



Office of Commissioner of Insurance
Admission and Financial Analysis Division
Market Analysis for the Period Ended: June 30, 2012 to June 30, 2016

P&C Domestic Insurance

Direct Premiums Written

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-16	Jun-15	Amount	%	Jun-14	Jun-13	Jun-12
1	31674	AIG Insurance Company - Puerto Rico	38,279,768	40,109,777	(1,830,009)	-4.56%	49,169,015	51,472,742	57,528,264
2	10308	Antilles Insurance Company	13,155,646	13,577,178	(421,532)	-3.10%	13,946,510	31,522,538	22,444,669
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	32,299,653	64,289,789	(31,990,136)	-49.76%	67,276,753	81,275,313	85,605,614
4	30590	Caribbean American Property Insurance Company	24,196,576	24,549,101	(352,525)	-1.44%	25,453,756	26,680,406	26,903,742
5	30953	Chubb Insurance Company of PR	26,799,422	29,452,215	(2,652,793)	-9.01%	30,596,859	34,479,388	38,421,061
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	107,670,514	93,845,049	13,825,465	14.73%	94,113,753	92,672,737	90,743,436
7	26778	Integrand Assurance Company	32,887,586	32,526,951	360,635	1.11%	34,723,019	39,232,119	40,309,816
8	31690	Mapfre Pan American Insurance Company	11,927,400	1,264,934	10,662,466	842.93%	1,222,572	1,750,198	2,029,769
9	43052	Mapfre Praico Insurance Company	130,116,039	105,154,970	24,961,069	23.74%	105,299,502	124,247,799	113,987,070
10	14153	Multinational Insurance Company	21,054,735	20,369,202	685,533	3.37%	20,818,606	17,894,573	14,258,273
11	15110	Newport Bonding & Surety Company	763,556	771,769	(8,213)	-1.06%	856,714	1,004,143	1,052,289
12	15646	One Alliance Insurance, Corp.	2,534,504	552,390	1,982,114	358.83%			
13	15324	Point Guard Insurance Company	28,819,116	26,354,017	2,465,099	9.35%	22,718,377		
14	12332	Puerto Rico Medical Defense Insurance Company	4,682,371	4,577,501	104,870	2.29%	3,886,277	3,133,412	1,528,570
15	10140	QBE Optima Insurance Company	36,851,725	36,382,725	469,000	1.29%	35,055,479	27,197,126	20,515,077
16	36749	Real Legacy Assurance Company, Inc.	36,245,125	40,977,345	(4,732,220)	-11.55%	40,266,820	37,228,769	40,983,042
17	11078	SIMED	7,042,756	7,404,666	(361,910)	-4.89%	7,924,348	8,326,965	9,764,777
18	10009	Tower Bonding & Surety Company	732,015	833,183	(101,168)	-12.14%	962,124	1,181,957	1,394,571
19	40568	Triple-S Propiedad, Inc.	68,522,250	67,028,010	1,494,240	2.23%	71,284,591	77,167,808	79,331,832
20	44423	United Surety & Indemnity Company	18,734,425	17,493,014	1,241,411	7.10%	16,989,855	17,796,912	18,073,643
21	31704	Universal Insurance Company	131,257,934	123,650,124	7,607,810	6.15%	134,280,609	135,591,021	135,322,841
Total			774,573,116	751,163,910	23,409,206	3.12%	776,845,539	809,855,926	800,198,356

Figures as of September 12, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
Admission and Financial Analysis Division
Market Analysis for the Period Ended: June 30, 2012 to June 30, 2016

P&C Domestic Insurance

Losses Incurred

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-15	Jun-15	Amount	%	Jun-14	Jun-13	Jun-12
1	31674	AIG Insurance Company - Puerto Rico	863,566	741,303	122,263	16.49%	1,617,944	1,521,122	2,192,261
2	10308	Antilles Insurance Company	7,133,181	7,644,996	(511,815)	-6.69%	8,528,982	6,225,221	4,123,105
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	30,808,896	44,701,091	(13,892,195)	-31.08%	45,217,291	49,718,958	61,560,364
4	30590	Caribbean American Property Insurance Company	5,296,287	5,106,340	189,947	3.72%	6,108,785	6,537,151	6,339,539
5	30953	Chubb Insurance Company of PR	7,893,203	2,360,093	5,533,110	234.44%	468,355	4,525,279	2,346,196
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	52,711,953	45,547,626	7,164,327	15.73%	50,824,456	45,001,551	49,287,464
7	26778	Integrand Assurance Company	9,740,511	8,962,324	778,187	8.68%	8,156,119	8,369,945	10,163,338
8	31690	Mapfre Pan American Insurance Company	221,415	176,989	44,426	25.10%	187,765	283,209	318,855
9	43052	Mapfre Praico Insurance Company	37,188,017	24,786,370	12,401,647	50.03%	27,552,105	25,157,582	29,362,807
10	14153	Multinational Insurance Company	2,183,037	2,987,153	(804,116)	-26.92%	1,662,530	1,748,826	1,878,812
11	15110	Newport Bonding & Surety Company	76,361	77,974	(1,613)	-2.07%	142,457	150,621	157,206
12	15646	One Alliance Insurance, Corp.	62,262	13,854	48,408	349.42%			
13	15324	Point Guard Insurance Company	15,051,858	6,784,390	8,267,468	121.86%	2,844,009		
14	12332	Puerto Rico Medical Defense Insurance Company	796,903	959,835	(162,932)	-16.98%	608,817	806,133	382,437
15	10140	QBE Optima Insurance Company	9,143,394	6,173,714	2,969,680	48.10%	5,239,231	4,777,414	5,061,645
16	36749	Real Legacy Assurance Company, Inc.	15,199,608	10,044,056	5,155,552	51.33%	7,903,778	6,550,593	7,154,562
17	11078	SIMED	(1,904,873)	1,850,479	(3,755,352)	-202.94%	1,499,368	6,471,802	8,259,602
18	10009	Tower Bonding & Surety Company	100,900	15,390	85,510	555.62%	22,324	206,365	47,631
19	40568	Triple-S Propiedad, Inc.	17,669,647	19,527,055	(1,857,408)	-9.51%	20,185,871	24,146,897	20,563,042
20	44423	United Surety & Indemnity Company	(937,743)	(1,843,894)	906,151	49.14%	1,708,495	2,327,407	1,726,738
21	31704	Universal Insurance Company	53,176,993	52,773,445	403,548	0.76%	54,350,603	59,012,778	62,162,106
Total			262,475,376	239,390,583	23,084,793	9.64%	244,829,285	253,538,854	273,087,710

Figures as of September 12, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: June 30, 2012 to June 30, 2016

