



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

HMO's

**Net Premiums Written**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-17	Sep-16	Amount	%	Sep-15	Sep-14	Sep-13
1	11152	Triple S Advantage Inc	788,528,675	789,368,742	(840,067)	-0.11%	817,616,997	406,773,822	390,877,293
2	11157	MMM Hlthcare Inc	1,371,873,762	1,171,012,215	200,861,547	17.15%	1,157,376,225	1,066,769,247	1,320,871,510
3	12178	PMC Medicare Choice Inc	-	376,145,869	(376,145,869)	-100.00%	379,437,123	257,829,725	307,734,053
4	12534	MMM MULTI HLTH INC	401,536,101	182,919,478	218,616,623	119.52%	129,758,110	-	-
5	12587	Auxilio Platino Inc	-	-	-	-	-	-	-
6	13022	MCS Advantage Inc	1,259,310,767	1,300,905,575	(41,594,808)	-3.20%	1,141,934,015	1,094,022,969	866,826,010
7	13134	PICA Hlth LLC	-	-	-	-	-	(3,335)	7,450,949
8	15125	Constellation Hlth LLC	154,367,380	115,449,825	38,917,555	379.10%	51,102,585	10,586,106	
9	15600	Molina Hlthcare of PR Inc	553,122,219	554,792,137	(1,669,918)	46.08%	374,594,345	-	
10	95721	Humana Hlth Plans of PR	231,766,919	247,870,463	(16,103,544)	-94.85%	322,759,815	292,781,489	842,936,080
11	95722	First Medical Hlth Plan Inc	810,417,453	776,849,681	33,567,772	-99.75%	628,081,193	473,381,337	482,458,611
12	95730	Plan de Salud Menonita Inc	12,758,555	11,528,761	1,229,794	-60.43%	9,128,443	8,035,791	14,634,351
13	95743	Ryder Hlth Plan Inc	1,941,158	2,005,129	(63,971)	-100.00%	1,434,539	1,879,183	1,976,686
14	95762	Plan Medico Serv de Salud Bella Vist	4,562,128	4,391,649	170,479	127191.25%	4,067,351	3,959,309	1,347,674
15	95779	MCS Hlth Mgmt Options Inc	-	-	-	-	-	-	-
<b>Total</b>			<b>5,590,185,117</b>	<b>5,533,239,524</b>	<b>56,945,593</b>	<b>1.03%</b>	<b>5,017,290,741</b>	<b>3,616,015,643</b>	<b>4,237,113,217</b>

Figures as of November 30, 2017.

Source: National Association of Insurance Commissioners



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

HMO's

**Total hospital and medical loss**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-17	Sep-16	Amount	%	Sep-15	Sep-14	Sep-13
1	11152	Triple S Advantage Inc	703,890,774	709,954,924	(6,064,150)	-0.85%	705,427,237	345,776,405	319,818,051
2	11157	MMM Hlthcare Inc	1,144,117,447	965,032,875	179,084,572	18.56%	1,000,961,499	891,563,942	1,103,897,553
3	12178	PMC Medicare Choice Inc	-	322,228,553	(322,228,553)	-100.00%	328,849,423	214,186,844	263,129,538
4	12534	MMM MULTI HLTH INC	362,790,946	159,338,512	203,452,434	127.69%	118,952,938	-	-
5	12587	Auxilio Platino Inc	-	-	-	-	-	-	-
6	13022	MCS Advantage Inc	1,105,187,314	1,141,329,617	(36,142,303)	-3.17%	1,013,940,373	967,228,343	734,531,417
7	13134	PICA Hlth LLC	-	-	-	-	-	(19,311)	6,208,540
8	15125	Constellation Hlth LLC	141,534,403	102,300,416	39,233,987	38.35%	45,722,783	7,660,468	
9	15600	Molina Hlthcare of PR Inc	497,679,553	504,099,979	(6,420,426)	-1.27%	338,979,063	-	
10	95721	Humana Hlth Plans of PR	214,090,795	228,332,745	(14,241,950)	-6.24%	286,923,866	272,760,185	784,232,564
11	95722	First Medical Hlth Plan Inc	732,302,682	704,773,328	27,529,354	3.91%	566,401,040	425,850,351	419,169,258
12	95730	Plan de Salud Menonita Inc	10,367,295	9,454,546	912,749	9.65%	7,685,993	6,557,713	12,273,224
13	95743	Ryder Hlth Plan Inc	1,460,974	1,596,153	(135,179)	-8.47%	1,277,951	1,634,412	1,638,812
14	95762	Plan Medico Serv de Salud Bella Vist	3,644,505	3,848,810	(204,305)	-5.31%	3,387,878	3,194,191	1,273,424
15	95779	MCS Hlth Mgmt Options Inc	-	-	-	-	-	(1,120,913)	-
<b>Total</b>			<b>4,917,066,688</b>	<b>4,852,290,458</b>	<b>64,776,230</b>	<b>1.33%</b>	<b>4,418,510,044</b>	<b>3,135,272,630</b>	<b>3,646,172,381</b>

Figures as of November 30, 2017.

