

New Jersey Individual Health Coverage Program

2005/2006 Loss Assessment and 2008/2009 Administrative Assessment

Non-Group Person Targets for 2007/2008

NAIC #	Carrier	2005/2006 Member's Net Earned Premium (NEP)	Market Share	Reimbursable Loss Share (unadjusted)	Pro-Rata exemptions from loss assessment	Goal Not Met %	Adjusted NEP after Exemptions	Adjusted Market Share % after Exemptions	2005/2006 Loss Assessment	2008/2009 Share of Admin	Amount Due IHC Program before de minimus distribution	De minimus Amount of \$20	Distribution of de minimus Amount of \$20	Total Distribution of de minimus Amount	Total Due IHC Program
See Note 1 below	Aegon Insurance Group	\$ 139,569,596	0.67%	\$ 7,072.68			\$ 139,569,596.00	1.48%	\$ 15,730.56	\$ 5,733.95	\$ 21,464.51	\$ -	\$ 2.86	\$ 2.86	\$ 21,467.37
See Note 2 below	Aetna	4,518,857,467	21.58%	228,992.67	41.27%	58.73%	2,653,924,990.37	28.18%	\$ 299,117.62	\$ 185,648.56	484,766.18	-	54.42	\$ 54.42	\$ 484,820.60
67369	Alta Health & Life	173,625	0.00%	8.80			173,625.00	0.00%	\$ 19.57	\$ 7.13	26.70	-	-	\$ -	\$ 26.70
20427	American Casualty Co of Reading PA	10,161	0.00%	0.51			10,161.00	0.00%	\$ 1.15	\$ 0.42	1.57	(1.57)	-	\$ (1.57)	\$ -
60410	American Fidelity Assurance Co	90,580	0.00%	4.59			90,580.00	0.00%	\$ 10.21	\$ 3.72	13.93	(13.93)	-	\$ (13.93)	\$ -
68373	American General Assurance Co	179,335	0.00%	9.09			179,335.00	0.00%	\$ 20.21	\$ 7.37	27.58	-	-	\$ -	\$ 27.58
66672	American General Life & Accident Ins Co	49,533	0.00%	2.51			49,533.00	0.00%	\$ 5.58	\$ 2.03	7.61	(7.61)	-	\$ (7.61)	\$ -
60534	American Heritage Life Ins Co	34,798	0.00%	1.76			34,798.00	0.00%	\$ 3.92	\$ 1.43	5.35	(5.35)	-	\$ (5.35)	\$ -
81418	American Medical & Life Ins Co	83,978	0.00%	4.26			83,978.00	0.00%	\$ 9.46	\$ 3.45	12.91	(12.91)	-	\$ (12.91)	\$ -
60739	American National Ins Co	205,083	0.00%	10.39			205,083.00	0.00%	\$ 23.11	\$ 8.43	31.54	-	-	\$ -	\$ 31.54
71773	American National Ins Co of Texas	42,547	0.00%	2.16			42,547.00	0.00%	\$ 4.80	\$ 1.75	6.55	(6.55)	-	\$ (6.55)	\$ -
80624	American Progressive L&H of NY	7,099,634	0.03%	359.77			7,099,634.00	0.08%	\$ 800.18	\$ 291.67	1,091.85	-	0.15	\$ 0.15	\$ 1,092.00
60836	American Republic Ins Co	228,062	0.00%	11.56			228,062.00	0.00%	\$ 25.70	\$ 9.37	35.07	-	-	\$ -	\$ 35.07
60061&95044	AmeriHealth	1,209,316,981	5.77%	61,282.02	6.85%	93.15%	1,126,478,767.80	11.96%	\$ 126,862.76	\$ 49,682.46	176,645.22	-	23.10	\$ 23.10	\$ 176,668.32
62944	AXA Equitable Life Ins Co	9,102,730	0.04%	461.28			9,102,730.00	0.10%	\$ 1,029.95	\$ 373.97	1,399.92	-	0.19	\$ 0.19	\$ 1,400.11
61263	Bankers Life & Casualty Co	3,309,990	0.02%	167.73			3,309,990.00	0.04%	\$ 373.06	\$ 135.98	509.04	-	0.07	\$ 0.07	\$ 509.11
