Minnesota Supplement Report \#1A
reallocation of expenses and investment income
For the Year Ending December 31, 2021
Public Information, Minnesota Statutes $\$$ 62D. 08

|  |  | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Line | Direct Non-Claim Expenses | Total | Non MN products | Total MN products | Commercial | Medicare | Medicare Cost | $\begin{array}{\|c\|} \hline \text { Medicare } \\ \hline \end{array}$ | Medicare Part D | MSHO | SNBC MA |  | PMAP | MSC+ | MNCare | Dental | Other | Admin Services |
| 1 | Employee benefit expenses |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2 | Sales expenses | 324,212.11 |  | 324,212.11 | 319,316.11 |  |  | 4,896.00 |  |  |  |  |  |  |  |  |  |  |
| 3 | General business/ffice expense |  |  | - |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 4 | State premium taxes and assessments | 208,925.82 |  | 208,925.82 | 205,217.54 |  |  | 3,708.28 |  |  |  |  |  |  |  |  |  |  |
| 5 | Consulting and professional fees | 73,753.90 |  | 73,753.90 | 71,635.26 |  |  | 2,118.64 |  |  |  |  |  |  |  |  |  |  |
| 6 | Outsourced services |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 7 | Other expenses | 16,659.00 |  | 16,659.00 | 16,364.40 |  |  | 294.60 |  |  |  |  |  |  |  |  |  |  |
| 8 | Total Direct Expenses | 623,550.83 |  | 623,550.83 | 612,533.31 |  |  | 11,017.52 |  |  |  |  |  |  |  |  |  |  |


|  |  | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Line | Reallocated Indirect Non-Claim Expenses | Total | $\begin{aligned} & \text { Non MN } \\ & \text { products } \end{aligned}$ | $\begin{aligned} & \hline \text { Total MN } \\ & \text { products } \end{aligned}$ | Commercial | Medicare Advantage | Medicare Cost | $\begin{array}{\|c\|} \hline \text { Medicare } \\ \text { Supplement } \\ \hline \end{array}$ | $\begin{gathered} \hline \text { Medicare } \\ \text { Part D } \\ \hline \end{gathered}$ | MSHO | $\begin{gathered} \text { SNBC MA } \\ \text { only } \end{gathered}$ | SNBC Integrated | PMAP | MSC+ | MNCare | Dental | Other | Admin Services |
| 9 | Employee benefit expenses | 122,936.80 |  | 122,936.80 | 113,342.98 | 6,241.67 |  | 3,352.15 |  |  |  |  |  |  |  |  |  |  |
| 10 | Sales expenses | 916.15 |  | 916.15 | 862.18 | 28.47 |  | 25.50 |  |  |  |  |  |  |  |  |  |  |
| 11 | General business/office expense | 27,723.88 |  | 27,723.88 | 16,821.14 | 10,405.25 |  | 497.49 |  |  |  |  |  |  |  |  |  |  |
| 12 | State premium taxes and assessments | 194.58 |  | 194.58 | 188.99 |  |  | 5.59 |  |  |  |  |  |  |  |  |  |  |
| 13 | Consulting and professional fees | 20,663.48 |  | 20,663.48 | 13,360.69 | 6,907.65 |  | 395.14 |  |  |  |  |  |  |  |  |  |  |
| 14 | Outsourced services | 87,757.76 |  | 87,757.76 | 87,158.76 | (1,978.75) |  | 2,577.75 |  |  |  |  |  |  |  |  |  |  |
| 15 | Other expenses | 3,577.69 |  | 3,577.69 | 3,407.74 | 69.16 |  | 100.79 |  |  |  |  |  |  |  |  |  |  |
| 16 | Total Indirect Expenses | 263,770.34 | - | 263,770.34 | 235,142.48 | 21,673.45 | - | 6,954.41 | - | - | - | - | - | - | - | - | - | - |


|  |  | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Line | Direct plus Indirect Non-Claim Expenses | NAIC Total | $\left\lvert\, \begin{array}{\|l\|} \hline \begin{array}{l} \text { Non MN } \\ \text { products } \end{array} \\ \hline \end{array}\right.$ | Total MN products | Commercial | Medicare Advantage | Medicare <br> Cost | $\begin{array}{\|c\|} \hline \text { Medicare } \\ \text { Supplement } \\ \hline \end{array}$ | $\begin{gathered} \hline \text { Medicare } \\ \text { Part D } \\ \hline \end{gathered}$ | MSHO | $\begin{array}{\|c\|} \hline \begin{array}{c} \text { SNBC MA } \\ \text { only } \end{array} \\ \hline \end{array}$ | $\begin{array}{\|c\|} \hline \text { SNBC } \\ \text { Integrated } \end{array}$ | PMAP | MSC+ | MNCare | Dental | Other | $\begin{gathered} \hline \text { Admin } \\ \text { Services } \end{gathered}$ |
| 17 | Employee benefit expenses | 122,936.80 |  | 122,936.80 | 113,342.98 | 6,241.67 |  | 3,352.15 |  |  |  |  |  |  |  |  |  |  |
| 18 | Sales expenses | 325,128.26 | - | 325,128.26 | 320,178.29 | 28.47 |  | 4,921.50 |  |  |  | . |  |  |  |  |  |  |
| 19 | General business/office expense | 27,723.88 | - | 27,723.88 | 16,821.14 | 10,405.25 |  | 497.49 | - |  | - | - |  |  |  |  |  |  |
| 20 | State premium taxes and assessments | 209,120.40 | - | 209,120.40 | 205,406.53 |  | - | 3,713.87 | - |  |  | - |  |  |  |  |  |  |
| 21 | Consulting and professional fees | 94,417.38 | - | 94,417.38 | 84,995.95 | 6,907.65 | - | 2,513.78 | - |  |  | - | - | - | - |  |  |  |
| 22 | Outsourced services | 87,757.76 | - | 87,757.76 | 87,158.76 | (1,978.75) | - | 2,577.75 | - | - | - | - | - |  | - | - | - |  |
| 23 | Other expenses | 20,236.69 | - | 20,236.69 | 19,772.14 | 69.16 | - | 395.39 | - |  | - | - |  |  |  |  |  |  |
| 24 | Total Non-Claim Expenses = Sum of Lines 17 to 23 | 887,321.17 | - | 887,321.17 | 847,675.79 | 21,673.45 | - | 17,971.93 | - | - | - | - | - |  | - | - | - |  |
| 25 | Claims Adjustment Expenses | 315,346.02 |  | 315,346.02 | 306,588.62 | 20.67 |  | 8,736.73 |  |  |  |  |  |  |  |  |  |  |
| 26 | Revenues (Supp Report \#1, Line 8) | 11,208,222.81 |  | 11,208,222.81 | 11,009,520.18 |  |  | 198,702.63 |  |  |  |  |  |  |  |  |  |  |
| 27 | Incurred Claims (Supp Report \#1, Line $18+$ Line 22) | 11,134,916.17 |  | 11,134,916.17 | 10,965,462.33 |  |  | 169,453.84 |  |  |  |  |  |  |  |  |  |  |
| 28 | Net Investment Gain/Loss) (Allocated) | (3,159.62) |  | (3,159.62) | (3,159.62) |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 29 | Aggregate Write Ins for Other Income or (Expenses) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 30 | Federal and Foreign Income Taxes Incurred |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 31 | Net Income $=$ Lines 26+28+29-24-25-27-30 | (1,132,520.17) |  | (1,132,520.17) | (1,113,366.18) | (21,694.12) |  | 2,540.13 |  |  |  | - |  |  | - | - | - |  |

