



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2018

Life, Annuity & Disability Domestic Insurance

Premiums and Annuity Considerations

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-18	Mar-17	Amount	%	Mar-16	Mar-15	Mar-14
1	73156	Caribbean Amer Life Assur Co	1,498,923	1,895,342	(396,419)	-20.9%	2,311,260	2,361,427	2,593,173
2	79715	Cooperativa De Seguros De Vida	18,663,979	18,230,357	433,622	2.4%	17,779,757	16,827,951	19,857,350
3	47085	Delta Dental Plan of PR Inc	2,727,570	2,552,677	174,893	6.9%	2,451,842	2,396,978	2,352,775
4	84603	Humana Ins Co Of PR Inc	33,076,129	31,896,343	1,179,786	3.7%	25,736,773	24,840,709	23,524,674
5	77054	MAPFRE Life Ins Co of PR	20,500,308	26,270,058	(5,769,750)	-22.0%	30,148,401	33,952,442	23,733,146
6	60030	MCS Life Ins Co	73,204,310	79,890,370	(6,686,060)	-8.4%	74,169,953	76,911,245	67,984,936
7	72087	Multinational Life Ins Co	8,401,865	8,901,299	(499,434)	-5.6%	8,507,056	7,798,210	6,994,265
8	12952	Pan Amer Life Ins Co of PR	4,387,986	4,063,182	324,804	8.0%	3,857,381	3,704,708	3,546,816
9	69523	Trans Oceanic Life Ins Co	7,356,569	7,665,656	(309,087)	-4.0%	7,873,462	7,443,734	7,434,815
10	55816	Triple S Salud Inc	400,011,470	383,145,152	16,866,318	4.4%	418,780,192	212,780,966	352,237,597
11	73814	Triple S Vida Inc	45,226,463	42,876,268	2,350,195	5.5%	41,858,463	41,787,041	37,890,576
12	60041	UNIVERSAL LIFE INS CO	22,082,568	46,542,497	(24,459,929)	-52.6%	19,978,844	25,363,583	24,847,993
13	11067	USIC Life Ins Co	1,185,743	1,146,243	39,500	3.4%	1,067,393	1,153,700	1,188,853
Total			638,323,883	655,075,444	(16,751,561)	-2.6%	654,520,777	457,322,694	574,186,969

Figures as of July 11, 2018.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2018

Life, Annuity & Disability Domestic Insurance

Investment Income

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-18	Mar-17	Amount	%	Mar-16	Mar-15	Mar-14
1	73156	Caribbean Amer Life Assur Co	150,695	137,687	13,008	9.4%	162,193	145,013	208,636
2	79715	Cooperativa De Seguros De Vida	3,258,327	3,846,396	(588,069)	-15.3%	4,279,466	5,128,992	4,835,576
3	47085	Delta Dental Plan of PR Inc	42,995	59,713	(16,718)	-28.0%	136,116	94,438	126,117
4	84603	Humana Ins Co Of PR Inc	398,365	349,597	48,768	13.9%	297,117	535,587	524,415
5	77054	MAPFRE Life Ins Co of PR	298,236	262,260	35,976	13.7%	265,856	356,831	361,745
6	60030	MCS Life Ins Co	279,048	59,620	219,428	368.0%	57,195	150,426	188,845
7	72087	Multinational Life Ins Co	771,999	820,447	(48,448)	-5.9%	784,157	748,194	818,964
8	12952	Pan Amer Life Ins Co of PR	66,854	69,966	(3,112)	-4.4%	59,622	79,113	74,805
9	69523	Trans Oceanic Life Ins Co	451,275	457,087	(5,812)	-1.3%	370,073	346,871	350,756
10	55816	Triple S Salud Inc	3,578,268	2,713,660	864,608	31.9%	2,572,526	7,627,573	2,918,292
11	73814	Triple S Vida Inc	5,996,448	6,025,432	(28,984)	-0.5%	5,874,996	5,748,938	5,602,378
12	60041	UNIVERSAL LIFE INS CO	6,015,803	4,289,913	1,725,890	40.2%	3,385,511	2,845,594	2,245,869
13	11067	USIC Life Ins Co	71,849	46,402	25,447	54.8%	60,191	77,574	78,636
Total			21,380,162	19,138,180	2,241,982	11.7%	18,305,019	23,885,144	18,335,034

Figures as of July 11, 2018.



