

**Department of Managed Health Care/Department of Insurance  
Medical Loss Ratio Reporting Form  
Dental Coverage**

1. MLR Reporting Year	2016
2. Enter DMHC Health Plan ID. Insurers may leave this field blank	
3. Legal Name	Kaiser Permanente Insurance Con
4. DBA	Kaiser Permanente Insurance Con
5. Federal Tax Exempt Status? Please enter Yes or No	No

**Cell Key:**

**Blank cells require input from Health plan or Health insurer**

Version 4.22.15

Revised Version 5.26.15

Revised Version 4.15.16 corrected dates for Cycle Year  
(CY)2015-2016 on TABs Parts 1, 2 and 4.

Revised Version 5.10.17 12/31 and 3/31 Columns years to be  
auto populated on TABs Parts 1 and 2.

Revised Version 8.15.2017 updated formula for MLR on TAB  
Part 4 to calculate MLR to 1 decimal place.

Health Plan ID  
 0  
 Legal Name  
 Kaiser Permanente Insurance Company  
 dBA  
 Kaiser Permanente Insurance Company  
 MLR Reporting Year  
 2016

Federal Tax Exempt  
 No

# Part 1

		Health Insurance Coverage						Health Insurance Coverage																	
		DHMO Products						DPP0 & Indemnity Products																	
		Individual		Small Group		Large Group		Individual		Small Group		Large Group													
Total as of 12/31/2016		Total as of 3/31/2017		Total as of 12/31/2016		Total as of 3/31/2017		Total as of 12/31/2016		Total as of 3/31/2017		Total as of 12/31/2016		Total as of 3/31/2017											
1		2		3		4		5		6		7		8		9		10		11		12			
<b>NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.</b>																									
<b>Part 1</b>																									
1.	Premium																								
1.1	Total direct premium earned	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 15,950,740	\$ 15,950,740	\$ 19,634,699	\$ 19,634,699	\$ 760,315	\$ 760,315												
2.	Claims																								
2.1	Total incurred claims (MLR Form Part 2, Line 2.11)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 6,453,295	\$ 6,445,008	\$ 9,662,627	\$ 9,691,532	\$ 482,956	\$ 479,835												
3.	Federal and State Taxes and Licensing or Regulatory Fees																								
3.1	Federal taxes and assessments incurred by the reporting health plan or health insurer during the MLR reporting year																								
	3.1 a Federal income taxes deductible from premium in MLR calculations							\$ 2,623,607	\$ 2,623,607	\$ 2,312,954	\$ 2,312,954	\$ 46,819	\$ 46,819												
	3.1 b Other Federal Taxes (other than income tax) and assessments deductible from premium							\$ 258,331	\$ 258,331	\$ 317,995	\$ 317,995	\$ 12,314	\$ 12,314												
3.2	State insurance, premium and other taxes incurred by the reporting health plan or health insurer during the MLR reporting year (deductible from premium in MLR calculation)																								
	3.2 a State income, excise, business, and other taxes							\$ 15,794	\$ 15,794	\$ 19,442	\$ 19,442	\$ 753	\$ 753												
	3.2 b State premium taxes							\$ 189,757	\$ 189,757	\$ 233,583	\$ 233,583	\$ 9,045	\$ 9,045												
	3.2 c Community benefit expenditures																								
3.3	Regulatory authority licenses and fees							\$ 14,116	\$ 14,116	\$ 17,376	\$ 17,376	\$ 673	\$ 673												
3.4	Total Federal and State Taxes and fees to be excluded from premium	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,101,605	\$ 3,101,605	\$ 2,901,350	\$ 2,901,350	\$ 69,604	\$ 69,604												
4.	Non-Claims Costs																								
4.1	Direct sales salaries and benefits																								
4.2	Agents and brokers fees and commissions											\$ 647,498	\$ 647,498	\$ 25,073	\$ 25,073										
4.3	Other taxes																								
	4.3a Taxes and assessments (exclude amounts reported in Section 3 or Line 10)																								
	4.3b Fines and penalties of regulatory authorities (exclude amounts reported in Line 3.3)							\$ 857	\$ 857	\$ 1,055	\$ 1,055	\$ 41	\$ 41												
4.4	Other general and administrative expenses							\$ 1,706,377	\$ 1,706,377	\$ 2,372,305	\$ 2,372,305	\$ 107,084	\$ 107,084												
4.5	Total non-claims costs	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,707,234	\$ 1,707,234	\$ 3,020,858	\$ 3,020,858	\$ 132,198	\$ 132,198												
5.	Other Indicators or information																								
5.1	Number of covered lives							47,404	47,404	35,732	35,732	1,801	1,801												
5.2	Member months							597,718	597,718	426,142	426,142	20,355	20,355												
5.3	Number of life-years							48,810	48,810	35,512	35,512	1,696	1,696												
		Grand Total as of 12/31/2016 for ALL markets in col. 1-12.																							
6.	Net investment income and other gain / (loss)	\$ 367,477																							
7.	Other Federal income taxes (exclude taxes on Line 3.1a and 3.1b)	\$ 169,527																							

