



Office of the Commissioner of Insurance of Puerto Rico

IMMEDIATE ATTENTION

ADMINISTRATIVE ACTION TAKEN BY THE OFFICE OF THE COMMISSIONER OF INSURANCE OF PUERTO RICO AGAINST LICENSEES (FINAL AND FIRM - 2013)

JANUARY THROUGH JUNE 2013

LICENSEE	SANCTION
I-2013-01 - MAPFRE Life Insurance Company	\$1,000 fine
Consent Order, January 31, 2013 The Insurer FAILED TO resolve a Claim within the term of 90 days provided in Section 27.162(1) of the Puerto Rico Insurance Code.	

LICENSEE	SANCTION
IA-2013-02 - INNOVA Insurance Services, Inc.	\$1,000 fine Cease and desist
Consent Order, January 17, 2013 The Authorized Representative accepted having violated Section 27.170 of the Puerto Rico Insurance Code, on false reports and statements to obtain insurance, by filling out applications for the health insurance plan for persons who were not employees of the Insured.	

LICENSEE	SANCTION
IA-2013-03 - Carlos M. Benítez, Inc.	\$500 fine by stipulation
Order due to Non-compliance, January 17, 2013 The General Agent violated the provisions of Section 2.130(1) of the Insurance Code by not responding within the required term to an Investigation Order that was duly issued by the Office of the Commissioner of Insurance.	

LICENSEE	SANCTION
IA-2013-06 - Edgardo Morales-Rodríguez	Cease and desist Order of restitution of \$26,323.00 Not reliable or competent person Denial of license in any capacity for a term of 5 years
<p>Order, February 6, 2013</p> <p>The Former Authorized Representative violated the provisions of Sections 9.380(3), 27.160(3) and 27.190 of the Insurance Code by endorsing, altering, and depositing checks that were given to him by different insured's as payment of premiums in his bank account, when these were not made out to him; he also solicited, marketed, and submitted insurance policies without being authorized to do so by the OCI, and he appropriated premiums that were never sent to the Insurer.</p>	

LICENSEE	SANCTION
IA-2013-07 - Sonia Carrión-Peraza	Cease and desist Order of restitution \$328.00 Not reliable or competent person
<p>Order, February 6, 2013</p> <p>The Former Authorized Representative violated the provisions of Sections 9.380, 9.060 and 27.160 of the Insurance Code by collecting and appropriating for herself money belonging to premiums and not forwarding such to the Insurer.</p>	

LICENSEE	SANCTION
IA-2013-08 - Carlos Figueroa-Colón	\$2,000 fine Cease and desist Order of restitution of \$2,203.35 Not reliable or competent person Denial of any license for a term of five years
<p>Order of 12 February 2013</p> <p>The former Authorized Representative violated the provisions of Sections 11.080(1) and 27.170 of the Insurance Code by submitting for approval of the Insurer an application for a group insurance plan with 20 insurance applications containing false information.</p>	

LICENSEE	SANCTION
<p>IA-2013- 09- Haydée Bauzá-Ortiz Julio Álvarez Morales Comerciantes & Empresarios Unidos “AAA” Corp.</p>	<p>\$3,000 fine Cease and Desist Order of restitution of \$8,462.00 Former Authorized Representative is not reliable or competent Denial of license in any capacity to Former Authorized Representative and to CEU for a term of five years. Suspension of license to Authorized Representative for a term of three months</p>
<p>Order, February 12, 2013 The Former Authorized Representative violated the provisions of Sections 9.060, 9.380(3) and 27.160(3) of the Insurance Code by not complying with the responsibility of forwarding premiums, taking such funds and using them for purposes other than those for which they were intended.</p>	

LICENSEE	SANCTION
IA-2013-10 - Antonio L. Sánchez-Torres	\$2,000 fine Cease and desist Denial of insurance license in any capacity for a term of three months
Consent Order, March 4, 2013 The Authorized Representative violated the provisions of Sections 11.080 and 27.190 of the Insurance Code by filling out 36 false insurance applications.	

