

**State of New Jersey
Individual Health Coverage Program**

1995 Assessment

Invoice Dated: June 12, 1996

1. Carrier Name (affiliated carriers listed on combined basis)	3. NJ net earned premium (NEP)	4. market share	5. reimbursable loss share	6. pro-rata exemptions from loss assessment	7. exempt carrier loss share	8. non-exempt carrier adjusted loss share	9. adjustment for 35% cap on loss share	10. 1995 carrier reimbursable loss share	11. 1996 admin expense share
AEGON USA, Inc.	\$ 14,703,213	0.28658%	\$ 228,191			\$ 404,955	\$ 70,954	\$ 475,909	\$ 1,863
Aetna Life Insurance Company	\$ 313,703,407	6.11435%	\$ 4,868,626	57.96%	\$ 2,046,904			\$ 2,046,904	\$ 39,743
Allianz Life Ins Co of N. America	\$ 520,904	0.01015%	\$ 8,084			\$ 14,347	\$ 2,514	\$ 16,860	\$ 66
ALLMERICA FINANCIAL LIFE & ANNUITY	\$ 1,468	0.00003%	\$ 23			\$ 40	\$ 7	\$ 48	\$ 0
Allstate Life Insurance Company	\$ 34,748	0.00068%	\$ 539			\$ 957	\$ 168	\$ 1,125	\$ 4
American National Ins Co	\$ 1,721,259	0.03355%	\$ 26,714			\$ 47,407	\$ 8,306	\$ 55,713	\$ 218
American United Life Ins. Co.	\$ 5,939	0.00012%	\$ 92			\$ 164	\$ 29	\$ 192	\$ 1
American Republic Ins Co	\$ 239,666	0.00467%	\$ 3,720			\$ 6,601	\$ 1,157	\$ 7,757	\$ 30
AMERIHEALTH HMO, INC	\$ 33,658,182	0.65603%	\$ 522,370			\$ 927,011	\$ 162,426	\$ 1,089,437	\$ 4,264
Amex Life Assurance Co	\$ 1,996	0.00004%	\$ 31			\$ 55	\$ 10	\$ 65	\$ 0
Bankers Life & Cas Co	\$ 5,469,492	0.10661%	\$ 84,886			\$ 150,640	\$ 26,394	\$ 177,035	\$ 693
Bankers Multiple Line Ins. Co.	\$ 701,976	0.01368%	\$ 10,895			\$ 19,334	\$ 3,388	\$ 22,721	\$ 89
Bankers Security Life Ins Society	\$ 520,991	0.01015%	\$ 8,086			\$ 14,349	\$ 2,514	\$ 16,863	\$ 66
BCS Life Insurance Co.	\$ 193,490	0.00377%	\$ 3,003			\$ 5,329	\$ 934	\$ 6,263	\$ 25
Berkshire Life Ins. Co.		0.00000%	\$ -			\$ -	\$ -	\$ -	\$ -
Blue Cross and Blue Shield of NJ	\$ 1,202,793,551	23.44348%	\$ 18,667,160			\$ 33,127,237		\$ 27,869,184	\$ 152,383
Boston Mutual Life Ins Co	\$ 3,643,789	0.07102%	\$ 56,551			\$ 100,357	\$ 17,584	\$ 117,941	\$ 462
Business Men's Assur of Am	\$ 15,608	0.00030%	\$ 242			\$ 430	\$ 75	\$ 505	\$ 2
Canada Life Assur Co	\$ 1,903,509	0.03710%	\$ 29,542			\$ 52,426	\$ 9,186	\$ 61,612	\$ 241
Capitol American Life Ins Co	\$ 805,015	0.01569%	\$ 12,494			\$ 22,172	\$ 3,885	\$ 26,056	\$ 102
Celtic Life Ins. Co.	\$ 27,611,700	0.53818%	\$ 428,529	100.00%	\$ -			\$ -	\$ 3,498
Centennial Life Insurance Company	\$ 1,606,692	0.03132%	\$ 24,936			\$ 44,251	\$ 7,753	\$ 52,005	\$ 204