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# Part 2

Part 2 NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.		Health Insurance Coverage DHMO Products						Health Insurance Coverage DPPPO & Indemnity Products					
		Individual		Small Group		Large Group		Individual		Small Group		Large Group	
		Total as of 12/31/2016	Total as of 3/31/2017	Total as of 12/31/2016	Total as of 3/31/2017	Total as of 12/31/2016	Total as of 3/31/2017	Total as of 12/31/2016	Total as of 3/31/2017	Total as of 12/31/2016	Total as of 3/31/2017	Total as of 12/31/2016	Total as of 3/31/2017
		1	2	3	4	5	6	7	8	9	10	11	12
1.	Premium:												
1.1	Direct premium written												
1.2	Unearned premium prior year												
1.3	Unearned premium MLR Reporting year												
1.4	Premium balances written off												
2.	Claims:												
2.1	Claims Paid												
2.1a	Claims paid during the MLR reporting year regardless of incurred date												
2.1b	Claims incurred only during the MLR reporting year, paid through 3/31 of the following year												
2.2	Direct claim liability												
2.2a	Liability as of 12/31 of MLR reporting year for all claims regardless of incurred date												
2.2b	Liability for claims incurred only during the MLR reporting year, calculated as of 3/31 of the following year												
2.3	Direct claim liability prior year												
2.4	Direct claim reserves												
2.4a	Reserves as of 12/31 of MLR reporting year for all claims regardless of incurred date												
2.4b	Reserves for claims incurred only during the MLR reporting year, calculated as of 3/31 of the following year												
2.5	Direct claim reserves prior year												
2.6	Experience rating refunds (rate credits) paid												
2.6a	Experience rating refunds, with all incurred dates, paid in the MLR reporting year												
2.6b	Experience rating refunds associated with premium earned only in the reporting year and paid through 3/31 of the following year												
2.7	Reserve for experience rating refunds (rate credits)												
2.7a	Reserved in MLR reporting year regardless of incurred date												
2.7b	Reserves specific to the MLR reporting year through 3/31 of the following year												
2.8	Reserve for experience rating refunds (rate credits) prior year												
2.9	Incurred dental incentive pool and bonuses												
2.9a	Paid dental incentive pools and bonuses MLR Reporting year												
2.9b	Accrued dental incentive pools and bonuses MLR Reporting year												
2.9c	Accrued dental incentive pools and bonuses prior year												
2.10	Contingent benefit and lawsuit reserves												
2.11	Total incurred claims	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 6,453,295	\$ 6,445,008	\$ 9,662,627	\$ 9,691,532	\$ 482,956	\$ 479,835