Source: National Association of Insurance Commissioners



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

HMO's

**Claims adjustment expenses**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-17	Sep-16	Amount	%	Sep-15	Sep-14	Sep-13
1	11152	Triple S Advantage Inc	7,119,064	7,018,605	100,459	1.43%	5,871,573	3,001,080	264,609
2	11157	MMM Hlthcare Inc	-	-	-	-	-	-	-
3	12178	PMC Medicare Choice Inc	-	-	-	-	-	-	-
4	12534	MMM MULTI HLTH INC	-	-	-	-	-	-	-
5	12587	Auxilio Platino Inc	-	-	-	-	-	-	-
6	13022	MCS Advantage Inc	4,950,706	11,407,867	(6,457,161)	-56.60%	10,825,476	10,903,426	9,736,303
7	13134	PICA Hlth LLC	-	-	-	-	-	-	-
8	15125	Constellation Hlth LLC	567,072	436,511	130,561	29.91%	89,818	29,912	
9	15600	Molina Hlthcare of PR Inc	14,544,812	12,656,769	1,888,043	14.92%	7,899,265	-	
10	95721	Humana Hlth Plans of PR	9,673,124	8,909,798	763,326	8.57%	8,433,403	7,049,573	14,158,034
11	95722	First Medical Hlth Plan Inc	98,310	(289,190)	387,500	133.99%	61,011	(65,512)	-
12	95730	Plan de Salud Menonita Inc	-	-	-	-	-	-	-
13	95743	Ryder Hlth Plan Inc	-	-	-	-	-	-	-
14	95762	Plan Medico Serv de Salud Bella Vist	-	-	-	-	-	-	-
15	95779	MCS Hlth Mgmt Options Inc	-	-	-	-	-	-	-
<b>Total</b>			<b>36,953,088</b>	<b>40,140,360</b>	<b>(3,187,272)</b>	<b>-7.94%</b>	<b>33,180,546</b>	<b>20,918,479</b>	<b>24,158,946</b>

Figures as of November 30, 2017.

Source: National Association of Insurance Commissioners



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

HMO's

**Losses and LAE Incurred**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-17	Sep-16	Amount	%	Sep-15	Sep-14	Sep-13
1	11152	Triple S, Advantage	711,009,838	716,973,529	(5,963,691)	-0.83%	711,298,810	348,777,485	320,082,660
2	11157	MMM Healthcare, Inc.	1,144,117,447	965,032,875	179,084,572	18.56%	1,000,961,499	891,563,942	1,103,897,553
3	12178	PMC Medicare Choice, Inc.	-	322,228,553	(322,228,553)	-100.00%	328,849,423	214,186,844	263,129,538
4	12534	MMM MULTI HEALTH, INC.	362,790,946	159,338,512	203,452,434	127.69%	118,952,938	-	-
5	12587	Auxilio Platino Inc.	-	-	-	-	-	-	-
6	13022	MCS Advantage, Inc.	1,110,138,020	1,152,737,484	(42,599,464)	-3.70%	1,024,765,849	978,131,769	744,267,720
7	13134	Pharmacy Insurance Corporation of America	-	-	-	0.00%	-	(19,311)	6,208,540
8	15125	Constellation Health, LLC.	142,101,475	102,736,927	39,364,548	38.32%	45,812,601	7,690,380	-
9	15600	Molina Healthcare of P.R.. Inc.	512,224,365	516,756,748	(4,532,383)	-0.88%	346,878,328	-	-
10	95721	Humana Health Plans of Puerto Rico	223,763,919	237,242,543	(13,478,624)	0.00%	295,357,269	279,809,758	798,390,598
11	95722	First Medical Health Plan, Inc.	732,400,992	704,484,138	27,916,854	3.96%	566,462,051	425,784,839	419,169,258
12	95730	Plan de Salud Mennonite Inc.	10,367,295	9,454,546	912,749	0.00%	7,685,993	6,557,713	12,273,224
13	95743	Ryder Health Plan, Inc.	1,460,974	1,596,153	(135,179)	-8.47%	1,277,951	1,634,412	1,638,812
14	95762	Plan Medico Servicios de Salud Bella Vista	3,644,505	3,848,810	(204,305)	-5.31%	3,387,878	3,194,191	1,273,424
15	95779	MCS Health Management Options, Inc.	-	-	-	-	-	(1,120,913)	-
<b>Total</b>			<b>4,954,019,776</b>	<b>4,892,430,818</b>	<b>61,588,958</b>	<b>1.26%</b>	<b>4,451,690,590</b>	<b>3,156,191,109</b>	<b>3,670,331,327</b>

Figures as of November 30, 2017.

