



MCS Life Insurance Company
P.O. Box 9023547
San Juan, P.R. 00902-3547
787.758.2500

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

I, **Luis F. Kianes**, am 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. Based on the analysis of the corresponding records and to the best of my knowledge of the work performed, I hereby certify that the rates related to the premiums of the individual medical plans provided by the insurer, MCS Life Insurance Co (MCS Life), were established using actuarially reasonable assumptions and ratemaking methods, and further, comply with the requirements set forth in Section 10.050, the remainder of Chapter 10 of the Puerto Rico Health Insurance Code, on Individual Medical Plans and Guaranteed Underwriting, the regulations and interpretive ruling letters, and the applicable federal laws and regulations.

AND FOR THE RECORD: I hereby subscribe this Annual Compliance Certification in San Juan, Puerto Rico, on March 27, 2023.

If additional information is needed and/or if there are any questions regarding this actuarial certification, please contact me

Sincerely,

A handwritten signature in black ink, appearing to read 'Luis F. Kianes', written over a horizontal line.

Luis F. Kianes, ASA, MAAA
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