94250	Banner Life Ins Co	2,355	0.00%	0.12			2,355.00	0.00%	\$ 0.27	\$ 0.10	0.37	(0.37)	-	\$ (0.37)	\$ -
80985	BCS Life Ins Co	136,795	0.00%	6.93			136,795.00	0.00%	\$ 15.42	\$ 5.62	21.04	-	-	\$ -	\$ 21.04
61476	Boston Mutual Life Ins Co	3,146,721	0.02%	159.46			3,146,721.00	0.03%	\$ 354.66	\$ 129.28	483.94	-	0.06	\$ 0.06	\$ 484.00
80799	Celtic Ins Co	190,320	0.00%	9.64			190,320.00	0.00%	\$ 21.45	\$ 7.82	29.27	-	-	\$ -	\$ 29.27
80896	Centre Life Ins Co	15,926	0.00%	0.81			15,926.00	0.00%	\$ 1.79	\$ 0.65	2.44	(2.44)	-	\$ (2.44)	\$ -
62049	Colonial Life & Accident Ins Co	517,240	0.00%	26.21			517,240.00	0.01%	\$ 58.30	\$ 21.25	79.55	-	0.01	\$ 0.01	\$ 79.56
81426	Commercial Travelers Mutual Ins Co	3,688,555	0.02%	186.92			3,688,555.00	0.04%	\$ 415.73	\$ 151.54	567.27	-	0.08	\$ 0.08	\$ 567.35
See Note 3 below	Connecticut General Life Ins Co	709,018,612	3.39%	35,929.45	1.98%	98.02%	694,980,043.48	7.38%	\$ 78,329.56	\$ 29,128.67	107,458.23	-	14.25	\$ 14.25	\$ 107,472.48
76325	Conseco Senior Health	45,289	0.00%	2.30			45,289.00	0.00%	\$ 5.10	\$ 1.86	6.96	(6.96)	-	\$ (6.96)	\$ -
62413	Continental Assurance Co	8,701	0.00%	0.44			8,701.00	0.00%	\$ 0.98	\$ 0.36	1.34	(1.34)	-	\$ (1.34)	\$ -
20443	Continental Casualty Co	158,743	0.00%	8.04			158,743.00	0.00%	\$ 17.89	\$ 6.52	24.41	-	-	\$ -	\$ 24.41
71404	Continental General Ins Co	78,950	0.00%	4.00			78,950.00	0.00%	\$ 8.90	\$ 3.24	12.14	(12.14)	-	\$ (12.14)	\$ -
62804	Eastern Life & Health Ins Co	8,289	0.00%	0.42			8,289.00	0.00%	\$ 0.93	\$ 0.34	1.27	(1.27)	-	\$ (1.27)	\$ -
95433/61705	Empire HealthChoice HMO/WellChoice Ins of NJ	79,227,347	0.38%	4,014.84			79,227,347.00	0.84%	\$ 8,929.53	\$ 3,254.90	12,184.43	-	1.62	\$ 1.62	\$ 12,186.05
63126	Farm Family Life Ins Co	28,877	0.00%	1.46			28,877.00	0.00%	\$ 3.25	\$ 1.19	4.44	(4.44)	-	\$ (4.44)	\$ -
71870	Fidelity Security Life Ins Co	67,383	0.00%	3.41			67,383.00	0.00%	\$ 7.59	\$ 2.77	10.36	(10.36)	-	\$ (10.36)	\$ -
81434	First Rehabilitation Life Ins Co	4,390,835	0.02%	222.51			4,390,835.00	0.05%	\$ 494.88	\$ 180.39	675.27	-	0.09	\$ 0.09	\$ 675.36
71129	Fort Dearborn Life Ins Co	3,966,572	0.02%	201.01			3,966,572.00	0.04%	\$ 447.06	\$ 162.96	610.02	-	0.08	\$ 0.08	\$ 610.10
63665	General American Life Ins Co	79,531	0.00%	4.03			79,531.00	0.00%	\$ 8.96	\$ 3.27	12.23	(12.23)	-	\$ (12.23)	\$ -
80926	Genworth Life & Health Ins Co	10,314,655	0.05%	522.69			10,314,655.00	0.11%	\$ 1,162.54	\$ 423.76	1,586.30	-	0.21	\$ 0.21	\$ 1,586.51
68322	Great-West Life & Annuity	6,917,469	0.03%	350.54			6,917,469.00	0.07%	\$ 776.65	\$ 284.19	1,063.84	-	0.14	\$ 0.14	\$ 1,063.98
80705	Great-West Life Assurance	1,749,999	0.01%	88.68			1,749,999.00	0.02%	\$ 197.24	\$ 71.90	269.14	-	0.04	\$ 0.04	\$ 269.18