Source: National Association of Insurance Commissioners



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

HMO's

**General administrative expenses**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-17	Sep-16	Amount	%	Sep-15	Sep-14	Sep-13
1	11152	Triple S Advantage Inc	91,158,769	108,710,255	(17,551,486)	-16.15%	115,504,649	54,393,151	49,219,740
2	11157	MMM Hlthcare Inc	175,747,630	169,617,587	6,130,043	3.61%	163,153,029	170,224,752	167,703,789
3	12178	PMC Medicare Choice Inc	2,273	46,218,677	(46,216,404)	-100.00%	49,845,407	40,581,015	38,791,416
4	12534	MMM MULTI HLTH INC	40,270,832	18,769,604	21,501,228	114.55%	12,104,942	16,047	8,094
5	12587	Auxilio Platino Inc	87,526	17,309	70,217	-	9,275	6,770	13,935
6	13022	MCS Advantage Inc	117,772,083	117,396,430	375,653	0.32%	99,298,434	150,809,201	125,165,553
7	13134	PICA Hlth LLC	9,348	30,700	(21,352)	-69.55%	81,786	118,018	1,559,612
8	15125	Constellation Hlth LLC	11,541,435	12,866,841	(1,325,406)	-10.30%	10,185,471	8,853,112	-
9	15600	Molina Hlthcare of PR Inc	36,721,968	50,827,694	(14,105,726)	-27.75%	43,209,372	24,851	-
10	95721	Humana Hlth Plans of PR	23,883,007	33,752,214	(9,869,207)	-29.24%	31,049,710	31,460,277	53,141,045
11	95722	First Medical Hlth Plan Inc	66,976,571	61,293,275	5,683,296	9.27%	53,577,436	46,192,599	48,762,491
12	95730	Plan de Salud Menonita Inc	3,674,951	3,102,344	572,607	18.46%	2,353,612	2,094,756	1,896,095
13	95743	Ryder Hlth Plan Inc	358,783	321,974	36,809	11.43%	266,222	269,940	262,157
14	95762	Plan Medico Serv de Salud Bella Vist	688,400	635,960	52,440	8.25%	550,351	576,793	-
15	95779	MCS Hlth Mgmt Options Inc	5,570	14,618	(9,048)	-61.90%	8,218	19,316	44,910
<b>Total</b>			<b>568,899,146</b>	<b>623,575,482</b>	<b>(54,676,336)</b>	<b>-8.77%</b>	<b>581,197,914</b>	<b>505,640,598</b>	<b>486,568,837</b>

Figures as of November 30, 2017.

Source: National Association of Insurance Commissioners



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

HMO's

**Net underwriting gain (loss)**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-17	Sep-16	Amount	%	Sep-15	Sep-14	Sep-13
1	11152	Triple S Advantage Inc	(13,401,622)	(36,235,588)	22,833,966	63.02%	(9,148,730)	3,621,104	21,578,033
2	11157	MMM Hlthcare Inc	52,008,685	36,361,753	15,646,932	43.03%	(6,738,303)	4,980,553	49,270,168
3	12178	PMC Medicare Choice Inc	(2,273)	7,698,639	(7,700,912)	-100.03%	742,293	3,061,866	5,813,099
4	12534	MMM MULTI HLTH INC	(1,525,677)	4,811,362	(6,337,039)	-131.71%	(1,299,770)	(16,047)	(8,094)
5	12587	Auxilio Platino Inc	(87,526)	(17,309)	(70,217)	-	(9,275)	(6,770)	(13,935)
6	13022	MCS Advantage Inc	31,400,664	30,771,661	629,003	2.04%	17,869,732	(34,918,001)	(2,607,263)
7	13134	PICA Hlth LLC	(9,348)	(30,700)	21,352	69.55%	(81,786)	(44,958)	(317,203)
8	15125	Constellation Hlth LLC	724,470	(153,943)	878,413	570.61%	(4,895,487)	(5,957,386)	-
9	15600	Molina Hlthcare of PR Inc	4,175,886	(12,792,305)	16,968,191	132.64%	(15,493,355)	(24,851)	-
10	95721	Humana Hlth Plans of PR	(15,880,231)	(22,959,966)	7,079,735	30.84%	(3,270,578)	(18,038,417)	(8,242,141)
11	95722	First Medical Hlth Plan Inc	11,039,890	11,072,268	(32,378)	-0.29%	8,041,706	1,403,898	14,526,861
12	95730	Plan de Salud Menonita Inc	(194,765)	145,126	(339,891)	-234.20%	102,809	66,783	465,032
13	95743	Ryder Hlth Plan Inc	125,476	93,771	31,705	33.81%	(101,466)	(20,054)	80,598
14	95762	Plan Medico Serv de Salud Bella Vist	282,559	(3,058)	285,617	9339.99%	165,843	188,325	74,250
15	95779	MCS Hlth Mgmt Options Inc	(5,570)	(14,618)	9,048	61.90%	(8,218)	1,101,597	(44,910)
<b>Total</b>			<b>68,650,618</b>	<b>18,747,093</b>	<b>49,903,525</b>	<b>266.19%</b>	<b>(14,124,585)</b>	<b>(44,602,358)</b>	<b>80,574,495</b>

Figures as of December 1, 2017.