LICENSEE	SANCTION
IA-2013-13 - José Luis Rodríguez-Vega	\$3,000 fine Cease and desist Restitution of \$1,243.62 Suspension of license for a term of one year.
Order, March 5, 2013 The Authorized Representative violated the provisions of Sections 11.080(1), 27.170, 27.190 and el 27.270 of the Insurance Code by not returning the amount of \$1,243.62 for commissions advanced to the General Agent and filling out insurance applications with false information for fictitious persons.	

LICENSEE	SANCTION
AL-2013-16 - Tina M. de Jesús-Curet	Revocation of license and declaration of person who is not reliable or competent
Order, March 5, 2013 The Authorized Representative repeatedly failed to comply with Orders and Resolutions that were duly issued by the Commissioner of Insurance, thereby violating the Insurance Code.	

LICENSEE	SANCTION
IA-2013-17 Omar Diaz-Muñoz	\$2,000 fine Cease and desist Suspension of license for a term of one month
Consent Order, March 27, 2013 The authorized individual violated Section 9.060(1) of the Insurance Code by acting as a General Agent without being such.	

LICENSEE	SANCTION
I-2013-19 - QBE Optima Insurance Company	\$1,000 fine Order to adjust and resolves
Order March 7, 2013 The Insurer violated Section 27.161 of the Puerto Rico Insurance Code, regarding unfair practices in the adjustment of claims by denying a claim.	

LICENSEE	SANCTION
I-2013-20 - Joint Underwriting Association for Compulsory Liability Insurance	\$1,500 fine
Order, March 7, 2013 The Association did not resolve the Claim within the term of 90 days provided in Section 27.162 of the Puerto Rico Insurance Code.	

LICENSEE	SANCTION
I-2013-21 - Cooperativa de Seguros Múltiples de Puerto Rico	\$2,500 fine
Consent Order, March 6, 2013 The Insurer did not resolve the Claim within the term of 90 days provided in Section 27.162 of the Puerto Rico Insurance Code.	

LICENSEE	SANCTION
I-2013-22 - MAPFRE PRAICO Insurance Company	\$2,500 fine
Order, March 7, 2013 The Insurer did not resolve the claim within the term of 90 days provided in Section 27.162 of the Puerto Rico Insurance Code.	

LICENSEE	SANCTION
I-2013-25 - Cooperativa de Seguros Múltiples de Puerto Rico	\$3,500 fine by stipulation
Order, March 7, 2013 The Insurer did not resolve the Claim within the term of 90 days provided in Section 27.162 of the Puerto Rico Insurance Code.	

LICENSEE	SANCTION
I-2013-26 - MAPFRE PRAICO Insurance Company	\$500 fine by stipulation
Order, March 7, 2013 The Insurer did not resolve the Reconsideration within the term of 90 days provided in Section 27.162 of the Puerto Rico Insurance Code.	

LICENSEE	SANCTION
PP-2013-28 - MCS Life Insurance Company	\$2,000 fine
Order, March 7, 2013 The Insurer violated Section 30.050 of the Insurance Code and Sections 4(C)(2) and 11 of Rule 73 of the Regulations by incorrectly denying a Claim and paying such beyond the term provided for such purpose.	

LICENSEE	SANCTION
IA-2013-32 - Diana Muriel-Torres	\$1,500 fine Cease and desist Restitution of \$52.68 Denial of license in any capacity for a term of one year
Order, March 15, 2013 The Former Authorized Representative violated Sections 11.080(1) and 27.170(1) of the Insurance Code by submitting for approval to the Insurer a policy application with a false signature.	

LICENSEE	SANCTION
IA-2013-33 – Jesús M. Nieves-Piñero	\$500 fine Cease and desist Denial of license in any capacity for a term of three years
<p>Consent Order, March 15, 2013</p> <p>The Former Authorized Representative violated Section 9.380(2) of the Insurance Code. Mr. Nieves admitted he received from the Insured woman a Social Security check in the amount of \$595, for the purpose of collecting \$49.59 for the premium for the month of September 2012, in order to send the premium to the Insurer, and return to the Insured the difference of \$545.41, which he did not do, and kept for himself the remaining money belonging to the Insured.</p>	

