

NJ Individual Health Coverage Program

Summary of Administrative Assessment Reconciliation
For Fiscal Years Ended June 30, 1993 through 1999

Section 1	Section 2 - FY 1998 & 1999			Section 3 - FY 1997			Section 4 - FY 1996			Section 5 - FY 1993 thru 1995			Section 6		
Carrier Being Billed or Refunded	Carrier Name (affiliated carriers listed on combined basis)	NAIC #	FY98 & 99 Due to IHC (Carrier)	Carrier Name (affiliated carriers listed on combined basis)	NAIC #	FY97 Due to IHC (Carrier)	Carrier Name (affiliated carriers listed on combined basis)	NAIC #	FY96 Due to IHC (Carrier)	Carrier Name (affiliated carriers listed on combined basis)	NAIC #	FY93-95 Due to IHC (Carrier)	Total Due to IHC (Carrier)	Total Due to IHC	Total Due to Carriers
Acacia Mutual Life										Acacia Mutual Life	60038	(0.29)	(0.29)		(0.29)
AEGON USA, Inc.	AEGON Group of Insurance Companies	66281/86231	(869.95)	AEGON USA, Inc.	86231/66281	\$ (314.01)	AEGON USA, Inc.	86231/66281/64130	(216.72)	AEGON USA, Inc.	64130/86231/66281	1,014.69			
										Life Investors Ins Co of America (Aegon)	64130	(229.66)			
										Monumental Life Ins Co (Aegon)	66281	(1,053.10)			
										Durham Life Ins Co	62707	(453.97)			
	Providian Life & Health Ins Co	66605	(60.00)	Providian Life and Health Ins. Co. (forme	66605	\$ (6.39)	PROVIDIAN LIFE AND HEALTH INS CO	66605	45.02	PROVIDIAN LIFE AND HEALTH INS CO	66605	-			
	Peoples Benefit Life Insurance Company	66605	48.04				National Home Life Assur	66605	(78.00)	National Home Life	66605	(239.70)			
	Pension Life Insurance Company of America	67687	1,034.51	Pension Life Ins. Co. of America	67687	\$ 55.98	Pension Life Ins. Co. of America	67687	(29.35)	Pension Life Ins. Co. of America	67687	(489.96)			
	Peoples Security Life Ins Co	64475	(145.00)	Peoples Security Life Ins. Co.	64475	\$ 112.40	Peoples Security Life Ins CO	64475	(277.00)	Peoples Security Life Ins Co	64475	38.35			
										Transamerica Ins Co	80446	(6.78)			
	Transamerica Occidental Life Insurance Company	67121	(0.34)	Transamerica Occidental LIC	67121	\$ (0.55)	Transamerica Occidental LIC	67121	(0.38)	Transamerica Occidental LIC	67121	(23.96)			
	Veterans Life Insurance Company	81027	(1.45)	Veterans Life	81027	\$ (1.16)	Veterans Life	81027	0.67	Veterans Life	81027	(9.21)			
										PFL Life Ins Co (Aegon)	86231	(965.18)	(3,122.16)		(3,122.16)
Aetna Inc.	Aetna Inc.	30267/2002/95720/97705/60054/86509/95533	114,863.22	Aetna Life/US Healthcare	60054/95533/95287/72052	\$ 25,164.46	Aetna Life Insurance Company	60054/86509	(5,757.95)	Aetna Life Insurance Company	60054/78700/86509/NA	(8,408.02)			
	NYLCare Health Plans of NJ		(14,460.00)	NYLCare Health Plans of NJ		\$ 271.51	Sanus Health Plan of NJ (NYLCare)	N/A	3,160.91	Sanus Health Plan of NJ (NYLCare)		3,886.08			
	Prudential Health Care Plan, Inc.	95040	4,963.98	Prudential Health Care Plan, Inc.	95040	\$ 979.60	Prudential Health Care Plan, Inc.	95040	(230.02)	Prudential Health Care Plan, Inc.	95040	(1,511.42)			
										Corporate Health	72052	-			
										US Healthcare	95287	(25,199.98)	96,627.73	96,627.73	
AIG Life Ins Co										AIG Life Ins Co	66842	(20.88)	(20.88)		(20.88)
Kemper Casualty Ins Co										Alexander Hamilton Life Ins. Co.	27138	(13.51)	(13.51)		(13.51)
Allianz Life Ins Co of North America	Allianz Life Insurance Company of North America	90611	341.54	Allianz Life Ins Co of N. America	90611	\$ 82.43	Allianz Life Ins Co of N. America	90611	(96.94)	Allianz Life Ins Co of North America	90611	(1,052.41)	(725.38)		(725.38)
Allstate Life Insurance Company	Allstate Life Insurance Company	60186	(4.00)	Allstate Life Insurance Company	60186	\$ (0.51)	Allstate Life Insurance Company	60186/70874	(1.26)	Allstate Life Insurance Company	60186/70874	(119.82)			
										Allstate Life Insurance Company of NY	70874	(1.32)	(126.91)		(126.91)
American Bankers Life Assr Co of FL										American Bankers Ins Co of FL	60275	(66.38)			
										American Bankers Life Assr Co of FL	60275	(100.13)	(166.51)		(166.51)
American Family Life Asr Co of NY										American Family Life Asr Co of NY	60526	(0.91)	(0.91)		(0.91)
American Fidelity Assur Co									American Fidelity Assur Co	60410	1.19	(0.81)			
American General Life Ins Co										American General Life Ins Co	60488	0.09			
										All American Life Ins. Co.	60097	(34.76)			
										Franklin Life Ins Co	63622	(17.21)	(51.88)		(51.88)
American Heritage Life Ins Co										American Heritage Life Ins Co	60534	(163.89)	(163.89)		(163.89)
American Integrity Ins Co										American Integrity Ins Co	10197	(23.72)	(23.72)		(23.72)
American International Life Asr. Co of NY										American International Life Asr. Co of NY	60607	(37.44)	(37.44)		(37.44)
Wilton Reassurance Life Company of NY	American Life Insurance Company of New York	60704	0.37				American Life Ins Co of NY	60704	(46.00)	American Life Ins Co of NY	60704	(12.28)			
										North American Co for Life & H Ins	91286	(7.36)	(65.27)		(65.27)
American National Insurance Company	American National Insurance Company	60739	15.51	American National Ins Co	60739	\$ (45.88)	American National Ins Co	60739	(105.38)	American National Ins Co	60739	(426.36)	(562.11)		(562.11)
American Preferred Provider Plan	American Preferred Provider Plan		-												
American Progressive Life & Health Ins Co of NY	American Progressive Life & Health Ins Co of NY	80624	67.29							American Progressive L&H of NY	80624	(31.93)	35.36	35.36	
American Republic Insurance Company	American Republic Insurance Company	60836	5.64	American Republic Ins Co	60836	\$ (4.81)	American Republic Ins Co	60836	(2.21)	American Republic Ins Co	60836	(25.63)	(27.01)		(27.01)
American United Life Ins Co				American United Life Ins Co	60895	\$ (1.00)	American United Life Ins. Co.	60895	(1.36)	American United Life Ins. Co.	60895	(36.81)	(39.17)		(39.17)
Ameritas Life Ins Corp										Ameritas Life Ins Corp	61301	(129.10)	(129.10)		(129.10)
Amex Assurance Co										Amex Assurance Co	27928	(48.77)	(48.77)		(48.77)
Genworth Life Ins Co									Amex Life Assurance Co	67962	0.21	(487.82)	(487.82)		(487.82)
OneNation Insurance Co										Anthem Life Ins Co	85286	(22.64)	(22.64)		(22.64)
Anthem Life Ins Co										Anthem Life Ins Co of In	61069	(20.86)	(20.86)		(20.86)
Association of Lithuanian Workers										Association of Lithuanian Workers	-	0.01	0.01		0.01
AtlantiCare Health Plans HMO	AtlantiCare Health Plans	95526	541.31										541.31	541.31	
Balboa Ins Co										Balboa Ins Co	24813	(33.89)	(33.89)		(33.89)

NJ Individual Health Coverage Program

**Summary of Administrative Assessment Reconciliation
For Fiscal Years Ended June 30, 1993 through 1999**

Section 1	Section 2 - FY 1998 & 1999			Section 3 - FY 1997			Section 4 - FY 1996			Section 5 - FY 1993 thru 1995			Section 6		
Carrier Being Billed or Refunded	Carrier Name (affiliated carriers listed on combined basis)	NAIC #	FY98 & 99 Due to IHC (Carrier)	Carrier Name (affiliated carriers listed on combined basis)	NAIC #	FY97 Due to IHC (Carrier)	Carrier Name (affiliated carriers listed on combined basis)	NAIC #	FY96 Due to IHC (Carrier)	Carrier Name (affiliated carriers listed on combined basis)	NAIC #	FY93-95 Due to IHC (Carrier)	Total Due to IHC (Carrier)	Total Due to IHC	Total Due to Carriers
Balboa Life Ins Co										Balboa Life Ins Co	68160	(31.90)	(31.90)		(31.90)
Baltimore Life Ins Co										Baltimore Life Ins Co	61212	0.11	0.11		
Bankers Life and Casualty Company	Bankers Life and Casualty Company	61263	(49.77)	Bankers Life & Cas Co	61263	\$ (575.51)	Bankers Life & Cas Co	61263	(35.40)	Bankers Life & Cas Co	61263	(280.39)	(941.07)		(941.07)
Aviva Life & Ann Co of NY										Bankers Life Ins Co of NY	63932	(0.71)	(0.71)		(0.71)
RVI Natl Ins Co	Bankers Multiple Line Insurance Company	23132	(19.51)	Bankers Multiple Line Ins. Co.	23132	\$ (72.86)	Bankers Multiple Line Ins. Co.	23132	(941.46)	Bankers Multiple Line Ins. Co.	23132	10.74	(1,023.09)		(1,023.09)
Bankers National Life Ins. Co.				Bankers National Life Ins. Co.	71900	\$ 0.05				Bankers National Life Ins Co	71900	(0.85)	(0.80)		(0.80)
Banner Life Insurance Company	Banner Life Insurance Company	94250	0.25							Banner Life Ins Co	94250	(0.48)	(0.23)		(0.23)
BCS Insurance Company										BCS Insurance Company	38245	(93.92)	(93.92)		(93.92)
BCS Life Insurance Company	BCS Life Insurance Company	80985	(2.90)	BCS Life Insurance Co.	80985	\$ (22.83)	BCS Life Insurance Co.	80985	20.82	BCS Life Insurance Company	80985	(118.61)	(123.52)		(123.52)
Beneficial Standard Life Ins Co										Beneficial Standard Life Ins Co	61417	(27.70)	(27.70)		(27.70)
Berkshire Life Ins Co	Berkshire Life Ins Co	61433	(1.00)	Berkshire Life Ins. Co.	61433	\$ 0.50				Berkshire Life Ins. Co.	61433	(58.74)	(59.24)		(59.24)
Boston Mutual Life Insurance Co.	Boston Mutual Life Insurance Co.	61476	35.90	Boston Mutual Life Ins Co	61476	\$ (242.06)	Boston Mutual Life Ins Co	61476	262.12	Boston Mutual Life Ins Co	61476	(213.96)	(158.00)		(158.00)
Ullico Life Ins Co										Bradford National Life Ins Co	86371	(2.63)	(2.63)		(2.63)
Liberty Life Ins Co				Business Men's Assur of Am	61492	\$ (2.00)	Business Men's Assur of Am	61492	(5.32)	Business Men's Assur of America	61492	3.52	(3.80)		(3.80)
Canada Life Assur Co - US Business				Canada Life Assur Co	80659	\$ (10.00)	Canada Life Assur Co	80659	(0.88)	Canada Life Assurance Co	80659	9.53	(1.15)		(1.15)
Conseco Health Ins Co	Capitol American Life Ins Co	78174	(154.00)	Capitol American Life Ins Co	78174	\$ 17.90	Capitol American Life Ins Co	78174	(5.37)	Capitol American Life Ins Co	78174	15.62	(125.85)		(125.85)
Celtic Life Insurance Company	Celtic Life Insurance Company	80799	(7,568.98)	Celtic Life Ins. Co.	80799	\$ 5,299.08	Celtic Life Ins. Co.	80799	182.42	Celtic Life Ins. Co.	80799	(650.32)	(2,737.80)		(2,737.80)
Centennial Life Ins Co	Centennial Life Ins Co	61654	(138.00)	Centennial Life Insurance Company	61654	\$ (97.10)	Centennial Life Insurance Company	61654	(402.10)	Centennial Life Insurance Company	61654	(712.84)	(1,350.04)		(1,350.04)
Central Life Assurance Co										Central Life Assurance Co		(0.69)	(0.69)		(0.69)
Central State Indemnity Co of Omaha										Central State Indemnity Co of Omaha	34274	(0.63)	(0.63)		(0.63)
Central States H&L Co of Omaha										Central States H&L Co of Omaha	61751	(5.41)	(5.41)		(5.41)
Centurion Life Ins Co										Centurion Life Ins Co	62383	(16.49)	(16.49)		(16.49)
Forethought Life Assur Co										Chrysler Life Ins Co	80367	(30.07)	(30.07)		(30.07)
Lincoln Life & Annuity Co of NY	Chubb Colonial Life Ins Co of America	62057	(6,046.00)	Chubb Colonial Life Ins. Co. of America	62057	\$ 1,339.10	Colonial Life Ins. Co. of America	62057	(1,515.45)	Chubb Colonial Life Ins. Co. of America	62057/70254	(3,175.10)			
	Jefferson Pilot Life America	62057	9,239.26							Colonial Life Ins Co	62057	311.26	153.07	153.07	
CIGNA Property & Casualty Ins Co										CIGNA Property & Casualty Ins Co	-	0.02	0.02		
Clarendon Natl Ins Co							Clarendon Natl Ins Co	20532	(6.00)	Clarendon National Ins Co	20532	(4.32)	(10.32)		(10.32)
CNA Insurance Companies	CNA Insurance Companies	20443	(1,572.02)	CNA Insurance Companies	20443/62413/20494/20427	\$ 606.70	CNA Insurance Companies	00218	47.31	CNA Insurance Companies	00218	(717.81)			
										Continental Ins Co	00485	(58.82)			
							Commercial Ins Co of Newark NJ	20818	(1.00)	Commercial Ins Co of Newark NJ	20818	(0.50)	(1,696.14)		(1,696.14)
Colonial Life & Accident	Colonial Life & Accident	62049	(117.00)	Colonial Life & Accident Ins Co	62049	\$ (4.81)	Colonial Life & Accident Ins Co	62049	1.62	Colonial Life & Accident Ins Co	62049	(102.38)	(222.57)		(222.57)
AIG Centennial Insurance Company	Colonial Penn Insurance Companies	34789/20796/62065	(2.22)	Colonial Penn Franklin Ins Co	20796	\$ (10.87)	Colonial Penn Franklin Ins Co	20796	(9.34)	Colonial Penn Franklin Ins Co	20796	(39.45)			
				Colonial Penn Ins Co	34789	\$ (1.20)	Colonial Penn Ins Co	34789	(0.93)	Colonial Penn Ins Co	34789	(0.98)			
										Forum Ins Co	17680	(0.78)			
				Colonial Penn Life Ins Co	62065	\$ 0.31	Colonial Penn Life Ins Co	62065	0.31	Colonial Penn Life Ins Co	62065	(3.55)	(68.70)		(68.70)
Columbian Mutual Life Ins Co										Columbian Mutual Life Ins Co	62103	(1.62)	(1.62)		(1.62)
Columbus Life Insurance Company							Columbus Life Insurance Company	99937	(1.00)	Columbus Life Insurance Company	99937	(8.20)	(9.20)		(9.20)
Commercial Travelers Mutual Ins Co	Commercial Travelers Mutual Insurance Company	81426	162.29							Commercial Travelers Mutual Ins Co	81426	(43.05)	119.24	119.24	
OneBeacon Amer Ins Co	Commercial Union Ins Co	20613/20648/20621/38369	(2.00)	Commercial Union Ins Cos	20613/20648/20621/38369	\$ (0.11)	Commercial Union Ins Cos	20621/20613/20648/38369	(0.14)	Commercial Union Ins Co	20613/20648/20621/38369	(21.27)	(23.52)		(23.52)
Aviva Life Ins Co										Commercial Union Life Ins Co of Am	62898	(10.03)	(10.03)		(10.03)
Companion Life Ins Co										Companion Life Ins Co	62243	(1.13)	(1.13)		(1.13)
Connecticut General Life Ins Co	Connecticut General Life Insurance Company	62308	23,993.17	Connecticut General Life Ins. Co.	62308/22713/65498	\$ 3,346.23	Connecticut General Life Ins. Co.	62308/22713/65498	(7,686.21)	Connecticut General Life Ins. Co.	62308/22713/65498	(8,827.03)			
	Anthem Health & Life Insurance Company	67369	1,042.96	Anthem Health & Life Ins. Co.(Home Life)	67369	\$ (857.96)	Anthem Health & Life Ins. Co.(Home Life)	67369	(1,360.22)	Anthem Health & Life Ins. Co.(Home Life)	67369	162.04	9,812.98	9,812.98	
Arrowood Indemnity Co										Connecticut Indemnity Co	24872	(0.70)	(0.70)		(0.70)
Jefferson National Life Ins Co	Conseco Variable Insurance Co.	64017	0.02										0.02		
Consumers Life Ins Co										Consumers Life Ins Co	62375	(4.24)	(4.24)		(4.24)
Continental General Ins Co	Continental General Ins Co	71404	(2.00)	Continental General Ins. Co.	71404	\$ 1.71							(0.29)		(0.29)
CUNA Mutual Insurance Society	CUNA Mutual Insurance Society	62626	64.89	CUNA Mutual Ins. Society	62626	\$ (49.99)	CUNA Mutual Ins. Society	62626	(2.61)	CUNA Mutual Ins. Society	62626	(93.19)	(80.90)		(80.90)
Delaware American Life Ins Co										Delaware American Life Ins Co	62634	(1.97)	(1.97)		(1.97)

NJ Individual Health Coverage Program

**Summary of Administrative Assessment Reconciliation
For Fiscal Years Ended June 30, 1993 through 1999**

Section 1	Section 2 - FY 1998 & 1999			Section 3 - FY 1997			Section 4 - FY 1996			Section 5 - FY 1993 thru 1995			Section 6			
	Carrier Being Billed or Refunded	Carrier Name (affiliated carriers listed on combined basis)	NAIC #	FY98 & 99 Due to IHC (Carrier)	Carrier Name (affiliated carriers listed on combined basis)	NAIC #	FY97 Due to IHC (Carrier)	Carrier Name (affiliated carriers listed on combined basis)	NAIC #	FY96 Due to IHC (Carrier)	Carrier Name (affiliated carriers listed on combined basis)	NAIC #	FY93-95 Due to IHC (Carrier)	Total Due to IHC (Carrier)	Total Due to IHC	Total Due to Carriers
	AmeriHealth HMO Inc.	AmeriHealth HMO Inc.	95044	52,837.54	AmeriHealth HMO	95044/60061	\$ 10,534.60	AMERIHEALTH HMO, INC	60061/95044	2,451.11	AmeriHealth formerly Delaware Valley HMO	95044	319.88	66,143.13	66,143.13	
	Eastern Life & Health Ins Co	Educators Mutual Life Insurance Company	62804	(14.41)	Educators Mutual Life Ins. Co.	62804	\$ (1.96)	Educators Mutual Life Ins. Co.	62804	(0.49)	Educators Mutual Life Ins. Co.	62804	(34.97)	(51.83)		(51.83)
	WellChoice Ins of NJ Inc.	Empire Health Plans Assurance, Inc.	61705	0.62										0.62		
	Humana Ins Co.	Employers Health Insurance Company	73288	(1,922.93)	Employers Health Ins. Co.	73288	\$ 1,030.28	EMPLOYERS HEALTH INS CO	73288	397.55	EMPLOYERS HEALTH INS CO	73288	-	(495.10)		(495.10)
	Employers Ins of Wassau	Employers Ins of Wassau	21458	(87.00)	Employers Ins of Wausau	21458	\$ (33.30)	Employers Ins of Wausau	21458	(24.16)	Employers Ins of Wausau	21458	(47.48)	(191.94)		(191.94)
	Employers Reassurance Corp													(12.14)		(12.14)
	AXA Equitable Life Ins Co	Equitable Life Assurance Society of the U.S.	62944	59.64	Equitable Life Asr Soc of the US	62944	\$ (342.78)	Equitable Life Asr Soc of the US	62944	(232.01)	Equitable Life Asr Soc of the US	62944	(2,713.63)	(3,228.78)		(3,228.78)
	Family Guardian Life Ins Co													(2.09)		(2.09)
	Family Life Ins Co													0.07		0.07
	Farm Family Life Insurance Company	Farm Family Life Insurance Company	63126	(0.83)	Farm Family Life Ins Co	63126	\$ 6.82	Farm Family Life Ins Co	63126	(265.00)	Farm Family Life Ins Co	63126	(94.67)	(353.68)		(353.68)
	Farmers & Traders Life Ins Co													0.35		0.35
	Federal Home Life Ins Co				Federal Home Life Ins Co	67695	\$ 0.19	Federal Home Life Ins Co	67695	0.20	Federal Home Life Ins Co	67695	(143.22)	(142.83)		(142.83)
	OM Financial Life Ins Co													(1.09)		(1.09)
	Fidelity Bankers Life Ins Co													0.27		0.27
	Fidelity Security Life Ins Co	Fidelity Security Life Insurance Company	71870	620.69	Fidelity Security Life Ins Co	71870	\$ (0.42)	Fidelity Security Life Ins Co	71870	(195.69)	Fidelity Security Life Ins Co	71870	(662.45)	(237.87)		(237.87)
	The Hanover Insurance Group	First Allmerica Financial Life Insurance Company	84824/69140	(23.07)	First Allmerica Financial Life Ins. Co.	69140	\$ (4.42)	ALLMERICA FINANCIAL LIFE & ANNUIT	69140	0.16	FIRST ALLMERICA FIN LIFE INS CO	69140	-			
					Allmerica Financial Life & Annuity	69140	\$ 0.13	FIRST ALLAMERICA FIN LIFE INS CO	69140	302.91						
														(1,148.24)		(1,148.24)
	First Dominion Mut Life Ins. Co.												0.09			0.09
	HealthNet	First Option Health Plan	95351	(31,217.00)	First Option Health Plan	95351	\$ 10,957.11	First Option Health Plan	N/A	10,448.76	First Option Health Plan	N/A	484.48			
		Foundation Health Systems	95351/95334/95079	96,104.68												
		Physicians Health Services of NJ	95334	(847.00)	Physicians Health Services of NJ	95334	\$ 658.61									
		QualMed Plans for Health	45079	(402.00)	QualMed Plans for Health (Greater Atlan	45079	\$ 119.89	QualMed Plans for Health (Greater Atlanti	95079	(15.44)	Qualmed formerly Greater Atlantic Health S	45079	37.11	86,329.20		86,329.20
	SunAmerica Life Ins Co													(100.45)		(100.45)
	Assurity Life Ins Co													(1.77)		(1.77)
	Union Security Ins Co	Fortis Benefits Insurance Company	70408	487.41	Fortis Benefits	70408	\$ (2,478.59)	Fortis Benefits	70408	(927.92)	Fortis Benefits Ins Co	70408	2,031.30	(887.80)		(887.80)
	Garden State Life Ins Co	Garden State Life Ins Co	63657	(4.00)	Garden State Life Ins Co	63657	\$ 3.39	Garden State Life Ins Co	63657	0.19	Garden State Life Ins Co	63657	(3.91)	(4.33)		(4.33)
	General American Life Ins Co	General American Life Insurance Company	63665	9.33	General American Life Ins Co	63665	\$ (95.11)	General American Life Ins Co	63665	(61.83)	General American Life Ins Co	63665	(123.44)	(271.05)		(271.05)
	General Fidelity Life Ins Co													(8.28)		(8.28)
	Gerber Life Ins. Co.													(5.00)		(5.00)
	Germantown Ins Co													(9.44)		(9.44)
	Unity Financial Life Ins Co													(3.85)		(3.85)
	Globe Life & Accident Ins Co													(1.00)		(1.00)
	Golden Rule Ins Co				Golden Rule	62286	\$ (29.00)	Golden Rule Ins Co	62286	(0.65)	Golden Rule Ins Co	62286	(6.85)	(36.50)		(36.50)
	Great American Life Ins Co				Great American Life Ins Co	63312	\$ (0.61)	Great American Life Ins Co	63312	(0.52)	Great American Life Ins Co	63312	(1.43)	(2.56)		(2.56)
	Great Southern Life Ins Co													(6.46)		(6.46)
	Great-West Life Assurance Co	Great-West Life Assurance Co	80705	(1.00)	Great-West Life Assurance Co.	80705	\$ (1.44)	Great-West Life Assurance Co.	80705	(64.15)	Great-West Life Assurance Co.	80705	34.27	(32.32)		(32.32)
	Great-West Life & Annuity Ins Co	Great-West Life and Annuity Insurance Company	68322	(5.06)	Great-West Life & Annuity Ins Co	68322	\$ (269.22)	Great-West Life & Annuity Ins Co	68322	(200.24)	Great-West Life & Annuity Ins Co	68322	(1,000.81)	(1,475.33)		(1,475.33)
	Guarantee Mutual Life Co													(6.26)		(6.26)
	Guarantee Trust Life Ins Co	Guarantee Trust Life Insurance Company	64211	(1.20)	Guarantee Trust Life Ins. Co.	64211	\$ 4.33	GUARANTEE TRUST LIFE INS CO	64211	5.89	Guarantee Trust Life Ins Co	64211	(34.84)	(25.82)		(25.82)
	Guardian Life Ins Co of America	Guardian Life Insurance Company of America	64246	(11,143.43)	Guardian Life Ins. Co. of America	64246	\$ (12,880.94)	Guardian Life Ins. Co. of America	64246	(6,107.23)	Guardian Life Ins. Co. of America	64246	(12,021.72)	(42,153.32)		(42,153.32)
	Harleysville Life Ins Co													(5.70)		(5.70)
	Hartford Fire Ins Co													(179.95)		(179.95)
	Health Plans of America (NJ), Inc.	Health Plans of America (NJ), Inc.	N/A	-												
	Heritage Life Ins Co													(14.04)		(14.04)
	HIP Health Plan of New Jersey	HIP Health Plan of New Jersey	95470	14,779.72	HIP Health Plan of New Jersey	95470	\$ 272.53	HIP Health Plan of New Jersey	60058/NA	(5,095.80)	HIP/Rutgers Health Plan	N/A	(10,282.09)	(325.64)		(325.64)
	Home Indemnity Co													0.04		0.04
	Home Ins Co. in Liquidation	Home Ins Co.	22527	(4.00)	Home Ins. Co. - IN LIQUIDATION LETT	22527	\$ 3.40							(52.33)		(52.33)
	Horizon Healthcare Services, Inc.	Horizon Healthcare Services, Inc.	55069/95529	116,819.40	Blue Cross and Blue Shield of NJ	55069/95529	\$ (2,451.59)	Blue Cross and Blue Shield of NJ	55069	(22,269.93)	Blue Cross and Blue Shield of NJ (incl Medi	55069	(60,804.94)	31,292.94		31,292.94
	Hungarian Reformed Federation of Am													0.05		0.05
	RiverSource Life Ins Co				IDS Life Ins Co	65005	\$ 0.24	IDS Life Ins Co	65005	(1.63)	IDS Life Ins Co	65005	(69.91)	(71.30)		(71.30)
	Citizens Security Life Ins Co													(9.24)		(9.24)
	Investors Life Ins Co of IN													(137.88)		(137.88)
	Investors Life Ins Co North America													0.43		0.43

