

**California Department of Managed Health Care/Department of Insurance**  
**CA Large Group Historical Data Spreadsheet**  
**August 18, 2017**  
**For Policies subject to CIC 10181.45 or CHSC 1374.21**

1.	Reporting Year	2017
2.	Enter DMHC Health Plan ID/CDI NAIC No.	81264
3.	Legal Name	Nippon Life Insurance Company of America
4.	DBA	

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**Historical Data - Premium and Claims**

HMO/POS		Historical Data				
		2012	2013	2014	2015	2016
1.	Premium:					
1.1	Total premium					
2.	Claims:					
2.1	Claims Incurred and Paid					
2.2	Direct claim reserves					
2.3	Experience rating refunds (rate credits) paid					
2.4	Reserve for experience rating refunds (rate credits)					
2.5	Contingent benefit and lawsuit reserves					
2.6	Total incurred claims	0	0	0	0	0
3.	Federal and State Taxes and Licensing or Regulatory Fees					
3.1	Federal taxes and assessments					
3.1a	Federal income taxes deductible from premium in MLR calculations					
3.1b	Patient Centered Outcomes Research Institute (PCORI) Fee					
3.1c	Affordable Care Act section 9010 Fee					
3.1d	Federal Transitional Reinsurance Fee					
3.1e	Other Federal Taxes and assessments deductible from premium					
3.2	State Premium Tax					
3.3	State Income Tax					
3.4	Regulatory authority licenses and fees					
3.5	Other Taxes and Fees					
3.6	Total Federal and State Taxes and fees	0	0	0	0	0
4.	Health Care Quality Improvement Expenses Incurred					
4.1	Improve health outcomes					
4.2	Activities to prevent hospital readmission					
4.3	Improve patient safety and reduce medical errors					
4.4	Wellness and health promotion activities					
4.5	Health information technology expenses related to improving health care quality					
4.6	Allowable Implementation ICD-10 expenses (not to exceed 0.3% of premium)					
4.7	Total Incurred Health Care Quality Improvement Expenses	0	0	0	0	0
5.	Non-Claims Costs					
5.1	Administrative Expenses					
5.2	Agents and brokers fees and commissions					
5.3	Other general and administrative expenses					
5.4	Total non-claims costs	0	0	0	0	0
6.	Other Indicators or information					
6.1	Number of covered lives					
6.2	Member months					

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**Historical Data - Premium and Claims**

