



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2017

P&C Domestic Insurance

**Direct Premiums Written**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-17	Jun-16	Amount	%	Jun-15	Jun-14	Jun-13
1	31674	AIIG Insurance Company - Puerto Rico	37,350,222	38,279,768	(929,546)	-2.43%	40,109,777	49,169,015	51,472,742
2	10308	Antilles Insurance Company	8,491,233	13,155,646	(4,664,413)	-35.46%	13,577,178	13,946,510	31,522,538
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	30,807,424	32,299,653	(1,492,229)	-4.62%	64,289,789	67,276,753	81,275,313
4	30590	Caribbean American Property Insurance Company	24,210,939	24,196,576	14,363	0.06%	24,549,101	25,453,756	26,680,406
5	30953	Chubb Insurance Company of PR	28,116,918	26,799,422	1,317,496	4.92%	29,452,215	30,596,859	34,479,388
6	18163	Cooperativa de Seguros Multiples Puerto Rico	111,641,564	107,670,514	3,971,050	3.69%	93,845,049	94,113,753	92,672,737
7	26778	Integrand Assurance Company	31,047,179	32,887,586	(1,840,407)	-5.60%	32,526,951	34,723,019	39,232,119
8	31690	Mapfre Pan American Insurance Company	33,192,964	11,927,400	21,265,564	178.29%	1,264,934	1,222,572	1,750,198
9	43052	Mapfre Praico Insurance Company	116,604,005	130,116,039	(13,512,034)	-10.38%	105,154,970	105,299,502	124,247,799
10	14153	Multinational Insurance Company	23,950,429	21,054,735	2,895,694	13.75%	20,369,202	20,818,606	17,894,573
11	15646	One Alliance Insurance, Corp.	5,000,582	2,534,504	2,466,078	97.30%	552,390		
12	15324	Point Guard Insurance Company	27,065,984	28,819,116	(1,753,132)	-6.08%	26,354,017	22,718,377	
13	12332	Puerto Rico Medical Defense Insurance Company	5,403,550	4,682,371	721,179	15.40%	4,577,501	3,886,277	3,133,412
14	10140	QBE Optima Insurance Company	37,422,579	36,851,725	570,854	1.55%	36,382,725	35,055,479	27,197,126
15	36749	Real Legacy Assurance Company, Inc.	43,208,699	36,245,125	6,963,574	19.21%	40,977,345	40,266,820	37,228,769
16	11078	SIMED	6,658,012	7,042,756	(384,744)	-5.46%	7,404,666	7,924,348	8,326,965
17	10009	Tower Bonding & Surety Company	613,652	732,015	(118,363)	-16.17%	833,183	962,124	1,181,957
18	40568	Triple-S Propiedad, Inc.	73,855,867	68,522,250	5,333,617	7.78%	67,028,010	71,284,591	77,167,808
19	44423	United Surety & Indemnity Company	16,351,369	18,734,425	(2,383,056)	-12.72%	17,493,014	16,989,855	17,796,912
20	31704	Universal Insurance Company	128,582,615	131,257,934	(2,675,319)	-2.04%	123,650,124	134,280,609	135,591,021
<b>Total</b>			<b>789,575,786</b>	<b>773,809,560</b>	<b>15,766,226</b>	<b>2.04%</b>	<b>750,392,141</b>	<b>775,988,825</b>	<b>808,851,783</b>

Figures as of August 31, 2017.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2017

P&C Domestic Insurance

Losses Incurred

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-17	Jun-16	Amount	%	Jun-15	Jun-14	Jun-13
1	31674	AIG Insurance Company - Puerto Rico	2,694,583	863,566	1,831,017	212.03%	741,303	1,617,944	1,521,122
2	10308	Antilles Insurance Company	3,160,617	7,133,181	(3,972,564)	-55.69%	7,644,996	8,528,982	6,225,221
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	18,314,155	30,808,896	(12,494,741)	-40.56%	44,701,091	45,217,291	49,718,958
4	30590	Caribbean American Property Insurance Company	6,942,743	5,296,287	1,646,456	31.09%	5,106,340	6,108,785	6,537,151
5	30953	Chubb Insurance Company of PR	4,442,915	7,893,203	(3,450,288)	-43.71%	2,360,093	468,355	4,525,279
6	18163	Cooperativa de Seguros Multiples Puerto Rico	54,098,246	52,711,953	1,386,293	2.63%	45,547,626	50,824,456	45,001,551
7	26778	Integrand Assurance Company	10,986,851	9,740,511	1,246,340	12.80%	8,962,324	8,156,119	8,369,945
8	31690	Mapfre Pan American Insurance Company	758,431	221,415	537,016	242.54%	176,989	187,765	283,209
9	43052	Mapfre Praico Insurance Company	38,396,325	37,188,017	1,208,308	3.25%	24,786,370	27,552,105	25,157,582
10	14153	Multinational Insurance Company	2,541,079	2,183,037	358,042	16.40%	2,987,153	1,662,530	1,748,826
11	15646	One Alliance Insurance, Corp.	741,427	62,262	679,165	1090.82%	13,854		
12	15324	Point Guard Insurance Company	16,474,129	15,051,858	1,422,271	9.45%	6,784,390	2,844,009	
13	12332	Puerto Rico Medical Defense Insurance Company	443,671	796,903	(353,232)	-44.33%	959,835	608,817	806,133
14	10140	QBE Optima Insurance Company	6,498,092	9,143,394	(2,645,302)	-28.93%	6,173,714	5,239,231	4,777,414
15	36749	Real Legacy Assurance Company, Inc.	9,930,520	15,199,608	(5,269,088)	-34.67%	10,044,056	7,903,778	6,550,593
16	11078	SIMED	1,535,177	(1,904,873)	3,440,050	180.59%	1,850,479	1,499,368	6,471,802
17	10009	Tower Bonding & Surety Company	-	100,900	(100,900)	-100.00%	15,390	22,324	206,365
18	40568	Triple-S Propiedad, Inc.	18,872,465	17,669,647	1,202,818	6.81%	19,527,055	20,185,871	24,146,897
19	44423	United Surety & Indemnity Company	(874,983)	(937,743)	62,760	6.69%	(1,843,894)	1,708,495	2,327,407
20	31704	Universal Insurance Company	57,678,217	53,176,993	4,501,224	8.46%	52,773,445	54,350,603	59,012,778
<b>Total</b>			<b>253,634,660</b>	<b>262,399,015</b>	<b>(8,764,355)</b>	<b>-3.34%</b>	<b>239,312,609</b>	<b>244,686,828</b>	<b>253,388,233</b>

Figures as of August 31, 2017.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2017

