	145,839,636	153,305,699
2	30953	Ace Insurance Company	52,930,394	48,945,784	3,984,610	8.14%	40,249,887	41,857,728	33,691,711
3	10308	Antilles Insurance Company	60,773,630	67,989,546	(7,215,916)	-10.61%	62,674,448	56,965,611	53,829,795
4	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	122,517,650	121,505,635	1,012,015	0.83%	301,098,711	281,623,089	249,767,712
5	30590	Caribbean American Property Insurance Company	23,125,408	21,647,458	1,477,950	6.83%	23,608,996	23,635,550	23,785,282
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	134,220,330	176,358,839	(42,138,509)	-23.89%	184,078,975	180,233,864	198,047,456
7	26778	Integrand Assurance Company	84,375,477	85,422,360	(1,046,883)	-1.23%	76,636,201	75,314,787	71,511,938
8	31690	Mapfre Pan American Insurance Company	9,919,497	10,201,140	(281,643)	-2.76%	10,164,390	8,735,718	8,998,618
9	43052	Mapfre Praico Insurance Company	160,885,159	153,513,533	7,371,626	4.80%	203,506,224	201,518,875	203,135,418
10	18120	Mapfre Preferred Risk Insurance Company	29,313,931	26,831,854	2,482,077	9.25%	24,501,378	22,648,740	24,940,401
11	14153	Multinational Insurance Company	8,955,037	14,190,816	(5,235,779)	-36.90%	19,071,924	11,487,923	
12	15110	Newport Bonding & Surety Company	2,168,781	2,091,854	76,927	3.68%	2,459,452	3,036,429	2,482,179
13	15646	One Alliance Insurance, Corp.	8,061,905		8,061,905	100.00%			
14	15324	Point Guard Insurance Company	13,684,762	8,728,688	4,956,074	56.78%			
15	12332	Puerto Rico Medical Defense Insurance Company	2,785,655	2,650,963	134,692	5.08%	2,409,080	2,302,325	2,176,057
16	10140	QBE Optima Insurance Company	13,698,220	13,204,582	493,638	3.74%	14,829,830	16,149,087	14,896,222
17	36749	Real Legacy Assurance Company, Inc.	48,448,608	58,177,534	(9,728,926)	-16.72%	63,328,574	67,918,254	67,417,549
18	11078	SIMED	91,217,430	90,371,316	846,114	0.94%	85,730,882	78,688,154	69,636,647
19	10009	Tower Bonding & Surety Company	2,200,343	2,699,802	(499,459)	-18.50%	2,658,980	2,561,185	2,371,306
20	40568	Triple-S Propiedad, Inc.	142,396,615	137,857,342	4,539,273	3.29%	129,996,882	121,886,426	114,956,901
21	44423	United Surety & Indemnity Company	51,912,519	55,341,368	(3,428,849)	-6.20%	59,134,503	61,349,573	60,676,894
22	31704	Universal Insurance Company	252,815,453	261,633,210	(8,817,757)	-3.37%	259,086,191	253,287,797	247,844,300
<b>Total</b>			<b>1,402,796,737</b>	<b>1,494,875,047</b>	<b>(92,078,310)</b>	<b>-6.16%</b>	<b>1,696,203,687</b>	<b>1,657,040,751</b>	<b>1,603,472,085</b>

Figures as of September 11, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2011 to June 30, 2015

