

# **ANNUAL STATEMENT**

**OF THE**

Caribbean American Life Assurance Company

**Of**

**San Juan**

**In the Commonwealth of Puerto Rico**

**To the Insurance Department  
of the Commonwealth of Puerto Rico**

FOR THE YEAR ENDED  
DECEMBER 31, 2018

**LIFE AND ACCIDENT AND HEALTH**

# **2018**



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

# ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2018  
OF THE CONDITION AND AFFAIRS OF THE

## Caribbean American Life Assurance Company

NAIC Group Code 0019 0019 NAIC Company Code 73156 Employer's ID Number 66-0448783  
(Current) (Prior)

Organized under the Laws of Puerto Rico, State of Domicile or Port of Entry PR

Country of Domicile United States of America

Incorporated/Organized 04/01/1982 Commenced Business 12/15/1988

Statutory Home Office 350 Carlos Chardon Ave Suite 1101, San Juan, PR, US 00918  
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 350 Carlos Chardon Ave Suite 1101  
(Street and Number)  
San Juan, PR, US 00918, 787-250-6470  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 350 Carlos Chardon Ave Suite 1101, San Juan, PR, US 00918  
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 350 Carlos Chardon Ave Suite 1101  
(Street and Number)  
San Juan, PR, US 00918, 787-250-6470  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.calac.com

Statutory Statement Contact José D. Ramírez, 787-250-6470-82224  
(Name) (Area Code) (Telephone Number)  
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(E-mail Address) (FAX Number)

### OFFICERS

President Federico Grosso Treasurer José D. Ramírez  
Assistant Secretary Yadira Rivera Cintrón Chief Operation Officer Isabel M. Dávila

### OTHER

### DIRECTORS OR TRUSTEES

Federico Grosso Pedro G. Andrés José D. Ramírez  
Iván C. López Miguel A. Soto Luis F. Rivera

State of Puerto Rico SS:  
County of United States of America

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of 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.

Federico Grosso  
President

Yadira Rivera Cintrón  
Assistant Secretary

José D. Ramírez  
Treasurer

Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**ASSETS**

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D) .....	26,076,266		26,076,266	26,221,022
2. Stocks (Schedule D):				
2.1 Preferred stocks .....				
2.2 Common stocks .....	3,894,883		3,894,883	4,321,530
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....				
3.2 Other than first liens .....				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ ..... encumbrances) .....				
4.2 Properties held for the production of income (less \$ ..... encumbrances) .....				
4.3 Properties held for sale (less \$ ..... encumbrances) .....				
5. Cash (\$ ..... 4,717,644 , Schedule E - Part 1), cash equivalents (\$ ..... 1,845,253 , Schedule E - Part 2) and short-term investments (\$ ..... , Schedule DA) .....	6,562,897		6,562,897	6,286,853
6. Contract loans (including \$ ..... premium notes) .....				
7. Derivatives (Schedule DB) .....				
8. Other invested assets (Schedule BA) .....				
9. Receivables for securities .....				
10. Securities lending reinvested collateral assets (Schedule DL) .....				
11. Aggregate write-ins for invested assets .....				
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	36,534,046		36,534,046	36,829,405
13. Title plants less \$ ..... charged off (for Title insurers only) .....				
14. Investment income due and accrued .....	135,658		135,658	124,502
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	350,704	59,940	290,764	220,532
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....				
15.3 Accrued retrospective premiums (\$ ..... ) and contracts subject to redetermination (\$ ..... ) .....				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	365,045		365,045	260,569
16.2 Funds held by or deposited with reinsured companies .....				
16.3 Other amounts receivable under reinsurance contracts .....				
17. Amounts receivable relating to uninsured plans .....				
18.1 Current federal and foreign income tax recoverable and interest thereon .....	139,756		139,756	179,823
18.2 Net deferred tax asset .....	561,582		561,582	573,036
19. Guaranty funds receivable or on deposit .....				
20. Electronic data processing equipment and software .....				
21. Furniture and equipment, including health care delivery assets (\$ ..... ) .....	230,100	230,100		
22. Net adjustment in assets and liabilities due to foreign exchange rates .....				
23. Receivables from parent, subsidiaries and affiliates .....	114,466		114,466	178,129
24. Health care (\$ ..... ) and other amounts receivable .....				
25. Aggregate write-ins for other than invested assets .....	717,060	644,833	72,227	16,478
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	39,148,417	934,873	38,213,544	38,382,474
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....				
28. Total (Lines 26 and 27) .....	39,148,417	934,873	38,213,544	38,382,474
<b>DETAILS OF WRITE-INS</b>				
1101. ....				
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above) .....				
2501. IMR .....	644,833	644,833		
2502. Receivable Other .....	72,227		72,227	16,478
2503. Prepaid Expenses .....				
2598. Summary of remaining write-ins for Line 25 from overflow page .....				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	717,060	644,833	72,227	16,478

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ ..... 11,504,441 (Exh. 5, Line 9999999) less \$ ..... included in Line 6.3 (including \$ ..... Modco Reserve) .....	11,504,441	10,378,418
2. Aggregate reserve for accident and health contracts (including \$ ..... Modco Reserve) .....	9,822,472	9,395,994
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ ..... Modco Reserve) .....		
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11) .....	473,200	493,161
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11) .....	916,239	1,887,728
5. Policyholders' dividends \$ ..... and coupons \$ ..... due and unpaid (Exhibit 4, Line 10) .....		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$ ..... Modco) .....		
6.2 Dividends not yet apportioned (including \$ ..... Modco) .....		
6.3 Coupons and similar benefits (including \$ ..... Modco) .....		
7. Amount provisionally held for deferred dividend policies not included in Line 6 .....		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ ..... discount; including \$ ..... accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14) .....		
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts .....		
9.2 Provision for experience rating refunds, including the liability of \$ ..... accident and health experience rating refunds of which \$ ..... is for medical loss ratio rebate per the Public Health Service Act .....		
9.3 Other amounts payable on reinsurance, including \$ ..... assumed and \$ ..... 673,701 ceded .....	673,701	640,562
9.4 Interest maintenance reserve (IMR, Line 6) .....		
10. Commissions to agents due or accrued-life and annuity contracts \$ ..... accident and health \$ ..... and deposit-type contract funds \$ .....	2,151,661	1,495,663
11. Commissions and expense allowances payable on reinsurance assumed .....		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6) .....	589,020	521,080
13. Transfers to Separate Accounts due or accrued (net) (including \$ ..... accrued for expense allowances recognized in reserves, net of reinsured allowances) .....		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5) .....	115,082	119,280
15.1 Current federal and foreign income taxes, including \$ ..... on realized capital gains (losses) .....		
15.2 Net deferred tax liability .....		
16. Unearned investment income .....		
17. Amounts withheld or retained by company as agent or trustee .....	23,168	28,734
18. Amounts held for agents' account, including \$ ..... agents' credit balances .....	19,159	17,349
19. Remittances and items not allocated .....		
20. Net adjustment in assets and liabilities due to foreign exchange rates .....		
21. Liability for benefits for employees and agents if not included above .....		
22. Borrowed money \$ ..... and interest thereon \$ .....		
23. Dividends to stockholders declared and unpaid .....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7) .....	498,179	491,733
24.02 Reinsurance in unauthorized and certified (\$ ..... ) companies .....		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ ..... ) reinsurers .....	15,803	56,915
24.04 Payable to parent, subsidiaries and affiliates .....	541,437	559,071
24.05 Drafts outstanding .....		
24.06 Liability for amounts held under uninsured plans .....		
24.07 Funds held under coinsurance .....		
24.08 Derivatives .....		
24.09 Payable for securities .....		
24.10 Payable for securities lending .....		
24.11 Capital notes \$ ..... and interest thereon \$ .....		
25. Aggregate write-ins for liabilities .....	166,280	216,677
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	27,509,842	26,302,365
27. From Separate Accounts Statement .....		
28. Total liabilities (Lines 26 and 27) .....	27,509,842	26,302,365
29. Common capital stock .....	2,599,975	2,599,975
30. Preferred capital stock .....		
31. Aggregate write-ins for other than special surplus funds .....		
32. Surplus notes .....		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1) .....	2,770,165	2,770,165
34. Aggregate write-ins for special surplus funds .....		
35. Unassigned funds (surplus) .....	5,333,537	6,709,944
36. Less treasury stock, at cost:		
36.1 ..... shares common (value included in Line 29 \$ ..... ) .....	(25)	(25)
36.2 ..... shares preferred (value included in Line 30 \$ ..... ) .....		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ ..... in Separate Accounts Statement) .....	8,103,727	9,480,134
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) .....	10,703,702	12,080,109
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	38,213,544	38,382,474
<b>DETAILS OF WRITE-INS</b>		
2501. Other Liabilities .....	166,280	216,677
2502. ....		
2503. ....		
2598. Summary of remaining write-ins for Line 25 from overflow page .....		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	166,280	216,677
3101. ....		
3102. ....		
3103. ....		
3198. Summary of remaining write-ins for Line 31 from overflow page .....		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above) .....		
3401. ....		
3402. ....		
3403. ....		
3498. Summary of remaining write-ins for Line 34 from overflow page .....		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....		

**SUMMARY OF OPERATIONS**

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11) .....	10,715,008	8,137,123
2. Considerations for supplementary contracts with life contingencies .....		
3. Net investment income (Exhibit of Net Investment Income, Line 17) .....	2,532,701	549,591
4. Amortization of Interest Maintenance Reserve (IMR, Line 5) .....	(33,712)	(33,978)
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1) .....	6,477,149	5,964,979
7. Reserve adjustments on reinsurance ceded .....		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....		
8.2 Charges and fees for deposit-type contracts .....		
8.3 Aggregate write-ins for miscellaneous income .....	17,573	1,063
9. Total (Lines 1 to 8.3) .....	19,708,719	14,618,778
10. Death benefits .....	1,724,828	1,519,985
11. Matured endowments (excluding guaranteed annual pure endowments) .....		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8) .....		
13. Disability benefits and benefits under accident and health contracts .....	(155,762)	1,482,419
14. Coupons, guaranteed annual pure endowments and similar benefits .....		
15. Surrender benefits and withdrawals for life contracts .....		
16. Group conversions .....		
17. Interest and adjustments on contract or deposit-type contract funds .....		
18. Payments on supplementary contracts with life contingencies .....		
19. Increase in aggregate reserves for life and accident and health contracts .....	1,552,501	(1,360,699)
20. Totals (Lines 10 to 19) .....	3,121,567	1,641,705
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1) .....	12,000,174	9,405,865
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1) .....		
23. General insurance expenses (Exhibit 2, Line 10, Cols. 1, 2, 3 and 4) .....	3,255,440	3,222,090
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3) .....	336,721	321,483
25. Increase in loading on deferred and uncollected premiums .....		
26. Net transfers to or (from) Separate Accounts net of reinsurance .....		
27. Aggregate write-ins for deductions .....		
28. Totals (Lines 20 to 27) .....	18,713,902	14,591,143
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28) .....	994,817	27,635
30. Dividends to policyholders .....		
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30) .....	994,817	27,635
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	40,067	(11,336)
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	954,750	38,971
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ .....		
(excluding taxes of \$ .....		
transferred to the IMR) .....		
35. Net income (Line 33 plus Line 34) .....	954,750	38,971
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2) .....	12,080,109	11,269,919
37. Net income (Line 35) .....	954,750	38,971
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ .....	(426,643)	706,960
39. Change in net unrealized foreign exchange capital gain (loss) .....		
40. Change in net deferred income tax .....	(11,450)	(10,249)
41. Change in nonadmitted assets .....	38,632	96,347
42. Change in liability for reinsurance in unauthorized and certified companies .....		
43. Change in reserve on account of change in valuation basis, (increase) or decrease .....		
44. Change in asset valuation reserve .....	(6,446)	(21,839)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1) .....		25
46. Surplus (contributed to) withdrawn from Separate Accounts during period .....		
47. Other changes in surplus in Separate Accounts Statement .....		
48. Change in surplus notes .....		
49. Cumulative effect of changes in accounting principles .....		
50. Capital changes:		
50.1 Paid in .....		
50.2 Transferred from surplus (Stock Dividend) .....		
50.3 Transferred to surplus .....		(25)
51. Surplus adjustment:		
51.1 Paid in .....		
51.2 Transferred to capital (Stock Dividend) .....		
51.3 Transferred from capital .....		
51.4 Change in surplus as a result of reinsurance .....		
52. Dividends to stockholders .....	(1,925,250)	
53. Aggregate write-ins for gains and losses in surplus .....		
54. Net change in capital and surplus for the year (Lines 37 through 53) .....	(1,376,407)	810,190
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) .....	10,703,702	12,080,109
<b>DETAILS OF WRITE-INS</b>		
08.301. Miscellaneous Income .....	17,573	1,063
08.302. ....		
08.303. ....		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....		
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above) .....	17,573	1,063
2701. ....		
2702. ....		
2703. ....		
2798. Summary of remaining write-ins for Line 27 from overflow page .....		
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above) .....		
5301. IMR Amortization Adjustment .....		
5302. ....		
5303. ....		
5398. Summary of remaining write-ins for Line 53 from overflow page .....		
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above) .....		

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**CASH FLOW**

	1	2
	Current Year	Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	10,586,067	8,485,616
2. Net investment income .....	2,580,514	627,650
3. Miscellaneous income .....	6,494,722	5,966,042
4. Total (Lines 1 through 3) .....	19,661,303	15,079,308
5. Benefit and loss related payments .....	2,631,853	2,507,952
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....		
7. Commissions, expenses paid and aggregate write-ins for deductions .....	14,826,560	13,516,850
8. Dividends paid to policyholders .....		
9. Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses) .....	(4)	2
10. Total (Lines 5 through 9) .....	17,458,409	16,024,804
11. Net cash from operations (Line 4 minus Line 10) .....	2,202,894	(945,496)
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	5,056,780	3,309,965
12.2 Stocks .....		
12.3 Mortgage loans .....		
12.4 Real estate .....		
12.5 Other invested assets .....		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....		
12.7 Miscellaneous proceeds .....		
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	5,056,780	3,309,965
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	4,970,995	3,991,406
13.2 Stocks .....		
13.3 Mortgage loans .....		
13.4 Real estate .....		
13.5 Other invested assets .....		
13.6 Miscellaneous applications .....		
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	4,970,995	3,991,406
14. Net increase (decrease) in contract loans and premium notes .....		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	85,785	(681,441)
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....		
16.2 Capital and paid in surplus, less treasury stock .....		
16.3 Borrowed funds .....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....		
16.5 Dividends to stockholders .....	1,925,250	
16.6 Other cash provided (applied) .....	(87,386)	135,379
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	(2,012,636)	135,379
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	276,043	(1,491,558)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	6,286,853	7,778,411
19.2 End of year (Line 18 plus Line 19.1) .....	6,562,896	6,286,853

Note: Supplemental disclosures of cash flow information for non-cash transactions:

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ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS**

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health			12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
1. Premiums and annuity considerations for life and accident and health contracts	10,715,008					5,933,336	14,372		30,734	4,736,566		
2. Considerations for supplementary contracts with life contingencies												
3. Net investment income	2,532,701					1,402,460	3,397		7,264	1,119,580		
4. Amortization of Interest Maintenance Reserve (IMR)	(33,711)					(18,667)	(45)		(97)	(14,902)		
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	6,477,149					4,206,579	156,018		1,004,206	1,110,346		
7. Reserve adjustments on reinsurance ceded												
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts												
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income	17,573					9,731	24		50	7,768		
9. Totals (Lines 1 to 8.3)	19,708,720					11,533,439	173,766		1,042,157	6,959,358		
10. Death benefits	1,724,828					1,725,039	(211)					
11. Matured endowments (excluding guaranteed annual pure endowments)												
12. Annuity benefits												
13. Disability benefits and benefits under accident and health contracts	(155,762)								(14,430)	(141,332)		
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts												
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds												
18. Payments on supplementary contracts with life contingencies												
19. Increase in aggregate reserves for life and accident and health contracts	1,552,501					1,126,023			13,014	413,464		
20. Totals (Lines 10 to 19)	3,121,567					2,851,062	(211)		(1,416)	272,132		
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	12,000,174					6,918,923	111,022		717,776	4,252,453		
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	3,255,440					1,845,181	4,469		440,204	965,586		
24. Insurance taxes, licenses and fees, excluding federal income taxes	336,721					190,854	462		45,532	99,873		
25. Increase in loading on deferred and uncollected premiums												
26. Net transfers to or (from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions												
28. Totals (Lines 20 to 27)	18,713,902					11,806,020	115,742		1,202,096	5,590,044		
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	994,818					(272,581)	58,024		(159,939)	1,369,314		
30. Dividends to policyholders												
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	994,818					(272,581)	58,024		(159,939)	1,369,314		
32. Federal income taxes incurred (excluding tax on capital gains)	40,067					22,187	54		115	17,711		
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	954,751					(294,768)	57,970		(160,054)	1,351,603		
<b>DETAILS OF WRITE-INS</b>												
08.301. Miscellaneous Income	17,573					9,731	24		50	7,768		
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	17,573					9,731	24		50	7,768		
2701.												
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)												

(a) Includes the following amounts for FEGLI/SGLI: Line 1 \_\_\_\_\_, Line 10 \_\_\_\_\_, Line 16 \_\_\_\_\_, Line 23 \_\_\_\_\_, Line 24 \_\_\_\_\_

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company  
**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR**

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group	
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year .....	10,378,417					10,378,417		
2. Tabular net premiums or considerations .....	6,117,023					6,117,023		
3. Present value of disability claims incurred .....					XXX			
4. Tabular interest .....	218,829					218,829		
5. Tabular less actual reserve released .....								
6. Increase in reserve on account of change in valuation basis .....								
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve .....		XXX		XXX	XXX	XXX	XXX	XXX
7. Other increases (net) .....								
8. Totals (Lines 1 to 7) .....	16,714,269					16,714,269		
9. Tabular cost .....	2,681,546				XXX	2,681,546		
10. Reserves released by death .....	48,743			XXX	XXX	48,743		XXX
11. Reserves released by other terminations (net) .....	2,479,539					2,479,539		
12. Annuity, supplementary contract and disability payments involving life contingencies .....								
13. Net transfers to or (from) Separate Accounts .....								
14. Total Deductions (Lines 9 to 13) .....	5,209,828					5,209,828		
15. Reserve December 31, current year	11,504,441					11,504,441		

**EXHIBIT OF NET INVESTMENT INCOME**

	1	2
	Collected During Year	Earned During Year
1. U.S. Government bonds .....	(a) 325,660	332,868
1.1 Bonds exempt from U.S. tax .....	(a) .....	.....
1.2 Other bonds (unaffiliated) .....	(a) 218,463	218,635
1.3 Bonds of affiliates .....	(a) .....	.....
2.1 Preferred stocks (unaffiliated) .....	(b) .....	.....
2.11 Preferred stocks of affiliates .....	(b) .....	.....
2.2 Common stocks (unaffiliated) .....	.....	.....
2.21 Common stocks of affiliates .....	1,925,250	1,925,250
3. Mortgage loans .....	(c) .....	.....
4. Real estate .....	(d) .....	.....
5. Contract loans .....	.....	.....
6. Cash, cash equivalents and short-term investments .....	(e) 58,714	62,491
7. Derivative instruments .....	(f) .....	.....
8. Other invested assets .....	.....	.....
9. Aggregate write-ins for investment income .....	.....	.....
10. Total gross investment income .....	2,528,087	2,539,244
11. Investment expenses .....	.....	(g) 6,543
12. Investment taxes, licenses and fees, excluding federal income taxes .....	.....	(g) .....
13. Interest expense .....	.....	(h) .....
14. Depreciation on real estate and other invested assets .....	.....	(i) .....
15. Aggregate write-ins for deductions from investment income .....	.....	.....
16. Total deductions (Lines 11 through 15) .....	.....	6,543
17. Net investment income (Line 10 minus Line 16) .....	.....	2,532,701
<b>DETAILS OF WRITE-INS</b>		
0901. ....	.....	.....
0902. ....	.....	.....
0903. ....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	.....	.....
1501. ....	.....	.....
1502. ....	.....	.....
1503. ....	.....	.....
1598. Summary of remaining write-ins for Line 15 from overflow page .....	.....	.....
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above) .....	.....	.....

- (a) Includes \$ 17,464 accrual of discount less \$ 76,433 amortization of premium and less \$ 6,747 paid for accrued interest on purchases.
- (b) Includes \$ ..... accrual of discount less \$ ..... amortization of premium and less \$ ..... paid for accrued dividends on purchases.
- (c) Includes \$ ..... accrual of discount less \$ ..... amortization of premium and less \$ ..... paid for accrued interest on purchases.
- (d) Includes \$ ..... for company's occupancy of its own buildings; and excludes \$ ..... interest on encumbrances.
- (e) Includes \$ ..... accrual of discount less \$ ..... amortization of premium and less \$ ..... paid for accrued interest on purchases.
- (f) Includes \$ ..... accrual of discount less \$ ..... amortization of premium.
- (g) Includes \$ ..... investment expenses and \$ ..... investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ ..... interest on surplus notes and \$ ..... interest on capital notes.
- (i) Includes \$ ..... depreciation on real estate and \$ ..... depreciation on other invested assets.

**EXHIBIT OF CAPITAL GAINS (LOSSES)**

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds .....	.....	.....	.....	.....	.....
1.1 Bonds exempt from U.S. tax .....	.....	.....	.....	.....	.....
1.2 Other bonds (unaffiliated) .....	.....	.....	.....	.....	.....
1.3 Bonds of affiliates .....	.....	.....	.....	.....	.....
2.1 Preferred stocks (unaffiliated) .....	.....	.....	.....	.....	.....
2.11 Preferred stocks of affiliates .....	.....	.....	.....	.....	.....
2.2 Common stocks (unaffiliated) .....	.....	.....	.....	.....	.....
2.21 Common stocks of affiliates .....	.....	.....	.....	(426,647)	.....
3. Mortgage loans .....	.....	.....	.....	.....	.....
4. Real estate .....	.....	.....	.....	.....	.....
5. Contract loans .....	.....	.....	.....	.....	.....
6. Cash, cash equivalents and short-term investments .....	.....	.....	.....	.....	.....
7. Derivative instruments .....	.....	.....	.....	.....	.....
8. Other invested assets .....	.....	.....	.....	.....	.....
9. Aggregate write-ins for capital gains (losses) .....	.....	.....	.....	.....	.....
10. Total capital gains (losses) .....	.....	.....	.....	(426,647)	.....
<b>DETAILS OF WRITE-INS</b>					
0901. ....	.....	.....	.....	.....	.....
0902. ....	.....	.....	.....	.....	.....
0903. ....	.....	.....	.....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....	.....	.....	.....
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	.....	.....	.....	.....	.....

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
<b>FIRST YEAR (other than single)</b>											
1. Uncollected											
2. Deferred and accrued											
3. Deferred, accrued and uncollected:											
3.1 Direct											
3.2 Reinsurance assumed											
3.3 Reinsurance ceded											
3.4 Net (Line 1 + Line 2)											
4. Advance											
5. Line 3.4 - Line 4											
6. Collected during year:											
6.1 Direct	21,845,892				14,164,764				7,681,128		
6.2 Reinsurance assumed											
6.3 Reinsurance ceded	11,175,990				8,231,428				2,944,562		
6.4 Net	10,669,902				5,933,336				4,736,566		
7. Line 5 + Line 6.4	10,669,902				5,933,336				4,736,566		
8. Prior year (uncollected + deferred and accrued - advance)											
9. First year premiums and considerations:											
9.1 Direct	21,845,892				14,164,764				7,681,128		
9.2 Reinsurance assumed											
9.3 Reinsurance ceded	11,175,990				8,231,428				2,944,562		
9.4 Net (Line 7 - Line 8)	10,669,902				5,933,336				4,736,566		
<b>SINGLE</b>											
10. Single premiums and considerations:											
10.1 Direct											
10.2 Reinsurance assumed											
10.3 Reinsurance ceded											
10.4 Net											
<b>RENEWAL</b>											
11. Uncollected											
12. Deferred and accrued											
13. Deferred, accrued and uncollected:											
13.1 Direct											
13.2 Reinsurance assumed											
13.3 Reinsurance ceded											
13.4 Net (Line 11 + Line 12)											
14. Advance											
15. Line 13.4 - Line 14											
16. Collected during year:											
16.1 Direct	4,050,777					549,005		3,501,772			
16.2 Reinsurance assumed											
16.3 Reinsurance ceded	4,005,671					534,633		3,471,038			
16.4 Net	45,106					14,372		30,734			
17. Line 15 + Line 16.4	45,106					14,372		30,734			
18. Prior year (uncollected + deferred and accrued - advance)											
19. Renewal premiums and considerations:											
19.1 Direct	4,050,777					549,005		3,501,772			
19.2 Reinsurance assumed											
19.3 Reinsurance ceded	4,005,671					534,633		3,471,038			
19.4 Net (Line 17 - Line 18)	45,106					14,372		30,734			
<b>TOTAL</b>											
20. Total premiums and annuity considerations:											
20.1 Direct	25,896,669				14,164,764	549,005		3,501,772	7,681,128		
20.2 Reinsurance assumed											
20.3 Reinsurance ceded	15,181,661				8,231,428	534,633		3,471,038	2,944,562		
20.4 Net (Lines 9.4 + 10.4 + 19.4)	10,715,008				5,933,336	14,372		30,734	4,736,566		

**EXHIBIT - 1 PART 2 - DIVIDENDS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)**

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
<b>DIVIDENDS AND COUPONS APPLIED (included in Part 1)</b>											
21. To pay renewal premiums .....											
22. All other .....											
<b>REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED</b>											
23. First year (other than single):											
23.1 Reinsurance ceded .....	6,477,149				4,206,579	156,018		1,004,206	1,110,346		
23.2 Reinsurance assumed .....											
23.3 Net ceded less assumed .....	6,477,149				4,206,579	156,018		1,004,206	1,110,346		
24. Single:											
24.1 Reinsurance ceded .....											
24.2 Reinsurance assumed .....											
24.3 Net ceded less assumed .....											
25. Renewal:											
25.1 Reinsurance ceded .....											
25.2 Reinsurance assumed .....											
25.3 Net ceded less assumed .....											
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6) .....	6,477,149				4,206,579	156,018		1,004,206	1,110,346		
26.2 Reinsurance assumed (Page 6, Line 22) .....											
26.3 Net ceded less assumed .....	6,477,149				4,206,579	156,018		1,004,206	1,110,346		
<b>COMMISSIONS INCURRED (direct business only)</b>											
27. First year (other than single) .....	12,000,174				6,918,923	111,022		717,776	4,252,453		
28. Single .....											
29. Renewal .....											
30. Deposit-type contract funds .....											
31. Totals (to agree with Page 6, Line 21)	12,000,174				6,918,923	111,022		717,776	4,252,453		

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**EXHIBIT 2 - GENERAL EXPENSES**

	Insurance				5 Investment	6 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business		
		2 Cost Containment	3 All Other			
1. Rent	110,482		83,970			194,452
2. Salaries and wages	905,896		688,508			1,594,404
3.11 Contributions for benefit plans for employees	141,309		107,399			248,708
3.12 Contributions for benefit plans for agents						
3.21 Payments to employees under non-funded benefit plans						
3.22 Payments to agents under non-funded benefit plans						
3.31 Other employee welfare	39,147		29,752			68,899
3.32 Other agent welfare						
4.1 Legal fees and expenses	6,993		5,315			12,308
4.2 Medical examination fees	518		394			912
4.3 Inspection report fees						
4.4 Fees of public accountants and consulting actuaries	71,987		54,713			126,700
4.5 Expense of investigation and settlement of policy claims	(26,633)		(20,242)			(46,875)
5.1 Traveling expenses	30,589		23,248			53,837
5.2 Advertising	16,996		12,918			29,914
5.3 Postage, express, telegraph and telephone	22,989		17,473			40,462
5.4 Printing and stationery	6,524		4,958			11,482
5.5 Cost or depreciation of furniture and equipment	1,259		957			2,216
5.6 Rental of equipment						
5.7 Cost or depreciation of EDP equipment and software	9,128		6,937			16,065
6.1 Books and periodicals	479		364			843
6.2 Bureau and association fees	3,176		2,414			5,590
6.3 Insurance, except on real estate	15,647		11,893			27,540
6.4 Miscellaneous losses	76		57			133
6.5 Collection and bank service charges	45,140		34,308			79,448
6.6 Sundry general expenses	60,216		45,766			105,982
6.7 Group service and administration fees	387,363		294,408			681,771
6.8 Reimbursements by uninsured plans						
7.1 Agency expense allowance						
7.2 Agents' balances charged off (less \$ recovered)						
7.3 Agency conferences other than local meetings	369		280			649
9.1 Real estate expenses						
9.2 Investment expenses not included elsewhere					6,543	6,543
9.3 Aggregate write-ins for expenses						
10. General expenses incurred	1,849,650		1,405,790		6,543	3,261,983
11. General expenses unpaid December 31, prior year	286,199		234,881			521,080
12. General expenses unpaid December 31, current year	334,665		254,355			589,020
13. Amounts receivable relating to uninsured plans, prior year						
14. Amounts receivable relating to uninsured plans, current year						
15. General expenses paid during year (Lines 10+11-12-13+14)	1,801,184		1,386,316		6,543	3,194,043
<b>DETAILS OF WRITE-INS</b>						
09.301.						
09.302.						
09.303.						
09.398. Summary of remaining write-ins for Line 9.3 from overflow page						
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)						

(a) Includes management fees of \$ \_\_\_\_\_ to affiliates and \$ \_\_\_\_\_ to non-affiliates.

**EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)**

	Insurance			4 Investment	5 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Real estate taxes					
2. State insurance department licenses and fees	26,362	20,036			46,398
3. State taxes on premiums	54,129	41,139			95,268
4. Other state taxes, including \$ for employee benefits	38,238	29,062			67,300
5. U.S. Social Security taxes	68,780	52,275			121,055
6. All other taxes	3,807	2,893			6,700
7. Taxes, licenses and fees incurred	191,316	145,405			336,721
8. Taxes, licenses and fees unpaid December 31, prior year	65,514	53,766			119,280
9. Taxes, licenses and fees unpaid December 31, current year	65,386	49,696			115,082
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	191,444	149,475			340,919

**EXHIBIT 4 - DIVIDENDS OR REFUNDS**

	1 Life	2 Accident and Health
	1. Applied to pay renewal premiums	
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions		
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4		
6. Paid in cash		
7. Left on deposit		
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8		
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year		
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts not included in Line 13		
15. Total Lines 10 through 14		
16. Total from prior year		
17. Total dividends or refunds (Lines 9 + 15 - 16)		
<b>DETAILS OF WRITE-INS</b>		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page		
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)		

**NONE**



**EXHIBIT 5 - INTERROGATORIES**

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts?..... Yes [ ] No [ X ]
- 1.2 If not, state which kind is issued. ....
- 2.1 Does the reporting entity at present issue both participating and non-participating contracts?..... Yes [ ] No [ X ]
- 2.2 If not, state which kind is issued. ....
- 3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?..... Yes [ ] No [ X ]  
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
- 4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [ ] No [ X ]  
If so, state:  
4.1 Amount of insurance? ..... \$ .....  
4.2 Amount of reserve? ..... \$ .....  
4.3 Basis of reserve: .....  
4.4 Basis of regular assessments: .....  
4.5 Basis of special assessments: .....  
4.6 Assessments collected during the year ..... \$ .....
- 5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts. ....
- 6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis?..... Yes [ ] No [ X ]  
6.1 If so, state the amount of reserve on such contracts on the basis actually held: ..... \$ .....  
6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: ..... \$ .....  
Attach statement of methods employed in their valuation.
- 7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? ..... Yes [ ] No [ X ]  
7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements ..... \$ .....  
7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount: .....  
7.3 State the amount of reserves established for this business: ..... \$ .....  
7.4 Identify where the reserves are reported in the blank: .....
- 8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? ..... Yes [ ] No [ X ]  
8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: ..... \$ .....  
8.2 State the amount of reserves established for this business: ..... \$ .....  
8.3 Identify where the reserves are reported in the blank: .....
- 9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? ..... Yes [ ] No [ X ]  
9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: ..... \$ .....  
9.2 State the amount of reserves established for this business: ..... \$ .....  
9.3 Identify where the reserves are reported in the blank: .....

