



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: March 31, 2010 to March 31, 2014

HMO's

**Net Premiums Written**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-14	Mar-13	Amount	%	Mar-12	Mar-11	Mar-10
1	11152	American Health, Inc.	132,373,612	127,228,432	5,145,180	4.04%	124,456,695	116,040,333	82,307,041
2	15125	Constellation Health, LLC*	2,220,550		2,220,550	#DIV/0!			
3	95722	First Medical Health Plan, Inc.	155,687,703	159,983,061	(4,295,358)	-2.68%	148,059,408	145,874,975	138,769,393
4	95772	Golden Cross Health Plan, Corp.	119,437	121,811	(2,374)	-1.95%	82,111	258,111	611,600
5	95721	Humana Health Plans of Puerto Rico	87,963,979	272,596,361	(184,632,382)	-67.73%	248,396,749	218,616,582	155,958,788
6	13022	MCS Advantage, Inc.	352,109,338	285,982,460	66,126,878	23.12%	287,447,987	306,363,479	280,553,328
7	95779	MCS Health Management Options, Inc.	-	-	-	#DIV/0!	-	271,104,416	134,871,699
8	11157	MMM Healthcare, Inc.	370,517,926	433,635,800	(63,117,874)	-14.56%	398,277,367	-	328,553,381
9	12534	MMM MULTI HEALTH, INC.	-	-	-	#DIV/0!	-		
10	12178	PMC Medicare Choice, Inc.	89,569,103	105,132,187	(15,563,084)	-14.80%	104,908,874	116,375,894	129,510,699
11	13134	Pharmacy Insurance Corporation of America	-	2,521,037	(2,521,037)	-100.00%	3,060,745	3,687,889	4,154,445
12	95762	Plan Medico Servicios de Salud Bella Vista	1,313,607	1,412,247	(98,640)	-6.98%	1,357,837		
13	95730	Plan de Salud Mennonite Inc.	2,648,748	4,862,119	(2,213,371)	-45.52%	4,753,288	6,749,002	5,310,136
14	95743	Ryder Health Plan, Inc.	644,964	666,507	(21,543)	-3.23%	657,856	661,470	703,309
<b>Total</b>			<b>1,195,168,967</b>	<b>1,394,142,022</b>	<b>(198,973,055)</b>	<b>-14.27%</b>	<b>1,321,458,917</b>	<b>1,185,732,151</b>	<b>1,261,303,819</b>

Figures as of June 17, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: March 31, 2010 to March 31, 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		
			Mar-14	Mar-13	Amount	%	Mar-12	Mar-11	Mar-10
1	11152	American Health, Inc.	111,583,734	106,728,807	4,854,927	4.55%	115,711,312	95,759,211	69,184,145
2	15125	Constellation Health, LLC*	1,283,698		1,283,698	#DIV/0!			
3	95722	First Medical Health Plan, Inc.	137,043,397	136,662,447	380,950	0.28%	131,921,709	125,686,666	121,336,251
4	95772	Golden Cross Health Plan, Corp.	82,891	105,067	(22,176)	-21.11%	60,367	187,142	489,711
5	95721	Humana Health Plans of Puerto Rico	85,020,947	253,784,981	(168,764,034)	-66.50%	226,286,403	194,305,176	137,592,074
6	13022	MCS Advantage, Inc.	317,331,979	254,449,576	62,882,403	24.71%	263,427,400	252,188,969	224,416,046
7	95779	MCS Health Management Options, Inc.	-	-	-	#DIV/0!	-	250,794,229	126,876,165
8	11157	MMM Healthcare, Inc.	309,018,954	377,943,104	(68,924,150)	-18.24%	333,222,023	298,768,894	271,750,790
9	12534	MMM MULTI HEALTH, INC.	-	-	-	#DIV/0!	-		
10	12178	PMC Medicare Choice, Inc.	72,420,619	91,681,642	(19,261,023)	-21.01%	88,338,944	99,727,534	109,728,325
11	13134	Pharmacy Insurance Corporation of America		2,120,630	(2,120,630)	-100.00%	3,191,303	3,404,874	3,125,568
12	95762	Plan Medico Servicios de Salud Bella Vista	1,072,650	1,162,214	(89,564)	-7.71%	1,169,292		
13	95730	Plan de Salud Mennonite Inc.	2,057,653	3,994,669	(1,937,016)	-48.49%	4,023,174	6,097,955	4,808,500
14	95743	Ryder Health Plan, Inc.	533,357	547,053	(13,696)	-2.50%	600,270	598,679	577,873
<b>Total</b>			<b>1,037,449,879</b>	<b>1,229,180,190</b>	<b>(191,730,311)</b>	<b>-15.60%</b>	<b>1,167,952,197</b>	<b>1,327,519,329</b>	<b>1,069,885,448</b>

