

**New Jersey Medicare Supplement Under 50 Program  
2015 Final Assessment**

NAIC	CarrierName	Net Earned Premium	Market Share %	Amount Due for 2015 Losses	Distribution of Liquidated Carrier's Liability	Amount Due before de minimus liability	Liability <\$10	Redistribution of Liabilities that are <\$10	Total Due MSU50 Program
20796	21st Century Premier Insurance Company	11,691	0.00%	3.96	0.05	4.01	4.01	-	-
80985	4 Ever Life Insurance Company	666,697	0.00%	225.76	2.87	228.63	-	-	228.63
15611	Aetna Better Health Inc	68,489,786	0.36%	23,192.33	295.26	23,487.59	-	0.51	23,488.10
95287	Aetna Health Inc. (a New Jersey Corporation)	690,078,673	3.61%	233,677.62	2,974.89	236,652.51	-	5.09	236,657.60
72052	Aetna Health Insurance Company	18,464,124	0.10%	6,252.41	79.60	6,332.01	-	0.14	6,332.15
78700	Aetna Health & Life Ins Co	4,268,862	0.02%	1,445.54	18.40	1,463.94	-	0.03	1,463.97
60054	Aetna Life Insurance Company	964,786,471	5.05%	326,700.44	4,159.14	330,859.58	-	7.11	330,866.69
60380	American Family Life Assur Co of Columbus	330,054	0.00%	111.76	1.42	113.18	-	-	113.18
60410	American Fidelity Assurance Company	349,027	0.00%	118.19	1.50	119.69	-	-	119.69
60488	American General Life Insurance Co.	25,990	0.00%	8.80	0.11	8.91	8.91	-	-
60534	American Heritage Life Insurance Company	38,052	0.00%	12.89	0.16	13.05	-	-	13.05
60739	American National Insurance Company	27,468	0.00%	9.30	0.12	9.42	9.42	-	-
80624	American Progressive Life & Health Ins. Co. of NY	1,857,771	0.01%	629.09	8.01	637.10	-	0.01	637.11
67679	American Republic Corp Ins Co	4,737	0.00%	1.60	0.02	1.62	1.62	-	-
60836	American Republic Insurance Company	64,724	0.00%	21.92	0.28	22.20	-	-	22.20
95497	Americhoice of New Jersey, Inc.	2,386,875,541	12.49%	808,254.78	10,289.70	818,544.48	-	17.60	818,562.08
95373	Amerigroup of New Jersey, Inc.	861,137,157	4.51%	291,602.23	3,712.32	295,314.55	-	6.35	295,320.90
95044	AmeriHealth HMO Inc. - New Jersey Division	251,255,485	1.31%	85,081.29	1,083.15	86,164.44	-	1.85	86,166.29
60061	Amerihealth Insurance Company of New Jersey	822,542,418	4.30%	278,533.10	3,545.94	282,079.04	-	6.07	282,085.11
56499	Assured Life Assoc	14,269	0.00%	4.83	0.06	4.89	4.89	-	-
62944	AXA Equitable Life Insurance Company	1,362,900	0.01%	461.51	5.88	467.39	-	0.01	467.40
61263	Bankers Life and Casualty Company	36,073,347	0.19%	12,215.32	155.51	12,370.83	-	0.27	12,371.10
38245	BCS Insurance Company	588,754	0.00%	199.37	2.54	201.91	-	-	201.91
80799	Celtic Insurance Company	1,252,736	0.01%	424.21	5.40	429.61	-	0.01	429.62
61751	Central States Health & Life Co. of Omaha	35,617	0.00%	12.06	0.15	12.21	-	-	12.21
34274	Central States Indemnity Co of Omaha	31,520	0.00%	10.67	0.14	10.81	-	-	10.81
80896	Centre Life Insurance Company	5,084	0.00%	1.72	0.02	1.74	1.74	-	-
67369	CIGNA Health and Life Insurance Company	431,477,853	2.26%	146,109.02	1,860.08	147,969.10	-	3.18	147,972.28
95500	Cigna Healthcare of New Jersey	1,655,458	0.01%	560.58	7.14	567.72	-	0.01	567.73