**EXHIBIT 5A - CHANGES IN BASES OF VALUATION DURING THE YEAR**

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
NONE			
9999999 - Total (Column 4, only)			

**EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS**

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves .....	12,222,483		12,222,483						
2. Additional contract reserves (a) .....									
3. Additional actuarial reserves-Asset/Liability analysis .....									
4. Reserve for future contingent benefits .....									
5. Reserve for rate credits .....									
6. Aggregate write-ins for reserves .....									
7. Totals (Gross) .....	12,222,483		12,222,483						
8. Reinsurance ceded .....	2,855,859		2,855,859						
9. Totals (Net) .....	9,366,624		9,366,624						
CLAIM RESERVE									
10. Present value of amounts not yet due on claims .....	780,297	69,194	711,103						
11. Additional actuarial reserves-Asset/Liability analysis .....									
12. Reserve for future contingent benefits .....									
13. Aggregate write-ins for reserves .....									
14. Totals (Gross) .....	780,297	69,194	711,103						
15. Reinsurance ceded .....	324,449	25,000	299,449						
16. Totals (Net) .....	455,848	44,194	411,654						
17. TOTAL (Net) .....	9,822,472	44,194	9,778,278						
18. TABULAR FUND INTEREST									
DETAILS OF WRITE-INS									
0601. ....									
0602. ....									
0603. ....									
0698. Summary of remaining write-ins for Line 6 from overflow page .....									
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above) .....									
1301. ....									
1302. ....									
1303. ....									
1398. Summary of remaining write-ins for Line 13 from overflow page .....									
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....									

(a) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

**EXHIBIT 7 - DEPOSIT TYPE CONTRACTS**

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance .....						
2. Deposits received during the year .....						
3. Investment earnings credited to the account .....						
4. Other net change in reserves .....						
5. Fees and other charges assessed .....						
6. Surrender charges .....						
7. Net surrender or withdrawal payments .....						
8. Other net transfers to or (from) Separate Accounts .....						
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) .....						
10. Reinsurance balance at the beginning of the year .....						
11. Net change in reinsurance assumed .....						
12. Net change in reinsurance ceded .....						
13. Reinsurance balance at the end of the year (Lines 10+11-12) .....						
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)						

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company  
**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

**PART 1 - Liability End of Current Year**

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct .....											
1.2 Reinsurance assumed .....											
1.3 Reinsurance ceded .....											
1.4 Net .....											
2. In course of settlement:											
2.1 Resisted .....											
2.11 Direct .....											
2.12 Reinsurance assumed .....											
2.13 Reinsurance ceded .....											
2.14 Net .....			(b)	(b)		(b)	(b)				
2.2 Other .....											
2.21 Direct .....											
2.22 Reinsurance assumed .....											
2.23 Reinsurance ceded .....											
2.24 Net .....			(b)	(b)		(b)	(b)		(b)	(b)	(b)
3. Incurred but unreported:											
3.1 Direct .....	3,013,334					1,004,700	115,291		566,734	1,326,609	
3.2 Reinsurance assumed .....											
3.3 Reinsurance ceded .....	1,623,895					579,594	67,197		342,048	635,056	
3.4 Net .....	1,389,439		(b)	(b)		(b) 425,106	(b) 48,094		(b) 224,686	(b) 691,553	(b)
4. TOTALS .....											
4.1 Direct .....	3,013,334					1,004,700	115,291		566,734	1,326,609	
4.2 Reinsurance assumed .....											
4.3 Reinsurance ceded .....	1,623,895					579,594	67,197		342,048	635,056	
4.4 Net .....	1,389,439	(a)	(a)			425,106	(a) 48,094		224,686	691,553	

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ ..... in Column 2, \$ ..... in Column 3 and \$ ..... in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$ ..... Individual Annuities \$ ....., Credit Life (Group and Individual) \$ ....., and Group Life \$ ....., are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ ..... Credit (Group and Individual) Accident and Health \$ ....., and Other Accident and Health \$ ..... are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company  
**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

**PART 2 - Incurred During the Year**

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct .....	6,786,211					4,680,508	269,120		426,156	1,410,427	
1.2 Reinsurance assumed .....											
1.3 Reinsurance ceded .....	4,121,219					2,742,804	270,882		459,269	648,264	
1.4 Net .....	(d) 2,664,992					1,937,704	(1,762)		(33,113)	762,163	
2. Liability December 31, current year from Part 1:											
2.1 Direct .....	3,013,334					1,004,700	115,291		566,734	1,326,609	
2.2 Reinsurance assumed .....											
2.3 Reinsurance ceded .....	1,623,895					579,594	67,197		342,048	635,056	
2.4 Net .....	1,389,439					425,106	48,094		224,686	691,553	
3. Amounts recoverable from reinsurers December 31, current year .....	365,044					333,487			5,270	26,287	
4. Liability December 31, prior year:											
4.1 Direct .....	4,246,303					928,718	117,526		556,139	2,643,920	
4.2 Reinsurance assumed .....											
4.3 Reinsurance ceded .....	1,865,414					482,100	70,983		332,581	979,750	
4.4 Net .....	2,380,889					446,618	46,543		223,558	1,664,170	
5. Amounts recoverable from reinsurers December 31, prior year .....	260,568					142,334			22,825	95,409	
6. Incurred Benefits											
6.1 Direct .....	5,553,242					4,756,490	266,885		436,751	93,116	
6.2 Reinsurance assumed .....											
6.3 Reinsurance ceded .....	3,984,176					3,031,451	267,096		451,181	234,448	
6.4 Net .....	1,569,066					1,725,039	(211)		(14,430)	(141,332)	

- (a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ ..... in Line 1.1, \$ ..... in Line 1.4.  
 \$ ..... in Line 6.1, and \$ ..... in Line 6.4.
- (b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ ..... in Line 1.1, \$ ..... in Line 1.4.  
 \$ ..... in Line 6.1, and \$ ..... in Line 6.4.
- (c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ ..... in Line 1.1, \$ ..... in Line 1.4.  
 \$ ..... in Line 6.1, and \$ ..... in Line 6.4.
- (d) Includes \$ ..... premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**EXHIBIT OF NON-ADMITTED ASSETS**

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D) .....			
2. Stocks (Schedule D):			
2.1 Preferred stocks .....			
2.2 Common stocks .....			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens .....			
3.2 Other than first liens .....			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company .....			
4.2 Properties held for the production of income .....			
4.3 Properties held for sale .....			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA) .....			
6. Contract loans .....			
7. Derivatives (Schedule DB) .....			
8. Other invested assets (Schedule BA) .....			
9. Receivables for securities .....			
10. Securities lending reinvested collateral assets (Schedule DL) .....			
11. Aggregate write-ins for invested assets .....			
12. Subtotals, cash and invested assets (Lines 1 to 11) .....			
13. Title plants (for Title insurers only) .....			
14. Investment income due and accrued .....			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection .....	59,940	1,231	(58,709)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due ..			
15.3 Accrued retrospective premiums and contracts subject to redetermination .....			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers .....			
16.2 Funds held by or deposited with reinsured companies .....			
16.3 Other amounts receivable under reinsurance contracts .....			
17. Amounts receivable relating to uninsured plans .....			
18.1 Current federal and foreign income tax recoverable and interest thereon .....			
18.2 Net deferred tax asset .....			
19. Guaranty funds receivable or on deposit .....			
20. Electronic data processing equipment and software .....			
21. Furniture and equipment, including health care delivery assets .....	230,100	293,730	63,630
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			
23. Receivables from parent, subsidiaries and affiliates .....			
24. Health care and other amounts receivable .....			
25. Aggregate write-ins for other than invested assets .....	644,833	678,544	33,711
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	934,873	973,505	38,632
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			
28. Total (Lines 26 and 27)	934,873	973,505	38,632
<b>DETAILS OF WRITE-INS</b>			
1101. ....			
1102. ....			
1103. ....			
1198. Summary of remaining write-ins for Line 11 from overflow page .....			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Prepaid Expenses .....			
2502. IMR .....	644,833	678,544	33,711
2503. ....			
2598. Summary of remaining write-ins for Line 25 from overflow page .....			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	644,833	678,544	33,711

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company  
**NOTES TO FINANCIAL STATEMENTS**

**1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES AND GOING CONCERN**

**A. Accounting Practices**

The accompanying financial statements of Caribbean American Life Assurance Company (the "Company") have been prepared in conformity with the accounting practices prescribed or permitted by the National Association of Insurance Commissioners and the Commonwealth of Puerto Rico.

A reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the Commonwealth of Puerto Rico is shown below:

	State of Domicile	2018	2017
Net Income			
(1) State basis (Page 4, Line 35, Columns 1 & 2) .....	PR	954,750	38,971
(2) State Prescribed Practices that increase/(decrease) NAIC SAP .....			
(3) State Permitted Practices that increase/(decrease) NAIC SAP .....			
(4) NAIC SAP (1-2-3=4) .....	PR	954,750	38,971
Surplus			
(5) State basis (Page 3, Line 38, Columns 1 & 2) .....	PR	10,703,702	12,080,109
(6) State Prescribed Practices that increase/(decrease) NAIC SAP SSAP 97.....	PR	(1,714,145)	(1,576,929)
(7) State Permitted Practices that increase/(decrease) NAIC SAP .....			
(8) NAIC SAP (5-6-7=8) .....	PR	12,417,847	13,657,038

**B. Use of Estimates in the Preparation of the Financial Statements**

The preparation of the financial statement requires management to make estimates and assumptions that affect the amounts reported in these financial statements and accompanying notes. Actual results could differ from such estimates and assumptions. The Company believes the amounts reported are reasonable and adequate.

**C. Accounting Policy**

Premiums are earned over the terms of the insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are mainly computed using the mean of Rule of 78 and pro rata.

Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred.

In addition, the company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds, other than loan-backed and structured securities, are generally stated at amortized cost using the modified scientific interest method of amortization. Bonds that are deemed ineligible to be held at amortized cost based upon the bond's assigned NAIC designation are held at the lower of amortized cost or fair value.
- (3) Common Stocks are carried at market value.
- (4) The Company has no preferred stocks.
- (5) The Company has no mortgage loans on real estate.
- (6) Loan-backed and structured securities are stated at amortized cost using the modified scientific interest method of amortization including anticipated prepayments. The retrospective method is used to account for all securities where it is probable all contractual cash flows will be collected. The prospective method is used to account for all securities where collection of all contractual cash flows are not probable.
- (7) Investments in subsidiaries are valued on the equity basis.
- (8) The company does not have minor ownership interests in partnerships, joint ventures or limited liability companies.
- (9) The Company does not invest in derivatives.
- (10) The Company utilizes anticipated investment income as a factor in the premium deficiency reserve calculation. No premium deficiency reserve was recorded in 2018 and 2017.
- (11) Unpaid losses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liabilities are continually reviewed and any adjustments are reflected in the period determined.
- (12) The Company has not modified its capitalization policy from the prior period.
- (13) The Company does not have any pharmaceutical rebate receivables.

**D. Going Concern**

The Company has no issues that may affect its ability to continue as a going concern.

**2. ACCOUNTING CHANGES AND CORRECTIONS OF ERRORS**

Effective in 2018, the Company adopted non-substantive revisions to SSAP No. 69, Statement of Cash Flow, to clarify language on the most appropriate classification of cash flow and application of the predominance principle. The adoption had no impact on the Company's financial position.

**3. BUSINESS COMBINATIONS AND GOODWILL**

A. Statutory Purchase Method

None

B. Statutory Merger

None

C. Assumption Reinsurance

None

D. Impairment Loss

None

**4. DISCONTINUED OPERATIONS**

None

**5. INVESTMENTS**

A. Mortgage Loans

None

B. Debt Restructuring

None

C. Reverse Mortgages

None

D. Loan-Backed Securities

(1) Prepayment assumptions for loan-backed securities are obtained from external sources and internal estimates.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

None

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

None

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

None

H. Repurchase Agreements Transactions Accounted for as a Sale

None

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

None

J. Real Estate

None

K. Low-Income Housing Tax Credits (LIHTC)

None

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted and Nonadmitted) Restricted			Percentage		
	Total General Account (G/A)	Total From Prior Year	Increase/Decrease	Total Admitted Restricted	Gross (Admitted & Nonadmitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
On deposit with states	\$ 2,601,110	\$ 2,642,553	\$ (41,443)	\$ 2,601,110	6.6%	6.8%
Total Restricted Assets	\$ 2,601,110	\$ 2,642,553	\$ (41,443)	\$ 2,601,110	6.6%	6.8%

The Company had no restricted assets in the categories excluded in the above table. The Company had no Nonadmitted restricted assets.

M. Working Capital Finance Investments

None

**ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company**

**N. Offsetting and Netting of Assets and Liabilities**

None

**O. Structured Notes**

None

**P. 5GI Securities**

None

**Q. Short Sales**

None

**R. Prepayment Penalty and Acceleration Fees**

None

**6. JOINT VENTURES, PARTNERSHIPS AND LIMITED LIABILITY COMPANIES**

None

**7. INVESTMENT INCOME**

A. All investment income due and accrued with amounts over 90 days past due is non-admitted and subsequently excluded from surplus. The Company did not have any non-admitted due and accrued investment income at December 31, 2018.

**8. DERIVATIVE INSTRUMENTS**

None

**9. INCOME TAXES**

A.

(1) The components of the net DTA recognized in the Company's Assets and Surplus are as follows:

Description	2018			2017			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
(a) Gross DTAs	\$ 41,417	\$ 520,165	\$ 561,582	\$ 52,871	\$ 520,165	\$ 573,036	\$ (11,454)	-	\$ (11,454)
(b) Statutory valuation allowance	-	-	-	-	-	-	-	-	-
(c) Adjusted gross DTAs	\$ 41,417	\$ 520,165	\$ 561,582	\$ 52,871	\$ 520,165	\$ 573,036	\$ (11,454)	-	\$ (11,454)
(d) Gross DTLs	-	-	-	-	-	-	-	-	-
(e) Net DTA/DTL	\$ 41,417	\$ 520,165	\$ 561,582	\$ 52,871	\$ 520,165	\$ 573,036	\$ (11,454)	-	\$ (11,454)
(f) DTA nonadmitted	-	-	-	-	-	-	-	-	-
(g) Net admitted DTA/(DTL)	\$ 41,417	\$ 520,165	\$ 561,582	\$ 52,871	\$ 520,165	\$ 573,036	\$ (11,454)	-	\$ (11,454)

(2) Admission Calculation Components per SSAP No. 101, Income Taxes:

Description	2018			2017			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
Admission calculation components SSAP No. 101:									
(a) Federal income taxes paid in prior years recoverable through loss carryback	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b) Adjusted gross DTAs expected to be realized (excluding DTAs from 2(a) above) after application of threshold limitation (lesser of 2(b)1 and 2(b)2 below)	41,417	520,165	561,582	52,871	520,165	573,036	(11,454)	-	(11,454)
1. Adjusted gross DTAs expected to be realized following the balance sheet date	41,417	520,165	561,582	52,871	520,165	573,036	(11,454)	-	(11,454)
2. Adjusted DTAs allowed per limitation threshold	1,674,069	1,602,257	1,596,045	1,877,845	1,807,751	1,799,820	(203,776)	(205,494)	(203,775)
(c) Adjusted gross DTAs (excluding the amount of DTAs from 2(a) and 2(b) above) offset by gross DTLs									
(d) DTAs admitted as the result of application of SSAP No. 101	\$ 41,417	\$ 520,165	\$ 561,582	\$ 52,871	\$ 520,165	\$ 573,036	\$ (11,454)	\$ -	\$ (11,454)

There are no DTAs admitted under paragraph 11a of the admissibility test, as the prior years' tax expense is not eligible for recoupment in Puerto Rico as the taxing authorities do not allow carry back taxable losses to offset prior year taxable income.

(3) Based on the DTA ACL RBC Ratios calculated above (680% for 2018 and 936% for 2017), and on the information presented under the Realization Threshold Limitation Table for RBC Reporting Entities within SSAP 101, we determined that the applicable realizable period to use would be 3 years, for a 15% limitation on Adjusted Capital and Surplus. Based on such provisions, and on the maximum admissible amount calculation below, amounts of DTA admitted for both 2018 & 2017 are deemed appropriate:

	2018	2017
a. Ratio used to determine recovery period and threshold limitation amount	680%	936%
b. Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	\$10,640,299	\$11,998,806

**ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company**

Management has continued to conservatively manage the business in relation to the challenging economic environment. In conjunction with prudent risk management, it is expected for CALAC to remain profitable going forward.

- (4) Tax planning strategies had no impact on the Company's ordinary or capital adjusted gross DTAs and net admitted DTAs as of December 31, 2018 and 2017. The Company has not availed itself of a tax planning strategy involving reinsurance.

B. The Company does not have any Deferred Tax Liability as of December 31, 2018.

C. Current tax and change in deferred tax:

- (1) Current income taxes incurred consist of the following major components:

Description	2018	2017
Current income tax expense - ordinary	\$ 40,067	\$ 0
Current income tax expense - capital	0	0
True up prior years	0	(11,336)
Income taxes incurred	\$ 40,067	\$ (11,336)

The Company does not expect a significant increase in tax contingencies within the 12-month period following the balance sheet date.

The tax effects of temporary differences that give rise to significant DTAs and DTLs are as follows:

Description	December 31,		
	2018	2017	Change
(2) DTAs			
(a) Ordinary			
Nonadmitted assets	\$ 41,417	\$ 52,871	\$ (11,454)
Gross DTAs - Ordinary	41,417	52,871	(11,454)
(b) Statutory valuation allowance - Ordinary	-	-	-
(c) Nonadmitted DTA - Ordinary	-	-	-
(d) Admitted adjusted DTA - Ordinary	\$ 41,417	\$ 52,871	\$ (11,454)
(e) Capital			
Investment	\$ 520,165	\$ 520,165	\$ -
Gross DTAs - Capital	520,165	520,165	-
(f) Statutory valuation allowance - Capital	-	-	-
(g) Nonadmitted DTA - Capital	-	-	-
(h) Admitted adjusted DTA - Capital	\$ 520,165	\$ 520,165	\$ -
(i) Admitted adjusted DTA - Total	\$ 561,582	\$ 573,036	\$ (11,454)

(3) & (4) As of December 31, 2018 and 2017 the Company had no DTLs.

(5) The change in net deferred income taxes is comprised of the following:

Description	December 31,		
	2018	2017	Change
Gross DTAs	\$ 561,582	\$ 573,036	\$ (11,454)
Gross DTLs	-	-	-
Net DTAs	561,582	573,036	(11,454)
Valuation allowance	-	-	-
Adjusted net DTAs	\$ 561,582	\$ 573,036	(11,454)
Less: Tax effect of change in unrealized gains and losses			-
Change in net deferred income tax			\$ (11,454)

D. The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate to income before taxes. The significant items causing the difference are as follows:

	Effective Tax Rate	
	2018	2017
Statutory income before taxes	18%	18%
Tax-exempt interest	-7%	-18%
Disallowance of G/A Expenses	1%	0%
Exemption	-8%	0%
Total adjustments	-14%	-18%
Total	4%	0%
Income taxes incurred	4%	-41%
Total statutory income taxes	4%	-41%

**ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company**

E. As of December 31, 2018, the Company has no net operating loss carry forward.

As of December 31, 2018, the Company has net capital loss carryforwards which expire as follows:

2020	\$ 881,263
2021	\$ 1,209,420
2022	\$ 445,890
2023	\$ 64,250
	<u>\$ 2,600,823</u>

F. As of December 31, 2018, the Company has no federal or foreign income tax loss contingencies.

**10. INFORMATION CONCERNING PARENT, SUBSIDIARIES AND AFFILIATES AND OTHER RELATED PARTIES**

A., B. & C. The receivable from or payable to affiliates results primarily from premiums collected paid by the Company on behalf of its affiliates, as well as premiums collected paid by its affiliates on behalf of the Company. The Company sells many of its products in conjunction with other products sold by affiliated companies. An affiliate of the Company receives one remittance from its clients in payment of all the premiums. The Company records its respective premium revenues of the products it underwrites. The cash remittances related to these transactions are collected by an affiliate of the Company and then settled monthly among all affiliated companies.

The Company's payable and receivable to and from parent and affiliates relate primarily to certain administrative expenses incurred by the affiliates on behalf of each other. During 2018 and 2017, expenses allocated by the Company to its affiliate Caribbean American Property Insurance Company, were approximately \$962,000 and \$595,000 respectively. During 2018 and 2017, expenses allocated by the Company to its affiliate Assurant Services Puerto Rico Inc., were approximately \$331,000 and \$301,000 respectively. During 2018 and 2017, the Company was charged administrative expenses of approximately \$567,000 and \$616,000 respectively, by Caribbean American Property Insurance Company. During 2018 and 2017, the Company was charged administrative expenses of approximately \$306,000 and \$268,000 respectively, by Assurant Services Puerto Rico Inc. The Company reinsures certain risks written by affiliates and ceded some of its own risks to other affiliates. In 2018 and 2017, the Company ceded approximately \$2,054,669, and \$2,189,286 respectively, of written premiums to affiliates.

The Company paid cash dividend to its Parent Assurant Solutions Holding Puerto Rico Inc. in 2018 and 2017 totaling \$1,925,250 and \$0 respectively.

D. At December 31, 2018, the Company reported \$114,000 as amounts due from and \$541,000 due to parents, subsidiaries, and affiliates. The terms of the settlement require that these amounts are settled within 30 days.

E. None

F. The Company has a service agreement with affiliates for information technology services. The Company paid \$578,000 for those services in 2018 and 2017. Also, the Company has a transfer pricing agreement with an affiliate and paid \$736,000 and \$474,000 in 2018 and 2017 respectively.

G. 519,975 of the outstanding shares of the Company are owned by Assurant Solutions Holding Puerto Rico Inc., an insurance holding company domiciled in the Commonwealth of Puerto Rico. There are 30 shares own by several officers and directors of the Company. The remaining 5 shares are in treasury stock. A chart of the current organization is included in Schedule Y, Part 1A.

H. The Company owns no shares of the stock of its parent, Assurant Solutions Holding Puerto Rico Inc., but holds 233,639 shares of Caribbean American Property Insurance Company an affiliate insurance company domiciled in the Commonwealth of Puerto Rico.

I. None

J. None

K. None

L. None

M. None

N. None

**11. DEBT**

A. As of December 31, 2018 the Company had no capital notes outstanding.

B. As of December 31, 2018 the Company had not borrowed money.

**12. RETIREMENT PLANS, DEFERRED COMPENSATION, POSTEMPLOYMENT BENEFITS AND COMPENSATED ABSENCES AND OTHER POST RETIREMENT BENEFIT PLANS**

A. Defined Benefits Plan

The Company is an indirect wholly-owned subsidiary of Assurant Inc., which sponsors a qualified, noncontributory defined benefit pension plan covering substantially all of its domestic employees. The Company provides a "Retiree Premium Reimbursement Plan" to cover the cost of accident and health coverage after the employee reach 55 years and 10 years of services. During December 2012, the Company amendment the eligibility requirements to state that eligible personnel are those employees that as of December 31, 2012 have reached 55 years of age. The total net benefit obligation for vested employees for 2018 and 2017 was \$344,024 and \$321,172 respectively. The Company elected to amortize the transition obligation over a 20 year period.

Postretirement Benefits

	Overfunded		Underfunded	
	2018	2017	2018	2017
1. Benefit obligation at beginning of year .....			\$ 432,216	\$ 389,820
2. Service cost .....			10,931	9,836
3. Interest cost .....			15,437	16,529
4. Contribution by plan participants .....				
5. Actuarial gain (loss) .....			(61,222)	(26,888)
6. Foreign currency exchange rate changes .....				
7. Benefits paid .....			(11,049)	(10,857)
8. Plan amendments .....				
9. Business combinations, divestitures, curtailments, settlements and special termination benefits .....				
10. Benefit obligation at end of year .....			\$ 386,313	\$ 432,216

(3) Funded status

	Pension Benefits		Postretirement Benefits	
	2018	2017	2018	2017
Overfunded				
a. Assets (nonadmitted)				
1. Prepaid benefit costs .....				
2. Overfunded plan assets .....				
3. Total assets (nonadmitted) .....				
Underfunded				
b. Liabilities recognized				
1. Accrued benefit costs .....			344,024	321,172
2. Liability for pension benefits .....				
3. Total liabilities recognized .....			344,024	321,172
c. Unrecognized liabilities .....			42,289	111,044

	Pension Benefits		Postretirement Benefits		Special or Contractual Benefits Per SSAP No. 11	
	2018	2017	2018	2017	2018	2017
(4) Components of net periodic benefit cost						
a. Service cost .....			10,931	9,836		
b. Interest cost .....			15,437	16,529		
c. Expected return on plan assets .....						
d. Transition asset or obligation .....						
e. Gains and losses .....						
f. Prior service cost or credit .....						
Gain or loss recognized due to a settlement or curtailment .....			7,533	7,731		
g. Total net periodic benefit cost .....			33,901	34,096		

(8) Weighted-average assumptions used to determine net periodic benefit cost as of the end of current period:

	2018	2017
a. Weighted average discount rate .....	4.600	3.800
b. Expected long-term rate of return on plan assets .....		
c. Rate of compensation increase .....		

Weighted average assumptions used to determine projected benefit obligations as of end of current period:

	2018	2017
d. Weighted average discount rate .....	4.600	3.800
e. Rate of compensation increase .....		

The following estimated future payments, which reflect expected future service, as appropriate, are expected to be paid in the years indicated:

Years	Amount
a. 2019 .....	12,051
b. 2020 .....	13,001
c. 2021 .....	14,155
d. 2022 .....	15,045
e. 2023 .....	20,879
f. 2024 through 2028 .....	155,538

B - D. None

E. Defined Contribution Plan

The Company sponsors a defined plan (401K) covering substantially all of its domestic employees. Employees may contribute up to 10% of their salary and the Company match up to 7% depending of years of service and is fully vested after 3 years of service. The Company matching contribution for 2018 and 2017 was \$90,841 and \$84,549 respectively.

F. Multiemployer Plans

None

G. Consolidated/Holding Company Plans

Effective March 1, 2016, the Assurant Pension Plans and various non-qualified pension plans were amended such that no additional benefits will be earned after February 29, 2016. The Company has no legal obligation for benefits under these plans. The benefits are based on certain years of service and the employee's compensation during certain such years of service.

H. Post-employment Benefits and Compensated Absences

The Company accrued the liability for post-employment benefit and for earned but unpaid vacation.

**I. Impact of Medicare Modernization Act on Postretirement Benefits**

None

**13. CAPITAL AND SURPLUS, SHAREHOLDERS' DIVIDEND RESTRICTIONS AND QUASI-REORGANIZATIONS**

1. The Company has 5,000,000 authorized common shares and 500,000 authorized preferred shares. 520,005 of the common shares are outstanding and 5 of the common shares are in treasury stock.
2. The Company has no preferred stock outstanding.
3. Dividends on Company stock are paid as declared by its Board of Directors.
4. During December 2018, the Company made an extraordinary dividend payment in cash in the amount of \$1,925,250 to Assurant Solutions Holding Puerto Rico Inc.
5. Within the limitation of (3) above, there are restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders. According to the by-laws of the Company all statutory profit earned may be paid out as dividends to stockholders.
6. There are restrictions on the unassigned surplus funds and the funds are held for the benefit of both company policyholders and stockholders.
7. None
8. The Company does not hold any stock, including stock of affiliated companies, for any special purpose.
9. None
10. The portion of unassigned funds (surplus) represented by unrealized gains and losses is (\$426,643) and \$706,962 for 2018 and 2017, respectively.
11. The Company does not have any outstanding surplus debenture.
12. None
13. None

**14. LIABILITIES, CONTINGENCIES AND ASSESSMENTS**

A. Contingent Commitments

None

B. Assessments

None

C. Gain Contingencies

None

D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming From Lawsuits

The Company is involved with a number of cases in the ordinary course of business relating to insurance matters or, more frequently, certain corporate matters. Generally, the Company's liability is limited to specific amounts relating to insurance or policy coverage for which provision has been made in the financial statements. Other cases involve general corporate matters which generally do not represent significant contingencies to the Company.

E. Joint and Several Liabilities

None

F. All Other Contingencies

None

**15. LEASES**

A. Lessee Operating Lease

1. Rental Expense for 2018 and 2017 was approximately \$71,000 and \$68,000 respectively.
2. At January 1, 2018 the minimum aggregate rental commitments are as follows:

<u>Year Ended December 31,</u>	<u>Operating Leases</u>
2019	343,931
2020	352,024
2021	356,070
2022	356,070

3. The Company is not involved in any material sale-leaseback transaction.

B. Lessor Leases

None

**16. INFORMATION ABOUT FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK AND FINANCIAL INSTRUMENTS WITH CONCENTRATIONS OF CREDIT RISK**

The Company is not exposed to any significant credit concentration risk of a single issuer, excluding U.S. Government and government agencies as of December 31, 2018.

**17. SALE, TRANSFER AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENTS OF LIABILITIES**

- A. The Company does not have any transfers of receivables reported as sales.
- B. Transfer and servicing of financial assets - None
- C. Wash Sales - None

**18. GAIN OR LOSS TO THE REPORTING ENTITY FROM UNINSURED PLANS AND THE UNINSURED PORTION OF PARTIALLY INSURED PLANS**

The Company does not have any gain or loss from Uninsured Plans or Partially Insured Plans.

**19. DIRECT PREMIUM WRITTEN/PRODUCED BY MANAGING GENERAL AGENTS/THIRD PARTY ADMINISTRATORS**

The Company does not have direct premiums written by managing general agents or third party administrator.

**20. FAIR VALUE MEASUREMENT**

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Company has categorized its financial assets and liabilities into a three-level fair value hierarchy based on the priority of the inputs to the valuation technique. The levels of the fair value hierarchy are described below:

- Level 1 Inputs utilize quoted prices (unadjusted) in active markets for identical financial instruments that the Company can access.
- Level 2 Inputs utilize other than quoted prices included in Level 1 that are observable for the financial instrument, either directly or indirectly, for substantially the full term of the financial instrument. Level 2 inputs include quoted prices for similar financial instruments in active markets, quoted prices for identical or similar financial instruments in markets that are not active and inputs other than quoted prices that are observable in the marketplace for the financial instrument. The observable inputs are used in valuation models to calculate the fair value for the financial instrument.
- Level 3 Inputs are unobservable but are significant to the fair value measurement for the financial instrument, and include situations where there is little, if any, market activity for the financial instrument. These inputs reflect management's own assumptions about the assumptions a market participant would use in pricing the financial instrument.

