



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: September 30, 2010 to September 30, 2014

HMO's

Direct Premiums Written

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-14	Sep-13	Amount	%	Sep-12	Sep-11	Sep-10
1	11152	Triple S, Advantage	406,773,822	390,877,293	15,896,529	4.1	405,990,717	347,681,705	281,376,473
2	15125	Constellation Health, LLC*	10,586,106		10,586,106	-			
3	95722	First Medical Health Plan, Inc.	473,381,337	482,458,611	(9,077,274)	(1.9)	458,094,585	440,854,684	425,019,370
4	95772	Golden Cross Health Plan, Corp.	480,827	381,626	99,201	26.0	317,950	832,428	1,313,086
5	95721	Humana Health Plans of Puerto Rico	292,853,962	842,936,080	(550,082,118)	(65.3)	765,958,078	673,103,812	476,266,229
6	13022	MCS Advantage, Inc.	1,094,022,969	866,826,010	227,196,959	26.2	867,252,982	913,963,585	851,751,194
7	95779	MCS Health Management Options, Inc.	-	-	-	-	-	832,198,579	408,601,328
8	11157	MMM Healthcare, Inc.	1,066,769,247	1,320,871,510	(254,102,263)	(19.2)	1,256,922,737	1,133,512,104	1,003,100,876
9	12534	MMM MULTI HEALTH, INC.	-	-	-	-	-		
10	12178	PMC Medicare Choice, Inc.	257,829,725	307,734,053	(49,904,328)	(16.2)	313,842,282	351,435,014	391,593,239
11	13134	Pharmacy Insurance Corporation of America	(19,311)	7,450,949	(7,470,260)	(100.3)	9,126,278	10,705,230	10,945,248
12	95762	Plan Medico Servicios de Salud Bella Vista	3,194,191	-	3,194,191	-	-		
13	95730	Plan de Salud Mennonite Inc.	8,035,791	14,634,351	(6,598,560)	(45.1)	14,037,416	14,836,783	16,097,056
14	95743	Ryder Health Plan, Inc.	1,879,183	1,976,686	(97,503)	(4.9)	2,063,669		88,889
Total			3,615,787,849	4,236,147,169	(620,359,320)	(14.6)	4,093,606,694	4,719,123,924	3,866,152,988

Figures as of November 24, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: September 30, 2010 to September 30, 2014

HMO's

Total hospital and medical loss

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-14	Sep-13	Amount	%	Sep-12	Sep-11	Sep-10
1	11152	Triple S, Advantage	345,776,405	319,818,051	25,958,354	8.1	366,983,525	295,994,842	231,079,531
2	15125	Constellation Health, LLC*	7,660,468		7,660,468	-			
3	95722	First Medical Health Plan, Inc.	425,850,351	419,169,258	6,681,093	1.6	406,816,986	392,216,865	379,274,397
4	95772	Golden Cross Health Plan, Corp.	441,731	338,073	103,658	30.7	252,869	699,345	998,661
5	95721	Humana Health Plans of Puerto Rico	272,760,185	784,232,564	(511,472,379)	(65.2)	693,014,708	609,778,161	420,830,365
6	13022	MCS Advantage, Inc.	967,228,343	734,531,417	232,696,926	31.7	752,247,397	783,711,432	693,560,887
7	95779	MCS Health Management Options, Inc.	(1,120,913)	-	(1,120,913)	-	-	782,670,267	381,057,509
8	11157	MMM Healthcare, Inc.	891,563,942	1,103,897,553	(212,333,611)	(19.2)	1,049,076,859	929,963,515	811,859,125
9	12534	MMM MULTI HEALTH, INC.			-	-			
10	12178	PMC Medicare Choice, Inc.	214,186,844	263,129,538	(48,942,694)	(18.6)	263,760,450	291,694,135	316,409,961
11	13134	Pharmacy Insurance Corporation of America	(19,311)	6,208,540	(6,227,851)	(100.3)	7,618,885	8,827,489	9,678,611
12	95762	Plan Medico Servicios de Salud Bella Vista	3,194,191	1,222,864	1,971,327	161.2	1,143,910		
13	95730	Plan de Salud Mennonite Inc.	6,557,713	12,273,224	(5,715,511)	(46.6)	11,778,570	13,557,604	14,831,472
14	95743	Ryder Health Plan, Inc.	1,634,412	1,638,812	(4,400)	(0.3)	1,913,972		
Total			3,135,714,361	3,646,459,894	(510,745,533)	(14.0)	3,554,608,131	4,109,113,655	3,259,580,519

