



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

**P&C Domestic Insurance**

**Net Premiums Written**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	31674	AIG Insurance Company - Puerto Rico	24,754,279	18,976,540	5,777,739	30.45%	22,776,309	25,426,377	29,376,119
2	10308	Antilles Insurance Company	7,543,507	7,910,501	(366,994)	-4.64%	13,228,905	16,250,149	10,226,480
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	16,266,127	33,956,594	(17,690,467)	-52.10%	35,406,404	41,527,947	42,951,118
4	30590	Caribbean American Property Insurance Company	12,361,483	13,243,595	(882,112)	-6.66%	12,785,490	13,270,232	13,311,107
5	30953	Chubb Insurance Company of Puerto Rico	9,761,302	12,662,071	(2,900,769)	-22.91%	14,906,471	15,346,358	18,058,703
6	18163	Cooperativa de Seguros Multiples Puerto Rico	53,872,722	46,816,198	7,056,524	15.07%	46,879,666	45,304,401	44,340,723
7	26778	Integrand Assurance Company	14,837,957	14,448,303	389,654	2.70%	14,304,930	15,698,459	15,148,586
8	31690	Mapfre Pan American Insurance Company	5,912,990	645,671	5,267,319	815.79%	707,425	972,920	1,160,580
9	43052	Mapfre Praico Insurance Company	49,551,276	53,706,409	(4,155,133)	-7.74%	41,519,738	45,708,494	45,550,970
10	14153	Multinational Insurance Company	9,423,438	9,042,335	381,103	4.21%	7,909,918	6,965,835	5,879,830
11	15110	Newport Bonding & Surety Company*	357,501	357,087	414	0.12%	378,579	570,478	435,588
12	15646	One Alliance Insurance, Corp.	875,307	12,554	862,753	6872.11%	-	-	-
13	15324	Point Guard Insurance Company	14,507,084	14,410,084	97,000	0.67%	11,538,448	-	-
14	12332	Puerto Rico Medical Defense Insurance Company	2,267,311	2,228,634	38,677	1.74%	1,848,875	1,519,651	642,278
15	10140	QBE Seguros	14,303,659	13,923,273	380,386	2.73%	12,006,713	11,120,423	9,286,026
16	36749	Real Legacy Assurance Company, Inc.	15,947,663	16,902,383	(954,720)	-5.65%	18,750,193	13,848,274	13,537,567
17	11078	SIMED	3,326,169	3,500,536	(174,367)	-4.98%	3,764,876	4,064,573	4,876,446
18	10009	Tower Bonding & Surety Company	323,813	410,830	(87,017)	-21.18%	443,754	653,892	770,583
19	40568	Triple-S Propiedad, Inc.	27,621,009	27,852,283	(231,274)	-0.83%	29,791,274	31,025,113	33,822,126
20	44423	United Surety & Indemnity Company	8,353,394	7,706,465	646,929	8.39%	7,839,905	8,273,696	9,355,037
21	31704	Universal Insurance Company	60,376,022	60,497,508	(121,486)	-0.20%	63,319,096	65,274,554	65,050,326
<b>Total</b>			<b>352,544,013</b>	<b>359,209,854</b>	<b>(6,665,841)</b>	<b>-1.86%</b>	<b>360,106,969</b>	<b>362,821,826</b>	<b>363,780,193</b>

Figures as of June 1, 2016.

Source: National Association of Insurance Commissioners



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

P&C Domestic Insurance

**Losses Incurred**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	31674	AIG Insurance Company - Puerto Rico	210,367	37,771	172,596	456.95%	1,124,593	1,148,705	797,842
2	10308	Antillas Insurance Company	2,650,834	4,402,284	(1,751,450)	-39.79%	4,044,341	3,329,953	1,612,676
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	16,824,212	23,904,715	(7,080,503)	-29.62%	24,733,065	26,997,327	33,422,556
4	30590	Caribbean American Property Insurance Company	2,518,228	2,925,363	(407,135)	-13.92%	3,346,789	3,692,767	2,950,947
5	30953	Chubb Insurance Company of Puerto Rico	3,096,440	929,912	2,166,528	232.98%	(1,667,803)	2,311,295	652,482
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	25,938,236	24,766,361	1,171,875	4.73%	26,746,500	22,672,171	24,239,611
7	26778	Integrand Assurance Company	5,004,126	4,089,061	915,065	22.38%	3,974,798	3,893,259	4,572,320
8	31690	Mapfre Pan American Insurance Company	227,061	88,827	138,234	155.62%	111,620	115,643	149,464
9	43052	Mapfre Praico Insurance Company	18,247,124	14,363,757	3,883,367	27.04%	14,551,910	12,884,062	14,991,740
10	14153	Multinational Insurance Company	951,875	1,346,253	(394,378)	-29.29%	1,231,359	1,042,463	707,269
11	15110	Newport Bonding & Surety Company*	35,755	36,506	(751)	-2.06%	94,644	85,572	70,338
12	15646	One Alliance Insurance, Corp.	29,689	-	29,689	100.00%	-	-	-
13	15324	Point Guard Insurance Company	7,216,103	2,293,422	4,922,681	214.64%	1,184,027		
14	12332	Puerto Rico Medical Defense Insurance Company	458,475	636,400	(177,925)	-27.96%	381,817	493,635	115,437
15	10140	QBE Seguros	4,550,562	2,065,436	2,485,126	120.32%	2,632,035	2,282,685	2,575,425
16	36749	Real Legacy Assurance Company, Inc.	7,149,548	6,381,125	768,423	12.04%	4,916,676	3,440,495	4,240,680
17	11078	SIMED	(1,889,443)	(651,973)	(1,237,470)	-189.80%	(663,811)	3,763,576	3,658,508
18	10009	Tower Bonding & Surety Company	100,900	6,031	94,869	1573.02%	12,260	54,013	10,507
19	40568	Triple-S Propiedad, Inc.	8,184,869	9,754,645	(1,569,776)	-16.09%	10,699,492	10,989,818	11,086,517
20	44423	United Surety & Indemnity Company	(584,476)	(1,177,357)	592,881	50.36%	1,019,026	924,109	645,849
21	31704	Universal Insurance Company	26,669,630	26,761,703	(92,073)	-0.34%	28,598,353	28,650,861	30,783,955
<b>Total</b>			<b>127,590,115</b>	<b>122,960,242</b>	<b>4,629,873</b>	<b>3.77%</b>	<b>127,071,691</b>	<b>128,772,409</b>	<b>137,284,123</b>

Figures as of June 1, 2016.  
Source: National Association of Insurance Commissioners