NJ Individual Health Coverage Program

Summary of Administrative Assessment Reconciliation
For Fiscal Years Ended June 30, 1993 through 1999

Section 1	Section 2 - FY 1998 & 1999			Section 3 - FY 1997			Section 4 - FY 1996			Section 5 - FY 1993 thru 1995			Section 6		
Carrier Being Billed or Refunded	Carrier Name (affiliated carriers listed on combined basis)	NAIC #	FY98 & 99 Due to IHC (Carrier)	Carrier Name (affiliated carriers listed on combined basis)	NAIC #	FY97 Due to IHC (Carrier)	Carrier Name (affiliated carriers listed on combined basis)	NAIC #	FY96 Due to IHC (Carrier)	Carrier Name (affiliated carriers listed on combined basis)	NAIC #	FY93-95 Due to IHC (Carrier)	Total Due to IHC (Carrier)	Total Due to IHC	Total Due to Carriers
Hartford Fire & Casualty Group				ITT Hartford Ins. Group	091	\$ 0.28	ITT Hartford Ins. Group	091	(147.00)	ITT Hartford	70815/88072	(227.21)			
										Hartford Life Ins Co	88072	(165.96)			
										Hartford Life & Accident Ins Co	70815	(397.85)			
										ITT Hartford & Annuity Insurance Co	-	0.20	(937.54)		(937.54)
John Alden Life Ins Co	John Alden Life Insurance Company	65080	(7,508.95)	John Alden Life Ins. Co.	65080	\$ (3,264.24)	John Alden Life Ins. Co.	65080	(2,323.59)	John Alden Life Ins. Co.	65080	(1,429.79)	(14,526.57)		(14,526.57)
Sentry Select Ins Co	John Deere Insurance Company	21180	(42.22)	John Deere Ins Co	21180	\$ (14.83)	John Deere Ins Co	21180	(0.35)	John Deere Ins Co	21180	(5.14)	(62.54)		(62.54)
John Hancock Life Ins Co	John Hancock Mutual Life Insurance Company	65099	(669.27)	John Hancock Mutual Life Ins Co	65099	\$ (1,647.93)	John Hancock Mutual Life Ins Co	65099	(542.45)	John Hancock Mutual Life Ins Co	65099	(1,382.26)			
				North American Life Assur Co	80756	\$ (245.00)	North American Life Assur Co	80756	8.28	North American Life Assur Co	80756	17.15			
							Manufacturers Life Ins Co	80616	(17.00)	Manufacturers Life Ins Co	80616	113.71	(4,364.77)		(4,364.77)
Kanawha Insurance Co				Kanawha Insurance Co	65110	\$ 0.16	Kanawha Insurance Co	65110	(3.85)	Kanawha Insurance Co	65110	2.43	(1.26)		(1.26)
Kansas City Life Ins Co	Kansas City Life Ins Co	65129	(22.00)	Kansas City Life Ins. Co.	65129	\$ (11.54)	Kansas City Life Ins. Co.	65129	(0.68)	Kansas City Life Ins. Co.	65129	(6.62)	(40.84)		(40.84)
AAA MidAtlantic Ins Group										Keystone Ins Co	07714	(34.99)	(34.99)		(34.99)
Lafayette Life Ins Co										Lafayette Life Ins Co	65242	(36.30)	(36.30)		(36.30)
Lamar Life Ins Co	Lamar Life Ins Co	65250	(67.00)	Lamar Life Ins. Co.	65250	\$ 52.05				Lamar Life Ins Co	65250	(15.47)	(30.42)		(30.42)
Liberty Mutual Group	Liberty Life Assurance Co of Boston	65315	(4.00)	Liberty Life Assurance Co. of Boston	65315	\$ 2.86				Liberty Life Assurance Co of Boston	65315	(563.42)			
	Liberty Mutual Insurance Company	65315/23043	(18.68)	Liberty Mutual Ins Co	23043	\$ 0.16	Liberty Mutual Ins Co	65315/23043	(277.23)	Liberty Mutual Ins. Co.	111	21.16	(839.15)		(839.15)
Liberty National Life Ins Co										Liberty National Life Ins Co	65331	(0.37)	(0.37)		(0.37)
Genworth Life & Annuity Ins Co										Life ins Co of Virginia	65536	0.09			
										First Colony Life Ins Co	63401	0.01	0.10		
North American Specialty Ins Co							Lincoln National Health & Cas Ins Co		(2.00)	Lincoln National Health & Cas Ins Co	38830	(6.40)	(8.40)		(8.40)
Lincoln National Life Ins Co	Lincoln National Life Insurance	65676	(376.81)	Lincoln National Life Ins Co	65676	\$ (1,595.95)	Lincoln National Life Ins Co	65676	(818.63)	Lincoln National Life Ins Co	65676	(582.22)			
	Guarantee Life Insurance Company	64181	0.05	Guarantee Life Ins. Co.	64181	\$ 0.02									
				Jefferson-Pilot Life Ins Co	67865	\$ (2.62)	Jefferson-Pilot Life Ins Co	67865	(18.54)	Jefferson-Pilot Life Ins Co	67865	(63.55)	(3,458.25)		(3,458.25)
Nationwide Affinity Ins Co of America				Lincoln National Specialty Ins Co	26093	\$ (32.00)	Lincoln National Specialty Ins Co	26093	(3.10)	Lincoln National Specialty Ins Co	26093	16.68	(18.42)		(18.42)
Loyal American Life Ins Co	Loyal American Life Insurance Company	65722	3.74	Loyal American	65722	\$ (1.00)	Loyal American Life Ins. Co.	65722	(0.26)	Loyal American Life Ins Co	65722	(0.09)	2.39		2.39
Manhattan National Life Ins. Co.	Manhattan National Life Ins. Co.	67083	(2,110.06)	Manhattan National Life Ins Co	67083	\$ 1,069.84	Manhattan National Life Ins Co	67083	217.54	Manhattan National Life Ins Co	67083	432.10	(390.58)		(390.58)
Markel Ins Co	Markel Ins Co	38970	(11.00)	Markel Ins. Co.	38970	\$ 2.29	MARKEL INSURANCE COMPANY	38970	5.39	MARKEL INSURANCE COMPANY	38970	-	(3.32)		(3.32)
Centre Life Ins Co	Massachusetts Casualty Insurance Company	80896	(0.47)	Massachusetts Casualty Ins Co	80896	\$ (1.03)	Massachusetts Casualty Ins Co	80896	(0.63)	Massachusetts Casualty Ins Co	80896	(62.66)	(64.79)		(64.79)
Conseco Life Ins Co	Massachusetts General Life Ins Co	65900	(19.00)	Massachusetts General Life Ins Co	65900	\$ 14.50	Massachusetts General Life Ins Co	65900	(20.00)	Massachusetts General Life Ins Co	65900	(7.34)			
										Philadelphia Life Ins Co	97047	0.08	(31.76)		(31.76)
Massachusetts Mutual Life Ins Co	Massachusetts Mutual Life Insurance Company	65935	(2,848.47)	Massachusetts Mutual Life Ins Co	65935	\$ (618.57)	Massachusetts Mutual Life Ins Co	65935	(933.38)	Massachusetts Mutual Life Ins Co	65935	(2,343.34)	(6,743.76)		(6,743.76)
Ft. Dearborn Life Ins Co										Medical Life Ins Co	86991	(3.59)	(3.59)		(3.59)
Members Life Ins Co										Members Life Ins Co	86126	(136.28)	(136.28)		(136.28)
Metropolitan Life Ins Co	Metropolitan Life Insurance Company	65978	(10,978.59)	Metropolitan Life Ins. Co.	65978	\$ 401.64	Metropolitan Life Ins. Co.	65978	(4,128.47)	Metropolitan Life Ins. Co.	65978/95080	(7,025.44)			
										MetLife Healthcare of Northern NJ (United H	95080	3,978.65	(17,752.21)		(17,752.21)
Midland National Life Ins Co	TMG Life Insurance Company	70491	(1,349.38)	Midland National Life Ins Co	66044	\$ 0.04	TMG Life Ins.	70491	494.56	Midland National Life Ins Co	66044	0.05			
										TMG Life Ins.	70491	(259.34)	(3,006.07)		(3,006.07)
Securian Life Ins Co										Ministers Life And Mutual Life Ins Co	93742	(1.28)	(1.28)		(1.28)
Minnesota Life Ins Co	Minnesota Life Insurance Company	66168	(0.59)	Minnesota Mutual Life Ins Co	66168	\$ (0.50)	Minnesota Mutual Life Ins Co	66168	0.44	Minnesota Mutual Life Ins Co	66168	0.47	(0.18)		(0.18)
Modern Woodmen of America										Modern Woodmen of America	-	0.01	0.01		0.01
Monarch Life Ins. Co.										Monarch Life Ins. Co.	66265	(298.98)			
										Springfield Life Ins Co Inc	68993	(11.79)	(310.77)		(310.77)
Union Fidelity Life Ins Co										Montgomery Ward Life Ins Co	66273	(4.84)	(4.84)		(4.84)
MONY Life Ins Co	MONY Life Insurance Company	66370	(495.80)	Mutual Life Ins Co of NY	66370	\$ (36.20)	Mutual Life Ins Co of NY		(45.53)	Mutual Life Ins Co of NY	66370	(114.41)	(691.94)		(691.94)
Mutual of Omaha Ins Co	Mutual of Omaha Insurance Company	71412	(1,429.19)	Mutual of Omaha Companies	71412/69868	\$ (976.35)	Mutual of Omaha Companies	71412/69868	(1,374.22)	Mutual of Omaha Companies	71412/69868	(1,364.28)			
	United of Omaha	69868	2,051.20							United of Omaha Life Ins Co	69868	(628.05)	(3,720.89)		(3,720.89)
MTL Ins Co.										Mutual Trust Life Ins Co.	66427	(0.54)	(0.54)		(0.54)
National Am. Life Ins. Co. of PA										National Am. Life Ins. Co. of PA	69221	(56.72)	(56.72)		(56.72)
National Benefit Life Ins Co.	National Benefit Life Insurance Co.	61409	-	National Benefit Life Ins Co	61409	\$ (84.00)	National Benefit Life Ins Co	61409	(5.88)	National Benefit Life Ins Co	61409	(34.60)	(124.48)		(124.48)
National Casualty Company	National Casualty Company	11991	(412.99)	National Casualty Company	11991	\$ (2,698.14)	National Casualty Company	11991	666.97	National Casualty Company	11991	513.20	(1,930.96)		(1,930.96)
National Foundation Life Ins Co										National Foundation Life Ins Co	98205	(0.72)	(0.72)		(0.72)

NJ Individual Health Coverage Program

**Summary of Administrative Assessment Reconciliation
For Fiscal Years Ended June 30, 1993 through 1999**

Section 1	Section 2 - FY 1998 & 1999			Section 3 - FY 1997			Section 4 - FY 1996			Section 5 - FY 1993 thru 1995			Section 6		
Carrier Being Billed or Refunded	Carrier Name (affiliated carriers listed on combined basis)	NAIC #	FY98 & 99 Due to IHC (Carrier)	Carrier Name (affiliated carriers listed on combined basis)	NAIC #	FY97 Due to IHC (Carrier)	Carrier Name (affiliated carriers listed on combined basis)	NAIC #	FY96 Due to IHC (Carrier)	Carrier Name (affiliated carriers listed on combined basis)	NAIC #	FY93-95 Due to IHC (Carrier)	Total Due to IHC (Carrier)	Total Due to IHC	Total Due to Carriers
National Health Ins Co	National Health Insurance Company	82538	(339.55)	National Health Ins. Co.	82538	\$ (407.23)	National Health Ins. Co.	82538	(143.03)	National Health Ins. Co.					
Nationwide Life Ins Co										Nationwide Group	66869	(285.18)			
										Employers Life Ins Co of Wausau	62901	(1.38)			
	Nationwide Life Insurance Company	66869	(0.41)	Nationwide Life Ins. Co.	66869	\$ (1.19)	Nationwide Life Ins. Co.	66869	(1.45)	Nationwide Life Ins. Co.	66869	(331.60)	(621.21)		(621.21)
New England Life Ins. Co.	New England Life Ins. Co.	91626	203.36	New England Mutual Life	66893/91626	\$ (1,197.68)	New England Mutual Life Ins Co	66893	1,846.94	New England Mutual Life Ins Co	66893	(599.40)	253.22	253.22	
New Jersey Life Ins Co										New Jersey Life Ins Co	-	0.21	0.21		
New York Life										New York Life and Health Ins Co	66915	(1.21)			
	New York Life	66915	3,221.50	New York Life Ins Co	66915	\$ 4,312.04	New York Life Ins Co	66915	(5,131.79)	New York Life Ins. Co.	66915	(5,735.40)	(3,334.86)		(3,334.86)
Nippon Life Insurance Company of America	Nippon Life Insurance Company of America	81264	71.45	Nippon Life Ins. Co. of America	81264	\$ (294.36)	Nippon Life Ins. Co. of America	81264	(321.31)	Nippon Life Ins. Co. of America	81264	(115.20)	(659.42)		(659.42)
North River Ins Co										North River Ins Co	-	0.01	0.01		
Northwestern National Ins Co Milwaukee, WI	Northwestern National Insurance Company Milwaukee, W	23914	(6.73)	Northwestern Ntl Ins Co Milwaukee	23914	\$ (172.58)				Northwestern Ntl Ins Co Milwaukee	23914	0.06	(179.25)		(179.25)
Ohio Casualty Ins Co										Ohio Casualty Ins Co	24074	(1.36)	(1.36)		(1.36)
Ohio National Life Asr Corp										Ohio National Life Asr Corp	89206	(25.93)	(25.93)		(25.93)
Ohio National Life Ins Co										Ohio National Life Ins Co	67172	(7.49)	(7.49)		(7.49)
Old American Ins Co	Old American Ins Co	67199	(2.00)	Old American Ins. Co.	67199	\$ (0.54)	Old American Ins. Co.	67199	(0.38)	Old American Ins. Co.	67199	(5.14)	(8.06)		(8.06)
Oxford Health Plans (NJ), Inc.	Oxford Health Plans (NJ), Inc.	95506	79,198.97	Oxford Health Plans (NJ), Inc.	95506/78026	\$ 5,791.51	Oxford Health Plans (NJ), Inc.	78026	10,324.27	Oxford Health Plans (NJ), Inc.	N/A	3,242.15	98,556.90	98,556.90	
Pacific Life Ins Co.	Pacific Life Insurance Co.	67466	2,497.12							Pacific Mutual Life Ins. Co.	67466	(754.74)			
	Pacific Mutual Life Ins Co	67466	(1,961.00)	Pacific Mutual Life Ins. Co.	67466	\$ 266.87	Pacific Mutual Life Ins. Co.	67466	(893.42)				(845.17)		(845.17)
UBS Life Ins Co USA										PaineWebber Life Ins Co	67423	(359.39)	(359.39)		(359.39)
Pan-American Life Ins Co	Pan-American Life Insurance Company	67539	(83.52)	Pan-American Life Ins Co	67539	\$ (667.94)	Pan-American Life Ins Co	67539	(379.96)	Pan-American Life Ins Co	67539	(418.35)	(1,549.77)		(1,549.77)
Penn Mutual Life Ins Co										Penn Mutual Life Ins Co	67644	(157.59)	(157.59)		(157.59)
Pennsylvania Life Ins Co										Pennsylvania Life Ins Co	67660	(55.00)	(55.00)		(55.00)
Philadelphia American Life Ins Co										Philadelphia American Life Ins Co	67784	657.76	657.76	657.76	
Phoenix Life Ins. Co.										Phoenix American Life Ins. Co.	80926	(4.97)			
	Phoenix Home Life Mutual Ins. Co.	67814/80926/91785/93548	180.35	Phoenix Home Life Mutual Ins. Co.	67814	\$ (321.34)	Phoenix Home Life Mutual Ins. Co.	80926/67814	(257.19)	Phoenix Home Life Mutual Ins. Co.	67814	(1,802.42)	(2,205.57)		(2,205.57)
Physician HealthCare Plan of New Jersey Inc.	Physician HealthCare Plan of New Jersey Inc.	95246	549.94	Physician Health Care Plan of NJ, Inc.	95246	\$ 262.55	PHYSICIAN HEALTHCARE PLAN OF NJ	95246	0.24	PHYSICIAN HEALTHCARE PLAN OF NJ, II	95246	-	812.73	812.73	
Physicians Mutual Ins Co										Physicians Mutual Ins Co	80578	(230.74)	(230.74)		(230.74)
Primerica Life Ins Co	Primerica Life Insurance Company	65919	(3.75)	Primerica Life Ins Co	65919	\$ (21.61)	Primerica Life Ins Co	65919	(21.22)	Primerica Life Ins Co	65919	(61.50)	(108.08)		(108.08)
Principal Life Insurance Company	Principal Life Insurance Company	61271	(3,182.23)	Principal Mutual Life Ins Co	61271	\$ (3,538.72)	Principal Mutual Life Ins Co	61271	(1,079.99)	Principal Mutual Life Ins Co	61271	122.49	(7,678.45)		(7,678.45)
Protective Life Insurance Company	Protective Life Insurance Company	68136	(2,636.98)	Protective Life Ins. Co.	68136	\$ (1,108.28)	Protective Life Ins. Co.	68136	(169.43)	Protective Life Ins. Co.	68136	(670.83)			
										Zurich Life Insurance Co of America	70661	0.22			
										Ohio Life Ins Co	67164	(1.71)	(4,587.01)		(4,587.01)
Provident Life & Accident	Provident Life & Accident	68195	(1,599.00)	Provident Life & Accident Ins Co	68195	\$ (974.16)	Provident Life & Accident Ins Co	68195	825.60	Provident Life & Accident Ins Co	68195	(1,120.06)	(2,867.62)		(2,867.62)
Provident Life & Casualty Ins Co				Provident Life & Casualty Ins Co	68209	\$ (1.00)	Provident Life & Cas Ins Co	68209	1.01	Provident Life & Cas Ins Co	68209	(66.50)	(66.49)		(66.49)
Nationwide Life Ins Co of America	Provident Mutual Life Ins Co	68225	(53.00)	Provident Mutual Life Ins. Co.	68225	\$ (13.69)	Provident Mutual LIC of Phila	68225	(9.36)	Provident Mutual Life Ins Co	68225	66.54			
										Continental American Life Ins Co	62405	(336.73)	(346.24)		(346.24)
Prudential Ins. Co. of America	Prudential Ins. Co. of America	68241	5,798.67	Prudential Ins. Co. of America	68241	\$ 1,512.13	Prudential Ins. Co. of America	68241	(347.65)	Prudential Ins. Co. of America	68241	(3,743.52)	3,219.63	3,219.63	
Reliable Life Insurance Co.	Reliable Life Insurance Co.	68357	(99.56)	Reliable Life Ins Co	68357	\$ (43.65)	Reliable Life Ins Co	68357	128.11	Reliable Life Ins Co	68357	20.22	5.12		
Reliance Ins Co										Reliance Ins Co	24457	(575.75)	(1,492.75)		(1,492.75)
Reliance Standard Life Ins Co										Reliance Standard Life Ins Co	68381	700.70	700.70	700.70	
Reliastar Life Insurance Company	Reliastar Life Insurance Company	67105	87.72	Reliastar Life Ins. Co.	67105/61360	\$ 227.15	NORTHWESTERN NATL LIFE INS CO	67105	156.79	Northwestern National Life Ins Co	67105	22.12			
										North Atlantic Life Ins Co of Am	67024	(0.74)			
										United Services Life Ins Co	70084	(0.66)			
										Security-Connecticut Life Ins Co	91588	(2.70)			
				Bankers Security Life Ins Society	61360	\$ (66.00)	Bankers Security Life Ins Society	61360	(904.93)	Bankers Security Life Ins Society	61360	(681.02)	(1,162.27)		(1,162.27)
Republic Western Ins Co										Republic Western Ins Co	31089	(1.91)	(1.91)		(1.91)
RLI Insurance Company	RLI Insurance Company	13056	1.93	RLI Ins Co	13056	\$ (3.21)	RLI Ins Co	13056	(0.66)	RLI Ins Co	13056	3.01	1.07		
Symetra Life Ins Co				Safeco Life Ins Co	68608	\$ (25.00)	SAFECO Life Ins CO	68608	(88.18)	Safeco Life Ins Co	68608	(374.13)	(487.31)		(487.31)
Berkshire Life Ins Co of America										Security Assurance Co	71714	(92.95)	(92.95)		(92.95)
Security Mutual Life Ins Co of NY	Security Mutual Life Insurance Company of New York	68772	(0.52)	Security Mutual Life Ins. Co. of NY	68772	\$ 0.40	Security Mutual Life Ins. Co. of NY	68772	0.41	Security Mutual Life Ins. Co. of NY	68772	(64.09)	(63.80)		(63.80)
Security of America Life Ins Co of AZ										Security of America Life Ins Co	98469	(69.78)	(69.78)		(69.78)
Sentry Ins, a Mutual Co				Sentry Ins, a Mutual Co	24988	\$ (10.00)	Sentry Ins. a Mutual Co.	24988	(0.48)	Sentry Ins A Mutual Co	24988	(2.61)	(13.09)		(13.09)
Sentry Life Insurance Co.	Sentry Life Insurance Co.	68810	(133.11)	Sentry Life Ins. Co.	68810	\$ (177.14)	Sentry Life Ins. Co.	68810	(184.40)	Sentry Life Ins Co	68810	(220.33)	(714.98)		(714.98)