For all classes of financial assets measured at fair value, the market valuation technique is generally used. The market valuation technique uses prices and other relevant information generated by market transactions involving identical or comparable assets.

The narrative and tables below provide information regarding the fair value of financial assets in the Statutory Statements of Admitted Assets, Liabilities and Capital and Surplus. Inputs do not differ if the financial asset is reported at amortized cost or fair value. Certain financial instruments are excluded, including those accounted for under the equity method of accounting, such as affiliated common stocks.

**Bonds**

Level 2

Bonds are valued using various observable market inputs obtained from a pricing service. The pricing service prepares estimates of fair value measurements for the Company's Level 2 assets using proprietary valuation models based on techniques such as matrix pricing which include observable market inputs. The extent of the use of each observable market input depends on the type of asset and the market conditions at the reporting date. The priority of the use of observable market inputs may change as some observable market inputs may not be relevant or additional inputs may be necessary. The following observable market inputs ("standard inputs"), listed in the approximate order of priority, are utilized in the pricing evaluation of Level 2 assets: benchmark yields, reported trades, broker/dealer quotes, issuer spreads, two-sided markets, benchmark securities, bids, offers and reference data including market research data. To price loan-backed and structured securities, the pricing service uses vendor trading platform data, new issue data, monthly payment information and collateral performance inputs in addition to the standard inputs. The pricing service may also evaluate assets based on relevant market information including relevant credit information, perceived market movements and sector news.

Level 3

When market observable inputs are unavailable to the pricing service, the remaining unpriced assets are submitted to independent brokers who provide non-binding broker quotes or are priced by other qualified sources and are categorized as Level 3 assets. The Company could not corroborate the non-binding broker quotes with Level 2 inputs. The inputs factoring into the broker quotes include trades in the actual bond being priced, trades of comparable bonds, quality of the issuer, optionality, structure and liquidity. Significant changes in interest rates, issuer credit, liquidity and overall market conditions would result in a significantly lower or higher broker quote. The broker quotes are reviewed for reasonableness by management and if necessary, management works with the pricing service or broker to further understand how they developed their price.

**Cash, Cash Equivalents and Short-Term Investments**

The reported carrying value approximates fair value because of the short maturity of the instruments.

The following table discloses the carrying values, fair values and hierarchy level of the Company's financial assets at December 31, 2018:

	Fair Value				Carrying Value
	Level 1	Level 2	Level 3	Total	
Bonds	\$ -	\$ 25,803,221	\$ 474,374	\$ 26,277,595	\$ 26,076,265
Cash, cash equivalents and short-term investments	6,562,897	-	-	6,562,897	6,562,897
<b>Total financial assets</b>	<b>\$ 6,562,897</b>	<b>\$ 25,803,221</b>	<b>\$ 474,374</b>	<b>\$ 32,840,492</b>	<b>\$ 32,639,163</b>

The following table discloses the carrying values, fair values and hierarchy level of the Company's financial assets at December 31, 2017:

	Fair Value				Carrying Value
	Level 1	Level 2	Level 3	Total	
Bonds	\$ -	\$ 26,067,843	\$ 510,538	\$ 26,578,381	\$ 26,221,022
Cash, cash equivalents and short-term investments	6,286,853	-	-	6,286,853	6,286,853
<b>Total financial assets</b>	<b>\$ 6,286,853</b>	<b>\$ 26,067,843</b>	<b>\$ 510,538</b>	<b>\$ 32,865,234</b>	<b>\$ 35,507,875</b>

There were no transfers between Levels of financial assets during the period. Affiliated Common Stock are excluded as they are carried at market.

**21. OTHER ITEMS**

A. Unusual or Infrequent Items  
None

B. Troubled Debt Restructuring  
None

C. Other Disclosures  
The Company elected to use rounding in reporting amounts in the statement.

D. Business Interruption Insurance Recoveries  
None

E. State Transferable and Non-transferable Tax Credits  
None

F. Subprime Mortgage Related Risk Experience  
None

G. Retained Assets  
None

H. Insurance Linked Securities (ILS) Contracts  
None

**22. EVENTS SUBSEQUENT**

The Company evaluated subsequent events through February 27, 2019 for the statutory statement of December 31, 2018 and determined there were none.

**23. REINSURANCE**

A. Ceded Reinsurance Report

Section 1 - General Interrogatories

1. Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company?

Yes ( ) No ( X )

2. Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or an insured or any other person not primarily engaged in the insurance business?

Yes ( ) No ( X )

Section 2 - Ceded Reinsurance Report - Part A

1. Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits?

Yes ( ) No ( X )

a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the company to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$0

b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement? \$0

2. Does the company have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?

Yes ( ) No ( X )

Section 3 - Ceded Reinsurance Report - Part B

1. What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of all reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$0

2. Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement?

Yes ( ) No ( X )

B. Uncollectible Reinsurance

During 2018, the company had no uncollectible reinsurance balances written off through income and expenses.

C. Commutation of Ceded Reinsurance Reflected in Income and Expenses

None

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

None

E.,F.&G. The Company has no reinsurance agreements with affiliated captive reinsurers.

**24. RETROSPECTIVELY RATED CONTRACTS & CONTRACTS SUBJECT TO REDETERMINATION**

A-D. Information About Retrospectively Rated Contracts

None

E. Risk Sharing Provisions of the Affordable Care Act

The Company has no risk sharing provisions for the Affordable Care Act.

**25. CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES**

Reserves on accident and health contracts for incurred losses attributable to insured events of prior years developed as anticipated during 2018. See Schedule H- Part 3 and the Five Year Historical Data. Original estimates are increased or decreased as additional information becomes known regarding individual claims. However, no significant trends or unanticipated events were noted in 2018. None of the Company's accident and health contracts are subject to retrospective rating or experience refunds.

**26. INTERCOMPANY POOLING ARRANGEMENTS**

The Company does not have any intercompany pooling arrangements.

**27. STRUCTURED SETTLEMENTS**

None

**28. HEALTH CARE RECEIVABLE**

None

**29. PARTICIPATING POLICIES**

None

**30. PREMIUM DEFICIENCY RESERVES**

- 1. Liability carried for premium deficiency reserves \$ -
- 2. Date of the most recent evaluation of this liability December 31, 2018
- 3. Was anticipated investment income utilized in the calculation? Yes ( ) No( x )

**31. RESERVES FOR LIFE CONTRACTS AND DEPOSIT-TYPE CONTRACTS**

(1) The Company waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.

(2) The Company does not have any substandard lives.

(3) As of December 31, 2018, the Company had \$0 of insurance in force for which the gross premiums are less than the net premiums according to the standard of valuation set by the Commonwealth of Puerto Rico. Reserves to cover the above insurance totaled \$0 at year-end.

(4) The tabular interest, tabular less actual reserve released, and tabular cost have been determined by formula as described in the instructions for page 7 of the annual statement (or, alternatively, from the basic data for the calculation of policy reserves).

(5) The Company does not calculate tabular interest on funds not involving life.

(6) The details for other changes:

Item	Total	Ordinary				Credit Life Group and Individual	Group	
		Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts		Life Insurance	Annuities
Reserves for Life Contracts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

**32. ANALYSIS OF ANNUITY ACTUARIAL RESERVES & DEPOSIT TYPE LIABILITIES BY WITHDRAWAL CHARACTERISTICS**

The Company does not have any annuity actuarial reserves or deposit liabilities by withdrawal characteristics.

**33. PREMIUM AND ANNUITY CONSIDERATIONS DEFERRED AND UNCOLLECTED**

The Company had no deferred and uncollected life premium and annuity considerations as of December 31, 2018.

**34. SEPARATE ACCOUNTS**

None

**35. LOSS/CLAIM ADJUSTMENT EXPENSES**

None

**GENERAL INTERROGATORIES**

**PART 1 - COMMON INTERROGATORIES  
GENERAL**

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? ..... Yes [ X ] No [ ]  
If yes, complete Schedule Y, Parts 1, 1A and 2
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? ..... Yes [ X ] No [ ] N/A [ ]
- 1.3 State Regulating? ..... Puerto Rico
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? ..... Yes [ X ] No [ ]
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. .... 0001267238
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? ..... Yes [ ] No [ X ]
- 2.2 If yes, date of change: .....
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. .... 12/31/2014
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. .... 12/31/2014
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). .... 03/17/2016
- 3.4 By what department or departments?  
Insurance Commissioner of Puerto Rico .....
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? ..... Yes [ ] No [ ] N/A [ X ]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? ..... Yes [ X ] No [ ] N/A [ ]
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.11 sales of new business? ..... Yes [ ] No [ X ]  
4.12 renewals? ..... Yes [ ] No [ X ]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.21 sales of new business? ..... Yes [ ] No [ X ]  
4.22 renewals? ..... Yes [ ] No [ X ]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [ ] No [ X ]  
If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? ..... Yes [ ] No [ X ]
- 6.2 If yes, give full information: .....
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? ..... Yes [ ] No [ X ]
- 7.2 If yes,  
7.21 State the percentage of foreign control; ..... %  
7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity

**GENERAL INTERROGATORIES**

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? ..... Yes [ ] No [ X ]  
 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.  
 .....  
 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? ..... Yes [ ] No [ X ]  
 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
 PriceWaterhouseCoopers LLP, 254 Muñoz Rivera, Oriental Tower Suite 900, Hato Rey PR 00918
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? ..... Yes [ ] No [ X ]  
 10.2 If the response to 10.1 is yes, provide information related to this exemption:  
 .....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? ..... Yes [ ] No [ X ]  
 10.4 If the response to 10.3 is yes, provide information related to this exemption:  
 .....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? ..... Yes [ X ] No [ ] N/A [ ]  
 10.6 If the response to 10.5 is no or n/a, please explain  
 .....
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?  
 Alexa Stephens, FSA, MAAA, CERA  
 11222 Quasil Roost Drive Miami, FL 33157
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? ..... Yes [ ] No [ X ]  
 12.11 Name of real estate holding company .....  
 12.12 Number of parcels involved .....  
 12.13 Total book/adjusted carrying value ..... \$ .....
- 12.2 If, yes provide explanation:  
 .....
- 13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?  
 .....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? ..... Yes [ ] No [ ]  
 13.3 Have there been any changes made to any of the trust indentures during the year? ..... Yes [ ] No [ X ]  
 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? ..... Yes [ ] No [ ] N/A [ ]
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? ..... Yes [ X ] No [ ]  
 (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;  
 (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;  
 (c) Compliance with applicable governmental laws, rules and regulations;  
 (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and  
 (e) Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:  
 .....
- 14.2 Has the code of ethics for senior managers been amended? ..... Yes [ ] No [ X ]  
 14.21 If the response to 14.2 is yes, provide information related to amendment(s).  
 .....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? ..... Yes [ ] No [ X ]  
 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).  
 .....

**GENERAL INTERROGATORIES**

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? ..... Yes [ ] No [ X ]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

**BOARD OF DIRECTORS**

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? ..... Yes [ X ] No [ ]
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? ..... Yes [ X ] No [ ]
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person? ..... Yes [ X ] No [ ]

**FINANCIAL**

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? ..... Yes [ ] No [ X ]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers.....\$ .....
  - 20.12 To stockholders not officers.....\$ .....
  - 20.13 Trustees, supreme or grand (Fraternal Only).....\$ .....
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers.....\$ .....
  - 20.22 To stockholders not officers.....\$ .....
  - 20.23 Trustees, supreme or grand (Fraternal Only).....\$ .....
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? ..... Yes [ ] No [ X ]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others.....\$ .....
  - 21.22 Borrowed from others.....\$ .....
  - 21.23 Leased from others.....\$ .....
  - 21.24 Other.....\$ .....
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? ..... Yes [ ] No [ X ]
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$ .....
  - 22.22 Amount paid as expenses.....\$ .....
  - 22.23 Other amounts paid.....\$ .....
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? ..... Yes [ X ] No [ ]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: .....\$ .....

**INVESTMENT**

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03)..... Yes [ X ] No [ ]
- 24.02 If no, give full and complete information relating thereto  
.....
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)  
.....
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? ..... Yes [ ] No [ ] N/A [ X ]
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs.....\$ .....
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs.....\$ .....
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? ..... Yes [ ] No [ ] N/A [ X ]
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? ..... Yes [ ] No [ ] N/A [ X ]
- 24.09 Does the reporting entity or the reporting entity 's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? ..... Yes [ ] No [ ] N/A [ X ]

**ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company**  
**GENERAL INTERROGATORIES**

24.10 For the reporting entity's security lending program state the amount of the following as December 31 of the current year:

- 24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 ..... \$ .....
- 24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 ..... \$ .....
- 24.103 Total payable for securities lending reported on the liability page ..... \$ .....

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03). ..... Yes [ X ] No [ ]

- 25.2 If yes, state the amount thereof at December 31 of the current year:
- 25.21 Subject to repurchase agreements ..... \$ .....
  - 25.22 Subject to reverse repurchase agreements ..... \$ .....
  - 25.23 Subject to dollar repurchase agreements ..... \$ .....
  - 25.24 Subject to reverse dollar repurchase agreements ..... \$ .....
  - 25.25 Placed under option agreements ..... \$ .....
  - 25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock ..... \$ .....
  - 25.27 FHLB Capital Stock ..... \$ .....
  - 25.28 On deposit with states ..... \$ 2,601,110
  - 25.29 On deposit with other regulatory bodies ..... \$ .....
  - 25.30 Pledged as collateral - excluding collateral pledged to an FHLB ..... \$ .....
  - 25.31 Pledged as collateral to FHLB - including assets backing funding agreements ..... \$ .....
  - 25.32 Other ..... \$ .....

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? ..... Yes [ ] No [ X ]

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? ..... Yes [ ] No [ ] N/A [ X ]  
 If no, attach a description with this statement.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? ..... Yes [ ] No [ X ]

27.2 If yes, state the amount thereof at December 31 of the current year. .... \$ .....

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? ..... Yes [ X ] No [ ]

28.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
Banco Popular de Puerto Rico .....	Popular Center 209, Ponce de Leon Avenue, San Juan, Puerto Rico 00918 .....

28.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? ..... Yes [ ] No [ X ]

28.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company  
**GENERAL INTERROGATORIES**

28.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's assets? ..... Yes [ ] No [ X ]

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's assets? ..... Yes [ ] No [ X ]

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? ..... Yes [ ] No [ X ]

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 - Total		

29.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds .....	26,076,266	26,277,594	201,328
30.2 Preferred stocks .....			
30.3 Totals	26,076,266	26,277,594	201,328

30.4 Describe the sources or methods utilized in determining the fair values:

Fair values are obtained from third party pricing services. For those that were not available from third party services, fair values were obtained from broker or international analysis or the NAIC Security Valuation Office. ....

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? ..... Yes [ X ] No [ ]

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? ..... Yes [ X ] No [ ]

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:  
 .....

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? ..... Yes [ X ] No [ ]

32.2 If no, list exceptions:  
 .....

**GENERAL INTERROGATORIES**

33. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:  
 a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.  
 b. Issuer or obligor is current on all contracted interest and principal payments.  
 c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.  
 Has the reporting entity self-designated 5GI securities? ..... Yes [ ] No [ X ]

34. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:  
 a. The security was purchased prior to January 1, 2018.  
 b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.  
 c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.  
 d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.  
 Has the reporting entity self-designated PLGI securities? ..... Yes [ ] No [ X ]

**OTHER**

35.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? .....\$ .....

35.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
.....	.....

36.1 Amount of payments for legal expenses, if any? .....\$ .....12,308

36.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
DUDLEY, TOPPER AND FEUERZ .....	3,489
.....	.....

37.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? .....\$ .....

37.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
.....	.....

**GENERAL INTERROGATORIES**

**PART 2 - LIFE INTERROGATORIES**

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? ..... Yes [ ] No [ X ]

1.2 If yes, indicate premium earned on U.S. business only ..... \$

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? ..... \$

1.31 Reason for excluding:  
.....

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. .... \$

1.5 Indicate total incurred claims on all Medicare Supplement insurance. .... \$

1.6 Individual policies:

Most current three years:

1.61 Total premium earned ..... \$

1.62 Total incurred claims ..... \$

1.63 Number of covered lives .....

All years prior to most current three years

1.64 Total premium earned ..... \$

1.65 Total incurred claims ..... \$

1.66 Number of covered lives .....

1.7 Group policies:

Most current three years:

1.71 Total premium earned ..... \$

1.72 Total incurred claims ..... \$

1.73 Number of covered lives .....

All years prior to most current three years

1.74 Total premium earned ..... \$

1.75 Total incurred claims ..... \$

1.76 Number of covered lives .....

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator .....		
2.2 Premium Denominator .....	10,715,008	8,137,123
2.3 Premium Ratio (2.1/2.2) .....	0.000	0.000
2.4 Reserve Numerator .....	224,686	223,558
2.5 Reserve Denominator .....	22,716,352	22,155,301
2.6 Reserve Ratio (2.4/2.5) .....	0.010	0.010

3.1 Does this reporting entity have Separate Accounts? ..... Yes [ ] No [ X ]

3.2 If yes, has a Separate Accounts Statement been filed with this Department? ..... Yes [ ] No [ ] N/A [ X ]

3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account? ..... \$

3.4 State the authority under which Separate Accounts are maintained:  
.....

3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? ..... Yes [ ] No [ X ]

3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? ..... Yes [ ] No [ X ]

3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"? ..... \$

4.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? ..... Yes [ X ] No [ ]

4.2 Net reimbursement of such expenses between reporting entities:

4.21 Paid ..... \$

4.22 Received ..... \$

5.1 Does the reporting entity write any guaranteed interest contracts? ..... Yes [ ] No [ X ]

5.2 If yes, what amount pertaining to these lines is included in:

5.21 Page 3, Line 1 ..... \$

5.22 Page 4, Line 1 ..... \$

6. FOR STOCK REPORTING ENTITIES ONLY:

6.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: ..... \$

7. Total dividends paid stockholders since organization of the reporting entity:

7.11 Cash ..... \$ 200,932,890

7.12 Stock ..... \$ 1,300,000

**GENERAL INTERROGATORIES**

8.1 Does the company reinsure any Workers' Compensation Carve-Out business defined as: ..... Yes [ ] No [ X ]  
 Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.

8.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? ..... Yes [ ] No [ X ]

8.3 If 8.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
8.31 Earned premium .....	.....	.....	.....
8.32 Paid claims .....	.....	.....	.....
8.33 Claim liability and reserve (beginning of year) .....	.....	.....	.....
8.34 Claim liability and reserve (end of year) .....	.....	.....	.....
8.35 Incurred claims .....	.....	.....	.....

8.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 8.31 and 8.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
8.41	<\$25,000	.....	.....
8.42	\$25,000 - 99,999	.....	.....
8.43	\$100,000 - 249,999	.....	.....
8.44	\$250,000 - 999,999	.....	.....
8.45	\$1,000,000 or more	.....	.....

8.5 What portion of earned premium reported in 8.31, Column 1 was assumed from pools? .....\$ .....

9. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:

9.1 Amount of loss reserves established by these annuities during the current year: .....\$ .....

9.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1	2 Statement Value on Purchase Date of Annuities (i.e., Present Value)
P&C Insurance Company And Location	

10.1 Do you act as a custodian for health savings accounts? ..... Yes [ ] No [ X ]

10.2 If yes, please provide the amount of custodial funds held as of the reporting date. ....\$ .....

10.3 Do you act as an administrator for health savings accounts? ..... Yes [ ] No [ X ]

10.4 If yes, please provide the balance of funds administered as of the reporting date. ....\$ .....

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company  
**GENERAL INTERROGATORIES**

11.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? ..... Yes [ ] No [ ] N/A [ X ]  
 11.2 If the answer to 11.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other

12. Provide the following for individual ordinary life insurance\* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):

12.1 Direct Premium Written .....\$ .....  
 12.2 Total Incurred Claims .....\$ .....  
 12.3 Number of Covered Lives .....

*Ordinary Life Insurance Includes
Term (whether full underwriting,limited underwriting,jet issue,"short form app")
Whole Life (whether full underwriting,limited underwriting,jet issue,"short form app")
Variable Life (with or without secondary gurarantee)
Universal Life (with or without secondary gurarantee)
Variable Universal Life (with or without secondary gurarantee)

13. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? ..... Yes [ X ] No [ ]

13.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? ..... Yes [ ] No [ ]

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**FIVE-YEAR HISTORICAL DATA**

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.  
\$000 omitted for amounts of life insurance

	1 2018	2 2017	3 2016	4 2015	5 2014
<b>Life Insurance in Force</b> (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4) .....					
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4) .....					
3. Credit life (Line 21, Col. 6) .....	989,141	996,572	1,066,851	1,092,299	1,076,063
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4) .....	164,583	164,445	210,705	257,874	258,345
5. Industrial (Line 21, Col. 2) .....					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4) .....					
7. Total (Line 21, Col. 10) .....	1,153,724	1,161,017	1,277,556	1,350,173	1,334,408
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated .....			XXX	XXX	XXX
<b>New Business Issued</b> (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2) .....					
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2) .....					
10. Credit life (Line 2, Col. 6) .....	407,917	367,356	475,967	529,510	526,767
11. Group (Line 2, Col. 9) .....	3,490	37,067	3,283	1,028	240
12. Industrial (Line 2, Col. 2) .....					
13. Total (Line 2, Col. 10) .....	411,407	404,423	479,250	530,538	527,007
<b>Premium Income - Lines of Business</b> (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2) .....					
15.1 Ordinary-life insurance (Line 20.4, Col. 3) .....					
15.2 Ordinary-individual annuities (Line 20.4, Col. 4) .....					
16. Credit life (group and individual) (Line 20.4, Col. 5) .....	5,933,336	4,352,910	5,481,182	6,069,329	5,836,433
17.1 Group life insurance (Line 20.4, Col. 6) .....	14,372	15,375	19,263	20,027	21,980
17.2 Group annuities (Line 20.4, Col. 7) .....					
18.1 A & H-group (Line 20.4, Col. 8) .....	30,734	34,162	38,894	76,002	129,841
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9) .....	4,736,566	3,734,676	4,905,299	4,865,454	4,293,299
18.3 A & H-other (Line 20.4, Col. 10) .....					
19. Aggregate of all other lines of business (Line 20.4, Col. 11) .....					
20. Total .....	10,715,008	8,137,123	10,444,638	11,030,812	10,281,553
<b>Balance Sheet (Pages 2 &amp; 3)</b>					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3) .....	38,213,544	38,382,474	39,121,913	39,294,855	39,984,226
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26) .....	27,509,842	26,302,365	27,851,994	27,994,711	27,977,154
23. Aggregate life reserves (Page 3, Line 1) .....	11,504,441	10,378,418	10,657,732	10,807,863	10,620,049
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1 .....			XXX	XXX	XXX
24. Aggregate A & H reserves (Page 3, Line 2) .....	9,822,472	9,395,994	10,477,380	10,666,257	10,914,576
25. Deposit-type contract funds (Page 3, Line 3) .....					
26. Asset valuation reserve (Page 3, Line 24.01) .....	498,179	491,733	469,894	405,110	641,441
27. Capital (Page 3, Lines 29 and 30) .....	2,599,975	2,599,975	2,600,000	2,600,000	2,600,000
28. Surplus (Page 3, Line 37) .....	8,103,727	9,480,134	8,669,919	8,700,144	9,407,072
<b>Cash Flow (Page 5)</b>					
29. Net Cash from Operations (Line 11) .....	2,202,894	(945,496)	2,381,543	1,297,196	1,378,358
<b>Risk-Based Capital Analysis</b>					
30. Total adjusted capital .....	11,201,881	12,571,839	11,739,813	11,705,254	12,648,513
31. Authorized control level risk - based capital .....	1,564,789	1,281,694	1,381,939	1,597,106	1,460,478
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</b> (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1) .....	71.4	71.2	69.2	70.3	63.0
33. Stocks (Lines 2.1 and 2.2) .....	10.7	11.7	9.8	12.0	11.8
34. Mortgage loans on real estate(Lines 3.1 and 3.2) .....					
35. Real estate (Lines 4.1, 4.2 and 4.3) .....					
36. Cash, cash equivalents and short-term investments (Line 5) .....	18.0	17.1	21.0	17.7	25.2
37. Contract loans (Line 6) .....					
38. Derivatives (Page 2, Line 7) .....					
39. Other invested assets (Line 8) .....					
40. Receivables for securities (Line 9) .....					
41. Securities lending reinvested collateral assets (Line 10) .....					
42. Aggregate write-ins for invested assets (Line 11) .....					
43. Cash, cash equivalents and invested assets (Line 12) .....	100.0	100.0	100.0	100.0	100.0

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**FIVE-YEAR HISTORICAL DATA**

(Continued)

	1 2018	2 2017	3 2016	4 2015	5 2014
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1) .....					
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1) .....					
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1), .....	3,894,883	4,321,530	3,614,569	4,506,258	4,540,065
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10) .....					
48. Affiliated mortgage loans on real estate .....					
49. All other affiliated .....					
50. Total of above Lines 44 to 49 .....	3,894,883	4,321,530	3,614,569	4,506,258	4,540,065
51. Total Investment in Parent included in Lines 44 to 49 above .....					
<b>Total Nonadmitted and Admitted Assets</b>					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2) .....	934,873	973,505	1,069,852	807,254	932,869
53. Total admitted assets (Page 2, Line 28, Col. 3) .....	38,213,544	38,382,474	39,121,913	39,294,855	39,984,226
<b>Investment Data</b>					
54. Net investment income (Exhibit of Net Investment Income) .....	2,532,701	549,591	2,476,191	1,735,684	2,055,934
55. Realized capital gains (losses) (Page 4, Line 34, Column 1) .....			(64,250)	(445,890)	(181,413)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1) .....	(426,643)	706,960	(891,689)	(33,807)	74,597
57. Total of above Lines 54, 55 and 56 .....	2,106,058	1,256,551	1,520,252	1,255,987	1,949,118
<b>Benefits and Reserve Increases (Page 6)</b>					
58. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1, minus Lines 10, 11, 12, 13, 14 and 15 Cols. 9, 10 and 11) .....	1,724,828	1,519,985	2,188,975	1,610,292	1,829,190
59. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11) .....	(155,762)	1,482,419	684,856	1,233,008	1,250,285
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3) .....					
61. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11) .....	426,478	(1,081,385)	(188,877)	(248,320)	(1,297,929)
62. Dividends to policyholders (Line 30, Col. 1) .....					
<b>Operating Percentages</b>					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0 .....	81.9	81.9	75.2	73.2	73.3
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0 .....					
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2) .....	(2.4)	29.9	11.5	22.8	17.3
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2) .....					
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2) .....	100.4	62.4	74.5	67.5	58.8
<b>A &amp; H Claim Reserve Adequacy</b>					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2) .....	141,470	58,862	24,581	20,823	
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2) .....	254,739	219,006	191,746	214,280	93,124
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2) .....	801,525	904,982	806,952	1,147,741	1,520,346
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2) .....	2,039,276	1,459,451	1,712,746	1,815,704	2,438,218
<b>Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)</b>					
72. Industrial life (Col. 2) .....					
73. Ordinary - life (Col. 3) .....					
74. Ordinary - individual annuities (Col. 4) .....					
75. Ordinary-supplementary contracts (Col. 5) .....					
76. Credit life (Col. 6) .....	(294,768)	(909,169)	344,449	200,856	538,991
77. Group life (Col. 7) .....	57,970	334,808	13,721	61,309	48,218
78. Group annuities (Col. 8) .....					
79. A & H-group (Col. 9) .....	(160,054)	(224,184)	(74,578)	(58,978)	98,614
80. A & H-credit (Col. 10) .....	1,351,603	837,516	1,997,310	1,301,284	1,948,643
81. A & H-other (Col. 11) .....					
82. Aggregate of all other lines of business (Col. 12) .....					
83. Total (Col. 1) .....	954,751	38,971	2,280,902	1,504,470	2,634,466

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [ ] No [ ]  
 If no, please explain: .....



**ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company**

DIRECT BUSINESS IN THE STATE OF Puerto Rico

DURING THE YEAR 2018

NAIC Group Code 0019

**LIFE INSURANCE**

NAIC Company Code 73156

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance		13,857,799	549,005		14,406,804
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)		13,857,799	549,005		14,406,804
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits		4,631,643	269,120		4,900,763
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals		4,631,643	269,120		4,900,763
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year					(13)				(13)	
17. Incurred during current year			908	4,712,314	14	266,885			922	4,979,199
Settled during current year:										
18.1 By payment in full			908	4,712,314	14	266,885			922	4,979,199
18.2 By payment on compromised claims										
18.3 Totals paid			908	4,712,314	14	266,885			922	4,979,199
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements			908	4,712,314	14	266,885			922	4,979,199
19. Unpaid Dec. 31, current year (16+17-18.6)					(13)				(13)	
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	2		220,572	(a) 978,275,631	6	164,445,701			220,580	1,142,721,332
21. Issued during year			56,518	402,244,004		3,490,697			56,518	405,734,701
22. Other changes to in force (Net)			(71,408)	(407,450,670)		(3,352,010)			(71,408)	(410,802,680)
23. In force December 31 of current year	2		205,682	(a) 973,068,965	6	164,584,388			205,690	1,137,653,353

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	3,501,772	3,501,772		426,156	247,882
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)	7,447,970	7,415,645		1,346,607	39,305
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	10,949,742	10,917,417		1,772,763	287,187

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0 and number of persons  
insured under indemnity only products .....0



**ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company**

DIRECT BUSINESS IN THE STATE OF U.S. Virgin Islands

DURING THE YEAR 2018

NAIC Group Code 0019

**LIFE INSURANCE**

NAIC Company Code 73156

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance		306,965			306,965
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)		306,965			306,965
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits		48,865			48,865
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals		48,865			48,865
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year			9	44,176					9	44,176
Settled during current year:										
18.1 By payment in full			9	44,176					9	44,176
18.2 By payment on compromised claims										
18.3 Totals paid			9	44,176					9	44,176
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements			9	44,176					9	44,176
19. Unpaid Dec. 31, current year (16+17-18.6)										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year			3,061	(a) 18,296,369	No. of Policies				3,061	18,296,369
21. Issued during year			439	5,672,996					439	5,672,996
22. Other changes to in force (Net)			(868)	(7,896,330)					(868)	(7,896,330)
23. In force December 31 of current year			2,632	(a) 16,073,035					2,632	16,073,035

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)	233,157	265,483		21,400	10,996
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	233,157	265,483		21,400	10,996

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0 and number of persons  
 insured under indemnity only products .....0



**ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company**

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2018

NAIC Group Code 0019

**LIFE INSURANCE**

NAIC Company Code 73156

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance		14,164,764	549,005		14,713,769
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)		14,164,764	549,005		14,713,769
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits		4,680,508	269,120		4,949,628
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals		4,680,508	269,120		4,949,628
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year					(13)				(13)	
17. Incurred during current year			917	4,756,490	14	266,885			931	5,023,375
Settled during current year:										
18.1 By payment in full			917	4,756,490	14	266,885			931	5,023,375
18.2 By payment on compromised claims										
18.3 Totals paid			917	4,756,490	14	266,885			931	5,023,375
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements			917	4,756,490	14	266,885			931	5,023,375
19. Unpaid Dec. 31, current year (16+17-18.6)					(13)				(13)	
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	2		223,633	(a) 996,572,000	6	164,445,701			223,641	1,161,017,701
21. Issued during year			56,957	407,917,000		3,490,697			56,957	411,407,697
22. Other changes to in force (Net)			(72,276)	(415,347,000)		(3,352,010)			(72,276)	(418,699,010)
23. In force December 31 of current year	2		208,314	(a) 989,142,000	6	164,584,388			208,322	1,153,726,388

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	3,501,772	3,501,772		426,156	247,882
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)	7,681,127	7,681,128		1,368,007	50,301
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	11,182,899	11,182,900		1,794,163	298,183

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0 and number of persons  
insured under indemnity only products .....0

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**EXHIBIT OF LIFE INSURANCE**

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	Policies	Certificates	Amount of Insurance	
1. In force end of prior year .....					223,633	996,572	6	2,351	164,445	1,161,017
2. Issued during year .....					56,957	407,917		61	3,490	411,407
3. Reinsurance assumed .....										
4. Revived during year .....										
5. Increased during year (net) .....										
6. Subtotals, Lines 2 to 5 .....					56,957	407,917		61	3,490	411,407
7. Additions by dividends during year .....	XXX		XXX		XXX		XXX	XXX		
8. Aggregate write-ins for increases .....										
9. Totals (Lines 1 and 6 to 8) .....					280,590	1,404,489	6	2,412	167,935	1,572,424
Deductions during year:										
10. Death .....					902	4,681	XXX	14	269	4,950
11. Maturity .....							XXX			
12. Disability .....							XXX			
13. Expiry .....					25,040	30,953		12	487	31,440
14. Surrender .....					46,333	207,141		42	2,596	209,737
15. Lapse .....										
16. Conversion .....							XXX	XXX	XXX	
17. Decreased (net) .....						172,573				172,573
18. Reinsurance .....										
19. Aggregate write-ins for decreases .....										
20. Totals (Lines 10 to 19) .....					72,275	415,348		68	3,352	418,700
21. In force end of year (Line 9 minus Line 20) .....					208,315	989,141	6	2,344	164,583	1,153,724
22. Reinsurance ceded end of year .....	XXX		XXX		XXX	600,443	XXX	XXX	159,183	759,626
23. Line 21 minus Line 22 .....	XXX		XXX		XXX	(a) 388,698	XXX	XXX	5,400	394,098
<b>DETAILS OF WRITE-INS</b>										
0801. ....										
0802. ....										
0803. ....										
0898. Summary of remaining write-ins for Line 8 from overflow page .....										
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above) .....										
1901. ....										
1902. ....										
1903. ....										
1998. Summary of remaining write-ins for Line 19 from overflow page .....										
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above) .....										

