

New Jersey Individual Health Coverage Program
Summary of Final Reconciliation of 1993 through 1995 Losses

Section 1		Section 2 - 1995 Losses				Section 3 - 1994 Losses				Section 4 - 1993 Losses			
Carrier Being Billed or Refunded	Carriers' Names	NAIC #	Balance due to IHC (Carrier) before interest	Interest earned on 1995 Loss Funds	Carriers' Names	NAIC #	Balance due to IHC (Carrier) before interest	Interest earned on 1994 Loss Funds	Carriers' Names	NAIC #	Balance of 1993 Losses due to IHC (Carrier) before interest	Interest earned on 1993 Loss Funds	
Acacia Mutual Life					Acacia Mutual Life		-	-					
Aegon USA, Inc.	Aegon USA, Inc.	86231/66281/64130	(35,485.22)	(11,170.62)	AEGON USA, Inc.	64130/86231/66281	(15,191.12)	(8,520.99)	Aegon USA, Inc.		\$ -	\$ -	
									Life Investors Ins Co of America (Aegon)	64130	\$ (3,397.82)	\$ (1,064.68)	
									Durham Life Ins Co	62707	\$ 9,253.97	\$ -	
									J C Penney Life Insurance Co	65021	\$ -	\$ -	
									Monumental Life Ins Co (Aegon)	66281	\$ (36,130.65)	\$ (11,321.29)	
	Pension Life Ins. Co. of America	67687	(16,296.00)	(5,129.92)	Pension Life Ins. Co. of America	67687	(6,385.08)	(3,581.51)	Pension Life Ins. Co. of America	67687	\$ 12,389.96	\$ -	
					Peoples Security Life Ins Co		(2,335.84)	(1,310.22)	Peoples Security Life Ins Co	64475	\$ 3,110.13	\$ -	
	Providian Life & Health Ins Co (National Home L	66605	(1,009.43)	(317.76)	National Home Life	66605	(657.08)	(368.57)	National Home Life	66605	\$ 1,258.50	\$ -	
	Transamerica Occidental LIC	67121	(14.39)	(4.53)	Transamerica Occidental LIC	67121	(5.65)	(3.17)	Transamerica Occidental LIC	67121	\$ 13.32	\$ -	
	Veterans Life	81027	(104.29)	(32.83)	Veterans Life	81027	(32.59)	(18.28)	Veterans Life	81027	\$ 85.43	\$ -	
									PFL Life Ins Co (Aegon)	86231	\$ 1,529.62	\$ -	
Aetna Inc.	Aetna Life Insurance Company	60054/86509	(60,573.24)	(19,068.24)	Aetna Life Insurance Company	60054/78700/86509/NA	(95,735.63)	(53,699.93)	Aetna Life Insurance Company	60054/78700/86509/NA	\$ 48,965.21	\$ -	
					Corporate Health Ins. Co.	72052	(31,084.00)	(17,435.61)					
	New York Life Ins Co (includes Sanus Health Pla	66915/NA	820,023.20	-	New York Life Ins. Co. (incl Sanus Health Plan of NJ - f	66915	(150,576.00)	(84,460.94)	New York Life Ins. Co.	66915	\$ (294,569.72)	\$ (92,301.38)	
									Sanus Health Plan of NJ (NYLCare)	NA	\$ 350,440.35	\$ -	
	Prudential Ins. Co. of America	68241	(118,287.42)	(37,236.45)	Prudential Ins. Co. of America (incl Prudential Health C	68241/95040	(177,277.72)	(99,438.44)	Prudential Ins. Co. of America	68241/95040	\$ 26,744.21	\$ -	
	US Healthcare	95287	(140,771.49)	(44,314.36)	US Healthcare	95287	(494,940.92)	(277,621.76)	US Healthcare	95287	\$ (1,086,606.76)	\$ (340,480.69)	
Kemper Casualty Ins Co									Alexander Hamilton Life Ins. Co.	27138	\$ -	\$ -	
Allianz Life Ins Co of North America	Allianz Life Ins Co of N. America	90611	(1,256.71)	(395.61)	Allianz Life Ins Co of North America	90611	(1,295.82)	(726.85)	Allianz Life Ins Co of North America	90611	\$ 22,021.52	\$ -	
Allstate Life Insurance Company	Allstate Life Insurance Company	60186/70874	(84.15)	(26.49)	Allstate Life Insurance Company	60186/70874	(40.00)	(22.44)	Allstate Life Insurance Company	60186/70874	\$ 70.55	\$ -	
American Bankers Life Assur Co of FL					American Bankers Life Assur Co of FL	60275	80.70	-	American Bankers Life Assr Co of FL	60275	\$ 264.08	\$ -	
American Family Life Asr Co of NY									American Family Life Asr Co of NY	60526	\$ -	\$ -	
American Fidelity Assur Co					American Fidelity Assur Co	60410	(17.13)	(9.61)					
American General Life Ins Co									American General Life Ins Co	60488	\$ 20.65	\$ -	
									All American Life Ins. Co.	60097	\$ 751.86	\$ -	
									Franklin Life Ins Co	63622	\$ 50.34	\$ -	
American Heritage Life Ins Co									American Heritage Life Ins Co	60534	\$ 3,836.47	\$ -	
Wilton Reassurance Life Company of NY					American Life Ins Co of NY	60704	(390.79)	(219.20)	American Life Ins Co of NY	60704	\$ 726.82	\$ -	
									North American Co for Life & H Ins	91286	\$ -	\$ -	
American National Ins Co	American National Ins Co	60739	-	-	American National Ins Co	60739	-	-	American National Ins Co	60739	\$ -	\$ -	
American Republic Ins Co	American Republic Ins Co	60836	(577.99)	(181.95)	American Republic Ins Co	60836	(234.63)	(131.61)	American Republic Ins Co	60836	\$ 697.56	\$ -	
American United Life Ins. Co.	American United Life Ins. Co.	60895	(14.10)	(4.44)	American United Life Ins. Co.	60895	(14.29)	(8.02)	American United Life Ins. Co.	60895	\$ 637.00	\$ -	
Amex Assurance Co									Amex Assurance Co	27928	\$ -	\$ -	
Genworth Life Ins Co	Amex Life Assurance Co	67962	(5.21)	(1.64)	Amex Life Assurance Co	67962	(4.32)	(2.42)	Amex Life Assurance Co	67962	\$ 31.74	\$ -	
Cigna Health & Life Ins Co	Anthem Health & Life Ins. Co.(Home Life)	67369	(74,921.51)	(23,585.02)	Anthem Health & Life Ins. Co.(Home Life)	67369	(39,690.24)	(22,263.01)	Anthem Health & Life Ins. Co.(Home Life)	67369	\$ 69,935.28	\$ -	
OneNation Ins Co									Anthem Life Ins Co	85286	\$ 488.34	\$ -	
Anthem Life Ins Co									Anthem Life Ins Co of In	61069	\$ 362.55	\$ -	
Baltimore Life Ins Co									Baltimore Life Ins Co	61212	\$ -	\$ -	
Bankers Life & Cas Co	Bankers Life & Cas Co	61263	(13,200.44)	(4,155.45)	Bankers Life & Cas Co	61263	(5,267.68)	(2,954.74)	Bankers Life & Cas Co	61263	\$ 11,914.60	\$ -	
Aviva Life & Ann Co of NY					Bankers Life Ins Co of NY	63932	105.79	-					

New Jersey Individual Health Coverage Program
Summary of Final Reconciliation of 1993 through 1995 Losses