Source: National Association of Insurance Commissioners



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

HMO's

**Net investment income earned**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-17	Sep-16	Amount	%	Sep-15	Sep-14	Sep-13
1	11152	Triple S Advantage Inc	3,348,920	3,002,855	346,065	11.52%	2,024,386	2,144,726	2,042,133
2	11157	MMM Hlthcare Inc	2,400,733	1,638,496	762,237	46.52%	2,044,822	2,705,887	2,258,275
3	12178	PMC Medicare Choice Inc	(123,660)	582,589	(706,249)	-121.23%	701,527	750,046	761,792
4	12534	MMM MULTI HLTH INC	1,512,406	111,758	1,400,648	1253.29%	426,502	-	-
5	12587	Auxilio Platino Inc	3,651	4,060	(409)	0.00%	4,124	5,249	8,618
6	13022	MCS Advantage Inc	1,099,237	715,426	383,811	53.65%	1,151,833	1,292,775	1,210,695
7	13134	PICA Hlth LLC	15,361	81,085	(65,724)	-81.06%	83,810	83,872	77,355
8	15125	Constellation Hlth LLC	(234,165)	(94,044)	(140,121)	-149.00%	(7,228)	(3,657)	-
9	15600	Molina Hlthcare of PR Inc	503,228	178,046	325,182	182.64%	18,245	956	-
10	95721	Humana Hlth Plans of PR	924,595	1,167,008	(242,413)	-20.77%	2,607,394	2,960,980	2,606,930
11	95722	First Medical Hlth Plan Inc	657,828	232,466	425,362	182.98%	218,439	651,051	623,802
12	95730	Plan de Salud Menonita Inc	-	-	-	0.00%	-	-	29,976
13	95743	Ryder Hlth Plan Inc	6,392	6,417	(25)	-0.39%	6,605	7,952	8,369
14	95762	Plan Medico Serv de Salud Bella Vist	-	-	-	0.00%	-	-	-
15	95779	MCS Hlth Mgmt Options Inc	5,993	6,451	(458)	-7.10%	8,265	12,409	2,046
<b>Total</b>			<b>10,120,519</b>	<b>7,632,613</b>	<b>2,487,906</b>	<b>32.60%</b>	<b>9,288,724</b>	<b>10,612,246</b>	<b>9,629,991</b>

Figures as of December 1, 2017.

Source: National Association of Insurance Commissioners



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

HMO's

**Net income or (loss) after capital gains tax and before all other federal income taxes**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-17	Sep-16	Amount	%	Sep-15	Sep-14	Sep-13
1	11152	Triple S Advantage Inc	(10,001,265)	(32,873,863)	22,872,598	69.58%	(7,039,353)	6,091,426	23,690,681
2	11157	MMM Hlthcare Inc	54,409,404	38,000,249	16,409,155	43.18%	(4,693,481)	7,686,440	51,528,443
3	12178	PMC Medicare Choice Inc	(125,933)	9,294,969	(9,420,902)	-101.35%	1,937,884	3,811,912	6,574,891
4	12534	MMM MULTI HLTH INC	(10,764)	5,572,806	(5,583,570)	-100.19%	(873,268)	(16,047)	(8,094)
5	12587	Auxilio Platino Inc	(83,875)	(13,249)	(70,626)	-	(5,151)	(1,521)	(5,317)
6	13022	MCS Advantage Inc	32,565,182	4,759,527	27,805,655	584.21%	(8,621,143)	(33,666,551)	(1,404,801)
7	13134	PICA Hlth LLC	6,013	809,738	(803,725)	-99.26%	14,464	483,507	(198,319)
8	15125	Constellation Hlth LLC	490,305	(247,987)	738,292	297.71%	(4,902,715)	(5,958,332)	-
9	15600	Molina Hlthcare of PR Inc	5,038,341	(10,892,651)	15,930,992	146.25%	(15,405,973)	(23,895)	-
10	95721	Humana Hlth Plans of PR	(11,261,911)	(16,591,911)	5,330,000	32.12%	4,815,181	(15,111,186)	(5,540,064)
11	95722	First Medical Hlth Plan Inc	10,022,628	4,423,100	5,599,528	126.60%	(5,782,481)	(11,076,847)	15,122,927
12	95730	Plan de Salud Menonita Inc	(194,765)	145,126	(339,891)	-234.20%	102,809	66,783	275,284
13	95743	Ryder Hlth Plan Inc	131,868	100,188	31,680	31.62%	(94,861)	(12,102)	88,967
14	95762	Plan Medico Serv de Salud Bella Vist	282,559	(3,058)	285,617	9339.99%	165,843	188,325	74,250
15	95779	MCS Hlth Mgmt Options Inc	29,149	(8,166)	37,315	456.96%	47	1,114,006	(42,865)
<b>Total</b>			<b>81,296,936</b>	<b>2,474,818</b>	<b>78,822,118</b>	<b>3184.97%</b>	<b>(40,382,198)</b>	<b>(46,424,082)</b>	<b>90,155,983</b>

Figures as of December 1, 2017.

