

NJ Individual Health Coverage Program

Final 2005/2006 Loss Assessment Reconciliation

	A	B	C	D	E	F	G	H	I	J	K	L	M	N
1	NAIC #	Carrier	2005/2006 Member's Net Earned Premium (NEP) **Revised**	Market Share % before Exemptions	Reimbursable Loss Share (unadjusted)	Pro-Rata exemptions from loss assessment	Goal Not Met %	Adjusted NEP after Exemptions	Market Share % after Exemptions	Carrier's Share of 2005/2006 Losses	Payment for Losses received per 10/16/07 Billing	Allocation of Late Fees	Payment for Losses received per 7/10/08 Billing	Refund for Losses per 7/10/08 Billing
2														
3	33898	Aegis Security Ins Co	84,013	0.00%	\$ 4.31			\$ 84,013.00	0.00%	\$ 8.08		(0.05)		
4	See Note 1 below	Aegon Insurance Group	\$ 139,569,596	0.67%	\$ 7,161.72			\$ 139,569,596.00	1.50%	\$ 13,428.86	\$ 15,730.56	(76.08)	\$ 218.41	
5	See Note 2 below	Aetna	4,455,244,183	21.54%	228,611.55	41.27%	58.73%	2,616,564,908.68	28.18%	\$ 251,755.99	\$ 299,117.62	(1,426.39)		\$ (116.19)
6	67369	Alta Health & Life	173,625	0.00%	8.91			\$ 173,625.00	0.00%	\$ 16.71	\$ 19.57	(0.09)		
7	20427	American Casualty Co of Reading PA	10,161	0.00%	0.52			\$ 10,161.00	0.00%	\$ 0.98	\$ -	(0.01)		
8	60410	American Fidelity Assurance Co	90,580	0.00%	4.65			\$ 90,580.00	0.00%	\$ 8.72	\$ -	(0.05)		
9	68373	American General Assurance Co	179,335	0.00%	9.20			\$ 179,335.00	0.00%	\$ 17.25	\$ 20.21			
10	66672	American General Life & Accident Ins Co	49,533	0.00%	2.54			\$ 49,533.00	0.00%	\$ 4.77	\$ -	(0.03)		
11	60534	American Heritage Life Ins Co	34,798	0.00%	1.79			\$ 34,798.00	0.00%	\$ 3.35	\$ -	(0.02)		
12	81418	American Medical & Life Ins Co	83,978	0.00%	4.31			\$ 83,978.00	0.00%	\$ 8.08	\$ -	(0.05)		
13	60739	American National Ins Co	205,083	0.00%	10.52			\$ 205,083.00	0.00%	\$ 19.73	\$ 23.11			
14	71773	American National Ins Co of Texas	-	0.00%	-			\$ -	0.00%	\$ -	\$ -	-		
15	80624	American Progressive L&H of NY	7,099,634	0.03%	364.30			\$ 7,099,634.00	0.08%	\$ 683.10	\$ 800.18	(3.87)		
16	60836	American Republic Ins Co	228,062	0.00%	11.70			\$ 228,062.00	0.00%	\$ 21.94	\$ 25.70	(0.12)		
17	60061&95044	AmeriHealth	1,209,086,048	5.85%	62,041.72	6.85%	93.15%	1,126,263,653.71	12.13%	\$ 108,364.83	\$ 126,962.76		\$ 1,738.21	
18	62944	AXA Equitable Life Ins Co	9,102,730	0.04%	467.09			\$ 9,102,730.00	0.10%	\$ 875.83	\$ 1,025.95	(4.96)		
19	61263	Bankers Life & Casualty Co	3,309,990	0.02%	169.85			\$ 3,309,990.00	0.04%	\$ 318.47	\$ 373.06	(1.80)		
20	94250	Banner Life Ins Co	2,355	0.00%	0.12			\$ 2,355.00	0.00%	\$ 0.23	\$ -	-		
21	80985	BCS Life Ins Co	136,795	0.00%	7.02			\$ 136,795.00	0.00%	\$ 13.16	\$ 15.42	(0.07)		
22	61476	Boston Mutual Life Ins Co	3,146,721	0.02%	161.47			\$ 3,146,721.00	0.03%	\$ 302.77	\$ 354.66	(1.72)		
23	80799	Celtic Ins Co	190,320	0.00%	9.77			\$ 190,320.00	0.00%	\$ 18.31	\$ 21.45	(0.10)		
24	80896	Centre Life Ins Co	15,926	0.00%	0.82			\$ 15,926.00	0.00%	\$ 1.53	\$ -	(0.01)		