Section 1		Section 2 - 1995 Losses				Section 3 - 1994 Losses				Section 4 - 1993 Losses			
Carrier Being Billed or Refunded	Carriers' Names	NAIC #	Balance due to IHC (Carrier) before interest	Interest earned on 1995 Loss Funds	Carriers' Names	NAIC #	Balance due to IHC (Carrier) before interest	Interest earned on 1994 Loss Funds	Carriers' Names	NAIC #	Balance of 1993 Losses due to IHC (Carrier) before interest	Interest earned on 1993 Loss Funds	
RVI Natl Ins Co	Bankers Multiple Line Ins. Co.	23132	(1,693.84)	(533.21)	Bankers Multiple Line Ins. Co.	23132	(8,590.55)	(4,818.60)	Bankers Multiple Line Ins. Co.	23132/63932/6472/667784	\$ 17,062.77	\$ -	
Citizens Security Life Ins Co.					Integrity National Life Ins Co	64726	432.85	-					
Philadelphia American Life Ins Co					Philadelphia American Life Ins Co	67784	157,572.41	-					
Banner Life Ins Co									Banner Life Ins Co	94250	\$ -	\$ -	
BCS Insurance Company									BCS Insurance Company	38245	\$ 2,027.63	\$ -	
BCS Life Insurance Co.	BCS Life Insurance Co.	80985	(467.15)	(147.06)	BCS Life Insurance Company	80985	1,461.60	-	BCS Life Insurance Company	80985	\$ 1,333.93	\$ -	
Conseco Insurance Co									Beneficial Standard Life Ins Co	61417	\$ 676.62	\$ -	
Horizon Health Services, Inc.	Blue Cross and Blue Shield of NJ	55069	(951,785.12)	(299,618.51)	Blue Cross and Blue Shield of NJ (incl Medigroup)	55069	(7,226.24)	(4,053.34)	Blue Cross and Blue Shield of NJ (incl Medigroup)	55069	\$ 48,947.20	\$ -	
Boston Mutual Life Ins Co	Boston Mutual Life Ins Co	61476	(8,794.01)	(2,768.32)	Boston Mutual Life Ins Co	61476	(1,096.48)	(615.04)	Boston Mutual Life Ins Co	61476	\$ 4,166.49	\$ -	
Liberty Life Ins Co	Business Men's Assur of Am	61492	(37.47)	(11.80)	Business Men's Assur of America	61492	(63.57)	(35.66)	Business Men's Assur of America	61492	\$ 250.82	\$ -	
Conseco Health Ins Co	Capitol American Life Ins Co		(1,942.38)	(611.45)	Capitol American Life Ins Co	78174	(774.55)	(434.46)	Capitol American Life Ins Co	78174	\$ 935.21	\$ -	
Celtic Insurance Co.	Celtic Life Ins. Co.	80799	-	-	Celtic Life Ins. Co.	80799	(23,546.94)	(13,207.93)	Celtic Life Ins. Co.	80799	\$ 42,004.26	\$ -	
Centennial Life Insurance Company	Centennial Life Insurance Company	61654	-	-	Centennial Life Insurance Company	61654	-	-	Centennial Life Insurance Company	61654	\$ -	\$ -	
Central Life Assurance Co									Central Life Assurance Co		\$ -	\$ -	
Central States H&L Co of Omaha									Central States H&L Co of Omaha	61751	\$ -	\$ -	
Centurion Life Ins Co									Centurion Life Ins Co	62383	\$ 346.15	\$ -	
Forethought Life Ins Co									Chrysler Life Ins Co	80357	\$ 453.20	\$ -	
Lincoln Life & Annuity Co of NY	Colonial Life Ins. Co. of America	62057	(64,017.53)	(20,152.49)	Colonial Life Ins Co	62057	(36,895.18)	(20,695.21)	Chubb Colonial Life Ins. Co. of America	62057/70254	\$ 95,926.17	\$ -	
CIGNA Property & Casualty Ins Co									CIGNA Property & Casualty Ins Co		\$ 0.00	\$ -	
Citicorp Life Insurance Co									Citicorp Life Insurance Co		\$ -	\$ -	
Clarendon National Ins Co					Clarendon National Ins Co	20532	(50.53)	(28.34)	Clarendon National Ins Co	20532	\$ 126.23	\$ -	
CNA Insurance Companies	CNA Insurance Companies	00218	(135,756.60)	(42,735.69)	CNA Insurance Companies	00218	(6,391.32)	(3,585.01)	CNA Insurance Companies	00218	\$ 13,006.36	\$ -	
									Continental Ins Co	00485	\$ 1,533.90	\$ -	
					Comercial Ins Co of Newark NJ	20818	(3.52)	(1.97)	Comercial Ins Co of Newark NJ	20818	\$ 1.15	\$ -	
Colonial Life & Accident Ins Co	Colonial Life & Accident Ins Co	62049	(1,830.64)	(576.28)	Colonial Life & Accident Ins Co	62049	(676.56)	(379.50)	Colonial Life & Accident Ins Co	62049	\$ 979.91	\$ -	
AIG Premier Ins Co	Colonial Penn Franklin Ins Co	20796	(799.39)	(251.65)	Colonial Penn Franklin Ins Co	20796	(382.81)	(214.73)	Colonial Penn Franklin Ins Co	20796	\$ 837.38	\$ -	
AIG Centennial Ins Co	Colonial Penn Ins Co	34789	(91.51)	(28.81)	Colonial Penn Ins Co	34789	(42.30)	(23.73)	Colonial Penn Ins Co	34789	\$ 85.82	\$ -	
Colonial Penn Life Ins Co	Colonial Penn Life Ins Co	62065	(6.98)	(2.20)	Colonial Penn Life Ins Co	62065	(3.01)	(1.69)	Colonial Penn Life Ins Co	62065	\$ 6.82	\$ -	
Columbus Life Insurance Company					Columbus Life Insurance Company	99937	-	-	Columbus Life Insurance Company	99937	\$ -	\$ -	
Commercial Travelers Mutual Ins Co									Commercial Travelers Mutual Ins Co	81426	\$ 954.27	\$ -	
OneBeacon Amer Ins Co	Commercial Union Ins Cos	20621/20613/20648/38369	(41.41)	(13.04)	Commercial Union Ins Co	20613/20648/20621/38369	(14.67)	(8.23)	Commercial Union Ins Co	20613/20648/20621/38369	\$ (70.94)	\$ (22.23)	
Aviva Life & Annuity Co									Commercial Union Life Ins Co of Am	62898	\$ 223.18	\$ -	
Connecticut General Life Ins. Co.	Connecticut General Life Ins. Co.	62308/22713/65498	(106,575.28)	(33,549.51)	Connecticut General Life Ins. Co.	62308/22713/65498	(273,250.03)	(153,271.13)	Connecticut General Life Ins. Co.	62308/22713/65498	\$ 3,420.12	\$ -	
Arrowood Indemnity Co.									Connecticut Indemnity Co	24872	\$ -	\$ -	
Consumers Life Ins Co									Consumers Life Ins Co	62375	\$ 80.94	\$ -	
CUNA Mutual Ins. Society	CUNA Mutual Ins. Society	62626	(5,928.92)	(1,866.40)	CUNA Mutual Ins. Society	62626	(2,254.22)	(1,264.43)	CUNA Mutual Ins. Society	62626	\$ 3,957.10	\$ -	
AmeriHealth	AmeriHealth HMO, Inc.	60061/95044	(81,231.27)	(25,571.31)	AmeriHealth formerly Delaware Valley HMO, Inc.	95044	(16,488.27)	(9,248.58)	AmeriHealth formerly Delaware Valley HMO, Inc.	95044	\$ (2,238.71)	\$ (701.48)	
Eastern Life & Health Ins Co	Educators Mutual Life Ins. Co.	62804	(325.12)	(102.35)	Educators Mutual Life Ins. Co.	62804	(1,185.91)	(665.20)	Educators Mutual Life Ins. Co.	62804	\$ 414.66	\$ -	
Humana Ins Co	Employers Health Ins Co	73288	(10,069.78)	(3,169.93)									
Employers Ins of Wausau	Employers Ins of Wausau	21458	(1,924.70)	(605.89)	Employers Ins of Wausau	21458	(931.94)	(522.74)	Employers Ins of Wausau	21458	\$ 1,608.33	\$ -	
Employers Reinsurance Corp									Employers Reinsurance Corp	68276	\$ -	\$ -	
AXA Equitable Life Ins Co	Equitable Life Asr Soc of the US	62944	(23,682.52)	(7,455.17)	Equitable Life Asr Soc of the US	62944	(10,872.12)	(6,098.38)	Equitable Life Asr Soc of the US	62944	\$ 59,480.24	\$ -	

