



Line	Direct plus Indirect Non-Claim Expenses	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
		NAIC Total	Non MN products	Total MN products	Commercial	Medicare Advantage	Medicare Cost	Medicare Supplement	Medicare Part D	MSHO	SNBC MA only	SNBC Integrated	PMAP	MSC+	MNCare	Dental	Other	Admin Services
17	Employee benefit expenses	4731275	0	4731275	0	0	0	0	0	880548	454128	123427	3396397	284879	362949	0	0	-771053
18	Sales expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	General business/office expense	956770	0	956770	0	0	0	0	0	178067	91835	24959	686828	57609	73396	0	0	-155924
20	State premium taxes and assessments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	Consulting and professional fees	1357004	0	1357004	0	0	0	0	0	252556	130251	35401	974139	81707	104100	0	0	-221150
22	Outsourced services	1874794	0	1874794	0	0	0	0	0	348922	179950	48909	1345840	112885	143821	0	0	-305533
23	Other expenses	179073	0	179073	0	0	0	0	0	33328	17188	4672	128549	10782	13737	0	0	-29183
24	<b>Total Non-Claim Expenses = Sum of Lines 17 to 23</b>	<b>9098916</b>	<b>0</b>	<b>9098916</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1693421</b>	<b>873352</b>	<b>237368</b>	<b>6531753</b>	<b>547862</b>	<b>698003</b>	<b>0</b>	<b>0</b>	<b>-1482843</b>
25	Claims Adjustment Expenses	13370233		13370233						2139665	1103495	299918	8252982	692234	881939			0
26	Revenues (Supp Report #1, Line 8)	411380563		411380563						71655970	35631174	4852235	263487306	17485957	18267921			
27	Incurred Claims (Supp Report #1, Line 18 + Line 22)	355579786		355579786						64656514	29701684	5719548	222644846	15181411	17675783			
28	Net Investment Gain/(Loss) (Allocated)	899730		899730						946748	656061	-441576	-390302	124339	-313118			317578
29	Aggregate Write Ins for Other Income or (Expenses)	0		0														
30	Federal and Foreign Income Taxes Incurred	0		0														
31	<b>Net Income = Lines 26+28+29-24-25-27-30</b>	<b>34231358</b>	<b>0</b>	<b>34231358</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4113118</b>	<b>4608704</b>	<b>-1846175</b>	<b>25667423</b>	<b>1188789</b>	<b>-1300922</b>	<b>0</b>	<b>0</b>	<b>1800421</b>

Please use the space below to explain any discrepancies between what is reported in Supplement Report #1 and Su

Supplement Report #1a

**DRAFT**

These categorized administrative expenses should roll up into the general administrative expenses reported on line 21 on Minnesota Supplement Report #1, as well as the underwriting and investment exhibit part 3 – analysis of expenses, of the NAIC health blank. The categories are broken down as follows:

Employee benefit expenses: salaries, wages and benefits

Sales expenses: commissions, marketing and advertising; cost of sales-related materials, postage, telephone and printing materials

General business and office type expenses: rent; non-sales related postage, express and telephone; non-sales related printing and office supplies; taxes (excluding state premium taxes and assessments), licenses and fees; traveling expenses; insurance, except on real estate; collection and bank service charges; group service and administration fees; real estate expenses; real estate taxes; equipment; occupancy, depreciation and amortization; cost of depreciation of ECP equipment and software

State premium taxes and assessments

Consulting and professional fees: legal fees and expenses; certifications and accreditation fees; auditing, actuarial and other consulting fees; board, bureaus and association fees

Outsourced services: ECP; claims and other services

Other expenses: investment expenses not included elsewhere; aggregate write-ins for expenses; reimbursements by uninsured plans; reimbursements from fiscal intermediaries.

Indirect expenses must be allocated by dollars of premium income, or premium-equivalent for ASO business.

Investment gain must be allocated by the prior five years of net income.