



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: September 30, 2009 to September 30, 2013

HMO's

**Net Premiums Written**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-13	Sep-12	Amount	%	Sep-11	Sep-10	Sep-09
1	11152	American Health, Inc.	390,877,293	405,990,717	(15,113,424)	-3.72%	347,681,705	281,376,473	185,882,677
2	15125	Constellation Health, LLC*			-	#DIV/0!			
3	95722	First Medical Health Plan, Inc.	482,458,611	458,094,585	24,364,026	5.32%	440,854,684	425,019,370	379,844,660
4	95772	Golden Cross Health Plan, Corp.	381,626	317,950	63,676	20.03%	832,428	1,313,086	2,115,344
5	95721	Humana Health Plans of Puerto Rico	842,936,080	765,958,078	76,978,002	10.05%	673,103,812	476,266,229	442,315,745
6	13022	MCS Advantage, Inc.	866,826,010	867,252,982	(426,972)	-0.05%	913,963,585	851,751,194	572,323,388
7	95779	MCS Health Management Options, Inc.	-	-	-	#DIV/0!	832,198,579	408,601,328	393,703,325
8	11157	MMM Healthcare, Inc.	1,320,871,510	1,256,922,737	63,948,773	5.09%	1,133,512,104	1,003,100,876	992,386,595
9	12534	MMM MULTI HEALTH, INC.	-	-	-	#DIV/0!			
10	95730	Mennonite General Hospital, Inc.	14,634,351	14,037,416	596,935	4.25%	14,836,783	16,097,056	14,804,670
11	12178	PMC Medicare Choice, Inc.	307,734,053	313,842,282	(6,108,229)	-1.95%	351,435,014	391,593,239	408,304,540
12	13134	Pharmacy Insurance Corporation of America	7,450,949	9,126,278	(1,675,329)	-18.36%	10,705,230	10,945,248	13,109,428
13	95762	Plan Medico Servicios de Salud Bella Vista	-	-	-	#DIV/0!			
14	95743	Ryder Health Plan, Inc.	1,976,686	2,063,669	(86,983)	-4.21%		88,889	2,089,156
<b>Total</b>			<b>4,236,147,169</b>	<b>4,093,606,694</b>	<b>142,540,475</b>	<b>3.48%</b>	<b>4,719,123,924</b>	<b>3,866,152,988</b>	<b>3,406,879,528</b>

Figures as of November 27, 2013.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: September 30, 2009 to September 30, 2013

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-13	Sep-12	Amount	%	Sep-11	Sep-10	Sep-09
1	11152	American Health, Inc.	319,818,051	366,983,525	(47,165,474)	-12.85%	295,994,842	231,079,531	153,335,354
2	15125	Constellation Health, LLC*			-	#DIV/0!			
3	95722	First Medical Health Plan, Inc.	419,169,258	406,816,986	12,352,272	3.04%	392,216,865	379,274,397	336,352,137
4	95772	Golden Cross Health Plan, Corp.	338,073	252,869	85,204	33.69%	699,345	998,661	1,730,130
5	95721	Humana Health Plans of Puerto Rico	784,232,564	693,014,708	91,217,856	13.16%	609,778,161	420,830,365	395,653,459
6	13022	MCS Advantage, Inc.	734,531,417	752,247,397	(17,715,980)	-2.36%	783,711,432	693,560,887	486,663,935
7	95779	MCS Health Management Options, Inc.	-	-	-	#DIV/0!	782,670,267	381,057,509	362,445,767
8	11157	MMM Healthcare, Inc.	1,103,897,553	1,049,076,859	54,820,694	5.23%	929,963,515	811,859,125	775,923,522
9	12534	MMM MULTI HEALTH, INC.	-	-	-	#DIV/0!	-		
10	95730	Mennonite General Hospital, Inc.	12,273,224	11,778,570	494,654	4.20%	13,557,604	14,831,472	13,522,663
11	12178	PMC Medicare Choice, Inc.	263,129,538	263,760,450	(630,912)	-0.24%	291,694,135	316,409,961	313,195,329
12	13134	Pharmacy Insurance Corporation of America	6,208,540	7,618,885	(1,410,345)	-18.51%	8,827,489	9,678,611	11,439,648
13	95762	Plan Medico Servicios de Salud Bella Vista	1,273,424	1,143,910	129,514	11.32%	1,157,487		
14	95743	Ryder Health Plan, Inc.	1,638,812	1,913,972	(275,160)	-14.38%	1,722,037	1,829,974	1,890,915
<b>Total</b>			<b>3,646,510,454</b>	<b>3,554,608,131</b>	<b>91,902,323</b>	<b>2.59%</b>	<b>4,111,993,179</b>	<b>3,261,410,493</b>	<b>2,852,152,859</b>

Figures as of November 27, 2013.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: September 30, 2009 to September 30, 2013

