



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

Life, Annuity & Disability Domestic Insurance

Premiums and Annuity Considerations

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-17	Jun-16	Amount	%	Jun-15	Jun-14	Jun-13
1	73156	Caribbean American Life Assurance Company	4,613,790	5,206,092	(592,302)	-11.4%	5,001,684	5,130,618	6,258,967
2	79715	Cooperativa De Seguros De Vida de P.R.	39,029,435	39,426,822	(397,387)	-1.0%	40,229,730	46,759,647	49,618,589
3	47085	Delta Dental Plan of Puerto Rico, Inc.	5,111,869	4,961,380	150,489	3.0%	4,976,332	4,629,808	4,641,430
4	84603	Humana Insurance Company of Puerto Rico, Inc.	64,271,659	54,189,372	10,082,287	18.6%	48,730,414	47,063,533	46,495,259
5	77054	MAPFRE Life Insurance Company	50,989,885	60,151,142	(9,161,257)	-15.2%	67,624,851	51,844,295	46,024,864
6	60030	MCS Life Insurance Company	156,420,020	150,128,795	6,291,225	4.2%	154,244,771	135,423,919	126,221,761
7	72087	Multinational Life Insurance Company	17,224,431	16,760,843	463,588	2.8%	15,425,658	14,260,678	13,729,958
8	12952	Pan American Life Insurance Company of Puerto Rico	8,490,589	7,718,957	771,632	10.0%	7,479,815	7,295,691	8,821,018
9	69523	Trans-Oceanic Life Insurance Company	15,285,193	15,386,207	(101,014)	-0.7%	15,107,232	14,925,908	14,861,049
10	55816	Triple-S Salud, Inc.	778,082,445	825,563,936	(47,481,491)	-5.8%	630,422,110	700,358,486	730,048,856
11	73814	Triple-S Vida, Inc.	85,210,167	84,049,541	1,160,626	1.4%	81,498,893	76,398,630	74,564,803
12	60041	Universal Life Insurance Company	56,933,085	52,015,060	4,918,025	9.5%	58,887,789	62,508,733	79,552,806
13	11067	USIC Life Insurance Company	2,252,144	2,123,692	128,452	6.0%	2,119,691	2,225,758	2,290,740
Total			1,283,914,712	1,317,681,839	(33,767,127)	-2.6%	1,131,748,970	1,168,825,704	1,203,130,100

Figures as of September 15, 2017.

Source: National Association of Insurance Commissioners



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

Life, Annuity & Disability Domestic Insurance

Total Benefit, Increase in Reserves, Claim Adjustments

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-17	Jun-16	Amount	%	Jun-15	Jun-14	Jun-13
1	73156	Caribbean American Life Assurance Company	933,225	1,355,918	(422,693)	-31.2%	917,855	748,187	2,260,219
2	79715	Cooperativa De Seguros De Vida de P.R.	31,750,484	34,153,041	(2,402,557)	-7.0%	35,715,828	42,212,508	44,399,561
3	47085	Delta Dental Plan of Puerto Rico, Inc.	3,094,606	3,035,021	59,585	2.0%	2,840,058	2,468,037	2,374,797
4	84603	Humana Insurance Company of Puerto Rico, Inc.	49,966,284	45,156,337	4,809,947	10.7%	37,479,365	38,861,211	31,156,873
5	77054	MAPFRE Life Insurance Company	40,196,982	50,499,417	(10,302,435)	-20.4%	58,957,370	37,777,824	33,924,470
6	60030	MCS Life Insurance Company	131,881,511	126,242,803	5,638,708	4.5%	135,067,368	112,407,034	107,003,561
7	72087	Multinational Life Insurance Company	8,100,571	6,738,221	1,362,350	20.2%	7,284,910	8,147,385	7,104,483
8	12952	Pan American Life Insurance Company of Puerto Rico	6,246,505	6,007,191	239,314	4.0%	6,036,408	5,527,106	6,626,685
9	69523	Trans-Oceanic Life Insurance Company	6,233,631	5,916,227	317,404	5.4%	5,937,494	5,903,595	5,308,143
10	55816	Triple-S Salud, Inc.	695,339,468	716,623,716	(21,284,248)	-3.0%	551,155,828	597,903,984	653,666,877
11	73814	Triple-S Vida, Inc.	54,944,680	52,125,264	2,819,416	5.4%	51,413,379	46,178,491	44,289,620
12	60041	Universal Life Insurance Company	55,643,392	47,676,237	7,967,155	16.7%	35,249,879	36,785,571	59,418,442
13	11067	USIC Life Insurance Company	677,198	585,029	92,169	15.8%	682,102	733,518	627,603
Total			1,085,008,537	1,096,114,422	(11,105,885)	-1.0%	928,737,844	935,654,451	998,161,334

Figures as of September 18, 2017.