62626	CMFG Life Insurance Company	1,822	0.00%	0.62	0.01	0.63	0.63	-	-
62049	Colonial Life and Accident Insurance Company	25,200	0.00%	8.53	0.11	8.64	8.64	-	-
62065	Colonial Penn Life Insurance Company	30,032,620	0.16%	10,169.78	129.47	10,299.25	-	0.22	10,299.47
62146	Combined Insurance Company of America	156,118	0.00%	52.87	0.67	53.54	-	-	53.54
81426	Commercial Travelers Mutual Ins Co	3,390	0.00%	1.15	0.01	1.16	1.16	-	-
62308	Connecticut General Life Insurance Company	641,996	0.00%	217.40	2.77	220.17	-	-	220.17
20443	Continental Casualty CO	2,375	0.00%	0.80	0.01	0.81	0.81	-	-
71404	Continental General Insurance Company	112,740	0.00%	38.18	0.49	38.67	-	-	38.67
68500	Continental Life Ins Co of Brentwood TN	18,095,011	0.09%	6,127.42	78.01	6,205.43	-	0.13	6,205.56
11681	CSAA Affinity Ins Co	113,924	0.00%	38.58	0.49	39.07	-	-	39.07
71129	Dearborn National Life Ins	146,310	0.00%	49.54	0.63	50.17	-	-	50.17
62634	Delaware American Life Ins Co	92,094	0.00%	31.19	0.40	31.59	-	-	31.59
63053	Family Life Insurance Company	2,195,050	0.01%	743.30	9.46	752.76	-	0.02	752.78
63126	Farm Family Life Insurance Company	11,540	0.00%	3.91	0.05	3.96	3.96	-	-
71870	Fidelity Security Life Ins Co	995,222	0.01%	337.01	4.29	341.30	-	0.01	341.31
90328	First Health Life & Health Ins Co	1,311	0.00%	0.44	0.01	0.45	0.45	-	-
91642	Forethought Life Insurance Co	452,702	0.00%	153.30	1.95	155.25	-	-	155.25
15197	Freelancers CO-OP of New Jersey, Inc.	240,224,231	1.26%	81,345.83	(81,345.83)	-	-	-	-
65536	Genworth Life and Annuity Insurance Company	31,155,385	0.16%	10,549.98	134.31	10,684.29	-	0.23	10,684.52
70939	Gerber Life Insurance Company	9,762,131	0.05%	3,305.70	42.08	3,347.78	-	0.07	3,347.85
63312	Great American Life Insurance Co.	6,394	0.00%	2.17	0.03	2.20	2.20	-	-
64211	Guarantee Trust Life Insurance Co.	1,738,874	0.01%	588.83	7.50	596.33	-	0.01	596.34
64246	Guardian Life Insurance Company of America	1,773	0.00%	0.60	0.01	0.61	0.61	-	-
70815	Hartford Life and Accident Insurance Company	2,172,735	0.01%	735.74	9.37	745.11	-	0.02	745.13
88072	Hartford Life Insurance Company	413,143	0.00%	139.90	1.78	141.68	-	-	141.68
70670	Health Care Service Corporation	263,787	0.00%	89.32	1.14	90.46	-	-	90.46
95529	Horizon Healthcare of N.J. Inc. (Horizon HMO)	4,316,068,696	22.59%	1,461,527.05	18,606.35	1,480,133.40	-	31.83	1,480,165.23
55069	Horizon Healthcare Services Inc. (Blue Cross)	5,033,629,445	26.34%	1,704,510.77	21,699.71	1,726,210.48	-	37.12	1,726,247.60
14690	Horizon Insurance Co	271,051,785	1.42%	91,784.80	1,168.49	92,953.29	-	2.00	92,955.29
73288	Humana Insurance Company	4,176,451	0.02%	1,414.25	18.00	1,432.25	-	0.03	1,432.28
97764	IdeaLife Insurance Co	20,156	0.00%	6.83	0.09	6.92	6.92	-	-
81779	Individual Assurance Co	28,634	0.00%	9.70	0.12	9.82	9.82	-	-
63487	Investors Life Ins. Co of North America	2,535	0.00%	0.86	0.01	0.87	0.87	-	-
58033	Knights of Columbus	608	0.00%	0.21	0.00	0.21	0.21	-	-
23043	Liberty Mutual Ins Co	1,169	0.00%	0.40	0.01	0.41	0.41	-	-