(a) Group \$ ..... ; Individual \$ .....

**EXHIBIT OF LIFE INSURANCE**

(\$000 Omitted for Amounts of Life Insurance) (Continued)

**ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR**

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends .....	XXX		XXX	
25. Other paid-up insurance .....	XXX			
26. Debit ordinary insurance .....	XXX			

**NONE**

**ADDITIONAL INFORMATION ON ORDINARY INSURANCE**

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing .....	XXX		XXX	
28. Term policies - other .....	XXX		XXX	
29. Other term insurance - decreasing .....	XXX		XXX	
30. Other term insurance .....	XXX		XXX	
31. Totals (Lines 27 to 30) .....	XXX		XXX	
Reconciliation to Lines 2 and 21:				
32. Term additions .....	XXX		XXX	
33. Totals, extended term insurance .....	XXX	XXX		
34. Totals, whole life and endowment .....				
35. Totals (Lines 31 to 34) .....				

**NONE**

**CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS**

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial .....				
37. Ordinary .....				
38. Credit Life (Group and Individual) .....	407,917		989,142	
39. Group .....	3,490		164,584	
40. Totals (Lines 36 to 39) .....	411,407		1,153,726	

**ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE**

	Credit Life		Group	
	1 Number of Individual Policies	2 Amount of Insurance	3 Number of Certificates	4 Amount of Insurance
41. Amount of insurance included in Line 2 ceded to other companies .....	XXX		XXX	
42. Number in force end of year if the number under ceded groups is limited on a pro-rata basis .....				XXX
43. Federal Employees' Group Life Insurance included in Line 21 .....				
44. Servicemen's Group Life Insurance included in Line 21 .....				
45. Group Permanent Insurance included in Line 21 .....				

**NONE**

**ADDITIONAL ACCIDENTAL DEATH BENEFITS**

46. Amount of additional accidental death benefits in force end of year under ordinary policies .....	
---	--

**NONE**

**BASIS OF CALCULATION ON ORDINARY TERM INSURANCE**

47. State basis of calculation of (47.1) decreasing term insurance contracts included in Family Income Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included in above .....	
47.1 .....	
47.2 .....	

**NONE**

**POLICIES WITH DISABILITY PROVISIONS**

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of Premium .....								
49. Disability Income .....								
50. Extended Benefits .....			XXX	XXX				
51. Other .....								
52. Total .....	(a)		(a)		(a)		(a)	

**NONE**

(a) See the Annual Audited Financial Reports section of the annual statement instructions

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company  
**EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES**

**SUPPLEMENTARY CONTRACTS**

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year .....				
2. Issued during year .....				
3. Reinsurance assumed .....				
4. Increased during year (net) .....				
5. Total (Lines 1 to 4) .....				
Deductions during year:				
6. Decreased (net) .....				
7. Reinsurance ceded .....				
8. Totals (Lines 6 and 7) .....				
9. In force end of year .....				
10. Amount on deposit .....		(a)		(a)
11. Income now payable .....				
12. Amount of income payable .....	(a)	(a)	(a)	(a)

**NONE**

**ANNUITIES**

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year .....				
2. Issued during year .....				
3. Reinsurance assumed .....				
4. Increased during year (net) .....				
5. Totals (Lines 1 to 4) .....				
Deductions during year:				
6. Decreased (net) .....				
7. Reinsurance ceded .....				
8. Totals (Lines 6 and 7) .....				
9. In force end of year .....				
Income now payable:				
10. Amount of income payable .....	(a)	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance .....	XXX	(a)	XXX	(a)
Deferred not fully paid:				
12. Account balance .....	XXX	(a)	XXX	(a)

**NONE**

**ACCIDENT AND HEALTH INSURANCE**

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year .....	16,726	286,662	147,650	24,138,232		
2. Issued during year .....	8,287	19,741		21,996,332		
3. Reinsurance assumed .....						
4. Increased during year (net) .....		XXX		XXX		XXX
5. Totals (Lines 1 to 4) .....	25,013	XXX	147,650	XXX		XXX
Deductions during year:						
6. Conversions .....		XXX	XXX	XXX	XXX	XXX
7. Decreased (net) .....		XXX	2,510	XXX		XXX
8. Reinsurance ceded .....		XXX		XXX		XXX
9. Totals (Lines 6 to 8) .....		XXX	2,510	XXX		XXX
10. In force end of year .....	25,013	(a) 306,403	145,140	(a) 23,130,419		(a)

**DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS**

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year .....		
2. Issued during year .....		
3. Reinsurance assumed .....		
4. Increased during year (net) .....		
5. Totals (Lines 1 to 4) .....		
Deductions During Year:		
6. Decreased (net) .....		
7. Reinsurance ceded .....		
8. Totals (Lines 6 and 7) .....		
9. In force end of year .....		
10. Amount of account balance .....	(a)	(a)

**NONE**

(a) See the Annual Audited Financial Reports section of the annual statement instructions.

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company  
**FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE**

**INTEREST MAINTENANCE RESERVE**

	1 Amount
1. Reserve as of December 31, Prior Year .....	(678,544)
2. Current year's realized pre-tax capital gains/(losses) of \$ ..... transferred into the reserve net of taxes of \$ .....	
3. Adjustment for current year's liability gains/(losses) released from the reserve .....	
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3) .....	(678,544)
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....	(33,712)
6. Reserve as of December 31, current year (Line 4 minus Line 5)	(644,833)

**AMORTIZATION**

	1	2	3	4
Year of Amortization	Reserve as of December 31, Prior Year	Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2018 .....	(33,712)			(33,712)
2. 2019 .....	(35,713)			(35,713)
3. 2020 .....	(36,729)			(36,729)
4. 2021 .....	(35,712)			(35,712)
5. 2022 .....	(37,239)			(37,239)
6. 2023 .....	(39,873)			(39,873)
7. 2024 .....	(43,566)			(43,566)
8. 2025 .....	(42,132)			(42,132)
9. 2026 .....	(36,771)			(36,771)
10. 2027 .....	(29,228)			(29,228)
11. 2028 .....	(18,690)			(18,690)
12. 2029 .....	(9,195)			(9,195)
13. 2030 .....	(9,412)			(9,412)
14. 2031 .....	(17,390)			(17,390)
15. 2032 .....	(28,611)			(28,611)
16. 2033 .....	(40,602)			(40,602)
17. 2034 .....	(50,560)			(50,560)
18. 2035 .....	(48,716)			(48,716)
19. 2036 .....	(38,402)			(38,402)
20. 2037 .....	(26,679)			(26,679)
21. 2038 .....	(15,007)			(15,007)
22. 2039 .....	(4,607)			(4,607)
23. 2040 .....				
24. 2041 .....				
25. 2042 .....				
26. 2043 .....				
27. 2044 .....				
28. 2045 .....				
29. 2046 .....				
30. 2047 .....				
31. 2048 and Later				
32. Total (Lines 1 to 31)	(678,544)			(678,544)

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**ASSET VALUATION RESERVE**

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year .....	3,458		3,458	488,275		488,275	491,733
2. Realized capital gains/(losses) net of taxes - General Account .....							
3. Realized capital gains/(losses) net of taxes - Separate Accounts .....							
4. Unrealized capital gains/(losses) net of deferred taxes - General Account .....							
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts .....							
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves .....							
7. Basic contribution .....	1,808		1,808				1,808
8. Accumulated balances (Lines 1 through 5 - 6 + 7) .....	5,266		5,266	488,275		488,275	493,541
9. Maximum reserve .....	13,560		13,560	506,335		506,335	519,895
10. Reserve objective .....	10,396		10,396	506,335		506,335	516,731
11. 20% of (Line 10 - Line 8) .....	1,026		1,026	3,612		3,612	4,638
12. Balance before transfers (Lines 8 + 11) .....	6,292		6,292	491,887		491,887	498,179
13. Transfers .....							
14. Voluntary contribution .....							
15. Adjustment down to maximum/up to zero .....							
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	6,292		6,292	491,887		491,887	498,179

**ASSET VALUATION RESERVE**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**DEFAULT COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
<b>LONG-TERM BONDS</b>												
1.		Exempt Obligations .....	21,556,355	XXX	XXX	21,556,355	0.0000		0.0000		0.0000	
2.	1	Highest Quality .....	4,519,913	XXX	XXX	4,519,913	0.0004	1,808	0.0023	10,396	0.0030	13,560
3.	2	High Quality .....		XXX	XXX		0.0019		0.0058		0.0090	
4.	3	Medium Quality .....		XXX	XXX		0.0093		0.0230		0.0340	
5.	4	Low Quality .....		XXX	XXX		0.0213		0.0530		0.0750	
6.	5	Lower Quality .....		XXX	XXX		0.0432		0.1100		0.1700	
7.	6	In or Near Default .....		XXX	XXX		0.0000		0.2000		0.2000	
8.		Total Unrated Multi-class Securities Acquired by Conversion .....		XXX	XXX		XXX		XXX		XXX	
9.		Total Long-Term Bonds (Sum of Lines 1 through 8)	26,076,268	XXX	XXX	26,076,268	XXX	1,808	XXX	10,396	XXX	13,560
<b>PREFERRED STOCK</b>												
10.	1	Highest Quality .....		XXX	XXX		0.0004		0.0023		0.0030	
11.	2	High Quality .....		XXX	XXX		0.0019		0.0058		0.0090	
12.	3	Medium Quality .....		XXX	XXX		0.0093		0.0230		0.0340	
13.	4	Low Quality .....		XXX	XXX		0.0213		0.0530		0.0750	
14.	5	Lower Quality .....		XXX	XXX		0.0432		0.1100		0.1700	
15.	6	In or Near Default .....		XXX	XXX		0.0000		0.2000		0.2000	
16.		Affiliated Life with AVR .....		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16)		XXX	XXX		XXX		XXX		XXX	
<b>SHORT - TERM BONDS</b>												
18.		Exempt Obligations .....		XXX	XXX		0.0000		0.0000		0.0000	
19.	1	Highest Quality .....		XXX	XXX		0.0004		0.0023		0.0030	
20.	2	High Quality .....		XXX	XXX		0.0019		0.0058		0.0090	
21.	3	Medium Quality .....		XXX	XXX		0.0093		0.0230		0.0340	
22.	4	Low Quality .....		XXX	XXX		0.0213		0.0530		0.0750	
23.	5	Lower Quality .....		XXX	XXX		0.0432		0.1100		0.1700	
24.	6	In or Near Default .....		XXX	XXX		0.0000		0.2000		0.2000	
25.		Total Short - Term Bonds (Sum of Lines 18 through 24)		XXX	XXX		XXX		XXX		XXX	
<b>DERIVATIVE INSTRUMENTS</b>												
26.		Exchange Traded .....		XXX	XXX		0.0004		0.0023		0.0030	
27.	1	Highest Quality .....		XXX	XXX		0.0004		0.0023		0.0030	
28.	2	High Quality .....		XXX	XXX		0.0019		0.0058		0.0090	
29.	3	Medium Quality .....		XXX	XXX		0.0093		0.0230		0.0340	
30.	4	Low Quality .....		XXX	XXX		0.0213		0.0530		0.0750	
31.	5	Lower Quality .....		XXX	XXX		0.0432		0.1100		0.1700	
32.	6	In or Near Default .....		XXX	XXX		0.0000		0.2000		0.2000	
33.		Total Derivative Instruments .....		XXX	XXX		XXX		XXX		XXX	
34.		Total (Lines 9 + 17 + 25 + 33)	26,076,268	XXX	XXX	26,076,268	XXX	1,808	XXX	10,396	XXX	13,560

**ASSET VALUATION RESERVE (Continued)**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**DEFAULT COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
MORTGAGE LOANS												
In Good Standing:												
35.		Farm Mortgages - CM1 - Highest Quality .....			XXX		0.0010		0.0050		0.0065	
36.		Farm Mortgages - CM2 - High Quality .....			XXX		0.0035		0.0100		0.0130	
37.		Farm Mortgages - CM3 - Medium Quality .....			XXX		0.0060		0.0175		0.0225	
38.		Farm Mortgages - CM4 - Low Medium Quality .....			XXX		0.0105		0.0300		0.0375	
39.		Farm Mortgages - CM5 - Low Quality .....			XXX		0.0160		0.0425		0.0550	
40.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0003		0.0006		0.0010	
41.		Residential Mortgages - All Other .....			XXX		0.0013		0.0030		0.0040	
42.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0003		0.0006		0.0010	
43.		Commercial Mortgages - All Other - CM1 - Highest Quality .....			XXX		0.0010		0.0050		0.0065	
44.		Commercial Mortgages - All Other - CM2 - High Quality .....			XXX		0.0035		0.0100		0.0130	
45.		Commercial Mortgages - All Other - CM3 - Medium Quality .....			XXX		0.0060		0.0175		0.0225	
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality .....			XXX		0.0105		0.0300		0.0375	
47.		Commercial Mortgages - All Other - CM5 - Low Quality .....			XXX		0.0160		0.0425		0.0550	
Overdue, Not in Process:												
48.		Farm Mortgages .....			XXX		0.0420		0.0760		0.1200	
49.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0005		0.0012		0.0020	
50.		Residential Mortgages - All Other .....			XXX		0.0025		0.0058		0.0090	
51.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0005		0.0012		0.0020	
52.		Commercial Mortgages - All Other .....			XXX		0.0420		0.0760		0.1200	
In Process of Foreclosure:												
53.		Farm Mortgages .....			XXX		0.0000		0.1700		0.1700	
54.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0000		0.0040		0.0040	
55.		Residential Mortgages - All Other .....			XXX		0.0000		0.0130		0.0130	
56.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0000		0.0040		0.0040	
57.		Commercial Mortgages - All Other .....			XXX		0.0000		0.1700		0.1700	
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)			XXX		XXX		XXX		XXX	
59.		Schedule DA Mortgages			XXX		0.0030		0.0100		0.0130	
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)			XXX		XXX		XXX		XXX	

**ASSET VALUATION RESERVE**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**EQUITY AND OTHER INVESTED ASSET COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
<b>COMMON STOCK</b>												
1.		Unaffiliated - Public .....		XXX	XXX		0.0000		0.1300 (a)		0.1300 (a)	
2.		Unaffiliated - Private .....		XXX	XXX		0.0000		0.1600		0.1600	
3.		Federal Home Loan Bank .....		XXX	XXX		0.0000		0.0050		0.0080	
4.		Affiliated - Life with AVR .....		XXX	XXX		0.0000		0.0000		0.0000	
Affiliated - Investment Subsidiary:												
5.		Fixed Income - Exempt Obligations .....					XXX		XXX		XXX	
6.		Fixed Income - Highest Quality .....					XXX		XXX		XXX	
7.		Fixed Income - High Quality .....					XXX		XXX		XXX	
8.		Fixed Income - Medium Quality .....					XXX		XXX		XXX	
9.		Fixed Income - Low Quality .....					XXX		XXX		XXX	
10.		Fixed Income - Lower Quality .....					XXX		XXX		XXX	
11.		Fixed Income - In/Near Default .....					XXX		XXX		XXX	
12.		Unaffiliated Common Stock - Public .....					0.0000		0.1300 (a)		0.1300 (a)	
13.		Unaffiliated Common Stock - Private .....					0.0000		0.1600		0.1600	
14.		Real Estate .....					(b)		(b)		(b)	
15.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual) .....	3,894,883	XXX	XXX	3,894,883	0.0000		0.1300	506,335	0.1300	506,335
16.		Affiliated - All Other .....		XXX	XXX		0.0000		0.1600		0.1600	
17.		Total Common Stock (Sum of Lines 1 through 16)	3,894,883			3,894,883	XXX		XXX	506,335	XXX	506,335
<b>REAL ESTATE</b>												
18.		Home Office Property (General Account only) .....					0.0000		0.0750		0.0750	
19.		Investment Properties .....					0.0000		0.0750		0.0750	
20.		Properties Acquired in Satisfaction of Debt .....					0.0000		0.1100		0.1100	
21.		Total Real Estate (Sum of Lines 18 through 20)					XXX		XXX		XXX	
<b>OTHER INVESTED ASSETS</b>												
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS</b>												
22.		Exempt Obligations .....		XXX	XXX		0.0000		0.0000		0.0000	
23.	1	Highest Quality .....		XXX	XXX		0.0004		0.0023		0.0030	
24.	2	High Quality .....		XXX	XXX		0.0019		0.0058		0.0090	
25.	3	Medium Quality .....		XXX	XXX		0.0093		0.0230		0.0340	
26.	4	Low Quality .....		XXX	XXX		0.0213		0.0530		0.0750	
27.	5	Lower Quality .....		XXX	XXX		0.0432		0.1100		0.1700	
28.	6	In or Near Default .....		XXX	XXX		0.0000		0.2000		0.2000	
29.		Total with Bond Characteristics (Sum of Lines 22 through 28)		XXX	XXX		XXX		XXX		XXX	

**ASSET VALUATION RESERVE (Continued)**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**EQUITY AND OTHER INVESTED ASSET COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS												
30.	1	Highest Quality .....		XXX	XXX		0.0004		0.0023		0.0030	
31.	2	High Quality .....		XXX	XXX		0.0019		0.0058		0.0090	
32.	3	Medium Quality .....		XXX	XXX		0.0093		0.0230		0.0340	
33.	4	Low Quality .....		XXX	XXX		0.0213		0.0530		0.0750	
34.	5	Lower Quality .....		XXX	XXX		0.0432		0.1100		0.1700	
35.	6	In or Near Default .....		XXX	XXX		0.0000		0.2000		0.2000	
36.		Affiliated Life with AVR .....		XXX	XXX		0.0000		0.0000		0.0000	
37.		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)		XXX	XXX		XXX		XXX		XXX	
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
In Good Standing Affiliated:												
38.		Mortgages - CM1 - Highest Quality .....			XXX		0.0010		0.0050		0.0065	
39.		Mortgages - CM2 - High Quality .....			XXX		0.0035		0.0100		0.0130	
40.		Mortgages - CM3 - Medium Quality .....			XXX		0.0060		0.0175		0.0225	
41.		Mortgages - CM4 - Low Medium Quality .....			XXX		0.0105		0.0300		0.0375	
42.		Mortgages - CM5 - Low Quality .....			XXX		0.0160		0.0425		0.0550	
43.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0003		0.0006		0.0010	
44.		Residential Mortgages - All Other .....		XXX	XXX		0.0013		0.0030		0.0040	
45.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0003		0.0006		0.0010	
Overdue, Not in Process Affiliated:												
46.		Farm Mortgages .....			XXX		0.0420		0.0760		0.1200	
47.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0005		0.0012		0.0020	
48.		Residential Mortgages - All Other .....			XXX		0.0025		0.0058		0.0090	
49.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0005		0.0012		0.0020	
50.		Commercial Mortgages - All Other .....			XXX		0.0420		0.0760		0.1200	
In Process of Foreclosure Affiliated:												
51.		Farm Mortgages .....			XXX		0.0000		0.1700		0.1700	
52.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0000		0.0040		0.0040	
53.		Residential Mortgages - All Other .....			XXX		0.0000		0.0130		0.0130	
54.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0000		0.0040		0.0040	
55.		Commercial Mortgages - All Other .....			XXX		0.0000		0.1700		0.1700	
56.		Total Affiliated (Sum of Lines 38 through 55)			XXX		XXX		XXX		XXX	
57.		Unaffiliated - In Good Standing With Covenants .....			XXX		(c)		(c)		(c)	
58.		Unaffiliated - In Good Standing Defeased With Government Securities .....			XXX		0.0010		0.0050		0.0065	
59.		Unaffiliated - In Good Standing Primarily Senior .....			XXX		0.0035		0.0010		0.0130	
60.		Unaffiliated - In Good Standing All Other .....			XXX		0.0060		0.0175		0.0225	
61.		Unaffiliated - Overdue, Not in Process .....			XXX		0.0420		0.0760		0.1200	
62.		Unaffiliated - In Process of Foreclosure .....			XXX		0.0000		0.1700		0.1700	
63.		Total Unaffiliated (Sum of Lines 57 through 62)			XXX		XXX		XXX		XXX	
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)			XXX		XXX		XXX		XXX	

**ASSET VALUATION RESERVE (Continued)**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**EQUITY AND OTHER INVESTED ASSET COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
65.		Unaffiliated Public .....		XXX	XXX		0.0000		0.1300 (a)		0.1300 (a)	
66.		Unaffiliated Private .....		XXX	XXX		0.0000		0.1600		0.1600	
67.		Affiliated Life with AVR .....		XXX	XXX		0.0000		0.0000		0.0000	
68.		Affiliated Certain Other (See SVO Purposes & Procedures Manual) .....		XXX	XXX		0.0000		0.1300		0.1300	
69.		Affiliated Other - All Other .....		XXX	XXX		0.0000		0.1600		0.1600	
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)		XXX	XXX		XXX		XXX		XXX	
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
71.		Home Office Property (General Account only) .....					0.0000		0.0750		0.0750	
72.		Investment Properties .....					0.0000		0.0750		0.0750	
73.		Properties Acquired in Satisfaction of Debt .....					0.0000		0.1100		0.1100	
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)					XXX		XXX		XXX	
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
75.		Guaranteed Federal Low Income Housing Tax Credit .....					0.0003		0.0006		0.0010	
76.		Non-guaranteed Federal Low Income Housing Tax Credit .....					0.0063		0.0120		0.0190	
77.		Guaranteed State Low Income Housing Tax Credit .....					0.0003		0.0006		0.0010	
78.		Non-guaranteed State Low Income Housing Tax Credit .....					0.0063		0.0120		0.0190	
79.		All Other Low Income Housing Tax Credit .....					0.0273		0.0600		0.0975	
80.		Total LIHTC (Sum of Lines 75 through 79)					XXX		XXX		XXX	
ALL OTHER INVESTMENTS												
81.		NAIC 1 Working Capital Finance Investments .....		XXX			0.0000		0.0037		0.0037	
82.		NAIC 2 Working Capital Finance Investments .....		XXX			0.0000		0.0120		0.0120	
83.		Other Invested Assets - Schedule BA .....		XXX			0.0000		0.1300		0.1300	
84.		Other Short-Term Invested Assets - Schedule DA .....		XXX			0.0000		0.1300		0.1300	
85.		Total All Other (Sum of Lines 81, 82, 83 and 84) .....		XXX			XXX		XXX		XXX	
86.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85)					XXX		XXX		XXX	

(a) Times the company's weighted average portfolio beta (Minimum .10, Maximum .20).  
 (b) Determined using the same factors and breakdowns used for directly owned real estate.  
 (c) This will be the factor associated with the risk category determined in the company generated worksheet.

Asset Valuation Reserve Replications (Synthetic) Assets

**NONE**

Schedule F - Claims

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT**

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
									9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
<b>PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS</b>																		
1. Premiums written	4,767,300	XXX	30,734	XXX	4,736,566	XXX		XXX		XXX		XXX		XXX		XXX		XXX
2. Premiums earned	4,390,384	XXX	30,734	XXX	4,359,650	XXX		XXX		XXX		XXX		XXX		XXX		XXX
3. Incurred claims	(106,201)	(2.4)	(1,417)	(4.6)	(104,784)	(2.4)												
4. Cost containment expenses																		
5. Incurred claims and cost containment expenses (Lines 3 and 4)	(106,201)	(2.4)	(1,417)	(4.6)	(104,784)	(2.4)												
6. Increase in contract reserves																		
7. Commissions (a)	2,855,677	65.0	(286,430)	(932.0)	3,142,107	72.1												
8. Other general insurance expenses	1,405,790	32.0	440,204	1,432.3	965,586	22.1												
9. Taxes, licenses and fees	145,405	3.3	45,532	148.1	99,873	2.3												
10. Total other expenses incurred	4,406,872	100.4	199,306	648.5	4,207,566	96.5												
11. Aggregate write-ins for deductions																		
12. Gain from underwriting before dividends or refunds	89,713	2.0	(167,155)	(543.9)	256,868	5.9												
13. Dividends or refunds																		
14. Gain from underwriting after dividends or refunds	89,713	2.0	(167,155)	(543.9)	256,868	5.9												
<b>DETAILS OF WRITE-INS</b>																		
1101.																		
1102.																		
1103.																		
1198. Summary of remaining write-ins for Line 11 from overflow page																		
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)																		

(a) Includes \$ ..... reported as "Contract, membership and other fees retained by agents."