Figures as of November 24, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: September 30, 2010 to September 30, 2014

HMO's

Claims adjustment expenses, including \$(1) cost containment expenses

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-14	Sep-13	Amount	%	Sep-12	Sep-11	Sep-10
1	11152	Triple S, Advantage	3,001,080	264,609	2,736,471	1,034.2	3,241,380	3,217,403	2,540,533
2	15125	Constellation Health, LLC*	29,912		29,912	-			
3	95722	First Medical Health Plan, Inc.	(65,512)	-	(65,512)	-	-	-	-
4	95772	Golden Cross Health Plan, Corp.	-	-	-	-	-	-	-
5	95721	Humana Health Plans of Puerto Rico	7,049,573	14,158,034	(7,108,461)	(50.2)	12,532,633	-	-
6	13022	MCS Advantage, Inc.	10,903,426	9,736,303	1,167,123	12.0	7,123,134	8,931,087	15,527,748
7	95779	MCS Health Management Options, Inc.	-	-	-	-	-	11,384,074	5,277,262
8	11157	MMM Healthcare, Inc.	-	-	-	-	-	-	-
9	12534	MMM MULTI HEALTH, INC.	-	-	-	-	-	-	-
10	12178	PMC Medicare Choice, Inc.	-	-	-	-	-	-	-
11	13134	Pharmacy Insurance Corporation of America	-	-	-	-	-	-	-
12	95762	Plan Medico Servicios de Salud Bella Vista	-	-	-	-	-	-	-
13	95730	Plan de Salud Mennonite Inc.	-	-	-	-	-	-	-
14	95743	Ryder Health Plan, Inc.	-	-	-	-	-	-	-
Total			20,918,479	24,158,946	(3,240,467)	(13.4)	22,897,147	23,532,564	23,345,543

Figures as of November 24, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: September 30, 2010 to September 30, 2014

HMO's

Losses and LAE Incurred

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-14	Sep-13	Amount	%	Sep-12	Sep-11	Sep-10
1	11152	Triple S, Advantage	348,777,485	320,082,660	28,694,825	9.0	370,224,905	299,212,245	233,620,064
2	15125	Constellation Health, LLC*	7,690,380	-	7,690,380	-	-	-	-
3	95722	First Medical Health Plan, Inc.	425,784,839	419,169,258	6,615,581	1.6	406,816,986	392,216,865	379,274,397
4	95772	Golden Cross Health Plan, Corp.	441,731	338,073	103,658	30.7	252,869	699,345	998,661
5	95721	Humana Health Plans of Puerto Rico	279,809,758	798,390,598	(518,580,840)	(65.0)	705,547,341	609,778,161	420,830,365
6	13022	MCS Advantage, Inc.	978,131,769	744,267,720	233,864,049	31.4	759,370,531	792,642,519	709,088,635
7	95779	MCS Health Management Options, Inc.	(1,120,913)	-	(1,120,913)	-	-	794,054,341	386,334,771
8	11157	MMM Healthcare, Inc.	891,563,942	1,103,897,553	(212,333,611)	(19.2)	1,049,076,859	929,963,515	811,859,125
9	12534	MMM MULTI HEALTH, INC.	-	-	-	-	-	-	-
10	12178	PMC Medicare Choice, Inc.	214,186,844	263,129,538	(48,942,694)	(18.6)	263,760,450	291,694,135	316,409,961
11	13134	Pharmacy Insurance Corporation of America	(19,311)	6,208,540	(6,227,851)	(100.3)	7,618,885	8,827,489	9,678,611
12	95762	Plan Medico Servicios de Salud Bella Vista	3,194,191	1,222,864	1,971,327	161.2	1,143,910	-	-
13	95730	Plan de Salud Mennonite Inc.	6,557,713	12,273,224	(5,715,511)	(46.6)	11,778,570	13,557,604	14,831,472
14	95743	Ryder Health Plan, Inc.	1,634,412	1,638,812	(4,400)	(0.3)	1,913,972	-	-
Total			3,156,632,840	3,670,618,840	(513,986,000)	(14.0)	3,577,505,278	4,132,646,219	3,282,926,062

Figures as of November 24, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: September 30, 2010 to September 30, 2014

