

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

March 9, 2006

Interim Reconciliation - 1996 Assessment

Carrier Name (affiliated carriers listed on combined basis)	1996 NJ net earned premium (NEP)	NEP Adjustment	Reason for Adjustment	Adjusted NEP	Market share	Reimbursable loss share (unadjusted)	Pro-rata exemptions from loss assessment	Exempt carrier loss share	Non-exempt carrier loss share	Non-Exempt carrier share of liq. carrier	Assessment Amount	Assessment Amount Received	Amount Due Carrier (IHC)
AEGON USA, Inc.	\$ 13,572,257			\$ 13,572,257	0.23074%	\$ 102,949.07	100.00%	\$ -	\$ -		\$ -	\$ -	\$ -
Aetna/US Healthcare	\$ 1,491,709,634			\$ 1,491,709,634	25.36011%	\$ 11,315,002.06	62.19%	\$ 4,278,440.79	\$ -		\$ 4,278,440.79	\$ 4,303,185.00	\$ 24,744.21
Allianz Life Ins Co of N. America	\$ 1,300,587			\$ 1,300,587	0.02211%	\$ 9,865.29			\$ 41,214.54	\$ 0.24	\$ 41,214.78	\$ 32,043.00	\$ (9,171.78)
Allmerica Financial Life & Annuity	\$ 1,176			\$ 1,176	0.00002%	\$ 8.92			\$ 37.26	\$ -	\$ 37.26	\$ 29.00	\$ (8.26)
Allstate Life Insurance Company	\$ 30,592			\$ 30,592	0.00052%	\$ 232.05			\$ 969.44	\$ 0.01	\$ 969.45	\$ 754.00	\$ (215.45)
American General Life Ins. Co. of NY	\$ 23,302			\$ 23,302	0.00040%	\$ 176.75			\$ 738.42	\$ -	\$ 738.42	\$ 574.00	\$ (164.42)
American National Ins Co	\$ 693,259			\$ 693,259	0.01179%	\$ 5,258.55			\$ 21,968.81	\$ 0.13	\$ 21,968.94	\$ 17,080.00	\$ (4,888.94)
American Republic Ins Co	\$ 220,740			\$ 220,740	0.00375%	\$ 1,674.37			\$ 6,995.07	\$ 0.04	\$ 6,995.11	\$ 5,438.00	\$ (1,557.11)
AmeriHealth HMO	\$ 129,665,439			\$ 129,665,439	2.20440%	\$ 983,545.78	80.58%	\$ 190,988.72	\$ -		\$ 190,988.72	\$ 192,093.00	\$ 1,104.28
Bankers Life & Cas Co	\$ 1,029,421			\$ 1,029,421	0.01750%	\$ 7,808.42			\$ 32,621.51	\$ 0.19	\$ 32,621.70	\$ 25,362.00	\$ (7,259.70)
Bankers Multiple Line Ins. Co.	\$ 141,400			\$ 141,400	0.00240%	\$ 1,072.56			\$ 4,480.85	\$ 0.03	\$ 4,480.88	\$ 3,484.00	\$ (996.88)
Bankers National Life Ins. Co.	\$ 433			\$ 433	0.00001%	\$ 3.28			\$ 13.71	\$ -	\$ 13.71	\$ 11.00	\$ (2.71)
BCS Life Insurance Co.	\$ 19,029			\$ 19,029	0.00032%	\$ 144.34			\$ 603.01	\$ -	\$ 603.01	\$ 469.00	\$ (134.01)
Berkshire Life Ins. Co.	\$ 4,389			\$ 4,389	0.00007%	\$ 33.29			\$ 139.08	\$ -	\$ 139.08	\$ 108.00	\$ (31.08)
Blue Cross and Blue Shield of NJ	\$ 1,313,700,244			\$ 1,313,700,244	22.33382%	\$ 9,964,754.96	100.00%	\$ -	\$ -		\$ -	\$ -	\$ -
Boston Mutual Life Ins Co	\$ 1,927,152			\$ 1,927,152	0.03276%	\$ 14,617.94			\$ 61,069.87	\$ 0.36	\$ 61,070.23	\$ 47,479.00	\$ (13,591.23)