25	62049	Colonial Life & Accident Ins Co	517,240	0.00%	26.54			\$ 517,240.00	0.01%	\$ 49.77	\$ 58.30	(0.28)		
26	81426	Commercial Travelers Mutual Ins Co	3,688,555	0.02%	189.27			\$ 3,688,555.00	0.04%	\$ 354.90	\$ 415.73	(2.01)		
27	See Note 3 below	Connecticut General Life Ins Co	670,586,337	3.24%	34,409.74	1.98%	98.02%	657,308,727.53	7.08%	\$ 63,243.76	\$ 78,329.56	(358.32)		\$ (3,217.24)
28	76325	Conseco Senior Health	45,289	0.00%	2.32			\$ 45,289.00	0.00%	\$ 4.36	\$ -	(0.02)		
29	62413	Continental Assurance Co	8,701	0.00%	0.45			\$ 8,701.00	0.00%	\$ 0.84	\$ -	-		
30	20443	Continental Casualty Co	158,743	0.00%	8.15			\$ 158,743.00	0.00%	\$ 15.27	\$ 17.89	(0.09)		
31	71404	Continental General Ins Co	78,950	0.00%	4.05			\$ 78,950.00	0.00%	\$ 7.60	\$ -	(0.04)		
32	62804	Eastern Life & Health Ins Co	8,289	0.00%	0.43			\$ 8,289.00	0.00%	\$ 0.80	\$ -	-		
33	95433/61705	Empire HealthChoice HMO/WellChoice Ins of NJ	79,227,347	0.38%	4,065.39			\$ 79,227,347.00	0.85%	\$ 7,622.96	\$ 8,929.53	(43.19)	\$ 123.98	
34	63126	Farm Family Life Ins Co	28,877	0.00%	1.48			\$ 28,877.00	0.00%	\$ 2.78	\$ -	(0.02)		
35	71870	Fidelity Security Life Ins Co	67,383	0.00%	3.46			\$ 67,383.00	0.00%	\$ 6.48	\$ -	(0.04)		
36	81434	First Rehabilitation Life Ins Co	4,390,835	0.02%	225.31			\$ 4,390,835.00	0.05%	\$ 422.47	\$ 494.88	(2.39)		
37	71129	Fort Dearborn Life Ins Co	3,966,572	0.02%	203.54			\$ 3,966,572.00	0.04%	\$ 381.65	\$ 447.06			
38	63665	General American Life Ins Co	79,531	0.00%	4.08			\$ 79,531.00	0.00%	\$ 7.65	\$ -	(0.04)		
39	80926	Genworth Life & Health Ins Co	10,314,655	0.05%	529.27			\$ 10,314,655.00	0.11%	\$ 992.44	\$ 1,162.54	(5.62)	\$ 16.14	
40	68322	Great-West Life & Annuity	6,917,469	0.03%	354.96			\$ 6,917,469.00	0.07%	\$ 665.57	\$ 779.65	(3.77)		
41	80705	Great-West Life Assurance	1,749,999	0.01%	89.80			\$ 1,749,999.00	0.02%	\$ 168.38	\$ 197.24	(0.95)		
42	64211	Guarantee Trust Life Ins Co	53,199	0.00%	2.73			\$ 53,199.00	0.00%	\$ 5.12	\$ -	(0.03)		
43	64246	Guardian Life Ins Co	115,938,801	0.56%	5,949.16			\$ 115,938,801.00	1.25%	\$ 11,155.19	\$ 13,067.19	(63.20)	\$ 181.43	
44	92711	HCC Life Ins Co	-	0.00%	-			\$ -	0.00%	\$ -	\$ 136.08	-		
45	95351	Health Net of New Jersey	1,193,688,082	5.77%	61,251.61	51.08%	48.92%	583,952,209.71	6.29%	\$ 56,185.67	\$ 65,815.88	(318.33)	\$ 913.80	
46	55069/95529	Horizon Healthcare	8,557,340,824	41.37%	439,102.07	71.24%	28.76%	2,461,091,220.98	26.50%	\$ 236,796.90	\$ 282,081.90	(1,341.63)		\$ (846.84)
47	70580	HumanaDental Ins Co	254	0.00%	0.01			\$ 254.00	0.00%	\$ 0.02	\$ -	-		
48	73288	Humana Ins Co	40,158	0.00%	2.06			\$ 40,158.00	0.00%	\$ 3.86	\$ 851.43	(0.02)	\$ (851.43)	
49	64580	Illinois Mutual Life Ins Co	34,055	0.00%	1.75			\$ 34,055.00	0.00%	\$ 3.28	\$ -	(0.02)		
50	65080	John Alden Life Ins Co	21,358	0.00%	1.10			\$ 21,358.00	0.00%	\$ 2.05	\$ -	(0.01)		
