

**New Jersey Medicare Supplement Under 50 Program
2018 Loss Assessment**

NAIC	CarrierName	Net Earned Premium	Market Share %	Amount Due for 2018 Losses	Liability <\$10	Redistribution of Liabilities that are <\$10	Total Due MSU50 Program
20796	21st Century Premier Insurance Company	7,387	0.00%	2.54	(2.54)	-	-
80985	4 Ever Life Insurance Company	25,553,781	0.12%	8,775.99	-	0.15	8,776.14
22667	Ace America Ins Co	2,957	0.00%	1.02	(1.02)	-	-
15611	Aetna Better Health Inc	364,601,583	1.73%	125,215.91	-	2.07	125,217.98
95287	Aetna Health Inc. (a New Jersey Corporation)	121,450,589	0.57%	41,710.04	-	0.69	41,710.73
72052	Aetna Health Insurance Company	16,049,450	0.08%	5,511.90	-	0.09	5,511.99
78700	Aetna Health & Life Ins Co	36,235,482	0.17%	12,444.43	-	0.21	12,444.64
60054	Aetna Life Insurance Company	1,201,744,981	5.69%	412,717.88	-	6.84	412,724.72
20427	American Casualty Co of Reading, PA	247	0.00%	0.08	(0.08)	-	-
60380	American Family Life Assur Co of Columbus	249,174	0.00%	85.57	-	-	85.57
60410	American Fidelity Assurance Company	423,226	0.00%	145.35	-	-	145.35
60739	American National Insurance Company	15,963	0.00%	5.48	(5.48)	-	-
63126	American National Life Ins Co of NY	7,809	0.00%	2.68	(2.68)	-	-
71773	American Nat Life Ins Co of TX	12,763	0.00%	4.38	(4.38)	-	-
80624	American Progressive Life & Health Ins. Co. of NY	921,483	0.00%	316.47	-	0.01	316.48
67679	American Republic Corp Ins Co	8,183	0.00%	2.81	(2.81)	-	-
60836	American Republic Insurance Company	58,570	0.00%	20.11	-	-	20.11
95497	Americhoice of New Jersey, Inc.	2,714,463,416	12.85%	932,234.05	-	15.45	932,249.50
61999	Americo Financial Life & Annuity	288,585	0.00%	99.11	-	-	99.11
95373	Amerigroup of New Jersey, Inc.	770,862,943	3.65%	264,739.13	-	4.39	264,743.52
95044	AmeriHealth HMO Inc.	163,757,328	0.78%	56,239.53	-	0.93	56,240.46
60061	Amerihealth Insurance Company of New Jersey	931,100,127	4.41%	319,769.73	-	5.30	319,775.03
27928	Amex Assurance Company	3,645,555	0.02%	1,252.00	-	0.02	1,252.02
56499	Assured Life Assoc	17,501	0.00%	6.01	(6.01)	-	-
62944	AXA Equitable Life Insurance Company	962,672	0.00%	330.61	-	0.01	330.62
61239	Bankers Fidelity Life Ins Co	7,565,835	0.04%	2,598.35	-	0.04	2,598.39
61263	Bankers Life and Casualty Company	28,392,758	0.13%	9,750.99	-	0.16	9,751.15
38245	BCS Insurance Company	540	0.00%	0.19	(0.19)	-	-
80799	Celtic Insurance Company	881,512	0.00%	302.74	-	0.01	302.75
61751	Central States Health & Life Co. of Omaha	40,730	0.00%	13.99	-	-	13.99
34274	Central States Indemnity Co of Omaha	103,530	0.00%	35.56	-	-	35.56
67369	CIGNA Health and Life Insurance Company	540,213,432	2.56%	185,526.67	-	3.07	185,529.74
95500	Cigna Healthcare of New Jersey	4,853,655	0.02%	1,666.90	-	0.03	1,666.93
62049	Colonial Life and Accident Insurance Company	23,933	0.00%	8.22	(8.22)	-	-
62065	Colonial Penn Life Insurance Company	34,823,184	0.16%	11,959.40	-	0.20	11,959.60
62146	Combined Insurance Company of America	224,403	0.00%	77.07	-	-	77.07
62308	Connecticut General Life Insurance Company	345,747	0.00%	118.74	-	-	118.74
20443	Continental Casualty Co	511	0.00%	0.18	(0.18)	-	-
71404	Continental General Insurance Company	173,837	0.00%	59.70	-	-	59.70
68500	Continental Life Ins Co of Brentwood, TN	16,570,894	0.08%	5,690.98	-	0.09	5,691.07
62634	Delaware American Life Ins Co	201,025	0.00%	69.04	-	-	69.04
12747	Envision Ins Co	821	0.00%	0.28	(0.28)	-	-
91785	Equitable National Life Ins Co	274,712	0.00%	94.34	-	-	94.34
63053	Family Life Insurance Company	1,424,538	0.01%	489.23	-	0.01	489.24
90328	First Health Life & Health Ins Co	498,437	0.00%	171.18	-	-	171.18
91642	Forethought Life Insurance Co	257,393	0.00%	88.40	-	-	88.40
56693	GCU	18,272	0.00%	6.28	(6.28)	-	-
65536	Genworth Life and Annuity Insurance Company	24,503,105	0.12%	8,415.15	-	0.14	8,415.29
70025	Genworth Life Ins Co	1,712	0.00%	0.59	(0.59)	-	-
70939	Gerber Life Insurance Company	7,055,255	0.03%	2,423.00	-	0.04	2,423.04
62286	Golden Rule Ins Co	58,217	0.00%	19.99	-	-	19.99
63312	Great American Life Insurance Co.	7,844	0.00%	2.69	(2.69)	-	-
64211	Guarantee Trust Life Ins Co	739,862	0.00%	254.09	-	-	254.09
64246	Guardian Life Insurance Company of America	508	0.00%	0.17	(0.17)	-	-
70815	Hartford Life and Accident Insurance Company	1,673,529	0.01%	574.74	-	0.01	574.75
70670	Health Care Service Corporation	229,448	0.00%	78.80	-	-	78.80

