

**New Jersey Individual Health Coverage Program
Final Administrative Assessment
For the Fiscal Years Ended June 30, 2006 and 2007**

As required by N.J.A.C. 11:20-2.12(c), the net earned premium used to determine assessment liability is premium for the calendar year that includes the first six months of the fiscal year. For fiscal years 2006 and 2007, the assessment is based on the net earned premium reported on the 2005/2006 Exhibit K. The interim assessment used the most recently reported net earned premium, which was from the 2003/2004 Exhibit K. The market share % is multiplied by the amount of audited administrative expenses less any unspent administrative audit costs where the product is each carrier's share of the expenses. The total amount due to the IHC Program or the carrier is the carrier's liability less the amount that was paid with the interim assessment. Interest earned on the administrative funds is refunded to those carriers due a refund from the Program.

NAIC #	Carrier	2005/2006 Member's Net Earned Premium (NEP)	% of Total NEP (Market Share)	Carrier's Share of the 2006/2007 Audited Administrative Expenses based on the 2005/2006 NEP	Amount Carrier Paid for 2006/2007 Administrative Assessment based on the 2003/2004 NEP	Distribution of Late Fees Collected	Amount Due IHC (Carrier) before De minimus	Amount Due IHC before de minimus amount	De minimus Amount <=20	Distribution of De minimus Amount	Amount Due IHC (Carrier) after de minimus amount	Amount due IHC	Amount Due (Carrier) before interest	Allocation of Interest	Amount Due (Carrier) with interest	Total Due IHC (Carrier)
33898	Aegis Security Ins Co	84,013	0.00%	2.44	-	-	2.44	2.44	(2.44)		-	-	-	-	-	-
See Note 1 below	Aegon Insurance Group	139,569,596.00	0.67%	4,053.79	6,076.00		(2,022.21)	-	-	1.08	(2,021.13)	-	(2,021.13)	(156.87)	(2,178.00)	(2,178.00)
See Note 2 below	Aetna	4,455,244,183	21.54%	129,402.30	164,094.48	23.92	(34,716.10)	-	-	34.58	(34,681.52)	-	(34,681.52)	(2,691.78)	(37,373.30)	(37,373.30)
67369	Alta Health & Life	173,625	0.00%	5.04	70.61	-	(65.57)	-	-		(65.57)	-	(65.57)	(5.09)	(70.66)	(70.66)
20427	American Casualty Co of Reading PA	10,161	0.00%	0.30	-	-	0.30	0.30	(0.30)		-	-	-	-	-	-
60410	American Fidelity Assurance Co	90,580	0.00%	2.63	-	-	2.63	2.63	(2.63)		-	-	-	-	-	-
68373	American General Assurance Co	179,335	0.00%	5.21	-	-	5.21	5.21	(5.21)		-	-	-	-	-	-
66672	American General Life & Accident Ins Co	49,533	0.00%	1.44	-	-	1.44	1.44	(1.44)		-	-	-	-	-	-
60534	American Heritage Life Ins Co	34,798	0.00%	1.01	-	-	1.01	1.01	(1.01)		-	-	-	-	-	-
81418	American Medical & Life Ins Co	83,978	0.00%	2.44	-	-	2.44	2.44	(2.44)		-	-	-	-	-	-