CNA Insurance Companies	\$ 19,124,050	0.37274%	\$ 296,802			\$ 526,713	\$ 92,288	\$ 619,001	\$ 2,423
Colonial Life & Accident Ins Co	\$ 758,435	0.01478%	\$ 11,771			\$ 20,889	\$ 3,660	\$ 24,549	\$ 96
Colonial Life Ins. Co. of America	\$ 26,525,664	0.51701%	\$ 411,674			\$ 730,568	\$ 128,006	\$ 858,574	\$ 3,361
Colonial Penn Franklin Ins Co	\$ 331,326	0.00646%	\$ 5,142			\$ 9,125	\$ 1,599	\$ 10,724	\$ 42
Colonial Penn Ins Co	\$ 37,774	0.00074%	\$ 586			\$ 1,040	\$ 182	\$ 1,223	\$ 5
Colonial Penn Life Ins Co	\$ 2,905	0.00006%	\$ 45			\$ 80	\$ 14	\$ 94	\$ 0
Columbus Life Insurance Company	\$ -	0.00000%	\$ -			\$ -	\$ -	\$ -	\$ -
Commercial Union Ins Cos	\$ 17,313	0.00034%	\$ 269			\$ 477	\$ 84	\$ 560	\$ 2
Connecticut General Life Ins. Co.	\$ 322,296,545	6.28184%	\$ 5,001,990	28.00%	\$ 3,601,412			\$ 3,601,412	\$ 40,832
CUNA Mutual Ins. Society	\$ 2,456,782	0.04788%	\$ 38,129			\$ 67,664	\$ 11,856	\$ 79,520	\$ 311
Educators Mutual Life Ins. Co.	\$ 134,801	0.00263%	\$ 2,092			\$ 3,713	\$ 651	\$ 4,363	\$ 17
EMPLOYERS HEALTH INS CO	\$ 3,729,870	0.07270%	\$ 57,887			\$ 102,728	\$ 17,999	\$ 120,727	\$ 473
Employers Ins of Wausau	\$ 797,693	0.01555%	\$ 12,380			\$ 21,970	\$ 3,849	\$ 25,819	\$ 101
Equitable Life Asr Soc of the US	\$ 9,812,746	0.19126%	\$ 152,292			\$ 270,262	\$ 47,354	\$ 317,616	\$ 1,243
Farm Family Life Ins Co	\$ -	0.00000%	\$ -			\$ -	\$ -	\$ -	\$ -
Federal Home Life Ins Co	\$ 1,876	0.00004%	\$ 29			\$ 52	\$ 9	\$ 61	\$ 0
Fidelity Security Life Ins Co	\$ 151,535	0.00295%	\$ 2,352			\$ 4,174	\$ 731	\$ 4,905	\$ 19
FIRST ALLAMERICA FIN LIFE INS CO	\$ 2,814,730	0.05486%	\$ 43,684			\$ 77,523	\$ 13,583	\$ 91,106	\$ 357

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First Option Health Plan	\$ 105,076,487	2.04803%	\$ 1,630,770	89.01%	\$ 179,299			\$ 179,299	\$ 13,312
Garden State Life Ins Co	\$ 1,774	0.00003%	\$ 28			\$ 49	\$ 9	\$ 57	\$ 0
General American Life Ins Co	\$ 2,984,458	0.05817%	\$ 46,318			\$ 82,198	\$ 14,402	\$ 96,600	\$ 378
Golden Rule Ins Co	\$ 226,298	0.00441%	\$ 3,512			\$ 6,233	\$ 1,092	\$ 7,325	\$ 29
Great American Life Ins Co	\$ 4,440	0.00009%	\$ 69			\$ 122	\$ 21	\$ 144	\$ 1
Great-West Life Assurance Co.	\$ 17,182	0.00033%	\$ 267			\$ 473	\$ 83	\$ 556	\$ 2
Great-West Life & Annuity Ins Co	\$ 2,162,928	0.04216%	\$ 33,568			\$ 59,571	\$ 10,438	\$ 70,009	\$ 274
GUARANTEE TRUST LIFE INS CO	\$ 525,732	0.01025%	\$ 8,159			\$ 14,480	\$ 2,537	\$ 17,017	\$ 67
