



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: September 30, 2009 to September 30, 2013

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		
			Sep-13	Sep-12	Amount	%	Sep-11	Sep-10	Sep-09
1	61158	Atlantic Southern Insurance Company	4,901,572	5,330,362	(428,790)	-8.0%	4,791,385	8,087,889	5,893,632
2	73156	Caribbean American Life Assurance Company	19,002,733	20,026,726	(1,023,993)	-5.1%	-	15,379,899	18,976,160
3	79715	Cooperativa De Seguros De Vida de P.R.	69,128,843	66,309,837	2,819,006	4.3%	69,843,595	64,349,009	109,940,905
4	47085	Delta Dental Plan of Puerto Rico, Inc.	-	11,643,350	(11,643,350)	-100.0%	12,186,363	11,909,252	13,523,867
5	84603	Humana Insurance Company of Puerto Rico, Inc.	68,005,920	70,057,681	(2,051,761)	-2.9%	66,211,281	66,427,850	-
6	60030	MCS Life Insurance Company	188,886,330	167,117,912	21,768,418	13.0%	181,040,096	138,646,744	143,600,431
7	77054	MAPFRE Life Insurance Company	66,188,500	118,058,597	(51,870,097)	-43.9%	127,147,699	111,243,835	112,212,786
8	72087	Multinational Life Insurance Company	29,734,782	29,122,254	612,528	2.1%	54,180,130	69,892,833	49,613,452
9	12952	Pan American Life Insurance Company of Puerto Rico	13,261,836	17,227,172	(3,965,336)	-23.0%	15,709,189	17,509,463	15,355,253
10	69523	Trans-Oceanic Life Insurance Company	22,701,541	21,268,362	1,433,179	6.7%	19,210,095	18,532,135	19,252,293
11	55816	Triple-S Salud, Inc.	1,091,115,934	1,134,985,777	(43,869,843)	-3.9%	1,063,552,884	1,348,730,887	1,255,194,930
12	73814	Triple-S Vida, Inc.	117,165,937	137,238,227	(20,072,290)	-14.6%	113,303,576	95,218,275	89,229,502
13	60041	Universal Life Insurance Company	158,004,291	154,117,840	3,886,451	2.5%	122,165,280	76,389,329	58,621,829
14	11067	USIC Life Insurance Company	2,827,751	2,549,574	278,177	10.9%	837,384	393,270	159,820
<b>Total</b>			<b>1,850,925,970</b>	<b>1,955,053,671</b>	<b>(104,127,701)</b>	<b>-5.3%</b>	<b>1,850,178,957</b>	<b>2,042,710,670</b>	<b>1,891,574,860</b>

Figures as of December 3, 2013.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: September 30, 2009 to September 30, 2013

Life, Annuity & Disability Domestic Insurance

**Death Benefit**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-13	Sep-12	Amount	%	Sep-11	Sep-10	Sep-09
1	61158	Atlantic Southern Insurance Company	175,304	173,807	1,497	0.9%	314,854	314,649	117,243
2	73156	Caribbean American Life Assurance Company	1,688,981	1,598,885	90,096	5.6%	1,908,244	2,353,380	2,645,314
3	79715	Cooperativa De Seguros De Vida de P.R.	11,100,799	12,673,459	(1,572,660)	-12.4%	13,163,918	12,651,688	13,300,391
4	47085	Delta Dental Plan of Puerto Rico, Inc.	3,237,222	3,624,068	(386,846)	-10.7%	3,582,387	3,493,239	4,694,108
5	84603	Humana Insurance Company of Puerto Rico, Inc.	37,539	83,862	(46,323)	-55.2%	175,045	-	211,293
6	60030	MCS Life Insurance Company	592,971	396,833	196,138	49.4%	662,867	313,750	580,000
7	77054	MAPFRE Life Insurance Company	1,176,456	2,064,765	(888,309)	-43.0%	1,659,661	1,162,936	1,828,959
8	72087	Multinational Life Insurance Company	4,385,627	4,736,747	(351,120)	-7.4%	5,280,364	9,498,765	6,929,710
9	12952	Pan American Life Insurance Company of Puerto Rico	34,600	55,003	(20,403)	-37.1%	3,501	1,928	96,295
10	69523	Trans-Oceanic Life Insurance Company	87,885	142,158	(54,273)	-38.2%	280,267	191,171	287,522
11	55816	Triple-S Salud, Inc.	953,953,399	1,003,300,396	(49,346,997)	-4.9%	926,227,379	1,197,573,073	1,131,838,058
12	73814	Triple-S Vida, Inc.	19,103,822	17,952,063	1,151,759	6.4%	17,386,703	17,474,345	17,122,948
13	60041	Universal Life Insurance Company	3,549,093	2,990,424	558,669	18.7%	3,587,378	3,187,109	3,430,712
14	11067	USIC Life Insurance Company	244,615	154,795	89,820	58.0%	143,790	116,731	62,626
<b>Total</b>			<b>999,368,313</b>	<b>1,049,947,265</b>	<b>(50,578,952)</b>	<b>-4.8%</b>	<b>974,376,358</b>	<b>1,248,332,764</b>	<b>1,183,145,179</b>