64211	Guarantee Trust Life Ins Co	53,199	0.00%	2.70			53,199.00	0.00%	\$ 6.00	\$ 2.19	8.19	(8.19)	-	\$ (8.19)	\$ -
64246	Guardian Life Ins Co	115,938,801	0.55%	5,875.19			115,938,801.00	1.23%	\$ 13,067.19	\$ 4,763.12	17,830.31	-	2.38	\$ 2.38	\$ 17,832.69
92711	HCC Life Ins Co	1,207,407	0.01%	61.19			1,207,407.00	0.01%	\$ 136.08	\$ 49.60	185.68	-	0.02	\$ 0.02	\$ 185.70
95351	Health Net of New Jersey	1,193,688,082	5.70%	60,490.03	51.08%	48.92%	583,952,209.71	6.20%	\$ 65,815.88	\$ 49,040.38	114,856.26	-	11.97	\$ 11.97	\$ 114,868.23
55069/95529	Horizon Healthcare	8,702,278,769	41.55%	440,987.14	71.24%	28.76%	2,502,775,373.96	26.58%	\$ 282,081.90	\$ 357,516.37	639,598.27	-	51.33	\$ 51.33	\$ 639,649.60
70580	HumanaDental Ins Co	254	0.00%	0.01			254.00	0.00%	\$ 0.03	\$ 0.01	0.04	(0.04)	-	\$ (0.04)	\$ -
73288	Humana Ins Co	7,554,340	0.04%	382.82			7,554,340.00	0.08%	\$ 851.43	\$ 310.36	1,161.79	-	0.15	\$ 0.15	\$ 1,161.94
64580	Illinois Mutual Life Ins Co	34,055	0.00%	1.73			34,055.00	0.00%	\$ 3.84	\$ 1.40	5.24	(5.24)	-	\$ (5.24)	\$ -
65080	John Alden Life Ins Co	21,358	0.00%	1.08			21,358.00	0.00%	\$ 2.41	\$ 0.88	3.29	(3.29)	-	\$ (3.29)	\$ -
65242	Lafayette Life Ins Co	149,810	0.00%	7.59			149,810.00	0.00%	\$ 16.88	\$ 6.15	23.03	-	-	\$ -	\$ 23.03
65935	Massachusetts Mutual Life Ins Co	2,122	0.00%	0.11			2,122.00	0.00%	\$ 0.24	\$ 0.09	0.33	(0.33)	-	\$ (0.33)	\$ -
97055	Mega Life & Health Ins Co	18,821,281	0.09%	953.77			18,821,281.00	0.20%	\$ 2,121.30	\$ 773.24	2,894.54	-	0.39	\$ 0.39	\$ 2,894.93
87726	MetLife Ins Co of CT	46,556	0.00%	2.36			46,556.00	0.00%	\$ 5.25	\$ 1.91	7.16	(7.16)	-	\$ (7.16)	\$ -
65978	Metropolitan Life Ins Co	62,912,979	0.30%	3,188.11			62,912,979.00	0.67%	\$ 7,090.77	\$ 2,584.66	9,675.43	-	1.29	\$ 1.29	\$ 9,676.72
66087	Mid-West National Life Ins Co	31,314	0.00%	1.59			31,314.00	0.00%	\$ 3.53	\$ 1.29	4.82	(4.82)	-	\$ (4.82)	\$ -
66370	MONY Life Ins Co	14,078	0.00%	0.71			14,078.00	0.00%	\$ 1.59	\$ 0.58	2.17	(2.17)	-	\$ (2.17)	\$ -
See Note 4 below	Mutual of Omaha Ins Co	422,078	0.00%	21.39			422,078.00	0.00%	\$ 47.57	\$ 17.34	64.91	-	0.01	\$ 0.01	\$ 64.92
61409	National Benefit Life Ins Co	60,781	0.00%	3.08			60,781.00	0.00%	\$ 6.85	\$ 2.50	9.35	(9.35)	-	\$ (9.35)	\$ -
11991	National Casualty Co	2,746	0.00%	0.14			2,746.00	0.00%	\$ 0.31	\$ 0.11	0.42	(0.42)	-	\$ (0.42)	\$ -
82538	Natonal Health Ins Co	9,982	0.00%	0.51			9,982.00	0.00%	\$ 1.13	\$ 0.41	1.54	(1.54)	-	\$ (1.54)	\$ -
66869	Nationwide Life Ins Co	3,235,463	0.02%	163.96			3,235,463.00	0.03%	\$ 364.66	\$ 132.92	497.58	-	0.07	\$ 0.07	\$ 497.65
91626	New England Life Ins Co	213	0.00%	0.01			213.00	0.00%	\$ 0.02	\$ 0.01	0.03	(0.03)	-	\$ (0.03)	\$ -