New Jersey Individual Health Coverage Program

Summary of Final Reconciliation of 1993 through 1995 Losses

Section 1	Section 2 - 1995 Losses				Section 3 - 1994 Losses				Section 4 - 1993 Losses			
Carrier Being Billed or Refunded	Carriers' Names	NAIC #	Balance due to IHC (Carrier) before interest	Interest earned on 1995 Loss Funds	Carriers' Names	NAIC #	Balance due to IHC (Carrier) before interest	Interest earned on 1994 Loss Funds	Carriers' Names	NAIC #	Balance of 1993 Losses due to IHC (Carrier) before interest	Interest earned on 1993 Loss Funds
Equitable Life Ins Co of Iowa									Equitable Life Ins Co of Iowa	62979	\$ -	\$ -
Family Life Ins Co									Family Life Ins Co		\$ -	\$ -
Farm Family Life Ins Co					Farm Family Life Ins Co	63126	(2,234.87)	(1,253.58)	Farm Family Life Ins Co	63126	\$ 5,046.14	\$ -
Farmers & Traders Life Ins Co									Farmers & Traders Life Ins Co		\$ -	\$ -
Federal Life Ins Co (Mutual)									Federal Life Ins Co (Mutual)		\$ -	\$ -
OM Financial Life Ins Co									Fidelity & Guaranty Life Ins Co	63274	\$ -	\$ -
Fidelity Security Life Ins Co	Fidelity Security Life Ins Co	71870	(365.88)	(115.18)	Fidelity Security Life Ins Co	71870	(1,793.20)	(1,005.84)	Fidelity Security Life Ins Co	71870	\$ 9,427.70	\$ -
First Allmerica Finl Life Ins Co	First Allmerica Finl Life Ins Co	69140	(6,796.89)	(2,139.64)	State Mutual Life Asr Co of America (SMA)	69140	(2,829.26)	(1,586.99)	State Mutual Life Asr Co of America (SMA)	69140	\$ (77,584.55)	\$ (24,310.58)
First Dominion Mut Life Ins. Co.									First Dominion Mut Life Ins. Co.		\$ -	\$ -
SunAmerica Life Ins Co									Ford Life Ins Co	63576	\$ -	\$ -
Assurity Life Ins Co									Foremost Life Ins Co	71439	\$ -	\$ -
Garden State Life Ins Co	Garden State Life Ins Co	63657	(3.85)	(1.21)	Garden State Life Ins Co	63657	(3.73)	(2.09)	Garden State Life Ins Co	63657	\$ 64.85	\$ -
General American Life Ins Co	General American Life Ins Co	63665	(7,202.80)	(2,267.42)	General American Life Ins Co	63665	(3,235.35)	(1,814.77)	General American Life Ins Co	63665	\$ 7,239.60	\$ -
General Fidelity Life Ins Co									General Fidelity Life Ins Co	93521	\$ 192.41	\$ -
Gerber Life Ins. Co.									Gerber Life Ins. Co.	70939	\$ 1,167.00	\$ -
Germantown Insurance Co									Germantown Insurance Co	11282	\$ -	\$ -
Unity Financial Life Ins Co									Germantown Life Ins Co	63819	\$ 126.50	\$ -
Globe Life & Accident Ins Co									Globe Life & Accident Ins Co	91472	\$ 24.89	\$ -
Great American Life Ins Co	Great American Life Ins Co	63312	-	-	Great American Life Ins Co	63312	-	-	Great American Life Ins Co	63312	\$ -	\$ -
Great Southern Life Ins Co					Great Southern Life Ins Co	90212	-	-	Great Southern Life Ins Co	90212	\$ 117.56	\$ -
Great-West Life & Annuity Ins Co	Great-West Life & Annuity Ins Co	68322	(5,220.11)	(1,643.27)	Great-West Life & Annuity Ins Co	68322	(3,653.06)	(2,049.07)	Great-West Life & Annuity Ins Co	68322	\$ 24,891.71	\$ -
	Great-West Life Assurance Co.	80705	(41.33)	(13.01)	Great-West Life Assurance Co.	80705	(559.16)	(313.64)	Great-West Life Assurance Co.	80705	\$ 168.08	\$ -
	Canada Life Assur Co		(190.40)	(59.94)	Canada Life Assurance Co	80659	(75.61)	(42.41)	Canada Life Assurance Co	80659	\$ 1,057.39	\$ -
Health Net of PA Inc.	QualMed Plans for Health (Greater Atlantic)	95079	(3,668.33)	(1,154.78)	Qualmed formerly Greater Atlantic Health Service	95079	(14,202.48)	(7,966.44)	Qualmed formerly Greater Atlantic Health Service	95079	\$ 36.16	\$ -
	First Option Health Plan	N/A	(5,305.60)	(1,670.18)	First Option Health Plan	N/A	(7,252.29)	(4,067.95)				
Guarantee Mutual Life Co					Guarantee Mutual Life Co	74535	-	-	Guarantee Mutual Life Co	74535	\$ -	\$ -
Guarantee Trust Life Ins Co	Guarantee Trust Life Ins Co	64211	1,640.62	-					Guarantee Trust Life Ins Co	64211	\$ 795.85	\$ -
Guardian Life Ins. Co. of America	Guardian Life Ins. Co. of America	64246	(885,276.66)	(278,681.89)	Guardian Life Ins. Co. of America	64246	(384,838.72)	(215,863.35)	Guardian Life Ins. Co. of America	64246	\$ 712,446.62	\$ -
					Berkshire Life Ins. Co.	61433	-	-	Berkshire Life Ins. Co.	61433	\$ -	\$ -
Harleysville Life Ins Co									Harleysville Life Ins Co	64327	\$ 104.66	\$ -
Heritage Life Ins Co									Heritage Life Ins Co	64394	\$ 275.72	\$ -
HIP Health Plan of New Jersey	HIP Health Plan of New Jersey	60058/N/A	-	-	HIP/Rutgers Health Plan	N/A	-	-	HIP/Rutgers Health Plan	N/A	\$ -	\$ -
RiverSource Life Ins Co	IDS Life Ins Co	65005	(8.81)	(2.77)	IDS Life Ins Co	65005	(14.90)	(8.36)	IDS Life Ins Co	65005	\$ 54.05	\$ -
									Indianapolis Life Ins Co.		\$ -	\$ -
Investors Life Ins Co North America									Intercontinental Life Ins Co	64734	\$ 400.75	\$ -
									Investors Life Ins Co North America		\$ -	\$ -
Hartford Fire & Casualty Group					ITT Hartford	70815/88072	(1,236.99)	(693.85)	ITT Hartford	70815/88072	\$ 8,690.21	\$ -
									ITT Hartford & Annuity Insurance Co		\$ -	\$ -
									ITT Lyndon Life Ins Co		\$ -	\$ -
John Alden Life Ins. Co.	John Alden Life Ins. Co.	65080	(206,937.01)	(65,143.02)	John Alden Life Ins. Co.	65080	(176,810.99)	(99,176.64)	John Alden Life Ins. Co.	65080	\$ 153,038.38	\$ -
Sentry Select Ins Co	John Deere Ins Co	21180	(1,225.65)	(385.83)	John Deere Ins Co	21180	(464.94)	(260.79)	John Deere Ins Co	21180	\$ 729.14	\$ -
John Hancock Life Ins Co	John Hancock Mutual Life Ins Co	65099	(60,496.68)	(19,044.14)	John Hancock Mutual Life Ins Co	65099	(27,351.32)	(15,341.88)	John Hancock Mutual Life Ins Co	65099	\$ 61,506.75	\$ -

New Jersey Individual Health Coverage Program

Summary of Final Reconciliation of 1993 through 1995 Losses

Section 1	Section 2 - 1995 Losses				Section 3 - 1994 Losses				Section 4 - 1993 Losses			
Carrier Being Billed or Refunded	Carriers' Names	NAIC #	Balance due to IHC (Carrier) before interest	Interest earned on 1995 Loss Funds	Carriers' Names	NAIC #	Balance due to IHC (Carrier) before interest	Interest earned on 1994 Loss Funds	Carriers' Names	NAIC #	Balance of 1993 Losses due to IHC (Carrier) before interest	Interest earned on 1993 Loss Funds
	North American Life Assur Co	80756	(55,263.06)	(17,396.61)	North American Life Assur Co	80756	(269.66)	(151.26)	North American Life Assur Co	80756	\$ 1,686.45	\$ -
					Manufacturers Life Ins Co	80616	(144.18)	(80.87)	Manufacturers Life Ins Co	80616	\$ 24,055.42	\$ -
Kanawha Insurance Co	Kanawha Insurance Co	65110	(3.82)	(1.20)	Kanawha Insurance Co	65110	(37.04)	(20.78)				
Kansas City Life Ins. Co.	Kansas City Life Ins. Co.	65129	(253.88)	(79.92)	Kansas City Life Ins. Co.	65129	(98.78)	(55.41)	Kansas City Life Ins. Co.	65129	\$ 181.83	\$ -
Liberty Mutual Group					Liberty Life Assurance Co of Boston	65315	(1,736.23)	(973.88)	Liberty Life Assurance Co of Boston	65315	\$ (37,538.73)	\$ (11,762.50)
	Liberty Mutual Ins Co	65315/23043	(286.60)	(90.22)	Liberty Mutual Ins. Co.	23043	(705.92)	(395.96)	Liberty Mutual Ins. Co.	23043	\$ 418.08	\$ -
Liberty National Life Ins Co									Liberty National Life Ins Co	65331	\$ -	\$ -
Genworth Life & Annuity									Life ins Co of Virginia	65536	\$ -	\$ -
									First Colony Life Ins Co	63401	\$ -	\$ -
	Federal Home Life Ins Co	67695	(4.80)	(1.51)	Federal Home Life Ins Co	67695	3,514.88	-	Federal Home Life Ins Co	67695	\$ 3,569.13	\$ -
North American Specialty Ins Co					Lincoln National Health & Cas Ins Co	38830	(14.15)	(7.94)	Lincoln National Health & Cas Ins Co	38830	\$ 101.60	\$ -
									North American Specialty Ins Co	38830	\$ -	\$ -
Lincoln National Life Ins Co	Lincoln National Life Ins Co	65676	(37,953.50)	(11,947.62)	Lincoln National Life Ins Co	65676	(21,199.08)	(11,890.97)	Lincoln National Life Ins Co	65676	\$ 28,966.17	\$ -
	Jefferson-Pilot Life Ins Co	67865	(145.16)	(45.70)	Jefferson-Pilot Life Ins Co	67865	(209.66)	(117.60)	Jefferson-Pilot Life Ins Co	67865	\$ 1,258.88	\$ -
Nationwide Affinity Ins Co of America	Lincoln National Specialty Ins Co		(603.07)	(189.84)	Lincoln National Specialty Ins Co	26093	(250.21)	(140.35)	Lincoln National Specialty Ins Co	26093	\$ -	\$ -
Loyal American Life Ins. Co.	Loyal American Life Ins. Co.	65722	(17.07)	(5.37)	Loyal American Life Ins Co	65722	(5.38)	(3.02)	Loyal American Life Ins Co	65722	\$ 12.94	\$ -
Manhattan National Life Ins Co	Manhattan National Life Ins Co	67083	(41,982.94)	(13,216.08)	Manhattan National Life Ins Co	67083	(7,280.85)	(4,083.97)	Manhattan National Life Ins Co	67083	\$ 1,694.40	\$ -
Markel Insurance Co	Markel Insurance Co	38970	(121.09)	(38.12)								
Centre Life Ins Co	Massachusetts Casualty Ins Co	80896	(75.62)	(23.80)	Massachusetts Casualty Ins Co	80896	(34.03)	(19.09)	Massachusetts Casualty Ins Co	80896	\$ 18.04	\$ -
Conseco Life Ins Co					Massachusetts General Life Ins Co	65900	(171.84)	(96.39)	Massachusetts General Life Ins Co	65900	\$ 348.96	\$ -
									Lamar Life Ins Co	65250	\$ 389.32	\$ -
Massachusetts Mutual Life Ins Co	Massachusetts Mutual Life Ins Co	65935	(73,438.19)	(23,118.08)	Massachusetts Mutual Life Ins Co	65935	(35,527.61)	(19,928.11)	Massachusetts Mutual Life Ins Co	65935	\$ 80,019.51	\$ -
Medical Inter-Insurance Exch of NJ									Medical Inter-Insurance Exch of NJ		\$ -	\$ -
Fort Dearborn Life Ins Co									Medical Life Ins Co	86991	\$ 74.49	\$ -
MEGA Life and Health Ins Co.	MEGA Life and Health Ins Co.	97055	(22,483.02)	(7,077.57)	Mega Life & Health Ins Co	97055	(7,313.86)	(4,102.48)	Mega Life & Health Ins Co	97055	\$ 12,222.35	\$ -
Metropolitan Life Ins. Co.	Metropolitan Life Ins. Co.	65978	(6,373.18)	(2,006.25)	Metropolitan Life Ins. Co.	65978	-	-	Metropolitan Life Ins. Co.	65978/97136/8642	\$ 3,013.63	\$ -
	New England Mutual Life Ins Co	66893	(169,810.90)	(53,455.86)	New England Mutual Life Ins Co	66893	(48,339.10)	(27,114.32)	New England Mutual Life Ins Co	66893	\$ 71,567.69	\$ -
Midland National Life Ins Co					Midland National Life Ins Co	66044	(1.55)	(0.87)	Midland National Life Ins Co	66044	\$ 0.74	\$ -
	TMG Life Ins.	70491	-	-	TMG Life Ins.	70491	-	-	TMG Life Ins.	70491	\$ 28,825.72	\$ -
Minnesota Life Ins Co	Minnesota Mutual Life Ins Co	66168	(9.81)	(3.09)	Minnesota Mutual Life Ins Co	66168	(1.78)	(1.00)	Minnesota Mutual Life Ins Co	66168	\$ 5.61	\$ -
Monarch Life Ins. Co.									Monarch Life Ins. Co.	66265	\$ -	\$ -
MONY Life Ins Co	Mutual Life Ins Co of NY	66370	(8,128.99)	(2,558.98)	Mutual Life Ins Co of NY	66370	(3,448.12)	(1,934.12)	Mutual Life Ins Co of NY	66370	\$ 6,262.03	\$ -
Mutual of Omaha Companies	Mutual of Omaha Companies	71412/69868	(60,927.12)	(19,179.64)	Mutual of Omaha Companies	71412/69868	(34,539.91)	(19,374.09)	Mutual of Omaha Companies	71412/69868	\$ 74,992.89	\$ -
									Companion Life Ins Co	62243	\$ -	\$ -
MTL Ins Co									Mutual Trust Life Ins Co.	66427	\$ -	\$ -
National Am. Life Ins. Co. of PA									National Am. Life Ins. Co. of PA	69221	\$ -	\$ -
National Benefit Life Ins Co	National Benefit Life Ins Co	61409	(1,594.83)	(502.05)	National Benefit Life Ins Co	61409	(648.56)	(363.79)	National Benefit Life Ins Co	61409	\$ 1,367.01	\$ -
National Casualty Company	National Casualty Company	11991	(62,133.58)	(19,559.43)	National Casualty Company	11991	(17,723.31)	(9,941.34)	National Casualty Company	11991	\$ 13,111.90	\$ -
National Foundation Life Ins Co									National Foundation Life Ins Co	98205	\$ -	\$ -
National Health Ins. Co.	National Health Ins. Co.	82538	(43,499.39)	(13,693.45)	National Health Ins. Co.	82538	(16,294.87)	(9,140.10)	National Health Ins. Co.	82538	\$ 23,545.20	\$ -