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company  
**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)**

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
<b>PART 2. - RESERVES AND LIABILITIES</b>									
<b>A. Premium Reserves:</b>									
1. Unearned premiums .....	9,366,624		9,366,624						
2. Advance premiums .....									
3. Reserve for rate credits .....									
4. Total premium reserves, current year .....	9,366,624		9,366,624						
5. Total premium reserves, prior year .....	8,989,709		8,989,709						
6. Increase in total premium reserves .....	376,915		376,915						
<b>B. Contract Reserves:</b>									
1. Additional reserves (a) .....									
2. Reserve for future contingent benefits .....									
3. Total contract reserves, current year .....									
4. Total contract reserves, prior year .....									
5. Increase in contract reserves .....									
<b>C. Claim Reserves and Liabilities:</b>									
1. Total current year .....	1,372,087	268,880	1,103,207						
2. Total prior year .....	2,294,015	254,739	2,039,276						
3. Increase .....	(921,928)	14,141	(936,069)						

<b>PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES</b>									
<b>1. Claims paid during the year:</b>									
1.1 On claims incurred prior to current year .....	568,168	105,520	462,648						
1.2 On claims incurred during current year .....	247,559	(121,078)	368,637						
<b>2. Claim reserves and liabilities, December 31, current year:</b>									
2.1 On claims incurred prior to current year .....	374,827	35,950	338,877						
2.2 On claims incurred during current year .....	997,260	232,930	764,330						
<b>3. Test:</b>									
3.1 Lines 1.1 and 2.1 .....	942,995	141,470	801,525						
3.2 Claim reserves and liabilities, December 31, prior year .....	2,294,015	254,739	2,039,276						
3.3 Line 3.1 minus Line 3.2 .....	(1,351,020)	(113,269)	(1,237,751)						

<b>PART 4. - REINSURANCE</b>									
<b>A. Reinsurance Assumed:</b>									
1. Premiums written .....									
2. Premiums earned .....									
3. Incurred claims .....									
4. Commissions .....									
<b>B. Reinsurance Ceded:</b>									
1. Premiums written .....	6,415,600	3,471,038	2,944,562						
2. Premiums earned .....	6,597,729	3,471,038	3,126,691						
3. Incurred claims .....	497,394	451,181	46,213						
4. Commissions .....	2,114,552	1,004,206	1,110,346						

(a) Includes \$ ..... premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**SCHEDULE H - PART 5 - HEALTH CLAIMS**

	1 Medical	2 Dental	3 Other	4 Total
<b>A. Direct:</b>				
1. Incurred Claims .....			391,192	391,192
2. Beginning Claim Reserves and Liabilities .....			4,119,028	4,119,028
3. Ending Claim Reserves and Liabilities .....			2,673,640	2,673,640
4. Claims Paid			1,836,580	1,836,580
<b>B. Assumed Reinsurance:</b>				
5. Incurred Claims.....				
6. Beginning Claim Reserves and Liabilities .....				
7. Ending Claim Reserves and Liabilities .....				
8. Claims Paid				
<b>C. Ceded Reinsurance:</b>				
9. Incurred Claims.....			497,394	497,394
10. Beginning Claim Reserves and Liabilities .....			1,943,246	1,943,246
11. Ending Claim Reserves and Liabilities .....			1,333,110	1,333,110
12. Claims Paid			1,107,530	1,107,530
<b>D. Net:</b>				
13. Incurred Claims.....			(106,202)	(106,202)
14. Beginning Claim Reserves and Liabilities .....			2,175,782	2,175,782
15. Ending Claim Reserves and Liabilities .....			1,340,530	1,340,530
16. Claims Paid			729,050	729,050
<b>E. Net Incurred Claims and Cost Containment Expenses:</b>				
17. Incurred Claims and Cost Containment Expenses .....			(106,202)	(106,202)
18. Beginning Reserves and Liabilities .....			2,175,782	2,175,782
19. Ending Reserves and Liabilities .....			1,340,530	1,340,530
20. Paid Claims and Cost Containment Expenses			729,050	729,050

Schedule S - Part 1 - Section 1

**NONE**

Schedule S - Part 1 - Section 2

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**SCHEDULE S - PART 2**

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
60275	59-0676017	01/01/2008	AMERICAN BANKERS LIFE ASSURANCE COMPANY	FL	15,425	
0299999. Life and Annuity - U.S. Affiliates - Other					15,425	
0399999. Total Life and Annuity - U.S. Affiliates					15,425	
0699999. Total Life and Annuity - Non-U.S. Affiliates						
0799999. Total Life and Annuity - Affiliates					15,425	
11876	66-0631195	03/01/2004	POPULAR LIFE RE	PR	318,062	646,791
0899999. Life and Annuity - U.S. Non-Affiliates					318,062	646,791
1099999. Total Life and Annuity - Non-Affiliates					318,062	646,791
1199999. Total Life and Annuity					333,487	646,791
10111	59-0593886	01/01/2008	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	FL	(6,958)	6,160
60275	59-0676017	01/01/2008	AMERICAN BANKERS LIFE ASSURANCE COMPANY	FL	(1,775)	
1399999. Accident and Health - U.S. Affiliates - Other					(8,733)	6,160
1499999. Total Accident and Health - U.S. Affiliates					(8,733)	6,160
1799999. Total Accident and Health - Non-U.S. Affiliates						
1899999. Total Accident and Health - Affiliates					(8,733)	6,160
11876	66-0631195	03/01/2004	POPULAR LIFE RE	PR	40,290	970,945
1999999. Accident and Health - U.S. Non-Affiliates					40,290	970,945
2199999. Total Accident and Health - Non-Affiliates					40,290	970,945
2299999. Total Accident and Health					31,557	977,105
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					365,044	1,623,896
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)						
9999999 Totals - Life, Annuity and Accident and Health					365,044	1,623,896

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**SCHEDULE S - PART 3 - SECTION 1**

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
60275	59-0676017	10/01/1991	AMERICAN BANKERS LIFE ASSURANCE COMPANY	FL	OTH/G	CL	97,537,367			503,847				
0299999. General Account - Authorized U.S. Affiliates - Other							97,537,367			503,847				
0399999. Total General Account - Authorized U.S. Affiliates							97,537,367			503,847				
0699999. Total General Account - Authorized Non-U.S. Affiliates														
0799999. Total General Account - Authorized Affiliates							97,537,367			503,847				
11876	66-0631195	03/01/2004	POPULAR LIFE RE	PR	OTH/G	CL	662,088,981	22,946,136	22,099,243	8,262,214				
0899999. General Account - Authorized U.S. Non-Affiliates							662,088,981	22,946,136	22,099,243	8,262,214				
1099999. Total General Account - Authorized Non-Affiliates							662,088,981	22,946,136	22,099,243	8,262,214				
1199999. Total General Account Authorized							759,626,348	22,946,136	22,099,243	8,766,061				
1499999. Total General Account - Unauthorized U.S. Affiliates														
1799999. Total General Account - Unauthorized Non-U.S. Affiliates														
1899999. Total General Account - Unauthorized Affiliates														
2199999. Total General Account - Unauthorized Non-Affiliates														
2299999. Total General Account Unauthorized														
2599999. Total General Account - Certified U.S. Affiliates														
2899999. Total General Account - Certified Non-U.S. Affiliates														
2999999. Total General Account - Certified Affiliates														
3299999. Total General Account - Certified Non-Affiliates														
3399999. Total General Account Certified														
3499999. Total General Account Authorized, Unauthorized and Certified							759,626,348	22,946,136	22,099,243	8,766,061				
3799999. Total Separate Accounts - Authorized U.S. Affiliates														
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates														
4199999. Total Separate Accounts - Authorized Affiliates														
4499999. Total Separate Accounts - Authorized Non-Affiliates														
4599999. Total Separate Accounts Authorized														
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates														
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates														
5299999. Total Separate Accounts - Unauthorized Affiliates														
5599999. Total Separate Accounts - Unauthorized Non-Affiliates														
5699999. Total Separate Accounts Unauthorized														
5999999. Total Separate Accounts - Certified U.S. Affiliates														
6299999. Total Separate Accounts - Certified Non-U.S. Affiliates														
6399999. Total Separate Accounts - Certified Affiliates														
6699999. Total Separate Accounts - Certified Non-Affiliates														
6799999. Total Separate Accounts Certified														
6899999. Total Separate Accounts Authorized, Unauthorized and Certified														
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)							759,626,348	22,946,136	22,099,243	8,766,061				
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)														
9999999 - Totals							759,626,348	22,946,136	22,099,243	8,766,061				

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**SCHEDULE S - PART 3 - SECTION 2**

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
60275	59-0676017	10/01/1991	AMERICAN BANKERS LIFE ASSURANCE COMPANY	FL	OTH/L	CAH	1,500,575						
10111	59-0593886	01/01/2008	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	FL	OTH/G	CAH	50,247		3,711				
0299999. General Account - Authorized U.S. Affiliates - Other							1,550,822		3,711				
0399999. Total General Account - Authorized U.S. Affiliates							1,550,822		3,711				
0699999. Total General Account - Authorized Non-U.S. Affiliates													
0799999. Total General Account - Authorized Affiliates							1,550,822		3,711				
11876	66-0631195	03/04/2004	POPULAR LIFE RE	PR	OTH/G	CAH	4,864,777	2,855,859	320,739				
0899999. General Account - Authorized U.S. Non-Affiliates							4,864,777	2,855,859	320,739				
1099999. Total General Account - Authorized Non-Affiliates							4,864,777	2,855,859	320,739				
1199999. Total General Account Authorized							6,415,599	2,855,859	324,450				
1499999. Total General Account - Unauthorized U.S. Affiliates													
1799999. Total General Account - Unauthorized Non-U.S. Affiliates													
1899999. Total General Account - Unauthorized Affiliates													
2199999. Total General Account - Unauthorized Non-Affiliates													
2299999. Total General Account Unauthorized													
2599999. Total General Account - Certified U.S. Affiliates													
2899999. Total General Account - Certified Non-U.S. Affiliates													
2999999. Total General Account - Certified Affiliates													
3299999. Total General Account - Certified Non-Affiliates													
3399999. Total General Account Certified													
3499999. Total General Account Authorized, Unauthorized and Certified							6,415,599	2,855,859	324,450				
3799999. Total Separate Accounts - Authorized U.S. Affiliates													
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates													
4199999. Total Separate Accounts - Authorized Affiliates													
4499999. Total Separate Accounts - Authorized Non-Affiliates													
4599999. Total Separate Accounts Authorized													
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates													
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates													
5299999. Total Separate Accounts - Unauthorized Affiliates													
5599999. Total Separate Accounts - Unauthorized Non-Affiliates													
5699999. Total Separate Accounts Unauthorized													
5999999. Total Separate Accounts - Certified U.S. Affiliates													
6299999. Total Separate Accounts - Certified Non-U.S. Affiliates													
6399999. Total Separate Accounts - Certified Affiliates													
6699999. Total Separate Accounts - Certified Non-Affiliates													
6799999. Total Separate Accounts Certified													
6899999. Total Separate Accounts Authorized, Unauthorized and Certified													
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)							6,415,599	2,855,859	324,450				
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)													
9999999 - Totals							6,415,599	2,855,859	324,450				

Schedule S - Part 4

**NONE**

Schedule S - Part 4 - Bank Footnote

**NONE**

Schedule S - Part 5

**NONE**

Schedule S - Part 5 - Bank Footnote

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**SCHEDULE S - PART 6**

Five Year Exhibit of Reinsurance Ceded Business  
(\$000 Omitted)

	1 2018	2 2017	3 2016	4 2015	5 2014
<b>A. OPERATIONS ITEMS</b>					
1. Premiums and annuity considerations for life and accident and health contracts .....	15,182	14,018	15,318	15,617	15,164
2. Commissions and reinsurance expense allowances .....	6,477	5,965	6,763	7,137	7,459
3. Contract claims .....	3,984	2,802	3,558	3,594	3,538
4. Surrender benefits and withdrawals for life contracts .....					
5. Dividends to policyholders .....					
6. Reserve adjustments on reinsurance ceded .....					
7. Increase in aggregate reserve for life and accident and health contracts .....					
<b>B. BALANCE SHEET ITEMS</b>					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected .....					
9. Aggregate reserves for life and accident and health contracts .....	26,126	25,650	26,512	25,754	23,921
10. Liability for deposit-type contracts .....					
11. Contract claims unpaid .....	1,624	1,865	1,970	1,843	1,723
12. Amounts recoverable on reinsurance .....	365	261	199	366	363
13. Experience rating refunds due or unpaid .....					
14. Policyholders' dividends (not included in Line 10) .....					
15. Commissions and reinsurance expense allowances due .....					
16. Unauthorized reinsurance offset .....					
17. Offset for reinsurance with Certified Reinsurers .....					
<b>C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
18. Funds deposited by and withheld from (F) .....					
19. Letters of credit (L) .....					
20. Trust agreements (T) .....					
21. Other (O) .....					
<b>D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
22. Multiple Beneficiary Trust .....					
23. Funds deposited by and withheld from (F) .....					
24. Letters of credit (L) .....					
25. Trust agreements (T) .....					
26. Other (O) .....					

**SCHEDULE S - PART 7**

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12) .....	36,534,046		36,534,046
2. Reinsurance (Line 16) .....	365,045	(365,045)	
3. Premiums and considerations (Line 15) .....	290,764		290,764
4. Net credit for ceded reinsurance .....	XXX	28,115,384	28,115,384
5. All other admitted assets (balance) .....	1,023,689		1,023,689
6. Total assets excluding Separate Accounts (Line 26) .....	38,213,544	27,750,339	65,963,883
7. Separate Account assets (Line 27) .....			
8. Total assets (Line 28) .....	38,213,544	27,750,339	65,963,883
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2) .....	21,326,913	26,126,444	47,453,357
10. Liability for deposit-type contracts (Line 3) .....			
11. Claim reserves (Line 4) .....	1,389,439	1,623,895	3,013,334
12. Policyholder dividends/reserves (Lines 5 through 7) .....			
13. Premium & annuity considerations received in advance (Line 8) .....			
14. Other contract liabilities (Line 9) .....	673,701		673,701
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount) .....			
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount) .....	15,803		15,803
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount) .....			
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount) .....			
19. All other liabilities (balance) .....	4,103,986		4,103,986
20. Total liabilities excluding Separate Accounts (Line 26) .....	27,509,842	27,750,339	55,260,181
21. Separate Account liabilities (Line 27) .....			
22. Total liabilities (Line 28) .....	27,509,842	27,750,339	55,260,181
23. Capital & surplus (Line 38) .....	10,703,702	XXX	10,703,702
24. Total liabilities, capital & surplus (Line 39) .....	38,213,544	27,750,339	65,963,883
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
25. Contract reserves .....	26,126,444		
26. Claim reserves .....	1,623,895		
27. Policyholder dividends/reserves .....			
28. Premium & annuity considerations received in advance .....			
29. Liability for deposit-type contracts .....			
30. Other contract liabilities .....			
31. Reinsurance ceded assets .....	365,045		
32. Other ceded reinsurance recoverables .....			
33. Total ceded reinsurance recoverables .....	28,115,384		
34. Premiums and considerations .....			
35. Reinsurance in unauthorized companies .....			
36. Funds held under reinsurance treaties with unauthorized reinsurers .....			
37. Reinsurance with Certified Reinsurers .....			
38. Funds held under reinsurance treaties with Certified Reinsurers .....			
39. Other ceded reinsurance payables/offsets .....			
40. Total ceded reinsurance payable/offsets .....			
41. Total net credit for ceded reinsurance .....	28,115,384		

**ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company**  
**SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)**

Allocated by States and Territories

States, Etc.	1	Life Contracts		Direct Business Only			
		2	3	4	5	6	7
	Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1. Alabama	AL	N					
2. Alaska	AK	N					
3. Arizona	AZ	N					
4. Arkansas	AR	N					
5. California	CA	N					
6. Colorado	CO	N					
7. Connecticut	CT	N					
8. Delaware	DE	N					
9. District of Columbia	DC	N					
10. Florida	FL	N					
11. Georgia	GA	N					
12. Hawaii	HI	N					
13. Idaho	ID	N					
14. Illinois	IL	N					
15. Indiana	IN	N					
16. Iowa	IA	N					
17. Kansas	KS	N					
18. Kentucky	KY	N					
19. Louisiana	LA	N					
20. Maine	ME	N					
21. Maryland	MD	N					
22. Massachusetts	MA	N					
23. Michigan	MI	N					
24. Minnesota	MN	N					
25. Mississippi	MS	N					
26. Missouri	MO	N					
27. Montana	MT	N					
28. Nebraska	NE	N					
29. Nevada	NV	N					
30. New Hampshire	NH	N					
31. New Jersey	NJ	N					
32. New Mexico	NM	N					
33. New York	NY	N					
34. North Carolina	NC	N					
35. North Dakota	ND	N					
36. Ohio	OH	N					
37. Oklahoma	OK	N					
38. Oregon	OR	N					
39. Pennsylvania	PA	N					
40. Rhode Island	RI	N					
41. South Carolina	SC	N					
42. South Dakota	SD	N					
43. Tennessee	TN	N					
44. Texas	TX	N					
45. Utah	UT	N					
46. Vermont	VT	N					
47. Virginia	VA	N					
48. Washington	WA	N					
49. West Virginia	WV	N					
50. Wisconsin	WI	N					
51. Wyoming	WY	N					
52. American Samoa	AS	N					
53. Guam	GU	N					
54. Puerto Rico	PR	L	14,406,804	10,949,742		25,356,546	
55. U.S. Virgin Islands	VI	L	306,965	233,157		540,122	
56. Northern Mariana Islands	MP	N					
57. Canada	CAN	N					
58. Aggregate Other Alien	OT	XXX					
59. Subtotal	XXX		14,713,769	11,182,899		25,896,668	
90. Reporting entity contributions for employee benefits plans	XXX						
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX						
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX						
93. Premium or annuity considerations waived under disability or other contract provisions	XXX						
94. Aggregate or other amounts not allocable by State	XXX						
95. Totals (Direct Business)	XXX		14,713,769	11,182,899		25,896,668	
96. Plus reinsurance assumed	XXX						
97. Totals (All Business)	XXX		14,713,769	11,182,899		25,896,668	
98. Less reinsurance ceded	XXX		8,766,061	6,415,599		15,181,660	
99. Totals (All Business) less Reinsurance Ceded	XXX		5,947,708	(c) 4,767,300		10,715,008	
58001. DETAILS OF WRITE-INS	XXX						
58002.	XXX						
58003.	XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX						
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX						
9401.	XXX						
9402.	XXX						
9403.	XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX						
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX						

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG ..... 2 R - Registered - Non-domiciled RRGs .....  
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state ..... Q - Qualified - Qualified or accredited reinsurer .....  
N - None of the above - Not allowed to write business in the state ..... 55

(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations  
Premiums are allocated by states were they are written

(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10.

**SCHEDULE T - PART 2  
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN**

Allocated by States and Territories

States, Etc.	Direct Business Only					Totals
	1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR					
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA					
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA					
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM					
33. New York	NY					
34. North Carolina	NC					
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA					
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR	14,406,804				14,406,804
55. U.S. Virgin Islands	VI	306,965				306,965
56. Northern Mariana Islands	MP					
57. Canada	CAN					
58. Aggregate Other Alien	OT					
59. Total		14,713,769				14,713,769

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY**  
**PART 1 - ORGANIZATIONAL CHART**

Assurant, Inc.	Owns 100% of Family Considerations, Inc. Owns 100% of FamilySide, Inc. Owns 100% of Florida Office Corp. Owns 100% of GP Legacy Place, Inc. Owns 100% of Insureco, Inc. Owns 100% of Interfinancial Inc. Owns 100% of Union Security Life Insurance Company of New York Owns 100% of Assurant Global Holdings, Ltd. Owns 100% of TWG Holdings Limited Owns 100% of Wolverine InterCo., Inc.	FEI 39-1126612 - DE FEI 58-2315775 - GA CANADA FEI 13-3896525 - DE FEI 13-3882719 - DE FEI 33-0658229 - CA FEI 13-3036467 - GA FEI 13-2699219; NAIC 81477 - NY UNITED KINGDOM BERMUDA FEI 47-1260880 - DE
Insureco, Inc.	Owns 100% of Assurant Reinsurance of Turks & Caicos, Ltd. Owns 100% of Insureco Agency & Insurance Services, Inc. Owns 100% of Assurant IA Holding Corp. (fka GTI Holdings Corp.)	FEI 03-0387721 - TURKS & CAICOS FEI 95-3097622 - CA FEI 82-3024031 - DE
Assurant IA Holding Corp.	Owns 100% of Assurant Insurance Agency, Inc. (fka Green Tree Insurance Agency, Inc.)	FEI 41-1254595 - MN
Interfinancial Inc.	Owns 100% of ALOC Holdings ULC Owns 100% of American Bankers Insurance Group, Inc. Owns 100% of American Memorial Life Insurance Company Owns 100% of American Security Insurance Company Owns 100% of Service Optimization Solutions, Inc. (fka Guardian Travel, Inc.) Owns 100% of TrackSure Insurance Agency, Inc. Owns 100% of Union Security Insurance Company Owns 100% of John Alden Life Insurance Company Owns 100% of Assurant Investment Management LLC Owns 100% of Assurant Commercial Mortgage Depositor, LLC Owns 100% of Assurant Captive Insurance Company	CANADA FEI 59-1985922- FL FEI 46-0260270; NAIC 67989 - SD FEI 58-1529575; NAIC 42978 - DE FEI 59-2519974 - FL FEI 33-0388029 - CA FEI 81-0170040; NAIC 70408 - KS FEI 41-0999752; NAIC 65080 - WI FEI 81-1600505 - DE FEI 81-2477955 - DE FEI 81-3097001; NAIC 16099 - GA
Assurant Investment Management LLC	Sole Member of AIM Real Estate GP, LLC Sole Member of Assurant CLO Management Holdings GP, LLC Non-Member Manager - AIM West 12th Street LLC Non-Member Manager - AIM Vinings LLC Non-Member Manager - AIM 155 Steele Street LLC Non-Member Manager - AIM Madison Apartments LLC Non-Member Manager - AIM Tapestry LLC	FEI 81-1950069 - DE FEI 82-2206646 - DE FEI 81-1938439 - DE FEI 81-2067950 - DE FEI 81-2051801 - DE FEI 81-2524921 - DE FEI 81-3278621 - DE

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company  
**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY**  
**PART 1 - ORGANIZATIONAL CHART**

	Non-Member Manager - AIM Stonecreek-Parkside LLC	FEI 81-2102792 - DE
	Non-Member Manager - AIM Montford Park LLC	FEI 32-0525896 - DE
	Non-Member Manager - AIM Lakeview LLC	FEI 37-1863060 - DE
AIM Real Estate GP, LLC	General Partner of AIM Real Estate Co-Investment Fund, L.P.	FEI 81-1967190 - DE
AIM Real Estate Co-Investment Fund, L.P.	Sole Member of AIM Torrance Office, LLC	FEI 83-0772701 - DE
Assurant CLO Management Holdings GP, LLC	General Partner of Assurant CLO Management Holdings, LP	FEI 82-2204362 - DE
Assurant CLO Management Holdings, LP	Sole Member of Assurant CLO Management, LLC	FEI 82-2206561 - DE
ALOC Holdings ULC	Owns 100% of Assurant Life of Canada	CANADA
American Security Insurance Company	Owns 100% of Standard Guaranty Insurance Company Owns 25% of AIM Acquisitions LLC	FEI 58-1529579; NAIC 42986 - DE FEI 81-3269850 - DE
Standard Guaranty Insurance Company	Owns 15% of AIM Acquisitions LLC	FEI 81-3269850 - DE
American Bankers Insurance Group, Inc.	Owns 100% of ABI International Owns 100% of American Bankers Insurance Company of Florida Owns 100% of American Bankers Life Assurance Company of Florida Owns 100% of American Bankers Management Company, Inc Owns 100% of Assurant Service Protection, Inc. Owns 100% of Assurant Services Canada Inc. Owns 100% of Assurant BARC Reinsurance Limited Owns 100% of Federal Warranty Service Corporation Owns 100% of Assurant New Ventures, Incorporated Owns 100% of MSDiversified Corp. Owns 100% of National Insurance Agency Owns 100% of Assurant Payment Services, Inc. Owns 52% of Signal Holdings LLC Owns 100% of Sureway, Inc.	CAYMAN ISLANDS FEI 59-0593886; NAIC 10111 - FL FEI 59-0676017; NAIC 60275 - FL FEI 65-0597010 - FL FEI 26-3914986 - OK CANADA FEI 98-0152782 - TURKS & CAICOS FEI 36-3596362 - IL FEI 59-2720545 - FL FEI 64-0660045 - MS FEI 59-1357775 - FL FEI 59-1414202 - FL FEI 47-0876083 - PA FEI 59-1532747 - DE

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY**  
**PART 1 - ORGANIZATIONAL CHART**

	Owns 100% of TS Holdings, Inc.	FEI 30-0080387 - DE
	Owns 100% of Voyager Group, Inc.	FEI 59-1236556 - FL
	Owns 100% of Voyager Service Warranties, Inc.	FEI 59-2675787 - FL
	Owns .01% of Cooperatieve Assurant Netherlands U.A.	NETHERLANDS
	Owns 99% of Assurant Direta Corretora de Seguros Ltda	BRASIL
	Owns 100% of Mobile Defense, Inc.	FEI 45-3235089 - DE
ABIG Holding de Espana, S.L.	Owns 96.986% of Assurant Argentina Compania de Seguros Sociedad Anonima	ARGENTINA
	Owns 95% of Assurant Services Argentina, S.A.	ARGENTINA
	Owns 99% of Assurant Holding Mexico, S. de R.L. de C.V.	MEXICO
	Owns 99% of Assurant Seguradora S.A.	BRASIL
	Owns 100% of Assurant Services de Chile, SpA	CHILE
	Owns 98% of Assurant Servicios de Mexico, S.A. de CV	MEXICO
	Owns 99% of Assurant Servicios Ltda.	BRASIL
	Owns 99% of Assurant Chile Compañia de Seguros Generales S.A.	CHILE
	Owns 99% of Assurant Solutions Comercio e Servicios de Equipamentos Electronicos Ltda.	BRASIL
	Owns 99% of Assurant Services del Peru SAC	PERU
	Owns 100% of Assurant Colombia Compania de Servicios S.A.S.	COLOMBIA
	Owns 99% of Assurant, S.A. de C.V.	MEXICO
	Owns 99% of Assurant Servicios Corporativos, S.A. de C.V.	MEXICO
ABI International	Owns 1% of Assurant International Division Limited	MALTA
	Owns 100% of Solutions Holdings	CAYMAN ISLANDS
	Owns 72.4% of Protection Holding Cayman	CAYMAN ISLANDS
	Owns 30% of Solutions Cayman	CAYMAN ISLANDS
Solutions Holdings	Owns 70% of Solutions Cayman	CAYMAN ISLANDS
	Owns 100% of Assurant Co., Ltd	UNITED KINGDOM
	Owns 100% of Assurant Direct Limited	UNITED KINGDOM
	Owns 27.6% of Protection Holding Cayman	CAYMAN ISLANDS
Solutions Cayman	Owns 100% of Assurant Group Limited	UNITED KINGDOM
Protection Holding Cayman	Owns 99% of Assurant International Division Limited	MALTA

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company  
**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY**  
**PART 1 - ORGANIZATIONAL CHART**

American Bankers Insurance Company of Florida	Owns 100% of American Bankers General Agency, Inc. Owns 60% of AIM Acquisitions LLC	FEI 74-2135158 - TX FEI 81-3269850 - DE
American Bankers General Agency, Inc.	Controls thru a management agreement - Reliable Lloyds Insurance Company	FEI 74-2289453; NAIC 28843 - TX
Assurant International Division Limited	Owns 3.014% of Assurant Argentina Compania de Seguros Sociedad Anonima Owns 5% of Assurant Services Argentina, S.A. Owns 49% of Assurant Danos Mexico S.A. Owns 1% of Assurant Seguradora S.A. Owns 2% of Assurant Servicios de Mexico, S.A. de CV Owns 100% of Assurant Services of Puerto Rico, Inc. Owns 49% of Assurant Vida Mexico S.A. Owns 100% of ABIG Holding de Espana, S.L. Owns 1% of Assurant Servicios Ltda. Owns 1% of Assurant Chile Compañia de Seguros Generales S.A. Owns 100% of Assurant Solutions Holding Puerto Rico, Inc. Owns 99.99% of Cooperatieve Assurant Netherlands U.A. Owns 1% of Assurant Solutions Comercio e Servicios de Equipamentos Electronicos Ltda. Owns 1% of Assurant Services del Peru SAC Owns 1% of Assurant, S.A. de C.V.	ARGENTINA ARGENTINA MEXICO BRASIL MEXICO FEI 66-0520042 - PR MEXICO SPAIN BRASIL CHILE FEI 66-0791841 - PR NETHERLANDS BRASIL PERU MEXICO
Cooperatieve Assurant Netherlands U.A.	Owns 100% of Assurant Solutions Assistance B.V.	NETHERLANDS
Assurant Servicios de Mexico, S.A. de CV	Owns 1% of Assurant Holding Mexico, S. de R.L. de C.V.	MEXICO
Assurant Solutions Holding Puerto Rico, Inc.	Owns 74.33% of Caribbean American Property Insurance Company Owns 100% of Caribbean American Life Assurance Company	FEI 66-0481184; NAIC 30590 - PR FEI 66-0448783; NAIC 73156 - PR
American Bankers Management Company, Inc.	Owns 100% of Consumer Assist Network Association, Inc. Owns 1% of Assurant Direta Corretora de Seguros Ltda	FEI 65-0597011 - DE BRASIL

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY**  
**PART 1 - ORGANIZATIONAL CHART**

Assurant Group Limited	Owns 100% of Assurant General Insurance Limited Owns 100% of Assurant Life Limited Owns 100% of Assurant Intermediary Ltd. Owns 100% of Assurant Deutschland GmbH Owns 100% of Assurant Italia Agenzia di Assicurazioni s.r.l. Owns 100% of Assurant Services Italia s.r.l. Owns 100% of Assurant Solutions Spain, S.A. Owns 100% of Lifestyle Services Group Ltd. Owns 100% of Assurant Europe (Ireland) Operations DAC	UNITED KINGDOM UNITED KINGDOM UNITED KINGDOM GERMANY ITALY ITALY SPAIN UNITED KINGDOM IRELAND
Lifestyle Services Group Ltd.	Owns 100% of Digital Services (UK) Ltd. Owns 100% of Assurant Device Care Limited (fka MobileServ 5 Ltd.) Owns 100% of Assurant Holdings France SAS Owns 100% of STAMS Ltd.	UNITED KINGDOM UNITED KINGDOM FRANCE UNITED KINGDOM
Assurant Co., Ltd	Owns 100% of Assurant Services Korea Limited Owns 100% of Assurant Services Hong Kong Limited Owns 100% of Assurant Services Australia Pty Limited Owns 100% of Assurant Japan KK	SOUTH KOREA HONG KONG AUSTRALIA JAPAN
Assurant Services Korea Limited	Owns 67% of Olivar	SOUTH KOREA
Assurant Japan KK	Owns 100% of Assurant Services Japan GK	JAPAN
Assurant Holdings France SAS	Owns 100% of CWI Group	FRANCE
CWI Group	Owns 100% of CWI Distribution Owns 100% of Assurant France	FRANCE FRANCE
Assurant Holding Mexico, S. de R.L. de C.V.	Owns 51% of Assurant Danos Mexico S.A. Owns 51% of Assurant Vida Mexico S.A. Owns 1% of Assurant Servicios Corporativos, S.A. de C.V.	MEXICO MEXICO MEXICO

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company  
**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY**  
**PART 1 - ORGANIZATIONAL CHART**

Caribbean American Life Assurance Company	Owns 25.67% of Caribbean American Property Insurance Company	FEI 66-0481184; NAIC 30590 - PR
MS Diversified Corp.	Owns 100% of United Service Protection Corporation Owns 100% of United Service Protection, Inc.	FEI 64-0906751 - DE FEI 59-1794848 - FL
United Service Protection Corporation	Owns 100% of Coast to Coast Dealer Services Inc. (New York)	FEI 16-1610284 - NY
Signal Holdings LLC	Owns 99.9% of CWork Solutions, LP Owns 100% of Signal GP LLC Owns 100% of Signal Northwest LLC Owns 99.9% of The Signal Owns 100% of TeleCom Re, Inc. Owns 100% of Broadtech, LLC	FEI 04-3706805 - PA FEI 47-0876082 - DE FEI 36-4553652 - DE FEI 22-2623205 - PA FEI 23-3055804 - FL FEI 45-5303847 - TX
Signal GP LLC	Owns 0.1% of CWork Solutions, LP Owns 0.1% of The Signal	FEI 04-3706805 - PA FEI 22-2623205 - PA
Sureway, Inc.	Owns 100% of Assurant Consulting Company, Limited	CHINA
Telecom Re, Inc.	Owns 48% of Signal Holdings LLC	FEI 47-0876083 - PA
Voyager Group Inc.	Owns 100% of Voyager Indemnity Insurance Company	FEI 58-1455416; NAIC 40428 - GA
TS Holdings, Inc.	Owns 100% of I.Q. Data International, Inc. Owns 100% of Shipsurance Insurance Services, Inc.	FEI 02-0696871 - WA FEI 20-0242739 - CA
TWG Holdings Limited	Owns 100% of TWG Re, Ltd. Owns 100% of TWG Warranty Group (Barbados), Inc. Owns 100% of TWG Warranty Group Latam, Inc. Owns 100% of Arbor Merger Sub, Inc.	CAYMAN ISLANDS BARBADOS BARBADOS FEI 83-1168379 - DE

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company  
**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY**  
**PART 1 - ORGANIZATIONAL CHART**

Wolverine InterCo., Inc.	Owns 100% of Wolverine Acquisitions, Inc.	FEI 46-5338286 - DE
Wolverine Acquisitions, Inc.	Owns 100% of The Warranty Group, Inc.	FEI 20-5327155 - DE
The Warranty Group, Inc.	Owns 100% of TWG Holdings, Inc. Owns 0.01% of Virginia Surety Seguros de Mexico S.A. de C.V.	FEI 20-5327182 - DE MEXICO
TWG Holdings, Inc.	Owns 99.99% of Virginia Surety Seguros de Mexico S.A. de C.V. Owns 100% of Rockford Holding, Inc. Owns 100% of Virginia Surety Company, Inc. Owns 100% of TWG Europe Limited Owns 100% of TWG Securities, Inc. Owns 100% of TWG Warranty Group, Inc. Owns 100% of The Warranty Group Services (Isle of Man)	MEXICO FEI 51-0350070 - DE FEI 36-3186541; NAIC 40827 - IL UNITED KINGDOM FEI 20-8544182 - DE FEI 36-2974981 - IL ISLE OF MAN
Virginia Surety Company, Inc.	Owns 100% of TWG Home Warranty Services, Inc. Owns 86.22% of The Warranty Group Colombia S.A. Owns 99.72% of Virginia Surety Compania de Seguros Owns 20.4% of Combined Insurance Company de Argentina S.A. Compania de Seguros Owns 0.01% of TWG Brasil Participações Ltda. Owns 0.01% of Virginia Surety Companhia de Seguros do Brasil	FEI 22-3425733 - DE COLOMBIA ARGENTINA ARGENTINA BRASIL BRASIL
Virginia Surety Compania de Seguros	Owns 9.8% of Combined Insurance Company de Argentina S.A. Compania de Seguros	ARGENTINA
TWG Europe Limited	Owns 100% of London General Life Company Limited Owns 100% of London General Insurance Company Limited Owns 100% of TWG Services Limited Owns 100% of Assurant Europe Insurance NV Owns 100% of Assurant Europe Life Insurance NV Owns 100% of Assurant Europe Services BV	UNITED KINGDOM UNITED KINGDOM UNITED KINGDOM NETHERLANDS NETHERLANDS NETHERLANDS

