



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2018

P&C Domestic Insurance

**Direct Premiums Written**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-18	Jun-17	Amount	%	Jun-16	Jun-15	Jun-14
1	31674	AIG Insurance Company - Puerto Rico	54,734,376	37,350,222	17,384,154	46.54%	38,279,768	40,109,777	49,169,015
2	10308	Antilles Insurance Company	11,516,208	8,491,233	3,024,975	35.62%	13,155,646	13,577,178	13,946,510
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	32,533,312	30,807,424	1,725,888	5.60%	32,299,653	64,289,789	67,276,753
4	30590	Caribbean American Property Insurance Company	24,272,585	24,210,939	61,646	0.25%	24,196,576	24,549,101	25,453,756
5	30953	Chubb Insurance Company of PR	55,192,844	28,116,918	27,075,926	96.30%	26,799,422	29,452,215	30,596,859
6	18163	Cooperativa de Seguros Múltiples Puerto Rico *		111,641,564			107,670,514	93,845,049	94,113,753
7	26778	Integrand Assurance Company	31,534,395	31,047,179	487,216	1.57%	32,887,586	32,526,951	34,723,019
8	31690	Mapfre Pan American Insurance Company	32,388,892	33,192,964	(804,072)	-2.42%	11,927,400	1,264,934	1,222,572
9	43052	Mapfre Praico Insurance Company	173,263,878	116,604,005	56,659,873	48.59%	130,116,039	105,154,970	105,299,502
10	14153	Multinational Insurance Company	56,264,413	23,950,429	32,313,984	134.92%	21,054,735	20,369,202	20,818,606
11	15646	One Alliance Insurance, Corp.	7,554,310	5,000,582	2,553,728	51.07%	2,534,504	552,390	
12	15324	Point Guard Insurance Company	27,095,641	27,065,984	29,657	0.11%	28,819,116	26,354,017	22,718,377
13	12332	Puerto Rico Medical Defense Insurance Company	5,380,837	5,403,550	(22,713)	-0.42%	4,682,371	4,577,501	3,886,277
14	10140	QBE Optima Insurance Company	30,218,225	37,422,579	(7,204,354)	-19.25%	36,851,725	36,382,725	35,055,479
15	36749	Real Legacy Assurance Company, Inc. *		43,208,699			36,245,125	40,977,345	40,266,820
16	11078	SIMED	6,496,975	6,658,012	(161,037)	-2.42%	7,042,756	7,404,666	7,924,348
17	10009	Tower Bonding & Surety Company	756,181	613,652	142,529	23.23%	-	833,183	962,124
18	40568	Triple-S Propiedad, Inc.	66,355,457	73,855,867	(7,500,410)	-10.16%	68,522,250	67,028,010	71,284,591
19	44423	United Surety & Indemnity Company	22,887,717	16,351,369	6,536,348	39.97%	18,734,425	17,493,014	16,989,855
20	31704	Universal Insurance Company	156,777,627	128,582,615	28,195,012	21.93%	131,257,934	123,650,124	134,280,609
<b>Total</b>			<b>795,223,873</b>	<b>789,575,786</b>	<b>5,648,087</b>	<b>0.72%</b>	<b>773,077,545</b>	<b>750,392,141</b>	<b>775,988,825</b>

\* Insurer did not submit quarterly statement as of the date of this report.

Figures as of September 10 2018.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2018

P&C Domestic Insurance

**Losses Incurred**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-18	Jun-17	Amount	%	Jun-16	Jun-15	Jun-14
1	31674	AIG Insurance Company - Puerto Rico	361,653	2,694,583	(2,332,930)	-86.58%	863,566	741,303	1,617,944
2	10308	Antilles Insurance Company	1,328,837	3,160,617	(1,831,780)	-57.96%	7,133,181	7,644,996	8,528,982
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	16,550,952	18,314,155	(1,763,203)	-9.63%	30,808,896	44,701,091	45,217,291
4	30590	Caribbean American Property Insurance Company	7,672,265	6,942,743	729,522	10.51%	5,296,287	5,106,340	6,108,785
5	30953	Chubb Insurance Company of PR	8,109,278	4,442,915	3,666,363	82.52%	7,893,203	2,360,093	468,355
6	18163	Cooperativa de Seguros Múltiples Puerto Rico *		54,098,246			52,711,953	45,547,626	50,824,456
7	26778	Integrand Assurance Company	11,328,982	10,986,851	342,131	3.11%	9,740,511	8,962,324	8,156,119
8	31690	Mapfre Pan American Insurance Company	856,111	758,431	97,680	12.88%	221,415	176,989	187,765
9	43052	Mapfre Praico Insurance Company	36,776,818	38,396,325	(1,619,507)	-4.22%	37,188,017	24,786,370	27,552,105
10	14153	Multinational Insurance Company	5,261,792	2,541,079	2,720,713	107.07%	2,183,037	2,987,153	1,662,530
11	15646	One Alliance Insurance, Corp.	555,991	741,427	(185,436)	-25.01%	62,262	13,854	
12	15324	Point Guard Insurance Company	16,865,999	16,474,129	391,870	2.38%	15,051,858	6,784,390	2,844,009
13	12332	Puerto Rico Medical Defense Insurance Company	123,313	443,671	(320,358)	-72.21%	796,903	959,835	608,817
14	10140	QBE Optima Insurance Company	5,017,297	6,498,092	(1,480,795)	-22.79%	9,143,394	6,173,714	5,239,231
15	36749	Real Legacy Assurance Company, Inc. *		9,930,520			15,199,608	10,044,056	7,903,778
16	11078	SIMED	2,293,745	1,535,177	758,568	49.41%	(1,904,873)	1,850,479	1,499,368
17	10009	Tower Bonding & Surety Company	13,668	-	13,668	n/a	100,900	15,390	22,324
18	40568	Triple-S Propiedad, Inc.	79,030,134	18,872,465	60,157,669	318.76%	17,669,647	19,527,055	20,185,871
19	44423	United Surety & Indemnity Company	105,699	(874,983)	980,682	112.08%	(937,743)	(1,843,894)	1,708,495
20	31704	Universal Insurance Company	67,385,284	57,678,217	9,707,067	16.83%	53,176,993	52,773,445	54,350,603
<b>Total</b>			<b>259,637,818</b>	<b>253,634,660</b>	<b>6,003,158</b>	<b>2.37%</b>	<b>262,399,015</b>	<b>239,312,609</b>	<b>244,686,828</b>

\* Insurer did not submit quarterly statement as of the date of this report.  
Figures as of September 10, 2018.  
Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2018