HMO's

General administrative expenses

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-14	Sep-13	Amount	%	Sep-12	Sep-11	Sep-10
1	11152	Triple S, Advantage	54,393,151	49,219,740	5,173,411	10.5	45,229,035	42,022,045	37,396,657
2	15125	Constellation Health, LLC*	8,853,112		8,853,112	-			
3	95722	First Medical Health Plan, Inc.	46,192,599	48,762,491	(2,569,892)	(5.3)	43,400,900	41,865,843	37,725,326
4	95772	Golden Cross Health Plan, Corp.	66,450	70,915	(4,465)	(6.3)	80,919	241,646	336,168
5	95721	Humana Health Plans of Puerto Rico	31,460,277	53,141,045	(21,680,768)	(40.8)	36,586,081	49,302,938	39,553,361
6	13022	MCS Advantage, Inc.	150,809,201	125,165,553	25,643,648	20.5	109,902,211	107,044,221	73,734,478
7	95779	MCS Health Management Options, Inc.	19,316	44,910	(25,594)	(57.0)	313,527	39,374,379	22,373,888
8	11157	MMM Healthcare, Inc.	170,224,752	167,703,789	2,520,963	1.5	122,789,993	109,455,419	101,134,281
9	12534	MMM MULTI HEALTH, INC.	16,047	8,094	7,953	98.3	8,094		
10	12178	PMC Medicare Choice, Inc.	40,581,015	38,791,416	1,789,599	4.6	29,735,000	37,806,448	41,474,518
11	13134	Pharmacy Insurance Corporation of America	118,018	1,559,612	(1,441,594)	(92.4)	2,063,580	2,194,130	2,923,637
12	95762	Plan Medico Servicios de Salud Bella Vista	576,793	-	576,793	-	126,757		
13	95730	Plan de Salud Mennonite Inc.	2,094,756	1,896,095	198,661	10.5	1,803,199	1,279,179	1,265,584
14	95743	Ryder Health Plan, Inc.	269,940	262,157	7,783	3.0	208,764		
Total			505,675,427	486,625,817	19,049,610	3.9	392,248,060	430,586,248	357,917,898

Figures as of November 24, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: September 30, 2010 to September 30, 2014

HMO's

Net underwriting gain (loss)

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-14	Sep-13	Amount	%	Sep-12	Sep-11	Sep-10
1	11152	Triple S, Advantage	3,621,104	21,578,033	(17,956,929)	(83.2)	(9,461,202)	6,334,765	10,359,752
2	15125	Constellation Health, LLC*	(5,957,386)		(5,957,386)	-			
3	95722	First Medical Health Plan, Inc.	1,403,898	14,526,861	(13,122,963)	(90.3)	7,876,699	6,771,976	8,019,647
4	95772	Golden Cross Health Plan, Corp.	13	(27,362)	27,375	1.0	(4,313)	(98,113)	(13,526)
5	95721	Humana Health Plans of Puerto Rico	(18,038,417)	(8,242,141)	(9,796,276)	(1.2)	23,980,076	14,024,617	15,883,566
6	13022	MCS Advantage, Inc.	(34,918,001)	(2,607,263)	(32,310,738)	(12.4)	(2,019,760)	14,276,845	68,928,080
7	95779	MCS Health Management Options, Inc.	1,101,597	(44,910)	1,146,507	25.5	(313,527)	(1,230,142)	(107,331)
8	11157	MMM Healthcare, Inc.	4,980,553	49,270,168	(44,289,615)	(89.9)	85,055,885	94,093,170	90,107,570
9	12534	MMM MULTI HEALTH, INC.	(16,047)	(8,094)	(7,953)	(1.0)	(8,094)		
10	12178	PMC Medicare Choice, Inc.	3,061,866	5,813,099	(2,751,233)	(47.3)	20,346,832	21,934,431	33,708,760
11	13134	Pharmacy Insurance Corporation of America	(44,958)	(317,203)	272,245	0.9	(517,639)	(308,907)	(1,143,242)
12	95762	Plan Medico Servicios de Salud Bella Vista	188,325	74,250	114,075	153.6	155,788		
13	95730	Plan de Salud Mennonite Inc.	66,783	465,032	(398,249)	(85.6)	455,647	-	-
14	95743	Ryder Health Plan, Inc.	(20,054)	80,598	(100,652)	(124.9)	(45,257)		
Total			(44,570,724)	80,561,068	(125,131,792)	(155.3)	125,501,135	155,798,642	225,743,276

Figures as of November 24, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: September 30, 2010 to September 30, 2014