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

P&C Domestic Insurance

**LAE Incurred**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	31674	AIG Insurance Company - Puerto Rico	2,297,633	170,282	2,127,351	1249.31%	890,351	886,167	1,174,583
2	10308	Antilles Insurance Company	272,743	463,652	(190,909)	-41.18%	398,406	437,453	345,280
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	3,861,698	3,701,346	160,352	4.33%	4,192,925	4,017,066	3,906,365
4	30590	Caribbean American Property Insurance Company	3,494	(84,478)	87,972	104.14%	208,236	487,733	444,520
5	30953	Chubb Insurance Company of Puerto Rico	463,065	802,450	(339,385)	-42.29%	286,712	777,572	577,009
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	2,559,934	2,577,066	(17,132)	-0.66%	3,085,193	3,235,608	2,849,098
7	26778	Integrand Assurance Company	1,930,604	1,786,188	144,416	8.09%	2,365,004	2,002,336	2,069,811
8	31690	Mapfre Pan American Insurance Company	99,961	19,722	80,239	406.85%	22,798	30,118	46,937
9	43052	Mapfre Praico Insurance Company	5,211,509	4,716,607	494,902	10.49%	5,072,697	5,166,280	5,236,416
10	14153	Multinational Insurance Company	207,907	230,879	(22,972)	-9.95%	180,678	79,301	13,160
11	15110	Newport Bonding & Surety Company*	-	39,764	(39,764)	-100.00%	61,599	73,942	74,273
12	15646	One Alliance Insurance, Corp.	3,115	-	3,115	100.00%	-	-	-
13	15324	Point Guard Insurance Company	2,731,875	1,500,703	1,231,172	82.04%	460,130		
14	12332	Puerto Rico Medical Defense Insurance Company	376,856	225,473	151,383	67.14%	182,174	96,643	11,377
15	10140	QBE Seguros	350,940	782,483	(431,543)	-55.15%	587,282	523,118	404,829
16	36749	Real Legacy Assurance Company, Inc.	770,934	556,578	214,356	38.51%	948,176	575,636	761,250
17	11078	SIMED	742,639	881,682	(139,043)	-15.77%	1,120,389	2,850,673	1,837,364
18	10009	Tower Bonding & Surety Company	-	-	-	0.00%	-	-	-
19	40568	Triple-S Propiedad, Inc.	2,634,574	2,487,876	146,698	5.90%	2,617,562	2,799,454	2,833,278
20	44423	United Surety & Indemnity Company	150,782	300,337	(149,555)	-49.80%	458,640	442,960	235,249
21	31704	Universal Insurance Company	5,763,567	5,263,520	500,047	9.50%	5,380,104	5,491,983	5,934,065
<b>Total</b>			<b>30,433,830</b>	<b>26,422,130</b>	<b>4,011,700</b>	<b>15.18%</b>	<b>28,519,056</b>	<b>29,974,043</b>	<b>28,754,864</b>

Figures as of June 1, 2016.  
Source: National Association of Insurance Commissioners



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

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		
			Mar-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	31674	AIG Insurance Company - Puerto Rico	2,508,000	208,053	2,299,947	1105.46%	2,014,944	2,034,872	1,972,425
2	10308	Antilles Insurance Company	2,923,577	4,865,936	(1,942,359)	-39.92%	4,442,747	3,767,406	1,957,956
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	20,685,910	27,606,061	(6,920,151)	-25.07%	28,925,990	31,014,393	37,328,921
4	30590	Caribbean American Property Insurance Company	2,521,722	2,840,885	(319,163)	-11.23%	3,555,025	4,180,500	3,395,467
5	30953	Chubb Insurance Company of Puerto Rico	3,559,505	1,732,362	1,827,143	10547.12%	(1,381,091)	3,088,867	1,229,491
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	28,498,170	27,343,427	1,154,743	4.22%	29,831,693	25,907,779	27,088,709
7	26778	Integrand Assurance Company	6,934,730	5,875,249	1,059,481	18.03%	6,339,802	5,895,595	6,642,131
8	31690	Mapfre Pan American Insurance Company	327,022	108,549	218,473	201.27%	134,418	145,761	196,401
9	43052	Mapfre Praico Insurance Company	23,458,633	19,080,364	4,378,269	22.95%	19,624,607	18,050,342	20,228,156
10	14153	Multinational Insurance Company	1,159,782	1,577,132	(417,350)	-26.46%	1,412,037	1,121,764	720,429
11	15110	Newport Bonding & Surety Company*	35,755	76,270	(40,515)	-53.12%	156,243	159,514	144,611
12	15646	One Alliance Insurance, Corp.	32,804	-	32,804	0.00%	-	-	-
13	15324	Point Guard Insurance Company	9,947,978	3,794,125	6,153,853	162.19%	1,644,157	-	-
14	12332	Puerto Rico Medical Defense Insurance Company	835,331	861,873	(26,542)	-3.08%	563,991	590,278	126,814
15	10140	QBE Seguros	4,901,502	2,847,919	2,053,583	72.11%	3,219,317	2,805,803	2,980,254
16	36749	Real Legacy Assurance Company, Inc.	7,920,482	6,937,703	982,779	14.17%	5,864,852	4,016,131	5,001,930
17	11078	SIMED	(1,146,804)	229,709	(1,376,513)	-599.24%	456,578	6,614,249	5,495,872
18	10009	Tower Bonding & Surety Company	100,900	6,031	94,869	1573.02%	12,260	54,013	10,507
19	40568	Triple-S Propiedad, Inc.	10,819,443	12,242,521	(1,423,078)	-11.62%	13,317,054	13,789,272	13,919,795
20	44423	United Surety & Indemnity Company	(433,694)	(877,020)	443,326	50.55%	1,477,666	1,367,069	881,098
21	31704	Universal Insurance Company	32,433,197	32,025,223	407,974	1.27%	33,978,457	34,142,844	36,718,020
<b>Total</b>			<b>158,023,945</b>	<b>149,382,372</b>	<b>8,641,573</b>	<b>5.78%</b>	<b>155,590,747</b>	<b>158,746,452</b>	<b>166,038,987</b>

Figures as of June 1, 2016.  
Source: National Association of Insurance Commissioners