Figures as of December 3, 2013.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: September 30, 2009 to September 30, 2013

Life, Annuity & Disability Domestic Insurance

**LAE Incurred**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-13	Sep-12	Amount	%	Sep-11	Sep-10	Sep-09
1	61158	Atlantic Southern Insurance Company	1,611,692	2,045,058	(433,366)	-21.2%	1,666,984	2,171,154	2,615,565
2	73156	Caribbean American Life Assurance Company	8,671,468	8,294,292	377,176	4.5%	7,522,819	6,313,114	8,240,919
3	79715	Cooperativa De Seguros De Vida de P.R.	4,930,575	5,173,183	(242,608)	-4.7%	6,086,960	5,229,566	6,858,953
4	47085	Delta Dental Plan of Puerto Rico, Inc.	319,085	306,938	12,147	4.0%	297,307	821,641	1,094,312
5	84603	Humana Insurance Company of Puerto Rico, Inc.	3,967,830	3,513,793	454,037	12.9%	2,627,664	2,804,597	2,786,179
6	60030	MCS Life Insurance Company	6,831,901	5,367,099	1,464,802	27.3%	5,959,333	5,220,381	4,894,983
7	77054	MAPFRE Life Insurance Company	5,003,233	6,313,347	(1,310,114)	-20.8%	6,890,581	6,077,152	5,635,332
8	72087	Multinational Life Insurance Company	2,574,419	1,688,463	885,956	52.5%	4,700,709	8,351,235	8,510,078
9	12952	Pan American Life Insurance Company of Puerto Rico	578,513	757,213	(178,700)	-23.6%	658,888	773,492	761,826
10	69523	Trans-Oceanic Life Insurance Company	6,559,728	6,723,309	(163,581)	-2.4%	5,564,760	4,856,107	4,532,483
11	55816	Triple-S Salud, Inc.	36,438,941	27,794,520	8,644,421	31.1%	24,681,510	18,827,361	17,265,650
12	73814	Triple-S Vida, Inc.	26,003,162	28,768,267	(2,765,105)	-9.6%	24,934,860	23,408,812	23,990,336
13	60041	Universal Life Insurance Company	11,747,352	10,092,821	1,654,531	16.4%	6,123,747	3,634,385	2,733,266
14	11067	USIC Life Insurance Company	938,130	1,150,612	(212,482)	-18.5%	178,632	62,943	22,699
<b>Total</b>			<b>116,176,029</b>	<b>107,988,915</b>	<b>8,187,114</b>	<b>7.6%</b>	<b>97,894,754</b>	<b>88,551,940</b>	<b>89,942,581</b>

Figures as of December 3, 2013.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: September 30, 2009 to September 30, 2013

Life, Annuity & Disability Domestic Insurance

**Losses and LAE Incurred**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-13	Sep-12	Amount	%	Sep-11	Sep-10	Sep-09
1	61158	Atlantic Southern Insurance Company	1,786,996	2,218,865	(431,869)	-19.5%	1,981,838	2,485,803	2,732,808
2	73156	Caribbean American Life Assurance Company	10,360,449	9,893,177	467,272	4.7%	9,431,063	8,666,494	10,886,233
3	79715	Cooperativa De Seguros De Vida de P.R.	16,031,374	17,846,642	(1,815,268)	-10.2%	19,250,878	17,881,254	20,159,344
4	47085	Delta Dental Plan of Puerto Rico, Inc.	3,556,307	3,931,006	(374,699)	-9.5%	3,879,694	4,314,880	5,788,420
5	84603	Humana Insurance Company of Puerto Rico, Inc.	4,005,369	3,597,655	407,714	11.3%	2,802,709	2,804,597	2,997,472
6	60030	MCS Life Insurance Company	7,424,872	5,763,932	1,660,940	28.8%	6,622,200	5,534,131	5,474,983
7	77054	MAPFRE Life Insurance Company	6,179,689	8,378,112	(2,198,423)	-26.2%	8,550,242	7,240,088	7,464,291
8	72087	Multinational Life Insurance Company	6,960,046	6,425,210	534,836	8.3%	9,981,073	17,850,000	15,439,788
9	12952	Pan American Life Insurance Company of Puerto Rico	613,113	812,216	(199,103)	-24.5%	662,389	775,420	858,121
10	69523	Trans-Oceanic Life Insurance Company	6,647,613	6,865,467	(217,854)	-3.2%	5,845,027	5,047,278	4,820,005
11	55816	Triple-S Salud, Inc.	990,392,340	1,031,094,916	(40,702,576)	-3.9%	950,908,889	1,216,400,434	1,149,103,708
12	73814	Triple-S Vida, Inc.	45,106,984	46,720,330	(1,613,346)	-3.5%	42,321,563	40,883,157	41,113,284
13	60041	Universal Life Insurance Company	15,296,445	13,083,245	2,213,200	16.9%	9,711,125	6,821,494	6,163,978
14	11067	USIC Life Insurance Company	1,182,745	1,305,407	(122,662)	-9.4%	322,422	179,674	85,325
<b>Total</b>			<b>1,115,544,342</b>	<b>1,157,936,180</b>	<b>(42,391,838)</b>	<b>-3.7%</b>	<b>1,072,271,112</b>	<b>1,336,884,704</b>	<b>1,273,087,760</b>