Source: National Association of Insurance Commissioners



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

Life, Annuity & Disability Domestic Insurance

Commission

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-17	Jun-16	Amount	%	Jun-15	Jun-14	Jun-13
1	73156	Caribbean American Life Assurance Company	5,300,340	5,682,857	(382,517)	-6.7%	5,580,385	5,780,542	5,405,968
2	79715	Cooperativa De Seguros De Vida de P.R.	2,577,422	2,748,673	(171,251)	-6.2%	2,994,619	3,016,191	3,390,352
3	47085	Delta Dental Plan of Puerto Rico, Inc.	-	-	-	-	-	-	-
4	84603	Humana Insurance Company of Puerto Rico, Inc.	3,081,735	2,805,505	276,230	9.8%	2,245,806	2,766,970	2,607,834
5	77054	MAPFRE Life Insurance Company	4,122,626	4,880,911	(758,285)	-15.5%	6,963,333	3,884,769	3,143,967
6	60030	MCS Life Insurance Company	6,983,841	6,390,258	593,583	9.3%	7,114,327	5,047,360	4,507,078
7	72087	Multinational Life Insurance Company	3,972,248	3,573,818	398,430	11.1%	2,979,768	2,565,824	1,608,087
8	12952	Pan American Life Insurance Company of Puerto Rico	389,453	309,038	80,415	26.0%	317,923	346,076	389,818
9	69523	Trans-Oceanic Life Insurance Company	4,066,820	4,235,970	(169,150)	-4.0%	4,628,984	3,800,647	4,344,554
10	55816	Triple-S Salud, Inc.	-	-	-	-	-	-	-
11	73814	Triple-S Vida, Inc.	19,943,944	18,257,333	1,686,611	9.2%	17,872,204	16,974,266	17,259,826
12	60041	Universal Life Insurance Company	10,318,135	8,487,620	1,830,515	21.6%	8,284,448	9,211,720	8,175,612
13	11067	USIC Life Insurance Company	991,393	908,034	83,359	9.2%	730,549	782,313	767,886
Total			61,747,957	58,280,017	3,467,940	6.0%	59,712,346	54,176,678	51,600,982

Figures as of September 18, 2017.

Source: National Association of Insurance Commissioners



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

Life, Annuity & Disability Domestic Insurance

Benefit and Commissions

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-17	Jun-16	Amount	%	Jun-15	Jun-14	Jun-13
1	73156	Caribbean American Life Assurance Company	6,233,565	7,038,775	(805,210)	-11.4%	6,498,240	6,528,729	7,666,187
2	79715	Cooperativa De Seguros De Vida de P.R.	34,327,906	36,901,714	(2,573,808)	-7.0%	38,710,447	45,228,699	47,789,913
3	47085	Delta Dental Plan of Puerto Rico, Inc.	3,094,606	3,035,021	59,585	2.0%	2,840,058	2,468,037	2,374,797
4	84603	Humana Insurance Company of Puerto Rico, Inc.	53,048,019	47,961,842	5,086,177	10.6%	39,725,171	41,628,181	33,764,707
5	77054	MAPFRE Life Insurance Company	44,319,608	55,380,328	(11,060,720)	-20.0%	65,920,703	41,662,593	37,068,437
6	60030	MCS Life Insurance Company	138,865,352	132,633,061	6,232,291	4.7%	142,181,695	117,454,394	111,510,639
7	72087	Multinational Life Insurance Company	12,072,819	10,312,039	1,760,780	17.1%	10,264,678	10,713,209	8,712,570
8	12952	Pan American Life Insurance Company of Puerto Rico	6,635,958	6,316,229	319,729	5.1%	6,354,331	5,873,182	7,016,503
9	69523	Trans-Oceanic Life Insurance Company	10,300,451	10,152,197	148,254	1.5%	10,566,478	9,704,242	9,652,697
10	55816	Triple-S Salud, Inc.	695,339,468	716,623,716	(21,284,248)	-3.0%	551,155,828	597,903,984	653,666,877
11	73814	Triple-S Vida, Inc.	74,888,624	70,382,597	4,506,027	6.4%	69,285,583	63,152,757	61,549,446
12	60041	Universal Life Insurance Company	65,961,527	56,163,857	9,797,670	17.4%	43,534,327	45,997,291	67,594,054
13	11067	USIC Life Insurance Company	1,668,591	1,493,063	175,528	11.8%	1,412,651	1,515,831	1,395,489
Total			1,146,756,494	1,154,394,439	(7,637,945)	-0.7%	988,450,190	989,831,129	1,049,762,316

Figures as of September 18, 2017.

