

**New Jersey Individual Health Coverage Program
FY2002-2003 Final Administrative Assessment**

Carrier	2001/2002 Exhibit K Net Earned Premium (NEP)	% of Total NEP (Market Share)	2002/2003 Audited Administrative Expenses	Amount Carrier Paid for 2002/2003 Assessment using 1999/2000 NEP	Due to IHC (Carrier) before de minimus distribution	Due to IHC	Deminimus < \$5.00	Distribution of Deminimus Amount	Amount Due IHC (Carrier) before distribution of liquidated carriers' liability & refund	Liquidated Carriers	Distribution of Liquidated Carrier Refund	Total Due IHC (Carrier)	Total Due IHC	Total Due (Carrier) before interest	Allocation of Interest	Total Due (Carrier) including interest
Aegis Security Insurance Co.	33898	\$3,780.00	0.00%	\$ 0.22	\$ 0.22	\$ 0.22	\$ 0.22		\$ -		\$ -	\$ -	\$ -	\$ -		\$ -
Aegon Insurance Group	10952/65021/80829/69507/70688/6281/64130/86231/66605/67687/67121/81027	\$98,353,990.00	0.64%	\$ 5,682.50	\$ 3,728.12	\$ 1,954.38	\$ 1,954.38	\$ -	\$ 0.13	\$ 1,954.51	\$ (82.84)	\$ 1,871.67	\$ 1,871.67	\$ -		\$ -
Aetna Inc.	95287/72052/60054/95040	\$3,075,857,717.00	19.90%	\$ 177,710.71	\$ 402,087.56	\$ (224,376.85)	\$ -	\$ 3.99	\$ (224,372.86)	\$ (2,590.76)	\$ (226,963.62)	\$ -	\$ (226,963.62)	\$ (28,964.31)	\$ (255,927.93)	
Allianz Life Ins Co of NA	90611	\$3,093,725.00	0.02%	\$ 178.74	\$ 278.82	\$ (100.08)	\$ -	\$ -	\$ (100.08)	\$ (2.61)	\$ (102.69)	\$ -	\$ (102.69)	\$ (13.10)	\$ (115.79)	
Alta Health & Life	67369	\$2,660,904.00	0.02%	\$ 153.74	\$ 873.66	\$ (719.92)	\$ -	\$ -	\$ (719.92)	\$ (2.24)	\$ (722.16)	\$ -	\$ (722.16)	\$ (92.16)	\$ (814.32)	
American Fidelity Assurance Co.	60410	\$39,155.00	0.00%	\$ 2.26	\$ -	\$ 2.26	\$ 2.26	\$ -	\$ -	\$ (0.03)	\$ (0.03)	\$ -	\$ (0.03)	\$ (0.00)	\$ (0.03)	
American General Life and Accident Insurance Company	66672	\$6,383.00	0.00%	\$ 0.37	\$ -	\$ 0.37	\$ 0.37	\$ -	\$ -	\$ (0.01)	\$ (0.01)	\$ -	\$ (0.01)	\$ (0.00)	\$ (0.01)	
American National Insurance Company	60739	\$2,730,833.00	0.02%	\$ 157.78	\$ 121.27	\$ 36.51	\$ 36.51	\$ -	\$ 36.51	\$ (2.30)	\$ 34.21	\$ 34.21	\$ -	\$ -	\$ -	
American National Life Insurance Company of Texas	71773	\$46,815.00	0.00%	\$ 2.70	\$ -	\$ 2.70	\$ 2.70	\$ -	\$ -	\$ (0.04)	\$ (0.04)	\$ -	\$ (0.04)	\$ (0.01)	\$ (0.05)	
American Progressive Life & Health Ins Co of New York	80624	\$473,225.00	0.00%	\$ 27.34	\$ 49.37	\$ (22.03)	\$ -	\$ -	\$ (22.03)	\$ (0.40)	\$ (22.43)	\$ -	\$ (22.43)	\$ (2.86)	\$ (25.29)	
American Republic Insurance Company	60836	\$462,839.00	0.00%	\$ 26.74	\$ 31.27	\$ (4.53)	\$ -	\$ -	\$ (4.53)	\$ (0.39)	\$ (4.92)	\$ -	\$ (4.92)	\$ (0.63)	\$ (5.55)	