LICENSEE	SANCTION
AL-2013-34 – Stanley Rafael Comas-Ferrer	\$100 fine Cease and desist
<p>Consent Order, April 10, 2013</p> <p>The Producer violated Section 9.351 of the Insurance Code by identifying himself with the name “Seguros Comas,” a name that is different from the one on his license.</p>	

LICENSEE	SANCTION
IA-2013-35 – Hiram Otero-Rodríguez	\$2,000 Cease and desist Suspension of insurance license in any capacity for a term of three months
<p>Consent Order, March 19, 2013</p> <p>The Authorized Representative violated Sections 27.160 and 9.380(1), (2) and (3) of the Insurance Code by receiving from the Insured the amount of \$223.35, in cash, for payment of premiums on his policies. However, the Representative did not forward the money to the Insurer.</p>	

LICENSEE	SANCTION
IA-2013-36 – Marielis Morales-Cedeño	\$2,000 fine Cease and desist Not reliable or competent Denial of license for three years
<p>Order, March 19, 2013</p> <p>The Former Authorized Representative violated the provisions of Section 2.130(1) of the Insurance Code by not responding to an Order of Investigation duly issued by the Office of the Commissioner of Insurance. The Former Authorized Representative also violated Section 27.170 of the Puerto Rico Insurance Code by attempting to place insurance using false statements, thereby obtaining the payment of commissions that were not due her.</p>	

LICENSEE	SANCTION
AL-2013-37 – Manuel A. Jiménez-García	\$100 fine Cease and desist
<p>Consent Order, March 21, 2013</p> <p>The Producer violated Section 9.351 of the Insurance Code by identifying himself by a name that is different from the name on his license.</p>	

LICENSEE	SANCTION
IA-2013-38 – Elvin Ruiz-Santoni	\$500 fine Cease and desist
<p>Consent Order , March 27, 2013</p> <p>The Authorized Representative violated Sections 9.351 and 27.050(5) of the Insurance Code by advertising his insurance business under a name that is different from the name on his license.</p>	

LICENSEE	SANCTION
IA-2013-42 – Juan Vélez- Rodríguez	\$2,000 fine Cease and desist Denial of license for a term of five years
<p>Order, March 26, 2013</p> <p>The Former Authorized Representative violated Sections 9.090(1) and (3) of the Insurance Code by submitting to the OCI as part of the license renewal process, an altered certification by ASUME and Certification of Debt from the Department of the Treasury with a view to conceal the amounts owed.</p>	

LICENSEE	SANCTION
I-2013-04 - Admiral Insurance Company	\$1,000 fine
Order, January 22, 2013 The Insurer violated Section 7e of Rule 47 of the Regulations of the Puerto Rico Insurance Code by not paying a Claim after the offer of payment was accepted.	

LICENSEE	SANCTION
IA-2013-11 - Héctor R. Colón-Arias	\$3,000 fine Cease and desist Suspension of insurance license in any capacity for a term of 3 years
Amended Order, April 3, 2013 The Producer violated Sections 9.380 and 27.160(3) of the Puerto Rico Insurance Code by not sending money for premiums to Insurer, and unduly taking such money for himself.	

LICENSEE	SANCTION
IA-2013-18 - Carlos M. Benítez, Inc.	\$2,000 fine by stipulation Cease and desist
Order, March 5, 2013 The General Agent violated the provisions of Sections 9.380(2) and (3), 27.160(3) and 27.190 of the Insurance Code by retaining for a prolonged period of time money that belonged to the Applicant, temporarily appropriating money pertaining to premiums, and in cases where such money was never forwarded, the Agent illegally appropriated such.	

LICENSEE	SANCTION
I-2013-39 - Balzac & Associates	\$5,000 fine by stipulation Cease and desist
Order, April 1, 2013 The Producer violated Sections 27.050(3) and 27.080 of the Puerto Rico Insurance Code by disclosing false information on the financial situation of an insurer.	

LICENSEE	SANCTION
I-2013-40 - Chicago Title Insurance Co.	\$3,500 fine by stipulation
Order, April 11, 2013 The Insurer violated Section 27.162(1) by not resolving a claim within the term provided for such purpose.	

LICENSEE	SANCTION
AL-2013-41 - Mennonite General Hospital	\$2,700 fine by stipulation
Order under the Examination Report CM-2012-01, March 26, 2013 for the period between January 1 and December 31, 2012.	