Source: National Association of Insurance Commissioners



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

Life, Annuity & Disability Domestic Insurance

General Insurance Expenses

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-17	Jun-16	Amount	%	Jun-15	Jun-14	Jun-13
1	73156	Caribbean American Life Assurance Company	1,641,666	1,645,309	(3,643)	-0.2%	1,599,765	1,850,487	1,553,192
2	79715	Cooperativa De Seguros De Vida de P.R.	11,125,682	9,600,924	1,524,758	15.9%	10,196,665	11,528,098	14,922,558
3	47085	Delta Dental Plan of Puerto Rico, Inc.	1,858,427	1,616,725	241,702	15.0%	2,440,562	2,077,386	4,202,813
4	84603	Humana Insurance Company of Puerto Rico, Inc.	8,225,208	8,074,171	151,037	1.9%	7,548,039	5,723,466	6,506,488
5	77054	MAPFRE Life Insurance Company	6,162,983	6,585,611	(422,628)	-6.4%	7,565,530	7,866,554	8,006,530
6	60030	MCS Life Insurance Company	10,162,208	13,915,488	(3,753,280)	-27.0%	11,881,365	14,412,477	18,048,656
7	72087	Multinational Life Insurance Company	5,130,747	5,324,354	(193,607)	-3.6%	5,621,568	5,539,237	5,513,174
8	12952	Pan American Life Insurance Company of Puerto Rico	1,578,764	1,717,314	(138,550)	-8.1%	1,603,548	1,549,937	1,540,227
9	69523	Trans-Oceanic Life Insurance Company	4,946,962	4,505,328	441,634	9.8%	3,964,854	3,693,838	3,715,581
10	55816	Triple-S Salud, Inc.	64,671,940	101,261,603	(36,589,663)	-36.1%	73,318,676	87,595,881	58,683,328
11	73814	Triple-S Vida, Inc.	17,366,644	16,959,453	407,191	2.4%	16,617,621	16,287,737	17,227,646
12	60041	Universal Life Insurance Company	4,694,629	4,508,951	185,678	4.1%	3,948,005	3,439,333	2,926,947
13	11067	USIC Life Insurance Company	533,451	408,934	124,517	30.4%	437,670	608,094	403,113
Total			138,099,311	176,124,165	(38,024,854)	-21.6%	146,743,868	162,172,525	143,250,253

Figures as of September 18, 2017.
 Source: National Association of Insurance Commissioners



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

Life, Annuity & Disability Domestic Insurance

Net Gain from Operations

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-17	Jun-16	Amount	%	Jun-15	Jun-14	Jun-13
1	73156	Caribbean Amer Life Assur Co	25,659	(74,622)	100,281	134.4%	556,822	693,557	884,015
2	79715	Cooperativa De Seguros De Vida	979,436	1,191,617	(212,181)	-17.8%	1,323,926	(412,264)	233,637
3	47085	Delta Dental Plan of PR Inc	158,836	309,634	(150,798)	-48.7%	(304,287)	84,385	302,440
4	84603	Humana Ins Co Of PR Inc	2,860,509	(3,590,893)	6,451,402	179.7%	(278,941)	(1,357,772)	5,649,456
5	77054	MAPFRE Life Ins Co of PR	569,331	(3,483,013)	4,052,344	116.3%	(7,492,541)	2,958,432	1,842,078
6	60030	MCS Life Ins Co	5,508,979	(3,263,067)	8,772,046	268.8%	(9,063,835)	(1,410,989)	(2,982,631)
7	72087	Multinational Life Ins Co	1,933,843	3,268,770	(1,334,927)	-40.8%	2,241,766	702,663	2,076,506
8	12952	Pan Amer Life Ins Co of PR	379,899	(522,632)	902,531	172.7%	(226,194)	(259,311)	609,676
9	69523	Trans Oceanic Life Ins Co	627,576	1,212,613	(585,037)	-48.2%	871,465	1,963,265	1,774,394
10	55816	Triple S Salud Inc	18,144,301	(9,384,058)	27,528,359	293.4%	6,124,158	14,998,918	18,309,745
11	73814	Triple S Vida Inc	2,885,547	7,027,089	(4,141,542)	-58.9%	5,183,958	6,939,740	6,156,718
12	60041	UNIVERSAL LIFE INS CO	17,944,429	12,792,689	5,151,740	40.3%	13,480,841	9,079,060	1,913,372
13	11067	USIC Life Ins Co	286,459	503,302	(216,843)	-43.1%	307,867	170,311	556,719
Total			52,304,804	5,987,429	46,317,375	773.6%	12,725,005	34,149,995	37,326,125

