

**New Jersey Individual Health Coverage Program  
Final Reconciliation - 1995 Losses**

	A	B	C	D	E	F	G	H	I	J	K	L	M	N
1	Carrier Name (affiliated carriers listed on combined basis)	NAIC #	1995 NEP per Assessment dated 6/12/96	NEP Adjustment	Reason for Adjustment	1995 NEP Revised	Market share (all carriers)	Reimbursable loss share (unadjusted)	Pro-rata exemptions from loss assessment	Exempt carrier loss share	Non-exempt carrier loss share	1995 loss assessment before distribution of excess of 35% CAP	Distribution of excess of 35% CAP	1995 loss assessment after distribution of excess of 35% CAP
2						C+D	F(n)/F122	G(n)*C129		H(n)-(I(n)*H(n))	F(n)/B133*B131	J+K	F(n)/(B133-F18)*B139	L+M
3	Aegon USA, Inc.	86231/66281/64130	\$ 14,703,213			\$ 14,703,213	0.29%	221,438.71			384,470.42	384,470.42	55,991.40	440,461.82
4	Aetna Life Insurance Company	60054/86509	\$ 313,703,407			\$ 313,703,407	6.14%	4,724,550.96	57.96%	\$ 1,986,330.76		1,986,330.76		1,986,330.76
5	Allianz Life Ins Co of N. America	90611	\$ 520,904			\$ 520,904	0.01%	7,845.11			13,620.98	13,620.98	1,983.66	15,604.64
6	Allmerica Financial Life & Annuity	69140	\$ 1,468			\$ 1,468	0.00%	22.10			38.38	38.38	5.59	43.97
7	Allstate Life Insurance Company	60186/70874	\$ 34,748			\$ 34,748	0.00%	523.32			908.62	908.62	132.32	1,040.94
8	American National Ins Co	60739	\$ 1,721,259	\$ (739,800)	Exhibit K Adjmt 96-29	\$ 981,459	0.02%	14,781.33			25,663.91	25,663.91	3,737.50	29,401.41
9	American Republic Ins Co	60836	\$ 239,666			\$ 239,666	0.00%	3,609.51			6,266.96	6,266.96	912.67	7,179.63
10	American United Life Ins. Co.	60895	\$ 5,939			\$ 5,939	0.00%	89.44			155.30	155.30	22.62	177.92
11	AmeriHealth HMO, Inc.	60061/95044	\$ 33,658,182			\$ 33,658,182	0.66%	506,911.28			880,118.87	880,118.87	128,173.95	1,008,292.82
12	Amex Life Assurance Co	67962	\$ 1,996			\$ 1,996	0.00%	30.06			52.19	52.19	7.60	59.79
13	Anthem Health & Life Ins. Co.(Home Life)	67369	\$ 31,043,954			\$ 31,043,954	0.61%	467,539.53			811,760.12	811,760.12	118,218.69	929,978.81
14	Bankers Life & Cas Co	61263	\$ 5,469,492			\$ 5,469,492	0.11%	82,373.65			143,020.30	143,020.30	20,828.41	163,848.71
15	Bankers Multiple Line Ins. Co.	23132	\$ 701,976			\$ 701,976	0.01%	10,572.16			18,355.78	18,355.78	2,673.20	21,028.98
16	Bankers Security Life Ins Society	61360	\$ 520,991			\$ 520,991	0.01%	7,846.42			13,623.26	13,623.26	1,983.99	15,607.25
17	BCS Life Insurance Co.	80985	\$ 193,490			\$ 193,490	0.00%	2,914.07			5,059.52	5,059.52	736.83	5,796.35
18	Blue Cross and Blue Shield of NJ	55069	\$ 1,202,793,551			\$ 1,202,793,551	23.55%	18,114,752.01			31,451,529.41	31,451,529.41	(4,530,219.26)	26,921,310.15
19	Boston Mutual Life Ins Co	61476	\$ 3,643,789			\$ 3,643,789	0.07%	54,877.53			95,280.47	95,280.47	13,875.94	109,156.41
20	Business Men's Assur of Am	61492	\$ 15,608			\$ 15,608	0.00%	235.07			408.13	408.13	59.44	467.57
21	Canada Life Assur Co		\$ 1,903,509	\$ (1,826,171)	Exhibit K Adjmt 96-30	\$ 77,338	0.00%	1,164.75			2,022.29	2,022.29	294.51	2,316.80
22	Capitol American Life Ins Co		\$ 805,015			\$ 805,015	0.02%	12,123.98			21,050.12	21,050.12	3,065.58	24,115.70
23	Celtic Life Ins. Co.	80799	\$ 27,611,700			\$ 27,611,700	0.54%	415,847.84	100.00%	\$ -		-		-
24	Centennial Life Insurance Company	61654	\$ 1,606,692			\$ 1,606,692	0.03%	24,197.69			42,012.96	42,012.96	6,118.45	48,131.41
25	CNA Insurance Companies	00218	\$ 19,124,050	\$ (11,650,073)	Exhibit K Adjmt 96-31	\$ 7,473,977	0.15%	112,562.33			195,435.04	195,435.04	28,461.70	223,896.74
26	Colonial Life & Accident Ins Co	62049	\$ 758,435			\$ 758,435	0.01%	11,422.46			19,832.12	19,832.12	2,888.20	22,720.32
27	Colonial Life Ins. Co. of America	62057	\$ 26,525,664			\$ 26,525,664	0.52%	399,491.52			693,612.55	693,612.55	101,012.56	794,625.11
28	Colonial Penn Franklin Ins Co	20796	\$ 331,326			\$ 331,326	0.01%	4,989.96			8,663.75	8,663.75	1,261.72	9,925.47
29	Colonial Penn Ins Co	34789	\$ 37,774			\$ 37,774	0.00%	568.90			987.74	987.74	143.85	1,131.59
30	Colonial Penn Life Ins Co	62065	\$ 2,905			\$ 2,905	0.00%	43.75			75.96	75.96	11.06	87.02
31	Commercial Union Ins Cos	20621/20613/20648/38369	\$ 17,313			\$ 17,313	0.00%	260.74			452.71	452.71	65.93	518.64
32	Connecticut General Life Ins. Co.	62308/22713/65498	\$ 322,296,545			\$ 322,296,545	6.31%	4,853,968.48	28.00%	\$ 3,494,836.72		3,494,836.72		3,494,836.72
33	CUNA Mutual Ins. Society	62626	\$ 2,456,782			\$ 2,456,782	0.05%	37,000.53			64,241.74	64,241.74	9,355.69	73,597.43
34	Educators Mutual Life Ins. Co.	62804	\$ 134,801			\$ 134,801	0.00%	2,030.18			3,524.88	3,524.88	513.34	4,038.22
35	Employers Health Ins Co	73288	\$ 3,729,870	\$ (35,663)	Exhibit K Adjmt	\$ 3,694,207	0.07%	55,636.85			96,598.84	96,598.84	14,067.93	110,666.77
36	Employers Ins of Wausau	21458	\$ 797,693			\$ 797,693	0.02%	12,013.71			20,858.66	20,858.66	3,037.70	23,896.36
37	Equitable Life Asr Soc of the US	62944	\$ 9,812,746			\$ 9,812,746	0.19%	147,785.51			256,590.89	256,590.89	37,367.98	293,958.87
38	Federal Home Life Ins Co	67695	\$ 1,876			\$ 1,876	0.00%	28.25			49.06	49.06	7.14	56.20
39	Fidelity Security Life Ins Co	71870	\$ 151,535			\$ 151,535	0.00%	2,282.20			3,962.45	3,962.45	577.06	4,539.51
40	First Allmerica Finl Life Ins Co	69140	\$ 2,814,730			\$ 2,814,730	0.06%	42,391.43			73,601.63	73,601.63	10,718.79	84,320.42