P&C Domestic Insurance

LAE Incurred

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-16	Jun-15	Amount	%	Jun-14	Jun-13	Jun-12
1	31674	AIG Insurance Company - Puerto Rico	4,251,842	(7,818)	4,259,660	54485.29%	1,601,650	1,578,706	315,170
2	10308	Antilles Insurance Company	901,207	806,640	94,567	11.72%	891,382	811,374	726,014
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	7,716,437	7,679,605	36,832	0.48%	8,416,380	8,517,543	8,062,824
4	30590	Caribbean American Property Insurance Company	670,713	200,660	470,053	234.25%	678,472	818,278	844,185
5	30953	Chubb Insurance Company of PR	1,556,371	1,156,788	399,583	34.54%	1,070,519	1,568,958	1,394,857
6	18163	Cooperativa de Seguros Multiples Puerto Rico	7,341,455	5,558,991	1,782,464	32.06%	6,482,638	7,212,793	6,645,845
7	26778	Integrand Assurance Company	3,271,906	3,935,629	(663,723)	-16.86%	4,409,568	4,223,092	4,039,317
8	31690	Mapfre Pan American Insurance Company	166,682	42,752	123,930	289.88%	49,295	62,188	97,488
9	43052	Mapfre Praico Insurance Company	10,702,444	9,204,734	1,497,710	16.27%	10,574,624	10,275,547	10,177,115
10	14153	Multinational Insurance Company	394,590	473,374	(78,784)	-16.64%	311,679	155,383	232,402
11	15110	Newport Bonding & Surety Company	-	-	-	0.00%	131,926	143,596	185,443
12	15646	One Alliance Insurance, Corp.	6,307	826	5,481	100.00%			
13	15324	Point Guard Insurance Company	5,596,995	3,197,203	2,399,792	75.06%	1,300,960		
14	12332	Puerto Rico Medical Defense Insurance Company	861,714	754,791	106,923	14.17%	460,722	278,057	47,499
15	10140	QBE Optima Insurance Company	1,452,369	1,775,282	(322,913)	-18.19%	1,122,678	1,018,055	818,144
16	36749	Real Legacy Assurance Company, Inc.	1,660,225	2,625,150	(964,925)	-36.76%	2,436,580	2,265,280	1,484,749
17	11078	SIMED	2,325,474	3,237,906	(912,432)	-28.18%	3,065,753	4,840,097	4,186,689
18	10009	Tower Bonding & Surety Company	-	-	-	0.00%	-	-	-
19	40568	Triple-S Propiedad, Inc.	4,969,124	5,151,601	(182,477)	-3.54%	5,727,336	5,797,395	5,282,727
20	44423	United Surety & Indemnity Company	459,475	611,513	(152,038)	-24.86%	598,654	1,329,929	726,031
21	31704	Universal Insurance Company	12,242,218	11,448,419	793,799	6.93%	11,249,453	13,358,349	12,431,305
Total			66,547,548	57,854,046	8,693,502	15.03%	60,580,269	64,254,620	57,697,804

Figures as of September 12, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
Admission and Financial Analysis Division
Market Analysis for the Period Ended: June 30, 2012 to June 30, 2016

P&C Domestic Insurance

Losses and LAE Incurred

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-16	Jun-15	Amount	%	Jun-14	Jun-13	Jun-12
1	31674	AIG Insurance Company - Puerto Rico	5,115,408	733,485	4,381,923	597.41%	3,219,594	3,099,828	2,507,431
2	10308	Antilles Insurance Company	8,034,388	8,451,636	(417,248)	-4.94%	9,420,364	7,036,595	4,849,119
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	38,525,333	52,380,696	(13,855,363)	-26.45%	53,633,671	58,236,501	69,623,188
4	30590	Caribbean American Property Insurance Company	5,967,000	5,307,000	660,000	12.44%	6,787,257	7,355,429	7,183,724
5	30953	Chubb Insurance Company of PR	9,449,574	3,516,881	5,932,693	168.69%	1,538,874	6,094,237	3,741,053
6	18163	Cooperativa de Seguros Multiples Puerto Rico	60,053,408	51,106,617	8,946,791	17.51%	57,307,094	52,214,344	55,933,309
7	26778	Integrand Assurance Company	13,012,417	12,897,953	114,464	0.89%	12,565,687	12,593,037	14,202,655
8	31690	Mapfre Pan American Insurance Company	388,097	219,741	168,356	76.62%	237,060	345,397	416,343
9	43052	Mapfre Praico Insurance Company	47,890,461	33,991,104	13,899,357	40.89%	38,126,729	35,433,129	39,539,922
10	14153	Multinational Insurance Company	2,577,627	3,460,527	(882,900)	-25.51%	1,974,209	1,904,209	2,111,214
11	15110	Newport Bonding & Surety Company	76,361	77,974	(1,613)	-2.07%	274,383	294,217	342,649
12	15646	One Alliance Insurance, Corp.	68,569	14,680	53,889	367.09%	-	-	-
13	15324	Point Guard Insurance Company	20,648,853	9,981,593	10,667,260	106.87%	4,144,969	-	-
14	12332	Puerto Rico Medical Defense Insurance Company	1,658,617	1,714,626	(56,009)	-3.27%	1,069,539	1,084,190	429,936
15	10140	QBE Optima Insurance Company	10,595,763	7,948,996	2,646,767	33.30%	6,361,909	5,795,469	5,879,789
16	36749	Real Legacy Assurance Company, Inc.	16,859,833	12,669,206	4,190,627	33.08%	10,340,358	8,815,873	8,639,311
17	11078	SIMED	420,601	5,088,385	(4,667,784)	-91.73%	4,565,121	11,311,899	12,446,291
18	10009	Tower Bonding & Surety Company	100,900	15,390	85,510	555.62%	22,324	206,365	47,631
19	40568	Triple-S Propiedad, Inc.	22,638,771	24,678,656	(2,039,885)	-8.27%	25,913,207	29,944,292	25,845,769
20	44423	United Surety & Indemnity Company	(478,268)	(1,232,381)	754,113	61.19%	2,307,149	3,657,336	2,452,769
21	31704	Universal Insurance Company	65,419,211	64,221,864	1,197,347	1.86%	65,600,056	72,371,127	74,593,411
Total			329,022,924	297,244,629	31,778,295	10.69%	305,409,554	317,793,474	330,785,514

Figures as of September 12, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
Admission and Financial Analysis Division
Market Analysis for the Period Ended: June 30, 2012 to June 30, 2016

