



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2010 to March 31, 2014

Life, Annuity & Disability Domestic Insurance

Net Premiums Written

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-14	Mar-13	Amount	%	Mar-12	Mar-11	Mar-10
1	61158	Atlantic Southern Insurance Company	-	1,708,357	(1,708,357)	-100.0%	1,772,363	1,601,434	1,860,773
2	73156	Caribbean American Life Assurance Company	5,775,252	5,953,695	(178,443)	-3.0%	5,778,202	5,217,890	5,149,047
3	79715	Cooperativa De Seguros De Vida de P.R.	19,444,278	17,683,643	1,760,635	10.0%	20,746,097	23,976,407	18,134,090
4	47085	Delta Dental Plan of Puerto Rico, Inc.	3,708,734	3,687,469	21,265	0.6%	4,081,201	3,935,278	4,038,982
5	84603	Humana Insurance Company of Puerto Rico, Inc.	23,780,350	22,822,673	957,677	4.2%	22,262,744	23,323,478	21,393,065
6	77054	MAPFRE Life Insurance Company	22,604,759	25,460,105	(2,855,346)	-11.2%	38,855,231	42,336,891	38,032,914
7	60030	MCS Life Insurance Company	68,333,335	63,162,957	5,170,378	8.2%	60,531,387	51,682,266	46,597,172
8	72087	Multinational Life Insurance Company	10,513,796	10,227,175	286,621	2.8%	10,865,197	21,401,835	16,350,383
9	12952	Pan American Life Insurance Company of Puerto Rico	3,769,092	4,281,393	(512,301)	-12.0%	5,672,039	5,150,799	6,291,807
10	69523	Trans-Oceanic Life Insurance Company	7,482,771	7,335,934	146,837	2.0%	6,788,958	6,405,849	6,251,603
11	55816	Triple-S Salud, Inc.	348,821,390	366,669,814	(17,848,424)	-4.9%	373,545,185	357,547,682	446,641,054
12	73814	Triple-S Vida, Inc.	38,799,563	33,048,586	5,750,977	17.4%	40,155,254	30,200,665	30,063,459
13	60041	Universal Life Insurance Company	65,791,262	46,866,089	18,925,173	40.4%	43,330,737	38,936,523	25,337,148
14	11067	USIC Life Insurance Company	876,760	1,113,716	(236,956)	-21.3%	981,340	232,218	112,264
Total			619,701,342	610,021,606	9,679,736	1.6%	635,365,935	611,949,215	666,253,761

Figures as of June 17, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2010 to March 31, 2014

Life, Annuity & Disability Domestic Insurance

Benefit

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-14	Mar-13	Amount	%	Mar-12	Mar-11	Mar-10
1	61158	Atlantic Southern Insurance Company	-	53,669	(53,669)	-100.0%	43,393	145,324	49,367
2	73156	Caribbean American Life Assurance Company	500,430	576,449	(76,019)	-13.2%	378,967	677,854	948,636
3	79715	Cooperativa De Seguros De Vida de P.R.	3,504,539	4,318,538	(813,999)	-18.8%	5,043,900	4,851,436	4,119,285
4	47085	Delta Dental Plan of Puerto Rico, Inc.	2,080,580	2,073,921	6,659	0.3%	2,388,676	1,061,484	1,090,116
5	84603	Humana Insurance Company of Puerto Rico, Inc.	-	8,000	(8,000)	-100.0%	20,000	41,500	15,000
6	77054	MAPFRE Life Insurance Company	507,567	470,185	37,382	8.0%	640,646	531,939	583,935
7	60030	MCS Life Insurance Company	138,000	194,388	(56,388)	-29.0%	58,750	30,000	68,750
8	72087	Multinational Life Insurance Company	1,477,921	808,227	669,694	82.9%	1,785,184	2,140,769	3,889,317
9	12952	Pan American Life Insurance Company of Puerto Rico	114,704	(28,866)	143,570	-497.4%	(9,126)	(8,353)	53,242
10	69523	Trans-Oceanic Life Insurance Company	27,852	44,125	(16,273)	-36.9%	40,174	63,679	23,932
11	55816	Triple-S Salud, Inc.	209,653,922	214,337,743	(4,683,821)	-2.2%	227,158,550	309,727,947	399,641,273
12	73814	Triple-S Vida, Inc.	6,526,812	6,934,725	(407,913)	-5.9%	5,352,994	6,187,926	5,984,601
13	60041	Universal Life Insurance Company	870,220	1,111,594	(241,374)	-21.7%	1,388,405	1,165,515	1,075,298
14	11067	USIC Life Insurance Company	126,327	(13,422)	139,749	-1041.2%	36,377	54,384	17,089
Total			225,528,874	230,889,276	(5,360,402)	-2.3%	244,326,890	326,671,404	417,559,841