51	65242	Lafayette Life Ins Co	149,810	0.00%	7.69			\$ 149,810.00	0.00%	\$ 14.41	\$ 16.88	(0.08)		
52	65935	Massachusetts Mutual Life Ins Co	2,122	0.00%	0.11			\$ 2,122.00	0.00%	\$ 0.20	\$ -	-		

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1	NAIC #	Carrier	2005/2006 Member's Net Earned Premium (NEP) **Revised**	Market Share % before Exemptions	Reimbursable Loss Share (unadjusted)	Pro-Rata exemptions from loss assessment	Goal Not Met %	Adjusted NEP after Exemptions	Market Share % after Exemptions	Carrier's Share of 2005/2006 Losses	Payment for Losses received per 10/16/07 Billing	Allocation of Late Fees	Payment for Losses received per 7/10/08 Billing	Refund for Losses per 7/10/08 Billing
53	97055	Mega Life & Health Ins Co	18,821,281	0.09%	965.77			\$ 18,821,281.00	0.20%	\$ 1,810.91	\$ 2,121.30		\$ 29.45	
54	87726	MetLife Ins Co of CT	46,556	0.00%	2.39			\$ 46,556.00	0.00%	\$ 4.48	\$ -	(0.03)		
55	65978	Metropolitan Life Ins Co	62,912,979	0.30%	3,228.25			\$ 62,912,979.00	0.68%	\$ 6,053.25	\$ 7,090.77	(34.30)	\$ 98.45	
56	66087	Mid-West National Life Ins Co	31,314	0.00%	1.61			\$ 31,314.00	0.00%	\$ 3.01	\$ -	(0.02)		
57	66370	MONY Life Ins Co	14,078	0.00%	0.72			\$ 14,078.00	0.00%	\$ 1.35	\$ -	(0.01)		
58	See Note 4 below	Mutual of Omaha Ins Co	422,078	0.00%	21.66			\$ 422,078.00	0.00%	\$ 40.61	\$ 47.57	(0.23)		
59	61409	National Benefit Life Ins Co	60,781	0.00%	3.12			\$ 60,781.00	0.00%	\$ 5.85	\$ -	(0.03)		
60	11991	National Casualty Co	2,746	0.00%	0.14			\$ 2,746.00	0.00%	\$ 0.26	\$ -	-		
61	82538	National Health Ins Co	9,982	0.00%	0.51			\$ 9,982.00	0.00%	\$ 0.96	\$ -	(0.01)		
62	66869	Nationwide Life Ins Co	3,235,463	0.02%	166.02			\$ 3,235,463.00	0.03%	\$ 311.30	\$ 364.66	(1.76)		
63	91626	New England Life Ins Co	213	0.00%	0.01			\$ 213.00	0.00%	\$ 0.02	\$ -	-		
64	66915	New York life Ins Co	8,653,831	0.04%	444.05			\$ 8,653,831.00	0.09%	\$ 832.64	\$ 975.35	(4.72)		
65	81264	Nippon Life Ins Co of America	27,741,515	0.13%	1,423.50			\$ 27,741,515.00	0.30%	\$ 2,669.18	\$ 3,126.68	(15.12)	\$ 43.41	
66	66974	North American Co for Life & Health	151,611	0.00%	7.78			\$ 151,611.00	0.00%	\$ 14.59	\$ 17.09	(0.08)		
67	67032	North Carolina Mutual Life Ins Co	1,676	0.00%	0.09			\$ 1,676.00	0.00%	\$ 0.16	\$ -	-		
68	97268	Pacific Life & Annuity Co	20,047	0.00%	1.03			\$ 20,047.00	0.00%	\$ 1.93	\$ -	(0.01)		
69	70785	PacificCare Life & Health Ins Co	541,464	0.00%	27.78			\$ 541,464.00	0.01%	\$ 52.10	\$ 61.03	(0.30)		
70	67539	Pan-American Life Ins Co	540,305	0.00%	27.72			\$ 540,305.00	0.01%	\$ 51.99	\$ 60.90	(0.29)		
71	67598	Paul Revere Life Ins Co	73,895	0.00%	3.79			\$ 73,895.00	0.00%	\$ 7.11	\$ -	(0.04)		
72	67660	Pennsylvania Life Ins Co	22,553,838	0.11%	1,157.30			\$ 22,553,838.00	0.24%	\$ 2,170.05	\$ 2,541.99		\$ 35.29	
73	85561	Perico Life Ins Co	735	0.00%	0.04			\$ 735.00	0.00%	\$ 0.07	\$ -	-		