HMO's

Net investment income earned

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-14	Sep-13	Amount	%	Sep-12	Sep-11	Sep-10
1	11152	Triple S, Advantage	2,144,726	2,042,133	102,593	5.0	1,709,139	1,816,564	1,390,743
2	15125	Constellation Health, LLC*	(3,657)		(3,657)	-			
3	95722	First Medical Health Plan, Inc.	651,051	623,802	27,249	4.4	-	-	-
4	95772	Golden Cross Health Plan, Corp.	5,467	5,278	189	3.6	-	-	-
5	95721	Humana Health Plans of Puerto Rico	2,960,980	2,606,930	354,050	13.6	2,504,594	2,470,892	2,221,881
6	13022	MCS Advantage, Inc.	1,292,775	1,210,695	82,080	6.8	1,781,642	2,027,926	1,315,244
7	95779	MCS Health Management Options, Inc.	12,409	2,046	10,363	506.5	883,776	874,449	824,144
8	11157	MMM Healthcare, Inc.	2,705,887	2,258,275	447,612	19.8	3,371,536	3,687,502	4,054,593
9	12534	MMM MULTI HEALTH, INC.	-	-	-	-	-		
10	12178	PMC Medicare Choice, Inc.	750,046	761,792	(11,746)	(1.5)	1,288,749	1,431,306	1,454,141
11	13134	Pharmacy Insurance Corporation of America	83,872	77,355	6,517	8.4	78,398	94,873	99,678
12	95762	Plan Medico Servicios de Salud Bella Vista	-	-	-	-	-		
13	95730	Plan de Salud Mennonite Inc.	-	29,976	(29,976)	(100.0)	51,044	-	-
14	95743	Ryder Health Plan, Inc.	7,952	8,369	(417)	(5.0)	-		
Total			10,611,508	9,626,651	984,857	10.2	11,668,878	12,403,512	11,360,424

Figures as of November 24, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: September 30, 2010 to September 30, 2014

HMO's

Net income after taxes

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-14	Sep-13	Amount	%	Sep-12	Sep-11	Sep-10
1	11152	Triple S, Advantage	6,091,426	23,690,681	(17,599,255)	(74.3)	(7,675,610)	8,248,589	11,750,495
2	15125	Constellation Health, LLC*	(5,958,332)		(5,958,332)	-			
3	95722	First Medical Health Plan, Inc.	(11,076,847)	15,122,927	(26,199,774)	(173.2)	8,539,943	6,966,948	8,159,283
4	95772	Golden Cross Health Plan, Corp.	5,480	(22,084)	27,564	1.2	(4,313)	(98,113)	(13,526)
5	95721	Humana Health Plans of Puerto Rico	(15,111,186)	(5,540,064)	(9,571,122)	(1.7)	26,788,765	16,513,848	18,149,305
6	13022	MCS Advantage, Inc.	(33,666,551)	(1,404,801)	(32,261,750)	(23.0)	473,457	16,341,595	70,309,986
7	95779	MCS Health Management Options, Inc.	1,114,006	(42,865)	1,156,871	27.0	587,552	(103,834)	629,542
8	11157	MMM Healthcare, Inc.	7,686,440	51,528,443	(43,842,003)	(85.1)	88,427,421	97,780,672	98,688,988
9	12534	MMM MULTI HEALTH, INC.	(16,047)	(8,094)	(7,953)	(1.0)	(8,094)		
10	12178	PMC Medicare Choice, Inc.	3,811,912	6,574,891	(2,762,979)	(42.0)	21,635,581	23,365,737	35,162,901
11	13134	Pharmacy Insurance Corporation of America	483,507	(198,319)	681,826	3.4	(420,474)	(147,477)	(1,043,564)
12	95762	Plan Medico Servicios de Salud Bella Vista	188,325	74,250	114,075	153.6	155,788		
13	95730	Plan de Salud Mennonite Inc.	66,783	275,284	(208,501)	(75.7)	551,251	-	-
14	95743	Ryder Health Plan, Inc.	(12,102)	88,967	(101,069)	(113.6)	(45,257)		
Total			(46,393,186)	90,139,216	(136,532,402)	(151.5)	139,006,010	168,867,965	241,793,410

Figures as of November 24, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
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HMO's