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95529	Horizon Healthcare of New Jersey Inc.	5,216,552,186	24.69%	1,791,531.81	-	29.69	1,791,561.50
55069	Horizon Healthcare Services Inc. (BCBS)	5,523,873,333	26.14%	1,897,075.77	-	31.43	1,897,107.20
14690	Horizon Insurance Co	266,711,430	1.26%	91,597.28	-	1.52	91,598.80
70580	HumanaDental Ins Co	909,223	0.00%	312.26	-	0.01	312.27
73288	Humana Insurance Company	6,307,178	0.03%	2,166.09	-	0.04	2,166.13
97764	Idealife Insurance Co	6,554	0.00%	2.25	(2.25)	-	-
81779	Individual Assurance Co	174,933	0.00%	60.08	-	-	60.08
63487	Investors Life Ins. Co of North America	875	0.00%	0.30	(0.30)	-	-
68543	Liberty Bankers Life Ins Co	258,048	0.00%	88.62	-	-	88.62
65498	Life Ins Co of North America	39,755	0.00%	13.65	-	-	13.65
65927	Lincoln Heritage Life Insurance Company	108,309	0.00%	37.20	-	-	37.20
65722	Loyal American Life Insurance Co.	18,337,425	0.09%	6,297.66	-	0.10	6,297.76
65870	Manhattan Life Ins Co	2,154,434	0.01%	739.90	-	0.01	739.91
65935	Massachusetts Mutual Life Ins Co	56,590	0.00%	19.43	-	-	19.43
79987	Medico Corp Life Ins Co	48,639	0.00%	16.70	-	-	16.70
31119	Medico Ins Co	85,590	0.00%	29.39	-	-	29.39
65978	Metropolitan Life Insurance Company	19,411	0.00%	6.67	(6.67)	-	-
66370	MONY Life Insurance Company	6,668	0.00%	2.29	(2.29)	-	-
71412	Mutual of Omaha Insurance Company	6,070,834	0.03%	2,084.92	-	0.03	2,084.95
61409	National Benefit Life Insurance Company	11,841	0.00%	4.07	(4.07)	-	-
98205	National Foundation Life Insurance Company	8,298	0.00%	2.85	(2.85)	-	-
66583	National Guardian Life Ins Co	2,884,488	0.01%	990.63	-	0.02	990.65
66869	Nationwide Life Insurance Company	1,669,685	0.01%	573.42	-	0.01	573.43
66915	New York Life Insurance Company	18,222	0.00%	6.26	(6.26)	-	-
81264	Nippon Life Insurance Company of America	55,009,506	0.26%	18,892.03	-	0.31	18,892.34
66974	North American Co for Life & Health Ins	4,931	0.00%	1.69	(1.69)	-	-
24074	Ohio Casualty Ins Co	561	0.00%	0.19	(0.19)	-	-
13100	Omaha Insurance Co	1,495,262	0.01%	513.52	-	0.01	513.53
56383	Order of United Commercial Travelers of America	20,665	0.00%	7.10	(7.10)	-	-
16231	Oscar Garden State Ins Corp	21,088,467	0.10%	7,242.46	-	0.12	7,242.58
15585	Oscar Ins Corp of NJ	254,453	0.00%	87.39	-	-	87.39
78026	Oxford Health Insurance Co.	1,217,751,731	5.76%	418,215.11	-	6.93	418,222.04
95506	Oxford Health Plans (NJ) Inc.	28,040,379	0.13%	9,629.97	-	0.16	9,630.13
76112	Oxford Life Ins Co	83,478	0.00%	28.67	-	-	28.67
67644	Penn Mutual Life Ins Co	720,319	0.00%	247.38	-	-	247.38
67660	Pennsylvania Life Ins Co	69,911	0.00%	24.01	-	-	24.01
67784	Philadelphia American Life Ins Co	5,520,272	0.03%	1,895.84	-	0.03	1,895.87
18058	Philadelphia Indemnity Ins Co	769,023	0.00%	264.11	-	-	264.11
72125	Physicians Life Insurance Company	19,916	0.00%	6.84	(6.84)	-	-
80578	Physicians Mutual Insurance Company	55,733	0.00%	19.14	-	-	19.14
56820	Polish Falcons of America	38,241	0.00%	13.13	-	-	13.13
65919	Primerica Life Insurance Company	23,504	0.00%	8.07	(8.07)	-	-
61271	Principal Life Insurance Company	109,428	0.00%	37.58	-	-	37.58
68241	Prudential Insurance Company of America	468,909	0.00%	161.04	-	-	161.04
68381	Reliance Standard Life Ins Co	891,844	0.00%	306.29	-	0.01	306.30
61700	Renaissance Life & Health Ins Co	38,315	0.00%	13.16	-	-	13.16
68462	Reserve National Ins Co	22,336	0.00%	7.67	(7.67)	-	-
57657	Royal Neighbors of America	10,585	0.00%	3.64	(3.64)	-	-
60176	SBLI USA Ins Co	131,498	0.00%	45.16	-	-	45.16
12572	Selective Ins Co of America	12,826	0.00%	4.40	(4.40)	-	-
68845	Shenandoah Life Insurance Company	1,139,071	0.01%	391.19	-	0.01	391.20
38776	Sirius America Ins Co	3,331,720	0.02%	1,144.22	-	0.02	1,144.24
86355	Standard Life and Accident Ins Co	104,664	0.00%	35.94	-	-	35.94
25178	State Farm Mutual Automobile Insurance Co	4,483,111	0.02%	1,539.64	-	0.03	1,539.67
77399	Sterling Life Ins Co	174,996	0.00%	60.10	-	-	60.10
80926	Sun Life & Health Ins Co (US)	728	0.00%	0.25	(0.25)	-	-