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2						C+D	F(n)/F122	G(n)*C129		H(n)-(I(n)*H(n))	F(n)/B133*B131	J+K	F(n)/(B133-F18)*B139	L+M
41	First Option Health Plan	N/A	\$ 105,076,487			\$ 105,076,487	2.06%	1,582,511.40	89.01%	\$ 173,993.40		173,993.40		173,993.40
42	Garden Slate Life Ins Co	63657	\$ 1,774			\$ 1,774	0.00%	26.72			46.39	46.39	6.76	53.15
43	General American Life Ins Co	63665	\$ 2,984,458			\$ 2,984,458	0.06%	44,947.62			78,039.79	78,039.79	11,365.13	89,404.92
44	Golden Rule Ins Co	62286	\$ 226,298			\$ 226,298	0.00%	3,408.18			5,917.41	5,917.41	861.77	6,779.18
45	Great American Life Ins Co	63312	\$ 4,440			\$ 4,440	0.00%	66.87			116.10	116.10	16.91	133.01
46	Great-West Life & Annuity Ins Co	68322	\$ 2,162,928			\$ 2,162,928	0.04%	32,574.92			56,557.83	56,557.83	8,236.66	64,794.49
47	Great-West Life Assurance Co.	80705	\$ 17,182			\$ 17,182	0.00%	258.77			449.29	449.29	65.43	514.72
48	Guarantee Trust Life Ins Co	64211	\$ 525,732	\$ (470,961)	Exhibit K Adjmt 96-32	\$ 54,771	0.00%	824.88			1,432.19	1,432.19	208.57	1,640.76
49	Guardian Life Ins. Co. of America	64246	\$ 366,816,360			\$ 366,816,360	7.18%	5,524,462.11			9,591,783.66	9,591,783.66	1,396,875.83	10,988,659.49
50	HIP Health Plan of New Jersey	60058/NA	\$ 300,518,913			\$ 300,518,913	5.88%	4,525,985.01	100.00%	\$ -		-		-
51	IDS Life Ins Co	65005	\$ 3,445			\$ 3,445	0.00%	51.88			90.08	90.08	13.12	103.20
52	Jefferson-Pilot Life Ins Co	67865	\$ 60,053			\$ 60,053	0.00%	904.43			1,570.31	1,570.31	228.69	1,799.00
53	John Alden Life Ins. Co.	65080	\$ 85,745,050			\$ 85,745,050	1.68%	1,291,369.01			2,242,124.56	2,242,124.56	326,526.30	2,568,650.86
54	John Deere Ins Co	21180	\$ 507,853			\$ 507,853	0.01%	7,648.55			13,279.71	13,279.71	1,933.96	15,213.67
55	John Hancock Mutual Life Ins Co	65099	\$ 25,066,801			\$ 25,066,801	0.49%	377,520.22			655,465.13	655,465.13	95,457.05	750,922.18
56	Kanawha Insurance Co	65110	\$ 1,408			\$ 1,408	0.00%	21.21			36.82	36.82	5.36	42.18
57	Kansas City Life Ins. Co.	65129	\$ 105,231			\$ 105,231	0.00%	1,584.84			2,751.66	2,751.66	400.73	3,152.39
58	Liberty Mutual Ins Co	65315/23043	\$ 118,661			\$ 118,661	0.00%	1,787.10			3,102.84	3,102.84	451.87	3,554.71
59	Lincoln National Life Ins Co	65676	\$ 15,726,264			\$ 15,726,264	0.31%	236,846.44			411,221.90	411,221.90	59,887.29	471,109.19
60	Lincoln National Specialty Ins Co		\$ 249,979			\$ 249,979	0.00%	3,764.83			6,536.63	6,536.63	951.95	7,488.58
61	Loyal American Life Ins. Co.	65722	\$ 6,875			\$ 6,875	0.00%	103.54			179.77	179.77	26.18	205.95
62	Manhattan National Life Ins Co	67083	\$ 10,031,554			\$ 10,031,554	0.20%	151,080.88			262,312.44	262,312.44	38,201.23	300,513.67
63	Markel Insurance Co	38970	\$ 50,107			\$ 50,107	0.00%	754.64			1,310.23	1,310.23	190.81	1,501.04
64	Massachusetts Casualty Ins Co	80896	\$ 31,327			\$ 31,327	0.00%	471.80			819.16	819.16	119.30	938.46
65	Massachusetts Mutual Life Ins Co	65935	\$ 30,429,194			\$ 30,429,194	0.60%	458,280.89			795,684.92	795,684.92	115,877.62	911,562.54
66	MEGA Life and Health Ins Co.	97055	\$ 9,316,072			\$ 9,316,072	0.18%	140,305.32			243,603.49	243,603.49	35,476.60	279,080.09
67	Metrahealth Ins Co	79413/X1085/95080	\$ 40,229,948			\$ 40,229,948	0.79%	605,885.80			1,051,962.24	1,051,962.24	153,199.93	1,205,162.17
68	Metropolitan Life Ins. Co.	65978	\$ 42,285,483			\$ 42,285,483	0.83%	636,843.32	67.18%	\$ 208,984.82		208,984.82		208,984.82
69	Minnesota Mutual Life Ins Co	66168	\$ 4,113			\$ 4,113	0.00%	61.94			107.54	107.54	15.66	123.20
70	Mutual Life Ins Co of NY	66370	\$ 3,368,270			\$ 3,368,270	0.07%	50,728.05			88,076.00	88,076.00	12,826.73	100,902.73
71	Mutual of Omaha Companies	71412/69868	\$ 25,245,459			\$ 25,245,459	0.49%	380,210.91			660,136.81	660,136.81	96,137.40	756,274.21
72	National Benefit Life Ins Co	61409	\$ 660,880			\$ 660,880	0.01%	9,953.23			17,281.18	17,281.18	2,516.70	19,797.88
73	National Casualty Company	11991	\$ 25,702,557			\$ 25,702,557	0.50%	387,095.06			672,089.34	672,089.34	97,878.08	769,967.42
74	National Group Life Ins Co	64572	\$ 8,496,415			\$ 8,496,415	0.17%	127,960.82			222,170.50	222,170.50	32,355.25	254,525.75
75	National Health Ins. Co.	82538	\$ 11,181,555	\$ (551,292)	Exhibit K Adjmt	\$ 10,630,263	0.21%	160,097.78			277,967.93	277,967.93	40,481.18	318,449.11
76	Nationwide Life Ins. Co.	66869	\$ 51,603			\$ 51,603	0.00%	777.17			1,349.35	1,349.35	196.51	1,545.86
77	New England Mutual Life Ins Co	66893	\$ 70,361,696			\$ 70,361,696	1.38%	1,059,686.99			1,839,869.32	1,839,869.32	267,944.85	2,107,814.17
78	New York Life Ins Co (includes Sanus Health Plan (NYLcare)	66915/NA	\$ 52,549,805			\$ 52,549,805	1.03%	791,429.82			1,374,110.91	1,374,110.91	200,115.26	1,574,226.17
79	Nippon Life Ins. Co. of America	81264	\$ 4,169,434			\$ 4,169,434	0.08%	62,794.04			109,025.42	109,025.42	15,877.65	124,903.07