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-13	Sep-12	Amount	%	Sep-11	Sep-10	Sep-09
1	11152	American Health, Inc.	264,609	3,241,380	(2,976,771)	-91.84%	3,217,403	2,540,533	509,702
2	15125	Constellation Health, LLC*			-	#DIV/0!			
3	95722	First Medical Health Plan, Inc.	-	-	-	#DIV/0!	-	-	-
4	95772	Golden Cross Health Plan, Corp.	-	-	-	#DIV/0!	-	-	-
5	95721	Humana Health Plans of Puerto Rico	14,158,034	12,532,633	1,625,401	12.97%	-	-	-
6	13022	MCS Advantage, Inc.	9,736,303	7,123,134	2,613,169	36.69%	8,931,087	15,527,748	12,130,678
7	95779	MCS Health Management Options, Inc.	-	-	-	#DIV/0!	11,384,074	5,277,262	4,331,588
8	11157	MMM Healthcare, Inc.	-	-	-	#DIV/0!	-	-	-
9	12534	MMM MULTI HEALTH, INC.	-	-	-	#DIV/0!	-	-	-
10	95730	Mennonite General Hospital, Inc.	-	-	-	#DIV/0!	-	-	-
11	12178	PMC Medicare Choice, Inc.	-	-	-	#DIV/0!	-	-	-
12	13134	Pharmacy Insurance Corporation of America	-	-	-	#DIV/0!	-	-	-
13	95762	Plan Medico Servicios de Salud Bella Vista	-	-	-	#DIV/0!	-	-	-
14	95743	Ryder Health Plan, Inc.	-	-	-	#DIV/0!	(9,179)	-	-
<b>Total</b>			<b>24,158,946</b>	<b>22,897,147</b>	<b>1,261,799</b>	<b>5.51%</b>	<b>23,523,385</b>	<b>23,345,543</b>	<b>16,971,968</b>

Figures as of November 27, 2013

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: September 30, 2009 to September 30, 2013

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-13	Sep-12	Amount	%	Sep-11	Sep-10	Sep-09
1	11152	American Health, Inc.	320,082,660	370,224,905	(50,142,245)	-13.54%	299,212,245	233,620,064	153,845,056
2	15125	Constellation Health, LLC*	-	-	-	#DIV/0!	-	-	-
3	95722	First Medical Health Plan, Inc.	419,169,258	406,816,986	12,352,272	3.04%	392,216,865	379,274,397	336,352,137
4	95772	Golden Cross Health Plan, Corp.	338,073	252,869	85,204	33.69%	699,345	998,661	1,730,130
5	95721	Humana Health Plans of Puerto Rico	798,390,598	705,547,341	92,843,257	13.16%	609,778,161	420,830,365	395,653,459
6	13022	MCS Advantage, Inc.	744,267,720	759,370,531	(15,102,811)	-1.99%	792,642,519	709,088,635	498,794,613
7	95779	MCS Health Management Options, Inc.	-	-	-	#DIV/0!	794,054,341	386,334,771	366,777,355
8	11157	MMM Healthcare, Inc.	1,103,897,553	1,049,076,859	54,820,694	5.23%	929,963,515	811,859,125	775,923,522
9	12534	MMM MULTI HEALTH, INC.	-	-	-	#DIV/0!	-	-	-
10	95730	Mennonite General Hospital, Inc.	12,273,224	11,778,570	494,654	4.20%	13,557,604	14,831,472	13,522,663
11	12178	PMC Medicare Choice, Inc.	263,129,538	263,760,450	(630,912)	-0.24%	291,694,135	316,409,961	313,195,329
12	13134	Pharmacy Insurance Corporation of America	6,208,540	7,618,885	(1,410,345)	-18.51%	8,827,489	9,678,611	11,439,648
13	95762	Plan Medico Servicios de Salud Bella Vista	1,273,424	1,143,910	129,514	11.32%	1,157,487	-	-
14	95743	Ryder Health Plan, Inc.	1,638,812	1,913,972	(275,160)	-14.38%	1,712,858	1,829,974	1,890,915
<b>Total</b>			<b>3,670,669,400</b>	<b>3,577,505,278</b>	<b>93,164,122</b>	<b>2.60%</b>	<b>4,135,516,564</b>	<b>3,284,756,036</b>	<b>2,869,124,827</b>

Figures as of November 27, 2013

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: September 30, 2009 to September 30, 2013