P&C Domestic Insurance

Other Underwriting Expenses Incurred

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-16	Jun-15	Amount	%	Jun-14	Jun-13	Jun-12
1	31674	AIG Insurance Company - Puerto Rico	1,758,735	6,311,458	(4,552,723)	-72.13%	7,336,281	6,231,383	5,918,034
2	10308	Antilles Insurance Company	9,659,026	12,936,591	(3,277,565)	-25.34%	12,695,458	9,820,740	10,364,402
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	8,185,614	11,807,988	(3,622,374)	-30.68%	8,399,165	7,914,732	8,747,646
4	30590	Caribbean American Property Insurance Company	5,273,349	6,002,514	(729,165)	-12.15%	5,050,098	5,036,891	6,435,038
5	30953	Chubb Insurance Company of PR	18,793,944	11,877,249	6,916,695	58.23%	9,463,054	8,796,401	8,568,846
6	18163	Cooperativa de Seguros Multiples Puerto Rico	35,765,733	32,952,918	2,812,815	8.54%	31,982,497	32,193,232	31,956,776
7	26778	Integrand Assurance Company	9,052,847	7,493,601	1,559,246	20.81%	7,530,702	7,984,938	9,075,830
8	31690	Mapfre Pan American Insurance Company	(1,467,311)	193,778	(1,661,089)	-857.21%	558,482	272,556	266,606
9	43052	Mapfre Praico Insurance Company	41,680,661	39,560,028	2,120,633	5.36%	37,615,424	34,226,188	32,547,393
10	14153	Multinational Insurance Company	4,118,713	5,308,309	(1,189,596)	-22.41%	5,487,901	4,862,234	5,435,044
11	15110	Newport Bonding & Surety Company	702,774	767,401	(64,627)	-8.42%	768,534	880,712	1,026,989
12	15646	One Alliance Insurance, Corp.	1,640,920	1,134,277	506,643	44.67%			
13	15324	Point Guard Insurance Company	3,743,885	(381,199)	4,125,084	1082.13%	(1,090,934)		
14	12332	Puerto Rico Medical Defense Insurance Company	684,468	1,044,449	(359,981)	-34.47%	933,319	1,002,561	752,219
15	10140	QBE Optima Insurance Company	9,431,255	8,340,932	1,090,323	13.07%	6,952,023	4,491,851	4,250,208
16	36749	Real Legacy Assurance Company, Inc.	11,762,410	12,928,662	(1,166,252)	-9.02%	12,158,540	11,784,651	10,753,889
17	11078	SIMED	2,192,420	2,253,000	(60,580)	-2.69%	2,319,882	2,559,706	2,525,430
18	10009	Tower Bonding & Surety Company	776,233	1,043,724	(267,491)	-25.63%	942,212	1,183,741	1,307,119
19	40568	Triple-S Propiedad, Inc.	18,832,063	19,844,735	(1,012,672)	-5.10%	21,269,176	21,638,077	21,153,671
20	44423	United Surety & Indemnity Company	7,841,476	7,479,484	361,992	4.84%	6,201,201	6,677,532	5,742,590
21	31704	Universal Insurance Company	35,990,041	34,425,468	1,564,573	4.54%	34,596,973	33,719,096	33,009,633
Total			226,419,256	223,325,367	3,093,889	1.39%	211,169,988	201,277,222	199,837,363

Figures as of September 12, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
Admission and Financial Analysis Division
Market Analysis for the Period Ended: June 30, 2012 to June 30, 2016

P&C Domestic Insurance

Net underwriting gain (loss)

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-16	Jun-15	Amount	%	Jun-14	Jun-13	Jun-12
1	31674	AIG Insurance Company - Puerto Rico	631,420	401,755	229,665	5716.54%	(75,234)	693,479	2,893,675
2	10308	Antilles Insurance Company	332,030	944,244	(612,214)	-6483.64%	(1,473,610)	(573,066)	(1,219,962)
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	(3,428,200)	1,544,571	(4,972,771)	-321.95%	12,931,061	17,934,023	15,140,543
4	30590	Caribbean American Property Insurance Company	3,291,473	2,178,589	1,112,884	51.08%	3,752,505	3,940,475	2,098,773
5	30953	Chubb Insurance Company of PR	(1,849,978)	3,403,419	(5,253,397)	-154.36%	4,885,501	(3,226,666)	2,547,654
6	18163	Cooperativa de Seguros Multiples Puerto Rico	(2,198,603)	(1,560,862)	(637,741)	-40.86%	(6,072,096)	(3,794,801)	(10,827,713)
7	26778	Integrand Assurance Company	305,318	325,731	(20,413)	-6.27%	214,737	41,054	(209,871)
8	31690	Mapfre Pan American Insurance Company	2,983,750	(69,671)	3,053,421	4382.63%	(397,426)	(109,098)	(64,590)
9	43052	Mapfre Praico Insurance Company	1,007,814	8,606,518	(7,598,704)	-88.29%	(2,546,753)	14,183	(164,234)
10	14153	Multinational Insurance Company	23,074	(1,080,925)	1,103,999	102.13%	(154,704)	(805,288)	(168,197)
11	15110	Newport Bonding & Surety Company	(15,579)	(73,606)	58,027	78.83%	(186,203)	(170,786)	(317,349)
12	15646	One Alliance Insurance, Corp.	(1,232,381)	(1,079,554)	(152,827)	-14.16%			
13	15324	Point Guard Insurance Company	515,087	3,031,496	(2,516,409)	-83.01%	2,901,909		
14	12332	Puerto Rico Medical Defense Insurance Company	384,010	154,895	229,115	147.92%	200,245	75,426	(4,717)
15	10140	QBE Optima Insurance Company	(2,079,971)	523,536	(2,603,507)	-497.29%	(2,751,208)	(1,579,152)	(454,703)
16	36749	Real Legacy Assurance Company, Inc.	480,347	781,517	(301,170)	-38.54%	1,203,046	(287,296)	(72,699)
17	11078	SIMED	6,951,570	2,746,489	4,205,081	153.11%	4,037,236	(1,570,107)	(385,863)
18	10009	Tower Bonding & Surety Company	(145,118)	(225,931)	80,813	35.77%	(2,412)	(208,149)	26,321
19	40568	Triple-S Propiedad, Inc.	1,549,886	739,827	810,059	109.49%	24,120	(1,401,418)	(1,229,854)
20	44423	United Surety & Indemnity Company	6,081,874	6,329,002	(247,128)	-3.90%	2,299,064	922,551	1,994,446
21	31704	Universal Insurance Company	(1,133,457)	(514,811)	(618,646)	-120.17%	(630,617)	(2,674,717)	(2,808,935)
Total			12,454,366	27,106,229	(14,651,863)	-54.05%	18,159,161	7,220,647	6,772,725

Figures as of September 12, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
Admission and Financial Analysis Division
Market Analysis for the Period Ended: June 30, 2012 to June 30, 2016