NJ Individual Health Coverage Program

**Summary of Administrative Assessment Reconciliation
For Fiscal Years Ended June 30, 1993 through 1999**

Section 1	Section 2 - FY 1998 & 1999			Section 3 - FY 1997			Section 4 - FY 1996			Section 5 - FY 1993 thru 1995			Section 6			
Carrier Being Billed or Refunded	Carrier Name (affiliated carriers listed on combined basis)	NAIC #	FY98 & 99 Due to IHC (Carrier)	Carrier Name (affiliated carriers listed on combined basis)	NAIC #	FY97 Due to IHC (Carrier)	Carrier Name (affiliated carriers listed on combined basis)	NAIC #	FY96 Due to IHC (Carrier)	Carrier Name (affiliated carriers listed on combined basis)	NAIC #	FY93-95 Due to IHC (Carrier)	Total Due to IHC (Carrier)	Total Due to IHC	Total Due to Carriers	
Slovak Gymnastic Union Sokol USA										Slovak Gymnastic Union Sokol USA	-	0.02	0.02			
Security Life Ins Co of Denver	Southland Life Insurance Company	68950	474.28							Southland Life Ins Co	68950	0.13	474.41	474.41		
Standard Security Life Insurance Co. of NY	Standard Security Life Insurance Co. of NY	69078	-							Standard Security Life Ins Co of NY	69078	(160.04)	(160.04)		(160.04)	
State Farm Mutual Auto Ins Co										State Farm Mutual Group	25178	(301.88)				
	State Farm Mutual Automobile Insurance Company	25178	1,648.20							State Farm Mutual Auto Ins. Co.	25178	-	1,346.32	1,346.32		
State Life Insurance Company	State Life Insurance Company	69116	4.16	State Life Ins. Co.	69116	\$ 0.01	State Life Ins. Co.	69116	(2.94)	State Life Ins. Co.	69116	1.72	2.95			
Sun Life Ins Co of America										Sun Life Ins Co of America	-----	(1.52)	(1.52)		(1.52)	
Teachers Protective Mutual Life Ins Co										Teachers Protective Mutual Life	69353	0.47				
	Teachers Protective Mutual Life Insurance Company	69353	3.39	Teachers Protv Mutual Life Ins. Co.	69353	\$ (0.46)	Teachers Protv Mutual Life Ins. Co.	69353	0.46	Teachers Protv Mutual Life Ins. Co.	69353	(23.61)	(19.75)	(19.75)		
Teachers Ins & Annuity Assn of Am	TIAA (Teachers Insurance and Annuity Association of Am	69345	0.73											0.73		
TIG Insurance Company										TIG Insurance Company	25534	(12.36)	(12.36)	(12.36)		
Time Insurance Company	Fortis Insurance Company	69477	(4,542.32)	Time Insurance Company	69477	\$ (2,472.90)	Time Insurance Company	69477	(4,980.70)	Time Insurance Company	69477	(484.51)	(12,480.43)	(12,480.43)		
Transport Life Ins. Co.										Transport Life Ins. Co.	69531	(324.17)	(324.17)	(324.17)		
Metlife Ins Co of CT	Travelers Insurance Company	87726	(9,010.26)	Travelers Ins. Co. & Affiliates	87726	\$ (5,017.98)	Travelers Ins. Co. & Affiliates	87726/25658	(1,127.90)	Travelers Ins. Co. & Affiliates	87726/25658/79413	(3,315.28)				
							Gulf Ins Co	22217	(1.00)	Gulf Insurance Co	22217	(67.73)	(18,540.13)	(18,540.13)		
Trustmark Ins Co	Trustmark Insurance Company	61425	1,029.71	Trustmark Insurance Company	61425	\$ 171.00	Trustmark Insurance Company	61425	(543.88)	Trustmark Insurance Company	61425	253.81				
										Benefit Trust Life Ins Co	61425	(96.00)	814.64	814.64		
UICI Group of Ins Cos.	UICI Group of Insurance Companies	66087/97055	721.93	MEGA Life and Health Ins Co.(incl. Mid-V	66087	\$ 68.22	MEGA Life and Health Ins Co.	97055	135.54	Mega Life & Health Ins Co	97055	(121.78)	803.91	803.91		
Unicare Life & Health Ins Co	Unicare Life & Health Insurance Company	80314	2,440.40	Unicare Life & Health Ins. Co.	80314	\$ 3.72							2,444.12	2,444.12		
Union Central Life Ins Co										Union Central Life Ins Co	80837	(97.71)	(97.71)	(97.71)		
Union Fidelity Life Ins Co										Union Fidelity Life Ins Co of Texas	62596	(120.06)				
										PHF Life Ins Company	84808	0.90	(119.16)	(119.16)		
Union Labor Life Ins Co	Union Labor Life Insurance Company	69744	1,806.22	Union Labor Life Ins Co	69744	\$ 4.52	Union Labor Life Ins Co	69744	(2.36)	Union Labor Life Ins Co	69744	(420.53)	1,387.85	1,387.85		
American Bankers Life Assurance Co										Union Security Life Ins Co	69809/98884	(68.31)	(68.31)	(68.31)		
United American Ins Co										United American Ins Co	92916	(393.13)	(393.13)	(393.13)		
ING USA Annuity & Life Ins Co										United Companies Life Ins Co	69876	0.02	0.02	0.02		
United Family Life Ins Co										United Family Life Ins Co	91693	0.02	0.02	0.02		
United HealthCare Insurance Co	United HealthCare Insurance Co	79413/95080	13,581.17	United Health Care Corp.(MetraHealth)	95080/79413	\$ 1,070.18	METRAHEALTH INS CO	79413/X1085/95080	4,329.33				18,980.68	18,980.68		
United Insurance Company of America	United Insurance Company of America	69930	36.54	United Ins. Co. of America	69930	\$ (19.18)	UNITED INS CO OF AMERICA	69930	18.96	UNITED INS CO OF AMERICA	69930	-	36.32	36.32		
Unity Mutual Life Ins Co	Unity Mutual Life Insurance Company	70114	(9.11)	Unity Mutual Life Ins. Co.	70114	\$ 16.59	Unity Mutual Life Ins Co	70114	(22.00)	Unity Mutual Life Ins Co	70114	3.47	(11.05)	(11.05)		
UNUM Life Ins Co of America	UNUM Life Insurance Company of America	62235	(0.03)	UNUM Life Ins. Co. of America	62235	\$ (0.37)	UNUM Life Ins. Co. of America	62235	(0.27)	UNUM Life Ins. Co. of America	62235	(1,184.80)				
										Commercial Life Ins Co	66508	(484.34)	(1,669.81)	(1,669.81)		
United States Life Ins Co in the City of NY	United States Life Insurance Company in the City of New	70106	5,844.04	United States Life Ins Co	70106	\$ 216.15	United States Life Ins Co	70106	(3,158.52)	United States Life Ins Co	70106	(3,310.18)				
	American General Life Insurance Company of New York	67571	0.54	American General Life Ins. Co. of NY	67571	\$ 2.66	American General Life Ins Co of NY	67571	(4.00)	American General Life Ins Co of NY	67571	(6.33)	(415.64)	(415.64)		
USAA Life Ins Co										USAA Life Ins Co	69663	(44.39)	(44.39)	(44.39)		
Vigilant Ins Co										Vigilant Ins Co	20397	0.05	0.05	0.05		
Virginia Surety Co Inc.	Virginia Surety Co Inc.	13145/40827	(4.00)	Virginia Surety Co. Inc.	13145/40827	\$ (0.93)	Virginia Surety Co. Inc.	13145/40827	(0.48)	Virginia Surety Co	13145/40827	2.18	(3.23)	(3.23)		
Vista Life Ins Co										Vista Life Ins Co	84549	(12.23)	(12.23)	(12.23)		
Washington National Insurance Company	Washington National Insurance Company	70319	(1,052.99)	Washington National Ins Co.	70319	\$ (1,832.22)	Washington National Ins Co.	70319	1,515.03	Washington National Ins Co.	70319	(430.29)				
	National Group Life Insurance Company	64572	(157.65)	National Group Life Ins Co	64572	\$ (473.98)	National Group Life Ins Co	64572	913.34	National Group Life Ins Co	64572	0.75	(1,518.01)	(1,518.01)		
William Penn Life Ins CO of NY	William Penn Life Ins CO of NY	66230	(2.00)	William Penn Life Ins Co of NY	66230	\$ (0.80)	William Penn Life Ins Co of NY	66230	(0.65)	William Penn Life Ins Co of NY	66230	0.20	(3.25)	(3.25)		
SCOR Global Life U.S. Re Ins Co										Winterhur Life Reinsurance Co	64688	(2.15)	(2.15)	(2.15)		
Humanadental Ins Co										Wisconsin National Life Ins Co	70580	(0.30)	(0.30)	(0.30)		
Zurich American Life Ins Co										Zurich American Life Ins Co	-	0.21	0.21	0.21		
Zurich American Ins Co										Zurich Ins Co US Br	16535	(0.60)	(0.60)	(0.60)		
Totals			429,463.23										(175,885.43)	228,853.73	421,544.15	#####

NJ Individual Health Coverage Program
1998-1999 Administrative Assessment Reconciliation

As required by N.J.A.C. 11:20-2.12(c), the net earned premium used to determine assessment liability is premium for the calendar year that includes the first six months of the fiscal year. For fiscal years 1998 and 1999, the administrative assessment is based on the net earned premium reported on the 1997/1998 Exhibit K: New Jersey Individual Health Coverage Program Assessment Report. Due to a change in the law, the 1997/1998 calculation period was the first time a two-year reporting period was used. The interim assessment used the most recently reported net earned premium, which was from the 1996 Exhibit K. However, the assessment was only based on the budget for the 1998 fiscal year. Expenses for the 1999 fiscal year were not included in any interim assessment and the IHC Board funded expenses for the 1999 fiscal year using unspent money from prior administrative assessments. Nineteen carriers submitted revisions to the original submission of the 1997/1998 Exhibit K, one of which was in liquidation. Each carrier's market share % for this final assessment reconciliation was determined using the 1997/1998 Exhibit K, revised as appropriate. The market share % is multiplied by the amount of audited administrative expenses where the product is each carrier's share of the expenses. The carriers also share the liability of the liquidated carrier. The total amount due to the IHC Program or the carrier is the carrier's share of expenses plus the carrier's share of the liability of the liquidated carrier less the amount that was paid with the interim assessment. The fact that the IHC Board had not previously billed for the 1999 budgeted expenses results in a liability for most carriers.

Carrier Names	NAIC #	1997/1998 NEP as shown on Exhibit K	NEP Adjustment	Reason for Adjustment	1997/1998 NEP Revised	Market Share	1998 & 1999 Audited Administrative Expenses	Distribution of Liquidated Carrier's Liability	Amount Carrier Paid for 1998 Assessment using 1996 NEP	Total Due IHC (Carrier)
AEGON Group of Insurance Companies	66281/86231	\$ 11,993,631			\$ 11,993,631	0.09%	\$ 1,121.67	\$ 0.38	\$ 1,992.00	\$ (869.95)
Aetna Inc.	95287/72052/95720/97705/60054/86509/95533	\$ 3,568,579,471			\$ 3,568,579,471	25.82%	\$ 333,740.60	\$ 111.62	\$ 218,989.00	\$ 114,863.22
Allianz Life Insurance Company of North America	90611	\$ 5,692,323			\$ 5,692,323	0.04%	\$ 532.36	\$ 0.18	\$ 191.00	\$ 341.54
Allstate Life Insurance Company	60186						\$ -	\$ -	\$ 4.00	\$ (4.00)
Americaid New Jersey, Inc.	95373	\$ 60,512,541	\$ (60,512,541)	N/A - Medicaid HMO	\$ -	0.00%	\$ -	\$ -		\$ -
American General Life Insurance Company of New York	67571	\$ 37,865			\$ 37,865	0.00%	\$ 3.54	\$ -	\$ 3.00	\$ 0.54
American Life Insurance Company of New York	60704	\$ 3,934			\$ 3,934	0.00%	\$ 0.37	\$ -		\$ 0.37
American National Insurance Company	60739	\$ 1,256,112			\$ 1,256,112	0.01%	\$ 117.47	\$ 0.04	\$ 102.00	\$ 15.51
American Preferred Provider Plan		\$ 2,587,315		IN LIQUIDATION	\$ 2,587,315	0.02%	\$ 241.97	\$ (241.97)		\$ -
American Progressive Life & Health Ins Co of NY	80624	\$ 719,294			\$ 719,294	0.01%	\$ 67.27	\$ 0.02		\$ 67.29
American Republic Insurance Company	60836	\$ 402,407			\$ 402,407	0.00%	\$ 37.63	\$ 0.01	\$ 32.00	\$ 5.64
AmeriHealth HMO Inc.	95044	\$ 560,425,580	\$ 207,827,089	Revised Exhibit K 11/10/99	\$ 768,252,669	5.56%	\$ 71,848.51	\$ 24.03	\$ 19,035.00	\$ 52,837.54
Anthem Health & Life Insurance Company	67369	\$ 53,423,668			\$ 53,423,668	0.39%	\$ 4,996.29	\$ 1.67	\$ 3,955.00	\$ 1,042.96
AtlantiCare Health Plans	95526	\$ 5,786,113			\$ 5,786,113	0.04%	\$ 541.13	\$ 0.18		\$ 541.31
Bankers Life and Casualty Company	61263	\$ 1,082,089			\$ 1,082,089	0.01%	\$ 101.20	\$ 0.03	\$ 151.00	\$ (49.77)
Bankers Multiple Line Insurance Company	23132	\$ 15,901			\$ 15,901	0.00%	\$ 1.49	\$ -	\$ 21.00	\$ (19.51)
Banner Life Insurance Company	94250	\$ 2,704			\$ 2,704	0.00%	\$ 0.25	\$ -		\$ 0.25
BCS Life Insurance Company	80985	\$ 1,118			\$ 1,118	0.00%	\$ 0.10	\$ -	\$ 3.00	\$ (2.90)
Berkshire Life Ins Co	61433						\$ -	\$ -	\$ 1.00	\$ (1.00)
Boston Mutual Life Insurance Co.	61476	\$ 3,408,676			\$ 3,408,676	0.02%	\$ 318.79	\$ 0.11	\$ 283.00	\$ 35.90
Capitol American Life Ins Co							\$ -	\$ -	\$ 154.00	\$ (154.00)
Celtic Life Insurance Company	80799	\$ 40,052,261			\$ 40,052,261	0.29%	\$ 3,745.77	\$ 1.25	\$ 11,316.00	\$ (7,568.98)
Centennial Life Ins Co	61654						\$ -	\$ -	\$ 138.00	\$ (138.00)
Chubb Colonial Life Ins Co of America	62057						\$ -	\$ -	\$ 6,046.00	\$ (6,046.00)
CNA Insurance Companies	20443	\$ 4,574,705			\$ 4,574,705	0.03%	\$ 427.84	\$ 0.14	\$ 2,000.00	\$ (1,572.02)
Colonial Life & Accident	62049						\$ -	\$ -	\$ 117.00	\$ (117.00)
Colonial Penn Insurance Companies	34789/20796/62065	\$ 457,361			\$ 457,361	0.00%	\$ 42.77	\$ 0.01	\$ 45.00	\$ (2.22)
Commercial Travelers Mutual Insurance Company	81426		\$ 1,734,815	late submission AO 00-07	\$ 1,734,815	0.01%	\$ 162.24	\$ 0.05		\$ 162.29

NJ Individual Health Coverage Program
1998-1999 Administrative Assessment Reconciliation

Carrier Names	NAIC #	1997/1998 NEP as shown on Exhibit K	NEP Adjustment	Reason for Adjustment	1997/1998 NEP Revised	Market Share	1998 & 1999 Audited Administrative Expenses	Distribution of Liquidated Carrier's Liability	Amount Carrier Paid for 1998 Assessment using 1996 NEP	Total Due IHC (Carrier)
Commercial Union Ins Co	20613/20648/20621/38369						\$ -	\$ -	\$ 2.00	\$ (2.00)
Connecticut General Life Insurance Company	62308	\$ 863,884,120			\$ 863,884,120	6.25%	\$ 80,792.15	\$ 27.02	\$ 56,826.00	\$ 23,993.17
Conseco Variable Insurance Co.	64017	\$ 182			\$ 182	0.00%	\$ 0.02	\$ -		\$ 0.02
Continental General Ins Co	71404						\$ -	\$ -	\$ 2.00	\$ (2.00)
CUNA Mutual Insurance Society	62626	\$ 4,285,153			\$ 4,285,153	0.03%	\$ 400.76	\$ 0.13	\$ 336.00	\$ 64.89
Educators Mutual Life Insurance Company	62804	\$ 49,031			\$ 49,031	0.00%	\$ 4.59	\$ -	\$ 19.00	\$ (14.41)
Empire Health Plans Assurance, Inc.	61705	\$ 6,593			\$ 6,593	0.00%	\$ 0.62	\$ -		\$ 0.62
Employers Health Insurance Company	73288	\$ 118,317			\$ 118,317	0.00%	\$ 11.07	\$ -	\$ 1,934.00	\$ (1,922.93)
Employers Ins of Wassau	21458						\$ -	\$ -	\$ 87.00	\$ (87.00)
Equitable Life Assurance Society of the U.S.	62944	\$ 13,015,485			\$ 13,015,485	0.09%	\$ 1,217.23	\$ 0.41	\$ 1,158.00	\$ 59.64
Farm Family Life Insurance Company	63126	\$ 87,308			\$ 87,308	0.00%	\$ 8.17	\$ -	\$ 9.00	\$ (0.83)
Fidelity Security Life Insurance Company	71870	\$ 6,891,061			\$ 6,891,061	0.05%	\$ 644.47	\$ 0.22	\$ 24.00	\$ 620.69
First Allmerica Financial Life Insurance Company	84824/69140	\$ 4,606,329			\$ 4,606,329	0.03%	\$ 430.79	\$ 0.14	\$ 454.00	\$ (23.07)
First Option Health Plan	95351						\$ -	\$ -	\$ 31,217.00	\$ (31,217.00)
Fortis Benefits Insurance Company	70408	\$ 3,098,030	\$ 2,111,995	NEP Revision 7/19/01	\$ 5,210,025	0.04%	\$ 487.25	\$ 0.16		\$ 487.41
Fortis Insurance Company	69477	\$ 11,223,360	\$ 50,272	NEP Revision 7/19/01	\$ 11,273,632	0.08%	\$ 1,054.33	\$ 0.35	\$ 5,597.00	\$ (4,542.32)
Foundation Health Systems	95351/95334/95079	\$ 873,927,478	\$ 153,345,020	NEP Revision AO 00-06	\$ 1,027,272,498	7.43%	\$ 96,072.55	\$ 32.13		\$ 96,104.68
Garden State Life Ins Co	63657						\$ -	\$ -	\$ 4.00	\$ (4.00)
General American Life Insurance Company	63665	\$ 3,990,607			\$ 3,990,607	0.03%	\$ 373.21	\$ 0.12	\$ 364.00	\$ 9.33
Great-West Life and Annuity Insurance Company	68322	\$ 10,038			\$ 10,038	0.00%	\$ 0.94	\$ -	\$ 6.00	\$ (5.06)
Great-West Life Assurance Co	80705						\$ -	\$ -	\$ 1.00	\$ (1.00)
Guarantee Life Insurance Company	64181	\$ 535			\$ 535	0.00%	\$ 0.05	\$ -		\$ 0.05
Guarantee Trust Life Insurance Company	64211	\$ 51,376			\$ 51,376	0.00%	\$ 4.80	\$ -	\$ 6.00	\$ (1.20)
Guardian Life Insurance Company of America	64246	\$ 342,741,332			\$ 342,741,332	2.48%	\$ 32,053.85	\$ 10.72	\$ 43,208.00	\$ (11,143.43)
Health Plans of America (NJ), Inc.	N/A	\$ 2,033,871		IN LIQUIDATION	\$ 2,033,871	0.01%	\$ 190.21	\$ (190.21)		\$ -
HIP Health Plan of New Jersey	95470	\$ 685,211,035			\$ 685,211,035	4.96%	\$ 64,082.29	\$ 21.43	\$ 49,324.00	\$ 14,779.72
Home Ins Co.	22527						\$ -	\$ -	\$ 4.00	\$ (4.00)
Horizon Healthcare Services, Inc.	55069/95529	\$ 3,310,150,929			\$ 3,310,150,929	23.95%	\$ 309,571.86	\$ 103.54	\$ 192,856.00	\$ 116,819.40
Jefferson Pilot Life America	62057	\$ 28,943,417	\$ 69,890,743	Exhibit K Adjmt AO 00-03	\$ 98,834,160	0.72%	\$ 9,243.17	\$ 3.09	\$ 7.00	\$ 9,239.26
John Alden Life Insurance Company	65080	\$ 24,211,334			\$ 24,211,334	0.18%	\$ 2,264.29	\$ 0.76	\$ 9,774.00	\$ (7,508.95)
John Deere Insurance Company	21180	\$ 222,087			\$ 222,087	0.00%	\$ 20.77	\$ 0.01	\$ 63.00	\$ (42.22)
John Hancock Mutual Life Insurance Company	65099	\$ 24,321,807	\$ (10,460,869)	Exhibit K Adjmt AO 00-04	\$ 13,860,938	0.10%	\$ 1,296.30	\$ 0.43	\$ 1,966.00	\$ (669.27)
Kansas City Life Ins Co	65129						\$ -	\$ -	\$ 22.00	\$ (22.00)
Lamar Life Ins Co	65250						\$ -	\$ -	\$ 67.00	\$ (67.00)
Liberty Life Assurance Co of Boston	65315						\$ -	\$ -	\$ 4.00	\$ (4.00)

NJ Individual Health Coverage Program
1998-1999 Administrative Assessment Reconciliation

Carrier Names	NAIC #	1997/1998 NEP as shown on Exhibit K	NEP Adjustment	Reason for Adjustment	1997/1998 NEP Revised	Market Share	1998 & 1999 Audited Administrative Expenses	Distribution of Liquidated Carrier's Liability	Amount Carrier Paid for 1998 Assessment using 1996 NEP	Total Due IHC (Carrier)
Liberty Mutual Insurance Company	65315/23043	\$ 14,148			\$ 14,148	0.00%	\$ 1.32	\$ -	\$ 20.00	\$ (18.68)
Lincoln National Life Insurance	65676	\$ 1,413,050			\$ 1,413,050	0.01%	\$ 132.15	\$ 0.04	\$ 509.00	\$ (376.81)
Loyal American Life Insurance Company	65722	\$ 40,032			\$ 40,032	0.00%	\$ 3.74	\$ -		\$ 3.74
Managed Healthcare Systems of New Jersey, Inc.	95497	\$ 111,057,755	\$ (111,057,755)	N/A - Medicaid HMO	\$ -	0.00%	\$ -	\$ -		\$ -
Manhattan National Life Ins. Co.	67083	\$ 9,630,229			\$ 9,630,229	0.07%	\$ 900.64	\$ 0.30	\$ 3,011.00	\$ (2,110.06)
Markel Ins Co	38970						\$ -	\$ -	\$ 11.00	\$ (11.00)
Massachusetts Casualty Insurance Company	80896	\$ 37,707			\$ 37,707	0.00%	\$ 3.53	\$ -	\$ 4.00	\$ (0.47)
Massachusetts General Life Ins Co	65900						\$ -	\$ -	\$ 19.00	\$ (19.00)
Massachusetts Mutual Life Insurance Company	65935	\$ 14,051,177			\$ 14,051,177	0.10%	\$ 1,314.09	\$ 0.44	\$ 4,163.00	\$ (2,848.47)
Metropolitan Life Insurance Company	65978	\$ 67,922,917			\$ 67,922,917	0.49%	\$ 6,352.29	\$ 2.12	\$ 17,333.00	\$ (10,978.59)
Minnesota Life Insurance Company	66168	\$ 4,396			\$ 4,396	0.00%	\$ 0.41	\$ -	\$ 1.00	\$ (0.59)
MONY Life Insurance Company	66370	\$ 76,984			\$ 76,984	0.00%	\$ 7.20	\$ -	\$ 503.00	\$ (495.80)
Mutual of Omaha Insurance Company	71412	\$ 15,272,615			\$ 15,272,615	0.11%	\$ 1,428.33	\$ 0.48	\$ 2,858.00	\$ (1,429.19)
National Benefit Life Insurance Co.	61409	\$ 316,542	\$ (316,542)	non-member	\$ -	0.00%	\$ -	\$ -		\$ -
National Casualty Company	11991	\$ 3,260,335			\$ 3,260,335	0.02%	\$ 304.91	\$ 0.10	\$ 718.00	\$ (412.99)
National Group Life Insurance Company	64572	\$ 6,588,188			\$ 6,588,188	0.05%	\$ 616.14	\$ 0.21	\$ 774.00	\$ (157.65)
National Health Insurance Company	82538	\$ 10,255,618			\$ 10,255,618	0.07%	\$ 959.13	\$ 0.32	\$ 1,299.00	\$ (339.55)
Nationwide Life Insurance Company	66869	\$ 26,207	\$ 44,280	Exhibit K Adjustment	\$ 70,487	0.00%	\$ 6.59	\$ -	\$ 7.00	\$ (0.41)
New England Life Ins. Co.	91626	\$ 2,173,679			\$ 2,173,679	0.02%	\$ 203.29	\$ 0.07		\$ 203.36
New York Life	66915		\$ 34,434,950	late submission AO 00-08	\$ 34,434,950	0.25%	\$ 3,220.42	\$ 1.08		\$ 3,221.50
Nippon Life Insurance Company of America	81264	\$ 3,981,187			\$ 3,981,187	0.03%	\$ 372.33	\$ 0.12	\$ 301.00	\$ 71.45
Northwestern National Insurance Company Milwaukee, WI	23914	\$ 6,378	\$ 92,707	Exhibit K Adjmt AO 00-05	\$ 99,085	0.00%	\$ 9.27	\$ -	\$ 16.00	\$ (6.73)
NYLCare Health Plans of NJ							\$ -	\$ -	\$ 14,460.00	\$ (14,460.00)
Old American Ins Co							\$ -	\$ -	\$ 2.00	\$ (2.00)
Oxford Health Plans (NJ), Inc.	95506	\$ 1,328,900,517			\$ 1,328,900,517	9.61%	\$ 124,281.40	\$ 41.57	\$ 45,124.00	\$ 79,198.97
Pacific Life Insurance Co.	67466	\$ 26,692,021			\$ 26,692,021	0.19%	\$ 2,496.29	\$ 0.83		\$ 2,497.12
Pacific Mutual Life Ins Co	67466						\$ -	\$ -	\$ 1,961.00	\$ (1,961.00)
Pan-Amecian Life Insurance Company	67539	\$ 58,600			\$ 58,600	0.00%	\$ 5.48	\$ -	\$ 89.00	\$ (83.52)
Pension Life Insurance Company of America	67687	\$ 23,585,536			\$ 23,585,536	0.17%	\$ 2,205.77	\$ 0.74	\$ 1,172.00	\$ 1,034.51
Peoples Benefit Life Insurance Company	66605	\$ 513,459			\$ 513,459	0.00%	\$ 48.02	\$ 0.02		\$ 48.04
Peoples Security Life Ins Co	64475						\$ -	\$ -	\$ 145.00	\$ (145.00)
Phoenix Home Life Mutual Ins. Co.	67814/80926/91785/935 48	\$ 8,202,307	\$ (110)	Misc Adjustment	\$ 8,202,197	0.06%	\$ 767.09	\$ 0.26	\$ 587.00	\$ 180.35
Physician HealthCare Plan of New Jersey Inc.	95246	\$ 9,491,250			\$ 9,491,250	0.07%	\$ 887.64	\$ 0.30	\$ 338.00	\$ 549.94
Physicians Health Services of NJ	95334						\$ -	\$ -	\$ 847.00	\$ (847.00)
Primerica Life Insurance Company	65919	\$ 130,960			\$ 130,960	0.00%	\$ 12.25	\$ -	\$ 16.00	\$ (3.75)

NJ Individual Health Coverage Program
1998-1999 Administrative Assessment Reconciliation