Figures as of December 3, 2013.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: September 30, 2009 to September 30, 2013

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		
			Sep-13	Sep-12	Amount	%	Sep-11	Sep-10	Sep-09
1	61158	Atlantic Southern Insurance Company	2,437,256	2,434,036	3,220	0.1%	2,921,164	3,775,038	3,488,653
2	73156	Caribbean American Life Assurance Company	2,069,007	2,283,649	(214,642)	-9.4%	4,058,824	3,205,749	3,045,029
3	79715	Cooperativa De Seguros De Vida de P.R.	21,172,458	19,429,209	1,743,249	9.0%	20,977,883	17,994,767	22,260,311
4	47085	Delta Dental Plan of Puerto Rico, Inc.	6,418,639	6,261,982	156,657	2.5%	6,375,382	6,401,955	5,717,780
5	84603	Humana Insurance Company of Puerto Rico, Inc.	10,827,846	6,819,341	4,008,505	58.8%	3,022,475	4,157,118	4,096,683
6	60030	MCS Life Insurance Company	21,640,649	24,101,123	(2,460,474)	-10.2%	26,051,158	21,523,815	19,447,792
7	77054	MAPFRE Life Insurance Company	11,359,736	15,612,407	(4,252,671)	-27.2%	14,805,731	13,754,717	13,338,958
8	72087	Multinational Life Insurance Company	9,226,159	9,208,641	17,518	0.2%	16,633,675	20,811,711	18,590,171
9	12952	Pan American Life Insurance Company of Puerto Rico	2,291,728	2,580,069	(288,341)	-11.2%	2,529,865	2,616,656	4,649,688
10	69523	Trans-Oceanic Life Insurance Company	5,918,092	6,154,814	(236,722)	-3.8%	6,253,679	6,664,545	5,880,688
11	55816	Triple-S Salud, Inc.	88,920,634	74,177,439	14,743,195	19.9%	98,904,553	93,580,201	81,624,107
12	73814	Triple-S Vida, Inc.	25,319,696	25,805,533	(485,837)	-1.9%	23,382,234	22,259,660	21,656,187
13	60041	Universal Life Insurance Company	4,332,990	3,757,492	575,498	15.3%	2,605,095	3,539,022	4,361,520
14	11067	USIC Life Insurance Company	760,349	273,746	486,603	177.8%	169,012	80,498	72,309
<b>Total</b>			<b>212,695,239</b>	<b>198,899,481</b>	<b>13,795,758</b>	<b>6.9%</b>	<b>228,690,730</b>	<b>220,365,452</b>	<b>208,229,876</b>

Figures as of December 3, 2013.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: September 30, 2009 to September 30, 2013

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		
			Sep-13	Sep-12	Amount	%	Sep-11	Sep-10	Sep-09
1	61158	Atlantic Southern Insurance Company	(386,298)	(337,053)	(49,245)	14.6%	(589,590)	313,665	360,833
2	73156	Caribbean American Life Assurance Company	1,405,770	1,450,022	(44,252)	-3.1%	(441,823)	2,460,794	4,737,742
3	79715	Cooperativa De Seguros De Vida de P.R.	514,701	576,907	(62,206)	-10.8%	(2,685,292)	549,606	(1,530,457)
4	47085	Delta Dental Plan of Puerto Rico, Inc.	483,514	391,604	91,910	23.5%	868,810	62,082	(373,201)
5	84603	Humana Insurance Company of Puerto Rico, Inc.	5,478,570	5,202,157	276,413	5.3%	10,521,335	5,950,702	5,254,817
6	60030	MCS Life Insurance Company	1,441,911	3,386,059	(1,944,148)	-57.4%	(28,354)	(33,417)	(2,255)
7	77054	MAPFRE Life Insurance Company	3,929,284	(1,395,937)	5,325,221	-381.5%	3,011,382	1,953,133	1,531,972
8	72087	Multinational Life Insurance Company	2,832,988	3,068,535	(235,547)	-7.7%	945,764	5,554,769	7,173,937
9	12952	Pan American Life Insurance Company of Puerto Rico	539,841	(285,056)	824,897	-289.4%	2,091,370	175,858	21,533
10	69523	Trans-Oceanic Life Insurance Company	2,138,271	1,708,746	429,525	25.1%	683,740	964,629	(1,541,464)
11	55816	Triple-S Salud, Inc.	14,278,132	22,616,640	(8,338,508)	-36.9%	1,340,846	921,615	562,617
12	73814	Triple-S Vida, Inc.	4,168,849	1,560,333	2,608,516	167.2%	7,595,557	32,733,218	21,234,218
13	60041	Universal Life Insurance Company	2,813,657	2,433,477	380,180	15.6%	4,629,606	2,549,755	(1,593,436)
14	11067	USIC Life Insurance Company	541,832	627,806	(85,974)	-13.7%	437,744	795,894	1,068,741
<b>Total</b>			<b>40,181,022</b>	<b>41,004,240</b>	<b>(823,218)</b>	<b>-2.0%</b>	<b>28,381,095</b>	<b>54,952,303</b>	<b>36,905,597</b>