60739	American National Ins Co	205,083	0.00%	5.96	-	-	5.96	5.96	(5.96)		-	-	-	-	-	-
71773	American National Ins Co of Texas	-	0.00%	-	-	-	-	-	-		-	-	-	-	-	-
80624	American Progressive L&H of NY	7,099,634	0.03%	206.21	-	0.04	206.17	206.17	-	0.06	206.23	206.23	-	-	-	206.23
60836	American Republic Ins Co	228,062	0.00%	6.62	-	-	6.62	6.62	(6.62)		-	-	-	-	-	-
60061&95044	AmeriHealth	1,209,086,048	5.85%	35,117.83	65,383.30	6.49	(30,271.96)	-	-	9.39	(30,262.57)	-	(30,262.57)	(2,348.80)	(32,611.37)	(32,611.37)
62944	AXA Equitable Life Ins Co	9,102,730	0.04%	264.39	513.99	0.05	(249.65)	-	-	0.07	(249.58)	-	(249.58)	(19.37)	(268.95)	(268.95)
61263	Bankers Life & Casualty Co	3,309,990	0.02%	96.14	30.35	0.02	65.77	65.77	-	0.03	65.80	65.80	-	-	-	65.80
94250	Banner Life Ins Co	2,355	0.00%	0.07	-	-	0.07	0.07	(0.07)		-	-	-	-	-	-
80985	BCS Life Ins Co	136,795	0.00%	3.97	-	-	3.97	3.97	(3.97)		-	-	-	-	-	-
61476	Boston Mutual Life Ins Co	3,146,721	0.02%	91.40	196.91	0.02	(105.53)	-	-	0.02	(105.51)	-	(105.51)	(8.19)	(113.70)	(113.70)
80799	Celtic Ins Co	190,320	0.00%	5.53	-	-	5.53	5.53	(5.53)		-	-	-	-	-	-
80896	Centre Life Ins Co	15,926	0.00%	0.46	-	-	0.46	0.46	(0.46)		-	-	-	-	-	-
	CNA Insurance Companies				24.76	-	(24.76)	-	-		(24.76)	-	(24.76)	(1.92)	(26.68)	(26.68)
62049	Colonial Life & Accident Ins Co	517,240	0.00%	15.02	21.86	-	(6.84)	-	-		(6.84)	-	(6.84)	(0.53)	(7.37)	(7.37)
81426	Commercial Travelers Mutual Ins Co	3,688,555	0.02%	107.13	172.16	0.02	(65.05)	-	-	0.03	(65.02)	-	(65.02)	(5.05)	(70.07)	(70.07)
See Note 3 below	Connecticut General Life Ins Co	670,586,337	3.24%	19,477.14	39,088.31	3.60	(19,614.77)	-	-	5.21	(19,609.56)	-	(19,609.56)	(1,521.98)	(21,131.54)	(21,131.54)
76325	Conseco Senior Health	45,289	0.00%	1.32	-	-	1.32	1.32	(1.32)		-	-	-	-	-	-
62413	Continental Assurance Co	8,701	0.00%	0.25	-	-	0.25	0.25	(0.25)		-	-	-	-	-	-
20443	Continental Casualty Co	158,743	0.00%	4.61	-	-	4.61	4.61	(4.61)		-	-	-	-	-	-
71404	Continental General Ins Co	78,950	0.00%	2.29	-	-	2.29	2.29	(2.29)		-	-	-	-	-	-
62804	Eastern Life & Health Ins Co	8,289	0.00%	0.24	-	-	0.24	0.24	(0.24)		-	-	-	-	-	-
95433/61705	Empire HealthChoice HMO/WellChoice Ins of NJ	79,227,347	0.38%	2,301.15	6,863.83	0.43	(4,563.11)	-	-	0.61	(4,562.50)	-	(4,562.50)	(354.11)	(4,916.61)	(4,916.61)
63126	Farm Family Life Ins Co	28,877	0.00%	0.84	-	-	0.84	0.84	(0.84)		-	-	-	-	-	-
71870	Fidelity Security Life Ins Co	67,383	0.00%	1.96	-	-	1.96	1.96	(1.96)		-	-	-	-	-	-
81434	First Rehabilitation Life Ins Co	4,390,835	0.02%	127.53	146.09	0.02	(18.58)	-	-	0.03	(18.55)	-	(18.55)	(1.44)	(19.99)	(19.99)
71129	Fort Dearborn Life Ins Co	3,966,572	0.02%	115.21	-	-	115.19	115.19	-	0.03	115.22	115.22	-	-	-	115.22