P&C Domestic Insurance

LAE Incurred

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-17	Jun-16	Amount	%	Jun-15	Jun-14	Jun-13
1	31674	AIIG Insurance Company - Puerto Rico	775,872	4,251,842	(3,475,970)	-81.75%	(7,818)	1,601,650	1,578,706
2	10308	Antilles Insurance Company	641,133	901,207	(260,074)	-28.86%	806,640	891,382	811,374
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	5,205,132	7,716,437	(2,511,305)	-32.54%	7,679,605	8,416,380	8,517,543
4	30590	Caribbean American Property Insurance Company	522,550	670,713	(148,163)	-22.09%	200,660	678,472	818,278
5	30953	Chubb Insurance Company of PR	1,064,065	1,556,371	(492,306)	-31.63%	1,156,788	1,070,519	1,568,958
6	18163	Cooperativa de Seguros Multiples Puerto Rico	6,288,224	7,341,455	(1,053,231)	-14.35%	5,558,991	6,482,638	7,212,793
7	26778	Integrand Assurance Company	3,603,021	3,271,906	331,115	10.12%	3,935,629	4,409,568	4,223,092
8	31690	Mapfre Pan American Insurance Company	419,261	166,682	252,579	151.53%	42,752	49,295	62,188
9	43052	Mapfre Praico Insurance Company	9,295,480	10,702,444	(1,406,964)	-13.15%	9,204,734	10,574,624	10,275,547
10	14153	Multinational Insurance Company	584,278	394,590	189,688	48.07%	473,374	311,679	155,383
11	15646	One Alliance Insurance, Corp.	101,559	6,307	95,252	100.00%	826		
12	15324	Point Guard Insurance Company	4,415,800	5,596,995	(1,181,195)	-21.10%	3,197,203	1,300,960	
13	12332	Puerto Rico Medical Defense Insurance Company	490,211	861,714	(371,503)	-43.11%	754,791	460,722	278,057
14	10140	QBE Optima Insurance Company	1,412,788	1,452,369	(39,581)	-2.73%	1,775,282	1,122,678	1,018,055
15	36749	Real Legacy Assurance Company, Inc.	3,304,763	1,660,225	1,644,538	99.06%	2,625,150	2,436,580	2,265,280
16	11078	SIMED	4,329,037	2,325,474	2,003,563	86.16%	3,237,906	3,065,753	4,840,097
17	10009	Tower Bonding & Surety Company	-	-	-	0.00%	-	-	-
18	40568	Triple-S Propiedad, Inc.	4,702,667	4,969,124	(266,457)	-5.36%	5,151,601	5,727,336	5,797,395
19	44423	United Surety & Indemnity Company	532,116	459,475	72,641	15.81%	611,513	598,654	1,329,929
20	31704	Universal Insurance Company	11,962,497	12,242,218	(279,721)	-2.28%	11,448,419	11,249,453	13,358,349
<b>Total</b>			<b>59,650,454</b>	<b>66,547,548</b>	<b>(6,897,094)</b>	<b>-10.36%</b>	<b>57,854,046</b>	<b>60,448,343</b>	<b>64,111,024</b>

Figures as of August 31, 2017.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2017

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-17	Jun-16	Amount	%	Jun-15	Jun-14	Jun-13
1	31674	AI&G Insurance Company - Puerto Rico	3,470,455	5,115,408	(1,644,953)	-32.16%	733,485	3,219,594	3,099,828
2	10308	Antilles Insurance Company	3,801,750	8,034,388	(4,232,638)	-52.68%	8,451,636	9,420,364	7,036,595
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	23,519,287	38,525,333	(15,006,046)	-38.95%	52,380,696	53,633,671	58,236,501
4	30590	Caribbean American Property Insurance Company	7,465,293	5,967,000	1,498,293	25.11%	5,307,000	6,787,257	7,355,429
5	30953	Chubb Insurance Company of PR	5,506,980	9,449,574	(3,942,594)	-41.72%	3,516,881	1,538,874	6,094,237
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	60,386,470	60,053,408	333,062	0.55%	51,106,617	57,307,094	52,214,344
7	26778	Integrand Assurance Company	14,589,872	13,012,417	1,577,455	12.12%	12,897,953	12,565,687	12,593,037
8	31690	Mapfre Pan American Insurance Company	1,177,692	388,097	789,595	203.45%	219,741	237,060	345,397
9	43052	Mapfre Praico Insurance Company	47,691,805	47,890,461	(198,656)	-0.41%	33,991,104	38,126,729	35,433,129
10	14153	Multinational Insurance Company	3,125,357	2,577,627	547,730	21.25%	3,460,527	1,974,209	1,904,209
11	15646	One Alliance Insurance, Corp.	842,986	68,569	774,417	1129.40%	14,680	-	-
12	15324	Point Guard Insurance Company	20,889,929	20,648,853	241,076	1.17%	9,981,593	4,144,969	-
13	12332	Puerto Rico Medical Defense Insurance Company	933,882	1,658,617	(724,735)	-43.70%	1,714,626	1,069,539	1,084,190
14	10140	QBE Optima Insurance Company	7,910,880	10,595,763	(2,684,883)	-25.34%	7,948,996	6,361,909	5,795,469
15	36749	Real Legacy Assurance Company, Inc.	13,235,283	16,859,833	(3,624,550)	-21.50%	12,669,206	10,340,358	8,815,873
16	11078	SIMED	5,864,214	420,601	5,443,613	1294.25%	5,088,385	4,565,121	11,311,899
17	10009	Tower Bonding & Surety Company	-	100,900	(100,900)	0.00%	15,390	22,324	206,365
18	40568	Triple-S Propiedad, Inc.	23,575,132	22,638,771	936,361	4.14%	24,678,656	25,913,207	29,944,292
19	44423	United Surety & Indemnity Company	(342,867)	(478,268)	135,401	28.31%	(1,232,381)	2,307,149	3,657,336
20	31704	Universal Insurance Company	69,640,714	65,419,211	4,221,503	6.45%	64,221,864	65,600,056	72,371,127
<b>Total</b>			<b>313,285,114</b>	<b>328,946,563</b>	<b>(15,661,449)</b>	<b>-4.76%</b>	<b>297,166,655</b>	<b>305,135,171</b>	<b>317,499,257</b>

Figures as of August 31, 2017.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2017

