



Actuarial Certification Regarding Compliance of Rates with the Provisions of Chapter 8 of the Puerto Rico Insurance Code

Identification

I, Arnaldo Cruet Rivera, ASA, MAAA, am an Actuarial Services Manager at Triple-S Salud. I am an Associate of the Society of Actuaries and a member of the American Academy of Actuaries. I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained here in this certification.

Scope

This certification is limited to the rating requirements outlined in Article 8.050, as well as Grandfathering considerations, and rules related to the Transitional Policy as explained in CN-2022-314-AS.

Certification

Based on the analysis of the corresponding records and to the best of my knowledge of the work performed, I hereby certify that:

- A. The Company currently complies with the Rating Rules of Chapter 8 of the Puerto Rico Insurance Code found in Article 8.050 as explained below.
 1. The current new business and renewal premium rates for groups subject to Article 8.050 do not vary by factors other than geographic area, family composition, age, and tobacco use.
 2. The premium rates billed by the Company are not adjusted more often than once per contract year, unless there is a change in the affiliation with the employer group, the family composition of the eligible employee, or the health plan benefits requested by the employer group.
 3. The current new business and renewal premium rates for groups subject to Article 8.050 are developed in accordance with the Actuarial Standards of Practice.
- B. The current new business and renewal premium rates for groups subject to Article 8.050 were developed to be adequate to cover the cost of the covered benefits and associated administrative expenses.
- C. The current new business and renewal premium rates for groups subject to Article 8.050 are not excessive and are reasonable in relationship to the covered benefits.

I hereby subscribe this Annual Compliance Certification in San Juan, Puerto Rico, on **March 31, 2025**.

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Actuarial Certification Regarding Compliance of Rates with the Provisions of Chapter 10 of the Puerto Rico Insurance Code

Identification

I, Arnaldo Cruet Rivera, ASA, MAAA, am an Actuarial Services Manager at Triple-S Salud. I am an Associate of the Society of Actuaries and a member of the American Academy of Actuaries. I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained here in this certification.

Scope

This certification is limited to the rating requirements outlined in Article 10.050, as well as Grandfathering considerations, and rules related to the Transitional Policy as explained in CN-2022-314-AS.

Certification

Based on the analysis of the corresponding records and to the best of my knowledge of the work performed, I hereby certify that:

- A. The Company currently complies with the Rating Rules of Chapter 10 of the Puerto Rico Insurance Code as set forth in Article 10.050. Premium Rates are developed in accordance with the ACA and applicable interpretive regulations, including any additional guidance issued through regulatory letters.
 - 1. The current new business and renewal premium rates subject to Article 10.050 and and guidance set forth in CN-2022-314-AS.
 - 2. The premium rates are not adjusted more often than once per contract year, except for changes in the family composition or other plan selection changes requested by the insured.
 - 3. The current new business and renewal premium rates for groups subject to Article 10.050 are developed in accordance with the Actuarial Standards of Practice.
- B. The current new business and renewal premium rates for groups subject to Article 10.050 were developed to be adequate to cover the cost of the covered benefits and associated administrative expenses.
- C. The current new business and renewal premium rates for groups subject to Article 10.050 are not excessive and are reasonable in relationship to the covered benefits.

I hereby subscribe this Annual Compliance Certification in San Juan, Puerto Rico, on **March 31, 2025**.

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