74	67814	Phoenix Life Ins Co	388,654	0.00%	19.94			\$ 388,654.00	0.00%	\$ 37.39	\$ 43.80			
75	80578	Physicians Mutual Ins Co	10,444	0.00%	0.54			\$ 10,444.00	0.00%	\$ 1.00	\$ -	(0.01)		
76	65919	Primerica Life Ins Co	19,053	0.00%	0.98			\$ 19,053.00	0.00%	\$ 1.83	\$ -	(0.01)		
77	61271	Principal Life Ins Co	233,258	0.00%	11.97			\$ 233,258.00	0.00%	\$ 22.44	\$ 26.29	(0.13)		
78	68195	Provident Life & Accident Ins Co	14,897	0.00%	0.76			\$ 14,897.00	0.00%	\$ 1.43	\$ -	(0.01)		
79	68241	Prudential Ins Co of America	2,834,903	0.01%	145.47			\$ 2,834,903.00	0.03%	\$ 272.76	\$ 319.52	(1.55)		
80	65765	Reassure America Life Ins Co	8,579	0.00%	0.44			\$ 8,579.00	0.00%	\$ 0.83	\$ -	-		
81	See Note 5 below	Reliance Standard Life Ins Co	19,316	0.00%	0.99			\$ 19,316.00	0.00%	\$ 1.86	\$ -	(0.01)		
82	60176	SBLI USA Mutual Life Ins Co	64,231	0.00%	3.30			\$ 64,231.00	0.00%	\$ 6.18	\$ -	(0.04)		
83	68772	Security Mutual Life Ins Co of NY	4,171,946	0.02%	214.07			\$ 4,171,946.00	0.04%	\$ 401.41	\$ 470.21	(2.27)		
84	68810	Sentry Life Ins Co	5,392	0.00%	0.28			\$ 5,392.00	0.00%	\$ 0.52	\$ -	-		
85	25178	State Farm Mutual Automobile Ins Co	16,164,402	0.08%	829.44			\$ 16,164,402.00	0.17%	\$ 1,555.28	\$ 1,821.85	(8.81)	\$ 25.30	
86	69345/60142	Teachers Ins & Annuity Assn of America	411	0.00%	0.02			\$ 411.00	0.00%	\$ 0.04	\$ -	-		
87	56014	Thrivent Financial for Lutherans	373,757	0.00%	19.18			\$ 373,757.00	0.00%	\$ 35.96	\$ 42.13	(0.20)		
88	69477	Time Insurance Co	495,010	0.00%	25.40			\$ 495,010.00	0.01%	\$ 47.63	\$ 55.79	(0.27)		
89	62863	Trustmark Life Ins Co	1,598,424	0.01%	82.02			\$ 1,598,424.00	0.02%	\$ 153.79	\$ 180.15	(0.87)		
90	80314	Unicare Life & Health Ins Co	33,507,722	0.16%	1,719.38			\$ 33,507,722.00	0.36%	\$ 3,223.99	\$ 4,284.05	(18.27)		\$ (455.04)
91	69744	Union Labor Life Ins Co	36,339,050	0.18%	1,864.66			\$ 36,339,050.00	0.39%	\$ 3,496.41	\$ 4,095.69	(19.81)	\$ 56.86	
92	See Note 6 below	United Health Group, Inc.	3,954,725,389	19.12%	202,928.47	69.68%	30.32%	\$ 1,199,072,737.94	12.91%	\$ 115,370.25	\$ 135,144.66	(653.66)	\$ 1,876.39	

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1	NAIC #	Carrier	2005/2006 Member's Net Earned Premium (NEP) **Revised**	Market Share % before Exemptions	Reimbursable Loss Share (unadjusted)	Pro-Rata exemptions from loss assessment	Goal Not Met %	Adjusted NEP after Exemptions	Market Share % after Exemptions	Carrier's Share of 2005/2006 Losses	Payment for Losses received per 10/16/07 Billing	Allocation of Late Fees	Payment for Losses received per 7/10/08 Billing	Refund for Losses per 7/10/08 Billing
93	70106	United States Life Ins Co	8,482,443	0.04%	435.26			\$ 8,482,443.00	0.09%	\$ 816.15	\$ 956.04			
94	63819	Unity Financial Life Ins Co	730	0.00%	0.04			\$ 730.00	0.00%	\$ 0.07	\$ -	\$ -		
95	62235	Unum Life Ins Co of America	15,233	0.00%	0.78			\$ 15,233.00	0.00%	\$ 1.47	\$ -	\$ -	(0.01)	