HMO's

**General administrative expenses**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-13	Sep-12	Amount	%	Sep-11	Sep-10	Sep-09
1	11152	American Health, Inc.	49,219,740	45,229,035	3,990,705	8.82%	42,022,045	37,396,657	26,436,085
2	15125	Constellation Health, LLC*			-	#DIV/0!			
3	95722	First Medical Health Plan, Inc.	48,762,491	43,400,900	5,361,591	12.35%	41,865,843	37,725,326	32,574,787
4	95772	Golden Cross Health Plan, Corp.	70,915	80,919	(10,004)	-12.36%	241,646	336,168	365,226
5	95721	Humana Health Plans of Puerto Rico	53,141,045	36,586,081	16,554,964	45.25%	49,302,938	39,553,361	35,193,628
6	13022	MCS Advantage, Inc.	125,165,553	109,902,211	15,263,342	13.89%	107,044,221	73,734,478	53,469,634
7	95779	MCS Health Management Options, Inc.	44,910	313,527	(268,617)	-85.68%	39,374,379	22,373,888	19,517,125
8	11157	MMM Healthcare, Inc.	167,703,789	122,789,993	44,913,796	36.58%	109,455,419	101,134,281	81,126,932
9	12534	MMM MULTI HEALTH, INC.	8,094	8,094	-	0.00%	-		
10	95730	Mennonite General Hospital, Inc.	1,896,095	1,707,595	188,500	11.04%	1,279,179	1,265,584	1,282,007
11	12178	PMC Medicare Choice, Inc.	38,791,416	29,735,000	9,056,416	30.46%	37,806,448	41,474,518	36,141,020
12	13134	Pharmacy Insurance Corporation of America	1,559,612	2,063,580	(503,968)	-24.42%	2,194,130	2,923,637	3,124,910
13	95762	Plan Medico Servicios de Salud Bella Vista	-	126,757	(126,757)	-100.00%	126,208		
14	95743	Ryder Health Plan, Inc.	262,157	208,764	53,393	25.58%	249,903	246,169	225,779
<b>Total</b>			<b>486,625,817</b>	<b>392,152,456</b>	<b>94,473,361</b>	<b>24.09%</b>	<b>430,962,359</b>	<b>358,164,067</b>	<b>289,457,133</b>

Figures as of November 27, 2013

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: September 30, 2009 to September 30, 2013

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-13	Sep-12	Amount	%	Sep-11	Sep-10	Sep-09
1	11152	American Health, Inc.	21,578,033	(9,461,202)	31,039,235	-328.07%	6,334,765	10,364,132	5,601,536
2	15125	Constellation Health, LLC*			-	#DIV/0!			
3	95722	First Medical Health Plan, Inc.	14,526,861	7,876,699	6,650,162	84.43%	6,771,976	8,019,647	10,917,736
4	95772	Golden Cross Health Plan, Corp.	(27,362)	(4,313)	(23,049)	534.41%	(98,113)	(13,526)	44,946
5	95721	Humana Health Plans of Puerto Rico	(8,242,141)	23,980,076	(32,222,217)	-134.37%	14,024,617	15,883,566	11,470,292
6	13022	MCS Advantage, Inc.	(2,607,263)	(2,019,760)	(587,503)	29.09%	14,276,845	68,928,080	20,059,141
7	95779	MCS Health Management Options, Inc.	(44,910)	(313,527)	268,617	-85.68%	(1,230,142)	(107,331)	7,408,844
8	11157	MMM Healthcare, Inc.	49,270,168	85,055,885	(35,785,717)	-42.07%	94,093,170	90,107,570	135,336,141
9	12534	MMM MULTI HEALTH, INC.	(8,094)	(8,094)	-	0.00%	-		
10	95730	Mennonite General Hospital, Inc.	465,032	551,251	(86,219)	-15.64%	-	-	-
11	12178	PMC Medicare Choice, Inc.	5,813,099	20,346,832	(14,533,733)	-71.43%	21,934,431	33,708,760	58,968,191
12	13134	Pharmacy Insurance Corporation of America	(317,203)	(517,639)	200,436	-38.72%	(308,907)	(1,143,242)	550,523
13	95762	Plan Medico Servicios de Salud Bella Vista	74,250	155,788	(81,538)	-52.34%	(123,904)		
14	95743	Ryder Health Plan, Inc.	80,598	(45,257)	125,855	-278.09%	11,286	44,781	4,919
<b>Total</b>			<b>80,561,068</b>	<b>125,596,739</b>	<b>(45,035,671)</b>	<b>-35.86%</b>	<b>155,686,024</b>	<b>225,792,437</b>	<b>250,362,269</b>

Figures as of December 2, 2013

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: September 30, 2009 to September 30, 2013

