

NJ Small Employer Health Benefits Program

1999 Assessment Reconciliation

Carrier Name	Enrollment Calendar Year 1999	1998 Reported NEP	Market Share	Carrier Share of FY1999 Expenses	1997 SEH Net Earned Prem. (from Exh. CC)	Market Share	Billed with 1997 Assessment using 1997 NEP	Due to SEH (Carrier) before redistribution of Liquidated Carrier's Liability	Redistribution of Liquidated Carrier's Liability	Due to SEH (Carrier)
AEGON USA (PFL Life Ins.)	Yes	1,763,843	0.12%	\$ 226.02	\$ 5,269,580	0.35%	\$ 1,580.62	\$ (1,354.60)	0.25	(1,354.35)
Aetna Life Insurance	Yes	22,975,202	1.57%	\$ 2,944.12	\$ 57,328,613	3.84%	\$ 17,195.83	\$ (14,251.71)	3.31	(14,248.40)
Aetna Health Plans of NJ			0.00%	\$ -	\$ 859,299	0.06%	\$ 257.75	\$ (257.75)	-	(257.75)
Aetna US Healthcare	Yes	160,721,704	11.00%	\$ 20,595.42	\$ 123,178,000	8.25%	\$ 36,947.48	\$ (16,352.06)	23.13	(16,328.93)
Alta (Anthem Health & Life, Great West)	Yes		0.00%	\$ -			\$ -	\$ -	-	-
American National Ins. Co.	Yes (a)	4,380	0.00%	\$ 0.56	\$ 4,380	0.00%	\$ 1.31	\$ (0.75)	-	(0.75)
<i>American Preferred Provider Plan (liquidation)</i>	<i>Yes (a)</i>	1,630,205	0.11%	\$ 208.90			\$ -	\$ 208.90	(208.90)	-
AmeriHealth HMO (Del.Val. HMO)	Yes	65,137,361	4.46%	\$ 8,346.92	\$ 34,104,098	2.29%	\$ 10,229.59	\$ (1,882.67)	9.37	(1,873.30)
AmeriHealth Ins.	Yes	71,735,941	4.91%	\$ 9,192.48	\$ 59,724,344	4.00%	\$ 17,914.44	\$ (8,721.96)	10.32	(8,711.64)
Anthem Health & Life Ins. Co. of NY		12,116,391	0.83%	\$ 1,552.63	\$ 14,346,993	0.96%	\$ 4,303.41	\$ (2,750.78)	1.74	(2,749.04)
AtlantiCare Health Plans-HMO	Yes	633,241	0.04%	\$ 81.15	\$ 98,422	0.01%	\$ 29.52	\$ 51.63	0.09	51.72
Celtic Life Ins.	Yes	1,180,670	0.08%	\$ 151.30	\$ 9,933,965	0.67%	\$ 2,979.71	\$ (2,828.41)	0.17	(2,828.24)
Centennial Life Insurance			0.00%	\$ -	\$ 633,495	0.04%	\$ 190.02	\$ (190.02)	-	(190.02)
CIGNA HealthCare of NJ	Yes	330,317	0.02%	\$ 42.33	\$ 358,180	0.02%	\$ 107.44	\$ (65.11)	0.05	(65.06)
CIGNA HealthCare of Northern NJ		66,212,857	4.53%	\$ 8,484.74	\$ 13,764,127	0.92%	\$ 4,128.58	\$ 4,356.16	9.53	4,365.69
Chubb Colonial Life Ins. Co. of America			0.00%	\$ -	\$ 65,766,669	4.41%	\$ 19,726.84	\$ (19,726.84)	-	(19,726.84)
Connecticut General Life Ins.		190,000	0.01%	\$ 24.35	\$ 21,181,462	1.42%	\$ 6,353.42	\$ (6,329.07)	0.03	(6,329.04)
Continental Casualty			0.00%	\$ -	\$ 2,322,993	0.16%	\$ 696.79	\$ (696.79)	-	(696.79)
Corporate Health			0.00%	\$ -	\$ 1,870,000	0.13%	\$ 560.91	\$ (560.91)	-	(560.91)
Conseco Medical (National Group Life Ins.)	Yes	2,867,723	0.20%	\$ 367.48	\$ 3,704,167	0.25%	\$ 1,111.07	\$ (743.59)	0.41	(743.18)
CUNA Mutual Ins. Society	Yes	1,795,425	0.12%	\$ 230.07	\$ 1,459,327	0.10%	\$ 437.73	\$ (207.66)	0.26	(207.40)
Empire HealthChoice	Yes		0.00%	\$ -			\$ -	\$ -	-	-
Empire Health Plans Assurance	Yes		0.00%	\$ -			\$ -	\$ -	-	-
Employer's Health Ins.			0.00%	\$ -	\$ 11,556,009	0.77%	\$ 3,466.25	\$ (3,466.25)	-	(3,466.25)
First Allmerica Financial Life Ins.	Yes	306,178	0.02%	\$ 39.23	\$ 347,490	0.02%	\$ 104.23	\$ (65.00)	0.04	(64.96)
First Option Health Plan		58,657,428	4.01%	\$ 7,516.56	\$ 78,652,343	5.27%	\$ 23,591.93	\$ (16,075.37)	8.44	(16,066.93)
Fortis Benefits Ins.	Yes	614,321	0.04%	\$ 78.72	\$ 2,472,631	0.17%	\$ 741.67	\$ (662.95)	0.09	(662.86)
Fortis Insurance Company (formerly Time Ins.)	Yes	682,534	0.05%	\$ 87.46	\$ 2,084,276	0.14%	\$ 625.18	\$ (537.72)	0.10	(537.62)
<i>Garden State Hospitalization Plan (liquidation)</i>		23,440,550	1.60%	\$ 3,003.75	\$ 21,595,516	1.45%	\$ 6,477.62	\$ (3,473.87)	3.37	(3,470.50)
Great-West Life Assurance		795,314	0.05%	\$ 101.91	\$ 11,769	0.00%	\$ 3.53	\$ 98.38	0.11	98.49
Guardian Life Ins. Co. of America	Yes	73,129,282	5.00%	\$ 9,371.03	\$ 108,180,721	7.25%	\$ 32,449.02	\$ (23,077.99)	10.52	(23,067.47)
Healthsource of NY/NJ (CIGNA)	Yes (a)	2,374,131	0.16%	\$ 304.23	\$ 3,015,878	0.20%	\$ 904.62	\$ (600.39)	0.34	(600.05)
<i>HIP Health Plan of New Jersey (liquidated)</i>	<i>Yes (a)</i>	18,360,605	1.26%	\$ 2,352.79	\$ 17,676,078	1.18%	\$ 5,301.97	\$ (2,949.18)	2.64	(2,946.54)
Horizon Blue Cross and Blue Shield of NJ	Yes	370,916,539	25.38%	\$ 47,530.49	\$ 315,669,689	21.15%	\$ 94,685.75	\$ (47,155.26)	53.37	(47,101.89)
Horizon HMO	Yes	75,267,349	5.15%	\$ 9,645.01			\$ -	\$ 9,645.01	10.83	9,655.84
Jefferson Pilot (incl formerly Chubb Colonial)		27,133,542	1.86%	\$ 3,476.98			\$ -	\$ 3,476.98	3.90	3,480.88
John Alden Life Ins.		-	0.00%	\$ -	\$ 21,391,943	1.43%	\$ 6,416.56	\$ (6,416.56)	-	(6,416.56)

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John Deere Ins.		21,187	0.00%	\$ 2.71	\$ 175,570	0.01%	\$ 52.66	\$ (49.95)	-	(49.95)
John Hancock Mutual Life Ins.	Yes	3,803,112	0.26%	\$ 487.34	\$ 4,405,856	0.30%	\$ 1,321.55	\$ (834.21)	0.55	(833.66)
Liberty Health Plan		80,937	0.01%	\$ 10.37	\$ 134,526	0.01%	\$ 40.35	\$ (29.98)	\$ 29.98	-
Manhattan National Life Ins.	Yes	1,584,810	0.11%	\$ 203.08	\$ 2,763,805	0.19%	\$ 829.01	\$ (625.93)	0.23	(625.70)
Medigroup			0.00%	\$ -	\$ 58,147,573	3.90%	\$ 17,441.48	\$ (17,441.48)	-	(17,441.48)
Mega Life and Health	Yes	1,681,043	0.12%	\$ 215.41	\$ 4,316,977	0.29%	\$ 1,294.89	\$ (1,079.48)	0.24	(1,079.24)
Metropolitan Life Ins. (Inc NE Mutual)	Yes	4,585,985	0.31%	\$ 587.66	\$ 1,052,270	0.07%	\$ 315.63	\$ 272.03	0.66	272.69
Midwest National Life Ins. Co. of Tennessee	Yes	358,571	0.02%	\$ 45.95	\$ 1,042,979	0.07%	\$ 312.84	\$ (266.89)	0.05	(266.84)
Mission Healthplans		242,281	0.02%	\$ 31.05	\$ 14,861	0.00%		\$ 31.05	\$ (31.05)	-
Monumental Life Insurance	Yes	27,962	0.00%	\$ 3.58	\$ 59,318	0.00%	\$ 17.79	\$ (14.21)	-	(14.21)
National Health Ins.	Yes	1,596,089	0.11%	\$ 204.53	\$ 2,058,541	0.14%	\$ 617.46	\$ (412.93)	0.23	(412.70)
New England Life Ins.	Yes	358,224	0.02%	\$ 45.90	\$ 659,220	0.04%	\$ 197.73	\$ (151.83)	0.05	(151.78)
New England Mutual Life Ins.			0.00%	\$ -	\$ 27,167,900	1.82%	\$ 8,149.07	\$ (8,149.07)	-	(8,149.07)
New York Life Ins.	Yes		0.00%	\$ -			\$ -	\$ -	-	-
NYLCare Health Plans	Yes	2,934,118	0.20%	\$ 375.99	\$ 19,530,000	1.31%	\$ 5,858.06	\$ (5,482.07)	0.42	(5,481.65)
Nippon Life Ins. Co. of America	Yes	1,606,310	0.11%	\$ 205.84	\$ 1,647,682	0.11%	\$ 494.23	\$ (288.39)	0.23	(288.16)
One Health Plan of NJ (Great-West Life Assurance)			0.00%	\$ -			\$ -	\$ -	-	-
Oxford Health Insurance	Yes	158,278,809	10.83%	\$ 20,282.38	\$ 119,642,840	8.02%	\$ 35,887.11	\$ (15,604.73)	22.77	(15,581.96)
Oxford Health Plans Of NJ	Yes	96,778	0.01%	\$ 12.40	\$ 3,250,508	0.22%	\$ 975.00	\$ (962.60)	0.01	(962.59)
Pacific Life Ins. Co.	Yes	-	0.00%	\$ -	\$ 10,396,826	0.70%	\$ 3,118.55	\$ (3,118.55)	-	(3,118.55)
Pacific Mutual Life Ins Co		4,582,457	0.31%	\$ 587.21				\$ 587.21	0.66	587.87
Pan-Amecian Life Ins.			0.00%	\$ -	\$ 60,672	0.00%	\$ 18.20	\$ (18.20)	-	(18.20)
Physician Healthcare Plan of NJ		104,955	0.01%	\$ 13.45	\$ 9,386,295	0.63%	\$ 2,815.44	\$ (2,801.99)	0.02	(2,801.97)
Physicians Health Services (Foundation)	Yes	39,727,097	2.72%	\$ 5,090.76	\$ 18,338,095	1.23%	\$ 5,500.55	\$ (409.79)	5.72	(404.07)
Principal Mutual Life Ins.	Yes	6,205,018	0.42%	\$ 795.13	\$ 14,680,677	0.98%	\$ 4,403.50	\$ (3,608.37)	0.89	(3,607.48)
Protective Life Ins.	Yes	967,507	0.07%	\$ 123.98	\$ 3,725,156	0.25%	\$ 1,117.37	\$ (993.39)	0.14	(993.25)
Prudential Health Care Plan	Yes	2,496,782	0.17%	\$ 319.95	\$ 965,260	0.06%	\$ 289.53	\$ 30.42	0.36	30.78
Prudential Ins. Co. of America	Yes	88,867,119	6.08%	\$ 11,387.73	\$ 77,998,071	5.23%	\$ 23,395.68	\$ (12,007.95)	12.79	(11,995.16)
QualMed Plans for Health (Foundation)	Yes	42,558	0.00%	\$ 5.45	\$ 25,979	0.00%	\$ 7.79	\$ (2.34)	0.01	(2.33)
RLI Ins.			0.00%	\$ -	\$ 17,951	0.00%	\$ 5.38	\$ (5.38)	-	(5.38)
Sentry Life Ins.	Yes	1,481,464	0.10%	\$ 189.84	\$ 1,876,533	0.13%	\$ 562.87	\$ (373.03)	0.21	(372.82)
Slate Farm Insurance			0.00%	\$ -	\$ 5,553	0.00%	\$ 1.67	\$ (1.67)	-	(1.67)
Travelers Ins. ***			0.00%	\$ -	\$ 14,534,090	0.97%	\$ 4,359.53	\$ (4,359.53)	-	(4,359.53)
Trustmark Insurance	Yes	167,467	0.01%	\$ 21.46	\$ 203,244	0.01%	\$ 60.96	\$ (39.50)	0.02	(39.48)
United of Omaha Life Ins.	Yes	-	0.00%	\$ -	\$ 2,101,583	0.14%	\$ 630.37	\$ (630.37)	-	(630.37)
United Healthcare Ins. Co. (MetraHealth)	Yes	8,145,489	0.56%	\$ 1,043.79	\$ 22,631,396	1.52%	\$ 6,788.33	\$ (5,744.54)	1.15	(5,743.39)
United Healthcare of NJ, Inc.	Yes		0.00%	\$ -			\$ -	\$ -	-	-

