

**NJ Small Employer Health Benefits Program  
Summary of the Final Administrative Assessment Reconciliations  
For the Fiscal Years Ended June 30, 2000 through June 30, 2005**

Carrier	Filed Name	NAIC #	Amount Due SEH (Carrier) FY2000	Amount Due SEH (Carrier) FY2001	Amount Due SEH (Carrier) FY2002	Amount Due SEH (Carrier) FY2003	Amount Due SEH (Carrier) FY2004	Amount Due SEH (Carrier) FY2005	Total Due SEH (Carrier) FY2000-2005	Total Due SEH FY2000-2005	Amount Paid with June 27, 2008 Billing	Total Due (Carrier) FY2000-2005
AEGON USA	Monumental Life Insurance	66281	\$ (10.05)	\$ (4.39)					\$ (14.44)			\$ (14.44)
AEGON USA	Transamerica Life ,PFL Life Ins.	86231	\$ (499.23)	\$ (69.80)	\$ 7.12	\$ (9.07)			\$ (570.98)			\$ (570.98)
Aetna Life Insurance	Aetna Life Insurance	60054	\$ (6,622.97)	\$ (1,646.66)	\$ 413.71	\$ (526.82)	\$ (177.73)	\$ 207.95	\$ (8,352.52)			\$ (8,352.52)
Aetna Health Inc.	Aetna US Healthcare	95287	\$ (25,385.50)	\$ (10,592.33)	\$ 36,813.34	\$ (11,992.80)	\$ (10,784.41)	\$ 61,180.04	\$ 39,238.34	\$ 39,238.34	\$ 39,287.80	\$ (49.46)
Aetna Health Inc.	NYLCare Health Plans		\$ (908.05)	\$ (200.93)					\$ (1,108.98)			\$ (1,108.98)
Aetna Health Inc.	Prudential Health Care Plan	95040	\$ 858.05	\$ (1,161.55)	\$ 245.35	\$ (312.44)			\$ (370.59)			\$ (370.59)
Alta Health & Life Ins. Co.	Anthem Health & Life	67369	\$ (3,414.18)	\$ (728.40)	\$ 310.38	\$ (395.24)	\$ (47.13)	\$ -	\$ (4,274.57)			\$ (4,274.57)
American National Ins. Co.	American National Ins. Co.	60739	\$ (1.12)	\$ (1.10)					\$ (2.22)			\$ (2.22)
AmeriHealth HMO	Delaware Valley HMO	95044	\$ (9,460.35)	\$ (4,634.44)	\$ 15,881.51	\$ (5,534.97)	\$ (9,309.89)	\$ 9,891.20	\$ (3,166.94)			\$ (3,166.94)
AmeriHealth Ins. Co. of NJ	AmeriHealth Ins. Co. of NJ	60061	\$ (14,067.26)	\$ (7,073.96)	\$ 8,558.72	\$ (3,554.42)	\$ (4,471.91)	\$ 4,750.74	\$ (15,858.09)			\$ (15,858.09)
PerfectHealth	Anthem Health & Life Ins Co of NY	60049	\$ 189.12	\$ (367.83)					\$ (178.71)			\$ (178.71)
AtlantiCare Health Plans-HMO	AtlantiCare Health Plans-HMO	95526	\$ 159.23	\$ 32.49	\$ 663.92	\$ (845.45)	\$ (22.59)		\$ (12.40)			\$ (12.40)
Celtic Life Ins.	Celtic Life Ins.	80799	\$ (388.71)	\$ (16.37)	\$ 4.24	\$ (5.40)			\$ (406.24)			\$ (406.24)
CIGNA HealthCare of NJ	CIGNA HealthCare of Northern NJ	95500	\$ (11,565.06)	\$ (9,069.12)	\$ 8,348.09	\$ (5,122.32)	\$ (3,049.65)	\$ 3,902.58	\$ (16,555.48)			\$ (16,555.48)
CIGNA HealthCare of NJ	Healthsource of NY/NJ (CIGNA)		\$ (806.47)	\$ (49.41)					\$ (855.88)			\$ (855.88)
Connecticut General Life Ins.	Connecticut General Life Ins.	62308	\$ (42.44)	\$ (17.83)					\$ (60.27)			\$ (60.27)
Conseco Medical	Conseco Medical	93769	\$ (720.29)	\$ (276.46)	\$ 89.60	\$ (114.10)			\$ (1,021.25)			\$ (1,021.25)
CUNA Mutual Ins. Society	CUNA Mutual Ins. Society	62626	\$ (463.46)	\$ (263.28)					\$ (726.74)			\$ (726.74)
Empire HealthChoice HMO Inc.	Empire HealthChoice HMO Inc.	95433	\$ 252.16	\$ 835.75	\$ 1,730.24	\$ (367.21)	\$ (873.08)	\$ 937.47	\$ 2,515.33	\$ 2,515.33	\$ 2,516.46	\$ (1.13)
WellChoice Ins. Co. of NJ	Empire Health Plans Assurance	61705	\$ 441.28	\$ 1,930.85	\$ 5,432.32	\$ (3,245.41)	\$ (4,241.59)	\$ 1,699.90	\$ 2,017.35	\$ 2,017.35	\$ 2,024.23	\$ (6.88)
First Allmerica Financial Life Ins.	First Allmerica Financial Life Ins.	69140	\$ (60.29)	\$ (62.59)					\$ (122.88)			\$ (122.88)
Union Security Ins Company	Fortis Benefits Ins.	70408	\$ (191.00)	\$ (19.31)					\$ (210.31)			\$ (210.31)
Time Insurance Company	Fortis Insurance Company	69477	\$ (192.09)	\$ (50.46)					\$ (242.55)			\$ (242.55)
Guardian Life Ins. Co. of America	Guardian Life Ins. Co. of America	64246	\$ (18,169.01)	\$ (7,994.24)	\$ 2,670.29	\$ (1,564.31)	\$ (1,281.72)	\$ 908.77	\$ (25,430.22)			\$ (25,430.22)

**NJ Small Employer Health Benefits Program  
Summary of the Final Administrative Assessment Reconciliations  
For the Fiscal Years Ended June 30, 2000 through June 30, 2005**