Capitol American Life Ins Co	\$ 1,050,523			\$ 1,050,523	0.01786%	\$ 7,968.49			\$ 33,290.21	\$ 0.20	\$ 33,290.41	\$ 25,882.00	\$ (7,408.41)
Celtic Life Ins. Co.	\$ 77,080,050			\$ 77,080,050	1.31041%	\$ 584,672.05	100.00%	\$ -	\$ -		\$ -	\$ -	\$ -
Centennial Life Insurance Company	\$ 936,650			\$ 936,650	0.01592%	\$ 7,104.73			\$ 29,681.67	\$ 0.18	\$ 29,681.85	\$ 23,076.00	\$ (6,605.85)
CNA Insurance Companies	\$ 55,660,991	\$ (42,029,940)	Exhibit K Adjmt 98-04	\$ 13,631,051	0.23174%	\$ 103,395.04			\$ 431,956.85	\$ 2.57	\$ 431,959.42	\$ 345,227.00	\$ (86,732.42)
Colonial Life & Accident Ins Co	\$ 799,051			\$ 799,051	0.01358%	\$ 6,061.01			\$ 25,321.27	\$ 0.15	\$ 25,321.42	\$ 19,686.00	\$ (5,635.42)
Chubb Colonial Life Ins. Co. of America	\$ 41,182,275			\$ 41,182,275	0.70013%	\$ 312,378.17			\$ 1,305,032.59	\$ 7.76	\$ 1,305,040.35	\$ 1,014,612.00	\$ (290,428.35)
Colonial Penn Life Ins Co	\$ 308,798			\$ 308,798	0.00525%	\$ 2,342.31			\$ 9,785.56	\$ 0.06	\$ 9,785.62	\$ 7,608.00	\$ (2,177.62)
Commercial Union Ins Cos	\$ 16,598			\$ 16,598	0.00028%	\$ 125.90			\$ 525.98	\$ -	\$ 525.98	\$ 409.00	\$ (116.98)
Connecticut General Life Ins. Co.	\$ 387,090,033			\$ 387,090,033	6.58080%	\$ 2,936,177.67	27.20%	\$ 2,137,441.83	\$ -		\$ 2,137,441.83	\$ 2,953,158.00	\$ 815,716.17
Continental General Ins. Co.	\$ 15,015			\$ 15,015	0.00026%	\$ 113.89			\$ 475.81	\$ -	\$ 475.81	\$ 370.00	\$ (105.81)
CUNA Mutual Ins. Society	\$ 2,286,958			\$ 2,286,958	0.03888%	\$ 17,347.17			\$ 72,471.83	\$ 0.43	\$ 72,472.26	\$ 56,344.00	\$ (16,128.26)
Educators Mutual Life Ins. Co.	\$ 131,758			\$ 131,758	0.00224%	\$ 999.42			\$ 4,175.30	\$ 0.02	\$ 4,175.32	\$ 3,246.00	\$ (929.32)
Employers Health Ins. Co.	\$ 13,171,785			\$ 13,171,785	0.22393%	\$ 99,911.38			\$ 417,403.09	\$ 2.48	\$ 417,405.57	\$ 324,515.00	\$ (92,890.57)
Employers Ins of Wausau	\$ 593,224			\$ 593,224	0.01009%	\$ 4,499.76			\$ 18,798.78	\$ 0.11	\$ 18,798.89	\$ 14,615.00	\$ (4,183.89)
Equitable Life Asr Soc of the US	\$ 7,887,710			\$ 7,887,710	0.13410%	\$ 59,830.31			\$ 249,955.07	\$ 1.49	\$ 249,956.56	\$ 194,330.00	\$ (55,626.56)
Farm Family Life Ins Co	\$ 59,733			\$ 59,733	0.00102%	\$ 453.09			\$ 1,892.89	\$ 0.01	\$ 1,892.90	\$ 1,472.00	\$ (420.90)
Federal Home Life Ins Co	\$ 1,627			\$ 1,627	0.00003%	\$ 12.34			\$ 51.56	\$ -	\$ 51.56	\$ 40.00	\$ (11.56)
Fidelity Security Life Ins Co	\$ 162,796			\$ 162,796	0.00277%	\$ 1,234.85			\$ 5,158.87	\$ 0.03	\$ 5,158.90	\$ 4,011.00	\$ (1,147.90)
First Allmerica Financial Life Ins. Co.	\$ 3,089,328			\$ 3,089,328	0.05252%	\$ 23,433.35			\$ 97,898.27	\$ 0.58	\$ 97,898.85	\$ 76,112.00	\$ (21,786.85)
