

**UnitedHealthcare of Illinois, Inc.**  
Minnesota Supplement Report #1A

**REALLOCATION OF EXPENSES AND INVESTMENT INCOME**  
For the Year Ending December 31, 2022  
Public Information, Minnesota Statutes § 62D.08

Line	Direct Non-Claim Expenses	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
		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
1	Employee benefit expenses	9,338,764	4,571,535	4,767,229	154,193										4,613,036			
2	Sales expenses	5,012,195	3,617,051	1,395,144	393,796										1,001,348			
3	General business/office expense	6,302,040	4,242,964	2,059,076	116,041										1,943,035			
4	State premium taxes and assessments	2,894,044	677,257	2,216,786	69,105										2,147,682			
5	Consulting and professional fees	1,360,382	665,938	694,444	22,461										671,983			
6	Outsourced services	1,331,996	629,904	702,092	21,246										680,846			
7	Other expenses	-	-	-	-										-			
8	<b>Total Direct Expenses</b>	<b>26,239,422</b>	<b>14,404,650</b>	<b>11,834,772</b>	<b>776,843</b>	-	-	-	-	-	-	-	-	-	<b>11,057,929</b>	<b>0</b>	<b>0</b>	<b>0</b>

Line	Reallocated Indirect Non-Claim Expenses	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
		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
9	Employee benefit expenses	2,758,081	1,350,143	1,407,938	45,539										1,362,399			
10	Sales expenses	-	-	-	-										-			
11	General business/office expense	2,665,757	1,306,261	1,359,496	44,085										1,315,411			
12	State premium taxes and assessments	-	-	-	-										-			
13	Consulting and professional fees	188,769	92,460	96,309	3,115										93,194			
14	Outsourced services	-	-	-	-										-			
15	Other expenses	3,007,533	1,481,539	1,525,994	47,334										1,478,660			
16	<b>Total Indirect Expenses</b>	<b>8,620,140</b>	<b>4,230,403</b>	<b>4,389,737</b>	<b>140,073</b>	-	-	-	-	-	-	-	-	-	<b>4,249,664</b>	<b>0</b>	<b>0</b>	<b>0</b>

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	12,096,845	5,921,678	6,175,167	199,732	0	0	0	0	0	0	0	0	0	5,975,435	0	0	0
18	Sales expenses	5,012,195	3,617,051	1,395,144	393,796	0	0	0	0	0	0	0	0	0	1,001,348	0	0	0
19	General business/office expense	8,967,797	5,549,226	3,418,572	160,126	0	0	0	0	0	0	0	0	0	3,258,445	0	0	0
20	State premium taxes and assessments	2,894,044	677,257	2,216,786	69,105	0	0	0	0	0	0	0	0	0	2,147,682	0	0	0
21	Consulting and professional fees	1,549,151	758,398	790,753	25,576	0	0	0	0	0	0	0	0	0	765,177	0	0	0
22	Outsourced services	1,331,996	629,904	702,092	21,246	0	0	0	0	0	0	0	0	0	680,846	0	0	0
23	Other expenses	3,007,533	1,481,539	1,525,994	47,334	0	0	0	0	0	0	0	0	0	1,478,660	0	0	0
24	<b>Total Non-Claim Expenses = Sum of Lines 17 to 23</b>	<b>34,859,562</b>	<b>18,635,053</b>	<b>16,224,509</b>	<b>916,916</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>15,307,592</b>	<b>0</b>	<b>0</b>	<b>0</b>
25	Claims Adjustment Expenses	15,081,645	8,184,090	6,897,555	274,942										6,622,612			
26	Revenues (Supp Report #1, Line 8)	367,042,017	170,337,041	196,704,976	6,377,503										190,327,473			
27	Incurred Claims (Supp Report #1, Line 18 + Line 22)	288,036,342	141,211,969	146,824,373	5,812,178										141,012,195			
28	Net Investment Gain/(Loss) (Allocated)	2,084,969	967,593	1,117,376	36,227										1,081,148			
29	Aggregate Write Ins for Other Income or (Expenses)	(394)	(394)	-	-										-			
30	Federal and Foreign Income Taxes Incurred	6,299,484	661,947	5,637,537	(119,382)										5,756,919			
31	<b>Net Income = Lines 26+28+29-24-25-27-30</b>	<b>24,849,559</b>	<b>2,611,181</b>	<b>22,238,378</b>	<b>(470,925)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>22,709,303</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

Immaterial rounding differences

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.