AmeriHealth	95044/60061	\$1,146,850,722.00	7.42%	\$ 66,260.43	\$ 79,722.87	\$ (13,462.44)	\$ -	\$ 1.49	\$ (13,460.95)	\$ (965.98)	\$ (14,426.93)	\$ -	\$ (14,426.93)	\$ (1,841.11)	\$ (16,268.04)	
Anthem Health & Life Insurance Company of New York	60049	\$14,168,519.00	0.09%	\$ 818.60	\$ 575.26	\$ 243.34	\$ 243.34	\$ 0.02	\$ 243.36	\$ (11.93)	\$ 231.43	\$ 231.43	\$ -	\$ -	\$ -	
AtlantiCare Health Plans - HMO	95526	\$18,851,467.00	0.12%	\$ 1,089.16	\$ 3,064.35	\$ (1,975.19)	\$ -	\$ 0.02	\$ (1,975.17)	\$ 1,975.17	\$ -	\$ -	\$ -	\$ -	\$ -	
Bankers Life & Casualty	61263	\$802,713.00	0.01%	\$ 46.38	\$ 65.18	\$ (18.80)	\$ -	\$ -	\$ (18.80)	\$ (0.68)	\$ (19.48)	\$ -	\$ (19.48)	\$ (2.49)	\$ (21.97)	
Banner Life Insurance Co	94250	\$3,555.00	0.00%	\$ 0.21	\$ 0.39	\$ (0.18)	\$ -	\$ -	\$ (0.18)	\$ -	\$ (0.18)	\$ -	\$ (0.18)	\$ (0.02)	\$ (0.20)	
BCS Life Insurance Company	023-80985	\$ -	0.00%	\$ -	\$ 0.12	\$ (0.12)	\$ -	\$ -	\$ (0.12)	\$ -	\$ (0.12)	\$ -	\$ (0.12)	\$ (0.02)	\$ (0.14)	
Boston Mutual Life	61476	\$2,865,723.00	0.02%	\$ 165.57	\$ 240.55	\$ (74.98)	\$ -	\$ -	\$ (74.98)	\$ (2.41)	\$ (77.39)	\$ -	\$ (77.39)	\$ (9.88)	\$ (87.27)	
Celtic Insurance Company	80799	\$337,666.00	0.00%	\$ 19.51	\$ 341.47	\$ (321.96)	\$ -	\$ -	\$ (321.96)	\$ (0.28)	\$ (322.24)	\$ -	\$ (322.24)	\$ (41.12)	\$ (363.36)	
Central States Health & Life Co of Omaha	61751	\$8,300.00	0.00%	\$ 0.48	\$ -	\$ 0.48	\$ 0.48	\$ -	\$ -	\$ (0.01)	\$ (0.01)	\$ -	\$ (0.01)	\$ (0.00)	\$ (0.01)	
Centre Life Ins Co	80896	\$21,462.00	0.00%	\$ 1.24	\$ 2.39	\$ (1.15)	\$ -	\$ -	\$ (1.15)	\$ (0.02)	\$ (1.17)	\$ -	\$ (1.17)	\$ (0.15)	\$ (1.32)	
Clarica Life Insurance Company - U.S.	70491	\$ -	0.00%	\$ -	\$ 0.51	\$ (0.51)	\$ -	\$ -	\$ (0.51)	\$ -	\$ (0.51)	\$ -	\$ (0.51)	\$ (0.07)	\$ (0.58)	
CNA Insurance Companies	20443/20427/20494/35289/70211/35106/74268	\$1,139,945.00	0.01%	\$ 65.86	\$ 389.88	\$ (324.02)	\$ -	\$ -	\$ (324.02)	\$ (0.96)	\$ (324.98)	\$ -	\$ (324.98)	\$ (41.47)	\$ (366.45)	
Colonial Life & Accident	62049	\$520,644.00	0.00%	\$ 30.08	\$ 30.08	\$ 30.08	\$ 30.08	\$ -	\$ 30.08	\$ (0.44)	\$ 29.64	\$ 29.64	\$ -	\$ -	\$ -	
Commercial Travelers Mutual Ins Company	81426	\$2,319,664.00	0.02%	\$ 134.02	\$ 134.08	\$ (0.06)	\$ -	\$ -	\$ (0.06)	\$ (1.95)	\$ (2.01)	\$ -	\$ (2.01)	\$ (0.26)	\$ (2.27)	
Connecticut General Life Insurance Company	62308/95500/22713/65498/93629	\$758,539,520.00	4.91%	\$ 43,825.37	\$ 64,340.04	\$ (20,514.67)	\$ -	\$ 0.98	\$ (20,513.69)	\$ (638.91)	\$ (21,152.60)	\$ -	\$ (21,152.60)	\$ (2,699.42)	\$ (23,852.02)	
Conseco Life Ins. Co.	65900	\$33,163.00	0.00%	\$ 1.92	\$ 174.42	\$ (172.50)	\$ -	\$ -	\$ (172.50)	\$ (0.03)	\$ (172.53)	\$ -	\$ (172.53)	\$ (22.02)	\$ (194.55)	