P&C Domestic Insurance

Net investment income earned

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-16	Jun-15	Amount	%	Jun-14	Jun-13	Jun-12
1	31674	AIG Insurance Company - Puerto Rico	1,180,789	886,429	294,360	33.21%	1,153,334	2,078,545	2,390,838
2	10308	Antilles Insurance Company	833,752	1,898,262	(1,064,510)	-56.08%	1,593,345	1,033,122	1,458,637
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	2,041,302	3,581,850	(1,540,548)	-43.01%	3,940,273	5,559,100	5,757,914
4	30590	Caribbean American Property Insurance Company	287,826	367,288	(79,462)	-21.63%	375,000	384,772	479,916
5	30953	Chubb Insurance Company of PR	1,184,101	1,405,869	(221,768)	-15.77%	1,392,706	1,419,315	1,465,707
6	18163	Cooperativa de Seguros Multiples Puerto Rico	4,183,529	4,093,585	89,944	2.20%	4,089,399	3,638,507	4,838,393
7	26778	Integrand Assurance Company	1,883,842	2,182,468	(298,626)	-13.68%	2,496,501	2,892,949	3,061,975
8	31690	Mapfre Pan American Insurance Company	215,524	176,376	39,148	22.20%	207,102	230,302	265,844
9	43052	Mapfre Praico Insurance Company	3,817,785	3,880,702	(62,917)	-1.62%	2,932,329	3,424,968	4,250,186
10	14153	Multinational Insurance Company	314,741	299,186	15,555	5.20%	456,785	388,402	275,890
11	15110	Newport Bonding & Surety Company	113,229	144,722	(31,493)	-21.76%	163,569	206,314	215,614
12	15646	One Alliance Insurance, Corp.	93,011	51,743	41,268	79.76%			
13	15324	Point Guard Insurance Company	345,663	206,695	138,968	67.23%	76,370		
14	12332	Puerto Rico Medical Defense Insurance Company	250,873	213,900	36,973	17.29%	160,744	108,265	72,413
15	10140	QBE Optima Insurance Company	399,561	326,860	72,701	22.24%	309,842	226,915	619,128
16	36749	Real Legacy Assurance Company, Inc.	1,264,234	1,276,219	(11,985)	-0.94%	1,302,358	1,357,154	1,118,202
17	11078	SIMED	1,841,750	1,925,995	(84,245)	-4.37%	71,374	1,919,950	2,274,781
18	10009	Tower Bonding & Surety Company	80,387	101,936	(21,549)	-21.14%	123,056	118,473	121,908
19	40568	Triple-S Propiedad, Inc.	4,174,740	4,641,135	(466,395)	-10.05%	5,058,956	3,743,515	4,247,322
20	44423	United Surety & Indemnity Company	1,187,188	1,732,764	(545,576)	-31.49%	1,921,494	1,895,413	1,988,055
21	31704	Universal Insurance Company	7,322,913	8,074,583	(751,670)	-9.31%	8,897,936	8,711,396	10,487,888
Total			33,016,740	37,468,567	(4,451,827)	-11.88%	36,722,473	39,337,377	45,390,611

Figures as of September 12, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
Admission and Financial Analysis Division
Market Analysis for the Period Ended: June 30, 2012 to June 30, 2016

P&C Domestic Insurance

Net Operating Income

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-16	Jun-15	Amount	%	Jun-14	Jun-13	Jun-12
1	31674	AIG Insurance Company - Puerto Rico	1,269,685	367,198	902,487	245.78%	1,273,190	2,669,599	5,307,307
2	10308	Antilles Insurance Company	1,769,002	2,913,201	(1,144,199)	-39.28%	(1,068,489)	810,446	927,353
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	3,352,320	6,385,612	(3,033,292)	-47.50%	17,828,676	24,141,000	23,585,972
4	30590	Caribbean American Property Insurance Company	3,496,522	2,556,703	939,819	36.76%	3,863,765	4,332,694	3,034,779
5	30953	Chubb Insurance Company of PR	(1,203,737)	4,435,776	(5,639,513)	-127.14%	6,213,915	(1,885,889)	3,895,193
6	18163	Cooperativa de Seguros Multiples Puerto Rico	3,633,097	3,669,471	(36,374)	-0.99%	(740,404)	5,942,602	1,691,333
7	26778	Integrand Assurance Company	2,166,335	2,250,002	(83,667)	-3.72%	2,657,661	2,873,118	2,904,810
8	31690	Mapfre Pan American Insurance Company	3,206,408	113,717	3,092,691	2719.64%	(58,281)	117,750	207,837
9	43052	Mapfre Praico Insurance Company	5,614,013	12,147,014	(6,533,001)	-53.78%	2,330,635	3,749,967	9,052,858
10	14153	Multinational Insurance Company	427,270	(781,739)	1,209,009	154.66%	302,081	(408,873)	237,413
11	15110	Newport Bonding & Surety Company	97,886	(109,027)	206,913	189.78%	(87,864)	35,528	(100,886)
12	15646	One Alliance Insurance, Corp.	(1,106,179)	(1,024,309)	(81,870)	-7.99%			
13	15324	Point Guard Insurance Company	864,010	3,447,280	(2,583,270)	-74.94%	2,974,358		
14	12332	Puerto Rico Medical Defense Insurance Company	699,718	379,064	320,654	84.59%	360,989	183,691	67,696
15	10140	QBE Optima Insurance Company	(1,717,890)	855,379	(2,573,269)	-300.83%	(2,733,831)	(1,344,420)	1,074,785
16	36749	Real Legacy Assurance Company, Inc.	1,744,581	2,057,736	(313,155)	-15.22%	2,505,404	1,069,858	1,046,767
17	11078	SIMED	8,816,175	5,468,270	3,347,905	61.22%	4,409,449	829,489	3,971,268
18	10009	Tower Bonding & Surety Company	(64,731)	(123,995)	59,264	47.80%	120,644	(89,676)	148,229
19	40568	Triple-S Propiedad, Inc.	6,420,857	12,716,931	(6,296,074)	-49.51%	5,214,975	4,029,619	3,498,028
20	44423	United Surety & Indemnity Company	7,269,730	4,679,450	2,590,280	55.35%	5,006,606	3,969,741	5,296,665
21	31704	Universal Insurance Company	7,720,338	8,462,733	(742,395)	-8.77%	9,181,065	10,538,904	11,178,751
Total			54,475,410	70,866,467	(16,391,057)	-23.13%	59,554,544	61,565,148	77,026,158

Figures as of September 12, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
Admission and Financial Analysis Division
Market Analysis for the Period Ended: June 30, 2012 to June 30, 2016

P&C Domestic Insurance

Total Underwriting Deductions

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-16	Jun-15	Amount	%	Jun-14	Jun-13	Jun-12
1	31674	AIG Insurance Company - Puerto Rico	6,901,804	7,044,943	(143,139)	-2.03%	10,555,875	9,331,211	8,425,465
2	10308	Antilles Insurance Company	17,693,414	21,388,227	(3,694,813)	-17.27%	22,115,822	16,857,335	15,213,521
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	46,710,947	64,188,684	(17,477,737)	-27.23%	62,032,836	66,151,233	78,370,834
4	30590	Caribbean American Property Insurance Company	11,240,349	11,309,514	(69,165)	-0.61%	11,837,355	12,392,320	13,618,762
5	30953	Chubb Insurance Company of PR	28,243,518	15,394,130	12,849,388	83.47%	11,001,928	14,890,638	12,309,899
6	18163	Cooperativa de Seguros Multiples Puerto Rico	95,819,141	84,059,535	11,759,606	13.99%	89,289,591	84,407,576	87,890,085
7	26778	Integrand Assurance Company	22,065,264	20,391,554	1,673,710	8.21%	20,096,389	20,577,975	23,278,485
8	31690	Mapfre Pan American Insurance Company	(1,079,214)	413,519	(1,492,733)	-360.98%	795,542	617,953	682,949
9	43052	Mapfre Praico Insurance Company	89,571,122	77,194,532	12,376,590	16.03%	75,742,153	69,659,317	72,087,315
10	14153	Multinational Insurance Company	6,696,340	8,768,836	(2,072,496)	-23.63%	7,462,110	6,766,443	7,546,258
11	15110	Newport Bonding & Surety Company	779,135	845,375	(66,240)	-7.84%	1,042,917	1,174,929	1,369,638
12	15646	One Alliance Insurance, Corp.	1,709,489	1,148,957	560,532	48.79%			
13	15324	Point Guard Insurance Company	24,392,738	9,600,394	14,792,344	154.08%	3,054,035		
14	12332	Puerto Rico Medical Defense Insurance Company	2,343,085	2,759,075	(415,990)	-15.08%	2,002,858	2,086,752	1,182,155
15	10140	QBE Optima Insurance Company	20,027,018	16,289,928	3,737,090	22.94%	13,313,932	10,287,320	10,129,997
16	36749	Real Legacy Assurance Company, Inc.	28,622,243	25,597,868	3,024,375	11.81%	22,498,898	20,600,524	19,393,200
17	11078	SIMED	2,613,021	7,341,385	(4,728,364)	-64.41%	6,885,003	13,871,605	14,971,721
18	10009	Tower Bonding & Surety Company	877,133	1,059,114	(181,981)	-17.18%	964,536	1,390,106	1,368,250
19	40568	Triple-S Propiedad, Inc.	41,470,834	44,523,391	(3,052,557)	-6.86%	47,182,383	51,582,369	46,999,440
20	44423	United Surety & Indemnity Company	7,363,208	6,247,103	1,116,105	17.87%	8,508,350	10,334,868	8,195,359
21	31704	Universal Insurance Company	101,409,252	98,647,332	2,761,920	2.80%	100,197,029	106,090,223	107,603,044
Total			555,469,841	524,213,396	31,256,445	5.96%	516,579,542	519,070,697	530,636,377

