



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	868720	0	868720	0	0	0	0	0	147063	0	0	630144	50007	41506	0	0	0
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	274973	0	274973	0	0	0	0	0	46549	0	0	199457	15829	13138	0	0	0
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	687675	0	687675	0	0	0	0	0	116414	0	0	498820	39585	32856	0	0	0
22	Outsourced services	605758	0	605758	0	0	0	0	0	102547	0	0	439399	34870	28942	0	0	0
23	Other expenses	51971	0	51971	0	0	0	0	0	8798	0	0	37698	2992	2483	0	0	0
24	<b>Total Non-Claim Expenses = Sum of Lines 17 to 23</b>	<b>2489097</b>	<b>0</b>	<b>2489097</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>421371</b>	<b>0</b>	<b>0</b>	<b>1805518</b>	<b>143283</b>	<b>118925</b>	<b>0</b>	<b>0</b>	<b>0</b>
25	Claims Adjustment Expenses	3899167		3899167						660077			2828343	224452	186295			
26	Revenues (Supp Report #1, Line 8)	84884839		84884839						14423375			61498630	4909678	4053156			
27	Incurred Claims (Supp Report #1, Line 18 + Line 22)	72463034		72463034						13417312			50257009	4707769	4080944			
28	Net Investment Gain/(Loss) (Allocated)	22138		22138						3748			16059	1274	1057			
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>6055679</b>	<b>0</b>	<b>6055679</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-71637</b>	<b>0</b>	<b>0</b>	<b>6623819</b>	<b>-164552</b>	<b>-331951</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

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.