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

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		
			Mar-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	31674	AIG Insurance Company - Puerto Rico	61,617	2,774,284	(2,712,667)	-97.78%	3,079,475	3,200,163	3,174,144
2	10308	Antilles Insurance Company	5,308,738	7,254,979	(1,946,241)	-26.83%	5,800,880	6,983,622	4,752,145
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	3,776,751	6,124,501	(2,347,750)	-38.33%	4,077,263	4,152,829	4,264,164
4	30590	Caribbean American Property Insurance Company	2,956,475	3,283,862	(327,387)	-9.97%	2,292,820	2,537,620	3,098,081
5	30953	Chubb Insurance Company of Puerto Rico	8,281,488	6,087,091	2,194,397	36.05%	4,056,830	3,525,447	3,676,208
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	17,130,973	15,447,478	1,683,495	10.90%	14,013,436	14,143,358	16,060,036
7	26778	Integrand Assurance Company	4,269,507	3,824,659	444,848	11.63%	4,272,199	4,242,178	4,471,414
8	31690	Mapfre Pan American Insurance Company	2,657,974	81,442	2,576,532	3163.64%	102,647	144,848	118,540
9	43052	Mapfre Praico Insurance Company	15,745,964	17,593,341	(1,847,377)	-10.50%	16,494,090	16,214,069	16,251,178
10	14153	Multinational Insurance Company	1,955,832	2,557,297	(601,465)	-23.52%	2,642,383	2,225,498	2,748,879
11	15110	Newport Bonding & Surety Company*	384,166	364,816	19,350	5.30%	511,599	472,558	516,722
12	15646	One Alliance Insurance, Corp.	644,208		644,208	0.00%			
13	15324	Point Guard Insurance Company	1,296,007	(164,871)	1,460,878	886.07%	(746,987)		
14	12332	Puerto Rico Medical Defense Insurance Company	333,462	447,655	(114,193)	-25.51%	443,210	500,410	333,953
15	10140	QBE Seguros	4,059,458	3,474,691	584,767	16.83%	2,631,678	1,575,483	1,889,774
16	36749	Real Legacy Assurance Company, Inc.	6,008,518	6,007,213	1,305	0.02%	5,968,150	4,805,178	4,767,790
17	11078	SIMED	1,012,401	1,013,995	(1,594)	-0.16%	1,059,388	1,429,971	1,216,453
18	10009	Tower Bonding & Surety Company	398,624	598,209	(199,585)	-33.36%	488,870	591,009	720,305
19	40568	Triple-S Propiedad, Inc.	8,539,924	8,862,743	(322,819)	-3.64%	10,231,000	9,621,451	10,474,543
20	44423	United Surety & Indemnity Company	3,563,297	3,277,752	285,545	8.71%	2,581,607	2,993,933	2,916,336
21	31704	Universal Insurance Company	17,208,003	17,374,047	(166,044)	-0.96%	15,633,228	17,011,573	15,582,956
<b>Total</b>			<b>105,593,387</b>	<b>106,285,184</b>	<b>(691,797)</b>	<b>-0.65%</b>	<b>95,633,766</b>	<b>96,371,198</b>	<b>97,033,621</b>

Figures as of June 1, 2016.

Source: National Association of Insurance Commissioners



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

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		
			Mar-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	31674	AIG Insurance Company - Puerto Rico	1,439,274	1,522,477	(83,203)	-546.50%	(492,207)	(515,141)	450,094
2	10308	Antillas Insurance Company	(367,450)	3,070,531	(3,437,981)	-111.97%	433,655	(3,610,839)	(1,138,939)
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	(534,673)	(702,789)	168,116	23.92%	5,387,574	7,686,217	5,349,215
4	30590	Caribbean American Property Insurance Company	1,544,424	1,092,142	452,282	41.41%	2,084,924	1,443,048	1,280,453
5	30953	Chubb Insurance Company of Puerto Rico	(1,728,944)	(153,537)	(1,575,407)	-1026.08%	4,746,346	(1,217,698)	1,652,811
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	(180,461)	(1,297,719)	1,117,258	86.09%	(3,203,384)	564,947	(3,408,671)
7	26778	Integrand Assurance Company	191,364	171,447	19,917	11.62%	175,061	(30,110)	60,294
8	31690	Mapfre Pan American Insurance Company	(75,100)	(19,776)	(55,324)	-279.75%	(32,617)	(30,526)	8,093
9	43052	Mapfre Praico Insurance Company	3,741,034	6,436,501	(2,695,467)	-41.88%	334,085	266,094	91,823
10	14153	Multinational Insurance Company	34,762	(849,882)	884,644	104.09%	(1,623,365)	(556,671)	(102,429)
11	15110	Newport Bonding & Surety Company*	(62,420)	(83,999)	21,579	25.69%	(289,263)	(61,594)	(225,745)
12	15646	One Alliance Insurance, Corp.	(478,110)		(478,110)	-100.00%			
13	15324	Point Guard Insurance Company	1,814,301	1,790,843	23,458	1.31%	1,524,679		
14	12332	Puerto Rico Medical Defense Insurance Company	258,896	150,714	108,182	71.78%	4,975	31,783	(67,510)
15	10140	QBE Seguros	(499,481)	974,003	(1,473,484)	-15128.13%	(178,116)	(113,122)	(123,236)
16	36749	Real Legacy Assurance Company, Inc.	449,728	326,237	123,491	3785.32%	(300,846)	(606,954)	3,571,246
17	11078	SIMED	4,905,859	3,787,503	1,118,356	29.53%	3,930,579	(1,758,119)	662,995
18	10009	Tower Bonding & Surety Company	(175,711)	(193,410)	17,699	9.15%	(57,376)	3,576	31,771
19	40568	Triple-S Propiedad, Inc.	1,981,798	1,659,046	322,752	1945.41%	(93,245)	1,508,669	(2,206,305)
20	44423	United Surety & Indemnity Company	3,441,057	3,615,980	(174,923)	-4.84%	1,366,475	1,184,836	1,333,309
21	31704	Universal Insurance Company	(475,195)	83,452	(558,647)	-66942.31%	85,566	186,055	752,623
<b>Total</b>			<b>15,224,952</b>	<b>21,379,764</b>	<b>(6,154,812)</b>	<b>-2878.80%</b>	<b>13,803,500</b>	<b>4,374,451</b>	<b>7,971,892</b>

Figures as of June 1, 2016.  
Source: National Association of Insurance Commissioners



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

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		
			Mar-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	31674	AIG Insurance Company - Puerto Rico	553,650	413,014	140,636	34.05%	643,251	1,011,670	1,476,481
2	10308	Antilles Insurance Company	354,843	857,407	(502,564)	-58.61%	866,807	299,975	501,095
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	1,132,718	1,785,166	(652,448)	-36.55%	2,007,734	2,801,579	2,884,250
4	30590	Caribbean American Property Insurance Company	172,208	173,967	(1,759)	-1.01%	182,924	186,299	252,009
5	30953	Chubb Insurance Company of Puerto Rico	594,458	763,798	(169,340)	-22.17%	704,436	695,039	740,951
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	2,174,402	2,008,206	166,196	8.28%	2,142,984	1,744,651	2,424,911
7	26778	Integrand Assurance Company	924,740	1,098,677	(173,937)	-15.83%	1,219,666	1,380,613	1,549,694
8	31690	Mapfre Pan American Insurance Company	95,068	98,463	(3,395)	-3.45%	107,740	115,659	132,658
9	43052	Mapfre Praico Insurance Company	1,968,588	2,011,121	(42,533)	-2.11%	1,447,514	1,774,792	2,194,664
10	14153	Multinational Insurance Company	146,727	177,913	(31,186)	-17.53%	230,311	192,477	190,626
11	15110	Newport Bonding & Surety Company*	56,057	79,260	(23,203)	-29.27%	76,842	101,310	117,028
12	15646	One Alliance Insurance, Corp.	52,170		52,170	0.00%			
13	15324	Point Guard Insurance Company	159,238	111,760	47,478	42.48%	38,230		
14	12332	Puerto Rico Medical Defense Insurance Company	125,729	101,070	24,659	24.40%	80,458	54,225	31,520
15	10140	QBE Seguros	192,448	150,818	41,630	27.60%	143,947	111,337	283,649
16	36749	Real Legacy Assurance Company, Inc.	658,856	612,600	46,256	7.55%	832,049	679,753	572,337
17	11078	SIMED	1,028,049	922,930	105,119	1138.97%	(269,237)	961,736	1,151,020
18	10009	Tower Bonding & Surety Company	54,208	44,123	10,085	22.86%	61,522	56,170	60,424
19	40568	Triple-S Propiedad, Inc.	2,033,783	2,063,367	(29,584)	-1.43%	1,840,179	1,834,737	2,051,143
20	44423	United Surety & Indemnity Company	634,727	912,789	(278,062)	-30.46%	968,942	950,547	1,055,807
21	31704	Universal Insurance Company	3,623,701	4,046,204	(422,503)	-10.44%	5,185,542	4,285,720	5,035,724
<b>Total</b>			<b>16,736,368</b>	<b>18,432,653</b>	<b>(1,696,285)</b>	<b>-9.20%</b>	<b>18,511,841</b>	<b>19,238,289</b>	<b>22,705,991</b>