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2018

Source: National Association of Insurance Commissioners

Total Benefit, Increase in Reserve, Claim Adjustments

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-18	Mar-17	Amount	%	Mar-16	Mar-15	Mar-14
1	73156	Caribbean Amer Life Assur Co	(114,050)	(40,636)	(73,414)	-180.7%	427,270	355,348	374,517
2	79715	Cooperativa De Seguros De Vida	16,091,595	14,783,694	1,307,901	8.8%	15,641,205	14,712,239	17,433,574
3	47085	Delta Dental Plan of PR Inc	1,633,446	1,508,301	125,145	8.3%	1,553,130	1,309,494	1,137,797
4	84603	Humana Ins Co Of PR Inc	28,150,478	24,101,715	4,048,763	16.8%	21,981,127	17,576,894	18,902,570
5	77054	MAPFRE Life Ins Co of PR	15,359,450	20,565,688	(5,206,238)	-25.3%	24,327,157	30,539,530	17,546,400
6	60030	MCS Life Ins Co	61,644,442	68,427,135	(6,782,693)	-9.9%	61,796,103	64,057,682	55,537,364
7	72087	Multinational Life Ins Co	5,256,737	3,941,198	1,315,539	33.4%	3,218,665	3,786,767	3,709,449
8	12952	Pan Amer Life Ins Co of PR	3,305,030	2,925,258	379,772	13.0%	2,905,867	2,929,516	2,452,672
9	69523	Trans Oceanic Life Ins Co	3,465,101	2,989,825	475,276	15.9%	3,258,596	3,154,648	2,597,752
10	55816	Triple S Salud Inc	351,222,342	348,477,905	2,744,437	0.8%	364,683,137	178,476,238	310,771,428
11	73814	Triple S Vida Inc	28,941,995	28,069,325	872,670	3.1%	23,289,289	27,626,422	22,214,974
12	60041	UNIVERSAL LIFE INS CO	28,448,323	47,152,288	(18,703,965)	-39.7%	17,393,069	14,046,577	15,535,806
13	11067	USIC Life Ins Co	336,340	309,606	26,734	8.6%	294,740	342,201	347,840
Total			543,741,229	563,211,302	(19,470,073)	-3.5%	540,769,355	358,913,556	468,562,143

Figures as of July 11, 2018.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2018

Life, Annuity & Disability Domestic Insurance

Commissions

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-18	Mar-17	Amount	%	Mar-16	Mar-15	Mar-14
1	73156	Caribbean Amer Life Assur Co	2,369,774	2,384,006	(14,232)	-0.6%	2,499,882	2,578,840	2,761,044
2	79715	Cooperativa De Seguros De Vida	1,121,048	1,232,185	(111,137)	-9.0%	1,186,400	1,443,661	1,513,655
3	47085	Delta Dental Plan of PR Inc	-	-	-	-	-	-	-
4	84603	Humana Ins Co Of PR Inc	1,703,796	1,507,699	196,097	13.0%	1,457,876	1,114,268	1,499,067
5	77054	MAPFRE Life Ins Co of PR	1,531,747	2,113,453	(581,706)	-27.5%	2,390,126	3,272,946	1,810,576
6	60030	MCS Life Ins Co	3,269,136	3,631,348	(362,212)	-10.0%	3,213,881	3,732,421	2,309,007
7	72087	Multinational Life Ins Co	1,329,530	1,973,123	(643,593)	-32.6%	1,773,924	1,581,988	1,263,814
8	12952	Pan Amer Life Ins Co of PR	220,184	185,696	34,488	18.6%	153,126	150,991	178,841
9	69523	Trans Oceanic Life Ins Co	1,889,015	2,172,605	(283,590)	-13.1%	2,006,768	2,259,671	1,958,362
10	55816	Triple S Salud Inc	-	-	-	-	-	-	-
11	73814	Triple S Vida Inc	9,856,949	9,882,000	(25,051)	-0.3%	9,145,688	8,845,349	8,616,707
12	60041	UNIVERSAL LIFE INS CO	4,729,127	4,503,359	225,768	5.0%	3,334,594	3,488,361	4,015,389
13	11067	USIC Life Ins Co	504,748	459,545	45,203	9.8%	447,289	386,071	443,761
Total			28,525,054	30,045,019	(1,519,965)	-5.1%	27,609,554	28,854,567	26,370,223

Figures as of July 16, 2018.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2018