Figures as of December 3, 2013.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: September 30, 2009 to September 30, 2013

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		
			Sep-13	Sep-12	Amount	%	Sep-11	Sep-10	Sep-09
1	61158	Atlantic Southern Insurance Company	-	-	-	#DIV/0!	-	314,430	308,171
2	73156	Caribbean American Life Assurance Company	404,419	(110,247)	514,666	-466.8%	(84,022)	299,369	243,688
3	79715	Cooperativa De Seguros De Vida de P.R.	-	-	-	#DIV/0!	-	1,586,202	1,317,958
4	47085	Delta Dental Plan of Puerto Rico, Inc.	239,000	113,516	125,484	110.5%	237,376	54,300	52,000
5	84603	Humana Insurance Company of Puerto Rico, Inc.	-	-	-	#DIV/0!	-	85,261	71,982
6	60030	MCS Life Insurance Company	92,973	301,427	(208,454)	-69.2%	265,767	-	411,649
7	77054	MAPFRE Life Insurance Company	5,997	(117,812)	123,809	-105.1%	214,831	813,807	1,020,005
8	72087	Multinational Life Insurance Company	-	-	-	#DIV/0!	-	595,316	567,081
9	12952	Pan American Life Insurance Company of Puerto Rico	139,619	-	139,619	#DIV/0!	254,429	164,027	60,300
10	69523	Trans-Oceanic Life Insurance Company	100,000	-	100,000	#DIV/0!	-	362,773	318,053
11	55816	Triple-S Salud, Inc.	8,366,903	7,679,745	687,158	8.9%	1,070,369	14,270,395	10,033,365
12	73814	Triple-S Vida, Inc.	194,930	180,720	14,210	7.9%	945,714	2,326,809	1,952,369
13	60041	Universal Life Insurance Company	-	-	-	#DIV/0!	-	317,217	344,750
14	11067	USIC Life Insurance Company	45,744	33,545	12,199	36.4%	-	55,699	5,641
<b>Total</b>			<b>9,589,585</b>	<b>8,080,894</b>	<b>1,508,691</b>	<b>18.7%</b>	<b>2,904,464</b>	<b>21,245,605</b>	<b>16,707,012</b>

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Office of Commissioner of Insurance  
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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		
			Sep-13	Sep-12	Amount	%	Sep-11	Sep-10	Sep-09
1	61158	Atlantic Southern Insurance Company	(432,465)	(371,765)	(60,700)	16.3%	(648,094)	263,563	186,883
2	73156	Caribbean American Life Assurance Company	339,511	1,562,703	(1,223,192)	-78.3%	(357,801)	2,391,999	4,484,229
3	79715	Cooperativa De Seguros De Vida de P.R.	62,616	1,070,024	(1,007,408)	-94.1%	(3,630,495)	349,492	1,698,673
4	47085	Delta Dental Plan of Puerto Rico, Inc.	599,401	567,719	31,682	5.6%	951,584	655,830	194,924
5	84603	Humana Insurance Company of Puerto Rico, Inc.	5,476,642	5,329,521	147,121	2.8%	10,519,512	5,950,995	4,474,243
6	60030	MCS Life Insurance Company	1,348,938	3,085,846	(1,736,908)	-56.3%	2,745,613	1,651,729	1,439,458
7	77054	MAPFRE Life Insurance Company	3,963,234	(1,287,325)	5,250,559	-407.9%	1,077,182	5,530,191	7,173,937
8	72087	Multinational Life Insurance Company	2,837,476	3,138,241	(300,765)	-9.6%	2,239,702	505,044	296,166
9	12952	Pan American Life Insurance Company of Puerto Rico	(51,417)	(285,416)	233,999	-82.0%	429,311	977,796	(1,683,335)
10	69523	Trans-Oceanic Life Insurance Company	2,039,154	1,744,675	294,479	16.9%	1,337,109	656,709	473,555
11	55816	Triple-S Salud, Inc.	19,562,631	28,189,693	(8,627,062)	-30.6%	31,911,643	32,871,199	27,068,411
12	73814	Triple-S Vida, Inc.	3,730,239	1,669,608	2,060,631	123.4%	8,231,110	2,981,690	(1,753,410)
13	60041	Universal Life Insurance Company	2,813,657	2,329,403	484,254	20.8%	483,911	1,098,449	766,873
14	11067	USIC Life Insurance Company	496,088	594,261	(98,173)	-16.5%	186,762	238,818	133,962
<b>Total</b>			<b>42,785,705</b>	<b>47,337,188</b>	<b>(4,551,483)</b>	<b>-9.6%</b>	<b>55,477,049</b>	<b>56,123,504</b>	<b>44,954,569</b>