Carrier Names	NAIC #	1997/1998 NEP as shown on Exhibit K	NEP Adjustment	Reason for Adjustment	1997/1998 NEP Revised	Market Share	1998 & 1999 Audited Administrative Expenses	Distribution of Liquidated Carrier's Liability	Amount Carrier Paid for 1998 Assessment using 1996 NEP	Total Due IHC (Carrier)
Principal Life Insurance Company	61271	\$ 40,755,158			\$ 40,755,158	0.29%	\$ 3,811.50	\$ 1.27	\$ 6,995.00	\$ (3,182.23)
Protective Life Insurance Company	68136	\$ 4,692,663			\$ 4,692,663	0.03%	\$ 438.87	\$ 0.15	\$ 3,076.00	\$ (2,636.98)
Provident Life & Accident	68195						\$ -	\$ -	\$ 1,599.00	\$ (1,599.00)
Provident Mutual Life Ins Co	68225						\$ -	\$ -	\$ 53.00	\$ (53.00)
Providian Life & Health Ins Co	66605						\$ -	\$ -	\$ 60.00	\$ (60.00)
Prudential Insurance Company of America	68241	\$ 425,429,403			\$ 425,429,403	3.08%	\$ 39,787.00	\$ 13.31	\$ 34,001.64	\$ 5,798.67
Prudential Health Care Plan, Inc.	95040	\$ 364,191,943			\$ 364,191,943	2.63%	\$ 34,059.95	\$ 11.39	\$ 29,107.36	\$ 4,963.98
QualMed Plans for Health	45079						\$ -	\$ -	\$ 402.00	\$ (402.00)
Reliable Life Insurance Co.	68357	\$ 1,597,403			\$ 1,597,403	0.01%	\$ 149.39	\$ 0.05	\$ 249.00	\$ (99.56)
Reliastar Life Insurance Company	67105	\$ 4,058,790			\$ 4,058,790	0.03%	\$ 379.59	\$ 0.13	\$ 292.00	\$ 87.72
RLI Insurance Company	13056	\$ 416,160			\$ 416,160	0.00%	\$ 38.92	\$ 0.01	\$ 37.00	\$ 1.93
Security Mutual Life Insurance Company of New York	68772	\$ 5,145			\$ 5,145	0.00%	\$ 0.48	\$ -	\$ 1.00	\$ (0.52)
Sentry Life Insurance Co.	68810	\$ 3,772,077			\$ 3,772,077	0.03%	\$ 352.77	\$ 0.12	\$ 486.00	\$ (133.11)
Southland Life Insurance Company	68950	\$ 5,069,584			\$ 5,069,584	0.04%	\$ 474.12	\$ 0.16		\$ 474.28
Standard Security Life Insurance Co. of NY	69078	\$ 9,568,601	\$ (9,568,601)	non-member AO 00-02	\$ -	0.00%	\$ -	\$ -		\$ -
State Farm Mutual Automobile Insurance Company	25178	\$ 17,617,763			\$ 17,617,763	0.13%	\$ 1,647.65	\$ 0.55		\$ 1,648.20
State Life Insurance Company	69116	\$ 44,526			\$ 44,526	0.00%	\$ 4.16	\$ -		\$ 4.16
Teachers Protective Mutual Life Insurance Company	69353	\$ 57,585			\$ 57,585	0.00%	\$ 5.39	\$ -	\$ 2.00	\$ 3.39
TIAA (Teachers Insurance and Annuity Association of America)	69345	\$ 7,755			\$ 7,755	0.00%	\$ 0.73	\$ -		\$ 0.73
TMG Life Insurance Company	70491	\$ 113,515			\$ 113,515	0.00%	\$ 10.62	\$ -	\$ 1,360.00	\$ (1,349.38)
Transamerica Occidental Life Insurance Company	67121	\$ 7,073			\$ 7,073	0.00%	\$ 0.66	\$ -	\$ 1.00	\$ (0.34)
Travelers Insurance Company	87726	\$ 3,342,941			\$ 3,342,941	0.02%	\$ 312.64	\$ 0.10	\$ 9,323.00	\$ (9,010.26)
Trustmark Insurance Company	61425	\$ 24,690,975	\$ (1,776,720)	Exhibit K Adjmt AO 00-01	\$ 22,914,255	0.17%	\$ 2,142.99	\$ 0.72	\$ 1,114.00	\$ 1,029.71
UICI Group of Insurance Companies	66087/97055	\$ 22,863,234			\$ 22,863,234	0.17%	\$ 2,138.21	\$ 0.72	\$ 1,417.00	\$ 721.93
Unicare Life & Health Insurance Company	80314	\$ 26,139,131			\$ 26,139,131	0.19%	\$ 2,444.58	\$ 0.82	\$ 5.00	\$ 2,440.40
Union Labor Life Insurance Company	69744	\$ 19,574,169			\$ 19,574,169	0.14%	\$ 1,830.61	\$ 0.61	\$ 25.00	\$ 1,806.22
United HealthCare Insurance Co	79413/95080	\$ 229,967,143			\$ 229,967,143	1.66%	\$ 21,506.98	\$ 7.19	\$ 7,933.00	\$ 13,581.17
United Insurance Company of America	69930	\$ 433,353			\$ 433,353	0.00%	\$ 40.53	\$ 0.01	\$ 4.00	\$ 36.54
United of Omaha			\$ 21,925,466	late submission AO00-09	\$ 21,925,466	0.16%	\$ 2,050.51	\$ 0.69		\$ 2,051.20
United States Life Insurance Company in the City of New York	70106	\$ 143,726,057			\$ 143,726,057	1.04%	\$ 13,441.54	\$ 4.50	\$ 7,602.00	\$ 5,844.04
Unity Mutual Life Insurance Company	70114	\$ 127,095			\$ 127,095	0.00%	\$ 11.89	\$ -	\$ 21.00	\$ (9.11)
University Health Plans, Inc.	95503	\$ 49,455,756	\$ (49,455,756)	N/A - Medicaid HMO	\$ -	0.00%	\$ -	\$ -		\$ -
UNUM Life Insurance Company of America	62235	\$ 10,359			\$ 10,359	0.00%	\$ 0.97	\$ -	\$ 1.00	\$ (0.03)
Veterans Life Insurance Company	81027	\$ 37,924			\$ 37,924	0.00%	\$ 3.55	\$ -	\$ 5.00	\$ (1.45)
Virginia Surety Co Inc.							\$ -	\$ -	\$ 4.00	\$ (4.00)
Washington National Insurance Company	70319	\$ 7,739,077			\$ 7,739,077	0.06%	\$ 723.77	\$ 0.24	\$ 1,777.00	\$ (1,052.99)

NJ Individual Health Coverage Program
1998-1999 Administrative Assessment Reconciliation

Carrier Names	NAIC #	1997/1998 NEP as shown on Exhibit K	NEP Adjustment	Reason for Adjustment	1997/1998 NEP Revised	Market Share	1998 & 1999 Audited Administrative Expenses	Distribution of Liquidated Carrier's Liability	Amount Carrier Paid for 1998 Assessment using 1996 NEP	Total Due IHC (Carrier)
William Penn Life Ins CO of NY							\$ -	\$ -	\$ 2.00	\$ (2.00)
Total		\$ 13,573,312,035	\$ 248,308,443		\$ 13,821,620,478	100.00%	\$ 1,292,625.29	\$ (0.06)	\$ 863,162.00	\$ 429,463.23

NJ Individual Health Coverage Program
1998-1999 Administrative Assessment Reconciliation

Carrier Names	NAIC #	1997/1998 NEP as shown on Exhibit K	NEP Adjustment	Reason for Adjustment	1997/1998 NEP Revised	Market Share	1998 & 1999 Audited Administrative Expenses	Distribution of Liquidated Carrier's Liability	Amount Carrier Paid for 1998 Assessment using 1996 NEP	Total Due IHC (Carrier)
---------------	--------	-------------------------------------	----------------	-----------------------	-----------------------	--------------	---	--	--	-------------------------

Data Used in Calculations			
1998 Audited Administrative Expenses	\$	549,778	
1999 Audited Administrative Expenses	\$	<u>742,847</u>	\$ 1,292,625
Amount Billed with 1996 Assessment		\$	(869,330)
Amounts not Collected			
CNA Insurance	\$		6,169.84
Amount Due from Carriers		\$	<u>429,465</u>

NJ Individual Health Coverage Program

1997 Administrative Assessment Reconciliation

As required by N.J.A.C. 11:20-2.12(c), the net earned premium used to determine assessment liability is premium for the calendar year that includes the first six months of the fiscal year. For fiscal year 1997, the assessment is based on the net earned premium reported on the 1996 Exhibit K. The interim assessment used the most recently reported net earned premium, which was from the 1995 Exhibit K. Five carriers revised their original submission of the 1996 Exhibit K. Each carrier's market share % for this final assessment reconciliation was determined using the 1996 Exhibit K, revised as appropriate. The market share % is multiplied by the amount of audited administrative expenses where the product is each carrier's share of the expenses. The total amount due to the IHC Program or the carrier is the carrier's liability less the amount that was paid with the interim assessment

Carrier Name (affiliated carriers listed on combined basis)	NAIC #	1996 NEP as shown on Exhibit K	NEP Adjustment	Reason for Adjustment	1996 NEP Revised	Market share	1997 Audited Administrative Expenses	Amount Carrier Paid for 1997 Assessment using 1995 NEP	Total Due IHC (Carrier)
AEGON USA, Inc.	86231/66281	\$ 13,572,257			\$ 13,572,257	0.23074%	\$ 1,548.99	\$ 1,863.00	\$ (314.01)
Aetna Life/US Healthcare	60054/95533/95 287/72052	\$ 1,491,709,634			\$1,491,709,634	25.36011%	\$ 170,247.46	\$ 145,083.00	\$ 25,164.46
Allianz Life Ins Co of N. America	90611	\$ 1,300,587			\$ 1,300,587	0.02211%	\$ 148.43	\$ 66.00	\$ 82.43
Allmerica Financial Life & Annuity	69140	\$ 1,176			\$ 1,176	0.00002%	\$ 0.13	\$ -	\$ 0.13
Allstate Life Insurance Company	60186	\$ 30,592			\$ 30,592	0.00052%	\$ 3.49	\$ 4.00	\$ (0.51)
American General Life Ins. Co. of NY	67571	\$ 23,302			\$ 23,302	0.00040%	\$ 2.66	\$ -	\$ 2.66
American National Ins Co	60739	\$ 693,259			\$ 693,259	0.01179%	\$ 79.12	\$ 125.00	\$ (45.88)
American Republic Ins Co	60836	\$ 220,740			\$ 220,740	0.00375%	\$ 25.19	\$ 30.00	\$ (4.81)
American United Life Ins Co	60895	\$ -			\$ -	0.00000%	\$ -	\$ 1.00	\$ (1.00)
AmeriHealth HMO	95044/60061	\$ 129,665,439			\$ 129,665,439	2.20440%	\$ 14,798.60	\$ 4,264.00	\$ 10,534.60
Bankers Life & Cas Co	61263	\$ 1,029,421			\$ 1,029,421	0.01750%	\$ 117.49	\$ 693.00	\$ (575.51)
Bankers Multiple Line Ins. Co.	23132	\$ 141,400			\$ 141,400	0.00240%	\$ 16.14	\$ 89.00	\$ (72.86)
Bankers National Life Ins. Co.	71900	\$ 433			\$ 433	0.00001%	\$ 0.05		\$ 0.05
Bankers Security Life Ins Society	61360	\$ -			\$ -	0.00000%	\$ -	\$ 66.00	\$ (66.00)
BCS Life Insurance Co.	80985	\$ 19,029			\$ 19,029	0.00032%	\$ 2.17	\$ 25.00	\$ (22.83)
Berkshire Life Ins. Co.	61433	\$ 4,389			\$ 4,389	0.00007%	\$ 0.50		\$ 0.50
Blue Cross and Blue Shield of NJ	55069/95529	\$ 1,313,700,244			\$1,313,700,244	22.33382%	\$ 149,931.41	\$ 152,383.00	\$ (2,451.59)
Boston Mutual Life Ins Co	61476	\$ 1,927,152			\$ 1,927,152	0.03276%	\$ 219.94	\$ 462.00	\$ (242.06)
Business Men's Assur of Am	61492	\$ -			\$ -	0.00000%	\$ -	\$ 2.00	\$ (2.00)
Canada Life Assur Co		\$ -			\$ -	0.00000%	\$ -	\$ 10.00	\$ (10.00)
Capitol American Life Ins Co		\$ 1,050,523			\$ 1,050,523	0.01786%	\$ 119.90	\$ 102.00	\$ 17.90
Celtic Life Ins. Co.	80799	\$ 77,080,050			\$ 77,080,050	1.31041%	\$ 8,797.08	\$ 3,498.00	\$ 5,299.08
Centennial Life Insurance Company	61654	\$ 936,650			\$ 936,650	0.01592%	\$ 106.90	\$ 204.00	\$ (97.10)
CNA Insurance Companies	20443/62413/20 494/20427	\$ 55,660,991	\$ (42,029,940)	Exhibit K Adjmt 98-04	\$ 13,631,051	0.23174%	\$ 1,555.70	\$ 949.00	\$ 606.70

NJ Individual Health Coverage Program

1997 Administrative Assessment Reconciliation

Carrier Name (affiliated carriers listed on combined basis)	NAIC #	1996 NEP as shown on Exhibit K	NEP Adjustment	Reason for Adjustment	1996 NEP Revised	Market share	1997 Audited Administrative Expenses	Amount Carrier Paid for 1997 Assessment using 1995 NEP	Total Due IHC (Carrier)
Colonial Life & Accident Ins Co	62049	\$ 799,051			\$ 799,051	0.01358%	\$ 91.19	\$ 96.00	\$ (4.81)
Chubb Colonial Life Ins. Co. of America	62057	\$ 41,182,275			\$ 41,182,275	0.70013%	\$ 4,700.10	\$ 3,361.00	\$ 1,339.10
Colonial Penn Franklin Ins Co	20796	\$ 272,730			\$ 272,730	0.00464%	\$ 31.13	\$ 42.00	\$ (10.87)
Colonial Penn Ins Co	34789	\$ 33,310			\$ 33,310	0.00057%	\$ 3.80	\$ 5.00	\$ (1.20)
Colonial Penn Life Ins Co	62065	\$ 2,758			\$ 2,758	0.00005%	\$ 0.31		\$ 0.31
Commercial Union Ins Cos	20613/20648/20621/38369	\$ 16,598			\$ 16,598	0.00028%	\$ 1.89	\$ 2.00	\$ (0.11)
Connecticut General Life Ins. Co.	62308/22713/65498	\$ 387,090,033			\$ 387,090,033	6.58080%	\$ 44,178.23	\$ 40,832.00	\$ 3,346.23
Continental General Ins. Co.	71404	\$ 15,015			\$ 15,015	0.00026%	\$ 1.71		\$ 1.71
CUNA Mutual Ins. Society	62626	\$ 2,286,958			\$ 2,286,958	0.03888%	\$ 261.01	\$ 311.00	\$ (49.99)
Educators Mutual Life Ins. Co.	62804	\$ 131,758			\$ 131,758	0.00224%	\$ 15.04	\$ 17.00	\$ (1.96)
Employers Health Ins. Co.	73288	\$ 13,171,785			\$ 13,171,785	0.22393%	\$ 1,503.28	\$ 473.00	\$ 1,030.28
Employers Ins of Wausau	21458	\$ 593,224			\$ 593,224	0.01009%	\$ 67.70	\$ 101.00	\$ (33.30)
Equitable Life Asr Soc of the US	62944	\$ 7,887,710			\$ 7,887,710	0.13410%	\$ 900.22	\$ 1,243.00	\$ (342.78)
Farm Family Life Ins Co	63126	\$ 59,733			\$ 59,733	0.00102%	\$ 6.82	\$ -	\$ 6.82
Federal Home Life Ins Co	67695	\$ 1,627			\$ 1,627	0.00003%	\$ 0.19	\$ -	\$ 0.19
Fidelity Security Life Ins Co	71870	\$ 162,796			\$ 162,796	0.00277%	\$ 18.58	\$ 19.00	\$ (0.42)
First Allmerica Financial Life Ins. Co.	69140	\$ 3,089,328			\$ 3,089,328	0.05252%	\$ 352.58	\$ 357.00	\$ (4.42)
First Option Health Plan	95351	\$ 212,646,105			\$ 212,646,105	3.61513%	\$ 24,269.11	\$ 13,312.00	\$ 10,957.11
Fortis Benefits	70408	\$ 19,085,881			\$ 19,085,881	0.32447%	\$ 2,178.25	\$ 4,656.84	\$ (2,478.59)
Garden State Life Ins Co	63657	\$ 29,716			\$ 29,716	0.00051%	\$ 3.39		\$ 3.39
General American Life Ins Co	63665	\$ 2,478,645			\$ 2,478,645	0.04214%	\$ 282.89	\$ 378.00	\$ (95.11)
Golden Rule	62286	\$ -			\$ -	0.00000%	\$ -	\$ 29.00	\$ (29.00)
Great American Life Ins Co	63312	\$ 3,374			\$ 3,374	0.00006%	\$ 0.39	\$ 1.00	\$ (0.61)
Great-West Life Assurance Co.	80705	\$ 4,867			\$ 4,867	0.00008%	\$ 0.56	\$ 2.00	\$ (1.44)
Great-West Life & Annuity Ins Co	68322	\$ 41,916			\$ 41,916	0.00071%	\$ 4.78	\$ 274.00	\$ (269.22)
Guarantee Life Ins. Co.	64181	\$ 207			\$ 207	0.00000%	\$ 0.02		\$ 0.02
Guarantee Trust Life Ins. Co.	64211	\$ 37,951			\$ 37,951	0.00065%	\$ 4.33	\$ -	\$ 4.33
Guardian Life Ins. Co. of America	64246	\$ 294,325,151			\$ 294,325,151	5.00373%	\$ 33,591.06	\$ 46,472.00	\$ (12,880.94)
HIP Health Plan of New Jersey	95470	\$ 335,983,815			\$ 335,983,815	5.71196%	\$ 38,345.53	\$ 38,073.00	\$ 272.53
Anthem Health & Life Ins. Co.(Home Life)	67369	\$ 26,943,560			\$ 26,943,560	0.45806%	\$ 3,075.04	\$ 3,933.00	\$ (857.96)

NJ Individual Health Coverage Program

1997 Administrative Assessment Reconciliation

Carrier Name (affiliated carriers listed on combined basis)	NAIC #	1996 NEP as shown on Exhibit K	NEP Adjustment	Reason for Adjustment	1996 NEP Revised	Market share	1997 Audited Administrative Expenses	Amount Carrier Paid for 1997 Assessment using 1995 NEP	Total Due IHC (Carrier)
Home Ins. Co. - IN LIQUIDATION LETTER DATED 2/17/05	22527	\$ 29,809			\$ 29,809	0.00051%	\$ 3.40		\$ 3.40
IDS Life Ins Co	65005	\$ 2,123			\$ 2,123	0.00004%	\$ 0.24		\$ 0.24
ITT Hartford Ins. Group		\$ 2,493			\$ 2,493	0.00004%	\$ 0.28		\$ 0.28
Jefferson-Pilot Life Ins Co	67865	\$ 47,159			\$ 47,159	0.00080%	\$ 5.38	\$ 8.00	\$ (2.62)
John Alden Life Ins. Co.	65080	\$ 66,580,389			\$ 66,580,389	1.13191%	\$ 7,598.76	\$ 10,863.00	\$ (3,264.24)
John Deere Ins Co	21180	\$ 430,841			\$ 430,841	0.00732%	\$ 49.17	\$ 64.00	\$ (14.83)
John Hancock Mutual Life Ins Co	65099	\$ 13,388,968			\$ 13,388,968	0.22762%	\$ 1,528.07	\$ 3,176.00	\$ (1,647.93)
Kanawha Insurance Co	65110	\$ 1,408			\$ 1,408	0.00002%	\$ 0.16	\$ -	\$ 0.16
Kansas City Life Ins. Co.	65129	\$ 148,550	\$ (135,797)	Exhibit K Adjmt	\$ 12,753	0.00022%	\$ 1.46	\$ 13.00	\$ (11.54)
Lamar Life Ins. Co.	65250	\$ 456,105			\$ 456,105	0.00775%	\$ 52.05		\$ 52.05
Liberty Life Assurance Co. of Boston	65315	\$ 25,209	\$ (180)	Transposition error	\$ 25,029	0.00043%	\$ 2.86		\$ 2.86
Liberty Mutual Ins Co	23043	\$ 132,863			\$ 132,863	0.00226%	\$ 15.16	\$ 15.00	\$ 0.16
Lincoln National Life Ins Co	65676	\$ 3,470,181			\$ 3,470,181	0.05900%	\$ 396.05	\$ 1,992.00	\$ (1,595.95)
Lincoln National Specialty Ins Co		\$ -			\$ -	0.00000%	\$ -	\$ 32.00	\$ (32.00)
Loyal American		\$ -			\$ -	0.00000%	\$ -	\$ 1.00	\$ (1.00)
Manhattan National Life Ins Co	67083	\$ 20,510,440			\$ 20,510,440	0.34869%	\$ 2,340.84	\$ 1,271.00	\$ 1,069.84
Markel Ins. Co.	38970	\$ 72,654			\$ 72,654	0.00124%	\$ 8.29	\$ 6.00	\$ 2.29
Massachusetts Casualty Ins Co	80896	\$ 26,018			\$ 26,018	0.00044%	\$ 2.97	\$ 4.00	\$ (1.03)
Massachusetts General Life Ins Co	65900	\$ 127,017			\$ 127,017	0.00216%	\$ 14.50	\$ -	\$ 14.50
Massachusetts Mutual Life Ins Co	65935	\$ 28,357,632			\$ 28,357,632	0.48210%	\$ 3,236.43	\$ 3,855.00	\$ (618.57)
MEGA Life and Health Ins Co.(incl. Mid-West)	66087	\$ 9,650,304	\$ 1,286,597	Add Mid-West	\$ 10,936,901	0.18593%	\$ 1,248.22	\$ 1,180.00	\$ 68.22
Metropolitan Life Ins. Co.	65978	\$ 50,457,255	denied	Exhibit K Adjmt 99-03	\$ 50,457,255	0.85781%	\$ 5,758.64	\$ 5,357.00	\$ 401.64
Midland National Life Ins Co	66044	\$ 336			\$ 336	0.00001%	\$ 0.04	\$ -	\$ 0.04
Minnesota Mutual Life Ins Co	66168	\$ 4,359			\$ 4,359	0.00007%	\$ 0.50	\$ 1.00	\$ (0.50)
Mutual Life Ins Co of NY	66370	\$ 3,424,194			\$ 3,424,194	0.05821%	\$ 390.80	\$ 427.00	\$ (36.20)
Mutual of Omaha Companies	71412/69868	\$ 19,466,103			\$ 19,466,103	0.33094%	\$ 2,221.65	\$ 3,198.00	\$ (976.35)
National Benefit Life Ins Co	61409	\$ -			\$ -	0.00000%	\$ -	\$ 84.00	\$ (84.00)
National Casualty Company	11991	\$ 4,887,947			\$ 4,887,947	0.08310%	\$ 557.86	\$ 3,256.00	\$ (2,698.14)
National Group Life Ins Co	64572	\$ 5,274,945			\$ 5,274,945	0.08968%	\$ 602.02	\$ 1,076.00	\$ (473.98)
National Health Ins. Co.	82538	\$ 8,847,608			\$ 8,847,608	0.15042%	\$ 1,009.77	\$ 1,417.00	\$ (407.23)
Nationwide Life Ins. Co.	66869	\$ 50,873			\$ 50,873	0.00086%	\$ 5.81	\$ 7.00	\$ (1.19)
New England Life Ins Co	66893/91626	\$ 67,610,466			\$ 67,610,466	1.14943%	\$ 7,716.32	\$ 8,914.00	\$ (1,197.68)

NJ Individual Health Coverage Program

1997 Administrative Assessment Reconciliation

Carrier Name (affiliated carriers listed on combined basis)	NAIC #	1996 NEP as shown on Exhibit K	NEP Adjustment	Reason for Adjustment	1996 NEP Revised	Market share	1997 Audited Administrative Expenses	Amount Carrier Paid for 1997 Assessment using 1995 NEP	Total Due IHC (Carrier)
New York Life Ins Co	66915	\$ 37,782,140			\$ 37,782,140	0.64232%	\$ 4,312.04		\$ 4,312.04
Nippon Life Ins. Co. of America	81264	\$ 2,047,137			\$ 2,047,137	0.03480%	\$ 233.64	\$ 528.00	\$ (294.36)
North American Life Assur Co	80756	\$ -			\$ -	0.00000%	\$ -	\$ 245.00	\$ (245.00)
Northwestern Ntl Ins Co Milwaukee	23914	\$ 108,843			\$ 108,843	0.00185%	\$ 12.42	\$ 185.00	\$ (172.58)
NYLCare Health Plans of NJ		\$ 60,716,400			\$ 60,716,400	1.03222%	\$ 6,929.51	\$ 6,658.00	\$ 271.51
Old American Ins. Co.	67199	\$ 12,753			\$ 12,753	0.00022%	\$ 1.46	\$ 2.00	\$ (0.54)
Oxford Health Plans (NJ), Inc.	95506/78026	\$ 307,375,715			\$ 307,375,715	5.22560%	\$ 35,080.51	\$ 29,289.00	\$ 5,791.51
Pacific Mutual Life Ins. Co.	67466	\$ 13,360,964			\$ 13,360,964	0.22715%	\$ 1,524.87	\$ 1,258.00	\$ 266.87
Pan-Amecian Life Ins Co	67539	\$ 605,108			\$ 605,108	0.01029%	\$ 69.06	\$ 737.00	\$ (667.94)
Pension Life Ins. Co. of America	67687	\$ 7,982,007			\$ 7,982,007	0.13570%	\$ 910.98	\$ 855.00	\$ 55.98
Peoples Security Life Ins. Co.	64475	\$ 984,857			\$ 984,857	0.01674%	\$ 112.40		\$ 112.40
Phoenix Home Life Mutual Ins. Co.	67814	\$ 3,995,223	\$ 1,267,740	Exhibit K Adjmt 98-05	\$ 5,262,963	0.08947%	\$ 600.66	\$ 922.00	\$ (321.34)
Physician Health Care Plan of NJ, Inc.	95246	\$ 2,300,453			\$ 2,300,453	0.03911%	\$ 262.55		\$ 262.55
Physicians Health Services of NJ	95334	\$ 5,770,713			\$ 5,770,713	0.09811%	\$ 658.61		\$ 658.61
Primerica Life Ins Co	65919	\$ 108,542			\$ 108,542	0.00185%	\$ 12.39	\$ 34.00	\$ (21.61)
Principal Mutual Life Ins Co	61271	\$ 47,650,228			\$ 47,650,228	0.81009%	\$ 5,438.28	\$ 8,977.00	\$ (3,538.72)
Protective Life Ins. Co.	68136	\$ 20,956,301			\$ 20,956,301	0.35627%	\$ 2,391.72	\$ 3,500.00	\$ (1,108.28)
Provident Life & Accident Ins Co	68195	\$ 10,889,793			\$ 10,889,793	0.18513%	\$ 1,242.84	\$ 2,217.00	\$ (974.16)
Provident Life & Casualty Ins Co	68209					0.00000%	\$ -	\$ 1.00	\$ (1.00)
Provident Mutual Life Ins. Co.	68225	\$ 361,993			\$ 361,993	0.00615%	\$ 41.31	\$ 55.00	\$ (13.69)
Providian Life and Health Ins. Co. (formerly National Home Life As	66605	\$ 408,410			\$ 408,410	0.00694%	\$ 46.61	\$ 53.00	\$ (6.39)
Prudential Ins. Co. of America	68241	\$ 260,880,616			\$ 260,880,616	4.43515%	\$ 29,774.07	\$ 28,261.94	\$ 1,512.13
Prudential Health Care Plan, Inc.	95040	\$ 169,007,432			\$ 169,007,432	2.87324%	\$ 19,288.66	\$ 18,309.06	\$ 979.60
QualMed Plans for Health (Greater Atlantic)	45079	\$ 2,741,511			\$ 2,741,511	0.04661%	\$ 312.89	\$ 193.00	\$ 119.89
Reliable Life Ins Co	68357	\$ 1,694,091			\$ 1,694,091	0.02880%	\$ 193.35	\$ 237.00	\$ (43.65)
Reliastar Life Ins. Co.	67105/61360	\$ 1,990,333			\$ 1,990,333	0.03384%	\$ 227.15		\$ 227.15
RLI Ins Co	13056	\$ 252,284			\$ 252,284	0.00429%	\$ 28.79	\$ 32.00	\$ (3.21)
Safeco Life Ins Co	68608	\$ -			\$ -	0.00000%	\$ -	\$ 25.00	\$ (25.00)
Security Mutual Life Ins. Co. of NY	68772	\$ 3,510			\$ 3,510	0.00006%	\$ 0.40		\$ 0.40
Sentry Ins, a Mutual Co	24988	\$ -			\$ -	0.00000%	\$ -	\$ 10.00	\$ (10.00)
Sentry Life Ins. Co.	68810	\$ 3,310,825			\$ 3,310,825	0.05629%	\$ 377.86	\$ 555.00	\$ (177.14)
State Life Ins. Co.	69116	89			\$ 89	0.00000%	\$ 0.01		\$ 0.01