P&C Domestic Insurance

LAE Incurred

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-18	Jun-17	Amount	%	Jun-16	Jun-15	Jun-14
1	31674	AIG Insurance Company - Puerto Rico	1,729,893	775,872	954,021	122.96%	4,251,842	(7,818)	1,601,650
2	10308	Antilles Insurance Company	619,554	641,133	(21,579)	-3.37%	901,207	806,640	891,382
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	3,832,347	5,205,132	(1,372,785)	-26.37%	7,716,437	7,679,605	8,416,380
4	30590	Caribbean American Property Insurance Company	452,088	522,550	(70,462)	-13.48%	670,713	200,660	678,472
5	30953	Chubb Insurance Company of PR	1,979,182	1,064,065	915,117	86.00%	1,556,371	1,156,788	1,070,519
6	18163	Cooperativa de Seguros Multiples Puerto Rico *		6,288,224			7,341,455	5,558,991	6,482,638
7	26778	Integrand Assurance Company	3,261,341	3,603,021	(341,680)	-9.48%	3,271,906	3,935,629	4,409,568
8	31690	Mapfre Pan American Insurance Company	650,065	419,261	230,804	55.05%	166,682	42,752	49,295
9	43052	Mapfre Praico Insurance Company	7,433,036	9,295,480	(1,862,444)	-20.04%	10,702,444	9,204,734	10,574,624
10	14153	Multinational Insurance Company	622,886	584,278	38,608	6.61%	394,590	473,374	311,679
11	15646	One Alliance Insurance, Corp.	10,307	101,559	(91,252)	100.00%	6,307	826	
12	15324	Point Guard Insurance Company	3,854,200	4,415,800	(561,600)	-12.72%	5,596,995	3,197,203	1,300,960
13	12332	Puerto Rico Medical Defense Insurance Company	(278,567)	490,211	(768,778)	-156.83%	861,714	754,791	460,722
14	10140	QBE Optima Insurance Company	1,605,567	1,412,788	192,779	13.65%	1,452,369	1,775,282	1,122,678
15	36749	Real Legacy Assurance Company, Inc. *		3,304,763			1,660,225	2,625,150	2,436,580
16	11078	SIMED	3,253,832	4,329,037	(1,075,205)	-24.84%	2,325,474	3,237,906	3,065,753
17	10009	Tower Bonding & Surety Company	-	-	-	0.00%	-	-	-
18	40568	Triple-S Propiedad, Inc.	20,714,807	4,702,667	16,012,140	340.49%	4,969,124	5,151,601	5,727,336
19	44423	United Surety & Indemnity Company	205,659	532,116	(326,457)	-61.35%	459,475	611,513	598,654
20	31704	Universal Insurance Company	12,655,858	11,962,497	693,361	5.80%	12,242,218	11,448,419	11,249,453
<b>Total</b>			<b>62,602,055</b>	<b>59,650,454</b>	<b>2,951,601</b>	<b>4.95%</b>	<b>66,547,548</b>	<b>57,854,046</b>	<b>60,448,343</b>

\* Insurer did not submit quarterly statement as of the date of this report.  
Figures as of September 10, 2018.  
Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2018

P&C Domestic Insurance

**Losses and LAE Incurred**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-18	Jun-17	Amount	%	Jun-16	Jun-15	Jun-14
1	31674	AIG Insurance Company - Puerto Rico	2,091,546	3,470,455	(1,378,909)	-39.73%	5,115,408	733,485	3,219,594
2	10308	Antilles Insurance Company	1,948,391	3,801,750	(1,853,359)	-48.75%	8,034,388	8,451,636	9,420,364
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	20,383,299	23,519,287	(3,135,988)	-13.33%	38,525,333	52,380,696	53,633,671
4	30590	Caribbean American Property Insurance Company	8,124,353	7,465,293	659,060	8.83%	5,967,000	5,307,000	6,787,257
5	30953	Chubb Insurance Company of PR	10,088,460	5,506,980	4,581,480	83.19%	9,449,574	3,516,881	1,538,874
6	18163	Cooperativa de Seguros Múltiples Puerto Rico *		60,386,470			60,053,408	51,106,617	57,307,094
7	26778	Integrand Assurance Company	14,590,323	14,589,872	451	0.00%	13,012,417	12,897,953	12,565,687
8	31690	Mapfre Pan American Insurance Company	1,506,176	1,177,692	328,484	27.89%	388,097	219,741	237,060
9	43052	Mapfre Praico Insurance Company	44,209,854	47,691,805	(3,481,951)	-7.30%	47,890,461	33,991,104	38,126,729
10	14153	Multinational Insurance Company	5,884,678	3,125,357	2,759,321	88.29%	2,577,627	3,460,527	1,974,209
11	15646	One Alliance Insurance, Corp.	566,298	842,986	(276,688)	-32.82%	68,569	14,680	-
12	15324	Point Guard Insurance Company	20,720,199	20,889,929	(169,730)	-0.81%	20,648,853	9,981,593	4,144,969
13	12332	Puerto Rico Medical Defense Insurance Company	(155,254)	933,882	(1,089,136)	-116.62%	1,658,617	1,714,626	1,069,539
14	10140	QBE Optima Insurance Company	6,622,864	7,910,880	(1,288,016)	-16.28%	10,595,763	7,948,996	6,361,909
15	36749	Real Legacy Assurance Company, Inc. *		13,235,283			16,859,833	12,669,206	10,340,358
16	11078	SIMED	5,547,577	5,864,214	(316,637)	-5.40%	420,601	5,088,385	4,565,121
17	10009	Tower Bonding & Surety Company	13,668	-	13,668	n/a	100,900	15,390	22,324
18	40568	Triple-S Propiedad, Inc.	99,744,941	23,575,132	76,169,809	323.09%	22,638,771	24,678,656	25,913,207
19	44423	United Surety & Indemnity Company	311,358	(342,867)	654,225	190.81%	(478,268)	(1,232,381)	2,307,149
20	31704	Universal Insurance Company	80,041,142	69,640,714	10,400,428	14.93%	65,419,211	64,221,864	65,600,056
<b>Total</b>			<b>322,239,873</b>	<b>313,285,114</b>	<b>8,954,759</b>	<b>2.86%</b>	<b>328,946,563</b>	<b>297,166,655</b>	<b>305,135,171</b>

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Figures as of September 10, 2018.  
Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2018