Figures as of October 5, 2017.

Source: National Association of Insurance Commissioners



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

Life, Annuity & Disability Domestic Insurance

Federal and foreign income taxes incurred

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-17	Jun-16	Amount	%	Jun-15	Jun-14	Jun-13
1	73156	Caribbean Amer Life Assur Co	9,988	48,830	(38,842)	-79.5%	120,060	137,276	100,892
2	79715	Cooperativa De Seguros De Vida	-	-	-	0.0%	-	-	-
3	47085	Delta Dental Plan of PR Inc	452,600	120,006	332,594	277.1%	20,000	90,000	74,000
4	84603	Humana Ins Co Of PR Inc	-	-	-	0.0%	-	-	-
5	77054	MAPFRE Life Ins Co of PR	1,999	2,722	(723)	-26.6%	2,915	55,316	3,328
6	60030	MCS Life Ins Co	972,723	-	972,723	0.0%	-	-	14
7	72087	Multinational Life Ins Co	-	-	-	0.0%	-	-	-
8	12952	Pan Amer Life Ins Co of PR	29,369	4,587	24,782	540.3%	(39,046)	(111,914)	228,279
9	69523	Trans Oceanic Life Ins Co	172,818	153,736	19,082	12.4%	152,098	148,729	-
10	55816	Triple S Salud Inc	6,391,488	109,538	6,281,950	5735.0%	5,341,146	7,569,838	9,015,050
11	73814	Triple S Vida Inc	263,817	486,243	(222,426)	-45.7%	310,006	289,312	192,137
12	60041	UNIVERSAL LIFE INS CO	3,605,598	1,161,973	2,443,625	100.0%	817,928	-	-
13	11067	USIC Life Ins Co	25,378	61,600	(36,222)	-58.8%	275	1,554	61,648
Total			11,925,778	2,149,235	9,776,543	454.9%	6,725,382	8,180,111	9,675,348

Figures as of October 6, 2017.

Source: National Association of Insurance Commissioners



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

Life, Annuity & Disability Domestic Insurance

Net Income

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-17	Jun-16	Amount	%	Jun-15	Jun-14	Jun-13
1	73156	Caribbean Amer Life Assur Co	15,703	(182,202)	197,905	108.6%	436,762	374,868	783,123
2	79715	Cooperativa De Seguros De Vida	964,448	803,959	160,489	20.0%	204,564	(522,538)	(30,366)
3	47085	Delta Dental Plan of PR Inc	391,976	912,561	(520,585)	-57.0%	724,128	238,312	375,739
4	84603	Humana Ins Co Of PR Inc	2,860,509	(3,590,893)	6,451,402	179.7%	(278,941)	(1,355,796)	5,663,294
5	77054	MAPFRE Life Ins Co of PR	584,539	(3,380,586)	3,965,125	117.3%	(7,495,456)	2,903,116	1,878,698
6	60030	MCS Life Ins Co	4,395,255	(3,417,067)	7,812,322	228.6%	(9,186,645)	(1,556,638)	(2,982,645)
7	72087	Multinational Life Ins Co	1,920,828	3,268,770	(1,347,942)	-41.2%	2,241,767	708,630	2,080,874
8	12952	Pan Amer Life Ins Co of PR	350,530	(531,316)	881,846	166.0%	(183,263)	(153,828)	381,397
9	69523	Trans Oceanic Life Ins Co	423,335	1,060,769	(637,434)	-60.1%	719,367	1,814,544	1,775,277
10	55816	Triple S Salud Inc	25,970,328	1,696,515	24,273,813	1430.8%	14,526,816	15,966,741	19,132,525
11	73814	Triple S Vida Inc	2,604,557	5,262,976	(2,658,419)	-50.5%	4,679,384	7,057,591	5,457,874
12	60041	UNIVERSAL LIFE INS CO	14,338,831	11,630,716	2,708,115	23.3%	12,662,913	9,346,048	1,913,372
13	11067	USIC Life Ins Co	260,405	450,238	(189,833)	-42.2%	115,119	168,757	495,071
Total			55,081,244	13,984,440	41,096,804	293.9%	19,166,515	34,989,807	36,924,233