Source: National Association of Insurance Commissioners





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

HMO's

**Income Taxes Incurred**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-17	Sep-16	Amount	%	Sep-15	Sep-14	Sep-13
1	11152	Triple S Advantage Inc	-	(21,926)	21,926	-	(889,185)	2,404,895	7,517,335
2	11157	MMM Hlthcare Inc	20,388,912	5,791,711	14,597,201	252.04%	630,000	1,483,542	2,733,509
3	12178	PMC Medicare Choice Inc	-	968,000	(968,000)	-100.00%	57,000	722,223	1,794,805
4	12534	MMM MULTI HLTH INC	-	1,295,000	(1,295,000)	-	-	-	-
5	12587	Auxilio Platino Inc	-	-	-	-	-	-	-
6	13022	MCS Advantage Inc	12,276,196	792,202	11,483,994	-	-	-	-
7	13134	PICA Hlth LLC	-	-	-	-	-	-	-
8	15125	Constellation Hlth LLC	-	-	-	-	-	-	-
9	15600	Molina Hlthcare of PR Inc	1,633,450	(7,704,489)	9,337,939	121.20%	195,202	(9,319)	-
10	95721	Humana Hlth Plans of PR	-	-	-	-	384,021	-	-
11	95722	First Medical Hlth Plan Inc	-	-	-	-	-	-	-
12	95730	Plan de Salud Menonita Inc	-	-	-	-	-	-	-
13	95743	Ryder Hlth Plan Inc	-	-	-	-	-	-	-
14	95762	Plan Medico Serv de Salud Bella Vist	-	-	-	-	-	-	-
15	95779	MCS Hlth Mgmt Options Inc	-	-	-	-	-	-	3
<b>Total</b>			<b>34,298,558</b>	<b>1,120,498</b>	<b>33,178,060</b>	<b>2961.01%</b>	<b>377,038</b>	<b>4,601,341</b>	<b>12,045,652</b>

Figures as of December 1, 2017.

Source: National Association of Insurance Commissioners



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

HMO's

**Net income (loss)**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-17	Sep-16	Amount	%	Sep-15	Sep-14	Sep-13
1	11152	Triple S Advantage Inc	(10,001,265)	(32,851,937)	22,850,672	69.56%	(6,150,168)	3,686,531	16,173,346
2	11157	MMM Hlthcare Inc	34,020,492	32,208,538	1,811,954	5.63%	(5,323,481)	6,202,898	48,794,934
3	12178	PMC Medicare Choice Inc	(125,933)	8,326,969	(8,452,902)	-101.51%	1,880,884	3,089,689	4,780,086
4	12534	MMM MULTI HLTH INC	(10,764)	4,277,806	(4,288,570)	-100.25%	(873,268)	(16,047)	(8,094)
5	12587	Auxilio Platino Inc	(83,875)	(13,249)	(70,626)	-	(5,151)	(1,521)	(5,317)
6	13022	MCS Advantage Inc	20,288,986	3,967,325	16,321,661	411.40%	(8,621,143)	(33,666,551)	(1,404,801)
7	13134	PICA Hlth LLC	6,013	809,738	(803,725)	-99.26%	14,464	483,507	(198,319)
8	15125	Constellation Hlth LLC	490,305	(247,987)	738,292	297.71%	(4,902,715)	(5,958,332)	
9	15600	Molina Hlthcare of PR Inc	3,404,891	(3,188,162)	6,593,053	206.80%	(15,601,175)	(14,576)	
10	47085	Delta Dental Plan of PR Inc	819,450	1,063,661	(244,211)	-22.96%	1,003,697	299,755	(5,540,064)
11	95722	First Medical Hlth Plan Inc	10,022,628	4,423,100	5,599,528	126.60%	(5,782,481)	(11,076,847)	15,122,927
12	95730	Plan de Salud Menonita Inc	(194,765)	145,126	(339,891)	-234.20%	102,809	66,783	275,284
13	95743	Ryder Hlth Plan Inc	131,868	100,188	31,680	31.62%	(94,861)	(12,102)	88,967
14	95762	Plan Medico Serv de Salud Bella Vist	282,559	(3,058)	285,617	9339.99%	165,843	188,325	74,250
15	95779	MCS Hlth Mgmt Options Inc	29,149	(8,166)	37,315	456.96%	47	1,114,006	(42,867)
<b>Total</b>			<b>59,079,739</b>	<b>19,009,892</b>	<b>40,069,847</b>	<b>210.78%</b>	<b>(44,186,699)</b>	<b>(35,614,482)</b>	<b>78,110,332</b>

Figures as of December 1, 2017.