LICENSEE	SANCTION
AL-2013-45 - Optima Insurance Company	\$5,750 fine
Order under the Examination Report, April 11, 2013, for the period from January 1, 2005 to December 31, 2007.	

LICENSEE	SANCTION
AL-2013-46 - Colonial Insurance Agency	\$3,500 fine
Order under the Examination Report EX-2010-154, April 10, 2013, for the period from January 1, 2001 to December 31, 2009.	

LICENSEE	SANCTION
AL-2013-52 - Praxis Associates, Inc.	\$3,500 fine by stipulation.
Order under the Examination Report, April, 23, 2013, for the period from January 1, 2005 to December 31, 2009.	

LICENSEE	SANCTION
AL-2013-53 - Olympic Agency, Inc.	\$750 fine by stipulation
Order under the Examination Report EX-2010-28, April 16, 2013, for the period from January 1, 2005 to December 31, 2009.	

LICENSEE	SANCTION
IA-2013-55 - Jaime Labrador-Torres	\$500 fine Cease and desist Suspension and denial of insurance license in any capacity for a term of one year.
Consent Order, April 17, 2013 The Authorized Representative violated the provisions of Sections 9.380(3) and 27.160(3) of the Insurance Code by admitting that during 2012, he collected money for premiums from twenty-three insureds, for a total of \$295.24, and did not send such to the Insurer.	

LICENSEE	SANCTION
AL-2013-56 - Corona Insurance Group	\$1,500 fine by stipulation.
Order under Examination Report EX-2010-153, April 23, 2013 for the period from January 1, 2005 to December 31, 2009.	

LICENSEE	SANCTION
IA-2013-58 - Naysha L. Rivera-Echevarría	\$1,000 fine Denial of license in any capacity for a term of one year.
Order, May 1, 2013 The Former Authorized Representative violated the provisions of Sections 9.380(2) and (3), 11.080, 27.160(3), and 27.170(1) of the Insurance Code appropriating for herself money pertaining to premiums and using such for other matters and not sending such to the Insurer, and for submitting for approval to the Insurer four insurance applications without the consent of the injured parties.	

LICENSEE	SANCTION
AL-2013-59 - Doral Insurance Agency, Inc.	\$2,975 fine
Order under Examination Report, May 7, 2013, for the period from January 1, 2010 to December 31, 2012.	

LICENSEE	SANCTION
PP-2013-61 - MCS Health Management Option	\$5,000 fine
Order, May 6, 2013 The Organization violated Section 30.050 and Section 4(C)(2) of Rule 73 by incorrectly denying two claims and paying said claims late.	

LICENSEE	SANCTION
PP-2013-62 - Triple S, Salud, Inc.	\$2,000 fine
Order, May 6, 2013 The Insurer failed to comply with the provisions of Section 30.050 of the Puerto Rico Insurance Code and Sections 4(C)(2) and 11 of Rule No. 73 of the Regulations by denying claims and not resolving the complaint made by the Provider within the term provided for such purpose.	

LICENSEE	SANCTION
I-2013-64 - MAPFRE PRAICO Insurance Company	\$2,500 fine
Order, May 7, 2013 The Insurer failed to comply with the provisions of Section 27.162(1) of the Insurance Code by not resolving the Claim within the term provided in that Section.	

LICENSEE	SANCTION
I-2013-65 - First Medical Health Plan, Inc.	\$1,500 fine
Order, May 7, 2013 The Organization failed to comply with the provisions of Section 27.160(3) of the Insurance Code by not returning the unearned premium within the established term and not paying the corresponding legal interest.	

LICENSEE	SANCTION
I-2013-66 - Alice Torres-Santiago	\$1,000 fine Cease and desist
Order, May 8, 2013 The Authorized Representative failed to comply with the provisions of Section 9.022 of the Insurance Code by not following the guidelines established by the Insurer with regard to the Confirmation of Appointment Sheet in the contact and orientation process of the Claimant, processing insurance that was not appropriate for the coverage need requested, and causing problems with the coverage.	