Figures as of September 12, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
Admission and Financial Analysis Division
Market Analysis for the Period Ended: June 30, 2012 to June 30, 2016

P&C Domestic Insurance

Income Taxes Incurred

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-16	Jun-15	Amount	%	Jun-14	Jun-13	Jun-12
1	31674	AIG Insurance Company - Puerto Rico	471,711	604,414	(132,703)	-21.96%	109,430	302,417	872,555
2	10308	Antilles Insurance Company	-	-	-	0.00%	-	-	-
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	527,273	952,665	(425,392)	-44.65%	5,296,112	-	5,168,082
4	30590	Caribbean American Property Insurance Company	1,253,767	788,660	465,107	58.97%	1,419,026	1,331,908	553,164
5	30953	Chubb Insurance Company of PR	-	1,414,529	(1,414,529)	-100.00%	2,447,501	225,000	1,045,063
6	18163	Cooperativa de Seguros Multiples Puerto Rico	-	-	-	0.00%	-	-	-
7	26778	Integrand Assurance Company	-	-	-	0.00%	-	-	-
8	31690	Mapfre Pan American Insurance Company	1,154,496	1,486	1,153,010	77591.52%	4,055	-	-
9	43052	Mapfre Praico Insurance Company	327,826	3,088,684	(2,760,858)	-89.39%	194,025	-	-
10	14153	Multinational Insurance Company	-	-	-	0.00%	-	-	-
11	15110	Newport Bonding & Surety Company	-	-	-	0.00%	-	-	-
12	15646	One Alliance Insurance, Corp.	-	-	-	0.00%	-	-	-
13	15324	Point Guard Insurance Company	202,377	200,000	2,377	1.19%	665,992	-	-
14	12332	Puerto Rico Medical Defense Insurance Company	17,248	-	17,248	0.00%	-	-	-
15	10140	QBE Optima Insurance Company	(1,063,646)	45,876	(1,109,522)	-2418.52%	60,656	(443,497)	132,864
16	36749	Real Legacy Assurance Company, Inc.	-	-	-	#DIV/0!	35,679	-	-
17	11078	SIMED	-	-	-	0.00%	-	-	-
18	10009	Tower Bonding & Surety Company	-	-	-	#DIV/0!	1,924	5,294	-
19	40568	Triple-S Propiedad, Inc.	517,089	516,348	741	0.14%	468,793	118,474	71,396
20	44423	United Surety & Indemnity Company	2,013,007	2,353,885	(340,878)	-14.48%	733,366	425,257	(299,476)
21	31704	Universal Insurance Company	201,957	(200,225)	402,182	200.87%	137,157	(51,866)	307,088
Total			5,623,105	9,766,322	(4,143,217)	-42.42%	11,573,716	1,912,987	7,850,736

Figures as of September 12, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
Admission and Financial Analysis Division
Market Analysis for the Period Ended: June 30, 2012 to June 30, 2016

P&C Domestic Insurance

Net Income

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-16	Jun-15	Amount	%	Jun-14	Jun-13	Jun-12
1	31674	AIG Insurance Company - Puerto Rico	797,974	(237,216)	1,035,190	436.39%	1,163,760	2,367,182	4,434,752
3	10308	Antilles Insurance Company	1,769,002	2,913,201	(1,144,199)	-39.28%	(1,068,489)	810,446	379,076
4	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	2,825,047	5,432,947	(2,607,900)	-48.00%	12,532,564	16,895,833	18,417,890
5	30590	Caribbean American Property Insurance Company	2,242,755	1,768,043	474,712	26.85%	2,444,739	3,000,786	2,481,615
2	30953	Chubb Insurance Company of PR	(1,203,737)	2,974,444	(4,178,181)	-140.47%	3,766,414	(2,110,889)	2,850,130
6	18163	Cooperativa de Seguros Multiples Puerto Rico	3,633,097	3,669,471	(36,374)	-0.99%	(740,404)	5,942,602	1,691,333
7	26778	Integrand Assurance Company	2,166,335	2,250,002	(83,667)	-3.72%	2,657,661	2,873,118	2,904,810
8	31690	Mapfre Pan American Insurance Company	2,051,912	112,231	1,939,681	1728.29%	(62,336)	117,750	207,837
9	43052	Mapfre Praico Insurance Company	5,286,187	10,862,778	(5,576,591)	-51.34%	2,136,610	3,749,967	9,052,858
10	14153	Multinational Insurance Company	427,270	(781,739)	1,209,009	154.66%	302,081	(408,873)	237,413
11	15110	Newport Bonding & Surety Company	97,886	(109,027)	206,913	189.78%	(87,864)	35,528	(100,886)
12	15646	One Alliance Insurance, Corp.	(1,106,179)	(1,024,309)	(81,870)	-7.99%			
13	15324	Point Guard Insurance Company	661,633	3,247,280	(2,585,647)	-79.63%	2,308,366		
14	12332	Puerto Rico Medical Defense Insurance Company	682,470	379,064	303,406	80.04%	360,989	183,691	67,696
15	10140	QBE Optima Insurance Company	(654,244)	809,503	(1,463,747)	-180.82%	(2,794,487)	(900,923)	941,921
16	36749	Real Legacy Assurance Company, Inc.	1,744,581	2,057,736	(313,155)	-15.22%	2,469,725	1,069,858	1,046,767
17	11078	SIMED	8,816,175	5,468,270	3,347,905	61.22%	4,409,449	829,489	3,971,268
18	10009	Tower Bonding & Surety Company	(64,731)	(123,995)	59,264	47.80%	118,720	(94,970)	148,229
19	40568	Triple-S Propiedad, Inc.	5,903,768	12,200,583	(6,296,815)	-51.61%	4,746,182	3,911,145	3,426,632
20	44423	United Surety & Indemnity Company	5,256,723	2,325,565	2,931,158	126.04%	4,273,240	3,544,484	5,596,141
21	31704	Universal Insurance Company	7,518,381	8,662,958	(1,144,577)	-13.21%	9,043,908	10,590,770	10,871,663
Total			48,852,305	62,857,790	(14,005,485)	-22.28%	47,980,828	52,406,994	68,627,145