Figures as of June 17, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: March 31, 2010 to March 31, 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		
			Mar-14	Mar-13	Amount	%	Mar-12	Mar-11	Mar-10
1	11152	American Health, Inc.	981,363	704,010	277,353	39.40%	1,054,165	1,012,137	851,713
2	15125	Constellation Health, LLC*	12,399		12,399	#DIV/0!			
3	95722	First Medical Health Plan, Inc.	(65,177)	-	(65,177)	#DIV/0!	-	-	-
4	95772	Golden Cross Health Plan, Corp.	-	-	-	#DIV/0!	-	-	-
5	95721	Humana Health Plans of Puerto Rico	2,453,977	4,484,749	(2,030,772)	-45.28%	4,171,967	-	-
6	13022	MCS Advantage, Inc.	4,398,844	3,356,294	1,042,550	31.06%	2,465,571	3,055,003	4,232,061
7	95779	MCS Health Management Options, Inc.		-	-	#DIV/0!	-	3,802,243	1,524,186
8	11157	MMM Healthcare, Inc.	-	-	-	#DIV/0!	-	-	-
9	12534	MMM MULTI HEALTH, INC.	-	-	-	#DIV/0!	-		
10	12178	PMC Medicare Choice, Inc.	-	-	-	#DIV/0!	-	-	-
11	13134	Pharmacy Insurance Corporation of America		-	-	#DIV/0!	-		
12	95762	Plan Medico Servicios de Salud Bella Vista	-	-	-	#DIV/0!	-		
13	95730	Plan de Salud Mennonite Inc.	-	-	-	#DIV/0!	-	-	-
14	95743	Ryder Health Plan, Inc.	-	-	-	#DIV/0!	-	-	-
<b>Total</b>			<b>7,781,406</b>	<b>8,545,053</b>	<b>(763,647)</b>	<b>-8.94%</b>	<b>7,691,703</b>	<b>7,869,383</b>	<b>6,607,960</b>

Figures as of June 17, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: March 31, 2010 to March 31, 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		
			Mar-14	Mar-13	Amount	%	Mar-12	Mar-11	Mar-10
1	11152	American Health, Inc.	112,565,097	107,432,817	5,132,280	4.78%	116,765,477	96,771,348	70,035,858
2	15125	Constellation Health, LLC*	1,296,097	-	1,296,097	#DIV/0!	-	-	-
3	95722	First Medical Health Plan, Inc.	136,978,220	136,662,447	315,773	0.23%	131,921,709	125,686,666	121,336,251
4	95772	Golden Cross Health Plan, Corp.	82,891	105,067	(22,176)	-21.11%	60,367	187,142	489,711
5	95721	Humana Health Plans of Puerto Rico	87,474,924	258,269,730	(170,794,806)	-66.13%	230,458,370	194,305,176	137,592,074
6	13022	MCS Advantage, Inc.	321,730,823	257,805,870	63,924,953	24.80%	265,892,971	255,243,972	228,648,107
7	95779	MCS Health Management Options, Inc.	-	-	-	#DIV/0!	-	254,596,472	128,400,351
8	11157	MMM Healthcare, Inc.	309,018,954	377,943,104	(68,924,150)	-18.24%	333,222,023	298,768,894	271,750,790
9	12534	MMM MULTI HEALTH, INC.	-	-	-	#DIV/0!	-	-	-
10	12178	PMC Medicare Choice, Inc.	72,420,619	91,681,642	(19,261,023)	-21.01%	88,338,944	99,727,534	109,728,325
11	13134	Pharmacy Insurance Corporation of America	-	2,120,630	(2,120,630)	-100.00%	3,191,303	3,404,874	3,125,568
12	95762	Plan Medico Servicios de Salud Bella Vista	1,072,650	1,162,214	(89,564)	-7.71%	1,169,292	-	-
13	95730	Plan de Salud Mennonite Inc.	2,057,653	3,994,669	(1,937,016)	-48.49%	4,023,174	6,097,955	4,808,500
14	95743	Ryder Health Plan, Inc.	533,357	547,053	(13,696)	-2.50%	600,270	598,679	577,873
<b>Total</b>			<b>1,045,231,285</b>	<b>1,237,725,243</b>	<b>(192,493,958)</b>	<b>-15.55%</b>	<b>1,175,643,900</b>	<b>1,335,388,712</b>	<b>1,076,493,408</b>

Figures as of June 17, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: March 31, 2010 to March 31, 2014