LICENSEE	SANCTION
I-2013-67 - MAPFRE PRAICO Insurance Company	\$2,000 fine by stipulation.
Order, May 17, 2013 The Insurer violated Sections 27.162 (1) and (2) by not resolving a claim within the term provided for such purpose.	

LICENSEE	SANCTION
I-2013-68 – MAPFRE PRAICO Insurance Company	\$1,500 fine
Consent Order, May 13, 2013 The Insurer violated Section 27.162 by not resolving a claim within the term provided for such purpose.	

LICENSEE	SANCTION
AL-2013-69 – Doral Insurance Agency, Inc.	\$11,000 fine
Order under Examination Report EX-2010-23, May 7, 2013, for the period from January 1, 2005 to December 31, 2009.	

LICENSEE	SANCTION
IA-2013-71 – Reinaldo Cruz-Guzmán	\$1,000 fine Cease and desist Denial of insurance license in any capacity for a term of one year.
Order, May 7, 2013 The Former Authorized Representative violated Sections 11.080(1) and 27.190(1) of the Puerto Rico Insurance Code by submitting documents to the Insurer with a falsified signature so that a False Policy would be issued, when such had not been requested by the Applicant.	

LICENSEE	SANCTION
IA-2013-72 – Cooperativa de Seguros Múltiples de Puerto Rico	\$3,000 fine
Consent Order, May 10, 2013 The Insurer failed to comply with Sections 27.162(1) and (2) of the Puerto Rico Insurance Code by not resolving a Claim within the term provided in said Sections.	

LICENSEE	SANCTION
IA-2013-73 – Diana Rivera-Laureano	\$600 fine Cease and desist Denial of issuance of insurance license in any capacity for one month.
Consent Order, May 13, 2013 The Authorized Representative violated Sections 11.080 and 27.170(1) and (2) of the Puerto Rico Insurance Code by submitting applications for insurance without the consent of the injured party.	

LICENSEE	SANCTION
AL-2013-75 – Plan Médico Servicios de Salud Bella Vista, Inc.	\$6,500 fine
Order under Examination Report, May 20, 2013, for the period from January 1, 2010 to December 31, 2010.	

LICENSEE	SANCTION
I-2013-80– First Medical Health Plan, Inc.	\$1,600 fine
Order, May 20, 2013 The Insurer violated Sections 27.162(1) and (2) by resolving a claim beyond the term provided for such purpose.	

LICENSEE	SANCTION
I-2013-84 – Cooperativa de Seguros de Vida	\$1,500 fine
Consent Order, May 17, 2013 The Insurer violated Section 27.162 by not resolving a claim within the term provided for such purpose.	

LICENSEE	SANCTION
I-2013-85 - Triple-S Salud	\$1,000 fine
Consent Order, May 31, 2013 The Insurer violated Section 27.160(3) by not returning premiums collected in excess within the term provided for such purpose.	

LICENSEE	SANCTION
I-2013-86 – First Medical Health Plan	\$1,000 fine
Consent Order, May 17, 2013 The Organization violated Sections 27.162(1) and (2) by resolving a claim beyond the term provided for such purpose.	

LICENSEE	SANCTION
I-2013-96 – Tina de Jesús-Curet	\$5,000 fine Cease and desist Denial of license for 5 years
Order, May 28, 2013 The Former Authorized Representative violated Sections 27.160(1) and (2), and Section 27.190 by taking money from an insured that had not authorized making such deduction from the insured’s bank account.	

LICENSEE	SANCTION
AF-2013-101 – Cooperativa de Seguros Múltiples	\$500 fine
Order, June 5, 2013 The Insurer failed to comply with Ruling Letter No. N-E-6-19-2001, dated June 20, 2001 by not filing the quarterly report for the period ending on March 31, 2013.	

LICENSEE	SANCTION
AF-2013-102 - Antilles Insurance Company	\$500 fine
Order, June 5, 2013 The Insurer failed to comply with Ruling Letter No. N-E-6-19-2001, dated June 20, 2001 by not filing the quarterly report for the period ending on March 31, 2013.	

