



4. "Dividends" are calculated on a combined basis for all standard health benefits plans; for all open nonstandard health benefits plans combined; and for all Closed Nonstandard health benefits plans combined. "Dividends" are equal to 80 percent of the Premiums less Claims (80% of 1. less 2.). (No dividends are required to be paid for nonstandard plans for reporting year 1995.) If the calculated amount is less than zero, then use zero. The Total column should be the sum of the calculated plan columns.

5. "Dividend Percentage" is the percentage ratio of Dividends to Premiums (4. divided by 1.).

Loss Ratio Reports are required to be completed and filed with the Department on or before August 1 of each year for the preceding calendar year, in accordance with N.J.A.C. 11:21-7A. Reports and all required accompanying statements and other information should be sent to the Department at the following address:

Attn: SEH Loss Ratio Report Filings  
Life and Health Division  
NJ Department of Banking and Insurance  
20 West State Street  
PO Box 325  
Trenton, NJ 08625-0325

New Rule, R.1996 d.213, effective May 6, 1996.  
See: 28 N.J.R. 59(a), 28 N.J.R. 234(b), 28 N.J.R. 2388(a).  
Administrative correction.  
See: 30 N.J.R. 1047(a).  
Amended by R.1998 d.427, effective August 17, 1998.  
See: 30 N.J.R. 282(a), 30 N.J.R. 3057(a).  
Rewrote the exhibit.  
Amended by R.2002 d.342, effective November 4, 2002.  
See: 34 N.J.R. 1310(a), 34 N.J.R. 3857(a).  
Added a new column "Purchasing Alliance Plans".  
Amended by R.2009 d.277, effective September 21, 2009.  
See: 41 N.J.R. 1147(a), 41 N.J.R. 3451(a).  
Substituted "80" for "75" throughout the exhibit.