

**State of New Jersey
Individual Health Coverage Program**

1999 - 2000 Assessment

Invoice Dated: March 25, 2002

(1) Carrier Names	(2) 1999/2000 NEP	(3) %NEP	(4) reimbursable loss share (unadjusted)	(5) pro-rata exemptions from loss assessment	(6) exempt carrier loss share	(7) non-exempt carrier loss share	(8) 1999/2000 loss assessment	(9) FY 2002/2003 administrative expense share	(10) total assessment
AEGON USA (PFL/Monumental)	\$42,113,034.00	0.29%	\$22,024.07			\$123,362.77	\$123,362.77	\$3,728.12	\$127,090.88
Aetna/US HealthCare Combined	\$4,542,006,480.00	31.44%	\$2,375,356.30	63.77%	\$860,591.59	\$0.00	\$860,591.59	\$402,087.56	\$1,262,679.15
Allianz Life Ins Co of No. America	\$3,149,529.00	0.02%	\$1,647.13			\$9,225.99	\$9,225.99	\$278.82	\$9,504.81
Alta (Anthem Health & Life Ins Co)	\$9,868,966.00	0.07%	\$5,161.22			\$28,909.41	\$28,909.41	\$873.66	\$29,783.07
American National Ins Co	\$1,369,824.00	0.01%	\$716.38			\$4,012.66	\$4,012.66	\$121.27	\$4,133.93
American Progressive Life & Health Ins Co of NY	\$557,740.00	0.00%	\$291.68			\$1,633.80	\$1,633.80	\$49.37	\$1,683.18
American Republic Ins Co	\$353,267.00	0.00%	\$184.75			\$1,034.83	\$1,034.83	\$31.27	\$1,066.11
AmeriHealth HMO and Ins Co	\$900,554,584.00	6.23%	\$470,967.63	64.04%	\$169,359.96	\$0.00	\$169,359.96	\$79,722.87	\$249,082.83
Anthem Health & Life Ins Co of NY	\$6,498,211.00	0.04%	\$3,398.40			\$19,035.37	\$19,035.37	\$575.26	\$19,610.64
AtlantiCare Health Plans	\$34,615,131.00	0.24%	\$18,102.85			\$101,398.97	\$101,398.97	\$3,064.35	\$104,463.33
Bankers Life & Cas Co	\$736,321.00	0.01%	\$385.08			\$2,156.92	\$2,156.92	\$65.18	\$2,222.11
Banner Life Ins Co	\$4,440.00	0.00%	\$2.32			\$13.01	\$13.01	\$0.39	\$13.40
BCS Life Ins Co	\$1,336.00	0.00%	\$0.70			\$3.91	\$3.91	\$0.12	\$4.03
Boston Mutual Life Ins Co	\$2,717,281.00	0.02%	\$1,421.07			\$7,959.80	\$7,959.80	\$240.55	\$8,200.35
Celtic Life Ins Co	\$3,857,318.00	0.03%	\$2,017.28			\$11,299.34	\$11,299.34	\$341.47	\$11,640.81
Centre Life Ins Co (Mass. Cas.)	\$26,970.00	0.00%	\$14.10			\$79.00	\$79.00	\$2.39	\$81.39
Clarica Life Ins Co (TMG Life Ins)	\$5,744.00	0.00%	\$3.00			\$16.83	\$16.83	\$0.51	\$17.33
CNA Ins Companies	\$4,404,102.00	0.03%	\$2,303.24			\$12,901.05	\$12,901.05	\$389.88	\$13,290.93
Commercial Travelers	\$1,514,566.00	0.01%	\$792.08			\$4,436.66	\$4,436.66	\$134.08	\$4,570.74
Connecticut General Life Ins Co/ CIGNA	\$726,789,145.00	5.03%	\$380,092.63	30.29%	\$264,962.57	\$0.00	\$264,962.57	\$64,340.04	\$329,302.61
Conseco Life Ins Co	\$1,970,263.00	0.01%	\$1,030.40			\$5,771.54	\$5,771.54	\$174.42	\$5,945.96
Conseco Medical Ins (National Group Life)	\$3,773,910.00	0.03%	\$1,973.66			\$11,055.01	\$11,055.01	\$334.09	\$11,389.10