P&C Domestic Insurance

**Net Loss Ratio**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-15	Jun-14	Amount	%	Jun-13	Jun-12	Jun-11
1	31674	AIG Insurance Company - Puerto Rico	9.9%	30.7%	8.6%	-67.8%	30.9%	22.2%	31.2%
2	30953	Ace Insurance Company	18.7%	9.7%	9.0%	92.8%	52.2%	25.2%	50.9%
3	10308	Antilles Insurance Company	37.8%	45.6%	-7.8%	-17.1%	43.2%	34.7%	14.6%
4	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	79.7%	71.5%	-61.6%	11.5%	69.3%	74.5%	73.6%
5	30590	Caribbean American Property Insurance Company	39.3%	43.5%	36.2%	-9.7%	45.0%	45.7%	49.5%
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	61.9%	68.9%	-7.0%	-10.2%	64.8%	72.6%	67.7%
7	26778	Integrand Assurance Company	62.3%	61.9%	0.4%	0.6%	61.1%	61.6%	60.4%
8	31690	Mapfre Pan American Insurance Company	63.9%	59.5%	4.4%	7.4%	67.9%	67.3%	80.1%
9	43052	Mapfre Praico Insurance Company	42.8%	52.1%	-9.3%	-17.9%	50.9%	55.0%	53.6%
10	18120	Mapfre Preferred Risk Insurance Company	57.2%	63.5%	-6.3%	-9.9%	80.0%	73.6%	73.8%
11	14153	Multinational Insurance Company	45.0%	27.0%	18.0%	66.7%	31.9%	28.6%	
12	15110	Newport Bonding & Surety Company	10.1%	32.0%	-21.9%	-68.4%	29.3%	32.6%	32.3%
13	15646	One Alliance Insurance, Corp.	21.2%		21.2%	100.0%			
14	15324	Point Guard Insurance Company	79.0%	69.6%	9.4%	13.5%			
15	12332	Puerto Rico Medical Defense Insurance Company	58.8%	48.5%	10.3%	21.2%	50.1%	36.5%	29.8%
16	10140	QBE Optima Insurance Company	47.3%	60.2%	-12.9%	-21.4%	66.6%	60.8%	58.1%
17	36749	Real Legacy Assurance Company, Inc.	48.0%	43.6%	4.4%	10.1%	43.4%	44.7%	41.7%
18	11078	SIMED	50.4%	41.8%	8.6%	20.6%	92.0%	85.3%	68.2%
19	10009	Tower Bonding & Surety Company	1.8%	2.3%	-0.5%	-21.7%	17.5%	3.4%	1.4%
20	40568	Triple-S Propiedad, Inc.	54.5%	54.9%	-0.4%	-0.7%	59.7%	56.5%	50.0%
21	44423	United Surety & Indemnity Company	-9.8%	21.3%	-31.1%	-146.0%	32.5%	24.1%	7.0%
22	31704	Universal Insurance Company	65.4%	65.9%	-0.5%	-0.8%	70.0%	71.2%	67.1%
		<b>Range</b>	<b>89.5%</b>	<b>69.2%</b>	<b>20.3%</b>	<b>29.3%</b>	<b>74.5%</b>	<b>81.9%</b>	<b>78.7%</b>
		<b>Median</b>	<b>47.7%</b>	<b>48.5%</b>	<b>-0.9%</b>	<b>-1.8%</b>	<b>51.6%</b>	<b>50.4%</b>	<b>50.9%</b>
		<b>Arithmetic Mean</b>	<b>43.0%</b>	<b>46.4%</b>	<b>-3.4%</b>	<b>-7.4%</b>	<b>52.9%</b>	<b>48.8%</b>	<b>47.9%</b>
		<b>Standard Deviation</b>	<b>24.1%</b>	<b>19.3%</b>	<b>4.8%</b>	<b>24.6%</b>	<b>18.6%</b>	<b>21.7%</b>	<b>22.6%</b>

Figures as of September 11, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2011 to June 30, 2015