Figures as of October 6, 2017.
 Source: National Association of Insurance Commissioners



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

Life, Annuity & Disability Domestic Insurance

Policyholders' surplus

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-17	Jun-16	Amount	%	Jun-15	Jun-14	Jun-13
1	73156	Caribbean Amer Life Assur Co	12,058,404	10,445,420	1,612,984	15.4%	12,377,410	11,858,077	16,080,226
2	79715	Cooperativa De Seguros De Vida	22,296,934	23,617,764	(1,320,830)	-5.6%	15,247,016	13,914,085	16,500,737
3	47085	Delta Dental Plan of PR Inc	20,629,239	20,050,278	578,961	2.9%	18,884,303	13,106,921	12,510,858
4	84603	Humana Ins Co Of PR Inc	48,359,591	47,439,821	919,770	1.9%	49,545,343	54,997,840	58,703,775
5	77054	MAPFRE Life Ins Co of PR	20,579,011	12,957,143	7,621,868	58.8%	15,404,400	31,792,656	7,730,190
6	60030	MCS Life Ins Co	25,725,286	6,866,542	18,858,744	274.6%	11,758,393	19,779,839	14,628,874
7	72087	Multinational Life Ins Co	18,177,581	16,095,864	2,081,717	12.9%	12,782,004	13,869,015	13,044,008
8	12952	Pan Amer Life Ins Co of PR	6,310,741	5,511,126	799,615	14.5%	5,427,158	6,727,911	7,306,071
9	69523	Trans Oceanic Life Ins Co	33,291,912	36,285,562	(2,993,650)	-8.3%	33,518,459	30,717,788	24,101,117
10	55816	Triple S Salud Inc	353,100,344	362,159,299	(9,058,955)	-2.5%	366,523,639	398,900,376	369,367,402
11	73814	Triple S Vida Inc	59,389,643	58,989,788	399,855	0.7%	64,482,517	62,208,200	63,803,656
12	60041	UNIVERSAL LIFE INS CO	107,411,459	61,412,049	45,999,410	74.9%	43,196,766	39,654,205	30,047,865
13	11067	USIC Life Ins Co	8,008,598	7,943,431	65,167	0.8%	4,745,510	6,056,806	5,986,538
Total			735,338,743	669,774,087	65,564,656	9.8%	653,892,918	703,583,719	639,811,317

Figures as of October 6, 2017.
 Source: National Association of Insurance Commissioners



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

Life, Annuity & Disability Domestic Insurance

Net Income / Total Revenue ROR

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-17	Jun-16	Amount	%	Jun-15	Jun-14	Jun-13
1	73156	Caribbean American Life Assurance Company	0.2%	-2.1%	2.3%	109.5%	5.00%	4.00%	7.60%
2	79715	Cooperativa De Seguros De Vida de P.R.	2.0%	1.7%	0.3%	17.6%	0.40%	-0.90%	0.0%
3	47085	Delta Dental Plan of Puerto Rico, Inc.*	7.7%	18.4%	-10.7%	-58.3%	14.6%	5.1%	8.1%
4	84603	Humana Insurance Company of Puerto Rico, Inc.	4.4%	6.5%	-2.1%	-32.3%	0.60%	-2.8%	11.90%
5	77054	MAPFRE Life Insurance Company	1.1%	-5.5%	6.6%	120.0%	-10.90%	5.40%	4.0%
6	60030	MCS Life Insurance Company	2.8%	-2.30%	5.1%	221.7%	-5.90%	-1.1%	-2.4%
7	72087	Multinational Life Insurance Company	9.8%	16.8%	-7.0%	-41.7%	12.10%	4.1%	12.5%
8	12952	Pan American Life Insurance Company of Puerto Rico	4.0%	-6.7%	10.7%	159.7%	-2.40%	-2.0%	4.1%
9	69523	Trans-Oceanic Life Insurance Company	2.6%	6.6%	-4.0%	-60.6%	4.60%	11.6%	11.5%
10	55816	Triple-S Salud, Inc.*	3.3%	0.2%	3.1%	1524.2%	2.3%	2.3%	2.6%
11	73814	Triple-S Vida, Inc.	2.6%	5.4%	-2.8%	-51.9%	4.90%	7.9%	6.3%
12	60041	Universal Life Insurance Company	16.9%	14.6%	2.3%	15.8%	11.30%	8.2%	1.6%
13	11067	USIC Life Insurance Company	10.0%	17.9%	-7.9%	-44.1%	5.10%	7.1%	20.4%
Range			16.7%	25.1%			25.5%	14.4%	22.8%
Median			3.3%	5.4%			4.6%	4.1%	6.3%
Arithmetic Mean			5.2%	5.5%			3.2%	3.8%	6.8%
Standard Deviation			4.5%	8.6%			6.9%	4.3%	5.9%