Figures as of September 12, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
Admission and Financial Analysis Division
Market Analysis for the Period Ended: June 30, 2012 to June 30, 2016

P&C Domestic Insurance

Policyholders' surplus

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-16	Jun-15	Amount	%	Jun-14	Jun-13	Jun-12
1	31674	AIG Insurance Company - Puerto Rico	84,598,018	86,389,933	(1,791,915)	-2.07%	135,511,423	130,978,179	145,839,636
2	10308	Antilles Insurance Company	46,195,457	60,773,630	(14,578,173)	-23.99%	67,989,546	62,674,448	56,965,611
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	96,136,321	122,517,650	(26,381,329)	-21.53%	121,505,635	301,098,711	281,623,089
4	30590	Caribbean American Property Insurance Company	23,679,930	23,125,408	554,522	2.40%	21,647,458	23,608,996	23,635,550
5	30953	Chubb Insurance Company of PR	49,783,458	52,930,394	(3,146,936)	-5.95%	48,945,784	40,249,887	41,857,728
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	169,845,144	134,220,330	35,624,814	26.54%	176,358,839	184,078,975	180,233,864
7	26778	Integrand Assurance Company	62,683,050	84,375,477	(21,692,427)	-25.71%	85,422,360	76,636,201	75,314,787
8	31690	Mapfre Pan American Insurance Company	11,740,253	9,919,497	1,820,756	18.36%	10,201,140	10,164,390	8,735,718
9	43052	Mapfre Praico Insurance Company	173,074,971	160,885,159	12,189,812	7.58%	153,513,533	203,506,224	201,518,875
11	14153	Multinational Insurance Company	10,539,757	8,955,037	1,584,720	17.70%	14,190,816	19,071,924	11,487,923
12	15110	Newport Bonding & Surety Company	2,383,285	2,168,781	214,504	9.89%	2,091,854	2,459,452	3,036,429
13	15646	One Alliance Insurance, Corp.	9,806,078	8,061,905	1,744,173	21.63%			
14	15324	Point Guard Insurance Company	14,033,280	13,684,762	348,518	2.55%	8,728,688		
15	12332	Puerto Rico Medical Defense Insurance Company	3,936,845	2,785,655	1,151,190	41.33%	2,650,963	2,409,080	2,302,325
16	10140	QBE Optima Insurance Company	16,586,730	13,698,220	2,888,510	21.09%	13,204,582	14,829,830	16,149,087
17	36749	Real Legacy Assurance Company, Inc.	48,569,263	48,448,608	120,655	0.25%	58,177,534	63,328,574	67,918,254
18	11078	SIMED	98,962,707	91,217,430	7,745,277	8.49%	90,371,316	85,730,882	78,688,154
19	10009	Tower Bonding & Surety Company	2,609,491	2,200,343	409,148	18.59%	2,699,802	2,658,980	2,561,185
20	40568	Triple-S Propiedad, Inc.	142,679,816	142,396,615	283,201	0.20%	137,857,342	129,996,882	121,886,426
21	44423	United Surety & Indemnity Company	56,749,354	51,912,519	4,836,835	9.32%	55,341,368	59,134,503	61,349,573
22	31704	Universal Insurance Company	257,454,176	252,815,453	4,638,723	1.83%	261,633,210	259,086,191	253,287,797
Total			1,382,047,384	1,373,482,806	8,564,578	0.62%	1,468,043,193	1,671,702,309	1,634,392,011

Figures as of September 12, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: June 30, 2012 to June 30, 2016

P&C Domestic Insurance

Net Loss Ratio

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-16	Jun-15	Amount	%	Jun-14	Jun-13	Jun-12
1	31674	AIG Insurance Company - Puerto Rico	67.9%	9.9%	31.2%	585.9%	30.7%	30.9%	22.2%
2	10308	Antilles Insurance Company	44.6%	37.8%	6.8%	18.0%	45.6%	43.2%	34.7%
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	89.0%	79.7%	-11.8%	11.7%	71.5%	69.3%	74.5%
4	30590	Caribbean American Property Insurance Company	41.1%	39.3%	49.7%	4.6%	43.5%	45.0%	45.7%
5	30953	Chubb Insurance Company of PR	35.8%	18.7%	17.1%	91.4%	9.7%	52.2%	25.2%
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	64.1%	61.9%	2.2%	3.6%	68.9%	64.8%	72.6%
7	26778	Integrand Assurance Company	58.2%	62.3%	-4.1%	-6.6%	61.9%	61.1%	61.6%
8	31690	Mapfre Pan American Insurance Company	20.4%	63.9%	-43.5%	-68.1%	59.5%	67.9%	67.3%
9	43052	Mapfre Praico Insurance Company	52.9%	42.8%	10.1%	23.6%	52.1%	50.9%	55.0%
10	14153	Multinational Insurance Company	38.4%	45.0%	-6.6%	-14.7%	27.0%	31.9%	28.6%
11	15110	Newport Bonding & Surety Company	10.0%	10.1%	-0.1%	-1.0%	32.0%	29.3%	32.6%
12	15646	One Alliance Insurance, Corp.	14.4%	21.2%	-6.8%	-32.1%			
13	15324	Point Guard Insurance Company	82.9%	79.0%	3.9%	4.9%	69.6%		
14	12332	Puerto Rico Medical Defense Insurance Company	60.8%	58.8%	2.0%	3.4%	48.5%	50.1%	36.5%
15	10140	QBE Optima Insurance Company	59.0%	47.3%	11.7%	24.7%	60.2%	66.6%	60.8%
16	36749	Real Legacy Assurance Company, Inc.	57.9%	48.0%	9.9%	20.6%	43.6%	43.4%	44.7%
17	11078	SIMED	4.4%	50.4%	-46.0%	-91.3%	41.8%	92.0%	85.3%
18	10009	Tower Bonding & Surety Company	13.8%	1.8%	12.0%	666.7%	2.3%	17.5%	3.4%
19	40568	Triple-S Propiedad, Inc.	57.9%	48.0%	9.9%	20.6%	54.9%	59.7%	56.5%
20	44423	United Surety & Indemnity Company	-3.6%	-9.8%	6.2%	63.3%	21.3%	32.5%	24.1%
21	31704	Universal Insurance Company	65.2%	65.4%	-0.2%	-0.3%	65.9%	70.0%	71.2%
		Range	92.6%	89.5%	95.7%	757.9%	69.2%	74.5%	81.9%
		Median	52.9%	47.3%	3.9%	4.9%	47.1%	50.9%	45.7%
		Arithmetic Mean	44.5%	42.0%	2.6%	63.3%	45.5%	51.5%	47.5%
		Standard Deviation	25.4%	24.3%	20.2%	186.8%	19.4%	18.0%	21.5%