NJ Individual Health Coverage Program

1997 Administrative Assessment Reconciliation

Carrier Name (affiliated carriers listed on combined basis)	NAIC #	1996 NEP as shown on Exhibit K	NEP Adjustment	Reason for Adjustment	1996 NEP Revised	Market share	1997 Audited Administrative Expenses	Amount Carrier Paid for 1997 Assessment using 1995 NEP	Total Due IHC (Carrier)
Teachers Protv Mutual Life Ins. Co.	69353	\$ 13,471			\$ 13,471	0.00023%	\$ 1.54	\$ 2.00	\$ (0.46)
Time Insurance Company	69477	\$ 19,042,123			\$ 19,042,123	0.32373%	\$ 2,173.26	\$ 4,646.16	\$ (2,472.90)
TMG Life Ins.	70491	\$ 9,261,400			\$ 9,261,400	0.15745%	\$ 1,057.00	\$ 2,949.00	\$ (1,892.00)
Transamerica Occidental LIC	67121	\$ 3,954			\$ 3,954	0.00007%	\$ 0.45	\$ 1.00	\$ (0.55)
Travelers Ins. Co. & Affiliates	87726	\$ 63,507,187			\$ 63,507,187	1.07967%	\$ 7,248.02	\$ 12,266.00	\$ (5,017.98)
Trustmark Insurance Company	61425	\$ 7,587,908			\$ 7,587,908	0.12900%	\$ 866.00	\$ 695.00	\$ 171.00
Unicare Life & Health Ins. Co.	80314	\$ 32,616			\$ 32,616	0.00055%	\$ 3.72		\$ 3.72
Union Labor Life Ins Co	69744	\$ 171,037			\$ 171,037	0.00291%	\$ 19.52	\$ 15.00	\$ 4.52
United Health Care Corp.(MetraHealth)	95080/79413	\$ 54,036,840			\$ 54,036,840	0.91866%	\$ 6,167.18	\$ 5,097.00	\$ 1,070.18
United Ins. Co. of America	69930	\$ 24,749			\$ 24,749	0.00042%	\$ 2.82	\$ 22.00	\$ (19.18)
UNUM Life Ins. Co. of America	62235	\$ 5,537			\$ 5,537	0.00009%	\$ 0.63	\$ 1.00	\$ (0.37)
United States Life Ins Co	70106	\$ 51,784,772			\$ 51,784,772	0.88038%	\$ 5,910.15	\$ 5,694.00	\$ 216.15
Unity Mutual Life Ins. Co.	70114	\$ 145,395			\$ 145,395	0.00247%	\$ 16.59		\$ 16.59
Veterans Life	81027	\$ 33,660			\$ 33,660	0.00057%	\$ 3.84	\$ 5.00	\$ (1.16)
Virginia Surety Co. Inc.		\$ 26,931			\$ 26,931	0.00046%	\$ 3.07	\$ 4.00	\$ (0.93)
Washington National Ins Co.	70319	\$ 12,107,191			\$ 12,107,191	0.20583%	\$ 1,381.78	\$ 3,214.00	\$ (1,832.22)
William Penn Life Ins Co of NY		\$ 10,533			\$ 10,533	0.00018%	\$ 1.20	\$ 2.00	\$ (0.80)
totals		5,921,722,969	(39,611,580)		5,882,111,389	100%	\$ 671,319.99	\$ 647,878.00	\$ 23,441.99

NJ Individual Health Coverage Program

1997 Administrative Assessment Reconciliation

Carrier Name (affiliated carriers listed on combined basis)	NAIC #	1996 NEP as shown on Exhibit K	NEP Adjustment	Reason for Adjustment	1996 NEP Revised	Market share	1997 Audited Administrative Expenses	Amount Carrier Paid for 1997 Assessment using 1995 NEP	Total Due IHC (Carrier)
Data Used in Calculations									
1997 Audited Administrative Expenses		\$ 671,320.00							
Amount Billed with 1995 Assessment		<u>\$ (650,000.00)</u>	\$ 21,320.00						
Amounts not Collected									
American National		\$ 93.00							
Canada Life Assurance		\$ 231.00							
CNA Insurance Co		\$ 1,474.00							
Guarantee Trust		\$ 67.00							
Trustmark		<u>\$ 261.00</u>	\$ 2,126.00						
Amount Due from Carriers			<u>\$ 23,446.00</u>						

NJ Individual Health Coverage Program

1996 Administrative Assessment Reconciliation

As required by N.J.A.C. 11:20-2.12(c), the net earned premium used to determine assessment liability is premium for the calendar year that includes the first six months of the fiscal year. For fiscal year 1996, the assessment is based on the net earned premium reported on the 1995 Exhibit K. The interim assessment used the most recently reported net earned premium, which was from the 1994 Exhibit K. Ten carriers revised their original submission of the 1995 Exhibit K. Each carrier's market share % for this final assessment reconciliation was determined using the 1995 Exhibit K, revised as appropriate. The market share % is multiplied by the amount of audited administrative expenses where the product is each carrier's share of the expenses. The total amount due to the IHC Program or the carrier is the carrier's liability less the amount that was paid with the interim assessment.

Carrier Name (affiliated carriers listed on combined basis)	NAIC #	1995 NEP as shown on Exhibit K	NEP Adjustment	Reason for Adjustment	1995 NEP Revised	Market share	1996 Audited Administrative Expenses	Amount Carrier Paid for 1996 Assessment using 1994 NEP	Total Due IHC (Carrier)
AEGON USA, Inc.	86231/66281/64130	\$ 14,703,213			\$ 14,703,213	0.29%	\$ 1,582.28	\$ 1,799.00	\$ (216.72)
Aetna Life Insurance Company	60054/86509	\$ 313,703,407			\$ 313,703,407	6.14%	\$ 33,759.05	\$ 39,517.00	\$ (5,757.95)
Allianz Life Ins Co of N. America	90611	\$ 520,904			\$ 520,904	0.01%	\$ 56.06	\$ 153.00	\$ (96.94)
ALLMERICA FINANCIAL LIFE & ANNUIT	69140	\$ 1,468			\$ 1,468	0.00%	\$ 0.16		\$ 0.16
Allstate Life Insurance Company	60186/70874	\$ 34,748			\$ 34,748	0.00%	\$ 3.74	\$ 5.00	\$ (1.26)
American Fidelity Assur Co	60410	\$ -			\$ -	0.00%	\$ -	\$ 2.00	\$ (2.00)
American General Life Ins Co of NY	67571				\$ -	0.00%	\$ -	\$ 4.00	\$ (4.00)
American Life Ins Co of NY	60704				\$ -	0.00%	\$ -	\$ 46.00	\$ (46.00)
American National Ins Co	60739	\$ 1,721,259	\$ (739,800)	Exhibit K Adjmt 96-29	\$ 981,459	0.02%	\$ 105.62	\$ 211.00	\$ (105.38)
American Republic Ins Co	60836	\$ 239,666			\$ 239,666	0.00%	\$ 25.79	\$ 28.00	\$ (2.21)
American United Life Ins. Co.	60895	\$ 5,939			\$ 5,939	0.00%	\$ 0.64	\$ 2.00	\$ (1.36)
AMERIHEALTH HMO, INC	60061/95044	\$ 33,658,182			\$ 33,658,182	0.66%	\$ 3,622.11	\$ 1,171.00	\$ 2,451.11
Amex Life Assurance Co	67962	\$ 1,996			\$ 1,996	0.00%	\$ 0.21		\$ 0.21
Anthem Health & Life Ins. Co.(Home Life)	67369	\$ 31,043,954			\$ 31,043,954	0.61%	\$ 3,340.78	\$ 4,701.00	\$ (1,360.22)
Bankers Life & Cas Co	61263	\$ 5,469,492			\$ 5,469,492	0.11%	\$ 588.60	\$ 624.00	\$ (35.40)
Bankers Multiple Line Ins. Co.	23132	\$ 701,976			\$ 701,976	0.01%	\$ 75.54	\$ 1,017.00	\$ (941.46)
Bankers Security Life Ins Society	61360	\$ 520,991			\$ 520,991	0.01%	\$ 56.07	\$ 961.00	\$ (904.93)
BCS Life Insurance Co.	80985	\$ 193,490			\$ 193,490	0.00%	\$ 20.82		\$ 20.82
Blue Cross and Blue Shield of NJ	55069	\$ 1,202,793,551			\$ 1,202,793,551	23.55%	\$ 129,438.07	\$ 151,708.00	\$ (22,269.93)
Boston Mutual Life Ins Co	61476	\$ 3,643,789			\$ 3,643,789	0.07%	\$ 392.12	\$ 130.00	\$ 262.12
Business Men's Assur of Am	61492	\$ 15,608			\$ 15,608	0.00%	\$ 1.68	\$ 7.00	\$ (5.32)
Canada Life Assur Co		\$ 1,903,509	\$ (1,826,171)	Exhibit K Adjmt 96-30	\$ 77,338	0.00%	\$ 8.32	\$ 9.00	\$ (0.68)
Capitol American Life Ins Co		\$ 805,015			\$ 805,015	0.02%	\$ 86.63	\$ 92.00	\$ (5.37)
Celtic Life Ins. Co.	80799	\$ 27,611,700			\$ 27,611,700	0.54%	\$ 2,971.42	\$ 2,789.00	\$ 182.42
Centennial Life Insurance Company	61654	\$ 1,606,692			\$ 1,606,692	0.03%	\$ 172.90	\$ 575.00	\$ (402.10)
Clarendon Natl Ins Co	20532				\$ -	0.00%	\$ -	\$ 6.00	\$ (6.00)
CNA Insurance Companies	00218	\$ 19,124,050	\$ (11,650,073)	Exhibit K Adjmt 96-31	\$ 7,473,977	0.15%	\$ 804.31	\$ 757.00	\$ 47.31
Colonial Life & Accident Ins Co	62049	\$ 758,435			\$ 758,435	0.01%	\$ 81.62	\$ 80.00	\$ 1.62

NJ Individual Health Coverage Program

1996 Administrative Assessment Reconciliation

Carrier Name (affiliated carriers listed on combined basis)	NAIC #	1995 NEP as shown on Exhibit K	NEP Adjustment	Reason for Adjustment	1995 NEP Revised	Market share	1996 Audited Administrative Expenses	Amount Carrier Paid for 1996 Assessment using 1994 NEP	Total Due IHC (Carrier)
Colonial Life Ins. Co. of America	62057	\$ 26,525,664			\$ 26,525,664	0.52%	\$ 2,854.55	\$ 4,370.00	\$ (1,515.45)
Colonial Penn Franklin Ins Co	20796	\$ 331,326			\$ 331,326	0.01%	\$ 35.66	\$ 45.00	\$ (9.34)
Colonial Penn Ins Co	34789	\$ 37,774			\$ 37,774	0.00%	\$ 4.07	\$ 5.00	\$ (0.93)
Colonial Penn Life Ins Co	62065	\$ 2,905			\$ 2,905	0.00%	\$ 0.31		\$ 0.31
Columbus Life Insurance Company	99937	\$ -			\$ -	0.00%	\$ -	\$ 1.00	\$ (1.00)
Commercial Ins Co of Newark NJ					\$ -	0.00%	\$ -	\$ 1.00	\$ (1.00)
Commercial Union Ins Cos	20621/20613/ 20648/38369	\$ 17,313			\$ 17,313	0.00%	\$ 1.86	\$ 2.00	\$ (0.14)
Connecticut General Life Ins. Co.	62308/22713/ 65498	\$ 322,296,545			\$ 322,296,545	6.31%	\$ 34,683.79	\$ 42,370.00	\$ (7,686.21)
Corporate Health	72052				\$ -	0.00%	\$ -	\$ 251.00	\$ (251.00)
CUNA Mutual Ins. Society	62626	\$ 2,456,782			\$ 2,456,782	0.05%	\$ 264.39	\$ 267.00	\$ (2.61)
Educators Mutual Life Ins. Co.	62804	\$ 134,801			\$ 134,801	0.00%	\$ 14.51	\$ 15.00	\$ (0.49)
EMPLOYERS HEALTH INS CO	73288	\$ 3,729,870	\$ (35,663)	Exhibit K Adjmt	\$ 3,694,207	0.07%	\$ 397.55		\$ 397.55
Employers Ins of Wausau	21458	\$ 797,693			\$ 797,693	0.02%	\$ 85.84	\$ 110.00	\$ (24.16)
Equitable Life Asr Soc of the US	62944	\$ 9,812,746			\$ 9,812,746	0.19%	\$ 1,055.99	\$ 1,288.00	\$ (232.01)
Farm Family Life Ins Co	63126	\$ -			\$ -	0.00%	\$ -	\$ 265.00	\$ (265.00)
Federal Home Life Ins Co	67695	\$ 1,876			\$ 1,876	0.00%	\$ 0.20		\$ 0.20
Fidelity Security Life Ins Co	71870	\$ 151,535			\$ 151,535	0.00%	\$ 16.31	\$ 212.00	\$ (195.69)
FIRST ALLAMERICA FIN LIFE INS CO	69140	\$ 2,814,730			\$ 2,814,730	0.06%	\$ 302.91		\$ 302.91
First Option Health Plan	N/A	\$ 105,076,487			\$ 105,076,487	2.06%	\$ 11,307.76	\$ 859.00	\$ 10,448.76
Fortis Benefits	70408	\$ 16,364,712			\$ 16,364,712	0.32%	\$ 1,761.08	\$ 2,689.00	\$ (927.92)
Garden State Life Ins Co	63657	\$ 1,774			\$ 1,774	0.00%	\$ 0.19		\$ 0.19
General American Life Ins Co	63665	\$ 2,984,458			\$ 2,984,458	0.06%	\$ 321.17	\$ 383.00	\$ (61.83)
Golden Rule Ins Co	62286	\$ 226,298			\$ 226,298	0.00%	\$ 24.35	\$ 25.00	\$ (0.65)
Great American Life Ins Co	63312	\$ 4,440			\$ 4,440	0.00%	\$ 0.48	\$ 1.00	\$ (0.52)
Great-West Life & Annuity Ins Co	68322	\$ 2,162,928			\$ 2,162,928	0.04%	\$ 232.76	\$ 433.00	\$ (200.24)
Great-West Life Assurance Co.	80705	\$ 17,182			\$ 17,182	0.00%	\$ 1.85	\$ 66.00	\$ (64.15)
Guarantee Mutual Life Co					\$ -	0.00%	\$ -	\$ 14.00	\$ (14.00)
GUARANTEE TRUST LIFE INS CO	64211	\$ 525,732	\$ (470,961)	Exhibit K Adjmt 96-32	\$ 54,771	0.00%	\$ 5.89		\$ 5.89
Guardian Life Ins. Co. of America	64246	\$ 366,816,360			\$ 366,816,360	7.18%	\$ 39,474.77	\$ 45,582.00	\$ (6,107.23)
Gulf Ins Co					\$ -	0.00%	\$ -	\$ 1.00	\$ (1.00)

NJ Individual Health Coverage Program

1996 Administrative Assessment Reconciliation

Carrier Name (affiliated carriers listed on combined basis)	NAIC #	1995 NEP as shown on Exhibit K	NEP Adjustment	Reason for Adjustment	1995 NEP Revised	Market share	1996 Audited Administrative Expenses	Amount Carrier Paid for 1996 Assessment using 1994 NEP	Total Due IHC (Carrier)
HIP Health Plan of New Jersey	60058/NA	\$ 300,518,913			\$ 300,518,913	5.88%	\$ 32,340.20	\$ 37,436.00	\$ (5,095.80)
IDS Life Ins Co	65005	\$ 3,445			\$ 3,445	0.00%	\$ 0.37	\$ 2.00	\$ (1.63)
ITT Hartford Ins. Group	091				\$ -	0.00%	\$ -	\$ 147.00	\$ (147.00)
Jefferson-Pilot Life Ins Co	67865	\$ 60,053			\$ 60,053	0.00%	\$ 6.46	\$ 25.00	\$ (18.54)
John Alden Life Ins. Co.	65080	\$ 85,745,050			\$ 85,745,050	1.68%	\$ 9,227.41	\$ 11,551.00	\$ (2,323.59)
John Deere Ins Co	21180	\$ 507,853			\$ 507,853	0.01%	\$ 54.65	\$ 55.00	\$ (0.35)
John Hancock Mutual Life Ins Co	65099	\$ 25,066,801			\$ 25,066,801	0.49%	\$ 2,697.55	\$ 3,240.00	\$ (542.45)
Kanawha Insurance Co	65110	\$ 1,408			\$ 1,408	0.00%	\$ 0.15	\$ 4.00	\$ (3.85)
Kansas City Life Ins. Co.	65129	\$ 105,231			\$ 105,231	0.00%	\$ 11.32	\$ 12.00	\$ (0.68)
Liberty Mutual Ins Co	65315/23043	\$ 118,661			\$ 118,661	0.00%	\$ 12.77	\$ 290.00	\$ (277.23)
Lincoln National Health & Cas Ins Co					\$ -	0.00%	\$ -	\$ 2.00	\$ (2.00)
Lincoln National Life Ins Co	65676	\$ 15,726,264			\$ 15,726,264	0.31%	\$ 1,692.37	\$ 2,511.00	\$ (818.63)
Lincoln National Specialty Ins Co		\$ 249,979			\$ 249,979	0.00%	\$ 26.90	\$ 30.00	\$ (3.10)
Loyal American Life Ins. Co.	65722	\$ 6,875			\$ 6,875	0.00%	\$ 0.74	\$ 1.00	\$ (0.26)
Manhattan National Life Ins Co	67083	\$ 10,031,554			\$ 10,031,554	0.20%	\$ 1,079.54	\$ 862.00	\$ 217.54
Manufacturers Life Ins Co	80616				\$ -	0.00%	\$ -	\$ 17.00	\$ (17.00)
MARKEL INSURANCE COMPANY	38970	\$ 50,107			\$ 50,107	0.00%	\$ 5.39		\$ 5.39
Massachusetts Casualty Ins Co	80896	\$ 31,327			\$ 31,327	0.00%	\$ 3.37	\$ 4.00	\$ (0.63)
Massachusetts General Life Ins Co	65900	\$ -			\$ -	0.00%	\$ -	\$ 20.00	\$ (20.00)
Massachusetts Mutual Life Ins Co	65935	\$ 30,429,194			\$ 30,429,194	0.60%	\$ 3,274.62	\$ 4,208.00	\$ (933.38)
MEGA Life and Health Ins Co.	97055	\$ 9,316,072			\$ 9,316,072	0.18%	\$ 1,002.54	\$ 867.00	\$ 135.54
METRAHEALTH INS CO	79413/X1085/ 95080	\$ 40,229,948			\$ 40,229,948	0.79%	\$ 4,329.33		\$ 4,329.33
Metropolitan Life Ins. Co.	65978	\$ 42,285,483			\$ 42,285,483	0.83%	\$ 4,550.53	\$ 8,679.00	\$ (4,128.47)
Minnesota Mutual Life Ins Co	66168	\$ 4,113			\$ 4,113	0.00%	\$ 0.44		\$ 0.44
Mutual Life Ins Co of NY	66370	\$ 3,368,270			\$ 3,368,270	0.07%	\$ 362.47	\$ 408.00	\$ (45.53)
Mutual of Omaha Companies	71412/69868	\$ 25,245,459			\$ 25,245,459	0.49%	\$ 2,716.78	\$ 4,091.00	\$ (1,374.22)
National Benefit Life Ins Co	61409	\$ 660,880			\$ 660,880	0.01%	\$ 71.12	\$ 77.00	\$ (5.88)
National Casualty Company	11991	\$ 25,702,557			\$ 25,702,557	0.50%	\$ 2,765.97	\$ 2,099.00	\$ 666.97
National Group Life Ins Co	64572	\$ 8,496,415			\$ 8,496,415	0.17%	\$ 914.34	\$ 1.00	\$ 913.34
National Health Ins. Co.	82538	\$ 11,181,555	\$ (551,292)	Exhibit K Adjmt	\$ 10,630,263	0.21%	\$ 1,143.97	\$ 1,287.00	\$ (143.03)
National Home Life Assur	66605				\$ -	0.00%	\$ -	\$ 78.00	\$ (78.00)

NJ Individual Health Coverage Program

1996 Administrative Assessment Reconciliation

Carrier Name (affiliated carriers listed on combined basis)	NAIC #	1995 NEP as shown on Exhibit K	NEP Adjustment	Reason for Adjustment	1995 NEP Revised	Market share	1996 Audited Administrative Expenses	Amount Carrier Paid for 1996 Assessment using 1994 NEP	Total Due IHC (Carrier)
Nationwide Life Ins. Co.	66869	\$ 51,603			\$ 51,603	0.00%	\$ 5.55	\$ 7.00	\$ (1.45)
New England Mutual Life Ins Co	66893	\$ 70,361,696			\$ 70,361,696	1.38%	\$ 7,571.94	\$ 5,725.00	\$ 1,846.94
New York Life Ins Co	66915	\$ 23,177,297			\$ 23,177,297	0.45%	\$ 2,494.21	\$ 7,626.00	\$ (5,131.79)
Nippon Life Ins. Co. of America	81264	\$ 4,169,434			\$ 4,169,434	0.08%	\$ 448.69	\$ 770.00	\$ (321.31)
North American Life Assur Co	80756	\$ 1,933,331	\$ (1,689,161)	Exhibit K Adjmt 96-33	\$ 244,170	0.00%	\$ 26.28	\$ 18.00	\$ 8.28
NORTHWESTERN NATL LIFE INS CO	67105	\$ 1,456,965			\$ 1,456,965	0.03%	\$ 156.79		\$ 156.79
OHIO STATE LIFE INS CO	67180	\$ 46			\$ 46	0.00%	\$ -		\$ -
Old American Ins. Co.	67199	\$ 15,063			\$ 15,063	0.00%	\$ 1.62	\$ 2.00	\$ (0.38)
Oxford Health Plans (NJ), Inc.	78026	\$ 231,188,701			\$ 231,188,701	4.53%	\$ 24,879.27	\$ 14,555.00	\$ 10,324.27
Pacific Mutual Life Ins. Co.	67466	\$ 9,927,056	\$ (4,002,394)	Exhibit K Adjmt 96-27	\$ 5,924,662	0.12%	\$ 637.58	\$ 1,531.00	\$ (893.42)
Pan-Amecian Life Ins Co	67539	\$ 5,817,385			\$ 5,817,385	0.11%	\$ 626.04	\$ 1,006.00	\$ (379.96)
Pension Life Ins. Co. of America	67687	\$ 6,752,330			\$ 6,752,330	0.13%	\$ 726.65	\$ 756.00	\$ (29.35)
Peoples Security Life Ins CO	64475				\$ -	0.00%	\$ -	\$ 277.00	\$ (277.00)
Phoenix Home Life Mutual Ins. Co.	80926/67814	\$ 7,274,181			\$ 7,274,181	0.14%	\$ 782.81	\$ 1,040.00	\$ (257.19)
PHYSICIAN HEALTHCARE PLAN OF NJ	95246	\$ 2,223			\$ 2,223	0.00%	\$ 0.24		\$ 0.24
Primerica Life Ins Co	65919	\$ 267,415			\$ 267,415	0.01%	\$ 28.78	\$ 50.00	\$ (21.22)
Principal Mutual Life Ins Co	61271	\$ 70,854,844			\$ 70,854,844	1.39%	\$ 7,625.01	\$ 8,705.00	\$ (1,079.99)
Protective Life Ins. Co.	68136	\$ 27,622,420			\$ 27,622,420	0.54%	\$ 2,972.57	\$ 3,142.00	\$ (169.43)
Provident Life & Accident Ins Co	68195	\$ 17,503,246			\$ 17,503,246	0.34%	\$ 1,883.60	\$ 1,058.00	\$ 825.60
Provident Life & Cas Ins Co	68209	\$ 9,413			\$ 9,413	0.00%	\$ 1.01		\$ 1.01
Provident Mutual LIC of Phila	68225	\$ 433,423			\$ 433,423	0.01%	\$ 46.64	\$ 56.00	\$ (9.36)
PROVIDIAN LIFE AND HEALTH INS CO	66605	\$ 418,324			\$ 418,324	0.01%	\$ 45.02		\$ 45.02
Prudential Ins. Co. of America	68241	\$ 221,223,132			\$ 221,223,132	4.33%	\$ 23,806.82	\$ 24,154.47	\$ (347.65)
Prudential Health Care Plan, Inc.	95040	\$ 146,369,733			\$ 146,369,733	2.87%	\$ 15,751.51	\$ 15,981.53	\$ (230.02)
QualMed Plans for Health (Greater Atlantic)	95079	\$ 1,519,873			\$ 1,519,873	0.03%	\$ 163.56	\$ 179.00	\$ (15.44)
Reliable Life Ins Co	68357	\$ 1,872,790	\$ (347,838)	Exhibit K Adjmt 96-34	\$ 1,524,952	0.03%	\$ 164.11	\$ 36.00	\$ 128.11
Reliance Ins Co	24457				\$ -	0.00%	\$ -	\$ 917.00	\$ (917.00)
RLI Ins Co	13056	\$ 254,038			\$ 254,038	0.00%	\$ 27.34	\$ 28.00	\$ (0.66)
SAFECO Life Ins CO	68608	\$ 193,456			\$ 193,456	0.00%	\$ 20.82	\$ 109.00	\$ (88.18)
Sanus Health Plan of NJ (NYLCare)	N/A	\$ 29,372,508			\$ 29,372,508	0.58%	\$ 3,160.91		\$ 3,160.91
Security Mutual Life Ins. Co. of NY	68772	\$ 3,767			\$ 3,767	0.00%	\$ 0.41		\$ 0.41
Sentry Ins. a Mutual Co.	24988	\$ 79,158			\$ 79,158	0.00%	\$ 8.52	\$ 9.00	\$ (0.48)

NJ Individual Health Coverage Program

1996 Administrative Assessment Reconciliation

Carrier Name (affiliated carriers listed on combined basis)	NAIC #	1995 NEP as shown on Exhibit K	NEP Adjustment	Reason for Adjustment	1995 NEP Revised	Market share	1996 Audited Administrative Expenses	Amount Carrier Paid for 1996 Assessment using 1994 NEP	Total Due IHC (Carrier)
Sentry Life Ins. Co.	68810	\$ 4,382,305			\$ 4,382,305	0.09%	\$ 471.60	\$ 656.00	\$ (184.40)
State Life Ins. Co.	69116	564			\$ 564	0.00%	\$ 0.06	\$ 3.00	\$ (2.94)
State Mutual Life Asr Co of America					\$ -	0.00%	\$ -	\$ 335.00	\$ (335.00)
Teachers Protv Mutual Life Ins. Co.	69353	\$ 13,563			\$ 13,563	0.00%	\$ 1.46	\$ 1.00	\$ 0.46
Time Insurance Company	69477	\$ 57,067,599			\$ 57,067,599	1.12%	\$ 6,141.30	\$ 11,122.00	\$ (4,980.70)
TMG Life Ins.	70491	\$ 23,273,436			\$ 23,273,436	0.46%	\$ 2,504.56	\$ 2,010.00	\$ 494.56
Transamerica Occidental LIC	67121	\$ 5,796			\$ 5,796	0.00%	\$ 0.62	\$ 1.00	\$ (0.38)
Travelers Ins. Co. & Affiliates	87726/25658	\$ 96,818,697			\$ 96,818,697	1.90%	\$ 10,419.10	\$ 11,547.00	\$ (1,127.90)
Trustmark Insurance Company	61425	\$ 7,546,487	\$ (2,062,844)	Exhibit K Adjmt 96-28	\$ 5,483,643	0.11%	\$ 590.12	\$ 1,134.00	\$ (543.88)
Union Labor Life Ins Co	69744	\$ 117,420			\$ 117,420	0.00%	\$ 12.64	\$ 15.00	\$ (2.36)
UNITED INS CO OF AMERICA	69930	\$ 176,226			\$ 176,226	0.00%	\$ 18.96		\$ 18.96
United States Life Ins Co	70106	\$ 44,942,625			\$ 44,942,625	0.88%	\$ 4,836.48	\$ 7,995.00	\$ (3,158.52)
Unity Mutual Life Ins Co	70114				\$ -	0.00%	\$ -	\$ 22.00	\$ (22.00)
UNUM Life Ins. Co. of America	62235	\$ 6,793			\$ 6,793	0.00%	\$ 0.73	\$ 1.00	\$ (0.27)
US Healthcare	95287	\$ 831,470,920			\$ 831,470,920	16.28%	\$ 89,478.36	\$ 90,322.00	\$ (843.64)
Veterans Life	81027	\$ 43,390			\$ 43,390	0.00%	\$ 4.67	\$ 4.00	\$ 0.67
Virginia Surety Co. Inc.		\$ 32,739			\$ 32,739	0.00%	\$ 3.52	\$ 4.00	\$ (0.48)
Washington National Ins Co.	70319	\$ 25,368,587			\$ 25,368,587	0.50%	\$ 2,730.03	\$ 1,215.00	\$ 1,515.03
William Penn Life Ins Co of NY		\$ 12,570			\$ 12,570	0.00%	\$ 1.35	\$ 2.00	\$ (0.65)
Totals		5,130,622,999	\$ (23,376,197)		\$ 5,107,246,801	100.00%	\$ 549,613.94	\$ 597,780.00	\$ (48,166.06)

NJ Individual Health Coverage Program

1996 Administrative Assessment Reconciliation

Carrier Name (affiliated carriers listed on combined basis)	NAIC #	1995 NEP as shown on Exhibit K	NEP Adjustment	Reason for Adjustment	1995 NEP Revised	Market share	1996 Audited Administrative Expenses	Amount Carrier Paid for 1996 Assessment using 1994 NEP	Total Due IHC (Carrier)
---	--------	--------------------------------	----------------	-----------------------	------------------	--------------	--------------------------------------	--	-------------------------

Data Used in Calculations			
1996 Audited Administrative Expenses	\$	549,614.00	
Amount Billed with 1994 Assessment	\$	(599,996.00)	\$ (50,382.00)
Amounts not Collected			
Acacia	\$	1.00	
Federal Home	\$	299.00	
Great Southern	\$	6.00	
HIP	\$	1,457.00	
Security Assurance	\$	368.00	
Sun Life Assur of Canada	\$	84.00	\$ 2,215.00
Amount Due to Carriers			\$ (48,167.00)

NEP for carriers liability waived due to de minimus amount	\$	1,786,429
NEP for carriers liability not waived due to de minimus amount	\$	5,105,460,372
Total De minimus Amount		#REF!