96	70319	Washington National Ins Co	48,739	0.00%	2.50			\$ 48,739.00	0.00%	\$ 4.69	\$ -	\$ -	(0.03)	
97	66230	William Penn Life Ins Co	10,800	0.00%	0.55			\$ 10,800.00	0.00%	\$ 1.04	\$ -	\$ -	(0.01)	
98	60704	Wilton Reassurance Life Co of NY	880	0.00%	0.05			\$ 880.00	0.00%	\$ 0.08	\$ -	\$ -	-	
99	70629	World Ins Co	16,580	0.00%	0.85			\$ 16,580.00	0.00%	\$ 1.60	\$ -	\$ -	(0.01)	
100		Total	\$ 20,682,533,532	100.00%	\$ 1,061,281.00			\$ 9,286,116,127.55	100.00%	\$ 893,474.99	\$ 1,061,139.51	\$ (4,418.45)	\$ 5,357.12	\$ (5,486.74)
101														
102														
103		Reimbursable Net Paid Losses	Reported	Audited										
104		Celtic	\$ 608,596	583,531										
105		Guardian	452,685	309,944										
106			\$ 1,061,281	\$ 893,475										
107														
108														
109		Carrier's Adjusted NEP After Exemptions		\$ 9,286,116,128										
110		Carrier's Adjusted NEP After Exemptions < \$20 assessment		1,296,660										
111				\$ 9,284,819,468										
112														
113														
114		Interest Earned on Funds		\$ 11,082.67										
115														
116		Carrier's Adjusted NEP After Exemptions		\$ 9,286,116,128										
117		Carrier's Adjusted NEP After Exemptions incurring late fees		1,180,860,860										
118				\$ 8,105,255,268										
119														
120		Amount of Late Fees Collected		\$ 4,418.48										
121														
122														
123														
124	Note 1:	Includes NAIC #'s 64130, 66281, 66605, 10952, 65021, 70688, 86231, 67121, and 81027												
125	Note 2:	Includes NAIC #'s 95287, 72052, and 60054												
126	Note 3:	Includes NAIC #'s 62308, 65498, 95500, and 93629												
127	Note 4:	Includes NAIC #'s 71412, 69868, 72850, and 62243												
128	Note 5:	Includes NAIC #'s 68381, 71005, and 66575												
129	Note 6:	Includes NAIC #'s 95497, 62286, 95506, 78026, and 79413												
130														

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Final 2005/2006 Loss Assessment Reconciliation

	A	B	O	P	Q	R	S	T
1	NAIC #	Carrier	Amount Due IHC (Carrier) before De Minimus distribution	Amount Due IHC before De Minimus distribution	Distribution of De Minimus Amount	Refund Due Carriers	Allocation of Interest Earned on Funds	Refund Due Carriers after Interest Allocation
2								
3	33898	Aegis Security Ins Co	8.03	8.03	\$ -	\$ -	\$ -	\$ -
4	See Note 1 below	Aegon Insurance Group	(2,596.19)	-	\$ 1.92	\$ (2,594.27)	\$ (167.20)	\$ (2,761.47)
5	See Note 2 below	Aetna	(48,671.83)	-	\$ 36.04	\$ (48,635.79)	\$ (3,134.65)	\$ (51,770.44)
6	67369	Alta Health & Life	(2.95)	-	\$ -	\$ (2.95)	\$ (0.19)	\$ (3.14)
7	20427	American Casualty Co of Reading PA	0.97	0.97	\$ -	\$ -	\$ -	\$ -
8	60410	American Fidelity Assurance Co	8.67	8.67	\$ -	\$ -	\$ -	\$ -
9	68373	American General Assurance Co	(2.96)	-	\$ -	\$ (2.96)	\$ (0.19)	\$ (3.15)
10	66672	American General Life & Accident Ins Co	4.74	4.74	\$ -	\$ -	\$ -	\$ -