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	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-17	Sep-16	Amount	%	Sep-15	Sep-14	Sep-13
1	11152	Triple S Advantage Inc	67,901,907	24,721,175	43,180,732	174.67%	71,976,400	57,677,188	51,824,120
2	11157	MMM Hlthcare Inc	137,280,283	143,422,436	(6,142,153)	-4.28%	95,319,726	120,477,206	133,303,965
3	12178	PMC Medicare Choice Inc	822,416	43,654,203	(42,831,787)	-98.12%	35,053,776	33,662,307	34,544,827
4	12534	MMM MULTI HLTH INC	53,007,304	18,023,695	34,983,609	194.10%	8,608,317	45,582	(13,371)
5	12587	Auxilio Platino Inc	643,362	801,795	(158,433)	0.00%	814,524	818,226	836,548
6	13022	MCS Advantage Inc	83,630,886	41,869,251	41,761,635	99.74%	37,119,815	24,861,745	56,241,546
7	13134	PICA Hlth LLC	1,071,344	1,063,264	8,080	0.76%	5,586,518	5,792,652	2,483,677
8	15125	Constellation Hlth LLC	(10,264,626)	(12,927,848)	2,663,222	20.60%	(617,600)	(3,639,735)	
9	15600	Molina Hlthcare of PR Inc	74,150,276	67,293,653	6,856,623	10.19%	14,576,986		
10	95721	Humana Hlth Plans of PR	32,087,335	56,207,254	(24,119,919)	-42.91%	71,889,415	71,533,707	97,730,961
11	95722	First Medical Hlth Plan Inc	43,118,305	26,707,105	16,411,200	61.45%	26,461,248	20,547,499	33,751,840
12	95730	Plan de Salud Menonita Inc	3,461,291	2,832,565	628,726	22.20%	2,664,335	3,656,313	306,783
13	95743	Ryder Hlth Plan Inc	625,919	630,249	(4,330)	-0.69%	572,630	538,874	610,972
14	95762	Plan Medico Serv de Salud Bella Vist	1,068,222	992,559	75,663	7.62%	955,239	1,117,537	868,784
15	95779	MCS Hlth Mgmt Options Inc	584,170	570,879	13,291	2.33%	581,477	661,554	3,686,417
<b>Total</b>			<b>489,188,394</b>	<b>415,862,235</b>	<b>73,326,159</b>	<b>17.63%</b>	<b>371,562,806</b>	<b>337,750,655</b>	<b>416,177,069</b>

Figures as of December 1, 2017.

Source: National Association of Insurance Commissioners



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

**Medical Loss Ratio**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-17	Sep-16	Amount	%	Sep-15	Sep-14	Sep-13
1	11152	Triple S, Advantage	89.30%	89.90%	-0.6%	-0.67%	86.30%	85.0%	81.80%
2	11157	MMM Healthcare, Inc.	83.40%	82.40%	1.0%	1.21%	86.5%	83.6%	83.6%
3	12178	PMC Medicare Choice, Inc.		85.70%			86.7%	83.1%	85.5%
4	12534	MMM MULTI HEALTH, INC.	90.4%	87.1%	3.3%	3.79%	91.7%		
5	12587	Auxilio Platino Inc.							
6	13022	MCS Advantage, Inc.	87.80%	87.70%	0.1%	0.11%	88.80%	88.4%	84.70%
7	13134	Pharmacy Insurance Corporation of America						-35.9%	83.30%
8	15125	Constellation Health, LLC.	91.70%	88.60%	3.1%	3.50%	89.50%	72.4%	
9	15600	Molina Healthcare of P.R.. Inc.	90.00%	90.90%	-0.9%	-0.99%	90.5%		
10	95721	Humana Health Plans of Puerto Rico	92.40%	92.10%	0.3%	0.33%	88.80%	93.0%	93.00%
11	95722	First Medical Health Plan, Inc.	90.40%	90.70%	-0.3%	-0.33%	90.20%	90.0%	86.90%
12	95730	Plan de Salud Mennonite Inc.	81.30%	82.00%	-0.7%	0.00%	84%	81.6%	83.90%
13	95743	Ryder Health Plan, Inc.	75.30%	79.50%	-4.2%	-5.28%	89.10%	87.0%	82.90%
14	95762	Plan Medico Servicios de Salud Bella Vista	79.90%	87.60%	-7.7%	-8.79%	83.3%	80.7%	94.5%
15	95779	MCS Health Management Options, Inc.			0.0%	0.00%			
<b>Range</b>			<b>17.1%</b>	<b>12.6%</b>			<b>8.4%</b>	<b>128.9%</b>	<b>12.7%</b>
<b>Median</b>			<b>89.3%</b>	<b>87.7%</b>			<b>88.8%</b>	<b>83.6%</b>	<b>84.3%</b>
<b>Arithmetic Mean</b>			<b>86.5%</b>	<b>87.0%</b>			<b>88.0%</b>	<b>73.5%</b>	<b>86.0%</b>
<b>Standard Deviation</b>			<b>5.4%</b>	<b>3.8%</b>			<b>2.5%</b>	<b>35.0%</b>	<b>4.1%</b>