HMO's

**General administrative expenses**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-14	Mar-13	Amount	%	Mar-12	Mar-11	Mar-10
1	11152	American Health, Inc.	22,999,059	14,771,615	8,227,444	55.70%	13,720,180	14,059,059	11,331,570
2	15125	Constellation Health, LLC*	2,899,391		2,899,391	#DIV/0!			
3	95722	First Medical Health Plan, Inc.	15,351,685	16,073,511	(721,826)	-4.49%	14,769,080	16,109,705	13,585,526
4	95772	Golden Cross Health Plan, Corp.	32,472	18,796	13,676	72.76%	53,461	113,946	123,014
5	95721	Humana Health Plans of Puerto Rico	13,512,884	11,831,760	1,681,124	14.21%	14,538,370	16,731,242	13,214,977
6	13022	MCS Advantage, Inc.	65,761,650	40,842,567	24,919,083	61.01%	38,181,235	34,928,474	22,659,506
7	95779	MCS Health Management Options, Inc.		4,313	(4,313)	-100.00%	-	13,092,178	6,864,397
8	11157	MMM Healthcare, Inc.	72,504,698	44,430,457	28,074,241	63.19%	41,223,264	37,694,368	31,312,351
9	12534	MMM MULTI HEALTH, INC.	5,000	-	5,000	#DIV/0!	-		
10	12178	PMC Medicare Choice, Inc.	17,724,947	10,613,556	7,111,391	67.00%	10,272,668	13,192,036	13,319,661
11	13134	Pharmacy Insurance Corporation of America		545,323	(545,323)	-100.00%	643,782	786,205	962,999
12	95762	Plan Medico Servicios de Salud Bella Vista	188,394	159,079	29,315	18.43%	115,198		
13	95730	Plan de Salud Mennonite Inc.	757,882	642,152	115,730	18.02%	555,850	651,047	501,636
14	95743	Ryder Health Plan, Inc.	105,357	92,718	12,639	13.63%	106,650	72,919	89,465
<b>Total</b>			<b>211,843,419</b>	<b>140,025,847</b>	<b>71,817,572</b>	<b>51.29%</b>	<b>134,179,738</b>	<b>147,431,179</b>	<b>113,965,102</b>

Figures as of June 17, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: March 31, 2010 to March 31, 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		
			Mar-14	Mar-13	Amount	%	Mar-12	Mar-11	Mar-10
1	11152	American Health, Inc.	(3,181,067)	5,024,348	(8,205,415)	-163.31%	(6,028,962)	5,059,589	939,613
2	15125	Constellation Health, LLC*	(1,974,938)		(1,974,938)	#DIV/0!			
3	95722	First Medical Health Plan, Inc.	3,357,798	7,247,103	(3,889,305)	-53.67%	1,368,618	4,078,604	3,847,616
4	95772	Golden Cross Health Plan, Corp.	4,074	(2,052)	6,126	-298.54%	(20,038)	(41,825)	1,456
5	95721	Humana Health Plans of Puerto Rico	(13,107,775)	2,848,293	(15,956,068)	-560.20%	4,070,355	7,580,447	5,152,151
6	13022	MCS Advantage, Inc.	(35,383,135)	(12,665,978)	(22,717,157)	179.36%	(16,626,219)	16,282,784	29,245,715
7	95779	MCS Health Management Options, Inc.		(4,313)	4,313	-100.00%	-	3,415,766	(393,049)
8	11157	MMM Healthcare, Inc.	(11,005,726)	11,262,239	(22,267,965)	-197.72%	23,832,080	16,380,298	25,490,240
9	12534	MMM MULTI HEALTH, INC.	(5,000)	-	(5,000)	#DIV/0!	-		
10	12178	PMC Medicare Choice, Inc.	(576,463)	2,836,989	(3,413,452)	-120.32%	6,297,262	3,456,324	6,462,713
11	13134	Pharmacy Insurance Corporation of America		(144,916)	144,916	-100.00%	(774,340)	(500,679)	640,095
12	95762	Plan Medico Servicios de Salud Bella Vista	63,546	90,954	(27,408)	-30.13%	73,347		
13	95730	Plan de Salud Mennonite Inc.	46,209	225,298	(179,089)	-79.49%	174,264	-	-
14	95743	Ryder Health Plan, Inc.	10,678	26,736	(16,058)	-60.06%	(44,158)	(1,878)	37,247
<b>Total</b>			<b>(61,751,799)</b>	<b>16,744,701</b>	<b>(78,496,500)</b>	<b>-468.78%</b>	<b>12,322,209</b>	<b>55,709,430</b>	<b>71,423,797</b>