First Option Health Plan	\$ 212,646,105			\$ 212,646,105	3.61513%	\$ 1,612,975.52	96.92%	\$ 49,685.95	\$ -		\$ 49,685.95	\$ 49,973.00	\$ 287.05
Garden State Life Ins Co	\$ 29,716			\$ 29,716	0.00051%	\$ 225.40			\$ 941.68	\$ 0.01	\$ 941.69	\$ 732.00	\$ (209.69)
General American Life Ins Co	\$ 2,478,645			\$ 2,478,645	0.04214%	\$ 18,801.16			\$ 78,546.23	\$ 0.47	\$ 78,546.70	\$ 61,067.00	\$ (17,479.70)
Great American Life Ins Co	\$ 3,374			\$ 3,374	0.00006%	\$ 25.59			\$ 106.92	\$ -	\$ 106.92	\$ 83.00	\$ (23.92)
Great-West Life Assurance Co.	\$ 4,867			\$ 4,867	0.00008%	\$ 36.92			\$ 154.23	\$ -	\$ 154.23	\$ 120.00	\$ (34.23)
Great-West Life & Annuity Ins Co	\$ 41,916			\$ 41,916	0.00071%	\$ 317.94			\$ 1,328.28	\$ 0.01	\$ 1,328.29	\$ 1,033.00	\$ (295.29)
Guarantee Life Ins. Co.	\$ 207			\$ 207	0.00000%	\$ 1.57			\$ 6.56	\$ -	\$ 6.56	\$ 5.00	\$ (1.56)
Guarantee Trust Life Ins. Co.	\$ 37,951			\$ 37,951	0.00065%	\$ 287.87			\$ 1,202.64	\$ 0.01	\$ 1,202.65	\$ 935.00	\$ (267.65)
Guardian Life Ins. Co. of America	\$ 294,325,151			\$ 294,325,151	5.00373%	\$ 2,232,532.13			\$ 9,326,923.15	\$ 55.43	\$ 9,326,978.58	\$ 7,251,319.00	\$ (2,075,659.58)

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HIP Health Plan of New Jersey	\$ 335,983,815			\$ 335,983,815	5.71196%	\$ 2,548,523.84	100.00%	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Anthem Health & Life Ins. Co.(Home Life)	\$ 26,943,560			\$ 26,943,560	0.45806%	\$ 204,373.85			\$ 853,819.36	\$ 5.07	\$ 853,824.43	\$ 663,811.00	\$ (190,013.43)
Home Ins. Co. - IN LIQUIDATION LETTER DATED 2/17/05	\$ 29,809			\$ 29,809	0.00051%	\$ 226.11			\$ 944.62	\$ (210.62)	\$ 734.00	\$ 734.00	\$ -
IDS Life Ins Co	\$ 2,123			\$ 2,123	0.00004%	\$ 16.10			\$ 67.28	\$ -	\$ 67.28	\$ 53.00	\$ (14.28)
ITT Hartford Ins. Group	\$ 2,493			\$ 2,493	0.00004%	\$ 18.91			\$ 79.00	\$ -	\$ 79.00	\$ 62.00	\$ (17.00)
Jefferson-Pilot Life Ins Co	\$ 47,159			\$ 47,159	0.00080%	\$ 357.71			\$ 1,494.43	\$ 0.01	\$ 1,494.44	\$ 1,162.00	\$ (332.44)
John Alden Life Ins. Co.	\$ 66,580,389			\$ 66,580,389	1.13191%	\$ 505,029.41			\$ 2,109,878.04	\$ 12.55	\$ 2,109,890.59	\$ 1,640,348.00	\$ (469,542.59)
John Deere Ins Co	\$ 430,841			\$ 430,841	0.00732%	\$ 3,268.04			\$ 13,653.00	\$ 0.08	\$ 13,653.08	\$ 10,615.00	\$ (3,038.08)
John Hancock Mutual Life Ins Co	\$ 13,388,968			\$ 13,388,968	0.22762%	\$ 101,558.77			\$ 424,285.44	\$ 2.52	\$ 424,287.96	\$ 329,865.00	\$ (94,422.96)
Kanawha Insurance Co	\$ 1,408			\$ 1,408	0.00002%	\$ 10.68			\$ 44.62	\$ -	\$ 44.62	\$ 35.00	\$ (9.62)