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United States Life Ins. Co. in the City of NY	Yes	68,269,888	4.67%	\$ 8,748.33	\$ 70,259,867	4.71%	\$ 21,074.59	\$ (12,326.26)	9.82	(12,316.44)
Unity Mutual Life Ins.			0.00%	\$ -	\$ 130,414	0.01%	\$ 39.12	\$ (39.12)	-	(39.12)
University Health Plans	Yes	1,905,902	0.13%	\$ 244.23	\$ 368,346	0.02%	\$ 110.49	\$ 133.74	0.27	134.01
Total		1,461,192,952	100%	187,242.13	\$ 1,492,338,891	100.00%	\$ 447,625.57	\$ (260,383.44)	\$ (0.06)	\$ (260,383.50)

Liquidated carriers' NEP	1,953,423	
1998 NEP minus liquidated carriers NEP	1,459,239,529	
FY1999 Audited Expenses	219,573	\$ 219,572.65
Additional Audit Fees	3,320	\$ 3,320.00
Amount invoiced using 1997 NEP	447,630	
Amount Overassessed - Due Carrier	(224,737)	
Interest earned on funds	(35,650)	(35,650.50)
Total amount of refund to Carriers	<u>(260,388)</u>	<u>\$ 187,242.15</u>

Enrollment ended during Q198

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Acacia Mutual Life Ins Co					Acacia Mutual Life Ins Co				Acacia Mutual Life Ins Co	\$ 5,898	0.00%	2.19	(2.19)	-	(2.19)
PFL Life Ins. (AEGON USA)	YES	\$ 5,269,580	0.35%	1,016.06	AEGON USA (PFL Life Ins.)	\$ 5,269,580	0.35%	\$ (719.50)	AEGON USA, Inc. (PFL Life Ins. Co.)	\$ 3,176,320	0.24%	1,178.58	556.98	0.16	557.14
Aetna Life Insurance	YES	\$ 57,328,613	3.84%	11,053.87	Aetna Life Insurance	\$ 57,328,613	3.84%	\$ (7,827.57)	Aetna Life Insurance Company	\$ 58,267,571	4.32%	21,620.30	(2,738.86)	1.78	(2,737.08)
Aetna Health Plans of NJ (withdrawal)		\$ 859,299	0.06%	165.69	Aetna Health Plans of NJ	\$ 859,299	0.06%	\$ (117.33)	Aetna Health Plans of NJ	\$ 1,722,509	0.13%	639.14	(356.12)	0.03	(356.09)
Aetna US Healthcare	YES	\$ 123,178,000	8.25%	23,750.68	Aetna US Healthcare	\$ 123,178,000	8.25%	\$ (16,818.56)	US Healthcare	\$ 74,030,000	5.49%	27,468.98	13,100.26	3.83	13,104.09
Amer Bankers Life Assur Co of FL			0.00%	-	Amer Bankers Life Assur Co of FL				Amer Bankers Life Assur Co of FL	\$ -	0.00%	-	-	-	-
American National Ins	YES	\$ 4,380	0.00%	0.84	American National Ins	\$ 4,380	0.00%	\$ (0.60)	American National Ins Co	\$ 16,830	0.00%	6.24	(4.80)	-	(4.80)
American Preferred Provider Plan (liquidation)	YES		0.00%	-	American Preferred Provider Plan (liquidation)			\$ -	American Preferred Provider Plan (liquidation)			-	-	-	-
AmeriHealth HMO (formerly DelVal HMO)	YES	\$ 34,104,098	2.29%	6,575.81	AmeriHealth HMO (Del.Val. HMO)	\$ 34,104,098	2.29%	\$ (4,656.53)	AmeriHealth HMO (Del.Val. HMO)	\$ 21,833,730	1.62%	8,101.45	3,130.89	1.06	3,131.95
AmeriHealth Ins.	YES	\$ 59,724,344	4.00%	11,515.81	AmeriHealth Ins.	\$ 59,724,344	4.00%	\$ (8,154.68)	AmeriHealth Ins. Co.	\$ 27,832,784	2.07%	10,327.41	9,343.08	1.86	9,344.94
Anthem Health and Life Ins. (Great West)	YES	\$ 14,346,993	0.96%	2,766.33	Anthem Health and Life Ins. (Home Life)	\$ 14,346,993	0.96%	\$ (1,958.92)	Anthem Health and Life Ins. Co (Home Life)	\$ 17,241,999	1.28%	6,397.68	(1,672.43)	0.45	(1,671.98)
AlliantCare Health Plans-HMO	YES	\$ 98,422	0.01%	18.98	AlliantCare Health Plans-HMO	\$ 98,422	0.01%	\$ (13.44)	AlliantCare Health Plans-HMO			-	32.42	-	32.42
Bankers Security Life Ins. Co.			0.00%	-	Bankers Security Life Ins. Co.				Bankers Security Life Ins. Co.	\$ -	0.00%	-	-	-	-
Business Men's Assur of Am			0.00%	-	Business Men's Assur of Am				Business Men's Assur of Am	\$ -	0.00%	-	-	-	-
Capitol American Life Ins Co			0.00%	-	Capitol American Life Ins Co				Capitol American Life Ins Co	\$ 1,050,523	0.08%	389.80	(389.80)	-	(389.80)
Celtic Life Ins.	YES	\$ 9,933,965	0.67%	1,915.43	Celtic Life Ins.	\$ 9,933,965	0.67%	\$ (1,356.37)	Celtic Life Ins. Co.	\$ 15,390,338	1.14%	5,710.62	(2,438.82)	0.31	(2,438.51)
Centennial Life Insurance (liquidation)		\$ 633,495	0.04%	122.15	Centennial Life Insurance	\$ 633,495	0.04%	\$ (86.50)	Centennial Life Insurance Company	\$ 668,611	0.05%	248.09	(39.44)	0.02	(39.42)
CIGNA HealthCare of NJ	YES	\$ 358,180	0.02%	69.06	CIGNA HealthCare of NJ	\$ 358,180	0.02%	\$ (48.91)	CIGNA HealthCare of NJ, Inc.	\$ 538,138	0.04%	199.68	(81.71)	0.01	(81.70)
CIGNA HealthCare of Northern NJ		\$ 13,764,127	0.92%	2,653.94	CIGNA HealthCare of Northern NJ	\$ 13,764,127	0.92%	\$ (1,879.34)	CIGNA HealthCare of Northern NJ, Inc.	\$ 4,297,660	0.32%	1,594.66	2,938.62	0.43	2,939.05
Colonial Life & Accident Ins Co			0.00%	-	Colonial Life & Accident Ins Co				Colonial Life & Accident Ins Co	\$ 799,051	0.06%	296.49	(296.49)	-	(296.49)
Comercial Ins Co of Newark NJ			0.00%	-	Comercial Ins Co of Newark NJ				Comercial Ins Co of Newark NJ	\$ -	0.00%	-	-	-	-
Connecticut General Life Ins.	YES (a)	\$ 21,181,462	1.42%	4,084.12	Connecticut General Life Ins.	\$ 21,181,462	1.42%	\$ (2,892.09)	Connecticut General Life Ins. Co.	\$ 23,925,707	1.78%	8,877.68	(1,901.47)	0.66	(1,900.81)
Continental Casualty		\$ 2,322,993	0.16%	447.91	Continental Casualty	\$ 2,322,993	0.16%	\$ (317.18)	Continental Casualty	\$ 1,732,092	0.13%	642.70	122.39	0.07	122.46
Corporate Health Ins. (Aetna US HealthCare)		\$ 1,870,000	0.13%	360.57	Corporate Health	\$ 1,870,000	0.13%	\$ (255.33)	Corporate Health Ins. Co.	\$ 1,350,000	0.10%	500.92	114.98	0.06	115.04
CUNA Mutual Ins. Society	YES	\$ 1,459,327	0.10%	281.38	CUNA Mutual Ins. Society	\$ 1,459,327	0.10%	\$ (199.25)	CUNA Mutual Ins. Society	\$ 2,277,759	0.17%	845.17	(364.54)	0.05	(364.49)
Employers Health Ins.		\$ 11,556,009	0.77%	2,228.18	Employers Health Ins.	\$ 11,556,009	0.77%	\$ (1,577.84)	Employers Health Ins. Co.	\$ 8,664,878	0.64%	3,215.12	590.90	0.36	591.26
First Allmerica Fin. Life Ins.	YES	\$ 347,490	0.02%	67.00	First Allmerica Fin. Life Ins.	\$ 347,490	0.02%	\$ (47.45)	First Allmerica Fin. Life Ins. Co.	\$ 163,620	0.01%	60.71	53.74	0.01	53.75
First Option Health Plan (Foundation)	YES	\$ 78,652,343	5.27%	15,165.43	First Option Health Plan	\$ 78,652,343	5.27%	\$ (10,739.09)	First Option Health Plan	\$ 41,493,907	3.08%	15,396.40	10,508.12	2.45	10,510.57
Fortis Benefits Ins.	YES	\$ 2,472,631	0.17%	476.76	Fortis Benefits Ins.	\$ 2,472,631	0.17%	\$ (337.61)	Fortis Benefits Ins. Co.	\$ 16,310,391	1.21%	6,052.00	(5,237.63)	0.08	(5,237.55)
Fortis Insurance Company (formerly Time Ins.)	YES	\$ 2,084,276	0.14%	401.88	Time Insurance	\$ 2,084,276	0.14%	\$ (284.58)	Time Insurance Company	\$ 7,480,671	0.56%	2,775.72	(2,089.26)	0.06	(2,089.20)
Garden State Hospitalization Plan		\$ 21,595,516	1.45%	4,163.96	Garden State Hospitalization Plan	\$ 21,595,516	1.45%	\$ (2,948.62)	Garden State Hospitalization Plan	\$ 16,250,044	1.21%	6,029.61	1,082.97	0.67	1,083.64
General American Life Ins Co			0.00%	-	General American Life Ins Co				General American Life Ins Co	\$ 136,395	0.01%	50.61	(50.61)	-	(50.61)
Great-West Life & Annuity Ins. Co.			0.00%	-	Great-West Life & Annuity Ins. Co.				Great-West Life & Annuity Ins. Co.	\$ -	0.00%	-	-	-	-
Great-West Life Assurance		\$ 11,769	0.00%	2.27	Great-West Life Assurance	\$ 11,769	0.00%	\$ (1.61)	Great-West Life Assurance Co.	\$ 16,853	0.00%	6.25	(2.37)	-	(2.37)
Guardian Life Ins. Co. of America	YES	\$ 108,180,721	7.25%	20,858.97	Guardian Life Ins. Co. of America	\$ 108,180,721	7.25%	\$ (14,770.85)	Guardian Life Ins. Co. of America	\$ 146,826,192	10.90%	54,480.15	(18,850.33)	3.36	(18,846.97)
Healthsource of NY/NJ	YES	\$ 3,015,878	0.20%	581.51	Healthsource of NY/NJ (CIGNA)	\$ 3,015,878	0.20%	\$ (411.78)	Healthsource of NY/NJ (CIGNA)			-	993.29	0.09	993.38
HIP Health Plan of New Jersey (liquidation)	YES	\$ 17,676,078	1.18%	3,408.23	HIP Health Plan of New Jersey	\$ 17,676,078	1.18%	\$ (2,413.47)	HIP Health Plan of New Jersey	\$ 13,477,311	1.00%	5,000.78	820.92	0.55	821.47
Horizon Blue Cross and Blue Shield of NJ	YES	\$ 315,669,689	21.15%	60,866.15	Blue Cross and Blue Shield of NJ	\$ 315,669,689	21.15%	\$ (43,101.13)	Blue Cross and Blue Shield of NJ	\$ 300,940,000	22.33%	111,664.39	(7,697.11)	9.82	(7,687.29)
Horizon Healthcare of NJ (MediGroup)	YES		0.00%	-	Horizon Healthcare of NJ (MediGroup)				Horizon Healthcare of NJ (MediGroup)			-	-	-	-
Independence Blue Cross and Blue Shield			0.00%	-	Independence Blue Cross and Blue Shield				Independence Blue Cross and Blue Shield	\$ 2,302,435	0.17%	854.32	(854.32)	-	(854.32)
Jefferson Pilot (incl formerly Chubb Colonial)	YES	\$ 65,766,669	4.41%	12,680.86	Chubb Colonial Life Ins. Co. of America	\$ 65,766,669	4.41%	\$ (8,979.69)	Chubb Colonial Life Ins. Co. of America	\$ 36,543,856	2.71%	13,559.67	8,100.88	2.05	8,102.93
John Alden Life Ins.		\$ 21,391,943	1.43%	4,124.71	John Alden Life Ins.	\$ 21,391,943	1.43%	\$ (2,920.83)	John Alden Life Ins. Co.	\$ 52,987,477	3.93%	19,661.11	(12,615.57)	0.67	(12,614.90)
John Deere Ins. (withdrawal)	YES (a)	\$ 175,570	0.01%	33.85	John Deere Ins.	\$ 175,570	0.01%	\$ (23.97)	John Deere Ins Co	\$ 296,286	0.02%	109.94	(52.12)	0.01	(52.11)
John Hancock Mutual Life Ins.	YES	\$ 4,405,856	0.30%	849.52	John Hancock Mutual Life Ins.	\$ 4,405,856	0.30%	\$ (601.57)	John Hancock Mutual Life Ins Co	\$ 7,965,041	0.59%	2,955.44	(1,504.35)	0.14	(1,504.21)