Figures as of June 17, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2010 to March 31, 2014

Life, Annuity & Disability Domestic Insurance

Commissiones

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-14	Mar-13	Amount	%	Mar-12	Mar-11	Mar-10
1	61158	Atlantic Southern Insurance Company	177,359	600,238	(422,879)	-70.5%	645,308	599,592	776,913
2	73156	Caribbean American Life Assurance Company	2,761,044	2,564,093	196,951	7.7%	2,431,224	2,193,444	2,223,312
3	79715	Cooperativa De Seguros De Vida de P.R.	1,513,655	1,460,797	52,858	3.6%	1,695,534	1,829,422	1,670,465
4	47085	Delta Dental Plan of Puerto Rico, Inc.	105,118	104,325	793	0.8%	102,791	98,441	356,000
5	84603	Humana Insurance Company of Puerto Rico, Inc.	1,499,067	1,334,794	164,273	12.3%	894,147	991,970	954,974
6	77054	MAPFRE Life Insurance Company	1,767,628	1,725,262	42,366	2.5%	2,239,676	2,294,447	2,014,673
7	60030	MCS Life Insurance Company	2,309,007	2,098,142	210,865	10.1%	1,816,631	1,699,588	1,659,423
8	72087	Multinational Life Insurance Company	1,263,814	749,773	514,041	68.6%	700,163	2,422,959	3,089,752
9	12952	Pan American Life Insurance Company of Puerto Rico	178,841	214,656	(35,815)	-16.7%	239,855	219,428	299,587
10	69523	Trans-Oceanic Life Insurance Company	1,958,362	2,098,330	(139,968)	-6.7%	2,036,488	1,707,905	1,800,071
11	55816	Triple-S Salud, Inc.	3,157,148	10,073,753	(6,916,605)	-68.7%	8,360,733	8,086,231	6,146,021
12	73814	Triple-S Vida, Inc.	8,616,707	8,463,777	152,930	1.8%	9,093,801	7,590,798	7,837,592
13	60041	Universal Life Insurance Company	4,015,389	3,582,326	433,063	12.1%	2,922,697	1,832,134	1,182,582
14	11067	USIC Life Insurance Company	363,327	345,088	18,239	5.3%	402,083	36,312	13,383
Total			29,686,466	35,415,354	(5,728,888)	-16.2%	33,581,131	31,602,671	30,024,748

Figures as of June 17, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2010 to March 31, 2014

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-14	Mar-13	Amount	%	Mar-12	Mar-12	Mar-10
1	61158	Atlantic Southern Insurance Company	177,359	653,907	(476,548)	-72.9%	688,701	744,916	826,280
2	73156	Caribbean American Life Assurance Company	3,261,474	3,140,542	120,932	3.9%	2,810,191	2,871,298	3,171,948
3	79715	Cooperativa De Seguros De Vida de P.R.	5,018,194	5,779,335	(761,141)	-13.2%	6,739,434	6,680,858	5,789,750
4	47085	Delta Dental Plan of Puerto Rico, Inc.	2,185,698	2,178,246	7,452	0.3%	2,491,467	1,159,925	1,446,116
5	84603	Humana Insurance Company of Puerto Rico, Inc.	1,499,067	1,342,794	156,273	11.6%	914,147	1,033,470	969,974
6	77054	MAPFRE Life Insurance Company	2,275,195	2,195,447	79,748	3.6%	2,880,322	2,826,386	2,598,608
7	60030	MCS Life Insurance Company	2,447,007	2,292,530	154,477	6.7%	1,875,381	1,729,588	1,728,173
8	72087	Multinational Life Insurance Company	2,741,735	1,558,000	1,183,735	76.0%	2,485,347	4,563,728	6,979,069
9	12952	Pan American Life Insurance Company of Puerto Rico	293,545	185,790	107,755	58.0%	230,729	211,075	352,829
10	69523	Trans-Oceanic Life Insurance Company	1,986,214	2,142,455	(156,241)	-7.3%	2,076,662	1,771,584	1,824,003
11	55816	Triple-S Salud, Inc.	212,811,070	224,411,496	(11,600,426)	-5.2%	235,519,283	317,814,178	405,787,294
12	73814	Triple-S Vida, Inc.	15,143,519	15,398,502	(254,983)	-1.7%	14,446,795	13,778,724	13,822,193
13	60041	Universal Life Insurance Company	4,885,609	4,693,920	191,689	4.1%	4,311,102	2,997,649	2,257,880
14	11067	USIC Life Insurance Company	489,654	331,666	157,988	47.6%	438,460	90,696	30,472
Total			255,215,340	266,304,630	(11,089,290)	-4.2%	277,908,021	358,274,075	447,584,589

