

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

1.	Reporting Year	2017
2.	Enter DMHC Health Plan ID/CDI NAIC No.	79413
3.	Legal Name	UnitedHealthcare Insurance Company
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	485,969,782	581,583,362	665,982,846	891,926,617	1,092,734,471
2.	Claims:					
2.1	Claims Incurred and Paid	384,871,238	459,605,309	530,389,589	673,996,073	849,642,896
2.2	Direct claim reserves	657,395	16,792,666	(13,450,564)	15,133,305	42,861,450
2.3	Experience rating refunds (rate credits) paid	1,088,310	714,613	(2,725,886)	(511,060)	520,348
2.4	Reserve for experience rating refunds (rate credits)	(676,214)	(810,511)	238,574	391,788	1,481,355
2.5	Contingent benefit and lawsuit reserves					
2.6	Total incurred claims	385,940,729	476,302,077	514,451,713	689,010,107	894,506,049
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	15,247,544	12,523,940	19,886,908	30,821,316	10,047,394
3.1b	Patient Centered Outcomes Research Institute (PCORI) Fee	71,821	199,707	271,020	366,871	463,096
3.1c	Affordable Care Act section 9010 Fee	0	0	8,747,708	12,753,845	13,971,131
3.1d	Federal Transitional Reinsurance Fee	0	0	90,576	47,996	5,090,003
3.1e	Other Federal Taxes and assessments deductible from premium	938,538	1,066,157	9,090,472	8,412,557	4,085
3.2	State Premium Tax	9,788,598	11,545,229	13,454,123	18,608,941	14,748,381
3.3	State Income Tax	0	0	0	0	0
3.4	Regulatory authority licenses and fees	101,896	97,882	48,564	88,481	104,749
3.5	Other Taxes and Fees	649,573	609,447	557,120	1,217,723	30,374,550
3.6	Total Federal and State Taxes and fees	26,797,971	26,042,362	52,146,492	72,317,731	74,803,389
4.	Health Care Quality Improvement Expenses Incurred					
4.1	Improve health outcomes	1,733,834	1,906,192	2,529,099	3,429,328	3,749,313
4.2	Activities to prevent hospital readmission	815,545	933,690	1,137,422	1,407,441	1,651,140
4.3	Improve patient safety and reduce medical errors	644,738	735,521	894,724	1,141,888	2,318,494
4.4	Wellness and health promotion activities	1,205,424	1,679,263	2,059,883	2,138,488	3,293,945
4.5	Health information technology expenses related to improving health care quality	761,518	1,131,325	1,025,107	1,797,110	1,326,531
4.6	Allowable Implementation ICD-10 expenses (not to exceed 0.3% of premium)	229,860	271,408	167,109	140,453	0
4.7	Total Incurred Health Care Quality Improvement Expenses	5,390,919	6,657,399	7,813,344	10,054,708	12,339,423
5.	Non-Claims Costs					
5.1	Administrative Expenses	14,743,713	17,147,813	17,588,105	21,603,292	22,232,321
5.2	Agents and brokers fees and commissions	16,751,100	18,814,467	26,089,627	34,902,949	46,901,440
5.3	Other general and administrative expenses	7,634,402	9,409,592	12,481,590	18,929,923	25,507,208
5.4	Total non-claims costs	39,129,214	45,371,872	56,159,322	75,436,164	94,640,969
6.	Other Indicators or information					
6.1	Number of covered lives	95,271	120,115	131,523	179,032	244,995
6.2	Member months	1,106,366	1,297,918	1,497,046	1,982,691	2,737,961

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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	485,969,782	581,583,362	665,982,846	891,926,617	1,092,734,471
1.2	Claims Costs	385,940,729	476,302,077	514,451,713	689,010,107	894,506,049
1.3	Administrative Expenses	39,129,214	45,371,872	56,159,322	75,436,164	94,640,969
1.4	Taxes and Fees	26,797,971	26,042,362	52,146,492	72,317,731	74,803,389
1.5	Quality Improvement Expenses	5,390,919	6,657,399	7,813,344	10,054,708	12,339,423
2.	PMPM					
2.1	Premiums	439	448	445	450	399
2.2	Claims Costs	349	367	344	348	327
2.3	Administrative Expenses	35	35	38	38	35
2.4	Taxes and Fees	24	20	35	36	27
2.5	Quality Improvement Expenses	5	5	5	5	5
3.	Average Change in Rating Components (%)					
3.1	Premiums	N/A	2.0%	-0.7%	1.1%	-11.3%
3.2	Claims Costs	N/A	5.2%	-6.4%	1.1%	-6.0%
3.3	Administrative Expenses	N/A	-1.2%	7.3%	1.4%	-9.1%
3.4	Taxes and Fees	N/A	-17.2%	73.6%	4.7%	-25.1%
3.5	Quality Improvement Expenses	N/A	5.3%	1.8%	-2.8%	-11.1%