Figures as of June 1, 2016.  
Source: National Association of Insurance Commissioners



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

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		
			Mar-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	31674	AIG Insurance Company - Puerto Rico	1,702,193	1,204,483	497,710	41.32%	164,196	493,567	1,933,371
2	10308	Antilles Insurance Company	(9,439)	3,985,674	(3,995,113)	-10023.68%	(83,896)	(3,230,648)	17,630
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	3,095,237	1,405,171	1,690,066	120.27%	7,598,201	10,783,155	8,952,267
4	30590	Caribbean American Property Insurance Company	1,663,864	1,268,218	395,646	31.20%	1,950,152	1,634,330	1,988,552
5	30953	Chubb Insurance Company of Puerto Rico	(1,478,120)	534,352	(2,012,472)	-376.62%	5,446,122	(557,594)	2,334,104
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	1,906,028	1,197,374	708,654	59.18%	(798,449)	4,600,659	1,005,221
7	26778	Integrand Assurance Company	1,117,200	1,296,598	(179,398)	-13.84%	1,416,254	1,143,526	1,661,788
8	31690	Mapfre Pan American Insurance Company	21,398	84,895	(63,497)	-74.79%	76,980	83,216	150,417
9	43052	Mapfre Praico Insurance Company	6,179,473	9,330,661	(3,151,188)	-33.77%	2,868,272	2,045,155	5,196,161
10	14153	Multinational Insurance Company	181,489	(671,969)	853,458	127.01%	(1,393,054)	(356,181)	88,197
11	15110	Newport Bonding & Surety Company*	(6,143)	(184,922)	178,779	96.68%	(277,651)	39,716	(108,635)
12	15646	One Alliance Insurance, Corp.	(425,902)		-	-100.00%			
13	15324	Point Guard Insurance Company	1,971,734	1,893,706	78,028	4.12%	1,560,895		
14	12332	Puerto Rico Medical Defense Insurance Company	384,625	251,784	132,841	52.76%	85,433	86,008	(35,990)
15	10140	QBE Seguros	(281,580)	1,105,930	(1,387,510)	-125.46%	(351,530)	15,537	170,238
16	36749	Real Legacy Assurance Company, Inc.	1,108,584	938,837	169,747	18.08%	531,203	72,799	4,144,848
17	11078	SIMED	5,907,531	5,274,430	633,101	12.00%	3,897,443	(434,749)	2,202,823
18	10009	Tower Bonding & Surety Company	(121,503)	(149,287)	27,784	18.61%	4,146	59,746	92,195
19	40568	Triple-S Propiedad, Inc.	4,364,027	3,812,899	551,128	14.45%	1,723,310	4,298,562	270,482
20	44423	United Surety & Indemnity Company	3,876,963	4,606,894	(729,931)	-15.84%	2,534,940	2,507,707	3,644,146
21	31704	Universal Insurance Company	3,432,378	4,389,704	(957,326)	-21.81%	5,599,221	5,931,345	6,429,697
<b>Total</b>			<b>34,590,037</b>	<b>41,575,432</b>	<b>(6,985,395)</b>	<b>-16.80%</b>	<b>32,552,188</b>	<b>29,215,856</b>	<b>40,137,512</b>

Figures as of June 1, 2016.  
Source: National Association of Insurance Commissioners





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

P&C Domestic Insurance

**Underwriting Expense**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	31674	AIG Insurance Company - Puerto Rico	2,597,278	2,982,337	(385,059)	-12.91%	5,094,419	5,235,035	5,146,569
2	10308	Antillas Insurance Company	8,232,315	12,120,915	(3,888,600)	-32.08%	10,243,627	10,751,028	6,710,101
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	24,462,661	33,730,562	(9,267,901)	-27.48%	33,003,253	35,167,222	41,593,085
4	30590	Caribbean American Property Insurance Company	5,478,197	6,124,747	(646,550)	-10.56%	5,847,845	6,718,120	6,493,548
5	30953	Chubb Insurance Company of Puerto Rico	11,840,993	7,819,449	4,021,544	51.43%	2,675,739	6,614,314	4,905,699
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	45,629,143	42,790,905	2,838,238	6.63%	43,845,129	40,051,137	43,148,745
7	26778	Integrand Assurance Company	11,204,237	9,699,908	1,504,329	15.51%	10,612,001	10,137,773	11,113,545
8	31690	Mapfre Pan American Insurance Company	2,984,996	189,991	2,795,005	1471.12%	237,065	290,609	314,941
9	43052	Mapfre Praico Insurance Company	39,204,597	36,673,705	2,530,892	6.90%	36,118,697	34,264,411	36,479,334
10	14153	Multinational Insurance Company	3,115,614	4,134,429	(1,018,815)	-24.64%	4,054,420	3,347,262	3,469,308
11	15110	Newport Bonding & Surety Company*	419,921	441,086	(21,165)	-4.80%	667,842	632,072	661,333
12	15646	One Alliance Insurance, Corp.	677,012		-	0.00%			
13	15324	Point Guard Insurance Company	11,244,015	3,629,254	7,614,761	209.82%	897,170		
14	12332	Puerto Rico Medical Defense Insurance Company	1,168,793	1,309,528	(140,735)	-10.75%	1,007,201	1,090,688	460,767
15	10140	QBE Seguros	8,960,960	6,322,610	2,638,350	41.73%	5,850,995	4,381,286	4,870,028
16	36749	Real Legacy Assurance Company, Inc.	13,929,000	12,944,916	984,084	7.60%	11,833,002	8,821,309	9,769,720
17	11078	SIMED	(134,403)	1,243,704	(1,378,107)	-110.81%	1,515,966	8,044,220	6,712,325
18	10009	Tower Bonding & Surety Company	499,524	604,240	(104,716)	-17.33%	501,130	650,316	738,812
19	40568	Triple-S Propiedad, Inc.	19,359,367	21,105,264	(1,745,897)	-8.27%	23,548,054	23,410,723	24,394,338
20	44423	United Surety & Indemnity Company	3,129,603	2,400,732	728,871	30.36%	4,059,273	4,361,002	3,797,434
21	31704	Universal Insurance Company	49,641,200	49,399,270	241,930	0.49%	49,611,685	51,154,417	52,300,976
<b>Total</b>			<b>263,645,023</b>	<b>255,667,552</b>	<b>7,977,471</b>	<b>3.12%</b>	<b>251,224,513</b>	<b>255,122,944</b>	<b>263,080,608</b>