QualMed Plans for Health (Greater Atlantic)	\$ 1,519,873	0.02962%	\$ 23,588			\$ 41,860	\$ 7,335	\$ 49,195	\$ 193
Guarantee Mutual Life Co		0.00000%	\$ -			\$ -	\$ -	\$ -	\$ -
Guardian Life Ins. Co. of America	\$ 366,816,360	7.14957%	\$ 5,692,930			\$ 10,102,825	\$ 1,770,162	\$ 11,872,987	\$ 46,472
HIP Health Plan of New Jersey	\$ 300,518,913	5.85737%	\$ 4,664,005	100.00%	\$ -			\$ -	\$ 38,073
Anthem Health & Life Ins. Co.(Home Life)	\$ 31,043,954	0.60507%	\$ 481,797			\$ 855,010	\$ 149,810	\$ 1,004,820	\$ 3,933
IDS Life Ins Co	\$ 3,445	0.00007%	\$ 53			\$ 95	\$ 17	\$ 112	\$ 0
ITT Hartford Ins. Group		0.00000%	\$ -			\$ -	\$ -	\$ -	\$ -
Jefferson-Pilot Life Ins Co	\$ 60,053	0.00117%	\$ 932			\$ 1,654	\$ 290	\$ 1,944	\$ 8
John Alden Life Ins. Co.	\$ 85,745,050	1.67124%	\$ 1,330,749			\$ 2,361,583	\$ 413,784	\$ 2,775,366	\$ 10,863
John Deere Ins Co	\$ 507,853	0.00990%	\$ 7,882			\$ 13,987	\$ 2,451	\$ 16,438	\$ 64
John Hancock Mutual Life Ins Co	\$ 25,066,801	0.48857%	\$ 389,033			\$ 690,388	\$ 120,966	\$ 811,354	\$ 3,176
Kanawha Insurance Co	\$ 1,408	0.00003%	\$ 22			\$ 39	\$ 7	\$ 46	\$ 0
Kansas City Life Ins. Co.	\$ 105,231	0.00205%	\$ 1,633			\$ 2,898	\$ 508	\$ 3,406	\$ 13
Liberty Mutual Ins Co	\$ 118,661	0.00231%	\$ 1,842			\$ 3,268	\$ 573	\$ 3,841	\$ 15
Lincoln National Life Ins Co	\$ 15,726,264	0.30652%	\$ 244,069			\$ 433,131	\$ 75,891	\$ 509,022	\$ 1,992
Lincoln National Specialty Ins Co	\$ 249,979	0.00487%	\$ 3,880			\$ 6,885	\$ 1,206	\$ 8,091	\$ 32
Loyal American Life Ins. Co.	\$ 6,875	0.00013%	\$ 107			\$ 189	\$ 33	\$ 223	\$ 1
Manhattan National Life Ins Co	\$ 10,031,554	0.19552%	\$ 155,688			\$ 276,288	\$ 48,410	\$ 324,698	\$ 1,271
MARKEL INSURANCE COMPANY	\$ 50,107	0.00098%	\$ 778			\$ 1,380	\$ 242	\$ 1,622	\$ 6
Manufacturers Life Ins Co		0.00000%	\$ -			\$ -	\$ -	\$ -	\$ -
Massachusetts Casualty Ins Co	\$ 31,327	0.00061%	\$ 486			\$ 863	\$ 151	\$ 1,014	\$ 4
Massachusetts General Life Ins Co	\$ -	0.00000%	\$ -			\$ -	\$ -	\$ -	\$ -
Massachusetts Mutual Life Ins Co	\$ 30,429,194	0.59309%	\$ 472,256			\$ 838,078	\$ 146,843	\$ 984,922	\$ 3,855
MEGA Life and Health Ins Co.	\$ 9,316,072	0.18158%	\$ 144,584			\$ 256,582	\$ 44,957	\$ 301,539	\$ 1,180
METRAHEALTH INS CO	\$ 40,229,948	0.78412%	\$ 624,362			\$ 1,108,010	\$ 194,139	\$ 1,302,149	\$ 5,097
Metropolitan Life Ins. Co.	\$ 42,285,483	0.82418%	\$ 656,264	67.18%	\$ 215,358			\$ 215,358	\$ 5,357
Midland National Life Ins Co		0.00000%	\$ -			\$ -	\$ -	\$ -	\$ -