Figures as of June 17, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: March 31, 2010 to March 31, 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		
			Mar-14	Mar-13	Amount	%	Mar-12	Mar-11	Mar-10
1	11152	American Health, Inc.	771,362	760,123	11,239	1.48%	636,326	621,437	380,077
2	15125	Constellation Health, LLC*	8,405		8,405	#DIV/0!			
3	95722	First Medical Health Plan, Inc.	231,558	-	231,558	#DIV/0!	-	-	-
4	95772	Golden Cross Health Plan, Corp.	904	3,590	(2,686)	-74.82%	-	-	-
5	95721	Humana Health Plans of Puerto Rico	1,053,443	514,193	539,250	104.87%	837,546	782,896	640,733
6	13022	MCS Advantage, Inc.	450,422	300,568	149,854	49.86%	801,716	590,275	367,846
7	95779	MCS Health Management Options, Inc.		291	(291)	-100.00%	99,079	389,406	360,513
8	11157	MMM Healthcare, Inc.	903,724	737,075	166,649	22.61%	1,239,949	1,252,269	1,254,804
9	12534	MMM MULTI HEALTH, INC.	-	-	-	#DIV/0!	-		
10	12178	PMC Medicare Choice, Inc.	240,433	306,043	(65,610)	-21.44%	602,286	505,161	475,314
11	13134	Pharmacy Insurance Corporation of America		25,740	(25,740)	-100.00%	21,388	25,524	29,262
12	95762	Plan Medico Servicios de Salud Bella Vista	-	-	-	#DIV/0!	-		
13	95730	Plan de Salud Mennonite Inc.	-	-	-	#DIV/0!	-	-	-
14	95743	Ryder Health Plan, Inc.	2,637	4,069	(1,432)	-35.19%	-	-	-
<b>Total</b>			<b>3,662,888</b>	<b>2,651,692</b>	<b>1,011,196</b>	<b>38.13%</b>	<b>4,238,290</b>	<b>4,166,968</b>	<b>3,508,549</b>

Figures as of June 17, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: March 31, 2010 to March 31, 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		
			Mar-14	Mar-13	Amount	%	Mar-12	Mar-11	Mar-10
1	11152	American Health, Inc.	(2,074,605)	5,787,471	(7,862,076)	-135.85%	(5,308,806)	5,681,026	1,319,690
2	15125	Constellation Health, LLC*	(1,962,887)		(1,962,887)	#DIV/0!			
3	95722	First Medical Health Plan, Inc.	(6,550,557)	7,487,007	(14,037,564)	-187.49%	1,576,157	4,175,831	3,953,236
4	95772	Golden Cross Health Plan, Corp.	4,978	1,538	3,440	223.67%	(20,038)	(41,825)	1,456
5	95721	Humana Health Plans of Puerto Rico	(12,034,877)	3,364,221	(15,399,098)	-457.73%	4,996,671	8,328,119	5,797,458
6	13022	MCS Advantage, Inc.	(34,945,622)	(12,373,638)	(22,571,984)	182.42%	(15,873,029)	16,885,119	29,643,723
7	95779	MCS Health Management Options, Inc.		(4,022)	4,022	-100.00%	99,079	3,800,148	(117,597)
8	11157	MMM Healthcare, Inc.	(10,102,002)	11,999,314	(22,101,316)	-184.19%	25,072,029	17,632,567	26,745,044
9	12534	MMM MULTI HEALTH, INC.	(5,000)	-	(5,000)	#DIV/0!	-		
10	12178	PMC Medicare Choice, Inc.	(336,030)	3,143,032	(3,479,062)	-110.69%	6,899,548	3,961,485	6,938,027
11	13134	Pharmacy Insurance Corporation of America		(112,609)	112,609	-100.00%	(740,147)	(475,155)	669,357
12	95762	Plan Medico Servicios de Salud Bella Vista	63,546	90,954	(27,408)	-30.13%	73,347		
13	95730	Plan de Salud Mennonite Inc.	46,209	225,298	(179,089)	-79.49%	174,264	-	-
14	95743	Ryder Health Plan, Inc.	10,678	30,805	(20,127)	-65.34%	(44,158)	(1,878)	37,247
<b>Total</b>			<b>(67,886,169)</b>	<b>19,639,371</b>	<b>(87,525,540)</b>	<b>-445.66%</b>	<b>16,904,917</b>	<b>59,945,437</b>	<b>74,987,641</b>

Figures as of June 17, 2014.