P&C Domestic Insurance

**Expense Ratio**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-15	Jun-14	Amount	%	Jun-13	Jun-12	Jun-11
1	31674	AIG Insurance Company - Puerto Rico	81.8%	60.4%	-18.1%	35.4%	57.6%	42.9%	37.6%
2	30953	Ace Insurance Company	67.8%	67.6%	0.2%	0.3%	78.0%	57.2%	44.70%
3	10308	Antilles Insurance Company	138.0%	58.9%	79.1%	134.3%	47.4%	61.3%	94.4%
4	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	18.4%	12.5%	69.3%	47.20%	9.7%	10.2%	9.40%
5	30590	Caribbean American Property Insurance Company	42.3%	32.7%	-14.3%	29.4%	30.5%	23.7%	29.1%
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	40.1%	38.4%	1.7%	4.4%	35.7%	36.2%	40.30%
7	26778	Integrand Assurance Company	36.8%	39.6%	-2.8%	-7.1%	43.5%	38.8%	38.0%
8	31690	Mapfre Pan American Insurance Company	55.7%	168.1%	-112.4%	-66.9%	57.5%	48.4%	53.3%
9	43052	Mapfre Praico Insurance Company	45.3%	48.5%	-3.2%	-6.6%	39.1%	41.4%	32.40%
10	18120	Mapfre Preferred Risk Insurance Company	40.6%	57.8%	-17.2%	-29.8%	34.0%	35.3%	34.4%
11	14153	Multinational Insurance Company	50.9%	58.6%	-7.7%	-13.1%	0.58	0.66	
12	15110	Newport Bonding & Surety Company	99.4%	89.7%	9.7%	10.8%	87.7%	97.6%	91.00%
13	15646	One Alliance Insurance, Corp.	652.8%		652.8%	100.0%			
14	15324	Point Guard Insurance Company	-1.40%	-10.7%	9.3%	86.9%			
15	12332	Puerto Rico Medical Defense Insurance Company	47.2%	24.0%	-70.4%	96.7%	70.4%	62.7%	106.6%
16	10140	QBE Optima Insurance Company	38.1%	38.0%	0.1%	0.3%	36.6%	34.2%	38.3%
17	36749	Real Legacy Assurance Company, Inc.	55.7%	62.0%	-6.3%	-10.2%	66.5%	62.3%	50.5%
18	11078	SIMED	31.6%	30.4%	1.2%	3.9%	31.8%	27.1%	24.6%
19	10009	Tower Bonding & Surety Company	125.3%	97.9%	27.4%	28.0%	100.2%	94.7%	95.5%
20	40568	Triple-S Propiedad, Inc.	45.4%	45.8%	-0.4%	-0.9%	44.1%	43.5%	55.3%
21	44423	United Surety & Indemnity Company	64.9%	58.6%	6.3%	10.8%	61.2%	58.6%	56.9%
22	31704	Universal Insurance Company	34.9%	33.7%	1.2%	3.6%	32.9%	32.0%	34.5%
		<b>Range</b>	<b>654.2%</b>	<b>178.8%</b>	<b>475.4%</b>	<b>265.9%</b>	<b>90.5%</b>	<b>87.4%</b>	<b>97.2%</b>
		<b>Median</b>	<b>46.3%</b>	<b>48.5%</b>	<b>-2.2%</b>	<b>-4.5%</b>	<b>45.8%</b>	<b>43.2%</b>	<b>40.3%</b>
		<b>Arithmetic Mean</b>	<b>82.3%</b>	<b>53.0%</b>	<b>29.4%</b>	<b>55.4%</b>	<b>51.1%</b>	<b>48.7%</b>	<b>50.9%</b>
		<b>Standard Deviation</b>	<b>128.4%</b>	<b>34.9%</b>	<b>93.5%</b>	<b>267.7%</b>	<b>21.4%</b>	<b>21.4%</b>	<b>26.2%</b>

Figures as of September 11, 2015.  
Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2011 to June 30, 2015

P&C Domestic Insurance

**Combined Ratio**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-15	Jun-14	Amount	%	Jun-13	Jun-12	Jun-11
1	31674	AIG Insurance Company - Puerto Rico	91.7%	91.1%	-9.5%	0.7%	88.5%	65.1%	68.8%
2	30953	Ace Insurance Company	86.6%	77.3%	9.3%	12.0%	130.3%	82.4%	95.6%
3	10308	Antilles Insurance Company	175.9%	104.5%	71.4%	68.3%	90.6%	99.9%	109.0%
4	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	98.1%	84.0%	14.1%	16.8%	79.0%	84.7%	83.0%
5	30590	Caribbean American Property Insurance Company	81.6%	76.2%	5.4%	7.1%	75.6%	69.4%	78.5%
6	18163	Cooperativa de Seguros Multiples Puerto Rico	102.0%	107.3%	-5.3%	-4.9%	100.5%	108.8%	108.0%
7	26778	Integrand Assurance Company	99.1%	101.5%	-2.4%	-2.4%	104.6%	100.4%	98.4%
8	31690	Mapfre Pan American Insurance Company	119.7%	227.6%	-107.9%	-47.4%	125.4%	115.7%	133.4%
9	43052	Mapfre Praico Insurance Company	88.1%	100.6%	-12.5%	-12.4%	89.9%	96.4%	86.0%
10	18120	Mapfre Preferred Risk Insurance Company	97.8%	121.3%	-23.5%	-19.4%	114.0%	108.9%	108.2%
11	14153	Multinational Insurance Company	95.9%	85.6%	10.3%	12.0%	0.58	94.7%	
12	15110	Newport Bonding & Surety Company	109.5%	121.7%	-12.2%	-10.0%	117.0%	130.2%	123%
13	15646	One Alliance Insurance, Corp.	0.0%		0.0%	0.0%			
14	15324	Point Guard Insurance Company	77.6%	58.9%	18.7%	31.7%			
15	12332	Puerto Rico Medical Defense Insurance Company	106.1%	72.6%	33.5%	46.1%	120.6%	99.2%	136.4%
16	10140	QBE Optima Insurance Company	85.4%	98.2%	-12.8%	-13.0%	103.1%	94.9%	96.4%
17	36749	Real Legacy Assurance Company, Inc.	103.7%	105.6%	-1.9%	-1.8%	109.9%	107.0%	92.2%
18	11078	SIMED	82.0%	72.2%	9.8%	13.6%	123.7%	112.4%	92.8%
19	10009	Tower Bonding & Surety Company	127.1%	100.3%	26.8%	26.7%	117.6%	98.1%	96.9%
20	40568	Triple-S Propiedad, Inc.	99.9%	100.7%	-0.8%	-0.8%	103.8%	99.9%	105.3%
21	44423	United Surety & Indemnity Company	55.1%	79.9%	-24.8%	-31.0%	93.7%	82.7%	63.8%
22	31704	Universal Insurance Company	100.3%	99.6%	0.7%	0.7%	102.9%	103.2%	101.6%
		<b>Range</b>	<b>175.9%</b>	<b>168.7%</b>	<b>7.2%</b>	<b>4.3%</b>	<b>72.1%</b>	<b>65.1%</b>	<b>72.6%</b>
		<b>Median</b>	<b>98.0%</b>	<b>99.6%</b>	<b>-1.7%</b>	<b>-1.7%</b>	<b>103.5%</b>	<b>99.6%</b>	<b>96.9%</b>
		<b>Arithmetic Mean</b>	<b>94.7%</b>	<b>99.4%</b>	<b>-4.7%</b>	<b>-4.7%</b>	<b>102.4%</b>	<b>97.7%</b>	<b>98.8%</b>
		<b>Standard Deviation</b>	<b>30.3%</b>	<b>32.8%</b>	<b>-2.5%</b>	<b>-7.5%</b>	<b>18.1%</b>	<b>15.0%</b>	<b>18.6%</b>