11	60534	American Heritage Life Ins Co	3.33	3.33	\$ -	\$ -	\$ -	\$ -
12	81418	American Medical & Life Ins Co	8.03	8.03	\$ -	\$ -	\$ -	\$ -
13	60739	American National Ins Co	(3.38)	-	\$ -	\$ (3.38)	\$ (0.22)	\$ (3.60)
14	71773	American National Ins Co of Texas	-	-	\$ -	\$ -	\$ -	\$ -
15	80624	American Progressive L&H of NY	(120.95)	-	\$ 0.10	\$ (120.85)	\$ (7.79)	\$ (128.64)
16	60836	American Republic Ins Co	(3.88)	-	\$ -	\$ (3.88)	\$ (0.25)	\$ (4.13)
17	60061&95044	AmeriHealth	(20,336.14)	-	\$ 15.51	\$ (20,320.63)	\$ (1,309.70)	\$ (21,630.33)
18	62944	AXA Equitable Life Ins Co	(155.08)	-	\$ 0.13	\$ (154.95)	\$ (9.99)	\$ (164.94)
19	61263	Bankers Life & Casualty Co	(56.39)	-	\$ 0.05	\$ (56.34)	\$ (3.63)	\$ (59.97)
20	94250	Banner Life Ins Co	0.23	0.23	\$ -	\$ -	\$ -	\$ -
21	80985	BCS Life Ins Co	(2.33)	-	\$ -	\$ (2.33)	\$ (0.15)	\$ (2.48)
22	61476	Boston Mutual Life Ins Co	(53.61)	-	\$ 0.04	\$ (53.57)	\$ (3.45)	\$ (57.02)
23	80799	Celtic Ins Co	(3.24)	-	\$ -	\$ (3.24)	\$ (0.21)	\$ (3.45)
24	80896	Centre Life Ins Co	1.52	1.52	\$ -	\$ -	\$ -	\$ -
25	62049	Colonial Life & Accident Ins Co	(8.81)	-	\$ 0.01	\$ (8.80)	\$ (0.57)	\$ (9.37)
26	81426	Commercial Travelers Mutual Ins Co	(62.84)	-	\$ 0.05	\$ (62.79)	\$ (4.05)	\$ (66.84)
27	See Note 3 below	Connecticut General Life Ins Co	(12,226.88)	-	\$ 9.05	\$ (12,217.83)	\$ (787.46)	\$ (13,005.29)
28	76325	Conseco Senior Health	4.34	4.34	\$ -	\$ -	\$ -	\$ -
29	62413	Continental Assurance Co	0.84	0.84	\$ -	\$ -	\$ -	\$ -
30	20443	Continental Casualty Co	(2.71)	-	\$ -	\$ (2.71)	\$ (0.17)	\$ (2.88)
31	71404	Continental General Ins Co	7.56	7.56	\$ -	\$ -	\$ -	\$ -
32	62804	Eastern Life & Health Ins Co	0.80	0.80	\$ -	\$ -	\$ -	\$ -
33	95433/61705	Empire HealthChoice HMO/WellChoice Ins of NJ	(1,473.74)	-	\$ 1.09	\$ (1,472.65)	\$ (94.91)	\$ (1,567.56)
34	63126	Farm Family Life Ins Co	2.76	2.76	\$ -	\$ -	\$ -	\$ -
35	71870	Fidelity Security Life Ins Co	6.44	6.44	\$ -	\$ -	\$ -	\$ -
36	81434	First Rehabilitation Life Ins Co	(74.80)	-	\$ 0.06	\$ (74.74)	\$ (4.82)	\$ (79.56)
37	71129	Fort Dearborn Life Ins Co	(65.41)	-	\$ 0.05	\$ (65.36)	\$ (4.21)	\$ (69.57)
38	63665	General American Life Ins Co	7.61	7.61	\$ -	\$ -	\$ -	\$ -
39	80926	Genworth Life & Health Ins Co	(191.86)	-	\$ 0.14	\$ (191.72)	\$ (12.36)	\$ (204.08)
40	68322	Great-West Life & Annuity	(117.85)	-	\$ 0.10	\$ (117.75)	\$ (7.59)	\$ (125.34)
41	80705	Great-West Life Assurance	(29.81)	-	\$ 0.02	\$ (29.79)	\$ (1.92)	\$ (31.71)
42	64211	Guarantee Trust Life Ins Co	5.09	5.09	\$ -	\$ -	\$ -	\$ -
43	64246	Guardian Life Ins Co	(2,156.63)	-	\$ 1.60	\$ (2,155.03)	\$ (138.90)	\$ (2,293.93)
44	92711	HCC Life Ins Co	(136.08)	-	\$ -	\$ (136.08)	\$ (8.77)	\$ (144.85)
45	95351	Health Net of New Jersey	(10,862.34)	-	\$ 8.04	\$ (10,854.30)	\$ (699.58)	\$ (11,553.88)
46	55069/95529	Horizon Healthcare	(45,779.79)	-	\$ 33.89	\$ (45,745.90)	\$ (2,948.40)	\$ (48,694.30)