Conseco Medical Ins Co	93769/70319/67083/68330	\$2,095,107.00	0.01%	\$ 121.05	\$ 334.09	\$ (213.04)	\$ -	\$ -	\$ (213.04)	\$ (1.76)	\$ (214.80)	\$ -	\$ (214.80)	\$ (27.41)	\$ (242.21)	
Conseco Senior Health Insurance Company	76325	\$ -	0.00%	\$ -	\$ 14.11	\$ (14.11)	\$ -	\$ -	\$ (14.11)	\$ -	\$ (14.11)	\$ -	\$ (14.11)	\$ (1.80)	\$ (15.91)	
Conseco Variable	64017	\$1,566.00	0.00%	\$ 0.09	\$ 0.03	\$ 0.06	\$ 0.06	\$ 0.06	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
CUNA Mutual Insurance Society	62626	\$18,185.00	0.00%	\$ 1.05	\$ 1,422.49	\$ (1,421.44)	\$ -	\$ -	\$ (1,421.44)	\$ (0.02)	\$ (1,421.46)	\$ -	\$ (1,421.46)	\$ (181.40)	\$ (1,602.86)	
Educators Mutual Life Insurance Company	62804	\$52,842.00	0.00%	\$ 3.05	\$ 3.61	\$ (0.56)	\$ -	\$ -	\$ (0.56)	\$ (0.04)	\$ (0.60)	\$ -	\$ (0.60)	\$ (0.08)	\$ (0.68)	
Empire HealthChoice, Inc.	95433	\$64,296,734.00	0.42%	\$ 3,714.81	\$ 4,124.05	\$ (409.24)	\$ -	\$ 0.08	\$ (409.16)	\$ (54.16)	\$ (463.32)	\$ -	\$ (463.32)	\$ (59.13)	\$ (522.45)	
Employers Health Insurance Company	73288	\$ -	0.00%	\$ -	\$ 76.17	\$ (76.17)	\$ -	\$ -	\$ (76.17)	\$ -	\$ (76.17)	\$ -	\$ (76.17)	\$ (9.72)	\$ (85.89)	
Equitable Life Assurance Society of the United States	62944	\$11,211,244.00	0.07%	\$ 647.74	\$ 1,030.11	\$ (382.37)	\$ -	\$ 0.01	\$ (382.36)	\$ (9.44)	\$ (391.80)	\$ -	\$ (391.80)	\$ (50.00)	\$ (441.80)	
Farm Family Life Ins. Co.	63126	\$41,419.00	0.00%	\$ 2.39	\$ 6.84	\$ (4.45)	\$ -	\$ -	\$ (4.45)	\$ (0.03)	\$ (4.48)	\$ -	\$ (4.48)	\$ (0.57)	\$ (5.05)	
Fidelity Security Life Insurance Company	71870	\$578,541.00	0.00%	\$ 33.43	\$ 372.49	\$ (339.06)	\$ -	\$ -	\$ (339.06)	\$ (0.49)	\$ (339.55)	\$ -	\$ (339.55)	\$ (43.33)	\$ (382.88)	
First Allmerica Financial Life Insurance Company	69140	\$68,221.00	0.00%	\$ 3.94	\$ 481.31	\$ (477.37)	\$ -	\$ -	\$ (477.37)	\$ (0.06)	\$ (477.43)	\$ -	\$ (477.43)	\$ (60.93)	\$ (538.36)	
First Rehabilitation Life Insurance Company of America	81434	\$ -	0.00%	\$ -	\$ 1.74	\$ (1.74)	\$ -	\$ -	\$ (1.74)	\$ -	\$ (1.74)	\$ -	\$ (1.74)	\$ (0.22)	\$ (1.96)	
Fortis Benefits Insurance Company	70408	\$31,197.00	0.00%	\$ 1.80	\$ 205.50	\$ (203.70)	\$ -	\$ -	\$ (203.70)	\$ (0.03)	\$ (203.73)	\$ -	\$ (203.73)	\$ (26.00)	\$ (229.73)	
Fortis Insurance Company (Time)	69477	\$3,394,773.00	0.02%	\$ 196.14	\$ 484.16	\$ (288.02)	\$ -	\$ -	\$ (288.02)	\$ (2.86)	\$ (290.88)	\$ -	\$ (290.88)	\$ (37.12)	\$ (328.00)	
GE Group Life Assurance Company	80926	\$5,354,640.00	0.03%	\$ 309.37	\$ 192.56	\$ 116.81	\$ 116.81	\$ 0.01	\$ 116.82	\$ (4.51)	\$ 112.31	\$ 112.31	\$ -	\$ -	\$ -	
General American Life Ins Co	63665	\$65,325.00	0.00%	\$ 3.77	\$ 253.46	\$ (249.69)	\$ -	\$ -	\$ (249.69)	\$ (0.06)	\$ (249.75)	\$ -	\$ (249.75)	\$ (31.87)	\$ (281.62)	