Life, Annuity & Disability Domestic Insurance

Benefit and Commissions

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-17	Mar-16	Amount	%	Mar-15	Mar-14	Mar-13
1	73156	Caribbean American Life Assurance Company	2,255,724	2,343,370	(87,646)	-3.7%	2,927,152	2,934,188	3,135,561
2	79715	Cooperativa De Seguros De Vida de P.R.	17,212,643	16,015,879	1,196,764	7.5%	16,827,605	16,155,900	18,947,229
3	47085	Delta Dental Plan of Puerto Rico, Inc.	1,633,446	1,508,301	125,145	8.3%	1,553,130	1,309,494	1,137,797
4	84603	Humana Insurance Company of Puerto Rico, Inc.	29,854,274	25,609,414	4,244,860	16.6%	23,439,003	18,691,162	20,401,637
5	77054	MAPFRE Life Insurance Company	16,891,197	22,679,141	(5,787,944)	-25.5%	26,717,283	33,812,476	19,356,976
6	60030	MCS Life Insurance Company	64,913,578	72,058,483	(7,144,905)	-9.9%	65,009,984	67,790,103	57,846,371
7	72087	Multinational Life Insurance Company	6,586,267	5,914,321	671,946	11.4%	4,992,589	5,368,755	4,973,263
8	12952	Pan American Life Insurance Company of Puerto Rico	3,525,214	3,110,954	414,260	13.3%	3,058,993	3,080,507	2,631,513
9	69523	Trans-Oceanic Life Insurance Company	5,354,116	5,162,430	191,686	3.7%	5,265,364	5,414,319	4,556,114
10	55816	Triple-S Salud, Inc.	351,222,342	348,477,905	2,744,437	0.8%	364,683,137	178,476,238	310,771,428
11	73814	Triple-S Vida, Inc.	38,798,944	37,951,325	847,619	2.2%	32,434,977	36,471,771	30,831,681
12	60041	Universal Life Insurance Company	33,177,450	51,655,647	(18,478,197)	-35.8%	20,727,663	17,534,938	19,551,195
13	11067	USIC Life Insurance Company	841,088	769,151	71,937	9.4%	742,029	728,272	791,601
Total			572,266,283	593,256,321	(20,990,038)	-3.5%	568,378,909	387,768,123	494,932,366

Figures as of July 16, 2018.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2018

Life, Annuity & Disability Domestic Insurance

General Insurance Expenses

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-18	Mar-17	Amount	%	Mar-16	Mar-15	Mar-14
1	73156	Caribbean Amer Life Assur Co	1,058,885	826,235	232,650	28.2%	913,092	821,103	926,728
2	79715	Cooperativa De Seguros De Vida	4,595,246	5,180,863	(585,617)	-11.3%	4,890,901	5,208,157	5,539,746
3	47085	Delta Dental Plan of PR Inc	886,944	906,071	(19,127)	-2.1%	895,568	1,042,261	1,003,900
4	84603	Humana Ins Co Of PR Inc	4,051,729	4,372,289	(320,560)	-7.3%	4,026,201	3,511,491	3,485,294
5	77054	MAPFRE Life Ins Co of PR	2,925,623	3,031,856	(106,233)	-3.5%	3,311,873	3,540,519	3,363,459
6	60030	MCS Life Ins Co	5,164,458	4,920,639	243,819	5.0%	8,642,952	6,622,392	7,552,462
7	72087	Multinational Life Ins Co	2,404,875	2,615,774	(210,899)	-8.1%	2,629,040	2,716,070	2,674,183
8	12952	Pan Amer Life Ins Co of PR	855,926	797,121	58,805	7.4%	945,988	835,536	743,252
9	69523	Trans Oceanic Life Ins Co	1,993,103	2,547,860	(554,757)	-21.8%	2,080,980	1,669,790	1,551,336
10	55816	Triple S Salud Inc	68,059,638	36,754,121	31,305,517	85.2%	62,987,030	36,313,844	58,113,606
11	73814	Triple S Vida Inc	8,603,841	8,421,372	182,469	2.2%	8,601,810	8,121,584	8,010,706
12	60041	UNIVERSAL LIFE INS CO	3,446,014	2,078,318	1,367,696	65.8%	1,948,808	1,788,777	1,532,296
13	11067	USIC Life Ins Co	214,661	219,192	(4,531)	-2.1%	178,741	221,672	298,150
Total			104,260,943	72,671,711	31,589,232	43.5%	102,052,984	72,413,196	94,795,118

Figures as of July 16, 2018.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
Admission and Financial Analysis Division
Market Analysis for the Period Ended: March 31, 2018