47	70580	HumanaDental Ins Co	0.02	0.02	\$ -	\$ -	\$ -	\$ -
48	73288	Humana Ins Co	3.84	3.84	\$ -	\$ -	\$ -	\$ -
49	64580	Illinois Mutual Life Ins Co	3.26	3.26	\$ -	\$ -	\$ -	\$ -
50	65080	John Alden Life Ins Co	2.04	2.04	\$ -	\$ -	\$ -	\$ -
51	65242	Lafayette Life Ins Co	(2.55)	-	\$ -	\$ (2.55)	\$ (0.16)	\$ (2.71)
52	65935	Massachusetts Mutual Life Ins Co	0.20	0.20	\$ -	\$ -	\$ -	\$ -

NJ Individual Health Coverage Program

Final 2005/2006 Loss Assessment Reconciliation

	A	B	O	P	Q	R	S	T
1	NAIC #	Carrier	Amount Due IHC (Carrier) before De Minimus distribution	Amount Due IHC before De Minimus distribution	Distribution of De Minimus Amount	Refund Due Carriers	Allocation of Interest Earned on Funds	Refund Due Carriers after Interest Allocation
53	97055	Mega Life & Health Ins Co	(339.84)	-	\$ 0.26	\$ (339.58)	\$ (21.89)	\$ (361.47)
54	87726	MetLife Ins Co of CT	4.45	4.45	\$ -	\$ -	\$ -	\$ -
55	65978	Metropolitan Life Ins Co	(1,170.27)	-	\$ 0.87	\$ (1,169.40)	\$ (75.37)	\$ (1,244.77)
56	66087	Mid-West National Life Ins Co	2.99	2.99	\$ -	\$ -	\$ -	\$ -
57	66370	MONY Life Ins Co	1.34	1.34	\$ -	\$ -	\$ -	\$ -
58	See Note 4 below	Mutual of Omaha Ins Co	(7.19)	-	\$ 0.01	\$ (7.18)	\$ (0.46)	\$ (7.64)
59	61409	National Benefit Life Ins Co	5.82	5.82	\$ -	\$ -	\$ -	\$ -
60	11991	National Casualty Co	0.26	0.26	\$ -	\$ -	\$ -	\$ -
61	82538	Natonal Health Ins Co	0.95	0.95	\$ -	\$ -	\$ -	\$ -
62	66869	Nationwide Life Ins Co	(55.12)	-	\$ 0.04	\$ (55.08)	\$ (3.55)	\$ (58.63)
63	91626	New England Life Ins Co	0.02	0.02	\$ -	\$ -	\$ -	\$ -
64	66915	New York life Ins Co	(147.43)	-	\$ 0.12	\$ (147.31)	\$ (9.49)	\$ (156.80)
65	81264	Nippon Life Ins Co of America	(516.03)	-	\$ 0.38	\$ (515.65)	\$ (33.23)	\$ (548.88)
66	66974	North American Co for Life & Health	(2.58)	-	\$ -	\$ (2.58)	\$ (0.17)	\$ (2.75)
67	67032	North Carolina Mutual Life Ins Co	0.16	0.16	\$ -	\$ -	\$ -	\$ -
68	97268	Pacific Life & Annuity Co	1.92	1.92	\$ -	\$ -	\$ -	\$ -
69	70785	PacificCare Life & Health Ins Co	(9.23)	-	\$ 0.01	\$ (9.22)	\$ (0.59)	\$ (9.81)
70	67539	Pan-American Life Ins Co	(9.20)	-	\$ 0.01	\$ (9.19)	\$ (0.59)	\$ (9.78)
71	67598	Paul Revere Life Ins Co	7.07	7.07	\$ -	\$ -	\$ -	\$ -
72	67660	Pennsylvania Life Ins Co	(407.23)	-	\$ 0.31	\$ (406.92)	\$ (26.23)	\$ (433.15)
73	85561	Perico Life Ins Co	0.07	0.07	\$ -	\$ -	\$ -	\$ -
74	67814	Phoenix Life Ins Co	(6.41)	-	\$ 0.01	\$ (6.40)	\$ (0.41)	\$ (6.81)
75	80578	Physicians Mutual Ins Co	0.99	0.99	\$ -	\$ -	\$ -	\$ -
76	65919	Primerica Life Ins Co	1.82	1.82	\$ -	\$ -	\$ -	\$ -
77	61271	Principal Life Ins Co	(3.98)	-	\$ -	\$ (3.98)	\$ (0.26)	\$ (4.24)
78	68195	Provident Life & Accident Ins Co	1.42	1.42	\$ -	\$ -	\$ -	\$ -
79	68241	Prudential Ins Co of America	(48.31)	-	\$ 0.04	\$ (48.27)	\$ (3.11)	\$ (51.38)
80	65765	Reassure America Life Ins Co	0.83	0.83	\$ -	\$ -	\$ -	\$ -