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-13	Sep-12	Amount	%	Sep-11	Sep-10	Sep-09
1	11152	American Health, Inc.	2,042,133	1,709,139	332,994	19.48%	1,816,564	1,390,743	389,325
2	15125	Constellation Health, LLC*			-	#DIV/0!			
3	95722	First Medical Health Plan, Inc.	623,802	-	623,802	#DIV/0!	-	-	(21,085)
4	95772	Golden Cross Health Plan, Corp.	5,278	-	5,278	#DIV/0!	-	-	-
5	95721	Humana Health Plans of Puerto Rico	2,606,930	2,504,594	102,336	4.09%	2,470,892	2,221,881	2,028,598
6	13022	MCS Advantage, Inc.	1,210,695	1,781,642	(570,947)	-32.05%	2,027,926	1,315,244	563,442
7	95779	MCS Health Management Options, Inc.	2,046	883,776	(881,730)	-99.77%	874,449	824,144	1,801,172
8	11157	MMM Healthcare, Inc.	2,258,275	3,371,536	(1,113,261)	-33.02%	3,687,502	4,054,593	2,089,070
9	12534	MMM MULTI HEALTH, INC.	-	-	-	#DIV/0!	-		
10	95730	Mennonite General Hospital, Inc.	29,976	-	29,976	#DIV/0!	-	-	-
11	12178	PMC Medicare Choice, Inc.	761,792	1,288,749	(526,957)	-40.89%	1,431,306	1,454,141	757,608
12	13134	Pharmacy Insurance Corporation of America	77,355	78,398	(1,043)	-1.33%	94,873	99,678	168,627
13	95762	Plan Medico Servicios de Salud Bella Vista	-	-	-	#DIV/0!	-		
14	95743	Ryder Health Plan, Inc.	8,369	-	8,369	#DIV/0!	-	-	-
<b>Total</b>			<b>9,626,651</b>	<b>11,617,834</b>	<b>(1,991,183)</b>	<b>-17.14%</b>	<b>12,403,512</b>	<b>11,360,424</b>	<b>7,776,757</b>

Figures as of December 2, 2013

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: September 30, 2009 to September 30, 2013

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-13	Sep-12	Amount	%	Sep-11	Sep-10	Sep-09
1	11152	American Health, Inc.	23,690,681	(7,675,610)	31,366,291	-408.65%	8,248,589	11,754,875	5,990,861
2	15125	Constellation Health, LLC*			-	#DIV/0!			
3	95722	First Medical Health Plan, Inc.	15,122,927	8,539,943	6,582,984	77.08%	6,966,948	8,159,283	10,899,848
4	95772	Golden Cross Health Plan, Corp.	(22,084)	(4,313)	(17,771)	412.03%	(98,113)	(13,526)	44,946
5	95721	Humana Health Plans of Puerto Rico	(5,540,064)	26,788,765	(32,328,829)	-120.68%	16,513,848	18,149,305	14,330,426
6	13022	MCS Advantage, Inc.	(1,404,801)	473,457	(1,878,258)	-396.71%	16,341,595	70,309,986	20,622,599
7	95779	MCS Health Management Options, Inc.	(42,865)	587,552	(630,417)	-107.30%	(103,834)	629,542	8,803,550
8	11157	MMM Healthcare, Inc.	51,528,443	88,427,421	(36,898,978)	-41.73%	97,780,672	98,688,988	137,425,211
9	12534	MMM MULTI HEALTH, INC.	(8,094)	(8,094)	-	0.00%	-		
10	95730	Mennonite General Hospital, Inc.	275,284	551,251	(275,967)	-50.06%	-	-	-
11	12178	PMC Medicare Choice, Inc.	6,574,891	21,635,581	(15,060,690)	-69.61%	23,365,737	35,162,901	59,725,799
12	13134	Pharmacy Insurance Corporation of America	(198,319)	(420,474)	222,155	-52.83%	(147,477)	(1,043,564)	719,150
13	95762	Plan Medico Servicios de Salud Bella Vista	74,250	155,788	(81,538)	-52.34%	(102,799)		
14	95743	Ryder Health Plan, Inc.	88,967	(45,257)	134,224	-296.58%	11,286	44,781	4,919
<b>Total</b>			<b>90,139,216</b>	<b>139,006,010</b>	<b>(48,866,794)</b>	<b>-35.15%</b>	<b>168,776,452</b>	<b>241,842,571</b>	<b>258,567,309</b>

Figures as of December 2, 2013.

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Office of Commissioner of Insurance  
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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-13	Sep-12	Amount	%	Sep-11	Sep-10	Sep-09
1	11152	American Health, Inc.	7,517,335	-	7,517,335	#DIV/0!	1,855,843	4,541,500	2,499,484
2	15125	Constellation Health, LLC*			-	#DIV/0!			
3	95722	First Medical Health Plan, Inc.	0	-	-	#DIV/0!	-	-	-
4	95772	Golden Cross Health Plan, Corp.	0	-	-	#DIV/0!	-	-	10,299
5	95721	Humana Health Plans of Puerto Rico	0	-	-	#DIV/0!	-	-	123,302
6	13022	MCS Advantage, Inc.	0	-	-	#DIV/0!	4,286,894	27,930,657	7,883,858
7	95779	MCS Health Management Options, Inc.	3	-	3	#DIV/0!	(152,919)	-	2,717,684
8	11157	MMM Healthcare, Inc.	2,733,509	13,778,863	(11,045,354)	-80.16%	20,705,303	34,043,547	50,550,137
9	12534	MMM MULTI HEALTH, INC.	0	-	-	#DIV/0!	-		
10	95730	Mennonite General Hospital, Inc.	0	-	-	#DIV/0!	-	-	-
11	12178	PMC Medicare Choice, Inc.	1,794,805	5,442,453	(3,647,648)	-67.02%	7,126,553	13,909,630	22,937,019
12	13134	Pharmacy Insurance Corporation of America	0	-	-	#DIV/0!	-	-	-
13	95762	Plan Medico Servicios de Salud Bella Vista	0	-	-	#DIV/0!	-		
14	95743	Ryder Health Plan, Inc.	0	-	-	#DIV/0!	-	-	-
<b>Total</b>			<b>12,045,652</b>	<b>19,221,316</b>	<b>(7,175,664)</b>	<b>-37.33%</b>	<b>33,821,674</b>	<b>80,425,334</b>	<b>86,721,783</b>