Life, Annuity & Disability Domestic Insurance

Net gain from operations

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-18	Mar-17	Amount	%	Mar-16	Mar-15	Mar-14
1	73156	Caribbean Amer Life Assur Co	(158,231)	278,994	(437,225)	-156.7%	(11,826)	273,533	298,370
2	79715	Cooperativa De Seguros De Vida	25,754	736,968	(711,214)	-96.5%	292,454	628,174	17,359
3	47085	Delta Dental Plan of PR Inc	629,622	547,485	82,137	15.0%	668,271	578,404	592,883
4	84603	Humana Ins Co Of PR Inc	(3,424,839)	1,822,528	(5,247,367)	-287.9%	(3,351,962)	1,194,714	(1,735,271)
5	77054	MAPFRE Life Ins Co of PR	(242,895)	547,711	(790,606)	-144.3%	(1,429,437)	(4,911,913)	1,066,982
6	60030	MCS Life Ins Co	(3,707,240)	2,094,047	(5,801,287)	-27703.7%	(5,510,244)	(3,835,569)	(1,774,177)
7	72087	Multinational Life Ins Co	439,409	969,409	(530,000)	-54.7%	1,921,404	1,119,661	493,292
8	12952	Pan Amer Life Ins Co of PR	(75,360)	235,771	(311,131)	-13196.3%	(197,810)	(168,324)	182,809
9	69523	Trans Oceanic Life Ins Co	452,439	260,315	192,124	73.8%	739,821	550,181	1,564,411
10	55816	Triple S Salud Inc	(14,968,385)	3,719,938	(18,688,323)	-502.4%	(5,777,956)	5,995,530	6,382,421
11	73814	Triple S Vida Inc	2,666,660	1,044,418	1,622,242	155.3%	5,743,379	1,974,765	3,424,154
12	60041	UNIVERSAL LIFE INS CO	7,767,050	6,879,121	887,929	12.9%	7,175,065	7,306,844	4,529,315
13	11067	USIC Life Ins Co	297,240	304,169	(6,929)	-2.3%	311,072	265,979	171,888
Total			(10,298,776)	19,440,874	(29,739,650)	-153.0%	572,231	10,971,979	15,214,436

Figures as of July 16, 2018

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2018

Life, Annuity & Disability Domestic Insurance

Federal and foreign income taxes incurred

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-18	Mar-17	Amount	%	Mar-16	Mar-15	Mar-14
1	73156	Caribbean Amer Life Assur Co	-	2,037	(2,037)	-100.0%	30,562	59,043	110,193
2	79715	Cooperativa De Seguros De Vida	-	-	-	0.0%	-	-	-
3	47085	Delta Dental Plan of PR Inc	241,700	262,000	(20,300)	-7.7%	60,000	8,000	45,000
4	84603	Humana Ins Co Of PR Inc	(19,258)	-	(19,258)	0.0%	-	-	-
5	77054	MAPFRE Life Ins Co of PR	3,530	1,047	2,483	237.2%	897	961	32,370
6	60030	MCS Life Ins Co	127,721	431,572	(303,851)	0.0%	-	24,776	-
7	72087	Multinational Life Ins Co	-	-	-	0.0%	-	-	-
8	12952	Pan Amer Life Ins Co of PR	-	12,022	(12,022)	-100.0%	(9,338)	(74,186)	33,515
9	69523	Trans Oceanic Life Ins Co	75,631	75,816	(185)	-0.2%	78,735	77,108	75,000
10	55816	Triple S Salud Inc	31,376	525,334	(493,958)	-94.0%	3,240,502	3,095,958	353,481
11	73814	Triple S Vida Inc	(105,115)	123,882	(228,997)	-184.9%	218,020	(113,591)	153,494
12	60041	UNIVERSAL LIFE INS CO	964,171	707,020	257,151	100.0%	875,943	433,397	-
13	11067	USIC Life Ins Co	29,415	34,541	(5,126)	-14.8%	30,731	20,709	1,033
Total			1,349,171	2,175,271	(826,100)	-38.0%	4,526,052	3,532,175	804,086

Figures as of July 18, 2018.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2018