Figures as of September 11, 2015.  
Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2011 to June 30, 2015

P&C Domestic Insurance

**Total Admitted Assets**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-15	Jun-14	Amount	%	Jun-13	Jun-12	Jun-11
1	31674	AIG Insurance Company - Puerto Rico	143,565,030	193,323,235	(49,758,205)	-25.7%	194,467,732	201,806,913	221,865,257
2	30953	Ace Insurance Company	131,969,831	146,240,930	(14,271,099)	-9.8%	137,733,359	129,234,869	131,048,743
3	10308	Antilles Insurance Company	86,315,504	103,775,394	(17,459,890)	-16.8%	101,722,691	92,548,223	81,000,327
4	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	250,337,892	258,688,490	(8,350,598)	-3.2%	464,054,073	445,835,917	425,877,614
5	30590	Caribbean American Property Insurance Company	44,512,585	45,550,862	(1,038,277)	-2.3%	47,120,539	46,425,766	42,903,256
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	475,155,037	504,466,456	(29,311,419)	-5.8%	498,247,530	469,801,408	465,896,463
7	26778	Integrand Assurance Company	146,589,496	154,493,226	(7,903,730)	-5.1%	155,513,405	155,985,516	164,590,401
8	31690	Mapfre Pan American Insurance Company	14,307,022	14,967,622	(660,600)	-4.4%	16,315,973	15,929,725	17,980,578
9	43052	Mapfre Praico Insurance Company	387,052,243	393,755,196	(6,702,953)	-1.7%	453,523,195	452,418,177	462,067,855
10	18120	Mapfre Preferred Risk Insurance Company	74,300,236	71,122,515	3,177,721	4.5%	68,144,827	73,311,590	78,856,401
11	14153	Multinational Insurance Company	28,959,637	31,860,817	(2,901,180)	-9.1%	33,157,051	24,416,936	
12	15110	Newport Bonding & Surety Company	4,657,996	5,743,354	(1,085,358)	-18.9%	4,430,114	5,017,251	5,661,080
13	15646	One Alliance Insurance, Corp.	8,814,589		8,814,589	100.0%			
14	15324	Point Guard Insurance Company	31,114,708	20,829,336	10,285,372	49.4%			
15	12332	Puerto Rico Medical Defense Insurance Company	13,530,217	10,016,811	3,513,406	35.1%	8,001,483	5,076,496	3,630,789
16	10140	QBE Optima Insurance Company	67,039,377	64,440,502	2,598,875	4.0%	61,391,653	54,113,995	48,232,414
17	36749	Real Legacy Assurance Company, Inc.	142,098,970	141,608,850	490,120	0.3%	150,487,533	153,473,868	162,256,559
18	11078	SIMED	160,918,508	164,261,297	(3,342,789)	-2.0%	172,985,725	166,812,341	157,847,342
19	10009	Tower Bonding & Surety Company	3,736,282	4,061,000	(324,718)	-8.0%	4,151,952	4,127,577	3,853,543
20	40568	Triple-S Propiedad, Inc.	288,838,554	283,418,259	5,420,295	1.9%	283,498,211	277,096,066	268,170,353
21	44423	United Surety & Indemnity Company	97,632,195	100,888,121	(3,255,926)	-3.2%	108,731,365	102,832,894	105,944,225
22	31704	Universal Insurance Company	815,146,518	843,634,309	(28,487,791)	-3.4%	824,539,086	801,697,453	754,224,307
<b>Total</b>			<b>3,416,592,427</b>	<b>3,557,146,582</b>	<b>(140,554,155)</b>	<b>-4.0%</b>	<b>3,788,217,497</b>	<b>3,677,962,981</b>	<b>3,601,907,507</b>