NJ Individual Health Coverage Program

1993-1995 Administrative Assessment Reconciliation

In these early years of the IHC Program, there appear to have been a number of carriers that were confused as to whether they were members of the IHC Program. Carriers filed Exhibit K reports and upon receipt of the assessment invoices filed appeals stating they were non-members because they had no net earned premium. Others never filed Exhibit K reports, but had accident and health premium reported on their annual statements. For such carriers, the assessment used the accident and health premium reported on the statement blank. Most of those carriers appealed stating they were in fact non-members with no earned premium. Many of the appeals were granted.

As we worked toward final reconciliations of those years, we recognized the complexity of myriad revised Exhibit K filings, no Exhibit K filings, and the shift inherent to using the NEP from the previous calendar year. We determined that a combined presentation would be more understandable and result in a clearer identification of amounts due to or from each carrier.

The 1993-1995 administrative assessment reconciliation calculates each carrier's proportionate share of administrative expenses for FY1993, 1994, and 1995 using aggregate premiums from the Exhibit K filings, revised as appropriate, for 1992, 1993 and 1994. Each carrier's proportionate share of the aggregate premiums is the market share percentage of 1993, 1994 and 1995 combined. This percentage is then multiplied by the actual aggregate administrative expenses for 1993, 1994 and 1995. The total amount due to the IHC Program or the carrier is the carrier's liability less the total amounts paid with the interim assessments for 1993, 1994 and 1995.

(1) Carrier Names	1992 NEP (per 92recon.xls)	NAIC #	1993 NEP as shown on Exhibit K	Adjustment / Appeal Amount	Reason for Adjustment / Appeal	1993 NEP Revised	1994 NEP as shown on Exhibit K	Adjustment / Appeal Amount	Reason for Adjustment / Appeal	1994 NEP Revised	Total 1992-1994 NEP	Carrier's Share of FY1992-FY1995 Expenses	Amount Paid with 1992 Assessment Recon	Amount Paid with 1993 Assessment Recon	Total Due IHC (Carrier)
Acacia Mutual Life	\$ 10,838					\$ -	\$ 8,214	\$ (8,214)	non-member AO 96-08	\$ -	\$ 10,838.00	\$ 0.71	\$ 1.00		\$ (0.29)
AEGON USA, Inc.		64130/86231/66281				\$ -	\$ 15,589,268			\$ 15,589,268	\$ 15,589,268.00	\$ 1,014.69			\$ 1,014.69
Aetna Life Insurance Company	\$ 329,183,748	60054/78700/86509/NA	\$ 320,560,682			\$ 320,560,682	\$ 342,406,706			\$ 342,406,706	\$ 992,151,136.00	\$ 64,577.98	\$ 32,010.00	\$ 40,976.00	\$ (8,408.02)
AIG Life Ins Co	\$ 647,133	66842				\$ -				\$ -	\$ 647,133.00	\$ 42.12	\$ 63.00		\$ (20.88)
Alexander Hamilton Life Ins. Co.	\$ 422,307		\$ 514,692	\$ (514,692)	non-member cert 11/94	\$ -				\$ -	\$ 422,307.00	\$ 27.49	\$ 41.00		\$ (13.51)
All American Life Ins. Co.	\$ 325,809		\$ 384,643			\$ 384,643				\$ -	\$ 710,452.00	\$ 46.24	\$ 32.00	\$ 49.00	\$ (34.76)
Allianz Life Ins Co of North America	\$ 11,043,663	90611	\$ 12,494,506			\$ 12,494,506	\$ 1,329,240			\$ 1,329,240	\$ 24,867,409.00	\$ 1,618.59	\$ 1,074.00	\$ 1,597.00	\$ (1,052.41)
ALLMERICA FINANCIAL LIFE & ANNUITY						\$ -				\$ -	\$ -	\$ -			\$ -
Allstate Life Insurance Company	\$ 3,730,279	60186/70874	\$ 39,869			\$ 39,869	\$ 42,806			\$ 42,806	\$ 3,812,954.00	\$ 248.18	\$ 363.00	\$ 5.00	\$ (119.82)
Allstate Life Insurance Company of NY	\$ 25,786	70874				\$ -				\$ -	\$ 25,786.00	\$ 1.68	\$ 3.00		\$ (1.32)
American Bankers Ins Co of FL	\$ 2,062,254	60275	\$ 3,807,874	\$ (3,807,874)	non-member - AO 96-02	\$ -	\$ 6,060			\$ 6,060	\$ 2,068,314.00	\$ 134.62	\$ 201.00		\$ (66.38)
American Bankers Life Assr Co of FL	\$ 3,083,900			\$ 17,532	Exhibit K Adjustment 1/95	\$ 17,532				\$ -	\$ 3,101,432.00	\$ 201.87	\$ 300.00	\$ 2.00	\$ (100.13)
American Family Life Asr Co of NY	\$ 16,816		\$ 258,614	\$ (258,614)	non-member 8/10/94	\$ -				\$ -	\$ 16,816.00	\$ 1.09	\$ 2.00		\$ (0.91)
American Fidelity Assur Co		60410				\$ -	\$ 18,239			\$ 18,239	\$ 18,239.00	\$ 1.19			\$ 1.19
American General Life Ins Co			\$ 1,371			\$ 1,371				\$ -	\$ 1,371.00	\$ 0.09		\$ -	\$ 0.09
American General Life Ins Co of NY	\$ 96,268	67571	\$ 91,515			\$ 91,515	\$ 37,532			\$ 37,532	\$ 225,315.00	\$ 14.67	\$ 9.00	\$ 12.00	\$ (6.33)
American Heritage Life Ins Co	\$ 1,277,645		\$ 1,965,711			\$ 1,965,711				\$ -	\$ 3,243,356.00	\$ 211.11	\$ 124.00	\$ 251.00	\$ (163.89)
American Integrity Ins Co	\$ 741,747					\$ -				\$ -	\$ 741,747.00	\$ 48.28	\$ 72.00		\$ (23.72)
American International Life Asr. Co of NY	\$ 1,160,869	60607				\$ -				\$ -	\$ 1,160,869.00	\$ 75.56	\$ 113.00		\$ (37.44)
American Life Ins Co of NY	\$ 395,263	60704	\$ 412,257			\$ 412,257	\$ 401,938			\$ 401,938	\$ 1,209,458.00	\$ 78.72	\$ 38.00	\$ 53.00	\$ (12.28)
American National Ins Co	\$ 10,808,857	60739	\$ 10,142,044	\$ (6,979,179)	Exhibit K Adjustment 8/95	\$ 3,162,865	\$ 1,831,891			\$ 1,831,891	\$ 15,803,613.00	\$ 1,028.64	\$ 1,051.00	\$ 404.00	\$ (426.36)
American Progressive L&H of NY	\$ 984,373					\$ -				\$ -	\$ 984,373.00	\$ 64.07	\$ 96.00		\$ (31.93)
American Republic Ins Co	\$ 507,966	60836	\$ 396,174			\$ 396,174	\$ 238,388			\$ 238,388	\$ 1,142,528.00	\$ 74.37	\$ 49.00	\$ 51.00	\$ (25.63)
American United Life Ins. Co.	\$ 473,148	60895	\$ 361,283			\$ 361,283	\$ 13,421			\$ 13,421	\$ 847,852.00	\$ 55.19	\$ 46.00	\$ 46.00	\$ (36.81)
Ameritas Life Ins Corp	\$ 4,023,680					\$ -				\$ -	\$ 4,023,680.00	\$ 261.90	\$ 391.00		\$ (129.10)
Amex Assurance Co	\$ 1,524,515	27928	\$ 612,117	\$ (612,117)	Exhibit K Adjustment 8/95	\$ -				\$ -	\$ 1,524,515.00	\$ 99.23	\$ 148.00	\$ -	\$ (48.77)
Amex Life Assurance Co	\$ 15,140,388	67962	\$ 13,445,747	\$ (13,425,715)	Exhibit K Adjustment 8/95	\$ 20,032	\$ 2,980			\$ 2,980	\$ 15,163,400.00	\$ 986.97	\$ 1,472.00	\$ 3.00	\$ (488.03)
Anthem Life Ins Co	\$ 320,106	85286	\$ 192,414			\$ 192,414				\$ -	\$ 512,520.00	\$ 33.36	\$ 31.00	\$ 25.00	\$ (22.64)
Anthem Life Ins Co of In	\$ 262,098		\$ 185,525			\$ 185,525				\$ -	\$ 447,623.00	\$ 29.14	\$ 26.00	\$ 24.00	\$ (20.86)
Association of Lithuanian Workers	\$ 86					\$ -				\$ -	\$ 86.00	\$ 0.01	\$ -		\$ 0.01
Balboa Ins Co	\$ 1,061,786					\$ -				\$ -	\$ 1,061,786.00	\$ 69.11	\$ 103.00		\$ (33.89)
Balboa Life Ins Co	\$ 1,000,241					\$ -				\$ -	\$ 1,000,241.00	\$ 65.10	\$ 97.00		\$ (31.90)
Baltimore Life Ins Co	\$ 1,741		\$ 1,207	\$ (1,207)	non-member 11/1/94	\$ -				\$ -	\$ 1,741.00	\$ 0.11	\$ -		\$ 0.11
Bankers Life & Cas Co	\$ 6,478,817	61263	\$ 6,760,255			\$ 6,760,255	\$ 5,406,297			\$ 5,406,297	\$ 18,645,369.00	\$ 1,213.61	\$ 630.00	\$ 864.00	\$ (280.39)
Bankers Life Ins Co of NY	\$ 6,024	63932	\$ 5,803			\$ 5,803		\$ 7,945		\$ 7,945	\$ 19,772.00	\$ 1.29	\$ 1.00	\$ 1.00	\$ (0.71)
Bankers Multiple Line Ins. Co.	\$ 1,591,953	23132	\$ 8,162,391			\$ 8,162,391	\$ 8,816,337			\$ 8,816,337	\$ 18,570,681.00	\$ 1,208.74	\$ 155.00	\$ 1,043.00	\$ 10.74
Bankers National Life Ins Co	\$ 17,715					\$ -				\$ -	\$ 17,715.00	\$ 1.15	\$ 2.00		\$ (0.85)

NJ Individual Health Coverage Program

1993-1995 Administrative Assessment Reconciliation

(1) Carrier Names	1992 NEP (per 92recon.xls)	NAIC #	1993 NEP as shown on Exhibit K	Adjustment / Appeal Amount	Reason for Adjustment / Appeal	1993 NEP Revised	1994 NEP as shown on Exhibit K	Adjustment / Appeal Amount	Reason for Adjustment / Appeal	1994 NEP Revised	Total 1992-1994 NEP	Carrier's Share of FY1992-FY1995 Expenses	Amount Paid with 1992 Assessment Recon	Amount Paid with 1993 Assessment Recon	Total Due IHC (Carrier)
Bankers Security Life Ins Society	\$ 14,786,097	61360	\$ 11,631,003			\$ 11,631,003	\$ 8,328,303	\$ (269,760)	Exhibit K Adjustment AO 96-03	\$ 8,058,543	\$ 34,475,643.00	\$ 2,243.98	\$ 1,438.00	\$ 1,487.00	\$ (681.02)
Banner Life Ins Co	\$ 4,010		\$ 3,994			\$ 3,994				\$ -	\$ 8,004.00	\$ 0.52	\$ -	\$ 1.00	\$ (0.48)
BCS Insurance Company	\$ 881,765	38245	\$ 1,039,876			\$ 1,039,876				\$ -	\$ 1,921,641.00	\$ 125.08	\$ 86.00	\$ 133.00	\$ (93.92)
BCS Life Insurance Company	\$ 2,578,755	80985	\$ 682,131			\$ 682,131		\$ 109,762		\$ 109,762	\$ 3,370,648.00	\$ 219.39	\$ 251.00	\$ 87.00	\$ (118.61)
Beneficial Standard Life Ins Co	\$ 335,612		\$ 268,115			\$ 268,115				\$ -	\$ 603,727.00	\$ 39.30	\$ 33.00	\$ 34.00	\$ (27.70)
Benefit Trust Life Ins Co	\$ 2,980,585	61425				\$ -				\$ -	\$ 2,980,585.00	\$ 194.00	\$ 290.00		\$ (96.00)
Berkshire Life Ins. Co.	\$ 1,807,354	61433	\$ 1,727,994	\$ (1,722,658)	Exhibit K Adjustment 9/94	\$ 5,336	\$ 4,171			\$ 4,171	\$ 1,816,860.72	\$ 118.26	\$ 176.00	\$ 1.00	\$ (58.74)
Blue Cross and Blue Shield of NJ (incl Medigroup)	\$1,496,970,710	55069	\$ 1,355,620,499	\$ (100,050,661)	FEHBA	\$ 1,255,569,838	#####	#####	FEHBA	#####	#####	\$ 258,045.06	#####	\$ 173,285.00	\$ (60,804.94)
Boston Mutual Life Ins Co	\$ 4,303,713	61476	\$ 3,906,624	\$ (1,547,696)	Exhibit K Adjustment 7/94	\$ 2,358,928	\$ 1,127,328			\$ 1,127,328	\$ 7,789,969.00	\$ 507.04	\$ 419.00	\$ 302.00	\$ (213.96)
Bradford National Life Ins Co	\$ 82,494					\$ -				\$ -	\$ 82,494.00	\$ 5.37	\$ 8.00		\$ (2.63)
Business Men's Assur of America	\$ 65,259	61492		\$ 16,651	'93 rec'd with '94	\$ 16,651	\$ 64,316			\$ 64,316	\$ 146,226.00	\$ 9.52	\$ 6.00		\$ 3.52
Canada Life Assurance Co				\$ 70,198	'93 rec'd with '94	\$ 70,198	\$ 76,253			\$ 76,253	\$ 146,451.00	\$ 9.53			\$ 9.53
Capitol American Life Ins Co	\$ 81,526		\$ 530,055			\$ 530,055	\$ 796,068			\$ 796,068	\$ 1,407,649.00	\$ 91.62	\$ 8.00	\$ 68.00	\$ 15.62
Celtic Life Ins. Co.	\$ 22,652,372	80799	\$ 23,832,217			\$ 23,832,217	\$ 24,167,826			\$ 24,167,826	\$ 70,652,415.00	\$ 4,598.68	\$ 2,203.00	\$ 3,046.00	\$ (650.32)
Centennial Life Insurance Company	\$ 10,141,335	61654	\$ 11,338,093			\$ 11,338,093	\$ 4,979,233			\$ 4,979,233	\$ 26,458,661.00	\$ 1,722.16	\$ 986.00	\$ 1,449.00	\$ (712.84)
Central Life Assurance Co	\$ 10,658		\$ 9,467			\$ 9,467				\$ -	\$ 20,125.00	\$ 1.31	\$ 1.00	\$ 1.00	\$ (0.69)
Central State Indemnity Co of Omaha	\$ 21,044	34274				\$ -	\$ -			\$ -	\$ 21,044.00	\$ 1.37	\$ 2.00		\$ (0.63)
Central States H&L Co of Omaha	\$ 162,645	61751	\$ 144,002	\$ (144,002)	non-member 9/8/94	\$ -	\$ -			\$ -	\$ 162,645.00	\$ 10.59	\$ 16.00		\$ (5.41)
Centurion Life Ins Co	\$ 167,111		\$ 178,660			\$ 178,660				\$ -	\$ 345,771.00	\$ 22.51	\$ 16.00	\$ 23.00	\$ (16.49)
Chrysler Life Ins Co	\$ 472,870		\$ 232,836			\$ 232,836				\$ -	\$ 705,706.00	\$ 45.93	\$ 46.00	\$ 30.00	\$ (30.07)
Chubb Colonial Life Ins. Co. of America	\$ 2,871,341	62057/70254	\$ 49,148,313			\$ 49,148,313				\$ -	\$ 52,019,654.00	\$ 3,385.90	\$ 279.00	\$ 6,282.00	\$ (3,175.10)
CIGNA Property & Casualty Ins Co			\$ 328			\$ 328				\$ -	\$ 328.00	\$ 0.02		\$ -	\$ 0.02
Citicorp Life Insurance Co			\$ 279,580	\$ (279,580)	non-member 9/9/94	\$ -				\$ -	\$ -	\$ -			\$ -
Clarendon National Ins Co	\$ 102,380		\$ 71,648			\$ 71,648	\$ 51,477			\$ 51,477	\$ 225,505.00	\$ 14.68	\$ 10.00	\$ 9.00	\$ (4.32)
CNA Insurance Companies	\$ 21,217,436	00218	\$ 7,379,240			\$ 7,379,240	\$ 6,558,246			\$ 6,558,246	\$ 35,154,921.75	\$ 2,288.19	\$ 2,063.00	\$ 943.00	\$ (717.81)
Colonial Life & Accident Ins Co	\$ 3,493,146	62049	\$ 3,776,911	\$ (3,222,511)	Exhibit K Adjustment 6/94	\$ 554,400	\$ 694,009			\$ 694,009	\$ 4,741,555.00	\$ 308.62	\$ 340.00	\$ 71.00	\$ (102.38)
Colonial Life Ins Co	\$ 66,980,768	62057				\$ -	\$ 37,864,552			\$ 37,864,552	\$104,845,320.00	\$ 6,824.26	\$ 6,513.00		\$ 311.26
Colonial Penn Franklin Ins Co	\$ 1,090,398	20796	\$ 474,964			\$ 474,964	\$ 394,276			\$ 394,276	\$ 1,959,637.82	\$ 127.55	\$ 106.00	\$ 61.00	\$ (39.45)
Colonial Penn Ins Co	\$ 32,106	34789	\$ 48,584			\$ 48,584	\$ 42,482			\$ 42,482	\$ 123,171.65	\$ 8.02	\$ 3.00	\$ 6.00	\$ (0.98)
Colonial Penn Life Ins Co	\$ 123,168	62065	\$ 3,508			\$ 3,508	\$ 3,153			\$ 3,153	\$ 129,828.65	\$ 8.45	\$ 12.00	\$ -	\$ (3.55)
Columbian Mutual Life Ins Co	\$ 36,503					\$ -				\$ -	\$ 36,503.00	\$ 2.38	\$ 4.00		\$ (1.62)
Columbus Life Insurance Company	\$ 258,940	99937	\$ 9,210			\$ 9,210	\$ 5,308			\$ 5,308	\$ 273,458.00	\$ 17.80	\$ 25.00	\$ 1.00	\$ (8.20)
Commercial Ins Co of Newark NJ	\$ 32,064		\$ 874			\$ 874	\$ 5,443			\$ 5,443	\$ 38,381.00	\$ 2.50	\$ 3.00	\$ -	\$ (0.50)
Commercial Life Ins Co			\$ 7,722,661			\$ 7,722,661				\$ -	\$ 7,722,661.00	\$ 502.66		\$ 987.00	\$ (484.34)
Commercial Travelers Mutual Ins Co	\$ 355,179	81426	\$ 489,032			\$ 489,032	\$ -			\$ -	\$ 844,211.00	\$ 54.95	\$ 35.00	\$ 63.00	\$ (43.05)
Commercial Union Ins Co	\$ 669,358	20613/20648/20621/38369	\$ 817,571	\$ (800,705)	Exhibit K Adjustment 9/94	\$ 16,866	\$ 16,321			\$ 16,321	\$ 702,545.00	\$ 45.73	\$ 65.00	\$ 2.00	\$ (21.27)
Commercial Union Life Ins Co of Am	\$ 84,110		\$ 115,129			\$ 115,129				\$ -	\$ 199,239.00	\$ 12.97	\$ 8.00	\$ 15.00	\$ (10.03)
Companion Life Ins Co	\$ 8,499		\$ 4,928			\$ 4,928				\$ -	\$ 13,427.00	\$ 0.87	\$ 1.00	\$ 1.00	\$ (1.13)
Confederation Life Ins and Annuity Co	\$ 43					\$ -				\$ -	\$ 43.00	\$ -			\$ -
Connecticut General Life Ins. Co.	\$ 316,732,715	62308/22713/65498	\$ 341,369,818	\$ (9,763,295)	FEHBA	\$ 331,606,523	\$367,133,529	\$ (7,497,253)	FEHBA	\$ 359,636,276	#####	\$ 65,607.97	\$30,799.00	\$ 43,636.00	\$ (8,827.03)
Connecticut Indemnity Co			\$ 4,578			\$ 4,578				\$ -	\$ 4,578.00	\$ 0.30		\$ 1.00	\$ (0.70)
Consumers Life Ins Co	\$ 62,165	62375	\$ 41,688			\$ 41,688				\$ -	\$ 103,853.00	\$ 6.76	\$ 6.00	\$ 5.00	\$ (4.24)
Continental American Life Ins Co	\$ 10,466,724					\$ -				\$ -	\$ 10,466,724.00	\$ 681.27	\$ 1,018.00		\$ (336.73)
Continental Ins Co	\$ 5,515	00485	\$ 1,773,135	\$ (838,665)	Exhibit K Adjustment 10/94	\$ 934,470				\$ -	\$ 939,984.56	\$ 61.18	\$ 1.00	\$ 119.00	\$ (58.82)
Corporate Health Ins. Co.		72052				\$ -	\$ 2,175,099	\$ (2,175,099)	Included w US Healthcare AO 96-15	\$ -	\$ -	\$ -			\$ -
CUNA Mutual Ins. Society	\$ 3,198,418	62626	\$ 2,244,914			\$ 2,244,914	\$ 2,312,312			\$ 2,312,312	\$ 7,755,644.00	\$ 504.81	\$ 311.00	\$ 287.00	\$ (93.19)