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY  
PART 1 - ORGANIZATIONAL CHART**

TWG Warranty Group, Inc.	<p>Owns 69.8% of Combined Insurance Company de Argentina S.A. Compania de Seguros</p> <p>Owns 99.99% of TWG Brasil Participações Ltda.</p> <p>Owns 100% of TWG Innovative Solutions, Inc.</p> <p>Owns 100% of North American Warranty, Inc.</p> <p>Owns 100% of Resource Automotive, Inc.</p> <p>Owns 100% of TWG Warranty Services Chile SpA</p> <p>Owns 99.99% of The Warranty Group de Mexico S.A. de C.V</p> <p>Owns 99.99% of The Warranty Group Operadora de Servicios S.A. de C.V.</p> <p>Owns 99% of The Warranty Group Peru SAC</p> <p>Owns 100% of TWG Warranty Services Inc.</p> <p>Owns 100% of Automotive Warranty Services, Inc.</p> <p>Owns 100% of Automotive Warranty Services of Florida, Inc.</p> <p>Owns 100% of Consumer Program Administrators, Inc.</p> <p>Owns 100% of ServicePlan, Inc.</p> <p>Owns 0.92% of The Warranty Group Colombia S.A.</p> <p>Owns 0.005% of The Warranty Group (Thailand) Limited</p> <p>Owns 0.01% of TWG Warranty Servicos do Brasil Ltda.</p> <p>Owns 0.01% of TWG Warranty Services (India) Private Limited</p> <p>Owns 0.28% of Virginia Surety Compania de Seguros</p>	<p>ARGENTINA</p> <p>BRASIL</p> <p>FEI 36-3952462 - MO</p> <p>FEI 47-1290671 - IL</p> <p>FEI 43-2026518 - IL</p> <p>CHILE</p> <p>MEXICO</p> <p>MEXICO</p> <p>PERU</p> <p>FEI 36-4099665 - IL</p> <p>FEI 36-2929627 - DE</p> <p>FEI 36-2929626 - FL</p> <p>FEI 36-3934857 - IL</p> <p>FEI 36-3297056 - IL</p> <p>COLOMBIA</p> <p>THAILAND</p> <p>BRASIL</p> <p>INDIA</p> <p>ARGENTINA</p>
Consumer Program Administrators, Inc.	<p>Owns 0.04% of The Warranty Group Colombia S.A.</p>	<p>COLOMBIA</p>
TWG Brasil Participações Ltda.	<p>Owns 99.99% of Virginia Surety Companhia de Seguros do Brasil</p>	<p>BRASIL</p>
Resource Automotive, Inc.	<p>Owns 100% of Resource Dealer Group, Inc.</p> <p>Owns 100% of Resource Acquisition Corporation</p> <p>Owns 100% of Resource Training, Inc.</p> <p>Owns 100% of First Extended, Inc.</p>	<p>FEI 36-2734655 - IL</p> <p>FEI 51-0376118 - DE</p> <p>FEI 36-4090902 - IL</p> <p>FEI 75-1667174 - DE</p>
Resource Dealer Group, Inc.	<p>Owns 100% of RDG Resource Dealer Group (Canada) Inc.</p>	<p>CANADA</p>
First Extended, Inc.	<p>Owns 100% of FFG Corporation</p> <p>Owns 100% of First Extended Service Corporation</p>	<p>FEI 75-2812730 - DE</p> <p>FEI 75-1513846 - TX</p>

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company  
**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY**  
**PART 1 - ORGANIZATIONAL CHART**

FFG Corporation	Owns 100% of First Extended Service Corporation of Florida Owns 100% of Dealer Performance, Inc.	FEI 75-2609685 - FL FEI 75-1667175 - TX
First Extended Service Corporation	Controlled by Board of Directors: Automotive Insurance Purchasing Group, Inc. (not for profit)	FEI 75-2161407 - TX
TWG Warranty Services, Inc.	Owns 99.99% of TWG Warranty Servicos do Brasil Ltda. Owns 12.78% of The Warranty Group Colombia S.A. Owns 0.01% of The Warranty Group de Mexico S.A. de C.V. Owns 0.01% of The Warranty Group Operadora de Servicios S.A. de C.V. Owns 1% The Warranty Group Peru SAC Owns 100% of The Warranty Group Asia-Pacific Holdings Pte. Ltd.	BRASIL COLOMBIA MEXICO MEXICO PERU SINGAPORE
The Warranty Group Asia-Pacific Holdings Pte. Ltd.	Owns 100% of TWG Repair Services (Shanghai) Co., Ltd. Owns 100% of The Warranty Group Singapore Pte. Ltd. Owns 100% of TWG Automotive Services Consulting (Shanghai) Co., Ltd. Owns 99.99% of The Warranty Group (Thailand) Limited Owns 100% of The Warranty Group Australia Pty Ltd. Owns 100% of The Warranty Group Korea, Inc. Owns 100% of The Warranty Group, BV. Owns 41% of TVS TWG Warranty Solutions Limited	CHINA SINGAPORE CHINA THAILAND AUSTRALIA KOREA NETHERLANDS INDIA
The Warranty Group Singapore Pte. Ltd.	Owns 0.005% of The Warranty Group (Thailand) Limited	THAILAND
The Warranty Group Australia Pty Ltd.	Owns 100% of National Underwriting Agencies Pty Ltd.	AUSTRALIA
The Warranty Group Korea, Inc.	Owns 100% of TWG Korea Insurance Brokers, Inc.	KOREA
The Warranty Group, BV.	Owns 49% of TVS TWG Warranty Solutions Limited Owns 99.99% of TWG Warranty Services (India) Private Limited	INDIA INDIA
Automotive Warranty Services, Inc.	Owns 100% of AWS Warranty Services Canada, Inc.	CANADA

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company  
**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY**  
**PART 1 - ORGANIZATIONAL CHART**

AWS Warranty Services Canada, Inc.	Owns 100% of AWS Warranty Service Quebec, Inc.	CANADA
Automotive Warranty Services of Florida, Inc.	Owns 100% of Service Saver, Incorporated Owns 100% of ServicePlan of Florida, Inc.	FEI 36-3523576 - FL FEI 48-0879232 - FL
ServicePlan, Inc.	Owns 100% of National Product Care Company Owns 100% of Product Care, Inc. Owns 100% of Service Protection, Inc.	FEI 36-3891082 - IL FEI 36-3901188 - IL FEI 36-4001718 - IL
Service Protection, Inc.	Owns 0.04% of The Warranty Group Colombia S.A.	COLOMBIA

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**SCHEDULE Y**  
**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
.0019	Assurant, Inc.	.00000	39-1126612	3251018	0001267238	N	Assurant, Inc.	DE	UIP			0.000		.N	
.0019	Assurant, Inc.	.00000	58-2315775				Family Considerations, Inc.	GA	NIA	Assurant, Inc.	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					FamilySide, Inc.	CAN	NIA	Assurant, Inc.	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	13-3896525				Florida Office Corp.	DE	NIA	Assurant, Inc.	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	13-3882719				GP Legacy Place, Inc.	DE	NIA	Assurant, Inc.	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	33-0658229	3160129			Insureco, Inc.	CA	NIA	Assurant, Inc.	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	13-3036467	3160316	0001063399		Interfinancial Inc.	GA	UIP	Assurant, Inc.	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.81477	13-2699219	3163335	0000914804		Union Security Life Insurance Company of New York	NY	IA	Assurant, Inc.	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Assurant Global Holdings, Ltd.	GBR	NIA	Assurant, Inc.	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	98-1185849				TWG Holdings Limited	BMU	NIA	Assurant, Inc.	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	47-1260880				Wolverine InterCo., Inc.	DE	NIA	Assurant, Inc.	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	03-0387721				Assurant Reinsurance of Turks & Caicos, Ltd.	TCA	IA	Insureco, Inc.	Ownership, Management	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	95-3097622	3163782			Insureco Agency & Insurance Services, Inc.	CA	NIA	Insureco, Inc.	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	82-3024031				Assurant IA Holding Corp. (fka GTI Holdings Corp.)	DE	NIA	Insureco, Inc.	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	41-1254595				Assurant Insurance Agency, Inc. (fka Green Tree Insurance Agency, Inc.)	GA	NIA	Assurant IA Holding Corp.	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					ALOC Holdings LLC	CAN	NIA	Interfinancial Inc.	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	59-1985922	1624878	0000350571		American Bankers Insurance Group	FL	UIP	Interfinancial Inc.	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.67989	46-0260270	3160428			American Memorial Life Insurance Company	SD	IA	Interfinancial Inc.	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.42978	58-1529575	3160437			American Security Insurance Company	DE	IA	Interfinancial Inc.	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	59-2519974	3164798			Service Optimization Solutions, Inc.	FL	NIA	Interfinancial Inc.	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	33-0388029				TrackSure Insurance Agency, Inc.	CA	NIA	Interfinancial Inc.	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.70408	81-0170040	3162785	0000823533		Union Security Insurance Company	KS	IA	Interfinancial Inc.	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.16099	81-3097001				Assurant Captive Insurance Company	GA	IA	Interfinancial Inc.	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.65080	41-0999752	1333161			John Alden Life Insurance Company	WI	IA	Interfinancial Inc.	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	81-1600505				Assurant Investment Management LLC	DE	NIA	Interfinancial Inc.	Ownership, Management	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	81-2477955				Assurant Commercial Mortgage Depositor, LLC	DE	NIA	Interfinancial, Inc.	Ownership, Management	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	81-1950069				AIM Real Estate GP, LLC	DE	NIA	Assurant Investment Management LLC	Ownership, Management	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	82-2206646				Assurant CLO Management Holdings GP, LLC	CYM	NIA	Assurant Investment Management LLC	Ownership, Management	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	81-2067950				AIM Vinings LLC	DE	NIA	Assurant Investment Management LLC	Management	0.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	81-2051801				AIM 155 Steele Street LLC	DE	NIA	Assurant Investment Management LLC	Management	0.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	81-2524921				AIM Madison Apartments LLC	DE	NIA	Assurant Investment Management LLC	Management	0.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	81-1938439				AIM West 12th Street LLC	DE	NIA	Assurant Investment Management LLC	Management	0.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	81-3278621				AIM Tapestry LLC	DE	NIA	Assurant Investment Management LLC	Management	0.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	81-2102792				AIM Stonecreek-Parkside LLC	DE	NIA	Assurant Investment Management LLC	Management	0.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	32-0525896				AIM Montford Park LLC	DE	NIA	Assurant Investment Management LLC	Management	0.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	81-2102792				AIM Lakeview LLC	DE	NIA	Assurant Investment Management LLC	Management	0.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	81-1967190				General Partner of AIM Real Estate Co-Investment Fund, L.P.	DE	NIA	AIM Real Estate GP, LLC	Ownership, Management	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	83-0772701				AIM Torrance Office, LLC	DE	NIA	AIM Real Estate Co-Investment Fund, L.P.	Management	0.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	82-2204362				General Partner of Assurant CLO Management Holdings, LP	DE	NIA	Assurant CLO Management Holdings GP, LLC	Ownership, Management	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	82-2206561				Assurant CLO Management, LLC	DE	NIA	Assurant CLO Management Holdings, LP	Ownership, Management	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Assurant Life of Canada	CAN	IA	ALOC Holdings LLC	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.42986	58-1529579	3163278			Standard Guaranty Insurance Company	DE	IA	American Security Insurance Company	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	81-3269850				AIM Acquisitions LLC	DE	NIA	American Security Insurance Company	Ownership, Management	25.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	81-3269850				AIM Acquisitions LLC	DE	NIA	Standard Guaranty Insurance Company	Ownership, Management	15.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					ABI International	CYM	UIP	American Bankers Insurance Group, Inc.	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.10111	59-0593886	3056576	0000004588		American Bankers Insurance Company of Florida	FL	IA	American Bankers Insurance Group, Inc.	Ownership, Board	100.000	Assurant, Inc.	.N	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**SCHEDULE Y**  
**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0019	Assurant, Inc.	.00000	59-0676017	3160400			American Bankers Life Assurance Company of Florida	FL	IA	American Bankers Insurance Group, Inc.	Ownership, Board	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	65-0597010				American Bankers Management Company, Inc	FL	NIA	American Bankers Insurance Group, Inc.	Ownership, Board	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	26-3914986				Assurant Service Protection, Inc.	OK	NIA	American Bankers Insurance Group, Inc.	Ownership, Board	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Assurant Services Canada Inc.	CAN	NIA	American Bankers Insurance Group, Inc.	Ownership, Board	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	98-0152782				Assurant BARC Reinsurance Limited	TCA	IA	American Bankers Insurance Group, Inc.	Ownership, Board	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	36-3596362	3163193			Federal Warranty Service Corporation	IL	NIA	American Bankers Insurance Group, Inc.	Ownership, Board	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	59-2720545				Assurant New Ventures, Incorporated	FL	NIA	American Bankers Insurance Group, Inc.	Ownership, Board	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	64-0660045				MSDiversified Corp.	MS	NIA	American Bankers Insurance Group, Inc.	Ownership, Board	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	59-1357775				National Insurance Agency	FL	NIA	American Bankers Insurance Group, Inc.	Ownership, Board	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	59-1414202	3163223			Assurant Payment Services, Inc.	FL	NIA	American Bankers Insurance Group, Inc.	Ownership, Board	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	47-0876083				Signal Holdings LLC	PA	NIA	American Bankers Insurance Group, Inc.	Ownership, Management	52.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	59-1532747				Sureway, Inc.	DE	NIA	American Bankers Insurance Group, Inc.	Ownership, Board	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	30-0080387				TS Holdings, Inc.	DE	NIA	American Bankers Insurance Group, Inc.	Ownership, Board	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	59-1236556	3164707			Voyager Group, Inc.	FL	NIA	American Bankers Insurance Group, Inc.	Ownership, Board	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	59-2675787	3164686			Voyager Service Warranties, Inc.	FL	NIA	American Bankers Insurance Group, Inc.	Ownership, Board	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Cooperatieve Assurant Netherlands U.A.	NLD	NIA	American Bankers Insurance Group, Inc.	Ownership, Board	0.010	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Assurant Direta Corretora de Seguros Ltda	BRA	NIA	American Bankers Insurance Group, Inc.	Ownership, Management	99.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	45-3235089				Mobile Defense, Inc.	DE	NIA	American Bankers Insurance Group, Inc.	Ownership, Board	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Assurant Argentina Compania de Seguros								
.0019	Assurant, Inc.	.00000					Sociedad Anonima	ARG	IA	ABIG Holding de Espana, S.L.	Ownership, Board	96.986	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Assurant Services Argentina, S.A.	ARG	NIA	ABIG Holding de Espana, S.L.	Ownership, Board	95.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Assurant Holding Mexico, S. de R.L. de C.V.	MEX	NIA	ABIG Holding de Espana, S.L.	Ownership, Board	99.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Assurant Seguradora S.A.	BRA	IA	ABIG Holding de Espana, S.L.	Ownership, Board	99.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Assurant Servicios de Chile, SpA	CHL	NIA	ABIG Holding de Espana, S.L.	Ownership, Board	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Assurant Servicios de Mexico, S.A. de CV	MEX	NIA	ABIG Holding de Espana, S.L.	Ownership, Board	98.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Assurant Servicios Ltda.	BRA	NIA	ABIG Holding de Espana, S.L.	Ownership, Board	99.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Assurant Chile Compania de Seguros Generales S.A.	CHL	IA	ABIG Holding de Espana, S.L.	Ownership, Board	99.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Assurant Solutions Comercio e Servicios de Equipamentos Electronicos Ltda.	BRA	NIA	ABIG Holding de Espana, S.L.	Ownership, Board	99.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Assurant Services del Peru SAC	PER	NIA	ABIG Holding de Espana, S.L.	Ownership, Board	99.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Assurant Colombia Compania de Servicios S.A.S	COL	NIA	ABIG Holding de Espana, S.L.	Ownership, Board	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Assurant, S.A. de C.V.	MEX	NIA	ABIG Holding de Espana, S.L.	Ownership, Board	99.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Assurant Servicios Corporativos, S.A. de C.V.								
.0019	Assurant, Inc.	.00000						MEX	NIA	ABIG Holding de Espana, S.L.	Ownership	99.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Assurant International Division Limited	MHL	NIA	ABI International	Ownership, Management	1.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Solutions Holdings	CYM	NIA	ABI International	Ownership, Board	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Protection Holding Cayman	CYM	NIA	ABI International	Ownership, Board	72.400	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Solutions Cayman	CYM	NIA	ABI International	Ownership, Board	30.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Solutions Cayman	CYM	NIA	Solutions Holdings	Ownership, Board	70.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Assurant Co., Ltd	GBR	NIA	Solutions Holdings	Ownership, Board	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Assurant Direct Limited	GBR	NIA	Solutions Holdings	Ownership, Management	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Protection Holding Cayman	CYM	NIA	Solutions Holdings	Ownership, Management	27.600	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Assurant Group, Limited	GBR	NIA	Solutions Cayman	Ownership, Management	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	28843	74-2289453	3163308			Reliable Lloyds Insurance Company	TX	IA	American Bankers General Agency, Inc.	Attorney-In-Fact	0.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	74-2135158	3160389			American Bankers Insurance Agency, Inc.	TX	NIA	American Bankers Insurance Company of Florida	Ownership, Board	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	81-3269850				AIM Acquisitions LLC	DE	NIA	American Bankers Insurance Company of Florida	Ownership, Management	60.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Assurant Argentina Compania de Seguros								
.0019	Assurant, Inc.	.00000					Sociedad Anonima	ARG	IA	Assurant International Division Limited	Ownership, Board	3.014	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Assurant Services Argentina, S.A.	ARG	NIA	Assurant International Division Limited	Ownership, Board	5.000	Assurant, Inc.	N	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**SCHEDULE Y**

**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0019	Assurant, Inc.	.00000	AA-2730036				Assurant Danos Mexico S.A.	.MEX	.IA	Assurant International Division Limited	Ownership, Board	.49.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Assurant Seguradora S.A.	.BRA	.NIA	Assurant International Division Limited	Ownership, Board	1.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Assurant Servicios de Mexico, S.A. de CV	.MEX	.NIA	Assurant International Division Limited	Ownership, Board	2.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	66-0520042				Assurant Servicos of Puerto Rico, Inc.	.PR	.LDP	Assurant International Division Limited	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Assurant Vida Mexico S.A.	.MEX	.IA	Assurant International Division Limited	Ownership, Board	49.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					ABIG Holding de Espana, S.L.	.ESP	.NIA	Assurant International Division Limited	Ownership, Management	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Assurant Servicios Ltda.	.BRA	.NIA	Assurant International Division Limited	Ownership, Board	1.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Assurant Chile Compañia de Seguros Generales S.A.	.CHL	.IA	Assurant International Division Limited	Ownership, Board	1.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	66-0791841				Assurant Solutions Holding Puerto Rico, Inc.	.PR	.NIA	Assurant International Division Limited	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Cooperatieve Assurant Netherlands U.A.	.NLD	.NIA	Assurant International Division Limited	Ownership, Board	99.990	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Assurant Solutions Comercio e Servicos de Equipamentos Electronicos Ltda.	.BRA	.NIA	Assurant International Division Limited	Ownership, Board	1.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Assurant Servicos del Peru SAC	.PER	.NIA	Assurant International Division Limited	Ownership, Board	1.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Assurant, S.A. de C.V.	.MEX	.NIA	Assurant International Division Limited	Ownership, Board	1.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Assurant Solutions Assistance B.V.	.NLD	.NIA	Cooperatieve Assurant Netherlands U.A.	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Assurant Holding Mexico, S. de R.L. de C.V.	.MEX	.NIA	Assurant Servicios de Mexico, S.A. de CV	Ownership, Board	1.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	30590	66-0481184				Caribbean American Property Insurance Company	.PR	.IA	Assurant Solutions Holding Puerto Rico, Inc.	Ownership, Board	74.330	Assurant, Inc.	.N	
.0019	Assurant, Inc.	73156	66-0448783				Caribbean American Life Assurance Company	.PR	.RE	Inc.	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	65-0597011	3164921			Consumer Assist Network Association, Inc.	.DE	.NIA	American Bankers Management Company, Inc.	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Assurant Direta Corretora de Seguros Ltda	.BRA	.NIA	American Bankers Management Company, Inc.	Ownership, Management	1.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Assurant General Insurance Limited	.GBR	.IA	Assurant Group LTD	Ownership, Management	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Assurant Life Limited	.GBR	.IA	Assurant Group LTD	Ownership, Management	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Assurant Intermediary Ltd.	.GBR	.NIA	Assurant Group LTD	Ownership, Management	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Assurant Deutschland GmbH	.DEU	.NIA	Assurant Group LTD	Ownership, Management	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Assurant Italia Agenzia di Assicurazioni s.r.l.	.ITA	.NIA	Assurant Group LTD	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Assurant Services Italia s.r.l.	.ITA	.NIA	Assurant Group LTD	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Assurant Solutions Spain, S.A.	.ESP	.NIA	Assurant Group LTD	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Lifestyle Services Group Ltd.	.GBR	.NIA	Assurant Group LTD	Ownership, Management	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Assurant Europe (Ireland) Operations DAC	.IRL	.NIA	Assurant Group LTD	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Digital Services (UK) Ltd.	.GBR	.NIA	Lifestyle Services Group Ltd.	Ownership, Management	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Assurant Device Care Limited	.GBR	.NIA	Lifestyle Services Group Ltd.	Ownership, Management	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Assurant Holdings France SAS	.FRA	.NIA	Lifestyle Services Group Ltd.	Ownership, Management	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					STAMS Ltd.	.GBR	.NIA	Lifestyle Services Group Ltd.	Ownership, Management	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Assurant Services Korea Limited	.KOR	.NIA	Assurant Co., Ltd	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Assurant Services Hong Kong Limited	.HKG	.NIA	Assurant Co., Ltd	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Assurant Services Australia Pty Limited	.AUS	.NIA	Assurant Co., Ltd	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Assurant Japan KK	.JPN	.NIA	Assurant Co., Ltd	Ownership, Board	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Assurant Services Japan GK	.JPN	.NIA	Assurant Japan KK	Ownership	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					CWI Group	.FRA	.NIA	Assurant Holdings France SAS	Ownership, Management	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Olivar	.KOR	.NIA	Assurant Services Korea Limited	Ownership, Management	67.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					CWI Distribution	.FRA	.NIA	CWI Group	Ownership, Management	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Assurant France	.FRA	.NIA	CWI Group	Ownership, Management	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	AA-2730036				Assurant Danos Mexico S.A.	.MEX	.IA	Assurant Holding Mexico, S. de R.L. de C.V.	Ownership, Board	51.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Assurant Vida Mexico S.A.	.MEX	.IA	Assurant Holding Mexico, S. de R.L. de C.V.	Ownership, Board	51.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Assurant Servicios Corporativos, S.A. de C.V.	.MEX	.NIA	Assurant Holding Mexico, S. de R.L. de C.V.	Ownership	1.000	Assurant, Inc.	.N	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**SCHEDULE Y**  
**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
.0019	Assurant, Inc.	.30590	66-0481184				Caribbean American Property Insurance Company	PR	DS	Caribbean American Life Assurance Company	Ownership, Board	25.670	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	64-0906751	3173839			United Service Protection Corporation	DE	NIA	MS Diversified Corp.	Ownership, Board	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	59-1794848	3162664			United Service Protection, Inc.	FL	NIA	MS Diversified Corp.	Ownership, Board	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	16-1610284				Coast to Coast Dealer Services Inc.	NY	NIA	United Services Protection Corporation	Ownership, Board	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	04-3706805				CWork Solutions, LP	PA	NIA	Signal Holdings LLC	Ownership, Management	99.900	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	47-0876082				Signal GP LLC	DE	NIA	Signal Holdings LLC	Ownership, Management	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	36-4553652				Signal Northwest LLC	DE	NIA	Signal Holdings LLC	Ownership, Management	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	22-2623205				The Signal	PA	NIA	Signal Holdings LLC	Ownership, Management	99.900	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	45-5303847				Broadtech, LLC	TX	NIA	Signal Holdings LLC	Ownership, Management	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	23-3055804				TeleCom Re, Inc.	FL	NIA	Signal Holdings LLC	Ownership, Board	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	04-3706805				CWork Solutions, LP	PA	NIA	Signal GP LLC	Ownership, Management	0.100	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	22-2623205				The Signal	PA	NIA	Signal GP LLC	Ownership, Management	0.100	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Assurant Consulting Company, Limited.	CHN	NIA	Sureway, Inc.	Ownership, Management	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	47-0876083				Signal Holdings LLC	PA	NIA	Telecom Re, Inc.	Ownership, Management	48.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.40428	58-1455416	3164716			Voyager Indemnity Insurance Company	GA	IA	Voyager Group Inc.	Ownership, Board	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Assurant International Division Limited	MLT	UIP	Protection Holding Cayman	Ownership, Management	99.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	02-0696871				I.Q. Data International, Inc.	IA	NIA	TS Holdings, Inc.	Ownership, Board	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	20-0242739				Shipsurance Insurance Services, Inc.	CA	NIA	TS Holdings, Inc.	Ownership, Board	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	AA-3770460				TWG Re, Ltd.	CYM	IA	TWG Holdings Limited	Ownership	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					TWG Warranty Group (Barbados), Inc.	BRB	NIA	TWG Holdings Limited	Ownership	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					TWG Warranty Group Latam, Inc.	BRB	NIA	TWG Holdings Limited	Ownership	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	83-1168379				Arbor Merger Sub, Inc.	DE	NIA	TWG Holdings Limited	Ownership	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	46-5338286				Wolverine Acquisitions, Inc.	DE	NIA	Wolverine InterCo., Inc.	Ownership	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	20-5327155				The Warranty Group, Inc.	DE	NIA	Wolverine Acquisitions, Inc.	Ownership	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	20-5327182				TWG Holdings, Inc.	DE	NIA	The Warranty Group, Inc.	Ownership	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Virginia Surety Seguros de Mexico S.A.de C.V.	MEX	IA	The Warranty Group, Inc.	Ownership	0.010	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					The Warranty Group Services (Isle of Man) Limited	GBR	NIA	TWG Holdings, Inc.	Ownership	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	51-0350070				Rockford Holding, Inc.	DE	NIA	TWG Holdings, Inc.	Ownership	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					TWG Europe Limited	GBR	NIA	TWG Holdings, Inc.	Ownership	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	20-8544182				TWG Securities Inc.	DE	NIA	TWG Holdings, Inc.	Ownership	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	36-2974981				TWG Warranties Group, Inc.	IL	NIA	TWG Holdings, Inc.	Ownership	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.40827	36-3186541				Virginia Surety Company, Inc.	IL	IA	TWG Holdings, Inc.	Ownership	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Virginia Surety Seguros de Mexico S.A.de C.V.	MEX	IA	TWG Holdings, Inc.	Ownership	99.990	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Combined Insurance Company de Argentina S.A. Compania de Seguros	ARG	NIA	Virginia Surety Company, Inc.	Ownership	20.400	Assurant, Inc.	Y	
.0019	Assurant, Inc.	.00000					The Warranty Group Colombia S.A.	COL	NIA	Virginia Surety Company, Inc.	Ownership	86.220	Assurant, Inc.	Y	
.0019	Assurant, Inc.	.00000					TWG Brasil Participacoes Ltda.	BRA	NIA	Virginia Surety Company, Inc.	Ownership	0.010	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	22-3425733				TWG Home Warranty Services, Inc.	DE	NIA	Virginia Surety Company, Inc.	Ownership	100.000	Assurant, Inc.	Y	
.0019	Assurant, Inc.	.00000					Virginia Surety Companhia de Seguros do Brasil	BRA	NIA	Virginia Surety Company, Inc.	Ownership	0.010	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Virginia Surety Compania de Seguros	ARG	NIA	Virginia Surety Company, Inc.	Ownership	99.720	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Combined Insurance Company de Argentina S.A. Compania de Seguros	ARG	NIA	Virginia Surety Companhia de Seguros	Ownership	9.800	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					London General Insurance Company Limited	GBR	IA	TWG Europe Limited	Ownership	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					London General Life Company Limited	GBR	IA	TWG Europe Limited	Ownership	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000	98-0445745				TWG Services Limited	GBR	NIA	TWG Europe Limited	Ownership	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Assurant Europe Insurance NV	NLD	NIA	TWG Europe Limited	Board of Directors, Management	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Assurant Europe Life Insurance NV	NLD	NIA	TWG Europe Limited	Board of Directors, Management	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					Assurant Europe Services BV	NLD	NIA	TWG Europe Limited	Board of Directors, Management	100.000	Assurant, Inc.	N	
.0019	Assurant, Inc.	.00000					The Warranty Group (Thailand) Limited	THA	NIA	TWG Warranty Group Inc.	Ownership	0.005	Assurant, Inc.	N	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**SCHEDULE Y**  
**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0019	Assurant, Inc.	.00000					TWG Warranty Services Chile SpA	.CHL	NIA	TWG Warranty Group, Inc	Ownership	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	36-2929626				Automotive Warranty Services of Florida, Inc.	.FL	NIA	TWG Warranty Group, Inc.	Ownership	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	36-2929627				Automotive Warranty Services, Inc.	.DE	NIA	TWG Warranty Group, Inc.	Ownership	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Combined Insurance Company de Argentina S.A.								
.0019	Assurant, Inc.	.00000	36-3934857				Compania de Seguros	.ARG	NIA	TWG Warranty Group, Inc.	Ownership	69.800	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	47-1290671				Consumer Program Administrators, Inc.	.IL	NIA	TWG Warranty Group, Inc.	Ownership	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	43-2026518				North American Warranty, Inc.	.IL	NIA	TWG Warranty Group, Inc.	Ownership	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	36-3297056				Resource Automotive, Inc.	.IL	NIA	TWG Warranty Group, Inc.	Ownership	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					ServicePlan, Inc.	.IL	NIA	TWG Warranty Group, Inc.	Ownership	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					The Warranty Group Colombia S.A.	.COL	NIA	TWG Warranty Group, Inc.	Ownership	0.920	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					The Warranty Group de Mexico S.A. de C.V.	.MEX	NIA	TWG Warranty Group, Inc.	Ownership	99.990	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					The Warranty Group Operadoro de Servicios, S.A. de C.V.	.MEX	NIA	TWG Warranty Group, Inc.	Ownership	99.990	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					The Warranty Group Peru SAC	.PER	NIA	TWG Warranty Group, Inc.	Ownership	99.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					TWG Brasil Participacoes Ltda.	.BRA	NIA	TWG Warranty Group, Inc.	Ownership	99.990	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	36-3952462				TWG Innovative Solutions, Inc.	.MO	NIA	TWG Warranty Group, Inc.	Ownership	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					TWG Warranty Services (India) Private Limited	.IND	NIA	TWG Warranty Group, Inc.	Ownership	0.010	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	36-4099665				TWG Warranty Services, Inc.	.IL	NIA	TWG Warranty Group, Inc.	Ownership	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					TWG Warranty Servicios do Brasil Ltda.	.BRA	NIA	TWG Warranty Group, Inc.	Ownership	0.010	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Virginia Surety Compania de Seguros	.ARG	NIA	TWG Warranty Group, Inc.	Ownership	0.280	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					The Warranty Group Colombia S.A.	.COL	NIA	Consumer Program Administrators, Inc.	Ownership	0.040	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					Virginia Surety Companhia de Seguros do Brasil	.BRA	NIA	TWG Brasil Participacoes Ltda.	Ownership	99.990	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	75-1667174				First Extended, Inc.	.DE	NIA	Resource Automotive, Inc.	Ownership	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	51-0376118				Resource Acquisition Corporation	.DE	NIA	Resource Automotive, Inc.	Ownership	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	36-2734655				Resource Dealer Group, Inc.	.IL	NIA	Resource Automotive, Inc.	Ownership	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	36-4090902				Resource Training, Inc.	.IL	NIA	Resource Automotive, Inc.	Ownership	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					RDG Resource Dealer Group (Canada) Inc.	.CAN	NIA	Resource Dealer Group, Inc.	Ownership	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	75-2812730				FFG Corporation	.DE	NIA	First Extended, Inc.	Ownership	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	75-1513846				First Extended Service Corporation	.TX	NIA	First Extended, Inc.	Ownership	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	75-1667175				Dealer Performance, Inc.	.TX	NIA	FFG Corporation	Ownership	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	75-2609685				First Extended Service Corporation of Florida	.FL	NIA	FFG Corporation	Ownership	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	75-2161407				Automotive Insurance Purchasing Group, Inc.	.TX	NIA	First Extended Service Corporation	Board of Directors	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					The Warranty Group Asia-Pacific Holdings Pte Ltd.	.SGP	NIA	TWG Warranty Services, Inc.	Ownership	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					The Warranty Group Colombia S.A.	.COL	NIA	TWG Warranty Services, Inc.	Ownership	12.780	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					The Warranty Group de Mexico S.A. de C.V.	.MEX	NIA	TWG Warranty Services, Inc.	Ownership	0.010	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					The Warranty Group Operadoro de Servicios, S.A. de C.V.	.MEX	NIA	TWG Warranty Services, Inc.	Ownership	0.010	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					The Warranty Group Peru SAC	.PER	NIA	TWG Warranty Services, Inc.	Ownership	1.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					TWG Warranty Servicios do Brasil Ltda.	.BRA	NIA	TWG Warranty Services, Inc.	Ownership	99.990	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					The Warranty Group (Thailand) Limited	.THA	NIA	The Warranty Group Asia-Pacific Holdings Pte Ltd.	Ownership	99.990	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					The Warranty Group Australasia Pty Ltd	.AUS	NIA	The Warranty Group Asia-Pacific Holdings Pte Ltd.	Ownership	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					The Warranty Group Korea, Inc.	.KOR	NIA	The Warranty Group Asia-Pacific Holdings Pte Ltd.	Ownership	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					The Warranty Group Singapore Pte. Ltd.	.SGP	NIA	The Warranty Group Asia-Pacific Holdings Pte Ltd.	Ownership	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					The Warranty Group, B.V.	.NLD	NIA	The Warranty Group Asia-Pacific Holdings Pte Ltd.	Ownership	100.000	Assurant, Inc.	.N	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**SCHEDULE Y**

