



ANNUAL STATEMENT

For the Year Ended December 31, 2011

OF THE CONDITION AND AFFAIRS OF THE

SIMED

| | | | | |
|---------------------------------------|--------------------------------------------------------------------|------------------------------------------------------------------------------|------------------------------------------------------------------------------|---------------------------------|
| NAIC Group Code | 0000 <small>(Current Period)</small> | 0000 <small>(Prior Period)</small> | NAIC Company Code 11078 | Employer's ID Number 66-0438697 |
| Organized under the Laws of | Puerto Rico | | State of Domicile or Port of Entry | Puerto Rico |
| Country of Domicile | United States of America | | | |
| Incorporated/Organized | 12/30/1986 | Commenced Business | 07/07/1987 | |
| Statutory Home Office | 1492 Ponce de Leon Suite 501 <small>(Street and Number)</small> | San Juan, PR 00907-4024 <small>(City or Town, State and Zip Code)</small> | | |
| Main Administrative Office | 1492 Ponce de Leon Suite 501 <small>(Street and Number)</small> | | San Juan, PR 00907-4024 <small>(City or Town, State and Zip Code)</small> | |
| | | | (787)641-2550 <small>(Area Code) (Telephone Number)</small> | |
| Mail Address | PO Box 9023875 <small>(Street and Number or P.O. Box)</small> | San Juan, PR 00902-3875 <small>(City or Town, State and Zip Code)</small> | | |
| Primary Location of Books and Records | 1492 Ponce de Leon Suite 501 <small>(Street and Number)</small> | | San Juan, PR 00907-4024 <small>(City or Town, State and Zip Code)</small> | |
| | | | (787)641-2550 <small>(Area Code) (Telephone Number)</small> | |
| Internet Website Address | www.simedpr.com | | | |
| Statutory Statement Contact | Brunilda Rodriguez <small>(Name)</small> | | (787)641-1403 <small>(Area Code)(Telephone Number)(Extension)</small> | |
| | rodriguezbr@simedpr.com <small>(E-Mail Address)</small> | | (787)625-1403 <small>(Fax Number)</small> | |

OFFICERS

| Name | Title |
|-------------------------------|-------------------------------------|
| Jaime Gonzalez | President - Board of Directors |
| Luis Berrios | Vice-President - Board of Directors |
| Raul Costilla | Secretary - Board of Directors |
| Heriberto Ramon Colon Kilgore | President |

OTHERS

DIRECTORS OR TRUSTEES

| | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|
| Antilles Insurance Company Junta de Licenciamiento y Disciplina Medica Real Legacy Assurance Company, Inc. United Surety & Indemnity Company Luis Ignacio Echenique Gastambide MD | Colegio de Medicos - Cirujanos de PR Mapfre - Praico Secretario de Salud de Puerto Rico Universal Insurance Company |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|

State of Puerto Rico
 County of _____ ss

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of the said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

| | | |
|------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| _____ (Signature) Jaime Gonzalez _____ (Printed Name) 1. President - Board of Director _____ (Title) | _____ (Signature) Raul Costilla _____ (Printed Name) 2. Secretary _____ (Title) | _____ (Signature) Heriberto R. Colon Kilgore _____ (Printed Name) 3. President _____ (Title) |
|------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|

Subscribed and sworn to before me this _____ day of _____, 2012

- a. Is this an original filing?
 b. If no, 1. State the amendment number
 2. Date filed
 3. Number of pages attached

Yes[X] No[]

 (Notary Public Signature)



INSURANCE EXPENSE EXHIBIT
FOR THE YEAR ENDED December 31, 2011
(To Be Filed by April 1)

OF THE SIMED

ADDRESS (City, State and Zip Code) PO Box 9023875, San Juan, PR 00902-3875

NAIC Group Code 0000 NAIC Company Code 11078 Federal Employer's Identification Number (FEIN) 66-0438697