65498	Life Ins Co of North America	41,728	0.00%	14.13	0.18	14.31	-	-	14.31
65927	Lincoln Heritage Life Insurance Company	124,876	0.00%	42.29	0.54	42.83	-	-	42.83
62057	Lincoln Life & Annuity Company of New York	5,942	0.00%	2.01	0.03	2.04	2.04	-	-
65722	Loyal American Life Insurance Co.	5,955,775	0.03%	2,016.77	25.68	2,042.45	-	0.04	2,042.49
65870	Manhattan Life Ins Co	355,412	0.00%	120.35	1.53	121.88	-	-	121.88
79987	Medica Corp Life Ins Co	1,155	0.00%	0.39	0.00	0.39	0.39	-	-
31119	Medico Ins Co	77,757	0.00%	26.33	0.34	26.67	-	-	26.67

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65978	Metropolitan Life Insurance Company	31,440	0.00%	10.65	0.14	10.79	-	-	10.79
66370	MONY Life Insurance Company	5,308	0.00%	1.80	0.02	1.82	1.82	-	-
71412	Mutual of Omaha Insurance Company	6,520,679	0.03%	2,208.06	28.11	2,236.17	-	0.05	2,236.22
61409	National Benefit Life Insurance Company	15,575	0.00%	5.27	0.07	5.34	5.34	-	-
11991	National Casualty Co	1,986	0.00%	0.67	0.01	0.68	0.68	-	-
98205	National Foundation Life Insurance Company	2,491	0.00%	0.84	0.01	0.85	0.85	-	-
66583	National Guardian Life Ins Co	1,551,110	0.01%	525.24	6.69	531.93	-	0.01	531.94
19445	National Union Fire Ins. Co. of Pittsburgh PA	9,233,731	0.05%	3,126.77	39.81	3,166.58	-	0.07	3,166.65
66869	Nationwide Life Insurance Company	3,110,311	0.02%	1,053.23	13.41	1,066.64	-	0.02	1,066.66
66915	New York Life Insurance Company	34,261	0.00%	11.60	0.15	11.75	-	-	11.75
81264	Nippon Life Insurance Company of America	79,485,264	0.42%	26,915.67	342.66	27,258.33	-	0.59	27,258.92
11977	Northwestern National Ins Co of Milwaukee, WI	4,396	0.00%	1.49	0.02	1.51	1.51	-	-
24074	Ohio Casualty Ins Co	30,776	0.00%	10.42	0.13	10.55	-	-	10.55
13100	Omaha Insurance Co	74,787	0.00%	25.32	0.32	25.64	-	-	25.64
56383	Order of United Commercial Travelers of America	21,543	0.00%	7.29	0.09	7.38	7.38	-	-
15585	Oscar Ins Corp of NJ	9,027,091	0.05%	3,056.80	38.92	3,095.72	-	0.07	3,095.79
78026	Oxford Health Insurance Co.	1,004,770,774	5.26%	340,240.10	4,331.51	344,571.61	-	7.41	344,579.02
95506	Oxford Health Plans (NJ) Inc.	190,897,083	1.00%	64,642.45	822.95	65,465.40	-	1.41	65,466.81
76112	Oxford Life Ins Co	111,686	0.00%	37.82	0.48	38.30	-	-	38.30
67660	Pennsylvania Life Ins Co	70,443	0.00%	23.85	0.30	24.15	-	-	24.15
67784	Philadelphia American Life Ins Co	3,005,660	0.02%	1,017.79	12.96	1,030.75	-	0.02	1,030.77
72125	Physicians Life Insurance Company	13,077	0.00%	4.43	0.06	4.49	4.49	-	-
80578	Physicians Mutual Insurance Company	64,337	0.00%	21.79	0.28	22.07	-	-	22.07
65919	Primerica Life Insurance Company	12,819	0.00%	4.34	0.06	4.40	4.40	-	-
61271	Principal Life Insurance Company	113,416	0.00%	38.41	0.49	38.90	-	-	38.90
68241	Prudential Insurance Company of America	599,851	0.00%	203.12	2.59	205.71	-	-	205.71
68462	Reserve National Ins Co	17,663	0.00%	5.98	0.08	6.06	6.06	-	-
57657	Royal Neighbors of America	18,155	0.00%	6.15	0.08	6.23	6.23	-	-
12572	Selective Ins Co of America	26,313	0.00%	8.91	0.11	9.02	9.02	-	-