Figures as of December 2, 2013.

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Office of Commissioner of Insurance  
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HMO's

**Net income (loss)**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-13	Sep-12	Amount	%	Sep-11	Sep-10	Sep-09
1	11152	American Health, Inc.	16,173,346	(7,675,610)	23,848,956	-310.71%	6,392,746	7,213,375	3,491,377
2	15125	Constellation Health, LLC*			-	#DIV/0!			
3	95722	First Medical Health Plan, Inc.	15,122,927	8,539,943	6,582,984	77.08%	6,966,948	8,159,283	10,899,848
4	95772	Golden Cross Health Plan, Corp.	(22,084)	(4,313)	(17,771)	412.03%	(98,113)	(13,526)	34,647
5	95721	Humana Health Plans of Puerto Rico	(5,540,064)	26,788,765	(32,328,829)	-120.68%	16,513,848	18,149,305	14,207,125
6	13022	MCS Advantage, Inc.	(1,404,801)	473,457	(1,878,258)	-396.71%	12,054,702	42,379,329	12,738,741
7	95779	MCS Health Management Options, Inc.	(42,867)	587,552	(630,419)	-107.30%	49,085	629,542	6,085,866
8	11157	MMM Healthcare, Inc.	48,794,934	74,648,558	(25,853,624)	-34.63%	77,075,369	64,645,441	86,875,074
9	12534	MMM MULTI HEALTH, INC.	(8,094)	(8,094)	-	0.00%	-		
10	95730	Mennonite General Hospital, Inc.	275,284	551,251	(275,967)	-50.06%	-	-	-
11	12178	PMC Medicare Choice, Inc.	4,780,086	16,193,128	(11,413,042)	-70.48%	16,239,184	21,253,271	36,788,780
12	13134	Pharmacy Insurance Corporation of America	(198,319)	(420,474)	222,155	-52.83%	(147,477)	(1,043,564)	719,150
13	95762	Plan Medico Servicios de Salud Bella Vista	74,250	155,788	(81,538)	-52.34%	(102,799)		
14	95743	Ryder Health Plan, Inc.	88,967	(45,257)	134,224	-296.58%	11,286	44,781	4,919
<b>Total</b>			<b>78,093,565</b>	<b>119,784,694</b>	<b>(41,691,129)</b>	<b>-34.81%</b>	<b>134,954,779</b>	<b>161,417,237</b>	<b>171,845,527</b>

Figures as of December 2, 2013.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: September 30, 2009 to September 30, 2013

HMO's

**Capital and surplus**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-13	Sep-12	Amount	%	Sep-11	Sep-10	Sep-09
1	11152	American Health, Inc.	51,824,120	18,109,059	33,715,061	186.18%	24,864,282	16,144,312	6,198,756
2	15125	Constellation Health, LLC*			-	#DIV/0!			
3	95722	First Medical Health Plan, Inc.	33,751,840	23,451,841	10,299,999	43.92%	17,115,914	12,078,207	15,115,949
4	95772	Golden Cross Health Plan, Corp.	135,432	135,050	382	0.28%	101,918	152,378	217,653
5	95721	Humana Health Plans of Puerto Rico	97,730,961	107,716,376	(9,985,415)	-9.27%	84,271,177	80,437,806	64,626,631
6	13022	MCS Advantage, Inc.	56,241,546	60,383,563	(4,142,017)	-6.86%	87,515,360	65,562,630	9,468,298
7	95779	MCS Health Management Options, Inc.	3,686,417	6,504,081	(2,817,664)	-43.32%	19,017,353	14,030,632	24,236,280
8	11157	MMM Healthcare, Inc.	133,303,965	102,268,960	31,035,005	30.35%	133,408,809	71,469,449	48,182,320
9	12534	MMM MULTI HEALTH, INC.	(16,218)	162,457	(178,675)	-109.98%	-		
10	95730	Mennonite General Hospital, Inc.	306,783	551,251	(244,468)	-44.35%	600,000	600,000	600,000
11	12178	PMC Medicare Choice, Inc.	34,544,828	32,521,718	2,023,110	6.22%	41,577,719	32,348,358	20,526,589
12	13134	Pharmacy Insurance Corporation of America	2,425,813	4,256,935	(1,831,122)	-43.02%	2,902,414	3,155,906	4,745,831
13	95762	Plan Medico Servicios de Salud Bella Vista	698,693	495,304	203,389	41.06%	357,975		
14	95743	Ryder Health Plan, Inc.	610,972	559,636	51,336	9.17%	628,888	621,952	628,960
<b>Total</b>			<b>415,245,152</b>	<b>357,116,231</b>	<b>58,128,921</b>	<b>16.28%</b>	<b>412,361,809</b>	<b>296,601,630</b>	<b>194,547,267</b>