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80	North American Life Assur Co	80756	\$ 1,933,331	\$ (1,689,161)	Exhibit K Adjmt 96-33	\$ 244,170	0.00%	3,677.34			6,384.74	6,384.74	929.83	7,314.57
81	Northwestern Natl Life Ins Co	67105	\$ 1,456,965			\$ 1,456,965	0.03%	21,942.72			38,097.79	38,097.79	5,548.28	43,646.07
82	Ohio State Life Ins Co	67180	\$ 46			\$ 46	0.00%	0.69			1.20	1.20	0.18	1.38
83	Old American Ins. Co.	67199	\$ 15,063			\$ 15,063	0.00%	226.86			393.88	393.88	57.36	451.24
84	Oxford Health Plans (NJ), Inc.	78026	\$ 231,188,701			\$ 231,188,701	4.53%	3,481,832.76	100.00%	\$ -				
85	Pacific Mutual Life Ins. Co.	67466	\$ 9,927,056	\$ (4,002,394)	Exhibit K Adjmt 96-27	\$ 5,924,662	0.12%	89,228.76			154,922.41	154,922.41	22,561.74	177,484.15
86	Pan-American Life Ins Co	67539	\$ 5,817,385			\$ 5,817,385	0.11%	87,613.11			152,117.26	152,117.26	22,153.22	174,270.48
87	Pension Life Ins. Co. of America	67687	\$ 6,752,330			\$ 6,752,330	0.13%	101,693.91			176,564.89	176,564.89	25,713.59	202,278.48
88	Phoenix Home Life Mutual Ins. Co.	80926/67814	\$ 7,274,181			\$ 7,274,181	0.14%	109,553.29			190,210.63	190,210.63	27,700.86	217,911.49
89	Physician Healthcare Plan of NJ	95246	\$ 2,223			\$ 2,223	0.00%	33.48			58.13	58.13	8.47	66.60
90	Primerica Life Ins Co	65919	\$ 267,415			\$ 267,415	0.01%	4,027.42			6,992.56	6,992.56	1,018.34	8,010.90
91	Principal Mutual Life Ins Co	61271	\$ 70,854,844			\$ 70,854,844	1.39%	1,067,114.07			1,852,764.51	1,852,764.51	269,822.81	2,122,587.32
92	Protective Life Ins. Co.	68136	\$ 27,622,420			\$ 27,622,420	0.54%	416,009.29	100.00%	\$ -				
93	Provident Life & Accident Ins Co	68195	\$ 17,503,246			\$ 17,503,246	0.34%	263,608.80			457,687.74	457,687.74	66,654.23	524,341.97
94	Provident Life & Cas Ins Co	68209	\$ 9,413			\$ 9,413	0.00%	141.77			246.14	246.14	35.85	281.99
95	Provident Mutual LIC of Phila	68225	\$ 433,423			\$ 433,423	0.01%	6,527.60			11,333.46	11,333.46	1,650.52	12,983.98
96	Providian Life & Health Ins Co (National Home Life Assur. Co.)	66605	\$ 418,324			\$ 418,324	0.01%	6,300.20			10,938.64	10,938.64	1,593.02	12,531.66
97	Prudential Ins. Co. of America	68241	\$ 367,592,865			\$ 367,592,865	7.20%	5,536,156.71	29.93%	\$ 3,878,934.58		3,878,934.58		3,878,934.58
98	QualMed Plans for Health (Greater Atlantic)	95079	\$ 1,519,873			\$ 1,519,873	0.03%	22,890.15			39,742.76	39,742.76	5,787.84	45,530.60
99	Reliable Life Ins Co	68357	\$ 1,872,790	\$ (347,838)	Exhibit K Adjmt 96-34	\$ 1,524,952	0.03%	22,966.64			39,875.57	39,875.57	5,807.18	45,682.75
100	RLI Ins Co	13056	\$ 254,038			\$ 254,038	0.00%	3,825.96			6,642.77	6,642.77	967.40	7,610.17
101	Safeco Life Ins CO	68608	\$ 193,456			\$ 193,456	0.00%	2,913.56			5,058.63	5,058.63	736.70	5,795.33
102	Security Mutual Life Ins. Co. of NY	68772	\$ 3,767			\$ 3,767	0.00%	56.73			98.50	98.50	14.35	112.85
103	Sentry Ins. a Mutual Co.	24988	\$ 79,158			\$ 79,158	0.00%	1,192.16			2,069.88	2,069.88	301.44	2,371.32
104	Sentry Life Ins. Co.	68810	\$ 4,382,305			\$ 4,382,305	0.09%	65,999.99			114,591.73	114,591.73	16,688.28	131,280.01
105	State Life Ins. Co.	69116	\$ 564			\$ 564	0.00%	8.49			14.75	14.75	2.15	16.90
106	Teachers Protv Mutual Life Ins. Co.	69353	\$ 13,563			\$ 13,563	0.00%	204.27			354.66	354.66	51.65	406.31
107	Time Insurance Company (includes Fortis Benefits)	69477/70408	\$ 73,432,311			\$ 73,432,311	1.44%	1,105,932.19			1,920,162.02	1,920,162.02	279,638.07	2,199,800.09
108	TMG Life Ins.	70491	\$ 23,273,436			\$ 23,273,436	0.46%	350,511.13	100.00%	\$ -				
109	Transamerica Occidental LIC	67121	\$ 5,796			\$ 5,796	0.00%	87.29			151.56	151.56	22.07	173.63
110	Travelers Ins. Co. & Affiliates	87726/25658	\$ 96,818,697			\$ 96,818,697	1.90%	1,458,144.40	100.00%	\$ -				
111	Trustmark Insurance Company	61425	\$ 7,546,487	\$ (2,062,844)	Exhibit K Adjmt 96-28	\$ 5,483,643	0.11%	82,586.77			143,390.33	143,390.33	20,882.30	164,272.63
112	Union Labor Life Ins Co	69744	\$ 117,420			\$ 117,420	0.00%	1,768.41			3,070.38	3,070.38	447.15	3,517.53
113	United Ins Co Of America	69930	\$ 176,226			\$ 176,226	0.00%	2,654.06			4,608.09	4,608.09	671.09	5,279.18
114	United States Life Ins Co	70106	\$ 44,942,625			\$ 44,942,625	0.88%	676,861.38			1,175,192.78	1,175,192.78	171,146.31	1,346,339.09
115	UNUM Life Ins. Co. of America	62235	\$ 6,793			\$ 6,793	0.00%	102.31			177.63	177.63	25.87	203.50
116	US Healthcare	95287	\$ 831,470,920			\$ 831,470,920	16.28%	12,522,422.91	63.14%	\$ 4,616,228.51		4,616,228.51		4,616,228.51
117	Veterans Life	81027	\$ 43,390			\$ 43,390	0.00%	653.48			1,134.59	1,134.59	165.23	1,299.82
118	Virginia Surety Co. Inc.		\$ 32,739			\$ 32,739	0.00%	493.07			856.08	856.08	124.67	980.75