NJ Small Employer Health Benefits Program

1998 Assessment Reconciliation

Carrier Name	Enrollment Calendar Year	1997 Reported NEP	Market Share	Carrier Share of FY1998 Expenses	Carrier name (former name)	1997 SEH Net Earned Prem. (from Exh. CC)	Market Share	Billed with 1997 Assessment using 1997 NEP	Carrier name (former name)	1996 SEH Net Earned Prem. (from Exh. CC)	Market Share	Billed with 1996 Assessment using 1996 NEP	Due to SEH (Carrier) before redistribution of Liquidated Carrier's Liability	Redistribution of Liquidated Carrier's Liability	Due to SEH (Carrier)
Liberty Health Plan (withdrawal)	YES	\$ 134,526	0.01%	25.94	Liberty Health Plan	\$ 134,526	0.01%	\$ (18.37)	Liberty Health Plan, Inc.	\$ 2,088	0.00%	0.77	43.54	(43.53)	0.01
Life Investors Ins. Co. of America			0.00%	-	Life Investors Ins. Co. of America				Life Investors Ins. Co. of America	\$ 4,921	0.00%	1.83	(1.83)	-	(1.83)
Lincoln National Life Insurance Co.			0.00%	-	Lincoln National Life Insurance Co.				Lincoln National Life Insurance Co.	\$ 1,740,021	0.13%	645.64	(645.64)	-	(645.64)
<i>Lincoln National Specialty Ins Co</i>			0.00%	-	<i>Lincoln National Specialty Ins Co</i>				<i>Lincoln National Specialty Ins Co</i>	\$ -	0.00%	-	-	-	-
Manhattan National Life Ins.	YES	\$ 2,763,805	0.19%	532.91	Manhattan National Life Ins.	\$ 2,763,805	0.19%	\$ (377.37)	Manhattan National Life Ins Co	\$ 3,419,784	0.25%	1,268.92	(358.64)	0.09	(358.55)
Massachusetts Mutual Life Ins Co			0.00%	-	Massachusetts Mutual Life Ins Co				Massachusetts Mutual Life Ins Co	\$ 166,305	0.01%	61.71	(61.71)	-	(61.71)
Medigroup		\$ 58,147,573	3.90%	11,211.78	Medigroup	\$ 58,147,573	3.90%	\$ (7,939.39)	Medigroup, Inc.	\$ 48,164,000	3.57%	17,871.35	1,279.82	1.81	1,281.63
MEGA Life and Health Ins.	YES	\$ 4,316,977	0.29%	832.38	MEGA Life and Health Ins.	\$ 4,316,977	0.29%	\$ (589.43)	MEGA Life and Health Ins Co.	\$ 2,980,198	0.22%	1,105.81	316.00	0.13	316.13
MetraHealth Ins. Co.			0.00%	-	MetraHealth Ins. Co.				MetraHealth Ins. Co.	\$ 1,396,862	0.10%	518.31	(518.31)	-	(518.31)
Metropolitan Life Ins. (Inc.NE Mutual)	YES	\$ 1,052,270	0.07%	202.89	Metropolitan Life Ins.	\$ 1,052,270	0.07%	\$ (143.68)	Metropolitan Life Ins. Co.	\$ 8,322,399	0.62%	3,088.04	(2,741.47)	0.03	(2,741.44)
Midland National Life Ins Co			0.00%	-	Midland National Life Ins Co				Midland National Life Ins Co	\$ 336	0.00%	0.12	(0.12)	-	(0.12)
Midwest National Life Ins. Co. of Tennessee	YES	\$ 1,042,979	0.07%	201.10	Midwest National Life Ins. Co. of Tennessee	\$ 1,042,979	0.07%	\$ (142.41)	Midwest National Life Ins. Co. of Tennessee	\$ 38,135	0.00%	14.15	329.36	0.03	329.39
Health Plans of America (Mission) (liquidation)	YES	\$ 14,861	0.00%	2.87	Mission Healthplans	\$ 14,861	0.00%		Mission Healthplans			-	2.87	(2.87)	-
Monumental Life Insurance	YES	\$ 59,318	0.00%	11.44	Monumental Life Insurance	\$ 59,318	0.00%	\$ (8.10)	Monumental Life Insurance			-	19.54	-	19.54
National Group Life Ins. (now Consec Medical)	YES	\$ 3,704,167	0.25%	714.22	National Group Life Ins.	\$ 3,704,167	0.25%	\$ (505.76)	National Group Life Ins Co	\$ 5,273,162	0.39%	1,956.62	(736.64)	0.12	(736.52)
National Health Ins.	YES	\$ 2,058,541	0.14%	396.92	National Health Ins.	\$ 2,058,541	0.14%	\$ (281.07)	National Health Ins. Co.	\$ 8,681,775	0.64%	3,221.39	(2,543.40)	0.06	(2,543.34)
New England Mutual Life Ins.		\$ 27,167,900	1.82%	5,238.40	New England Mutual Life Ins.	\$ 27,167,900	1.82%	\$ (3,709.47)	New England Mutual Life Ins Co	\$ 58,986,731	4.38%	21,887.14	(12,939.27)	0.84	(12,938.43)
New England Life Ins.	YES	\$ 659,220	0.04%	127.11	New England Life Ins.	\$ 659,220	0.04%	\$ (90.01)	New England Life Ins Co	\$ 108,268	0.01%	40.17	176.95	0.02	176.97
New York Life Insurance Company	YES		0.00%	-								-	-	-	-
NYLCare Health Plans	YES	\$ 19,530,000	1.31%	3,765.70	NYLCare Health Plans	\$ 19,530,000	1.31%	\$ (2,666.60)	NYLCare Health Plans, Inc.	\$ 11,713,442	0.87%	4,346.30	2,086.00	0.61	2,086.61
Nippon Life Ins. Co. of America	YES	\$ 1,647,682	0.11%	317.70	Nippon Life Ins. Co. of America	\$ 1,647,682	0.11%	\$ (224.97)	Nippon Life Ins. Co. of America	\$ 1,477,629	0.11%	548.28	(5.61)	0.05	(5.56)
Oxford Health Insurance	YES	\$ 119,642,840	8.02%	23,069.05	Oxford Health Insurance	\$ 119,642,840	8.02%	\$ (16,335.88)	Oxford Health Insurance, Inc.	\$ 51,603,961	3.83%	19,147.75	20,257.18	3.72	20,260.90
Oxford Health Plans Of NJ	YES	\$ 3,250,508	0.22%	626.75	Oxford Health Plans Of NJ	\$ 3,250,508	0.22%	\$ (443.82)	Oxford Health Plans (NJ), Inc.	\$ 1,256,437	0.09%	466.20	604.37	0.10	604.47
Pacific Mutual Life Ins.	YES	\$ 10,396,826	0.70%	2,004.67	Pacific Mutual Life Ins.	\$ 10,396,826	0.70%	\$ (1,419.57)	Pacific Mutual Life Ins. Co.	\$ 8,097,353	0.60%	3,004.54	419.70	0.32	420.02
Pan-American Life Ins.		\$ 60,672	0.00%	11.70	Pan-American Life Ins.	\$ 60,672	0.00%	\$ (8.28)	Pan-American Life Ins Co	\$ 433,949	0.03%	161.02	(141.04)	-	(141.04)
Pension Life Ins. Co. of America			0.00%	-	Pension Life Ins. Co. of America				Pension Life Ins. Co. of America	\$ -	0.00%	-	-	-	-
Philadelphia American Life Ins. Co.			0.00%	-	Philadelphia American Life Ins. Co.				Philadelphia American Life Ins. Co.	\$ -	0.00%	-	-	-	-
Phoenix American Life Ins. Co.			0.00%	-	Phoenix American Life Ins. Co.				Phoenix American Life Ins. Co.	\$ 52,840	0.00%	19.61	(19.61)	-	(19.61)
Phoenix Home Life Mutual Ins. Co.			0.00%	-	Phoenix Home Life Mutual Ins. Co.				Phoenix Home Life Mutual Ins. Co.	\$ 482,812	0.04%	179.15	(179.15)	-	(179.15)
Physician Healthcare Plan of NJ	YES	\$ 9,386,295	0.63%	1,809.83	Physician Healthcare Plan of NJ	\$ 9,386,295	0.63%	\$ (1,281.59)	Physician Healthcare Plan of NJ	\$ 2,386,648	0.18%	885.57	2,205.85	0.29	2,206.14
Physicians Health Services (Foundation)	YES	\$ 18,338,095	1.23%	3,535.88	Physicians Health Services	\$ 18,338,095	1.23%	\$ (2,503.86)	Physicians Health Services	\$ 4,922,792	0.37%	1,826.61	4,213.13	0.57	4,213.70
Principal Mutual Life Ins.	YES	\$ 14,680,677	0.98%	2,830.67	Principal Mutual Life Ins.	\$ 14,680,677	0.98%	\$ (2,004.48)	Principal Mutual Life Ins Co	\$ 18,802,769	1.40%	6,976.81	(2,141.66)	0.46	(2,141.20)
Protective Life Ins.	YES	\$ 3,725,156	0.25%	718.27	Protective Life Ins.	\$ 3,725,156	0.25%	\$ (508.63)	Protective Life Ins. Co.	\$ 18,937,775	1.41%	7,026.90	(5,800.00)	0.12	(5,799.88)
Provident Life and Accident Ins. Co.			0.00%	-	Provident Life and Accident Ins. Co.				Provident Life and Accident Ins. Co.	\$ 40,288	0.00%	14.95	(14.95)	-	(14.95)
Prudential Health Care Plan	YES	\$ 965,260	0.06%	186.12	Prudential Health Care Plan	\$ 965,260	0.06%	\$ (131.80)	Prudential Health Care Plan			-	317.92	0.03	317.95
Prudential Ins. Co. of America	YES	\$ 77,998,071	5.23%	15,039.27	Prudential Ins. Co. of America	\$ 77,998,071	5.23%	\$ (10,649.75)	Prudential Ins. Co. of America	\$ 85,863,198	6.37%	31,859.71	(6,170.69)	2.43	(6,168.26)
QualMed Plans for Health (Foundation)	YES	\$ 25,979	0.00%	5.01	QualMed Plans for Health	\$ 25,979	0.00%	\$ (3.55)	QualMed Plans for Health	\$ 29,710	0.00%	11.02	(2.46)	-	(2.46)
RLI Ins.		\$ 17,951	0.00%	3.46	RLI Ins.	\$ 17,951	0.00%	\$ (2.45)	RLI Ins Co	\$ 12,096	0.00%	4.49	1.42	-	1.42
SAFECO Life Ins CO			0.00%	-	SAFECO Life Ins CO				SAFECO Life Ins CO	\$ -	0.00%	-	-	-	-
Sentry Life Ins.	YES	\$ 1,876,533	0.13%	361.83	Sentry Life Ins.	\$ 1,876,533	0.13%	\$ (256.22)	Sentry Life Ins Co	\$ 1,207,008	0.09%	447.86	170.19	0.06	170.25
State Farm Insurance		\$ 5,553	0.00%	1.07	State Farm Insurance	\$ 5,553	0.00%	\$ (0.76)	State Farm Insurance			-	1.83	-	1.83
TMG Life Ins.			0.00%	-	TMG Life Ins.				TMG Life Ins.	\$ 4,788,213	0.36%	1,776.68	(1,776.68)	-	(1,776.68)
Travelers Ins.	YES	\$ 14,534,090	0.97%	2,802.40	Travelers Ins.	\$ 14,534,090	0.97%	\$ (1,984.47)	Travelers Ins. Co.	\$ 39,353,622	2.92%	14,602.24	(9,815.37)	0.45	(9,814.92)
Trustmark Insurance	YES	\$ 203,244	0.01%	39.19	Trustmark Insurance	\$ 203,244	0.01%	\$ (27.75)	Trustmark Insurance Company	\$ 506,196	0.04%	187.83	(120.89)	0.01	(120.88)

NJ Small Employer Health Benefits Program

1998 Assessment Reconciliation

Carrier Name	Enrollment Calendar Year 1998	1997 Reported NEP	Market Share	Carrier Share of FY1998 Expenses	Carrier name (former name)	1997 SEH Net Earned Prem. (from Exh. CC)	Market Share	Billed with 1997 Assessment using 1997 NEP	Carrier name (former name)	1996 SEH Net Earned Prem. (from Exh. CC)	Market Share	Billed with 1996 Assessment using 1996 NEP	Due to SEH (Carrier) before redistribution of Liquidated Carrier's Liability	Redistribution of Liquidated Carrier's Liability	Due to SEH (Carrier)
Unicare Life and Health Ins. Co.			0.00%	-	Unicare Life and Health Ins. Co.				Unicare Life and Health Ins. Co.	\$ 32,616	0.00%	12.10	(12.10)	-	(12.10)
United of Omaha Life Ins. (withdrawal)	YES	\$ 2,101,583	0.14%	405.22	United of Omaha Life Ins.	\$ 2,101,583	0.14%	\$ (286.95)	United of Omaha Life Ins Co	\$ 980,717	0.07%	363.90	328.27	0.07	328.34
United Healthcare (MetraHealth)	YES	\$ 22,631,396	1.52%	4,363.69	United Healthcare (MetraHealth)	\$ 22,631,396	1.52%	\$ (3,090.06)	UNITEDhealthcare	\$ 559,877	0.04%	207.74	7,246.01	0.73	7,246.74
United States Life Ins. Co. in the City of NY	YES	\$ 70,259,867	4.71%	13,547.22	United States Life Ins. Co. in the City of New York	\$ 70,259,867	4.71%	\$ (9,593.19)	United States Life Ins Co in the City of New York	\$ 46,524,293	3.45%	17,262.93	5,877.48	2.19	5,879.67
Unity Mutual Life Ins.		\$ 130,414	0.01%	25.15	Unity Mutual Life Ins.	\$ 130,414	0.01%	\$ (17.81)	<i>Unity Mutual Life Ins Co</i>	\$ 145,395	0.01%	53.95	(10.99)	-	(10.99)
University Health Plans	YES	\$ 368,346	0.02%	71.02	University Health Plans	\$ 368,346	0.02%	\$ (50.29)				-	121.31	0.01	121.32
<i>William Penn Life Ins Co of NY</i>			0.00%	-	<i>William Penn Life Ins Co of NY</i>				<i>William Penn Life Ins Co of NY</i>	\$ 10,533	0.00%	3.91	(3.91)	-	(3.91)
Total NEP		\$ 1,492,338,891	100.00%	287,746.74	Total	\$ 1,492,338,891	100.00%	(203,759.98)	Total	\$ 1,347,520,031	100.00%	500,000.02	\$ (8,493.30)	\$ 0.05	\$ (8,493.25)