Figures as of December 3, 2013.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: September 30, 2009 to September 30, 2013

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		
			Sep-13	Sep-12	Amount	%	Sep-11	Sep-10	Sep-09
1	61158	Atlantic Southern Insurance Company	6,924,339	6,880,768	43,571	0.6%	7,562,227	9,174,275	8,759,961
2	73156	Caribbean American Life Assurance Company	13,235,553	17,430,975	(4,195,422)	-24.1%	14,392,061	17,553,709	20,967,031
3	79715	Cooperativa De Seguros De Vida de P.R.	14,070,718	14,073,089	(2,371)	0.0%	17,522,318	23,948,961	19,334,884
4	47085	Delta Dental Plan of Puerto Rico, Inc.	12,655,614	12,137,704	517,910	4.3%	11,933,115	10,885,539	9,475,211
5	84603	Humana Insurance Company of Puerto Rico, Inc.	57,482,435	54,049,236	3,433,199	6.4%	51,364,239	38,780,263	36,014,592
6	60030	MCS Life Insurance Company	20,336,956	18,828,988	1,507,968	8.0%	13,717,766	13,930,520	11,293,738
7	77054	MAPFRE Life Insurance Company	8,750,746	18,569,661	(9,818,915)	-52.9%	20,174,636	29,703,152	15,501,737
8	72087	Multinational Life Insurance Company	13,663,809	12,031,284	1,632,525	13.6%	9,771,290	18,170,335	21,504,868
9	12952	Pan American Life Insurance Company of Puerto Rico	6,873,730	6,486,272	387,458	6.0%	5,881,130	4,772,072	4,257,298
10	69523	Trans-Oceanic Life Insurance Company	24,585,187	19,862,457	4,722,730	23.8%	15,252,573	10,264,585	7,656,821
11	55816	Triple-S Salud, Inc.	378,444,543	354,390,482	24,054,061	6.8%	299,673,662	275,439,799	244,553,770
12	73814	Triple-S Vida, Inc.	57,772,299	54,347,976	3,424,323	6.3%	60,741,104	49,966,005	47,087,979
13	60041	Universal Life Insurance Company	28,636,251	26,329,874	2,306,377	8.8%	23,625,608	23,056,146	20,765,989
14	11067	USIC Life Insurance Company	6,004,236	5,171,903	832,333	16.1%	3,694,691	4,302,816	3,247,187
<b>Total</b>			<b>649,436,416</b>	<b>620,590,669</b>	<b>28,845,747</b>	<b>4.6%</b>	<b>555,306,420</b>	<b>529,948,177</b>	<b>470,421,066</b>

Figures as of December 3, 2013.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: September 30, 2009 to September 30, 2013

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		
			Sep-13	Sep-12	Amount	%	Sep-11	Sep-10	Sep-09
1	61158	Atlantic Southern Insurance Company	-5.90%	-5.1%	-0.8%	15.7%	-8.10%	1.90%	1.4%
2	73156	Caribbean American Life Assurance Company	2.20%	8.9%	-6.7%	-75.3%	-2.50%	18.40%	27.0%
3	79715	Cooperativa De Seguros De Vida de P.R.	0.10%	1.3%	-1.2%	-92.3%	-4.20%	0.40%	1.4%
4	47085	Delta Dental Plan of Puerto Rico, Inc.*	5.7%	5.37%	0.4%	6.7%	8.6%	6.1%	
5	84603	Humana Insurance Company of Puerto Rico, Inc.	7.7%	7.1%	0.6%	8.5%	15.7%	8.9%	7.5%
6	60030	MCS Life Insurance Company	0.70%	1.80%	-1.1%	-61.1%	1.5%	1.2%	1.0%
7	77054	MAPFRE Life Insurance Company	5.7%	-1.1%	6.8%	-618.2%	0.80%	4.80%	6.2%
8	72087	Multinational Life Insurance Company	11.30%	11.7%	-0.4%	-3.4%	5.5%	0.8%	0.4%
9	12952	Pan American Life Insurance Company of Puerto Rico	-0.4%	-1.6%	1.2%	-75.0%	2.60%	5.5%	-10.0%
10	69523	Trans-Oceanic Life Insurance Company	8.8%	8.1%	0.7%	8.6%	6.7%	3.4%	2.4%
11	55816	Triple-S Salud, Inc.*	1.8%	2.5%	-0.7%	-28.4%	3.0%	2.4%	
12	73814	Triple-S Vida, Inc.	2.9%	1.1%	1.8%	163.6%	6.6%	2.8%	-1.8%
13	60041	Universal Life Insurance Company	1.7%	1.5%	0.2%	13.3%	0.40%	1.6%	1.5%
14	11067	USIC Life Insurance Company	14.20%	17.7%	-3.5%	-19.8%	12.10%	18.9%	16.0%
		<b>Range</b>	<b>20.1%</b>	<b>22.8%</b>	<b>-2.7%</b>	<b>-11.8%</b>	<b>23.8%</b>	<b>18.5%</b>	<b>37.0%</b>
		<b>Median</b>	<b>2.6%</b>	<b>2.1%</b>	<b>0.4%</b>	<b>18.6%</b>	<b>2.8%</b>	<b>3.1%</b>	<b>1.5%</b>
		<b>Arithmetic Mean</b>	<b>4.0%</b>	<b>4.2%</b>	<b>-0.2%</b>	<b>-4.6%</b>	<b>3.5%</b>	<b>5.5%</b>	<b>4.4%</b>
		<b>Standard Deviation</b>	<b>5.1%</b>	<b>5.8%</b>	<b>-0.7%</b>	<b>-12.5%</b>	<b>6.1%</b>	<b>5.8%</b>	<b>9.0%</b>

\*In 2009 Quarterly Report does not provide the information necessary to obtain this ratio.