P&C Domestic Insurance

**Other Underwriting Expenses Incurred**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-17	Jun-16	Amount	%	Jun-15	Jun-14	Jun-13
1	31674	AIIG Insurance Company - Puerto Rico	3,631,881	1,758,735	1,873,146	106.51%	6,311,458	7,336,281	6,231,383
2	10308	Antilles Insurance Company	5,265,315	9,659,026	(4,393,711)	-45.49%	12,936,591	12,695,458	9,820,740
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	7,642,611	8,185,614	(543,003)	-6.63%	11,807,988	8,399,165	7,914,732
4	30590	Caribbean American Property Insurance Company	4,635,297	5,273,349	(638,052)	-12.10%	6,002,514	5,050,098	5,036,891
5	30953	Chubb Insurance Company of PR	24,381,886	18,793,944	5,587,942	29.73%	11,877,249	9,463,054	8,796,401
6	18163	Cooperativa de Seguros Multiples Puerto Rico	38,577,512	35,765,733	2,811,779	7.86%	32,952,918	31,982,497	32,193,232
7	26778	Integrand Assurance Company	8,107,573	9,052,847	(945,274)	-10.44%	7,493,601	7,530,702	7,984,938
8	31690	Mapfre Pan American Insurance Company	1,177,021	(1,467,311)	2,644,332	180.22%	193,778	558,482	272,556
9	43052	Mapfre Praico Insurance Company	43,040,170	41,680,661	1,359,509	3.26%	39,560,028	37,615,424	34,226,188
10	14153	Multinational Insurance Company	3,891,106	4,118,713	(227,607)	-5.53%	5,308,309	5,487,901	4,862,234
11	15646	One Alliance Insurance, Corp.	1,551,661	1,640,920	(89,259)	-5.44%	1,134,277		
12	15324	Point Guard Insurance Company	6,649,922	3,743,885	2,906,037	7762.09%	(381,199)	(1,090,934)	
13	12332	Puerto Rico Medical Defense Insurance Company	508,061	684,468	(176,407)	-25.77%	1,044,449	933,319	1,002,561
14	10140	QBE Optima Insurance Company	5,905,587	9,431,255	(3,525,668)	-37.38%	8,340,932	6,952,023	4,491,851
15	36749	Real Legacy Assurance Company, Inc.	10,354,255	11,762,410	(1,408,155)	-11.97%	12,928,662	12,158,540	11,784,651
16	11078	SIMED	2,205,540	2,192,420	13,120	0.60%	2,253,000	2,319,882	2,559,706
17	10009	Tower Bonding & Surety Company	716,030	776,233	(60,203)	-7.76%	1,043,724	942,212	1,183,741
18	40568	Triple-S Propiedad, Inc.	19,231,447	18,832,063	399,384	2.12%	19,844,735	21,269,176	21,638,077
19	44423	United Surety & Indemnity Company	6,281,698	7,841,476	(1,559,778)	-19.89%	7,479,484	6,201,201	6,677,532
20	31704	Universal Insurance Company	38,253,535	35,990,041	2,263,494	6.29%	34,425,468	34,596,973	33,719,096
<b>Total</b>			<b>232,008,108</b>	<b>225,716,482</b>	<b>6,291,626</b>	<b>2.79%</b>	<b>222,557,966</b>	<b>210,401,454</b>	<b>200,396,510</b>

Figures as of August 31, 2017.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2017

P&C Domestic Insurance

**Net underwriting gain (loss)**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-17	Jun-16	Amount	%	Jun-15	Jun-14	Jun-13
1	31674	AI&G Insurance Company - Puerto Rico	(658,881)	631,420	(1,290,301)	-20434.91%	401,755	(75,234)	693,479
2	10308	Antilles Insurance Company	(447,677)	332,030	(779,707)	-23483.03%	944,244	(1,473,610)	(573,066)
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	(103,993)	(3,428,200)	3,324,207	96.97%	1,544,571	12,931,061	17,934,023
4	30590	Caribbean American Property Insurance Company	4,453,675	3,291,473	1,162,202	35.31%	2,178,589	3,752,505	3,940,475
5	30953	Chubb Insurance Company of PR	(338,643)	(1,849,978)	1,511,335	81.69%	3,403,419	4,885,501	(3,226,666)
6	18163	Cooperativa de Seguros Multiples Puerto Rico	1,750,919	(2,198,603)	3,949,522	179.64%	(1,560,862)	(6,072,096)	(3,794,801)
7	26778	Integrand Assurance Company	1,029,852	305,318	724,534	237.30%	325,731	214,737	41,054
8	31690	Mapfre Pan American Insurance Company	2,884,217	2,983,750	(99,533)	-333.58%	(69,671)	(397,426)	(109,098)
9	43052	Mapfre Praico Insurance Company	736,185	1,007,814	(271,629)	-26.95%	8,606,518	(2,546,753)	14,183
10	14153	Multinational Insurance Company	(747,559)	23,074	(770,633)	-333983.27%	(1,080,925)	(154,704)	(805,288)
11	15646	One Alliance Insurance, Corp.	(312,351)	(1,232,381)	920,030	74.65%	(1,079,554)		
12	15324	Point Guard Insurance Company	279,431	515,087	(235,656)	-45.75%	3,031,496	2,901,909	
13	12332	Puerto Rico Medical Defense Insurance Company	235,796	384,010	(148,214)	-38.60%	154,895	200,245	75,426
14	10140	QBE Optima Insurance Company	1,098,468	(2,079,971)	3,178,439	152.81%	523,536	(2,751,208)	(1,579,152)
15	36749	Real Legacy Assurance Company, Inc.	(1,135,693)	480,347	(1,616,040)	-336.43%	781,517	1,203,046	(287,296)
16	11078	SIMED	910,878	6,951,570	(6,040,692)	-86.90%	2,746,489	4,037,236	(1,570,107)
17	10009	Tower Bonding & Surety Company	(102,378)	(145,118)	42,740	29.45%	(225,931)	(2,412)	(208,149)
18	40568	Triple-S Propiedad, Inc.	716,788	1,549,886	(833,098)	-53.75%	739,827	24,120	(1,401,418)
19	44423	United Surety & Indemnity Company	6,727,969	6,081,874	646,095	10.62%	6,329,002	2,299,064	922,551
20	31704	Universal Insurance Company	(3,374,291)	(1,133,457)	(2,240,834)	-197.70%	(514,811)	(630,617)	(2,674,717)
<b>Total</b>			<b>13,602,712</b>	<b>12,469,945</b>	<b>1,132,767</b>	<b>9.08%</b>	<b>27,179,835</b>		<b>7,391,433</b>

Figures as of August 31, 2017.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2017