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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		
			Mar-14	Mar-13	Amount	%	Mar-12	Mar-11	Mar-10
1	11152	American Health, Inc.	-	1,695,277.00	(1,695,277)	-100.00%	(1,612,407)	1,688,931	528,838
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!	-	-	291
5	95721	Humana Health Plans of Puerto Rico	-	-	-	#DIV/0!	-	-	-
6	13022	MCS Advantage, Inc.	34,635	-	34,635	#DIV/0!	95,128	4,890,288	11,423,037
7	95779	MCS Health Management Options, Inc.		-	-	#DIV/0!	2,620	1,062,238	-
8	11157	MMM Healthcare, Inc.	741,771	-980,464	1,722,235	-175.66%	2,769,653	5,236,230	10,843,174
9	12534	MMM MULTI HEALTH, INC.	-	-	-	#DIV/0!	-		
10	12178	PMC Medicare Choice, Inc.	50,715	783,179.00	(732,464)	-93.52%	2,064,663	1,179,985	2,786,952
11	13134	Pharmacy Insurance Corporation of America		0	-	#DIV/0!	-	-	-
12	95762	Plan Medico Servicios de Salud Bella Vista	-	-	-	#DIV/0!	-		
13	95730	Plan de Salud Mennonite Inc.	-	-	-	#DIV/0!	-	-	-
14	95743	Ryder Health Plan, Inc.	-	-	-	#DIV/0!	-	-	-
<b>Total</b>			<b>827,121</b>	<b>1,497,992</b>	<b>(670,871)</b>	<b>-44.78%</b>	<b>3,319,657</b>	<b>14,057,672</b>	<b>25,582,292</b>

Figures as of June 17, 2014.

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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		
			Mar-14	Mar-13	Amount	%	Mar-12	Mar-11	Mar-10
1	11152	American Health, Inc.	(2,074,605)	4,092,194	(6,166,799)	-150.70%	(3,696,399)	3,992,095	790,852
2	15125	Constellation Health, LLC*	(1,962,887)		(1,962,887)	#DIV/0!			
3	95722	First Medical Health Plan, Inc.	(6,550,557)	7,487,007	(14,037,564)	-187.49%	1,576,157	4,175,831	3,953,236
4	95772	Golden Cross Health Plan, Corp.	4,978	1,538	3,440	223.67%	(20,038)	(41,825)	1,165
5	95721	Humana Health Plans of Puerto Rico	(12,034,877)	3,364,221	(15,399,098)	-457.73%	4,996,671	8,328,119	5,797,458
6	13022	MCS Advantage, Inc.	(34,980,257)	(12,373,638)	(22,606,619)	182.70%	(15,968,157)	11,994,831	18,220,686
7	95779	MCS Health Management Options, Inc.		(4,022)	4,022	-100.00%	96,460	2,737,909	(117,597)
8	11157	MMM Healthcare, Inc.	(10,843,773)	12,979,778	(23,823,551)	-183.54%	22,302,376	12,396,337	15,901,870
9	12534	MMM MULTI HEALTH, INC.	(5,000)	-	(5,000)	#DIV/0!	-		
10	12178	PMC Medicare Choice, Inc.	(386,745)	2,359,853	(2,746,598)	-116.39%	4,834,885	2,781,500	4,151,075
11	13134	Pharmacy Insurance Corporation of America		(112,609)	112,609	-100.00%	(740,147)	(475,155)	669,357
12	95762	Plan Medico Servicios de Salud Bella Vista	63,546	90,954	(27,408)	-30.13%	73,347		
13	95730	Plan de Salud Mennonite Inc.	46,209	225,298	(179,089)	-79.49%	174,264	-	-
14	95743	Ryder Health Plan, Inc.	10,678	30,805	(20,127)	-65.34%	(44,158)	(1,878)	37,247
<b>Total</b>			<b>(68,713,290)</b>	<b>18,141,379</b>	<b>(86,854,669)</b>	<b>-478.77%</b>	<b>13,585,261</b>	<b>45,887,764</b>	<b>49,405,349</b>

Figures as of June 17, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
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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		
			Mar-14	Mar-13	Amount	%	Mar-12	Mar-11	Mar-10
1	11152	American Health, Inc.	53,718,849	36,686,789	17,032,060	46.43%	11,194,217	21,047,169	9,355,878
2	15125	Constellation Health, LLC*	(774,920)		(774,920)	#DIV/0!			
3	95722	First Medical Health Plan, Inc.	24,654,994	30,886,984	(6,231,990)	-20.18%	16,859,621	12,950,347	10,854,134
4	95772	Golden Cross Health Plan, Corp.	99,025	164,073	(65,048)	-39.65%	115,878	158,019	283,640
5	95721	Humana Health Plans of Puerto Rico	74,717,972	105,894,135	(31,176,163)	-29.44%	87,410,180	76,419,007	67,209,810
6	13022	MCS Advantage, Inc.	26,022,935	50,666,791	(24,643,856)	-48.64%	49,521,975	95,423,765	41,360,282
7	95779	MCS Health Management Options, Inc.		4,025,289	(4,025,289)	-100.00%	1,114,625	21,784,342	13,951,065
8	11157	MMM Healthcare, Inc.	100,173,282	96,064,265	4,109,017	4.28%	93,089,557	69,833,791	70,142,686
9	12534	MMM MULTI HEALTH, INC.	(18,371)	(8,124)	(10,247)	126.13%	-		
10	12178	PMC Medicare Choice, Inc.	30,111,073	31,782,300	(1,671,227)	-5.26%	30,085,793	29,311,404	30,290,061
11	13134	Pharmacy Insurance Corporation of America		3,723,883	(3,723,883)	-100.00%	3,343,252	2,709,389	4,609,243
12	95762	Plan Medico Servicios de Salud Bella Vista	992,759	715,397	277,362	38.77%	412,862		
13	95730	Plan de Salud Mennonite Inc.	538,592	856,797	(318,205)	-37.14%	174,264	600,000	600,000
14	95743	Ryder Health Plan, Inc.	707,394	547,271	160,123	29.26%	560,734	615,723	577,873
<b>Total</b>			<b>310,943,584</b>	<b>362,005,850</b>	<b>(51,062,266)</b>	<b>-14.11%</b>	<b>293,882,958</b>	<b>330,852,956</b>	<b>249,234,672</b>