2005/2006 Loss Assessment and 2008/2009 Administrative Assessment

Non-Group Person Targets for 2007/2008

NAIC #	Carrier	2005/2006 Member's Net Earned Premium (NEP)	Market Share	Reimbursable Loss Share (unadjusted)	Pro-Rata exemptions from loss assessment	Goal Not Met %	Adjusted NEP after Exemptions	Adjusted Market Share % after Exemptions	2005/2006 Loss Assessment	2008/2009 Share of Admin	Amount Due IHC before de minimus distribution	De minimus Amount of \$20	Distribution of de minimus Amount of \$20	Total Distribution of de minimus Amount	Total Due IHC Program
66915	New York life Ins Co	8,653,831	0.04%	438.53			8,653,831.00	0.09%	\$ 975.35	\$ 355.53	1,330.88	-	0.18	\$ 0.18	\$ 1,331.06
81264	Nippon Life Ins Co of America	27,741,515	0.13%	1,405.80			27,741,515.00	0.29%	\$ 3,126.68	\$ 1,139.71	4,266.39	-	0.57	\$ 0.57	\$ 4,266.96
66974	North American Co for Life & Health	151,611	0.00%	7.68			151,611.00	0.00%	\$ 17.09	\$ 6.23	23.32	-	-	\$ -	\$ 23.32
67032	North Carolina Mutual Life Ins Co	1,676	0.00%	0.08			1,676.00	0.00%	\$ 0.19	\$ 0.07	0.26	(0.26)	-	\$ (0.26)	\$ -
97268	Pacific Life & Annuity Co	20,047	0.00%	1.02			20,047.00	0.00%	\$ 2.26	\$ 0.82	3.08	(3.08)	-	\$ (3.08)	\$ -
70785	PacificCare Life & Health Ins Co	541,464	0.00%	27.44			541,464.00	0.01%	\$ 61.03	\$ 22.25	83.28	-	0.01	\$ 0.01	\$ 83.29
67539	Pan-American Life Ins Co	540,305	0.00%	27.38			540,305.00	0.01%	\$ 60.90	\$ 22.20	83.10	-	0.01	\$ 0.01	\$ 83.11
67598	Paul Revere Life Ins Co	73,895	0.00%	3.74			73,895.00	0.00%	\$ 8.33	\$ 3.04	11.37	(11.37)	-	\$ (11.37)	\$ -
67660	Pennsylvania Life Ins Co	22,553,838	0.11%	1,142.91			22,553,838.00	0.24%	\$ 2,541.99	\$ 926.58	3,468.57	-	0.46	\$ 0.46	\$ 3,469.03
85561	Perico Life Ins Co	735	0.00%	0.04			735.00	0.00%	\$ 0.08	\$ 0.03	0.11	(0.11)	-	\$ (0.11)	\$ -
67814	Phoenix Life Ins Co	388,654	0.00%	19.70			388,654.00	0.00%	\$ 43.80	\$ 15.97	59.77	-	0.01	\$ 0.01	\$ 59.78
80578	Physicians Mutual Ins Co	10,444	0.00%	0.53			10,444.00	0.00%	\$ 1.18	\$ 0.43	1.61	(1.61)	-	\$ (1.61)	\$ -
65919	Primerica Life Ins Co	19,053	0.00%	0.97			19,053.00	0.00%	\$ 2.15	\$ 0.78	2.93	(2.93)	-	\$ (2.93)	\$ -
61271	Principal Life Ins Co	233,258	0.00%	11.82			233,258.00	0.00%	\$ 26.29	\$ 9.58	35.87	-	-	\$ -	\$ 35.87
68195	Provident Life & Accident Ins Co	14,897	0.00%	0.75			14,897.00	0.00%	\$ 1.68	\$ 0.61	2.29	(2.29)	-	\$ (2.29)	\$ -
68241	Prudential Ins Co of America	2,834,903	0.01%	143.66			2,834,903.00	0.03%	\$ 319.52	\$ 116.47	435.99	-	0.06	\$ 0.06	\$ 436.05
65765	Reassure America Life Ins Co	8,579	0.00%	0.43			8,579.00	0.00%	\$ 0.97	\$ 0.35	1.32	(1.32)	-	\$ (1.32)	\$ -