Figures as of October 6, 2017.

Source: National Association of Insurance Commissioners



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

Life, Annuity & Disability Domestic Insurance

Total Benefits & Exp / Premiums & Deposit

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-17	Jun-16	Amount	%	Jun-15	Jun-14	Jun-13
1	73156	Caribbean American Life Assurance Company	174.7%	170.4%	4.3%	2.5%	165.30%	167.5%	149.6%
2	79715	Cooperativa De Seguros De Vida de P.R.	112.8%	106.7%	6.1%	5.7%	114.5%	113.5%	106.5%
3	47085	Delta Dental Plan of Puerto Rico, Inc.	96.9%	93.8%	3.1%	3.3%	106.1%	98.2%	141.7%
4	84603	Humana Insurance Company of Puerto Rico, Inc.	96.8%	107.9%	-11.1%	-10.3%	102.80%	105.1%	90.0%
5	77054	MAPFRE Life Insurance Company	100.9%	107.5%	-6.6%	-6.1%	112.8%	97.8%	99.10%
6	60030	MCS Life Insurance Company	96.5%	102.4%	-5.9%	-5.8%	106.10%	101.30%	102.60%
7	72087	Multinational Life Insurance Company	103.1%	96.8%	6.3%	6.5%	106.00%	117.1%	105.8%
8	12952	Pan American Life Insurance Company of Puerto Rico	99.2%	110.2%	-11.0%	-10.0%	106.90%	107.90%	97.4%
9	69523	Trans-Oceanic Life Insurance Company	101.6%	97.0%	4.6%	4.7%	98.90%	91.60%	92.0%
10	55816	Triple-S Salud, Inc.	97.7%	99.1%	-1.4%	-1.4%	99.1%	97.9%	97.6%
11	73814	Triple-S Vida, Inc.	112.3%	107.7%	4.6%	4.3%	109.70%	107.70%	108.2%
12	60041	Universal Life Insurance Company	117.1%	128.3%	-11.2%	-8.7%	168.10%	168.3%	148.8%
13	11067	USIC Life Insurance Company	103.4%	94.8%	8.6%	9.1%	92.70%	99.6%	81.7%
Range			78.2%	76.6%			75.4%	76.7%	67.9%
Median			101.6%	106.7%			106.1%	105.1%	102.6%
Arithmetic Mean			108.7%	109.4%			114.5%	113.3%	109.3%
Standard Deviation			20.1%	19.7%			22.9%	24.2%	21.7%

Figures as of October 6, 2017.

