

**New Jersey Individual Health Coverage Program
Final Administrative Assessment
For Fiscal Years Ended June 30, 2016 and 2017**

NAIC #	Carrier	2015/2016 Member's Net Earned Premium (NEP)	Market Share	2016/2017 Share of Administrative Expenses	Amount Received Based on the 2013/2014 Net Earned Premium	Allocation of Late Fees Charged	Amount Due IHC (Carrier) before allocation of liquidated carrier's liability	Allocation of Liquidated Carrier's Liability	Amount Due IHC (Carrier)	Amount Due IHC	De minimus Amount of \$5	Distribution of de minimus Amount of \$5	Amount Due IHC (Carrier)	Total Due IHC	Amount Due (Carrier) before Interest	Interest Allocation	Total Due Carrier per FY2016-2017 admin reconciliation	Funds held from Prior Reconciliations	Total Due Carrier
80985	4 Ever Life Insurance Company	1,727,029	0.0052%	\$ 26.09	23.24	0.27	2.58	\$ 0.30	\$ 2.88	\$ 2.88	(2.88)	\$ -	-	-	-	-	-	-	-
22667	Ace American Ins Co	19,866	0.0001%	\$ 0.30		-	0.30	\$ -	\$ 0.30	\$ 0.30	(0.30)	\$ -	-	-	-	-	-	-	-
33898	Aegis Security Ins Co	159,358	0.0005%	\$ 2.41		0.03	2.38	\$ 0.03	\$ 2.41	\$ 2.41	(2.41)	\$ -	-	-	-	-	-	-	-
See Note 1 below	Aetna Inc.	3,260,467,289	9.8253%	\$ 49,248.96	77,846.93	512.70	(29,110.67)	\$ 565.63	\$ (28,545.04)	\$ -	-	\$ 2.14	(28,542.90)	-	(28,542.90)	(870.17)	(29,413.07)		(29,413.07)
90611	Allianz Life Ins Co of No America	4,479	0.0000%	\$ 0.07		-	0.07	\$ -	\$ 0.07	\$ 0.07	(0.07)	\$ -	-	-	-	-	-	-	-
60410	American Fidelity Assur Co	726,809	0.0022%	\$ 10.98	14.58	0.11	(3.71)	\$ 0.13	\$ (3.58)	\$ -	-	\$ -	(3.58)	-	(3.58)	(0.11)	(3.69)	(2.15)	(5.84)
60488	American General Life Ins Co	624	0.0000%	\$ 0.01		-	0.01	\$ -	\$ 0.01	\$ 0.01	(0.01)	\$ -	-	-	-	-	-	-	-
60534	American Heritage Life Ins Co	38,052	0.0001%	\$ 0.57	40.73	0.01	(40.17)	\$ 0.01	\$ (40.16)	\$ -	-	\$ -	(40.16)	-	(40.16)	(1.22)	(41.38)		(41.38)
60739	American National Ins Co	44,896	0.0001%	\$ 0.68		0.01	0.67	\$ 0.01	\$ 0.68	\$ 0.68	(0.68)	\$ -	-	-	-	-	-	-	-
71773	American National Life Ins Co of Texas	14,178	0.0000%	\$ 0.21		-	0.21	\$ -	\$ 0.21	\$ 0.21	(0.21)	\$ -	-	-	-	-	-	-	-
80624	American Progressive Life & Health Ins Co of NY	43,844	0.0001%	\$ 0.66		0.01	0.65	\$ 0.01	\$ 0.66	\$ 0.66	(0.66)	\$ -	-	-	-	-	-	-	-
60836	American Republic Ins Co	7,780	0.0000%	\$ 0.12		-	0.12	\$ -	\$ 0.12	\$ 0.12	(0.12)	\$ -	-	-	-	-	-	-	-
60061/95044	AmeriHealth	2,170,954,381	6.5421%	\$ 32,792.00	48,389.16	-	(15,597.16)	\$ 376.62	\$ (15,220.54)	\$ -	-	\$ 1.43	(15,219.11)	-	(15,219.11)	(463.97)	(15,683.08)		(15,683.08)
62944	AXA Equitable Life Ins Co	2,542,427	0.0077%	\$ 38.40	70.74	0.40	(32.74)	\$ 0.44	\$ (32.30)	\$ -	-	\$ -	(32.30)	-	(32.30)	(0.98)	(33.28)		(33.28)
38245	BCS Insurance Company	1,083,550	0.0033%	\$ 16.37	25.52	0.17	(9.32)	\$ 0.19	\$ (9.13)	\$ -	-	\$ -	(9.13)	-	(9.13)	(0.28)	(9.41)		(9.41)
61476	Boston Mutual Life Ins Co	-	0.0000%	\$ -	76.08	-	(76.08)	\$ -	\$ (76.08)	\$ -	-	\$ -	(76.08)	-	(76.08)	(2.32)	(78.40)	(23.06)	(101.46)
14203	Carepoint Insurance Co	-	0.0000%	\$ -	686.19	-	(686.19)	\$ -	\$ (686.19)	\$ -	-	\$ -	(686.19)	-	(686.19)	(20.92)	(707.11)		(707.11)