New Jersey Individual Health Coverage Program
Summary of Final Reconciliation of 1993 through 1995 Losses

Section 1		Section 2 - 1995 Losses			Section 3 - 1994 Losses				Section 4 - 1993 Losses			
Carrier Being Billed or Refunded	Carriers' Names	NAIC #	Balance due to IHC (Carrier) before interest	Interest earned on 1995 Loss Funds	Carriers' Names	NAIC #	Balance due to IHC (Carrier) before interest	Interest earned on 1994 Loss Funds	Carriers' Names	NAIC #	Balance of 1993 Losses due to IHC (Carrier) before interest	Interest earned on 1993 Loss Funds
Nationwide Life Ins. Co.	Nationwide Life Ins. Co.	66869	(124.27)	(39.12)	Nationwide Life Ins. Co.	66869	(56.56)	(31.73)	Nationwide Life Ins. Co.	66869	\$ 5,283.81	\$ -
	Provident Mutual LIC of Phila	68225	(1,046.14)	(329.32)	Provident Mutual Life Ins Co	68225	(469.51)	(263.36)	Provident Mutual Life Ins Co	68225	\$ 8,119.59	\$ -
									Employers Life Ins Co of Wausau	62901	\$ -	\$ -
Nippon Life Ins. Co. of America	Nippon Life Ins. Co. of America	81264	(10,062.72)	(3,167.71)	Nippon Life Ins. Co. of America	81264	(6,503.87)	(3,648.14)	Nippon Life Ins. Co. of America	81264	\$ (1,593.84)	\$ (499.42)
									North Carolina Mutual Life Ins Co		\$ -	\$ -
North River Ins Co									North River Ins Co		\$ -	\$ -
									Northern Life Ins Co		\$ -	\$ -
Northwestern Nil Ins Co Milwaukee					Northwestern Nil Ins Co Milwaukee	23914	(1.58)	(0.89)	Northwestern Nil Ins Co Milwaukee	23914	\$ (11.00)	\$ (3.45)
Ohio Casualty Ins Co									Ohio Casualty Ins Co	24074	\$ 18.53	\$ -
Ohio National Life Asr Corp									Ohio National Life Asr Corp	89206	\$ 564.94	\$ -
Ohio National Life Ins Co									Ohio National Life Ins Co	67172	\$ 135.62	\$ -
	Ohio State Life Ins Co	67180	-	-					Ohio State Life Ins Co		\$ -	\$ -
Old American Ins. Co.	Old American Ins. Co.	67199	(36.79)	(11.58)	Old American Ins. Co.	67199	(19.45)	(10.91)	Old American Ins. Co.	67199	\$ 40.81	\$ -
Pacific Life Ins Co	Pacific Mutual Life Ins. Co.	67466	(143,847.18)	(45,282.57)	Pacific Mutual Life Ins. Co.	67466	(12,922.48)	(7,248.46)	Pacific Mutual Life Ins. Co.	67466	\$ 32,906.83	\$ -
Pan-Amecian Life Ins Co	Pan-Amecian Life Ins Co	67539	(14,039.58)	(4,419.61)	Pan-Amecian Life Ins Co	67539	(8,493.75)	(4,764.31)	Pan-Amecian Life Ins Co	67539	\$ 22,071.02	\$ -
Paul Revere Life Ins Co									Paul Revere Life Ins Co	67598	\$ -	\$ -
Penn Mutual Life Ins Co									Penn Mutual Life Ins Co	67644	\$ 3,438.73	\$ -
Pennsylvania Life Ins Co									Pennsylvania Life Ins Co	67660	\$ (5,605.00)	\$ (1,756.29)
									Occidental Life Ins Co of NC (refer to Pennsylvania Life)		\$ -	\$ -
Union Fidelity Life Ins Co					PHF Life Ins Company	84808	184.29	-				
Phoenix Life Ins. Co.	Phoenix Home Life Mutual Ins. Co.	80926/67814	(17,555.33)	(5,526.35)	Phoenix Home Life Mutual Ins. Co.	67814	(8,783.74)	(4,926.97)	Phoenix Home Life Mutual Ins. Co.	67814	\$ 38,407.56	\$ -
US Br SunLife Assur Co Of Canada					SunLife Assur of Canada	80802	-	-				
Physician Healthcare Plan of NJ	Physician Healthcare Plan of NJ	95246	-	-								
Primerica Life Ins Co	Primerica Life Ins Co	65919	(645.80)	(203.30)	Primerica Life Ins Co	65919	(421.35)	(236.34)	Primerica Life Ins Co	65919	\$ 734.16	\$ -
Principal Mutual Life Ins Co	Principal Mutual Life Ins Co	61271	1,183,894.98	-	Principal Mutual Life Ins Co	61271	(26,253.73)	(14,726.22)	Principal Mutual Life Ins Co	61271	\$ 6,581.34	\$ -
Protective Life Ins. Co.	Protective Life Ins. Co.	68136	-	-	Protective Life Ins. Co.	68136	-	-	Protective Life Ins. Co.	68136	\$ 310.31	\$ -
									Zurich Life Insurance Co of America		\$ -	\$ -
									Ohio Life Ins Co	67164	\$ 40.29	\$ -
Provident Life & Accident Ins Co	Provident Life & Accident Ins Co	68195	(42,242.32)	(13,297.73)	Provident Life & Accident Ins Co	68195	(8,932.47)	(5,010.39)	Provident Life & Accident Ins Co	68195	\$ 15,641.84	\$ -
Provident Life & Cas Ins Co	Provident Life & Cas Ins Co	68209	(23.03)	(7.25)	Provident Life & Cas Ins Co	68209	(3.49)	(1.96)	Provident Life & Cas Ins Co	68209	\$ 0.68	\$ -
Reliable Life Ins Co	Reliable Life Ins Co	68357	(14,939.20)	(4,702.81)	Reliable Life Ins Co	68357	(301.59)	(169.17)	Reliable Life Ins Co	68357	\$ 1.31	\$ -
Reliance Ins Co					Reliance Ins Co	24457	-	-	Reliance Ins Co	24457	\$ -	\$ -
Reliance Standard Life Ins Co					Reliance Standard Life Ins Co	68381	200,294.79	-				
Reliastar Life Ins Co	Bankers Security Life Ins Society	61360	(1,257.10)	(395.73)	Bankers Security Life Ins Society	61360	(11,705.35)	(6,565.75)	Bankers Security Life Ins Society	61360	\$ 20,499.60	\$ -
	Northwestern Natl Life Ins Co	67105	(3,516.70)	(1,107.04)	Northwestern National Life Ins Co	67105	25,922.07	-				
									United Services Life Ins Co	70084	\$ -	\$ -
									North Atlantic Life Ins Co of Am	67024	\$ -	\$ -
									Security-Connecticut Life Ins Co	91588	\$ 76.00	\$ -
Republic Western Ins Co									Republic Western Ins Co	31089	\$ -	\$ -
RLI Ins Co	RLI Ins Co	13056	(613.48)	(193.12)	RLI Ins Co	13056	(234.50)	(131.54)	RLI Ins Co	13056	\$ 257.64	\$ -
									Royal Maccabees Life Ins Co		\$ -	\$ -
Symetra Life Ins Co	Safeco Life Ins CO	68608	(467.17)	(147.06)	Safeco Life Ins Co	68608	(921.43)	(516.85)	Safeco Life Ins Co	68608	\$ 7,712.23	\$ -
Berkshire Life Ins. Co. of America					Security Assurance Co	71714	-	-				
Security Mutual Life Ins. Co. of NY	Security Mutual Life Ins. Co. of NY	68772	(9.16)	(2.88)	Security Mutual Life Ins. Co. of NY	68772	(4.60)	(2.58)	Security Mutual Life Ins. Co. of NY	68772	\$ 6.94	\$ -
Security of America Life Ins Co of AZ									Security of America Life Ins Co	98469	\$ -	\$ -