P&C Domestic Insurance

**Other Underwriting Expenses Incurred**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-18	Jun-17	Amount	%	Jun-16	Jun-15	Jun-14
1	31674	AIG Insurance Company - Puerto Rico	3,312,708	3,631,881	(319,173)	-8.79%	1,758,735	6,311,458	7,336,281
2	10308	Antilles Insurance Company	4,353,805	5,265,315	(911,510)	-17.31%	9,659,026	12,936,591	12,695,458
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	6,834,796	7,642,611	(807,815)	-10.57%	8,185,614	11,807,988	8,399,165
4	30590	Caribbean American Property Insurance Company	5,755,638	4,635,297	1,120,341	24.17%	5,273,349	6,002,514	5,050,098
5	30953	Chubb Insurance Company of PR	27,732,035	24,381,886	3,350,149	13.74%	18,793,944	11,877,249	9,463,054
6	18163	Cooperativa de Seguros Múltiples Puerto Rico *		38,577,512			35,765,733	32,952,918	31,982,497
7	26778	Integrand Assurance Company	9,199,806	8,107,573	1,092,233	13.47%	9,052,847	7,493,601	7,530,702
8	31690	Mapfre Pan American Insurance Company	387,131	1,177,021	(789,890)	-67.11%	(1,467,311)	193,778	558,482
9	43052	Mapfre Praico Insurance Company	42,954,104	43,040,170	(86,066)	-0.20%	41,680,661	39,560,028	37,615,424
10	14153	Multinational Insurance Company	3,148,749	3,891,106	(742,357)	-19.08%	4,118,713	5,308,309	5,487,901
11	15646	One Alliance Insurance, Corp.	1,881,709	1,551,661	330,048	21.27%	1,640,920	1,134,277	
12	15324	Point Guard Insurance Company	5,801,413	6,649,922	(848,509)	-12.75%	3,743,885	(381,199)	(1,090,934)
13	12332	Puerto Rico Medical Defense Insurance Company	417,742	508,061	(90,319)	-17.78%	684,468	1,044,449	933,319
14	10140	QBE Optima Insurance Company	7,159,732	5,905,587	1,254,145	21.24%	9,431,255	8,340,932	6,952,023
15	36749	Real Legacy Assurance Company, Inc. *		10,354,255			11,762,410	12,928,662	12,158,540
16	11078	SIMED	2,253,923	2,205,540	48,383	2.19%	2,192,420	2,253,000	2,319,882
17	10009	Tower Bonding & Surety Company	717,540	716,030	1,510	0.21%	776,233	1,043,724	942,212
18	40568	Triple-S Propiedad, Inc.	18,051,891	19,231,447	(1,179,556)	-6.13%	18,832,063	19,844,735	21,269,176
19	44423	United Surety & Indemnity Company	10,142,934	6,281,698	3,861,236	61.47%	7,841,476	7,479,484	6,201,201
20	31704	Universal Insurance Company	40,988,122	38,253,535	2,734,587	7.15%	35,990,041	34,425,468	34,596,973
<b>Total</b>			<b>191,093,778</b>	<b>232,008,108</b>	<b>(40,914,330)</b>	<b>-17.63%</b>	<b>225,716,482</b>	<b>222,557,966</b>	<b>210,401,454</b>

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Figures as of September 10, 2018.  
Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2018

P&C Domestic Insurance

**Net underwriting gain (loss)**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-18	Jun-17	Amount	%	Jun-16	Jun-15	Jun-14
1	31674	AIG Insurance Company - Puerto Rico	357,406	(658,881)	1,016,287	154.24%	631,420	401,755	(75,234)
2	10308	Antilles Insurance Company	(1,245,021)	(447,677)	(797,344)	-178.11%	332,030	944,244	(1,473,610)
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	4,481,145	(103,993)	4,585,138	4409.08%	(3,428,200)	1,544,571	12,931,061
4	30590	Caribbean American Property Insurance Company	4,087,768	4,453,675	(365,907)	-8.22%	3,291,473	2,178,589	3,752,505
5	30953	Chubb Insurance Company of PR	3,335,960	(338,643)	3,674,603	1085.10%	(1,849,978)	3,403,419	4,885,501
6	18163	Cooperativa de Seguros Múltiples Puerto Rico *		1,750,919			(2,198,603)	(1,560,862)	(6,072,096)
7	26778	Integrand Assurance Company	899,961	1,029,852	(129,891)	-12.61%	305,318	325,731	214,737
8	31690	Mapfre Pan American Insurance Company	5,767,860	2,884,217	2,883,643	9998.01%	2,983,750	(69,671)	(397,426)
9	43052	Mapfre Praico Insurance Company	8,771,244	736,185	8,035,059	1091.45%	1,007,814	8,606,518	(2,546,753)
10	14153	Multinational Insurance Company	3,268,320	(747,559)	4,015,879	537.20%	23,074	(1,080,925)	(154,704)
11	15646	One Alliance Insurance, Corp.	426,616	(312,351)	738,967	236.58%	(1,232,381)	(1,079,554)	
12	15324	Point Guard Insurance Company	456,108	279,431	176,677	63.23%	515,087	3,031,496	2,901,909
13	12332	Puerto Rico Medical Defense Insurance Company	1,548,627	235,796	1,312,831	556.77%	384,010	154,895	200,245
14	10140	QBE Optima Insurance Company	2,933,335	1,098,468	1,834,867	167.04%	(2,079,971)	523,536	(2,751,208)
15	36749	Real Legacy Assurance Company, Inc. *		(1,135,693)			480,347	781,517	1,203,046
16	11078	SIMED	1,365,147	910,878	454,269	49.87%	6,951,570	2,746,489	4,037,236
17	10009	Tower Bonding & Surety Company	24,973	(102,378)	127,351	124.39%	(145,118)	(225,931)	(2,412)
18	40568	Triple-S Propiedad, Inc.	(70,831,263)	716,788	(71,548,051)	-9981.76%	1,549,886	739,827	24,120
19	44423	United Surety & Indemnity Company	1,573,899	6,727,969	(5,154,070)	-76.61%	6,081,874	6,329,002	2,299,064
20	31704	Universal Insurance Company	(16,420,195)	(3,374,291)	(13,045,904)	-386.63%	(1,133,457)	(514,811)	(630,617)
<b>Total</b>			<b>(49,198,110)</b>	<b>13,602,712</b>	<b>(62,800,822)</b>	<b>-461.68%</b>	<b>12,469,945</b>	<b>27,179,835</b>	<b>18,345,364</b>

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Figures as of September 10, 2018.  
Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2018

P&C Domestic Insurance

**Net investment income earned**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-18	Jun-17	Amount	%	Jun-16	Jun-15	Jun-14
1	31674	AIG Insurance Company - Puerto Rico	734,781	703,675	31,106	4.42%	1,180,789	886,429	1,153,334
2	10308	Antilles Insurance Company	375,346	566,485	(191,139)	-33.74%	833,752	1,898,262	1,593,345
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	2,522,855	1,713,500	809,355	47.23%	2,041,302	3,581,850	3,940,273
4	30590	Caribbean American Property Insurance Company	282,796	244,672	38,124	15.58%	287,826	367,288	375,000
5	30953	Chubb Insurance Company of PR	1,213,433	1,237,682	(24,249)	-1.96%	1,184,101	1,405,869	1,392,706
6	18163	Cooperativa de Seguros Múltiples Puerto Rico *		4,657,009			4,183,529	4,093,585	4,089,399
7	26778	Integrand Assurance Company	1,123,655	1,654,130	(530,475)	-32.07%	1,883,842	2,182,468	2,496,501
8	31690	Mapfre Pan American Insurance Company	315,867	248,809	67,058	26.95%	215,524	176,376	207,102
9	43052	Mapfre Praico Insurance Company	3,035,535	3,347,506	(311,971)	-9.32%	3,817,785	3,880,702	2,932,329
10	14153	Multinational Insurance Company	191,660	386,275	(194,615)	-50.38%	314,741	299,186	456,785
11	15646	One Alliance Insurance, Corp.	112,189	101,670	10,519	10.35%	93,011	51,743	
12	15324	Point Guard Insurance Company	474,215	413,023	61,192	14.82%	345,663	206,695	76,370
13	12332	Puerto Rico Medical Defense Insurance Company	276,774	254,036	22,738	8.95%	250,873	213,900	160,744
14	10140	QBE Optima Insurance Company	253,648	181,640	72,008	39.64%	399,561	326,860	309,842
15	36749	Real Legacy Assurance Company, Inc. *		1,257,097			1,264,234	1,276,219	1,302,358
16	11078	SIMED	1,780,405	2,172,283	(391,878)	-18.04%	1,841,750	1,925,995	71,374
17	10009	Tower Bonding & Surety Company	51,944	80,270	(28,326)	-35.29%	80,387	101,936	123,056
18	40568	Triple-S Propiedad, Inc.	4,936,047	3,868,665	1,067,382	27.59%	4,174,740	4,641,135	5,058,956
19	44423	United Surety & Indemnity Company	1,134,856	883,283	251,573	28.48%	1,187,188	1,732,764	1,921,494
20	31704	Universal Insurance Company	8,707,011	7,121,193	1,585,818	22.27%	7,322,913	8,074,583	8,897,936
<b>Total</b>			<b>27,523,017</b>	<b>31,092,903</b>	<b>(3,569,886)</b>	<b>-11.48%</b>	<b>32,903,511</b>	<b>37,323,845</b>	<b>36,558,904</b>