Figures as of September 12, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: June 30, 2012 to June 30, 2016

P&C Domestic Insurance

Expense Ratio

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-16	Jun-15	Amount	%	Jun-14	Jun-13	Jun-12
1	31674	AIG Insurance Company - Puerto Rico	29.7%	81.8%	-44.4%	-63.7%	60.4%	57.6%	42.9%
3	10308	Antilles Insurance Company	50.5%	138.0%	-87.5%	-63.4%	58.9%	47.4%	61.3%
4	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	25.3%	18.4%	11.3%	37.50%	12.5%	9.7%	10.20%
5	30590	Caribbean American Property Insurance Company	37.4%	42.3%	-17.0%	-11.6%	32.7%	30.5%	23.7%
2	30953	Chubb Insurance Company of PR	72.7%	67.8%	4.9%	7.2%	67.6%	78.0%	57.20%
6	18163	Cooperativa de Seguros Multiples Puerto Rico	36.5%	40.1%	-3.6%	-9.0%	38.4%	35.7%	36.20%
7	26778	Integrand Assurance Company	41.3%	36.8%	4.5%	12.2%	39.6%	43.5%	38.8%
8	31690	Mapfre Pan American Insurance Company	-45.5%	55.7%	-101.2%	-181.7%	168.1%	57.5%	48.4%
9	43052	Mapfre Praico Insurance Company	44.9%	45.3%	-0.4%	-0.9%	48.5%	39.1%	41.40%
10	14153	Multinational Insurance Company	46.8%	50.9%	-4.1%	-8.1%	58.6%	58.2%	66.1%
11	15110	Newport Bonding & Surety Company	92.0%	99.4%	-7.4%	-7.4%	89.7%	87.7%	97.60%
12	15646	One Alliance Insurance, Corp.	101.5%	652.8%	-551.3%	-84.5%			
13	15324	Point Guard Insurance Company	19.50%	-1.4%	20.9%	1492.9%	-10.7%		
14	12332	Puerto Rico Medical Defense Insurance Company	61.3%	47.2%	-70.4%	29.9%	24.0%	70.4%	62.7%
15	10140	QBE Optima Insurance Company	47.0%	38.1%	8.9%	23.4%	38.0%	36.6%	34.2%
16	36749	Real Legacy Assurance Company, Inc.	54.1%	55.7%	-1.6%	-2.9%	62.0%	66.5%	62.3%
17	11078	SIMED	32.1%	31.6%	0.5%	1.6%	30.4%	31.8%	27.1%
18	10009	Tower Bonding & Surety Company	0.0%	125.3%	-125.3%	-100.0%	97.9%	100.2%	94.7%
19	40568	Triple-S Propiedad, Inc.	54.1%	55.7%	-1.6%	-2.9%	45.8%	44.1%	43.5%
20	44423	United Surety & Indemnity Company	59.8%	64.9%	-5.1%	-7.9%	58.6%	61.2%	58.6%
21	31704	Universal Insurance Company	34.5%	34.9%	-0.4%	-1.1%	33.7%	32.9%	32.0%
		Range	147.0%	654.2%	572.2%	1674.5%	178.8%	90.5%	87.4%
		Median	44.9%	50.9%	-3.6%	-2.9%	47.2%	47.4%	43.5%
		Arithmetic Mean	42.6%	84.8%	-46.2%	50.5%	52.7%	52.0%	49.4%
		Standard Deviation	29.8%	131.0%	119.7%	326.4%	35.8%	21.6%	21.7%

Figures as of September 12, 2016.
 Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
Admission and Financial Analysis Division
Market Analysis for the Period Ended: June 30, 2012 to June 30, 2016

P&C Domestic Insurance

Combined Ratio

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-16	Jun-15	Amount	%	Jun-14	Jun-13	Jun-12
1	31674	AIG Insurance Company - Puerto Rico	97.6%	91.7%	-13.3%	6.4%	91.1%	88.5%	65.1%
2	10308	Antilles Insurance Company	95.1%	175.9%	-80.8%	-45.9%	104.5%	90.6%	99.9%
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	114.4%	98.1%	16.3%	16.6%	84.0%	79.0%	84.7%
4	30590	Caribbean American Property Insurance Company	78.4%	81.6%	-3.2%	-3.9%	76.2%	75.6%	69.4%
5	30953	Chubb Insurance Company of PR	108.5%	86.6%	21.9%	25.3%	77.3%	130.3%	82.4%
6	18163	Cooperativa de Seguros Multiples Puerto Rico	100.6%	102.0%	-1.4%	-1.4%	107.3%	100.5%	108.8%
7	26778	Integrand Assurance Company	99.5%	99.1%	0.4%	0.4%	101.5%	104.6%	100.4%
8	31690	Mapfre Pan American Insurance Company	-25.1%	119.7%	-144.8%	-121.0%	227.6%	125.4%	115.7%
9	43052	Mapfre Praico Insurance Company	97.8%	88.1%	9.7%	11.0%	100.6%	89.9%	96.4%
10	14153	Multinational Insurance Company	85.1%	95.9%	-10.8%	-11.3%	85.6%	58.2%	94.7%
11	15110	Newport Bonding & Surety Company	102.0%	109.5%	-7.5%	-6.8%	121.7%	117.0%	130%
12	15646	One Alliance Insurance, Corp.	115.9%	673.9%	-558.0%	-82.8%			
13	15324	Point Guard Insurance Company	102.4%	77.6%	24.8%	32.0%	58.9%		
14	12332	Puerto Rico Medical Defense Insurance Company	122.1%	106.1%	16.0%	15.1%	72.6%	120.6%	99.2%
15	10140	QBE Optima Insurance Company	106.0%	85.4%	20.6%	24.1%	98.2%	103.1%	94.9%
16	36749	Real Legacy Assurance Company, Inc.	112.0%	103.7%	8.3%	8.0%	105.6%	109.9%	107.0%
17	11078	SIMED	36.5%	82.0%	-45.5%	-55.5%	72.2%	123.7%	112.4%
18	10009	Tower Bonding & Surety Company	13.80%	127.1%	-113.3%	-89.1%	100.3%	117.6%	98.1%
19	40568	Triple-S Propiedad, Inc.	112.0%	103.7%	8.3%	8.0%	100.7%	103.8%	99.9%
20	44423	United Surety & Indemnity Company	56.3%	55.1%	1.2%	2.2%	79.9%	93.7%	82.7%
21	31704	Universal Insurance Company	99.7%	100.3%	-0.6%	-0.6%	99.6%	102.9%	103.2%
Range			147.2%	618.8%	582.8%	152.9%	168.7%	72.1%	65.1%
Median			99.7%	99.1%	-0.6%	0.4%	98.9%	103.1%	99.2%
Arithmetic Mean			87.2%	126.8%	-40.6%	-12.8%	98.3%	101.8%	97.1%
Standard Deviation			36.3%	124.4%	123.8%	40.5%	33.2%	18.3%	15.1%