Contact Person Brunilda Rodriguez Title Comptroller Telephone (787)641-1403

INTERROGATORIES

- | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>1. Change in reserve for deferred maternity and other similar benefits are reflected in:</p> <p style="margin-left: 20px;">1.1 Premiums Earned</p> <p style="margin-left: 20px;">1.2 Losses Incurred</p> <p style="margin-left: 20px;">1.3 Not Applicable</p> | <p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p> <p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p> <p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p> |
| <p>2. Indicate amounts received from securities subject to proration for federal tax purposes. Report amounts in whole dollars only:</p> <p style="margin-left: 20px;">2.1 Amount included on Exhibit of Net Investment Income, Line 1.1, Column 2</p> <p style="margin-left: 20px;">2.2 Amount included on Exhibit of Net Investment Income, Line 2.1, Column 2</p> <p style="margin-left: 20px;">2.3 Amount included on Exhibit of Net Investment Income, Line 2.11, Column 2</p> <p style="margin-left: 20px;">2.4 Amount included on Exhibit of Net Investment Income, Line 2.2, Column 2</p> <p style="margin-left: 20px;">2.5 Amount included on Exhibit of Net Investment Income, Line 2.21, Column 2</p> | <p>\$ 0</p> <p>\$ 0</p> <p>\$ 0</p> <p>\$ 0</p> <p>\$ 0</p> |
| <p>3. Indicate amounts shown in the Annual Statement for the following items. Report amounts in whole dollars only:</p> <p style="margin-left: 20px;">3.1 Net Investment Income, Page 4, Line 9, Column 1</p> <p style="margin-left: 20px;">3.2 Net Realized Capital Gain or (Loss), Page 4, Line 10, Column 1</p> | <p>\$ 5,090,659</p> <p>\$ 1,651,108</p> |
| <p>4.1 The information provided in the Insurance Expense Exhibit will be used by many persons to estimate the allocation of expenses and profit to the various lines of business. Are there any items requiring special comment or explanation?</p> <p>4.2 Are items allocated to lines of business in Parts II and III using methods not defined in the instructions? Statement may be attached.</p> <p>4.3 If yes, explain</p> | <p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p> <p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p> |

PART I - ALLOCATION TO EXPENSE GROUPS

(000 OMITTED)

| Operating Expense Classifications | 1 Loss Adjustment Expense | Other Underwriting Expenses | | | 5 Investment Expenses | 6 Total Expenses |
|-----------------------------------------------------------------------------------------------|------------------------------------|-------------------------------------------------------------------------|--------------------------|-------------------------------------|-----------------------------|------------------------|
| | | 2 Acquisition, Field Supervision and Collection Expenses | 3 General Expenses | 4 Taxes, Licenses and Fees | | |
| 1. Claim adjustment services: | | | | | | |
| 1.1 Direct | 6,079 | | | | | 6,079 |
| 1.2 Reinsurance assumed | | | | | | |
| 1.3 Reinsurance ceded | (89) | | | | | (89) |
| 1.4 Net claim adjustment services (Lines 1.1 + 1.2 - 1.3) | 6,168 | | | | | 6,168 |
| 2. Commission and brokerage: | | | | | | |
| 2.1 Direct excluding contingent | | 936 | | | | 936 |
| 2.2 Reinsurance assumed excluding contingent | | | | | | |
| 2.3 Reinsurance ceded excluding contingent | | | | | | |
| 2.4 Contingent - direct | | | | | | |
| 2.5 Contingent - reinsurance assumed | | | | | | |
| 2.6 Contingent - reinsurance ceded | | 30 | | | | 30 |
| 2.7 Policy and membership fees | | | | | | |
| 2.8 Net commission and brokerage (Lines 2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7) | | 906 | | | | 906 |
| 3. Allowances to managers and agents | | | | | | |
| 4. Advertising | 10 | | 24 | | | 34 |
| 5. Boards, bureaus and associations | 11 | | 29 | | | 40 |
| 6. Surveys and underwriting reports | | | | | | |
| 7. Audit of assureds' records | | | | | | |
| 8. Salary related items: | | | | | | |
| 8.1 Salaries | 1,220 | | 1,960 | | | 3,180 |
| 8.2 Payroll taxes | 81 | | 175 | | | 256 |
| 9. Employee relations and welfare | 284 | | 354 | | | 638 |
| 10. Insurance | 89 | | 138 | | | 227 |
| 11. Directors' fees | | | 6 | | | 6 |
| 12. Travel and travel items | 26 | | 129 | | | 155 |
| 13. Rent and rent items | 337 | | 533 | | | 870 |
| 14. Equipment | 33 | | 26 | | | 59 |
| 15. Cost or depreciation of EDP equipment and software | 28 | | 20 | | | 48 |
| 16. Printing and stationery | 36 | | 39 | | | 75 |
| 17. Postage, telephone and telegraph, exchange and express | 58 | | 414 | | 4 | 476 |
| 18. Legal and auditing | 44 | | 188 | | | 232 |
| 19. TOTALS (Lines 3 to 18) | 2,258 | | 4,035 | | 4 | 6,297 |
| 20. Taxes, licenses and fees: | | | | | | |
| 20.1 State and local insurance taxes deducting guaranty association credits of \$.....0 | | | | 15 | | 15 |
| 20.2 Insurance department licenses and fees | | | | | | |
| 20.3 Gross guaranty association assessments | | | | | | |
| 20.4 All other (excluding Federal and foreign income and real estate) | | | | | | |
| 20.5 TOTAL taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4) | | | | 15 | | 15 |
| 21. Real estate expenses | | | | | | |
| 22. Real estate taxes | | | | | | |
| 23. Reimbursement by uninsured plans | X X X | X X X | X X X | X X X | X X X | X X X |
| 24. Aggregate write-ins for Miscellaneous Operating Expenses | 316 | | 397 | | 473 | 1,186 |
| 25. TOTAL EXPENSES INCURRED | 8,742 | 906 | 4,432 | 15 | 477 | 14,572 |
| DETAILS OF WRITE-INS | | | | | | |
| 2401. Miscellaneous Expense | 61 | | 80 | | | 141 |
| 2402. Consulting Expense | 59 | | 12 | | 323 | 394 |
| 2403. Outsourcing Expense | 110 | | 172 | | 150 | 432 |
| 2498. Summary of remaining write-ins for Line 24 from overflow page | 85 | | 133 | | | 218 |
| 2499. TOTALS (Lines 2401 through 2403 plus 2498) (Line 24 above) | 316 | | 397 | | 473 | 1,186 |

PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

(000 OMITTED)

| | Premiums Written (Page 8, Part 1B, Column 6) | | Premiums Earned (Page 6, Part 1, Column 4) | | Dividends to Policyholders (Page 4, Line 17) | | Incurred Loss (Page 9, Part 2, Column 7) | | Loss Adjustment Expense | | | | Unpaid Losses (Page 10, Part 2A, Column 8) | | Loss Adjustment Expense | | | | Unearned Premium Reserves (Page 7, Part 1A, Column 5) | | Agents' Balances | | |
|------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|--------|--------------------------------------------------|--------|----------------------------------------------------|--------|------------------------------------------------|--------|------------------------------------------------------|--------|---------------------------------------------|--------|--------------------------------------------------|--------|----------------------------------------------------|--------|-------------------------------------------|--------|-------------------------------------------------------------|--------|------------------|--------|---|
| | | | | | | | | | Defense and Cost Containment Expenses Incurred | | Adjusting and Other Expenses Incurred | | | | Defense and Cost Containment Expenses Unpaid | | Adjusting and Other Expenses Unpaid | | | | | | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | |
| PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE | | Amount | % | Amount | % | Amount | % | Amount | % | Amount | % | Amount | % | Amount | % | Amount | % | Amount | % | Amount | % | Amount | % |
| 1. Fire | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |
| 2.1 Allied Lines | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |
| 2.2 Multiple Peril Crop | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |
| 2.3 Federal Flood | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |
| 3. Farmowners Multiple Peril | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |
| 4. Homeowners Multiple Peril | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |
| 5.2 Commercial Multiple Peril (Liability Portion) | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |
| 6. Mortgage Guaranty | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |
| 8. Ocean Marine | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |
| 9. Inland Marine | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |
| 10. Financial Guaranty | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |
| 11. Medical Professional Liability | 29,894 | X X X | 100.0 | 29,820 | | 10,253 | 34.4 | 6,404 | 21.5 | 2,338 | 7.8 | 53,616 | 179.8 | 12,483 | 41.9 | 4,905 | 16.4 | 15,807 | 53.0 | 3,829 | 12.8 | | |
| 12. Earthquake | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |
| 13. Group A & H (See Interrogatory 1) | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |
| 14. Credit A & H | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |
| 15. Other A & H (See Interrogatory 1) | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |
| 16. Workers' Compensation | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |
| 17.1 Other Liability - occurrence | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |
| 17.2 Other Liability - claims-made | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |
| 17.3 Excess Workers' Compensation | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |
| 18. Products Liability | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |
| 19.1 19.2 Private Passenger Auto Liability | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |
| 19.3 19.4 Commercial Auto Liability | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |
| 21.1 Private Passenger Auto Physical Damage | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |
| 21.2 Commercial Auto Physical Damage | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |
| 22. Aircraft (all perils) | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |
| 23. Fidelity | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |
| 24. Surety | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |
| 26. Burglary and Theft | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |
| 27. Boiler and Machinery | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |
| 28. Credit | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |
| 29. International | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |
| 30. Warranty | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |
| 31. , 32, 33 Reinsurance-Nonproportional Assumed | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |
| 34. Aggregate write-ins for Other Lines of Business | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |
| 35. TOTAL (Lines 1 through 34) | 29,894 | X X X | 100.0 | 29,820 | | 10,253 | 34.4 | 6,404 | 21.5 | 2,338 | 7.8 | 53,616 | 179.8 | 12,483 | 41.9 | 4,905 | 16.4 | 15,807 | 53.0 | 3,829 | 12.8 | | |
| DETAILS OF WRITE-INS | | | | | | | | | | | | | | | | | | | | | | | |
| 3401. | | X X X | | | | | | | | | | | | | | | | | | | | | |
| 3402. | | X X X | | | | | | | | | | | | | | | | | | | | | |
| 3403. | | X X X | | | | | | | | | | | | | | | | | | | | | |
| 3498. Summary of remaining write-ins for Line 34 from overflow page | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |
| 3499. TOTALS (Lines 3401 through 3403 plus 3498) (Line 34 above) | | X X X | 100.0 | | | | | | | | | | | | | | | | | | | | |

