

**California Department of Managed Health Care/Department of Insurance**  
**CA Large Group Historical Data Spreadsheet**  
**August 22, 2016**  
**For Policies subject to CIC 10181.45 or CHSC 1374.21**

<b>1. Reporting Year</b>	<b>2016</b>
<b>2. Enter DMHC Health Plan ID/CDI NAIC No.</b>	<b>81264</b>
<b>3. Legal Name</b>	<b>Nippon Life Insurance Company of America</b>
<b>4. DBA</b>	

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**Historical Data - Premium and Claims**

HMO/POS		Historical Data				
		2011	2012	2013	2014	2015
		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. Non-Claims Costs						
4.1	Administrative Expenses					
4.2	Agents and brokers fees and commissions					
4.3	Other general and administrative expenses					
4.4	Total non-claims costs	0	0	0	0	0
5. Other Indicators or information						
5.1	Number of covered lives					
5.2	Member months					

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**Historical Data - Premium and Claims**

PPO/EPO		Historical Data				
		2011	2012	2013	2014	2015
		1.	Premium:			
	1.1 Total premium	33,155,845	37,394,239	46,571,622	56,843,376	67,484,707
2.	Claims:					
	2.1 Claims Incurred and Paid	20,996,243	24,137,889	29,400,631	33,692,072	40,800,444
	2.2 Direct claim reserves	447,112	792,339	1,128,561	580,624	581,025
	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	21,443,354	24,930,228	30,529,192	34,272,696	41,381,469
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	71,450	787,099	2,883,966	2,559,429	(547,275)
	3.1b Patient Centered Outcomes Research Institute (PCORI) Fee	0	0	0	39,426	15,858
	3.1c Affordable Care Act section 9010 Fee	0	0	0	745,768	1,149,189
	3.1d Federal Transitional Reinsurance Fee	0	0	0	534,032	473,266
	3.1e Other Federal Taxes and assessments deductible from premium	0	0	0	0	0
	3.2 State Premium Tax	816,678	938,429	1,018,126	1,256,099	1,453,543
	3.3 State Income Tax	0	0	0	0	8,942
	3.4 Regulatory authority licenses and fees	121,918	31,292	17,983	(118,246)	100,627
	3.5 Other Taxes and Fees	0	0	0	0	0
	3.6 Total Federal and State Taxes and fees	1,010,046	1,756,820	3,920,076	5,016,509	2,654,149
4.	Non-Claims Costs					
	4.1 Administrative Expenses	3,197,113	3,017,844	2,495,969	3,407,826	5,025,813
	4.2 Agents and brokers fees and commissions	1,637,507	1,712,967	2,285,400	2,719,753	3,230,526
	4.3 Other general and administrative expenses	1,592,155	1,640,452	1,885,773	2,390,578	3,460,586
	4.4 Total non-claims costs	6,426,775	6,371,263	6,667,142	8,518,158	11,716,924
5.	Other Indicators or information					
	5.1 Number of covered lives	6,843	7,920	9,536	11,153	13,714
	5.2 Member months	84,957	88,698	106,366	124,423	143,799

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**Historical Data - Premium and Claims**

HMO/POS		Historical Data				
		2011	2012	2013	2014	2015
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
2.	PMPM					
	2.1 Premiums					
	2.2 Claims Costs					
	2.3 Administrative Expenses					
	2.4 Taxes and Fees					
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				

PPO/EPO		Historical Data				
		2011	2012	2013	2014	2015
1.	Total Dollars					
	1.1 Premiums	33,155,845	37,394,239	46,571,622	56,843,376	67,484,707
	1.2 Claims Costs	21,443,354	24,930,228	30,529,192	34,272,696	41,381,469
	1.3 Administrative Expenses	6,426,775	6,371,263	6,667,142	8,518,158	11,716,924
	1.4 Taxes and Fees	1,010,046	1,756,820	3,920,076	5,016,509	2,654,149
2.	PMPM					
	2.1 Premiums	390	422	438	457	469
	2.2 Claims Costs	252	281	287	275	288
	2.3 Administrative Expenses	76	72	63	68	81
	2.4 Taxes and Fees	12	20	37	40	18
3.	Average Change in Rating Components (%)					
	3.1 Premiums	N/A	8.0%	3.9%	4.3%	2.7%
	3.2 Claims Costs	N/A	11.4%	2.1%	-4.0%	4.5%
	3.3 Administrative Expenses	N/A	-5.0%	-12.7%	9.2%	19.0%
	3.4 Taxes and Fees	N/A	66.6%	86.1%	9.4%	-54.2%