Source: National Association of Insurance Commissioners



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

Life, Annuity & Disability Domestic Insurance

Benefits Paid / Premiums

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-17	Jun-16	Amount	%	Jun-15	Jun-14	Jun-13
1	73156	Caribbean American Life Assurance Company	24.9%	27.3%	-2.4%	-8.8%	27.30%	32.9%	38.60%
2	79715	Cooperativa De Seguros De Vida de P.R.	26.9%	31.0%	-4.1%	-13.2%	30.7%	25.90%	26.20%
3	47085	Delta Dental Plan of Puerto Rico, Inc.	53.80%	53.5%	0.3%	0.6%	52.7%	48.7%	31.4%
4	84603	Humana Insurance Company of Puerto Rico, Inc.	77.7%	83.3%	-5.6%	-6.7%	76.90%	82.6%	67.0%
5	77054	MAPFRE Life Insurance Company	79.6%	83.6%	-4.0%	-4.8%	84.7%	73.60%	74.90%
6	60030	MCS Life Insurance Company	84.3%	84.1%	0.2%	0.2%	87.6%	83.00%	84.80%
7	72087	Multinational Life Insurance Company	35.3%	33.0%	2.3%	7.0%	34.70%	34.10%	30.7%
8	12952	Pan American Life Insurance Company of Puerto Rico	73.6%	77.1%	-3.5%	-4.5%	80.10%	76.2%	75.3%
9	69523	Trans-Oceanic Life Insurance Company	32.8%	32.8%	0.0%	0.0%	29.70%	29.10%	27.1%
10	55816	Triple-S Salud, Inc.	87.5%	87.8%	-0.3%	-0.3%	86.3%	84.5%	86.3%
11	73814	Triple-S Vida, Inc.	39.7%	37.8%	1.9%	5.0%	35.90%	33.70%	34.3%
12	60041	Universal Life Insurance Company	3.8%	5.3%	-1.5%	-28.3%	4.00%	4.90%	4.7%
13	11067	USIC Life Insurance Company	30.1%	27.5%	2.6%	9.5%	32.20%	33.0%	27.1%
Range			83.7%	82.5%			83.6%	79.6%	81.6%
Median			39.7%	37.8%			35.9%	34.1%	34.3%
Arithmetic Mean			50.0%	51.1%			51.0%	49.4%	46.8%
Standard Deviation			26.5%	27.3%			27.4%	25.9%	25.9%

Figures as of October 6, 2017.

Source: National Association of Insurance Commissioners



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

Life, Annuity & Disability Domestic Insurance

Commision & Incurred Expense / Premiums & Deposit

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-17	Jun-16	Amount	%	Jun-15	Jun-14	Jun-13
1	73156	Caribbean American Life Assurance Company	59.2%	59.1%	0.1%	0.2%	58.40%	61.5%	54.10%
2	79715	Cooperativa De Seguros De Vida de P.R.	35.7%	29.8%	5.9%	19.8%	32.2%	30.2%	31.9%
3	47085	Delta Dental Plan of Puerto Rico, Inc.*			0.0%	0.0%			
4	84603	Humana Insurance Company of Puerto Rico, Inc.	19.0%	24.4%	-5.4%	-22.1%	26.50%	22.10%	23.6%
5	77054	MAPFRE Life Insurance Company	21.6%	22.8%	-1.2%	-5.3%	24.80%	24.0%	24.6%
6	60030	MCS Life Insurance Company	12.2%	14.7%	-2.5%	-17.0%	18.40%	18.2%	17.8%
7	72087	Multinational Life Insurance Company	34.2%	36.8%	-2.6%	-7.1%	38.80%	39.9%	36.8%
8	12952	Pan American Life Insurance Company of Puerto Rico	24.6%	27.5%	-2.9%	-10.5%	27.70%	27.70%	22.3%
9	69523	Trans-Oceanic Life Insurance Company	60.3%	58.3%	2.0%	3.4%	59.70%	51.5%	55.1%
10	55816	Triple-S Salud, Inc.*			0.0%	0.0%			
11	73814	Triple-S Vida, Inc.	45.5%		45.5%	-	45.30%	44.00%	45.7%
12	60041	Universal Life Insurance Company	7.5%	7.5%	0.0%	0.0%	7.20%	7.70%	9.9%
13	11067	USIC Life Insurance Company	52.6%	46.7%	5.9%	12.6%	56.6%	63.3%	48.3%
Range			52.8%	51.6%			52.5%	55.6%	45.2%
Median			34.2%	28.7%			32.2%	30.2%	31.9%
Arithmetic Mean			33.9%	32.8%			36.0%	35.5%	33.6%
Standard Deviation			17.7%	16.5%			16.6%	17.2%	14.7%

*Health Quarterly Report does not provide the information necessary to obtain this ratio.

Figures as of October 6, 2017.