LICENSEE	SANCTION
PP-2013-104 - Triple S, Salud, Inc.	\$2,875 fine
Order, June 20, 2013 The Insurer failed to comply with the provisions of Sections 30.050 and 30.070 of the Puerto Rico Insurance Code and Sections 5(C)(2), 9, and 12 of Rule No. 73 of the Regulations by incorrectly denying a claim and paying such beyond the term provided; by not paying the legal interest on issuing payment for the claim and by not resolving the complaint brought by the provider within the term provided for such purpose.	

LICENSEE	SANCTION
PP-2013-105- MCS Health Management Options Inc.	\$2,000 fine
Order, June 20, 2013 The Insurer failed to comply with the provisions of Section 30.050 of the Puerto Rico Insurance Code and Section 5(C)(2) and 12 of Rule No. 73 of the Regulations by incorrectly denying a claim; by paying such and resolving the complaint brought by the provider beyond of the term provided for such purpose.	

LICENSEE	SANCTION
PP-2013-107- MCS Health Management Options Inc.	\$2,000 fine
Order, June 20, 2013 The Insurer failed to comply with the provisions of Section 30.030 of the Puerto Rico Insurance Code and Section 4(C)(1) and 12 of Rule No. 73 of the Regulations by not paying claims and resolving the complaint brought by the provider beyond the term provided for such purpose.	

LICENSEE	SANCTION
PP-2013-108 - Triple S, Salud, Inc.	\$2,000 fine
Order, June 20, 2013 The Insurer failed to comply with the provisions of Sections 30.030 and 30.070 of the Puerto Rico Insurance Code and Sections 4(B) and (C)(1) and 8 of Rule No. 73 of the Regulations by partially paying a claim code and issuing payment 283 days after the date on which the request for adjustment was received from the provider and paying the legal interest on the claim after the payment of the claim.	

LICENSEE	SANCTION
CM-2013-111 - Nilsa I. Jiménez-Rivera	\$4,000 fine Cease and desist Suspension of license for 2 years Not reliable or competent
Order, June 7, 2013 The Authorized Representative violated Sections 9.380(3) and 27.160(3) by appropriating money for premiums and not forwarding it to Insurer.	

LICENSEE	SANCTION
CM-2013-112 - Ángel Miguel Aguilar-Nieves	\$1,500 fine Cease and desist Revocation of license and denial for 5 years Not reliable or competent
Order, June 10, 2013. The Authorized Representative violated Sections 2.130 and 9.460(b), (f) and (j) by altering his provisional license and not cooperating with the corresponding investigation by this office.	

LICENSEE	SANCTION
PP-2013-113- MCS Health Management Options Inc.	\$1,500 fine
Order, June 13, 2013 The Insurer failed to comply with the provisions of Sections 30.030 and 30.050 of the Puerto Rico Insurance Code and Sections 4(B) and (C)(1) and (2) and 11 of Rule No. 73 of the Regulations by paying claims beyond the term provided and failing to resolve the complaint brought by the Provider.	

LICENSEE	SANCTION
PP-2013-115- Humana Health Plan of Puerto Rico	\$2,000 fine
Order, June 12, 2013 The Organization failed to comply with the provisions of Sections 30.030 and 30.070 of the Puerto Rico Insurance Code and Sections 4(B) and (C)(1) and (2), 8 and 11 of Rule No. 73 of the Regulations by partially paying claims of the provider beyond the term provided for such purpose; issuing payment for a procedure code without including the corresponding legal interest, and not resolving the complaint of the provider within the term provided for such purpose.	

LICENSEE	SANCTION
PP-2013-116- MCS Health Management Options Inc.	\$1,000 fine
Order, June 12, 2013 The Insurer failed to comply with the provisions of Section 30.050 of the Puerto Rico Insurance Code and Section 5(C)(2) of Rule No. 73 of the Regulations by paying the claim beyond the term provided for such purpose.	

LICENSEE	SANCTION
PP-2013-118- MCS Health Management Options Inc.	\$1,000 fine
Order, June 12, 2013 The Insurer failed to comply with the provisions of Sections 30.050 and 30.070 of the Puerto Rico Insurance Code and Sections 4(C)(2) and 8 of Rule No. 73 of the Regulations by not paying the claim within the term provided and not paying the corresponding legal interest on two (2) procedures.	