Liquidated carriers' NEP	\$ 149,387	
1997 NEP minus liquidated carriers NEP	\$ 1,492,189,504	
FY1998 Audited Expenses	\$ 285,366.00	\$ 285,366.00
Additional Audit Fees	\$ 4,980.00	\$ 4,980.00
Amount invoiced using 1997 NEP	\$ (203,762.00)	
Amount invoiced using 1996 NEP	\$ 500,000.00	
Amount Overassessed - Due Carrier	\$ (5,892.00)	
Interest earned on funds	\$ (2,599.26)	\$ (2,599.26)
Total amount of refund to Carriers	\$ (8,491.26)	\$ 287,746.74

(a) Enrollment ended during Q198

NJ Small Employer Health Benefits Program

1997 Assessment Reconciliation

NAIC#	Carrier name (former name)	Enrollment Calendar Year 1997	1996 Reported NEP	Market Share	Carrier Share of FY1997 Expenses	Carrier name (former name)	1996 SEH Net Earned Prem. (from Exh. CC)	Market Share	Billed with 1996 Assessment using 1996 NEP	Due to SEH (Carrier)
	Acacia Mutual Life Ins Co		\$ 5,898	0.00%	\$ 1.58	Acacia Mutual Life Ins Co	\$ 5,898	0.00%	\$ 1.61	\$ (0.03)
86231	AEGON USA (PFL Life Ins.)	Yes	\$ 3,176,320	0.24%	\$ 848.52	AEGON USA, Inc. (PFL Life Ins. Co.)	\$ 3,176,320	0.24%	\$ 866.77	\$ (18.25)
95533	Aetna Health Plans of NJ	Yes	\$ 1,722,509	0.13%	\$ 460.15	Aetna Health Plans of NJ	\$ 1,722,509	0.13%	\$ 470.04	\$ (9.89)
60054	Aetna Life Insurance	Yes	\$ 58,267,571	4.32%	\$ 15,565.58	Aetna Life Insurance Company	\$ 58,267,571	4.32%	\$ 15,900.26	\$ (334.68)
95287	Aetna US Healthcare	Yes	\$ 74,030,000	5.49%	\$ 19,776.35	US Healthcare	\$ 74,030,000	5.49%	\$ 20,201.57	\$ (425.22)
	Amer Bankers Life Assur Co of FL		\$ -	0.00%	\$ -	Amer Bankers Life Assur Co of FL	\$ -	0.00%	\$ -	\$ -
60739	American National Ins	Yes	\$ 16,830	0.00%	\$ 4.50	American National Ins Co	\$ 16,830	0.00%	\$ 4.59	\$ (0.09)
	American Preferred Provider	Yes		0.00%	\$ -				\$ -	\$ -
95044	AmeriHealth HMO (Del.Val. HMO)	Yes	\$ 21,833,730	1.62%	\$ 5,832.66	AmeriHealth HMO (Del.Val. HMO)	\$ 21,833,730	1.62%	\$ 5,958.06	\$ (125.40)
60061	AmeriHealth Ins.	Yes	\$ 27,832,784	2.07%	\$ 7,435.24	AmeriHealth Ins. Co.	\$ 27,832,784	2.07%	\$ 7,595.11	\$ (159.87)
67369	Anthem Health and Life Ins. (Home Life)	Yes	\$ 17,241,999	1.28%	\$ 4,606.02	Anthem Health and Life Ins. Co (Home Life)	\$ 17,241,999	1.28%	\$ 4,705.06	\$ (99.04)
95526	AtlantiCare Health Plans-HMO	Yes		0.00%	\$ -	AtlantiCare Health Plans-HMO			\$ -	\$ -
	Bankers Security Life Ins. Co.		\$ -	0.00%	\$ -	Bankers Security Life Ins. Co.	\$ -	0.00%	\$ -	\$ -
	Business Men's Assur of Am		\$ -	0.00%	\$ -	Business Men's Assur of Am	\$ -	0.00%	\$ -	\$ -
	Capitol American Life Ins Co		\$ 1,050,523	0.08%	\$ 280.64	Capitol American Life Ins Co	\$ 1,050,523	0.08%	\$ 286.67	\$ (6.03)
80799	Celtic Life Ins.	Yes	\$ 15,390,338	1.14%	\$ 4,111.37	Celtic Life Ins. Co.	\$ 15,390,338	1.14%	\$ 4,199.77	\$ (88.40)
61654	Centennial Life Insurance	Yes	\$ 668,611	0.05%	\$ 178.61	Centennial Life Insurance Company	\$ 668,611	0.05%	\$ 182.45	\$ (3.84)
62057	Chubb Colonial Life Ins. Co.of America	Yes	\$ 36,543,856	2.71%	\$ 9,762.31	Chubb Colonial Life Ins. Co. of America	\$ 36,543,856	2.71%	\$ 9,972.22	\$ (209.91)
None	CIGNA HealthCare of NJ	Yes	\$ 538,138	0.04%	\$ 143.76	CIGNA HealthCare of NJ, Inc.	\$ 538,138	0.04%	\$ 146.85	\$ (3.09)
None	CIGNA HealthCare of Northern NJ		\$ 4,297,660	0.32%	\$ 1,148.08	CIGNA HealthCare of Northern NJ, Inc.	\$ 4,297,660	0.32%	\$ 1,172.76	\$ (24.68)
	Colonial Life & Accident Ins Co		\$ 799,051	0.06%	\$ 213.46	Colonial Life & Accident Ins Co	\$ 799,051	0.06%	\$ 218.05	\$ (4.59)
	Comercial Ins Co of Newark NJ		\$ -	0.00%	\$ -	Comercial Ins Co of Newark NJ	\$ -	0.00%	\$ -	\$ -
62308	Connecticut General Life Ins.	Yes	\$ 23,925,707	1.78%	\$ 6,391.51	Connecticut General Life Ins. Co.	\$ 23,925,707	1.78%	\$ 6,528.93	\$ (137.42)
20443	Continental Casualty	Yes	\$ 1,732,092	0.13%	\$ 462.71	Continental Casualty	\$ 1,732,092	0.13%	\$ 472.66	\$ (9.95)
72052	Corporate Health	Yes	\$ 1,350,000	0.10%	\$ 360.64	Corporate Health Ins. Co.	\$ 1,350,000	0.10%	\$ 368.39	\$ (7.75)
62626	CUNA Mutual Ins. Society	Yes	\$ 2,277,759	0.17%	\$ 608.48	CUNA Mutual Ins. Society	\$ 2,277,759	0.17%	\$ 621.56	\$ (13.08)
73288	Employers Health Ins.	Yes	\$ 8,664,878	0.64%	\$ 2,314.73	Employers Health Ins. Co.	\$ 8,664,878	0.64%	\$ 2,364.50	\$ (49.77)
69140	First Allmerica Fin. Life Ins.	Yes	\$ 163,620	0.01%	\$ 43.71	First Allmerica Fin. Life Ins. Co.	\$ 163,620	0.01%	\$ 44.65	\$ (0.94)
95351	First Option Health Plan	Yes	\$ 41,493,907	3.08%	\$ 11,084.67	First Option Health Plan	\$ 41,493,907	3.08%	\$ 11,323.00	\$ (238.33)
70408	Fortis Benefits Ins.	Yes	\$ 16,310,391	1.21%	\$ 4,357.15	Fortis Benefits Ins. Co.	\$ 16,310,391	1.21%	\$ 4,450.84	\$ (93.69)
55077	Garden State Hospitalization Plan		\$ 16,250,044	1.21%	\$ 4,341.03	Garden State Hospitalization Plan	\$ 16,250,044	1.21%	\$ 4,434.37	\$ (93.34)
	General American Life Ins Co		\$ 136,395	0.01%	\$ 36.44	General American Life Ins Co	\$ 136,395	0.01%	\$ 37.22	\$ (0.78)
	Great-West Life & Annuity Ins. Co.		\$ -	0.00%	\$ -	Great-West Life & Annuity Ins. Co.	\$ -	0.00%	\$ -	\$ -
80705	Great-West Life Assurance		\$ 16,853	0.00%	\$ 4.50	Great-West Life Assurance Co.	\$ 16,853	0.00%	\$ 4.60	\$ (0.10)
64246	Guardian Life Ins. Co. of America	Yes	\$ 146,826,192	10.90%	\$ 39,223.10	Guardian Life Ins. Co. of America	\$ 146,826,192	10.90%	\$ 40,066.45	\$ (843.35)
	Harmony Health Plans	Yes		0.00%	\$ -				\$ -	\$ -
95243	Healthsource of NY/NJ (Chubb Health)(now CIGNA)	Yes		0.00%	\$ -	Healthsource of NY/NJ (CIGNA)			\$ -	\$ -
95470	HIP Health Plan of New Jersey	Yes	\$ 13,477,311	1.00%	\$ 3,600.32	HIP Health Plan of New Jersey	\$ 13,477,311	1.00%	\$ 3,677.74	\$ (77.42)
55069	Blue Cross and Blue Shield of NJ	Yes	\$ 300,940,000	22.33%	\$ 80,393.02	Blue Cross and Blue Shield of NJ	\$ 300,940,000	22.33%	\$ 82,121.56	\$ (1,728.54)
	Independence Blue Cross and Blue Shield		\$ 2,302,435	0.17%	\$ 615.07	Independence Blue Cross and Blue Shield	\$ 2,302,435	0.17%	\$ 628.30	\$ (13.23)
65080	John Alden Life Ins. ***	Yes	\$ 52,987,477	3.93%	\$ 14,155.06	John Alden Life Ins. Co.	\$ 52,987,477	3.93%	\$ 14,459.41	\$ (304.35)