Source: National Association of Insurance Commissioners



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

Life, Annuity & Disability Domestic Insurance

Total Admitted Assets

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-17	Jun-16	Amount	%	Jun-15	Jun-14	Jun-13
1	73156	Caribbean Amer Life Assur Co	39,113,190	39,029,382	83,808	0.2%	39,500,040	41,334,999	46,295,258
2	79715	Cooperativa De Seguros De Vida	516,327,517	516,934,404	(606,887)	-0.1%	440,939,274	423,599,367	422,438,875
3	47085	Delta Dental Plan of PR Inc	25,233,887	26,589,885	(1,355,998)	-5.1%	25,002,017	15,851,575	16,446,201
4	84603	Humana Ins Co Of PR Inc	68,568,961	69,638,501	(1,069,540)	-1.5%	75,238,312	73,613,280	73,860,425
5	77054	MAPFRE Life Ins Co of PR	56,831,018	57,390,502	(559,484)	-1.0%	62,198,591	69,525,097	46,868,659
6	60030	MCS Life Ins Co	73,553,741	58,896,097	14,657,644	24.9%	62,327,941	72,545,794	59,886,685
7	72087	Multinational Life Ins Co	113,959,261	113,259,484	699,777	0.6%	115,552,345	129,488,086	129,577,968
8	12952	Pan Amer Life Ins Co of PR	9,186,521	8,394,694	791,827	9.4%	7,917,442	9,703,286	11,136,215
9	69523	Trans Oceanic Life Ins Co	70,358,576	69,871,189	487,387	0.7%	66,374,266	61,646,410	53,083,663
10	55816	Triple S Salud Inc	716,621,101	719,743,567	(3,122,466)	-0.4%	670,226,125	713,558,033	755,031,405
11	73814	Triple S Vida Inc	619,808,047	588,587,285	31,220,762	5.3%	569,679,583	529,178,064	502,420,312
12	60041	UNIVERSAL LIFE INS CO	1,345,043,582	1,017,392,276	327,651,306	32.2%	945,137,752	710,099,573	695,382,352
13	11067	USIC Life Ins Co	10,055,402	9,849,434	205,968	2.1%	6,235,293	7,589,732	7,297,115
Total			3,664,660,804	3,295,576,700	369,084,104	11.2%	3,086,328,981	2,857,733,296	2,819,725,133

Figures as of October 12, 2017.

Source: National Association of Insurance Commissioners



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

Life, Annuity & Disability Domestic Insurance

Total Liabilities

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-17	Jun-16	Amount	%	Jun-15	Jun-14	Jun-13
1	73156	Caribbean Amer Life Assur Co	27,054,786	28,583,962	(1,529,176)	-5.3%	27,122,630	29,476,922	30,215,032
2	79715	Cooperativa De Seguros De Vida	494,030,583	493,316,640	713,943	0.1%	425,692,258	409,685,282	405,938,138
3	47085	Delta Dental Plan of PR Inc	4,604,648	6,539,607	(1,934,959)	-29.6%	6,117,714	2,744,654	3,935,343
4	84603	Humana Ins Co Of PR Inc	20,209,370	22,198,680	(1,989,310)	-9.0%	25,692,969	18,615,440	15,156,650
5	77054	MAPFRE Life Ins Co of PR	36,252,007	44,433,359	(8,181,352)	-18.4%	46,794,191	37,732,441	39,138,469
6	60030	MCS Life Ins Co	47,828,454	52,029,556	(4,201,102)	-8.1%	50,569,548	52,765,955	45,257,811
7	72087	Multinational Life Ins Co	95,781,680	97,163,620	(1,381,940)	-1.4%	102,770,341	115,619,071	116,533,960
8	12952	Pan Amer Life Ins Co of PR	2,875,780	2,883,568	(7,788)	-0.3%	2,490,284	2,975,374	3,830,144
9	69523	Trans Oceanic Life Ins Co	37,066,664	33,585,627	3,481,037	10.4%	32,855,807	30,928,622	28,982,546
10	55816	Triple S Salud Inc	363,520,757	357,584,269	5,936,488	1.7%	303,702,487	314,657,657	385,664,003
11	73814	Triple S Vida Inc	560,418,404	529,597,497	30,820,907	5.8%	505,197,066	466,969,864	438,616,656
12	60041	UNIVERSAL LIFE INS CO	1,237,632,123	955,980,227	281,651,896	29.5%	901,940,986	670,445,368	665,334,487
13	11067	USIC Life Ins Co	2,046,804	1,906,003	140,801	7.4%	1,489,783	1,532,926	1,310,577
Total			2,929,322,060	2,625,802,615	303,519,445	11.6%	2,432,436,064	2,154,149,576	2,179,913,816

Figures as of October 10, 2017.

Source: National Association of Insurance Commissioners