

**Exhibit J**  
**Loss Ratio Report Form**  
**New Jersey Individual Health Coverage Program**  
 For Calendar Year Ending December 31, \_\_\_\_\_

Carrier Name:	NAIC Number(s):
Carrier Address:	

<b>Complete and submit a separate Report Form for each affiliate and a Report Form combining all affiliates no later than August 15 annually to: New Jersey Department of Banking and Insurance, Life and Health Actuarial, P.O. Box 325, Trenton, NJ 08625. See <u>N.J.A.C. 11:20-7</u> for further instructions. Please print clearly.</b>		
A.	Net Earned Premium	\$
B.	Total Losses Incurred (1. - 2. - 3. + 4. + 5.)	\$
1.	Claims paid during the preceding calendar year regardless of the year incurred	\$
2.	Residual reserve set on June 30 of the preceding calendar year for claims incurred prior to January 1 of the preceding year	\$
3.	Claims paid from January 1 through June 30 of the preceding calendar year for claims incurred prior to January 1 of the preceding calendar year as reported in the preceding calendar year's loss ratio report	\$
4.	Claims paid from January 1 through June 30 of the reporting year for claims incurred prior to January 1 of the reporting year	\$
5.	Residual reserve for claims paid prior to January 1 of the reporting year, not paid as of June 30 of the reporting year	\$
C.	Loss ratio (B÷A) (to 1 decimal place, for example, 81.3%)	
<b>If the loss ratio is less than 80%, complete D and E below, AND attach a refund plan that conforms with <u>N.J.A.C. 11:20-7.5</u>.</b>		
D.	Amount entered on line A multiplied by .80 (A.80)	
E.	Refund amount to policy or contractholders (line D minus line B).	\$

*I certify that the above information is accurate and complete, and has been prepared in accordance with N.J.S.A. 17B:27A-9e(1) and (2) and N.J.A.C. 11:20-7.*

Actuary's Signature:	Date:
Printed Name:	Title:
Phone No:	Fax No:
Email:	

Amended by R.1996 d.193, effective April 15, 1996.  
 See: 27 N.J.R. 4493(a), 28 N.J.R. 2008(a).  
 Amended by R.1998 d.443, effective August 7, 1998.  
 See: 30 N.J.R. 2581(a), 30 N.J.R. 3289(a).  
 Amended by R.2006 d.15, effective January 3, 2006.  
 See: 37 N.J.R. 2994(a), 38 N.J.R. 311(a).

Repealed by R.2009 d.45, effective December 29, 2008 (operative April 20, 2009).  
 See: 40 N.J.R. 6904(a), 41 N.J.R. 799(b), 41 N.J.R. 1875(a).  
 New Rule, R.2009 d.128, effective April 20, 2009.  
 See: 41 N.J.R. 73(a), 41 N.J.R. 1866(c).