\* Insurer did not submit quarterly statement as of the date of this report.

Figures as of September 10, 2018.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2018

P&C Domestic Insurance

**Net Operating Income**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-18	Jun-17	Amount	%	Jun-16	Jun-15	Jun-14
1	31674	AIG Insurance Company - Puerto Rico	1,069,114	52,175	1,016,939	1949.09%	1,269,685	367,198	1,273,190
2	10308	Antilles Insurance Company	(852,499)	124,220	(976,719)	-786.28%	1,769,002	2,913,201	(1,068,489)
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	6,308,827	1,806,014	4,502,813	249.32%	3,352,320	6,385,612	17,828,676
4	30590	Caribbean American Property Insurance Company	4,378,353	4,702,843	(324,490)	-6.90%	3,496,522	2,556,703	3,863,765
5	30953	Chubb Insurance Company of PR	4,317,008	645,096	3,671,912	569.20%	(1,203,737)	4,435,776	6,213,915
6	18163	Cooperativa de Seguros Múltiples Puerto Rico *		15,718,563			3,633,097	3,669,471	(740,404)
7	26778	Integrand Assurance Company	1,822,441	5,363,630	(3,541,189)	-66.02%	2,166,335	2,250,002	2,657,661
8	31690	Mapfre Pan American Insurance Company	5,685,362	3,265,040	2,420,322	74.13%	3,206,408	113,717	(58,281)
9	43052	Mapfre Praico Insurance Company	11,338,441	14,684,860	(3,346,419)	-22.79%	5,614,013	12,147,014	2,330,635
10	14153	Multinational Insurance Company	3,574,322	798,417	2,775,905	347.68%	427,270	(781,739)	302,081
11	15646	One Alliance Insurance, Corp.	538,805	(203,171)	741,976	365.20%	(1,106,179)	(1,024,309)	
12	15324	Point Guard Insurance Company	1,701,996	19,510,045	(17,808,049)	-91.28%	864,010	3,447,280	2,974,358
13	12332	Puerto Rico Medical Defense Insurance Company	1,849,103	490,138	1,358,965	277.26%	699,718	379,064	360,989
14	10140	QBE Optima Insurance Company	3,206,993	1,323,072	1,883,921	142.39%	(1,717,890)	855,379	(2,733,831)
15	36749	Real Legacy Assurance Company, Inc. *		121,404			1,744,581	2,057,736	2,505,404
16	11078	SIMED	4,649,433	3,542,387	1,107,046	31.25%	8,816,175	5,468,270	4,409,449
17	10009	Tower Bonding & Surety Company	76,917	(22,108)	99,025	447.91%	(64,731)	(123,995)	120,644
18	40568	Triple-S Propiedad, Inc.	(66,405,388)	4,702,666	(71,108,054)	-1512.08%	6,420,857	12,716,931	5,214,975
19	44423	United Surety & Indemnity Company	2,798,545	7,485,945	(4,687,400)	-62.62%	7,269,730	4,679,450	5,006,606
20	31704	Universal Insurance Company	(318,652)	10,438,049	(10,756,701)	-103.05%	7,720,338	8,462,733	9,181,065
<b>Total</b>			<b>(14,260,879)</b>	<b>94,549,285</b>	<b>(108,810,164)</b>	<b>-115.08%</b>	<b>54,377,524</b>	<b>70,975,494</b>	<b>59,642,408</b>

\* Insurer did not submit quarterly statement as of the date of this report.  
Figures as of September 10, 2018.  
Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2018

P&C Domestic Insurance

**Total Underwriting Deductions**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-18	Jun-17	Amount	%	Jun-16	Jun-15	Jun-14
1	31674	AIG Insurance Company - Puerto Rico	5,404,254	7,102,336	(1,698,082)	-23.91%	6,901,804	7,044,943	10,555,875
2	10308	Antilles Insurance Company	6,302,196	9,067,065	(2,764,869)	-30.49%	17,693,414	21,388,227	22,115,822
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	27,218,095	31,161,898	(3,943,803)	-12.66%	46,710,947	64,188,684	62,032,836
4	30590	Caribbean American Property Insurance Company	13,879,991	12,100,590	1,779,401	14.71%	11,240,349	11,309,514	11,837,355
5	30953	Chubb Insurance Company of PR	37,820,495	29,888,866	7,931,629	26.54%	28,243,518	15,394,130	11,001,928
6	18163	Cooperativa de Seguros Múltiples Puerto Rico *		98,963,982			95,819,141	84,059,535	89,289,591
7	26778	Integrant Assurance Company	23,790,129	22,697,445	1,092,684	4.81%	22,065,264	20,391,554	20,096,389
8	31690	Mapfre Pan American Insurance Company	1,893,307	2,354,713	(461,406)	-19.59%	(1,079,214)	413,519	795,542
9	43052	Mapfre Praico Insurance Company	87,163,958	90,731,975	(3,568,017)	-3.93%	89,571,122	77,194,532	75,742,153
10	14153	Multinational Insurance Company	9,033,427	7,016,463	2,016,964	28.75%	6,696,340	8,768,836	7,462,110
11	15646	One Alliance Insurance, Corp.	2,448,007	2,394,647	53,360	2.23%	1,709,489	1,148,957	
12	15324	Point Guard Insurance Company	26,521,612	27,539,851	(1,018,239)	-3.70%	24,392,738	9,600,394	3,054,035
13	12332	Puerto Rico Medical Defense Insurance Company	262,488	1,441,943	(1,179,455)	-81.80%	2,343,085	2,759,075	2,002,858
14	10140	QBE Optima Insurance Company	13,782,596	13,816,467	(33,871)	-0.25%	20,027,018	16,289,928	13,313,932
15	36749	Real Legacy Assurance Company, Inc. *		23,589,538			28,622,243	25,597,868	22,498,898
16	11078	SIMED	7,801,500	8,069,754	(268,254)	-3.32%	2,613,021	7,341,385	6,885,003
17	10009	Tower Bonding & Surety Company	731,208	716,030	15,178	2.12%	877,133	1,059,114	964,536
18	40568	Triple-S Propiedad, Inc.	117,796,832	42,806,579	74,990,253	175.18%	41,470,834	44,523,391	47,182,383
19	44423	United Surety & Indemnity Company	10,454,292	5,938,831	4,515,461	76.03%	7,363,208	6,247,103	8,508,350
20	31704	Universal Insurance Company	121,029,264	107,894,249	13,135,015	12.17%	101,409,252	98,647,332	100,197,029
<b>Total</b>			<b>513,333,651</b>	<b>545,293,222</b>	<b>(31,959,571)</b>	<b>-5.86%</b>	<b>554,690,706</b>	<b>523,368,021</b>	<b>515,536,625</b>