Carrier	Filed Name	NAIC #	Amount Due SEH (Carrier) FY2000	Amount Due SEH (Carrier) FY2001	Amount Due SEH (Carrier) FY2002	Amount Due SEH (Carrier) FY2003	Amount Due SEH (Carrier) FY2004	Amount Due SEH (Carrier) FY2005	Total Due SEH (Carrier) FY2000-2005	Total Due SEH FY2000-2005	Amount Paid with June 27, 2008 Billing	Total Due (Carrier) FY2000-2005
Health Net of NJ	Physicians Health Services, First Option	95351	\$ (13,960.65)	\$ (14,567.86)	\$ 22,307.73	\$ (6,373.82)	\$ (7,318.38)	\$ 27,624.59	\$ 7,711.61	\$ 7,711.61	\$ 7,752.53	\$ (40.92)
Health Net of NJ	QualMed Plans for Health	95079	\$ (14.52)	\$ (1.43)	\$ 0.78				\$ (15.17)			\$ (15.17)
Horizon HealthCare Services		55069	\$ (68,768.71)		\$ 60,515.35	\$ (25,650.47)	\$ (26,643.96)	\$ 50,040.02	\$ (10,507.77)			\$ (10,507.77)
Horizon Healthcare of NJ	Horizon Healthcare of NJ (Medigroup), Horizon HMO	95529	\$ (16,391.69)	\$ (45,930.58)	\$ 9,098.58	\$ (4,241.90)	\$ (4,556.78)	\$ 5,939.42	\$ (56,082.95)			\$ (56,082.95)
Lincoln Life & Ann Co of NY	Jefferson Pilot & Chubb Colonial	62057	\$ (9,367.17)	\$ (207.52)					\$ (9,574.69)			\$ (9,574.69)
Sentry Select Ins Co	John Deere	21180	\$ (7.82)						\$ (7.82)			\$ (7.82)
John Hancock Life Ins Co	John Hancock Life Ins Co	65099	\$ (883.26)	\$ (438.57)	\$ 17.13	\$ (21.82)	\$ (0.95)		\$ (1,327.47)			\$ (1,327.47)
Manhattan National Life Ins.	Manhattan National Life Ins.	67083	\$ (413.20)	\$ (195.31)	\$ 45.33	\$ (57.72)			\$ (620.90)			\$ (620.90)
Metropolitan Life Ins. (Inc NE Mutual)	Metropolitan Life Ins. (Inc NE Mutual)	65978	\$ (1,579.44)	\$ (11.35)	\$ 8.50	\$ (10.83)		\$ -	\$ (1,593.12)			\$ (1,593.12)
National Health Ins.	National Health Ins.	82538	\$ (393.09)	\$ (152.57)	\$ 61.03	\$ (77.72)	\$ (11.95)	\$ 2.12	\$ (572.18)			\$ (572.18)
New England Life Ins.	New England Life Ins.	91626	\$ (125.11)	\$ 0.56	\$ 0.07	\$ (0.09)	\$ (5.34)		\$ (129.91)			\$ (129.91)
New York Life Ins.	New York Life Ins.	66915	\$ 903.58	\$ (1,698.59)					\$ (795.01)			\$ (795.01)
Nippon Life Ins. Co. of America	Nippon Life Ins. Co. of America	81264	\$ (421.02)	\$ (60.09)	\$ 415.96	\$ (529.70)	\$ (240.06)	\$ 396.54	\$ (438.37)			\$ (438.37)
Great-West Healthcare of NJ	One Health Plan of NJ	95806	\$ (207.72)	\$ 90.65	\$ 295.41	\$ (375.15)	\$ (158.19)	\$ -	\$ (355.00)			\$ (355.00)
Pacific Life Ins.	Pacific Mutual Life Ins.	67466	\$ (1,601.79)						\$ (1,601.79)			\$ (1,601.79)
Physician Health Care Plan of NJ	Physician Health Care Plan of NJ		\$ (36.86)						\$ (36.86)			\$ (36.86)
Principal Mutual Life Ins.	Principal Mutual Life Ins.	61271	\$ (2,122.29)	\$ (63.68)					\$ (2,185.97)			\$ (2,185.97)
Protective Life Ins.	Protective Life Ins.	68136	\$ (338.45)	\$ (4.39)					\$ (342.84)			\$ (342.84)
Prudential Ins. Co. of America	Prudential Ins. Co. of America	68241	\$ (16,088.73)	\$ (18,328.07)	\$ 508.29	\$ (647.27)	\$ (5.39)		\$ (34,561.17)			\$ (34,561.17)
Sentry Life Ins.	Sentry Life Ins.	68810	\$ (400.93)	\$ (183.36)	\$ -	\$ -	\$ (1.21)		\$ (585.50)			\$ (585.50)
Trustmark Insurance	Trustmark Insurance	61425	\$ (34.62)	\$ (23.06)	\$ -		\$ (1.51)	\$ -	\$ (59.19)			\$ (59.19)
UICI	Mega Life and Health	97055	\$ (493.66)	\$ (132.47)					\$ (626.13)			\$ (626.13)
UICI	Midwest National Life Ins. Co. of Tennessee	66087	\$ (125.11)	\$ (6.01)					\$ (131.12)			\$ (131.12)
Unicare Life & Health Ins Co	Unicare Life & Health Ins Co	80314		\$ (30.96)		\$ -	\$ (44.17)		\$ (75.13)			\$ (75.13)
United Healthcare Ins. Co.	United Healthcare Ins. Co.	79413	\$ (2,049.20)	\$ (960.57)	\$ 268.80	\$ (342.30)	\$ 818.12	\$ 1,890.20	\$ (374.95)			\$ (374.95)

**NJ Small Employer Health Benefits Program  
Summary of the Final Administrative Assessment Reconciliations  
For the Fiscal Years Ended June 30, 2000 through June 30, 2005**

Carrier	Filed Name	NAIC #	Amount Due SEH (Carrier) FY2000	Amount Due SEH (Carrier) FY2001	Amount Due SEH (Carrier) FY2002	Amount Due SEH (Carrier) FY2003	Amount Due SEH (Carrier) FY2004	Amount Due SEH (Carrier) FY2005	Total Due SEH (Carrier) FY2000-2005	Total Due SEH FY2000-2005	Amount Paid with June 27, 2008 Billing	Total Due (Carrier) FY2000-2005
United Healthcare of NJ, Inc.	United Healthcare of NJ, Inc.	95080	\$ 8,930.74	\$ (2,753.08)	\$ 12,011.25	\$ (6,114.84)	\$ (4,331.94)	\$ 7,989.39	\$ 15,731.52	\$ 15,731.52	\$ 15,743.56	\$ (12.04)
Oxford Health Insurance	Oxford Health Insurance	78026	\$ (30,165.45)	\$ (17,997.69)	\$ 22,557.41	\$ (4,855.66)	\$ (10,013.19)	\$ 23,627.96	\$ (16,846.62)			\$ (16,846.62)
Oxford Health Plans Of NJ	Oxford Health Plans Of NJ	95506	\$ 117.09	\$ (191.38)	\$ 78.32	\$ (99.74)	\$ (63.52)	\$ 535.12	\$ 375.89	\$ 375.89	\$ 376.22	\$ (0.33)
United States Life Ins. Co. in the City of NY	United States Life Ins. Co. in the City of NY	70106	\$ (18,864.20)	\$ (6,745.81)	\$ 380.26	\$ (484.23)	\$ (17.67)		\$ (25,731.65)			\$ (25,731.65)
University Health Plans	University Health Plans	95503	\$ 496.70	\$ (801.76)	\$ 686.95	\$ (874.79)	\$ (355.57)		\$ (848.47)			\$ (848.47)
<b>Total</b>			<u>\$ (265,474.27)</u>	<u>\$ (152,896.32)</u>	<u>\$ 210,425.98</u>	<u>\$ (84,348.01)</u>	<u>\$ (87,211.36)</u>	<u>\$ 201,524.01</u>	<u>\$ (177,979.97)</u>	<u>\$ 67,590.04</u>	<u>\$ 67,700.80</u>	<u>\$ (245,680.77)</u>

**NJ Small Employer Health Benefits Program  
Final Administrative Assessment Reconciliation  
For the Fiscal Year Ended June 30, 2005**

Carrier Name	NAIC #	2004 Net Earned Premium (NEP)	2004 Refunds	2004 Assessable NEP	2004 Market Share	Carrier's Share of FY2005 Audited Administrative Expenses
Aetna Health Inc.	95287	\$887,842,706	\$2,753,092	\$ 885,089,614.00	30.36%	\$ 61,180.04
Aetna Life Insurance Company	60054	\$3,257,810	\$249,473	\$ 3,008,337.00	0.10%	\$ 207.95
AmeriHealth HMO Inc. of New Jersey	95044	\$143,095,624	\$0	\$ 143,095,624.00	4.91%	\$ 9,891.20
AmeriHealth Insurance Company of New Jersey	60061	\$68,728,730	\$0	\$ 68,728,730.00	2.36%	\$ 4,750.74
CIGNA HealthCare of New Jersey, Inc.	95500	\$56,458,465	\$0	\$ 56,458,465.00	1.94%	\$ 3,902.58
Empire HealthChoice HMO, Inc.	95433	\$13,562,326	\$0	\$ 13,562,326.00	0.47%	\$ 937.47
Guardian Life Insurance Co. of America	64246	\$13,147,150	\$0	\$ 13,147,150.00	0.45%	\$ 908.77
Health Net of New Jersey, Inc.	95351	\$399,644,092	\$0	\$ 399,644,092.33	13.71%	\$ 27,624.59
Horizon Healthcare of NJ	95529	\$92,099,157	\$6,173,773	\$ 85,925,384.00	2.95%	\$ 5,939.42
Horizon Healthcare Services, Inc.	55069	\$725,320,334	\$1,393,034	\$ 723,927,300.00	24.83%	\$ 50,040.02
National Health Insurance Company	82538	\$30,727	\$0	\$ 30,727.00	0.00%	\$ 2.12
Nippon Life Insurance Company of America	81264	\$5,736,703	\$0	\$ 5,736,703.00	0.20%	\$ 396.54
Oxford Health Insurance, Inc.	78026	\$341,824,873	\$0	\$ 341,824,873.00	11.72%	\$ 23,627.96
Oxford Health Plans Of (NJ), Inc.	95506	\$7,741,532	\$0	\$ 7,741,532.00	0.27%	\$ 535.12
Trustmark Insurance	61425	\$56	\$0	\$ 56.40	0.00%	\$ -
United Healthcare Insurance Co.	79413	\$27,345,421	\$0	\$ 27,345,421.00	0.94%	\$ 1,890.20
UnitedHealthcare of New Jersey, Inc.	95080	\$115,582,248	\$0	\$ 115,582,248.00	3.96%	\$ 7,989.39
WellChoice Insurance of New Jersey, Inc.	61705	\$24,592,429	\$0	\$ 24,592,429.00	0.84%	\$ 1,699.90
<b>Total</b>		<b>\$2,926,010,384</b>	<b>\$10,569,372</b>	<b>\$ 2,915,441,011.73</b>	<b>100.00%</b>	<b>\$ 201,524.01</b>

FY2005 Audited Administrative Expenses	\$ 201,718.00
FY2005 Miscellaneous Income	\$ (194.00)
<b>FY2005 Assessment Amount</b>	<b>\$ 201,524.00</b>

At the meeting on November 17, 2004 the Board voted to not assess the member carriers for this fiscal year at the time since the Program had money from prior assessment periods that could be used to fund operations until such time as the prior assessment periods were reconciled. Now that those prior assessment periods have been reconciled, it is necessary to bill an assessment for 2005.