Figures as of December 9, 2013 .

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: September 30, 2009 to September 30, 2013

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		
			Sep-13	Sep-12	Amount	%	Sep-11	Sep-10	Sep-09
1	61158	Atlantic Southern Insurance Company	123.9%	119.5%	4.4%	3.7%	135.6%	122.30%	137.5%
2	73156	Caribbean American Life Assurance Company	151.2%	133.2%	18.0%	13.5%	182.6%	149.6%	127.4%
3	79715	Cooperativa De Seguros De Vida de P.R.	106.7%	104.5%	2.2%	2.1%	114.2%	110.8%	109.5%
4	47085	Delta Dental Plan of Puerto Rico, Inc.	35.8%	38.3%	-2.5%	-6.5%	37.2%	34.4%	
5	84603	Humana Insurance Company of Puerto Rico, Inc.	94.30%	94.8%	-0.5%	-0.5%	85.40%	91.7%	91.6%
6	60030	MCS Life Insurance Company	99.5%	98.3%	1.2%	1.2%	98.70%	99.00%	99.3%
7	77054	MAPFRE Life Insurance Company	97.10%	103.1%	-6.0%	-5.8%	101.3%	97.5%	96.2%
8	72087	Multinational Life Insurance Company	111.5%	103.8%	7.7%	7.4%	106.50%	107.1%	106.5%
9	12952	Pan American Life Insurance Company of Puerto Rico	100.1%	105.1%	-5.0%	-4.8%	99.1%	97.60%	110.3%
10	69523	Trans-Oceanic Life Insurance Company	94.2%	95.8%	-1.6%	-1.7%	97.50%	99.90%	101.5%
11	55816	Triple-S Salud, Inc.	89.5%	88.4%	1.1%	1.2%	91.29%	103.32%	
12	73814	Triple-S Vida, Inc.	112.6%	111.8%	0.8%	0.7%	109.70%	113.20%	118.5%
13	60041	Universal Life Insurance Company	150.4%	132.7%	17.7%	13.3%	123.00%	134.3%	114.3%
14	11067	USIC Life Insurance Company	89.9%	86.2%	3.7%	4.3%	99.6%	92.2%	97.2%
		<b>Range</b>	<b>115.4%</b>	<b>94.9%</b>	<b>20.5%</b>	<b>21.6%</b>	<b>145.4%</b>	<b>115.2%</b>	<b>45.9%</b>
		<b>Median</b>	<b>99.8%</b>	<b>103.5%</b>	<b>-3.7%</b>	<b>-3.5%</b>	<b>100.5%</b>	<b>101.6%</b>	<b>108.0%</b>
		<b>Arithmetic Mean</b>	<b>104.0%</b>	<b>101.1%</b>	<b>2.9%</b>	<b>2.9%</b>	<b>105.8%</b>	<b>103.8%</b>	<b>109.2%</b>
		<b>Standard Deviation</b>	<b>27.1%</b>	<b>22.2%</b>	<b>4.8%</b>	<b>21.7%</b>	<b>30.1%</b>	<b>25.0%</b>	<b>13.0%</b>

\*In 2009 Quarterly Report does not provide the information necessary to obtain this ratio.

Figures as of December 9, 2013 .

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: September 30, 2009 to September 30, 2013