New Jersey Individual Health Coverage Program
Summary of Final Reconciliation of 1993 through 1995 Losses

Section 1		Section 2 - 1995 Losses			Section 3 - 1994 Losses				Section 4 - 1993 Losses			
Carrier Being Billed or Refunded	Carriers' Names	NAIC #	Balance due to IHC (Carrier) before interest	Interest earned on 1995 Loss Funds	Carriers' Names	NAIC #	Balance due to IHC (Carrier) before interest	Interest earned on 1994 Loss Funds	Carriers' Names	NAIC #	Balance of 1993 Losses due to IHC (Carrier) before interest	Interest earned on 1993 Loss Funds
Sentry Ins. a Mutual Co.	Sentry Ins. a Mutual Co.	24988	(190.89)	(60.09)	Sentry Ins A Mutual Co	24988	(76.87)	(43.12)	Sentry Ins A Mutual Co	24988	\$ 122.78	\$ -
Sentry Life Ins. Co.	Sentry Life Ins. Co.	68810	(10,576.33)	(3,329.39)	Sentry Life Ins Co	68810	(5,542.72)	(3,109.02)	Sentry Life Ins Co	68810	\$ 11,117.29	\$ -
Security Life Ins Co of Denver									Southland Life Ins Co	68950	\$ -	\$ -
									Springfield Life Ins Co Inc		\$ -	\$ -
									Standard Ins Co		\$ -	\$ -
Standard Security Life Ins Co of NY									Standard Security Life Ins Co of NY	69078	\$ 4,446.16	\$ -
State Farm Mutual Auto Ins. Co.									State Farm Mutual Auto Ins. Co.	25178	\$ 16,090.04	\$ -
State Life Ins. Co.	State Life Ins. Co.	69116	(1.10)	(0.35)	State Life Ins. Co.	69116	(26.67)	(14.96)				
Teachers Protv Mutual Life Ins. Co.	Teachers Protv Mutual Life Ins. Co.	69353	(32.72)	(10.30)	Teachers Protective Mutual Life	69353	(6.29)	(3.53)	Teachers Protv Mutual Life Ins. Co.	69353	\$ 4.29	\$ -
TIG Insurance Company									TIG Insurance Company	25534	\$ 391.81	\$ -
Time Insurance Company (includes Fortis Benefits)	Time Insurance Company (includes Fortis Benefi	69477/70408	(177,323.92)	(55,820.93)	Time Insurance Company	69477	-	-	Time Insurance Company	69477/70408	\$ -	\$ -
					Fortis Benefits Ins Co	70408	(22,704.45)	(12,735.36)				
Senior Hlth Ins Co of PA									Transport Life Ins. Co.	69531	\$ 4,121.70	\$ -
MetLife Ins Co of CT	Travelers Ins. Co. & Affiliates	87726/25658	-	-	Travelers Ins. Co. & Affiliates	87726/25658/79413	-	-	Travelers Ins. Co. & Affiliates	87726/25658/79413	\$ 31,888.06	\$ -
					Gulf Insurance Co		(170.00)	(95.36)	Gulf Insurance Co	22217	\$ 1,352.06	\$ -
Trustmark Insurance Company	Trustmark Insurance Company	61425	(13,370.56)	(4,209.00)	Trustmark Insurance Company	61425	(9,570.37)	(5,368.20)	Trustmark Insurance Company	61425	\$ 10,842.02	\$ -
Union Central Life Ins Co									Union Central Life Ins Co	80837	\$ 3,035.81	\$ -
Union Labor Life Ins Co	Union Labor Life Ins Co	69744	(283.78)	(89.33)	Union Labor Life Ins Co	69744	(125.78)	(70.55)	Union Labor Life Ins Co	69744	\$ 168.60	\$ -
United American Ins Co									United American Ins Co	92916	\$ 7,694.04	\$ -
ING USA Annuity & Life Ins Co					United Companies Life Ins Co		-	-	United Companies Life Ins Co	69876	\$ -	\$ -
IA Amer Life Ins Co					United Family Life Ins Co	91693	-	-	United Family Life Ins Co	91693	\$ -	\$ -
United Health Group Inc.	Golden Rule Ins Co	62286	(546.41)	(172.01)	Golden Rule Ins Co	62286	(209.04)	(117.25)	Golden Rule Ins Co	62286	\$ 399.31	\$ -
	Oxford Health Plans (NJ), Inc.	78026	-	-	Oxford Health Plans (NJ), Inc.	N/A	-	-	Oxford Health Plans (NJ), Inc.	N/A	\$ 2,228.89	\$ -
	Metrahealth Ins Co	79413/X1085/95080	(97,090.93)	(30,563.87)								
United Ins Co Of America	United Ins Co Of America	69930	(425.28)	(133.88)					United Pacific Life Ins Co		\$ -	\$ -
Unity Mutual Life Ins Co					Unity Mutual Life Ins Co	70114	(185.42)	(104.01)				
UNUM Life Ins. Co. of America	UNUM Life Ins. Co. of America	62235	(16.52)	(5.20)	UNUM Life Ins. Co. of America	62235	(13.37)	(7.50)	UNUM Life Ins. Co. of America	62235	\$ 19.49	\$ -
									Commercial Life Ins Co	66508	\$ 15,071.31	\$ -
United States Life Ins Co of NY	United States Life Ins Co	70106	(108,465.20)	(34,144.45)	United States Life Ins Co	70106	(67,499.08)	(37,861.52)	United States Life Ins Co	70106	\$ 146,721.02	\$ -
					American General Life Ins Co of NY	67571	(36.23)	(20.32)	American General Life Ins Co of NY	67571	\$ 160.48	\$ -
USAA Life Ins Co									USAA Life Ins Co	69663	\$ 953.64	\$ -
Virginia Surety Co. Inc.	Virginia Surety Co. Inc.		(79.33)	(24.97)	Virginia Surety Co		(34.35)	(19.27)				
Vista Life Ins Co									Vista Life Ins Co	84549	\$ -	\$ -
Washington National Ins Co.	Washington National Ins Co.	70319	-	-	Washington National Ins Co.	70319	(10,262.10)	(5,756.21)	Washington National Ins Co.	70319	\$ 21,591.63	\$ -
	National Group Life Ins Co	64572	(20,505.23)	(6,454.97)	National Group Life Ins Co	64572	(11.11)	(6.23)				
William Penn Life Ins Co of NY	William Penn Life Ins Co of NY	66230	(30.47)	(9.59)	William Penn Life Ins Co of NY	66230	(14.78)	(8.29)				
HumanaDental Ins Co									Wisconsin National Life Ins Co	70580	\$ 22.03	\$ -
Zurich American Ins Co									Zurich Ins Co US Br	16535	\$ 11.35	\$ -
Total			(2,301,258.67)	(1,355,770.56)	Total		(2,047,418.50)	(1,366,952.85)	Total		\$ 1,127,714.93	\$ (484,223.99)

New Jersey Individual Health Coverage Program

Summary of Final Reconciliation of 1993 through 1995 Losses

Section 1	Section 2 - 1995 Losses				Section 3 - 1994 Losses				Section 4 - 1993 Losses			
Carrier Being Billed or Refunded	Carriers' Names	NAIC #	Balance due to IHC (Carrier) before interest	Interest earned on 1995 Loss Funds	Carriers' Names	NAIC #	Balance due to IHC (Carrier) before interest	Interest earned on 1994 Loss Funds	Carriers' Names	NAIC #	Balance of 1993 Losses due to IHC (Carrier) before interest	Interest earned on 1993 Loss Funds