Verified NAIC# & NEP from Exhibit CC's

**NJ Small Employer Health Benefits Program  
Final Administrative Assessment Reconciliation  
For the Fiscal Year Ended June 30, 2004**

Carrier Name	NAIC #	2003 Net Earned Premium (NEP)	2003 Refunds Paid	2003 Assessable NEP	2003 Market Share	Carrier's Share of FY2004 Audited Administrative Expenses	Payment for invoice dated 1/23/2004 using 2002 NEP	Amount Due SEH FY2004	Amount Due (Carrier) FY2004	Interest Allocation	Total Due SEH (Carrier) FY2004
Aetna Health Inc. <sup>(1)</sup>	95287	\$614,830,488	\$10,732,843	\$604,097,645	21.717%	\$ 46,420.30	\$ 56,523.73	\$ -	\$ (10,103.43)	\$ (680.98)	\$ (10,784.41)
Aetna Life Insurance	60054	\$2,944,498	\$193,509	\$2,750,989	0.099%	\$ 211.61	\$ 378.12	\$ -	\$ (166.51)	\$ (11.22)	\$ (177.73)
Alta Health & Life Insurance Co.	67369	\$262,184	\$0	\$262,184	0.009%	\$ 19.24	\$ 63.39	\$ -	\$ (44.15)	\$ (2.98)	\$ (47.13)
AmeriHealth HMO	95044	\$181,465,239	\$0	\$181,465,239	6.524%	\$ 13,945.12	\$ 22,667.14	\$ -	\$ (8,722.02)	\$ (587.87)	\$ (9,309.89)
AmeriHealth Ins.	60061	\$81,864,193	\$0	\$81,864,193	2.943%	\$ 6,290.69	\$ 10,480.22	\$ -	\$ (4,189.53)	\$ (282.38)	\$ (4,471.91)
AtlantiCare Health Plans - HMO	95526				0.000%	\$ -	\$ 21.16	\$ -	\$ (21.16)	\$ (1.43)	\$ (22.59)
CIGNA HealthCare of NJ	95500	\$69,652,492	\$0	\$69,652,492	2.504%	\$ 5,352.33	\$ 8,209.41	\$ -	\$ (2,857.08)	\$ (192.57)	\$ (3,049.65)
Empire HealthChoice HMO Inc.	95433	\$16,151,770	\$0	\$16,151,770	0.581%	\$ 1,241.89	\$ 2,059.84	\$ -	\$ (817.95)	\$ (55.13)	\$ (873.08)
Great-West Healthcare of NJ (One Health Plan of NJ)	95806	\$175,962	\$0	\$175,962	0.006%	\$ 12.83	\$ 161.03	\$ -	\$ (148.20)	\$ (9.99)	\$ (158.19)
Guardian Life Ins. Co. of America	64246	\$17,149,667	\$0	\$17,149,667	0.617%	\$ 1,318.84	\$ 2,519.63	\$ -	\$ (1,200.79)	\$ (80.93)	\$ (1,281.72)
Health Net of NJ Inc.	95351	\$389,765,332	\$0	\$389,765,332	14.012%	\$ 29,950.79	\$ 36,807.05	\$ -	\$ (6,856.26)	\$ (462.12)	\$ (7,318.38)
Horizon Healthcare of NJ	95529	\$99,572,904	\$1,910,732	\$97,662,172	3.511%	\$ 7,504.80	\$ 11,773.84	\$ -	\$ (4,269.04)	\$ (287.74)	\$ (4,556.78)
Horizon HealthCare Services	55069	\$748,276,539	\$657,380	\$747,619,159	26.876%	\$ 57,447.72	\$ 82,409.25	\$ -	\$ (24,961.53)	\$ (1,682.43)	\$ (26,643.96)
John Hancock Life Ins Co	65099				0.000%	\$ -	\$ 0.89	\$ -	\$ (0.89)	\$ (0.06)	\$ (0.95)
New England Life Ins.	91626	\$120	\$0	\$120	0.000%	\$ -	\$ 5.00	\$ -	\$ (5.00)	\$ (0.34)	\$ (5.34)
National Health Ins.	82538	\$476,287	\$0	\$476,287	0.017%	\$ 36.34	\$ 47.54	\$ -	\$ (11.20)	\$ (0.75)	\$ (11.95)
Nippon Life Ins. Co. of America	81264	\$6,730,477	\$0	\$6,730,477	0.242%	\$ 517.28	\$ 742.18	\$ -	\$ (224.90)	\$ (15.16)	\$ (240.06)
Oxford Health Insurance	78026	\$366,784,254	\$0	\$366,784,254	13.186%	\$ 28,185.21	\$ 37,566.12	\$ -	\$ (9,380.91)	\$ (632.28)	\$ (10,013.19)
Oxford Health Plans Of NJ	95506	\$566,053	\$0	\$566,053	0.020%	\$ 42.75	\$ 102.26	\$ -	\$ (59.51)	\$ (4.01)	\$ (63.52)
Prudential Ins Co of America	68241				0.000%	\$ -	\$ 5.05	\$ -	\$ (5.05)	\$ (0.34)	\$ (5.39)
Sentry Life Ins Co	68810				0.000%	\$ -	\$ 1.13	\$ -	\$ (1.13)	\$ (0.08)	\$ (1.21)
Trustmark Insurance	61425	\$5,494	\$0	\$5,494	0.000%	\$ -	\$ 1.41	\$ -	\$ (1.41)	\$ (0.10)	\$ (1.51)
Unicare Life & Health Ins Co	80314				0.000%	\$ -	\$ 41.38	\$ -	\$ (41.38)	\$ (2.79)	\$ (44.17)
United Healthcare Ins. Co.	79413	\$15,826,452	\$0	\$15,826,452	0.569%	\$ 1,216.24	\$ 398.12	\$ 818.12	\$ -	\$ -	\$ 818.12
United Healthcare of NJ, Inc.	95080	\$138,668,567	\$0	\$138,668,567	4.985%	\$ 10,655.49	\$ 14,713.89	\$ -	\$ (4,058.40)	\$ (273.54)	\$ (4,331.94)
United States Life Ins. Co. in the City of NY	70106				0.000%	\$ -	\$ 16.55	\$ -	\$ (16.55)	\$ (1.12)	\$ (17.67)
University Health Plans	95503	\$1,467,305	\$0	\$1,467,305	0.053%	\$ 113.29	\$ 446.41	\$ -	\$ (333.12)	\$ (22.45)	\$ (355.57)
WellChoice Insurance of NJ Inc.	61705	\$42,567,999	\$0	\$42,567,999	1.530%	\$ 3,270.39	\$ 7,244.15	\$ -	\$ (3,973.76)	\$ (267.83)	\$ (4,241.59)
<b>Total</b>		<b>\$ 2,795,204,276.29</b>	<b>\$ 13,494,464.00</b>	<b>\$2,781,709,812</b>	<b>100.001%</b>	<b>\$ 213,753.15</b>	<b>\$ 295,405.89</b>	<b>\$ 818.12</b>	<b>\$ (82,470.86)</b>	<b>\$ (5,558.62)</b>	<b>\$ (87,211.36)</b>

FY2004 Audited Administrative Expenses	\$ 213,766.00
FY2004 Miscellaneous Income	\$ (15.00)
<b>FY2004 Assessment Amount</b>	<b>\$ 213,751.00</b>

Verified NAIC# & NEP from Exhibit CC's  
Verified Cash Received

**NJ Small Employer Health Benefits Program  
Final Administrative Assessment Reconciliation  
For the Fiscal Year Ended June 30, 2003**