Figures as of December 4, 2017

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	For the Period Ended		Increase / (Decrease)	
			Sep-17	Sep-16	Amount	%
1	11152	Triple S, Advantage	12.50%	14.70%	-2.2%	-14.97%
2	11157	MMM Healthcare, Inc.	12.8%	14.5%	-1.7%	-11.72%
3	12178	PMC Medicare Choice, Inc.		12.30%		
4	12534	MMM MULTI HEALTH, INC.	10.0%	10.3%	-0.3%	0.00%
5	12587	Auxilio Platino Inc.				
6	13022	MCS Advantage, Inc.	9.7%	9.9%	-0.2%	-2.02%
7	13134	Pharmacy Insurance Corporation of America				
8	15125	Constellation Health, LLC.	7.80%	11.50%	-3.7%	-32.17%
9	15600	Molina Healthcare of P.R.. Inc.	9.30%	11.40%	-2.1%	-18.42%
10	95721	Humana Health Plans of Puerto Rico	14.5%	17.2%	-2.7%	-15.70%
11	95722	First Medical Health Plan, Inc.	8.30%	7.90%	0.4%	5.06%
12	95730	Plan de Salud Mennonite Inc.	26.5%	24.4%	2.1%	8.61%
13	95743	Ryder Health Plan, Inc.	18.4%	16.0%	2.4%	15.00%
14	95762	Plan Medico Servicios de Salud Bella Vista	14.9%	14.20%	0.7%	4.93%
15	95779	MCS Health Management Options, Inc.			0.0%	0.00%
<b>Range</b>			<b>18.7%</b>	<b>16.5%</b>		
<b>Median</b>			<b>12.5%</b>	<b>13.3%</b>		
<b>Arithmetic Mean</b>			<b>13.2%</b>	<b>13.7%</b>		
<b>Standard Deviation</b>			<b>5.2%</b>	<b>4.1%</b>		

For the Period Ended		
Sep-15	Sep-14	Sep-13
14.80%	14.1%	12.70%
14.1%	16.0%	12.7%
13.10%	15.7%	12.6%
9.3%		
9.60%	14.8%	15.60%
	219.6%	20.90%
20.10%	83.9%	
13.6%		
12.20%	13.1%	8.00%
8.50%	9.7%	10.10%
23.2%	24.0%	13.0%
18.50%	14.3%	13.20%
13.40%	14.6%	0.0%
<b>14.7%</b>	<b>209.9%</b>	<b>20.9%</b>
<b>13.5%</b>	<b>14.8%</b>	<b>12.7%</b>
<b>14.2%</b>	<b>40.0%</b>	<b>11.9%</b>
<b>4.3%</b>	<b>60.2%</b>	<b>5.1%</b>

Figures as of December 4, 2017.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
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HMO's

**Combined Ratio**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)	
			Sep-17	Sep-16	Amount	%
1	11152	Triple S, Advantage	101.70%	104.60%	-2.90%	-2.8%
2	11157	MMM Healthcare, Inc.	96.2%	96.9%	-0.70%	-0.7%
3	12178	PMC Medicare Choice, Inc.		98.00%		
4	12534	MMM MULTI HEALTH, INC.	100.4%	97.4%	3.00%	3.1%
5	12587	Auxilio Platino Inc.				
6	13022	MCS Advantage, Inc.	97.5%	97.6%	-0.10%	-0.1%
7	13134	Pharmacy Insurance Corporation of America				
8	15125	Constellation Health, LLC.	99.50%	100.10%	-0.60%	-0.6%
9	15600	Molina Healthcare of P.R.. Inc.	99.20%	102.30%	-3.10%	-3.0%
10	95721	Humana Health Plans of Puerto Rico	106.90%	109.20%	-2.30%	-2.1%
11	95722	First Medical Health Plan, Inc.	98.60%	98.60%	0.00%	0.0%
12	95730	Plan de Salud Mennonite Inc.	101.40%	98.90%	2.50%	2.5%
13	95743	Ryder Health Plan, Inc.	93.60%	95.30%	-1.70%	-1.8%
14	95762	Plan Medico Servicios de Salud Bella Vista	93.90%	100.10%	-6.20%	-6.2%
15	95779	MCS Health Management Options, Inc.			0.00%	0.0%
<b>Range</b>			<b>13.3%</b>	<b>13.9%</b>		
<b>Median</b>			<b>99.2%</b>	<b>98.8%</b>		
<b>Arithmetic Mean</b>			<b>99.0%</b>	<b>99.9%</b>		
<b>Standard Deviation</b>			<b>3.6%</b>	<b>3.7%</b>		

For the Period Ended		
Sep-15	Sep-14	Sep-13
101.10%	99.1%	94.50%
100.6%	99.5%	96.3%
99.80%	98.8%	98.1%
101.0%		
98.40%	103.2%	100.30%
	183.6%	104.3%
109.60%	156.30%	
104.1%		
101.0%	106.2%	101.00%
98.70%	99.7%	97.00%
99.00%	99.2%	96.8%
107.00%	101.1%	95.90%
96.00%	95.20%	94.5%
<b>13.6%</b>	<b>88.4%</b>	<b>9.8%</b>
<b>100.8%</b>	<b>99.7%</b>	<b>96.9%</b>
<b>101.4%</b>	<b>112.9%</b>	<b>97.9%</b>
<b>3.7%</b>	<b>27.6%</b>	<b>3.0%</b>

Figures as of December 4, 2017.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
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HMO's

