

UCare Minnesota  
Minnesota Supplement Report #1A  
REALLOCATION OF EXPENSES AND INVESTMENT INCOME  
For the Year Ending December 31, 2020  
Public Information, Minnesota Statutes § 62D.08

For Dental: Please use "Explanations" tab to clarify any overlap reporting of Dental in other columns.

Line	Direct Non-Claim Expenses	17																
		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	5,404,338		5,404,338	515,316	109,372		-		220,784	66,195	-	-	0	-		4,492,671	
2	Sales expenses	15,739,658		15,739,658	2,311,509	12,923,534		-		192,675	43,514	140,613	103,641	-	20,101		4,071	
3	General business/office expense	5,901,566		5,901,566	2,491,337	1,708,735		1,714		365,771	138,314	225,198	765,061	25,971	168,474		10,991	
4	State premium taxes and assessments	49,966,087		49,966,087	9,606,681	-		631		4,883,949	7,693,615	488,094	22,082,253	2,530,045	2,680,819			
5	Consulting and professional fees	14,453,418		14,453,418	1,008,868	10,862,955				1,694,337	-	315,997	508,125	-	-		63,136	
6	Outsourced services	6,361,917		6,361,917	1,407,143	2,882,174		5		721,679	135,014	226,411	1,116,372	26,237	102,297		(255,415)	
7	Other expenses	30,307,383		30,307,383	3,226,563	3,332,959		-		3,964,796	2,588,103	-	12,978,456	-	4,216,506			
8	<b>Total Direct Expenses</b>	<b>128,134,367</b>	<b>-</b>	<b>128,134,367</b>	<b>20,567,417</b>	<b>31,819,729</b>	<b>-</b>	<b>2,350</b>	<b>-</b>	<b>12,043,991</b>	<b>10,664,755</b>	<b>1,396,313</b>	<b>37,553,908</b>	<b>2,582,253</b>	<b>7,188,197</b>	<b>-</b>	<b>4,315,454</b>	<b>-</b>

Line	Reallocated Indirect Non-Claim Expenses	17																
		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	96,936,408		96,936,408	4,033,637	26,398,044		968		13,208,457	11,234,407	2,301,700	32,146,025	3,698,937	3,914,233		-	
10	Sales expenses	5,956,652		5,956,652	248,309	1,625,052		60		813,107	691,585	130,981	1,978,895	227,705	240,958		-	
11	General business/office expense	38,672,308		38,672,308	1,612,094	10,550,309		387		5,278,925	4,489,971	850,365	12,847,559	1,478,326	1,564,372		-	
12	State premium taxes and assessments	(4,322)		(4,322)	(180)	(1,179)		-		(590)	(502)	(95)	(1,436)	(165)	(175)		-	
13	Consulting and professional fees	5,736,620		5,736,620	239,137	1,565,024		58		783,071	666,039	126,143	1,905,796	219,294	232,058		-	
14	Outsourced services	4,808,245		4,808,245	200,436	1,311,752		48		656,345	558,252	105,728	1,597,376	183,805	194,503		-	
15	Other expenses	160,451		160,451	6,689	43,773		1		21,902	18,629	3,528	53,304	6,134	6,491		-	
16	<b>Total Indirect Expenses</b>	<b>152,266,362</b>	<b>-</b>	<b>152,266,362</b>	<b>6,340,122</b>	<b>41,492,775</b>	<b>-</b>	<b>1,522</b>	<b>-</b>	<b>20,761,217</b>	<b>17,658,381</b>	<b>3,518,350</b>	<b>50,527,519</b>	<b>5,814,036</b>	<b>6,152,440</b>	<b>-</b>	<b>-</b>	<b>-</b>

Line	Direct plus Indirect Non-Claim Expenses	17																
		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	102,340,746	-	102,340,746	4,548,953	26,507,416	-	968	-	13,429,241	11,300,602	2,301,700	32,146,025	3,698,937	3,914,233	-	4,492,671	-
18	Sales expenses	21,696,310	-	21,696,310	2,559,818	14,548,586	-	60	-	1,005,782	735,099	271,594	2,082,536	227,705	261,059	-	4,071	-
19	General business/office expense	44,573,874	-	44,573,874	4,103,431	12,259,044	-	2,101	-	5,644,696	4,628,285	1,075,563	13,612,620	1,504,297	1,732,846	-	10,991	-
20	State premium taxes and assessments	49,961,765	-	49,961,765	9,606,501	(1,179)	-	631	-	4,883,359	7,693,113	487,999	22,080,817	2,529,880	2,680,644	-	-	-
21	Consulting and professional fees	20,190,038	-	20,190,038	1,248,005	12,427,979	-	58	-	2,477,408	666,039	442,140	2,413,921	219,294	232,058	-	63,136	-
22	Outsourced services	11,170,162	-	11,170,162	1,607,579	4,193,926	-	53	-	1,378,024	693,266	332,139	2,713,748	210,042	296,800	-	(255,415)	-
23	Other expenses	30,467,834	-	30,467,834	3,233,252	3,376,732	-	1	-	3,986,698	2,606,732	3,528	13,031,760	6,134	4,222,997	-	-	-
24	<b>Total Non-Claim Expenses = Sum of Lines 17 to 23</b>	<b>280,400,729</b>	<b>-</b>	<b>280,400,729</b>	<b>26,907,539</b>	<b>73,312,504</b>	<b>-</b>	<b>3,872</b>	<b>-</b>	<b>32,805,208</b>	<b>28,323,136</b>	<b>4,914,663</b>	<b>88,081,427</b>	<b>8,396,289</b>	<b>13,340,637</b>	<b>-</b>	<b>4,315,454</b>	<b>-</b>
25	<b>Claims Adjustment Expenses</b>	<b>93,112,908</b>		<b>93,112,908</b>	<b>3,462,907</b>	<b>26,133,194</b>		<b>667</b>		<b>13,108,579</b>	<b>10,208,639</b>	<b>2,014,603</b>	<b>30,535,278</b>	<b>3,957,144</b>	<b>3,691,897</b>			
26	Revenues (Supp Report #1, Line 8)	4,134,192,257		4,134,192,257	171,285,302	1,128,161,273		39,434		564,483,695	480,119,898	90,932,053	1,373,809,175	158,081,662	167,279,765			
27	Incurred Claims (Supp Report #1, Line 18 + Line 22)	3,686,212,042		3,686,212,042	140,408,706	1,011,467,072		29,389		489,182,115	423,390,283	85,333,093	1,238,973,768	149,560,547	147,867,069			
28	Net Investment Gain/(Loss) (Allocated)	24,550,418		24,550,418	4,383,728	-		-		744,347	3,045,731	254,140	13,576,715	-	2,545,757			
29	Aggregate Write Ins for Other Income or (Expenses)	(826,837)		(826,837)	(771,315)	(51,972)		(498)		(199)	(487)	(30)	(1,393)	(793)	(150)			
30	Federal and Foreign Income Taxes Incurred	-		-	-	-		-		-	-	-	-	-	-			
31	<b>Net Income = Lines 26+28+29-24-25-27-30</b>	<b>98,190,159</b>	<b>-</b>	<b>98,190,159</b>	<b>4,118,563</b>	<b>17,196,531</b>	<b>-</b>	<b>5,008</b>	<b>-</b>	<b>30,131,941</b>	<b>21,243,084</b>	<b>(1,076,196)</b>	<b>29,794,024</b>	<b>(3,833,111)</b>	<b>4,925,769</b>	<b>-</b>	<b>(4,315,454)</b>	<b>-</b>