NJ Small Employer Health Benefits Program

1997 Assessment Reconciliation

NAIC#	Carrier name (former name)	Enrollment Calendar Year 1997	1996 Reported NEP	Market Share	Carrier Share of FY1997 Expenses	Carrier name (former name)	1996 SEH Net Earned Prem. (from Exh. CC)	Market Share	Billed with 1996 Assessment using 1996 NEP	Due to SEH (Carrier)
21180	John Deere Ins.	Yes	\$ 296,286	0.02%	\$ 79.15	John Deere Ins Co	\$ 296,286	0.02%	\$ 80.85	\$ (1.70)
65099	John Hancock Mutual Life Ins.	Yes	\$ 7,965,041	0.59%	\$ 2,127.78	John Hancock Mutual Life Ins Co	\$ 7,965,041	0.59%	\$ 2,173.53	\$ (45.75)
95280	Liberty Health Plan	Yes	\$ 2,088	0.00%	\$ 0.56	Liberty Health Plan, Inc.	\$ 2,088	0.00%	\$ 0.57	\$ (0.01)
	Life Investors Ins. Co. of America		\$ 4,921	0.00%	\$ 1.31	Life Investors Ins. Co. of America	\$ 4,921	0.00%	\$ 1.34	\$ (0.03)
	Lincoln National Life Insurance Co.		\$ 1,740,021	0.13%	\$ 464.83	Lincoln National Life Insurance Co.	\$ 1,740,021	0.13%	\$ 474.82	\$ (9.99)
	Lincoln National Specialty Ins Co		\$ -	0.00%	\$ -	Lincoln National Specialty Ins Co	\$ -	0.00%	\$ -	\$ -
67083	Manhattan National Life Ins.	Yes	\$ 3,419,784	0.25%	\$ 913.56	Manhattan National Life Ins Co	\$ 3,419,784	0.25%	\$ 933.20	\$ (19.64)
	Massachusetts Mutual Life Ins Co		\$ 166,305	0.01%	\$ 44.43	Massachusetts Mutual Life Ins Co	\$ 166,305	0.01%	\$ 45.38	\$ (0.95)
95529	Medigroup	Yes	\$ 48,164,000	3.57%	\$ 12,866.52	Medigroup, Inc.	\$ 48,164,000	3.57%	\$ 13,143.16	\$ (276.64)
97055	MEGA Life and Health Ins.	Yes	\$ 2,980,198	0.22%	\$ 796.13	MEGA Life and Health Ins Co.	\$ 2,980,198	0.22%	\$ 813.25	\$ (17.12)
	MetraHealth Ins. Co.		\$ 1,396,862	0.10%	\$ 373.16	MetraHealth Ins. Co.	\$ 1,396,862	0.10%	\$ 381.18	\$ (8.02)
65978	Metropolitan Life Ins.	Yes	\$ 8,322,399	0.62%	\$ 2,223.24	Metropolitan Life Ins. Co.	\$ 8,322,399	0.62%	\$ 2,271.05	\$ (47.81)
	Midland National Life Ins Co		\$ 336	0.00%	\$ 0.09	Midland National Life Ins Co	\$ 336	0.00%	\$ 0.09	\$ -
66087	Midwest National Life Ins. Co. of Tennessee	Yes	\$ 38,135	0.00%	\$ 10.19	Midwest National Life Ins. Co. of Tennessee	\$ 38,135	0.00%	\$ 10.41	\$ (0.22)
None	Mission Healthplans	Yes		0.00%	\$ -	Mission Healthplans			\$ -	\$ -
66281	Monumental Life Insurance	Yes		0.00%	\$ -	Monumental Life Insurance			\$ -	\$ -
64572	National Group Life Ins.	Yes	\$ 5,273,162	0.39%	\$ 1,408.67	National Group Life Ins Co	\$ 5,273,162	0.39%	\$ 1,438.96	\$ (30.29)
82538	National Health Ins.	Yes	\$ 8,681,775	0.64%	\$ 2,319.25	National Health Ins. Co.	\$ 8,681,775	0.64%	\$ 2,369.11	\$ (49.86)
91626	New England Mutual Life Ins.		\$ 58,986,731	4.38%	\$ 15,757.70	New England Mutual Life Ins Co	\$ 58,986,731	4.38%	\$ 16,096.51	\$ (338.81)
91626	New England Life Ins.	Yes	\$ 108,268	0.01%	\$ 28.92	New England Life Ins Co	\$ 108,268	0.01%	\$ 29.54	\$ (0.62)
	New York Life	Yes		0.00%	\$ -				\$ -	\$ -
None	NYLCare Health Plans	Yes	\$ 11,713,442	0.87%	\$ 3,129.13	NYLCare Health Plans, Inc.	\$ 11,713,442	0.87%	\$ 3,196.41	\$ (67.28)
81264	Nippon Life Ins. Co. of America	Yes	\$ 1,477,629	0.11%	\$ 394.73	Nippon Life Ins. Co. of America	\$ 1,477,629	0.11%	\$ 403.22	\$ (8.49)
78026	Oxford Health Insurance	Yes	\$ 51,603,961	3.83%	\$ 13,785.47	Oxford Health Insurance, Inc.	\$ 51,603,961	3.83%	\$ 14,081.87	\$ (296.40)
95506	Oxford Health Plans Of NJ	Yes	\$ 1,256,437	0.09%	\$ 335.64	Oxford Health Plans (NJ), Inc.	\$ 1,256,437	0.09%	\$ 342.86	\$ (7.22)
67466	Pacific Mutual Life Ins.	Yes	\$ 8,097,353	0.60%	\$ 2,163.12	Pacific Mutual Life Ins. Co.	\$ 8,097,353	0.60%	\$ 2,209.63	\$ (46.51)
67539	Pan-American Life Ins.		\$ 433,949	0.03%	\$ 115.92	Pan-American Life Ins Co	\$ 433,949	0.03%	\$ 118.42	\$ (2.50)
	Pension Life Ins. Co. of America		\$ -	0.00%	\$ -	Pension Life Ins. Co. of America	\$ -	0.00%	\$ -	\$ -
	Philadelphia American Life Ins. Co.		\$ -	0.00%	\$ -	Philadelphia American Life Ins. Co.	\$ -	0.00%	\$ -	\$ -
	Phoenix American Life Ins. Co.		\$ 52,840	0.00%	\$ 14.12	Phoenix American Life Ins. Co.	\$ 52,840	0.00%	\$ 14.42	\$ (0.30)
	Phoenix Home Life Mutual Ins. Co.	Yes	\$ 482,812	0.04%	\$ 128.98	Phoenix Home Life Mutual Ins. Co.	\$ 482,812	0.04%	\$ 131.75	\$ (2.77)
95246	Physician Healthcare Plan of NJ	Yes	\$ 2,386,648	0.18%	\$ 637.57	Physician Healthcare Plan of NJ	\$ 2,386,648	0.18%	\$ 651.28	\$ (13.71)
None	Physicians Health Services	Yes	\$ 4,922,792	0.37%	\$ 1,315.07	Physicians Health Services	\$ 4,922,792	0.37%	\$ 1,343.35	\$ (28.28)
61271	Principal Mutual Life Ins.	Yes	\$ 18,802,769	1.40%	\$ 5,022.97	Principal Mutual Life Ins Co	\$ 18,802,769	1.40%	\$ 5,130.97	\$ (108.00)
68136	Protective Life Ins.	Yes	\$ 18,937,775	1.41%	\$ 5,059.03	Protective Life Ins. Co.	\$ 18,937,775	1.41%	\$ 5,167.81	\$ (108.78)
	Provident Life and Accident Ins. Co.		\$ 40,288	0.00%	\$ 10.76	Provident Life and Accident Ins. Co.	\$ 40,288	0.00%	\$ 10.99	\$ (0.23)
95040	Prudential Health Care Plan	Yes		0.00%	\$ -	Prudential Health Care Plan			\$ -	\$ -
68241	Prudential Ins. Co. of America	Yes	\$ 85,863,198	6.37%	\$ 22,937.47	Prudential Ins. Co. of America	\$ 85,863,198	6.37%	\$ 23,430.65	\$ (493.18)
95079	QualMed Plans for Health	Yes	\$ 29,710	0.00%	\$ 7.94	QualMed Plans for Health	\$ 29,710	0.00%	\$ 8.11	\$ (0.17)
13056	RLI Ins.	Yes	\$ 12,096	0.00%	\$ 3.23	RLI Ins Co	\$ 12,096	0.00%	\$ 3.30	\$ (0.07)
	SAFECO Life Ins CO		\$ -	0.00%	\$ -	SAFECO Life Ins CO	\$ -	0.00%	\$ -	\$ -

NJ Small Employer Health Benefits Program

1997 Assessment Reconciliation

NAIC#	Carrier name (former name)	Enrollment Calendar Year 1997	1996 Reported NEP	Market Share	Carrier Share of FY1997 Expenses	Carrier name (former name)	1996 SEH Net Earned Prem. (from Exh. CC)	Market Share	Billed with 1996 Assessment using 1996 NEP	Due to SEH (Carrier)
68810	Sentry Life Ins.	Yes	\$ 1,207,008	0.09%	\$ 322.44	Sentry Life Ins Co	\$ 1,207,008	0.09%	\$ 329.37	\$ (6.93)
25178	State Farm Insurance	Yes		0.00%	\$ -	State Farm Insurance			\$ -	\$ -
69477	Time Insurance	Yes	\$ 7,480,671	0.56%	\$ 1,998.38	Time Insurance Company	\$ 7,480,671	0.56%	\$ 2,041.35	\$ (42.97)
	TMG Life Ins.		\$ 4,788,213	0.36%	\$ 1,279.12	TMG Life Ins.	\$ 4,788,213	0.36%	\$ 1,306.62	\$ (27.50)
87726	Travelers Ins. ***	Yes	\$ 39,353,622	2.92%	\$ 10,512.91	Travelers Ins. Co.	\$ 39,353,622	2.92%	\$ 10,738.95	\$ (226.04)
61425	Trustmark Insurance	Yes	\$ 506,196	0.04%	\$ 135.23	Trustmark Insurance Company	\$ 506,196	0.04%	\$ 138.13	\$ (2.90)
	Unicare Life and Health Ins. Co.		\$ 32,616	0.00%	\$ 8.71	Unicare Life and Health Ins. Co.	\$ 32,616	0.00%	\$ 8.90	\$ (0.19)
69868	United of Omaha Life Ins.	Yes	\$ 980,717	0.07%	\$ 261.99	United of Omaha Life Ins Co	\$ 980,717	0.07%	\$ 267.62	\$ (5.63)
79413	United Healthcare (MetraHealth)	Yes	\$ 559,877	0.04%	\$ 149.57	UNITEDhealthcare	\$ 559,877	0.04%	\$ 152.78	\$ (3.21)
70106	United States Life Ins. Co. in the City of New York	Yes	\$ 46,524,293	3.45%	\$ 12,428.48	United States Life Ins Co in the City of New York	\$ 46,524,293	3.45%	\$ 12,695.71	\$ (267.23)
70114	Unity Mutual Life Ins.		\$ 145,395	0.01%	\$ 38.84	Unity Mutual Life Ins Co	\$ 145,395	0.01%	\$ 39.68	\$ (0.84)
95503	University Health Plans			0.00%	\$ -	University Health Plans			\$ -	\$ -
	William Penn Life Ins Co of NY		\$ 10,533	0.00%	\$ 2.81	William Penn Life Ins Co of NY	\$ 10,533	0.00%	\$ 2.87	\$ (0.06)
Total			\$ 1,347,520,031	100.00%	\$ 359,976.09	Total	\$ 1,347,520,031	100.00%	\$ 367,715.99	\$ (7,739.90)

1997 Audited Expenses	\$ 358,580.00	\$ 358,580.00
Additional Audit Fees	\$ 3,580.00	\$ 3,580.00
Amount invoiced using 1996 NEP	\$ 367,716.00	
Amount Overassessed - Due Carrier	\$ (5,556.00)	
Interest earned on funds	\$ (2,183.93)	\$ (2,183.93)
Total amount of refund to Carriers	(7,739.93)	\$ 359,976.07

NJ Small Employer Health Benefits Program

1996 Assessment Reconciliation

NAIC#	Carrier name (former name)	Enrollment Calendar Year 1996	1995 Reported NEP	Market Share	Carrier Share of FY1996 Expenses	Carrier	Billed with 1997 Assessment	Due to SEH (Carrier)
No CC	Acacia Mutual Life Ins Co		\$ 8,214	0.00%	2.21	Acacia Mutual Life Ins Co	2	0.21
86231	AEGON USA, Inc. (PFL Life ins. Co.)	YES	\$ 274,147	0.02%	73.87	AEGON USA, Inc.(PFL, Monumental)	78	(4.13)
95533	Aetna Health Plans of NJ	YES	\$ 2,100,000	0.17%	565.87	Aetna Health Plans of NJ	595	(29.13)
60054	Aetna Life Insurance Company	YES	\$ 44,200,000	3.64%	11,910.30	Aetna Life Insurance Company	12,529	(618.70)
10111	Amer Bankers Life Assur Co of FL		\$ 589,549	0.05%	158.86	Amer Bankers Life Assur Co of FL	167	(8.14)
60739	American National Ins Co		\$ 59,291	0.00%	15.98	American National Ins Co	17	(1.02)
95044	AmeriHealth HMO (Del.Val. HMO)	YES	\$ 6,298,586	0.52%	1,697.24	AmeriHealth HMO (Del.Val. HMO)	1,785	(87.76)
60061	AmeriHealth Ins. Co.	YES	\$ 58,648	0.00%	15.80	AmeriHealth Ins. Co.	17	(1.20)
67369	Anthem Health and Life Ins. Co (Home Life)	YES	\$ 22,377,370	1.84%	6,029.89	Anthem Health and Life Ins. Co (Home Life)	6,343	(313.11)
No CC	Bankers Security Life Ins. Co.		\$ 520,991	0.04%	140.39	Bankers Security Life Ins. Co.	148	(7.61)
55069	Blue Cross and Blue Shield of NJ	YES	\$ 289,325,000	23.84%	77,962.59	Blue Cross and Blue Shield of NJ	82,012	(4,049.41)
No CC	Capitol American Life Ins Co		\$ 805,075	0.07%	216.92	Capitol American Life Ins Co	228	(11.08)
80799	Celtic Life Ins. Co.	YES	\$ 17,978,789	1.48%	4,844.63	Celtic Life Ins. Co.	5,096	(251.37)
61654	Centennial Life Insurance Company	YES	\$ 1,105,725	0.09%	297.95	Centennial Life Insurance Company	313	(15.05)
62057	Chubb Colonial Life Ins. Co. of America	YES	\$ 21,172,502	1.74%	5,705.22	Chubb Colonial Life Ins. Co. of America	6,002	(296.78)
None	CIGNA HealthCare of NJ, Inc.	YES	\$ 502,040	0.04%	135.28	CIGNA HealthCare of NJ, Inc.	142	(6.72)
None	CIGNA HealthCare of Northern NJ, Inc.		\$ 3,997,113	0.33%	1,077.08	CIGNA HealthCare of Northern NJ, Inc.	1,133	(55.92)
62049	Colonial Life & Accident Ins Co		\$ 758,345	0.06%	204.35	Colonial Life & Accident Ins Co	215	(10.65)
No CC	Comercial Ins Co of Newark NJ		\$ 5,630	0.00%	1.52	Comercial Ins Co of Newark NJ	2	(0.48)
62308	Connecticut General Life Ins. Co.		\$ 17,898,594	1.48%	4,823.02	Connecticut General Life Ins. Co.	5,074	(250.98)
20443	Continental Casualty	YES		0.00%	-	Continental Casualty		-
No CC	Continental Insurance Co (35289)	YES		0.00%	-			
72052	Corporate Health Ins. Co.	YES	\$ 3,242,662	0.27%	873.78	Corporate Health Ins. Co.	919	(45.22)
62626	CUNA Mutual Ins. Society	YES	\$ 2,454,573	0.20%	661.42	CUNA Mutual Ins. Society	696	(34.58)
73288	Employers Health Ins. Co.	YES	\$ 3,615,697	0.30%	974.30	Employers Health Ins. Co.	1,025	(50.70)
69140	First Allmerica Fin. Life Ins. Co.	YES	\$ 487,578	0.04%	131.38	First Allmerica Fin. Life Ins. Co.	138	(6.62)
95351	First Option Health Plan	YES	\$ 11,856,452	0.98%	3,194.88	First Option Health Plan	3,360	(165.12)
70408	Fortis Benefits Ins. Co.	YES	\$ 14,209,856	1.17%	3,829.04	Fortis Benefits Ins. Co.	4,028	(198.96)
55077	Garden State Hospitalization Plan			0.00%	-	Garden State Hospitalization Plan	4,370	(4,370.00)
63665	General American Life Ins Co		\$ 661,356	0.05%	178.21	General American Life Ins Co	187	(8.79)
68322	Great-West Life & Annuity Ins. Co.		\$ 191,558.00	0.02%	51.62	Great-West Life & Annuity Ins. Co.	54	(2.38)
80705	Great-West Life Assurance Co.		\$ 11,565	0.00%	3.12	Great-West Life Assurance Co.	3	0.12
64246	Guardian Life Ins. Co. of America	YES	\$ 205,420,790	16.93%	55,353.45	Guardian Life Ins. Co. of America	58,229	(2,875.55)