P&C Domestic Insurance

**Net investment income earned**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-17	Jun-16	Amount	%	Jun-15	Jun-14	Jun-13
1	31674	AI&G Insurance Company - Puerto Rico	703,675	1,180,789	(477,114)	-40.41%	886,429	1,153,334	2,078,545
2	10308	Antilles Insurance Company	566,485	833,752	(267,267)	-32.06%	1,898,262	1,593,345	1,033,122
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	1,713,500	2,041,302	(327,802)	-16.06%	3,581,850	3,940,273	5,559,100
4	30590	Caribbean American Property Insurance Company	244,672	287,826	(43,154)	-14.99%	367,288	375,000	384,772
5	30953	Chubb Insurance Company of PR	1,237,682	1,184,101	53,581	4.53%	1,405,869	1,392,706	1,419,315
6	18163	Cooperativa de Seguros Multiples Puerto Rico	4,657,009	4,183,529	473,480	11.32%	4,093,585	4,089,399	3,638,507
7	26778	Integrand Assurance Company	1,654,130	1,883,842	(229,712)	-12.19%	2,182,468	2,496,501	2,892,949
8	31690	Mapfre Pan American Insurance Company	248,809	215,524	33,285	15.44%	176,376	207,102	230,302
9	43052	Mapfre Praico Insurance Company	3,347,506	3,817,785	(470,279)	-12.32%	3,880,702	2,932,329	3,424,968
10	14153	Multinational Insurance Company	386,275	314,741	71,534	22.73%	299,186	456,785	388,402
11	15646	One Alliance Insurance, Corp.	101,670	93,011	8,659	9.31%	51,743		
12	15324	Point Guard Insurance Company	413,023	345,663	67,360	19.49%	206,695	76,370	
13	12332	Puerto Rico Medical Defense Insurance Company	254,036	250,873	3,163	1.26%	213,900	160,744	108,265
14	10140	QBE Optima Insurance Company	181,640	399,561	(217,921)	-54.54%	326,860	309,842	226,915
15	36749	Real Legacy Assurance Company, Inc.	1,257,097	1,264,234	(7,137)	-0.56%	1,276,219	1,302,358	1,357,154
16	11078	SIMED	2,172,283	1,841,750	330,533	17.95%	1,925,995	71,374	1,919,950
17	10009	Tower Bonding & Surety Company	80,270	80,387	(117)	-0.15%	101,936	123,056	118,473
18	40568	Triple-S Propiedad, Inc.	3,868,665	4,174,740	(306,075)	-7.33%	4,641,135	5,058,956	3,743,515
19	44423	United Surety & Indemnity Company	883,283	1,187,188	(303,905)	-25.60%	1,732,764	1,921,494	1,895,413
20	31704	Universal Insurance Company	7,121,193	7,322,913	(201,720)	-2.75%	8,074,583	8,897,936	8,711,396
<b>Total</b>			<b>31,092,903</b>	<b>32,903,511</b>	<b>(1,810,608)</b>	<b>-5.50%</b>	<b>37,323,845</b>	<b>36,558,904</b>	<b>39,131,063</b>

Figures as of August 31, 2017.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2017

P&C Domestic Insurance

**Net Operating Income**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-17	Jun-16	Amount	%	Jun-15	Jun-14	Jun-13
1	31674	AIIG Insurance Company - Puerto Rico	52,175	1,269,685	(1,217,510)	-95.89%	367,198	1,273,190	2,669,599
2	10308	Antilles Insurance Company	124,220	1,769,002	(1,644,782)	-92.98%	2,913,201	(1,068,489)	810,446
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	1,806,014	3,352,320	(1,546,306)	-46.13%	6,385,612	17,828,676	24,141,000
4	30590	Caribbean American Property Insurance Company	4,702,843	3,496,522	1,206,321	34.50%	2,556,703	3,863,765	4,332,694
5	30953	Chubb Insurance Company of PR	645,096	(1,203,737)	1,848,833	153.59%	4,435,776	6,213,915	(1,885,889)
6	18163	Cooperativa de Seguros Multiples Puerto Rico	15,718,563	3,633,097	12,085,466	332.65%	3,669,471	(740,404)	5,942,602
7	26778	Integrand Assurance Company	5,363,630	2,166,335	3,197,295	147.59%	2,250,002	2,657,661	2,873,118
8	31690	Mapfre Pan American Insurance Company	3,265,040	3,206,408	58,632	1.83%	113,717	(58,281)	117,750
9	43052	Mapfre Praico Insurance Company	14,684,860	5,614,013	9,070,847	161.58%	12,147,014	2,330,635	3,749,967
10	14153	Multinational Insurance Company	798,417	427,270	371,147	86.86%	(781,739)	302,081	(408,873)
11	15646	One Alliance Insurance, Corp.	(203,171)	(1,106,179)	903,008	81.63%	(1,024,309)		
12	15324	Point Guard Insurance Company	19,510,045	864,010	18,646,035	2158.08%	3,447,280	2,974,358	
13	12332	Puerto Rico Medical Defense Insurance Company	490,138	699,718	(209,580)	-29.95%	379,064	360,989	183,691
14	10140	QBE Optima Insurance Company	1,323,072	(1,717,890)	3,040,962	177.02%	855,379	(2,733,831)	(1,344,420)
15	36749	Real Legacy Assurance Company, Inc.	121,404	1,744,581	(1,623,177)	-93.04%	2,057,736	2,505,404	1,069,858
16	11078	SIMED	3,542,387	8,816,175	(5,273,788)	-59.82%	5,468,270	4,409,449	829,489
17	10009	Tower Bonding & Surety Company	(22,108)	(64,731)	42,623	65.85%	(123,995)	120,644	(89,676)
18	40568	Triple-S Propiedad, Inc.	4,702,666	6,420,857	(1,718,191)	-26.76%	12,716,931	5,214,975	4,029,619
19	44423	United Surety & Indemnity Company	7,485,945	7,269,730	216,215	2.97%	4,679,450	5,006,606	3,969,741
20	31704	Universal Insurance Company	10,438,049	7,720,338	2,717,711	35.20%	8,462,733	9,181,065	10,538,904
<b>Total</b>			<b>94,549,285</b>	<b>54,377,524</b>	<b>40,171,761</b>	<b>73.88%</b>	<b>70,975,494</b>	<b>59,642,408</b>	<b>61,529,620</b>

Figures as of August 31, 2017.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2017

P&C Domestic Insurance

**Total Underwriting Deductions**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-17	Jun-16	Amount	%	Jun-15	Jun-14	Jun-13
1	31674	AIIG Insurance Company - Puerto Rico	7,102,336	6,901,804	200,532	2.91%	7,044,943	10,555,875	9,331,211
2	10308	Antilles Insurance Company	9,067,065	17,693,414	(8,626,349)	-48.75%	21,388,227	22,115,822	16,857,335
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	31,161,898	46,710,947	(15,549,049)	-33.29%	64,188,684	62,032,836	66,151,233
4	30590	Caribbean American Property Insurance Company	12,100,590	11,240,349	860,241	7.65%	11,309,514	11,837,355	12,392,320
5	30953	Chubb Insurance Company of PR	29,888,866	28,243,518	1,645,348	5.83%	15,394,130	11,001,928	14,890,638
6	18163	Cooperativa de Seguros Multiples Puerto Rico	98,963,982	95,819,141	3,144,841	3.28%	84,059,535	89,289,591	84,407,576
7	26778	Integrand Assurance Company	22,697,445	22,065,264	632,181	2.87%	20,391,554	20,096,389	20,577,975
8	31690	Mapfre Pan American Insurance Company	2,354,713	(1,079,214)	3,433,927	318.19%	413,519	795,542	617,953
9	43052	Mapfre Praico Insurance Company	90,731,975	89,571,122	1,160,853	1.30%	77,194,532	75,742,153	69,659,317
10	14153	Multinational Insurance Company	7,016,463	6,696,340	320,123	4.78%	8,768,836	7,462,110	6,766,443
11	15646	One Alliance Insurance, Corp.	2,394,647	1,709,489	685,158	40.08%	1,148,957		
12	15324	Point Guard Insurance Company	27,539,851	24,392,738	3,147,113	12.90%	9,600,394	3,054,035	
13	12332	Puerto Rico Medical Defense Insurance Company	1,441,943	2,343,085	(901,142)	-38.46%	2,759,075	2,002,858	2,086,752
14	10140	QBE Optima Insurance Company	13,816,467	20,027,018	(6,210,551)	-31.01%	16,289,928	13,313,932	10,287,320
15	36749	Real Legacy Assurance Company, Inc.	23,589,538	28,622,243	(5,032,705)	-17.58%	25,597,868	22,498,898	20,600,524
16	11078	SIMED	8,069,754	2,613,021	5,456,733	208.83%	7,341,385	6,885,003	13,871,605
17	10009	Tower Bonding & Surety Company	716,030	877,133	(161,103)	-18.37%	1,059,114	964,536	1,390,106
18	40568	Triple-S Propiedad, Inc.	42,806,579	41,470,834	1,335,745	3.22%	44,523,391	47,182,383	51,582,369
19	44423	United Surety & Indemnity Company	5,938,831	7,363,208	(1,424,377)	-19.34%	6,247,103	8,508,350	10,334,868
20	31704	Universal Insurance Company	107,894,249	101,409,252	6,484,997	6.39%	98,647,332	100,197,029	106,090,223
<b>Total</b>			<b>545,293,222</b>	<b>554,690,706</b>	<b>(9,397,484)</b>	<b>-1.69%</b>	<b>523,368,021</b>	<b>515,536,625</b>	<b>517,895,768</b>