Kansas City Life Ins. Co.	\$ 148,550	\$ (135,797)	Exhibit K Adjmt	\$ 12,753	0.00022%	\$ 96.73			\$ 404.13	\$ -	\$ 404.13	\$ 3,660.00	\$ 3,255.87
Lamar Life Ins. Co.	\$ 456,105			\$ 456,105	0.00775%	\$ 3,459.67			\$ 14,453.59	\$ 0.09	\$ 14,453.68	\$ 11,237.00	\$ (3,216.68)
Liberty Life Assurance Co. of Boston	\$ 25,209	\$ (180)	Transposition error	\$ 25,029	0.00043%	\$ 189.85			\$ 793.15	\$ -	\$ 793.15	\$ 621.00	\$ (172.15)
Liberty Mutual Ins Co	\$ 132,863			\$ 132,863	0.00226%	\$ 1,007.80			\$ 4,210.32	\$ 0.03	\$ 4,210.35	\$ 3,273.00	\$ (937.35)
Lincoln National Life Ins Co	\$ 3,470,181			\$ 3,470,181	0.05900%	\$ 26,322.22			\$ 109,967.20	\$ 0.65	\$ 109,967.85	\$ 85,495.00	\$ (24,472.85)
Manhattan National Life Ins Co	\$ 20,510,440			\$ 20,510,440	0.34869%	\$ 155,576.97			\$ 649,959.06	\$ 3.86	\$ 649,962.92	\$ 505,318.00	\$ (144,644.92)
Markel Ins. Co.	\$ 72,654			\$ 72,654	0.00124%	\$ 551.10			\$ 2,302.35	\$ 0.01	\$ 2,302.36	\$ 1,790.00	\$ (512.36)
Massachusetts Casualty Ins Co	\$ 26,018			\$ 26,018	0.00044%	\$ 197.35			\$ 824.49	\$ -	\$ 824.49	\$ 641.00	\$ (183.49)
Massachusetts General Life Ins Co	\$ 127,017			\$ 127,017	0.00216%	\$ 963.46			\$ 4,025.06	\$ 0.02	\$ 4,025.08	\$ 3,129.00	\$ (896.08)
Massachusetts Mutual Life Ins Co	\$ 28,357,632			\$ 28,357,632	0.48210%	\$ 215,099.95			\$ 898,630.15	\$ 5.34	\$ 898,635.49	\$ 698,650.00	\$ (199,985.49)
MEGA Life and Health Ins Co.(incl. Mid-West)	\$ 9,650,304	\$ 1,286,597	Add Mid-West	\$ 10,936,901	0.18593%	\$ 82,959.21	100.00%	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Metropolitan Life Ins. Co.	\$ 118,067,721	denied	Exhibit K Adjmt 99-03	\$ 118,067,721	2.00723%	\$ 895,574.10			\$ 3,741,469.45	\$ 22.23	\$ 3,741,491.68	\$ 2,908,847.00	\$ (832,644.68)
Midland National Life Ins Co	\$ 336			\$ 336	0.00001%	\$ 2.55			\$ 10.65	\$ -	\$ 10.65	\$ 8.00	\$ (2.65)
Minnesota Mutual Life Ins Co	\$ 4,359			\$ 4,359	0.00007%	\$ 33.06			\$ 138.13	\$ -	\$ 138.13	\$ 107.00	\$ (31.13)
Mutual Life Ins Co of NY	\$ 3,424,194			\$ 3,424,194	0.05821%	\$ 25,973.39			\$ 108,509.91	\$ 0.64	\$ 108,510.55	\$ 84,362.00	\$ (24,148.55)
Mutual of Omaha Companies	\$ 19,466,103			\$ 19,466,103	0.33094%	\$ 147,655.41			\$ 616,864.87	\$ 3.67	\$ 616,868.54	\$ 479,588.00	\$ (137,280.54)
National Casualty Company	\$ 4,887,947			\$ 4,887,947	0.08310%	\$ 37,076.34			\$ 154,895.04	\$ 0.92	\$ 154,895.96	\$ 120,425.00	\$ (34,470.96)
National Group Life Ins Co	\$ 5,274,945			\$ 5,274,945	0.08968%	\$ 40,011.82			\$ 167,158.69	\$ 0.99	\$ 167,159.68	\$ 129,959.00	\$ (37,200.68)
National Health Ins. Co.	\$ 8,847,608			\$ 8,847,608	0.15042%	\$ 67,111.39			\$ 280,373.46	\$ 1.67	\$ 280,375.13	\$ 217,979.00	\$ (62,396.13)