Figures as of June 17, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2010 to March 31, 2014

Life, Annuity & Disability Domestic Insurance

General Insurance Expenses

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-14	Mar-13	Amount	%	Mar-12	Mar-11	Mar-10
1	61158	Atlantic Southern Insurance Company	330,446	734,493	(404,047)	-55.0%	805,037	978,984	1,089,497
2	73156	Caribbean American Life Assurance Company	926,728	856,235	70,493	8.2%	1,009,770	1,547,005	915,978
3	79715	Cooperativa De Seguros De Vida de P.R.	5,539,746	8,368,287	(2,828,541)	-33.8%	6,087,431	6,537,056	5,505,466
4	47085	Delta Dental Plan of Puerto Rico, Inc.	1,003,901	2,019,429	(1,015,528)	-50.3%	1,979,956	1,988,036	1,969,425
5	84603	Humana Insurance Company of Puerto Rico, Inc.	3,485,294	3,611,554	(126,260)	-3.5%	1,084,895	1,096,395	1,397,517
6	77054	MAPFRE Life Insurance Company	3,363,459	4,263,459	(900,000)	-21.1%	5,269,969	4,843,061	4,862,247
7	60030	MCS Life Insurance Company	7,552,462	9,010,498	(1,458,036)	-16.2%	8,420,966	7,491,246	6,556,049
8	72087	Multinational Life Insurance Company	2,674,183	2,919,747	(245,564)	-8.4%	3,179,499	6,602,044	6,136,065
9	12952	Pan American Life Insurance Company of Puerto Rico	743,252	773,246	(29,994)	-3.9%	819,975	794,292	844,185
10	69523	Trans-Oceanic Life Insurance Company	1,551,336	1,788,241	(236,905)	-13.2%	1,956,799	2,023,828	1,936,816
11	55816	Triple-S Salud, Inc.	58,113,606	29,213,982	28,899,624	98.9%	23,317,447	32,706,669	30,818,296
12	73814	Triple-S Vida, Inc.	8,010,706	8,498,240	(487,534)	-5.7%	8,924,254	7,864,027	7,600,768
13	60041	Universal Life Insurance Company	1,532,296	1,263,737	268,559	21.3%	1,113,870	870,204	1,000,707
14	11067	USIC Life Insurance Company	298,150	185,267	112,883	60.9%	73,102	38,039	27,301
Total			95,125,565	73,506,415	21,619,150	29.4%	64,042,970	75,380,886	70,660,317

Figures as of June 17, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2010 to March 31, 2014

Life, Annuity & Disability Domestic Insurance

Net underwriting gain

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-14	Mar-13	Amount	%	Mar-12	Mar-11	Mar-10
1	61158	Atlantic Southern Insurance Company	(66,963)	2,884	(69,847)	-2421.9%	(161,208)	275,241	297,693
2	73156	Caribbean American Life Assurance Company	298,370	298,488	(118)	0.0%	361,862	(517,888)	716,242
3	79715	Cooperativa De Seguros De Vida de P.R.	17,359	487,806	(470,447)	-96.4%	(410,689)	(110,605)	494,318
4	47085	Delta Dental Plan of Puerto Rico, Inc.	211,078	255,465	(44,387)	-17.4%	273,352	438,205	203,135
5	84603	Humana Insurance Company of Puerto Rico, Inc.	(1,735,271)	3,303,045	(5,038,316)	-152.5%	1,390,630	6,290,889	87,793
6	77054	MAPFRE Life Insurance Company	1,066,982	83,805	983,177	1173.2%	(1,867,870)	1,691,064	2,419,611
7	60030	MCS Life Insurance Company	(1,774,177)	(1,587,482)	(186,695)	11.8%	938,000	1,461,996	1,421,556
8	72087	Multinational Life Insurance Company	493,292	1,130,756	(637,464)	-56.4%	1,032,006	2,014,346	372,742
9	12952	Pan American Life Insurance Company of Puerto Rico	182,809	305,247	(122,438)	-40.1%	231,647	148,729	527,975
10	69523	Trans-Oceanic Life Insurance Company	1,564,411	1,346,074	218,337	16.2%	721,331	717,023	620,760
11	55816	Triple-S Salud, Inc.	(16,647,437)	13,321,211	(29,968,648)	-225.0%	8,244,308	4,288,577	7,233,842
12	73814	Triple-S Vida, Inc.	3,424,154	5,243,079	(1,818,925)	-34.7%	3,435,460	2,850,213	1,774,273
13	60041	Universal Life Insurance Company	4,529,315	1,496,717	3,032,598	202.6%	1,001,379	91,373	(88,127)
14	11067	USIC Life Insurance Company	171,888	418,361	(246,473)	-58.9%	335,484	116,423	202,928
Total			(8,264,190)	26,105,456	(34,369,646)	-131.7%	15,525,692	19,755,586	16,284,741