Carrier Name	NAIC #	2002 Net Earned Premium (NEP)	2002 Refunds Paid	2002 Assessable NEP	2002 Market Share	Carrier's Share of FY2003 Audited Administrative Expenses	Payment for invoice dated 3/24/2003 using 2001 NEP	Amount Due (Carrier)	Interest Allocation	Total Due (Carrier) FY2003
Aetna Life Insurance	60054	\$3,238,505	\$0	\$3,238,505	0.00%	\$0.00	\$ 491.51	\$ (491.51)	\$ (35.31)	\$ (526.82)
Aetna Health (Aetna US Healthcare)	95287	\$481,015,723	\$117,322	\$480,898,401	19.00%	\$32,547.76	\$ 43,736.68	\$ (11,188.92)	\$ (803.88)	\$ (11,992.80)
Alta Health & Life Ins. Co.	67369	\$1,720,577	\$0	\$1,720,577	0.00%	\$0.00	\$ 368.75	\$ (368.75)	\$ (26.49)	\$ (395.24)
AmeriHealth HMO	95044	\$194,136,574	\$0	\$194,136,574	8.00%	\$13,704.32	\$ 18,868.28	\$ (5,163.96)	\$ (371.01)	\$ (5,534.97)
AmeriHealth Ins. Co. of NJ	60061	\$89,759,638	\$0	\$89,759,638	4.00%	\$6,852.16	\$ 10,168.33	\$ (3,316.17)	\$ (238.25)	\$ (3,554.42)
AtlantiCare Health Plans-HMO	95526	\$181,218	\$0	\$181,218	0.00%	\$0.00	\$ 788.78	\$ (788.78)	\$ (56.67)	\$ (845.45)
Celtic Life Ins Co.	80799				0.00%	\$0.00	\$ 5.04	\$ (5.04)	\$ (0.36)	\$ (5.40)
CIGNA HealthCare of NJ	95500	\$70,578,577	\$267,726	\$70,310,851	3.00%	\$5,139.12	\$ 9,918.09	\$ (4,778.97)	\$ (343.35)	\$ (5,122.32)
Conseco Medical (National Group Life Ins. )	93769				0.00%	\$0.00	\$ 106.45	\$ (106.45)	\$ (7.65)	\$ (114.10)
WellChoice Ins. of NJ, Inc.	61705	\$62,043,756	\$0	\$62,043,756	2.00%	\$3,426.08	\$ 6,453.95	\$ (3,027.87)	\$ (217.54)	\$ (3,245.41)
Empire HealthChoice HMO, Inc.	95433	\$17,641,869	\$0	\$17,641,869	1.00%	\$1,713.04	\$ 2,055.64	\$ (342.60)	\$ (24.61)	\$ (367.21)
Guardian Life Ins. Co. of America	64246	\$21,579,823	\$0	\$21,579,823	1.00%	\$1,713.04	\$ 3,172.49	\$ (1,459.45)	\$ (104.86)	\$ (1,564.31)
Health Net of New Jersey, Inc.	95351	\$315,240,269	\$0	\$315,240,269	12.00%	\$20,556.48	\$ 26,503.06	\$ (5,946.58)	\$ (427.24)	\$ (6,373.82)
Horizon HealthCare Services (Horizon BCBS of NJ)	55069	\$707,806,682	\$1,998,641	\$705,808,041	28.00%	\$47,965.12	\$ 71,896.23	\$ (23,931.11)	\$ (1,719.36)	\$ (25,650.47)
Horizon Healthcare of NJ (Horizon HMO)	95529	\$100,839,059	\$0	\$100,839,059	4.00%	\$6,852.16	\$ 10,809.72	\$ (3,957.56)	\$ (284.34)	\$ (4,241.90)
John Hancock Life Insurance Company	65099	\$7,631	\$0	\$7,631	0.00%	\$0.00	\$ 20.36	\$ (20.36)	\$ (1.46)	\$ (21.82)
Manhattan National Life Ins Co	67083				0.00%	\$0.00	\$ 53.85	\$ (53.85)	\$ (3.87)	\$ (57.72)
Metropolitan Life Ins. (Inc NE Mutual)	65978	\$821	\$0	\$821	0.00%	\$0.00	\$ 10.10	\$ (10.10)	\$ (0.73)	\$ (10.83)
National Health Ins.	82538	\$686,731	\$279,589	\$407,142	0.00%	\$0.00	\$ 72.51	\$ (72.51)	\$ (5.21)	\$ (77.72)
New England Life Ins.	91626				0.00%	\$0.00	\$ 0.08	\$ (0.08)	\$ (0.01)	\$ (0.09)
Nippon Life Ins. Co. of America	81264	\$6,427,008	\$0	\$6,427,008	0.00%	\$0.00	\$ 494.19	\$ (494.19)	\$ (35.51)	\$ (529.70)
One Health Plan of NJ (Great-West Life Assurance)	95806	\$1,379,193	\$0	\$1,379,193	0.00%	\$0.00	\$ 350.00	\$ (350.00)	\$ (25.15)	\$ (375.15)
Oxford Health Insurance	78026	\$321,741,406	\$0	\$321,741,406	13.00%	\$22,269.52	\$ 26,799.70	\$ (4,530.18)	\$ (325.48)	\$ (4,855.66)
Oxford Health Plans Of NJ	95506	\$903,438	\$27,628	\$875,810	0.00%	\$0.00	\$ 93.05	\$ (93.05)	\$ (6.69)	\$ (99.74)
Prudential Health Care Plan (Aetna)	95040				0.00%	\$0.00	\$ 291.50	\$ (291.50)	\$ (20.94)	\$ (312.44)
Prudential Ins. Co. of America	68241	\$43,215	\$0	\$43,215	0.00%	\$0.00	\$ 603.88	\$ (603.88)	\$ (43.39)	\$ (647.27)
Sentry Life Ins Co	68810	\$19,153	\$9,444	\$9,709	0.00%	\$0.00	\$ -	\$ -	\$ -	\$ -
Transamerica Life (PFL Life Ins. (Aegon USA)	86231				0.00%	\$0.00	\$ 8.46	\$ (8.46)	\$ (0.61)	\$ (9.07)
UNICARE Life & Health Insurance Company	80314	\$354,444		\$354,444	0.00%	\$0.00	\$ -	\$ -	\$ -	\$ -
United Healthcare Ins. Co.	79413	\$3,409,784	\$0	\$3,409,784	0.00%	\$0.00	\$ 319.36	\$ (319.36)	\$ (22.94)	\$ (342.30)
United Healthcare of NJ (HMO)	95080	\$126,019,621	\$0	\$126,019,621	5.00%	\$8,565.20	\$ 14,270.16	\$ (5,704.96)	\$ (409.88)	\$ (6,114.84)
United States Life Ins. Co. in the City of NY	70106	\$141,743	\$0	\$141,743	0.00%	\$0.00	\$ 451.77	\$ (451.77)	\$ (32.46)	\$ (484.23)
University Health Plans	95503	\$5,413,385	\$0	\$5,413,385	0.00%	\$0.00	\$ 816.15	\$ (816.15)	\$ (58.64)	\$ (874.79)
<b>Total</b>		<b>\$2,532,329,843</b>	<b>\$2,700,350</b>	<b>\$2,529,629,493</b>	<b>100.00%</b>	<b>\$171,304.00</b>	<b>\$ 249,998.12</b>	<b>\$ (78,694.12)</b>	<b>\$ (5,653.89)</b>	<b>\$ (84,348.01)</b>

FY2003 Audited Administrative Expenses	\$ 171,304.00
FY2003 Miscellaneous Income	\$ -
<b>FY2003 Assessment Amount</b>	<b>\$ 171,304.00</b>

Verified NAIC# & NEP from Exhibit CC's  
Verified Cash Received

**NJ Small Employer Health Benefits Program  
Final Administrative Assessment Reconciliation  
For the Fiscal Year Ended June 30, 2002**