80896	Centre Life Ins Co	10,109	0.0000%	\$ 0.15		-	0.15	\$ -	\$ 0.15	\$ 0.15	(0.15)	\$ -	-	-	-	-	-	-	-
62049	Colonial Life & Accident Ins Co	51,844	0.0002%	\$ 0.78		0.01	0.77	\$ 0.01	\$ 0.78	\$ 0.78	(0.78)	\$ -	-	-	-	-	-	-	-
84786	Colorado Bankers Life Ins Co	24,775	0.0001%	\$ 0.37		-	0.37	\$ -	\$ 0.37	\$ 0.37	(0.37)	\$ -	-	-	-	-	-	-	-
81426	Commercial Travelers Mutua Ins Col	-	0.0000%	\$ -	13.77	-	(13.77)	\$ -	\$ (13.77)	\$ -	-	\$ -	(13.77)	-	(13.77)	(0.42)	(14.19)		(14.19)
See Note 2 below	Connecticut General Life Ins Co	838,122,502	2.5257%	\$ 12,659.74	22,229.15	131.79	(9,701.20)	\$ 145.40	\$ (9,555.80)	\$ -	-	\$ 0.55	(9,555.25)	-	(9,555.25)	(291.30)	(9,846.55)		(9,846.55)
71404	Continental General Insurance Co	1,780	0.0000%	\$ 0.03		-	0.03	\$ -	\$ 0.03	\$ 0.03	(0.03)	\$ -	-	-	-	-	-	-	-
63126	Farm Family Life Ins Co	18,524	0.0001%	\$ 0.28		-	0.28	\$ -	\$ 0.28	\$ 0.28	(0.28)	\$ -	-	-	-	-	-	-	-
71870	Fidelity Security Life Ins Co	25,028	0.0001%	\$ 0.38		-	0.38	\$ -	\$ 0.38	\$ 0.38	(0.38)	\$ -	-	-	-	-	-	-	-
15197	Freelancers CO-OP of New Jersey/Health Republic	413,967,700	1.2475%	\$ 6,252.93	502.78	65.10	5,685.05	\$ (5,685.05)	\$ -	\$ -	-	\$ -	-	-	-	-	-	-	-
See Note 3 below	Great West Life & Annuity	123,374	0.0004%	\$ 1.86	22.52	0.02	(20.68)	\$ 0.02	\$ (20.66)	\$ -	-	\$ -	(20.66)	-	(20.66)	(0.63)	(21.29)	(13.03)	(34.32)
64211/92703	Guarantee Trust Life Ins Co	971,273	0.0029%	\$ 14.67	19.24	0.15	(4.72)	\$ 0.17	\$ (4.55)	\$ -	-	\$ -	(4.55)	-	(4.55)	(0.14)	(4.69)		(4.69)
64246	Guardian Life Ins Co of America	3,452	0.0000%	\$ 0.05		-	0.05	\$ -	\$ 0.05	\$ 0.05	(0.05)	\$ -	-	-	-	-	-	-	-
70670	Health Care Service Corporation	161,366	0.0005%	\$ 2.44		0.03	2.41	\$ 0.03	\$ 2.44	\$ 2.44	(2.44)	\$ -	-	-	-	-	-	-	-
55069/95529/14690	Horizon Healthcare Services, Inc.	18,300,589,819	55.1484%	\$ 276,428.19	387,546.24	2,877.73	(113,995.78)	\$ 3,174.82	\$ (110,820.96)	\$ -	-	\$ 12.02	(110,808.94)	-	(110,808.94)	(3,378.16)	(114,187.10)		(114,187.10)
See Note 4 below	Investors Life Ins Co of No America	3,098	0.0000%	\$ 0.05		-	0.05	\$ -	\$ 0.05	\$ 0.05	(0.05)	\$ -	-	-	-	-	-	-	-
23043	Liberty Mutual Insurance Company	1,815	0.0000%	\$ 0.03		-	0.03	\$ -	\$ 0.03	\$ 0.03	(0.03)	\$ -	-	-	-	-	-	-	-
85561	MAPFRE Life Ins Co	25,040	0.0001%	\$ 0.38		-	0.38	\$ -	\$ 0.38	\$ 0.38	(0.38)	\$ -	-	-	-	-	-	-	-
65781	Madison National Life Ins Co	63,561	0.0002%	\$ 0.96		0.01	0.95	\$ 0.01	\$ 0.96	\$ 0.96	(0.96)	\$ -	-	-	-	-	-	-	-
65935	Massachusetts Mutual Life Ins Co	417	0.0000%	\$ 0.01		-	0.01	\$ -	\$ 0.01	\$ 0.01	(0.01)	\$ -	-	-	-	-	-	-	-
31119	Medico Ins Co	108,229	0.0003%	\$ 1.63		0.02	1.61	\$ 0.02	\$ 1.63	\$ 1.63	(1.63)	\$ -	-	-	-	-	-	-	-
See Note 5 below	MetLife Inc.	378,574	0.0011%	\$ 5.72		0.06	5.66	\$ 0.07	\$ 5.73	\$ 5.73	-	\$ -	5.73	5.73	-	-	-	-	-
66087	Mid-West National Life Ins Co of TN	-	0.0000%	\$ -	15.19	-	(15.19)	\$ -	\$ (15.19)	\$ -	-	\$ -	(15.19)	-	(15.19)	(0.46)	(15.65)		(15.65)
66370	MONY Life Ins Co	14,025	0.0000%	\$ 0.21		-	0.21	\$ -	\$ 0.21	\$ 0.21	(0.21)	\$ -	-	-	-	-	-	-	-
71412	Mutual of Omaha Ins Co	51,873	0.0002%	\$ 0.78		0.01	0.77	\$ 0.01	\$ 0.78	\$ 0.78	(0.78)	\$ -	-	-	-	-	-	-	-