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NAIC#	Carrier name (former name)	Enrollment Calendar Year 1996	1995 Reported NEP	Market Share	Carrier Share of FY1996 Expenses	Carrier	Billed with 1997 Assessment	Due to SEH (Carrier)
No CC	Healthsource (ChubbHealth, Inc.)(95243)	YES		0.00%	-			
95470	HIP Health Plan of New Jersey	YES	\$ 11,389,791	0.94%	3,069.14	HIP Health Plan of New Jersey	3,229	(159.86)
54704	Independence Blue Cross and Blue Shield		\$14,522,443	1.20%	3,913.27	INDEPENDENCE BLUE CROSS BLUE SHIE	3,678	235.27
65080	John Alden Life Ins. Co.	YES	\$ 63,128,898	5.20%	17,010.95	John Alden Life Ins. Co.	17,895	(884.05)
21180	John Deere Ins Co	YES	\$ 302,637	0.02%	81.55	John Deere Ins Co	86	(4.45)
65099	John Hancock Mutual Life Ins Co	YES	\$ 17,972,306	1.48%	4,842.88	John Hancock Mutual Life Ins Co	5,094	(251.12)
95280	Liberty Health Plan, Inc.	YES		0.00%	-	Liberty Health Plan, Inc.		-
64130	Life Investors Ins. Co. of America			0.00%	-	Life Investors Ins. Co. of America		-
65676	Lincoln National Life Insurance Co.			0.00%	-	Lincoln National Life Ins Co	2,697	(2,697.00)
No CC	Lincoln National Specialty Ins Co		\$ 249,979	0.02%	67.36	Lincoln National Specialty Ins Co	71	(3.64)
67083	Manhattan National Life Ins Co	YES	\$ 5,023,811	0.41%	1,353.73	Manhattan National Life Ins Co	1,424	(70.27)
65935	UniCare (Massachusetts Mutual Life Ins Co)	YES	\$ 304,811	0.03%	82.14	Massachusetts Mutual Life Ins Co	86	(3.86)
95529	Medigroup, Inc.	YES	\$ 59,860,000	4.93%	16,130.10	Medigroup, Inc.	16,968	(837.90)
97055	MEGA Life and Health Ins Co.	YES	\$ 3,672,259	0.30%	989.54	MEGA Life and Health Ins Co.	1,041	(51.46)
79413	MetraHealth Ins. Co.	YES		0.00%	-	MetraHealth Ins. Co.		-
65978	Metropolitan Life Ins. Co.	YES	\$ 9,076,545	0.75%	2,445.80	Metropolitan Life Ins. Co.	2,573	(127.20)
66044	Midland National Life Ins Co		\$ 311	0.00%	0.08	Midland National Life Ins Co		0.08
66087	Midwest National Life Ins. Co. of Tennessee	YES		0.00%	-	Midwest National Life Ins. Co. of Tennessee		-
64572	National Group Life Ins Co		\$ 8,494,112	0.70%	2,288.86	National Group Life Ins Co	2,408	(119.14)
82538	National Health Ins. Co.	YES	7,418,694	0.61%	1,999.07	National Health Ins. Co.	2,103	(103.93)
91626	New England Life Ins Co			0.00%	-	New England Life Ins Co		-
66893	New England Mutual Life Ins Co	YES	\$ 59,247,587	4.88%	15,965.08	New England Mutual Life Ins Co	16,794	(828.92)
81264	Nippon Life Ins. Co. of America	YES	\$ 2,751,714	0.23%	741.49	Nippon Life Ins. Co. of America	780	(38.51)
66915	New York Life Ins. Co.	YES	\$ 9,118,940	0.75%	2,457.22	New York Life Ins. Co.(Sanus, NYL&Health)	2,585	(127.78)
78026	Oxford Health Insurance, Inc.	YES		0.00%	-	Oxford Health Insurance, Inc.	3,868	(3,868.00)
95506	Oxford Health Plans (NJ), Inc.	YES	\$ 13,645,208	1.12%	3,676.89	Oxford Health Plans (NJ), Inc.		3,676.89
97268	Pacific Mutual Life Ins. Co.	YES	\$ 7,975,492	0.66%	2,149.11	Pacific Mutual Life Ins. Co.	2,261	(111.89)
67539	Pan-Amecian Life Ins Co	YES (a)	\$ 5,207,745	0.43%	1,403.30	Pan-Amecian Life Ins Co	1,476	(72.70)
No CC	Pension Life Ins. Co. of America	YES (a)	\$ 6,752,330	0.56%	1,819.51	Pension Life Ins. Co. of America	1,914	(94.49)
97047	Philadelphia American Life Ins. Co.		\$ 348,359	0.03%	93.87	Philadelphia American Life Ins. Co.	99	(5.13)
80926	Phoenix American Life Ins. Co.		\$ 37,199	0.00%	10.02	Phoenix American Life Ins. Co.	11	(0.98)
67814	Phoenix Home Life Mutual Ins. Co.	YES	\$ 2,527,401	0.21%	681.04	Phoenix Home Life Mutual Ins. Co.	716	(34.96)
95246	Physician Healthcare Plan of NJ	YES	\$ 2,223	0.00%	0.60	Physician Healthcare Plan of NJ	1	(0.40)

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95334	Physicians Health Services			0.00%	-	Physicians Health Services		-
61271	Principal Mutual Life Ins Co	YES	\$ 24,488,670	2.02%	6,598.81	Principal Mutual Life Ins Co	6,942	(343.19)
68136	Protective Life Ins. Co.	YES	\$ 24,199,604	1.99%	6,520.92	Protective Life Ins. Co.	6,860	(339.08)
68195	Provident Life and Accident Ins. Co.			0.00%	-	Provident Life and Accident Ins. Co.		-
68241/95040	Prudential Ins. Co. of America	YES	\$ 66,177,919	5.45%	17,832.55	Prudential Ins. Co. of America	18,759	(926.45)
95079	QualMed Plans for Health(Greater Atlantic)	YES	\$ 15,973	0.00%	4.30	QualMed Plans for Health (Greater Atlantic)	5	(0.70)
13056	RLI Ins Co	YES	\$ 28,662	0.00%	7.72	RLI Ins Co	8	(0.28)
No CC	SAFECO Life Ins CO		\$ 24,041	0.00%	6.48	SAFECO Life Ins CO	7	(0.52)
68810	Sentry Life Ins Co	YES	\$ 1,681,441	0.14%	453.09	Sentry Life Ins Co	477	(23.91)
No CC	State Farm Mutual Automobile Ins Co (25178)	YES		0.00%	-			
69477	Time Insurance Company	YES	\$ 13,393,899	1.10%	3,609.17	Time Insurance Company	3,797	(187.83)
70491	TMG Life Ins.	YES	\$ 8,729,533	0.72%	2,352.29	TMG Life Ins.	2,474	(121.71)
87726	Travelers Ins. Co.	YES	\$ 29,153,981	2.40%	7,855.94	Travelers Ins. Co.	8,264	(408.06)
61425	Trustmark Insurance Company	YES	\$ 614,117	0.05%	165.48	Trustmark Insurance Company	174	(8.52)
80314	Unicare Life and Health Ins. Co.			0.00%	-	Unicare Life and Health Ins. Co.		-
69868	United of Omaha Life Ins Co	YES	\$ 1,406,230	0.12%	378.93	United of Omaha Life Ins Co	399	(20.07)
70106	United States Life Ins Co in the City of New York	YES	\$ 29,610,507	2.44%	7,978.96	United States Life Ins Co in the City of New Y	8,393	(414.04)
95080	United HealthCare of New Jersey	YES	\$ 1,269,508	0.10%	342.09	UNITEDhealthcare (MetLife & Travelers HMO	360	(17.91)
70114	Unity Mutual Life Ins Co		\$ 191,456	0.02%	51.59	Unity Mutual Life Ins Co	54	(2.41)
95287	US Healthcare	YES	\$ 31,174,123	2.57%	8,400.30	US Healthcare	8,837	(436.70)
No CC	William Penn Life Ins Co of NY		\$ 12,570	0.00%	3.39	William Penn Life Ins Co of NY	3	0.39
								-
Total			\$ 1,213,390,665	100.00%	\$ 326,964.78		\$ 350,578.00	\$ (23,613.22)

1996 Audited Expenses	\$ 328,274.63	328,274.63
Additional Audit Fees	\$ 4,020.00	4,020.00
Amount invoiced with 1997 Assessment	\$ (350,578.00)	
Amount Overassessed - Due Carrier	\$ (18,283.37)	
Interest earned on funds	\$ (5,329.86)	(5,329.86)
Total amount of refund to Carriers	\$ (23,613.23)	326,964.77

NJ Small Employer Health Benefits Program

1996 Assessment Reconciliation

NAIC#	Carrier name (former name)	Enrollment Calendar Year 1996	1995 Reported NEP	Market Share	Carrier Share of FY1996 Expenses	Carrier	Billed with 1997 Assessment	Due to SEH (Carrier)
(a)	Enrollment ended during Q196							

NJ Small Employer Benefits Program

1993-1995 Assessment Reconciliation

Name	Net Earned Premium 1993	Net Earned Premium 1994	Total 1993-1994	% of Total Net Earned Premium	Due to Carriers
Acacia Mutual Life Ins Co		\$ 8,214	\$ 8,214	0.0000%	\$ -
AEGON USA, Inc.		\$ 4,320,518	\$ 4,320,518	0.1500%	\$ (18.60)
AETNA HEALTH PLANS OF NEW JERSEY, INC	\$ 4,331,819	\$ 8,128,403	\$ 12,460,222	0.4400%	\$ (54.55)
AETNA LIFE INS & ANNUITY CO			\$ -	0.0000%	\$ -
AETNA LIFE INS CO OF ILLINOIS			\$ -	0.0000%	\$ -
AETNA LIFE INS COMPANY	\$ 38,400,000	\$ 42,300,000	\$ 80,700,000	2.8800%	\$ (357.05)
ALEXANDER HAMILTON LIFE INS CO OF AM	\$ -		\$ -	0.0000%	\$ -
ALL AMERICAN LIFE INS CO	\$ 384,643		\$ 384,643	0.0100%	\$ (1.24)
ALLIANZ LIFE INS CO OF NORTH AMERICA	\$ 12,494,506		\$ 12,494,506	0.4500%	\$ (55.79)
ALLSTATE LIFE INS CO	\$ 3,597,342		\$ 3,597,342	0.1300%	\$ (16.12)
ALLSTATE LIFE INS CO OF NEW YORK	\$ 28,597		\$ 28,597	0.0000%	\$ -
AMERICAN BANKERS INS CO OF FL	\$ 17,532	\$ 6,060	\$ 23,592	0.0000%	\$ -
AMERICAN CASUALTY CO OF READING	\$ 220,219		\$ 220,219	0.0100%	\$ (1.24)
AMERICAN EMPLOYERS INS CO	\$ -		\$ -	0.0000%	\$ -
American Fidelity Assur Co		\$ 18,192	\$ 18,192	0.0000%	\$ -
AMERICAN GENERAL LIFE INS CO	\$ 1,371		\$ 1,371	0.0000%	\$ -
AMERICAN GENERAL LIFE INS CO OF NY	\$ 91,515		\$ 91,515	0.0000%	\$ -
AMERICAN HEALTH & LIFE INS CO			\$ -	0.0000%	\$ -
AMERICAN HERITAGE LIFE INS CO	\$ 1,965,711		\$ 1,965,711	0.0700%	\$ (8.68)
AMERICAN LIFE INS CO OF NEW YORK	\$ 412,257	\$ 401,938	\$ 814,195	0.0300%	\$ (3.72)
American National Ins Co		\$ 40,968	\$ 40,968	0.0000%	\$ -
AMERICAN REPUBLIC INS CO	\$ 396,174		\$ 396,174	0.0100%	\$ (1.24)
AMERICAN UNITED LIFE INS CO	\$ 361,283		\$ 361,283	0.0100%	\$ (1.24)
AMEX ASSURANCE CO			\$ -	0.0000%	\$ -
AMEX LIFE ASSURANCE CO			\$ -	0.0000%	\$ -
AmeriHealth Ins. Co.			\$ -	0.0000%	\$ -
BALTIMORE LIFE INS CO			\$ -	0.0000%	\$ -
BANKERS LIFE & CAS CO	\$ 6,760,255		\$ 6,760,255	0.2400%	\$ (29.75)
BANKERS MULTIPLE LINE INS CO			\$ -	0.0000%	\$ -
BANKERS SECURITY LIFE INS SOCIETY			\$ -	0.0000%	\$ -
BANNER LIFE INS CO	\$ 3,994		\$ 3,994	0.0000%	\$ -
BCS INSURANCE CO	\$ -		\$ -	0.0000%	\$ -
BCS LIFE INS CO	\$ -		\$ -	0.0000%	\$ -
BENEFICIAL STANDARD LIFE INS CO	\$ 268,115		\$ 268,115	0.0100%	\$ (1.24)
BERKSHIRE LIFE INS CO			\$ -	0.0000%	\$ -
BLUE CROSS AND BLUE SHIELD OF NEW JERSEY INC	\$ 302,065,969	\$ 262,747,000	\$ 564,812,969	20.1600%	\$ (2,499.34)
BOSTON MUTUAL LIFE INS CO	\$ 3,906,624		\$ 3,906,624	0.1400%	\$ (17.36)
BUSINESS MENS ASSURANCE CO OF AM	\$ 16,651	\$ 64,316	\$ 80,967	0.0000%	\$ -
CAPITOL AMERICAN LIFE INS CO	\$ 530,055	\$ 796,068	\$ 1,326,123	0.0500%	\$ (6.20)
CELTIC LIFE INS CO	\$ 8,831,752	\$ 18,470,594	\$ 27,302,346	0.9700%	\$ (120.26)
CENTENNIAL LIFE INS CO	\$ 11,800,487	\$ 2,995,925	\$ 14,796,412	0.5300%	\$ (65.71)
CENTRAL LIFE ASSURANCE CO	\$ 9,467		\$ 9,467	0.0000%	\$ -
CENTRAL STATES H & L CO OF OMAHA	\$ 144,002		\$ 144,002	0.0100%	\$ (1.24)
CENTURION LIFE INS CO			\$ -	0.0000%	\$ -
CENTURY LIFE OF AMERICA	\$ 1,674		\$ 1,674	0.0000%	\$ -
CHRYSLER LIFE INS CO	\$ 232,836		\$ 232,836	0.0100%	\$ (1.24)
CIGNA HEALTHPLAN OF NEW JERSEY, INC	\$ 2,167,466	\$ 533,037	\$ 2,700,503	0.1000%	\$ (12.40)