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Final Reconciliation - 1995 Losses**

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1	Carrier Name (affiliated carriers listed on combined basis)	NAIC #	1995 NEP per Assessment dated 6/12/96	NEP Adjustment	Reason for Adjustment	1995 NEP Revised	Market share (all carriers)	Reimbursable loss share (unadjusted)	Pro-rata exemptions from loss assessment	Exempt carrier loss share	Non-exempt carrier loss share	1995 loss assessment before distribution of excess of 35% CAP	Distribution of excess of 35% CAP	1995 loss assessment after distribution of excess of 35% CAP
2						C+D	F(n)/F122	G(n)*C129		H(n)-((n)*H(n))	F(n)/B133*B131	J+K	F(n)/(B133-F18)*B139	L+M
119	Washington National Ins Co.	70319	\$ 25,368,587			\$ 25,368,587	0.50%	382,065.29	100.00%	\$ -		-		-
120	William Penn Life Ins Co of NY		\$ 12,570			\$ 12,570	0.00%	189.31			328.69	328.69	47.87	376.56
121														
122	Totals		5,130,622,999	\$ (23,376,197)		\$ 5,107,246,801	100.00%	\$ 76,918,029		\$ 14,359,308.79	\$ 62,558,720.24	\$ 76,918,029.03	\$ (0.02)	\$ 76,918,029.01
123														

**New Jersey Individual Health Coverage Program  
Final Reconciliation - 1995 Losses**

	A	B	C	D	E	F	G	H	I	J	K	L	M	N
1	Carrier Name (affiliated carriers listed on combined basis)	NAIC #	1995 NEP per Assessment dated 6/12/96	NEP Adjustment	Reason for Adjustment	1995 NEP Revised	Market share (all carriers)	Reimbursable loss share (unadjusted)	Pro-rata exemptions from loss assessment	Exempt carrier loss share	Non-exempt carrier loss share	1995 loss assessment before distribution of excess of 35% CAP	Distribution of excess of 35% CAP	1995 loss assessment after distribution of excess of 35% CAP
2						C+D	F(n)/F122	G(n)*C129		H(n)-(I(n)*H(n))	F(n)/B133*B131	J+K	F(n)/(B133-F18)*B139	L+M
124			Reported	Audited										
125	1995 reimbursable losses	Blue Cross Blue Shield	45,632,221	\$ 42,831,026										
126		Manhattan National	374,073	\$ 467,057										
127		National Casualty	6,383,317	\$ 6,383,317										
128		Time Insurance Co	27,236,628	\$ 27,236,629										
129		Total Reimbursable Losses	79,626,239	\$ 76,918,029										
130														
131	total losses allocated to non-exempt carriers=		\$ 62,558,720			C129-J122								
132	total NEP of exempt carriers=		\$ 2,714,828,161			F4+F23+F32+F41+F50+F68+F84+F92+F97+F108+F110+F116+F119								
133	total NEP for non-exempt carriers=		\$ 2,392,418,640			F122-B132								
134	total carrier NEP=		\$ 5,107,246,801			B132+B133								
135	Liquidated Carriers' NEP		2,590,374			F8+F24+F89								
136	total NEP for non-exempt carriers less Liquidated Carriers		\$ 2,389,828,266			B133-B135								
137														
138	35% CAP on Losses		\$ 26,921,310			C129*.35								
139	Amount in Excess of 35%		\$ 4,530,219			L18-B138								
140														
141	Interest earned on funds		\$ 1,593,031.63											
142	Interest Paid to BCBS - 1995 Losses		\$ 237,261.09											
143	Net interest to carriers		\$ 1,355,770.54											
144														
145														
146	Note: No interest is allocated to carriers seeking reimbursement of losses.													
147	BCBS was paid interest in July, 1999 on balance owed.													
148	Manhattan, National Casualty & Time sought reimbursement for losses in 1996													