63665	General American Life Ins Co	79,531	0.00%	2.31	-	-	2.31	2.31	(2.31)		-	-	-	-	-	-
80926	Genworth Life & Health Ins Co	10,314,655	0.05%	299.59	804.38	0.06	(504.85)	-	-	0.08	(504.77)	-	(504.77)	(39.18)	(543.95)	(543.95)

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68322	Great-West Life & Annuity	6,917,469	0.03%	200.92		0.04	200.88	200.88	-	0.05	200.93	200.93	-	-	-	200.93
80705	Great-West Life Assurance	1,749,999	0.01%	50.83	34.20	0.01	16.62	16.62	(16.62)	-	-	-	-	-	-	-
64211	Guarantee Trust Life Ins Co	53,199	0.00%	1.55	67.61	-	(66.06)	-	-	-	(66.06)	-	(66.06)	(5.13)	(71.19)	(71.19)
64246	Guardian Life Ins Co	115,938,801	0.56%	3,367.44	8,071.45	0.62	(4,704.63)	-	-	0.90	(4,703.73)	-	(4,703.73)	(365.08)	(5,068.81)	(5,068.81)
92711	HCC Life Ins Co	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-
95351	Health Net of New Jersey	1,193,688,082	5.77%	34,670.60	94,456.12	6.41	(59,791.93)	-	-	9.27	(59,782.66)	-	(59,782.66)	(4,639.98)	(64,422.64)	(64,422.64)
55069/95529	Horizon Healthcare	8,557,340,824	41.37%	248,547.45	379,151.78	45.95	(130,650.28)	-	-	66.42	(130,583.86)	-	(130,583.86)	(10,135.16)	(140,719.02)	(140,719.02)
70580	HumanaDental Ins Co	254	0.00%	0.01	-	-	0.01	0.01	(0.01)	-	-	-	-	-	-	-
73288	Humana Ins Co	40,158	0.00%	1.17	-	-	1.17	1.17	(1.17)	-	-	-	-	-	-	-
64580	Illinois Mutual Life Ins Co	34,055	0.00%	0.99	-	-	0.99	0.99	(0.99)	-	-	-	-	-	-	-
65080	John Alden Life Ins Co	21,358	0.00%	0.62	-	-	0.62	0.62	(0.62)	-	-	-	-	-	-	-
65242	Lafayette Life Ins Co	149,810	0.00%	4.35	-	-	4.35	4.35	(4.35)	-	-	-	-	-	-	-
65935	Massachusetts Mutual Life Ins Co	2,122	0.00%	0.06	-	-	0.06	0.06	(0.06)	-	-	-	-	-	-	-
97055	Mega Life & Health Ins Co	18,821,281	0.09%	546.66	848.78	0.10	(302.22)	-	-	0.15	(302.07)	-	(302.07)	(23.44)	(325.51)	(325.51)
87726	MetLife Ins Co of CT	46,556	0.00%	1.35	-	-	1.35	1.35	(1.35)	-	-	-	-	-	-	-
65978	Metropolitan Life Ins Co	62,912,979	0.30%	1,827.30	-	0.34	1,826.96	1,826.96	-	0.49	1,827.45	1,827.45	-	-	-	1,827.45
66087	Mid-West National Life Ins Co	31,314	0.00%	0.91	147.59	-	(146.68)	-	-	-	(146.68)	-	(146.68)	(11.38)	(158.06)	(158.06)
66370	MONY Life Ins Co	14,078	0.00%	0.41	-	-	0.41	0.41	(0.41)	-	-	-	-	-	-	-
See Note 4 below	Mutual of Omaha Ins Co	422,078	0.00%	12.26	96.17	-	(83.91)	-	-	-	(83.91)	-	(83.91)	(6.51)	(90.42)	(90.42)
61409	National Benefit Life Ins Co	60,781	0.00%	1.77	-	-	1.77	1.77	(1.77)	-	-	-	-	-	-	-
11991	National Casualty Co	2,746	0.00%	0.08	-	-	0.08	0.08	(0.08)	-	-	-	-	-	-	-
82538	National Health Ins Co	9,982	0.00%	0.29	61.50	-	(61.21)	-	-	-	(61.21)	-	(61.21)	(4.75)	(65.96)	(65.96)
66869	Nationwide Life Ins Co	3,235,463	0.02%	93.97	-	0.02	93.95	93.95	-	0.03	93.98	93.98	-	-	-	93.98
