

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

**2001-2002 Assessment - Adjusted Net Earned Premium Method  
Reported Losses**

**DRAFT**

Carrier	2001/2002 Exhibit K NEP	% of Total NEP (Market Share)	reimbursable loss share (unadjusted)	pro-rata exemptions from loss assessment	exempt carrier loss share	Adjusted NEP	Adjusted Market Share %	Adjusted Net Earned Premium Method 2001-2002 Assessment
Aegis Security	\$3,780.00	0.00%	\$ 1.49			\$ 3,780.00	0.00%	\$ 3.23
Aegon USA (Combined)	\$98,353,991.00	0.64%	\$ 38,780.34			\$ 98,353,991.00	1.38%	\$ 83,959.73
Aetna Inc. (Combined)	\$3,075,857,717.00	19.91%	\$ 1,212,790.78	59.06%	\$ 496,516.55	\$ 1,259,256,149.34	17.65%	\$ 1,074,962.08
Allianz Life Ins Co of NA	\$3,093,725.00	0.02%	\$ 1,219.84			\$ 3,093,725.00	0.04%	\$ 2,640.95
Alta Life & Health Ins. Co.	\$2,660,904.00	0.02%	\$ 1,049.18			\$ 2,660,904.00	0.04%	\$ 2,271.48
American Fidelity Assurance Co.	\$39,155.00	0.00%	\$ 15.44			\$ 39,155.00	0.00%	\$ 33.42
American General Life & Accident Ins Co	\$6,383.00	0.00%	\$ 2.52			\$ 6,383.00	0.00%	\$ 5.45
American National Ins Co	\$2,730,833.00	0.02%	\$ 1,076.75			\$ 2,730,833.00	0.04%	\$ 2,331.17
American National Life Ins Co of Texas	\$46,815.00	0.00%	\$ 18.46			\$ 46,815.00	0.00%	\$ 39.96
American Progressive Life & Health Ins Co of NY	\$473,225.00	0.00%	\$ 186.59			\$ 473,225.00	0.01%	\$ 403.97
American Republic Ins Co	\$462,839.00	0.00%	\$ 182.49			\$ 462,839.00	0.01%	\$ 395.10
AmeriHealth (Combined)	\$1,146,850,722.00	7.42%	\$ 452,195.81	31.21%	\$ 311,065.50	\$ 788,918,611.66	11.06%	\$ 673,459.17
Anthem Health & Life Ins Co of NY	\$14,168,519.00	0.09%	\$ 5,586.56			\$ 14,168,519.00	0.20%	\$ 12,094.93
AtlantiCare Health Plans	\$18,851,467.00	0.12%	\$ 7,433.01			\$ 18,851,467.00	0.26%	\$ 16,092.53
Bankers Life & Cas Co	\$802,713.00	0.01%	\$ 316.50			\$ 802,713.00	0.01%	\$ 685.23
Banner Life Ins Co	\$3,555.00	0.00%	\$ 1.40			\$ 3,555.00	0.00%	\$ 3.03
Boston Mutual Life Ins Co	\$2,865,723.00	0.02%	\$ 1,129.94			\$ 2,865,723.00	0.04%	\$ 2,446.32
Celtic Life Ins Co	\$337,665.00	0.00%	\$ 133.14			\$ 337,665.00	0.00%	\$ 288.25
Central States Health & Life Co of Omaha	\$8,300.00	0.00%	\$ 3.27			\$ 8,300.00	0.00%	\$ 7.09
Centre Life Ins Co	\$21,462.00	0.00%	\$ 8.46			\$ 21,462.00	0.00%	\$ 18.32
CNA Ins Co (Combined)	\$1,139,945.00	0.01%	\$ 449.47			\$ 1,139,945.00	0.02%	\$ 973.11
Colonial Life & Accident	\$520,644.00	0.00%	\$ 205.29			\$ 520,644.00	0.01%	\$ 444.45
Commercial Travelers	\$2,319,664.00	0.02%	\$ 914.63			\$ 2,319,664.00	0.03%	\$ 1,980.18
Connecticut General Life Ins Co (Combined)	\$758,539,520.00	4.91%	\$ 299,087.22	10.63%	\$ 267,294.25	\$ 677,906,769.02	9.50%	\$ 578,694.08
Conseco Life Ins Co	\$33,163.00	0.00%	\$ 13.08			\$ 33,163.00	0.00%	\$ 28.31
Conseco Medical Ins (Washington National)	\$2,095,107.00	0.01%	\$ 826.09			\$ 2,095,107.00	0.03%	\$ 1,788.48
Conseco Variable Ins Co	\$1,566.00	0.00%	\$ 0.62			\$ 1,566.00	0.00%	\$ 1.34
CUNA Mutual Ins Society	\$18,185.00	0.00%	\$ 7.17			\$ 18,185.00	0.00%	\$ 15.52