**New Jersey Individual Health Coverage Program  
Final Reconciliation - 1995 Losses**

	A	B	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA
1	Carrier Name (affiliated carriers listed on combined basis)	NAIC #	Amount Paid/Credited for 1995 Losses	1995 Losses due to IHC (Carrier) before Redistribution of Liquidated Carriers	Liquidated Carriers	Distribution of Liquidated Carriers	Reimbursable Loss Amount Due to Carriers	Balance of 1995 Losses due to IHC (Carrier) before De minimus distribution	Deminimus Amounts <\$10	Distribution of Deminimus Amount	Balance of 1995 Losses due to IHC (Carrier) before interest	Amount Due to IHC	Amount due to Carrier	Refund of Interest Earned	Total Due (Carrier)
2				N-O		F(n)/B136*-Q122		Sum(P thru S)		F(n)/B136*-U122	Sum(T thru V)	W > 0	W < 0	Y(n)/Y122*B143	Y+Z
3	Aegon USA, Inc.	86231/66281/64130	475,909.00	(35,447.18)		(23.42)		(35,470.60)		(14.62)	(35,485.22)	-	(35,485.22)	(11,170.62)	(46,655.84)
4	Aetna Life Insurance Company	60054/86509	2,046,904.00	(60,573.24)				(60,573.24)			(60,573.24)	-	(60,573.24)	(19,068.24)	(79,641.48)
5	Allianz Life Ins Co of N. America	90611	16,860.00	(1,255.36)		(0.83)		(1,256.19)		(0.52)	(1,256.71)	-	(1,256.71)	(395.61)	(1,652.32)
6	Allmerica Financial Life & Annuity	69140	48.00	(4.03)		-		(4.03)		-	(4.03)	-	(4.03)	(1.27)	(5.30)
7	Allstate Life Insurance Company	60186/70874	1,125.00	(84.06)		(0.06)		(84.12)		(0.03)	(84.15)	-	(84.15)	(26.49)	(110.64)
8	American National Ins Co	60739	31,767.00	(2,365.59)		(1.56)		(2,367.15)	2,367.15		-	-	-	-	-
9	American Republic Ins Co	60836	7,757.00	(577.37)		(0.38)		(577.75)		(0.24)	(577.99)	-	(577.99)	(181.95)	(759.94)
10	American United Life Ins. Co.	60895	192.00	(14.08)		(0.01)		(14.09)		(0.01)	(14.10)	-	(14.10)	(4.44)	(18.54)
11	AmeriHealth HMO, Inc.	60061/95044	1,089,437.00	(81,144.18)		(53.62)		(81,197.80)		(33.47)	(81,231.27)	-	(81,231.27)	(25,571.31)	(106,802.58)
12	Amex Life Assurance Co	67962	65.00	(5.21)		-		(5.21)		-	(5.21)	-	(5.21)	(1.64)	(6.85)
13	Anthem Health & Life Ins. Co.(Home Life)	67369	1,004,820.00	(74,841.19)		(49.45)		(74,890.64)		(30.87)	(74,921.51)	-	(74,921.51)	(23,585.02)	(98,506.53)
14	Bankers Life & Cas Co	61263	177,035.00	(13,186.29)		(8.71)		(13,195.00)		(5.44)	(13,200.44)	-	(13,200.44)	(4,155.45)	(17,355.89)
15	Bankers Multiple Line Ins. Co.	23132	22,721.00	(1,692.02)		(1.12)		(1,693.14)		(0.70)	(1,693.84)	-	(1,693.84)	(533.21)	(2,227.05)
16	Bankers Security Life Ins Society	61360	16,863.00	(1,255.75)		(0.83)		(1,256.58)		(0.52)	(1,257.10)	-	(1,257.10)	(395.73)	(1,652.83)
17	BCS Life Insurance Co.	80985	6,263.00	(466.65)		(0.31)		(466.96)		(0.19)	(467.15)	-	(467.15)	(147.06)	(614.21)
18	Blue Cross and Blue Shield of NJ	55069	27,869,184.00	(947,873.85)		(1,916.05)	(799.00)	(950,588.90)		(1,196.22)	(951,785.12)	-	(951,785.12)	(299,618.51)	(1,251,403.63)
19	Boston Mutual Life Ins Co	61476	117,941.00	(8,784.59)		(5.80)		(8,790.39)		(3.62)	(8,794.01)	-	(8,794.01)	(2,768.32)	(11,562.33)
20	Business Men's Assur of Am	61492	505.00	(37.43)		(0.02)		(37.45)		(0.02)	(37.47)	-	(37.47)	(11.80)	(49.27)
21	Canada Life Assur Co		2,507.00	(190.20)		(0.12)		(190.32)		(0.08)	(190.40)	-	(190.40)	(59.94)	(250.34)
22	Capitol American Life Ins Co		26,056.00	(1,940.30)		(1.28)		(1,941.58)		(0.80)	(1,942.38)	-	(1,942.38)	(611.45)	(2,553.83)
23	Celtic Life Ins. Co.	80799	-	-				-			-	-	-	-	-
24	Centennial Life Insurance Company	61654	52,005.00	(3,873.59)	3,873.59			-			-	-	-	-	-
25	CNA Insurance Companies	00218	359,634.00	(135,737.26)		(11.91)		(135,749.17)		(7.43)	(135,756.60)	-	(135,756.60)	(42,735.69)	(178,492.29)
26	Colonial Life & Accident Ins Co	62049	24,549.00	(1,828.68)		(1.21)		(1,829.89)		(0.75)	(1,830.64)	-	(1,830.64)	(576.28)	(2,406.92)
27	Colonial Life Ins. Co. of America	62057	858,574.00	(63,948.89)		(42.26)		(63,991.15)		(26.38)	(64,017.53)	-	(64,017.53)	(20,152.49)	(84,170.02)
28	Colonial Penn Franklin Ins Co	20796	10,724.00	(798.53)		(0.53)		(799.06)		(0.33)	(799.39)	-	(799.39)	(251.65)	(1,051.04)
29	Colonial Penn Ins Co	34789	1,223.00	(91.41)		(0.06)		(91.47)		(0.04)	(91.51)	-	(91.51)	(28.81)	(120.32)
30	Colonial Penn Life Ins Co	62065	94.00	(6.98)		-		(6.98)		-	(6.98)	-	(6.98)	(2.20)	(9.18)
31	Commercial Union Ins Cos	20621/20613/20648/38369	560.00	(41.36)		(0.03)		(41.39)		(0.02)	(41.41)	-	(41.41)	(13.04)	(54.45)
32	Connecticut General Life Ins. Co.	62308/22713/65498	3,601,412.00	(106,575.28)				(106,575.28)			(106,575.28)	-	(106,575.28)	(33,549.51)	(140,124.79)
33	CUNA Mutual Ins. Society	62626	79,520.00	(5,922.57)		(3.91)		(5,926.48)		(2.44)	(5,928.92)	-	(5,928.92)	(1,866.40)	(7,795.32)
34	Educators Mutual Life Ins. Co.	62804	4,363.00	(324.78)		(0.21)		(324.99)		(0.13)	(325.12)	-	(325.12)	(102.35)	(427.47)
35	Employers Health Ins Co	73288	120,727.00	(10,060.23)		(5.88)		(10,066.11)		(3.67)	(10,069.78)	-	(10,069.78)	(3,169.93)	(13,239.71)
36	Employers Ins of Wausau	21458	25,819.00	(1,922.64)		(1.27)		(1,923.91)		(0.79)	(1,924.70)	-	(1,924.70)	(605.89)	(2,530.59)
37	Equitable Life Asr Soc of the US	62944	317,616.00	(23,657.13)		(15.63)		(23,672.76)		(9.76)	(23,682.52)	-	(23,682.52)	(7,455.17)	(31,137.69)
38	Federal Home Life Ins Co	67695	61.00	(4.80)		-		(4.80)		-	(4.80)	-	(4.80)	(1.51)	(6.31)
39	Fidelity Security Life Ins Co	71870	4,905.00	(365.49)		(0.24)		(365.73)		(0.15)	(365.88)	-	(365.88)	(115.18)	(481.06)
40	First Allmerica Finl Life Ins Co	69140	91,106.00	(6,785.58)		(4.48)		(6,790.06)		(2.80)	(6,792.86)	-	(6,792.86)	(2,138.37)	(8,931.23)