See Note 5 below	Reliance Standard Life Ins Co	19,316	0.00%	0.98			19,316.00	0.00%	\$ 2.18	\$ 0.79	2.97	(2.97)	-	\$ (2.97)	\$ -
60176	SBLI USA Mutual Life Ins Co	64,231	0.00%	3.25			64,231.00	0.00%	\$ 7.24	\$ 2.64	9.88	(9.88)	-	\$ (9.88)	\$ -
68772	Security Mutual Life Ins Co of NY	4,171,946	0.02%	211.41			4,171,946.00	0.04%	\$ 470.21	\$ 171.40	641.61	-	0.09	\$ 0.09	\$ 641.70
68810	Sentry Life Ins Co	5,392	0.00%	0.27			5,392.00	0.00%	\$ 0.61	\$ 0.22	0.83	(0.83)	-	\$ (0.83)	\$ -
25178	State Farm Mutual Automobile Ins Co	16,164,402	0.08%	819.13			16,164,402.00	0.17%	\$ 1,821.85	\$ 664.08	2,485.93	-	0.33	\$ 0.33	\$ 2,486.26
69345/60142	Teachers Ins & Annuity Assn of America	411	0.00%	0.02			411.00	0.00%	\$ 0.05	\$ 0.02	0.07	(0.07)	-	\$ (0.07)	\$ -
56014	Thrivent Financial for Lutherans	373,757	0.00%	18.94			373,757.00	0.00%	\$ 42.13	\$ 15.36	57.49	-	0.01	\$ 0.01	\$ 57.50
69477	Time Insurance Co	495,010	0.00%	25.08			495,010.00	0.01%	\$ 55.79	\$ 20.34	76.13	-	0.01	\$ 0.01	\$ 76.14
62863	Trustmark Life Ins Co	1,598,424	0.01%	81.00			1,598,424.00	0.02%	\$ 180.15	\$ 65.67	245.82	-	0.03	\$ 0.03	\$ 245.85
80314	Unicare Life & Health Ins Co	38,010,319	0.18%	1,926.17			38,010,319.00	0.40%	\$ 4,284.05	\$ 1,561.58	5,845.63	-	0.78	\$ 0.78	\$ 5,846.41
69744	Union Labor Life Ins Co	36,339,050	0.17%	1,841.48			36,339,050.00	0.39%	\$ 4,095.69	\$ 1,492.92	5,588.61	-	0.75	\$ 0.75	\$ 5,589.36
See Note 6 below	United Health Group, Inc.	3,954,725,389	18.88%	200,405.33	69.68%	30.32%	1,199,072,737.94	12.73%	\$ 135,144.66	\$ 162,472.28	297,616.94	-	24.59	\$ 24.59	\$ 297,641.53
70106	United States Life Ins Co	8,482,443	0.04%	429.85			8,482,443.00	0.09%	\$ 956.04	\$ 348.48	1,304.52	-	0.17	\$ 0.17	\$ 1,304.69
63819	Unity Financial Life Ins Co	730	0.00%	0.04			730.00	0.00%	\$ 0.08	\$ 0.03	0.11	(0.11)	-	\$ (0.11)	\$ -
62235	Unum Life Ins Co of America	15,233	0.00%	0.77			15,233.00	0.00%	\$ 1.72	\$ 0.63	2.35	(2.35)	-	\$ (2.35)	\$ -
70319	Washington National Ins Co	48,739	0.00%	2.47			48,739.00	0.00%	\$ 5.49	\$ 2.00	7.49	(7.49)	-	\$ (7.49)	\$ -
66230	William Penn Life Ins Co	10,800	0.00%	0.55			10,800.00	0.00%	\$ 1.22	\$ 0.44	1.66	(1.66)	-	\$ (1.66)	\$ -
60704	Wilton Reassurance Life Co of NY	880	0.00%	0.04			880.00	0.00%	\$ 0.10	\$ 0.04	0.14	(0.14)	-	\$ (0.14)	\$ -
70629	World Ins Co	16,580	0.00%	0.84			16,580.00	0.00%	\$ 1.87	\$ 0.68	2.55	(2.55)	-	\$ (2.55)	\$ -
Total		\$ 20,942,930,689	100.00%	\$ 1,061,281.00			\$ 9,416,229,512.26	100.00%	\$ 1,061,281.00	\$ 860,400.04	\$ 1,921,681.04	\$ (193.07)	\$ 193.04		\$ 1,921,681.01

