EXHIBIT GG

New Jersey Small Employer Health Benefits Program Reporting Year For Preceding Calendar Year Ending December 31, Name of Carrier: Address:						
			NAIC#			
						Check one: Insurance Company
A separate Report Form shall be insurance companies or affiliated H on the reverse side.	e completed and MOs. Definition	I filed for each af ns and instructions	filiate in addition t regarding words a	o a combined report nd terms appearing	rt form for affiliate below may be four	
	<u>Total</u>	Standard <u>Plans</u>	Open Non- Standard <u>Plans</u>	Closed Non- Standard <u>Plans</u>	Purchasing Alliance <u>Plans</u>	
1. Premiums 2. Claims (a. + bc. + de.)			1			
(See definitions, reverse side)		The state of the s	***************************************			
a.						
b.						
c.						
d.						
e.					 	
3. Loss ratio (2./1.)						
4. Dividends (.80 x 1.–2.)* 5. Dividend Percentage						
(4.+1.)			-			
(4. 1.)						
* Note Instruction 4.						
I certify that the above information dividends (or credits) are required,				accordance with N	.J.A.C. 11:21–7A.	
Actuary's Signature	Date		<u> </u>	Type or Print Actuary's Name		
Title		-	Telephone Number			

REPORTING FORM DEFINITIONS AND INSTRUCTIONS

- 1. "Premiums" are the total earned premiums, on the same earned basis as in the carrier's Annual Statement for the preceding calendar year, before dividends or credits applicable to prior years: (a) combined for all Standard Health Benefits Plans; (b) combined for open Nonstandard Health Benefits Plans; and (c) combined for Closed Nonstandard Health Benefits Plans. Include all Rider Premiums, both Standard and Nonstandard Riders, with the respective Plans which are ridered. The Closed Nonstandard Plans column is for the policies which are renewal only policies continued pursuant to N.J.S.A. 17B:27A-19j(3)(b).
 - 2. "Claims" are equal to:
- a. claims paid in the preceding calendar year regardless of the year incurred;

- b. plus claims paid from January 1 through June 30 of the reporting year for claims incurred prior to January 1 of the reporting year;
- c. less claims paid from January 1 through June 30 of the preceding calendar year for claims incurred prior to January 1 of the preceding calendar year (as reported in the preceding year's Loss Ratio Report);
 - d. plus a residual reserve equal to 3.3 percent of a. + b.-c.;
- e. less the residual reserve as reported in the preceding calendar year's Loss Ratio Report.
- 3. "Loss Ratio" is the quotient, to the nearest .1 percent, of the Claims divided by the Premiums (2. divided by 1.).



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- 4. "Dividends" are calculated on a combined basis for all standard health benefits plans; for all open nonstandard health benefits plans combined; and for all Closed Nonstandard health benefits plans combined. "Dividends" are equal to 80 percent of the Premiums less Claims (80% of 1, less 2.). (No dividends are required to be paid for nonstandard plans for reporting year 1995.) If the calculated amount is less than zero, then use zero. The Total column should be the sum of the calculated plan columns.
- 5. "Dividend Percentage" is the percentage ratio of Dividends to Premiums (4. divided by 1.).

Loss Ratio Reports are required to be completed and filed with the Department on or before August 1 of each year for the preceding calendar year, in accordance with N.J.A.C. 11:21-7A. Reports and all required accompanying statements and other information should be sent to the Department at the following address:

Attn: SEH Loss Ratio Report Filings Life and Health Division NJ Department of Banking and Insurance 20 West State Street PO Box 325 Trenton, NJ 08625-0325

New Rule, R.1996 d.213, effective May 6, 1996. See: 28 N.J.R. 59(a), 28 N.J.R. 234(b), 28 N.J.R. 2388(a). Administrative correction. See: 30 N.J.R. 1047(a). Amended by R.1998 d.427, effective August 17, 1998. See: 30 N.J.R. 282(a), 30 N.J.R. 3057(a). Rewrote the exhibit. Amended by R.2002 d.342, effective November 4, 2002. See: 34 N.J.R. 1310(a), 34 N.J.R. 3857(a). Added a new column "Purchasing Alliance Plans". Amended by R.2009 d.277, effective September 21, 2009. See: 41 N.J.R. 1147(a), 41 N.J.R. 3451(a).

Substituted "80" for "75" throughout the exhibit.