Minnesota Mutual Life Ins Co	\$ 4,113	0.00008%	\$ 64			\$ 113	\$ 20	\$ 133	\$ 1
Mutual Life Ins Co of NY	\$ 3,368,270	0.06565%	\$ 52,275			\$ 92,769	\$ 16,254	\$ 109,023	\$ 427
Mutual of Omaha Companies	\$ 25,245,459	0.49206%	\$ 391,805			\$ 695,308	\$ 121,828	\$ 817,136	\$ 3,198
National Benefit Life Ins Co	\$ 660,880	0.01288%	\$ 10,257			\$ 18,202	\$ 3,189	\$ 21,391	\$ 84
National Casualty Company	\$ 25,702,557	0.50096%	\$ 398,900			\$ 707,898	\$ 124,034	\$ 831,932	\$ 3,256
National Group Life Ins Co	\$ 8,496,415	0.16560%	\$ 131,863			\$ 234,008	\$ 41,002	\$ 275,009	\$ 1,076

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National Health Ins. Co.	\$ 11,181,555	0.21794%	\$ 173,536			\$ 307,961	\$ 53,959	\$ 361,921	\$ 1,417
Nationwide Life Ins. Co.	\$ 51,603	0.00101%	\$ 801			\$ 1,421	\$ 249	\$ 1,670	\$ 7
New England Mutual Life Ins Co	\$ 70,361,696	1.37141%	\$ 1,092,002			\$ 1,937,896	\$ 339,548	\$ 2,277,443	\$ 8,914
Nippon Life Ins. Co. of America	\$ 4,169,434	0.08127%	\$ 64,709			\$ 114,834	\$ 20,121	\$ 134,955	\$ 528
NORTHWESTERN NATL LIFE INS CO	\$ 1,456,965	0.02840%	\$ 22,612			\$ 40,128	\$ 7,031	\$ 47,159	\$ 185
Northwestern Ntl Ins Co Milwaukee	\$ -	0.00000%	\$ -			\$ -	\$ -	\$ -	\$ -
North American Life Assur Co	\$ 1,933,331	0.03768%	\$ 30,005			\$ 53,248	\$ 9,330	\$ 62,577	\$ 245
OHIO STATE LIFE INS CO	\$ 46	0.00000%	\$ 1			\$ 1	\$ 0	\$ 1	\$ 0
Old American Ins. Co.	\$ 15,063	0.00029%	\$ 234			\$ 415	\$ 73	\$ 488	\$ 2
Oxford Health Plans (NJ), Inc.	\$ 231,188,701	4.50607%	\$ 3,588,011	100.00%	\$ -			\$ -	\$ 29,289
Pacific Mutual Life Ins. Co.	\$ 9,927,056	0.19349%	\$ 154,066			\$ 273,410	\$ 47,905	\$ 321,316	\$ 1,258
Pan-Amecian Life Ins Co	\$ 5,817,385	0.11339%	\$ 90,285			\$ 160,222	\$ 28,073	\$ 188,295	\$ 737
Pension Life Ins. Co. of America	\$ 6,752,330	0.13161%	\$ 104,795			\$ 185,972	\$ 32,585	\$ 218,557	\$ 855
Phoenix Home Life Mutual Ins. Co.	\$ 7,274,181	0.14178%	\$ 112,894			\$ 200,345	\$ 35,103	\$ 235,448	\$ 922
PHYSICIAN HEALTHCARE PLAN OF NJ, I	\$ 2,223	0.00004%	\$ 35			\$ 61	\$ 11	\$ 72	\$ 0
Primerica Life Ins Co	\$ 267,415	0.00521%	\$ 4,150			\$ 7,365	\$ 1,290	\$ 8,656	\$ 34
Principal Mutual Life Ins Co	\$ 70,854,844	1.38102%	\$ 1,099,656	14.65%	\$ 938,509			\$ 938,509	\$ 8,977
Protective Life Ins. Co.	\$ 27,622,420	0.53838%	\$ 428,695	100.00%	\$ -			\$ -	\$ 3,500
Provident Life & Accident Ins Co	\$ 17,503,246	0.34115%	\$ 271,648			\$ 482,073	\$ 84,466	\$ 566,539	\$ 2,217
Provident Life & Cas Ins Co	\$ 9,413	0.00018%	\$ 146			\$ 259	\$ 45	\$ 305	\$ 1