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61409	National Benefit Life Ins Co	30,042	0.0001%	\$ 0.45		-	0.45	\$ 0.01	\$ 0.46	\$ 0.46	(0.46)	\$ -	-	-	-	-	-	-	-
11991	National Casualty Co	-	0.0000%	\$ -	5.47	-	(5.47)	\$ -	\$ (5.47)	\$ -	-	\$ -	(5.47)	-	(5.47)	(0.17)	(5.64)	(9.85)	(15.49)
98205	National Foundation Life Ins Co	6,460	0.0000%	\$ 0.10		-	0.10	\$ -	\$ 0.10	\$ 0.10	(0.10)	\$ -	-	-	-	-	-	-	-
66583	National Guardian Life Ins Co	4,144,800	0.0125%	\$ 62.61		0.65	61.96	\$ 0.72	\$ 62.68	\$ 62.68	-	\$ -	62.68	62.68	-	-	-	-	-
19445	National Union Fire Ins Co of Pittsburgh, PA	2,918,532	0.0088%	\$ 44.08	141.02	0.46	(97.40)	\$ 0.51	\$ (96.89)	\$ -	-	\$ -	(96.89)	-	(96.89)	(2.95)	(99.84)		(99.84)
66869	Nationwide Life Ins Co	4,572,032	0.0138%	\$ 69.06	102.42	0.72	(34.08)	\$ 0.79	\$ (33.29)	\$ -	-	\$ -	(33.29)	-	(33.29)	(1.01)	(34.30)	(5.21)	(39.51)
66915	New York Life Ins Co	70,788	0.0002%	\$ 1.07	29.19	0.01	(28.13)	\$ 0.01	\$ (28.12)	\$ -	-	\$ -	(28.12)	-	(28.12)	(0.86)	(28.98)	(40.13)	(69.11)
81264	Nippon Life Ins Co of America	152,167,954	0.4586%	\$ 2,298.48	2,757.82	23.93	(483.27)	\$ 26.40	\$ (456.87)	\$ -	-	\$ 0.10	(456.77)	-	(456.77)	(13.93)	(470.70)		(470.70)
15585	Oscar Ins Corp of America	91,034,790	0.2743%	\$ 1,375.07		14.32	1,360.75	\$ 15.79	\$ 1,376.54	\$ 1,376.54	-	\$ 0.06	1,376.60	1,376.60	-	-	-	-	-
67539	Pan-American Life Ins Co	-			58.13	-	(58.13)	\$ -	\$ (58.13)	\$ -	-	\$ -	(58.13)	-	(58.13)	(1.77)	(59.90)	(24.85)	(84.75)
67784	Philadelphia American Life Ins Co	705	0.0000%	\$ 0.01		-	0.01	\$ -	\$ 0.01	\$ 0.01	(0.01)	\$ -	-	-	-	-	-	-	-
67814	Phoenix Life Ins Co	109,188	0.0003%	\$ 1.65		0.02	1.63	\$ 0.02	\$ 1.65	\$ 1.65	(1.65)	\$ -	-	-	-	-	-	-	-
65919	Primerica Life Ins Co	30,591	0.0001%	\$ 0.46		-	0.46	\$ 0.01	\$ 0.47	\$ 0.47	(0.47)	\$ -	-	-	-	-	-	-	-
68241	Prudential Ins Co of America	1,127,298	0.0034%	\$ 17.03	30.69	0.18	(13.84)	\$ 0.20	\$ (13.64)	\$ -	-	\$ -	(13.64)	-	(13.64)	(0.42)	(14.06)		(14.06)
See Note 6 below	Reliance Standard Life Ins Co	2,345,547	0.0071%	\$ 35.43	53.86	0.37	(18.80)	\$ 0.41	\$ (18.39)	\$ -	-	\$ -	(18.39)	-	(18.39)	(0.56)	(18.95)	(8.42)	(27.37)
60176	SBLI USA Mutual Life Ins Co	65,282	0.0002%	\$ 0.99		0.01	0.98	\$ 0.01	\$ 0.99	\$ 0.99	(0.99)	\$ -	-	-	-	-	-	-	-
12572	Selective Ins Co of America	50,042	0.0002%	\$ 0.76		0.01	0.75	\$ 0.01	\$ 0.76	\$ 0.76	(0.76)	\$ -	-	-	-	-	-	-	-