Supds

PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE (Continued)

(000 OMITTED)

| PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE | Other Underwriting Expenses | | | | | | Other Income Less Other Expenses (Page 4, Line 15 minus Line 5) | | Pre-Tax Profit or Loss Excluding All Investment Gain | | Investment Gain on Funds Attributable to Insurance Transactions | | Profit or Loss Excluding Investment Gain Attributable to Capital and Surplus | | Investment Gain Attributable to Capital and Surplus | | Total Profit or Loss | | | |
|---------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|-----|------------------------------------------------------------------------------|-----|-----------------------------------------------------------------------------------------------------------------------|----|--------------------------------------------------------------------------|------|------------------------------------------------------------|-----|--------------------------------------------------------------------------|------|---------------------------------------------------------------------------------------|------|-----------------------------------------------------------|------|-------------------------|------|--------|------|
| | Commission and Brokerage Expenses Incurred (IEE Part I, Line 2.8, Column 2) | | Taxes, Licenses and Fees Incurred (IEE Part I, Line 20.5, Column 4) | | Other Acquisitions, Field Supervision, & Collection Expenses Incurred (IEE Part I, Line 25 - 2.8, Col. 2) | | General Expenses Incurred (IEE Part I, Line 25, Column 3) | | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 |
| | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | Amount | % | Amount | % | Amount | % | Amount | % | Amount | % | Amount | % |
| 1. Fire | | | | | | | | | | | | | | | | | | | | |
| 2.1 Allied Lines | | | | | | | | | | | | | | | | | | | | |
| 2.2 Multiple Peril Crop | | | | | | | | | | | | | | | | | | | | |
| 2.3 Federal Flood | | | | | | | | | | | | | | | | | | | | |
| 3. Farmowners Multiple Peril | | | | | | | | | | | | | | | | | | | | |
| 4. Homeowners Multiple Peril | | | | | | | | | | | | | | | | | | | | |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) | | | | | | | | | | | | | | | | | | | | |
| 5.2 Commercial Multiple Peril (Liability Portion) | | | | | | | | | | | | | | | | | | | | |
| 6. Mortgage Guaranty | | | | | | | | | | | | | | | | | | | | |
| 8. Ocean Marine | | | | | | | | | | | | | | | | | | | | |
| 9. Inland Marine | | | | | | | | | | | | | | | | | | | | |
| 10. Financial Guaranty | | | | | | | | | | | | | | | | | | | | |
| 11. Medical Professional Liability | 906 | 3.0 | 15 | 0.1 | | | 4,432 | 14.9 | 351 | 1.2 | 5,823 | 19.5 | 3,682 | 12.3 | 9,505 | 31.9 | 3,060 | 10.3 | 12,565 | 42.1 |
| 12. Earthquake | | | | | | | | | | | | | | | | | | | | |
| 13. Group A & H (See Interrogatory 1) | | | | | | | | | | | | | | | | | | | | |
| 14. Credit A & H | | | | | | | | | | | | | | | | | | | | |
| 15. Other A & H (See Interrogatory 1) | | | | | | | | | | | | | | | | | | | | |
| 16. Workers' Compensation | | | | | | | | | | | | | | | | | | | | |
| 17.1 Other Liability - occurrence | | | | | | | | | | | | | | | | | | | | |
| 17.2 Other Liability - claims-made | | | | | | | | | | | | | | | | | | | | |
| 17.3 Excess Workers' Compensation | | | | | | | | | | | | | | | | | | | | |
| 18. Products Liability | | | | | | | | | | | | | | | | | | | | |
| 19.1 19.2 Private Passenger Auto Liability | | | | | | | | | | | | | | | | | | | | |
| 19.3 19.4 Commercial Auto Liability | | | | | | | | | | | | | | | | | | | | |
| 21.1 Private Passenger Auto Physical Damage | | | | | | | | | | | | | | | | | | | | |
| 21.2 Commercial Auto Physical Damage | | | | | | | | | | | | | | | | | | | | |
| 22. Aircraft (all perils) | | | | | | | | | | | | | | | | | | | | |
| 23. Fidelity | | | | | | | | | | | | | | | | | | | | |
| 24. Surety | | | | | | | | | | | | | | | | | | | | |
| 26. Burglary and Theft | | | | | | | | | | | | | | | | | | | | |
| 27. Boiler and Machinery | | | | | | | | | | | | | | | | | | | | |
| 28. Credit | | | | | | | | | | | | | | | | | | | | |
| 29. International | | | | | | | | | | | | | | | | | | | | |
| 30. Warranty | | | | | | | | | | | | | | | | | | | | |
| 31, 32, 33 Reinsurance-Nonproportional Assumed | | | | | | | | | | | | | | | | | | | | |
| 34. Aggregate write-ins for Other Lines of Business | | | | | | | | | | | | | | | | | | | | |
| 35. TOTAL (Lines 1 through 34) | 906 | 3.0 | 15 | 0.1 | | | 4,432 | 14.9 | 351 | 1.2 | 5,823 | 19.5 | 3,682 | 12.3 | 9,505 | 31.9 | 3,060 | 10.3 | 12,565 | 42.1 |
| DETAILS OF WRITE-INS | | | | | | | | | | | | | | | | | | | | |
| 3401. | | | | | | | | | | | | | | | | | | | | |
| 3402. | | | | | | | | | | | | | | | | | | | | |
| 3403. | | | | | | | | | | | | | | | | | | | | |
| 3498. Summary of remaining write-ins for Line 34 from overflow page | | | | | | | | | | | | | | | | | | | | |
| 3499. TOTALS (Lines 3401 through 3403 plus 3498) (Line 34 above) | | | | | | | | | | | | | | | | | | | | |