LICENSEE	SANCTION
PP-2013-119- Triple-S Salud, Inc.	\$2,000 fine
Order, June 12, 2013 The Organization failed to comply with the provisions of Sections 30.030 and 30.070 of the Puerto Rico Insurance Code and Sections 5(C)(2) and 9 of Rule No. 73 of the Regulations by paying two (2) claims beyond the term provided for such purpose and not paying corresponding legal interest on paying such claims.	

LICENSEE	SANCTION
PP-2013-120- MAPFRE Life Insurance Company	\$1,000 fine
Order, June 12, 2013 The Organization failed to comply with the provisions of Sections 30.030 and 30.070 of the Puerto Rico Insurance Code and Sections 5(B) and (C)(1) and 9 of Rule No. 73 of the Regulations by not paying the claim of the provider within the term provided for such purpose and not paying corresponding legal interest on paying such claims.	

LICENSEE	SANCTION
PP-2013-121- MCS Life Ins. Co.	\$1,000 fine
Order, June 13, 2013 The Insurer failed to comply with the provisions of Section 30.050 of the Puerto Rico Insurance Code and Sections 4(C)(2) and 11 of Rule No. 73 of the Regulations by paying the claim and resolving the complaint beyond the term provided for such purpose.	

LICENSEE	SANCTION
PP-2013-122- MCS Health Management Options Inc.	\$1,000 fine
Order, June 12, 2013 The Insurer failed to comply with the provisions of Section 30.050 of the Puerto Rico Insurance Code and Sections 4(C)(2) and 11 of Rule No. 73 of the Regulations by incorrectly denying the claim of the Provider; by not paying such claim within the term provided.	

LICENSEE	SANCTION
PP-2013-123- Triple-S Salud, Inc.	\$1,000 fine
Order, June 12, 2013 The Insurer failed to comply with the provisions of Section 30.050 of the Puerto Rico Insurance Code and Sections 5(B) and (C)(1) of Rule No. 73 of the Regulations by not paying the claims within the term provided.	

LICENSEE	SANCTION
PP-2013-124- Triple-S Salud, Inc.	\$1,500 fine
Order, June 12, 2013 The Insurer failed to comply with the provisions of Sections 30.030 and 30.050 of the Puerto Rico Insurance Code and Sections 5(B) and (C)(1) and (2) of Rule No. 73 of the Regulations by paying and denying two (2) procedure codes beyond the term provided for such purpose.	

LICENSEE	SANCTION
PP-2013-125- MCS Health Management Options Inc.	\$1,500 fine
Order, June 12, 2013 The Insurer failed to comply with the provisions of Section 30.050 of the Puerto Rico Insurance Code and Sections 5(B)(C)(2) and 12 of Rule No. 73 of the Regulations by incorrectly denying the provider's claim and paying and resolving the complaint beyond the term provided.	

LICENSEE	SANCTION
I-2013-126- Domiciano Santiago-Arce	\$1,500 fine by stipulation
Order, June 12, 2013 Failure to answer a request for information.	

LICENSEE	SANCTION
I-2013-127- Multinational Life Insurance Company	\$2,000 fine
Order , June 20, 2013 The Insurer failed to comply with the provisions of Sections 27.162(1) and (2) of the Puerto Rico Insurance Code by not resolving the claim within the provided term.	

LICENSEE	SANCTION
I-2013-129- Antilles Insurance Company	\$1,500 fine
Order, June 20, 2013 The Insurer failed to comply with the provisions of Section 27.162(1) of the Puerto Rico Insurance Code by not resolving the claim within the term provided for such purpose.	

LICENSEE	SANCTION
I-2013-131- Triple-S Vida Inc.	\$1,500 fine
Consent Order, July 10, 2013 The Insurer failed to comply with the provisions of Section 27.160(3) of the Puerto Rico Insurance Code by not returning money for premiums collected in excess within the term provided for such purpose.	

LICENSEE	SANCTION
CM-2013-134 - Julio A. Pérez-Aldarondo	\$500 fine Cease and desist
Consent Order, June 24, 2013 The Authorized Representative violated Section 9.351 of the Puerto Rico Insurance Code by advertising his insurance business as JJ Insurance Group, when he did not hold an insurance license issued under that name.	