Figures as of September 11, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2011 to June 30, 2015

P&C Domestic Insurance

**Total Liabilities**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-15	Jun-14	Amount	%	Jun-13	Jun-12	Jun-11
1	31674	AIG Insurance Company - Puerto Rico	57,175,101	57,811,812	(636,711)	-1.1%	63,489,553	55,967,277	68,559,558
2	30953	Ace Insurance Company	79,039,438	97,295,146	(18,255,708)	-18.8%	97,483,472	87,377,141	97,357,033
3	10308	Antilles Insurance Company	25,541,874	35,785,848	(10,243,974)	-28.6%	39,048,245	35,582,612	27,170,532
4	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	127,820,242	137,182,855	(9,362,613)	-6.8%	162,955,362	164,212,828	176,109,902
5	30590	Caribbean American Property Insurance Company	21,387,177	23,903,404	(2,516,227)	-10.5%	23,511,543	22,790,216	19,109,372
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	340,934,707	328,107,617	12,827,090	3.9%	314,168,555	289,567,544	267,849,007
7	26778	Integrand Assurance Company	62,214,019	69,070,866	(6,856,847)	-9.9%	78,877,204	80,670,729	93,078,463
8	31690	Mapfre Pan American Insurance Company	4,387,525	4,766,482	(378,957)	-8.0%	6,151,583	7,194,007	8,981,960
9	43052	Mapfre Praico Insurance Company	226,167,084	240,241,663	(14,074,579)	-5.9%	250,016,971	250,899,302	258,932,437
10	18120	Mapfre Preferred Risk Insurance Company	44,986,305	44,290,661	695,644	1.6%	43,643,449	50,662,850	53,916,000
11	14153	Multinational Insurance Company	20,004,599	17,670,001	2,334,598	13.2%	14,085,129	12,929,013	
12	15110	Newport Bonding & Surety Company	2,489,215	3,651,501	(1,162,286)	-31.8%	1,755,238	1,980,822	3,178,901
13	15646	One Alliance Insurance, Corp.	752,684		752,684	100.0%			
14	15324	Point Guard Insurance Company	17,429,946	12,100,648	5,329,298	44.0%			
15	12332	Puerto Rico Medical Defense Insurance Company	10,744,562	7,365,848	3,378,714	45.9%	5,592,404	2,774,171	1,454,732
16	10140	QBE Optima Insurance Company	53,341,157	51,235,919	2,105,238	4.1%	46,561,823	37,964,908	33,335,538
17	36749	Real Legacy Assurance Company, Inc.	93,650,362	83,431,316	10,219,046	12.2%	87,158,959	85,555,614	94,839,010
18	11078	SIMED	69,701,078	73,889,981	(4,188,903)	-5.7%	87,254,845	88,124,187	88,210,695
19	10009	Tower Bonding & Surety Company	1,535,939	1,361,198	174,741	12.8%	1,492,971	1,566,393	1,482,237
20	40568	Triple-S Propiedad, Inc.	146,441,939	145,560,917	881,022	0.6%	153,501,329	155,209,640	153,213,452
21	44423	United Surety & Indemnity Company	45,719,676	45,546,753	172,923	0.4%	49,596,862	41,483,321	45,267,331
22	31704	Universal Insurance Company	562,331,065	582,001,099	(19,670,034)	-3.4%	565,452,895	548,409,656	506,380,007
<b>Total</b>			<b>2,013,795,694</b>	<b>2,062,271,535</b>	<b>(48,475,841)</b>	<b>-2.4%</b>	<b>2,091,798,392</b>	<b>2,020,922,231</b>	<b>1,998,426,167</b>

Figures as of September 11, 2015.

Source: National Association of Insurance Commissioners