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		
			Sep-13	Sep-12	Amount	%			
1	61158	Atlantic Southern Insurance Company	47.0%	36.5%	10.5%	28.8%	48.90%	63.2%	55.3%
2	73156	Caribbean American Life Assurance Company	36.7%	27.8%	8.9%	32.0%	62.40%	79.3%	63.1%
3	79715	Cooperativa De Seguros De Vida de P.R.	27.60%	29.6%	-2.0%	-6.8%	29.6%	29.30%	56.5%
4	47085	Delta Dental Plan of Puerto Rico, Inc.	61.58%	64.9%	-3.3%	-5.1%	61.3%	54.7%	
5	84603	Humana Insurance Company of Puerto Rico, Inc.	71.10%	79.9%	-8.8%	-11.0%	76.80%	81.1%	79.9%
6	60030	MCS Life Insurance Company	84.4%	80.6%	3.8%	4.7%	80.9%	79.60%	82.0%
7	77054	MAPFRE Life Insurance Company	71.80%	84.0%	-12.2%	-14.5%	83.4%	79.40%	79.5%
8	72087	Multinational Life Insurance Company	29.60%	38.3%	-8.7%	-22.7%	44.10%	46.40%	51.4%
9	12952	Pan American Life Insurance Company of Puerto Rico	23.2%	20.4%	2.8%	13.7%	75.90%	77.7%	74.6%
10	69523	Trans-Oceanic Life Insurance Company	28.2%	27.2%	1.0%	3.7%	28.10%	29.60%	35.0%
11	55816	Triple-S Salud, Inc.	86.8%	86.2%	0.6%	0.7%	80.5%	87.8%	
12	73814	Triple-S Vida, Inc.	35.1%	26.5%	8.6%	32.5%	27.40%	30.50%	32.6%
13	60041	Universal Life Insurance Company	4.8%	3.8%	1.0%	26.3%	5.10%	8.90%	10.4%
14	11067	USIC Life Insurance Company	30.30%	31.3%	-1.0%	-3.2%	58.70%	60.5%	65.8%
		<b>Range</b>	<b>82.0%</b>	<b>82.4%</b>	<b>-0.4%</b>	<b>-0.5%</b>	<b>78.3%</b>	<b>78.9%</b>	<b>71.6%</b>
		<b>Median</b>	<b>35.9%</b>	<b>33.9%</b>	<b>2.0%</b>	<b>5.9%</b>	<b>60.0%</b>	<b>61.9%</b>	<b>59.8%</b>
		<b>Arithmetic Mean</b>	<b>45.6%</b>	<b>45.5%</b>	<b>0.1%</b>	<b>0.2%</b>	<b>54.5%</b>	<b>57.7%</b>	<b>57.2%</b>
		<b>Standard Deviation</b>	<b>24.3%</b>	<b>26.6%</b>	<b>-2.3%</b>	<b>-8.6%</b>	<b>23.8%</b>	<b>24.1%</b>	<b>21.1%</b>

\*In 2009 Quarterly Report does not provide the information necessary to obtain this ratio.

Figures as of December 9, 2013 .

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: September 30, 2009 to September 30, 2013

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		
			Sep-13	Sep-12	Amount	%	Sep-11	Sep-10	Sep-09
1	61158	Atlantic Southern Insurance Company	47.70%	55.1%	-7.4%	-13.4%	42.8%	34.9%	
2	73156	Caribbean American Life Assurance Company	55.4%	51.9%	3.5%	6.7%		61.7%	
3	79715	Cooperativa De Seguros De Vida de P.R.	32.9%	31.6%	1.3%	4.1%	35.4%	33.5%	
4	47085	Delta Dental Plan of Puerto Rico, Inc.*			0.0%	#DIV/0!			
5	84603	Humana Insurance Company of Puerto Rico, Inc.	23.9%	15.8%	8.1%	51.3%	8.70%	10.60%	
6	60030	MCS Life Insurance Company	15.10%	17.6%	-2.5%	-14.2%	17.70%	19.3%	
7	77054	MAPFRE Life Insurance Company	25.1%	18.9%	6.2%	32.8%	17.4%	17.6%	
8	72087	Multinational Life Insurance Company	41.6%	37.5%	4.1%	10.9%	39.90%	40.5%	
9	12952	Pan American Life Insurance Company of Puerto Rico	4.40%	4.4%	0.0%	0.0%	21.3%	20.30%	
10	69523	Trans-Oceanic Life Insurance Company	56.30%	62.0%	-5.7%	-9.2%	63.20%	64.0%	
11	55816	Triple-S Salud, Inc.*			0.0%	#DIV/0!			
12	73814	Triple-S Vida, Inc.	45.9%	41.4%	4.5%	10.9%	44.40%	50.40%	
13	60041	Universal Life Insurance Company	10.4%	9.2%	1.2%	13.0%	7.40%	9.80%	
14	11067	USIC Life Insurance Company	52.8%	48.1%	4.7%	9.8%	35.5%	30.2%	
		<b>Range</b>	<b>51.9%</b>	<b>57.6%</b>	<b>-5.7%</b>	<b>-9.9%</b>	<b>55.8%</b>	<b>54.2%</b>	<b>0.0%</b>
		<b>Median</b>	<b>37.3%</b>	<b>34.6%</b>	<b>2.7%</b>	<b>7.8%</b>	<b>35.5%</b>	<b>31.9%</b>	<b>#NUM!</b>
		<b>Arithmetic Mean</b>	<b>34.3%</b>	<b>32.8%</b>	<b>1.5%</b>	<b>4.6%</b>	<b>31.6%</b>	<b>32.7%</b>	<b>#DIV/0!</b>
		<b>Standard Deviation</b>	<b>17.5%</b>	<b>18.5%</b>	<b>-1.1%</b>	<b>-5.7%</b>	<b>16.7%</b>	<b>17.7%</b>	<b>#DIV/0!</b>

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

Figures as of December 9, 2013 .