Figures as of June 17, 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		
			Mar-14	Mar-13	Amount	%	Mar-12	Mar-11	Mar-10
1	11152	American Health, Inc.	84.30%	83.90%	0.4%	0.48%	93.0%	82.60%	84.1%
2	15125	Constellation Health, LLC*	57.80%		57.8%	#DIV/0!			
3	95722	First Medical Health Plan, Inc.	88.00%	85.40%	2.6%	3.04%	89.1%	86.20%	87.4%
4	95772	Golden Cross Health Plan, Corp.	69.40%	86.30%	-16.9%	-19.58%	73.5%	72.20%	80.1%
5	95721	Humana Health Plans of Puerto Rico	96.70%	93.00%	3.7%	3.98%	90.9%	88.90%	88.2%
6	13022	MCS Advantage, Inc.	90.10%	89.00%	1.1%	1.24%	91.6%	82.30%	80.0%
7	95779	MCS Health Management Options, Inc.			0.0%	#DIV/0!		92.50%	94.1%
8	11157	MMM Healthcare, Inc.	83.40%	87.2%	-3.8%	-4.36%	83.7%	84.7%	82.7%
9	12534	MMM MULTI HEALTH, INC.			0.0%	#DIV/0!			
10	12178	PMC Medicare Choice, Inc.	80.90%	87.2%	-6.3%	-7.22%	84.2%	85.7%	84.7%
11	13134	Pharmacy Insurance Corporation of America		84.10%	-84.1%	-100.00%	104.3%	92.30%	66.1%
12	95762	Plan Medico Servicios de Salud Bella Vista	81.70%	82.30%	-0.6%	-0.73%	86.1%		
13	95730	Plan de Salud Mennonite Inc.	77.70%	82.20%	-4.5%	-5.47%	84.6%	90.40%	90.6%
14	95743	Ryder Health Plan, Inc.	82.70%	82.10%	0.6%	0.73%	90.6%	89.40%	7388.7%
		<b>Range</b>	<b>38.9%</b>	<b>10.9%</b>	<b>28.0%</b>	<b>256.88%</b>	<b>30.8%</b>	<b>20.3%</b>	<b>7322.6%</b>
		<b>Median</b>	<b>82.7%</b>	<b>85.4%</b>	<b>-2.7%</b>	<b>-3.16%</b>	<b>89.1%</b>	<b>86.2%</b>	<b>84.7%</b>
		<b>Arithmetic Mean</b>	<b>81.2%</b>	<b>85.7%</b>	<b>-4.5%</b>	<b>-5.30%</b>	<b>88.3%</b>	<b>86.1%</b>	<b>747.9%</b>
		<b>Standard Deviation</b>	<b>9.9%</b>	<b>3.2%</b>	<b>6.7%</b>	<b>211.20%</b>	<b>7.2%</b>	<b>5.5%</b>	<b>2100.0%</b>