PPO/EPO		Historical Data				
		2012	2013	2014	2015	2016
1.	Premium:					
1.1	Total premium	37,394,239	46,571,622	56,843,376	67,484,707	86,799,259
2.	Claims:					
2.1	Claims Incurred and Paid	24,137,889	29,400,631	33,692,072	40,800,444	56,341,818
2.2	Direct claim reserves	792,339	1,128,561	580,624	581,025	800,656
2.3	Experience rating refunds (rate credits) paid	0	0	0	0	0
2.4	Reserve for experience rating refunds (rate credits)	0	0	0	0	0
2.5	Contingent benefit and lawsuit reserves	0	0	0	0	0
2.6	Total incurred claims	24,930,228	30,529,192	34,272,696	41,381,469	57,142,474
3.	Federal and State Taxes and Licensing or Regulatory Fees					
3.1	Federal taxes and assessments					
3.1a	Federal income taxes deductible from premium in MLR calculations	787,099	2,883,966	2,559,429	(547,275)	(81,722)
3.1b	Patient Centered Outcomes Research Institute (PCORI) Fee	0	0	39,426	15,858	29,049
3.1c	Affordable Care Act section 9010 Fee	0	0	745,768	1,149,189	1,149,558
3.1d	Federal Transitional Reinsurance Fee	0	0	534,032	473,266	394,113
3.1e	Other Federal Taxes and assessments deductible from premium	0	0	0	0	155,004
3.2	State Premium Tax	938,429	1,018,126	1,256,099	1,453,543	1,756,846
3.3	State Income Tax	0	0	0	8,942	0
3.4	Regulatory authority licenses and fees	31,292	17,983	(118,246)	100,627	52,875
3.5	Other Taxes and Fees	0	0	0	0	0
3.6	Total Federal and State Taxes and fees	1,756,820	3,920,076	5,016,509	2,654,149	3,455,723
4.	Health Care Quality Improvement Expenses Incurred					
4.1	Improve health outcomes	98,163	101,478	120,935	112,365	140,769
4.2	Activities to prevent hospital readmission	12,825	12,383	20,889	37,478	71,545
4.3	Improve patient safety and reduce medical errors	7,460	11,482	19,659	36,320	70,271
4.4	Wellness and health promotion activities	7,579	11,209	13,991	102,350	174,784
4.5	Health information technology expenses related to improving health care quality	20,723	31,167	33,421	36,320	19,814
4.6	Allowable Implementation ICD-10 expenses (not to exceed 0.3% of premium)	0	0	0	0	0
4.7	Total Incurred Health Care Quality Improvement Expenses	146,750	167,719	208,895	324,833	477,183
5.	Non-Claims Costs					
5.1	Administrative Expenses	3,017,844	2,495,969	3,407,826	5,025,813	5,981,839
5.2	Agents and brokers fees and commissions	1,712,967	2,285,400	2,719,753	3,230,526	4,500,658
5.3	Other general and administrative expenses	1,640,452	1,885,773	2,390,578	3,460,586	4,436,953
5.4	Total non-claims costs	6,371,263	6,667,142	8,518,158	11,716,924	14,919,450
6.	Other Indicators or information					
6.1	Number of covered lives	7,920	9,536	11,153	13,714	17,258
6.2	Member months	88,698	106,366	124,423	143,799	185,958

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**Historical Data - Premium and Claims**

HMO/POS		Historical Data				
		2012	2013	2014	2015	2016
1.	Total Dollars					
1.1	Premiums	0	0	0	0	0
1.2	Claims Costs	0	0	0	0	0
1.3	Administrative Expenses	0	0	0	0	0
1.4	Taxes and Fees	0	0	0	0	0
1.5	Quality Improvement Expenses	0	0	0	0	0
2.	PMPM					
2.1	Premiums					
2.2	Claims Costs					
2.3	Administrative Expenses					
2.4	Taxes and Fees					
2.5	Quality Improvement Expenses					
3.	Average Change in Rating Components (%)					
3.1	Premiums	N/A				
3.2	Claims Costs	N/A				
3.3	Administrative Expenses	N/A				
3.4	Taxes and Fees	N/A				
3.5	Quality Improvement Expenses	N/A				

PPO/EPO		Historical Data				
		2012	2013	2014	2015	2016
1.	Total Dollars					
1.1	Premiums	37,394,239	46,571,622	56,843,376	67,484,707	86,799,259
1.2	Claims Costs	24,930,228	30,529,192	34,272,696	41,381,469	57,142,474
1.3	Administrative Expenses	6,371,263	6,667,142	8,518,158	11,716,924	14,919,450
1.4	Taxes and Fees	1,756,820	3,920,076	5,016,509	2,654,149	3,455,723
1.5	Quality Improvement Expenses	146,750	167,719	208,895	324,833	477,183
2.	PMPM					
2.1	Premiums	422	438	457	469	467
2.2	Claims Costs	281	287	275	288	307
2.3	Administrative Expenses	72	63	68	81	80
2.4	Taxes and Fees	20	37	40	18	19
2.5	Quality Improvement Expenses	2	2	2	2	3
3.	Average Change in Rating Components (%)					
3.1	Premiums	N/A	3.9%	4.3%	2.7%	-0.5%
3.2	Claims Costs	N/A	2.1%	-4.0%	4.5%	6.8%
3.3	Administrative Expenses	N/A	-12.7%	9.2%	19.0%	-1.5%
3.4	Taxes and Fees	N/A	86.1%	9.4%	-54.2%	0.7%
3.5	Quality Improvement Expenses	N/A	-4.7%	6.5%	34.5%	13.6%