\* Insurer did not submit quarterly statement as of the date of this report.  
Figures as of September 10, 2018.  
Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2018

P&C Domestic Insurance

**Income Taxes Incurred**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-18	Jun-17	Amount	%	Jun-16	Jun-15	Jun-14
1	31674	AIG Insurance Company - Puerto Rico	158,854	2,370	156,484	6602.70%	471,711	604,414	109,430
2	10308	Antilles Insurance Company	-	-	-	0.00%	-	-	-
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	1,944,430	156,592	1,787,838	1141.72%	527,273	952,665	5,296,112
4	30590	Caribbean American Property Insurance Company	1,780,799	1,694,090	86,709	5.12%	1,253,767	788,660	1,419,026
5	30953	Chubb Insurance Company of PR	1,510,067	-	1,510,067	n/a	-	1,414,529	2,447,501
6	18163	Cooperativa de Seguros Múltiples Puerto Rico		-			-	-	-
7	26778	Integrand Assurance Company	-	-	-	0.00%	-	-	-
8	31690	Mapfre Pan American Insurance Company	2,164,469	1,131,877	1,032,592	91.23%	1,154,496	1,486	4,055
9	43052	Mapfre Praico Insurance Company	854,593	1,190,218	(335,625)	-28.20%	327,826	3,088,684	194,025
10	14153	Multinational Insurance Company	-	-	-	0.00%	-	-	-
11	15646	One Alliance Insurance, Corp.	-	-	-	0.00%	-	-	-
12	15324	Point Guard Insurance Company	319,373	9,703,132	(9,383,759)	-96.71%	202,377	200,000	665,992
13	12332	Puerto Rico Medical Defense Insurance Company	600,000	40,000	560,000	0.00%	17,248	-	-
14	10140	QBE Optima Insurance Company	78,860	48,526	30,334	62.51%	(1,063,646)	45,876	60,656
15	36749	Real Legacy Assurance Company, Inc.		-			-	-	35,679
16	11078	SIMED	-	-	-	0.00%	-	-	-
17	10009	Tower Bonding & Surety Company	-	-	-	n/a	-	-	1,924
18	40568	Triple-S Propiedad, Inc.	61,213	341,905	(280,692)	-82.10%	517,089	516,348	468,793
19	44423	United Surety & Indemnity Company	502,556	2,569,548	(2,066,992)	-80.44%	2,013,007	2,353,885	733,366
20	31704	Universal Insurance Company	(10,928)	3,950,005	(3,960,933)	-100.28%	201,957	(200,225)	137,157
<b>Total</b>			<b>9,964,286</b>	<b>20,828,263</b>	<b>(10,863,977)</b>	<b>-52.16%</b>	<b>5,623,105</b>	<b>9,766,322</b>	<b>11,573,716</b>

\* Insurer did not submit quarterly statement as of the date of this report.  
Figures as of September 10, 2018.  
Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2018

P&C Domestic Insurance

**Net Income**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-18	Jun-17	Amount	%	Jun-16	Jun-15	Jun-14
1	31674	AIG Insurance Company - Puerto Rico	910,260	49,805	860,455	1727.65%	797,974	(237,216)	1,163,760
2	10308	Antilles Insurance Company	(852,499)	124,220	(976,719)	-786.28%	1,769,002	2,913,201	(1,068,489)
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	4,364,397	1,649,422	2,714,975	164.60%	2,825,047	5,432,947	12,532,564
4	30590	Caribbean American Property Insurance Company	2,597,554	3,008,753	(411,199)	-13.67%	2,242,755	1,768,043	2,444,739
5	30953	Chubb Insurance Company of PR	2,806,941	645,096	2,161,845	335.12%	(1,203,737)	2,974,444	3,766,414
6	18163	Cooperativa de Seguros Múltiples Puerto Rico *		15,718,563			3,633,097	3,669,471	(740,404)
7	26778	Integrand Assurance Company	1,822,441	5,363,630	(3,541,189)	-66.02%	2,166,335	2,250,002	2,657,661
8	31690	Mapfre Pan American Insurance Company	3,520,893	2,133,163	1,387,730	65.06%	2,051,912	112,231	(62,336)
9	43052	Mapfre Praico Insurance Company	10,483,848	13,494,642	(3,010,794)	-22.31%	5,286,187	10,862,778	2,136,610
10	14153	Multinational Insurance Company	3,574,322	798,417	2,775,905	347.68%	427,270	(781,739)	302,081
11	15646	One Alliance Insurance, Corp.	538,805	(203,171)	741,976	365.20%	(1,106,179)	(1,024,309)	
12	15324	Point Guard Insurance Company	1,382,623	9,806,913	(8,424,290)	-85.90%	661,633	3,247,280	2,308,366
13	12332	Puerto Rico Medical Defense Insurance Company	1,249,103	450,138	798,965	177.49%	682,470	379,064	360,989
14	10140	QBE Optima Insurance Company	3,128,133	1,274,546	1,853,587	145.43%	(654,244)	809,503	(2,794,487)
15	36749	Real Legacy Assurance Company, Inc. *		121,404			1,744,581	2,057,736	2,469,725
16	11078	SIMED	4,649,433	3,542,387	1,107,046	31.25%	8,816,175	5,468,270	4,409,449
17	10009	Tower Bonding & Surety Company	76,917	(22,108)	99,025	447.91%	(64,731)	(123,995)	118,720
18	40568	Triple-S Propiedad, Inc.	(66,466,601)	4,360,761	(70,827,362)	-1624.20%	5,903,768	12,200,583	4,746,182
19	44423	United Surety & Indemnity Company	2,295,989	4,916,397	(2,620,408)	-53.30%	5,256,723	2,325,565	4,273,240
20	31704	Universal Insurance Company	(307,724)	6,488,044	(6,795,768)	-104.74%	7,518,381	8,662,958	9,043,908
<b>Total</b>			<b>(24,225,165)</b>	<b>73,721,022</b>	<b>(97,946,187)</b>	<b>-132.86%</b>	<b>48,754,419</b>	<b>62,966,817</b>	<b>48,068,692</b>

\* Insurer did not submit quarterly statement as of the date of this report.