Reported Reimbursable Net Paid Losses

Celtic	\$ 608,596
Guardian	452,685
Total	\$ 1,061,281

Carrier's Adjusted NEP After Exemptions	\$ 9,416,229,512
Carrier's Adjusted NEP After Exemptions < \$20 assessment	1,255,194
	\$ 9,414,974,318

De minimus Amount	\$ 193.07
-------------------	-----------

Budgeted Administrative Expenses FY2008 & 2009	\$ 860,400
---	-------------------

- Note 1: Includes NAIC #'s 64130, 66281, 66605, 10952, 65021, 70688, 86231, 67121, and 81027
- Note 2: Includes NAIC #'s 95287, 72052, and 60054
- Note 3: Includes NAIC #'s 62308, 65498, 95500, and 93629
- Note 4: Includes NAIC #'s 71412, 69868, 72850, and 62243

Invoiced: 10/16/07

New Jersey Individual Health Coverage Program
2005/2006 Loss Assessment and 2008/2009 Administrative Assessment
Non-Group Person Targets for 2007/2008

NAIC #	Carrier	2005/2006 Member's Net Earned Premium (NEP)	Market Share	Reimbursable Loss Share (unadjusted)	Pro-Rata exemptions from loss assessment	Goal Not Met %	Adjusted NEP after Exemptions	Adjusted Market Share % after Exemptions	2005/2006 Loss Assessment	2008/2009 Share of Admin	Amount Due IHC Program before de minimus distribution	De minimus Amount of \$20	Distribution of de minimus Amount of \$20	Total Distribution of de minimus Amount	Total Due IHC Program
--------	---------	---	--------------	--------------------------------------	--	----------------	-------------------------------	--	---------------------------	--------------------------	---	---------------------------	---	---	-----------------------

Note 5: Includes NAIC #'s 68381, 71005, and 66575

Note 6: Includes NAIC #'s 95497, 62286, 95506, 78026, and 79413

New Jersey Individual Health Coverage Program
2005/2006 Loss Assessment and 2008/2009 Administrative Assessment
Non-Group Person Targets for 2007/2008