**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0019	Assurant, Inc.	.00000					TWG Automotive Services Consulting (Shanghai) Co., LTD	.CHN	.NIA	The Warranty Group Asia-Pacific Holdings Pte Ltd.	Ownership	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					TWS TWG Warranty Solutions Limited	.IND	.NIA	The Warranty Group Asia-Pacific Holdings Pte Ltd.	Ownership	41.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					TWG Repair Services (Shanghai) Co., Ltd	.CHN	.NIA	The Warranty Group Asia-Pacific Holdings Pte Ltd.	Ownership	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					The Warranty Group (Thailand) Limited	.THA	.NIA	The Warranty Group Singapore Pte. Ltd.	Ownership	0.005	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					National Underwriting Agencies Pty. Ltd	.AUS	.NIA	The Warranty Group Australasia Pty Ltd	Ownership	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					TWG Korea Insurance Brokers, Inc.	.KOR	.NIA	The Warranty Group Korea, Inc	Ownership	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					TWS TWG Warranty Solutions Limited	.IND	.NIA	The Warranty Group, B.V.	Ownership	49.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					TWG Warranty Services (India) Private Limited	.IND	.NIA	The Warranty Group, B.V.	Ownership	99.990	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					AWS Warranty Services Canada, Inc.	.CAN	.NIA	Automotive Warranty Services, Inc.	Ownership	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					AWS Warranty Services Quebec, Inc.	.CAN	.NIA	AWS Warranty Services Canada, Inc.	Ownership	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	36-3523576				Service Saver, Incorporated	.FL	.NIA	Automotive Warranty Services of Florida, Inc.	Ownership	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	48-0879232				ServicePlan of Florida, Inc.	.FL	.NIA	Automotive Warranty Services of Florida, Inc.	Ownership	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	36-3891082				National Product Care Company	.IL	.NIA	ServicePlan, Inc.	Ownership	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	36-3901188				Product Care, Inc.	.IL	.NIA	ServicePlan, Inc.	Ownership	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000	36-4001718				Service Protection, Inc.	.IL	.NIA	ServicePlan, Inc.	Ownership	100.000	Assurant, Inc.	.N	
.0019	Assurant, Inc.	.00000					The Warranty Group Colombia S.A.	.COL	.NIA	Service Protection, Inc.	Ownership	0.040	Assurant, Inc.	.N	

**NONE**

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ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**SCHEDULE Y**

**PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES**

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
00000		Assurant, Inc.	5,910,519		(55,363,684)		416,492,546				367,039,381	
00000	81-2051801	AIM 155 Steele Street LLC			(566,128)						(566,128)	
00000	81-2524921	AIM Madison Apartments LLC			(2,772)						(2,772)	
00000	81-1967190	AIM Real Estate Co-Investment Fund, L.P.			(3,424,225)						(3,424,225)	
00000	81-3278621	AIM Tapestry LLC			11,306,195						11,306,195	
00000	81-2067950	AIM Vinings LLC			(2,563)						(2,563)	
10111	59-0593886	American Bankers Insurance Company of Florida	(141,500,000)	40,000,000	43,053,338		(78,818,764)	49,821,242			(87,444,184)	(232,560,123)
00000	59-1985922	American Bankers Insurance Group	165,300,000	(40,000,000)			43,168,490				168,468,490	
60275	59-0676017	American Bankers Life Assurance Company of Florida	(23,800,000)				4,992,356	(26,335,526)			(45,143,170)	(1,023,452)
00000	65-0597010	American Bankers Management Company, Inc					(3,456,663)				(3,456,663)	
67989	46-0260270	American Memorial Life Insurance Company	(9,000,000)		26,730,594		(25,621,731)				(7,891,137)	
42978	58-1529575	American Security Insurance Company	(8,000,000)	55,000,000	33,523,860		996,512	9,983,997			91,504,369	(120,274,586)
00000		American Title, Inc. (Divestiture 8/1/18)					(732,317)				(732,317)	
00000	76-0787617	Assurant Appraisals, LLC (fka StreetLinks, LLC)					(8,128,049)				(8,128,049)	
00000	98-0152782	Assurant BARC Reinsurance Limited (fka Bankers Atlantic Reinsurance Company)					(8,482)				(8,482)	
16099	81-3097001	Assurant Captive Insurance Company					(30,360)	72,246			41,886	6,199,935
00000		Assurant Chile Compañia de Seguros Generales S.A.						2,539,686			2,539,686	2,845,499
00000	82-2204362	Assurant CLO Management Holdings, LP			(25,404,165)						(25,404,165)	
00000		Assurant CLO I LTD Ser 2018-1A SUB 144A			8,415,770						8,415,770	
00000		Assurant CLO II LTD SER 2018-1A SUB 144A			(734,877)						(734,877)	
00000		AIZ CLO II			3,500,000						3,500,000	
00000		Assurant CLO IV			(4,000,000)						(4,000,000)	
00000		Assurant CLO Promissory Note			(5,023,500)						(5,023,500)	
00000	AA-2730036	Assurant Danos Mexico S.A.						21,458,153			21,458,153	2,897,773
00000		Assurant General Insurance Limited						43,013			43,013	
00000	41-1254595	Assurant Insurance Agency (fka Green Tree Insurance Agency, Inc.)					(2,214,557)				(2,214,557)	
00000		Assurant Life of Canada					(11,876,407)				(11,876,407)	
00000	26-3914986	Assurant Service Protection, Inc.					(2,342,019)				(2,342,019)	
00000	66-0520042	Assurant Services of Puerto Rico, Inc.					(431,131)				(431,131)	
00000	75-2533456	Assurant Services, LLC (divestiture 8/1/18)					237,942				237,942	
00000	66-0791841	Assurant Solutions Holding Puerto Rico, Inc.	9,425,250								9,425,250	
00000		Assurant Vida Mexico S.A.						23,207,482			23,207,482	301,162
00000	36-2929626	Automotive Warranty Services of Florida, Inc.						(15,832,426)			(15,832,426)	(196,917,350)
00000		Automotive Warranty Services, Inc.			(5,310,883)						(5,310,883)	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**SCHEDULE Y**

**PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES**

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
00000	45-5303847	Broadtech, LLC					(20,564,514)				(20,564,514)	
73156	66-0448783	Caribbean American Life Assurance Company	(1,925,250)				(1,869,847)	1,198,397			(2,596,700)	13,429
30590	66-0481184	Caribbean American Property Insurance Company	(7,500,000)				(638,024)	(52,449,679)			(60,587,703)	36,093,211
00000		Collateral Intelligence, LLC (divestiture 8/1/18)					19,663				19,663	
00000	65-0597011	Consumer Assist Network Association, Inc.					(754,163)				(754,163)	
00000	04-3706805	CWork Solutions, LP					(16,204,209)				(16,204,209)	
00000	75-3042604	eMortgage Logic, LLC (divestiture 8/1/18)					(1,832,241)				(1,832,241)	
00000	36-3596362	Federal Warranty Service Corporation					(39,281,382)				(39,281,382)	
00000	45-3250626	Field Asset Services, LLC					(7,667,375)				(7,667,375)	
00000	75-2609685	First Extended Service Corporation of Florida						23,723,105			23,723,105	(29,523,858)
00000	02-0696871	I.Q. Data International, Inc.					(2,076,592)				(2,076,592)	
00000	33-0658229	Insureco, Inc.					240,854				240,854	
00000	13-3036467	Interfinancial Inc.	45,000,000	(45,863,311)							(863,311)	
65080	41-0999752	John Alden Life Insurance Company					(456,060)				(456,060)	
00000		London General Insurance Company Limited						(7,565,272)			(7,565,272)	(52,298,687)
00000	59-1357775	National Insurance Agency					1,147				1,147	
28843	74-2289453	Reliable Lloyds Insurance Company					(295,953)	3,716,065			3,420,112	68,057,362
00000	59-2519974	Service Optimization Solutions, Inc.					(2,688)				(2,688)	
00000	36-3523576	Service Saver, Incorporated						807,017			807,017	(1,665,396)
00000	48-0879232	ServicePlan of Florida, Inc.						(18,012,307)			(18,012,307)	(4,178,712)
00000	20-0242739	Shipsurance Insurance Services, Inc. (ownership change 7/24/18)					1,616,993				1,616,993	
00000	36-4553652	Signal Northwest LLC					(4,270)				(4,270)	
42986	58-1529579	Standard Guaranty Insurance Company	(7,000,000)		(773,966)		(188,854,737)	(12,430,264)			(209,058,967)	134,841,714
00000	59-1532747	Sureway, Inc.					(4,700,777)	(3,138,735)			(7,839,512)	
00000	22-2623205	The Signal					17,193,173				17,193,173	
69477	39-0658730	Time Insurance Company (Sold 12/3/18)	(6,000,000)	(9,136,689)	(15,279,464)		5,361,677	(73,671)			(25,128,147)	4,934
00000	33-0388029	TrackSure Insurance Agency, Inc.					(36,757)				(36,757)	
00000	30-0080387	TS Holdings, Inc.					(894,222)				(894,222)	
00000	20-5327182	TWG Holdings, Inc.	10,000,000				41,416,509				51,416,509	
00000	AA-3770460	TWG Re, Ltd.						26,706,246			26,706,246	
70408	81-0170040	Union Security Insurance Company	(15,000,000)		(19,246,972)		(9,330,404)	2,851,118			(40,726,258)	749,480
81477	13-2699219	Union Security Life Insurance Company of New York	(5,910,519)				(896,001)	5,128			(6,801,392)	1,158
00000	64-0906751	United Service Protection Corporation			3,292,559		(10,403,094)				(7,110,535)	
00000	59-1794848	United Service Protection, Inc.					(7,096,511)				(7,096,511)	
40827	36-3186541	Virginia Surety Company, Inc.	(10,000,000)		5,310,883		(76,777,036)	(9,826,363)			(91,292,516)	284,584,003
00000	59-1236556	Voyager Group, Inc.	13,500,000								13,500,000	

**SCHEDULE Y**

**PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES**

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
40428	58-1455416	Voyager Indemnity Insurance Company	(13,500,000)				(23,430,201)	(20,468,652)			(57,398,853)	101,852,504
00000	59-2675787	Voyager Service Warranties, Inc.					(1,317)				(1,317)	
00000	47-1260880	Wolverine Interco Inc.					15,990,993				15,990,993	
9999999	Control Totals								XXX			

## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	Responses
<b>MARCH FILING</b>	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1? .....	YES
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1? .....	YES
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1? .....	YES
4. Will an actuarial opinion be filed by March 1? .....	YES
<b>APRIL FILING</b>	
5. Will Management's Discussion and Analysis be filed by April 1? .....	YES
6. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1? .....	YES
7. Will the Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit (if required) be filed with the state of domicile and the NAIC by April 1? .....	YES
8. Will the Supplemental Investment Risks Interrogatories be filed by April 1? .....	YES
<b>JUNE FILING</b>	
9. Will an audited financial report be filed by June 1? .....	YES
10. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1? .....	YES
<b>AUGUST FILING</b>	
11. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? .....	YES

The following supplemental reports are required to be filed as part of your annual statement filing **if your company is engaged in the type of business covered by the supplement. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below.** If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

<b>MARCH FILING</b>	
12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? .....	NO
13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? .....	NO
14. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? .....	NO
15. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
16. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
17. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
18. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
19. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
20. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
22. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
23. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
24. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
25. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
26. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company  
**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

- 27. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO
- 28. Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO
- 29. Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO
- 30. Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO
- 31. Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO
- 32. Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO
- 33. Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO
- 34. Will the Worker's Compensation Carve-Out Supplement be filed by March 1? ..... NO
- 35. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? ..... YES
- 36. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? ..... NO
- 37. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? ..... NO
- 38. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? ..... NO
- 39. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? ..... NO
- 40. Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1? ..... YES

**APRIL FILING**

- 41. Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1? ..... NO
- 42. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? ..... NO
- 43. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1? ..... YES
- 44. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? ..... YES
- 45. Will the Accident and Health Policy Experience Exhibit be filed by April 1? ..... NO
- 46. Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1? ..... NO
- 47. Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1? ..... NO
- 48. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1? ..... NO
- 49. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1? ..... NO
- 50. Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30? ..... NO
- 51. Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1? ..... NO
- 52. Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1? ..... NO

**AUGUST FILING**

- 53. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? ..... NO

Explanations:

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Bar Codes:

12. SIS Stockholder Information Supplement [Document Identifier 420]



13. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]



14. Trusteed Surplus Statement [Document Identifier 490]



15. Participating Opinion for Exhibit 5 [Document Identifier 371]



**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

16. Non-Guaranteed Opinion for Exhibit 5 [Document Identifier 370]



17. Actuarial Opinion on X-Factors [Document Identifier 442]



18. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]



19. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]



20. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]



21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]



22. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]



23. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]



24. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]



25. C-3 RBC Certifications Required Under C-3 Phase I [Document Identifier 450]



26. C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]



27. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]



28. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]



29. Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII [Document Identifier 436]



30. Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII [Document Identifier 437]



31. Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII [Document Identifier 438]



32. Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII [Document Identifier 439]



33. Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]



34. Workers' Compensation Carve-Out Supplement [Document Identifier 495]



36. Medicare Part D Coverage Supplement [Document Identifier 365]



37. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]



38. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]



39. Relief from the Requirements for Audit Committees [Document Identifier 226]



41. Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual [Document Identifier 434]



42. Long-Term Care Experience Reporting Forms [Document Identifier 306]



45. Accident and Health Policy Experience Exhibit [Document Identifier 210]



46. Analysis of Annuity Operations by Lines of Business [Document Identifier 510]



47. Analysis of Increase in Annuity Reserves During the Year [Document Identifier 515]



# SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

48. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]



49. Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]



50. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]



51. Supplemental Term and Universal Life Insurance Reinsurance Exhibit [Document Identifier 345]



52. Variable Annuities Supplement [Document Identifier 286]



53. Management's Report of Internal Control Over Financial Reporting [Document Identifier 223]



**OVERFLOW PAGE FOR WRITE-INS**

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**SUMMARY INVESTMENT SCHEDULE**

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage
1. Bonds:						
1.1 U.S. treasury securities	15,686,353	42.936	15,686,353		15,686,353	42.936
1.2 U.S. government agency obligations (excluding mortgage-backed securities):						
1.21 Issued by U.S. government agencies		0.000				0.000
1.22 Issued by U.S. government sponsored agencies	5,018,555	13.737	5,018,555		5,018,555	13.737
1.3 Non-U.S. government (including Canada, excluding mortgaged-backed securities)		0.000				0.000
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S. :						
1.41 States, territories and possessions general obligations		0.000				0.000
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations		0.000				0.000
1.43 Revenue and assessment obligations	2,864,849	7.842	2,864,849		2,864,849	7.842
1.44 Industrial development and similar obligations		0.000				0.000
1.5 Mortgage-backed securities (includes residential and commercial MBS):						
1.51 Pass-through securities:						
1.511 Issued or guaranteed by GNMA	851,447	2.331	851,447		851,447	2.331
1.512 Issued or guaranteed by FNMA and FHLMC	699,744	1.915	699,744		699,744	1.915
1.513 All other		0.000				0.000
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA		0.000				0.000
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521		0.000				0.000
1.523 All other		0.000				0.000
2. Other debt and other fixed income securities (excluding short-term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities)	535,286	1.465	535,286		535,286	1.465
2.2 Unaffiliated non-U.S. securities (including Canada)	420,033	1.150	420,033		420,033	1.150
2.3 Affiliated securities		0.000				0.000
3. Equity interests:						
3.1 Investments in mutual funds		0.000				0.000
3.2 Preferred stocks:						
3.21 Affiliated		0.000				0.000
3.22 Unaffiliated		0.000				0.000
3.3 Publicly traded equity securities (excluding preferred stocks):						
3.31 Affiliated		0.000				0.000
3.32 Unaffiliated		0.000				0.000
3.4 Other equity securities:						
3.41 Affiliated	3,894,883	10.661	3,894,883		3,894,883	10.661
3.42 Unaffiliated		0.000				0.000
3.5 Other equity interests including tangible personal property under lease:						
3.51 Affiliated		0.000				0.000
3.52 Unaffiliated		0.000				0.000
4. Mortgage loans:						
4.1 Construction and land development		0.000				0.000
4.2 Agricultural		0.000				0.000
4.3 Single family residential properties		0.000				0.000
4.4 Multifamily residential properties		0.000				0.000
4.5 Commercial loans		0.000				0.000
4.6 Mezzanine real estate loans		0.000				0.000
5. Real estate investments:						
5.1 Property occupied by company		0.000				0.000
5.2 Property held for production of income (including \$ of property acquired in satisfaction of debt)		0.000				0.000
5.3 Property held for sale (including \$ property acquired in satisfaction of debt)		0.000				0.000
6. Contract loans		0.000				0.000
7. Derivatives		0.000				0.000
8. Receivables for securities		0.000				0.000
9. Securities Lending (Line 10, Asset Page reinvested collateral)		0.000		XXX	XXX	XXX
10. Cash, cash equivalents and short-term investments	6,562,897	17.964	6,562,897		6,562,897	17.964
11. Other invested assets		0.000				0.000
12. Total invested assets	36,534,048	100.000	36,534,048		36,534,048	100.000



Schedule A - Verification - Real Estate

**N O N E**

Schedule B - Verification - Mortgage Loans

**N O N E**



**SCHEDULE BA - VERIFICATION BETWEEN YEARS**

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year .....	
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 8) .....	
	2.2 Additional investment made after acquisition (Part 2, Column 9) .....	
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 16 .....	
	3.2 Totals, Part 3, Column 12 .....	
4.	Accrual of discount .....	
5.	Unrealized valuation increase (decrease):	
	5.1 Totals, Part 1, Column 13 .....	
	5.2 Totals, Part 3, Column 9 .....	
6.	Total gain (loss) on disposals, Part 3, Column 19 .....	
7.	Deduct amounts received on disposals, Part 3, Column 16 .....	
8.	Deduct amortization of premium and depreciation .....	
9.	Total foreign exchange change in book/adjusted carrying value:	
	9.1 Totals, Part 1, Column 17 .....	
	9.2 Totals, Part 3, Column 14 .....	
10.	Deduct current year's other than temporary impairment recognized:	
	10.1 Totals, Part 1, Column 15 .....	
	10.2 Totals, Part 3, Column 11 .....	
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	
12.	Deduct total nonadmitted amounts .....	
13.	Statement value at end of current period (Line 11 minus Line 12) .....	

**NONE**

**SCHEDULE D - VERIFICATION BETWEEN YEARS**

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year .....	30,542,552
2.	Cost of bonds and stocks acquired, Part 3, Column 7 .....	4,970,995
3.	Accrual of discount .....	17,464
4.	Unrealized valuation increase (decrease):	
	4.1. Part 1, Column 12 .....	
	4.2. Part 2, Section 1, Column 15 .....	
	4.3. Part 2, Section 2, Column 13 .....	(426,647)
	4.4. Part 4, Column 11 .....	(426,647)
5.	Total gain (loss) on disposals, Part 4, Column 19 .....	
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 .....	5,056,780
7.	Deduct amortization of premium .....	76,433
8.	Total foreign exchange change in book/adjusted carrying value:	
	8.1. Part 1, Column 15 .....	
	8.2. Part 2, Section 1, Column 19 .....	
	8.3. Part 2, Section 2, Column 16 .....	
	8.4. Part 4, Column 15 .....	
9.	Deduct current year's other than temporary impairment recognized:	
	9.1. Part 1, Column 14 .....	
	9.2. Part 2, Section 1, Column 17 .....	
	9.3. Part 2, Section 2, Column 14 .....	
	9.4. Part 4, Column 13 .....	
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Notes 5R, Line 5R(2) .....	
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	29,971,151
12.	Deduct total nonadmitted amounts .....	
13.	Statement value at end of current period (Line 11 minus Line 12) .....	29,971,151



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**SCHEDULE D - SUMMARY BY COUNTRY**

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
<b>BONDS</b>					
Governments (Including all obligations guaranteed by governments)	1. United States .....	21,556,354	21,359,250	21,558,521	21,507,083
	2. Canada .....				
	3. Other Countries .....				
	4. Totals	21,556,354	21,359,250	21,558,521	21,507,083
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals				
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals				
U.S. Special Revenue and Special Assessment Obligations and all Non- Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	7. Totals	3,564,593	3,799,150	3,750,069	3,191,400
Industrial and Miscellaneous, SVO Identified Funds, Bank Loans and Hybrid Securities (unaffiliated)	8. United States .....	535,286	644,820	566,219	500,000
	9. Canada .....	420,033	474,374	423,451	412,499
	10. Other Countries .....				
	11. Totals	955,319	1,119,194	989,670	912,499
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	26,076,266	26,277,594	26,298,260	25,610,982
<b>PREFERRED STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	14. United States .....				
	15. Canada .....				
	16. Other Countries .....				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
<b>COMMON STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	20. United States .....				
	21. Canada .....				
	22. Other Countries .....				
	23. Totals				
Parent, Subsidiaries and Affiliates	24. Totals	3,894,883	3,894,883	2,726,000	
	25. Total Common Stocks	3,894,883	3,894,883	2,726,000	
	26. Total Stocks	3,894,883	3,894,883	2,726,000	
	27. Total Bonds and Stocks	29,971,149	30,172,477	29,024,260	



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**SCHEDULE D - PART 1A - SECTION 1**

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	7,646,870	11,988,947	1,690,440	190,990	39,108	XXX	21,556,355	82.7	21,787,582	83.1	21,556,355	
1.2 NAIC 2						XXX						
1.3 NAIC 3						XXX						
1.4 NAIC 4						XXX						
1.5 NAIC 5						XXX						
1.6 NAIC 6						XXX						
1.7 Totals	7,646,870	11,988,947	1,690,440	190,990	39,108	XXX	21,556,355	82.7	21,787,582	83.1	21,556,355	
2. All Other Governments												
2.1 NAIC 1						XXX						
2.2 NAIC 2						XXX						
2.3 NAIC 3						XXX						
2.4 NAIC 4						XXX						
2.5 NAIC 5						XXX						
2.6 NAIC 6						XXX						
2.7 Totals						XXX						
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1						XXX						
3.2 NAIC 2						XXX						
3.3 NAIC 3						XXX						
3.4 NAIC 4						XXX						
3.5 NAIC 5						XXX						
3.6 NAIC 6						XXX						
3.7 Totals						XXX						
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1						XXX						
4.2 NAIC 2						XXX						
4.3 NAIC 3						XXX						
4.4 NAIC 4						XXX						
4.5 NAIC 5						XXX						
4.6 NAIC 6						XXX						
4.7 Totals						XXX						
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	111,332	575,757	2,797,591	79,914		XXX	3,564,594	13.7	3,458,883	13.2	3,564,594	
5.2 NAIC 2						XXX						
5.3 NAIC 3						XXX						
5.4 NAIC 4						XXX						
5.5 NAIC 5						XXX						
5.6 NAIC 6						XXX						
5.7 Totals	111,332	575,757	2,797,591	79,914		XXX	3,564,594	13.7	3,458,883	13.2	3,564,594	



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**SCHEDULE D - PART 1A - SECTION 1 (Continued)**

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>6. Industrial &amp; Miscellaneous (Unaffiliated)</b>												
6.1 NAIC 1 .....			535,286	420,033		XXX	955,319	3.7	974,557	3.7	535,286	420,033
6.2 NAIC 2 .....						XXX						
6.3 NAIC 3 .....						XXX						
6.4 NAIC 4 .....						XXX						
6.5 NAIC 5 .....						XXX						
6.6 NAIC 6 .....						XXX						
6.7 Totals			535,286	420,033		XXX	955,319	3.7	974,557	3.7	535,286	420,033
<b>7. Hybrid Securities</b>												
7.1 NAIC 1 .....						XXX						
7.2 NAIC 2 .....						XXX						
7.3 NAIC 3 .....						XXX						
7.4 NAIC 4 .....						XXX						
7.5 NAIC 5 .....						XXX						
7.6 NAIC 6 .....						XXX						
7.7 Totals						XXX						
<b>8. Parent, Subsidiaries and Affiliates</b>												
8.1 NAIC 1 .....						XXX						
8.2 NAIC 2 .....						XXX						
8.3 NAIC 3 .....						XXX						
8.4 NAIC 4 .....						XXX						
8.5 NAIC 5 .....						XXX						
8.6 NAIC 6 .....						XXX						
8.7 Totals						XXX						
<b>9. SVO Identified Funds</b>												
9.1 NAIC 1 .....	XXX	XXX	XXX	XXX	XXX							
9.2 NAIC 2 .....	XXX	XXX	XXX	XXX	XXX							
9.3 NAIC 3 .....	XXX	XXX	XXX	XXX	XXX							
9.4 NAIC 4 .....	XXX	XXX	XXX	XXX	XXX							
9.5 NAIC 5 .....	XXX	XXX	XXX	XXX	XXX							
9.6 NAIC 6 .....	XXX	XXX	XXX	XXX	XXX							
9.7 Totals	XXX	XXX	XXX	XXX	XXX							
<b>10. Bank Loans</b>												
10.1 NAIC 1 .....						XXX			XXX	XXX		
10.2 NAIC 2 .....						XXX			XXX	XXX		
10.3 NAIC 3 .....						XXX			XXX	XXX		
10.4 NAIC 4 .....						XXX			XXX	XXX		
10.5 NAIC 5 .....						XXX			XXX	XXX		
10.6 NAIC 6 .....						XXX			XXX	XXX		
10.7 Totals						XXX			XXX	XXX		

9015



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**SCHEDULE D - PART 1A - SECTION 1 (Continued)**

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>11. Total Bonds Current Year</b>												
11.1 NAIC 1	7,758,202	12,564,704	5,023,317	690,937	39,108		26,076,268	100.0	XXX	XXX	25,656,235	420,033
11.2 NAIC 2	(d)								XXX	XXX		
11.3 NAIC 3	(d)								XXX	XXX		
11.4 NAIC 4	(d)								XXX	XXX		
11.5 NAIC 5	(d)								XXX	XXX		
11.6 NAIC 6	(d)						(c)		XXX	XXX		
11.7 Totals	7,758,202	12,564,704	5,023,317	690,937	39,108		(b) 26,076,268	100.0	XXX	XXX	25,656,235	420,033
11.8 Line 11.7 as a % of Col. 7	29.8	48.2	19.3	2.6	0.1		100.0	XXX	XXX	XXX	98.4	1.6
<b>12. Total Bonds Prior Year</b>												
12.1 NAIC 1	5,059,860	15,340,261	5,118,926	677,871	24,104		XXX	XXX	26,221,022	100.0	25,784,731	436,291
12.2 NAIC 2							XXX	XXX				
12.3 NAIC 3							XXX	XXX				
12.4 NAIC 4							XXX	XXX				
12.5 NAIC 5							XXX	XXX	(c)			
12.6 NAIC 6							XXX	XXX	(c)			
12.7 Totals	5,059,860	15,340,261	5,118,926	677,871	24,104		XXX	XXX	(b) 26,221,022	100.0	25,784,731	436,291
12.8 Line 12.7 as a % of Col. 9	19.3	58.5	19.5	2.6	0.1		XXX	XXX	100.0	XXX	98.3	1.7
<b>13. Total Publicly Traded Bonds</b>												
13.1 NAIC 1	7,758,202	12,564,704	5,023,317	270,904	39,108		25,656,235	98.4	25,784,731	98.3	25,656,235	XXX
13.2 NAIC 2												XXX
13.3 NAIC 3												XXX
13.4 NAIC 4												XXX
13.5 NAIC 5												XXX
13.6 NAIC 6												XXX
13.7 Totals	7,758,202	12,564,704	5,023,317	270,904	39,108		25,656,235	98.4	25,784,731	98.3	25,656,235	XXX
13.8 Line 13.7 as a % of Col. 7	30.2	49.0	19.6	1.1	0.2		100.0	XXX	XXX	XXX	100.0	XXX
13.9 Line 13.7 as a % of Line 11.7, Col. 7, Section 11	29.8	48.2	19.3	1.0	0.1		98.4	XXX	XXX	XXX	98.4	XXX
<b>14. Total Privately Placed Bonds</b>												
14.1 NAIC 1				420,033			420,033	1.6	436,291	1.7	XXX	420,033
14.2 NAIC 2											XXX	
14.3 NAIC 3											XXX	
14.4 NAIC 4											XXX	
14.5 NAIC 5											XXX	
14.6 NAIC 6											XXX	
14.7 Totals				420,033			420,033	1.6	436,291	1.7	XXX	420,033
14.8 Line 14.7 as a % of Col. 7				100.0			100.0	XXX	XXX	XXX	XXX	100.0
14.9 Line 14.7 as a % of Line 11.7, Col. 7, Section 11				1.6			1.6	XXX	XXX	XXX	XXX	1.6