Figures as of December 2, 2013.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: September 30, 2009 to September 30, 2013

HMO's

**Medical Loss Ratio**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-13	Sep-12	Amount	%	Sep-11	Sep-10	Sep-09
1	11152	American Health, Inc.	79.30%	88.5%	-9.2%	-10.40%	85.3%	85.30%	85.4%
2	15125	Constellation Health, LLC*			0.0%	#DIV/0!			
3	95722	First Medical Health Plan, Inc.	86.40%	90.00%	-3.6%	-4.00%	94.0%	92.5%	90.3%
4	95772	Golden Cross Health Plan, Corp.	97.5%	94.60%	2.9%	3.07%	113.9%	79.00%	84.6%
5	95721	Humana Health Plans of Puerto Rico	92.0%	90.40%	1.6%	1.77%	91.3%	91.90%	94.2%
6	13022	MCS Advantage, Inc.	79.20%	82.50%	-3.3%	-4.00%	90.9%	81.40%	89.4%
7	95779	MCS Health Management Options, Inc.			0.0%	#DIV/0!	92.1%	92.4%	91.9%
8	11157	MMM Healthcare, Inc.	80.80%	83.8%	-3.0%	-3.58%	82.4%	80.0%	78.9%
9	12534	MMM MULTI HEALTH, INC.			0.0%	#DIV/0!			
10	95730	Mennonite General Hospital, Inc.	27.80%	82.50%	-54.7%	-66.30%	91.8%	93.3%	92.2%
11	12178	PMC Medicare Choice, Inc.	83.4%	83.0%	0.4%	0.48%	85.6%	76.7%	75.4%
12	13134	Pharmacy Insurance Corporation of America	82.1%	55.60%	26.5%	47.66%	64.8%	116.30%	71.7%
13	95762	Plan Medico Servicios de Salud Bella Vista	-310.70%	206.70%	-517.4%	-250.31%			
14	95743	Ryder Health Plan, Inc.	85.00%	99.6%	-14.6%	-14.66%		18865.10%	30.0%
		<b>Range</b>	<b>408.2%</b>	<b>151.1%</b>	<b>257.1%</b>	<b>170.15%</b>	<b>49.1%</b>	<b>18788.4%</b>	<b>64.2%</b>
		<b>Median</b>	<b>82.1%</b>	<b>88.5%</b>	<b>-6.4%</b>	<b>-7.23%</b>	<b>91.1%</b>	<b>91.9%</b>	<b>85.4%</b>
		<b>Arithmetic Mean</b>	<b>43.9%</b>	<b>96.1%</b>	<b>-52.2%</b>	<b>-54.33%</b>	<b>89.2%</b>	<b>1795.8%</b>	<b>80.4%</b>
		<b>Standard Deviation</b>	<b>113.4%</b>	<b>36.6%</b>	<b>76.9%</b>	<b>210.25%</b>	<b>11.5%</b>	<b>5397.8%</b>	<b>17.4%</b>

Figures as of December 2, 2013.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: September 30, 2009 to September 30, 2013