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Educators Mutual Life Ins Co	\$52,842.00	0.00%	\$ 20.84			\$ 52,842.00	0.00%	\$ 45.11
Empire HealthChoice HMO, Inc	\$64,296,734.00	0.42%	\$ 25,351.79			\$ 64,296,734.00	0.90%	\$ 54,886.81
Equitable Life Assurance Society of the US	\$11,211,244.00	0.07%	\$ 4,420.52			\$ 11,211,244.00	0.16%	\$ 9,570.46
Farm Family Life Ins Co	\$41,419.00	0.00%	\$ 16.33			\$ 41,419.00	0.00%	\$ 35.36
Fidelity Security Life Ins Co	\$578,541.00	0.00%	\$ 228.11			\$ 578,541.00	0.01%	\$ 493.87
First Allmerica Financial Life Ins Co	\$68,221.00	0.00%	\$ 26.90			\$ 68,221.00	0.00%	\$ 58.24
Fortis Benefits Ins Co	\$31,197.00	0.00%	\$ 12.30			\$ 31,197.00	0.00%	\$ 26.63
Fortis Ins Co (Time)	\$3,394,773.00	0.02%	\$ 1,338.54			\$ 3,394,773.00	0.05%	\$ 2,897.94
General American Life Ins	\$65,325.00	0.00%	\$ 25.76			\$ 65,325.00	0.00%	\$ 55.76
Great-West Life Assurance	\$906,324.00	0.01%	\$ 357.36			\$ 906,324.00	0.01%	\$ 773.68
Great-West Life & Annuity Ins Co	\$5,694,422.00	0.04%	\$ 2,245.27			\$ 5,694,422.00	0.08%	\$ 4,861.03
Guarantee Trust Life Ins Co	\$1,128,106.00	0.01%	\$ 444.80			\$ 1,128,106.00	0.02%	\$ 963.01
Guardian Life Ins Co of America	\$205,117,558.00	1.33%	\$ 80,876.52	0.37%	\$ 80,577.28	\$ 204,358,623.04	2.86%	\$ 174,450.43
HealthNet Inc. (Foundation)	\$1,433,099,128.00	9.28%	\$ 565,061.71	52.49%	\$ 268,460.82	\$ 680,865,395.71	9.54%	\$ 581,219.70
Horizon Healthcare Services, Inc. (Combined)	\$6,142,792,206.00	39.76%	\$ 2,422,063.19	79.55%	\$ 495,311.92	\$ 1,256,201,006.13	17.60%	\$ 1,072,354.07
Humana Insurance Co	\$571,713.00	0.00%	\$ 225.42			\$ 571,713.00	0.01%	\$ 488.04
Illinois Mutual Life Ins Co	\$13,159.00	0.00%	\$ 5.19			\$ 13,159.00	0.00%	\$ 11.23
ING Americas	\$37,645.00	0.00%	\$ 14.84			\$ 37,645.00	0.00%	\$ 32.14
John Alden Life Ins Co	\$46,893.00	0.00%	\$ 18.49			\$ 46,893.00	0.00%	\$ 40.03
John Hancock Mutual Life Ins Co	\$1,354,060.00	0.01%	\$ 533.90			\$ 1,354,060.00	0.02%	\$ 1,155.89
Liberty Mutual Ins Co	\$4,465.00	0.00%	\$ 1.76			\$ 4,465.00	0.00%	\$ 3.81
Lutheran Brotherhood	\$335,086.00	0.00%	\$ 132.12			\$ 335,086.00	0.00%	\$ 286.05
Metropolitan Life Ins Co	\$810,579.00	0.01%	\$ 319.61			\$ 810,579.00	0.01%	\$ 691.95
MONY Life Ins Co	\$37,572.00	0.00%	\$ 14.81			\$ 37,572.00	0.00%	\$ 32.07
Mutual of Omaha Companies (Combined)	\$5,731,646.00	0.04%	\$ 2,259.95			\$ 5,731,646.00	0.08%	\$ 4,892.81
National Benefit Life Ins Co	\$91,550.00	0.00%	\$ 36.10			\$ 91,550.00	0.00%	\$ 78.15
National Casualty Co	\$89,433.00	0.00%	\$ 35.26			\$ 89,433.00	0.00%	\$ 76.34
National Health Ins Co	\$2,279,955.00	0.01%	\$ 898.97			\$ 2,279,955.00	0.03%	\$ 1,946.28