Figures as of September 11, 2018.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2018

P&C Domestic Insurance

**Policyholders' surplus**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-18	Jun-17	Amount	%	Jun-16	Jun-15	Jun-14
1	31674	AIG Insurance Company - Puerto Rico	87,056,546	91,758,988	(4,702,442)	-5.12%	84,598,018	86,389,933	135,511,423
2	10308	Antilles Insurance Company	33,646,846	43,344,173	(9,697,327)	-22.37%	46,195,457	60,773,630	67,989,546
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	41,160,582	34,916,528	6,244,054	17.88%	96,136,321	122,517,650	121,505,635
4	30590	Caribbean American Property Insurance Company	22,406,547	20,310,675	2,095,872	10.32%	23,679,930	23,125,408	21,647,458
5	30953	Chubb Insurance Company of PR	50,203,596	49,285,313	918,283	1.86%	49,783,458	52,930,394	48,945,784
6	18163	Cooperativa de Seguros Múltiples Puerto Rico *		160,541,711			169,845,144	134,220,330	176,358,839
7	26778	Integrand Assurance Company	56,832,655	63,421,809	(6,589,154)	-10.39%	62,683,050	84,375,477	85,422,360
8	31690	Mapfre Pan American Insurance Company	18,866,437	13,427,114	5,439,323	40.51%	11,740,253	9,919,497	10,201,140
9	43052	Mapfre Praico Insurance Company	142,431,106	174,045,727	(31,614,621)	-18.16%	173,074,971	160,885,159	153,513,533
10	14153	Multinational Insurance Company	19,930,211	11,089,908	8,840,303	79.71%	10,539,757	8,955,037	14,190,816
11	15646	One Alliance Insurance, Corp.	6,223,949	6,843,891	(619,942)	-9.06%	9,806,078	8,061,905	
12	15324	Point Guard Insurance Company	22,441,318	24,179,800	(1,738,482)	-7.19%	14,033,280	13,684,762	8,728,688
13	12332	Puerto Rico Medical Defense Insurance Company	5,126,184	4,096,664	1,029,520	25.13%	3,936,845	2,785,655	2,650,963
14	10140	QBE Optima Insurance Company	11,094,502	13,407,007	(2,312,505)	-17.25%	16,586,730	13,698,220	13,204,582
15	36749	Real Legacy Assurance Company, Inc. *		34,014,393			48,569,263	48,448,608	58,177,534
16	11078	SIMED	105,467,361	99,346,604	6,120,757	6.16%	98,962,707	91,217,430	90,371,316
17	10009	Tower Bonding & Surety Company	1,437,865	2,727,737	(1,289,872)	-47.29%	2,609,491	2,200,343	2,699,802
18	40568	Triple-S Propiedad, Inc.	75,947,412	138,155,836	(62,208,424)	-45.03%	142,679,816	142,396,615	137,857,342
19	44423	United Surety & Indemnity Company	63,150,290	64,094,041	(943,751)	-1.47%	56,749,354	51,912,519	55,341,368
20	31704	Universal Insurance Company	252,235,459	299,333,832	(47,098,373)	-15.73%	257,454,176	252,815,453	261,633,210
<b>Total</b>			<b>1,015,658,866</b>	<b>1,348,341,751</b>	<b>(332,682,885)</b>	<b>-24.67%</b>	<b>1,379,664,099</b>	<b>1,371,314,025</b>	<b>1,465,951,339</b>

\* Insurer did not submit quarterly statement as of the date of this report.

Figures as of September 11, 2018.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2018

P&C Domestic Insurance

**Net Loss Ratio**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-18	Jun-17	Amount	%	Jun-16	Jun-15	Jun-14
1	31674	AIG Insurance Company - Puerto Rico	36.3%	53.9%	-8.7%	-32.7%	67.9%	9.9%	30.7%
2	10308	Antilles Insurance Company	38.5%	44.1%	-5.6%	-12.7%	44.6%	37.8%	45.6%
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	64.3%	75.0%	-38.7%	-14.3%	89.0%	79.7%	71.5%
4	30590	Caribbean American Property Insurance Company	45.2%	45.1%	19.2%	0.2%	41.1%	39.3%	43.5%
5	30953	Chubb Insurance Company of PR	24.5%	18.6%	5.9%	31.7%	35.8%	18.7%	9.7%
6	18163	Cooperativa de Seguros Múltiples Puerto Rico *		60.0%			64.1%	61.9%	68.9%
7	26778	Integrand Assurance Company	59.1%	61.5%	-2.4%	-3.9%	58.2%	62.3%	61.9%
8	31690	Mapfre Pan American Insurance Company	19.7%	22.5%	-2.8%	-12.4%	20.4%	63.9%	59.5%
9	43052	Mapfre Praico Insurance Company	46.1%	52.1%	-6.0%	-11.5%	52.9%	42.8%	52.1%
10	14153	Multinational Insurance Company	47.8%	49.9%	-2.1%	-4.2%	38.4%	45.0%	27.0%
11	15646	One Alliance Insurance, Corp.	19.7%	40.5%	-20.8%	-51.4%	14.4%	21.2%	
12	15324	Point Guard Insurance Company	76.8%	75.1%	1.7%	2.3%	82.9%	79.0%	69.6%
13	12332	Puerto Rico Medical Defense Insurance Company	-8.6%	55.7%	-64.3%	-115.4%	60.8%	58.8%	48.5%
14	10140	QBE Optima Insurance Company	39.3%	53.0%	-13.7%	-25.8%	59.0%	47.3%	60.2%
15	36749	Real Legacy Assurance Company, Inc.		58.9%			57.9%	48.0%	43.6%
16	11078	SIMED	60.5%	65.3%	-4.8%	-7.4%	4.4%	50.4%	41.8%
17	10009	Tower Bonding & Surety Company	1.8%	0.0%	1.8%	n/a	13.8%	1.8%	2.3%
18	40568	Triple-S Propiedad, Inc.	212.4%	54.2%	158.2%	291.9%	52.6%	54.5%	54.9%
19	44423	United Surety & Indemnity Company	2.6%	-2.7%	5.3%	196.3%	-3.6%	-9.8%	21.3%
20	31704	Universal Insurance Company	76.5%	66.6%	9.9%	14.9%	65.2%	65.4%	65.9%
		<b>Range</b>	<b>221.0%</b>	<b>77.8%</b>			<b>92.6%</b>	<b>89.5%</b>	<b>69.2%</b>
		<b>Median</b>	<b>42.3%</b>	<b>53.5%</b>			<b>52.8%</b>	<b>47.7%</b>	<b>48.5%</b>
		<b>Arithmetic Mean</b>	<b>47.9%</b>	<b>47.5%</b>			<b>46.0%</b>	<b>43.9%</b>	<b>46.2%</b>
		<b>Standard Deviation</b>	<b>46.6%</b>	<b>21.4%</b>			<b>24.7%</b>	<b>23.9%</b>	<b>19.7%</b>

\* Insurer did not submit quarterly statement as of the date of this report.