25178	State Farm Mutual Automobile Ins Co	7,898,060	0.0238%	\$ 119.30	204.30	1.24	(86.24)	\$ 1.37	\$ (84.87)	\$ -	-	\$ 0.01	(84.86)	-	(84.86)	(2.59)	(87.45)		(87.45)
56014	Thrivent Financial for Lutherans	28,121	0.0001%	\$ 0.42		-	0.42	\$ -	\$ 0.42	\$ 0.42	(0.42)	\$ -	-	-	-	-	-	-	-
See Note 7 below	The Transamerica Companies (Aegon)	53,460,505	0.1611%	\$ 807.51	1,690.23	-	(882.72)	\$ 9.27	\$ (873.45)	\$ -	-	\$ 0.04	(873.41)	-	(873.41)	(26.63)	(900.04)		(900.04)
61425	Trustmark Ins Co	25,259	0.0001%	\$ 0.38		-	0.38	\$ -	\$ 0.38	\$ 0.38	(0.38)	\$ -	-	-	-	-	-	-	-
11121	Unified Life Ins Co	17,307	0.0001%	\$ 0.26		-	0.26	\$ -	\$ 0.26	\$ 0.26	(0.26)	\$ -	-	-	-	-	-	-	-
62596	Union Fidelity Life Ins Co	1,365	0.0000%	\$ 0.02		-	0.02	\$ -	\$ 0.02	\$ 0.02	(0.02)	\$ -	-	-	-	-	-	-	-
69744	Union Labor Life Ins Co	173,967	0.0005%	\$ 2.63	299.54	0.03	(296.94)	\$ 0.03	\$ (296.91)	\$ -	-	\$ -	(296.91)	-	(296.91)	(9.05)	(305.96)		(305.96)
92916	United American Ins Co	3,275,689	0.0099%	\$ 49.48		0.52	48.96	\$ 0.57	\$ 49.53	\$ 49.53	-	\$ -	49.53	49.53	-	-	-	-	-
See Note 8 below	United Health Group Inc	7,855,383,065	23.6720%	\$ 118,654.61	154,842.69	-	(36,188.08)	\$ 1,362.77	\$ (34,825.31)	\$ -	-	\$ 5.16	(34,820.15)	-	(34,820.15)	(1,061.54)	(35,881.69)		(35,881.69)
80802/80926	US Br of Sun Life Assur Co of Canada	1,339	0.0000%	\$ 0.02		-	0.02	\$ -	\$ 0.02	\$ 0.02	(0.02)	\$ -	-	-	-	-	-	-	-
21113	United States Fire Ins Co	273,019	0.0008%	\$ 4.12	48.48	0.04	(44.40)	\$ 0.05	\$ (44.35)	\$ -	-	\$ -	(44.35)	-	(44.35)	(1.35)	(45.70)		(45.70)
70106	United States Life Ins Co of NY	3,541,385	0.0107%	\$ 53.49	140.57	0.56	(87.64)	\$ 0.61	\$ (87.03)	\$ -	-	\$ -	(87.03)	-	(87.03)	(2.65)	(89.68)		(89.68)
62235	UNUM Life Ins Co of America	2,795	0.0000%	\$ 0.04		-	0.04	\$ -	\$ 0.04	\$ 0.04	(0.04)	\$ -	-	-	-	-	-	-	-
15448	ValueOptions of New Jersey, Inc.	-	0.0000%	\$ -	1,599.05	-	(1,599.05)	\$ -	\$ (1,599.05)	\$ -	-	\$ -	(1,599.05)	-	(1,599.05)	(48.75)	(1,647.80)		(1,647.80)
25011	Wesco Ins Co	8,970,000	0.0270%	\$ 135.49	14.44	1.41	119.64	\$ 1.56	\$ 121.20	\$ 121.20	-	\$ 0.01	121.21	121.21	-	-	-	-	-
62413	Wilac Life Ins Co	5,548	0.0000%	\$ 0.08		-	0.08	\$ -	\$ 0.08	\$ 0.08	(0.08)	\$ -	-	-	-	-	-	-	-
		\$ 33,184,284,215	100%	\$ 501,244.57	\$ 699,539.96	\$ 3,633.12	\$ (201,928.51)	\$ (0.00)	\$ (201,928.51)	\$ 1,637.21	\$ (21.53)	\$ 21.52	\$ (201,928.52)	1,615.75	(203,544.27)	(6,205.31)	(209,749.58)	(126.70)	(209,876.28)