NOTE: THE ALLOCATION OF INVESTMENT INCOME FROM CAPITAL AND SURPLUS BY LINE OF BUSINESS MAY NOT ACCURATELY REFLECT THE PROFITABILITY OF A PARTICULAR LINE FOR USE IN THE RATE MAKING PROCESS.

OVERFLOW PAGE FOR WRITE-INS

PART I - ALLOCATION TO EXPENSE GROUPS

(000 OMITTED)

| Operating Expense Classifications | 1 Loss Adjustment Expense | Other Underwriting Expenses | | | 5 Investment Expenses | 6 Total Expenses |
|-------------------------------------------------------------------------------------|------------------------------------|-------------------------------------------------------------------------|--------------------------|-------------------------------------|-----------------------------|------------------------|
| | | 2 Acquisition, Field Supervision and Collection Expenses | 3 General Expenses | 4 Taxes, Licenses and Fees | | |
| 2404. Professional Services | 11 | | 97 | | | 108 |
| 2405. Actarial Expense | 75 | | 36 | | | 111 |
| 2497. Summary of remaining write-ins for Line 24 (Lines 2404 through 2496) | 85 | | 133 | | | 218 |



SUPPLEMENTAL INVESTMENT RISKS INTERROGATORIES

For the year ended December 31, 2011
(To Be Filed by April 1)

Of The SIMED
 Address (City, State, Zip Code) San Juan , PR, 00907-4024
 NAIC Group Code 0000 NAIC Company Code 11078 Employer's ID Number 66-0438697

The Investment Risk Interrogatories are to be filed by April 1. They are also to be included with the Audited Statutory Financial Statements.
 Answer the following interrogatories by reporting the applicable U. S. dollar amounts and percentages of the reporting entity's total admitted assets held in that category of investments.

1. Reporting entity's total admitted assets as reported on Page 2 of this annual statement. \$..... 163,855,555

| 1 | 2 | 3 | 4 |
|------------------------------------------------------------------|-------------------------|--------|-------------------------------------|
| Issuer | Description of Exposure | Amount | Percentage of Total Admitted Assets |
| 2. Ten largest exposures to a single issuer/borrower/investment. | | | |
| 2.01 UNITED STATES TREAS NTS | BOND | | |
| 2.02 PUERTO RICO FIXED INCOME FUND II | COMMON STOCK | | |
| 2.03 PUERTO RICO AAA PORTFL BOND FUND | COMMON STOCK | | |
| 2.04 FEDERAL NATL MTG ASSN | BOND | | |
| 2.05 EMPLOYEES RETIREMENT SYS GOVT REV | BOND | | |
| 2.06 PUERTO RICO AAA PTFL BD FD II | COMMON STOCK | | |
| 2.07 PUERTO RICO COMWLTH GOVT DEV B SR | BOND | | |
| 2.08 PUERTO RICO SALES TAX FING COR SAL | BOND | | |
| 2.09 FEDERAL HOME LOAN BANKS | BOND | | |
| 2.10 PUERTO RICO FIXED INCOME FUND IV | COMMON STOCK | | |

| NAIC Rating | 1 | 2 |
|-------------------------------------------------------------------------------------------------------------------------------|-------------|---------|
| | Amount | Percent |
| 3. Amounts and percentages of the reporting entity's total admitted assets held in bonds and preferred stocks by NAIC rating. | | |
| Bonds | | |
| 3.01 NAIC-1 | 117,032,075 | 71.424 |
| 3.02 NAIC-2 | 36,690,279 | 22.392 |
| 3.03 NAIC-3 | | |
| 3.04 NAIC-4 | | |
| 3.05 NAIC-5 | | |
| 3.06 NAIC-6 | | |
| Preferred Stocks | | |
| 3.07 P/RP-1 | | |
| 3.08 P/RP-2 | | |
| 3.09 P/RP-3 | | |
| 3.10 P/RP-4 | | |
| 3.11 P/RP-5 | | |
| 3.12 P/RP-6 | | |