Carrier Name	NAIC#	2001 Net Earned Premium (NEP)	2001 Refunds Paid	2001 Assessable NEP	2001 Market Share	Carrier's Share of FY2002 Audited Administrative Expenses
Aetna Life Insurance	60054	\$4,329,709	\$0	\$4,329,709	0.20%	\$ 413.71
Aetna US Healthcare	95287	\$385,276,127	\$0	\$385,276,127	17.49%	\$ 36,813.34
Alta Health & Life Ins. Co.	67369	\$3,248,334	\$0	\$3,248,334	0.15%	\$ 310.38
AmeriHealth HMO	95044	\$166,210,594	\$0	\$166,210,594	7.55%	\$ 15,881.51
AmeriHealth Ins. Co. of NJ	60061	\$89,572,725	\$0	\$89,572,725	4.07%	\$ 8,558.72
AtlantiCare Health Plans-HMO	95526	\$6,948,371	\$0	\$6,948,371	0.32%	\$ 663.92
Celtic Life Ins.	80799	\$44,368	\$0	\$44,368	0.00%	\$ 4.24
CIGNA HealthCare of NJ	95500	\$87,368,379	\$0	\$87,368,379	3.97%	\$ 8,348.09
Conseco Medical (National Group Life Ins.)	93769	\$1,007,910	\$70,168	\$937,742	0.04%	\$ 89.60
WellChoice Ins. Co. of NJ	61705	\$56,852,845	\$0	\$56,852,845	2.58%	\$ 5,432.32
Empire HeathChoice HMO, Inc.	95433	\$18,108,144	\$0	\$18,108,144	0.82%	\$ 1,730.24
Guardian Life Ins. Co. of America	64246	\$27,946,413	\$0	\$27,946,413	1.27%	\$ 2,670.29
Health Net of NJ	95351	\$233,465,276	\$0	\$233,465,276	10.60%	\$ 22,307.73
Horizon HealthCare Services	55069	\$634,815,526	\$1,482,075	\$633,333,451	28.76%	\$ 60,515.35
Horizon HMO	95529	\$95,520,157	\$297,440	\$95,222,717	4.32%	\$ 9,098.58
John Hancock Mutual Life Ins (UNICARE)	65099	\$179,316	\$0	\$179,316	0.01%	\$ 17.13
Manhattan National Life Ins.	67083	\$757,421	\$283,046	\$474,375	0.02%	\$ 45.33
Metropolitan Life Ins. (Inc NE Mutual)	65978	\$88,975	\$0	\$88,975	0.00%	\$ 8.50
National Health Ins.	82538	\$638,751	\$0	\$638,751	0.03%	\$ 61.03
New England Life Ins.	91626	\$742	\$0	\$742	0.00%	\$ 0.07
Nippon Life Ins. Co. of America	81264	\$4,462,579	\$109,244	\$4,353,335	0.20%	\$ 415.96
One Health Plan of NJ (Great-West Life Assurance)	95806	\$3,091,620	\$0	\$3,091,620	0.14%	\$ 295.41
Oxford Health Insurance	78026	\$236,078,371	\$0	\$236,078,371	10.72%	\$ 22,557.41
Oxford Health Plans Of NJ	95506	\$819,639	\$0	\$819,639	0.04%	\$ 78.32
Transamerica Life (PFL Life Ins. (AEGON USA))	86231	\$74,531	\$0	\$74,531	0.00%	\$ 7.12
Prudential Health Care Plan (Aetna)	95040	\$2,567,792	\$0	\$2,567,792	0.12%	\$ 245.35
Prudential Ins. Co. of America	68241	\$5,319,552	\$0	\$5,319,552	0.24%	\$ 508.29
QualMed Plans for Health	95079	\$8,193	\$0	\$8,193	0.00%	\$ 0.78
Sentry Life Ins.	68810	\$2,050	\$60,907	\$0	0.00%	\$ -
Trustmark Insurance	61425	\$2,025	\$0	\$0	0.00%	\$ -
United Healthcare Ins. Co.	79413	\$2,813,209	\$0	\$2,813,209	0.13%	\$ 268.80
United Healthcare of NJ, Inc.	95080	\$125,705,716	\$0	\$125,705,716	5.71%	\$ 12,011.25

**NJ Small Employer Health Benefits Program  
Final Administrative Assessment Reconciliation  
For the Fiscal Year Ended June 30, 2002**

Carrier Name	NAIC#	2001 Net Earned Premium (NEP)	2001 Refunds Paid	2001 Assessable NEP	2001 Market Share	Carrier's Share of FY2002 Audited Administrative Expenses
United States Life Ins. Co. in the City of NY	70106	\$3,979,667	\$0	\$3,979,667	0.18%	\$ 380.26
University Health Plans	95503	\$7,189,442	\$0	\$7,189,442	0.33%	\$ 686.95
<b>Total</b>		<b>\$2,204,494,468</b>	<b>\$2,302,880</b>	<b>\$2,202,248,420</b>	<b>100.00%</b>	<b>\$ 210,425.98</b>

FY2002 Audited Administrative Expenses	\$ 210,506.00
FY2002 Miscellaneous Income	\$ (80.00)
<b>FY2002 Assessment Amount</b>	<b>\$ 210,426.00</b>

At the meeting on October 17, 2001 the Board voted to not assess the member carriers for this fiscal year at the time since the Program had money from prior assessment periods that could be used to fund operations until such time as the prior assessment periods were reconciled. Now that those prior assessment periods have been reconciled, it is necessary to bill an assessment for 2005.

Verified NAIC# & NEP from Exhibit CC's



**NJ Small Employer Health Benefits Program  
Final Administrative Assessment Reconciliation  
For the Fiscal Year Ended June 30, 2001**