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69310	Surety Life Ins Co	798	0.00%	0.27	(0.27)	-	-
88072	Talcott Resolution Life Ins Co	399,964	0.00%	137.36	-	-	137.36
56014	Thrivent Financial for Lutherans	86,357	0.00%	29.66	-	-	29.66
70688	Transamerica Financial Life Insurance Company	257,234	0.00%	88.34	-	-	88.34
86231	Transamerica Life Insurance Company	7,661,200	0.04%	2,631.10	-	0.04	2,631.14
66281	Transamerica Premier Life Ins Co	17,531,396	0.08%	6,020.85	-	0.10	6,020.95
61425	Trustmark Insurance Company	13,792	0.00%	4.74	(4.74)	-	-
11121	Unified Life Insurance Company	2,566	0.00%	0.88	(0.88)	-	-
62596	Union Fidelity Life Insurance Company	4,550	0.00%	1.56	(1.56)	-	-
69744	Union Labor Life Insurance Company	29,522	0.00%	10.14	-	-	10.14
92916	United American Insurance Company	2,391,577	0.01%	821.34	-	0.01	821.35
69892	United Farm Family Life Ins Co	365	0.00%	0.13	(0.13)	-	-
79413	UnitedHealthCare Insurance Company	969,807,925	4.59%	333,063.23	-	5.52	333,068.75
69868	United of Omaha Life Insurance Company	60,018,732	0.28%	20,612.36	-	0.34	20,612.70
21113	United States Fire Ins Co	42,573	0.00%	14.62	-	-	14.62
70106	United States Life Ins Co in the City of New York	1,220,930	0.01%	419.31	-	0.01	419.32
72850	United World Life Insurance Company	11,347,765	0.05%	3,897.19	-	0.06	3,897.25
62235	UNUM Life Insurance Company of America	1,326	0.00%	0.46	(0.46)	-	-
69663	USAA Life Ins Co	508,114	0.00%	174.50	-	-	174.50
70319	Washington National Insurance Company	68,514	0.00%	23.53	-	-	23.53
13020	Wellcare Health Plans of New Jersey, Inc.	646,236,624	3.06%	221,938.44	-	3.68	221,942.12
85189	Western United Life Assur Co	616	0.00%	0.21	(0.21)	-	-
62413	Wilcac Life Ins Co	2,987	0.00%	1.03	(1.03)	-	-
65900	Wilco Life Ins Co	8,182	0.00%	2.81	(2.81)	-	-
57010	William Penn Assoc	42	0.00%	0.01	(0.01)	-	-
		\$21,129,444,917	100.00%	\$7,256,531	(120.24)	120.21	7,256,530.93

Audited Loss Amount	\$7,256,531
35% Exclusion Amount	\$2,539,786

Premium of carriers with <\$10 liability \$350,096
 Premium of carriers with >\$10 liability \$21,129,094,821