4. Assets held in foreign investments:
 4.01 Are assets held in foreign investments less than 2.5% of the reporting entity's total admitted assets? Yes[X] No[]
 If response to 4.01 above is yes, responses are not required for interrogatories 5 - 10.

| | 1 | 2 |
|----------------------------------------------------------------------------|--------|---------|
| | Amount | Percent |
| 4.02 Total admitted assets held in foreign investments | | |
| 4.03 Foreign-currency-denominated investments | | |
| 4.04 Insurance liabilities denominated in that same foreign currency | | |

SUPPLEMENTAL INVESTMENT RISKS INTERROGATORIES (Continued)

| | 1 Amount | 2 Percent |
|--------------------------------------------------------------------------------|-------------|--------------|
| NAIC Sovereign Rating | | |
| 5. Aggregate foreign investment exposure categorized by NAIC sovereign rating: | | |
| 5.01 Countries rated NAIC-1 | | |
| 5.02 Countries rated NAIC-2 | | |
| 5.03 Countries rated NAIC-3 or below | | |

| | 1 Amount | 2 Percent |
|---------------------------------------------------------------------------------------------------------|-------------|--------------|
| NAIC Sovereign Rating | | |
| 6. Largest foreign investment exposures by country, categorized by the country's NAIC sovereign rating: | | |
| Countries rated NAIC-1: | | |
| 6.01 PUERTO RICO SALES TAX FING COR SAL | | |
| 6.02 FNMA PASS-THRU ADJ LIBOR | | |
| Countries rated NAIC-2: | | |
| 6.03 PUERTO RICO COMWLTH PUB | | |
| 6.04 PUERTO RICO COMWLTH PUB | | |
| Countries rated NAIC-3 or below: | | |
| 6.05 | | |
| 6.06 | | |

| | 1 Amount | 2 Percent |
|-------------------------------------------------------|-------------|--------------|
| Description | | |
| 7. Aggregate unhedged foreign currency exposure | | |

| | 1 Amount | 2 Percent |
|---------------------------------------------------------------------------------------|-------------|--------------|
| NAIC Sovereign Rating | | |
| 8. Aggregate unhedged foreign currency exposure categorized by NAIC sovereign rating: | | |
| 8.01 Countries rated NAIC-1 | | |
| 8.02 Countries rated NAIC-2 | | |
| 8.03 Countries rated NAIC-3 or below | | |

| | 1 Amount | 2 Percent |
|----------------------------------------------------------------------------------------------------------------|-------------|--------------|
| NAIC Sovereign Rating | | |
| 9. Largest unhedged foreign currency exposures by country, categorized by the country's NAIC sovereign rating: | | |
| Countries rated NAIC-1: | | |
| 9.01 | | |
| 9.02 | | |
| Countries rated NAIC-2: | | |
| 9.03 | | |
| 9.04 | | |
| Countries rated NAIC-3 or below: | | |
| 9.05 | | |
| 9.06 | | |

| | 2 NAIC Rating | 3 Amount | 4 Percent |
|-----------------------------------------------------------------------|------------------|-------------|--------------|
| 1 Issuer | | | |
| 10. Ten largest non-sovereign (i.e. non-governmental) foreign issues: | | | |
| 10.01 | | | |
| 10.02 | | | |
| 10.03 | | | |
| 10.04 | | | |
| 10.05 | | | |
| 10.06 | | | |
| 10.07 | | | |
| 10.08 | | | |
| 10.09 | | | |
| 10.10 | | | |

SUPPLEMENTAL INVESTMENT RISKS INTERROGATORIES (Continued)

11. Amounts and percentages of the reporting entity's total admitted assets held in Canadian investments and unhedged Canadian currency exposure:
 11.01 Are assets held in Canadian investments less than 2.5% of the reporting entity's total admitted assets?
 If response to 11.01 is yes, detail is not required for the remainder of Interrogatory 11.

Yes[X] No[]

| | 1 Amount | 2 Percent |
|----------------------------------------------------------------|-------------|--------------|
| 11.02 Total admitted assets held in Canadian Investments | | |
| 11.03 Canadian-currency-denominated investments | | |
| 11.04 Canadian-denominated insurance liabilities | | |
| 11.05 Unhedged Canadian currency exposure | | |

12. Report aggregate amounts and percentages of the reporting entity's total admitted assets held in investments with contractual sales restrictions.
 12.01 Are assets held in investments with contractual sales restrictions less than 2.5% of the reporting entity's total admitted assets?
 If response to 12.01 is yes, responses are not required for the remainder of Interrogatory 12.