New Jersey Individual Health Coverage Program

Summary of Final Reconciliation of 1993 through 1995 Losses

Section 1 Carrier Being Billed or Refunded	Section 5				Section 6	
	Total Loss Funds	Total Interest Due to Carriers	Late Fees	Total of 1993-1995 Losses due to IHC (Carrier) incl interest & Late Fees	Total Due to IHC	Total Due to Carriers
Acacia Mutual Life	\$ -	\$ -	\$ -			
Aegon USA, Inc.	\$ (50,676.34)	\$ (19,691.61)	\$ (149.58)	\$ (132,398.19)	\$ -	\$ (132,398.19)
	\$ (3,397.82)	\$ (1,064.68)	\$ -		\$ -	\$ -
	\$ 9,253.97	\$ -	\$ -		\$ -	\$ -
	\$ -	\$ -	\$ -		\$ -	\$ -
	\$ (36,130.65)	\$ (11,321.29)	\$ -		\$ -	\$ -
	\$ (10,291.12)	\$ (8,711.43)	\$ -		\$ -	\$ -
	\$ 774.29	\$ (1,310.22)	\$ -		\$ -	\$ -
	\$ (408.01)	\$ (686.33)	\$ -		\$ -	\$ -
	\$ (6.72)	\$ (7.70)	\$ -		\$ -	\$ -
	\$ (51.45)	\$ (51.11)	\$ -		\$ -	\$ -
	\$ 1,529.62	\$ -	\$ -		\$ -	\$ -
			\$ -		\$ -	\$ -
Aetna Inc.	\$ (107,343.66)	\$ (72,768.17)	\$ (8,055.62)	\$ (2,478,363.35)	\$ -	\$ (2,478,363.35)
	\$ (31,084.00)	\$ (17,435.61)	\$ -		\$ -	\$ -
	\$ 374,877.48	\$ (176,762.32)	\$ -		\$ -	\$ -
	\$ 350,440.35	\$ -	\$ -		\$ -	\$ -
	\$ (268,820.93)	\$ (136,674.89)	\$ -		\$ -	\$ -
	\$ (1,722,319.17)	\$ (662,416.81)	\$ -		\$ -	\$ -
Kemper Casualty Ins Co	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Allianz Life Ins Co of North America	\$ 19,468.99	\$ (1,122.46)	\$ (26.48)	\$ 18,320.05	\$ 18,320.05	\$ -
Allstate Life Insurance Company	\$ (53.60)	\$ (48.93)	\$ (0.22)	\$ (102.75)	\$ -	\$ (102.75)
American Bankers Life Assur Co of FL	\$ 344.78	\$ -	\$ (0.04)	\$ 344.74	\$ 344.74	\$ -
American Family Life Assr Co of NY	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
American Fidelity Assur Co	\$ (17.13)	\$ (9.61)	\$ (0.03)	\$ (26.77)	\$ -	\$ (26.77)
American General Life Ins Co	\$ 20.65	\$ -	\$ (0.77)	\$ 822.08	\$ 822.08	\$ -
	\$ 751.86	\$ -	\$ -		\$ -	\$ -
	\$ 50.34	\$ -	\$ -		\$ -	\$ -
American Heritage Life Ins Co	\$ 3,836.47	\$ -	\$ (3.63)	\$ 3,832.84	\$ 3,832.84	\$ -
Wilton Reassurance Life Company of NY	\$ 336.03	\$ (219.20)	\$ (1.50)	\$ 115.33	\$ 115.33	\$ -
	\$ -	\$ -	\$ -		\$ -	\$ -
American National Ins Co	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
American Republic Ins Co	\$ (115.06)	\$ (313.56)	\$ (1.61)	\$ (430.23)	\$ -	\$ (430.23)
American United Life Ins. Co.	\$ 608.61	\$ (12.46)	\$ (0.70)	\$ 595.45	\$ 595.45	\$ -
Amex Assurance Co	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Genworth Life Ins Co	\$ 22.21	\$ (4.06)	\$ (0.05)	\$ 18.10	\$ 18.10	\$ -
Cigna Health & Life Ins Co	\$ (44,676.47)	\$ (45,848.03)	\$ (205.72)	\$ (90,730.22)	\$ -	\$ (90,730.22)
OneNation Ins Co	\$ 488.34	\$ -	\$ -	\$ 488.34	\$ 488.34	\$ -
Anthem Life Ins Co	\$ 362.55	\$ -	\$ (0.34)	\$ 362.21	\$ 362.21	\$ -
Baltimore Life Ins Co	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Bankers Life & Cas Co	\$ (6,553.52)	\$ (7,110.19)	\$ (32.55)	\$ (13,696.26)	\$ -	\$ (13,696.26)
Aviva Life & Ann Co of NY	\$ 105.79	\$ -	\$ (0.01)	\$ 105.78	\$ 105.78	\$ -

New Jersey Individual Health Coverage Program

Summary of Final Reconciliation of 1993 through 1995 Losses

Section 1 Carrier Being Billed or Refunded	Section 5				Section 6	
	Total Loss Funds	Total Interest Due to Carriers	Late Fees	Total of 1993-1995 Losses due to IHC (Carrier) incl interest & Late Fees	Total Due to IHC	Total Due to Carriers
RVI Natl Ins Co	\$ 6,778.38	\$ (5,351.81)	\$ (35.44)	\$ 1,391.13	\$ 1,391.13	\$ -
Citizens Security Life Ins Co.	\$ 432.85	\$ -	\$ (0.06)	\$ 432.79	\$ 432.79	\$ -
Philadelphia American Life Ins Co	\$ 157,572.41	\$ -	\$ (21.84)	\$ 157,550.57	\$ 157,550.57	\$ -
Banner Life Ins Co	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
BCS Insurance Company	\$ 2,027.63	\$ -	\$ (1.92)	\$ 2,025.71	\$ 2,025.71	\$ -
BCS Life Insurance Co.	\$ 2,328.38	\$ (147.06)	\$ (1.82)	\$ 2,179.50	\$ 2,179.50	\$ -
Conseco Insurance Co	\$ 676.62	\$ -	\$ (0.49)	\$ 676.13	\$ 676.13	\$ -
Horizon Health Services, Inc.	\$ (910,064.16)	\$ (303,671.85)	\$ (6,774.31)	\$ (1,220,510.32)	\$ -	\$ (1,220,510.32)
Boston Mutual Life Ins Co	\$ (5,724.00)	\$ (3,383.36)	\$ (13.16)	\$ (9,120.52)	\$ -	\$ (9,120.52)
Liberty Life Ins Co	\$ 149.78	\$ (47.46)	\$ (0.18)	\$ 102.14	\$ 102.14	\$ -
Conseco Health Ins Co	\$ (1,781.72)	\$ (1,045.91)	\$ (3.93)	\$ (2,831.56)	\$ -	\$ (2,831.56)
Celtic Insurance Co.	\$ 18,457.32	\$ (13,207.93)	\$ -	\$ 5,249.39	\$ 5,249.39	\$ -
Centennial Life Insurance Company	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Central Life Assurance Co	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Central States H&L Co of Omaha	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Centurion Life Ins Co	\$ 346.15	\$ -	\$ (0.33)	\$ 345.82	\$ 345.82	\$ -
Forethought Life Ins Co	\$ 453.20	\$ -	\$ (0.43)	\$ 452.77	\$ 452.77	\$ -
Lincoln Life & Annuity Co of NY	\$ (4,986.54)	\$ (40,847.70)	\$ (209.56)	\$ (46,043.80)	\$ -	\$ (46,043.80)
CIGNA Property & Casualty Ins Co	\$ 0.00	\$ -	\$ -	\$ 0.00	\$ 0.00	\$ -
Citicorp Life Insurance Co	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Clarendon National Ins Co	\$ 75.70	\$ (28.34)	\$ (0.23)	\$ 47.13	\$ 47.13	\$ -
CNA Insurance Companies	\$ (129,141.56)	\$ (46,320.70)	\$ (41.26)	\$ (173,973.96)	\$ -	\$ (173,973.96)
	\$ 1,533.90	\$ -	\$ -	\$ -	\$ -	\$ -
	\$ (2.37)	\$ (1.97)	\$ -	\$ -	\$ -	\$ -
Colonial Life & Accident Ins Co	\$ (1,527.29)	\$ (955.78)	\$ (3.70)	\$ (2,486.77)	\$ -	\$ (2,486.77)
AIG Premier Ins Co	\$ (344.82)	\$ (466.38)	\$ (2.22)	\$ (813.42)	\$ -	\$ (813.42)
AIG Centennial Ins Co	\$ (47.99)	\$ (52.54)	\$ (0.24)	\$ (100.77)	\$ -	\$ (100.77)
Colonial Penn Life Ins Co	\$ (3.17)	\$ (3.89)	\$ (0.02)	\$ (7.08)	\$ -	\$ (7.08)
Columbus Life Insurance Company	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Commercial Travelers Mutual Ins Co	\$ 954.27	\$ -	\$ (0.90)	\$ 953.37	\$ 953.37	\$ -
OneBeacon Amer Ins Co	\$ (127.02)	\$ (43.50)	\$ (0.09)	\$ (170.61)	\$ -	\$ (170.61)
Aviva Life & Annuity Co	\$ 223.18	\$ -	\$ (0.21)	\$ 222.97	\$ 222.97	\$ -
Connecticut General Life Ins. Co.	\$ (376,405.19)	\$ (186,820.64)	\$ (1,870.69)	\$ (565,096.52)	\$ -	\$ (565,096.52)
Arrowood Indemnity Co.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Consumers Life Ins Co	\$ 80.94	\$ -	\$ (0.08)	\$ 80.86	\$ 80.86	\$ -
CUNA Mutual Ins. Society	\$ (4,226.04)	\$ (3,130.83)	\$ (12.95)	\$ (7,369.82)	\$ -	\$ (7,369.82)
AmeriHealth	\$ (99,958.25)	\$ (35,521.37)	\$ (86.11)	\$ (135,565.73)	\$ -	\$ (135,565.73)
Eastern Life & Health Ins Co	\$ (1,096.37)	\$ (767.55)	\$ (0.78)	\$ (1,864.70)	\$ -	\$ (1,864.70)
Humana Ins Co	\$ (10,069.78)	\$ (3,169.93)	\$ (6.82)	\$ (13,246.53)	\$ -	\$ (13,246.53)
Employers Ins of Wausau	\$ (1,248.31)	\$ (1,128.63)	\$ (4.92)	\$ (2,381.86)	\$ -	\$ (2,381.86)
Employers Reinsurance Corp	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
AXA Equitable Life Ins Co	\$ 24,925.60	\$ (13,553.55)	\$ (100.99)	\$ 11,271.06	\$ 11,271.06	\$ -