**New Jersey Individual Health Coverage Program  
Final Reconciliation - 1995 Losses**

	A	B	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA
1	Carrier Name (affiliated carriers listed on combined basis)	NAIC #	Amount Paid/Credited for 1995 Losses	1995 Losses due to IHC (Carrier) before Redistribution of Liquidated Carriers	Liquidated Carriers	Distribution of Liquidated Carriers	Reimbursable Loss Amount Due to Carriers	Balance of 1995 Losses due to IHC (Carrier) before De minimus distribution	Deminimus Amounts <\$10	Distribution of Deminimus Amount	Balance of 1995 Losses due to IHC (Carrier) before interest	Amount Due to IHC	Amount due to Carrier	Refund of Interest Earned	Total Due (Carrier)
2				N-O		F(n)/B136*-Q122		Sum(P thru S)		F(n)/B136*-U122	Sum(T thru V)	W > 0	W < 0	Y(n)/Y122*B143	Y+Z
41	First Option Health Plan	N/A	179,299.00	(5,305.60)				(5,305.60)			(5,305.60)	-	(5,305.60)	(1,670.18)	(6,975.78)
42	Garden State Life Ins Co	63657	57.00	(3.85)		-		(3.85)		-	(3.85)	-	(3.85)	(1.21)	(5.06)
43	General American Life Ins Co	63665	96,600.00	(7,195.08)		(4.75)		(7,199.83)		(2.97)	(7,202.80)	-	(7,202.80)	(2,267.42)	(9,470.22)
44	Golden Rule Ins Co	62286	7,325.00	(545.82)		(0.36)		(546.18)		(0.23)	(546.41)	-	(546.41)	(172.01)	(718.42)
45	Great American Life Ins Co	63312	144.00	(10.99)		(0.01)		(11.00)	11.00		-	-	-	-	-
46	Great-West Life & Annuity Ins Co	68322	70,009.00	(5,214.51)		(3.45)		(5,217.96)		(2.15)	(5,220.11)	-	(5,220.11)	(1,643.27)	(6,863.38)
47	Great-West Life Assurance Co.	80705	556.00	(41.28)		(0.03)		(41.31)		(0.02)	(41.33)	-	(41.33)	(13.01)	(54.34)
48	Guarantee Trust Life Ins Co	64211		1,640.76		(0.09)		1,640.67		(0.05)	1,640.62	1,640.62	-	-	-
49	Guardian Life Ins. Co. of America	64246	11,872,987.00	(884,327.51)		(584.34)		(884,911.85)		(364.81)	(885,276.66)	-	(885,276.66)	(278,681.89)	(1,163,958.55)
50	HIP Health Plan of New Jersey	60058/NA		-				-			-	-	-	-	-
51	IDS Life Ins Co	65005	112.00	(8.80)		(0.01)		(8.81)		-	(8.81)	-	(8.81)	(2.77)	(11.58)
52	Jefferson-Pilot Life Ins Co	67865	1,944.00	(145.00)		(0.10)		(145.10)		(0.06)	(145.16)	-	(145.16)	(45.70)	(190.86)
53	John Alden Life Ins. Co.	65080	2,775,366.00	(206,715.14)		(136.59)		(206,851.73)		(85.28)	(206,937.01)	-	(206,937.01)	(65,143.02)	(272,080.03)
54	John Deere Ins Co	21180	16,438.00	(1,224.33)		(0.81)		(1,225.14)		(0.51)	(1,225.65)	-	(1,225.65)	(385.83)	(1,611.48)
55	John Hancock Mutual Life Ins Co	65099	811,354.00	(60,431.82)		(39.93)		(60,471.75)		(24.93)	(60,496.68)	-	(60,496.68)	(19,044.14)	(79,540.82)
56	Kanawha Insurance Co	65110	46.00	(3.82)		-		(3.82)		-	(3.82)	-	(3.82)	(1.20)	(5.02)
57	Kansas City Life Ins. Co.	65129	3,406.00	(253.61)		(0.17)		(253.78)		(0.10)	(253.88)	-	(253.88)	(79.92)	(333.80)
58	Liberty Mutual Life Ins Co	65315/23043	3,841.00	(286.29)		(0.19)		(286.48)		(0.12)	(286.60)	-	(286.60)	(90.22)	(376.82)
59	Lincoln National Life Ins Co	65676	509,022.00	(37,912.81)		(25.05)		(37,937.86)		(15.64)	(37,953.50)	-	(37,953.50)	(11,947.62)	(49,901.12)
60	Lincoln National Specialty Ins Co		8,091.00	(602.42)		(0.40)		(602.82)		(0.25)	(603.07)	-	(603.07)	(189.84)	(792.91)
61	Loyal American Life Ins. Co.	65722	223.00	(17.05)		(0.01)		(17.06)		(0.01)	(17.07)	-	(17.07)	(5.37)	(22.44)
62	Manhattan National Life Ins Co	67083	324,698.00	(24,184.33)		(15.98)	(17,772.65)	(41,972.96)		(9.98)	(41,982.94)	-	(41,982.94)	(13,216.08)	(55,199.02)
63	Markel Insurance Co	38970	1,622.00	(120.96)		(0.08)		(121.04)		(0.05)	(121.09)	-	(121.09)	(38.12)	(159.21)
64	Massachusetts Casualty Ins Co	80896	1,014.00	(75.54)		(0.05)		(75.59)		(0.03)	(75.62)	-	(75.62)	(23.80)	(99.42)
65	Massachusetts Mutual Life Ins Co	65935	984,922.00	(73,359.46)		(48.47)		(73,407.93)		(30.26)	(73,438.19)	-	(73,438.19)	(23,118.08)	(96,556.27)
66	MEGA Life and Health Ins Co.	97055	301,539.00	(22,458.91)		(14.84)		(22,473.75)		(9.27)	(22,483.02)	-	(22,483.02)	(7,077.57)	(29,560.59)
67	Metrahealth Ins Co	79413/X1085/95080	1,302,149.00	(96,986.83)		(64.09)		(97,050.92)		(40.01)	(97,090.93)	-	(97,090.93)	(30,563.87)	(127,654.80)
68	Metropolitan Life Ins. Co.	65978	215,358.00	(6,373.18)				(6,373.18)			(6,373.18)	-	(6,373.18)	(2,006.25)	(8,379.43)
69	Minnesota Mutual Life Ins Co	66168	133.00	(9.80)		(0.01)		(9.81)		-	(9.81)	-	(9.81)	(3.09)	(12.90)
70	Mutual Life Ins Co of NY	66370	109,023.00	(8,120.27)		(5.37)		(8,125.64)		(3.35)	(8,128.99)	-	(8,128.99)	(2,558.98)	(10,687.97)
71	Mutual of Omaha Companies	71412/69868	817,136.00	(60,861.79)		(40.22)		(60,902.01)		(25.11)	(60,927.12)	-	(60,927.12)	(19,179.64)	(80,106.76)
72	National Benefit Life Ins Co	61409	21,391.00	(1,593.12)		(1.05)		(1,594.17)		(0.66)	(1,594.83)	-	(1,594.83)	(502.05)	(2,096.88)
73	National Casualty Company	11991	831,932.00	(61,964.58)		(40.94)	(102.50)	(62,108.02)		(25.56)	(62,133.58)	-	(62,133.58)	(19,559.43)	(81,693.01)
74	National Group Life Ins Co	64572	275,009.00	(20,483.25)		(13.53)		(20,496.78)		(8.45)	(20,505.23)	-	(20,505.23)	(6,454.97)	(26,960.20)
75	National Health Ins. Co.	82538	361,921.00	(43,471.89)		(16.93)		(43,488.82)		(10.57)	(43,499.39)	-	(43,499.39)	(13,693.45)	(57,192.84)
76	Nationwide Life Ins. Co.	66869	1,670.00	(124.14)		(0.08)		(124.22)		(0.05)	(124.27)	-	(124.27)	(39.12)	(163.39)
77	New England Mutual Life Ins Co	66893	2,277,443.00	(169,628.83)		(112.09)		(169,740.92)		(69.98)	(169,810.90)	-	(169,810.90)	(53,455.86)	(223,266.76)
78	New York Life Ins Co (includes Sanus Health Plan (NYLcare)	66915/NA	754,067.00	820,159.17		(83.71)		820,075.46		(52.26)	820,023.20	820,023.20	-	-	-
79	Nippon Life Ins. Co. of America	81264	134,955.00	(10,051.93)		(6.64)		(10,058.57)		(4.15)	(10,062.72)	-	(10,062.72)	(3,167.71)	(13,230.43)