68845	Shenandoah Life Insurance Company	104,290	0.00%	35.32	0.45	35.77	-	-	35.77
38776	Sirius America Ins Co	389,978	0.00%	132.06	1.68	133.74	-	-	133.74
25178	State Farm Mutual Automobile Insurance Co	3,950,177	0.02%	1,337.63	17.03	1,354.66	-	0.03	1,354.69
77399	Sterling Life Ins Co	184,381	0.00%	62.44	0.79	63.23	-	-	63.23
80926	Sun Life and Health Insurance Company (U.S.)	702	0.00%	0.24	0.00	0.24	0.24	-	-
69310	Surety Life Ins Co	798	0.00%	0.27	0.00	0.27	0.27	-	-
68608	Symetra Life Ins Co	320	0.00%	0.11	0.00	0.11	0.11	-	-
70483	The Western and Southern Life Insurance Co	13,443	0.00%	4.55	0.06	4.61	4.61	-	-
56014	Thrivent Financial for Lutherans	40,983	0.00%	13.88	0.18	14.06	-	-	14.06
70688	Transamerica Financial Life Insurance Company	7,333	0.00%	2.48	0.03	2.51	2.51	-	-
86231	Transamerica Life Insurance Company	5,069,986	0.03%	1,716.82	21.86	1,738.68	-	0.04	1,738.72
66281	Transamerica Premier Life Ins Co	7,478,306	0.04%	2,532.34	32.24	2,564.58	-	0.06	2,564.64
61425	Trustmark Insurance Company	409,003	0.00%	138.50	1.76	140.26	-	-	140.26
11121	Unified Life Insurance Company	35,501	0.00%	12.02	0.15	12.17	-	-	12.17
91529	Unimerica Insurance Co	143,916	0.00%	48.73	0.62	49.35	-	-	49.35
62596	Union Fidelity Life Insurance Company	21,338	0.00%	7.23	0.09	7.32	7.32	-	-
69744	Union Labor Life Insurance Company	47,428	0.00%	16.06	0.20	16.26	-	-	16.26
92916	United American Insurance Company	2,477,388	0.01%	838.90	10.68	849.58	-	0.02	849.60
69892	United Farm Family Life Ins Co	404	0.00%	0.14	0.00	0.14	0.14	-	-
79413	United HealthCare Insurance Company	869,405,895	4.55%	294,402.23	3,747.96	298,150.19	-	6.41	298,156.60
69868	United of Omaha Life Insurance Company	36,107,451	0.19%	12,226.87	155.66	12,382.53	-	0.27	12,382.80
80705	United States Bus of Great-West Life Assur Co	121,565	0.00%	41.16	0.52	41.68	-	-	41.68
21113	United States Fire Ins Co	3,010,867	0.02%	1,019.55	12.98	1,032.53	-	0.02	1,032.55
70106	United States Life Ins Co in the City of New York	1,660,772	0.01%	562.38	7.16	569.54	-	0.01	569.55
63479	United Teacher Associates Insurance Co.	119,269	0.00%	40.39	0.51	40.90	-	-	40.90
72850	United World Life Insurance Company	14,858,491	0.08%	5,031.45	64.05	5,095.50	-	0.11	5,095.61
62235	UNUM Life Insurance Company of America	1,225	0.00%	0.41	0.01	0.42	0.42	-	-
69663	USAA Life Ins Co	452,074	0.00%	153.08	1.95	155.03	-	-	155.03
86509	Voya Retirement Ins & Annuity Co	2,071	0.00%	0.70	0.01	0.71	0.71	-	-
70319	Washington National Insurance Company	87,512	0.00%	29.63	0.38	30.01	-	-	30.01
13020	Wellcare Health Plans of New Jersey, Inc.	340,593,692	1.78%	115,333.40	1,468.28	116,801.68	-	2.51	116,804.19
62413	Wilcac Life Ins Co	3,300	0.00%	1.12	0.01	1.13	1.13	-	-
65900	Wilco Life Ins Co	12,262	0.00%	4.15	0.05	4.20	4.20	-	-
		\$19,109,816,415	100.00%	\$6,471,054	0.00	6,471,054.03	139.15	139.10	6,471,053.98

Audited Loss Amount	\$6,471,054
35% Exclusion Amount	\$2,264,869

Premium of carriers with <\$10 liability	\$240,629,996
Premium of carriers with >\$10 liability	\$18,869,186,419