Figures as of June 1, 2016.  
Source: National Association of Insurance Commissioners



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

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		
			Mar-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	31674	AIG Insurance Company - Puerto Rico	599,127	542,847	56,280	10.37%	219,483	(522,746)	140,393
2	10308	Antilles Insurance Company	-	-	-	0.00%	-	-	548,277
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	222,378	97,457	124,921	128.18%	2,187,476	2,409,572	1,773,154
4	30590	Caribbean American Property Insurance Company	598,489	391,754	206,735	52.77%	659,044	275,762	323,283
5	30953	Chubb Insurance Company of Puerto Rico	-	-	-	0.00%	1,906,000	-	-
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	-	-	-	0.00%	-	-	-
7	26778	Integrand Assurance Company	-	-	-	0.00%	-	-	-
8	31690	Mapfre Pan American Insurance Company	540	477	63	13.21%	1,634	-	12,611
9	43052	Mapfre Praico Insurance Company	1,336,699	2,285,658	(948,959)	-41.52%	38,137	50,115	121,921
10	14153	Multinational Insurance Company	-	-	-	0.00%	-	-	-
11	15110	Newport Bonding & Surety Company	-	-	-	0.00%	-	-	-
12	15646	One Alliance Insurance, Corp.			-	0.00%			
13	15324	Point Guard Insurance Company	456,723	590,171	(133,448)	-22.61%	457,404		
14	12332	Puerto Rico Medical Defense Insurance Company	-	-	-	0.00%	-	-	-
15	10140	QBE Seguros	68,565	54,463	14,102	25.89%	(90,270)	-	-
16	36749	Real Legacy Assurance Company, Inc.	-	-	-	0.00%	-	-	-
17	11078	SIMED	-	-	-	0.00%	-	-	-
18	10009	Tower Bonding & Surety Company	-	-	-	0.00%	-	-	-
19	40568	Triple-S Propiedad, Inc.	686,377	663,605	22,772	3.43%	23,900	318,918	24,468
20	44423	United Surety & Indemnity Company	1,244,318	1,359,895	(115,577)	-8.50%	459,765	107,275	451,693
21	31704	Universal Insurance Company	12,177	12,844	(667)	-5.19%	112,594	13,568	289,954
<b>Total</b>			<b>5,225,393</b>	<b>5,999,171</b>	<b>(773,778)</b>	<b>-12.90%</b>	<b>5,975,167</b>	<b>2,652,464</b>	<b>3,685,754</b>

Figures as of June 1, 2016.

Source: National Association of Insurance Commissioners



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

P&C Domestic Insurance

**Net Income**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	31674	AIG Insurance Company - Puerto Rico	1,103,066	661,636	441,430	6671.80%	(55,287)	1,016,313	1,792,978
2	10308	Antillas Insurance Company	(9,439)	3,985,674	(3,995,113)	-10023.68%	(83,896)	(3,230,648)	(530,647)
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	2,872,859	1,307,714	1,565,145	119.69%	5,410,725	8,373,583	7,179,113
4	30590	Caribbean American Property Insurance Company	1,065,375	876,464	188,911	21.55%	1,291,108	1,358,568	1,665,269
5	30953	Chubb Insurance Company of Puerto Rico	(1,478,120)	534,352	(2,012,472)	-376.62%	3,540,122	(557,594)	2,334,104
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	1,906,028	1,197,374	708,654	5918.40%	(798,449)	4,600,659	1,005,221
7	26778	Integrand Assurance Company	1,117,200	1,296,598	(179,398)	-13.84%	1,416,254	1,143,526	1,661,788
8	31690	Mapfre Pan American Insurance Company	20,858	84,418	(63,560)	-75.29%	75,346	83,216	137,806
9	43052	Mapfre Praico Insurance Company	4,842,774	7,045,003	(2,202,229)	-31.26%	2,830,135	1,995,040	5,074,240
10	14153	Multinational Insurance Company	181,489	(671,969)	853,458	127.01%	(1,393,054)	(356,181)	88,197
11	15110	Newport Bonding & Surety Company*	(6,143)	(184,922)	178,779	96.68%	(277,651)	39,716	(108,635)
12	15646	One Alliance Insurance, Corp.	(425,902)		-	0.00%			
13	15324	Point Guard Insurance Company	1,515,011	1,303,535	211,476	16.22%	1,103,491		
14	12332	Puerto Rico Medical Defense Insurance Company	384,625	251,784	132,841	52.76%	85,433	86,008	(35,990)
15	10140	QBE Seguros	(350,145)	1,051,467	(1,401,612)	442.79%	(261,260)	15,537	170,238
16	36749	Real Legacy Assurance Company, Inc.	1,108,584	938,837	169,747	18.08%	531,203	72,799	4,144,848
17	11078	SIMED	5,907,531	5,274,430	633,101	12.00%	3,897,443	(434,749)	2,202,823
18	10009	Tower Bonding & Surety Company	(121,503)	(149,287)	27,784	18.61%	4,146	59,746	92,195
19	40568	Triple-S Propiedad, Inc.	3,677,650	3,149,294	528,356	16.78%	1,699,410	3,979,644	246,014
20	44423	United Surety & Indemnity Company	2,632,645	3,246,999	(614,354)	-18.92%	2,075,175	2,400,432	3,192,453
21	31704	Universal Insurance Company	3,420,201	4,376,860	(956,659)	-21.86%	5,486,627	5,917,777	6,139,743
<b>Total</b>			<b>29,364,644</b>	<b>35,576,261</b>	<b>(6,211,617)</b>	<b>-17.46%</b>	<b>26,577,021</b>	<b>26,563,392</b>	<b>36,451,758</b>

Figures as of June 1, 2016.  
Source: National Association of Insurance Commissioners