Conseco Senior Health Ins Co	\$159,407.00	0.00%	\$83.37			\$466.95	\$466.95	\$14.11	\$481.07
Conseco Variable Ins Co	\$294.00	0.00%	\$0.15			\$0.86	\$0.86	\$0.03	\$0.89
CUNA Mutual Ins Society	\$16,068,583.00	0.11%	\$8,403.47			\$47,070.10	\$47,070.10	\$1,422.49	\$48,492.60
Educators Mutual Life Ins Co	\$40,769.00	0.00%	\$21.32			\$119.43	\$119.43	\$3.61	\$123.03
Empire Health Plans Asr	\$46,585,518.00	0.32%	\$24,363.07			\$136,464.13	\$136,464.13	\$4,124.05	\$140,588.18
Employers Health Ins Co	\$860,420.00	0.01%	\$449.98			\$2,520.45	\$2,520.45	\$76.17	\$2,596.62
Equitable Life Asr Soc of the US	\$11,636,185.00	0.08%	\$6,085.44			\$34,086.17	\$34,086.17	\$1,030.11	\$35,116.28
Farm Family Life Ins Co	\$77,299.00	0.00%	\$40.43			\$226.43	\$226.43	\$6.84	\$233.28
Fidelity Security Life Ins Co	\$4,207,691.00	0.03%	\$2,200.52			\$12,325.69	\$12,325.69	\$372.49	\$12,698.19
First Allmerica Financial Life Ins Co	\$5,436,934.00	0.04%	\$2,843.38			\$15,926.55	\$15,926.55	\$481.31	\$16,407.86
First Rehabilitation Life Ins Co	\$19,600.00	0.00%	\$10.25			\$57.41	\$57.41	\$1.74	\$59.15
Fortis Benefits Ins Co	\$2,321,361.00	0.02%	\$1,214.01			\$6,800.02	\$6,800.02	\$205.50	\$7,005.52
Fortis Ins Co (Time)	\$5,469,079.00	0.04%	\$2,860.19			\$16,020.71	\$16,020.71	\$484.16	\$16,504.87
General American Life Ins Co	\$2,863,044.00	0.02%	\$1,497.30			\$8,386.79	\$8,386.79	\$253.46	\$8,640.24
Great-West Life Assurance	\$2,219,689.00	0.02%	\$1,160.84			\$6,502.19	\$6,502.19	\$196.50	\$6,698.69

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Great-West Life & Annuity Ins Co	\$5,839,170.00	0.04%	\$3,053.74			\$17,104.83	\$17,104.83	\$516.92	\$17,621.75
Guarantee Trust Life Ins Co	\$113,830.00	0.00%	\$59.53			\$333.45	\$333.45	\$10.08	\$343.52
Guardian Life Ins Co of America	\$244,593,746.00	1.69%	\$127,916.44	0.27%	\$127,571.06	\$0.00	\$127,571.06	\$21,653.01	\$149,224.07
Hanover Ins Co	\$83,010.00	0.00%	\$43.41			\$243.16	\$243.16	\$7.35	\$250.51
HealthNet Inc. (Foundation)	\$926,882,561.00	6.42%	\$484,736.50			\$2,715,140.36	\$2,715,140.36	\$82,053.59	\$2,797,193.95
Horizon Healthcare Services, Inc.	\$4,430,598,403.00	30.67%	\$2,317,092.65	100.00%	\$0.00	\$0.00	\$0.00	\$392,225.00	\$392,225.00
Illinois Mutual Life Ins Co	\$12,615.00	0.00%	\$6.60			\$36.95	\$36.95	\$1.12	\$38.07
Jefferson Pilot (Chubb Colonial)	\$959,305.00	0.01%	\$501.69			\$2,810.12	\$2,810.12	\$84.92	\$2,895.04
John Hancock Mutual Life Ins Co	\$5,333,538.00	0.04%	\$2,789.31			\$15,623.67	\$15,623.67	\$472.16	\$16,095.83
Kanawha Ins Co	\$3,187.00	0.00%	\$1.67			\$9.34	\$9.34	\$0.28	\$9.62
Liberty Life Ass. Boston & Liberty Mutual Ins Co	\$8,429.00	0.00%	\$4.41			\$24.69	\$24.69	\$0.75	\$25.44
Lincoln National Life Ins Co	\$876,180.00	0.01%	\$458.22			\$2,566.62	\$2,566.62	\$77.57	\$2,644.18