Figures as of September 12, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
Admission and Financial Analysis Division
Market Analysis for the Period Ended: June 30, 2012 to June 30, 2016

P&C Domestic Insurance

Total Admitted Assets

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-16	Jun-15	Amount	%	Jun-14	Jun-13	Jun-12
1	31674	AIG Insurance Company - Puerto Rico	143,249,359	143,565,030	(315,671)	-0.2%	193,323,235	194,467,732	201,806,913
2	10308	Antilles Insurance Company	72,150,540	86,315,504	(14,164,964)	-16.4%	103,775,394	101,722,691	92,548,223
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	169,734,396	250,337,892	(80,603,496)	-32.2%	258,688,490	464,054,073	445,835,917
4	30590	Caribbean American Property Insurance Company	42,288,724	44,512,585	(2,223,861)	-5.0%	45,550,862	47,120,539	46,425,766
5	30953	Chubb Insurance Company of PR	141,936,364	131,969,831	9,966,533	7.6%	146,240,930	137,733,359	129,234,869
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	509,135,399	475,155,037	33,980,362	7.2%	504,466,456	498,247,530	469,801,408
7	26778	Integrand Assurance Company	118,030,224	146,589,496	(28,559,272)	-19.5%	154,493,226	155,513,405	155,985,516
8	31690	Mapfre Pan American Insurance Company	24,164,423	14,307,022	9,857,401	68.9%	14,967,622	16,315,973	15,929,725
9	43052	Mapfre Praico Insurance Company	433,106,966	387,052,243	46,054,723	11.9%	393,755,196	453,523,195	452,418,177
10	14153	Multinational Insurance Company	33,053,354	28,959,637	4,093,717	14.1%	31,860,817	33,157,051	24,416,936
11	15110	Newport Bonding & Surety Company	4,318,591	4,657,996	(339,405)	-7.3%	5,743,354	4,430,114	5,017,251
12	15646	One Alliance Insurance, Corp.	12,348,475	8,814,589	3,533,886	40.1%			
13	15324	Point Guard Insurance Company	63,458,219	31,114,708	32,343,511	103.9%	20,829,336		
14	12332	Puerto Rico Medical Defense Insurance Company	17,016,668	13,530,217	3,486,451	25.8%	10,016,811	8,001,483	5,076,496
15	10140	QBE Optima Insurance Company	74,065,258	67,039,377	7,025,881	10.5%	64,440,502	61,391,653	54,113,995
16	36749	Real Legacy Assurance Company, Inc.	143,456,235	142,098,970	1,357,265	1.0%	141,608,850	150,487,533	153,473,868
17	11078	SIMED	159,781,025	160,918,508	(1,137,483)	-0.7%	164,261,297	172,985,725	166,812,341
18	10009	Tower Bonding & Surety Company	3,729,114	3,736,282	(7,168)	-0.2%	4,061,000	4,151,952	4,127,577
19	40568	Triple-S Propiedad, Inc.	288,811,001	288,838,554	(27,553)	0.0%	283,418,259	283,498,211	277,096,066
20	44423	United Surety & Indemnity Company	99,430,903	97,632,195	1,798,708	1.8%	100,888,121	108,731,365	102,832,894
21	31704	Universal Insurance Company	851,610,034	815,146,518	36,463,516	4.5%	843,634,309	824,539,086	801,697,453
Total			3,404,875,272	3,342,292,191	62,583,081	1.9%	3,486,024,067	3,720,072,670	3,604,651,391

Figures as of September 12, 2016.
Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
Admission and Financial Analysis Division
Market Analysis for the Period Ended: June 30, 2012 to June 30, 2016

P&C Domestic Insurance

Total Liabilities

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-16	Jun-15	Amount	%	Jun-14	Jun-13	Jun-12
1	31674	AIG Insurance Company - Puerto Rico	58,651,341	57,175,101	1,476,240	2.6%	57,811,812	63,489,553	55,967,277
2	10308	Antilles Insurance Company	25,955,083	25,541,874	413,209	1.6%	35,785,848	39,048,245	35,582,612
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	73,598,075	127,820,242	(54,222,167)	-42.4%	137,182,855	162,955,362	164,212,828
4	30590	Caribbean American Property Insurance Company	18,608,794	21,387,177	(2,778,383)	-13.0%	23,903,404	23,511,543	22,790,216
5	30953	Chubb Insurance Company of PR	92,152,907	79,039,438	13,113,469	16.6%	97,295,146	97,483,472	87,377,141
6	18163	Cooperativa de Seguros Multiples Puerto Rico	339,290,255	340,934,707	(1,644,452)	-0.5%	328,107,617	314,168,555	289,567,544
7	26778	Integrand Assurance Company	55,347,174	62,214,019	(6,866,845)	-11.0%	69,070,866	78,877,204	80,670,729
8	31690	Mapfre Pan American Insurance Company	12,424,170	4,387,525	8,036,645	183.2%	4,766,482	6,151,583	7,194,007
9	43052	Mapfre Praico Insurance Company	260,031,995	226,167,084	33,864,911	15.0%	240,241,663	250,016,971	250,899,302
10	14153	Multinational Insurance Company	22,513,597	20,004,599	2,508,998	12.5%	17,670,001	14,085,129	12,929,013
11	15110	Newport Bonding & Surety Company	1,935,306	2,489,215	(553,909)	-22.3%	3,651,501	1,755,238	1,980,822
12	15646	One Alliance Insurance, Corp.	2,542,397	752,684	1,789,713	237.8%			
13	15324	Point Guard Insurance Company	49,424,940	17,429,946	31,994,994	183.6%	12,100,648		
14	12332	Puerto Rico Medical Defense Insurance Company	13,079,823	10,744,562	2,335,261	21.7%	7,365,848	5,592,404	2,774,171
15	10140	QBE Optima Insurance Company	57,478,528	53,341,157	4,137,371	7.8%	51,235,919	46,561,823	37,964,908
16	36749	Real Legacy Assurance Company, Inc.	94,886,970	93,650,362	1,236,608	1.3%	83,431,316	87,158,959	85,555,614
17	11078	SIMED	60,818,318	69,701,078	(8,882,760)	-12.7%	73,889,981	87,254,845	88,124,187
18	10009	Tower Bonding & Surety Company	1,119,623	1,535,939	(416,316)	-27.1%	1,361,198	1,492,971	1,566,393
19	40568	Triple-S Propiedad, Inc.	146,131,185	146,441,939	(310,754)	-0.2%	145,560,917	153,501,329	155,209,640
20	44423	United Surety & Indemnity Company	42,681,549	45,719,676	(3,038,127)	-6.6%	45,546,753	49,596,862	41,483,321
21	31704	Universal Insurance Company	594,155,858	562,331,065	31,824,793	5.7%	582,001,099	565,452,895	548,409,656
Total			2,022,827,888	1,968,809,389	54,018,499	2.7%	2,017,980,874	2,048,154,943	1,970,259,381

Figures as of September 12, 2016.

Source: National Association of Insurance Commissioners