(a) Includes \$ \_\_\_\_\_ freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.  
 (b) Includes \$ \_\_\_\_\_ current year of bonds with Z designations, \$ \_\_\_\_\_ prior year of bonds with Z designations and \$ \_\_\_\_\_ prior year of bonds with Z\* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z\*" means the SVO could not evaluate the obligation because valuation procedures for the security class are under regulatory review.  
 (c) Includes \$ \_\_\_\_\_ current year of bonds with 5GI designations, \$ \_\_\_\_\_ prior year of bonds with 5\* or 5GI designations and \$ \_\_\_\_\_ current year, \$ \_\_\_\_\_ prior year of bonds with 6\* designations. "5GI" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6\*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.  
 (d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ \_\_\_\_\_ ; NAIC 2 \$ \_\_\_\_\_ ; NAIC 3 \$ \_\_\_\_\_ ; NAIC 4 \$ \_\_\_\_\_ ; NAIC 5 \$ \_\_\_\_\_ ; NAIC 6 \$ \_\_\_\_\_

S107



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**SCHEDULE D - PART 1A - SECTION 2**

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
<b>1. U.S. Governments</b>												
1.1 Issuer Obligations .....	7,548,880	11,690,215	1,465,812			XXX	20,704,907	79.4	20,742,097	79.1	20,704,908	(1)
1.2 Residential Mortgage-Backed Securities .....	97,990	298,732	224,627	190,990	39,108	XXX	851,447	3.3	1,045,485	4.0	851,447	
1.3 Commercial Mortgage-Backed Securities .....						XXX						
1.4 Other Loan-Backed and Structured Securities .....						XXX						
1.5 Totals	7,646,870	11,988,947	1,690,439	190,990	39,108	XXX	21,556,354	82.7	21,787,582	83.1	21,556,355	(1)
<b>2. All Other Governments</b>												
2.1 Issuer Obligations .....						XXX						
2.2 Residential Mortgage-Backed Securities .....						XXX						
2.3 Commercial Mortgage-Backed Securities .....						XXX						
2.4 Other Loan-Backed and Structured Securities .....						XXX						
2.5 Totals						XXX						
<b>3. U.S. States, Territories and Possessions, Guaranteed</b>												
3.1 Issuer Obligations .....						XXX						
3.2 Residential Mortgage-Backed Securities .....						XXX						
3.3 Commercial Mortgage-Backed Securities .....						XXX						
3.4 Other Loan-Backed and Structured Securities .....						XXX						
3.5 Totals						XXX						
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
4.1 Issuer Obligations .....						XXX						
4.2 Residential Mortgage-Backed Securities .....						XXX						
4.3 Commercial Mortgage-Backed Securities .....						XXX						
4.4 Other Loan-Backed and Structured Securities .....						XXX						
4.5 Totals						XXX						
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed</b>												
5.1 Issuer Obligations .....		263,739	2,601,110			XXX	2,864,849	11.0	2,642,553	10.1	2,864,849	
5.2 Residential Mortgage-Backed Securities .....	111,332	312,018	196,481	79,914		XXX	699,745	2.7	816,330	3.1	699,744	1
5.3 Commercial Mortgage-Backed Securities .....						XXX						
5.4 Other Loan-Backed and Structured Securities .....						XXX						
5.5 Totals	111,332	575,757	2,797,591	79,914		XXX	3,564,594	13.7	3,458,883	13.2	3,564,593	1
<b>6. Industrial and Miscellaneous</b>												
6.1 Issuer Obligations .....			535,286			XXX	535,286	2.1	538,266	2.1	535,286	
6.2 Residential Mortgage-Backed Securities .....						XXX						
6.3 Commercial Mortgage-Backed Securities .....						XXX						
6.4 Other Loan-Backed and Structured Securities .....				420,033		XXX	420,033	1.6	436,291	1.7		420,033
6.5 Totals			535,286	420,033		XXX	955,319	3.7	974,557	3.7	535,286	420,033
<b>7. Hybrid Securities</b>												
7.1 Issuer Obligations .....						XXX						
7.2 Residential Mortgage-Backed Securities .....						XXX						
7.3 Commercial Mortgage-Backed Securities .....						XXX						
7.4 Other Loan-Backed and Structured Securities .....						XXX						
7.5 Totals						XXX						
<b>8. Parent, Subsidiaries and Affiliates</b>												
8.1 Issuer Obligations .....						XXX						
8.2 Residential Mortgage-Backed Securities .....						XXX						
8.3 Commercial Mortgage-Backed Securities .....						XXX						
8.4 Other Loan-Backed and Structured Securities .....						XXX						
8.5 Totals						XXX						

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**SCHEDULE D - PART 1A - SECTION 2 (Continued)**

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
<b>9. SVO Identified Funds</b>												
9.1 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
9.2 Bond Mutual Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
9.3 Totals	XXX	XXX	XXX	XXX	XXX							
<b>10. Bank Loans</b>												
10.1 Bank Loans - Issued						XXX			XXX	XXX		
10.2 Bank Loans - Acquired						XXX			XXX	XXX		
10.3 Totals						XXX			XXX	XXX		
<b>11. Total Bonds Current Year</b>												
11.1 Issuer Obligations	7,548,880	11,953,954	4,602,208			XXX	24,105,042	92.4	XXX	XXX	24,105,043	(1)
11.2 Residential Mortgage-Backed Securities	209,322	610,750	421,108	270,904	39,108	XXX	1,551,192	5.9	XXX	XXX	1,551,191	1
11.3 Commercial Mortgage-Backed Securities						XXX			XXX	XXX		
11.4 Other Loan-Backed and Structured Securities				420,033		XXX	420,033	1.6	XXX	XXX		420,033
11.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
11.6 Bank Loans						XXX			XXX	XXX		
11.7 Totals	7,758,202	12,564,704	5,023,316	690,937	39,108		26,076,267	100.0	XXX	XXX	25,656,234	420,033
11.8 Line 11.7 as a % of Col. 7	29.8	48.2	19.3	2.6	0.1		100.0	XXX	XXX	XXX	98.4	1.6
<b>12. Total Bonds Prior Year</b>												
12.1 Issuer Obligations	4,751,649	14,522,203	4,649,064			XXX	XXX	XXX	23,922,916	91.2	23,922,916	
12.2 Residential Mortgage-Backed Securities	308,211	818,058	469,862	241,580	24,104	XXX	XXX	XXX	1,861,815	7.1	1,861,815	
12.3 Commercial Mortgage-Backed Securities						XXX	XXX	XXX				
12.4 Other Loan-Backed and Structured Securities				436,291		XXX	XXX	XXX	436,291	1.7		436,291
12.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
12.6 Bank Loans	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12.7 Totals	5,059,860	15,340,261	5,118,926	677,871	24,104		XXX	XXX	26,221,022	100.0	25,784,731	436,291
12.8 Line 12.7 as a % of Col. 9	19.3	58.5	19.5	2.6	0.1		XXX	XXX	100.0	XXX	98.3	1.7
<b>13. Total Publicly Traded Bonds</b>												
13.1 Issuer Obligations	7,548,880	11,953,954	4,602,209			XXX	24,105,043	92.4	23,922,916	91.2	24,105,043	XXX
13.2 Residential Mortgage-Backed Securities	209,322	610,750	421,108	270,904	39,108	XXX	1,551,192	5.9	1,861,815	7.1	1,551,192	XXX
13.3 Commercial Mortgage-Backed Securities						XXX						XXX
13.4 Other Loan-Backed and Structured Securities						XXX						XXX
13.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							XXX
13.6 Bank Loans						XXX			XXX	XXX		XXX
13.7 Totals	7,758,202	12,564,704	5,023,317	270,904	39,108		25,656,235	98.4	25,784,731	98.3	25,656,235	XXX
13.8 Line 13.7 as a % of Col. 7	30.2	49.0	19.6	1.1	0.2		100.0	XXX	XXX	XXX	100.0	XXX
13.9 Line 13.7 as a % of Line 11.7, Col. 7, Section 11	29.8	48.2	19.3	1.0	0.1		98.4	XXX	XXX	XXX	98.4	XXX
<b>14. Total Privately Placed Bonds</b>												
14.1 Issuer Obligations			(1)			XXX	(1)	0.0			XXX	(1)
14.2 Residential Mortgage-Backed Securities						XXX					XXX	
14.3 Commercial Mortgage-Backed Securities						XXX					XXX	
14.4 Other Loan-Backed and Structured Securities				420,033		XXX	420,033	1.6	436,291	1.7	XXX	420,033
14.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX						XXX	
14.6 Bank Loans						XXX			XXX	XXX	XXX	
14.7 Totals			(1)	420,033			420,032	1.6	436,291	1.7	XXX	420,032
14.8 Line 14.7 as a % of Col. 7			0.0	100.0			100.0	XXX	XXX	XXX	XXX	100.0
14.9 Line 14.7 as a % of Line 11.7, Col. 7, Section 11			0.0	1.6			1.6	XXX	XXX	XXX	XXX	1.6



**SCHEDULE DA - VERIFICATION BETWEEN YEARS**

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year .....					
2. Cost of short-term investments acquired .....					
3. Accrual of discount .....					
4. Unrealized valuation increase (decrease) .....					
5. Total gain (loss) on disposals .....					
6. Deduct consideration received on disposals .....					
7. Deduct amortization of premium .....					
8. Total foreign exchange change in book/adjusted carrying value .....					
9. Deduct current year's other than temporary impairment recognized .....					
10. Book adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....					
11. Deduct total nonadmitted amounts .....					
12. Statement value at end of current period (Line 10 minus Line 11)					

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:



Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards

**N O N E**

Schedule DB - Part B - Verification - Futures Contracts

**N O N E**

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open

**N O N E**

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open

**N O N E**

Schedule DB - Verification - Book/Adjusted Carrying Value, Fair Value and Potential Exposure of  
Derivatives

**N O N E**



**SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS**

(Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year .....	1,811,269		1,811,269	
2. Cost of cash equivalents acquired .....	7,899,728		7,899,728	
3. Accrual of discount .....				
4. Unrealized valuation increase (decrease) .....				
5. Total gain (loss) on disposals .....				
6. Deduct consideration received on disposals .....	7,865,744		7,865,744	
7. Deduct amortization of premium .....				
8. Total foreign exchange change in book/adjusted carrying value .....				
9. Deduct current year's other than temporary impairment recognized .....				
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	1,845,253		1,845,253	
11. Deduct total nonadmitted amounts .....				
12. Statement value at end of current period (Line 10 minus Line 11)	1,845,253		1,845,253	

(a) Indicate the category of such investments, for example, joint ventures, transportation equipment:



Schedule A - Part 1 - Real Estate Owned

**NONE**

Schedule A - Part 2 - Real Estate Acquired and Additions Made

**NONE**

Schedule A - Part 3 - Real Estate Disposed

**NONE**

Schedule B - Part 1 - Mortgage Loans Owned

**NONE**

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made

**NONE**

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid

**NONE**

Schedule BA - Part 1 - Other Long-Term Invested Assets Owned

**NONE**

Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired and Additions Made

**NONE**

Schedule BA - Part 3 - Other Long-Term Invested Assets Disposed, Transferred or Repaid

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**SCHEDULE D - PART 1**

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
3130A3-GE-8	FEDERAL HOME LOAN BANK BONDS				1	1,475,221	99.4260	1,441,677	1,450,000	1,465,812		(2,432)			2.750	2.551	JD	1,994	39,875	12/16/2014	12/13/2024
313378-2M-2	FEDERAL HOME LOAN BANK BONDS				1	991,800	99.8240	998,240	1,000,000	999,775		1,226			1.500	1.624	MS	4,708	15,000	03/12/2012	03/08/2019
313379-EE-5	FEDERAL HOME LOAN BANK BONDS				1	1,275,400	99.5670	1,244,588	1,250,000	1,251,766		(3,885)			1.625	1.309	JD	959	20,313	09/13/2012	06/14/2019
313380-FB-8	FEDERAL HOME LOAN BANK BONDS				1	1,311,213	99.1010	1,288,313	1,300,000	1,301,201		(1,709)			1.375	1.241	MS	5,363	17,875	12/13/2012	09/13/2019
912828-3L-2	US TREASURY N/B				1	1,994,922	98.8090	1,976,180	2,000,000	1,996,660		1,661			1.875	1.963	JD	1,751	37,500	12/12/2017	12/15/2020
912828-50-9	US TREASURY N/B				1	4,706,977	100.4530	4,721,291	4,700,000	4,706,854		(1,23)			2.750	2.671	MN	11,363		12/18/2018	11/30/2020
912828-L3-2	US TREASURY N/B				1	3,465,957	98.1130	3,433,955	3,500,000	3,488,298		6,904			1.375	1.580	FA	16,352	48,125	09/15/2015	08/31/2020
912828-M9-8	US TREASURY N/B				1	1,495,957	98.3520	1,475,280	1,500,000	1,498,403		815			1.625	1.682	MN	2,143	24,375	12/10/2015	11/30/2020
912828-U7-3	US TREASURY N/B				1	1,990,469	98.8090	1,976,180	2,000,000	1,996,892		3,213			1.375	1.540	JD	1,284	27,500	12/23/2016	12/15/2019
912828-XS-4	US TREASURY N/B				1	1,996,484	99.4880	1,989,760	2,000,000	1,999,246		1,814			1.250	1.342	MN	2,198	25,000	06/22/2017	05/31/2019
0199999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						20,704,400	XXX	20,545,464	20,700,000	20,704,907		7,484			XXX	XXX	XXX	48,115	255,563	XXX	XXX
361790-6P-1	GINNIE MAE POOL # MA2678			4	1	854,121	100.8310	813,786	807,083	851,447		(941)			3.500	2.592	MON	2,354	28,248	04/01/2015	03/20/2045
0299999. Subtotal - Bonds - U.S. Governments - Residential Mortgage-Backed Securities						854,121	XXX	813,786	807,083	851,447		(941)			XXX	XXX	XXX	2,354	28,248	XXX	XXX
0599999. Total - U.S. Government Bonds						21,558,521	XXX	21,359,250	21,507,083	21,556,354		6,543			XXX	XXX	XXX	50,469	283,811	XXX	XXX
1099999. Total - All Other Government Bonds							XXX								XXX	XXX	XXX			XXX	XXX
1799999. Total - U.S. States, Territories and Possessions Bonds							XXX								XXX	XXX	XXX			XXX	XXX
2499999. Total - U.S. Political Subdivisions Bonds							XXX								XXX	XXX	XXX			XXX	XXX
745291-TH-7	PUERTO RICO PUB FIN CORP REV BONDS		SD		1FE	2,787,470	124.4130	2,780,631	2,235,000	2,601,110		(41,443)			6.000	3.520	FA	55,875	134,100	03/07/2014	08/01/2026
92778W-GX-8	VIRGINIA ST QLG BLDG AUTH EDUC REV BONDS			4	1FE	284,018	107.4650	268,663	250,000	263,739		(278)			5.000	3.393	MS	938		11/06/2018	09/01/2022
2599999. Subtotal - Bonds - U.S. Special Revenues - Issuer Obligations						3,051,488	XXX	3,049,294	2,485,000	2,864,849		(41,721)			XXX	XXX	XXX	56,813	134,100	XXX	XXX
31371K-T9-2	FANNIE MAE POOL # 254476			4	1	62,971	106.7270	68,079	63,788	63,111		34			5.500	5.754	MON	292	3,508	08/01/2002	09/01/2032
31389R-2E-5	FANNIE MAE POOL # 633573			4	1	15,505	108.2110	16,558	15,302	15,442		(10)			6.500	6.194	MON	83	995	03/01/2002	03/01/2032
31389W-Q7-3	FANNIE MAE POOL # 637778			4	1	11,925	103.4320	12,097	11,696	11,857		(7)			7.000	6.572	MON	68	819	03/28/2002	04/01/2032
31401A-HH-0	FANNIE MAE POOL # 702345			4	1	250,636	106.1820	267,384	251,817	250,716		20			5.000	5.079	MON	1,049	12,591	04/09/2003	05/01/2033
31401P-FN-9	FANNIE MAE POOL # 713973			4	1	125,817	106.2010	134,904	125,996	125,996		46			5.000	5.176	MON	529	6,351	10/03/2003	07/01/2033
31403S-CJ-3	FANNIE MAE POOL # 756173			4	1	105,901	106.1900	114,187	107,531	106,181		72			5.000	5.290	MON	448	5,376	10/24/2003	11/01/2033
31404R-XQ-5	FANNIE MAE POOL # 776587			4	1	125,826	105.7330	136,647	129,239	126,441		161			5.000	5.520	MON	538	6,462	04/23/2004	05/01/2034
2699999. Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities						698,581	XXX	749,856	706,400	699,744		316			XXX	XXX	XXX	3,007	36,102	XXX	XXX
3199999. Total - U.S. Special Revenues Bonds						3,750,069	XXX	3,799,150	3,191,400	3,564,593		(41,405)			XXX	XXX	XXX	59,820	170,202	XXX	XXX
20029P-AH-2	COMCAST CABLE COMMUNICAT NOTES				1FE	566,219	128.9640	644,820	500,000	535,286		(2,980)			8.500	7.352	MON	7,083	42,500	02/08/2001	05/01/2027
3299999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						566,219	XXX	644,820	500,000	535,286		(2,980)			XXX	XXX	XXX	7,083	42,500	XXX	XXX
136055-AA-8	CANADIAN IMPERIAL BANK PTC 144A		A	4	1FE	423,451	115.0000	474,374	412,499	420,033		(335)			7.262	7.048	AO	6,740	45,581	05/07/2002	04/10/2032
3599999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities						423,451	XXX	474,374	412,499	420,033		(335)			XXX	XXX	XXX	6,740	45,581	XXX	XXX
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						989,670	XXX	1,119,194	912,499	955,319		(3,315)			XXX	XXX	XXX	13,823	88,081	XXX	XXX
4899999. Total - Hybrid Securities							XXX								XXX	XXX	XXX			XXX	XXX
5599999. Total - Parent, Subsidiaries and Affiliates Bonds							XXX								XXX	XXX	XXX			XXX	XXX
6099999. Subtotal - SVO Identified Funds							XXX								XXX	XXX	XXX			XXX	XXX
6599999. Subtotal - Bank Loans							XXX								XXX	XXX	XXX			XXX	XXX
7799999. Total - Issuer Obligations						24,322,107	XXX	24,239,578	23,685,000	24,105,042		(37,217)			XXX	XXX	XXX	112,011	432,163	XXX	XXX
7899999. Total - Residential Mortgage-Backed Securities						1,552,702	XXX	1,563,642	1,513,483	1,551,191		(625)			XXX	XXX	XXX	5,361	64,350	XXX	XXX
7999999. Total - Commercial Mortgage-Backed Securities							XXX								XXX	XXX	XXX			XXX	XXX
8099999. Total - Other Loan-Backed and Structured Securities						423,451	XXX	474,374	412,499	420,033		(335)			XXX	XXX	XXX	6,740	45,581	XXX	XXX
8199999. Total - SVO Identified Funds							XXX								XXX	XXX	XXX			XXX	XXX
8299999. Total - Bank Loans							XXX								XXX	XXX	XXX			XXX	XXX
8399999. Total Bonds						26,298,260	XXX	26,277,594	25,610,982	26,076,266		(38,177)			XXX	XXX	XXX	124,112	542,094	XXX	XXX

E10

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**SCHEDULE D - PART 2 - SECTION 1**

Showing All PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	Codes		5 Number of Shares	6 Par Value Per Share	7 Rate Per Share	8 Book/ Adjusted Carrying Value	Fair Value		11 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				20 NAIC Desig- nation and Admini- strative Symbol/ Market Indi- cator	21 Date Acquired		
		3 Code	4 For- eign					9 Rate Per Share Used to Obtain Fair Value	10 Fair Value		12 Declared but Unpaid	13 Amount Received During Year	14 Nonadmitted Declared But Unpaid	15 Unrealized Valuation Increase/ (Decrease)	16 Current Year's (Amor- tization) Accretion	17 Current Year's Other-Than- Temporary Impairment Recognized	18 Total Change in Book/Adjusted Carrying Value (15 + 16 - 17)			19 Total Foreign Exchange Change in Book/ Adjusted Carrying Value	
<b>NONE</b>																					
8999999 - Total Preferred Stocks								XXX												XXX	XXX



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**SCHEDULE D - PART 2 - SECTION 2**

Showing All COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identifi- cation	2 Description	Codes		5 Number of Shares	6 Book/ Adjusted Carrying Value	Fair Value		9 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				17 NAIC Market Indicator (a)	18 Date Acquired
		3 Code	4 For- eign			7 Rate Per Share Used to Obtain Fair Value	8 Fair Value		10 Declared but Unpaid	11 Amount Received During Year	12 Nonadmitted Declared But Unpaid	13 Unrealized Valuation Increase/ (Decrease)	14 Current Year's Other-Than- Temporary Impairment Recognized	15 Total Change in Book/Adjusted Carrying Value (13 - 14)	16 Total Foreign Exchange Change in Book/Adjusted Carrying Value		
14181*-10-2	CARIBBEAN AMERICAN PROPERTY INSURANCE COMPANY			233,639,000	3,894,883	16.671	3,894,883	2,726,000		1,925,250		(426,647)		(426,647)		K	08/28/2002
<b>9199999 Subtotal - Common Stock - Parent, Subsidiaries and Affiliates</b>					3,894,883	XXX	3,894,883	2,726,000		1,925,250		(426,647)		(426,647)		XXX	XXX
<b>9799999 - Total Common Stocks</b>					3,894,883	XXX	3,894,883	2,726,000		1,925,250		(426,647)		(426,647)		XXX	XXX
<b>9899999 - Total Preferred and Common Stocks</b>					3,894,883	XXX	3,894,883	2,726,000		1,925,250		(426,647)		(426,647)		XXX	XXX

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues \_\_\_\_\_, the total \$ value (included in Column 8) of all such issues \$ \_\_\_\_\_

E12



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**SCHEDULE D - PART 4**

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	
										11	12	13	14	15							
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date	
3130A8-BD-4	FEDERAL HOME LOAN BANK NOTES 0.875% 06/29/18		06/29/2018	Maturity		1,490,000	1,490,000	1,491,520	1,490,408		(408)		(408)		1,490,000				6,519	06/29/2018	
313376-BR-5	FEDERAL HOME LOAN BANK BONDS 1.750% 12/14/18		12/14/2018	Maturity		3,000,000	3,000,000	3,072,460	3,011,056		(11,056)		(11,056)		3,000,000				52,500	12/14/2018	
313378-A4-3	FEDERAL HOME LOAN BANK BONDS 1.375% 03/09/18		03/09/2018	Maturity		250,000	250,000	254,865	250,185		(185)		(185)		250,000				1,719	03/09/2018	
361790-6P-1	GINNIE MAE POOL # MA2678 3.500% 03/20/45		12/01/2018	Paydown		182,834	182,834	193,490	193,097		(10,263)		(10,263)		182,834				3,228	03/20/2045	
0599999	Subtotal - Bonds - U.S. Governments					4,922,834	4,922,834	5,012,335	4,944,746		(21,912)		(21,912)		4,922,834				63,966	XXX	
31371K-T9-2	FANNIE MAE POOL # 254476 5.500% 09/01/32		12/01/2018	Paydown		18,468	18,468	18,231	18,262		206		206		18,468				601	09/01/2032	
31389R-2E-5	FANNIE MAE POOL # 633573 6.500% 03/01/32		12/01/2018	Paydown		5,604	5,604	5,678	5,659		(55)		(55)		5,604				105	03/01/2032	
31389W-Q7-3	FANNIE MAE POOL # 637778 7.000% 04/01/32		12/01/2018	Paydown		1,607	1,607	1,638	1,630		(23)		(23)		1,607				62	04/01/2032	
31401A-HW-0	FANNIE MAE POOL # 702345 5.000% 05/01/33		12/01/2018	Paydown		28,046	28,046	27,915	27,921		125		125		28,046				588	05/01/2033	
31401P-FN-9	FANNIE MAE POOL # 713973 5.000% 07/01/33		12/01/2018	Paydown		8,173	8,173	8,095	8,103		69		69		8,173				225	07/01/2033	
31401X-TA-5	FANNIE MAE POOL # 721545 4.000% 07/01/18		06/01/2018	Paydown		19	19	20	19						19				1	07/01/2018	
31403S-CJ-3	FANNIE MAE POOL # 756173 5.000% 11/01/33		12/01/2018	Paydown		20,036	20,036	19,732	19,771		265		265		20,036				547	11/01/2033	
31404R-XQ-5	FANNIE MAE POOL # 776587 5.000% 05/01/34		12/01/2018	Paydown		36,368	36,368	35,407	35,535		833		833		36,368				1,082	05/01/2034	
3199999	Subtotal - Bonds - U.S. Special Revenues					118,321	118,321	116,716	116,900		1,420		1,420		118,321				3,211	XXX	
136055-AA-8	CANADIAN IMPERIAL BANK PTC 144A 7.262% 04/10/32	A	04/19/2018	Redemption 100.0000		15,625	15,625	16,040	15,923		(298)		(298)		15,625				567	04/10/2032	
8399999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					15,625	15,625	16,040	15,923		(298)		(298)		15,625					567	XXX
8399997	Total - Bonds - Part 4					5,056,780	5,056,780	5,145,091	5,077,569		(20,790)		(20,790)		5,056,780				67,744	XXX	
8399998	Total - Bonds - Part 5																				XXX
8399999	Total - Bonds					5,056,780	5,056,780	5,145,091	5,077,569		(20,790)		(20,790)		5,056,780				67,744	XXX	
8999997	Total - Preferred Stocks - Part 4						XXX														XXX
8999998	Total - Preferred Stocks - Part 5						XXX														XXX
8999999	Total - Preferred Stocks						XXX														XXX
9799997	Total - Common Stocks - Part 4						XXX														XXX
9799998	Total - Common Stocks - Part 5						XXX														XXX
9799999	Total - Common Stocks						XXX														XXX
9899999	Total - Preferred and Common Stocks						XXX														XXX
9999999	Totals					5,056,780	XXX	5,145,091	5,077,569		(20,790)		(20,790)		5,056,780				67,744	XXX	

E14

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**SCHEDULE D - PART 5**

Showing All Long-Term Bonds and Stocks ACQUIRED During Year and Fully DISPOSED OF During Current Year

1 CUSIP Identi- fication	2 Description	3 For- eign	4 Date Acquired	5 Name of Vendor	6 Disposal Date	7 Name of Purchaser	8 Par Value (Bonds) or Number of Shares (Stock)	9 Actual Cost	10 Consid- eration	11 Book/ Adjusted Carrying Value at Disposal	Change in Book/Adjusted Carrying Value					17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Interest and Dividends Received During Year	21 Paid for Accrued Interest and Dividends
											12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amort- ization)/ Accretion	14 Current Year's Other- Than- Temporary Impairment Recognized	15 Total Change in Book/ Adjusted Carrying Valu (12 + 13 - 14)	16 Total Foreign Exchange Change in Book/ Adjusted Carrying Value					
<b>NONE</b>																				
9999999 - Totals																				



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**SCHEDULE D - PART 6 - SECTION 1**

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1 CUSIP Identification	2 Description, Name of Subsidiary, Controlled or Affiliated Company	3 Foreign	4 NAIC Company Code	5 ID Number	6 NAIC Valuation Method	7 Do Insurer's Assets Include Intangible Assets Connected with Holding of Such Company's Stock?	8 Total Amount of Such Intangible Assets	9 Book/ Adjusted Carrying Value	10 Nonadmitted Amount	Stock of Such Company Owned by Insurer on Statement Date	
										11 Number of Shares	12 % of Outstanding
0999999. Total Preferred Stocks										XXX	XXX
14181*-10-2	Caribbean American Property Insurance Company		30590	66-0481184	8A	NO		3,894,883		233,639,000	25.7
1199999. Subtotal - Common Stock - U.S. P&C Insurer										XXX	XXX
1899999. Total Common Stocks										XXX	XXX
1999999 - Totals										XXX	XXX

1. Amount of insurer's capital and surplus from the prior period's statutory statement reduced by any admitted EDP, goodwill and net deferred tax assets included therein: \$ .....

2. Total amount of intangible assets nonadmitted \$ .....

**SCHEDULE D - PART 6 - SECTION 2**

1 CUSIP Identification	2 Name of Lower-Tier Company	3 Name of Company Listed in Section 1 Which Controls Lower-Tier Company	4 Total Amount of Intangible Assets Included in Amount Shown in Column 8, Section 1	Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
				5 Number of Shares	6 % of Outstanding
<b>NONE</b>					
0399999 - Total				XXX	XXX



Schedule DA - Part 1 - Short-Term Investments Owned

**NONE**

Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open

**NONE**

Schedule DB - Part A - Section 2 - Options, Caps, Floors, Collars, Swaps and Forwards Terminated

**NONE**

Schedule DB - Part B - Section 1 - Futures Contracts Open

**NONE**

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made

**NONE**

Schedule DB - Part B - Section 2 - Futures Contracts Terminated

**NONE**

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open

**NONE**

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By

**NONE**

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To

**NONE**

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

**NONE**

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**SCHEDULE E - PART 1 - CASH**

1	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
ORIENTAL BANK ..... SAN JUAN, PUERTO RICO .....					27,149	XXX
BANCO POPULAR DE PUERTO RICO ..... SAN JUAN, PUERTO RICO .....					1,246,104	XXX
BANCO POPULAR DE PUERTO RICO, Due 8/28/2019 ..... SAN JUAN, PUERTO RICO .....		1.100		7,595	2,000,000	XXX
CHASE .....					861,958	XXX
FIRSTBANK ..... SAN JUAN, PUERTO RICO .....					10,000	XXX
FIRSTBANK, Due 12/07/2019 ..... SAN JUAN, PUERTO RICO .....		1.250	6,250	428	500,000	XXX
SCOTIABANK ..... SAN JUAN, PUERTO RICO .....					71,983	XXX
0199998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories	XXX	XXX				XXX
0199999. Totals - Open Depositories	XXX	XXX	6,250	8,023	4,717,194	XXX
0299998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories	XXX	XXX				XXX
0299999. Totals - Suspended Depositories	XXX	XXX				XXX
0399999. Total Cash on Deposit	XXX	XXX	6,250	8,023	4,717,194	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX	450	XXX
.....						
.....						
.....						
.....						
0599999 Total - Cash	XXX	XXX	6,250	8,023	4,717,644	XXX

**TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR**

1. January.....	4,784,243	4. April.....	4,019,338	7. July.....	4,350,982	10. October.....	4,821,103
2. February.....	5,346,584	5. May.....	4,688,762	8. August.....	4,955,608	11. November.....	6,301,795
3. March.....	5,489,718	6. June.....	4,746,325	9. September.....	6,092,365	12. December.....	4,717,644



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Caribbean American Life Assurance Company

**SCHEDULE E - PART 3 - SPECIAL DEPOSITS**

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR					
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA					
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA					
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM					
33. New York	NY					
34. North Carolina	NC					
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA					
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR	B PR RSD INSURANCE CODE	2,601,110	2,780,631		
55. U.S. Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CAN					
58. Aggregate Alien and Other	OT	XXX	XXX			
59. Subtotal	XXX	XXX	2,601,110	2,780,631		
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX				
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)	XXX	XXX				

