





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

**1997-1998 Interim Reconciliation**

**Invoice Dated: June 23, 2000**

(1.) Carrier Names	(2.) 97/98 NEP	(3a.) %NEP	(3b.) %NEP non-liq.	(4a.) reimbursable loss share (unadjusted)	(4b.) liquidated carrier loss share (unadjusted)	(5.) pro-rata exemptions from loss assessment	(6a.) exempt carrier loss share	(6b.) exempt carrier share for liquidated carrier losses	(7a.) non-exempt carrier loss share	(7b.) non-exempt carrier share for liquidated carrier losses	(7c) 00-IHC-01 bulletin amount	(8a.) FY 2000/2001 administrative expense share	(8b.) FY 2000/2001 admin expense share for liquidated carriers	(8c.) Total Admin Expenses	(9.) 1997/1998 Interim reconciliation assessment (loss + admin + liquidated carrier liability)	(9.) 1997/1998 assessment (loss + admin + liquidated carrier liability)
UICI Group	\$22,863,234.00	0.17%	0.18%	\$50,016.82	\$203.01				\$567,534.20	\$2,159.34	\$569,693.54	\$2,623.27	\$140.08	\$2,763.34	\$572,456.88	509,287.10
Unicare Life & Health Ins. Co.	\$26,139,131.00	0.19%	0.20%	\$57,183.35	\$232.10				\$648,851.81	\$2,468.74	\$651,320.55	\$2,999.14	\$160.15	\$3,159.28	\$654,479.83	582,258.93
Union Labor Life Ins Co	\$19,574,169.00	0.14%	0.15%	\$42,821.49	\$173.81				\$485,889.72	\$1,848.70	\$487,738.42	\$2,245.89	\$119.92	\$2,365.81	\$490,104.23	436,021.94
United HealthCare	\$229,967,142.50	1.69%	1.78%	\$503,088.31	\$2,041.97	77.08%	\$ 115,307.84	\$468.02			\$115,775.86	\$26,385.83	\$1,408.93	\$27,794.76	\$143,570.62	143,930.34
United Ins. Co. of America	\$433,353.00	0.00%	0.00%	\$948.03	\$3.85				\$10,757.12	\$40.93	\$10,798.05	\$49.72	\$2.66	\$52.38	\$10,850.43	9,653.10
United of Omaha	\$21,925,466.00	0.16%	0.17%	\$47,965.31	\$194.68				\$544,255.98	\$2,070.77	\$546,326.75	\$2,515.67	\$134.33	\$2,650.00	\$548,976.75	
United States Life Ins Co	\$143,726,057.00	1.06%	1.11%	\$314,422.74	\$1,276.20				\$3,567,712.79	\$13,574.35	\$3,581,287.15	\$16,490.75	\$880.56	\$17,371.31	\$3,598,658.46	3,201,551.73
Unity Mutual Life Ins. Co.	\$127,095.00	0.00%	0.00%	\$278.04	\$1.13				\$3,154.88	\$12.00	\$3,166.88	\$14.58	\$0.78	\$15.36	\$3,182.24	2,831.09
University Health Plans	\$0.00	0.00%	0.00%	\$0.00	\$0.00				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	1,101,645.48
UNUM Life Ins. Co. of America	\$10,359.00	0.00%	0.00%	\$22.66	\$0.09				\$257.14	\$0.98	\$258.12	\$1.19	\$0.06	\$1.25	\$259.37	230.75
Veterans Life	\$37,924.00	0.00%	0.00%	\$82.96	\$0.34				\$941.39	\$3.58	\$944.97	\$4.35	\$0.23	\$4.58	\$949.55	844.77
Washington National Ins Co.	\$7,739,077.00	0.06%	0.06%	\$16,930.42	\$68.72				\$192,107.16	\$730.92	\$192,838.08	\$887.96	\$47.41	\$935.38	\$193,773.46	172,390.84
<b>Total</b>	<b>\$13,608,712,757.44</b>	<b>100.00%</b>	<b>100.00%</b>	<b>\$29,771,141.52</b>	<b>\$114,711.37</b>		<b>\$ 7,381,813.02</b>	<b>\$29,961.78</b>	<b>\$22,389,328.50</b>	<b>\$84,749.95</b>	<b>\$29,771,141.52</b>	<b>\$1,561,428.00</b>	<b>\$79,149.29</b>	<b>\$1,640,577.29</b>	<b>\$31,332,569.27</b>	<b>31,332,569.27</b>

<b>Data Used in Calculations</b>	
1997/1998 reimbursable losses =	\$29,771,141.52
total losses allocated to non-exempt carriers=	\$22,389,328.50
total NEP of exempt carriers=	\$12,706,753,970.50
total NEP for non-exempt carriers=	\$901,958,786.94
total carrier NEP=	\$13,608,712,757.44
Administrative expenses=	\$1,561,428.00

total NEP for liquidated carriers=	\$689,832,221.00
total NEP for non-liquidated carriers=	\$12,918,880,536.44
loss liability for liquidated carriers=	\$114,711.73
admin liability for liquidated carriers=	\$79,149.54
liq. losses allocated to non-exempt carriers=	\$84,749.95
total NEP non-exempt/non-liq. Carriers	\$897,337,600.94
total liability for liquidated carriers=	\$193,861.27

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Total Amount Due IHC (Carrier)
33,137.70
(8,196.81)
15,727.56
(1,347,939.51)
104.62
10.87
3,470.56
-
1,987.37
1,111.83
(486.01)
147,606.48
15,986.69
2,989.75
43.93
7.47
3.09
9,417.97
110,662.07
12,639.64
1,263.66
43,436.85
(3,964.37)
0.50
11,839.63
135.47
18.22
326.90
35,961.03
241.23
19,039.60
12,727.02
31,009.49
99,318.07
11,025.81
27.73
1.48
141.95
(1,921.29)
-
-
(1,195.81)
1,829,915.50
66,894.51
613.61
(194,722.81)

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Total Amount Due IHC (Carrier)
39.09
3,904.17
110.61
(2,473,853.07)
26,607.76
104.18
38,822.58
187,667.07
12.15
212.70
42,197.35
874.59
9,008.12
18,202.78
28,335.68
72.41
6,005.75
862,193.17
10,999.79
17.62
(1,142.69)
73,748.50
161.91
65,165.46
1,418.66
22,662.50
26,223.77
361.83
112,604.13
12,965.55
(3,099.31)
4,413.53
11,214.20
1,149.83
14.22
10,422.03
14,006.97
(213,144.17)
48,676.85
123.02
159.10
21.43
313.64
19.54
9,236.35
23,733.65

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Total Amount Due IHC (Carrier)
63,169.78
72,220.90
54,082.29
(359.72)
1,197.33
548,976.75
397,106.73
351.16
(1,101,645.48)
28.62
104.78
21,382.62
31,332,569.27