

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE, LIFE AND HEALTH ACTUARIAL
Exhibit J (IHC Loss Ratio Reports) for 2010

Carrier Name	Prelim 2/10/2012	Exhibit J NEP for 2010 (A)	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.		\$2,402,003	\$1,816,704	75.63%	
Aetna Health Inc.		\$12,551,864	\$20,656,320	164.57%	
Aetna Combined		\$14,953,867	\$22,472,965	150.28%	
AmeriHealth HMO		\$23,424,535	\$19,523,861	83.35%	
AmeriHealth Ins		\$5,547,583	\$4,604,093	82.99%	
AmeriHealth Total		\$28,972,118	\$24,127,954	83.28%	
Celtic		\$18,336	\$489	2.67%	\$ 14,179.00
CIGNA		\$740,215	\$376,405	50.85%	\$ 215,767.00
Healthnet		\$1,681,804	\$889,216	52.87%	
Horizon BCBSNJ		\$248,148,633	\$198,349,614	79.93%	
Horizon HC(HMO)		\$119,602,476	\$103,523,215	86.56%	
Horizon Combined		\$367,751,109	\$301,872,829	82.09%	
Oxford Health Plans		\$26,251,370	\$29,957,488	114.12%	
Oxford Health Insurance		\$92,231,710	\$86,329,620	93.60%	
United HealthCare Ins				#DIV/0!	
United HealthCare				#DIV/0!	
Oxford/United Combined		\$118,483,080	\$116,287,108	98.15%	
SUBTOTAL		\$532,600,529	\$466,026,966	87.50%	\$ 229,946.00
Horizon BCBS NS		\$2,438,300	\$1,989,453	81.59%	\$0
TOTAL		\$535,038,829	\$468,016,419	87.47%	\$229,946