Lutheran Brotherhood	\$99,099.00	0.00%	\$51.83			\$290.29	\$290.29	\$8.77	\$299.07
Manhattan National Life Ins Co	\$2,362,830.00	0.02%	\$1,235.70			\$6,921.50	\$6,921.50	\$209.17	\$7,130.67
Massachusetts Mutual Life Ins Co	\$7,068.00	0.00%	\$3.70			\$20.70	\$20.70	\$0.63	\$21.33
Metropolitan Life Ins Co	\$14,323,707.00	0.10%	\$7,490.94			\$41,958.79	\$41,958.79	\$1,268.03	\$43,226.82
Minnesota (Mutual) Life Ins Co	\$8,813.00	0.00%	\$4.61			\$25.82	\$25.82	\$0.78	\$26.60
MONY Life Ins Co (Mutual Life Ins Co of NY)	\$52,059.00	0.00%	\$27.23			\$152.50	\$152.50	\$4.61	\$157.11
Mutual of Omaha Companies	\$9,394,116.00	0.07%	\$4,912.89			\$27,518.42	\$27,518.42	\$831.63	\$28,350.05
National Benefit Life Ins Co	\$100,022.00	0.00%	\$52.31			\$293.00	\$293.00	\$8.85	\$301.85
National Casualty Co	\$1,555,848.00	0.01%	\$813.67			\$4,557.58	\$4,557.58	\$137.73	\$4,695.32
National Health Ins Co	\$3,643,917.00	0.03%	\$1,905.68			\$10,674.22	\$10,674.22	\$322.58	\$10,996.80
Nationwide Life Ins Co	\$1,891,565.00	0.01%	\$989.24			\$5,541.01	\$5,541.01	\$167.45	\$5,708.46
New England Life Ins Co	\$9,568,781.00	0.07%	\$5,004.23			\$28,030.07	\$28,030.07	\$847.09	\$28,877.16
New York Life	\$20,653,092.00	0.14%	\$10,801.05			\$60,499.62	\$60,499.62	\$1,828.34	\$62,327.97
Nippon Life Ins Co of America	\$3,348,181.00	0.02%	\$1,751.02			\$9,807.91	\$9,807.91	\$296.40	\$10,104.31
North American Co for Life and Health	\$383,659.00	0.00%	\$200.64			\$1,123.86	\$1,123.86	\$33.96	\$1,157.83
Northwestern Ntl Ins Co Milwaukee	\$172,098.00	0.00%	\$90.00			\$504.13	\$504.13	\$15.24	\$519.37
One Health Plan of New Jersey	\$16,711,245.00	0.12%	\$8,739.57			\$48,952.67	\$48,952.67	\$1,479.39	\$50,432.06
Oxford Health Plans (NJ), Inc.	\$1,126,057,254.00	7.79%	\$588,899.91	38.21%	\$363,881.25	\$0.00	\$363,881.25	\$99,685.81	\$463,567.07
Pacific Life & Annuity	\$406.00	0.00%	\$0.21			\$1.19	\$1.19	\$0.04	\$1.23
Pacific Life Ins Co (Pacific Mutual)	\$7,922,248.00	0.05%	\$4,143.14			\$23,206.84	\$23,206.84	\$701.33	\$23,908.17
Phoenix American Life Ins Co	\$2,175,160.00	0.02%	\$1,137.55			\$6,371.75	\$6,371.75	\$192.56	\$6,564.31
Phoenix Home Life Mutual	\$2,109,732.00	0.01%	\$1,103.34			\$6,180.09	\$6,180.09	\$186.77	\$6,366.86
Primerica Life Ins Co	\$52,984.00	0.00%	\$27.71			\$155.21	\$155.21	\$4.69	\$159.90
Principal Life Ins Co	\$5,720,337.00	0.04%	\$2,991.59			\$16,756.73	\$16,756.73	\$506.40	\$17,263.13
Protective Life Ins Co	\$200,846.00	0.00%	\$105.04			\$588.34	\$588.34	\$17.78	\$606.12

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Prudential Ins Co of America	\$455,156,098.00	3.15%	\$238,035.31			\$1,333,300.19	\$1,333,300.19	\$40,293.34	\$1,373,593.53
Reliable Life Ins Co	\$1,890,813.00	0.01%	\$988.85			\$5,538.81	\$5,538.81	\$167.39	\$5,706.19