Figures as of June 17, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
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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		
			Mar-14	Mar-13	Amount	%	Mar-12	Mar-11	Mar-10
1	11152	American Health, Inc.	18.1%	12.20%	5.9%	48.36%	11.9%	13.00%	14.8%
2	15125	Constellation Health, LLC*	131.10%		131.1%	#DIV/0!			
3	95722	First Medical Health Plan, Inc.	9.80%	10.00%	-0.2%	-2.00%	10.0%	11.00%	9.8%
4	95772	Golden Cross Health Plan, Corp.	27.2%	15.40%	11.8%	76.62%	57.0%	44.0%	20.0%
5	95721	Humana Health Plans of Puerto Rico	18.20%	6.00%	12.2%	203.33%	7.5%	7.70%	8.5%
6	13022	MCS Advantage, Inc.	19.9%	15.50%	4.4%	28.39%	14.1%	12.40%	9.6%
7	95779	MCS Health Management Options, Inc.			0.0%	#DIV/0!		6.20%	6.2%
8	11157	MMM Healthcare, Inc.	19.6%	10.20%	9.4%	92.16%	10.4%	10.7%	9.5%
9	12534	MMM MULTI HEALTH, INC.			0.0%	#DIV/0!			
10	12178	PMC Medicare Choice, Inc.	19.80%	10.10%	-10.1%	-100.00%	9.8%	11.3%	10.3%
11	13134	Pharmacy Insurance Corporation of America		21.60%	-7.4%	-34.26%	21.0%	21.30%	20.4%
12	95762	Plan Medico Servicios de Salud Bella Vista	14.20%	11.30%	15.2%	134.51%	8.5%		
13	95730	Plan de Salud Mennonite Inc.	26.5%	13.2%	3.0%	22.73%	11.7%	9.6%	9.4%
14	95743	Ryder Health Plan, Inc.	16.2%	13.90%	2.3%	16.55%	16.1%	10.90%	12.7%
		<b>Range</b>	<b>121.3%</b>	<b>15.6%</b>	<b>105.7%</b>	<b>677.56%</b>	<b>49.5%</b>	<b>37.8%</b>	<b>14.2%</b>
		<b>Median</b>	<b>19.6%</b>	<b>12.2%</b>	<b>7.4%</b>	<b>60.66%</b>	<b>11.7%</b>	<b>11.0%</b>	<b>9.8%</b>
		<b>Arithmetic Mean</b>	<b>29.1%</b>	<b>12.7%</b>	<b>16.5%</b>	<b>129.99%</b>	<b>16.2%</b>	<b>14.4%</b>	<b>11.9%</b>
		<b>Standard Deviation</b>	<b>32.6%</b>	<b>3.9%</b>	<b>28.7%</b>	<b>745.28%</b>	<b>13.4%</b>	<b>10.1%</b>	<b>4.4%</b>

Figures as of June 17, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
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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		
			Mar-14	Mar-13	Amount	%	Mar-12	Mar-11	Mar-10
1	11152	American Health, Inc.	102.40%	96.10%	6.30%	6.6%	104.8%	95.60%	98.9%
2	15125	Constellation Health, LLC*	188.90%		188.90%	#DIV/0!			
3	95722	First Medical Health Plan, Inc.	97.80%	95.50%	2.30%	2.4%	99.1%	97.20%	97.2%
4	95772	Golden Cross Health Plan, Corp.	96.60%	101.70%	-5.10%	-5.0%	121.4%	116.1%	99.8%
5	95721	Humana Health Plans of Puerto Rico	114.90%	99.00%	15.90%	16.1%	98.4%	96.50%	96.7%
6	13022	MCS Advantage, Inc.	110.00%	104.40%	5.60%	5.4%	105.8%	94.70%	89.6%
7	95779	MCS Health Management Options, Inc.			0.00%	#DIV/0!		98.70%	100.3%
8	11157	MMM Healthcare, Inc.	103.0%	97.4%	5.60%	5.7%	94.0%	95.4%	92.2%
9	12534	MMM MULTI HEALTH, INC.			0.00%	#DIV/0!			
10	12178	PMC Medicare Choice, Inc.	100.60%	97.30%	3.30%	3.4%	94.0%	97.0%	95.0%
11	13134	Pharmacy Insurance Corporation of America		105.70%	-105.70%	-100.0%	125.3%	113.6%	86.5%
12	95762	Plan Medico Servicios de Salud Bella Vista	95.20%	93.60%	1.60%	1.7%	94.60%		
13	95730	Plan de Salud Mennonite Inc.	98.40%	95.40%	3.00%	3.1%	96.3%	100.0%	100.0%
14	95743	Ryder Health Plan, Inc.	98.40%	96.00%	2.40%	2.5%	106.70%	100.30%	94.7%
		<b>Range</b>	<b>93.7%</b>	<b>12.1%</b>	<b>81.6%</b>	<b>674.38%</b>	<b>31.3%</b>	<b>21.4%</b>	<b>13.8%</b>
		<b>Median</b>	<b>100.6%</b>	<b>97.3%</b>	<b>3.3%</b>	<b>3.39%</b>	<b>99.1%</b>	<b>97.2%</b>	<b>96.7%</b>
		<b>Arithmetic Mean</b>	<b>109.7%</b>	<b>98.4%</b>	<b>11.3%</b>	<b>11.47%</b>	<b>103.7%</b>	<b>100.5%</b>	<b>95.5%</b>
		<b>Standard Deviation</b>	<b>25.7%</b>	<b>3.7%</b>	<b>21.9%</b>	<b>586.05%</b>	<b>10.3%</b>	<b>7.0%</b>	<b>4.3%</b>