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Audited Administrative Expenses for FY2016		239,839.13																	
Audited Administrative Expenses for FY2017		262,348.26																	
Actual Audit Costs FY2016		16,697.50																	
Budgeted Audit Costs FY2016		(15,000.00)																	
Actual Audit Costs FY2017		12,359.70																	
Budgeted Audit Costs FY2017		<u>(15,000.00)</u>																	
Total Actual Costs for FY2016 & FY2017		<u>501,244.59</u>																	
Budgeted Administrative Expenses for FY2016 & FY2017		\$ 699,540.00																	
Refund Due to Carriers		<u><u>\$ (198,295.41)</u></u>																	

Late Fees Collected 3,633.13
 NEP of Carriers who paid late fees 10,079,797,951
 NEP - Other Carriers 23,104,486,264

NEP - Liquidated Carrier 413,967,700
 NEP - Other Carriers 32,770,316,515

NEP for carriers with dimimus amount 416,928,734
 NEP for carriers without dimimus amount 32,767,355,481

Interest Earned 6,205.32

- Note 1: Includes NAIC#'s 95287,72052,60054
- Note 2: Includes NAIC#'s 62308,65498,95500,67369
- Note 3: Includes NAIC#'s 68322,80705,80659
- Note 4: Includes NAIC#'s 63487,61999,90212,67180
- Note 5: Includes NAIC#'s 65978,62634,63665,97136
- Note 6: Includes NAIC#'s 68381,71005,66575
- Note 7: Includes NAIC #'s 66281,10952,76088,86231
- Note 8: Includes NAIC#'s 95497,62286,95506,78026,91529,79413, 12567, 84549