NJ Small Employer Benefits Program

1993-1995 Assessment Reconciliation

Name	Net Earned Premium 1993	Net Earned Premium 1994	Total 1993-1994	% of Total Net Earned Premium	Due to Carriers
CIGNA HEALTHPLAN OF NORTHERN NEW JER	\$ 2,345,501	\$ 6,152,179	\$ 8,497,680	0.3000%	\$ (37.19)
CIGNA PROPERTY & CASUALTY INS CO	\$ 328		\$ 328	0.0000%	\$ -
CITICORP LIFE INSURANCE CO	\$ 279,580		\$ 279,580	0.0100%	\$ (1.24)
CLARENDON NATIONAL INS CO	\$ 71,648	\$ 51,477	\$ 123,125	0.0000%	\$ -
CNA Insurance Companies		\$ 6,558,246	\$ 6,558,246	0.2300%	\$ (28.51)
COLONIAL LIFE & ACCIDENT INS CO	\$ 554,400	\$ 694,009	\$ 1,248,409	0.0400%	\$ (4.96)
COLONIAL LIFE INS CO OF AMERICA	\$ 41,490,692	\$ 32,271,180	\$ 73,761,872	2.6300%	\$ (326.05)
COLONIAL PENN FRANKLIN INS CO			\$ -	0.0000%	\$ -
COLONIAL PENN INS CO			\$ -	0.0000%	\$ -
COLONIAL PENN LIFE INS CO			\$ -	0.0000%	\$ -
COLUMBIAN MUTUAL LIFE INS CO	\$ 36,178		\$ 36,178	0.0000%	\$ -
COMMERCIAL INS CO OF NEWARK NJ	\$ 874	\$ 5,443	\$ 6,317	0.0000%	\$ -
COMMERCIAL LIFE INS CO	\$ 7,722,661		\$ 7,722,661	0.2800%	\$ (34.71)
COMMERCIAL TRAVELERS MUTUAL INS CO	\$ 489,032		\$ 489,032	0.0200%	\$ (2.48)
COMMERCIAL UNION INS CO	\$ -		\$ -	0.0000%	\$ -
COMMERCIAL UNION LIFE INS CO OF AM	\$ -		\$ -	0.0000%	\$ -
COMPANION LIFE INS CO			\$ -	0.0000%	\$ -
CONNECTICUT GENERAL LIFE INS CO	\$ 17,242,475	\$ 13,716,356	\$ 30,958,831	1.1100%	\$ (137.61)
CONNECTICUT INDEMNITY CO	\$ 4,578		\$ 4,578	0.0000%	\$ -
CONNECTICUT MUTUAL LIFE INS CO			\$ -	0.0000%	\$ -
CONNECTICUT NATIONAL LIFE INS CO			\$ -	0.0000%	\$ -
CONSUMERS LIFE INS CO	\$ 41,688		\$ 41,688	0.0000%	\$ -
CONTINENTAL CASUALTY CO	\$ 9,851,039		\$ 9,851,039	0.3500%	\$ (43.39)
CONTINENTAL INS CO	\$ 418,146	\$ 488,271	\$ 906,417	0.0300%	\$ (3.72)
Corporate Health Ins. Co.		\$ 104,000	\$ 104,000	0.0000%	\$ -
CUNA MUTUAL INS SOCIETY	\$ 2,085,844	\$ 2,227,031	\$ 4,312,875	0.1500%	\$ (18.60)
AmeriHealth HMO (Del.Val. HMO)	\$ 619,139	\$ 636,264	\$ 1,255,403	0.0400%	\$ (4.96)
DURHAM LIFE INS CO	\$ 4,742,486		\$ 4,742,486	0.1700%	\$ (21.08)
EDUCATORS MUTUAL LIFE INS CO	\$ 234,991	\$ 131,340	\$ 366,331	0.0100%	\$ (1.24)
Employers Health Ins. Co.			\$ -	0.0000%	\$ -
EMPLOYERS INS OF WAUSAU A MUTUAL CO	\$ 912,192	\$ 223,505	\$ 1,135,697	0.0400%	\$ (4.96)
EMPLOYERS LIFE INS CO OF WAUSAU	\$ 4,351		\$ 4,351	0.0000%	\$ -
EMPLOYERS REINSURANCE CORP			\$ -	0.0000%	\$ -
EQUITABLE LIFE ASR SOC OF THE US	\$ 33,748,180	\$ 11,156,109	\$ 44,904,289	1.6000%	\$ (198.36)
FAMILY LIFE INS CO	\$ 717		\$ 717	0.0000%	\$ -
FARM FAMILY LIFE INS CO			\$ -	0.0000%	\$ -
FARMERS & TRADERS LIFE INS CO	\$ 2,275		\$ 2,275	0.0000%	\$ -
FEDERAL LIFE INS CO (MUTUAL)			\$ -	0.0000%	\$ -
FIDELITY & GUARANTY LIFE INS CO	\$ 19,952		\$ 19,952	0.0000%	\$ -
FIDELITY SECURITY LIFE INS CO			\$ -	0.0000%	\$ -
First Allmerica Fin. Life Ins. Co.			\$ -	0.0000%	\$ -
FIRST COLONY LIFE INS CO	\$ -		\$ -	0.0000%	\$ -
FIRST DOMINION MUT LIFE INS CO	\$ 1,393		\$ 1,393	0.0000%	\$ -
First Option Health Plan		\$ 69,786	\$ 69,786	0.0000%	\$ -
FORD LIFE INS CO			\$ -	0.0000%	\$ -
FOREMOST LIFE INS CO			\$ -	0.0000%	\$ -
FORTIS BENEFITS INSURANCE COMPANY	\$ 12,957,514	\$ 10,393,787	\$ 23,351,301	0.8300%	\$ (102.90)
FORUM INS CO	\$ 16,877		\$ 16,877	0.0000%	\$ -

NJ Small Employer Benefits Program

1993-1995 Assessment Reconciliation

Name	Net Earned Premium 1993	Net Earned Premium 1994	Total 1993-1994	% of Total Net Earned Premium	Due to Carriers
FRANKLIN LIFE INS CO	\$ 1,315,460		\$ 1,315,460	0.0500%	\$ (6.20)
GARDEN STATE HOSPITALIZATION PLAN	\$ 15,186,500		\$ 15,186,500	0.5400%	\$ (66.95)
Garden State Life Ins Co		\$ 35,499	\$ 35,499	0.0000%	\$ -
GENERAL AMERICAN LIFE INS CO	\$ 1,193,458	\$ 814,287	\$ 2,007,745	0.0700%	\$ (8.68)
GENERAL ELECTRIC CAPITAL ASSURANCE C	\$ 11		\$ 11	0.0000%	\$ -
GENERAL FIDELITY LIFE INS CO	\$ 98,680		\$ 98,680	0.0000%	\$ -
GERBER LIFE INS CO			\$ -	0.0000%	\$ -
GERMANTOWN INSURANCE CO			\$ -	0.0000%	\$ -
GERMANTOWN LIFE INS CO			\$ -	0.0000%	\$ -
GLOBE LIFE & ACCIDENT INS CO	\$ 11,743		\$ 11,743	0.0000%	\$ -
GOLDEN RULE INS CO			\$ -	0.0000%	\$ -
GREAT AMERICAN LIFE INS CO	\$ 13,796	\$ 3,615	\$ 17,411	0.0000%	\$ -
GREAT SOUTHERN LIFE INS CO			\$ -	0.0000%	\$ -
Great-West Life Assurance Co.		\$ 74,863	\$ 74,863	0.0000%	\$ -
GREAT-WEST LIFE & ANNUITY INS CO	\$ 152,076		\$ 152,076	0.0100%	\$ (1.24)
QualMed Plans for Health (Greater Atlantic)	\$ 20,259		\$ 20,259	0.0000%	\$ -
GUARANTEE MUTUAL LIFE CO	\$ 9,360	\$ 124,874	\$ 134,234	0.0000%	\$ -
GUARANTEE TRUST LIFE INS CO	\$ 409,139		\$ 409,139	0.0100%	\$ (1.24)
GUARDIAN LIFE INS CO OF AMERICA	\$ 293,201,000	\$ 270,187,000	\$ 563,388,000	20.1100%	\$ (2,493.14)
GULF INSURANCE CO	\$ 767,382		\$ 767,382	0.0300%	\$ (3.72)
HARTFORD FIRE INS CO	\$ 2,792,958		\$ 2,792,958	0.1000%	\$ (12.40)
HARTFORD LIFE AND ACCIDENT INS. CO.	\$ 250,837		\$ 250,837	0.0100%	\$ (1.24)
HARTFORD LIFE INS CO	\$ -		\$ -	0.0000%	\$ -
HERITAGE LIFE INS CO	\$ 110,119		\$ 110,119	0.0000%	\$ -
HIP OF NEW JERSEY	\$ 9,506,916	\$ 9,586,130	\$ 19,093,046	0.6800%	\$ (84.30)
HOME INDEMNITY CO	\$ 438		\$ 438	0.0000%	\$ -
HOME INS CO	\$ 1,648,262		\$ 1,648,262	0.0600%	\$ (7.44)
Anthem Health and Life Ins. Co (Home Life)	\$ 33,157,257	\$ 30,891,861	\$ 64,049,118	2.2900%	\$ (283.90)
IDS LIFE INS CO			\$ -	0.0000%	\$ -
Independence Blue Cross Blue Shield			\$ -	0.0000%	\$ -
INDIANAPOLIS LIFE INS CO	\$ 651,796		\$ 651,796	0.0200%	\$ (2.48)
INTERCONTINENTAL LIFE INS CO	\$ 1,282,454		\$ 1,282,454	0.0500%	\$ (6.20)
INTRAMERICA LIFE INS CO			\$ -	0.0000%	\$ -
INVESTORS LIFE INS CO NORTH AMERICA	\$ 2,924		\$ 2,924	0.0000%	\$ -
J C PENNEY LIFE INSURANCE CO			\$ -	0.0000%	\$ -
JEFFERSON-PILOT LIFE INS CO	\$ 713,994		\$ 713,994	0.0300%	\$ (3.72)
JOHN ALDEN LIFE INS CO	\$ 59,385,835	\$ 66,711,623	\$ 126,097,458	4.5000%	\$ (557.89)
JOHN DEERE INS CO	\$ 413,606	\$ 349,855	\$ 763,461	0.0300%	\$ (3.72)
JOHN HANCOCK MUTUAL LIFE INS CO	\$ 41,440,752	\$ 18,253,157	\$ 59,693,909	2.1300%	\$ (264.07)
KANSAS CITY LIFE INS CO	\$ 289,738		\$ 289,738	0.0100%	\$ (1.24)
KEYSTONE INS CO			\$ -	0.0000%	\$ -
LAMAR LIFE INS CO	\$ -		\$ -	0.0000%	\$ -
LIBERTY LIFE ASSURANCE CO OF BOSTON	\$ 6,289,321		\$ 6,289,321	0.2200%	\$ (27.27)
LIBERTY MUTUAL INS CO	\$ 1,095,692		\$ 1,095,692	0.0400%	\$ (4.96)
LIBERTY NATIONAL LIFE INS CO	\$ 9,448		\$ 9,448	0.0000%	\$ -
LIFE INS CO OF VIRGINIA	\$ 81		\$ 81	0.0000%	\$ -
LIFE INVESTORS INS CO OF AMERICA	\$ 2,624,819		\$ 2,624,819	0.0900%	\$ (11.16)
LINCOLN NATIONAL HEALTH & CAS INS CO	\$ 57,930		\$ 57,930	0.0000%	\$ -