Provident Mutual LIC of Phila	\$ 433,423	0.00845%	\$ 6,727			\$ 11,937	\$ 2,092	\$ 14,029	\$ 55
PROVIDIAN LIFE AND HEALTH INS CO(f	\$ 418,324	0.00815%	\$ 6,492			\$ 11,521	\$ 2,019	\$ 13,540	\$ 53
Prudential Ins. Co. of America	\$ 367,592,865	7.16470%	\$ 5,704,981	29.93%	\$ 3,997,222			\$ 3,997,222	\$ 46,571
Reliable Life Ins Co	\$ 1,872,790	0.03650%	\$ 29,065			\$ 51,580	\$ 9,038	\$ 60,618	\$ 237
Reliance Ins Co		0.00000%	\$ -			\$ -	\$ -	\$ -	\$ -
RLI Ins Co	\$ 254,038	0.00495%	\$ 3,943			\$ 6,997	\$ 1,226	\$ 8,223	\$ 32
SAFECO Life Ins CO	\$ 193,456	0.00377%	\$ 3,002			\$ 5,328	\$ 934	\$ 6,262	\$ 25
Sanus Health Plan of NJ (NYLCare)	\$ 52,549,805	1.02424%	\$ 815,564	7.54%	\$ 754,067			\$ 754,067	\$ 6,658
Security Mutual Life Ins. Co. of NY	\$ 3,767	0.00007%	\$ 58			\$ 104	\$ 18	\$ 122	\$ 0
Sentry Ins. a Mutual Co.	\$ 79,158	0.00154%	\$ 1,229			\$ 2,180	\$ 382	\$ 2,562	\$ 10
Sentry Life Ins. Co.	\$ 4,382,305	0.08541%	\$ 68,013			\$ 120,697	\$ 21,148	\$ 141,845	\$ 555
SMA Life Assurance Co		0.00000%	\$ -			\$ -	\$ -	\$ -	\$ -
State Life Ins. Co.	564	0.00001%	\$ 9			\$ 16	\$ 3	\$ 18	\$ 0
Teachers Protv Mutual Life Ins. Co.	\$ 13,563	0.00026%	\$ 210			\$ 374	\$ 65	\$ 439	\$ 2
Time Insurance Company	\$ 73,432,311	1.43126%	\$ 1,139,658			\$ 2,022,466	\$ 354,366	\$ 2,376,832	\$ 9,303
TMG Life Ins.	\$ 23,273,436	0.45362%	\$ 361,200	100.00%	\$ -			\$ -	\$ 2,949
Transamerica Occidental LIC	\$ 5,796	0.00011%	\$ 90			\$ 160	\$ 28	\$ 188	\$ 1
Travelers Ins. Co. & Affiliates	\$ 96,818,697	1.88708%	\$ 1,502,610	100.00%	\$ -			\$ -	\$ 12,266
Trustmark Insurance Company	\$ 7,546,487	0.14709%	\$ 117,120			\$ 207,845	\$ 36,417	\$ 244,262	\$ 956

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Union Labor Life Ins Co	\$ 117,420	0.00229%	\$ 1,822			\$ 3,234	\$ 567	\$ 3,801	\$ 15
UNITED INS CO OF AMERICA	\$ 176,226	0.00343%	\$ 2,735			\$ 4,854	\$ 850	\$ 5,704	\$ 22
UNUM Life Ins. Co. of America	\$ 6,793	0.00013%	\$ 105			\$ 187	\$ 33	\$ 220	\$ 1
US Healthcare	\$ 831,470,920	16.20608%	\$ 12,904,293	63.14%	\$ 4,757,000			\$ 4,757,000	\$ 105,340
United States Life Ins Co	\$ 44,942,625	0.87597%	\$ 697,502			\$ 1,237,806	\$ 216,882	\$ 1,454,688	\$ 5,694
Veterans Life	\$ 43,390	0.00085%	\$ 673			\$ 1,195	\$ 209	\$ 1,404	\$ 5
Virginia Surety Co. Inc.	\$ 32,739	0.00064%	\$ 508			\$ 902	\$ 158	\$ 1,060	\$ 4
Washington National Ins Co.	\$ 25,368,587	0.49446%	\$ 393,716	100.00%	\$ -			\$ -	\$ 3,214
