

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE, LIFE AND HEALTH ACTUARIAL
Exhibit J (IHC Loss Ratio Reports) for 2009

Carrier Name	Exhibit J NEP for 2009 (A)	2008 residual reserve (B2)	08 residual reserve on 08 report (B5 prv)	Claims Paid Preceding Year (B1)	Claims Paid 1/1-6/30 Incurred pre1/1 of Preceding yr (B4)	Claims paid 1/1-6/30 Reported on 2009 Report (B3)	Incurred Claims (1-2-3+4+5+6) as reported (B)	Loss Ratio B/A	Amount of Refund as Reported (E)
Aetna Life Ins. Co.	\$1,654,038	\$60,441	\$60,441	\$2,611,082	\$178,893	\$175,213	\$2,640,674	159.65%	
Aetna Health Inc.	\$15,436,326	\$473,346	\$473,346	\$19,952,839	\$2,866,438	\$2,268,207	\$20,459,348	132.54%	
Aetna Combined	\$17,090,364	\$533,787	\$533,787	\$22,563,921	\$3,045,331	\$2,443,420	\$23,100,022	135.16%	
AmeriHealth HMO	\$24,855,141	\$755,367	\$755,367	\$22,377,319	\$1,165,532	\$2,506,573	\$20,979,306	84.41%	
AmeriHealth Ins	\$236,625	\$0		\$52,509	\$166,454	\$0	\$226,216	95.60%	
AmeriHealth Total	\$25,091,766	\$755,367	\$755,367	\$22,429,828	\$1,331,986	\$2,506,573	\$21,205,522	84.51%	
Celtic	\$18,336	\$0	\$0	\$0	\$0	\$0		0.00%	\$ 14,668.80
CIGNA	\$1,082,918	\$32,184	\$32,184	\$1,705,215	\$166,658	\$51,460	\$1,848,303	170.68%	
Healthnet	\$1,681,804	\$37,118	\$37,118	\$795,717	\$195,274	\$94,249	\$889,216	52.87%	\$ 456,227.20
Horizon BCBSNJ	\$169,297,475	\$2,864,473	\$2,864,473	\$126,641,368	\$16,040,350	\$12,712,048	\$131,394,196	77.61%	
Horizon HC(HMO)	\$140,488,891	\$4,456,950	\$4,456,950	\$121,918,523	\$12,439,174	\$12,937,340	\$120,970,279	86.11%	
Horizon Combined	\$309,786,366	\$7,321,423	\$7,321,423	\$248,559,891	\$28,479,524	\$25,649,388	\$252,364,475	81.46%	
Oxford Health Plans	\$28,491,458	\$988,209	\$988,209	\$29,444,068	\$2,812,225	\$2,465,736	\$29,785,437	104.54%	
Oxford Health Insurance	\$84,038,289	\$1,767,328	\$1,767,328	\$66,081,068	\$9,093,843	\$6,926,244	\$68,733,545	81.79%	
United HealthCare Ins			\$0					#DIV/0!	
United HealthCare			\$0					#DIV/0!	
Oxford/United Combined	\$112,529,747	\$2,755,537	\$2,755,537	\$95,525,136	\$11,906,068	\$9,391,980	\$98,518,982	87.55%	
TOTAL	\$467,281,301						\$397,926,520	85.16%	\$ 470,896.00
Horizon BCBS NS	\$2,921,357	\$77,406	\$77,406	\$1,923,590	\$247,389	\$176,340	\$1,983,057	67.88%	\$354,029
TOTAL	\$470,202,658						\$399,909,577	85.05%	\$824,925