Income Taxes Incurred

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-14	Sep-13	Amount	%	Sep-12	Sep-11	Sep-10
1	11152	Triple S, Advantage	2,404,895	7,517,335.00	(5,112,440)	(68.0)	-	1,855,843	4,541,500
2	15125	Constellation Health, LLC*	-	-	-	-	-	-	-
3	95722	First Medical Health Plan, Inc.	-	-	-	-	-	-	-
4	95772	Golden Cross Health Plan, Corp.	-	-	-	-	-	-	-
5	95721	Humana Health Plans of Puerto Rico	-	-	-	-	-	-	-
6	13022	MCS Advantage, Inc.	-	-	-	-	-	4,286,894	27,930,657
7	95779	MCS Health Management Options, Inc.	-	3.00	(3)	(100.0)	-	(152,919)	-
8	11157	MMM Healthcare, Inc.	1,483,542	2,733,509	(1,249,967)	(45.7)	13,778,863	20,705,303	34,043,547
9	12534	MMM MULTI HEALTH, INC.	-	-	-	-	-	-	-
10	12178	PMC Medicare Choice, Inc.	722,223	1,794,805	(1,072,582)	(59.8)	5,442,453	7,126,553	13,909,630
11	13134	Pharmacy Insurance Corporation of America	-	-	-	-	-	-	-
12	95762	Plan Medico Servicios de Salud Bella Vista	-	-	-	-	-	-	-
13	95730	Plan de Salud Mennonite Inc.	-	-	-	-	-	-	-
14	95743	Ryder Health Plan, Inc.	-	-	-	-	-	-	-
Total			4,610,660	12,045,652	(7,434,992)	(61.7)	19,221,316	33,821,674	80,425,334

Figures as of November 24, 2014.

Source: National Association of Insurance Commissioners



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 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: September 30, 2010 to September 30, 2014

HMO's

Net income (loss)

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-14	Sep-13	Amount	%	Sep-12	Sep-11	Sep-10
1	11152	Triple S, Advantage	3,686,531	16,173,346	(12,486,815)	(77.2)	(7,675,610)	6,392,746	7,208,995
2	15125	Constellation Health, LLC*	(5,958,332)		(5,958,332)	-			
3	95722	First Medical Health Plan, Inc.	(11,076,847)	15,122,927	(26,199,774)	(173.2)	8,539,943	6,966,948	8,159,283
4	95772	Golden Cross Health Plan, Corp.	5,480	(22,084)	27,564	1.2	(4,313)	(98,113)	(13,526)
5	95721	Humana Health Plans of Puerto Rico	(15,111,186)	(5,540,064)	(9,571,122)	(1.7)	26,788,765	16,513,848	18,149,305
6	13022	MCS Advantage, Inc.	(33,666,551)	(1,404,801)	(32,261,750)	(23.0)	473,457	12,054,702	42,379,329
7	95779	MCS Health Management Options, Inc.	1,114,006	(42,867)	1,156,873	27.0	587,552	49,085	629,542
8	11157	MMM Healthcare, Inc.	6,202,898	48,794,934	(42,592,036)	(87.3)	74,648,558	77,075,369	64,645,441
9	12534	MMM MULTI HEALTH, INC.	(16,047)	(8,094)	(7,953)	(1.0)	(8,094)		
10	12178	PMC Medicare Choice, Inc.	3,089,689	4,780,086	(1,690,397)	(35.4)	16,193,128	16,239,184	21,253,271
11	13134	Pharmacy Insurance Corporation of America	483,507	(198,319)	681,826	3.4	(420,474)	(147,477)	(1,043,564)
12	95762	Plan Medico Servicios de Salud Bella Vista	188,325	74,250	114,075	153.6	155,788		
13	95730	Plan de Salud Mennonite Inc.	66,783	275,284	(208,501)	(75.7)	551,251	-	-
14	95743	Ryder Health Plan, Inc.	(12,102)	88,967	(101,069)	(113.6)	(45,257)		
Total			(51,003,846)	78,093,565	(129,097,411)	(165.3)	119,784,694	135,046,292	161,368,076

Figures as of November 24, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
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HMO's