NJ Individual Health Coverage Program

1993-1995 Administrative Assessment Reconciliation

(1) Carrier Names	1992 NEP (per 92recon.xls)	NAIC #	1993 NEP as shown on Exhibit K	Adjustment / Appeal Amount	Reason for Adjustment / Appeal	1993 NEP Revised	1994 NEP as shown on Exhibit K	Adjustment / Appeal Amount	Reason for Adjustment / Appeal	1994 NEP Revised	Total 1992-1994 NEP	Carrier's Share of FY1992-FY1995 Expenses	Amount Paid with 1992 Assessment Recon	Amount Paid with 1993 Assessment Recon	Total Due IHC (Carrier)
Delaware American Life Ins Co	\$ 46,488	62634				\$ -				\$ -	\$ 46,488.00	\$ 3.03	\$ 5.00		\$ (1.97)
AmeriHealth formerly Delaware Valley HMO, Inc.	\$ 615,139	95044	\$ 3,955,007	\$ (611,360)	FEHBA	\$ 3,343,647	\$ 10,147,327	\$ (495,809)	FEHBA	\$ 9,651,518	\$ 13,610,303.90	\$ 885.88	\$ 60.00	\$ 506.00	\$ 319.88
Durham Life Ins Co	\$ 4,875,671		\$ 4,742,486			\$ 4,742,486				\$ -	\$ 9,618,157.00	\$ 626.03	\$ 474.00	\$ 606.00	\$ (453.97)
Educators Mutual Life Ins. Co.	\$ 727,470	62804	\$ 234,991			\$ 234,991	\$ 131,340	\$ (79,366)	Exhibit K Adjustment AO 96-04	\$ 51,974	\$ 1,014,435.00	\$ 66.03	\$ 71.00	\$ 30.00	\$ (34.97)
EMPLOYERS HEALTH INS CO						\$ -				\$ -	\$ -	\$ -			\$ -
Employers Ins of Wausau	\$ 1,613,127	21458	\$ 912,192			\$ 912,192	\$ 954,795			\$ 954,795	\$ 3,480,114.00	\$ 226.52	\$ 157.00	\$ 117.00	\$ (47.48)
Employers Life Ins Co of Wausau	\$ 5,238		\$ 4,351			\$ 4,351				\$ -	\$ 9,589.00	\$ 0.62	\$ 1.00	\$ 1.00	\$ (1.38)
Employers Reinsurance Corp	\$ 397,343	68276	\$ 1,337,265	\$ (1,337,265)	non-member	\$ -	\$ -	\$ -		\$ -	\$ 397,343.00	\$ 25.86	\$ 38.00		\$ (12.14)
Equitable Life Asr Soc of the US	\$ 41,122,331	62944	\$ 33,748,180			\$ 33,748,180	\$ 11,156,109			\$ 11,156,109	\$ 86,026,620.00	\$ 5,599.37	\$ 3,999.00	\$ 4,314.00	\$ (2,713.63)
Equitable Life Ins Co of Iowa		62979	\$ 20,804	\$ (20,804)	non-member	\$ -				\$ -	\$ -	\$ -			\$ -
Family Guardian Life Ins Co	\$ 60,024					\$ -				\$ -	\$ 60,024.00	\$ 3.91	\$ 6.00		\$ (2.09)
Family Life Ins Co	\$ 1,005		\$ 717	\$ (717)	non-member	\$ -				\$ -	\$ 1,005.00	\$ 0.07	\$ -		\$ 0.07
Farm Family Life Ins Co	\$ 2,491,820	63126	\$ 2,624,058			\$ 2,624,058	\$ 2,294,390			\$ 2,294,390	\$ 7,410,268.00	\$ 482.33	\$ 242.00	\$ 335.00	\$ (94.67)
Farmers & Traders Life Ins Co	\$ 3,108		\$ 2,275			\$ 2,275				\$ -	\$ 5,383.00	\$ 0.35	\$ -	\$ -	\$ 0.35
Federal Home Life Ins Co	\$ 1,423,498	67695	\$ 1,827,468			\$ 1,827,468	\$ 2,588,597	\$ (2,324,638)	Exhibit K Adjustment AO 96-10	\$ 263,959	\$ 3,514,925.00	\$ 228.78	\$ 138.00	\$ 234.00	\$ (143.22)
Federal Life Ins Co (Mutual)			\$ 16,185	\$ (16,185)	non-member	\$ -				\$ -	\$ -	\$ -			\$ -
Fidelity & Guaranty Life Ins Co	\$ 29,402		\$ 19,952	\$ (19,952)	non-member	\$ -				\$ -	\$ 29,402.00	\$ 1.91	\$ 3.00		\$ (1.09)
Fidelity Bankers Life Ins Co	\$ 4,147					\$ -				\$ -	\$ 4,147.00	\$ 0.27	\$ -		\$ 0.27
Fidelity Security Life Ins Co	\$ 13,896,854	71870	\$ 10,832,249	\$ (5,482,864)	Exhibit K Adjustment	\$ 5,349,385	\$ 1,841,077			\$ 1,841,077	\$ 21,087,316.00	\$ 1,372.55	\$ 1,351.00	\$ 684.00	\$ (662.45)
FIRST ALLMERICA FIN LIFE INS CO						\$ -				\$ -	\$ -	\$ -			\$ -
First Colony Life Ins Co	\$ 29		\$ 60			\$ 60				\$ -	\$ 89.00	\$ 0.01	\$ -	\$ -	\$ 0.01
First Dominion Mut Life Ins. Co.			\$ 1,393			\$ 1,393				\$ -	\$ 1,393.00	\$ 0.09	\$ -	\$ -	\$ 0.09
First Option Health Plan		N/A				\$ -	\$ 7,443,348			\$ 7,443,348	\$ 7,443,348.00	\$ 484.48			\$ 484.48
Ford Life Ins Co	\$ 3,127,220		\$ 2,406,785	\$ (2,406,785)	non-member	\$ -				\$ -	\$ 3,127,220.00	\$ 203.55	\$ 304.00		\$ (100.45)
Foremost Life Ins Co	\$ 49,561		\$ 27,291	\$ (27,291)	non-member	\$ -				\$ -	\$ 49,561.00	\$ 3.23	\$ 5.00		\$ (1.77)
Fortis Benefits Ins Co	\$ 36,862,357	70408	\$ 26,121,064			\$ 26,121,064	\$ 23,303,265			\$ 23,303,265	\$ 86,286,686.00	\$ 5,616.30	\$ 3,585.00		\$ 2,031.30
Forum Ins Co	\$ 18,727					\$ -				\$ -	\$ 18,727.00	\$ 1.22	\$ 2.00		\$ (0.78)
Franklin Life Ins Co	\$ 472,491	63622	\$ 1,315,460	\$ (1,284,169)	Exhibit K Adjustment	\$ 31,291	\$ -			\$ -	\$ 503,782.46	\$ 32.79	\$ 46.00	\$ 4.00	\$ (17.21)
Garden State Life Ins Co	\$ 39,998	63657	\$ 36,370			\$ 36,370	\$ 1,823			\$ 1,823	\$ 78,191.00	\$ 5.09	\$ 4.00	\$ 5.00	\$ (3.91)
General American Life Ins Co	\$ 2,551,695	63665	\$ 4,107,394			\$ 4,107,394	\$ 3,320,563			\$ 3,320,563	\$ 9,979,652.00	\$ 649.56	\$ 248.00	\$ 525.00	\$ (123.44)
General Fidelity Life Ins Co	\$ 65,950		\$ 98,680			\$ 98,680				\$ -	\$ 164,630.00	\$ 10.72	\$ 6.00	\$ 13.00	\$ (8.28)
Gerber Life Ins. Co.		70939	\$ 4,771,087	\$ (4,694,277)	Exhibit K Adjustment	\$ 76,810				\$ -	\$ 76,810.00	\$ 5.00		\$ 10.00	\$ (5.00)
Germantown Insurance Co	\$ 285,207		\$ 258,113	\$ (258,113)	non-member	\$ -				\$ -	\$ 285,207.00	\$ 18.56	\$ 28.00		\$ (9.44)
Germantown Life Ins Co			\$ 63,765			\$ 63,765				\$ -	\$ 63,765.00	\$ 4.15		\$ 8.00	\$ (3.85)
Globe Life & Accident Ins Co	\$ 19,034		\$ 11,743			\$ 11,743				\$ -	\$ 30,777.00	\$ 2.00	\$ 2.00	\$ 1.00	\$ (1.00)
Golden Rule Ins Co	\$ 190,239	62286	\$ 226,603			\$ 226,603	\$ 215,302			\$ 215,302	\$ 632,144.00	\$ 41.15	\$ 19.00	\$ 29.00	\$ (6.85)
Great American Life Ins Co	\$ 18,176	63312	\$ 13,796			\$ 13,796	\$ 7,459			\$ 7,459	\$ 39,431.00	\$ 2.57	\$ 2.00	\$ 2.00	\$ (1.43)
Great Southern Life Ins Co	\$ 56,695		\$ 59,189			\$ 59,189	\$ 54,393	\$ (54,393)	non-member AO 96-07	\$ -	\$ 115,884.00	\$ 7.54	\$ 6.00	\$ 8.00	\$ (6.46)
Great-West Life & Annuity Ins Co	\$ 11,182,868	68322	\$ 14,123,080			\$ 14,123,080	\$ 3,749,542			\$ 3,749,542	\$ 29,055,490.00	\$ 1,891.19	\$ 1,087.00	\$ 1,805.00	\$ (1,000.81)
Great-West Life Assurance Co.	\$ 114,541	80705		\$ 5,781	'93 rec'd with '94	\$ 5,781	\$ 575,160			\$ 575,160	\$ 695,482.00	\$ 45.27	\$ 11.00		\$ 34.27
Qualmed formerly Greater Atlantic Health Service		45079	\$ 20,259			\$ 20,259	\$ 1,549,025	\$ (953,087)	FEHBA	\$ 595,938	\$ 616,197.00	\$ 40.11		\$ 3.00	\$ 37.11
Guarantee Mutual Life Co			\$ 9,360			\$ 9,360	\$ 124,874			\$ 124,874	\$ 134,234.00	\$ 8.74		\$ 1.00	\$ 7.74
Guarantee Trust Life Ins Co	\$ 284,701	64211	\$ 409,139			\$ 409,139				\$ -	\$ 693,840.00	\$ 45.16	\$ 28.00	\$ 52.00	\$ (34.84)
Guardian Life Ins. Co. of America	\$ 384,718,024	64246	\$ 404,228,361			\$ 404,228,361	\$ 394,962,646			\$ 394,962,646	#####	\$ 77,059.28	\$ 37,410.00	\$ 51,671.00	\$ (12,021.72)
Gulf Insurance Co	\$ 604,095		\$ 767,382			\$ 767,382	\$ 11,748	\$ (11,748)	non-member AO 96-05	\$ -	\$ 1,371,477.00	\$ 89.27	\$ 59.00	\$ 98.00	\$ (67.73)
Harleysville Life Ins Co	\$ 59,325		\$ 52,889			\$ 52,889				\$ -	\$ 112,214.00	\$ 7.30	\$ 6.00	\$ 7.00	\$ (5.70)
Hartford Fire Ins Co	\$ 5,608,421					\$ -				\$ -	\$ 5,608,421.00	\$ 365.05	\$ 545.00		\$ (179.95)
Hartford Life & Accident Ins Co	\$ 12,370,043					\$ -				\$ -	\$ 12,370,043.00	\$ 805.15	\$ 1,203.00		\$ (397.85)
Hartford Life Ins Co	\$ 5,162,759					\$ -				\$ -	\$ 5,162,759.00	\$ 336.04	\$ 502.00		\$ (165.96)

NJ Individual Health Coverage Program

1993-1995 Administrative Assessment Reconciliation

(1) Carrier Names	1992 NEP (per 92recon.xls)	NAIC #	1993 NEP as shown on Exhibit K	Adjustment / Appeal Amount	Reason for Adjustment / Appeal	1993 NEP Revised	1994 NEP as shown on Exhibit K	Adjustment / Appeal Amount	Reason for Adjustment / Appeal	1994 NEP Revised	Total 1992-1994 NEP	Carrier's Share of FY1992-FY1995 Expenses	Amount Paid with 1992 Assessment Recon	Amount Paid with 1993 Assessment Recon	Total Due IHC (Carrier)
Heritage Life Ins Co	\$ 227,342		\$ 110,119			\$ 110,119				\$ -	\$ 337,461.00	\$ 21.96	\$ 22.00	\$ 14.00	\$ (14.04)
HIP/Rutgers Health Plan	\$ 272,036,266	N/A	\$ 314,653,510	\$ (29,120,946)	FEHBA	\$ 285,532,564	\$ 336,999,042	\$ (28,184,299)	FEHBA	\$ 308,814,743	\$ 866,383,573.00	\$ 56,391.91	\$ 26,453.00	\$ 40,221.00	\$ (10,282.09)
Home Indemnity Co	\$ 541					\$ -				\$ -	\$ 541.00	\$ 0.04	\$ -		\$ 0.04
Home Ins. Co.	\$ 1,601,953	22527	\$ -			\$ -				\$ -	\$ 1,601,953.00	\$ 104.27	\$ 156.00		\$ (51.73)
Anthem Health & Life Ins. Co.(Home Life)		67369	\$ 39,679,877			\$ 39,679,877	\$ 40,733,950			\$ 40,733,950	\$ 80,413,827.00	\$ 5,234.04		\$ 5,072.00	\$ 162.04
Hungarian Reformed Federation of Am	\$ 760					\$ -				\$ -	\$ 760.00	\$ 0.05	\$ -		\$ 0.05
IDS Life Ins Co	\$ 2,153,813	65005	\$ 2,639,822	\$ (2,609,014)	Exhibit K Adjustment	\$ 30,808	\$ 13,825			\$ 13,825	\$ 2,198,446.00	\$ 143.09	\$ 209.00	\$ 4.00	\$ (69.91)
Indianapolis Life Ins Co.			\$ 651,796	\$ (651,796)	non-member	\$ -				\$ -	\$ -	\$ -			\$ -
Integrity National Life Ins Co	\$ 278,243	64726	\$ 38,903			\$ 38,903		\$ 32,506	Exhibit K Adjustment - 2/14/95	\$ 32,506	\$ 349,652.00	\$ 22.76	\$ 27.00	\$ 5.00	\$ (9.24)
Intercontinental Life Ins Co	\$ 1,453,608		\$ 1,282,454	\$ (1,018,579)	Exhibit K Adjustment	\$ 263,875				\$ -	\$ 1,717,483.00	\$ 111.79	\$ 141.00	\$ 34.00	\$ (63.21)
Intercontinental Life Ins Co	\$ 2,325,020					\$ -				\$ -	\$ 2,325,020.00	\$ 151.33	\$ 226.00		\$ (74.67)
Investors Life Ins Co North America	\$ 3,643		\$ 2,924			\$ 2,924				\$ -	\$ 6,567.00	\$ 0.43	\$ -	\$ -	\$ 0.43
ITT Hartford		70815/88072	\$ 4,932,304			\$ 4,932,304	\$ 1,271,326			\$ 1,271,326	\$ 6,203,630.00	\$ 403.79		\$ 631.00	\$ (227.21)
ITT Hartford & Annuity Insurance Co			\$ 3,083			\$ 3,083				\$ -	\$ 3,083.00	\$ 0.20	\$ -	\$ -	\$ 0.20
ITT Lyndon Life Ins Co			\$ 6,402	\$ (6,402)	non-member	\$ -				\$ -	\$ -	\$ -			\$ -
J C Penney Life Insurance Co		65021	\$ 7,786,927	\$ (7,786,927)	non-member	\$ -				\$ -	\$ -	\$ -			\$ -
Jefferson-Pilot Life Ins Co	\$ 1,014,131	67865	\$ 713,994			\$ 713,994	\$ 214,579			\$ 214,579	\$ 1,942,704.00	\$ 126.45	\$ 99.00	\$ 91.00	\$ (63.55)
John Alden Life Ins. Co.	\$ 65,943,732	65080	\$ 93,857,794	\$ (7,203,613)	Exhibit K Adjustment	\$ 86,654,181	\$ 100,084,346	\$ (5,954,736)	Exhibit K Adjustment AO 96-12	\$ 94,129,610	\$ 246,727,523.00	\$ 16,059.21	\$ 6,412.00	\$ 11,077.00	\$ (1,429.79)
John Deere Ins Co	\$ 322,435	21180	\$ 413,606			\$ 413,606	\$ 475,522			\$ 475,522	\$ 1,211,563.00	\$ 78.86	\$ 31.00	\$ 53.00	\$ (5.14)
John Hancock Mutual Life Ins Co	\$ 31,861,965	65099	\$ 41,440,752	\$ (6,614,929)	Exhibit K Adjustment	\$ 34,825,823	\$ 28,070,993			\$ 28,070,993	\$ 94,758,781.00	\$ 6,167.74	\$ 3,098.00	\$ 4,452.00	\$ (1,382.26)
Kanawha Insurance Co						\$ -	\$ 37,321			\$ 37,321	\$ 37,321.00	\$ 2.43			\$ 2.43
Kansas City Life Ins. Co.	\$ 230,128	65129	\$ 102,824			\$ 102,824	\$ 103,125			\$ 103,125	\$ 436,077.00	\$ 28.38	\$ 22.00	\$ 13.00	\$ (6.62)
Keystone Ins Co	\$ 1,090,896					\$ -				\$ -	\$ 1,090,896.00	\$ 71.01	\$ 106.00		\$ (34.99)
Lafayette Life Ins Co	\$ 1,132,233					\$ -				\$ -	\$ 1,132,233.00	\$ 73.70	\$ 110.00		\$ (36.30)
Lamar Life Ins Co	\$ 69,145		\$ 200,181			\$ 200,181				\$ -	\$ 269,326.00	\$ 17.53	\$ 7.00	\$ 26.00	\$ (15.47)
Liberty Life Assurance Co of Boston	\$ 2,310,646	65315	\$ 6,289,321	\$ (3,227,957)	Amount per Exhibit K	\$ 3,061,364	\$ 1,780,996			\$ 1,780,996	\$ 7,153,006.00	\$ 465.58	\$ 225.00	\$ 804.00	\$ (563.42)
Liberty Mutual Ins. Co.	\$ 362,201	23043	\$ 237,343			\$ 237,343	\$ 724,171			\$ 724,171	\$ 1,323,715.00	\$ 86.16	\$ 35.00	\$ 30.00	\$ 21.16
Liberty National Life Ins Co	\$ 9,698		\$ 9,448	\$ (9,448)	non-member	\$ -				\$ -	\$ 9,698.00	\$ 0.63	\$ 1.00		\$ (0.37)
Life ins Co of Virginia	\$ 1,312		\$ 81			\$ 81				\$ -	\$ 1,393.00	\$ 0.09	\$ -	\$ -	\$ 0.09
Life Investors Ins Co of America (Aegon)	\$ 939,686	64130	\$ 2,624,819	\$ (532,725)	Exhibit K Adjustment	\$ 2,092,094				\$ -	\$ 3,031,780.00	\$ 197.34	\$ 91.00	\$ 336.00	\$ (229.66)
Lincoln National Health & Cas Ins Co	\$ 122,246	38830	\$ 57,930			\$ 57,930	\$ 13,356			\$ 13,356	\$ 193,532.00	\$ 12.60	\$ 12.00	\$ 7.00	\$ (6.40)
Lincoln National Life Ins Co	\$ 30,094,805	65676	\$ 16,434,937			\$ 16,434,937	\$ 21,758,085			\$ 21,758,085	\$ 68,287,827.00	\$ 4,444.78	\$ 2,926.00	\$ 2,101.00	\$ (582.22)
Lincoln National Specialty Ins Co		26093	\$ 192,942	\$ (192,942)	non-member	\$ -	\$ 256,292			\$ 256,292	\$ 256,292.00	\$ 16.68			\$ 16.68
Loyal American Life Ins Co			\$ 7,100			\$ 7,100	\$ 6,881			\$ 6,881	\$ 13,981.00	\$ 0.91		\$ 1.00	\$ (0.09)
Manhattan National Life Ins Co		67083	\$ 877,099	\$ 9,870	Adj to = Exhibit K	\$ 886,969	\$ 7,472,443			\$ 7,472,443	\$ 8,359,412.00	\$ 544.10		\$ 112.00	\$ 432.10
Manufacturers Life Ins Co		80616		\$ 1,596,989	'93 rec'd with '94	\$ 1,596,989	\$ 149,956			\$ 149,956	\$ 1,746,945.00	\$ 113.71			\$ 113.71
MARKEL INSURANCE COMPANY						\$ -				\$ -	\$ -	\$ -			\$ -
Massachusetts Casualty Ins Co	\$ 1,945,733	80896	\$ 2,298,640	\$ (2,263,186)	Exhibit K Adjustment	\$ 35,454	\$ 36,645			\$ 36,645	\$ 2,017,832.00	\$ 131.34	\$ 189.00	\$ 5.00	\$ (62.66)
Massachusetts General Life Ins Co	\$ 219,312	65900	\$ 197,767			\$ 197,767	\$ 176,866			\$ 176,866	\$ 593,945.00	\$ 38.66	\$ 21.00	\$ 25.00	\$ (7.34)
Massachusetts Mutual Life Ins Co	\$ 58,093,382	65935	\$ 45,401,468			\$ 45,401,468	\$ 36,462,522			\$ 36,462,522	\$ 139,957,372.00	\$ 9,109.66	\$ 5,649.00	\$ 5,804.00	\$ (2,343.34)
Medical Inter-Insurance Exch of NJ			\$ 911,750	\$ (911,750)	non-member	\$ -				\$ -	\$ -	\$ -			\$ -
Medical Life Ins Co	\$ 29,419		\$ 38,405			\$ 38,405				\$ -	\$ 67,824.00	\$ 4.41	\$ 3.00	\$ 5.00	\$ (3.59)
Mega Life & Health Ins Co	\$ 5,456,174	97055	\$ 6,934,640			\$ 6,934,640	\$ 7,508,490			\$ 7,508,490	\$ 19,899,304.00	\$ 1,295.22	\$ 531.00	\$ 886.00	\$ (121.78)
Members Life Ins Co	\$ 4,236,069					\$ -				\$ -	\$ 4,236,069.00	\$ 275.72	\$ 412.00		\$ (136.28)
METRAHEALTH INS CO						\$ -				\$ -	\$ -	\$ -			\$ -
Metropolitan Life Ins. Co.	\$ 46,853,478	65978	\$ 53,833,960			\$ 53,833,960	\$ 75,203,803			\$ 75,203,803	\$ 175,891,241.00	\$ 11,448.56	\$ 7,029.00	\$ 11,445.00	\$ (7,025.44)
MetLife Healthcare of Northern NJ (United Healthcare)	\$ 25,426,414	95080	\$ 35,700,096			\$ 35,700,096				\$ -	\$ 61,126,510.00	\$ 3,978.65			\$ 3,978.65
Midland National Life Ins Co		66044	\$ 381			\$ 381	\$ 334			\$ 334	\$ 715.00	\$ 0.05	\$ -	\$ -	\$ 0.05