Carrier Name	NAIC #	2000 Net Earned Premium (NEP)	2000 Refunds Paid	2000 Assessable NEP	2000 Market Share	Carrier's Share of FY2001 Audited Administrative Expenses	Payment for invoice dated 10/24/2000 using 1999 NEP	Distribution of Income from Late Fees	Amount Due (Carrier) SEH FY2001	Amount Due SEH FY2001	Amount Due (Carrier) SEH FY2001	Interest Allocation	Total Due (Carrier) FY2001	SEH
Aetna Life Insurance	60054	\$ 6,342,437.00	\$ 323,403.00	\$ 6,019,034.00	0.2964%	\$ 643.31	\$ 2,143	\$ 0.01	\$ (1,499.70)	\$ -	\$ (1,499.70)	\$ (146.96)	\$ (1,646.66)	
Aetna US Healthcare	95287	\$ 347,372,557.00	\$ 646,855.00	\$ 346,725,702.00	17.0764%	\$ 37,057.69	\$ 46,704	\$ 0.70	\$ (9,647.01)	\$ -	\$ (9,647.01)	\$ (945.32)	\$ (10,592.33)	
Alia Health & Life Ins. Co.	67369	\$ 5,526,074.00	\$ 21.00	\$ 5,526,053.00	0.2722%	\$ 590.62	\$ 1,254	\$ 0.01	\$ (663.39)	\$ -	\$ (663.39)	\$ (65.01)	\$ (728.40)	
American National Ins Co.							\$ 1	\$ -	\$ (1.00)	\$ -	\$ (1.00)	\$ (0.10)	\$ (1.10)	
AmeriHealth HMO (Del Val. HMO)	95044	\$ 149,210,481.00	\$ -	\$ 149,210,481.00	7.3487%	\$ 15,947.46	\$ 20,168	\$ 0.30	\$ (4,220.84)	\$ -	\$ (4,220.84)	\$ (413.60)	\$ (4,634.44)	
AmeriHealth Ins.	60061	\$ 95,992,244.00	\$ -	\$ 95,992,244.00	4.7277%	\$ 10,259.55	\$ 16,702	\$ 0.19	\$ (6,442.64)	\$ -	\$ (6,442.64)	\$ (631.32)	\$ (7,073.96)	
Anthem Health & Life Ins Co of NY	60049	\$ -	\$ -	\$ -	0.0000%	\$ -	\$ 335	\$ -	\$ (335.00)	\$ -	\$ (335.00)	\$ (32.83)	\$ (367.83)	
AtlantiCare Health Plans-HMO	95526	\$ 6,030,144.00	\$ -	\$ 6,030,144.00	0.2970%	\$ 644.50	\$ 612	\$ 0.01	\$ 32.49	\$ 32.49	\$ -	\$ -	\$ 32.49	
Celtic Life Ins.	80799	\$ 164,669.00	\$ 70,306.00	\$ 94,363.00	0.0046%	\$ 10.09	\$ 25	\$ -	\$ (14.91)	\$ -	\$ (14.91)	\$ (1.46)	\$ (16.37)	
CIGNA HealthCare of NJ	95500	\$ 107,930,272.00	\$ -	\$ 107,930,272.00	5.3156%	\$ 11,535.48	\$ 19,795	\$ 0.22	\$ (8,259.74)	\$ -	\$ (8,259.74)	\$ (809.38)	\$ (9,069.12)	
Connecticut General Life Ins.	62308	\$ 194,280.00	\$ -	\$ 194,280.00	0.0096%	\$ 20.76	\$ 37	\$ -	\$ (16.24)	\$ -	\$ (16.24)	\$ (1.59)	\$ (17.83)	
Conseco Medical (National Group Life Ins.)	93769	\$ 1,639,286.00	\$ 37,359.00	\$ 1,601,927.00	0.0789%	\$ 171.21	\$ 423	\$ -	\$ (251.79)	\$ -	\$ (251.79)	\$ (24.67)	\$ (276.46)	
CUNA Mutual Ins. Society	62626	\$ 72,886.00	\$ 14,685.00	\$ 58,201.00	0.0029%	\$ 6.22	\$ 246	\$ -	\$ (239.78)	\$ -	\$ (239.78)	\$ (23.50)	\$ (263.28)	
Empire Health Plans Assurance	61705	\$ 24,989,903.00	\$ -	\$ 24,989,903.00	1.2308%	\$ 2,670.90	\$ 740	\$ 0.05	\$ 1,930.85	\$ 1,930.85	\$ -	\$ -	\$ 1,930.85	
Empire HealthChoice	95433	\$ 11,814,983.00	\$ -	\$ 11,814,983.00	0.5819%	\$ 1,262.77	\$ 427	\$ 0.02	\$ 835.75	\$ 835.75	\$ -	\$ -	\$ 835.75	
First Allmerica Financial Life Ins							\$ 57	\$ -	\$ (57.00)	\$ -	\$ (57.00)	\$ (5.59)	\$ (62.59)	
Fortis Benefits Ins.	70408	\$ 126,893.00	\$ 1,380.00	\$ 125,513.00	0.0062%	\$ 13.41	\$ 31	\$ -	\$ (17.59)	\$ -	\$ (17.59)	\$ (1.72)	\$ (19.31)	
Fortis Insurance Company (formerly Time Ins.)	69477	\$ 159,388.00	\$ -	\$ 159,388.00	0.0078%	\$ 17.04	\$ 63	\$ -	\$ (45.96)	\$ -	\$ (45.96)	\$ (4.50)	\$ (50.46)	
Guardian Life Ins. Co. of America	64246	\$ 36,922,894.00	\$ -	\$ 36,922,894.00	1.8185%	\$ 3,946.28	\$ 11,227	\$ 0.07	\$ (7,280.79)	\$ -	\$ (7,280.79)	\$ (713.45)	\$ (7,994.24)	
Healthsource of NY/NJ (Cigna)							\$ 45	\$ -	\$ (45.00)	\$ -	\$ (45.00)	\$ (4.41)	\$ (49.41)	
Physicians Health Services (HealthNet)	95351	\$ 176,607,402.00	\$ -	\$ 176,607,402.00	8.6980%	\$ 18,875.62	\$ 32,143	\$ 0.36	\$ (13,267.74)	\$ -	\$ (13,267.74)	\$ (1,300.12)	\$ (14,567.86)	
Horizon HealthCare Services	55069	\$ 543,295,839.00	\$ 1,716,827.00	\$ 541,579,012.00	26.6730%	\$ 57,883.41	\$ 92,336	\$ 1.10	\$ (34,453.69)	\$ -	\$ (34,453.69)	\$ (3,376.14)	\$ (37,829.83)	
Horizon HMO	95529	\$ 88,355,437.00	\$ 177,325.00	\$ 88,178,112.00	4.3428%	\$ 9,424.39	\$ 16,802	\$ 0.18	\$ (7,377.79)	\$ -	\$ (7,377.79)	\$ (722.96)	\$ (8,100.75)	
Jefferson Pilot							\$ 189	\$ -	\$ (189.00)	\$ -	\$ (189.00)	\$ (18.52)	\$ (207.52)	
John Hancock	65099	\$ 2,185,414.00	\$ -	\$ 2,185,414.00	0.1076%	\$ 233.57	\$ 633	\$ -	\$ (399.43)	\$ -	\$ (399.43)	\$ (39.14)	\$ (438.57)	
Manhattan National Life Ins.	67083	\$ 750,880.00	\$ 347,395.00	\$ 403,485.00	0.0199%	\$ 43.12	\$ 221	\$ -	\$ (177.88)	\$ -	\$ (177.88)	\$ (17.43)	\$ (195.31)	
Mega Life and Health	97055	\$ 87,498.00	\$ -	\$ 87,498.00	0.0043%	\$ 9.35	\$ 130	\$ -	\$ (120.65)	\$ -	\$ (120.65)	\$ (11.82)	\$ (132.47)	
Metropolitan Life Ins. (Inc NE Mutual)	65978	\$ 277,485.00	\$ -	\$ 277,485.00	0.0137%	\$ 29.66	\$ 40	\$ -	\$ (10.34)	\$ -	\$ (10.34)	\$ (1.01)	\$ (11.35)	
Midwest National Life Ins. Co. of Tennessee	66087	\$ 14,361.00	\$ -	\$ 14,361.00	0.0007%	\$ 1.53	\$ 7	\$ -	\$ (5.47)	\$ -	\$ (5.47)	\$ (0.54)	\$ (6.01)	
Monumental Life Ins Co	66281	\$ -	\$ -	\$ -		\$ -	\$ 4	\$ -	\$ (4.00)	\$ -	\$ (4.00)	\$ (0.39)	\$ (4.39)	
National Health Ins.	82538	\$ 907,998.00	\$ -	\$ 907,998.00	0.0447%	\$ 97.05	\$ 236	\$ -	\$ (138.95)	\$ -	\$ (138.95)	\$ (13.62)	\$ (152.57)	
New England Life Ins.	91626	\$ 5,193.00	\$ -	\$ 5,193.00	0.0003%	\$ 0.56	\$ -	\$ -	\$ 0.56	\$ 0.56	\$ -	\$ -	\$ 0.56	
New York Life	66915	\$ -	\$ -	\$ -		\$ -	\$ 1,547	\$ -	\$ (1,547.00)	\$ -	\$ (1,547.00)	\$ (151.59)	\$ (1,698.59)	
Nippon Life Ins. Co. of America	81264	\$ 1,634,446.11	\$ 219,133.38	\$ 1,415,312.73	0.0697%	\$ 151.27	\$ 206	\$ -	\$ (54.73)	\$ -	\$ (54.73)	\$ (5.36)	\$ (60.09)	
NYLCare Health Plans							\$ 183	\$ -	\$ (183.00)	\$ -	\$ (183.00)	\$ (17.93)	\$ (200.93)	
One Health Plan of NJ (Great-West Life Assurance)	95806	\$ 1,802,507.00	\$ -	\$ 1,802,507.00	0.0888%	\$ 192.65	\$ 102	\$ -	\$ 90.65	\$ 90.65	\$ -	\$ -	\$ 90.65	
Oxford Health Insurance	78026	\$ 203,631,566.00	\$ -	\$ 203,631,566.00	10.0290%	\$ 21,763.93	\$ 38,155	\$ 0.41	\$ (16,391.48)	\$ -	\$ (16,391.48)	\$ (1,606.21)	\$ (17,997.69)	
Oxford Health Plans Of NJ	95506	\$ 880,482.00	\$ 31,867.00	\$ 848,615.00	0.0418%	\$ 90.70	\$ 265	\$ -	\$ (174.30)	\$ -	\$ (174.30)	\$ (17.08)	\$ (191.38)	
PFL Life Ins. (AEGON USA)	86231	\$ 1,192,294.00	\$ -	\$ 1,192,294.00	0.0587%	\$ 127.43	\$ 191	\$ -	\$ (63.57)	\$ -	\$ (63.57)	\$ (6.23)	\$ (69.80)	
Principal Mutual Life							\$ 58	\$ -	\$ (58.00)	\$ -	\$ (58.00)	\$ (5.68)	\$ (63.68)	
Protective Life Ins Co							\$ 4	\$ -	\$ (4.00)	\$ -	\$ (4.00)	\$ (0.39)	\$ (4.39)	
Prudential Health Care Plan	95040	\$ 16,225,264.00	\$ -	\$ 16,225,264.00	0.7991%	\$ 1,734.14	\$ 2,792	\$ 0.03	\$ (1,057.89)	\$ -	\$ (1,057.89)	\$ (103.66)	\$ (1,161.55)	
Prudential Ins. Co. of America	68241	\$ 56,351,024.00	\$ -	\$ 56,351,024.00	2.7753%	\$ 6,022.74	\$ 22,715	\$ 0.11	\$ (16,692.37)	\$ -	\$ (16,692.37)	\$ (1,635.70)	\$ (18,328.07)	
QualMed Plans for Health (HealthNet)	95079	\$ 53,335.11	\$ -	\$ 53,335.11	0.0026%	\$ 5.70	\$ 7	\$ -	\$ (1.30)	\$ -	\$ (1.30)	\$ (0.13)	\$ (1.43)	
Sentry Life Ins.	68810	\$ 178,035.00	\$ 393,116.00	\$ -	0.0000%	\$ -	\$ 167	\$ -	\$ (167.00)	\$ -	\$ (167.00)	\$ (16.36)	\$ (183.36)	
Trustmark Insurance	61425	\$ 4,198.84	\$ 7,907.10	\$ -	0.0000%	\$ -	\$ 21	\$ -	\$ (21.00)	\$ -	\$ (21.00)	\$ (2.06)	\$ (23.06)	
UNICARE (Inc John Hancock Mutual Life Ins)	80314	\$ 157,185.00	\$ -	\$ 157,185.00	0.0077%	\$ 16.80	\$ 45	\$ -	\$ (28.20)	\$ -	\$ (28.20)	\$ (2.76)	\$ (30.96)	
United Healthcare Ins. Co. (MetraHealth)	79413	\$ 3,107,899.00	\$ -	\$ 3,107,899.00	0.1531%	\$ 332.17	\$ 1,207	\$ 0.01	\$ (874.84)	\$ -	\$ (874.84)	\$ (85.73)	\$ (960.57)	
United Healthcare of NJ, Inc.	95080	\$ 118,151,057.00	\$ -	\$ 118,151,057.00	5.8190%	\$ 12,627.86	\$ 15,135	\$ 0.24	\$ (2,507.38)	\$ -	\$ (2,507.38)	\$ (245.70)	\$ (2,753.08)	
United States Life Ins. Co. in the City of NY	70106	\$ 13,531,625.00	\$ -	\$ 13,531,625.00	0.6664%	\$ 1,446.25	\$ 7,590	\$ 0.03	\$ (6,143.78)	\$ -	\$ (6,143.78)	\$ (602.03)	\$ (6,745.81)	
University Health Plans	95503	\$ 10,327,683.95	\$ -	\$ 10,327,683.95	0.5086%	\$ 1,103.81	\$ 1,834	\$ 0.02	\$ (730.21)	\$ -	\$ (730.21)	\$ (71.55)	\$ (801.76)	
<b>Total</b>		<b>\$ 2,034,205,500.01</b>	<b>\$ 3,987,579.48</b>	<b>\$ 2,030,436,709.79</b>	<b>100.0000%</b>	<b>\$ 217,011.00</b>	<b>\$ 356,000</b>	<b>\$ 4.07</b>	<b>\$ (138,993.07)</b>	<b>\$ 2,890.30</b>	<b>\$ (141,883.37)</b>	<b>\$ (13,903.25)</b>	<b>\$ (152,896.32)</b>	