Capital and surplus

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-14	Sep-13	Amount	%	Sep-12	Sep-11	Sep-10
1	11152	Triple S, Advantage	57,677,188	51,824,120	5,853,068	11.3	18,109,059	24,864,282	16,144,312
2	15125	Constellation Health, LLC*	(3,639,735)	-	(3,639,735)	-			
3	95722	First Medical Health Plan, Inc.	20,547,499	33,751,840	(13,204,341)	(39.1)	23,451,841	17,115,914	12,078,207
4	95772	Golden Cross Health Plan, Corp.	698	135,432	(134,734)	(99.5)	135,050	101,918	152,378
5	95721	Humana Health Plans of Puerto Rico	71,533,707	97,730,961	(26,197,254)	(26.8)	107,716,376	84,271,177	80,437,806
6	13022	MCS Advantage, Inc.	24,861,745	56,241,546	(31,379,801)	(55.8)	60,383,563	87,515,360	65,562,630
7	95779	MCS Health Management Options, Inc.	661,554	3,686,417	(3,024,863)	(82.1)	6,504,081	19,017,353	14,030,632
8	11157	MMM Healthcare, Inc.	120,477,206	133,303,965	(12,826,759)	(9.6)	102,268,960	133,408,809	71,469,449
9	12534	MMM MULTI HEALTH, INC.	45,582	(16,218)	61,800	3.8	162,457	-	
10	12178	PMC Medicare Choice, Inc.	33,662,307	34,544,828	(882,521)	(2.6)	32,521,718	41,577,719	32,348,358
11	13134	Pharmacy Insurance Corporation of America	5,792,652	2,425,813	3,366,839	138.8	4,256,935	2,902,414	3,155,906
12	95762	Plan Medico Servicios de Salud Bella Vista	1,091,616	698,693	392,923	56.2	495,304	357,975	
13	95730	Plan de Salud Mennonite Inc.	3,656,313	306,783	3,349,530	1,091.8	551,251	600,000	600,000
14	95743	Ryder Health Plan, Inc.	538,874	610,972	(72,098)	(11.8)	559,636	628,888	621,952
Total			336,907,206	415,245,152	(78,337,946)	(18.9)	357,116,231	412,361,809	296,601,630

Figures as of November 24, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
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HMO's

Medical Loss Ratio

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-14	Sep-13	Amount	%	Sep-12	Sep-11	Sep-10
1	11152	Triple S, Advantage	88.40%	79.30%	9.1%	11.5	88.5%	85.30%	85.3%
2	15125	Constellation Health, LLC*	76.30%		76.3%	-			
3	95722	First Medical Health Plan, Inc.	90.30%	86.40%	3.9%	4.5	90.0%	94.00%	92.5%
4	95772	Golden Cross Health Plan, Corp.	91.00%	97.50%	-6.5%	(6.7)	94.6%	113.90%	79.0%
5	95721	Humana Health Plans of Puerto Rico	100.30%	92.00%	8.3%	9.0	90.4%	91.30%	91.9%
6	13022	MCS Advantage, Inc.	87.80%	79.20%	8.6%	10.9	82.5%	90.90%	81.4%
7	95779	MCS Health Management Options, Inc.			0.0%	-		92.10%	92.4%
8	11157	MMM Healthcare, Inc.	81.50%	80.8%	0.7%	0.9	83.8%	82.4%	80.0%
9	12534	MMM MULTI HEALTH, INC.			0.0%	-			
10	12178	PMC Medicare Choice, Inc.	80.80%	83.4%	-2.6%	(3.1)	83.0%	85.6%	76.7%
11	13134	Pharmacy Insurance Corporation of America	0.0%	82.10%	-82.1%	(100.0)	55.6%	64.80%	116.3%
12	95762	Plan Medico Servicios de Salud Bella Vista	79.20%	-310.70%	389.9%	1.3	206.7%		
13	95730	Plan de Salud Mennonite Inc.	84.20%	27.80%	56.4%	202.9	82.5%	91.80%	93.3%
14	95743	Ryder Health Plan, Inc.	94.30%	83.80%	10.5%	12.5	99.6%		18865.1%
Range			100.3%	408.2%	-307.9%	(75.4)	151.1%	49.1%	18788.4%
Median			86.0%	82.1%	3.9%	4.8	88.5%	91.1%	91.9%
Arithmetic Mean			79.5%	43.8%	35.7%	81.6	96.1%	89.2%	1795.8%
Standard Deviation			24.8%	113.4%	-88.6%	(78.1)	36.6%	11.5%	5397.8%

Figures as of November 24, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
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HMO's