HMO's

**Administrative Expense Ratio**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-13	Sep-12	Amount	%	Sep-11	Sep-10	Sep-09
1	11152	American Health, Inc.	12.3%	12.10%	0.2%	1.65%	14.2%	14.40%	14.6%
2	15125	Constellation Health, LLC*			0.0%	#DIV/0!			
3	95722	First Medical Health Plan, Inc.	10.8%	8.90%	1.9%	21.35%	9.1%	8.30%	8.7%
4	95772	Golden Cross Health Plan, Corp.	18.3%	9.40%	8.9%	94.68%	21.0%	31.0%	17.5%
5	95721	Humana Health Plans of Puerto Rico	5.50%	6.10%	-0.6%	-9.84%	6.1%	8.70%	7.4%
6	13022	MCS Advantage, Inc.	16.0%	12.80%	3.2%	25.00%	13.1%	11.40%	11.0%
7	95779	MCS Health Management Options, Inc.			0.0%	#DIV/0!	5.7%	7.50%	6.2%
8	11157	MMM Healthcare, Inc.	15.3%	9.6%	5.7%	59.38%	9.4%	11.3%	8.4%
9	12534	MMM MULTI HEALTH, INC.			0.0%	#DIV/0!			
10	95730	Mennonite General Hospital, Inc.	13.4%	13.0%	0.4%	3.08%	8.2%	6.7%	7.8%
11	12178	PMC Medicare Choice, Inc.	14.3%	9.5%	4.8%	50.53%	10.9%	10.8%	8.7%
12	13134	Pharmacy Insurance Corporation of America	21.60%	22.1%	-0.5%	-2.26%	13.1%	70.30%	22.1%
13	95762	Plan Medico Servicios de Salud Bella Vista	399.8%	191.10%	208.7%	109.21%			
14	95743	Ryder Health Plan, Inc.	12.0%	3.00%	9.0%	300.00%		11.4%	9.7%
		<b>Range</b>	<b>394.3%</b>	<b>188.1%</b>	<b>206.2%</b>	<b>109.62%</b>	<b>15.3%</b>	<b>63.6%</b>	<b>15.9%</b>
		<b>Median</b>	<b>14.3%</b>	<b>9.6%</b>	<b>4.7%</b>	<b>48.96%</b>	<b>10.2%</b>	<b>11.3%</b>	<b>8.7%</b>
		<b>Arithmetic Mean</b>	<b>49.0%</b>	<b>27.1%</b>	<b>22.0%</b>	<b>81.22%</b>	<b>11.1%</b>	<b>17.4%</b>	<b>11.1%</b>
		<b>Standard Deviation</b>	<b>111.0%</b>	<b>52.1%</b>	<b>58.9%</b>	<b>113.14%</b>	<b>4.3%</b>	<b>17.9%</b>	<b>4.7%</b>

Figures as of December 2, 2013.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: September 30, 2009 to September 30, 2013

HMO's

**Combined Ratio**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-13	Sep-12	Amount	%	Sep-11	Sep-10	Sep-09
1	11152	American Health, Inc.	91.60%	100.6%	-9.00%	-8.9%	99.5%	99.60%	100.0%
2	15125	Constellation Health, LLC*			0.00%	#DIV/0!			
3	95722	First Medical Health Plan, Inc.	97.20%	98.90%	-1.70%	-1.7%	103.1%	100.8%	99.1%
4	95772	Golden Cross Health Plan, Corp.	115.8%	104.10%	11.70%	11.2%	134.9%	109.1%	102.1%
5	95721	Humana Health Plans of Puerto Rico	97.5%	96.50%	1.00%	1.0%	97.5%	100.50%	101.7%
6	13022	MCS Advantage, Inc.	95.20%	95.30%	-0.10%	-0.1%	103.9%	92.80%	100.4%
7	95779	MCS Health Management Options, Inc.			0.00%	#DIV/0!	97.9%	100.0%	98.1%
8	11157	MMM Healthcare, Inc.	96.1%	93.4%	2.70%	2.9%	91.8%	91.3%	87.3%
9	12534	MMM MULTI HEALTH, INC.			0.00%	#DIV/0!			
10	95730	Mennonite General Hospital, Inc.	96.7%	95.50%	1.20%	1.3%	100.0%	100.0%	100.0%
11	12178	PMC Medicare Choice, Inc.	97.7%	92.40%	5.30%	5.7%	96.5%	87.4%	84.1%
12	13134	Pharmacy Insurance Corporation of America	103.7%	77.70%	26.00%	33.5%	77.9%	255.9%	93.9%
13	95762	Plan Medico Servicios de Salud Bella Vista	89.10%	195.3%	-106.20%	-54.4%			
14	95743	Ryder Health Plan, Inc.	96.40%	102.6%	-6.20%	-6.0%		97.50%	98.4%
		<b>Range</b>	<b>26.7%</b>	<b>117.6%</b>	<b>-90.9%</b>	<b>-77.30%</b>	<b>57.0%</b>	<b>168.5%</b>	<b>18.0%</b>
		<b>Median</b>	<b>96.7%</b>	<b>96.5%</b>	<b>0.2%</b>	<b>0.21%</b>	<b>98.7%</b>	<b>100.0%</b>	<b>99.1%</b>
		<b>Arithmetic Mean</b>	<b>97.9%</b>	<b>104.8%</b>	<b>-6.8%</b>	<b>-6.53%</b>	<b>100.3%</b>	<b>112.3%</b>	<b>96.8%</b>
		<b>Standard Deviation</b>	<b>6.6%</b>	<b>29.4%</b>	<b>-22.8%</b>	<b>-77.39%</b>	<b>13.5%</b>	<b>45.8%</b>	<b>5.7%</b>

Figures as of December 2, 2013.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: September 30, 2009 to September 30, 2013