Life, Annuity & Disability Domestic Insurance

Net Income

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-18	Mar-17	Amount	%	Mar-16	Mar-15	Mar-14
1	73156	Caribbean Amer Life Assur Co	(158,231)	276,957	(435,188)	-157.1%	(79,888)	214,490	6,764
2	79715	Cooperativa De Seguros De Vida	22,102	721,968	(699,866)	-96.9%	291,516	468,038	(32,220)
3	47085	Delta Dental Plan of PR Inc	387,922	285,485	102,437	35.9%	608,271	233,728	398,775
4	84603	Humana Ins Co Of PR Inc	(3,405,581)	1,822,528	(5,228,109)	-28686.0%	(3,351,962)	1,194,714	(1,733,295)
5	77054	MAPFRE Life Ins Co of PR	(246,425)	572,871	(819,296)	-143.0%	(1,380,624)	(4,912,874)	1,034,612
6	60030	MCS Life Ins Co	(3,834,961)	1,662,475	(5,497,436)	-33067.8%	(5,664,244)	(3,860,345)	(1,789,236)
7	72087	Multinational Life Ins Co	434,896	961,824	(526,928)	-54.8%	1,921,404	1,119,661	493,877
8	12952	Pan Amer Life Ins Co of PR	(87,460)	223,749	(311,209)	-13908.8%	(192,569)	(95,221)	155,318
9	69523	Trans Oceanic Life Ins Co	303,097	177,543	125,554	70.7%	661,438	473,073	1,489,411
10	55816	Triple S Salud Inc	(14,999,761)	3,194,604	(18,194,365)	-569.5%	(9,018,458)	2,912,438	(13,779,638)
11	73814	Triple S Vida Inc	5,755,046	1,059,296	4,695,750	443.3%	4,793,705	2,315,078	3,177,938
12	60041	UNIVERSAL LIFE INS CO	6,802,879	6,171,752	631,127	10.2%	6,299,122	6,873,447	4,529,315
13	11067	USIC Life Ins Co	267,854	269,544	(1,690)	-0.6%	280,341	245,270	170,855
Total			(8,758,623)	17,400,596	(26,159,219)	-150.3%	(4,831,948)	7,181,497	(5,877,524)

Figures as of July 18, 2018.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2018

Life, Annuity & Disability Domestic Insurance

Policyholders' surplus

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-18	Mar-17	Amount	%	Mar-16	Mar-15	Mar-14
1	73156	Caribbean Amer Life Assur Co	12,047,275	11,973,069	74,206	0.6%	11,115,591	11,948,803	11,658,249
2	79715	Cooperativa De Seguros De Vida	21,761,799	23,020,919	(1,259,120)	-5.5%	17,845,975	18,063,200	14,775,555
3	47085	Delta Dental Plan of PR Inc	22,256,862	20,498,302	1,758,560	8.6%	19,721,293	18,898,428	13,158,422
4	84603	Humana Ins Co Of PR Inc	46,625,065	48,873,475	(2,248,410)	-4.6%	48,057,263	51,094,392	55,200,008
5	77054	MAPFRE Life Ins Co of PR	26,014,071	20,260,697	5,753,374	28.4%	15,773,102	18,933,709	30,498,531
6	60030	MCS Life Ins Co	37,305,088	23,007,737	14,297,351	62.1%	4,670,566	15,714,966	20,042,434
7	72087	Multinational Life Ins Co	20,011,515	17,795,720	2,215,795	12.5%	14,739,290	15,157,642	13,735,141
8	12952	Pan Amer Life Ins Co of PR	6,008,713	6,175,959	(167,246)	-2.7%	4,834,267	6,314,382	7,025,761
9	69523	Trans Oceanic Life Ins Co	33,380,021	33,283,094	96,927	0.3%	35,887,042	34,319,447	30,701,136
10	55816	Triple S Salud Inc	290,705,339	341,367,405	(50,662,066)	-14.8%	370,939,830	353,611,450	357,931,111
11	73814	Triple S Vida Inc	68,200,095	56,493,284	11,706,811	20.7%	63,648,395	69,017,290	57,786,393
12	60041	UNIVERSAL LIFE INS CO	102,821,216	73,423,576	29,397,640	40.0%	57,340,798	45,736,647	39,341,527
13	11067	USIC Life Ins Co	8,148,618	8,015,396	133,222	1.7%	7,772,149	6,341,983	6,105,805
Total			695,285,677	684,188,633	11,097,044	1.6%	672,345,561	665,152,339	657,960,073

Figures as of July 18, 2018.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2018