Reliastar Life Ins Co	\$5,660,000.00	0.04%	\$2,960.04			\$16,579.98	\$16,579.98	\$501.06	\$17,081.04
Reliastar Life Ins Co of NY	\$161,025.00	0.00%	\$84.21			\$471.69	\$471.69	\$14.25	\$485.95
RLI Ins Co	\$406,700.00	0.00%	\$212.69			\$1,191.36	\$1,191.36	\$36.00	\$1,227.36
Security Mutual Life Ins Co of NY	\$912,686.00	0.01%	\$477.31			\$2,673.55	\$2,673.55	\$80.80	\$2,754.35
Sentry Life Ins Co	\$930,419.00	0.01%	\$486.59			\$2,725.50	\$2,725.50	\$82.37	\$2,807.87
State Farm Mutual Automobile Ins Co	\$19,298,680.00	0.13%	\$10,092.73			\$56,532.11	\$56,532.11	\$1,708.44	\$58,240.55
Teachers Protective Mutual Life Ins Co	\$2,778.00	0.00%	\$1.45			\$8.14	\$8.14	\$0.25	\$8.38
TIAA	\$7,018.00	0.00%	\$3.67			\$20.56	\$20.56	\$0.62	\$21.18
Travelers Ins Co & Affiliates	\$2,906,550.00	0.02%	\$1,520.05			\$8,514.23	\$8,514.23	\$257.31	\$8,771.54
Trustmark Ins Co	\$7,829,920.00	0.05%	\$4,094.85			\$22,936.38	\$22,936.38	\$693.15	\$23,629.54
UICI Group (Midwest/Mega)	\$7,725,508.00	0.05%	\$4,040.25			\$22,630.52	\$22,630.52	\$683.91	\$23,314.44
Unicare Life & Health Ins Co	\$19,203,519.00	0.13%	\$10,042.96			\$56,253.35	\$56,253.35	\$1,700.02	\$57,953.37
Union Labor Life Ins Co	\$30,374,302.00	0.21%	\$15,885.00			\$88,976.21	\$88,976.21	\$2,688.93	\$91,665.13
United HealthCare	\$467,470,388.00	3.24%	\$244,475.37	14.43%	\$209,197.58	\$0.00	\$209,197.58	\$41,383.48	\$250,581.06
United Ins Co of America	\$405,805.00	0.00%	\$212.23			\$1,188.73	\$1,188.73	\$35.92	\$1,224.66
United of Omaha	\$5,163,018.00	0.04%	\$2,700.13			\$15,124.16	\$15,124.16	\$457.06	\$15,581.22
United States Life Ins Co	\$80,575,929.00	0.56%	\$42,139.20			\$236,033.09	\$236,033.09	\$7,133.10	\$243,166.19
United Teacher Associates Ins Co	\$88,437.00	0.00%	\$46.25			\$259.06	\$259.06	\$7.83	\$266.89
Unity Mutual Life Ins Co	\$217,315.00	0.00%	\$113.65			\$636.59	\$636.59	\$19.24	\$655.82
University Health Plans	\$111,476,752.00	0.77%	\$58,299.57	100.00%	\$0.00	\$0.00	\$0.00	\$9,868.64	\$9,868.64
Washington National Ins Co	\$1,079,674.00	0.01%	\$564.64			\$3,162.72	\$3,162.72	\$95.58	\$3,258.30
William Penn Life Ins Co	\$17,771.00	0.00%	\$9.29			\$52.06	\$52.06	\$1.57	\$53.63
World Ins Co	\$30,661.00	0.00%	\$16.03			\$89.82	\$89.82	\$2.71	\$92.53
TOTAL	\$14,447,664,842.00	100.00%	\$7,555,769.00			\$1,995,564.01	\$5,560,204.99	\$1,279,000.00	\$8,834,769.00
Data Used in Calculations									
1999/2000 reimbursable losses =	\$7,555,769.00								
total losses allocated to non-exempt carriers=	\$5,560,204.99								
total NEP of exempt carriers=	\$12,549,546,752.00								
total NEP for non-exempt carriers=	\$1,898,118,090.00								
total carrier NEP=	\$14,447,664,842.00								
administrative expenses=	\$1,279,000.00								