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

P&C Domestic Insurance

**Policyholders' surplus**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	31674	AIG Insurance Company - Puerto Rico	86,140,804	87,451,754	(1,310,950)	-1.50%	135,810,857	142,023,748	147,745,100
2	10308	Antillas Insurance Company	44,911,309	68,494,514	(23,583,205)	-34.43%	69,605,842	59,304,086	56,060,574
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	102,818,656	123,618,177	(20,799,521)	-16.83%	118,027,381	302,754,525	280,972,236
4	30590	Caribbean American Property Insurance Company	22,674,963	22,072,206	602,757	2.73%	21,991,145	22,770,949	23,192,892
5	30953	Chubb Insurance Company of Puerto Rico	49,449,474	50,894,106	(1,444,632)	-2.84%	47,172,426	42,779,261	41,314,465
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	166,564,308	140,425,901	26,138,407	18.61%	175,600,266	182,314,205	192,092,374
7	26778	Integrand Assurance Company	61,007,599	85,788,637	(24,781,038)	-28.89%	69,879,242	77,749,175	74,103,542
8	31690	Mapfre Pan American Insurance Company	9,568,170	10,021,789	(453,619)	-4.53%	10,324,218	10,105,973	8,671,897
9	43052	Mapfre Praico Insurance Company	172,600,094	157,908,241	14,691,853	9.30%	153,663,023	199,020,057	196,380,891
10	14153	Multinational Insurance Company	6,964,522	10,148,789	(3,184,267)	-31.38%	12,758,200	19,119,587	11,535,086
11	15110	Newport Bonding & Surety Company	2,279,256	2,092,886	186,370	8.90%	1,902,067	2,452,428	3,054,196
12	15646	One Alliance Insurance, Corp.	10,458,708		-	100.00%			
13	15324	Point Guard Insurance Company	17,019,908	10,761,598	6,258,310	58.15%	6,939,639		
14	12332	Puerto Rico Medical Defense Insurance Company	3,641,316	2,944,518	696,798	23.66%	2,418,396	2,367,944	2,119,997
15	10140	QBE Seguros	12,684,277	13,827,911	(1,143,634)	-8.27%	16,246,806	15,769,885	15,699,851
16	36749	Real Legacy Assurance Company, Inc.	48,327,400	50,068,608	(1,741,208)	-3.48%	57,131,153	61,533,333	70,935,559
17	11078	SIMED	96,222,859	92,464,202	3,758,657	4.06%	89,880,234	84,616,714	78,085,148
18	10009	Tower Bonding & Surety Company	2,465,063	2,250,024	215,039	9.56%	2,440,823	2,812,593	2,533,712
19	40568	Triple-S Propiedad, Inc.	139,068,933	140,091,246	(1,022,313)	-0.73%	131,981,072	130,155,994	119,856,222
20	44423	United Surety & Indemnity Company	53,746,519	55,376,997	(1,630,478)	-2.94%	54,201,435	64,407,608	60,276,800
21	31704	Universal Insurance Company	261,459,362	257,058,496	4,400,866	1.71%	263,555,033	259,343,391	254,735,790
<b>Total</b>			<b>1,370,073,500</b>	<b>1,383,760,600</b>	<b>(13,687,100)</b>	<b>-0.99%</b>	<b>1,441,529,258</b>	<b>1,681,401,456</b>	<b>1,639,366,332</b>

Figures as of June 1, 2016.

Source: National Association of Insurance Commissioners



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

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		
			Mar-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	31674	AIG Insurance Company - Puerto Rico	62.1%	4.60%	31.3%	1250.00%	43.8%	43.10%	35.2%
2	10308	Antilles Insurance Company	37.20%	32.0%	5.2%	16.25%	41.6%	52.80%	35.1%
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	86.50%	83.60%	-21.5%	3.47%	75.3%	72.4%	79.5%
4	30590	Caribbean American Property Insurance Company	35.90%	39.40%	47.1%	-8.88%	44.8%	51.20%	43.7%
5	30953	Chubb Insurance Company of Puerto Rico	35.20%	22.60%	12.6%	5575.22%	-18.6%	57.20%	18.7%
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	62.70%	65.90%	-3.2%	-4.86%	73.4%	63.80%	68.2%
7	26778	Integrand Assurance Company	60.90%	59.50%	1.4%	2.35%	58.8%	58.30%	59.4%
8	31690	Mapfre Pan American Insurance Company	11.20%	63.80%	-52.6%	-82.45%	65.7%	56.00%	60.8%
9	43052	Mapfre Praico Insurance Company	54.60%	42.90%	11.7%	27.27%	53.8%	52.30%	55.3%
10	14153	Multinational Insurance Company	36.80%	48.0%	-11.2%	-23.33%	58.1%	40.2%	21.4%
11	15110	Newport Bonding & Surety Company	10.00%	21.40%	-11.4%	-53.27%	41.3%	28.00%	33.2%
12	15646	One Alliance Insurance, Corp.			0.0%	0.00%			
13	15324	Point Guard Insurance Company	76.20%	70.0%	6.2%	8.86%	67.9%		
14	12332	Puerto Rico Medical Defense Insurance Company	58.5%	59.0%	-0.5%	-0.85%	55.7%	52.60%	32.2%
15	10140	QBE Seguros	57.90%	39.0%	18.9%	48.46%	56.7%	65.70%	62.8%
16	36749	Real Legacy Assurance Company, Inc.	55.1%	52.30%	2.8%	5.35%	50.9%	48.90%	37.5%
17	11078	SIMED	-24.00%	4.6%	-28.6%	-621.74%	8.4%	105.2%	74.5%
18	10009	Tower Bonding & Surety Company	31.20%	1.5%	29.7%	1980.00%	2.8%	8.30%	1.4%
19	40568	Triple-S Propiedad, Inc.	50.70%	53.80%	-3.1%	-5.76%	56.8%	55.30%	62.7%
20	44423	United Surety & Indemnity Company	-6.60%	-14.6%	8.0%	54.79%	27.2%	24.70%	17.2%
21	31704	Universal Insurance Company	66.00%	64.70%	1.3%	2.01%	68.4%	66.50%	69.2%
		<b>Range</b>	<b>110.5%</b>	<b>98.2%</b>	<b>12.3%</b>	<b>12.53%</b>	<b>93.9%</b>	<b>96.9%</b>	<b>78.1%</b>
		<b>Median</b>	<b>52.7%</b>	<b>45.5%</b>	<b>7.2%</b>	<b>15.84%</b>	<b>54.8%</b>	<b>52.8%</b>	<b>43.7%</b>
		<b>Arithmetic Mean</b>	<b>42.9%</b>	<b>40.7%</b>	<b>2.2%</b>	<b>5.42%</b>	<b>46.6%</b>	<b>52.8%</b>	<b>45.7%</b>
		<b>Standard Deviation</b>	<b>27.2%</b>	<b>26.0%</b>	<b>1.2%</b>	<b>4.69%</b>	<b>24.0%</b>	<b>19.6%</b>	<b>21.6%</b>

Figures as of June 1, 2016.  
Source: National Association of Insurance Commissioners