Great-West Life Assurance	80705	\$906,324.00	0.01%	\$ 52.36	\$ 196.50	\$ (144.14)	\$ -	\$ -	\$ (144.14)	\$ (0.76)	\$ (144.90)	\$ -	\$ (144.90)	\$ (18.49)	\$ (163.39)	
Great-West Life & Annuity	68322	\$5,694,422.00	0.04%	\$ 329.00	\$ 516.92	\$ (187.92)	\$ -	\$ 0.01	\$ (187.91)	\$ (4.80)	\$ (192.71)	\$ -	\$ (192.71)	\$ (24.59)	\$ (217.30)	
Guarantee Trust Life Ins	64211	\$1,128,106.00	0.01%	\$ 65.18	\$ 10.08	\$ 55.10	\$ 55.10	\$ -	\$ 55.10	\$ (0.95)	\$ 54.15	\$ 54.15	\$ -	\$ -	\$ -	
Guardian Life Ins Co	64246/78778	\$205,117,558.00	1.33%	\$ 11,850.87	\$ 21,653.01	\$ (9,802.14)	\$ -	\$ 0.27	\$ (9,801.87)	\$ (172.77)	\$ (9,974.64)	\$ -	\$ (9,974.64)	\$ (1,272.93)	\$ (11,247.57)	
Hanover Insurance Company	22292	\$ -	0.00%	\$ -	\$ 7.35	\$ (7.35)	\$ -	\$ -	\$ (7.35)	\$ -	\$ (7.35)	\$ -	\$ (7.35)	\$ (0.94)	\$ (8.29)	
Health Net Inc.	95334/95079/95351	\$1,433,099,128.00	9.27%	\$ 82,798.72	\$ 82,053.59	\$ 745.13	\$ 745.13	\$ 1.86	\$ 746.99	\$ (1,207.08)	\$ (460.09)	\$ -	\$ (460.09)	\$ (58.72)	\$ (518.81)	
Horizon Healthcare Services, Inc.	55069/95529	\$6,142,792,206.00	39.74%	\$ 354,905.88	\$ 392,225.00	\$ (37,319.12)	\$ -	\$ 7.97	\$ (37,311.15)	\$ (5,174.01)	\$ (42,485.16)	\$ -	\$ (42,485.16)	\$ (5,421.81)	\$ (47,906.97)	
Humana Insurance Company	73288	\$57,699.00	0.00%	\$ 3.33	\$ -	\$ 3.33	\$ 3.33	\$ -	\$ -	\$ (0.05)	\$ (0.05)	\$ -	\$ (0.05)	\$ (0.01)	\$ (0.06)	
Illinois Mutual Life Insurance	64580	\$13,159.00	0.00%	\$ 0.76	\$ 1.12	\$ (0.36)	\$ -	\$ -	\$ (0.36)	\$ (0.01)	\$ (0.37)	\$ -	\$ (0.37)	\$ (0.05)	\$ (0.42)	

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ING Americas	62979/80942/76953/86509/66109/67105/61360/68713/91588/68950/69876/61247	\$37,645.00	0.00%	\$ 2.17	\$ 2.17	\$ 2.17	\$ 2.17	\$ -	\$ -	\$ (0.03)	\$ (0.03)	\$ -	\$ (0.03)	(0.00)	\$ (0.03)	
Jefferson Pilot Life/America Insurance Company	62057	\$46,893.00	0.00%	\$ -	\$ 84.92	\$ (84.92)	\$ -	\$ -	\$ (84.92)	\$ -	\$ (84.92)	\$ -	\$ (84.92)	(10.84)	\$ (95.76)	
John Aiden Life Insurance Co.	65080	\$1,354,060.00	0.01%	\$ 2.71	\$ 472.16	\$ (393.93)	\$ -	\$ -	\$ (393.93)	\$ (0.04)	\$ (0.04)	\$ -	\$ (0.04)	(0.01)	\$ (0.05)	
John Hancock Life Insurance Co	65099	\$1,521.00	0.00%	\$ 0.09	\$ 0.28	\$ (0.19)	\$ -	\$ -	\$ (0.19)	\$ -	\$ (0.19)	\$ -	\$ (0.19)	(0.02)	\$ (0.21)	
Kanawha Insurance Company	65110	\$4,465.00	0.00%	\$ 0.26	\$ 0.75	\$ (0.49)	\$ -	\$ -	\$ (0.49)	\$ -	\$ (0.49)	\$ -	\$ (0.49)	(0.06)	\$ (0.55)	
Liberty Mutual Insurance	23043	\$99,190.00	0.00%	\$ 5.73	\$ 77.57	\$ (71.84)	\$ -	\$ -	\$ (71.84)	\$ (0.08)	\$ (71.92)	\$ -	\$ (71.92)	(9.18)	\$ (81.10)	
Lincoln National Life Ins Co	65676	\$ -	0.00%	\$ -	\$ 209.17	\$ (209.17)	\$ -	\$ -	\$ (209.17)	\$ -	\$ (209.17)	\$ -	\$ (209.17)	(26.69)	\$ (235.86)	