81	See Note 5 below	Reliance Standard Life Ins Co	1.85	1.85	\$ -	\$ -	\$ -	\$ -
82	60176	SBLI USA Mutual Life Ins Co	6.14	6.14	\$ -	\$ -	\$ -	\$ -
83	68772	Security Mutual Life Ins Co of NY	(71.07)	-	\$ 0.06	\$ (71.01)	\$ (4.58)	\$ (75.59)
84	68810	Sentry Life Ins Co	0.52	0.52	\$ -	\$ -	\$ -	\$ -
85	25178	State Farm Mutual Automobile Ins Co	(300.68)	-	\$ 0.22	\$ (300.46)	\$ (19.37)	\$ (319.83)
86	69345/60142	Teachers Ins & Annuity Assn of America	0.04	0.04	\$ -	\$ -	\$ -	\$ -
87	56014	Thrivent Financial for Lutherans	(6.37)	-	\$ 0.01	\$ (6.36)	\$ (0.41)	\$ (6.77)
88	69477	Time Insurance Co	(8.43)	-	\$ 0.01	\$ (8.42)	\$ (0.54)	\$ (8.96)
89	62863	Trustmark Life Ins Co	(27.23)	-	\$ 0.02	\$ (27.21)	\$ (1.75)	\$ (28.96)
90	80314	Unicare Life & Health Ins Co	(623.29)	-	\$ 0.46	\$ (622.83)	\$ (40.14)	\$ (662.97)
91	69744	Union Labor Life Ins Co	(675.95)	-	\$ 0.50	\$ (675.45)	\$ (43.53)	\$ (718.98)
92	See Note 6 below	United Health Group, Inc.	(22,304.46)	-	\$ 16.51	\$ (22,287.95)	\$ (1,436.49)	\$ (23,724.44)

NJ Individual Health Coverage Program

Final 2005/2006 Loss Assessment Reconciliation

	A	B	O	P	Q	R	S	T
1	NAIC #	Carrier	Amount Due IHC (Carrier) before De Minimus distribution	Amount Due IHC before De Minimus distribution	Distribution of De Minimus Amount	Refund Due Carriers	Allocation of Interest Earned on Funds	Refund Due Carriers after Interest Allocation
93	70106	United States Life Ins Co	(139.89)	-	\$ 0.12	\$ (139.77)	\$ (9.01)	\$ (148.78)
94	63819	Unity Financial Life Ins Co	0.07	0.07	\$ -	\$ -	\$ -	\$ -
95	62235	Unum Life Ins Co of America	1.46	1.46	\$ -	\$ -	\$ -	\$ -
96	70319	Washington National Ins Co	4.66	4.66	\$ -	\$ -	\$ -	\$ -
97	66230	William Penn Life Ins Co	1.03	1.03	\$ -	\$ -	\$ -	\$ -
98	60704	Wilton Reassurance Life Co of NY	0.08	0.08	\$ -	\$ -	\$ -	\$ -
99	70629	World Ins Co	1.59	1.59	\$ -	\$ -	\$ -	\$ -
100		Total	\$ (171,953.35)	\$ 127.87	\$ 127.86	\$ (171,953.36)	\$ (11,082.66)	\$ (183,036.02)
101								
102								
103		Reimbursable Net Paid Losses						
104		Celtic						
105		Guardian						
106								
107								
108								
109		Carrier's Adjusted NEP After Exemptions						
110		Carrier's Adjusted NEP After Exemptions < \$20 a:						
111								
112								
113								
114		Interest Earned on Funds						
115								
116		Carrier's Adjusted NEP After Exemptions						
117		Carrier's Adjusted NEP After Exemptions incurrin						
118								
119								
120		Amount of Late Fees Collected						
121								
122								
123								
124	Note 1:	Includes NAIC #'s 64130, 66281, 66605, 109						
125	Note 2:	Includes NAIC #'s 95287, 72052, and 60054						
126	Note 3:	Includes NAIC #'s 62308, 65498, 95500, and						
127	Note 4:	Includes NAIC #'s 71412, 69868, 72850, and						
128	Note 5:	Includes NAIC #'s 68381, 71005, and 66575						
129	Note 6:	Includes NAIC #'s 95497, 62286, 95506, 780						
130								