FY2001 Audited Administrative Expenses	\$ 217,105.00
FY2001 Miscellaneous Income	\$ (94.00)
<b>Net Audited Administrative Expenses</b>	<b>\$ 217,011.00</b>

Late Fees received for FY2001 (Mega & Mid West)	\$ 4.11
NEP for Carriers who paid Late Fees (Mega & Mid-West)	\$ 101,859.00
NEP for Carriers to distribute late fees	\$ 2,030,334,850.79

Verified NAIC# & NEP from Exhibit CC's  
Verified Cash Received

**NJ Small Employer Health Benefits Program  
Final Administrative Assessment Reconciliation  
For Fiscal Year Ended June 30, 2000**

Carrier Name	See Note Below	1999 Net Earned Premium (NEP)	1999 Refunds	1999 Assessable NEP	1999 Market Share	Carrier's Share of FY2000 Audited Administrative Expenses	Payment for invoice dated 9/21/99 using 1998 NEP	Amount Due SEH (Carrier) FY2000	Amount Due SEH FY2000	Amount Due (Carrier) FY2000	Interest Allocation	Total Due SEH (Carrier) FY2000
Aetna Life Insurance		10,992,619.00	-	\$ 10,992,619.00	0.6000%	\$ 1,260.81	\$ 7,190.00	\$ (5,929.19)	\$ -	\$ (5,929.19)	(693.78)	(6,622.97)
Aetna US Healthcare		240,500,000.00	959,666.00	\$ 239,540,334.00	13.1200%	\$ 27,569.71	\$ 50,296.00	\$ (22,726.29)	\$ -	\$ (22,726.29)	(2,659.21)	(25,385.50)
Alta (Anthem Health & Life, Great West)		6,766,384.29	334,046.00	\$ 6,432,338.29	0.3500%	\$ 735.47	\$ 3,792.00	\$ (3,056.53)	\$ -	\$ (3,056.53)	(357.65)	(3,414.18)
American National Ins. Co.		3,072.00	-	\$ 3,072.00	0.0000%	\$ -	\$ 1.00	\$ (1.00)	\$ -	\$ (1.00)	(0.12)	(1.12)
American Preferred Provider Plan (liquidation)	**	47,021.00	-	\$ 47,021.00	-	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
AmeriHealth HMO (Del.Val. HMO)		103,440,990.00	-	\$ 103,440,990.00	5.6700%	\$ 11,914.65	\$ 20,384.00	\$ (8,469.35)	\$ -	\$ (8,469.35)	(991.00)	(9,460.35)
AmeriHealth Ins.		85,661,442.00	-	\$ 85,661,442.00	4.6900%	\$ 9,855.33	\$ 22,449.00	\$ (12,593.67)	\$ -	\$ (12,593.67)	(1,473.59)	(14,067.26)
Anthem Health & Life Ins. Co. of NY		1,715,739.71	-	\$ 1,715,739.71	0.0900%	\$ 189.12	\$ -	\$ 189.12	\$ 189.12	\$ -	-	189.12
AtlantiCare Health Plans-HMO		3,136,911.00	-	\$ 3,136,911.00	0.1700%	\$ 357.23	\$ 198.00	\$ 159.23	\$ 159.23	\$ -	-	159.23
Celtic Life Ins.		327,160.60	196,724.26	\$ 130,436.34	0.0100%	\$ 21.01	\$ 369.00	\$ (347.99)	\$ -	\$ (347.99)	(40.72)	(388.71)
CIGNA HealthCare of NJ		101,527,262.00	-	\$ 101,527,262.00	5.5600%	\$ 11,683.51	\$ 103.00	\$ 11,580.51	\$ 11,580.51	\$ -	-	11,580.51
CIGNA HealthCare of Northern NJ		-	-	\$ -	0.0000%	\$ -	\$ 20,721.00	\$ (20,721.00)	\$ -	\$ (20,721.00)	(2,424.57)	(23,145.57)
Connecticut General Life Ins.		190,421.00	-	\$ 190,421.00	0.0100%	\$ 21.01	\$ 59.00	\$ (37.99)	\$ -	\$ (37.99)	(4.45)	(42.44)
Conseco Medical (National Group Life Ins.)		2,213,571.00	41,588.00	\$ 2,171,983.00	0.1200%	\$ 252.16	\$ 897.00	\$ (644.84)	\$ -	\$ (644.84)	(75.45)	(720.29)
Corporate Health Ins. (Aetna US Healthcare)		-	830,284.00	\$ -	0.0000%	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
CUNA Mutual Ins. Society		1,263,264.00	-	\$ 1,263,264.00	0.0700%	\$ 147.09	\$ 562.00	\$ (414.91)	\$ -	\$ (414.91)	(48.55)	(463.46)
Empire HealthChoice		2,189,518.00	-	\$ 2,189,518.00	0.1200%	\$ 252.16	\$ -	\$ 252.16	\$ 252.16	\$ -	-	252.16
Empire Health Plans Assurance		3,793,090.00	-	\$ 3,793,090.00	0.2100%	\$ 441.28	\$ -	\$ 441.28	\$ 441.28	\$ -	-	441.28
Employer's Health Ins.		1,759.00	-	\$ 1,759.00	0.0000%	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
First Allmerica Financial Life Ins.		292,787.00	-	\$ 292,787.00	0.0200%	\$ 42.03	\$ 96.00	\$ (53.97)	\$ -	\$ (53.97)	(6.32)	(60.29)
First Option Health Plan (HealthNet)		-	-	\$ -	0.0000%	\$ -	\$ 18,356.00	\$ (18,356.00)	\$ -	\$ (18,356.00)	(2,147.84)	(20,503.84)
Fortis Benefits Ins.		309,848.00	153,229.00	\$ 156,619.00	0.0100%	\$ 21.01	\$ 192.00	\$ (170.99)	\$ -	\$ (170.99)	(20.01)	(191.00)
Fortis Insurance Company (formerly Time Ins.)		384,654.00	59,648.00	\$ 325,006.00	0.0200%	\$ 42.03	\$ 214.00	\$ (171.97)	\$ -	\$ (171.97)	(20.12)	(192.09)
Garden State Hospitalization Plan (liquidation)	**	11,731,979.25	-	\$ 11,731,979.25	-	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
Guardian Life Ins. Co. of America		57,583,533.00	-	\$ 57,583,533.00	3.1500%	\$ 6,619.25	\$ 22,885.00	\$ (16,265.75)	\$ -	\$ (16,265.75)	(1,903.26)	(18,169.01)
Healthsource of NY/NJ (CIGNA)		229,601.00	-	\$ 229,601.00	0.0100%	\$ 21.01	\$ 743.00	\$ (721.99)	\$ -	\$ (721.99)	(84.48)	(806.47)
HIP Health Plan of New Jersey (liquidated)	**	3,570,793.00	-	\$ 3,570,793.00	-	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
Horizon Blue Cross and Blue Shield of NJ		473,579,687.00	-	\$ 473,579,687.00	25.9400%	\$ 54,509.02	\$ 116,074.00	\$ (61,564.98)	\$ -	\$ (61,564.98)	(7,203.73)	(68,768.71)
Horizon Healthcare of NJ (Medigroup)		-	-	\$ -	0.0000%	\$ -	\$ 23,554.00	\$ (23,554.00)	\$ -	\$ (23,554.00)	(2,756.06)	(26,310.06)
Horizon HMO		86,176,639.00	-	\$ 86,176,639.00	4.7200%	\$ 9,918.37	\$ -	\$ 9,918.37	\$ 9,918.37	\$ -	-	9,918.37
Jefferson Pilot (incl formerly Chubb Colonial)		967,372.00	-	\$ 967,372.00	0.0500%	\$ 105.07	\$ 8,491.00	\$ (8,385.93)	\$ -	\$ (8,385.93)	(981.24)	(9,367.17)
John Alden Life Ins.		-	109,276.00	\$ -	0.0000%	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
John Deere		-	-	\$ -	0.0000%	\$ -	\$ 7.00	\$ (7.00)	\$ -	\$ (7.00)	(0.82)	(7.82)
John Hancock Mutual Life Ins.		3,476,956.00	-	\$ 3,476,956.00	0.1900%	\$ 399.26	\$ 1,190.00	\$ (790.74)	\$ -	\$ (790.74)	(92.52)	(883.26)
Manhattan National Life Ins.		1,394,450.00	261,976.00	\$ 1,132,474.00	0.0600%	\$ 126.08	\$ 496.00	\$ (369.92)	\$ -	\$ (369.92)	(43.28)	(413.20)
Mega Life and Health		980,273.00	313,078.00	\$ 667,195.00	0.0400%	\$ 84.05	\$ 526.00	\$ (441.95)	\$ -	\$ (441.95)	(51.71)	(493.66)
Metropolitan Life Ins. (Inc NE Mutual)		649,967.00	445,558.00	\$ 204,409.00	0.0100%	\$ 21.01	\$ 1,435.00	\$ (1,413.99)	\$ -	\$ (1,413.99)	(165.45)	(1,579.44)
Midwest National Life Ins. Co. of Tennessee		105,149.00	67,071.00	\$ 38,078.00	0.0000%	\$ -	\$ 112.00	\$ (112.00)	\$ -	\$ (112.00)	(13.11)	(125.11)
Monumental Life Insurance		23,251.00	1,980.00	\$ 21,271.00	0.0000%	\$ -	\$ 9.00	\$ (9.00)	\$ -	\$ (9.00)	(1.05)	(10.05)
National Health Ins.		1,208,508.00	-	\$ 1,208,508.00	0.0700%	\$ 147.09	\$ 499.00	\$ (351.91)	\$ -	\$ (351.91)	(41.18)	(393.09)
New England Life Ins.		3,090.00	6,285.00	\$ -	0.0000%	\$ -	\$ 112.00	\$ (112.00)	\$ -	\$ (112.00)	(13.11)	(125.11)
New York Life Ins.		7,932,122.00	-	\$ 7,932,122.00	0.4300%	\$ 903.58	\$ -	\$ 903.58	\$ 903.58	\$ -	-	903.58
Nippon Life Ins. Co. of America		1,704,288.30	648,834.74	\$ 1,055,453.56	0.0600%	\$ 126.08	\$ 503.00	\$ (376.92)	\$ -	\$ (376.92)	(44.10)	(421.02)
NYLCare Health Plans		938,068.00	-	\$ 938,068.00	0.0500%	\$ 105.07	\$ 918.00	\$ (812.93)	\$ -	\$ (812.93)	(95.12)	(908.05)
One Health Plan of NJ (Great-West Life Assurance)		521,907.00	-	\$ 521,907.00	0.0300%	\$ 63.04	\$ 249.00	\$ (185.96)	\$ -	\$ (185.96)	(21.76)	(207.72)
Oxford Health Insurance		195,693,981.00	-	\$ 195,693,981.00	10.7200%	\$ 22,526.47	\$ 49,532.00	\$ (27,005.53)	\$ -	\$ (27,005.53)	(3,159.92)	(30,165.45)
Oxford Health Plans Of NJ		1,361,384.00	-	\$ 1,361,384.00	0.0700%	\$ 147.09	\$ 30.00	\$ 117.09	\$ 117.09	\$ -	-	117.09