NJ Small Employer Benefits Program

1993-1995 Assessment Reconciliation

Name	Net Earned Premium 1993	Net Earned Premium 1994	Total 1993-1994	% of Total Net Earned Premium	Due to Carriers
LINCOLN NATIONAL LIFE INS CO	\$ 20,016,016		\$ 20,016,016	0.7100%	\$ (88.02)
LINCOLN NATIONAL SPECIALTY INS CO		\$ 256,292	\$ 256,292	0.0100%	\$ (1.24)
LOYAL AMERICAN LIFE INS CO	\$ 7,100		\$ 7,100	0.0000%	\$ -
MANHATTAN NATIONAL LIFE INS CO	\$ 652,903	\$ 6,538,228	\$ 7,191,131	0.2600%	\$ (32.23)
MASSACHUSETTS CASUALTY INS CO			\$ -	0.0000%	\$ -
MASSACHUSETTS GENERAL LIFE INS CO	\$ 197,767		\$ 197,767	0.0100%	\$ (1.24)
MASSACHUSETTS MUTUAL LIFE INS CO	\$ 3,550,766	\$ 1,557,448	\$ 5,108,214	0.1800%	\$ (22.32)
MEDICAL INTER-INSURANCE EXCH OF NJ			\$ -	0.0000%	\$ -
MEDICAL LIFE INS CO	\$ 38,405		\$ 38,405	0.0000%	\$ -
MEDIGROUP, INC.	\$ 12,652,000	\$ 39,562,000	\$ 52,214,000	1.8600%	\$ (230.59)
MEGA LIFE & HEALTH INS CO THE	\$ 378,553	\$ 2,498,224	\$ 2,876,777	0.1000%	\$ (12.40)
MET LIFE HEALTHCARE NETWORK OF N. NJ, IN	\$ 4,627,514	\$ 33,475	\$ 4,660,989	0.1700%	\$ (21.08)
METROPOLITAN LIFE INS CO	\$ 16,126,430	\$ 35,982,820	\$ 52,109,250	1.8600%	\$ (230.59)
MIDLAND NATIONAL LIFE INS CO	\$ 381	\$ 334	\$ 715	0.0000%	\$ -
MONARCH LIFE INS CO			\$ -	0.0000%	\$ -
MONTGOMERY WARD LIFE INS CO	\$ 146,910		\$ 146,910	0.0100%	\$ (1.24)
MONUMENTAL LIFE INS CO	\$ 9,026,051		\$ 9,026,051	0.3200%	\$ (39.67)
MUTUAL LIFE INS CO OF NEW YORK			\$ -	0.0000%	\$ -
MUTUAL OF OMAHA INS CO			\$ -	0.0000%	\$ -
MUTUAL TRUST LIFE INS CO	\$ 6,242		\$ 6,242	0.0000%	\$ -
NATIONAL AMERICAN LIFE INS CO OF PA	\$ 329,506		\$ 329,506	0.0100%	\$ (1.24)
NATIONAL BENEFIT LIFE INS CO	\$ 775,146		\$ 775,146	0.0300%	\$ (3.72)
NATIONAL CASUALTY CO	\$ 7,366,086		\$ 7,366,086	0.2600%	\$ (32.23)
National Group Life Ins Co		\$ 11,482	\$ 11,482	0.0000%	\$ -
NATIONAL HEALTH INS CO			\$ -	0.0000%	\$ -
NATIONWIDE LIFE INS CO	\$ 4,513,130		\$ 4,513,130	0.1600%	\$ (19.84)
NEW ENGLAND MUTUAL LIFE INS CO	\$ 47,978,035	\$ 38,467,640	\$ 86,445,675	3.0900%	\$ (383.08)
NEW YORK LIFE & HEALTH INS CO	\$ 31,840		\$ 31,840	0.0000%	\$ -
NEW YORK LIFE INS CO	\$ 16,846,039	\$ 15,294,223	\$ 32,140,262	1.1500%	\$ (142.57)
NIPPON LIFE INSURANCE CO OF AMERICA	\$ 3,048,927	\$ 3,085,183	\$ 6,134,110	0.2200%	\$ (27.27)
NORTH AMERICAN CO FOR LIFE & H INS			\$ -	0.0000%	\$ -
NORTH AMERICAN SPECIALTY INS CO			\$ -	0.0000%	\$ -
NORTH ATLANTIC LIFE INS CO OF AM	\$ 4,055		\$ 4,055	0.0000%	\$ -
NORTH CAROLINA MUTUAL LIFE INS CO			\$ -	0.0000%	\$ -
NORTH RIVER INS CO	\$ 73		\$ 73	0.0000%	\$ -
NORTHERN ASSURANCE CO OF AMERICA	\$ -		\$ -	0.0000%	\$ -
NORTHERN LIFE INS CO	\$ 9		\$ 9	0.0000%	\$ -
NORTHWESTERN NATL LIFE INS CO			\$ -	0.0000%	\$ -
NORTHWESTERN NTL INS CO MILWAUKEE	\$ 436		\$ 436	0.0000%	\$ -
OCCIDENTAL LIFE INS CO OF NC	\$ 119		\$ 119	0.0000%	\$ -
OHIO CASUALTY INS CO	\$ 9,528		\$ 9,528	0.0000%	\$ -
OHIO LIFE INS CO	\$ 19,869		\$ 19,869	0.0000%	\$ -
OHIO STATE LIFE INS CO	\$ 46		\$ 46	0.0000%	\$ -
OLD AMERICAN INS CO	\$ 111,304		\$ 111,304	0.0000%	\$ -
OMAHA PROPERTY & CASUALTY INS CO	\$ 374,847		\$ 374,847	0.0100%	\$ (1.24)
OXFORD HEALTH PLANS (NEW JERSEY), INC	\$ 10,993,059	\$ 2,877,647	\$ 13,870,706	0.5000%	\$ (61.99)
PACIFIC MUTUAL LIFE INS CO	\$ 7,441,680	\$ 5,200,875	\$ 12,642,555	0.4500%	\$ (55.79)
PAN-AMERICAN LIFE INS CO	\$ 8,961,291	\$ 8,704,357	\$ 17,665,648	0.6300%	\$ (78.10)

NJ Small Employer Benefits Program

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Name	Net Earned Premium 1993	Net Earned Premium 1994	Total 1993-1994	% of Total Net Earned Premium	Due to Carriers
PARADIGM LIFE INSURANCE COMPANY			\$ -	0.0000%	\$ -
PAUL REVERE LIFE INS CO			\$ -	0.0000%	\$ -
PENN MUTUAL LIFE INS CO	\$ 1,763,178		\$ 1,763,178	0.0600%	\$ (7.44)
PENNSYLVANIA LIFE INS CO			\$ -	0.0000%	\$ -
PENSION LIFE INS CO OF AMERICA	\$ 371,499	\$ 6,551,430	\$ 6,922,929	0.2500%	\$ (30.99)
PEOPLES SECURITY LIFE INS CO	\$ 1,765,263	\$ 2,397,802	\$ 4,163,065	0.1500%	\$ (18.60)
PFL LIFE INS CO	\$ 13,359,602		\$ 13,359,602	0.4800%	\$ (59.51)
PHILADELPHIA AMERICAN LIFE INS CO	\$ -		\$ -	0.0000%	\$ -
PHOENIX AMERICAN LIFE INS CO	\$ 6,126		\$ 6,126	0.0000%	\$ -
PHOENIX HOME LIFE MUTUAL INS CO	\$ 14,147,884	\$ 3,416,851	\$ 17,564,735	0.6300%	\$ (78.10)
Physician Healthcare Plan of NJ			\$ -	0.0000%	\$ -
PHYSICIANS MUTUAL INS CO			\$ -	0.0000%	\$ -
PRIMERICA LIFE INS CO	\$ 748,800	\$ 431,935	\$ 1,180,735	0.0400%	\$ (4.96)
PRINCIPAL MUTUAL LIFE INS CO	\$ 20,207,604	\$ 28,266,254	\$ 48,473,858	1.7300%	\$ (214.48)
PROTECTIVE LIFE INS CO	\$ 26,061,864	\$ 27,599,647	\$ 53,661,511	1.9200%	\$ (238.03)
PROVIDENT LIFE & ACCIDENT INS CO			\$ -	0.0000%	\$ -
PROVIDENT LIFE & CAS INS CO			\$ -	0.0000%	\$ -
PRUDENTIAL HEALTH CARE PLAN INC.	\$ 5,148,983		\$ 5,148,983	0.1800%	\$ (22.32)
PRUDENTIAL INS CO OF AMERICA	\$ 39,610,339	\$ 39,293,532	\$ 78,903,871	2.8200%	\$ (349.61)
REPUBLIC WESTERN INS CO			\$ -	0.0000%	\$ -
RLI INSURANCE COMPANY	\$ 19,333	\$ 26,515	\$ 45,848	0.0000%	\$ -
ROYAL MACCABEES LIFE INS CO			\$ -	0.0000%	\$ -
SAFECO LIFE INS CO	\$ 4,375,909	\$ 406,226	\$ 4,782,135	0.1700%	\$ (21.08)
SANUS HEALTH PLAN OF NEW JERSEY, INC	\$ 29,949,914		\$ 29,949,914	1.0700%	\$ (132.65)
SECURITY ASR CO			\$ -	0.0000%	\$ -
SECURITY MUTUAL LIFE INS CO OF NY			\$ -	0.0000%	\$ -
SECURITY OF AMERICA LIFE INS CO	\$ 1,109,574		\$ 1,109,574	0.0400%	\$ (4.96)
SECURITY-CONNECTICUT LIFE INS CO	\$ 35,385		\$ 35,385	0.0000%	\$ -
SENTRY INS A MUTUAL CO	\$ 69,494		\$ 69,494	0.0000%	\$ -
SENTRY LIFE INS CO	\$ 3,582,504	\$ 1,864,561	\$ 5,447,065	0.1900%	\$ (23.56)
SHENANDOAH LIFE INS CO			\$ -	0.0000%	\$ -
SMA Life Assurance Co		\$ 1,575	\$ 1,575	0.0000%	\$ -
SPRINGFIELD LIFE INS CO INC			\$ -	0.0000%	\$ -
STANDARD SECURITY LIFE INS CO OF NY	\$ 2,278,377		\$ 2,278,377	0.0800%	\$ (9.92)
STATE FARM MUTUAL AUTOMOBILE INS CO	\$ 177,549	\$ 146,694	\$ 324,243	0.0100%	\$ (1.24)
STATE LIFE INS CO	\$ 31,437	\$ 26,459	\$ 57,896	0.0000%	\$ -
STATE MUTUAL LIFE ASR CO OF AMERICA	\$ 989,685	\$ 1,037,413	\$ 2,027,098	0.0700%	\$ (8.68)
TEACHERS PROTV MUTUAL LIFE INS CO	\$ 675,800	\$ 4,886	\$ 680,686	0.0200%	\$ (2.48)
TIG INSURANCE COMPANY			\$ -	0.0000%	\$ -
TIME INS CO	\$ 8,602,645	\$ 11,909,801	\$ 20,512,446	0.7300%	\$ (90.50)
TMG LIFE INSURANCE COMPANY	\$ 15,455,677	\$ 13,687,336	\$ 29,143,013	1.0400%	\$ (128.93)
TOTAL HEALTH OF NEW JERSEY, INC	\$ 4,320,775		\$ 4,320,775	0.1500%	\$ (18.60)
TRANSAMERICA OCCIDENTAL LIC	\$ 4,292,743	\$ 7,461	\$ 4,300,204	0.1500%	\$ (18.60)
TRANSPORT LIFE INS CO			\$ -	0.0000%	\$ -
TRANSPORTATION INS CO	\$ 1,586		\$ 1,586	0.0000%	\$ -
TRAVELERS HEALTH NETWORK OF NEW YORK	\$ 3,605,616		\$ 3,605,616	0.1300%	\$ (16.12)
TRAVELERS INS CO (LIFE DEPT)	\$ 47,101,734	\$ 35,812,487	\$ 82,914,221	2.9600%	\$ (366.97)
TRUSTMARK INS CO	\$ 1,935,665	\$ 1,902,723	\$ 3,838,388	0.1400%	\$ (17.36)

NJ Small Employer Benefits Program

1993-1995 Assessment Reconciliation

Name	Net Earned Premium 1993	Net Earned Premium 1994	Total 1993-1994	% of Total Net Earned Premium	Due to Carriers
UNION CENTRAL LIFE INS CO			\$ -	0.0000%	\$ -
UNION LABOR LIFE INS CO		\$ 129,560	\$ 129,560	0.0000%	\$ -
UNION SECURITY LIFE INS CO			\$ -	0.0000%	\$ -
UNITED AMERICAN INS CO			\$ -	0.0000%	\$ -
UNITED COMPANIES LIFE INS CO	\$ 109		\$ 109	0.0000%	\$ -
UNITED FAMILY LIFE INS CO	\$ 185		\$ 185	0.0000%	\$ -
UNITED OF OMAHA LIFE INS CO	\$ 4,838,000	\$ 2,392,886	\$ 7,230,886	0.2600%	\$ (32.23)
UNITED SERVICES LIFE INS CO	\$ 4,232		\$ 4,232	0.0000%	\$ -
UNITED STATES LIFE INS CO IN NYC	\$ 58,304,560	\$ 52,570,635	\$ 110,875,195	3.9600%	\$ (490.94)
U.S. HEALTHCARE (HMO of New Jersey))	\$ 73,000,000	\$ 15,036,000	\$ 88,036,000	3.1400%	\$ (389.28)
UNITEDhealthcare (MetLife & Travelers HMOs)			\$ -	0.0000%	\$ -
Unity Mutual Life Ins Co		\$ 190,340	\$ 190,340	0.0100%	\$ (1.24)
UNIVERSAL UNDERWRITERS LIFE INS CO			\$ -	0.0000%	\$ -
VISTA LIFE INS CO			\$ -	0.0000%	\$ -
WASHINGTON NATIONAL INS CO			\$ -	0.0000%	\$ -
WASHINGTON NATIONAL LIFE INS C OF NY	\$ 162		\$ 162	0.0000%	\$ -
William Penn Life Ins Co of NY		\$ 15,636	\$ 15,636	0.0000%	\$ -
WISCONSIN NATIONAL LIFE INS CO	\$ 11,885		\$ 11,885	0.0000%	\$ -
ZURICH INS CO US BR	\$ 5,069		\$ 5,069	0.0000%	\$ -
Total	\$ 1,573,639,897	\$ 1,227,939,853	\$ 2,801,579,751	99.9100%	\$ (12,386.40)

Refund of assessment due to carriers	(10,006.31)
Interest earned on funds	(2,391.22)
Total amount of refund to Carriers	<u>(12,397.53)</u>