New Jersey Individual Health Coverage Program

Summary of Final Reconciliation of 1993 through 1995 Losses

Section 1 Carrier Being Billed or Refunded	Section 5				Section 6	
	Total Loss Funds	Total Interest Due to Carriers	Late Fees	Total of 1993-1995 Losses due to IHC (Carrier) incl interest & Late Fees	Total Due to IHC	Total Due to Carriers
Equitable Life Ins Co of Iowa	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Family Life Ins Co	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Farm Family Life Ins Co	\$ 2,811.27	\$ (1,253.58)	\$ (9.08)	\$ 1,548.61	\$ 1,548.61	\$ -
Farmers & Traders Life Ins Co	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Federal Life Ins Co (Mutual)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
OM Financial Life Ins Co	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Fidelity Security Life Ins Co	\$ 7,268.62	\$ (1,121.02)	\$ (13.55)	\$ 6,134.05	\$ 6,134.05	\$ -
First Allamerica Finl Life Ins Co	\$ (87,210.70)	\$ (28,037.21)	\$ (19.04)	\$ (115,266.95)	\$ -	\$ (115,266.95)
First Dominion Mut Life Ins. Co.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
SunAmerica Life Ins Co	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Assurity Life Ins Co	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Garden State Life Ins Co	\$ 57.27	\$ (3.30)	\$ (0.07)	\$ 53.90	\$ 53.90	\$ -
General American Life Ins Co	\$ (3,198.55)	\$ (4,082.19)	\$ (19.22)	\$ (7,299.96)	\$ -	\$ (7,299.96)
General Fidelity Life Ins Co	\$ 192.41	\$ -	\$ (0.18)	\$ 192.23	\$ 192.23	\$ -
Gerber Life Ins. Co.	\$ 1,167.00	\$ -	\$ (0.14)	\$ 1,166.86	\$ 1,166.86	\$ -
Germantown Insurance Co	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Unity Financial Life Ins Co	\$ 126.50	\$ -	\$ (0.12)	\$ 126.38	\$ 126.38	\$ -
Globe Life & Accident Ins Co	\$ 24.89	\$ -	\$ (0.02)	\$ 24.87	\$ 24.87	\$ -
Great American Life Ins Co	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Great Southern Life Ins Co	\$ 117.56	\$ -	\$ (0.11)	\$ 117.45	\$ 117.45	\$ -
Great-West Life & Annuity Ins Co	\$ 16,018.54	\$ (3,692.34)	\$ (38.50)	\$ 12,217.67	\$ 12,217.67	\$ -
	\$ (432.41)	\$ (326.65)	\$ -	\$ -	\$ -	\$ -
	\$ 791.38	\$ (102.35)	\$ -	\$ -	\$ -	\$ -
			\$ -	\$ -	\$ -	\$ -
Health Net of PA Inc.	\$ (17,834.65)	\$ (9,121.22)	\$ (211.62)	\$ (45,463.51)	\$ -	\$ (45,463.51)
	\$ (12,557.89)	\$ (5,738.13)	\$ -	\$ -	\$ -	\$ -
Guarantee Mutual Life Co	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Guarantee Trust Life Ins Co	\$ 2,436.47	\$ -	\$ (0.86)	\$ 2,435.61	\$ 2,435.61	\$ -
Guardian Life Ins. Co. of America	\$ (557,668.76)	\$ (494,545.24)	\$ (2,152.11)	\$ (1,054,366.11)	\$ -	\$ (1,054,366.11)
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Harleysville Life Ins Co	\$ 104.66	\$ -	\$ -	\$ 104.66	\$ 104.66	\$ -
Heritage Life Ins Co	\$ 275.72	\$ -	\$ (0.20)	\$ 275.52	\$ 275.52	\$ -
HIP Health Plan of New Jersey	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
RiverSource Life Ins Co	\$ 30.34	\$ (11.13)	\$ (0.09)	\$ 19.12	\$ 19.12	\$ -
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Investors Life Ins Co North America	\$ 400.75	\$ -	\$ (0.49)	\$ 400.26	\$ 400.26	\$ -
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Hartford Fire & Casualty Group	\$ 7,453.22	\$ (693.85)	\$ (11.46)	\$ 6,747.91	\$ 6,747.91	\$ -
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
John Alden Life Ins. Co.	\$ (230,709.62)	\$ (164,319.66)	\$ (491.93)	\$ (395,521.21)	\$ -	\$ (395,521.21)
Sentry Select Ins Co	\$ (961.45)	\$ (646.62)	\$ (2.58)	\$ (1,610.65)	\$ -	\$ (1,610.65)
John Hancock Life Ins Co	\$ (26,341.25)	\$ (34,386.02)	\$ (166.52)	\$ (108,457.56)	\$ -	\$ (108,457.56)

New Jersey Individual Health Coverage Program

Summary of Final Reconciliation of 1993 through 1995 Losses

Section 1	Section 5				Section 6	
Carrier Being Billed or Refunded	Total Loss Funds	Total Interest Due to Carriers	Late Fees	Total of 1993-1995 Losses due to IHC (Carrier) incl interest & Late Fees	Total Due to IHC	Total Due to Carriers
	\$ (53,846.27)	\$ (17,547.87)	\$ -		\$ -	\$ -
	\$ 23,911.24	\$ (80.87)	\$ -		\$ -	\$ -
Kanawha Insurance Co	\$ (40.86)	\$ (21.98)	\$ (0.07)	\$ (62.91)	\$ -	\$ (62.91)
Kansas City Life Ins. Co.	\$ (170.83)	\$ (135.33)	\$ (0.57)	\$ (306.73)	\$ -	\$ (306.73)
Liberty Mutual Group	\$ (39,274.96)	\$ (12,736.38)	\$ (10.93)	\$ (53,082.89)	\$ -	\$ (53,082.89)
	\$ (574.44)	\$ (486.18)	\$ -		\$ -	\$ -
Liberty National Life Ins Co	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Genworth Life & Annuity	\$ -	\$ -	\$ (3.86)	\$ 7,073.84	\$ 7,073.84	\$ -
	\$ -	\$ -	\$ -			
	\$ 7,079.21	\$ (1.51)	\$ -		\$ -	\$ -
	\$ -	\$ -	\$ -		\$ -	\$ -
North American Specialty Ins Co	\$ 87.45	\$ (7.94)	\$ (0.13)	\$ 79.38	\$ 79.38	\$ -
	\$ -	\$ -	\$ -		\$ -	\$ -
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Lincoln National Life Ins Co	\$ (30,186.41)	\$ (23,838.59)	\$ (101.34)	\$ (53,385.57)	\$ -	\$ (53,385.57)
	\$ 904.06	\$ (163.30)	\$ -		\$ -	\$ -
Nationwide Affinity Ins Co of America	\$ (853.28)	\$ (330.19)	\$ (0.93)	\$ (1,184.40)	\$ -	\$ (1,184.40)
Loyal American Life Ins. Co.	\$ (9.51)	\$ (8.39)	\$ (0.04)	\$ (17.94)	\$ -	\$ (17.94)
Manhattan National Life Ins Co	\$ (47,569.39)	\$ (17,300.05)	\$ (33.94)	\$ (64,903.38)	\$ -	\$ (64,903.38)
Markel Insurance Co	\$ (121.09)	\$ (38.12)	\$ (0.09)	\$ (159.30)	\$ -	\$ (159.30)
Centre Life Ins Co	\$ (91.61)	\$ (42.89)	\$ (0.19)	\$ (134.69)	\$ -	\$ (134.69)
Conseco Life Ins Co	\$ 177.12	\$ (96.39)	\$ (1.06)	\$ 468.99	\$ 468.99	\$ -
	\$ 389.32	\$ -	\$ -		\$ -	\$ -
Massachusetts Mutual Life Ins Co	\$ (28,946.29)	\$ (43,046.19)	\$ (207.26)	\$ (72,199.74)	\$ -	\$ (72,199.74)
Medical Inter-Insurance Exch of NJ	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Fort Dearborn Life Ins Co	\$ 74.49	\$ -	\$ (0.07)	\$ 74.42	\$ 74.42	\$ -
MEGA Life and Health Ins Co.	\$ (17,574.53)	\$ (11,180.05)	\$ (43.85)	\$ (28,798.43)	\$ -	\$ (28,798.43)
	\$ -	\$ -	\$ -			
Metropolitan Life Ins. Co.	\$ (3,359.55)	\$ (2,006.25)	\$ (678.33)	\$ (233,196.62)	\$ -	\$ (233,196.62)
	\$ (146,582.31)	\$ (80,570.18)	\$ -		\$ -	\$ -
	\$ -	\$ -	\$ -		\$ -	\$ -
Midland National Life Ins Co	\$ (0.81)	\$ (0.87)	\$ (105.30)	\$ 28,718.74	\$ 28,718.74	\$ -
	\$ 28,825.72	\$ -	\$ -		\$ -	\$ -
Minnesota Life Ins Co	\$ (5.98)	\$ (4.09)	\$ (0.02)	\$ (10.09)	\$ -	\$ (10.09)
Monarch Life Ins. Co.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
MONY Life Ins Co	\$ (5,315.08)	\$ (4,493.10)	\$ (19.31)	\$ (9,827.49)	\$ -	\$ (9,827.49)
Mutual of Omaha Companies	\$ (20,474.14)	\$ (38,553.73)	\$ (190.57)	\$ (59,218.44)	\$ -	\$ (59,218.44)
	\$ -	\$ -	\$ -		\$ -	\$ -
MTL Ins Co	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
National Am. Life Ins. Co. of PA	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
National Benefit Life Ins Co	\$ (876.38)	\$ (865.84)	\$ (3.88)	\$ (1,746.10)	\$ -	\$ (1,746.10)
National Casualty Company	\$ (66,744.99)	\$ (29,500.77)	\$ (94.75)	\$ (96,340.51)	\$ -	\$ (96,340.51)
National Foundation Life Ins Co	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
National Health Ins. Co.	\$ (36,249.06)	\$ (22,833.55)	\$ (64.11)	\$ (59,146.72)	\$ -	\$ (59,146.72)