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

P&C Domestic Insurance

**Expense Ratio**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	31674	AIG Insurance Company - Puerto Rico	0.40%	14.1%	9.6%	-97.16%	46.1%	50.0%	57.6%
2	10308	Antilles Insurance Company		62.90%	-62.9%	-100.00%	49.1%	69.6%	68.4%
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	23.20%	18.0%	-17.6%	28.89%	11.5%	10.00%	9.9%
4	30590	Caribbean American Property Insurance Company	23.70%	24.60%	-1.4%	-3.66%	28.8%	30.8%	38.0%
5	30953	Chubb Insurance Company of Puerto Rico	86.30%	75.00%	11.3%	15.07%	78.2%	93.60%	68.7%
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	35.10%	37.70%	-2.6%	-6.90%	34.7%	36.90%	37.1%
7	26778	Integrand Assurance Company	38.50%	40.70%	-2.2%	-5.41%	55.4%	52.90%	55.4%
8	31690	Mapfre Pan American Insurance Company	25.80%	45.80%	-20.0%	-43.67%	53.1%	54.20%	36.6%
9	43052	Mapfre Praico Insurance Company	56.80%	50.5%	6.3%	12.48%	51.9%	52.60%	50.1%
10	14153	Multinational Insurance Company	44.20%	52.60%	-8.4%	-15.97%	73.0%	65.2%	86.7%
11	15110	Newport Bonding & Surety Company*	107.50%	102.20%	5.3%	5.19%	135.1%	82.80%	118.6%
12	15646	One Alliance Insurance, Corp.			0.0%	0.00%			
13	15324	Point Guard Insurance Company	12.80%	-1.10%	13.9%	1263.64%	-13.7%		
14	12332	Puerto Rico Medical Defense Insurance Company	62.00%	41.90%	20.1%	47.97%	49.9%	66.70%	52.0%
15	10140	QBE Seguros	54.50%	50.7%	3.8%	7.50%	47.0%	40.0%	35.3%
16	36749	Real Legacy Assurance Company, Inc.	70.90%	70.20%	0.7%	1.00%	73.8%	134.70%	60.5%
17	11078	SIMED	30.40%	30.1%	0.3%	1.00%	29.2%	36.40%	24.9%
18	10009	Tower Bonding & Surety Company	0.0%	145.60%	-145.6%	-100.00%	110.2%	91.20%	94.5%
19	40568	Triple-S Propiedad, Inc.	49.60%	51.90%	-2.3%	-4.43%	53.6%	53.90%	53.4%
20	44423	United Surety & Indemnity Company	63.90%	67.4%	-3.5%	-5.19%	59.4%	62.20%	57.9%
21	31704	Universal Insurance Company	36.10%	36.20%	-0.1%	-0.28%	31.9%	33.40%	30.3%
		<b>Range</b>	<b>107.5%</b>	<b>146.7%</b>	<b>-39.2%</b>	<b>-26.72%</b>	<b>148.8%</b>	<b>124.7%</b>	<b>108.7%</b>
		<b>Median</b>	<b>38.5%</b>	<b>48.2%</b>	<b>-9.7%</b>	<b>-20.04%</b>	<b>50.9%</b>	<b>53.9%</b>	<b>53.4%</b>
		<b>Arithmetic Mean</b>	<b>43.2%</b>	<b>50.9%</b>	<b>-7.6%</b>	<b>-14.95%</b>	<b>52.9%</b>	<b>58.8%</b>	<b>54.5%</b>
		<b>Standard Deviation</b>	<b>27.1%</b>	<b>31.5%</b>	<b>-4.4%</b>	<b>-14.11%</b>	<b>31.4%</b>	<b>27.3%</b>	<b>25.1%</b>

Figures as of June 1, 2016.  
Source: National Association of Insurance Commissioners



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

P&C Domestic Insurance

**Combined Ratio**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	31674	AIG Insurance Company - Puerto Rico	62.50%	18.80%	40.8%	232.45%	89.9%	93.1%	92.9%
2	10308	Antilles Insurance Company	37.20%	95.00%	-57.8%	-60.84%	90.7%	122.3%	103.5%
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	109.70%	101.60%	8.1%	7.97%	86.9%	82.4%	89.4%
4	30590	Caribbean American Property Insurance Company	59.60%	63.9%	-4.3%	-6.73%	73.7%	82.00%	81.7%
5	30953	Chubb Insurance Company of Puerto Rico	121.50%	97.60%	23.9%	24.49%	59.6%	150.80%	87.5%
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	97.80%	103.60%	-5.8%	-5.60%	108.1%	100.70%	105.3%
7	26778	Integrand Assurance Company	99.40%	100.20%	-0.8%	-0.80%	114.2%	111.20%	114.8%
8	31690	Mapfre Pan American Insurance Company	37.10%	109.60%	-72.5%	-66.15%	118.9%	110.20%	97.4%
9	43052	Mapfre Praico Insurance Company	111.40%	93.40%	18.0%	19.27%	105.8%	104.9%	105.4%
10	14153	Multinational Insurance Company	81.00%	100.70%	-19.7%	-19.56%	131.1%	105.4%	1.08
11	15110	Newport Bonding & Surety Company*	117.50%	123.50%	-6.0%	-4.86%	176.4%	110.80%	151.8%
12	15646	One Alliance Insurance, Corp.			0.0%	0.00%			
13	15324	Point Guard Insurance Company	89.00%	68.9%	20.1%	29.17%	54.2%		
14	12332	Puerto Rico Medical Defense Insurance Company	120.50%	100.90%	19.6%	19.43%	105.7%	119.30%	84.2%
15	10140	QBE Seguros	112.40%	89.7%	22.7%	25.31%	103.8%	105.8%	98.1%
16	36749	Real Legacy Assurance Company, Inc.	125.90%	122.5%	3.4%	2.78%	124.7%	183.60%	98.0%
17	11078	SIMED	6.40%	34.7%	-28.3%	-81.56%	37.6%	141.6%	99.5%
18	10009	Tower Bonding & Surety Company	31.2%	147.10%	-115.9%	-78.79%	112.9%	99.50%	95.9%
19	40568	Triple-S Propiedad, Inc.	100.30%	105.70%	-5.4%	-5.11%	110.4%	109.30%	116.1%
20	44423	United Surety & Indemnity Company	57.30%	52.8%	4.5%	8.52%	86.7%	86.90%	75.1%
21	31704	Universal Insurance Company	102.0%	100.9%	1.1%	1.09%	100.2%	99.90%	99.5%
<b>Range</b>			<b>119.5%</b>	<b>128.3%</b>	<b>-8.8%</b>	<b>-6.86%</b>	<b>138.8%</b>	<b>101.6%</b>	<b>76.7%</b>
<b>Median</b>			<b>98.6%</b>	<b>100.5%</b>	<b>-1.9%</b>	<b>-1.84%</b>	<b>104.8%</b>	<b>105.8%</b>	<b>98.1%</b>
<b>Arithmetic Mean</b>			<b>84.0%</b>	<b>91.6%</b>	<b>-7.6%</b>	<b>-8.27%</b>	<b>99.6%</b>	<b>111.6%</b>	<b>100.2%</b>
<b>Standard Deviation</b>			<b>34.5%</b>	<b>29.6%</b>	<b>4.9%</b>	<b>16.66%</b>	<b>29.4%</b>	<b>24.1%</b>	<b>16.0%</b>