Nationwide Life Ins. Co.	\$ 50,873			\$ 50,873	0.00086%	\$ 385.88			\$ 1,612.12	\$ 0.01	\$ 1,612.13	\$ 1,253.00	\$ (359.13)
Nippon Life Ins. Co. of America	\$ 2,047,137			\$ 2,047,137	0.03480%	\$ 15,528.06			\$ 64,872.10	\$ 0.39	\$ 64,872.49	\$ 50,436.00	\$ (14,436.49)
Northwestern Ntl Ins Co Milwaukee	\$ 108,843			\$ 108,843	0.00185%	\$ 825.60			\$ 3,449.15	\$ 0.02	\$ 3,449.17	\$ 2,682.00	\$ (767.17)
NYLCare Health Plans of NJ	\$ 98,498,540			\$ 98,498,540	1.67454%	\$ 747,136.81			\$ 3,121,338.12	\$ 18.55	\$ 3,121,356.67	\$ 2,426,719.00	\$ (694,637.67)
Old American Ins. Co.	\$ 12,753			\$ 12,753	0.00022%	\$ 96.73			\$ 404.13	\$ -	\$ 404.13	\$ 314.00	\$ (90.13)
Oxford Health Plans (NJ), Inc.	\$ 307,375,715			\$ 307,375,715	5.22560%	\$ 2,331,524.02	92.45%	\$ 176,022.66	\$ -	\$ -	\$ 176,022.66	\$ 177,041.00	\$ 1,018.34
Pacific Mutual Life Ins. Co.	\$ 13,360,964			\$ 13,360,964	0.22715%	\$ 101,346.36			\$ 423,398.01	\$ 2.52	\$ 423,400.53	\$ 329,175.00	\$ (94,225.53)
Pan-América Life Ins Co	\$ 605,108			\$ 605,108	0.01029%	\$ 4,589.90			\$ 19,175.38	\$ 0.11	\$ 19,175.49	\$ 14,908.00	\$ (4,267.49)
Pension Life Ins. Co. of America	\$ 7,982,007			\$ 7,982,007	0.13570%	\$ 60,545.58			\$ 252,943.27	\$ 1.50	\$ 252,944.77	\$ 196,654.00	\$ (56,290.77)
Peoples Security Life Ins. Co.	\$ 984,857			\$ 984,857	0.01674%	\$ 7,470.39			\$ 31,209.31	\$ 0.19	\$ 31,209.50	\$ 24,264.00	\$ (6,945.50)
Phoenix Home Life Mutual Ins. Co.	\$ 3,995,223	\$ 1,267,740	Exhibit K Adjmt 98-05	\$ 5,262,963	0.08947%	\$ 39,920.93			\$ 166,778.99	\$ 0.99	\$ 166,779.98	\$ 98,431.00	\$ (68,348.98)
Physician Health Care Plan of NJ, Inc.	\$ 2,300,453			\$ 2,300,453	0.03911%	\$ 17,449.53			\$ 72,899.47	\$ 0.43	\$ 72,899.90	\$ 56,677.00	\$ (16,222.90)
Physicians Health Services of NJ	\$ 5,770,713			\$ 5,770,713	0.09811%	\$ 43,772.35			\$ 182,869.17	\$ 1.09	\$ 182,870.26	\$ 142,174.00	\$ (40,696.26)
Primerica Life Ins Co	\$ 108,542			\$ 108,542	0.00185%	\$ 823.32			\$ 3,439.61	\$ 0.02	\$ 3,439.63	\$ 2,674.00	\$ (765.63)
Principal Mutual Life Ins Co	\$ 47,650,228			\$ 47,650,228	0.81009%	\$ 361,439.26			\$ 1,509,996.73	\$ 8.97	\$ 1,510,005.70	\$ 1,173,964.00	\$ (336,041.70)

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Protective Life Ins. Co.	\$ 20,956,301			\$ 20,956,301	0.35627%	\$ 158,958.94			\$ 664,088.03	\$ 3.95	\$ 664,091.98	\$ 516,303.00	\$ (147,788.98)
Provident Life & Accident Ins Co	\$ 10,889,793			\$ 10,889,793	0.18513%	\$ 82,601.89			\$ 345,088.63	\$ 2.05	\$ 345,090.68	\$ 268,293.00	\$ (76,797.68)