Manhattan National Life	67083	\$ -	0.00%	\$ -	\$ 0.63	\$ (0.63)	\$ -	\$ -	\$ (0.63)	\$ -	\$ (0.63)	\$ -	\$ (0.63)	(0.08)	\$ (0.71)	
Massachusetts Mutual Life Insurance Company	65935	\$11,513,091.00	0.07%	\$ 665.18	\$ 681.08	\$ (15.90)	\$ -	\$ 0.01	\$ (15.89)	\$ (9.70)	\$ (25.59)	\$ -	\$ (25.59)	(3.27)	\$ (28.86)	
Mega Life & Health	97055	\$810,579.00	0.01%	\$ 46.83	\$ 1,268.03	\$ (1,221.20)	\$ -	\$ -	\$ (1,221.20)	\$ (0.68)	\$ (1,221.88)	\$ -	\$ (1,221.88)	(155.93)	\$ (1,377.81)	
Metropolitan Life Ins Co	65978	\$47,915.00	0.00%	\$ 2.77	\$ 2.83	\$ (0.06)	\$ -	\$ -	\$ (0.06)	\$ (0.04)	\$ (0.10)	\$ -	\$ (0.10)	(0.01)	\$ (0.11)	
Mid-West National Life Ins Co	66087	\$ -	0.00%	\$ -	\$ 0.78	\$ (0.78)	\$ -	\$ -	\$ (0.78)	\$ -	\$ (0.78)	\$ -	\$ (0.78)	(0.10)	\$ (0.88)	
Minnesota Life Ins. Co.	869-66168	\$37,572.00	0.00%	\$ 2.17	\$ 4.61	\$ (2.44)	\$ -	\$ -	\$ (2.44)	\$ (0.03)	\$ (2.47)	\$ -	\$ (2.47)	(0.32)	\$ (2.79)	
MONY Life Insurance	66370	\$5,731,646.00	0.04%	\$ 331.15	\$ 831.63	\$ (500.48)	\$ -	\$ 0.01	\$ (500.47)	\$ (4.83)	\$ (505.30)	\$ -	\$ (505.30)	(64.48)	\$ (569.78)	
Mutual of Omaha Insurance Company	71412	\$91,550.00	0.00%	\$ 5.29	\$ 8.85	\$ (3.56)	\$ -	\$ -	\$ (3.56)	\$ (0.08)	\$ (3.64)	\$ -	\$ (3.64)	(0.46)	\$ (4.10)	
National Benefit Life	61409	\$89,433.00	0.00%	\$ 5.17	\$ 137.73	\$ (132.56)	\$ -	\$ -	\$ (132.56)	\$ (0.08)	\$ (132.64)	\$ -	\$ (132.64)	(16.93)	\$ (149.57)	
National Casualty Company	11991	\$2,279,955.00	0.01%	\$ 131.73	\$ 322.58	\$ (190.85)	\$ -	\$ -	\$ (190.85)	\$ (1.92)	\$ (192.77)	\$ -	\$ (192.77)	(24.60)	\$ (217.37)	
National Health Ins Co	82538	\$1,210,276.00	0.01%	\$ 69.92	\$ 167.45	\$ (97.53)	\$ -	\$ -	\$ (97.53)	\$ (1.02)	\$ (98.55)	\$ -	\$ (98.55)	(12.58)	\$ (111.13)	
Nationwide Life	66869	\$161,952.00	0.00%	\$ 9.36	\$ 847.09	\$ (837.73)	\$ -	\$ -	\$ (837.73)	\$ (0.14)	\$ (837.87)	\$ -	\$ (837.87)	(106.93)	\$ (944.80)	
New England Life Ins Co	91626	\$7,867,030.00	0.05%	\$ 454.53	\$ 1,828.34	\$ (1,373.81)	\$ -	\$ 0.01	\$ (1,373.80)	\$ (6.63)	\$ (1,380.43)	\$ -	\$ (1,380.43)	(176.17)	\$ (1,556.60)	
New York Life Ins. Co.	66915	\$19,799,667.00	0.13%	\$ 1,143.95	\$ 296.40	\$ 847.55	\$ 847.55	\$ 0.03	\$ 847.58	\$ (16.88)	\$ 830.90	\$ 830.90	\$ -	\$ -	-	\$ -
Nippon Life Insurance Company of America	81264	\$291,111.00	0.00%	\$ 16.82	\$ 33.96	\$ (17.14)	\$ -	\$ -	\$ (17.14)	\$ (0.25)	\$ (17.39)	\$ -	\$ (17.39)	(2.22)	\$ (19.61)	
North American Co for Life and Health Insurance	66974	\$54,668.00	0.00%	\$ 3.16	\$ 15.24	\$ (12.08)	\$ -	\$ -	\$ (12.08)	\$ (0.05)	\$ (12.13)	\$ -	\$ (12.13)	(1.55)	\$ (13.68)	
Northwestern Natl. Ins. Co. Milwaukee, WI	23914	\$151.00	0.00%	\$ 0.01	\$ 0.01	\$ 0.01	\$ 0.01	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -	