**New Jersey Individual Health Coverage Program  
Final Reconciliation - 1995 Losses**

	A	B	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA
1	Carrier Name (affiliated carriers listed on combined basis)	NAIC #	Amount Paid/Credited for 1995 Losses	1995 Losses due to IHC (Carrier) before Redistribution of Liquidated Carriers	Liquidated Carriers	Distribution of Liquidated Carriers	Reimbursable Loss Amount Due to Carriers	Balance of 1995 Losses due to IHC (Carrier) before De minimus distribution	Deminimus Amounts <\$10	Distribution of Deminimus Amount	Balance of 1995 Losses due to IHC (Carrier) before interest	Amount Due to IHC	Amount due to Carrier	Refund of Interest Earned	Total Due (Carrier)
2				N-O		F(n)/B136*-Q122		Sum(P thru S)		F(n)/B136*-U122	Sum(T thru V)	W > 0	W < 0	Y(n)/Y122*B143	Y+Z
80	North American Life Assur Co	80756	62,577.00	(55,262.43)		(0.39)		(55,262.82)		(0.24)	(55,263.06)	-	(55,263.06)	(17,396.61)	(72,659.67)
81	Northwestern Natl Life Ins Co	67105	47,159.00	(3,512.93)		(2.32)		(3,515.25)		(1.45)	(3,516.70)	-	(3,516.70)	(1,107.04)	(4,623.74)
82	Ohio State Life Ins Co	67180		1.38		-		1.38	(1.38)		-	-	-	-	-
83	Old American Ins. Co.	67199	488.00	(36.76)		(0.02)		(36.78)		(0.01)	(36.79)	-	(36.79)	(11.58)	(48.37)
84	Oxford Health Plans (NJ), Inc.	78026		-				-			-	-	-	-	-
85	Pacific Mutual Life Ins. Co.	67466	321,316.00	(143,831.85)		(9.44)		(143,841.29)		(5.89)	(143,847.18)	-	(143,847.18)	(45,282.57)	(189,129.75)
86	Pan-American Life Ins Co	67539	188,295.00	(14,024.52)		(9.27)		(14,033.79)		(5.79)	(14,039.58)	-	(14,039.58)	(4,419.61)	(18,459.19)
87	Pension Life Ins. Co. of America	67687	218,557.00	(16,278.52)		(10.76)		(16,289.28)		(6.72)	(16,296.00)	-	(16,296.00)	(5,129.92)	(21,425.92)
88	Phoenix Home Life Mutual Ins. Co.	80926/67814	235,448.00	(17,536.51)		(11.59)		(17,548.10)		(7.23)	(17,555.33)	-	(17,555.33)	(5,526.35)	(23,081.68)
89	Physician Healthcare Plan of NJ	95246		66.60	(66.60)			-			-	-	-	-	-
90	Primerica Life Ins Co	65919	8,656.00	(645.10)		(0.43)		(645.53)		(0.27)	(645.80)	-	(645.80)	(203.30)	(849.10)
91	Principal Mutual Life Ins Co	61271	938,509.00	1,184,078.32		(112.87)		1,183,965.45		(70.47)	1,183,894.98	1,183,894.98	-	-	-
92	Protective Life Ins. Co.	68136		-				-			-	-	-	-	-
93	Provident Life & Accident Ins Co	68195	566,539.00	(42,197.03)		(27.88)		(42,224.91)		(17.41)	(42,242.32)	-	(42,242.32)	(13,297.73)	(55,540.05)
94	Provident Life & Cas Ins Co	68209	305.00	(23.01)		(0.01)		(23.02)		(0.01)	(23.03)	-	(23.03)	(7.25)	(30.28)
95	Provident Mutual LIC of Phila	68225	14,029.00	(1,045.02)		(0.69)		(1,045.71)		(0.43)	(1,046.14)	-	(1,046.14)	(329.32)	(1,375.46)
96	Provident Life & Health Ins Co (National Home Life Assur. Co.)	66605	13,540.00	(1,008.34)		(0.67)		(1,009.01)		(0.42)	(1,009.43)	-	(1,009.43)	(317.76)	(1,327.19)
97	Prudential Ins. Co. of America	68241	3,997,222.00	(118,287.42)		(2.42)		(118,287.42)		(1.51)	(118,287.42)	-	(118,287.42)	(37,236.45)	(155,523.87)
98	QualMed Plans for Health (Greater Atlantic)	95079	49,195.00	(3,664.40)		(2.42)		(3,666.82)		(1.51)	(3,668.33)	-	(3,668.33)	(1,154.78)	(4,823.11)
99	Reliable Life Ins Co	68357	60,618.00	(14,935.25)		(2.43)		(14,937.68)		(1.52)	(14,939.20)	-	(14,939.20)	(4,702.81)	(19,642.01)
100	RLI Ins Co	13056	8,223.00	(612.83)		(0.40)		(613.23)		(0.25)	(613.48)	-	(613.48)	(193.12)	(806.60)
101	Safeco Life Ins CO	68608	6,262.00	(466.67)		(0.31)		(466.98)		(0.19)	(467.17)	-	(467.17)	(147.06)	(614.23)
102	Security Mutual Life Ins. Co. of NY	68772	122.00	(9.15)		(0.01)		(9.16)		-	(9.16)	-	(9.16)	(2.88)	(12.04)
103	Sentry Ins. a Mutual Co.	24988	2,562.00	(190.68)		(0.13)		(190.81)		(0.08)	(190.89)	-	(190.89)	(60.09)	(250.98)
104	Sentry Life Ins. Co.	68810	141,845.00	(10,564.99)		(6.98)		(10,571.97)		(4.36)	(10,576.33)	-	(10,576.33)	(3,329.39)	(13,905.72)
105	State Life Ins. Co.	69116	18.00	(1.10)		-		(1.10)		-	(1.10)	-	(1.10)	(0.35)	(1.45)
106	Teachers Protv Mutual Life Ins. Co.	69353	439.00	(32.69)		(0.02)		(32.71)		(0.01)	(32.72)	-	(32.72)	(10.30)	(43.02)
107	Time Insurance Company (includes Fortis Benefits)	69477/70408	2,376,832.00	(177,031.91)		(116.98)	(102.00)	(177,250.89)		(73.03)	(177,323.92)	-	(177,323.92)	(55,820.93)	(233,144.85)
108	TMG Life Ins.	70491		-				-			-	-	-	-	-
109	Transamerica Occidental LIC	67121	188.00	(14.37)		(0.01)		(14.38)		(0.01)	(14.39)	-	(14.39)	(4.53)	(18.92)
110	Travelers Ins. Co. & Affiliates	87726/25658		-				-			-	-	-	-	-
111	Trustmark Insurance Company	61425	177,629.00	(13,356.37)		(8.74)		(13,365.11)		(5.45)	(13,370.56)	-	(13,370.56)	(4,209.00)	(17,579.56)
112	Union Labor Life Ins Co	69744	3,801.00	(283.47)		(0.19)		(283.66)		(0.12)	(283.78)	-	(283.78)	(89.33)	(373.11)
113	United Ins Co Of America	69930	5,704.00	(424.82)		(0.28)		(425.10)		(0.18)	(425.28)	-	(425.28)	(133.88)	(559.16)
114	United States Life Ins Co	70106	1,454,688.00	(108,348.91)		(71.59)		(108,420.50)		(44.70)	(108,465.20)	-	(108,465.20)	(34,144.45)	(142,609.65)
115	UNUM Life Ins. Co. of America	62235	220.00	(16.50)		(0.01)		(16.51)		(0.01)	(16.52)	-	(16.52)	(5.20)	(21.72)
116	US Healthcare	95287	4,757,000.00	(140,771.49)				(140,771.49)			(140,771.49)	-	(140,771.49)	(44,314.36)	(185,085.85)
117	Veterans Life	81027	1,404.00	(104.18)		(0.07)		(104.25)		(0.04)	(104.29)	-	(104.29)	(32.83)	(137.12)
118	Virginia Surety Co. Inc.		1,060.00	(79.25)		(0.05)		(79.30)		(0.03)	(79.33)	-	(79.33)	(24.97)	(104.30)