**NJ Small Employer Health Benefits Program  
Final Administrative Assessment Reconciliation  
For Fiscal Year Ended June 30, 2000**

Carrier Name	See Note Below	1999 Net Earned Premium (NEP)	1999 Refunds	1999 Assessable NEP	1999 Market Share	Carrier's Share of FY2000 Audited Administrative Expenses	Payment for invoice dated 9/21/99 using 1998 NEP	Amount Due SEH (Carrier) FY2000	Amount Due SEH FY2000	Amount Due (Carrier) FY2000	Interest Allocation	Total Due SEH (Carrier) FY2000
Pacific Life Ins. Co.		181,445.00	230,923.00	\$ -	0.0000%	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
Pacific Mutual Life Ins.				\$ -	0.0000%	\$ -	\$ 1,434.00	\$ (1,434.00)	\$ -	\$ (1,434.00)	(167.79)	(1,601.79)
PFL Life Ins. (AEGON USA)		1,457,380.00	480,315.00	\$ 977,065.00	0.0500%	\$ 105.07	\$ 552.00	\$ (446.93)	\$ -	\$ (446.93)	(52.30)	(499.23)
Physician Health Care Plan of NJ				\$ -	0.0000%	\$ -	\$ 33.00	\$ (33.00)	\$ -	\$ (33.00)	(3.86)	(36.86)
Physicians Health Services (HealthNet)		164,855,416.00	-	\$ 164,855,416.00	9.0300%	\$ 18,975.19	\$ 12,432.00	\$ 6,543.19	\$ 6,543.19	\$ -	-	6,543.19
Principal Mutual Life Ins.		297,687.96	-	\$ 297,687.96	0.0200%	\$ 42.03	\$ 1,942.00	\$ (1,899.97)	\$ -	\$ (1,899.97)	(222.32)	(2,122.29)
Protective Life Ins.		170,941.00	149,345.00	\$ 21,596.00	0.0000%	\$ -	\$ 303.00	\$ (303.00)	\$ -	\$ (303.00)	(35.45)	(338.45)
Prudential Health Care Plan		14,321,829.00	-	\$ 14,321,829.00	0.7800%	\$ 1,639.05	\$ 781.00	\$ 858.05	\$ 858.05	\$ -	-	858.05
Prudential Ins. Co. of America		116,504,339.00	-	\$ 116,504,339.00	6.3800%	\$ 13,406.61	\$ 27,810.00	\$ (14,403.39)	\$ -	\$ (14,403.39)	(1,685.34)	(16,088.73)
QualMed Plans for Health (HealthNet)		36,641.00	-	\$ 36,641.00	0.0000%	\$ -	\$ 13.00	\$ (13.00)	\$ -	\$ (13.00)	(1.52)	(14.52)
Sentry Life Ins.		1,143,407.00	287,070.00	\$ 856,337.00	0.0500%	\$ 105.07	\$ 464.00	\$ (358.93)	\$ -	\$ (358.93)	(42.00)	(400.93)
Trustmark Insurance		153,481.85	45,476.56	\$ 108,005.29	0.0100%	\$ 21.01	\$ 52.00	\$ (30.99)	\$ -	\$ (30.99)	(3.63)	(34.62)
United Healthcare Ins. Co. (MetraHealth)		6,189,872.00	-	\$ 6,189,872.00	0.3400%	\$ 714.46	\$ 2,549.00	\$ (1,834.54)	\$ -	\$ (1,834.54)	(214.66)	(2,049.20)
United Healthcare of NJ, Inc.		77,626,527.00	-	\$ 77,626,527.00	4.2500%	\$ 8,930.74	\$ -	\$ 8,930.74	\$ 8,930.74	\$ -	-	8,930.74
United of Omaha Life Ins.		29,743.00	55,032.00	\$ -	0.0000%	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
United States Life Ins. Co. in the City of NY		38,926,783.00	-	\$ 38,926,783.00	2.1300%	\$ 4,475.88	\$ 21,364.00	\$ (16,888.12)	\$ -	\$ (16,888.12)	(1,976.08)	(18,864.20)
University Health Plans		9,405,357.00	-	\$ 9,405,357.00	0.5200%	\$ 1,092.70	\$ 596.00	\$ 496.70	\$ 496.70	\$ -	-	496.70
<b>Total</b>		<b>1,845,891,361.96</b>	<b>5,677,405.56</b>	<b>\$ 1,841,231,478.40</b>	<b>100.0000%</b>	<b>\$ 210,134.96</b>	<b>\$ 443,569.00</b>	<b>\$ (233,434.04)</b>	<b>\$ 40,390.02</b>	<b>\$ (273,824.06)</b>	<b>\$ (32,040.23)</b>	<b>\$ (265,474.27)</b>

1999 Assessable NEP	\$ 1,841,231,478.40
Liquidated carriers' NEP	\$ 15,349,793.25
1999 NEP minus liquidated carriers NEP	\$ 1,825,881,685.15
FY2000 Audited Administrative Expenses	\$ 211,060.00
FY2000 Miscellaneous Income	\$ (925.00)
<b>Net Audited Administrative Expenses</b>	<b>\$ 210,135.00</b>

\*\* Although American Preferred Provider Plan, Garden State Hospitalization Plan, and HIP Health Plan of New Jersey had 1999 assessable net earned premium, there is no opportunity for the SEH Board to collect assessments from these carriers as they have been liquidated. These three carriers did not pay the 2000 Administrative Assessment as billed 9/21/99 and thus there is no possibility they could be due any amount as a result of this Final Administrative Assessment Reconciliation. To simplify the calculation of the reconciliation, we have excluded these three carriers from the calculation of the 1999 market share.

Verified cash receipts  
Cannot find 1999 Exhibit CC's.