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Nationwide Life Ins Co	\$1,210,276.00	0.01%	\$ 477.20			\$ 1,210,276.00	0.02%	\$ 1,033.15
New England Life Ins Co	\$161,952.00	0.00%	\$ 63.86			\$ 161,952.00	0.00%	\$ 138.25
New York Life	\$7,867,030.00	0.05%	\$ 3,101.92			\$ 7,867,030.00	0.11%	\$ 6,715.68
Nippon Life Ins Co of America	\$19,799,666.96	0.13%	\$ 7,806.88			\$ 19,799,666.96	0.28%	\$ 16,901.96
North American Co for Life and Health	\$291,111.00	0.00%	\$ 114.78			\$ 291,111.00	0.00%	\$ 248.51
Northwestern Ntl Ins Co Milwaukee	\$53,273.00	0.00%	\$ 21.01			\$ 53,273.00	0.00%	\$ 45.48
Old American Ins. Co	\$151.00	0.00%	\$ 0.06			\$ 151.00	0.00%	\$ 0.13
One Health Plan of New Jersey	\$5,625,738.00	0.04%	\$ 2,218.19			\$ 5,625,738.00	0.08%	\$ 4,802.40
Oxford Health Plans of NJ (Combined)	\$1,521,960,741.00	9.85%	\$ 600,099.26	26.18%	\$ 442,993.28	\$ 1,123,511,419.01	15.74%	\$ 959,083.80
Pacific Life & Annuity	\$2,977,338.37	0.02%	\$ 1,173.95			\$ 2,977,338.37	0.04%	\$ 2,541.60
Pacific Life Ins Co	\$1,412,009.03	0.01%	\$ 556.75			\$ 1,412,009.03	0.02%	\$ 1,205.36
Pan American Life	\$429.00	0.00%	\$ 0.17			\$ 429.00	0.00%	\$ 0.37
Phoenix Life Ins Co	\$10,041,141.00	0.06%	\$ 3,959.16			\$ 10,041,141.00	0.14%	\$ 8,571.60
Physicians Mutual Ins Co	\$10,617.00	0.00%	\$ 4.19			\$ 10,617.00	0.00%	\$ 9.06
Primerica Life Ins Co	\$36,363.00	0.00%	\$ 14.34			\$ 36,363.00	0.00%	\$ 31.04
Principal Life Ins Co	\$1,917,664.00	0.01%	\$ 756.12			\$ 1,917,664.00	0.03%	\$ 1,637.01
Provident Life & Accident	\$40,418.00	0.00%	\$ 15.94			\$ 40,418.00	0.00%	\$ 34.50
Prudential Ins Co of America	\$29,921,926.00	0.19%	\$ 11,798.02			\$ 29,921,926.00	0.42%	\$ 25,542.81
Security Mutual Life Ins Co of NY	\$2,281,412.00	0.01%	\$ 899.55			\$ 2,281,412.00	0.03%	\$ 1,947.52
State Farm Mutual Automobile Ins Co	\$21,224,947.00	0.14%	\$ 8,368.86			\$ 21,224,947.00	0.30%	\$ 18,118.64
Teachers Protective Mutual Life Ins Co	\$1,333.00	0.00%	\$ 0.53			\$ 1,333.00	0.00%	\$ 1.14
TIAA	\$5,767.00	0.00%	\$ 2.27			\$ 5,767.00	0.00%	\$ 4.92
Trustmark Ins Co	\$3,202,726.00	0.02%	\$ 1,262.81			\$ 3,202,726.00	0.04%	\$ 2,734.00
UICI Group (Midwest/Mega)	\$11,561,006.00	0.07%	\$ 4,558.43			\$ 11,561,006.00	0.16%	\$ 9,869.04
Unicare Life & Health Ins Co	\$30,234,750.00	0.20%	\$ 11,921.37			\$ 30,234,750.00	0.42%	\$ 25,809.85
Union Labor Life Ins Co	\$35,109,698.00	0.23%	\$ 13,843.53			\$ 35,109,698.00	0.49%	\$ 29,971.34
UnitedHealth Group	\$586,121,189.00	3.79%	\$ 231,103.79	3.47%	\$ 223,084.49	\$ 565,782,783.74	7.93%	\$ 482,979.61
United States Life Ins Co	\$15,591,811.00	0.10%	\$ 6,147.75			\$ 15,591,811.00	0.22%	\$ 13,309.93

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United Teacher Associates Ins Co	\$8,485.00	0.00%	\$ 3.35			\$ 8,485.00	0.00%	\$ 7.24
Unity Mutual Life Ins Co	\$49,147.65	0.00%	\$ 19.38			\$ 49,147.65	0.00%	\$ 41.95
UNUM Life Ins Co	\$26,383.00	0.00%	\$ 10.40			\$ 26,383.00	0.00%	\$ 22.52
WellChoice Ins of NJ, Inc	\$128,567,692.00	0.83%	\$ 50,693.41			\$ 128,567,692.00	1.80%	\$ 109,751.61
William Penn Life Ins Co	\$14,965.00	0.00%	\$ 5.90			\$ 14,965.00	0.00%	\$ 12.77
World Ins Co	\$57,493.00	0.00%	\$ 22.67			\$ 57,493.00	0.00%	\$ 49.08
<b>TOTAL</b>	<b>\$15,449,575,732.01</b>	<b>100.00%</b>	<b>\$ 6,091,667.67</b>		<b>\$ 2,585,304.08</b>	<b>\$ 7,136,037,708.66</b>	<b>100%</b>	<b>\$ 6,091,667.67</b>

Losses	\$6,091,667.67
Exempt Carriers NEP	\$14,870,338,781.00
Non-Exempt Carriers NEP	\$579,236,951.01