Figures as of August 31, 2017.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2017

P&C Domestic Insurance

**Income Taxes Incurred**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-17	Jun-16	Amount	%	Jun-15	Jun-14	Jun-13
1	31674	AI&G Insurance Company - Puerto Rico	2,370	471,711	(469,341)	-99.50%	604,414	109,430	302,417
2	10308	Antilles Insurance Company	-	-	-	0.00%	-	-	-
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	156,592	527,273	(370,681)	-70.30%	952,665	5,296,112	-
4	30590	Caribbean American Property Insurance Company	1,694,090	1,253,767	440,323	35.12%	788,660	1,419,026	1,331,908
5	30953	Chubb Insurance Company of PR	-	-	-	-	1,414,529	2,447,501	225,000
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	-	-	-	0.00%	-	-	-
7	26778	Integrant Assurance Company	-	-	-	0.00%	-	-	-
8	31690	Mapfre Pan American Insurance Company	1,131,877	1,154,496	(22,619)	-1.96%	1,486	4,055	-
9	43052	Mapfre Praico Insurance Company	1,190,218	327,826	862,392	263.06%	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	9,703,132	202,377	9,500,755	4694.58%	200,000	665,992	-
13	12332	Puerto Rico Medical Defense Insurance Company	40,000	17,248	22,752	0.00%	-	-	-
14	10140	QBE Optima Insurance Company	48,526	(1,063,646)	1,112,172	104.56%	45,876	60,656	(443,497)
15	36749	Real Legacy Assurance Company, Inc.	-	-	-	-	-	35,679	-
16	11078	SIMED	-	-	-	0.00%	-	-	-
17	10009	Tower Bonding & Surety Company	-	-	-	-	-	1,924	5,294
18	40568	Triple-S Propiedad, Inc.	341,905	517,089	(175,184)	-33.88%	516,348	468,793	118,474
19	44423	United Surety & Indemnity Company	2,569,548	2,013,007	556,541	27.65%	2,353,885	733,366	425,257
20	31704	Universal Insurance Company	3,950,005	201,957	3,748,048	1855.86%	(200,225)	137,157	(51,866)
<b>Total</b>			<b>20,828,263</b>	<b>5,623,105</b>	<b>15,205,158</b>	<b>270.41%</b>	<b>9,766,322</b>	<b>11,573,716</b>	<b>1,912,987</b>

Figures as of August 31, 2017.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2017

P&C Domestic Insurance

**Net Income**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-17	Jun-16	Amount	%	Jun-15	Jun-14	Jun-13
1	31674	AIIG Insurance Company - Puerto Rico	49,805	797,974	(748,169)	-93.76%	(237,216)	1,163,760	2,367,182
2	10308	Antilles Insurance Company	124,220	1,769,002	(1,644,782)	-92.98%	2,913,201	(1,068,489)	810,446
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	1,649,422	2,825,047	(1,175,625)	-41.61%	5,432,947	12,532,564	16,895,833
4	30590	Caribbean American Property Insurance Company	3,008,753	2,242,755	765,998	34.15%	1,768,043	2,444,739	3,000,786
5	30953	Chubb Insurance Company of PR	645,096	(1,203,737)	1,848,833	153.59%	2,974,444	3,766,414	(2,110,889)
6	18163	Cooperativa de Seguros Multiples Puerto Rico	15,718,563	3,633,097	12,085,466	332.65%	3,669,471	(740,404)	5,942,602
7	26778	Integrand Assurance Company	5,363,630	2,166,335	3,197,295	147.59%	2,250,002	2,657,661	2,873,118
8	31690	Mapfre Pan American Insurance Company	2,133,163	2,051,912	81,251	3.96%	112,231	(62,336)	117,750
9	43052	Mapfre Praico Insurance Company	13,494,642	5,286,187	8,208,455	155.28%	10,862,778	2,136,610	3,749,967
10	14153	Multinational Insurance Company	798,417	427,270	371,147	86.86%	(781,739)	302,081	(408,873)
11	15646	One Alliance Insurance, Corp.	(203,171)	(1,106,179)	903,008	81.63%	(1,024,309)		
12	15324	Point Guard Insurance Company	9,806,913	661,633	9,145,280	1382.23%	3,247,280	2,308,366	
13	12332	Puerto Rico Medical Defense Insurance Company	450,138	682,470	(232,332)	-34.04%	379,064	360,989	183,691
14	10140	QBE Optima Insurance Company	1,274,546	(654,244)	1,928,790	294.81%	809,503	(2,794,487)	(900,923)
15	36749	Real Legacy Assurance Company, Inc.	121,404	1,744,581	(1,623,177)	-93.04%	2,057,736	2,469,725	1,069,858
16	11078	SIMED	3,542,387	8,816,175	(5,273,788)	-59.82%	5,468,270	4,409,449	829,489
17	10009	Tower Bonding & Surety Company	(22,108)	(64,731)	42,623	65.85%	(123,995)	118,720	(94,970)
18	40568	Triple-S Propiedad, Inc.	4,360,761	5,903,768	(1,543,007)	-26.14%	12,200,583	4,746,182	3,911,145
19	44423	United Surety & Indemnity Company	4,916,397	5,256,723	(340,326)	-6.47%	2,325,565	4,273,240	3,544,484
20	31704	Universal Insurance Company	6,488,044	7,518,381	(1,030,337)	-13.70%	8,662,958	9,043,908	10,590,770
<b>Total</b>			<b>73,721,022</b>	<b>48,754,419</b>	<b>24,966,603</b>	<b>51.21%</b>	<b>62,966,817</b>	<b>48,068,692</b>	<b>52,371,466</b>