Provident Mutual Life Ins. Co.	\$ 361,993			\$ 361,993	0.00615%	\$ 2,745.81			\$ 11,471.26	\$ 0.07	\$ 11,471.33	\$ 8,918.00	\$ (2,553.33)
Providian Life and Health Ins. Co. (formerly National Home Life Ass	\$ 408,410			\$ 408,410	0.00694%	\$ 3,097.90			\$ 12,942.18	\$ 0.08	\$ 12,942.26	\$ 10,062.00	\$ (2,880.26)
Prudential Ins. Co. of America	\$ 429,888,048			\$ 429,888,048	7.30840%	\$ 3,260,811.65	28.15%	\$ 2,342,736.73	\$ -		\$ 2,342,736.73	\$ 2,356,286.00	\$ 13,549.27
QualMed Plans for Health (Greater Atlantic)	\$ 2,741,511			\$ 2,741,511	0.04661%	\$ 20,795.07			\$ 86,876.24	\$ 0.52	\$ 86,876.76	\$ 67,543.00	\$ (19,333.76)
Reliable Life Ins Co	\$ 1,694,091			\$ 1,694,091	0.02880%	\$ 12,850.12			\$ 53,684.36	\$ 0.32	\$ 53,684.68	\$ 41,737.00	\$ (11,947.68)
Reliastar Life Ins. Co.	\$ 1,990,333			\$ 1,990,333	0.03384%	\$ 15,097.19			\$ 63,072.02	\$ 0.37	\$ 63,072.39	\$ 49,036.00	\$ (14,036.39)
RLI Ins Co	\$ 252,284			\$ 252,284	0.00429%	\$ 1,913.64			\$ 7,994.67	\$ 0.05	\$ 7,994.72	\$ 6,216.00	\$ (1,778.72)
Security Mutual Life Ins. Co. of NY	\$ 3,510			\$ 3,510	0.00006%	\$ 26.62			\$ 111.23	\$ -	\$ 111.23	\$ 86.00	\$ (25.23)
Sentry Life Ins. Co.	\$ 3,310,825			\$ 3,310,825	0.05629%	\$ 25,113.46			\$ 104,917.33	\$ 0.62	\$ 104,917.95	\$ 81,569.00	\$ (23,348.95)
State Life Ins. Co.	\$ 89			\$ 89	0.00000%	\$ 0.68			\$ 2.82	\$ -	\$ 2.82	\$ 2.00	\$ (0.82)
Teachers Protv Mutual Life Ins. Co.	\$ 13,471			\$ 13,471	0.00023%	\$ 102.18			\$ 426.88	\$ -	\$ 426.88	\$ 332.00	\$ (94.88)
Time Insurance Company	\$ 38,128,004			\$ 38,128,004	0.64820%	\$ 289,210.74			\$ 1,208,245.24	\$ 7.19	\$ 1,208,252.43	\$ 939,364.00	\$ (268,888.43)
TMG Life Ins.	\$ 9,261,400			\$ 9,261,400	0.15745%	\$ 70,250.11			\$ 293,486.19	\$ 1.74	\$ 293,487.93	\$ 228,174.00	\$ (65,313.93)
Transamerica Occidental LIC	\$ 3,954			\$ 3,954	0.00007%	\$ 29.99			\$ 125.30	\$ -	\$ 125.30	\$ 97.00	\$ (28.30)
Travelers Ins. Co. & Affiliates	\$ 63,507,187			\$ 63,507,187	1.07967%	\$ 481,718.38			\$ 2,012,490.78	\$ 11.96	\$ 2,012,502.74	\$ 1,564,633.00	\$ (447,869.74)
Trustmark Insurance Company	\$ 7,587,908			\$ 7,587,908	0.12900%	\$ 57,556.24			\$ 240,454.59	\$ 1.43	\$ 240,456.02	\$ 186,944.00	\$ (53,512.02)
Unicare Life & Health Ins. Co.	\$ 32,616			\$ 32,616	0.00055%	\$ 247.40			\$ 1,033.57	\$ 0.01	\$ 1,033.58	\$ 804.00	\$ (229.58)
Union Labor Life Ins Co	\$ 171,037			\$ 171,037	0.00291%	\$ 1,297.36			\$ 5,420.02	\$ 0.03	\$ 5,420.05	\$ 4,214.00	\$ (1,206.05)
United Health Care Corp.(MetraHealth)	\$ 54,036,840			\$ 54,036,840	0.91866%	\$ 409,883.36	100.00%	\$ -			\$ -	\$ -	\$ -