91626	New England Life Ins Co	213	0.00%	0.01	-	-	0.01	0.01	(0.01)	-	-	-	-	-	-	-
66915	New York life Ins Co	8,653,831	0.04%	251.35	467.23	0.05	(215.93)	-	-	0.07	(215.86)	-	(215.86)	(16.75)	(232.61)	(232.61)
81264	Nippon Life Ins Co of America	27,741,515	0.13%	805.75	1,411.78	0.15	(606.18)	-	-	0.22	(605.96)	-	(605.96)	(47.03)	(652.99)	(652.99)
66974	North American Co for Life & Health	151,611	0.00%	4.40	-	-	4.40	4.40	(4.40)	-	-	-	-	-	-	-
67032	North Carolina Mutual Life Ins Co	1,676	0.00%	0.05	-	-	0.05	0.05	(0.05)	-	-	-	-	-	-	-
97268	Pacific Life & Annuity Co	20,047	0.00%	0.58	-	-	0.58	0.58	(0.58)	-	-	-	-	-	-	-
70785	PacificCare Life & Health Ins Co	541,464	0.00%	15.73	-	-	15.73	15.73	(15.73)	-	-	-	-	-	-	-
67539	Pan-American Life Ins Co	540,305	0.00%	15.69	-	-	15.69	15.69	(15.69)	-	-	-	-	-	-	-
67598	Paul Revere Life Ins Co	73,895	0.00%	2.15	-	-	2.15	2.15	(2.15)	-	-	-	-	-	-	-
67660	Pennsylvania Life Ins Co	22,553,838	0.11%	655.07	-	0.12	654.95	654.95	-	0.18	655.13	655.13	-	-	-	655.13
85561	Perico Life Ins Co	735	0.00%	0.02	-	-	0.02	0.02	(0.02)	-	-	-	-	-	-	-
67814	Phoenix Life Ins Co	388,654	0.00%	11.29	-	-	11.29	11.29	(11.29)	-	-	-	-	-	-	-
80578	Physicians Mutual Ins Co	10,444	0.00%	0.30	-	-	0.30	0.30	(0.30)	-	-	-	-	-	-	-
65919	Primerica Life Ins Co	19,053	0.00%	0.55	-	-	0.55	0.55	(0.55)	-	-	-	-	-	-	-
61271	Principal Life Ins Co	233,258	0.00%	6.77	27.19	-	(20.42)	-	-	-	(20.42)	-	(20.42)	(1.58)	(22.00)	(22.00)
68195	Provident Life & Accident Ins Co	14,897	0.00%	0.43	-	-	0.43	0.43	(0.43)	-	-	-	-	-	-	-

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68241	Prudential Ins Co of America	2,834,903	0.01%	82.34	149.11	0.02	(66.79)	-	-	0.02	(66.77)	-	(66.77)	(5.18)	(71.95)	(71.95)
65765	Reassure America Life Ins Co	8,579	0.00%	0.25		-	0.25	0.25	(0.25)		-	-	-	-	-	-
See Note 5 below	Reliance Standard Life Ins Co	19,316	0.00%	0.56		-	0.56	0.56	(0.56)		-	-	-	-	-	-
60176	SBLI USA Mutual Life Ins Co	64,231	0.00%	1.87		-	1.87	1.87	(1.87)		-	-	-	-	-	-
68772	Security Mutual Life Ins Co of NY	4,171,946	0.02%	121.17	268.86	0.02	(147.71)	-	-	0.03	(147.68)	-	(147.68)	(11.46)	(159.14)	(159.14)
68810	Sentry Life Ins Co	5,392	0.00%	0.16		-	0.16	0.16	(0.16)		-	-	-	-	-	-
25178	State Farm Mutual Automobile Ins Co	16,164,402	0.08%	469.49	1,140.97	0.09	(671.57)	-	-	0.13	(671.44)	-	(671.44)	(52.11)	(723.55)	(723.55)
69345/60142	Teachers Ins & Annuity Assn of America	411	0.00%	0.01		-	0.01	0.01	(0.01)		-	-	-	-	-	-
56014	Thrivent Financial for Lutherans	373,757	0.00%	10.86		-	10.86	10.86	(10.86)		-	-	-	-	-	-
69477	Time Insurance Co	495,010	0.00%	14.38	112.99	-	(98.61)	-	-	-	(98.61)	-	(98.61)	(7.65)	(106.26)	(106.26)