Life, Annuity & Disability Domestic Insurance

Net Income / Total Revenue

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-18	Mar-17	Amount	%	Mar-16	Mar-15	Mar-14
1	73156	Caribbean American Life Assurance Company	-4.8%	7.9%	-12.7%	-160.8%	-2.1%	5.2%	0.2%
2	79715	Cooperativa De Seguros De Vida de P.R.	0.1%	3.2%	-3.1%	-96.9%	1.3%	2.1%	-0.1%
3	47085	Delta Dental Plan of Puerto Rico, Inc.*	14.2%	11.2%	3.0%	27.2%	24.8%	9.8%	16.9%
4	84603	Humana Insurance Company of Puerto Rico, Inc.	-10.2%	5.6%	-15.8%	-282.1%	-12.8%	4.7%	-7.2%
5	77054	MAPFRE Life Insurance Company	-1.2%	2.1%	-3.3%	-157.1%	-4.5%	-14.2%	-4.2%
6	60030	MCS Life Insurance Company	-5.2%	2.1%	-7.3%	-347.6%	-7.6%	-5.0%	-2.6%
7	72087	Multinational Life Insurance Company	4.5%	9.8%	-5.3%	-54.1%	19.5%	11.8%	5.8%
8	12952	Pan American Life Insurance Company of Puerto Rico	-1.9%	5.3%	-7.2%	-135.8%	-4.8%	-2.5%	4.2%
9	69523	Trans-Oceanic Life Insurance Company	3.8%	2.2%	1.6%	72.7%	8.0%	6.1%	19.1%
10	55816	Triple-S Salud, Inc.*	-3.7%	0.8%	-4.6%	-549.7%	-2.2%	1.4%	-3.9%
11	73814	Triple-S Vida, Inc.	11.1%	2.1%	9.0%	428.6%	4.8%	4.8%	7.2%
12	60041	Universal Life Insurance Company	24.3%	11.1%	13.2%	118.9%	19.2%	13.2%	10.4%
13	11067	USIC Life Insurance Company	19.5%	20.5%	-1.0%	-4.9%	22.4%	19.9%	13.4%
		Range	34.5%	19.7%			37.6%	34.1%	26.3%
		Median	0.1%	5.3%			1.3%	4.8%	4.2%
		Arithmetic Mean	3.9%	6.5%			5.1%	4.4%	4.6%
		Standard Deviation	10.0%	5.4%			12.1%	8.3%	8.2%

Figures as of July 18, 2018.
 Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
Admission and Financial Analysis Division
Market Analysis for the Period Ended: March 31, 2018

Life, Annuity & Disability Domestic Insurance

Total Benefits & Exp / Prems and Deposits

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-18	Mar-17	Amount	%	Mar-16	Mar-15	Mar-14
1	73156	Caribbean American Life Assurance Company	228.7%	171.0%	57.7%	33.7%	169.1%	161.5%	159.8%
2	79715	Cooperativa De Seguros De Vida de P.R.	108.6%	110.5%	-1.9%	-1.7%	112.7%	118.3%	114.5%
3	47085	Delta Dental Plan of Puerto Rico, Inc.	92.4%	94.6%	-2.2%	-2.3%	99.9%	98.1%	91.0%
4	84603	Humana Insurance Company of Puerto Rico, Inc.	111.7%	95.5%	16.2%	17.0%	114.4%	97.4%	109.7%
5	77054	MAPFRE Life Insurance Company	103.7%	99.8%	3.9%	3.9%	106.5%	116.2%	98.6%
6	60030	MCS Life Insurance Company	105.4%	97.5%	7.9%	8.1%	107.5%	105.2%	102.9%
7	72087	Multinational Life Insurance Company	110.7%	99.4%	11.3%	11.4%	93.1%	106.9%	114.3%
8	12952	Pan American Life Insurance Company of Puerto Rico	104.9%	98.0%	6.9%	7.0%	108.2%	108.2%	99.3%
9	69523	Trans-Oceanic Life Insurance Company	101.7%	102.6%	-0.9%	-0.9%	95.3%	97.3%	83.7%
10	55816	Triple-S Salud, Inc.	104.8%	100.5%	4.3%	4.2%	102.1%	100.9%	104.7%
11	73814	Triple-S Vida, Inc.	108.5%	112.8%	-4.3%	-3.8%	101.7%	110.5%	107.5%
12	60041	Universal Life Insurance Company	91.5%	104.4%	-12.9%	-12.4%	128.6%	176.0%	157.1%
13	11067	USIC Life Insurance Company	90.7%	87.9%	2.8%	3.2%	88.1%	84.0%	92.5%
		Range	138.0%	83.1%			81.0%	92.0%	76.1%
		Median	104.9%	99.8%			106.5%	106.9%	104.7%
		Arithmetic Mean	112.6%	105.7%			109.8%	113.9%	110.4%
		Standard Deviation	34.2%	19.8%			19.8%	25.1%	22.2%

Figures as of July 18, 2018.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2018