Figures as of June 17, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2010 to March 31, 2014

Life, Annuity & Disability Domestic Insurance

Federal and foreign income taxes incurred

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-14	Mar-13	Amount	%	Mar-12	Mar-11	Mar-10
1	61158	Atlantic Southern Insurance Company	0	0	-	#DIV/0!	-	-	-
2	73156	Caribbean American Life Assurance Company	110,193	15,747	94,446	599.8%	1,318	-	59,369
3	79715	Cooperativa De Seguros De Vida de P.R.	0	0	-	#DIV/0!	-	-	-
4	47085	Delta Dental Plan of Puerto Rico, Inc.	45,000	45,000	-	0.0%	73,834	30,375	18,100
5	84603	Humana Insurance Company of Puerto Rico, Inc.	0	0	-	#DIV/0!	-	-	-
6	77054	MAPFRE Life Insurance Company	32,370	637	31,733	4981.6%	115,269	86,279	87,750
7	60030	MCS Life Insurance Company	0	0	-	#DIV/0!	93,556	138,403	139,897
8	72087	Multinational Life Insurance Company	0	0	-	#DIV/0!	-	-	-
9	12952	Pan American Life Insurance Company of Puerto Rico	33,515	0	33,515	#DIV/0!	-	(12,793)	-
10	69523	Trans-Oceanic Life Insurance Company	75,000	0	75,000	#DIV/0!	-	-	-
11	55816	Triple-S Salud, Inc.	353,481	4,801,757	(4,448,276)	-92.6%	2,923,155	(582,989)	3,479,614
12	73814	Triple-S Vida, Inc.	153,494	72,988	80,506	110.3%	77,748	168,114	92,659
13	60041	Universal Life Insurance Company	0	0	-	#DIV/0!	-	-	-
14	11067	USIC Life Insurance Company	1,033	24,743	(23,710)	-95.8%	-	-	-
Total			804,086	4,960,872	(4,156,786)	-83.8%	3,284,880	(172,611)	3,877,389

Figures as of June 17, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2010 to March 31, 2014

Life, Annuity & Disability Domestic Insurance

Net Income

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-14	Mar-13	Amount	%	Mar-12	Mar-11	Mar-10
1	61158	Atlantic Southern Insurance Company	(66,963)	(4,952)	(62,011)	1252.2%	(171,009)	264,421	289,804
2	73156	Caribbean American Life Assurance Company	6,764	282,741	(275,977)	-97.6%	362,975	(517,888)	656,873
3	79715	Cooperativa De Seguros De Vida de P.R.	(32,220)	380,230	(412,450)	-108.5%	(133,898)	(435,975)	506,593
4	47085	Delta Dental Plan of Puerto Rico, Inc.	398,775	301,675	97,100	32.2%	299,258	512,350	389,685
5	84603	Humana Insurance Company of Puerto Rico, Inc.	(1,733,295)	3,303,406	(5,036,701)	-152.5%	1,399,413	6,290,896	88,033
6	77054	MAPFRE Life Insurance Company	1,034,612	125,903	908,709	721.8%	(1,983,139)	1,604,785	2,331,861
7	60030	MCS Life Insurance Company	(1,789,236)	(1,587,482)	(201,754)	12.7%	844,444	1,323,593	1,295,023
8	72087	Multinational Life Insurance Company	493,877	1,132,686	(638,809)	-56.4%	1,032,321	2,109,440	458,669
9	12952	Pan American Life Insurance Company of Puerto Rico	155,318	305,247	(149,929)	-49.1%	231,287	161,522	527,975
10	69523	Trans-Oceanic Life Insurance Company	1,489,411	1,347,574	141,837	10.5%	728,156	716,848	603,023
11	55816	Triple-S Salud, Inc.	(13,779,638)	13,804,931	(27,584,569)	-199.8%	11,772,684	14,757,813	8,547,239
12	73814	Triple-S Vida, Inc.	3,177,938	5,124,933	(1,946,995)	-38.0%	3,490,055	3,527,421	1,573,192
13	60041	Universal Life Insurance Company	4,529,315	1,496,717	3,032,598	202.6%	1,003,816	126,282	247,756
14	11067	USIC Life Insurance Company	170,855	393,618	(222,763)	-56.6%	335,484	116,423	202,928
Total			(5,944,487)	26,407,227	(32,351,714)	-122.5%	19,211,847	30,557,931	17,718,654