Old American Ins. Co	67199	\$5,625,738.00	0.04%	\$ 325.03	\$ 1,479.39	\$ (1,154.36)	\$ -	\$ 0.01	\$ (1,154.35)	\$ 1,154.35	\$ -	\$ -	\$ -	-	\$ -	
One Health Plan of New Jersey, Inc.	95806	\$1,521,960,741.00	9.85%	\$ 87,932.78	\$ 99,685.81	\$ (11,753.03)	\$ -	\$ 1.97	\$ (11,751.06)	\$ (1,281.93)	\$ (13,032.99)	\$ -	\$ (13,032.99)	(1,663.23)	\$ (14,696.22)	
Oxford Health Plans	95506/78026	\$14,357.00	0.00%	\$ 0.83	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (0.01)	\$ (0.01)	\$ -	\$ (0.01)	(0.00)	\$ (0.01)	
Oxford Life Ins Co	76112	\$2,977,338.00	0.02%	\$ 172.02	\$ 0.04	\$ 171.98	\$ 171.98	\$ -	\$ 171.98	\$ (2.51)	\$ 169.47	\$ 169.47	\$ -	\$ -	-	\$ -
Pacific Life & Annuity Co	97268	\$1,412,009.00	0.01%	\$ 81.58	\$ 701.33	\$ (619.75)	\$ -	\$ -	\$ (619.75)	\$ (1.19)	\$ (620.94)	\$ -	\$ (620.94)	(79.24)	\$ (700.18)	
Pacific Life	67466	\$429.00	0.00%	\$ 0.02	\$ 0.02	\$ 0.02	\$ 0.02	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -	
Pan-American Life	67539	\$10,041,141.00	0.06%	\$ 580.14	\$ 186.77	\$ 393.37	\$ 393.37	\$ 0.01	\$ 393.38	\$ (8.46)	\$ 384.92	\$ 384.92	\$ -	\$ -	-	\$ -
Phoenix Life Ins Co	67814	\$10,617.00	0.00%	\$ 0.61	\$ 0.61	\$ 0.61	\$ 0.61	\$ -	\$ -	\$ (0.01)	\$ (0.01)	\$ -	\$ (0.01)	(0.00)	\$ (0.01)	
Physicians Mutual Insurance Co	80578	\$36,363.00	0.00%	\$ 2.10	\$ 4.69	\$ (2.59)	\$ -	\$ -	\$ (2.59)	\$ (0.03)	\$ (2.62)	\$ -	\$ (2.62)	(0.33)	\$ (2.95)	
Primerica Life Insurance Co	65919	\$1,917,664.00	0.01%	\$ 110.79	\$ 506.40	\$ (395.61)	\$ -	\$ -	\$ (395.61)	\$ (1.62)	\$ (397.23)	\$ -	\$ (397.23)	(50.69)	\$ (447.92)	
Principal Life Insurance Company	61271	\$ -	0.00%	\$ -	\$ 17.78	\$ (17.78)	\$ -	\$ -	\$ (17.78)	\$ -	\$ (17.78)	\$ -	\$ (17.78)	(2.27)	\$ (20.05)	
Protective Life Insurance Company	68136	\$40,418.00	0.00%	\$ 2.34	\$ 2.34	\$ 2.34	\$ 2.34	\$ -	\$ -	\$ (0.03)	\$ (0.03)	\$ -	\$ (0.03)	(0.00)	\$ (0.03)	
Provident Life & Accident	68195	\$29,921,926.00	0.19%	\$ 1,728.77	\$ 40,293.34	\$ (38,564.57)	\$ -	\$ 0.04	\$ (38,564.53)	\$ (25.20)	\$ (38,589.73)	\$ -	\$ (38,589.73)	(4,924.69)	\$ (43,514.42)	
Prudential Ins Co	68241	\$11,086.00	0.00%	\$ 0.64	\$ 0.64	\$ 0.64	\$ 0.64	\$ -	\$ -	\$ (0.01)	\$ (0.01)	\$ -	\$ (0.01)	(0.00)	\$ (0.01)	
Reassure America Life Insurance Company	65765	\$ -	0.00%	\$ -	\$ 167.39	\$ (167.39)	\$ -	\$ -	\$ (167.39)	\$ -	\$ (167.39)	\$ -	\$ (167.39)	(21.36)	\$ (188.75)	
Reliable Life Insurance Co.	68357	\$ -	0.00%	\$ -	\$ 501.06	\$ (501.06)	\$ -	\$ -	\$ (501.06)	\$ -	\$ (501.06)	\$ -	\$ (501.06)	(63.94)	\$ (565.00)	
Reliastar Life Insurance Company	67105	\$ -	0.00%	\$ -	\$ 14.25	\$ (14.25)	\$ -	\$ -	\$ (14.25)	\$ -	\$ (14.25)	\$ -	\$ (14.25)	(1.82)	\$ (16.07)	