Figures as of August 31, 2017.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2017

P&C Domestic Insurance

**Policyholders' surplus**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-17	Jun-16	Amount	%	Jun-15	Jun-14	Jun-13
1	31674	AIIG Insurance Company - Puerto Rico	91,758,988	84,598,018	7,160,970	8.46%	86,389,933	135,511,423	130,978,179
2	10308	Antilles Insurance Company	43,344,173	46,195,457	(2,851,284)	-6.17%	60,773,630	67,989,546	62,674,448
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	34,916,528	96,136,321	(61,219,793)	-63.68%	122,517,650	121,505,635	301,098,711
4	30590	Caribbean American Property Insurance Company	20,310,675	23,679,930	(3,369,255)	-14.23%	23,125,408	21,647,458	23,608,996
5	30953	Chubb Insurance Company of PR	49,285,313	49,783,458	(498,145)	-1.00%	52,930,394	48,945,784	40,249,887
6	18163	Cooperativa de Seguros Multiples Puerto Rico	160,541,711	169,845,144	(9,303,433)	-5.48%	134,220,330	176,358,839	184,078,975
7	26778	Integrand Assurance Company	63,421,809	62,683,050	738,759	1.18%	84,375,477	85,422,360	76,636,201
8	31690	Mapfre Pan American Insurance Company	13,427,114	11,740,253	1,686,861	14.37%	9,919,497	10,201,140	10,164,390
9	43052	Mapfre Praico Insurance Company	174,045,727	173,074,971	970,756	0.56%	160,885,159	153,513,533	203,506,224
10	14153	Multinational Insurance Company	11,089,908	10,539,757	550,151	5.22%	8,955,037	14,190,816	19,071,924
11	15646	One Alliance Insurance, Corp.	6,843,891	9,806,078	(2,962,187)	-30.21%	8,061,905		
12	15324	Point Guard Insurance Company	24,179,800	14,033,280	10,146,520	72.30%	13,684,762	8,728,688	
13	12332	Puerto Rico Medical Defense Insurance Company	4,096,664	3,936,845	159,819	4.06%	2,785,655	2,650,963	2,409,080
14	10140	QBE Optima Insurance Company	13,407,007	16,586,730	(3,179,723)	-19.17%	13,698,220	13,204,582	14,829,830
15	36749	Real Legacy Assurance Company, Inc.	34,014,393	48,569,263	(14,554,870)	-29.97%	48,448,608	58,177,534	63,328,574
16	11078	SIMED	99,346,604	98,962,707	383,897	0.39%	91,217,430	90,371,316	85,730,882
17	10009	Tower Bonding & Surety Company	2,727,737	2,609,491	118,246	4.53%	2,200,343	2,699,802	2,658,980
18	40568	Triple-S Propiedad, Inc.	138,155,836	142,679,816	(4,523,980)	-3.17%	142,396,615	137,857,342	129,996,882
19	44423	United Surety & Indemnity Company	64,094,041	56,749,354	7,344,687	12.94%	51,912,519	55,341,368	59,134,503
20	31704	Universal Insurance Company	299,333,832	257,454,176	41,879,656	16.27%	252,815,453	261,633,210	259,086,191
<b>Total</b>			<b>1,348,341,751</b>	<b>1,379,664,099</b>	<b>(31,322,348)</b>	<b>-2.27%</b>	<b>1,371,314,025</b>	<b>1,465,951,339</b>	<b>1,669,242,857</b>

Figures as of August 31, 2017.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2017

P&C Domestic Insurance

**Net Loss Ratio**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-17	Jun-16	Amount	%	Jun-15	Jun-14	Jun-13
1	31674	AIG Insurance Company - Puerto Rico	53.9%	67.9%	-22.8%	-20.6%	9.9%	30.7%	30.9%
2	10308	Antilles Insurance Company	44.1%	44.6%	-0.5%	-1.1%	37.8%	45.6%	43.2%
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	75.0%	89.0%	-35.1%	-15.7%	79.7%	71.5%	69.3%
4	30590	Caribbean American Property Insurance Company	45.1%	41.1%	33.9%	9.7%	39.3%	43.5%	45.0%
5	30953	Chubb Insurance Company of PR	18.6%	35.8%	-17.2%	-48.0%	18.7%	9.7%	52.2%
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	60.0%	64.1%	-4.1%	-6.4%	61.9%	68.9%	64.8%
7	26778	Integrant Assurance Company	61.5%	58.2%	3.3%	5.7%	62.3%	61.9%	61.1%
8	31690	Mapfre Pan American Insurance Company	22.5%	20.4%	2.1%	10.3%	63.9%	59.5%	67.9%
9	43052	Mapfre Praico Insurance Company	52.1%	52.9%	-0.8%	-1.5%	42.8%	52.1%	50.9%
10	14153	Multinational Insurance Company	49.9%	38.4%	11.5%	29.9%	45.0%	27.0%	31.9%
11	15646	One Alliance Insurance, Corp.	40.5%	14.4%	26.1%	181.3%	21.2%		
12	15324	Point Guard Insurance Company	75.1%	82.9%	-7.8%	-9.4%	79.0%	69.6%	
13	12332	Puerto Rico Medical Defense Insurance Company	55.7%	60.8%	-5.1%	-8.4%	58.8%	48.5%	50.1%
14	10140	QBE Optima Insurance Company	53.0%	59.0%	-6.0%	-10.2%	47.3%	60.2%	66.6%
15	36749	Real Legacy Assurance Company, Inc.	58.9%	57.9%	1.0%	1.7%	48.0%	43.6%	43.4%
16	11078	SIMED	65.3%	4.4%	60.9%	1384.1%	50.4%	41.8%	92.0%
17	10009	Tower Bonding & Surety Company	0.0%	13.8%	-13.8%	-100.0%	1.8%	2.3%	17.5%
18	40568	Triple-S Propiedad, Inc.	54.2%	52.6%	1.6%	3.0%	54.5%	54.9%	59.7%
19	44423	United Surety & Indemnity Company	-2.7%	-3.6%	0.9%	25.0%	-9.8%	21.3%	32.5%
20	31704	Universal Insurance Company	66.6%	65.2%	1.4%	2.1%	65.4%	65.9%	70.0%
		<b>Range</b>	<b>77.8%</b>	<b>92.6%</b>			<b>89.5%</b>	<b>69.2%</b>	<b>74.5%</b>
		<b>Median</b>	<b>53.5%</b>	<b>52.8%</b>			<b>47.7%</b>	<b>48.5%</b>	<b>51.6%</b>
		<b>Arithmetic Mean</b>	<b>47.5%</b>	<b>46.0%</b>			<b>43.9%</b>	<b>46.2%</b>	<b>52.7%</b>
		<b>Standard Deviation</b>	<b>21.4%</b>	<b>24.7%</b>			<b>23.9%</b>	<b>19.7%</b>	<b>17.7%</b>

Figures as of August 31, 2017.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2017