Life, Annuity & Disability Domestic Insurance

Benefits Paid / Premiums

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-18	Mar-17	Amount	%	Mar-16	Mar-15	Mar-14
1	73156	Caribbean American Life Assurance Company	30.4%	31.5%	-1.1%	-3.5%	31.9%	27.30%	31.7%
2	79715	Cooperativa De Seguros De Vida de P.R.	31.3%	32.0%	-0.7%	-2.2%	38.2%	37.3%	30.20%
3	47085	Delta Dental Plan of Puerto Rico, Inc.	53.5%	52.5%	1.0%	0.0%	53.5%	50.9%	43.90%
4	84603	Humana Insurance Company of Puerto Rico, Inc.	85.1%	76.0%	9.1%	12.0%	85.4%	70.80%	80.4%
5	77054	MAPFRE Life Insurance Company	74.1%	79.7%	-5.6%	-7.0%	80.0%	87.9%	74.70%
6	60030	MCS Life Insurance Company	84.2%	85.7%	-1.5%	-1.8%	83.3%	83.3%	81.70%
7	72087	Multinational Life Insurance Company	53.8%	35.9%	17.9%	49.9%	29.0%	23.70%	26.90%
8	12952	Pan American Life Insurance Company of Puerto Rico	77.0%	73.9%	3.1%	4.2%	76.6%	80.40%	72.4%
9	69523	Trans-Oceanic Life Insurance Company	37.4%	31.2%	6.2%	19.9%	33.1%	29.40%	27.70%
10	55816	Triple-S Salud, Inc.	85.0%	89.9%	-4.9%	-5.5%	86.2%	83.2%	87.3%
11	73814	Triple-S Vida, Inc.	41.4%	41.7%	-0.3%	-0.7%	36.8%	37.00%	33.80%
12	60041	Universal Life Insurance Company	6.7%	2.9%	3.8%	131.0%	5.4%	5.50%	5.00%
13	11067	USIC Life Insurance Company	28.4%	27.0%	1.4%	5.2%	27.6%	29.70%	29.3%
		Range	78.4%	87.0%			80.8%	82.4%	82.3%
		Median	53.5%	41.7%			38.2%	37.3%	33.8%
		Arithmetic Mean	52.9%	50.8%			51.3%	49.7%	48.1%
		Standard Deviation	25.1%	26.4%			26.5%	26.8%	26.2%

Figures as of July 18, 2018.
 Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2018

Life, Annuity & Disability Domestic Insurance

Commision & Incurred Expense / Premiums & Deposit

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-18	Mar-17	Amount	%	Mar-16	Mar-15	Mar-14
1	73156	Caribbean American Life Assurance Company	66.9%	60.7%	6.2%	10.2%	62.2%	59.90%	63.0%
2	79715	Cooperativa De Seguros De Vida de P.R.	31.2%	37.3%	-6.1%	-16.4%	34.6%	39.7%	35.5%
3	47085	Delta Dental Plan of Puerto Rico, Inc.*			0.0%	0.0%			
4	84603	Humana Insurance Company of Puerto Rico, Inc.	26.3%	20.0%	6.3%	31.5%	28.1%	28.40%	29.00%
5	77054	MAPFRE Life Insurance Company	27.8%	21.1%	6.7%	31.8%	25.1%	25.50%	23.8%
6	60030	MCS Life Insurance Company	12.7%	11.7%	1.0%	8.5%	17.1%	14.50%	21.1%
7	72087	Multinational Life Insurance Company	27.7%	34.3%	-6.6%	-19.2%	36.5%	38.80%	40.6%
8	12952	Pan American Life Insurance Company of Puerto Rico	26.2%	26.3%	-0.1%	-0.4%	29.8%	29.40%	27.20%
9	69523	Trans-Oceanic Life Insurance Company	52.9%	64.1%	-11.2%	-17.5%	53.6%	54.30%	48.4%
10	55816	Triple-S Salud, Inc.*			0.0%	0.0%			
11	73814	Triple-S Vida, Inc.	42.6%	45.1%	-2.5%	-5.5%	n/a	43.70%	44.00%
12	60041	Universal Life Insurance Company	10.6%	7.6%	3.0%	39.5%	8.2%	7.60%	8.70%
13	11067	USIC Life Insurance Company	46.6%	44.9%	1.7%	3.8%	43.0%	50.9%	58.8%
		Range	56.3%	56.5%			54.0%	52.3%	54.3%
		Median	27.8%	34.3%			32.2%	38.8%	35.5%
		Arithmetic Mean	33.8%	33.9%			33.8%	35.7%	36.4%
		Standard Deviation	16.2%	17.8%			15.3%	15.6%	15.8%

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

Figures as of July 18, 2018.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2018