**Total Admitted Assets**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Sep-17	Sep-16	Amount	%	Sep-15	Sep-14	Sep-13
1	11152	Triple S Advantage Inc	379,830,309	310,986,833	68,843,476	22.14%	285,883,749	162,757,081	159,784,063
2	11157	MMM Hlthcare Inc	490,791,747	508,850,845	(18,059,098)	-3.55%	258,418,886	262,794,170	334,686,521
3	12178	PMC Medicare Choice Inc	2,289,844	99,808,687	(97,518,843)	-97.71%	132,919,194	77,729,356	85,956,386
4	12534	MMM MULTI HLTH INC	151,235,361	61,834,483	89,400,878	144.58%	59,147,747	645,582	600,000
5	12587	Auxilio Platino Inc	1,266,653	1,406,404	(139,751)	-9.94%	1,434,025	1,449,273	1,497,530
6	13022	MCS Advantage Inc	469,057,353	392,664,071	76,393,282	19.46%	237,239,477	203,444,589	193,613,239
7	13134	PICA Hlth LLC	2,041,821	2,036,167	5,654	0.28%	6,565,089	7,028,200	6,601,090
8	15125	Constellation Hlth LLC	41,088,192	23,769,713	17,318,479	72.86%	6,978,272	940,091	
9	15600	Molina Hlthcare of PR Inc	166,697,711	156,265,514	10,432,197	6.68%	100,076,206		
10	95721	Humana Hlth Plans of PR	145,478,762	138,223,008	7,255,754	5.25%	151,122,403	155,458,824	276,290,884
11	95722	First Medical Hlth Plan Inc	195,597,423	180,330,128	15,267,295	8.47%	167,413,574	108,974,574	122,692,035
12	95730	Plan de Salud Menonita Inc	6,535,397	5,609,998	925,399	16.50%	4,963,986	5,660,429	3,379,695
13	95743	Ryder Hlth Plan Inc	1,643,310	1,406,719	236,591	16.82%	1,313,110	1,298,128	1,534,853
14	95762	Plan Medico Serv de Salud Bella Vist	2,842,651	2,823,423	19,228	0.68%	2,821,757	2,822,485	2,659,073
15	95779	MCS Hlth Mgmt Options Inc	2,931,917	2,965,167	(33,250)	-1.12%	3,758,249	7,463,618	8,697,606
<b>Total</b>			<b>2,059,328,451</b>	<b>1,888,981,160</b>	<b>170,347,291</b>	<b>9.02%</b>	<b>1,420,055,724</b>	<b>998,466,400</b>	<b>1,197,992,975</b>

Figures as of December 4, 2017.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
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HMO's

**Total Liabilities**

#	Cocode	Company Name	For the Period Ended		Increase / (Decrease)		Sep-15	Sep-14	Sep-13
			Sep-17	Sep-16	Amount	%			
1	11152	Triple S Advantage Inc	311,928,402	286,265,658	25,662,744	9.0%	213,907,349	105,079,894	107,959,943
2	11157	MMM Hlthcare Inc	353,511,463	365,428,409	(11,916,946)	-3.3%	163,099,160	142,316,964	201,382,556
3	12178	PMC Medicare Choice Inc	1,467,427	56,154,484	(54,687,057)	-97.4%	97,865,418	44,067,049	51,411,559
4	12534	MMM MULTI HLTH INC	98,228,057	43,810,788	54,417,269	124.2%	50,539,430	600,000	613,371
5	12587	Auxilio Platino Inc	623,291	604,609	18,682	3.1%	619,501	631,047	660,982
6	13022	MCS Advantage Inc	385,426,467	350,794,820	34,631,647	9.9%	200,119,661	178,582,845	137,371,693
7	13134	PICA Hlth LLC	970,476	972,903	(2,427)	-0.2%	978,571	1,235,657	4,117,402
8	15125	Constellation Hlth LLC	51,352,818	36,697,561	14,655,257	39.9%	7,595,872	4,579,826	
9	15600	Molina Hlthcare of PR Inc	92,547,435	88,971,861	3,575,574	4.0%	85,499,220		
10	95721	Humana Hlth Plans of PR	113,391,427	82,015,754	31,375,673	38.3%	79,232,988	83,925,117	178,559,923
11	95722	First Medical Hlth Plan Inc	152,479,119	153,623,023	(1,143,904)	-0.7%	140,952,326	88,427,075	88,940,195
12	95730	Plan de Salud Menonita Inc	3,074,107	2,777,432	296,675	10.7%	2,299,651	2,004,116	3,072,912
13	95743	Ryder Hlth Plan Inc	1,017,391	776,470	240,921	31.0%	740,480	759,254	923,881
14	95762	Plan Medico Serv de Salud Bella Vist	1,774,429	1,831,464	(57,035)	-3.1%	1,866,518	1,704,948	1,790,290
15	95779	MCS Hlth Mgmt Options Inc	2,347,747	2,394,288	(46,541)	-1.9%	3,176,772	6,802,065	5,011,188
<b>Total</b>			<b>1,570,140,056</b>	<b>1,473,119,524</b>	<b>97,020,532</b>	<b>6.59%</b>	<b>1,048,492,917</b>	<b>660,715,857</b>	<b>781,815,895</b>

Figures as of December 4, 2017.

Source: National Association of Insurance Commissioners