P&C Domestic Insurance

**Expense Ratio**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-17	Jun-16	Amount	%	Jun-15	Jun-14	Jun-13
1	31674	AIG Insurance Company - Puerto Rico	78.4%	29.7%	1.4%	164.0%	81.8%	60.4%	57.6%
2	10308	Antilles Insurance Company	112.0%	50.5%	61.5%	121.8%	138.0%	58.9%	47.4%
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	24.8%	25.3%	53.1%	-1.98%	18.4%	12.5%	9.7%
4	30590	Caribbean American Property Insurance Company	31.1%	37.4%	-12.6%	-16.8%	42.3%	32.7%	30.5%
5	30953	Chubb Insurance Company of PR	74.8%	72.7%	2.1%	2.9%	67.8%	67.6%	78.0%
6	18163	Cooperativa de Seguros Multiples Puerto Rico	36.8%	36.5%	0.3%	0.8%	40.1%	38.4%	35.7%
7	26778	Integrand Assurance Company	38.5%	41.3%	-2.8%	-6.8%	36.8%	39.6%	43.5%
8	31690	Mapfre Pan American Insurance Company	13.0%	-45.5%	58.5%	128.6%	55.7%	168.1%	57.5%
9	43052	Mapfre Praico Insurance Company	45.5%	44.9%	0.6%	1.3%	45.3%	48.5%	39.1%
10	14153	Multinational Insurance Company	44.2%	46.8%	-2.6%	-5.6%	50.9%	58.6%	58.2%
11	15646	One Alliance Insurance, Corp.	184.6%	101.5%	83.1%	81.9%	652.8%		
12	15324	Point Guard Insurance Company	24.60%	19.50%	5.1%	26.2%	-1.4%	-10.7%	
13	12332	Puerto Rico Medical Defense Insurance Company	30.8%	61.3%	-70.4%	-49.8%	47.2%	24.0%	70.4%
14	10140	QBE Optima Insurance Company	33.5%	47.0%	-13.5%	-28.7%	38.1%	38.0%	36.6%
15	36749	Real Legacy Assurance Company, Inc.	82.3%	54.1%	28.2%	52.1%	55.7%	62.0%	66.5%
16	11078	SIMED	33.1%	32.1%	1.0%	3.1%	31.6%	30.4%	31.8%
17	10009	Tower Bonding & Surety Company	116.7%	0.0%	116.7%	-	125.3%	97.9%	100.2%
18	40568	Triple-S Propiedad, Inc.	40.8%	41.8%	-1.0%	-2.4%	45.4%	45.8%	44.1%
19	44423	United Surety & Indemnity Company	57.8%	59.8%	-2.0%	-3.3%	64.9%	58.6%	61.2%
20	31704	Universal Insurance Company	36.7%	34.5%	2.2%	6.4%	34.9%	33.7%	32.9%
		<b>Range</b>	<b>171.6%</b>	<b>147.0%</b>			<b>654.2%</b>	<b>178.8%</b>	<b>90.5%</b>
		<b>Median</b>	<b>39.7%</b>	<b>41.6%</b>			<b>46.3%</b>	<b>45.8%</b>	<b>45.8%</b>
		<b>Arithmetic Mean</b>	<b>57.0%</b>	<b>39.6%</b>			<b>83.6%</b>	<b>50.8%</b>	<b>50.1%</b>
		<b>Standard Deviation</b>	<b>40.3%</b>	<b>28.2%</b>			<b>134.3%</b>	<b>35.6%</b>	<b>20.4%</b>

Figures as of August 31, 2017.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2017

P&C Domestic Insurance

**Combined Ratio**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-17	Jun-16	Amount	%	Jun-15	Jun-14	Jun-13
1	31674	AIG Insurance Company - Puerto Rico	132.3%	97.6%	-21.4%	35.6%	91.7%	91.1%	88.5%
2	10308	Antilles Insurance Company	156.1%	95.1%	61.0%	64.1%	175.9%	104.5%	90.6%
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	100.5%	114.4%	-13.9%	-12.2%	98.1%	84.0%	79.0%
4	30590	Caribbean American Property Insurance Company	76.2%	78.4%	-2.2%	-2.8%	81.6%	76.2%	75.6%
5	30953	Chubb Insurance Company of PR	93.4%	108.5%	-15.1%	-13.9%	86.6%	77.3%	130.3%
6	18163	Cooperativa de Seguros Múltiples Puerto Rico	96.8%	100.6%	-3.8%	-3.8%	102.0%	107.3%	100.5%
7	26778	Integrand Assurance Company	100.0%	99.5%	0.5%	0.5%	99.1%	101.5%	104.6%
8	31690	Mapfre Pan American Insurance Company	35.5%	-25.1%	60.6%	241.4%	119.7%	227.6%	125.4%
9	43052	Mapfre Praico Insurance Company	97.6%	97.8%	-0.2%	-0.2%	88.1%	100.6%	89.9%
10	14153	Multinational Insurance Company	94.0%	85.1%	8.9%	10.5%	95.9%	85.6%	58.2%
11	15646	One Alliance Insurance, Corp.	225.1%	115.9%	109.2%	94.2%	673.9%		
12	15324	Point Guard Insurance Company	99.7%	102.4%	-2.7%	-2.6%	77.6%	58.9%	
13	12332	Puerto Rico Medical Defense Insurance Company	86.5%	122.1%	-35.6%	-29.2%	106.1%	72.6%	120.6%
14	10140	QBE Optima Insurance Company	86.6%	106.0%	-19.4%	-18.3%	85.4%	98.2%	103.1%
15	36749	Real Legacy Assurance Company, Inc.	141.2%	112.0%	29.2%	26.1%	103.7%	105.6%	109.9%
16	11078	SIMED	98.4%	36.5%	61.9%	169.6%	82.0%	72.2%	123.7%
17	10009	Tower Bonding & Surety Company	116.70%	13.80%	102.9%	745.7%	125.3%	97.9%	100.2%
18	40568	Triple-S Propiedad, Inc.	95.0%	94.4%	0.6%	0.6%	99.9%	100.7%	103.8%
19	44423	United Surety & Indemnity Company	55.1%	56.3%	-1.2%	-2.1%	55.1%	79.9%	93.7%
20	31704	Universal Insurance Company	103.3%	99.7%	3.6%	3.6%	100.3%	99.6%	102.9%
		<b>Range</b>	<b>189.6%</b>	<b>147.2%</b>			<b>618.8%</b>	<b>168.7%</b>	<b>72.1%</b>
		<b>Median</b>	<b>98.0%</b>	<b>98.7%</b>			<b>98.6%</b>	<b>97.9%</b>	<b>101.7%</b>
		<b>Arithmetic Mean</b>	<b>104.5%</b>	<b>85.6%</b>			<b>127.4%</b>	<b>96.9%</b>	<b>100.0%</b>
		<b>Standard Deviation</b>	<b>37.8%</b>	<b>36.6%</b>			<b>127.5%</b>	<b>33.6%</b>	<b>18.0%</b>