Figures as of June 17, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2010 to March 31, 2014

Life, Annuity & Disability Domestic Insurance

Policyholders' surplus

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-14	Mar-13	Amount	%	Mar-12	Mar-11	Mar-10
1	61158	Atlantic Southern Insurance Company	4,953,261	7,170,734	(2,217,473)	-30.9%	6,854,244	8,848,457	9,149,906
2	73156	Caribbean American Life Assurance Company	11,658,249	15,110,080	(3,451,831)	-22.8%	16,020,470	17,112,006	17,558,004
3	79715	Cooperativa De Seguros De Vida de P.R.	14,775,555	16,221,840	(1,446,285)	-8.9%	13,167,920	24,041,431	23,442,997
4	47085	Delta Dental Plan of Puerto Rico, Inc.	13,158,422	12,399,694	758,728	6.1%	12,013,892	11,561,096	9,803,836
5	84603	Humana Insurance Company of Puerto Rico, Inc.	55,200,008	56,338,196	(1,138,188)	-2.0%	50,209,086	47,244,782	32,964,198
6	77054	MAPFRE Life Insurance Company	30,498,531	6,774,521	23,724,010	350.2%	18,744,397	23,849,691	26,574,760
7	60030	MCS Life Insurance Company	19,494,914	16,573,901	2,921,013	17.6%	15,631,452	12,509,332	12,926,938
8	72087	Multinational Life Insurance Company	13,735,141	12,455,156	1,279,985	10.3%	10,129,307	13,070,444	18,470,885
9	12952	Pan American Life Insurance Company of Puerto Rico	7,025,761	7,205,442	(179,681)	-2.5%	7,031,257	5,652,810	4,324,519
10	69523	Trans-Oceanic Life Insurance Company	30,701,135	23,679,972	7,021,163	29.7%	18,267,127	14,412,146	9,866,025
11	55816	Triple-S Salud, Inc.	357,931,110	351,650,725	6,280,385	1.8%	312,062,955	295,873,055	260,709,202
12	73814	Triple-S Vida, Inc.	58,271,388	62,682,373	(4,410,985)	-7.0%	61,428,231	57,134,340	50,156,193
13	60041	Universal Life Insurance Company	39,341,527	30,240,378	9,101,149	30.1%	24,918,954	23,449,336	22,306,469
14	11067	USIC Life Insurance Company	6,105,805	5,848,965	256,840	4.4%	4,698,429	4,169,288	3,753,708
Total			662,850,807	624,351,977	38,498,830	6.2%	571,177,721	558,928,214	502,007,640

Figures as of June 17, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
Admission and Financial Analysis Division
Market Analysis for the Period Ended: March 31, 2010 to March 31, 2014

Life, Annuity & Disability Domestic Insurance

Net Income / Total Revenue ROR

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-14	Mar-13	Amount	%	Mar-12	Mar-11	Mar-10
1	61158	Atlantic Southern Insurance Company	-6.40%	-0.2%	-6.2%	3100.0%	-7.30%	7.60%	7.50%
2	73156	Caribbean American Life Assurance Company	0.20%	5.8%	-5.6%	-96.6%	8.10%	-11.80%	14.90%
3	79715	Cooperativa De Seguros De Vida de P.R.	-0.10%	1.4%	-1.5%	-107.1%	-0.50%	-1.50%	2.0%
4	47085	Delta Dental Plan of Puerto Rico, Inc.*	17.0%	8.86%	8.1%	91.4%	8.4%	14.3%	10.8%
5	84603	Humana Insurance Company of Puerto Rico, Inc.	-7.20%	12.5%	-19.7%	-157.6%	6.20%	26.7%	0.40%
6	77054	MAPFRE Life Insurance Company	4.2%	0.5%	3.7%	740.0%	-5.00%	3.70%	5.9%
7	60030	MCS Life Insurance Company	-2.60%	-2.50%	-0.1%	4.0%	1.40%	2.6%	2.8%
8	72087	Multinational Life Insurance Company	5.80%	13.4%	-7.6%	-56.7%	10.40%	12.1%	1.6%
9	12952	Pan American Life Insurance Company of Puerto Rico	4.20%	6.2%	-2.0%	-32.3%	3.90%	3.1%	8.0%
10	69523	Trans-Oceanic Life Insurance Company	19.1%	17.5%	1.6%	9.1%	10.60%	11.0%	9.2%
11	55816	Triple-S Salud, Inc.*	-3.9%	3.8%	-7.7%	-203.6%	3.17%	4.16%	1.9%
12	73814	Triple-S Vida, Inc.	7.20%	12.0%	-4.8%	-40.0%	8.00%	10.0%	4.6%
13	60041	Universal Life Insurance Company	10.4%	3.0%	7.4%	246.7%	2.20%	0.3%	1.0%
14	11067	USIC Life Insurance Company	13.40%	28.3%	-14.9%	-52.7%	24.60%	19.0%	33.2%
		Range	26.3%	30.8%	-4.5%	-14.6%	31.9%	38.5%	32.8%
		Median	4.2%	6.0%	-1.8%	-30.0%	5.1%	5.9%	5.3%
		Arithmetic Mean	4.4%	7.9%	-3.5%	-44.6%	5.3%	7.2%	7.4%
		Standard Deviation	8.1%	8.0%	0.1%	0.6%	7.5%	9.1%	8.2%