NJ Individual Health Coverage Program

1993-1995 Administrative Assessment Reconciliation

(1) Carrier Names	1992 NEP (per 92recon.xls)	NAIC #	1993 NEP as shown on Exhibit K	Adjustment / Appeal Amount	Reason for Adjustment / Appeal	1993 NEP Revised	1994 NEP as shown on Exhibit K	Adjustment / Appeal Amount	Reason for Adjustment / Appeal	1994 NEP Revised	Total 1992-1994 NEP	Carrier's Share of FY1992-FY1995 Expenses	Amount Paid with 1992 Assessment Recon	Amount Paid with 1993 Assessment Recon	Total Due IHC (Carrier)
Ministers Life And Mutual Life Ins Co	\$ 26,354					\$ -				\$ -	\$ 26,354.00	\$ 1.72	\$ 3.00		\$ (1.28)
Minnesota Mutual Life Ins Co		66168	\$ 3,699,525	\$ (3,696,164)	Exhibit K Adjustment	\$ 3,361	\$ 3,846			\$ 3,846	\$ 7,207.00	\$ 0.47		\$ -	\$ 0.47
Modern Woodmen of America	\$ 113					\$ -				\$ -	\$ 113.00	\$ 0.01	\$ -		\$ 0.01
Monarch Life Ins. Co.	\$ 9,310,683		\$ 8,723,916	\$ (8,723,916)	non-member	\$ -				\$ -	\$ 9,310,683.00	\$ 606.02	\$ 905.00		\$ (298.98)
Montgomery Ward Life Ins Co	\$ 156,087					\$ -				\$ -	\$ 156,087.00	\$ 10.16	\$ 15.00		\$ (4.84)
Monumental Life Ins Co (Aegon)	\$ 8,131,463	66281	\$ 9,026,051	\$ (3,454,754)	Exhibit K Adjustment	\$ 5,571,297				\$ -	\$ 13,702,760.00	\$ 891.90	\$ 791.00	\$ 1,154.00	\$ (1,053.10)
Mutual Life Ins Co of NY	\$ 3,794,145		\$ 3,552,818			\$ 3,552,818	\$ 3,539,489			\$ 3,539,489	\$ 10,886,452.00	\$ 708.59	\$ 369.00	\$ 454.00	\$ (114.41)
Mutual of Omaha Companies	\$ 31,170,039	71412/69868	\$ 42,549,535			\$ 42,549,535	\$ 35,449,960			\$ 35,449,960	\$ 109,169,533.52	\$ 7,105.72	\$ 3,031.00	\$ 5,439.00	\$ (1,364.28)
Mutual Trust Life Ins Co.	\$ 7,109		\$ 6,242	\$ (6,242)	non-member	\$ -				\$ -	\$ 7,109.00	\$ 0.46	\$ 1.00		\$ (0.54)
National Am. Life Ins. Co. of PA		69221	\$ 910,722			\$ 910,722				\$ -	\$ 910,722.00	\$ 59.28		\$ 116.00	\$ (56.72)
National Benefit Life Ins Co	\$ 915,529		\$ 775,146			\$ 775,146	\$ 666,073			\$ 666,073	\$ 2,356,748.00	\$ 153.40	\$ 89.00	\$ 99.00	\$ (34.60)
National Casualty Company	\$ 6,358,936	11991	\$ 7,439,357			\$ 7,439,357	\$ 18,191,760			\$ 18,191,760	\$ 31,990,053.00	\$ 2,082.20	\$ 618.00	\$ 951.00	\$ 513.20
National Foundation Life Ins Co			\$ 4,226			\$ 4,226				\$ -	\$ 4,226.00	\$ 0.28		\$ 1.00	\$ (0.72)
National Group Life Ins Co			\$ -			\$ -	\$ 11,482			\$ 11,482	\$ 11,482.00	\$ 0.75			\$ 0.75
National Health Ins. Co.		82538	\$ 13,359,121		non-member denied	\$ 13,359,121	\$ 11,154,387	\$ (407,616)	Exhibit K Adjustment 1/9/97	\$ 10,746,771	\$ 24,105,892.00	\$ 1,569.02		\$ 1,708.00	\$ (138.98)
National Home Life	\$ 7,420,919	66605	\$ 713,836			\$ 713,836	\$ 673,168			\$ 673,168	\$ 8,807,923.00	\$ 573.30	\$ 722.00	\$ 91.00	\$ (239.70)
Nationwide Group	\$ 8,877,474					\$ -				\$ -	\$ 8,877,474.00	\$ 577.82	\$ 863.00		\$ (285.18)
Nationwide Life Ins. Co.	\$ 4,601,000	66869	\$ 2,998,000			\$ 2,998,000	\$ 58,234			\$ 58,234	\$ 7,657,234.00	\$ 498.40	\$ 447.00	\$ 383.00	\$ (331.60)
New England Mutual Life Ins Co	\$ 39,991,238	66893	\$ 47,978,035	\$ (7,455,535)	Exhibit K Adjustment	\$ 40,522,500	\$ 49,609,892			\$ 49,609,892	\$ 130,123,630.00	\$ 8,469.60	\$ 3,889.00	\$ 5,180.00	\$ (599.40)
New Jersey Life Ins Co	\$ 3,299					\$ -				\$ -	\$ 3,299.00	\$ 0.21	\$ -		\$ 0.21
New York Life and Health Ins Co	\$ 27,405					\$ -	\$ 138			\$ 138	\$ 27,543.00	\$ 1.79	\$ 3.00		\$ (1.21)
New York Life Ins. Co.	\$ 57,087,013	66915	\$ 25,533,334			\$ 25,533,334	\$ 23,167,279			\$ 23,167,279	\$ 105,787,626.00	\$ 6,885.60	\$ 5,552.00	\$ 7,069.00	\$ (5,735.40)
Nippon Life Ins. Co. of America	\$ 2,504,482	81264	\$ 6,562,017	\$ (873,624)	Exhibit K Adjustment	\$ 5,688,393	\$ 6,676,032			\$ 6,676,032	\$ 14,868,907.18	\$ 967.80	\$ 244.00	\$ 839.00	\$ (115.20)
North American Co for Life & H Ins	\$ 240,224		\$ 189,108	\$ (189,108)	non-member	\$ -				\$ -	\$ 240,224.00	\$ 15.64	\$ 23.00		\$ (7.36)
North American Specialty Ins Co	\$ 6		\$ 15,007	\$ (15,007)	non-member	\$ -				\$ -	\$ 6.00	\$ -	\$ -		\$ -
North American Life Assur Co		80756	\$ 111,960	\$ 111,960	93 rec'd with '94	\$ 111,960	\$ 160,000	\$ (8,503)	Exhibit K adjustment - memo 5/25/95	\$ 151,497	\$ 263,457.00	\$ 17.15			\$ 17.15
North Atlantic Life Ins Co of Am			\$ 4,055			\$ 4,055				\$ -	\$ 4,055.00	\$ 0.26		\$ 1.00	\$ (0.74)
North Carolina Mutual Life Ins Co			\$ 16,875	\$ (16,875)	non-member	\$ -				\$ -	\$ -	\$ -	\$ -		\$ -
North River Ins Co	\$ 116		\$ 73			\$ 73				\$ -	\$ 189.00	\$ 0.01	\$ -	\$ -	\$ 0.01
Northern Life Ins Co	\$ 4		\$ 9			\$ 9				\$ -	\$ 13.00	\$ -	\$ -	\$ -	\$ -
Northern Life Ins Co	\$ 5					\$ -				\$ -	\$ 5.00	\$ -	\$ -		\$ -
Northwestern Ntl Ins Co Milwaukee	\$ 538	23914	\$ 436	\$ (436)	non-member	\$ -	\$ 407			\$ 407	\$ 945.00	\$ 0.06	\$ -		\$ 0.06
North American Life Assur Co						\$ -				\$ -	\$ -	\$ -	\$ -		\$ -
Northwestern National Life Ins Co	\$ 3,248,126	67105				\$ -		\$ 1,946,684	Exhibit K Adjustment 5/31/96	\$ 1,946,684	\$ 5,194,810.00	\$ 338.12	\$ 316.00		\$ 22.12
Occidental Life Ins Co of NC (refer to Pennsylvania Life)			\$ 119	\$ (119)	non-member	\$ -				\$ -	\$ -	\$ -	\$ -		\$ -
Ohio Casualty Ins Co	\$ 15,643		\$ 9,528			\$ 9,528				\$ -	\$ 25,171.00	\$ 1.64	\$ 2.00	\$ 1.00	\$ (1.36)
Ohio Life Ins Co			\$ 19,869			\$ 19,869				\$ -	\$ 19,869.00	\$ 1.29		\$ 3.00	\$ (1.71)
Ohio National Life Asr Corp	\$ 233,921		\$ 289,514			\$ 289,514				\$ -	\$ 523,435.00	\$ 34.07	\$ 23.00	\$ 37.00	\$ (25.93)
Ohio National Life Ins Co	\$ 77,119		\$ 69,019			\$ 69,019				\$ -	\$ 146,138.00	\$ 9.51	\$ 8.00	\$ 9.00	\$ (7.49)
Ohio State Life Ins Co			\$ 46			\$ 46				\$ -	\$ 46.00	\$ -	\$ -		\$ -
Old American Ins. Co.	\$ 139,166	67199	\$ 23,223			\$ 23,223	\$ 19,791			\$ 19,791	\$ 182,180.00	\$ 11.86	\$ 14.00	\$ 3.00	\$ (5.14)
Oxford Health Plans (NJ), Inc.	\$ 24,099,566	N/A	\$ 62,713,689	\$ (1,573,217)	FEHBA	\$ 61,140,472	\$ 126,117,302	\$ (2,379,099)	FEHBA	\$ 123,738,203	\$ 208,978,241.00	\$ 13,602.15	\$ 2,343.00	\$ 8,017.00	\$ 3,242.15
Pacific Mutual Life Ins. Co.	\$ 13,883,691	67466	\$ 18,670,528			\$ 18,670,528	\$ 13,264,145	\$ -	Exhibit K adjustment AO 96-27	\$ 13,264,145	\$ 45,818,364.00	\$ 2,982.26	\$ 1,350.00	\$ 2,387.00	\$ (754.74)
PaineWebber Life Ins Co	\$ 11,178,713					\$ -				\$ -	\$ 11,178,713.00	\$ 727.61	\$ 1,087.00		\$ (359.39)
Pan-Amecian Life Ins Co	\$ 6,225,037	67539	\$ 12,522,687			\$ 12,522,687	\$ 8,717,043			\$ 8,717,043	\$ 27,464,767.00	\$ 1,787.65	\$ 605.00	\$ 1,601.00	\$ (418.35)
Paul Revere Life Ins Co		67598	\$ 27,434,442	\$ (27,434,442)	non-member	\$ -				\$ -	\$ -	\$ -	\$ -		\$ -
Penn Mutual Life Ins Co	\$ 1,484,915		\$ 1,763,178			\$ 1,763,178				\$ -	\$ 3,248,093.00	\$ 211.41	\$ 144.00	\$ 225.00	\$ (157.59)
Pennsylvania Life Ins Co			\$ 427,439	\$ (427,439)	non-member	\$ -				\$ -	\$ -	\$ -	\$ -	\$ 55.00	\$ (55.00)

NJ Individual Health Coverage Program

1993-1995 Administrative Assessment Reconciliation

(1) Carrier Names	1992 NEP (per 92recon.xls)	NAIC #	1993 NEP as shown on Exhibit K	Adjustment / Appeal Amount	Reason for Adjustment / Appeal	1993 NEP Revised	1994 NEP as shown on Exhibit K	Adjustment / Appeal Amount	Reason for Adjustment / Appeal	1994 NEP Revised	Total 1992-1994 NEP	Carrier's Share of FY1992-FY1995 Expenses	Amount Paid with 1992 Assessment Recon	Amount Paid with 1993 Assessment Recon	Total Due IHC (Carrier)
Pension Life Ins. Co. of America	\$ 14,780,855	67687	\$ 7,029,615			\$ 7,029,615	\$ 6,551,430			\$ 6,551,430	\$ 28,361,900.00	\$ 1,846.04	\$ 1,437.00	\$ 899.00	\$ (489.96)
Peoples Security Life Ins Co	\$ 190,280		\$ 1,765,263			\$ 1,765,263	\$ 2,397,802			\$ 2,397,802	\$ 4,353,345.00	\$ 283.35	\$ 19.00	\$ 226.00	\$ 38.35
PFL Life Ins Co (Aegon)	\$ 989,325	86231	\$ 13,359,602	\$ (1,461,651)	Exhibit K Adjustment	\$ 11,897,951				\$ -	\$ 12,887,276.00	\$ 838.82	\$ 96.00	\$ 1,708.00	\$ (965.18)
PHF Life Ins Company		84808				\$ -		\$ 13,839	Exhibit K - 2/25/95	\$ 13,839	\$ 13,839.00	\$ 0.90			\$ 0.90
Philadelphia American Life Ins Co	\$ 639,229	67784	\$ 1,473,972			\$ 1,473,972		\$ 11,833,303	Exhibit K adjustment 11/15/95	\$ 11,833,303	\$ 13,946,504.00	\$ 907.76	\$ 62.00	\$ 188.00	\$ 657.76
Philadelphia Life Ins Co	\$ 1,305	97047				\$ -				\$ -	\$ 1,305.00	\$ 0.08	\$ -		\$ 0.08
Phoenix American Life Ins. Co.	\$ 154,127	80926	\$ -			\$ -				\$ -	\$ 154,127.00	\$ 10.03	\$ 15.00		\$ (4.97)
Phoenix Home Life Mutual Ins. Co.	\$ 31,763,374	67814	\$ 21,791,804			\$ 21,791,804	\$ 9,014,355			\$ 9,014,355	\$ 62,569,533.00	\$ 4,072.58	\$ 3,089.00	\$ 2,786.00	\$ (1,802.42)
PHYSICIAN HEALTHCARE PLAN OF NJ, INC.						\$ -				\$ -	\$ -	\$ -			\$ -
Physicians Mutual Ins Co	\$ 7,163,477					\$ -				\$ -	\$ 7,163,477.00	\$ 466.26	\$ 697.00		\$ (230.74)
Polish National Alli of Brooklyn	\$ 19					\$ -				\$ -	\$ 19.00	\$ -	\$ -		\$ -
Primerica Life Ins Co	\$ 1,146,828	65919	\$ 792,829	\$ (44,029)	Exhibit K Adjustment	\$ 748,800	\$ 431,935			\$ 431,935	\$ 2,327,563.00	\$ 151.50	\$ 112.00	\$ 101.00	\$ (61.50)
Principal Mutual Life Ins Co	\$ 32,446,569	61271	\$ 59,094,072	\$ (561,316)	Exhibit K Adjustment	\$ 58,532,756	\$ 75,431,502			\$ 75,431,502	\$166,410,826.79	\$ 10,831.49	\$ 3,155.00	\$ 7,554.00	\$ 122.49
Protective Life Ins. Co.	\$ 23,936,293	68136	\$ 26,660,543			\$ 26,660,543	\$ 27,222,455			\$ 27,222,455	\$ 77,819,290.59	\$ 5,065.17	\$ 2,328.00	\$ 3,408.00	\$ (670.83)
Provident Life & Accident Ins Co	\$ 36,101,264	68195	\$ 36,118,618	\$ (27,261,419)	Exhibit K Adjustment	\$ 8,857,199	\$ 9,166,599			\$ 9,166,599	\$ 54,125,062.00	\$ 3,522.94	\$ 3,511.00	\$ 1,132.00	\$ (1,120.06)
Provident Life & Cas Ins Co	\$ 2,076,974	68209	\$ 2,056,676	\$ (2,056,166)	Exhibit K Adjustment	\$ 510	\$ 4,243			\$ 4,243	\$ 2,081,727.00	\$ 135.50	\$ 202.00	\$ -	\$ (66.50)
Provident Mutual Life Ins Co	\$ 1,215	68225		\$ 539,043	'93 rec'd with '94	\$ 539,043	\$ 482,012			\$ 482,012	\$ 1,022,270.00	\$ 66.54	\$ -		\$ 66.54
PROVIDIAN LIFE AND HEALTH INS CO(formerly National Home Life Assur. Co.)						\$ -				\$ -	\$ -	\$ -			\$ -
Prudential Ins. Co. of America	\$ 214,758,667	68241	\$ 192,636,542			\$ 192,636,542	\$ 208,072,316			\$ 208,072,316	\$615,467,525.00	\$ 40,060.08	\$ 20,883.31	\$ 22,920.29	\$ (3,743.52)
Prudential Health Care Plan, Inc.	\$ 67,921,018	95040	\$ 107,056,113			\$ 107,056,113	\$ 139,700,050			\$ 139,700,050	\$314,677,181.00	\$ 20,481.98	\$ 6,604.69	\$ 15,388.71	\$ (1,511.42)
Reliable Life Ins Co	\$ 170	68357	\$ 552			\$ 552	\$ 309,883			\$ 309,883	\$ 310,605.00	\$ 20.22	\$ -	\$ -	\$ 20.22
Reliance Ins Co	\$ 5,041,128	24457	\$ 15,758,502	\$ (915,507)	Exhibit K Adjustment	\$ 14,842,995	\$ 7,943,278	\$ -	denied AO 96-16	\$ 7,943,278	\$ 27,827,401.00	\$ 1,811.25	\$ 490.00	\$ 1,897.00	\$ (575.75)
Reliance Standard Life Ins Co	\$ 8,659,751	68381				\$ -		\$ 15,041,651		\$ 15,041,651	\$ 23,701,402.00	\$ 1,542.70	\$ 842.00		\$ 700.70
Republic Western Ins Co	\$ 47,403	31089	\$ 47,213	\$ (47,213)	non-member	\$ -				\$ -	\$ 47,403.00	\$ 3.09	\$ 5.00		\$ (1.91)
RLI Ins Co	\$ 105,904	13056	\$ 146,362			\$ 146,362	\$ 239,599			\$ 239,599	\$ 491,865.00	\$ 32.01	\$ 10.00	\$ 19.00	\$ 3.01
Royal Maccabees Life Ins Co			\$ 1,055,353	\$ (1,055,353)	non-member	\$ -				\$ -	\$ -	\$ -			\$ -
Safeco Life Ins Co	\$ 5,015,459		\$ 4,375,909			\$ 4,375,909	\$ 946,272			\$ 946,272	\$ 10,337,640.00	\$ 672.87	\$ 488.00	\$ 559.00	\$ (374.13)
Sanus Health Plan of NJ (NYLCare)		N/A	\$ 29,768,364	\$ (6,503,360)	FEHBA	\$ 23,265,004	\$ 42,912,056	\$ (6,472,824)	FEHBA	\$ 36,439,232	\$ 59,704,236.00	\$ 3,886.08			\$ 3,886.08
Security Assurance Co	\$ 2,889,163					\$ -	\$ 3,188,885	\$ (3,188,885)	non-member AO 96-06	\$ -	\$ 2,889,163.00	\$ 188.05	\$ 281.00		\$ (92.95)
Security Mutual Life Ins. Co. of NY	\$ 1,972,483	68772	\$ 3,914			\$ 3,914	\$ 4,085			\$ 4,085	\$ 1,980,482.00	\$ 128.91	\$ 192.00	\$ 1.00	\$ (64.09)
Security of America Life Ins Co			\$ 1,109,574			\$ 1,109,574				\$ -	\$ 1,109,574.00	\$ 72.22		\$ 142.00	\$ (69.78)
Security-Connecticut Life Ins Co		91588	\$ 35,385			\$ 35,385				\$ -	\$ 35,385.00	\$ 2.30		\$ 5.00	\$ (2.70)
Sentry Ins A Mutual Co	\$ 103,330	24988	\$ 69,494			\$ 69,494	\$ 79,012			\$ 79,012	\$ 251,836.00	\$ 16.39	\$ 10.00	\$ 9.00	\$ (2.61)
Sentry Life Ins Co	\$ 6,068,250	68810	\$ 6,307,934			\$ 6,307,934	\$ 5,686,333			\$ 5,686,333	\$ 18,062,517.00	\$ 1,175.67	\$ 590.00	\$ 806.00	\$ (220.33)
Slovak Gymnastic Union Sokol USA	\$ 280					\$ -				\$ -	\$ 280.00	\$ 0.02	\$ -		\$ 0.02
Southland Life Ins Co	\$ 1,181	68950	\$ 800			\$ 800				\$ -	\$ 1,981.00	\$ 0.13	\$ -	\$ -	\$ 0.13
Springfield Life Ins Co Inc	\$ 371,971		\$ 334,717	\$ (334,717)	non-member	\$ -				\$ -	\$ 371,971.00	\$ 24.21	\$ 36.00		\$ (11.79)
St. Paul Fire and Marine Ins Co	\$ 9					\$ -				\$ -	\$ 9.00	\$ -	\$ -		\$ -
Standard Ins Co			\$ 4,177,838	\$ (4,177,838)	non-member	\$ -				\$ -	\$ -	\$ -			\$ -
Standard Security Life Ins Co of NY	\$ 547,908		\$ 2,278,377			\$ 2,278,377				\$ -	\$ 2,826,285.00	\$ 183.96	\$ 53.00	\$ 291.00	\$ (160.04)
State Farm Mutual Group	\$ 9,373,665					\$ -				\$ -	\$ 9,373,665.00	\$ 610.12	\$ 912.00		\$ (301.88)
State Farm Mutual Auto Ins. Co.			\$ 8,821,098	\$ (8,821,098)	non-member	\$ -				\$ -	\$ -	\$ -			\$ -
State Life Ins. Co.		69116	\$ -			\$ -	\$ 26,459			\$ 26,459	\$ 26,459.00	\$ 1.72			\$ 1.72
State Mutual Life Asr Co of America (SMA)	\$ 5,207,662	69140	\$ 11,036,771	\$ (6,442,099)	Exhibit K Adjustment	\$ 4,594,672	\$ 2,904,153			\$ 2,904,153	\$ 12,706,487.00	\$ 827.05	\$ 506.00	\$ 1,410.00	\$ (1,088.95)
Sun Life Ins Co of America	\$ 53,414					\$ -				\$ -	\$ 53,414.00	\$ 3.48	\$ 5.00		\$ (1.52)
SunLife Assur of Canada		80802				\$ -	\$ 726,388	\$ (726,388)	non-member AO 96-17	\$ -	\$ -	\$ -			\$ -
Teachers Protective Mutual Life		69353	\$ 2,277			\$ 2,277	\$ 5,010			\$ 5,010	\$ 7,287.00	\$ 0.47		\$ -	\$ 0.47
Teachers Protv Mutual Life Ins. Co.	\$ 743,379		\$ 675,800	\$ (675,800)	duplicate	\$ -				\$ -	\$ 743,379.00	\$ 48.39	\$ 72.00		\$ (23.61)
TIG Insurance Company			\$ 194,172			\$ 194,172				\$ -	\$ 194,172.00	\$ 12.64		\$ 25.00	\$ (12.36)

NJ Individual Health Coverage Program

1993-1995 Administrative Assessment Reconciliation

(1) Carrier Names	1992 NEP (per 92recon.xls)	NAIC #	1993 NEP as shown on Exhibit K	Adjustment / Appeal Amount	Reason for Adjustment / Appeal	1993 NEP Revised	1994 NEP as shown on Exhibit K	Adjustment / Appeal Amount	Reason for Adjustment / Appeal	1994 NEP Revised	Total 1992-1994 NEP	Carrier's Share of FY1992-FY1995 Expenses	Amount Paid with 1992 Assessment Recon	Amount Paid with 1993 Assessment Recon	Total Due IHC (Carrier)
Time Insurance Company	\$ 14,158,829	69477	\$ 23,050,220			\$ 23,050,220	\$ 96,366,327	\$ (23,303,265)	Fortis Benefits already included	\$ 73,063,062	\$110,272,111.00	\$ 7,177.49	\$ 1,377.00	\$ 6,285.00	\$ (484.51)
TMG Life Ins.	\$ 11,419,479	70491	\$ 16,355,109			\$ 16,355,109	\$ 17,419,980			\$ 17,419,980	\$ 45,194,568.00	\$ 2,941.66	\$ 1,110.00	\$ 2,091.00	\$ (259.34)
Transamerica Ins Co	\$ 203,127					\$ -				\$ -	\$ 203,127.00	\$ 13.22	\$ 20.00		\$ (6.78)
Transamerica Occidental LIC	\$ 753,819	67121	\$ 4,292,743	\$ (4,285,287)	Exhibit K Adjustment	\$ 7,456	\$ 7,461			\$ 7,461	\$ 768,736.00	\$ 50.04	\$ 73.00	\$ 1.00	\$ (23.96)
Transport Life Ins. Co.	\$ 5,966,341	69531	\$ 2,112,245			\$ 2,112,245				\$ -	\$ 8,078,586.00	\$ 525.83	\$ 580.00	\$ 270.00	\$ (324.17)
Travelers Ins. Co. & Affiliates	\$ 93,324,809	87726/25658/79413	\$ 108,817,413			\$ 108,817,413	\$100,056,054			\$ 100,056,054	\$302,198,276.00	\$ 19,669.74	\$ 9,075.00	\$ 13,910.00	\$ (3,315.26)
Trustmark Insurance Company		61425	\$ 6,151,638			\$ 6,151,638	\$ 9,823,560			\$ 9,823,560	\$ 15,975,198.00	\$ 1,039.81		\$ 786.00	\$ 253.81
Union Central Life Ins Co			\$ 1,556,253			\$ 1,556,253				\$ -	\$ 1,556,253.00	\$ 101.29		\$ 199.00	\$ (97.71)
Union Fidelity Life Ins Co of Texas	\$ 3,732,431					\$ -				\$ -	\$ 3,732,431.00	\$ 242.94	\$ 363.00		\$ (120.06)
Union Labor Life Ins Co	\$ 12,965,938	69744	\$ 13,754,507	\$ (13,568,581)	Exhibit K Adjustment	\$ 185,926	\$ 129,560			\$ 129,560	\$ 13,281,424.00	\$ 864.47	\$ 1,261.00	\$ 24.00	\$ (420.53)
Union Security Life Ins Co	\$ 2,130,749					\$ -				\$ -	\$ 2,130,749.00	\$ 138.69	\$ 207.00		\$ (68.31)
United American Ins Co	\$ 4,678,310		\$ 3,861,787			\$ 3,861,787				\$ -	\$ 8,540,097.00	\$ 555.87	\$ 455.00	\$ 494.00	\$ (393.13)
United Companies Life Ins Co	\$ 109		\$ 109			\$ 109	\$ 109			\$ 109	\$ 327.00	\$ 0.02	\$ -	\$ -	\$ 0.02
United Family Life Ins Co	\$ 195	91693	\$ 185			\$ 185	\$ 162	\$ (162)	Exhibit K Adjustment 2/15/95	\$ -	\$ 380.00	\$ 0.02	\$ -	\$ -	\$ 0.02
UNITED INS CO OF AMERICA						\$ -				\$ -	\$ -	\$ -	\$ -		\$ -
United of Omaha Life Ins Co	\$ 19,526,334	69868				\$ -				\$ -	\$ 19,526,334.00	\$ 1,270.95	\$ 1,899.00		\$ (628.05)
United Pacific Life Ins Co	\$ 54		\$ 11			\$ 11				\$ -	\$ 65.00	\$ -	\$ -	\$ -	\$ -
United Services Life Ins Co	\$ 1,027	70084	\$ 4,232			\$ 4,232				\$ -	\$ 5,259.00	\$ 0.34	\$ -	\$ 1.00	\$ (0.66)
Unity Mutual Life Ins Co	\$ 262,413					\$ -	\$ 190,340			\$ 190,340	\$ 452,753.00	\$ 29.47	\$ 26.00		\$ 3.47
UNUM Life Ins. Co. of America	\$ 36,852,148	62235	\$ 11,252			\$ 11,252	\$ 12,288			\$ 12,288	\$ 36,875,688.00	\$ 2,400.20	\$ 3,584.00	\$ 1.00	\$ (1,184.80)
US Healthcare	\$ 647,564,089	95287	\$ 737,151,156	\$ (72,378,180)	FEHBA	\$ 664,772,976	\$782,628,273	\$ (67,014,112)	-FEHBA + Corporate Health AO 96-	\$ 715,614,161	#####	\$ 131,997.02	\$ 62,969.00	\$ 94,228.00	\$ (25,199.98)
United States Life Ins Co	\$ 81,121,172	70106	\$ 97,694,515	\$ (14,626,037)	Exhibit K Adjustment	\$ 83,068,478	\$ 69,273,138			\$ 69,273,138	\$233,462,788.00	\$ 15,195.82	\$ 7,888.00	\$ 10,618.00	\$ (3,310.18)
USAA Life Ins Co	\$ 443,612		\$ 487,595			\$ 487,595				\$ -	\$ 931,207.00	\$ 60.61	\$ 43.00	\$ 62.00	\$ (44.39)
Veterans Life	\$ 253,277	81027	\$ 48,824			\$ 48,824	\$ 32,623			\$ 32,623	\$ 334,724.00	\$ 21.79	\$ 25.00	\$ 6.00	\$ (9.21)
Vigilant Ins Co	\$ 736					\$ -				\$ -	\$ 736.00	\$ 0.05	\$ -		\$ 0.05
Virginia Surety Co						\$ -	\$ 33,543			\$ 33,543	\$ 33,543.00	\$ 2.18	\$ -		\$ 2.18
Vista Life Ins Co	\$ 365,140		\$ 342,612	\$ (342,612)	non-member	\$ -				\$ -	\$ 365,140.00	\$ 23.77	\$ 36.00		\$ (12.23)
Washington National Ins Co.	\$ 10,840,180	70319	\$ 39,951,184	\$ (27,726,338)	Exhibit K Adjustment	\$ 12,224,846	\$ 10,530,698			\$ 10,530,698	\$ 33,595,724.00	\$ 2,186.71	\$ 1,054.00	\$ 1,563.00	\$ (430.29)
William Penn Life Ins Co of NY	\$ 18,145					\$ -	\$ 15,636			\$ 15,636	\$ 33,781.00	\$ 2.20	\$ 2.00		\$ 0.20
Winterhur Life Reinsurance Co	\$ 59,188					\$ -				\$ -	\$ 59,188.00	\$ 3.85	\$ 6.00		\$ (2.15)
Wisconsin National Life Ins Co	\$ 14,270		\$ 11,885			\$ 11,885				\$ -	\$ 26,155.00	\$ 1.70	\$ 1.00	\$ 1.00	\$ (0.30)

NJ Individual Health Coverage Program

1993-1995 Administrative Assessment Reconciliation

(1) Carrier Names	1992 NEP (per 92recon.xls)	NAIC #	1993 NEP as shown on Exhibit K	Adjustment / Appeal Amount	Reason for Adjustment / Appeal	1993 NEP Revised	1994 NEP as shown on Exhibit K	Adjustment / Appeal Amount	Reason for Adjustment / Appeal	1994 NEP Revised	Total 1992-1994 NEP	Carrier's Share of FY1992-FY1995 Expenses	Amount Paid with 1992 Assessment Recon	Amount Paid with 1993 Assessment Recon	Total Due IHC (Carrier)
Zurich American Life Ins Co	\$ 3,302					\$ -				\$ -	\$ 3,302.00	\$ 0.21	\$ -		\$ 0.21
Zurich Ins Co US Br	\$ 1,074		\$ 5,069			\$ 5,069				\$ -	\$ 6,143.00	\$ 0.40	\$ -	\$ 1.00	\$ (0.60)
Zurich Life Insurance Co of America			\$ 3,319			\$ 3,319				\$ -	\$ 3,319.00	\$ 0.22	\$ -	\$ -	\$ 0.22
TOTAL	\$5,141,919,664		\$ 5,317,392,357	\$ (467,062,623)		\$ 4,850,329,734	#####	#####		#####	\$14,966,072,857	\$ 974,124.57	#####	\$ 650,004.00	#####

Amount of Refund to Carriers	(175,885.41)
Admin Assessment billing using 1992 NEP	500,006.00
Admin Assessment billing using 1993 NEP	650,004.00
Subtotal	<u>1,150,010.00</u>
FY1993 through FY1995 expenses	974,124.51
Amount Due to Carriers	<u>(175,885.49)</u>