Figures as of September 11, 2018.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
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P&C Domestic Insurance

**Expense Ratio**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-18	Jun-17	Amount	%	Jun-16	Jun-15	Jun-14
1	31674	AIG Insurance Company - Puerto Rico	41.0%	78.4%	-41.7%	-47.7%	29.7%	81.8%	60.4%
2	10308	Antilles Insurance Company	78.9%	112.0%	-33.1%	-29.6%	50.5%	138.0%	58.9%
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	21.0%	24.8%	16.2%	-15.32%	25.3%	18.4%	12.5%
4	30590	Caribbean American Property Insurance Company	36.7%	31.1%	-10.1%	18.0%	37.4%	42.3%	32.7%
5	30953	Chubb Insurance Company of PR	58.7%	74.8%	-16.1%	-21.5%	72.7%	67.8%	67.6%
6	18163	Cooperativa de Seguros Múltiples Puerto Rico *		36.8%			36.5%	40.1%	38.4%
7	26778	Integrand Assurance Company	43.7%	38.5%	5.2%	13.5%	41.3%	36.8%	39.6%
8	31690	Mapfre Pan American Insurance Company	4.8%	13.0%	-8.2%	-63.1%	-45.5%	55.7%	168.1%
9	43052	Mapfre Praico Insurance Company	35.7%	45.5%	-9.8%	-21.5%	44.9%	45.3%	48.5%
10	14153	Multinational Insurance Company	17.6%	44.2%	-26.6%	-60.2%	46.8%	50.9%	58.6%
11	15646	One Alliance Insurance, Corp.	56.6%	184.6%	-128.0%	-69.3%	101.5%	652.8%	
12	15324	Point Guard Insurance Company	21.4%	24.60%	-3.2%	-13.0%	19.50%	-1.4%	-10.7%
13	12332	Puerto Rico Medical Defense Insurance Company	25.3%	30.8%	-70.4%	-17.9%	61.3%	47.2%	24.0%
14	10140	QBE Optima Insurance Company	75.5%	33.5%	42.0%	125.4%	47.0%	38.1%	38.0%
15	36749	Real Legacy Assurance Company, Inc. *		82.3%			54.1%	55.7%	62.0%
16	11078	SIMED	34.7%	33.1%	1.6%	4.8%	32.1%	31.6%	30.4%
17	10009	Tower Bonding & Surety Company	0.0%	116.7%	-116.7%	-100.0%	0.0%	125.3%	97.9%
18	40568	Triple-S Propiedad, Inc.	46.4%	40.8%	5.6%	13.7%	41.8%	45.4%	45.8%
19	44423	United Surety & Indemnity Company	64.4%	57.8%	6.6%	11.4%	59.8%	64.9%	58.6%
20	31704	Universal Insurance Company	26.1%	36.7%	-10.6%	-28.9%	34.5%	34.9%	33.7%
		<b>Range</b>	<b>78.9%</b>	<b>171.6%</b>			<b>147.0%</b>	<b>654.2%</b>	<b>178.8%</b>
		<b>Median</b>	<b>36.2%</b>	<b>39.7%</b>			<b>41.6%</b>	<b>46.3%</b>	<b>45.8%</b>
		<b>Arithmetic Mean</b>	<b>38.3%</b>	<b>57.0%</b>			<b>39.6%</b>	<b>83.6%</b>	<b>50.8%</b>
		<b>Standard Deviation</b>	<b>21.7%</b>	<b>40.3%</b>			<b>28.2%</b>	<b>134.3%</b>	<b>35.6%</b>

\* Insurer did not submit quarterly statement as of the date of this report.

Figures as of September 11, 2018.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
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**Combined Ratio**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-18	Jun-17	Amount	%	Jun-16	Jun-15	Jun-14
1	31674	AIG Insurance Company - Puerto Rico	77.3%	132.3%	-50.4%	-41.6%	97.6%	91.7%	91.1%
2	10308	Antilles Insurance Company	117.4%	156.1%	-38.7%	-24.8%	95.1%	175.9%	104.5%
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	85.3%	100.5%	-15.2%	-15.1%	114.4%	98.1%	84.0%
4	30590	Caribbean American Property Insurance Company	81.9%	76.2%	5.7%	7.5%	78.4%	81.6%	76.2%
5	30953	Chubb Insurance Company of PR	83.2%	93.4%	-10.2%	-10.9%	108.5%	86.6%	77.3%
6	18163	Cooperativa de Seguros Múltiples Puerto Rico *		96.8%			100.6%	102.0%	107.3%
7	26778	Integrand Assurance Company	102.8%	100.0%	2.8%	2.8%	99.5%	99.1%	101.5%
8	31690	Mapfre Pan American Insurance Company	24.5%	35.5%	-11.0%	-31.0%	-25.1%	119.7%	227.6%
9	43052	Mapfre Praico Insurance Company	81.8%	97.6%	-15.8%	-16.2%	97.8%	88.1%	100.6%
10	14153	Multinational Insurance Company	65.4%	94.0%	-28.6%	-30.4%	85.1%	95.9%	85.6%
11	15646	One Alliance Insurance, Corp.	76.3%	225.1%	-148.8%	-66.1%	115.9%	673.9%	
12	15324	Point Guard Insurance Company	98.2%	99.7%	-1.5%	-1.5%	102.4%	77.6%	58.9%
13	12332	Puerto Rico Medical Defense Insurance Company	16.8%	86.5%	-69.7%	-80.6%	122.1%	106.1%	72.6%
14	10140	QBE Optima Insurance Company	115.1%	86.6%	28.5%	32.9%	106.0%	85.4%	98.2%
15	36749	Real Legacy Assurance Company, Inc.		141.2%			112.0%	103.7%	105.6%
16	11078	SIMED	95.2%	98.4%	-3.2%	-3.3%	36.5%	82.0%	72.2%
17	10009	Tower Bonding & Surety Company	1.80%	116.70%	-114.9%	-98.5%	13.80%	125.3%	97.9%
18	40568	Triple-S Propiedad, Inc.	258.8%	95.0%	163.8%	172.4%	94.4%	99.9%	100.7%
19	44423	United Surety & Indemnity Company	67.0%	55.1%	11.9%	21.6%	56.3%	55.1%	79.9%
20	31704	Universal Insurance Company	102.7%	103.3%	-0.6%	-0.6%	99.7%	100.3%	99.6%
		<b>Range</b>	<b>257.0%</b>	<b>189.6%</b>			<b>147.2%</b>	<b>618.8%</b>	<b>168.7%</b>
		<b>Median</b>	<b>82.6%</b>	<b>98.0%</b>			<b>98.7%</b>	<b>98.6%</b>	<b>97.9%</b>
		<b>Arithmetic Mean</b>	<b>86.2%</b>	<b>104.5%</b>			<b>85.6%</b>	<b>127.4%</b>	<b>96.9%</b>
		<b>Standard Deviation</b>	<b>52.3%</b>	<b>37.8%</b>			<b>36.6%</b>	<b>127.5%</b>	<b>33.6%</b>