Reliastar Life Insurance Company of New York	61360	\$ -	0.00%	\$ -	\$ 36.00	\$ (36.00)	\$ -	\$ -	\$ (36.00)	\$ -	\$ (36.00)	\$ -	\$ (36.00)	(4.59)	\$ (40.59)	
RLI Insurance Company	13056	\$2,281,412.00	0.01%	\$ 131.81	\$ 80.80	\$ 51.01	\$ 51.01	\$ -	\$ 51.01	\$ (1.92)	\$ 49.09	\$ 49.09	\$ -	\$ -	-	\$ -
Security Mutual Life Ins Co of NY	68772	\$ -	0.00%	\$ -	\$ 82.37	\$ (82.37)	\$ -	\$ -	\$ (82.37)	\$ -	\$ (82.37)	\$ -	\$ (82.37)	(10.51)	\$ (92.88)	
Sentry Life Insurance Co.	68810	\$21,224,947.00	0.14%	\$ 1,226.29	\$ 1,708.44	\$ (482.15)	\$ -	\$ 0.03	\$ (482.12)	\$ (17.88)	\$ (500.00)	\$ -	\$ (500.00)	(63.81)	\$ (563.81)	
State Farm Mutual Automobile Insurance Company	25178	\$1,333.00	0.00%	\$ 0.08	\$ 0.25	\$ (0.17)	\$ -	\$ -	\$ (0.17)	\$ -	\$ (0.17)	\$ -	\$ (0.17)	(0.02)	\$ (0.19)	
Teachers Protective Mutual Life Insurance Company	69353	\$335,086.00	0.00%	\$ 19.36	\$ 8.77	\$ 10.59	\$ 10.59	\$ -	\$ 10.59	\$ (0.28)	\$ 10.31	\$ 10.31	\$ -	\$ -	-	\$ -
Thrivent Financial for Lutherans	56014	\$5,767.00	0.00%	\$ 0.33	\$ 0.62	\$ (0.29)	\$ -	\$ -	\$ (0.29)	\$ -	\$ (0.29)	\$ -	\$ (0.29)	(0.04)	\$ (0.33)	
TIAA	69345	\$1,875,371.00	0.01%	\$ 108.35	\$ 257.31	\$ (148.96)	\$ -	\$ -	\$ (148.96)	\$ (1.58)	\$ (150.54)	\$ -	\$ (150.54)	(19.21)	\$ (169.75)	
Travelers Insurance Co	87726	\$3,202,726.00	0.02%	\$ 185.04	\$ 693.15	\$ (508.11)	\$ -	\$ -	\$ (508.11)	\$ (2.70)	\$ (510.81)	\$ -	\$ (510.81)	(65.19)	\$ (576.00)	
Trustmark Insurance Co	61425	\$30,234,750.00	0.20%	\$ 1,746.84	\$ 1,700.02	\$ 46.82	\$ 46.82	\$ 0.04	\$ 46.86	\$ (25.47)	\$ 21.39	\$ 21.39	\$ -	\$ -	-	\$ -
Unicare Life & Health Insurance Company	80314	\$35,109,698.00	0.23%	\$ 2,028.50	\$ 2,688.93	\$ (660.43)	\$ -	\$ 0.05	\$ (660.38)	\$ (29.57)	\$ (689.95)	\$ -	\$ (689.95)	(88.05)	\$ (778.00)	
Union Labor Life Insurance Company	69744	\$586,121,189.00	3.79%	\$ 33,863.73	\$ 41,383.48	\$ (7,519.75)	\$ -	\$ 0.76	\$ (7,518.99)	\$ (493.68)	\$ (8,012.67)	\$ -	\$ (8,012.67)	(1,022.55)	\$ (9,035.22)	
UnitedHealth Ins Co	79413/95080/95497	\$ -	0.00%	\$ -	\$ 35.92	\$ (35.92)	\$ -	\$ -	\$ (35.92)	\$ -	\$ (35.92)	\$ -	\$ (35.92)	(4.58)	\$ (40.50)	
United Insurance Company of America	69930	\$ -	0.00%	\$ -	\$ 457.06	\$ (457.06)	\$ -	\$ -	\$ (457.06)	\$ -	\$ (457.06)	\$ -	\$ (457.06)	(58.33)	\$ (515.39)	
United of Omaha Life Insurance Company	69868	\$ -	0.00%	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -	

**New Jersey Individual Health Coverage Program
FY2002-2003 Final Administrative Assessment**