Yes[X] No[]

| | 1 Contractual Sales Restrictions | 2 Amount | 3 Percent |
|------------------------------------------------------------------------------------------|-------------------------------------|-------------|--------------|
| 12.02 Aggregate statement value of investments with contractual sales restrictions | | | |
| Largest 3 investments with contractual sales restrictions: | | | |
| 12.03 | | | |
| 12.04 | | | |
| 12.05 | | | |

13. Amounts and percentages of admitted assets held in the ten largest equity interests:
 13.01 Are assets held in equity interest less than 2.5% of the reporting entity's total admitted assets?
 If response to 13.01 above is yes, responses are not required for the remainder of Interrogatory 13.

Yes[] No[X]

| | 1 Name of Issuer | 2 Amount | 3 Percent |
|----------------------------------|------------------------------------------|-------------|--------------|
| Assets held in equity interests: | | | |
| 13.02 | PUERTO RICO FIXED INCOME FUND II | | |
| 13.03 | PUERTO RICO AAA PORTFL BOND FUND | | |
| 13.04 | PUERTO RICO AAA PTFL BD FD II | | |
| 13.05 | PUERTO RICO FIXED INCOME FUND IV | | |
| 13.06 | PR MTG BCKD & US GOVT SECS FUND | | |
| 13.07 | PR FIXED INCOME FUND V MUTUAL FUND | | |
| 13.08 | TAX FREE PUERTO RICO FUND II INC | | |
| 13.09 | OCCIDENTAL PETE CORP DEL | | |
| 13.10 | WELLS FARGO & CO NEW | | |
| 13.11 | COSTCO WHSL CORP NEW | | |

SUPPLEMENTAL INVESTMENT RISKS INTERROGATORIES (Continued)

14. Amounts and percentages of the reporting entity's total admitted assets held in nonaffiliated, privately placed equities:

14.01 Are assets held in nonaffiliated, privately placed equities less than 2.5% of the reporting entity's total admitted assets?

Yes[X] No[]

If response to 14.01 above is yes, responses are not required for the remainder of Interrogatory 14.

| 1 Investment Category | | 2 Amount | 3 Percent |
|--------------------------|-------------------------------------------------------------------------------------------------|-------------|--------------|
| 14.02 | Aggregate statement value of investments held in nonaffiliated, privately placed equities | | |
| | Largest 3 investments held in nonaffiliated, privately placed equities: | | |
| 14.03 | ..... |  |  |
| 14.04 | ..... |  |  |
| 14.05 | ..... |  |  |

15. Amounts and percentages of the reporting entity's total admitted assets held in general partnership interests:

15.01 Are assets held in general partnership interests less than 2.5% of the reporting entity's total admitted assets?

Yes[X] No[]

If response to 15.01 above is yes, responses are not required for the remainder of Interrogatory 15.

| 1 Investments in General Partnerships | | 2 Amount | 3 Percent |
|------------------------------------------|--------------------------------------------------------------------------------------|-------------|--------------|
| 15.02 | Aggregate statement value of investments held in general partnership interests | | |
| | Largest 3 investments in general partnership interests: | | |
| 15.03 | ..... |  |  |
| 15.04 | ..... |  |  |
| 15.05 | ..... |  |  |

16. Amounts and percentages of the reporting entity's total admitted assets held in mortgage loans:

16.01 Are mortgage loans reported in Schedule B less than 2.5% of the reporting entity's total admitted assets?

Yes[X] No[]

If response to 16.01 above is yes, responses are not required for the remainder of Interrogatory 16 and Interrogatory 17.

| 1 Type (Residential, Commercial, Agricultural) | | 2 Amount | 3 Percent |
|---------------------------------------------------|----------------------------------------------|-------------|--------------|
| | Total admitted assets held in Mortgage Loans | | |
| 16.02 | ..... |  |  |
| 16.03 | ..... |  |  |
| 16.04 | ..... |  |  |
| 16.05 | ..... |  |  |
| 16.06 | ..... |  |  |
| 16.07 | ..... |  |  |
| 16.08 | ..... |  |  |
| 16.09 | ..... |  |  |
| 16.10 | ..... |  |  |
| 16.11 | ..... |  |  |