NAIC #	Carrier	2005/2006 Member's Net Earned Premium (NEP)	Market Share	2007-2008 Enrollment Targets
See Note 1 below	Aegon Insurance Group	\$ 139,569,596	0.67%	3,942
See Note 2 below	Aetna	4,518,857,467	21.58%	127,624
67369	Alta Health & Life	173,625	0.00%	5
20427	American Casualty Co of Reading PA	10,161	0.00%	-
60410	American Fidelity Assurance Co	90,580	0.00%	3
68373	American General Assurance Co	179,335	0.00%	5
66672	American General Life & Accident Ins Co	49,533	0.00%	1
60534	American Heritage Life Ins Co	34,798	0.00%	1
81418	American Medical & Life Ins Co	83,978	0.00%	2
60739	American National Ins Co	205,083	0.00%	6
71773	American National Ins Co of Texas	42,547	0.00%	1
80624	American Progressive L&H of NY	7,099,634	0.03%	201
60836	American Republic Ins Co	228,062	0.00%	6
60061&95044	AmeriHealth	1,209,316,981	5.77%	34,154
62944	AXA Equitable Life Ins Co	9,102,730	0.04%	257
61263	Bankers Life & Casualty Co	3,309,990	0.02%	93
94250	Banner Life Ins Co	2,355	0.00%	-
80985	BCS Life Ins Co	136,795	0.00%	4
61476	Boston Mutual Life Ins Co	3,146,721	0.02%	89
80799	Celtic Ins Co	190,320	0.00%	5
80896	Centre Life Ins Co	15,926	0.00%	-
62049	Colonial Life & Accident Ins Co	517,240	0.00%	15
81426	Commercial Travelers Mutual Ins Co	3,688,555	0.02%	104
See Note 3 below	Connecticut General Life Ins Co	709,018,612	3.39%	20,024
76325	Conseco Senior Health	45,289	0.00%	1
62413	Continental Assurance Co	8,701	0.00%	-
20443	Continental Casualty Co	158,743	0.00%	4
71404	Continental General Ins Co	78,950	0.00%	2
62804	Eastern Life & Health Ins Co	8,289	0.00%	-
95433/61705	Empire HealthChoice HMO/WellChoice Ins of NJ	79,227,347	0.38%	2,238
63126	Farm Family Life Ins Co	28,877	0.00%	1
71870	Fidelity Security Life Ins Co	67,383	0.00%	2
81434	First Rehabilitation Life Ins Co	4,390,835	0.02%	124
71129	Fort Dearborn Life Ins Co	3,966,572	0.02%	112
63665	General American Life Ins Co	79,531	0.00%	2
80926	Genworth Life & Health Ins Co	10,314,655	0.05%	291
68322	Great-West Life & Annuity	6,917,469	0.03%	195
80705	Great-West Life Assurance	1,749,999	0.01%	49
64211	Guarantee Trust Life Ins Co	53,199	0.00%	2
64246	Guardian Life Ins Co	115,938,801	0.55%	3,274
92711	HCC Life Ins Co	1,207,407	0.01%	34
95351	Health Net of New Jersey	1,193,688,082	5.70%	33,713
55069/95529	Horizon Healthcare	8,702,278,769	41.55%	245,774
70580	HumanaDental Ins Co	254	0.00%	-
73288	Humana Ins Co	7,554,340	0.04%	213
64580	Illinois Mutual Life Ins Co	34,055	0.00%	1
65080	John Alden Life Ins Co	21,358	0.00%	1
65242	Lafayette Life Ins Co	149,810	0.00%	4
65935	Massachusetts Mutual Life Ins Co	2,122	0.00%	-
97055	Mega Life & Health Ins Co	18,821,281	0.09%	532
87726	MetLife Ins Co of CT	46,556	0.00%	1
65978	Metropolitan Life Ins Co	62,912,979	0.30%	1,777
66087	Mid-West National Life Ins Co	31,314	0.00%	1
66370	MONY Life Ins Co	14,078	0.00%	-
See Note 4 below	Mutual of Omaha Ins Co	422,078	0.00%	12
61409	National Benefit Life Ins Co	60,781	0.00%	2
11991	National Casualty Co	2,746	0.00%	-
82538	Natonal Health Ins Co	9,982	0.00%	-
66869	Nationwide Life Ins Co	3,235,463	0.02%	91
91626	New England Life Ins Co	213	0.00%	-