Carrier		2001/2002 Exhibit K Net Earned Premium (NEP)	% of Total NEP (Market Share)	2002/2003 Audited Administrative Expenses	Amount Carrier Paid for 2002/2003 Assessment using 1999/2000 NEP	Due to IHC (Carrier) before de minimus distribution	Due to IHC	Deminimus Amount < \$5.00	Distribution of Deminimus Amount	Amount Due IHC (Carrier) before distribution of liquidated carriers' liability & refund	Liquidated Carriers	Distribution of Liquidated Carrier Refund	Total Due IHC (Carrier)	Total Due IHC	Total Due (Carrier) before interest	Allocation of Interest	Total Due (Carrier) including interest
United States Life Ins Co of the City of New York	70106	\$15,591,811.00	0.10%	\$ 900.83	\$ 7,133.10	\$ (6,232.27)	\$ -	\$ -	\$ 0.02	\$ (6,232.25)		\$ (13.13)	\$ (6,245.38)	\$ -	\$ (6,245.38)	(797.01)	\$ (7,042.39)
United Teacher Associates Ins Co	63479	\$8,485.00	0.00%	\$ 0.49	\$ 7.83	\$ (7.34)	\$ -	\$ -	\$ -	\$ (7.34)		\$ (0.01)	\$ (7.35)	\$ -	\$ (7.35)	(0.94)	\$ (8.29)
Unity Mutual Life Ins.	70114	\$49,148.00	0.00%	\$ 2.84	\$ 19.24	\$ (16.40)	\$ -	\$ -	\$ -	\$ (16.40)		\$ (0.04)	\$ (16.44)	\$ -	\$ (16.44)	(2.10)	\$ (18.54)
University Health Plans, Inc.	95503		0.00%	\$ -	\$ 9,868.64	\$ (9,868.64)	\$ -	\$ -	\$ -	\$ (9,868.64)	\$ 9,868.64		\$ -	\$ -	\$ -	-	\$ -
UNUM Life Ins Co	62235	\$26,383.00	0.00%	\$ 1.52		\$ 1.52	\$ 1.52	\$ 1.52		\$ -		\$ (0.02)	\$ (0.02)	\$ -	\$ (0.02)	(0.00)	\$ (0.02)
Washington National	70319		0.00%	\$ -	\$ 95.58	\$ (95.58)	\$ -	\$ -	\$ -	\$ (95.58)		\$ -	\$ (95.58)	\$ -	\$ (95.58)	(12.20)	\$ (107.78)
WellChoice Insurance of NJ, Inc	61705	\$128,567,692.00	0.83%	\$ 7,428.13		\$ 7,428.13	\$ 7,428.13	\$ -	\$ 0.17	\$ 7,428.30		\$ (108.29)	\$ 7,320.01	\$ 7,320.01	\$ -	-	\$ -
William Penn Life Ins Co	66230	\$14,965.00	0.00%	\$ 0.86	\$ 1.57	\$ (0.71)	\$ -	\$ -	\$ -	\$ (0.71)		\$ (0.01)	\$ (0.72)	\$ -	\$ (0.72)	(0.09)	\$ (0.81)
World Insurance Company	70629	\$57,493.00	0.00%	\$ 3.32	\$ 2.71	\$ 0.61	\$ 0.61	\$ 0.61		\$ -		\$ (0.05)	\$ (0.05)	\$ -	\$ (0.05)	(0.01)	\$ (0.06)
TOTAL		\$15,456,419,278.00	100.00%	\$893,009.86	\$1,278,999.99	(\$385,990.96)	\$12,150.85	\$20.05	\$20.00	(\$385,991.01)	\$12,998.16	(\$12,998.16)	(\$385,991.01)	\$11,119.50	(\$397,110.51)	(\$50,677.87)	(\$447,788.38)

Data Used in Calculations		
FY2002 audited administrative expenses		\$ 424,114.81
FY2002 overaccrual of Program audit fees		\$ (14,826.00)
FY2003 audited administrative expenses		\$ 590,077.51
FY2003 overaccrual of Program audit fees		\$ (14,811.00)
Overaccrual of Loss Audit Fees 2000/2001 Losses		\$ (91,545.45)
Total		\$ 893,009.87
Amount assessed using the 1999/2000 NEP		\$ 1,279,000.00
Refund due to Carriers		\$ (385,990.13)

Interest Earned on Funds	\$ 50,677.87
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Net Earned Premium for carriers without deminimus amount	\$ 15,456,024,465
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