New Jersey Individual Health Coverage Program

Summary of Final Reconciliation of 1993 through 1995 Losses

Section 1	Section 5				Section 6	
Carrier Being Billed or Refunded	Total Loss Funds	Total Interest Due to Carriers	Late Fees	Total of 1993-1995 Losses due to IHC (Carrier) incl interest & Late Fees	Total Due to IHC	Total Due to Carriers
Nationwide Life Ins. Co.	\$ 5,102.98	\$ (70.85)	\$ (8.43)	\$ 11,034.97	\$ 11,034.97	\$ -
	\$ 6,603.94	\$ (592.68)	\$ -		\$ -	\$ -
	\$ -	\$ -	\$ -		\$ -	\$ -
Nippon Life Ins. Co. of America	\$ (18,160.43)	\$ (7,315.27)	\$ (30.52)	\$ (25,506.22)	\$ -	\$ (25,506.22)
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
North River Ins Co	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Northwestern Natl Ins Co Milwaukee	\$ (12.58)	\$ (4.34)	\$ -	\$ (16.92)	\$ -	\$ (16.92)
Ohio Casualty Ins Co	\$ 18.53	\$ -	\$ (0.02)	\$ 18.51	\$ 18.51	\$ -
Ohio National Life Assr Corp	\$ 564.94	\$ -	\$ (0.53)	\$ 564.41	\$ 564.41	\$ -
Ohio National Life Ins Co	\$ 135.62	\$ -	\$ (0.13)	\$ 135.49	\$ 135.49	\$ -
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Old American Ins. Co.	\$ (15.43)	\$ (22.49)	\$ (0.11)	\$ (38.03)	\$ -	\$ (38.03)
Pacific Life Ins Co	\$ (123,862.83)	\$ (52,531.03)	\$ (69.88)	\$ (176,463.74)	\$ -	\$ (176,463.74)
Pan-American Life Ins Co	\$ (462.31)	\$ (9,183.92)	\$ (49.94)	\$ (9,696.17)	\$ -	\$ (9,696.17)
Paul Revere Life Ins Co	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Penn Mutual Life Ins Co	\$ 3,438.73	\$ -	\$ (3.25)	\$ 3,435.48	\$ 3,435.48	\$ -
Pennsylvania Life Ins Co	\$ (5,605.00)	\$ (1,756.29)	\$ -	\$ (7,361.29)	\$ -	\$ (7,361.29)
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Union Fidelity Life Ins Co	\$ 184.29	\$ -	\$ (0.03)	\$ 184.26	\$ 184.26	\$ -
Phoenix Life Ins. Co.	\$ 12,068.49	\$ (10,453.32)	\$ -	\$ 1,615.17	\$ 1,615.17	\$ -
US Br SunLife Assur Co Of Canada	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Physician Healthcare Plan of NJ	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Primerica Life Ins Co	\$ (332.99)	\$ (439.64)	\$ (2.67)	\$ (775.30)	\$ -	\$ (775.30)
Principal Mutual Life Ins Co	\$ 1,164,222.59	\$ (14,726.22)	\$ -	\$ 1,149,496.37	\$ 1,149,496.37	\$ -
Protective Life Ins. Co.	\$ 310.31	\$ -	\$ (150.48)	\$ 200.12	\$ 200.12	\$ -
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	\$ 40.29	\$ -	\$ -	\$ -	\$ -	\$ -
Provident Life & Accident Ins Co	\$ (35,532.95)	\$ (18,308.12)	\$ (65.57)	\$ (53,906.64)	\$ -	\$ (53,906.64)
Provident Life & Cas Ins Co	\$ (25.84)	\$ (9.21)	\$ (0.03)	\$ (35.08)	\$ -	\$ (35.08)
Reliable Life Ins Co	\$ (15,239.48)	\$ (4,871.98)	\$ (3.39)	\$ (20,114.85)	\$ -	\$ (20,114.85)
Reliance Ins Co	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Reliance Standard Life Ins Co	\$ 200,294.79	\$ -	\$ (27.76)	\$ 200,267.03	\$ 200,267.03	\$ -
Reliastar Life ins Co	\$ 7,537.15	\$ (6,961.48)	\$ (43.67)	\$ 21,906.33	\$ 21,906.33	\$ -
	\$ 22,405.37	\$ (1,107.04)	\$ -		\$ -	\$ -
	\$ -	\$ -	\$ -		\$ -	\$ -
	\$ -	\$ -	\$ -		\$ -	\$ -
	\$ 76.00	\$ -	\$ -		\$ -	\$ -
Republic Western Ins Co	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
RLI Ins Co	\$ (590.34)	\$ (324.66)	\$ (1.18)	\$ (916.18)	\$ -	\$ (916.18)
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Symetra Life Ins Co	\$ 6,323.63	\$ (663.91)	\$ (10.18)	\$ 5,649.54	\$ 5,649.54	\$ -
Berkshire Life Ins. Co. of America	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Security Mutual Life Ins. Co. of NY	\$ (6.82)	\$ (5.46)	\$ (0.02)	\$ (12.30)	\$ -	\$ (12.30)
Security of America Life Ins Co of AZ	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

New Jersey Individual Health Coverage Program

Summary of Final Reconciliation of 1993 through 1995 Losses

Section 1 Carrier Being Billed or Refunded	Section 5				Section 6	
	Total Loss Funds	Total Interest Due to Carriers	Late Fees	Total of 1993-1995 Losses due to IHC (Carrier) incl interest & Late Fees	Total Due to IHC	Total Due to Carriers
Sentry Ins. a Mutual Co.	\$ (144.98)	\$ (103.21)	\$ (0.42)	\$ (248.61)	\$ -	\$ (248.61)
Sentry Life Ins. Co.	\$ (5,001.76)	\$ (6,438.41)	\$ (30.23)	\$ (11,470.40)	\$ -	\$ (11,470.40)
Security Life Ins Co of Denver	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Standard Security Life Ins Co of NY	\$ 4,446.16	\$ -	\$ (4.21)	\$ 4,441.95	\$ 4,441.95	\$ -
State Farm Mutual Auto Ins. Co.	\$ 16,090.04	\$ -	\$ (16.28)	\$ 16,073.76	\$ 16,073.76	\$ -
State Life Ins. Co.	\$ (27.77)	\$ (15.31)	\$ (0.05)	\$ (43.13)	\$ -	\$ (43.13)
Teachers Protv Mutual Life Ins. Co.	\$ (34.72)	\$ (13.83)	\$ (0.04)	\$ (48.59)	\$ -	\$ (48.59)
TIG Insurance Company	\$ 391.81	\$ -	\$ (0.36)	\$ 391.45	\$ 391.45	\$ -
Time Insurance Company (includes Fortis Benefits)	\$ (177,323.92)	\$ (55,820.93)	\$ (404.15)	\$ (268,988.81)	\$ -	\$ (268,988.81)
	\$ (22,704.45)	\$ (12,735.36)	\$ -	\$ -	\$ -	\$ -
Senior Hlth Ins Co of PA	\$ 4,121.70	\$ -	\$ (3.90)	\$ 4,117.80	\$ 4,117.80	\$ -
MetLife Ins Co of CT	\$ 31,888.06	\$ -	\$ (565.63)	\$ 32,409.13	\$ 32,409.13	\$ -
	\$ 1,182.06	\$ (95.36)	\$ -	\$ -	\$ -	\$ -
Trustmark Insurance Company	\$ (12,098.91)	\$ (9,577.20)	\$ (39.61)	\$ (21,715.72)	\$ -	\$ (21,715.72)
Union Central Life Ins Co	\$ 3,035.81	\$ -	\$ (2.87)	\$ 3,032.94	\$ 3,032.94	\$ -
Union Labor Life Ins Co	\$ (240.96)	\$ (159.88)	\$ (0.80)	\$ (401.64)	\$ -	\$ (401.64)
United American Ins Co	\$ 7,694.04	\$ -	\$ (7.13)	\$ 7,686.91	\$ 7,686.91	\$ -
ING USA Annuity & Life Ins Co	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
IA Amer Life Ins Co	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
United Health Group Inc.	\$ (356.14)	\$ (289.26)	\$ (843.42)	\$ (1,269.14)	\$ -	\$ (1,269.14)
	\$ 2,228.89	\$ -	\$ -	\$ -	\$ -	\$ -
	\$ (97,090.93)	\$ (30,563.87)	\$ -	\$ -	\$ -	\$ -
United Ins Co Of America	\$ (425.28)	\$ (133.88)	\$ (0.33)	\$ (559.49)	\$ -	\$ (559.49)
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Unity Mutual Life Ins Co	\$ (185.42)	\$ (104.01)	\$ (0.35)	\$ (289.78)	\$ -	\$ (289.78)
UNUM Life Ins. Co. of America	\$ (10.40)	\$ (12.70)	\$ (14.31)	\$ 15,033.90	\$ 15,033.90	\$ -
	\$ 15,071.31	\$ -	\$ -	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
United States Life Ins Co of NY	\$ (29,243.26)	\$ (72,005.97)	\$ (364.37)	\$ (101,509.67)	\$ -	\$ (101,509.67)
	\$ 124.25	\$ (20.32)	\$ -	\$ -	\$ -	\$ -
USAA Life Ins Co	\$ 953.64	\$ -	\$ (0.90)	\$ 952.74	\$ 952.74	\$ -
Virginia Surety Co. Inc.	\$ (113.68)	\$ (44.24)	\$ (0.12)	\$ (158.04)	\$ -	\$ (158.04)
Vista Life Ins Co	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Washington National Ins Co.	\$ 11,329.53	\$ (5,756.21)	\$ (104.53)	\$ (21,508.75)	\$ -	\$ (21,508.75)
	\$ (20,516.34)	\$ (6,461.20)	\$ -	\$ -	\$ -	\$ -
William Penn Life Ins Co of NY	\$ (45.25)	\$ (17.88)	\$ (0.05)	\$ (63.18)	\$ -	\$ (63.18)
HumanaDental Ins Co	\$ 22.03	\$ -	\$ (0.02)	\$ 22.01	\$ 22.01	\$ -
Zurich American Ins Co	\$ 11.35	\$ -	\$ (0.01)	\$ 11.34	\$ 11.34	\$ -
	\$ (3,220,962.24)	\$ (3,206,947.40)	\$ (25,244.90)	\$ (6,453,154.54)	\$ 1,754,648.33	\$ (8,207,802.88)

New Jersey Individual Health Coverage Program

Summary of Final Reconciliation of 1993 through 1995 Losses

Section 1	Section 5				Section 6	
Carrier Being Billed or Refunded	Total Loss Funds	Total Interest Due to Carriers	Late Fees	Total of 1993-1995 Losses due to IHC (Carrier) incl Interest & Late Fees	Total Due to IHC	Total Due to Carriers