Figures as of June 17, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2010 to March 31, 2014

Life, Annuity & Disability Domestic Insurance

Total Benefits & Exp / Premiums & Deposit

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-14	Mar-13	Amount	%	Mar-12	Mar-11	Mar-10
1	61158	Atlantic Southern Insurance Company	152.0%	115.5%	36.5%	31.6%	124.3%	120.20%	128.1%
2	73156	Caribbean American Life Assurance Company	159.8%	146.9%	12.9%	8.8%	165.80%	190.5%	140.5%
3	79715	Cooperativa De Seguros De Vida de P.R.	114.5%	104.7%	9.8%	9.4%	112.0%	110.2%	107.0%
4	47085	Delta Dental Plan of Puerto Rico, Inc.	90.7%	97.4%	-6.7%	-6.9%	92.6%	98.3%	21.5%
5	84603	Humana Insurance Company of Puerto Rico, Inc.	109.70%	89.1%	20.6%	23.1%	95.40%	74.0%	100.0%
6	77054	MAPFRE Life Insurance Company	98.60%	102.1%	-3.5%	-3.4%	106.6%	98.0%	95.90%
7	60030	MCS Life Insurance Company	102.9%	102.8%	0.1%	0.1%	98.80%	97.60%	97.40%
8	72087	Multinational Life Insurance Company	114.3%	105.6%	8.7%	8.2%	99.70%	97.1%	103.9%
9	12952	Pan American Life Insurance Company of Puerto Rico	99.3%	97.6%	1.7%	1.7%	98.80%	102.50%	93.5%
10	69523	Trans-Oceanic Life Insurance Company	83.70%	85.9%	-2.2%	-2.6%	93.20%	92.70%	95.8%
11	55816	Triple-S Salud, Inc.	60.5%	58.5%	2.0%	3.5%	56.60%	47.69%	63.4%
12	73814	Triple-S Vida, Inc.	107.5%	101.8%	5.7%	5.6%	105.50%	107.10%	110.2%
13	60041	Universal Life Insurance Company	157.1%	148.9%	8.2%	5.5%	132.40%	121.4%	150.1%
14	11067	USIC Life Insurance Company	92.5%	73.7%	18.8%	25.5%	79.20%	90.5%	72.6%
		Range	99.3%	90.4%	8.9%	9.8%	109.2%	142.8%	128.6%
		Median	105.2%	102.0%	3.3%	3.2%	99.3%	98.1%	98.7%
		Arithmetic Mean	110.2%	102.2%	8.0%	7.9%	104.3%	103.4%	98.6%
		Standard Deviation	27.5%	23.3%	4.3%	18.4%	24.4%	30.0%	30.9%

Figures as of June 17, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2010 to March 31, 2014