**New Jersey Individual Health Coverage Program  
Final Reconciliation - 1995 Losses**

	A	B	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA
1	Carrier Name (affiliated carriers listed on combined basis)	NAIC #	Amount Paid/Credited for 1995 Losses	1995 Losses due to IHC (Carrier) before Redistribution of Liquidated Carriers	Liquidated Carriers	Distribution of Liquidated Carriers	Reimbursable Loss Amount Due to Carriers	Balance of 1995 Losses due to IHC (Carrier) before De minimus distribution	Deminimus Amounts <\$10	Distribution of Deminimus Amount	Balance of 1995 Losses due to IHC (Carrier) before interest	Amount Due to IHC	Amount due to Carrier	Refund of Interest Earned	Total Due (Carrier)
2				N-O		F(n)/B136-Q122		Sum(P thru S)		F(n)/B136-U122	Sum(T thru V)	W > 0	W < 0	Y(n)/Y122-B143	Y+Z
119	Washington National Ins Co.	70319		-				-			-	-	-	-	-
120	William Penn Life Ins Co of NY		407.00	(30.44)		(0.02)		(30.46)		(0.01)	(30.47)	-	(30.47)	(9.59)	(40.06)
121															
122	Totals		\$ 79,200,510.00	\$ (2,282,480.99)	\$ 3,806.99	\$ (3,808.54)	\$ (18,776.15)	\$ (2,301,258.69)	\$ 2,376.77	\$ (2,376.75)	\$ (2,301,258.67)	\$ 2,005,558.80	\$ (4,306,817.47)	\$ (1,355,770.56)	\$ (5,662,588.03)
123															

**New Jersey Individual Health Coverage Program  
Final Reconciliation - 1995 Losses**

	A	B	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA
1	Carrier Name (affiliated carriers listed on combined basis)	NAIC #	Amount Paid/Credited for 1995 Losses	1995 Losses due to IHC (Carrier) before Redistribution of Liquidated Carriers	Liquidated Carriers	Distribution of Liquidated Carriers	Reimbursable Loss Amount Due to Carriers	Balance of 1995 Losses due to IHC (Carrier) before De minimus distribution	Deminimus Amounts <\$10	Distribution of Deminimus Amount	Balance of 1995 Losses due to IHC (Carrier) before interest	Amount Due to IHC	Amount due to Carrier	Refund of Interest Earned	Total Due (Carrier)
2				N-O		F(n)/B136-Q122		Sum(P thru S)		F(n)/B136-U122	Sum(T thru V)	W > 0	W < 0	Y(n)/Y122-B143	Y+Z
124		Reported													
125	1995 reimbursable losses	Blue Cross Blue Shield	45,632,221												
126		Manhattan National	374,073												
127		National Casualty	6,383,317												
128		Time Insurance Co	27,236,628												
129		Total Reimbursable Losses	79,626,239												
130															
131	total losses allocated to non-exempt carriers=		\$ 62,558,720												
132	total NEP of exempt carriers=		\$ 2,714,828,161												
133	total NEP for non-exempt carriers=		\$ 2,392,418,640												
134	total carrier NEP=		\$ 5,107,246,801												
135	Liquidated Carriers' NEP		2,590,374												
136	total NEP for non-exempt carriers less Liquidated Carriers		\$ 2,389,828,266												
137															
138	35% CAP on Losses		\$ 26,921,310												
139	Amount in Excess of 35%		\$ 4,530,219												
140															
141	Interest earned on funds		\$ 1,593,031.63												
142	Interest Paid to BCBS - 1995 Losses		\$ 237,261.09												
143	Net interest to carriers		\$ 1,355,770.54												
144															
145															
146	Note: No interest is allocated to carriers seeking reimbursement of losses.														
147	BCBS was paid interest in July, 1999 on balance owed.														
148	Manhattan, National Casualty & Time sought reimbursement for losses in 1996														