

UCare Minnesota
Minnesota Supplement Report #1A
REALLOCATION OF EXPENSES AND INVESTMENT INCOME
For the Year Ending December 31, 2015
Public Information, Minnesota Statutes § 62D.08

Line	Direct Non-Claim Expenses	1 Total	2 Non MN	3 Total MN products	4 Commercial	5 M+C	6 Medicare	7 MSHO	8 SNBC MA only	9 SNBC	10 PMAP	11 MNCare	12 Dental	13 Other	14 Admin
1	Employee benefit expenses	17,561,517		17,561,517	582,813	3,181,321	-	1,082,719	703,633		10,349,696	1,327,461		333,874	-
2	Sales expenses	8,568,961		8,568,961	1,073,043	7,116,336	-	156,097	221,095		-	-		2,390	-
3	General business/office expense	6,998,152		6,998,152	1,081,253	1,683,359	-	387,866	241,318		3,112,595	455,569		36,192	-
4	State premium taxes and assessments	40,678,636		40,678,636	328,585	-	-	3,813,882	4,979,606		26,311,395	4,019,912		1,225,256	-
5	Consulting and professional fees	7,559,984		7,559,984	408,113	4,872,157	-	692,441	103,133		1,248,676	232,978		2,486	-
6	Outsourced services	6,406,712		6,406,712	1,355,954	1,297,933	-	612,746	229,947		2,606,910	242,994		60,228	-
7	Other expenses	(4,171)		(4,171)											(4,171)
8	Total Direct Expenses	87,769,791	-	87,769,791	4,829,761	18,151,106	-	6,745,751	6,478,732	-	43,629,272	6,278,914	-	1,660,426	(4,171)

Line	Reallocated Indirect Non-Claim Expenses	1 Total	2 Non MN	3 Total MN products	4 Commercial	5 M+C	6 Medicare	7 MSHO	8 SNBC MA only	9 SNBC	10 PMAP	11 MNCare	12 Dental	13 Other	14 Admin
9	Employee benefit expenses	48,391,749		48,391,749	270,849	11,514,876		4,697,247	4,358,020		22,965,537	3,512,131		1,073,089	
10	Sales expenses	1,805,680		1,805,680	10,106	429,664		175,272	162,614		856,932	131,051		40,041	
11	General business/office expense	17,334,390		17,334,390	97,021	4,124,739		1,682,599	1,561,085		8,226,476	1,258,079		384,391	
12	State premium taxes and assessments	-		-	-	-		-	-		-	-		-	
13	Consulting and professional fees	5,286,760		5,286,760	29,590	1,257,991		513,170	476,110		2,508,966	383,698		117,235	
14	Outsourced services	21,502,352		21,502,352	120,348	5,116,489		2,087,162	1,936,431		10,204,538	1,560,571		476,813	
15	Other expenses	151,264		151,264	846	35,993		14,683	13,623		71,786	10,979		3,354	
16	Total Indirect Expenses	94,472,195	-	94,472,195	528,760	22,479,752	-	9,170,133	8,507,883	-	44,834,235	6,856,509	-	2,094,923	-

Line	Direct plus Indirect Non-Claim Expenses	1 NAIC Total	2 Non MN	3 Total MN products	4 Commercial	5 M+C	6 Medicare	7 MSHO	8 SNBC MA only	9 SNBC	10 PMAP	11 MNCare	12 Dental	13 Other	14 Admin
17	Employee benefit expenses	65,953,266	-	65,953,266	853,662	14,696,197	-	5,779,966	5,061,653	-	33,315,233	4,839,592	-	1,406,963	-
18	Sales expenses	10,374,641	-	10,374,641	1,083,149	7,546,000	-	331,369	383,709	-	856,932	131,051	-	42,431	-
19	General business/office expense	24,332,542	-	24,332,542	1,178,274	5,808,098	-	2,070,465	1,802,403	-	11,339,071	1,713,648	-	420,583	-
20	State premium taxes and assessments	40,678,636	-	40,678,636	328,585	-	-	3,813,882	4,979,606	-	26,311,395	4,019,912	-	1,225,256	-
21	Consulting and professional fees	12,846,744	-	12,846,744	437,703	6,130,148	-	1,205,611	579,243	-	3,757,642	616,676	-	119,721	-
22	Outsourced services	27,909,064	-	27,909,064	1,476,302	6,414,422	-	2,699,908	2,166,378	-	12,811,448	1,803,565	-	537,041	-
23	Other expenses	147,093	-	147,093	846	35,993	-	14,683	13,623	-	71,786	10,979	-	3,354	(4,171)
24	Total Non-Claim Expenses = Sum of Lines 17 to 23	182,241,986	-	182,241,986	5,358,521	40,630,858	-	15,915,884	14,986,615	-	88,463,507	13,135,423	-	3,755,349	(4,171)
25	Claims Adjustment Expenses	76,601,024	-	76,601,024	469,626	16,559,684	-	7,097,281	7,046,189	-	36,956,704	5,161,971	-	3,309,569	-
26	Revenues (Supp Report #1, Line 8)	3,513,929,868	-	3,513,929,868	19,674,604	836,500,983	-	341,232,019	316,589,258	-	1,667,035,991	254,941,690	-	77,955,323	-
27	Incurred Claims (Supp Report #1, Line 18 + Line 22)	3,242,280,625	-	3,242,280,625	32,780,800	846,386,305	-	331,154,320	284,396,053	-	1,428,934,792	213,581,901	-	105,046,454	-
28	Net Investment Gain/(Loss) (Allocated)	15,071,947	-	15,071,947	-	1,699,782	-	998,155	371,651	-	9,604,755	2,380,707	-	16,897	-
29	Aggregate Write Ins for Other Income or (Expenses)	(186,511)	-	(186,511)	-	(161,781)	-	(12,500)	(12,500)	-	-	-	-	270	-
30	Federal and Foreign Income Taxes Incurred	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	Net Income = Lines 26+28+29-24-25-27-30	27,691,669	-	27,691,669	(18,934,343)	(65,537,863)	-	(11,949,811)	10,519,552	-	122,285,743	25,443,102	-	(34,138,882)	4,171