Life, Annuity & Disability Domestic Insurance

Benefits Paid / Premiums

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-14	Mar-13	Amount	%	Mar-12	Mar-11	Mar-10
1	61158	Atlantic Southern Insurance Company	68.8%	39.0%	29.8%	76.4%	38.30%	52.1%	53.4%
2	73156	Caribbean American Life Assurance Company	31.70%	38.2%	-6.5%	-17.0%	39.80%	69.1%	68.90%
3	79715	Cooperativa De Seguros De Vida de P.R.	30.20%	35.0%	-4.8%	-13.7%	34.0%	30.90%	31.90%
4	47085	Delta Dental Plan of Puerto Rico, Inc.	40.74%	44.5%	-3.7%	-8.4%	45.2%	29.3%	54.7%
5	84603	Humana Insurance Company of Puerto Rico, Inc.	80.40%	67.6%	12.8%	18.9%	85.90%	64.9%	88.9%
6	77054	MAPFRE Life Insurance Company	74.70%	78.4%	-3.7%	-4.7%	86.7%	80.30%	77.30%
7	60030	MCS Life Insurance Company	81.70%	85.2%	-3.5%	-4.1%	81.9%	79.70%	79.60%
8	72087	Multinational Life Insurance Company	26.90%	29.6%	-2.7%	-9.1%	39.60%	40.00%	53.6%
9	12952	Pan American Life Insurance Company of Puerto Rico	72.40%	74.3%	-1.9%	-2.6%	77.00%	76.2%	76.8%
10	69523	Trans-Oceanic Life Insurance Company	27.7%	25.9%	1.8%	6.9%	26.50%	26.50%	27.8%
11	55816	Triple-S Salud, Inc.	88.0%	86.3%	1.7%	2.0%	79.6%	70.4%	87.2%
12	73814	Triple-S Vida, Inc.	33.80%	35.3%	-1.5%	-4.2%	28.00%	30.70%	30.4%
13	60041	Universal Life Insurance Company	5.00%	5.3%	-0.3%	-5.7%	5.30%	5.20%	11.3%
14	11067	USIC Life Insurance Company	29.30%	13.3%	16.0%	120.3%	21.10%	52.2%	39.8%
		Range	83.0%	81.0%	2.0%	2.5%	81.4%	75.1%	77.6%
		Median	37.3%	38.6%	-1.3%	-3.5%	39.7%	52.2%	54.2%
		Arithmetic Mean	49.4%	47.0%	2.4%	5.1%	49.2%	50.5%	55.8%
		Standard Deviation	25.9%	25.7%	0.3%	1.0%	26.4%	22.9%	23.9%

Figures as of June 17, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2010 to March 31, 2014

Life, Annuity & Disability Domestic Insurance

Commision & Incurred Expense / Premiums & Deposit

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-14	Mar-13	Amount	%	Mar-12	Mar-11	Mar-10
1	61158	Atlantic Southern Insurance Company	45.10%	46.9%	-1.8%	-3.8%	54.7%	32.6%	67.20%
2	73156	Caribbean American Life Assurance Company	63.0%	56.4%	6.6%	11.7%	58.60%	71.3%	122.00%
3	79715	Cooperativa De Seguros De Vida de P.R.	35.50%	43.3%	-7.8%	-18.0%	33.5%	32.0%	32.7%
4	47085	Delta Dental Plan of Puerto Rico, Inc.*			0.0%	#DIV/0!			
5	84603	Humana Insurance Company of Puerto Rico, Inc.	29.0%	24.4%	4.6%	18.9%	9.50%	9.10%	11.1%
6	77054	MAPFRE Life Insurance Company	23.80%	24.0%	-0.2%	-0.8%	19.80%	17.5%	18.9%
7	60030	MCS Life Insurance Company	21.10%	17.6%	3.5%	19.9%	16.90%	17.8%	17.7%
8	72087	Multinational Life Insurance Company	40.6%	37.4%	3.2%	8.6%	35.70%	42.1%	38.0%
9	12952	Pan American Life Insurance Company of Puerto Rico	27.20%	24.8%	2.4%	9.7%	20.10%	20.90%	18.2%
10	69523	Trans-Oceanic Life Insurance Company	48.40%	54.4%	-6.0%	-11.0%	60.40%	60.1%	62.2%
11	55816	Triple-S Salud, Inc.*			0.0%	#DIV/0!			
12	73814	Triple-S Vida, Inc.	44.40%	54.1%	-9.7%	-17.9%	47.20%	54.10%	55.3%
13	60041	Universal Life Insurance Company	8.70%	10.6%	-1.9%	-17.9%	9.60%	7.20%	14.1%
14	11067	USIC Life Insurance Company	58.8%	41.0%	17.8%	43.4%	40.1%	34.0%	34.0%
		Range	54.3%	45.8%	8.5%	18.6%	50.9%	64.1%	110.9%
		Median	38.1%	39.2%	-1.2%	-2.9%	34.6%	32.3%	33.4%
		Arithmetic Mean	37.1%	36.2%	0.9%	2.5%	33.8%	33.2%	41.0%
		Standard Deviation	15.3%	14.9%	0.4%	2.5%	17.9%	19.5%	30.5%

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

Figures as of June 17, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2010 to March 31, 2014