Life, Annuity & Disability Domestic Insurance

Total Admitted Assets

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-18	Mar-17	Amount	%	Mar-16	Mar-15	Mar-14
1	73156	Caribbean Amer Life Assur Co	38,554,058	37,958,084	595,974	1.6%	37,881,988	38,739,507	40,162,514
2	79715	Cooperativa De Seguros De Vida	511,063,222	517,428,496	(6,365,274)	-1.2%	511,810,547	434,132,076	415,454,018
3	47085	Delta Dental Plan of PR Inc	28,111,009	25,525,332	2,585,677	10.1%	25,150,687	21,610,212	15,851,204
4	84603	Humana Ins Co Of PR Inc	79,290,688	70,867,558	8,423,130	11.9%	69,907,969	74,610,871	73,691,655
5	77054	MAPFRE Life Ins Co of PR	60,788,261	57,075,094	3,713,167	6.5%	60,161,099	65,717,429	67,150,221
6	60030	MCS Life Ins Co	95,974,116	73,569,478	22,404,638	30.5%	59,290,759	65,436,823	73,223,169
7	72087	Multinational Life Ins Co	117,051,870	112,975,308	4,076,562	3.6%	112,570,245	123,767,565	129,658,872
8	12952	Pan Amer Life Ins Co of PR	9,947,244	8,771,125	1,176,119	13.4%	7,654,454	9,119,904	9,894,559
9	69523	Trans Oceanic Life Ins Co	72,876,518	69,978,445	2,898,073	4.1%	68,767,966	66,385,811	60,745,798
10	55816	Triple S Salud Inc	765,184,637	684,575,979	80,608,658	11.8%	745,609,302	587,223,526	708,846,833
11	73814	Triple S Vida Inc	649,030,812	602,365,250	46,665,562	7.7%	587,909,516	567,245,340	518,277,875
12	60041	UNIVERSAL LIFE INS CO	1,468,087,768	1,222,767,789	245,319,979	20.1%	953,215,620	868,791,568	826,314,414
13	11067	USIC Life Ins Co	10,446,551	10,127,515	319,036	3.2%	9,644,718	8,378,057	7,938,381
Total			3,906,406,754	3,493,985,453	412,421,301	11.8%	3,249,574,870	2,931,158,689	2,947,209,513

Figures as of July 18, 2018.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2018

Life, Annuity & Disability Domestic Insurance

Total Liabilities

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-18	Mar-17	Amount	%	Mar-16	Mar-15	Mar-14
1	73156	Caribbean Amer Life Assur Co	26,506,783	25,985,015	521,768	2.0%	26,766,397	26,790,704	28,504,265
2	79715	Cooperativa De Seguros De Vida	489,301,423	494,407,577	(5,106,154)	-1.0%	493,964,572	416,068,876	400,678,463
3	47085	Delta Dental Plan of PR Inc	5,854,147	5,027,030	827,117	16.5%	385,000	2,711,784	2,692,782
4	84603	Humana Ins Co Of PR Inc	32,665,623	21,994,083	10,671,540	48.5%	21,850,706	23,516,479	18,491,647
5	77054	MAPFRE Life Ins Co of PR	34,774,190	36,814,397	(2,040,207)	-5.5%	44,387,997	46,783,720	36,651,690
6	60030	MCS Life Ins Co	58,669,028	50,561,741	8,107,287	16.0%	54,620,194	49,721,857	53,180,735
7	72087	Multinational Life Ins Co	97,040,355	95,179,588	1,860,767	2.0%	97,830,955	108,609,923	115,923,731
8	12952	Pan Amer Life Ins Co of PR	3,938,531	2,595,166	1,343,365	51.8%	2,820,187	2,805,522	2,868,798
9	69523	Trans Oceanic Life Ins Co	39,496,497	36,695,351	2,801,146	7.6%	32,880,924	32,066,364	30,044,662
10	55816	Triple S Salud Inc	474,479,299	343,208,574	131,270,725	38.2%	220,961,062	233,612,078	350,915,723
11	73814	Triple S Vida Inc	580,830,717	545,871,966	34,958,751	6.4%	524,261,121	498,228,050	460,491,482
12	60041	UNIVERSAL LIFE INS CO	1,365,266,552	1,149,344,213	215,922,339	18.8%	895,874,822	823,054,921	786,972,887
13	11067	USIC Life Ins Co	2,297,933	2,112,119	185,814	8.8%	1,872,569	2,036,074	1,832,576
Total			3,211,121,078	2,809,796,820	401,324,258	14.3%	2,418,476,506	2,266,006,352	2,289,249,441

Figures as of July 18, 2018.

Source: National Association of Insurance Commissioners