United Ins. Co. of America	\$ 24,749			\$ 24,749	0.00042%	\$ 187.73			\$ 784.28	\$ -	\$ 784.28	\$ 610.00	\$ (174.28)
UNUM Life Ins. Co. of America	\$ 5,537			\$ 5,537	0.00009%	\$ 42.00			\$ 175.46	\$ -	\$ 175.46	\$ 136.00	\$ (39.46)
United States Life Ins Co	\$ 51,784,772			\$ 51,784,772	0.88038%	\$ 392,800.85			\$ 1,641,017.05	\$ 9.76	\$ 1,641,026.81	\$ 1,275,827.00	\$ (365,199.81)
Unity Mutual Life Ins. Co.	\$ 145,395			\$ 145,395	0.00247%	\$ 1,102.86			\$ 4,607.45	\$ 0.03	\$ 4,607.48	\$ 3,582.00	\$ (1,025.48)
Veterans Life	\$ 33,660			\$ 33,660	0.00057%	\$ 255.32			\$ 1,066.66	\$ 0.01	\$ 1,066.67	\$ 829.00	\$ (237.67)
Virginia Surety Co. Inc.	\$ 26,931			\$ 26,931	0.00046%	\$ 204.28			\$ 853.42	\$ 0.01	\$ 853.43	\$ 664.00	\$ (189.43)
Washington National Ins Co.	\$ 12,107,191			\$ 12,107,191	0.20583%	\$ 91,836.16			\$ 383,666.97	\$ 2.28	\$ 383,669.25	\$ 298,286.00	\$ (85,383.25)
William Penn Life Ins Co of NY	\$ 10,533			\$ 10,533	0.00018%	\$ 79.90			\$ 333.78	\$ -	\$ 333.78	\$ 260.00	\$ (73.78)
totals	5,921,722,969	(39,611,580)		5,882,111,389	100%	\$ 44,617,331.00		\$ 9,175,316.68	\$ 35,442,014.32	\$ (0.00)	\$ 44,617,331.00	\$ 37,568,036.00	\$ (7,049,295.00)

State of New Jersey
Individual Health Coverage Program

March 9, 2006

Interim Reconciliation - 1996 Assessment

Carrier Name (affiliated carriers listed on combined basis)	1996 NJ net earned premium (NEP)	NEP Adjustment	Reason for Adjustment	Adjusted NEP	Market share	Reimbursable loss share (unadjusted)	Pro-rata exemptions from loss assessment	Exempt carrier loss share	Non-exempt carrier loss share	Non-Exempt carrier share of liq. carrier	Assessment Amount	Assessment Amount Received	Amount Due Carrier (IHC)
Data Used in Calculations													
1996 reimbursable losses =	\$ 44,617,331												
total losses allocated to non-exempt carriers=	\$ 35,442,014												
total NEP of exempt carriers=	\$ 4,763,685,081												
total NEP for non-exempt carriers=	\$ 1,118,426,308												
total carrier NEP=	5,882,111,389												
1996 Reimbursable Losses, by Carrier													
Carrier	Unaudited	Audited											
Manhattan National	\$ 2,248,563	2,248,564.00											
Metropolitan	\$ 3,147,868	2,393,206.00											
National Casualty	\$ 7,518,727	7,518,727.00											
Protective Life Ins.	\$ 1,415,834	1,415,834.00											
Time Ins. Co.	\$ 14,643,953	14,643,953.00											
TMG Life	\$ 3,112,044	2,892,189.00											
Travelers	\$ 5,685,180	6,099,533.00											
Washington National	\$ 7,405,325	7,405,325.00											
total net paid losses=	\$ 45,177,494	\$ 44,617,331											