HMO's

**Total Admitted Assets**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-13	Sep-12	Amount	%	Sep-11	Sep-10	Sep-09
1	11152	American Health, Inc.	159,784,063	122,611,504	37,172,559	30.32%	129,917,319	68,336,811	46,171,405
2	15125	Constellation Health, LLC*			-	#DIV/0!			
3	95722	First Medical Health Plan, Inc.	122,692,035	113,383,195	9,308,840	8.21%	117,366,915	108,629,537	110,545,361
4	95772	Golden Cross Health Plan, Corp.	758,987	848,675	(89,688)	-10.57%	800,618	1,050,797	1,207,088
5	95721	Humana Health Plans of Puerto Rico	276,290,884	251,976,743	24,314,141	9.65%	242,568,839	215,198,362	210,336,525
6	13022	MCS Advantage, Inc.	193,613,239	189,059,042	4,554,197	2.41%	336,383,354	238,884,478	129,421,353
7	95779	MCS Health Management Options, Inc.	8,697,606	18,448,033	(9,750,427)	-52.85%	182,094,119	158,201,506	125,456,656
8	11157	MMM Healthcare, Inc.	334,686,521	328,805,664	5,880,857	1.79%	496,612,511	291,763,808	298,889,456
9	12534	MMM MULTI HEALTH, INC.	600,000	600,000	-	0.00%			
10	95730	Mennonite General Hospital, Inc.	3,379,695	2,788,008	591,687	21.22%	2,522,109	2,284,234	2,294,658
11	12178	PMC Medicare Choice, Inc.	85,956,386	92,262,062	(6,305,676)	-6.83%	155,145,818	117,933,798	116,351,002
12	13134	Pharmacy Insurance Corporation of America	6,601,090	7,039,195	(438,105)	-6.22%	7,486,554	7,455,752	8,340,625
13	95762	Plan Medico Servicios de Salud Bella Vista	2,659,073	2,410,705	248,368	10.30%			
14	95743	Ryder Health Plan, Inc.	1,534,853	1,561,399	(26,546)	-1.70%		1,534,732	1,665,268
<b>Total</b>			<b>1,197,254,432</b>	<b>1,131,794,225</b>	<b>65,460,207</b>	<b>5.78%</b>	<b>1,670,898,156</b>	<b>1,211,273,815</b>	<b>1,050,679,397</b>

Figures as of December 2, 2013.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Market Analysis for the Period Ended: September 30, 2009 to September 30, 2013

HMO's

**Total Liabilities**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-13	Sep-12	Amount	%	Sep-11	Sep-10	Sep-09
1	11152	American Health, Inc.	107,959,943	104,502,443	3,457,500	3.3%	105,053,037	52,192,499	39,972,649
2	15125	Constellation Health, LLC*			-	#DIV/0!			
3	95722	First Medical Health Plan, Inc.	88,940,195	89,931,354	(991,159)	-1.1%	100,251,001	96,551,330	95,429,412
4	95772	Golden Cross Health Plan, Corp.	623,555	713,625	(90,070)	-12.6%	698,700	802,140	989,615
5	95721	Humana Health Plans of Puerto Rico	178,559,923	144,260,367	34,299,556	23.8%	158,297,662	134,760,557	145,709,895
6	13022	MCS Advantage, Inc.	137,371,693	128,675,557	8,696,136	6.8%	248,867,994	173,321,847	119,953,054
7	95779	MCS Health Management Options, Inc.	5,011,188	11,943,952	(6,932,764)	-58.0%	163,076,610	144,170,874	101,220,377
8	11157	MMM Healthcare, Inc.	201,382,556	226,536,704	(25,154,148)	-11.1%	363,203,702	220,294,359	250,707,136
9	12534	MMM MULTI HEALTH, INC.	613,371	8,094	605,277	7478.1%			
10	95730	Mennonite General Hospital, Inc.	3,072,912	2,236,757	836,155	37.4%	1,922,109	1,684,234	1,694,658
11	12178	PMC Medicare Choice, Inc.	51,411,559	59,740,344	(8,328,785)	-13.9%	113,568,099	85,585,440	95,824,413
12	13134	Pharmacy Insurance Corporation of America	4,117,402	2,782,261	1,335,141	48.0%	4,360,613	4,299,324	3,242,450
13	95762	Plan Medico Servicios de Salud Bella Vista	1,790,290	1,714,341	75,949	4.4%			
14	95743	Ryder Health Plan, Inc.	923,881	1,001,763	(77,882)	-7.8%		912,780	1,109,572
<b>Total</b>			<b>781,778,468</b>	<b>774,047,562</b>	<b>7,730,906</b>	<b>1.00%</b>	<b>1,259,299,527</b>	<b>914,575,384</b>	<b>855,853,231</b>

Figures as of December 2, 2013.

Source: National Association of Insurance Commissioners