Figures as of August 31, 2017.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2017

P&C Domestic Insurance

**Total Admitted Assets**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-17	Jun-16	Amount	%	Jun-15	Jun-14	Jun-13
1	31674	AIIG Insurance Company - Puerto Rico	144,263,250	143,249,359	1,013,891	0.7%	143,565,030	193,323,235	194,467,732
2	10308	Antilles Insurance Company	61,310,566	72,150,540	(10,839,974)	-15.0%	86,315,504	103,775,394	101,722,691
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	159,456,974	169,734,396	(10,277,422)	-6.1%	250,337,892	258,688,490	464,054,073
4	30590	Caribbean American Property Insurance Company	41,898,048	42,288,724	(390,676)	-0.9%	44,512,585	45,550,862	47,120,539
5	30953	Chubb Insurance Company of PR	146,449,317	141,936,364	4,512,953	3.2%	131,969,831	146,240,930	137,733,359
6	18163	Cooperativa de Seguros Multiples Puerto Rico	508,756,926	509,135,399	(378,473)	-0.1%	475,155,037	504,466,456	498,247,530
7	26778	Integrand Assurance Company	117,998,064	118,030,224	(32,160)	0.0%	146,589,496	154,493,226	155,513,405
8	31690	Mapfre Pan American Insurance Company	36,626,464	24,164,423	12,462,041	51.6%	14,307,022	14,967,622	16,315,973
9	43052	Mapfre Praico Insurance Company	426,331,436	433,106,966	(6,775,530)	-1.6%	387,052,243	393,755,196	453,523,195
10	14153	Multinational Insurance Company	41,080,673	33,053,354	8,027,319	24.3%	28,959,637	31,860,817	33,157,051
11	15646	One Alliance Insurance, Corp.	13,816,886	12,348,475	1,468,411	11.9%	8,814,589		
12	15324	Point Guard Insurance Company	56,600,216	63,458,219	(6,858,003)	-10.8%	31,114,708	20,829,336	
13	12332	Puerto Rico Medical Defense Insurance Company	18,317,467	17,016,668	1,300,799	7.6%	13,530,217	10,016,811	8,001,483
14	10140	QBE Optima Insurance Company	64,675,662	74,065,258	(9,389,596)	-12.7%	67,039,377	64,440,502	61,391,653
15	36749	Real Legacy Assurance Company, Inc.	127,831,566	143,456,235	(15,624,669)	-10.9%	142,098,970	141,608,850	150,487,533
16	11078	SIMED	163,283,987	159,781,025	3,502,962	2.2%	160,918,508	164,261,297	172,985,725
17	10009	Tower Bonding & Surety Company	3,727,483	3,729,114	(1,631)	0.0%	3,736,282	4,061,000	4,151,952
18	40568	Triple-S Propiedad, Inc.	302,704,547	288,811,001	13,893,546	4.8%	288,838,554	283,418,259	283,498,211
19	44423	United Surety & Indemnity Company	103,082,494	99,430,903	3,651,591	3.7%	97,632,195	100,888,121	108,731,365
20	31704	Universal Insurance Company	896,935,528	851,610,034	45,325,494	5.3%	815,146,518	843,634,309	824,539,086
<b>Total</b>			<b>3,435,147,554</b>	<b>3,400,556,681</b>	<b>34,590,873</b>	<b>1.0%</b>	<b>3,337,634,195</b>	<b>3,480,280,713</b>	<b>3,715,642,556</b>

Figures as of September 1, 2017.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: June 30, 2017

P&C Domestic Insurance

**Total Liabilities**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-17	Jun-16	Amount	%	Jun-15	Jun-14	Jun-13
1	31674	AIIG Insurance Company - Puerto Rico	52,504,262	58,651,341	(6,147,079)	-10.5%	57,175,101	57,811,812	63,489,553
2	10308	Antilles Insurance Company	17,966,393	25,955,083	(7,988,690)	-30.8%	25,541,874	35,785,848	39,048,245
3	10899	Asociación de Suscripción Conjunta del Seguro Obligatorio de PR	124,540,446	73,598,075	50,942,371	69.2%	127,820,242	137,182,855	162,955,362
4	30590	Caribbean American Property Insurance Company	21,587,373	18,608,794	2,978,579	16.0%	21,387,177	23,903,404	23,511,543
5	30953	Chubb Insurance Company of PR	97,164,004	92,152,907	5,011,097	5.4%	79,039,438	97,295,146	97,483,472
6	18163	Cooperativa de Seguros Multiples Puerto Rico	348,215,215	339,290,255	8,924,960	2.6%	340,934,707	328,107,617	314,168,555
7	26778	Integrand Assurance Company	54,576,255	55,347,174	(770,919)	-1.4%	62,214,019	69,070,866	78,877,204
8	31690	Mapfre Pan American Insurance Company	23,199,350	12,424,170	10,775,180	86.7%	4,387,525	4,766,482	6,151,583
9	43052	Mapfre Praico Insurance Company	252,285,709	260,031,995	(7,746,286)	-3.0%	226,167,084	240,241,663	250,016,971
10	14153	Multinational Insurance Company	29,990,765	22,513,597	7,477,168	33.2%	20,004,599	17,670,001	14,085,129
11	15646	One Alliance Insurance, Corp.	6,972,995	2,542,397	4,430,598	174.3%	752,684		
12	15324	Point Guard Insurance Company	32,420,416	49,424,940	(17,004,524)	-34.4%	17,429,946	12,100,648	
13	12332	Puerto Rico Medical Defense Insurance Company	14,220,803	13,079,823	1,140,980	8.7%	10,744,562	7,365,848	5,592,404
14	10140	QBE Optima Insurance Company	51,268,655	57,478,528	(6,209,873)	-10.8%	53,341,157	51,235,919	46,561,823
15	36749	Real Legacy Assurance Company, Inc.	93,817,173	94,886,970	(1,069,797)	-1.1%	93,650,362	83,431,316	87,158,959
16	11078	SIMED	63,937,383	60,818,318	3,119,065	5.1%	69,701,078	73,889,981	87,254,845
17	10009	Tower Bonding & Surety Company	999,746	1,119,623	(119,877)	-10.7%	1,535,939	1,361,198	1,492,971
18	40568	Triple-S Propiedad, Inc.	164,548,711	146,131,185	18,417,526	12.6%	146,441,939	145,560,917	153,501,329
19	44423	United Surety & Indemnity Company	38,988,453	42,681,549	(3,693,096)	-8.7%	45,719,676	45,546,753	49,596,862
20	31704	Universal Insurance Company	597,601,696	594,155,858	3,445,838	0.6%	562,331,065	582,001,099	565,452,895
<b>Total</b>			<b>2,086,805,803</b>	<b>2,020,892,582</b>	<b>65,913,221</b>	<b>3.3%</b>	<b>1,966,320,174</b>	<b>2,014,329,373</b>	<b>2,046,399,705</b>

Figures as of August 31, 2017

Source: National Association of Insurance Commissioners