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: September 30, 2009 to September 30, 2013

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		
			Sep-13	Sep-12	Amount	%	Sep-11	Sep-10	Sep-09
1	61158	Atlantic Southern Insurance Company	17,915,038	17,091,639	823,399	4.8%	17,592,666	20,819,510	18,506,431
2	73156	Caribbean American Life Assurance Company	43,970,209	47,611,615	(3,641,406)	-7.6%	43,066,612	49,649,585	59,802,536
3	79715	Cooperativa De Seguros De Vida de P.R.	412,837,094	405,604,184	7,232,910	1.8%	393,306,884	494,527,613	360,181,421
4	47085	Delta Dental Plan of Puerto Rico, Inc.	17,898,505	17,397,508	500,997	2.9%	17,286,024	16,850,509	16,884,317
5	84603	Humana Insurance Company of Puerto Rico, Inc.	72,246,400	75,275,693	(3,029,293)	-4.0%	76,532,095	57,415,005	50,592,065
6	60030	MCS Life Insurance Company	62,700,716	55,610,295	7,090,421	12.8%	56,249,067	49,525,967	49,662,210
7	77054	MAPFRE Life Insurance Company	43,013,109	74,165,645	(31,152,536)	-42.0%	80,019,350	78,178,122	82,211,209
8	72087	Multinational Life Insurance Company	129,760,489	142,095,180	(12,334,691)	-8.7%	129,669,344	145,127,416	145,959,044
9	12952	Pan American Life Insurance Company of Puerto Rico	10,331,236	10,979,138	(647,902)	-5.9%	9,835,485	8,991,122	8,468,804
10	69523	Trans-Oceanic Life Insurance Company	54,944,948	46,956,627	7,988,321	17.0%	41,421,945	34,839,355	31,862,886
11	55816	Triple-S Salud, Inc.	743,034,587	725,567,348	17,467,239	2.4%	682,465,834	745,091,718	661,276,879
12	73814	Triple-S Vida, Inc.	506,541,866	467,677,604	38,864,262	8.3%	411,230,689	372,465,801	347,434,072
13	60041	Universal Life Insurance Company	729,763,461	577,036,003	152,727,458	26.5%	388,833,747	265,684,572	175,559,618
14	11067	USIC Life Insurance Company	7,402,393	6,429,435	972,958	15.1%	4,612,533	4,784,080	3,496,927
<b>Total</b>			<b>2,852,360,051</b>	<b>2,669,497,914</b>	<b>182,862,137</b>	<b>6.9%</b>	<b>2,352,122,275</b>	<b>2,343,950,375</b>	<b>2,011,898,419</b>

Figures as of December 3, 2013.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: September 30, 2009 to September 30, 2013

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		
			Sep-13	Sep-12	Amount	%	Sep-11	Sep-10	Sep-09
1	61158	Atlantic Southern Insurance Company	10,990,700	10,210,872	779,828	7.6%	10,030,440	11,645,237	9,746,472
2	73156	Caribbean American Life Assurance Company	30,734,656	30,180,640	554,016	1.8%	28,674,551	32,095,876	38,835,504
3	79715	Cooperativa De Seguros De Vida de P.R.	398,766,376	391,531,093	7,235,283	1.8%	375,784,566	470,578,653	340,846,536
4	47085	Delta Dental Plan of Puerto Rico, Inc.	6,502,305	5,259,804	1,242,501	23.6%	5,352,908	5,964,970	7,409,106
5	84603	Humana Insurance Company of Puerto Rico, Inc.	14,763,965	21,226,457	(6,462,492)	-30.4%	25,167,856	18,634,742	14,577,474
6	60030	MCS Life Insurance Company	42,363,761	36,781,310	5,582,451	15.2%	42,531,300	35,595,447	38,368,472
7	77054	MAPFRE Life Insurance Company	34,262,363	55,595,985	(21,333,622)	-38.4%	59,844,714	48,474,970	66,709,472
8	72087	Multinational Life Insurance Company	116,096,680	130,063,896	(13,967,216)	-10.7%	119,898,054	126,957,081	124,454,175
9	12952	Pan American Life Insurance Company of Puerto Rico	3,457,507	4,492,866	(1,035,359)	-23.0%	3,954,355	4,219,050	4,163,442
10	69523	Trans-Oceanic Life Insurance Company	30,359,761	27,094,170	3,265,591	12.1%	26,169,372	24,574,770	24,206,065
11	55816	Triple-S Salud, Inc.	364,590,044	371,176,866	(6,586,822)	-1.8%	382,792,173	469,651,919	416,723,109
12	73814	Triple-S Vida, Inc.	448,769,567	413,329,628	35,439,939	8.6%	350,489,585	322,499,796	300,346,093
13	60041	Universal Life Insurance Company	701,127,210	550,706,129	150,421,081	27.3%	365,208,139	242,628,426	154,793,629
14	11067	USIC Life Insurance Company	1,398,157	1,257,532	140,625	11.2%	917,842	481,264	249,740
<b>Total</b>			<b>2,204,183,052</b>	<b>2,048,907,248</b>	<b>155,275,804</b>	<b>7.6%</b>	<b>1,796,815,855</b>	<b>1,814,002,201</b>	<b>1,541,429,289</b>

Figures as of December 3, 2013.

Source: National Association of Insurance Commissioners