William Penn Life Ins Co of NY	\$ 12,570	0.00025%	\$ 195			\$ 346	\$ 61	\$ 407	\$ 2
totals	5,130,610,429	100%	\$ 79,626,239		\$ 16,489,771	\$ 63,136,468	\$ 5,258,053	\$ 79,626,239	\$ 650,000
Data Used in Calculations									
1995 reimbursable losses =			\$ 79,626,239						
total losses allocated to non-exempt carriers=			\$ 63,136,468						
total losses to be reallocated due to 35% cap on loss share=			\$ 5,258,053						
total NEP for non-exempt carriers with loss share not exceeding 35% cap =			\$ 1,089,584,068						
total NEP of exempt carriers=			\$ 2,838,232,810						
total NEP for non-exempt carriers=			\$ 2,292,377,619						
total carrier NEP=			5,130,610,429						
Blue Cross Share of Loss Assessment (before 35% cap adjustment)=				42%					
1996 administrative expenses (estimated)			\$ 650,000						
Reimbursable Losses (unaudited)									
Blue Cross and Blue Shield of NJ	\$ 45,632,221								
Manhattan National Life Ins. Company	\$ 374,073								
National Casualty Company	\$ 6,383,317								
Time Insurance Company	\$ 27,236,628								
total	\$ 79,626,239								

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12. 1995 assessment: (loss + admin)
\$ 477,771
\$ 2,086,647
\$ 16,926
\$ 48
\$ 1,129
\$ 55,931
\$ 193
\$ 7,788
\$ 1,093,701
\$ 65
\$ 177,728
\$ 22,810
\$ 16,929
\$ 6,287
\$ -
\$ 28,021,566
\$ 118,403
\$ 507
\$ 61,853
\$ 26,158
\$ 3,498
\$ 52,208
\$ 621,424
\$ 24,645
\$ 861,934
\$ 10,766
\$ 1,227
\$ 94
\$ -
\$ 563
\$ 3,642,243
\$ 79,832
\$ 4,380
\$ 121,200
\$ 25,921
\$ 318,859
\$ -
\$ 61
\$ 4,924
\$ 91,463

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12. 1995 assessment: (loss + admin)
\$ 192,612
\$ 58
\$ 96,978
\$ 7,353
\$ 144
\$ 558
\$ 70,283
\$ 17,083
\$ 49,387
\$ -
\$ 11,919,459
\$ 38,073
\$ 1,008,753
\$ 112
\$ -
\$ 1,951
\$ 2,786,230
\$ 16,502
\$ 814,529
\$ 46
\$ 3,419
\$ 3,856
\$ 511,015
\$ 8,123
\$ 223
\$ 325,969
\$ 1,628
\$ -
\$ 1,018
\$ -
\$ 988,777
\$ 302,720
\$ 1,307,246
\$ 220,715
\$ -
\$ 134
\$ 109,450
\$ 820,335
\$ 21,475
\$ 835,188
\$ 276,085

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12.	1995
assessment: (loss + admin)	
\$	363,337
\$	-
\$	1,677
\$	2,286,357
\$	135,483
\$	47,343
\$	-
\$	62,822
\$	1
\$	489
\$	29,289
\$	322,573
\$	189,032
\$	219,413
\$	236,370
\$	72
\$	8,689
\$	947,486
\$	3,500
\$	568,757
\$	306
\$	14,084
\$	13,593
\$	4,043,793
\$	60,855
\$	-
\$	8,255
\$	6,286
\$	760,724
\$	122
\$	2,572
\$	142,400
\$	-
\$	18
\$	441
\$	2,386,135
\$	2,949
\$	188
\$	12,266
\$	245,218