New Jersey Individual Health Coverage Program

2005/2006 Loss Assessment and 2008/2009 Administrative Assessment

Non-Group Person Targets for 2007/2008

NAIC #	Carrier	2005/2006 Member's Net Earned Premium (NEP)	Market Share	2007-2008 Enrollment Targets
66915	New York Life Ins Co	8,653,831	0.04%	244
81264	Nippon Life Ins Co of America	27,741,515	0.13%	783
66974	North American Co for Life & Health	151,611	0.00%	4
67032	North Carolina Mutual Life Ins Co	1,676	0.00%	-
97268	Pacific Life & Annuity Co	20,047	0.00%	1
70785	PacificCare Life & Health Ins Co	541,464	0.00%	15
67539	Pan-American Life Ins Co	540,305	0.00%	15
67598	Paul Revere Life Ins Co	73,895	0.00%	2
67660	Pennsylvania Life Ins Co	22,553,838	0.11%	637
85561	Perico Life Ins Co	735	0.00%	-
67814	Phoenix Life Ins Co	388,654	0.00%	11
80578	Physicians Mutual Ins Co	10,444	0.00%	-
65919	Primerica Life Ins Co	19,053	0.00%	1
61271	Principal Life Ins Co	233,258	0.00%	7
68195	Provident Life & Accident Ins Co	14,897	0.00%	-
68241	Prudential Ins Co of America	2,834,903	0.01%	80
65765	Reassure America Life Ins Co	8,579	0.00%	-
See Note 5 below	Reliance Standard Life Ins Co	19,316	0.00%	1
60176	SBLI USA Mutual Life Ins Co	64,231	0.00%	2
68772	Security Mutual Life Ins Co of NY	4,171,946	0.02%	118
68810	Sentry Life Ins Co	5,392	0.00%	-
25178	State Farm Mutual Automobile Ins Co	16,164,402	0.08%	457
69345/60142	Teachers Ins & Annuity Assn of America	411	0.00%	-
56014	Thrivent Financial for Lutherans	373,757	0.00%	11
69477	Time Insurance Co	495,010	0.00%	14
62863	Trustmark Life Ins Co	1,598,424	0.01%	45
80314	Unicare Life & Health Ins Co	38,010,319	0.18%	1,074
69744	Union Labor Life Ins Co	36,339,050	0.17%	1,026
See Note 6 below	United Health Group, Inc.	3,954,725,389	18.88%	111,691
70106	United States Life Ins Co	8,482,443	0.04%	240
63819	Unity Financial Life Ins Co	730	0.00%	-
62235	Unum Life Ins Co of America	15,233	0.00%	-
70319	Washington National Ins Co	48,739	0.00%	1
66230	William Penn Life Ins Co	10,800	0.00%	-
60704	Wilton Reassurance Life Co of NY	880	0.00%	-
70629	World Ins Co	16,580	0.00%	-
Total		\$ 20,942,930,689	100.00%	591,475

Reported Reimbursable Net Paid Losses

Celtic	\$ 608,596
Guardian	452,685
Total	\$ 1,061,281

Carrier's Adjusted NEP After Exemptions	\$ 9,416,229,512
Carrier's Adjusted NEP After Exemptions < \$20 assessment	1,255,194
	\$ 9,414,974,318

De minimus Amount \$ 193.07

Budgeted Administrative Expenses FY2008 & 2009 \$ 860,400

- Note 1: Includes NAIC #'s 64130, 66281, 66605, 10952, 65021, 70688, 86231, 671.
- Note 2: Includes NAIC #'s 95287, 72052, and 60054
- Note 3: Includes NAIC #'s 62308, 65498, 95500, and 93629
- Note 4: Includes NAIC #'s 71412, 69868, 72850, and 62243

Invoiced: 10/16/07

New Jersey Individual Health Coverage Program
2005/2006 Loss Assessment and 2008/2009 Administrative Assessment
Non-Group Person Targets for 2007/2008

NAIC #	Carrier	2005/2006 Member's Net Earned Premium (NEP)	Market Share	2007-2008 Enrollment Targets
Note 5:	Includes NAIC #'s 68381, 71005, and 66575			
Note 6:	Includes NAIC #'s 95497, 62286, 95506, 78026, and 79413			