Administrative Expense Ratio

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-14	Sep-13	Amount	%	Sep-12	Sep-11	Sep-10
1	11152	Triple S, Advantage	12.6%	12.30%	0.3%	2.4	12.1%	14.20%	14.4%
2	15125	Constellation Health, LLC*	55.10%		55.1%	-			
3	95722	First Medical Health Plan, Inc.	9.50%	10.80%	-1.3%	(12.0)	8.9%	9.10%	8.3%
4	95772	Golden Cross Health Plan, Corp.	10.30%	18.30%	-8.0%	(43.7)	9.4%	21.0%	31.0%
5	95721	Humana Health Plans of Puerto Rico	11.70%	5.50%	6.2%	112.7	6.1%	6.10%	8.7%
6	13022	MCS Advantage, Inc.	12.40%	16.00%	-3.6%	(22.5)	12.8%	13.10%	11.4%
7	95779	MCS Health Management Options, Inc.			0.0%	-		5.70%	7.5%
8	11157	MMM Healthcare, Inc.	17.0%	15.30%	1.7%	11.1	9.6%	9.4%	11.3%
9	12534	MMM MULTI HEALTH, INC.			0.0%	-			
10	12178	PMC Medicare Choice, Inc.	17.80%	14.30%	-14.3%	24.5	9.5%	10.9%	10.8%
11	13134	Pharmacy Insurance Corporation of America	0.0%	21.60%	-8.6%	(100.0)	22.1%	13.10%	70.3%
12	95762	Plan Medico Servicios de Salud Bella Vista	13.00%	399.80%	-377.5%	(96.7)	191.1%		
13	95730	Plan de Salud Mennonite Inc.	22.3%	13.4%	-0.9%	66.4	13.0%	8.2%	6.7%
14	95743	Ryder Health Plan, Inc.	12.5%	11.90%	0.6%	5.0	3.0%		11.4%
		Range	55.1%	394.3%	-339.2%	(86.0)	188.1%	15.3%	63.6%
		Median	12.6%	14.3%	-1.8%	(12.2)	9.6%	10.2%	11.3%
		Arithmetic Mean	16.2%	49.0%	-32.8%	(67.0)	27.1%	11.1%	17.4%
		Standard Deviation	12.8%	111.0%	-98.2%	(88.5)	52.1%	4.3%	17.9%

Figures as of November 24, 2014.

Source: National Association of Insurance Commissioners



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HMO's

Combined Ratio

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-14	Sep-13	Amount	%	Sep-12	Sep-11	Sep-10
1	11152	Triple S, Advantage	101.00%	91.60%	9.40%	10.3	100.6%	99.50%	99.6%
2	15125	Constellation Health, LLC*	131.40%		131.40%	-			
3	95722	First Medical Health Plan, Inc.	99.70%	97.20%	2.50%	2.6	98.9%	103.10%	100.8%
4	95772	Golden Cross Health Plan, Corp.	101.40%	115.80%	-14.40%	(12.4)	104.1%	134.9%	109.1%
5	95721	Humana Health Plans of Puerto Rico	111.90%	97.50%	14.40%	14.8	96.5%	97.50%	100.5%
6	13022	MCS Advantage, Inc.	100.10%	95.20%	4.90%	5.1	95.3%	103.90%	92.8%
7	95779	MCS Health Management Options, Inc.			0.00%	-		97.90%	100.0%
8	11157	MMM Healthcare, Inc.	98.5%	96.1%	2.40%	2.5	93.4%	91.8%	91.3%
9	12534	MMM MULTI HEALTH, INC.			0.00%	-			
10	12178	PMC Medicare Choice, Inc.	98.60%	97.70%	0.90%	0.9	92.4%	96.5%	87.4%
11	13134	Pharmacy Insurance Corporation of America	0.0%	103.70%	-103.70%	(100.0)	77.7%	77.9%	255.9%
12	95762	Plan Medico Servicios de Salud Bella Vista	93.40%	89.10%	4.30%	4.8	195.30%		
13	95730	Plan de Salud Mennonite Inc.	99.50%	96.70%	2.80%	2.9	95.5%	100.0%	100.0%
14	95743	Ryder Health Plan, Inc.	106.60%	95.1%	11.50%	12.1	102.60%		97.5%
Range			131.4%	26.7%	104.7%	392.1	117.6%	57.0%	168.5%
Median			99.9%	96.7%	3.2%	3.3	96.5%	98.7%	100.0%
Arithmetic Mean			95.2%	97.8%	-2.6%	(2.7)	104.8%	100.3%	112.3%
Standard Deviation			30.2%	6.7%	23.5%	351.7	29.4%	13.5%	45.8%

Figures as of November 24, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
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HMO's