Figures as of June 1, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
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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		
			Mar-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	31674	AIG Insurance Company - Puerto Rico	145,095,806	163,197,054	(18,101,248)	-11.09%	197,025,802	204,005,150	218,085,371
2	10308	Antillas Insurance Company	71,458,273	97,334,487	(25,876,214)	-26.58%	103,239,933	98,580,498	87,946,768
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	186,995,661	256,894,476	(69,898,815)	-27.21%	265,411,220	477,696,741	450,985,973
4	30590	Caribbean American Property Insurance Company	41,408,631	44,576,486	(3,167,855)	-7.11%	45,832,974	45,443,190	44,109,951
5	30953	Chubb Insurance Company of Puerto Rico	133,663,809	135,946,482	(2,282,673)	-1.68%	137,130,282	127,086,119	125,983,105
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	505,424,785	491,042,883	14,381,902	2.93%	499,906,285	491,957,750	474,648,282
7	26778	Integrand Assurance Company	117,955,826	150,242,343	(32,286,517)	-21.49%	137,532,998	156,563,502	153,770,448
8	31690	Mapfre Pan American Insurance Company	23,497,554	16,351,594	7,145,960	43.70%	15,578,611	16,187,004	16,179,709
9	43052	Mapfre Praico Insurance Company	406,926,049	373,771,340	33,154,709	8.87%	377,285,485	422,151,165	425,995,842
10	14153	Multinational Insurance Company	25,833,299	26,344,465	(511,166)	-1.94%	25,629,279	29,680,386	22,280,379
11	15110	Newport Bonding & Surety Company*	4,275,171	4,642,809	(367,638)	100.00%	5,657,947	4,180,990	5,148,934
12	15646	One Alliance Insurance, Corp.	1,200,544	8,745,808	(7,545,264)	-86.27%			
13	15324	Point Guard Insurance Company	50,486,973	39,128,513	11,358,460	29.03%	15,858,972		
14	12332	Puerto Rico Medical Defense Insurance Company	16,645,069	13,590,981	3,054,088	22.47%	9,813,461	7,688,643	4,777,515
15	10140	QBE Seguros	68,693,765	61,969,668	6,724,097	10.85%	62,744,821	57,515,796	51,668,695
16	36749	Real Legacy Assurance Company, Inc.	137,055,310	141,637,118	(4,581,808)	-3.23%	150,450,131	155,335,852	147,523,551
17	11078	SIMED	159,464,088	162,667,256	(3,203,168)	-1.97%	166,970,412	172,229,207	164,578,917
18	10009	Tower Bonding & Surety Company	3,596,981	3,740,029	(143,048)	-3.82%	3,926,441	4,216,858	4,232,000
19	40568	Triple-S Propiedad, Inc.	280,747,339	279,940,297	807,042	0.29%	274,003,458	273,331,789	280,559,112
20	44423	United Surety & Indemnity Company	96,035,099	100,814,392	(4,779,293)	-4.74%	100,102,979	111,332,172	101,669,788
21	31704	Universal Insurance Company	806,780,285	847,300,346	(40,520,061)	-4.78%	824,726,319	793,365,242	755,284,575
<b>Total</b>			<b>3,283,240,317</b>	<b>3,419,878,827</b>	<b>(136,638,510)</b>	<b>-4.00%</b>	<b>3,418,827,810</b>	<b>3,648,548,054</b>	<b>3,535,428,915</b>

Figures as of June 1, 2016.  
Source: National Association of Insurance Commissioners





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

P&C Domestic Insurance

**Total Liabilities**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	31674	AIG Insurance Company - Puerto Rico	58,955,002	48,303,562	10,651,440	22.05%	61,214,945	61,981,402	70,269,462
2	10308	Antillas Insurance Company	26,546,964	28,948,826	(2,401,862)	-8.30%	33,634,091	39,276,412	31,886,194
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	84,177,005	136,580,294	(52,403,289)	-38.37%	147,383,839	174,942,216	170,013,737
4	30590	Caribbean American Property Insurance Company	18,733,668	23,223,141	(4,489,473)	-19.33%	23,841,829	22,672,241	20,917,059
5	30953	Chubb Insurance Company of Puerto Rico	84,214,336	79,826,994	4,387,342	5.50%	89,957,857	84,306,857	84,668,640
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	338,860,477	341,884,091	(3,023,614)	-0.88%	324,306,019	309,643,545	283,135,036
7	26778	Integrand Assurance Company	56,948,227	67,839,513	(10,891,286)	-16.05%	67,653,756	78,814,328	79,666,906
8	31690	Mapfre Pan American Insurance Company	13,929,384	4,587,242	9,342,142	203.65%	5,254,393	6,081,031	7,507,812
9	43052	Mapfre Praico Insurance Company	234,325,955	227,303,293	7,022,662	3.09%	223,622,462	223,131,108	229,614,951
10	14153	Multinational Insurance Company	18,868,776	12,865,861	6,002,915	46.66%	12,871,079	10,560,799	10,745,293
11	15110	Newport Bonding & Surety Company*	1,995,915	2,549,923	(554,008)	-21.73%	3,755,880	1,728,564	2,094,738
12	15646	One Alliance Insurance, Corp.	1,591,836	66,886	1,524,950	2279.93%			
13	15324	Point Guard Insurance Company	33,467,064	19,398,226	14,068,838	72.53%	8,919,333	-	-
14	12332	Puerto Rico Medical Defense Insurance Company	13,003,753	10,818,007	2,185,746	20.20%	7,395,065	5,320,699	2,657,518
15	10140	QBE Seguros	56,009,488	51,890,052	4,119,436	7.94%	46,498,015	41,745,911	35,968,846
16	36749	Real Legacy Assurance Company, Inc.	88,727,910	101,379,649	(12,651,739)	-12.48%	93,318,978	93,802,519	76,587,992
17	11078	SIMED	63,241,230	74,818,637	(11,577,407)	-15.47%	77,090,178	87,612,493	86,493,768
18	10009	Tower Bonding & Surety Company	1,131,918	1,526,984	(395,066)	-25.87%	1,404,264	1,404,264	1,698,288
19	40568	Triple-S Propiedad, Inc.	141,678,406	143,441,715	(1,763,309)	-1.23%	143,175,795	143,175,795	160,702,890
20	44423	United Surety & Indemnity Company	42,288,580	43,612,828	(1,324,248)	-3.04%	46,924,564	46,924,564	41,392,988
21	31704	Universal Insurance Company	545,320,923	552,380,566	(7,059,643)	-1.28%	534,021,851	534,021,851	500,548,785
<b>Total</b>			<b>1,924,016,817</b>	<b>1,973,246,290</b>	<b>(49,229,473)</b>	<b>-2.49%</b>	<b>1,952,244,193</b>	<b>1,967,146,599</b>	<b>1,896,570,903</b>

Figures as of June 1, 2016.  
Source: National Association of Insurance Commissioners