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# Part 3

Description of Expense Element (by Type)	NEW	Detailed Description of Expense Allocation Methods
1	2	3
<b>1. Incurred Claims</b>		
		Paid claims are specifically identified by state and market. The current year and
		prior year IBNR claims are allocated to each state's market using actuarial techniques
		applied to actual paid claims.
<b>2. Federal and State Taxes and Licensing or Regulatory Fees</b>		
<b>2.a Federal taxes and assessments</b>		
		Federal taxes and assessments includes Federal Income Taxes (FIT) and Affordable Care
		Act section 9010 fees. FIT is allocated to state and market based on taxable income.
		Affordable Care Act section 9010 fees are specifically identified by state and product
		are allocated to market based on premium.
<b>2.b State insurance, premium and other taxes</b>		
		State insurance, premium and other taxes includes state premium taxes and state
		assessments, which are specifically identified by state, are allocated to dental and
		each market based on premium.
<b>2.c Community benefit expenditures</b>		
		None.
<b>2.d Regulatory authority licenses and fees</b>		
		Regulatory authority licenses and fees includes licenses and fees, which are
		specifically identified by state, and are allocated to dental and each market based
		on premium.
<b>3. Non-Claims costs</b>		
<b>3.a Direct sales salaries and benefits</b>		
		None.
<b>3.b Agents and brokers fees and commissions</b>		
		Agents and brokers fees and commissions consist solely of group are identified by
		state and are allocated to small and large group medical and dental using
		premiums.
<b>3.c Other taxes</b>		
		Other taxes that consist solely of fines and penalties of regulatory authorities,
		which are specifically identified by state, and are allocated to dental and each
		market based on premium.
<b>3.d Other general and administrative expenses</b>		
		Other general and administrative expenses includes claims adjustment expenses and
		other administrative expenses. Claims adjustment expenses consist primarily of third
		party claims administrators fees and are mostly specifically identified as dental, are
		allocated to each market based upon claims paid. For other administrative expenses,
		where possible, specific expenses are identified, with the remaining expense amounts
		allocated to the state and market based upon revenue.

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# Part 4

Part 4 NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.				Health Insurance Coverage												Health Insurance Coverage																							
				Individual						Small Group						Large Group						Individual						Small Group						Large Group					
				DPMO Products												DPMO & Indemnity Products																							
				PY2	PY1	CY	Total	PY2	PY1	CY	Total	PY2	PY1	CY	Total	PY2	PY1	CY	Total	PY2	PY1	CY	Total	PY2	PY1	CY	Total	PY2	PY1	CY	Total								
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24																
1	Medical Loss Ratio Numerator																																						
1.1	Adjusted incurred claims as reported on MLR Form for prior year(s)																																						
1.2	Adjusted incurred claims as of 3/31 of the year following the MLR reporting year (Part 1 Line 2.1)																																						
1.3	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
2	Medical Loss Ratio Denominator																																						
2.1	Premium earned (Part 1 Line 1.1)																																						
2.2	Federal and State taxes and licensing or regulatory fees (Part 1 Line 3.4)																																						
2.3	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
3	3.1 Life-years (Part 1 Line 5.3)																																						
	0																																						
4	MLR Calculation (for Health plans or health insurers with at least 1,000 life years in the Total column of Line 3.1)																																						
4.1	MLR																																						
	Not Required to Calculate																																						
	50.2%																																						
	57.9%																																						
	69.5%																																						

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Department of Managed Health Care/Department of Insurance  
 Medical Loss Ratio Reporting Form: Dental Coverage  
 Part 5 - Additional Responses

Health Plan ID

0

Legal Name

Kaiser Permanente Insurance Company

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Kaiser Permanente Insurance Company

MLR Reporting Year

2016

# Part 5

		Tax Rate
1. If a health plan or health insurer uses the highest premium tax rate in the State, the health plan or health insurer must report applicable highest State health premium tax		
2. If the health plan or health insurer included deferred experience for prior year and excluded deferred experience for current year, provide the total direct written premium and total incurred claims for the deferred experience by market.		
Deferred experience for prior year		
Deferred experience for current year		
None		
3. If the health plan or health insurer novated any business in the MLR reporting year effective during the reporting year provide the name of the entity to whom the business was sold or transferred and the date of the sale or transfer.		
Name of Entity to whom business was sold or transferred	Effective date of sale or transfer	
None		

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**Department of Managed Health Care  
Medical Loss Ratio Reporting Form: Dental Coverage  
Attestation**

**Health Plan ID**

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**Legal Name**

Kaiser Permanente Insurance Company

**dBA**

Kaiser Permanente Insurance Company

**MLR Reporting Year**

2016

## Attestation

*Attestation Statement*

The officers of this reporting Health plan being duly sworn, each attest that he/she is the described officer of the reporting Health plan, and that this MLR Reporting Form, the Company/Health plan Associations, and any supplemental submission that the Health plan includes are full and true statements of all the elements included therein for the MLR reporting year stated above, and that the MLR Reporting Form has been completed in accordance with the Department of Managed Health Care's guidance and reporting instructions, according to the best of his/her information, knowledge and belief. Furthermore, the scope of this attestation by the described officer includes any related electronic filings and postings for the MLR reporting year stated above and which are required by Department of Managed Health Care.

Chief Executive Officer/President

Chief Financial Officer