87726	Travelers				33.38	-	(33.38)	-	-	-	(33.38)	-	(33.38)	(2.59)	(35.97)	(35.97)
61425	Trustmark Insurance Company				27.07	-	(27.07)	-	-	-	(27.07)	-	(27.07)	(2.10)	(29.17)	(29.17)
62863	Trustmark Life Ins Co	1,598,424	0.01%	46.43	32.88	0.01	13.54	13.54	(13.54)		-	-	-	-	-	-
80314	Unicare Life & Health Ins Co	33,507,722	0.16%	973.23	1,937.23	0.18	(964.18)	-	-	0.26	(963.92)	-	(963.92)	(74.81)	(1,038.73)	(1,038.73)
69744	Union Labor Life Ins Co	36,339,050	0.18%	1,055.47	1,706.97	0.20	(651.70)	-	-	0.28	(651.42)	-	(651.42)	(50.56)	(701.98)	(701.98)
See Note 6 below	United Health Group, Inc.	3,954,725,389	19.12%	114,864.76	179,571.29	21.24	(64,727.77)	-	-	30.70	(64,697.07)	-	(64,697.07)	(5,021.41)	(69,718.48)	(69,718.48)
70106	United States Life Ins Co	8,482,443	0.04%	246.37	427.74		(181.37)	-	-	0.07	(181.30)	-	(181.30)	(14.07)	(195.37)	(195.37)
63819	Unity Financial Life Ins Co	730	0.00%	0.02		-	0.02	0.02	(0.02)		-	-	-	-	-	-
62235	Unum Life Ins Co of America	15,233	0.00%	0.44		-	0.44	0.44	(0.44)		-	-	-	-	-	-
70319	Washington National Ins Co	48,739	0.00%	1.42		-	1.42	1.42	(1.42)		-	-	-	-	-	-
66230	William Penn Life Ins Co	10,800	0.00%	0.31		-	0.31	0.31	(0.31)		-	-	-	-	-	-
60704	Wilton Reassurance Life Co of NY	880	0.00%	0.03		-	0.03	0.03	(0.03)		-	-	-	-	-	-
70629	World Ins Co	16,580	0.00%	0.48		-	0.48	0.48	(0.48)		-	-	-	-	-	-
Total		\$ 20,682,533,532	100.00%	600,722.95	953,736.92	110.26	(353,124.23)	3,324.35	(160.48)	160.49	(353,124.22)	3,164.74	(356,288.96)	(27,653.04)	(383,942.00)	(380,777.26)

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Data Used in Calculations	
FY2006 audited administrative expenses	\$ 297,633.94
FY2006 overaccrual of Program audit fees	\$ (14,767.00)
FY2007 audited administrative expenses	\$ 465,084.90
FY2007 overaccrual of audit fees	\$ (13,243.00)
Overaccrual of 2005/2006 loss audit fees	\$ (133,985.90)
Total	\$ 600,722.94
Amount assessed using the 2003/2004 NEP	\$ 953,736.92
Refund due to Carriers	\$ (353,013.98)

Late Fees Collected	110.27
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Interest Earned on Funds	\$ 27,653.07
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Net Earned Premium for carriers with de minimus amount	7,834,685
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- Note 1: Includes NAIC #'s 64130, 66281, 66605, 10952, 65021, 70688, 86231, 67121, and 81027
- Note 2: Includes NAIC #'s 95287, 72052, and 60054
- Note 3: Includes NAIC #'s 62308, 65498, 95500, and 93629
- Note 4: Includes NAIC #'s 71412, 69868, 72850, and 62243
- Note 5: Includes NAIC #'s 68381, 71005, and 66575
- Note 6: Includes NAIC #'s 95497, 62286, 95506, 78026, and 79413