SUPPLEMENTAL INVESTMENT RISKS INTERROGATORIES (Continued)

| Description | Loans | |
|---------------------------------------------------------------------------------------------------------------------------|-------------|--------------|
| | 2 Amount | 3 Percent |
| Amount and percentage of the reporting entity's total admitted assets held in the following categories of mortgage loans: | | |
| 16.12 Construction loans | | |
| 16.13 Mortgage loans over 90 days past due | | |
| 16.14 Mortgage loans in the process of foreclosure | | |
| 16.15 Mortgage loans foreclosed | | |
| 16.16 Restructured mortgage loans | | |

| Loan-to-Value | Residential | | Commercial | | Agricultural | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|--------------|-------------|--------------|--------------|--------------|
| | 1 Amount | 2 Percent | 3 Amount | 4 Percent | 5 Amount | 6 Percent |
| 17. Aggregate mortgage loans having the following loan-to-value ratios as determined from the most current appraisal as of the annual statement date: | | | | | | |
| 17.01 Above 95% | | | | | | |
| 17.02 91% to 95% | | | | | | |
| 17.03 81% to 90% | | | | | | |
| 17.04 71% to 80% | | | | | | |
| 17.05 Below 70% | | | | | | |

18. Amounts and percents of the reporting entity's total admitted assets held in each of the five largest investments in real estate:

18.01 Are assets held in real estate reported less than 2.5% of the reporting entity's total admitted assets? Yes[X] No[]
 If response to 18.01 above is yes, responses are not required for the remainder of Interrogatory 18.

| 1 Description | 2 Amount | 3 Percent |
|----------------------------------------------------------------------------------------|-------------|--------------|
| Largest 5 investments in any one parcel or group of contiguous parcels of real estate: | | |
| 18.02 | | |
| 18.03 | | |
| 18.04 | | |
| 18.05 | | |
| 18.06 | | |

19. Report aggregate amounts and percentages of the reporting entity's total admitted assets held in investments held in mezzanine real estate loans:

19.01 Are assets held in investments held in mezzanine real estate loans less than 2.5% of the reporting entity's total admitted assets? Yes[X] No[]
 If response to 19.01 is yes, responses are not required for the remainder of Interrogatory 19.

| 1 Description | 2 Amount | 3 Percent |
|------------------------------------------------------------------------------------------|-------------|--------------|
| 19.02 Aggregate statement value of investments held in mezzanine real estate loans | | |
| Largest three investments held in mezzanine real estate loans: | | |
| 19.03 | | |
| 19.04 | | |
| 19.05 | | |

SUPPLEMENTAL INVESTMENT RISKS INTERROGATORIES (Continued)

| Description | At Year-End | | Amount at End of Each Quarter | | |
|---------------------------------------------------------------------------------------------------------------------------|-------------|--------------|-------------------------------|--------------|--------------|
| | Amount 1 | Percent 2 | 1st Qtr 3 | 2nd Qtr 4 | 3rd Qtr 5 |
| 20. Amounts and percentages of the reporting entity's total admitted assets subject to the following types of agreements: | | | | | |
| 20.01 Securities lending agreements (do not include assets held as collateral for such transactions) | | | | | |
| 20.02 Repurchase agreements | | | | | |
| 20.03 Reverse repurchase agreements | | | | | |
| 20.04 Dollar repurchase agreements | | | | | |
| 20.05 Dollar reverse repurchase agreements | | | | | |

| Description | Owned | | Written | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|--------------|-------------|--------------|
| | 1 Amount | 2 Percent | 3 Amount | 4 Percent |
| 21. Amounts and percentages of the reporting entity's total admitted assets for warrants not attached to other financial instruments, options, caps, and floors: | | | | |
| 21.01 Hedging | | | | |
| 21.02 Income generation | | | | |
| 21.03 Other | | | | |

| Description | At Year-End | | Amount at End of Each Quarter | | |
|-------------------------------------------------------------------------------------------------------------------------------------|-------------|--------------|-------------------------------|--------------|--------------|
| | Amount 1 | Percent 2 | 1st Qtr 3 | 2nd Qtr 4 | 3rd Qtr 5 |
| 22. Amounts and percentages of the reporting entity's total admitted assets of potential exposure for collars, swaps, and forwards: | | | | | |
| 22.01 Hedging | | | | | |
| 22.02 Income generation | | | | | |
| 22.03 Replications | | | | | |
| 22.04 Other | | | | | |

| Description | At Year-End | | Amount at End of Each Quarter | | |
|--------------------------------------------------------------------------------------------------------------------------|-------------|--------------|-------------------------------|--------------|--------------|
| | Amount 1 | Percent 2 | 1st Qtr 3 | 2nd Qtr 4 | 3rd Qtr 5 |
| 23. Amounts and percentages of the reporting entity's total admitted assets of potential exposure for futures contracts: | | | | | |
| 23.01 Hedging | | | | | |
| 23.02 Income generation | | | | | |
| 23.03 Replications | | | | | |
| 23.04 Other | | | | | |

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