Figures as of June 17, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
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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		
			Mar-14	Mar-13	Amount	%	Mar-12	Mar-11	Mar-10
1	11152	American Health, Inc.	175,659,066	132,567,650	43,091,416	32.51%	143,755,535	82,881,972	58,259,322
2	15125	Constellation Health, LLC*	1,279,167		1,279,167	#DIV/0!			
3	95722	First Medical Health Plan, Inc.	122,334,308	132,752,147	(10,417,839)	-7.85%	121,397,293	110,796,070	105,535,654
4	95772	Golden Cross Health Plan, Corp.	729,810	886,733	(156,923)	-17.70%	826,979	951,974	1,138,673
5	95721	Humana Health Plans of Puerto Rico	177,506,360	276,730,248	(99,223,888)	-35.86%	258,418,358	214,552,318	191,168,243
6	13022	MCS Advantage, Inc.	236,999,205	211,292,636	25,706,569	12.17%	280,044,043	269,409,743	213,145,527
7	95779	MCS Health Management Options, Inc.		10,709,343	(10,709,343)	-100.00%	44,741,974	181,928,602	114,813,823
8	11157	MMM Healthcare, Inc.	329,385,033	327,241,134	2,143,899	0.66%	464,457,140	316,495,621	364,239,288
9	12534	MMM MULTI HEALTH, INC.	600,000	600,000	-	0.00%	600,000		
10	12178	PMC Medicare Choice, Inc.	88,022,143	92,535,724	(4,513,581)	-4.88%	135,842,086	112,462,975	134,417,271
11	13134	Pharmacy Insurance Corporation of America		7,027,388	(7,027,388)	-100.00%	7,294,791	7,105,994	8,422,791
12	95762	Plan Medico Servicios de Salud Bella Vista	2,701,544	2,214,129	487,415	22.01%	2,221,752		
13	95730	Plan de Salud Mennonite Inc.	2,984,317	2,701,502	282,815	10.47%	2,545,335	2,178,733	2,345,367
14	95743	Ryder Health Plan, Inc.	1,492,363	1,478,611	13,752	0.93%	1,562,649	1,635,064	2,104,668
<b>Total</b>			<b>1,139,693,316</b>	<b>1,198,737,245</b>	<b>(59,043,929)</b>	<b>-4.93%</b>	<b>1,463,707,935</b>	<b>1,300,399,066</b>	<b>1,195,590,627</b>

Figures as of June 17, 2014.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
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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		
			Mar-14	Mar-13	Amount	%	Mar-12	Mar-11	Mar-10
1	11152	American Health, Inc.	121,940,217	95,880,861	26,059,356	27.2%	132,919,685	61,834,804	48,903,444
2	15125	Constellation Health, LLC*	2,054,087		2,054,087	#DIV/0!			
3	95722	First Medical Health Plan, Inc.	97,679,314	101,865,163	(4,185,849)	-4.1%	104,537,672	97,845,723	94,681,519
4	95772	Golden Cross Health Plan, Corp.	630,785	722,660	(91,875)	-12.7%	711,101	793,985	855,033
5	95721	Humana Health Plans of Puerto Rico	102,788,388	170,836,113	(68,047,725)	-39.8%	169,333,239	138,133,310	123,958,433
6	13022	MCS Advantage, Inc.	210,976,270	160,625,845	50,350,425	31.3%	230,522,069	173,985,998	171,785,244
7	95779	MCS Health Management Options, Inc.		6,684,054	(6,684,054)	-100.0%	43,627,347	160,144,261	100,862,758
8	11157	MMM Healthcare, Inc.	229,211,751	231,176,868	(1,965,117)	-0.9%	371,367,583	246,661,829	294,096,604
9	12534	MMM MULTI HEALTH, INC.	618,371	608,124	10,247	1.7%	600,000		
10	12178	PMC Medicare Choice, Inc.	57,911,073	60,753,424	(2,842,351)	-4.7%	105,756,293	83,151,572	104,127,210
11	13134	Pharmacy Insurance Corporation of America		3,303,504	(3,303,504)	-100.0%	3,951,540	4,396,740	3,813,550
12	95762	Plan Medico Servicios de Salud Bella Vista	1,708,786	1,497,764	211,022	14.1%	1,808,891		
13	95730	Plan de Salud Mennonite Inc.	2,445,725	1,844,705	601,020	32.6%	2,371,071	1,578,733	1,745,367
14	95743	Ryder Health Plan, Inc.	784,969	931,340	(146,371)	-15.7%	1,001,915	1,019,341	1,526,795
<b>Total</b>			<b>828,749,736</b>	<b>836,730,425</b>	<b>(7,980,689)</b>	<b>-0.95%</b>	<b>1,168,508,406</b>	<b>969,546,296</b>	<b>946,355,957</b>

Figures as of June 17, 2014.

Source: National Association of Insurance Commissioners