Total Admitted Assets

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-14	Sep-13	Amount	%	Sep-12	Sep-11	Sep-10
1	11152	Triple S, Advantage	162,757,081	159,784,063	2,973,018	1.9	122,611,504	129,917,319	68,336,811
2	15125	Constellation Health, LLC*	940,091		940,091	-			
3	95722	First Medical Health Plan, Inc.	108,974,574	122,692,035	(13,717,461)	(11.2)	113,383,195	117,366,915	108,629,537
4	95772	Golden Cross Health Plan, Corp.	811,067	758,987	52,080	6.9	848,675	800,618	1,050,797
5	95721	Humana Health Plans of Puerto Rico	155,458,824	276,290,884	(120,832,060)	(43.7)	251,976,743	242,568,839	215,198,362
6	13022	MCS Advantage, Inc.	203,444,589	193,613,239	9,831,350	5.1	189,059,042	336,383,354	238,884,478
7	95779	MCS Health Management Options, Inc.	7,463,618	8,697,606	(1,233,988)	(14.2)	18,448,033	182,094,119	158,201,506
8	11157	MMM Healthcare, Inc.	262,794,170	334,686,521	(71,892,351)	(21.5)	328,805,664	496,612,511	291,763,808
9	12534	MMM MULTI HEALTH, INC.	645,582	600,000	45,582	7.6	600,000		
10	12178	PMC Medicare Choice, Inc.	77,729,356	85,956,386	(8,227,030)	(9.6)	92,262,062	155,145,818	117,933,798
11	13134	Pharmacy Insurance Corporation of America	7,028,200	6,601,090	427,110	6.5	7,039,195	7,486,554	7,455,752
12	95762	Plan Medico Servicios de Salud Bella Vista	2,822,485	2,659,073	163,412	6.1	2,410,705		
13	95730	Plan de Salud Mennonite Inc.	5,660,429	3,379,695	2,280,734	67.5	2,788,008	2,522,109	2,284,234
14	95743	Ryder Health Plan, Inc.	1,298,128	1,534,853	(236,725)	(15.4)	1,561,399		1,534,732
Total			997,828,194	1,197,254,432	(199,426,238)	(16.7)	1,131,794,225	1,670,898,156	1,211,273,815

Figures as of November 24, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
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HMO's

Total Liabilities

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-14	Sep-13	Amount	%	Sep-12	Sep-11	Sep-10
1	11152	Triple S, Advantage	105,079,894	107,959,943	(2,880,049)	(2.7)	104,502,443	105,053,037	52,192,499
2	15125	Constellation Health, LLC*	4,579,826		4,579,826	-			
3	95722	First Medical Health Plan, Inc.	88,427,075	88,940,195	(513,120)	(0.6)	89,931,354	100,251,001	96,551,330
4	95772	Golden Cross Health Plan, Corp.	714,090	623,555	90,535	14.5	713,625	698,700	802,140
5	95721	Humana Health Plans of Puerto Rico	83,925,117	178,559,923	(94,634,806)	(53.0)	144,260,367	158,297,662	134,760,557
6	13022	MCS Advantage, Inc.	178,582,845	137,371,693	41,211,152	30.0	128,675,557	248,867,994	173,321,847
7	95779	MCS Health Management Options, Inc.	6,802,065	5,011,188	1,790,877	35.7	11,943,952	163,076,610	144,170,874
8	11157	MMM Healthcare, Inc.	142,316,964	201,382,556	(59,065,592)	(29.3)	226,536,704	363,203,702	220,294,359
9	12534	MMM MULTI HEALTH, INC.	600,000	613,371	(13,371)	(2.2)	8,094		
10	12178	PMC Medicare Choice, Inc.	44,067,049	51,411,559	(7,344,510)	(14.3)	59,740,344	113,568,099	85,585,440
11	13134	Pharmacy Insurance Corporation of America	1,235,657	4,117,402	(2,881,745)	(70.0)	2,782,261	4,360,613	4,299,324
12	95762	Plan Medico Servicios de Salud Bella Vista	1,704,948	1,790,290	(85,342)	(4.8)	1,714,341		
13	95730	Plan de Salud Mennonite Inc.	2,004,116	3,072,912	(1,068,796)	(34.8)	2,236,757	1,922,109	1,684,234
14	95743	Ryder Health Plan, Inc.	759,254	923,881	(164,627)	(17.8)	1,001,763		912,780
Total			660,798,900	781,778,468	(120,979,568)	(15.5)	774,047,562	1,259,299,527	914,575,384

Figures as of November 24, 2014.

Source: National Association of Insurance Commissioners