Life, Annuity & Disability Domestic Insurance

Total Admitted Assets

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-14	Mar-13	Amount	%	Mar-12	Mar-11	Mar-10
1	61158	Atlantic Southern Insurance Company	17,118,447	17,894,881	(776,434)	-4.3%	16,941,458	20,776,821	19,238,733
2	73156	Caribbean American Life Assurance Company	40,162,514	45,447,849	(5,285,335)	-11.6%	43,018,780	46,478,821	53,245,894
3	79715	Cooperativa De Seguros De Vida de P.R.	415,454,018	409,707,645	5,746,373	1.4%	401,846,593	407,101,424	384,675,385
4	47085	Delta Dental Plan of Puerto Rico, Inc.	15,851,204	15,194,693	656,511	4.3%	15,063,452	14,679,800	14,216,415
5	84603	Humana Insurance Company of Puerto Rico, Inc.	73,691,655	74,215,345	(523,690)	-0.7%	80,769,183	62,661,908	50,945,113
6	77054	MAPFRE Life Insurance Company	67,150,221	50,870,549	16,279,672	32.0%	72,975,645	70,908,498	77,081,591
7	60030	MCS Life Insurance Company	73,269,649	61,581,426	11,688,223	19.0%	54,828,430	60,481,651	48,769,054
8	72087	Multinational Life Insurance Company	129,658,872	129,558,876	99,996	0.1%	136,091,011	141,645,189	146,721,455
9	12952	Pan American Life Insurance Company of Puerto Rico	9,894,559	11,793,538	(1,898,979)	-16.1%	10,991,762	9,240,817	8,801,645
10	69523	Trans-Oceanic Life Insurance Company	60,745,798	51,569,911	9,175,887	17.8%	44,269,880	39,304,935	33,423,652
11	55816	Triple-S Salud, Inc.	708,846,833	704,974,630	3,872,203	0.5%	698,639,279	716,206,845	711,378,618
12	73814	Triple-S Vida, Inc.	518,762,872	495,755,533	23,007,339	4.6%	447,033,823	384,113,705	359,303,654
13	60041	Universal Life Insurance Company	826,314,414	641,391,458	184,922,956	28.8%	481,224,458	343,558,356	232,611,255
14	11067	USIC Life Insurance Company	7,938,381	7,486,818	451,563	6.0%	6,107,595	5,248,700	4,507,354
Total			2,964,859,437	2,717,443,152	247,416,285	9.1%	2,509,801,349	2,322,407,470	2,144,919,818

Figures as of June 17, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2010 to March 31, 2014

Life, Annuity & Disability Domestic Insurance

Total Liabilities

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-14	Mar-13	Amount	%	Mar-12	Mar-11	Mar-10
1	61158	Atlantic Southern Insurance Company	12,165,187	10,724,149	1,441,038	13.4%	10,087,214	11,928,366	10,088,827
2	73156	Caribbean American Life Assurance Company	28,504,265	30,337,769	(1,833,504)	-6.0%	26,998,310	29,366,815	35,687,890
3	79715	Cooperativa De Seguros De Vida de P.R.	400,678,463	393,485,806	7,192,657	1.8%	388,678,673	383,059,994	361,232,389
4	47085	Delta Dental Plan of Puerto Rico, Inc.	2,692,782	2,794,999	(102,217)	-3.7%	3,049,560	3,118,703	4,412,579
5	84603	Humana Insurance Company of Puerto Rico, Inc.	18,491,647	17,877,149	614,498	3.4%	30,560,097	15,417,126	17,980,915
6	77054	MAPFRE Life Insurance Company	36,651,690	44,096,028	(7,444,338)	-16.9%	54,231,248	47,058,807	50,506,831
7	60030	MCS Life Insurance Company	53,774,735	45,007,526	8,767,209	19.5%	39,196,981	47,972,319	35,842,115
8	72087	Multinational Life Insurance Company	115,923,731	117,103,720	(1,179,989)	-1.0%	125,961,704	128,574,745	128,250,570
9	12952	Pan American Life Insurance Company of Puerto Rico	2,868,798	4,588,095	(1,719,297)	-37.5%	3,960,505	3,588,007	4,477,126
10	69523	Trans-Oceanic Life Insurance Company	30,044,662	27,889,939	2,154,723	7.7%	26,002,753	24,892,789	23,557,627
11	55816	Triple-S Salud, Inc.	350,915,723	353,323,905	(2,408,182)	-0.7%	386,576,324	420,333,792	450,669,416
12	73814	Triple-S Vida, Inc.	460,491,478	433,073,161	27,418,317	6.3%	385,605,593	326,979,365	309,147,461
13	60041	Universal Life Insurance Company	786,972,887	611,151,080	175,821,807	28.8%	456,305,504	320,109,020	210,304,786
14	11067	USIC Life Insurance Company	1,832,576	1,637,853	194,723	11.9%	1,409,166	1,079,412	753,646
Total			2,302,008,624	2,093,091,179	208,917,445	10.0%	1,938,623,632	1,763,479,260	1,642,912,178

Figures as of June 17, 2014.

Source: National Association of Insurance Commissioners