\* Insurer did not submit quarterly statement as of the date of this report.  
Figures as of September 11, 2018.  
Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
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P&C Domestic Insurance

**Total Admitted Assets**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-18	Jun-17	Amount	%	Jun-16	Jun-15	Jun-14
1	31674	AIG Insurance Company - Puerto Rico	154,469,253	144,263,250	10,206,003	7.1%	143,249,359	143,565,030	193,323,235
2	10308	Antilles Insurance Company	64,916,076	61,310,566	3,605,510	5.9%	72,150,540	86,315,504	103,775,394
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	131,333,904	159,456,974	(28,123,070)	-17.6%	169,734,396	250,337,892	258,688,490
4	30590	Caribbean American Property Insurance Company	54,587,983	41,898,048	12,689,935	30.3%	42,288,724	44,512,585	45,550,862
5	30953	Chubb Insurance Company of PR	267,898,993	146,449,317	121,449,676	82.9%	141,936,364	131,969,831	146,240,930
6	18163	Cooperativa de Seguros Múltiples Puerto Rico *		508,756,926			509,135,399	475,155,037	504,466,456
7	26778	Integrand Assurance Company	157,313,060	117,998,064	39,314,996	33.3%	118,030,224	146,589,496	154,493,226
8	31690	Mapfre Pan American Insurance Company	51,647,350	36,626,464	15,020,886	41.0%	24,164,423	14,307,022	14,967,622
9	43052	Mapfre Praico Insurance Company	501,459,532	426,331,436	75,128,096	17.6%	433,106,966	387,052,243	393,755,196
10	14153	Multinational Insurance Company	79,405,183	41,080,673	38,324,510	93.3%	33,053,354	28,959,637	31,860,817
11	15646	One Alliance Insurance, Corp.	15,658,437	13,816,886	1,841,551	13.3%	12,348,475	8,814,589	
12	15324	Point Guard Insurance Company	76,439,693	56,600,216	19,839,477	35.1%	63,458,219	31,114,708	20,829,336
13	12332	Puerto Rico Medical Defense Insurance Company	20,204,140	18,317,467	1,886,673	10.3%	17,016,668	13,530,217	10,016,811
14	10140	QBE Optima Insurance Company	91,035,343	64,675,662	26,359,681	40.8%	74,065,258	67,039,377	64,440,502
15	36749	Real Legacy Assurance Company, Inc. *		127,831,566			143,456,235	142,098,970	141,608,850
16	11078	SIMED	164,880,638	163,283,987	1,596,651	1.0%	159,781,025	160,918,508	164,261,297
17	10009	Tower Bonding & Surety Company	2,353,529	3,727,483	(1,373,954)	-36.9%	3,729,114	3,736,282	4,061,000
18	40568	Triple-S Propiedad, Inc.	315,636,297	302,704,547	12,931,750	4.3%	288,811,001	288,838,554	283,418,259
19	44423	United Surety & Indemnity Company	108,401,861	103,082,494	5,319,367	5.2%	99,430,903	97,632,195	100,888,121
20	31704	Universal Insurance Company	924,887,926	896,935,528	27,952,398	3.1%	851,610,034	815,146,518	843,634,309
<b>Total</b>			<b>3,182,529,198</b>	<b>3,435,147,554</b>	<b>(252,618,356)</b>	<b>-7.4%</b>	<b>3,400,556,681</b>	<b>3,337,634,195</b>	<b>3,480,280,713</b>

\* Insurer did not submit quarterly statement as of the date of this report.

Figures as of September 11, 2018.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
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P&C Domestic Insurance

**Total Liabilities**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-18	Jun-17	Amount	%	Jun-16	Jun-15	Jun-14
1	31674	AIG Insurance Company - Puerto Rico	67,412,707	52,504,262	14,908,445	28.4%	58,651,341	57,175,101	57,811,812
2	10308	Antilles Insurance Company	31,269,230	17,966,393	13,302,837	74.0%	25,955,083	25,541,874	35,785,848
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	90,173,322	124,540,446	(34,367,124)	-27.6%	73,598,075	127,820,242	137,182,855
4	30590	Caribbean American Property Insurance Company	32,181,436	21,587,373	10,594,063	49.1%	18,608,794	21,387,177	23,903,404
5	30953	Chubb Insurance Company of PR	217,695,397	97,164,004	120,531,393	124.0%	92,152,907	79,039,438	97,295,146
6	18163	Cooperativa de Seguros Múltiples Puerto Rico *		348,215,215			339,290,255	340,934,707	328,107,617
7	26778	Integrand Assurance Company	100,480,405	54,576,255	45,904,150	84.1%	55,347,174	62,214,019	69,070,866
8	31690	Mapfre Pan American Insurance Company	32,780,913	23,199,350	9,581,563	41.3%	12,424,170	4,387,525	4,766,482
9	43052	Mapfre Praico Insurance Company	359,028,426	252,285,709	106,742,717	42.3%	260,031,995	226,167,084	240,241,663
10	14153	Multinational Insurance Company	59,474,972	29,990,765	29,484,207	98.3%	22,513,597	20,004,599	17,670,001
11	15646	One Alliance Insurance, Corp.	9,434,488	6,972,995	2,461,493	35.3%	2,542,397	752,684	
12	15324	Point Guard Insurance Company	53,998,375	32,420,416	21,577,959	66.6%	49,424,940	17,429,946	12,100,648
13	12332	Puerto Rico Medical Defense Insurance Company	15,077,956	14,220,803	857,153	6.0%	13,079,823	10,744,562	7,365,848
14	10140	QBE Optima Insurance Company	79,940,841	51,268,655	28,672,186	55.9%	57,478,528	53,341,157	51,235,919
15	36749	Real Legacy Assurance Company, Inc. *		93,817,173			94,886,970	93,650,362	83,431,316
16	11078	SIMED	59,413,277	63,937,383	(4,524,106)	-7.1%	60,818,318	69,701,078	73,889,981
17	10009	Tower Bonding & Surety Company	915,664	999,746	(84,082)	-8.4%	1,119,623	1,535,939	1,361,198
18	40568	Triple-S Propiedad, Inc.	239,688,885	164,548,711	75,140,174	45.7%	146,131,185	146,441,939	145,560,917
19	44423	United Surety & Indemnity Company	45,251,571	38,988,453	6,263,118	16.1%	42,681,549	45,719,676	45,546,753
20	31704	Universal Insurance Company	672,652,467	597,601,696	75,050,771	12.6%	594,155,858	562,331,065	582,001,099
<b>Total</b>			<b>2,166,870,332</b>	<b>2,086,805,803</b>	<b>80,064,529</b>	<b>3.8%</b>	<b>2,020,892,582</b>	<b>1,966,320,174</b>	<b>2,014,329,373</b>

\* Insurer did not submit quarterly statement as of the date of this report.  
Figures as of September 11, 2018.  
Source: National Association of Insurance Commissioners