

Table 2

**New Jersey Department of Banking and Insurance
Independent Health Care Appeals Program
January 16, 2007 – July 15, 2007**

		Total Appeals		Panel Determination	
Carrier	Market Share*	Pending	Completed	Disagree With Plan	Agree With Plan
Aetna Health	19.3%	15	21	11	10
Amerigroup	3.2%	0	2	2	0
AmeriHealth	5.4%	2	9	4	5
Cigna	2.6%	1	6	3	3
Guardian	0.2%	0	2	2	0
Health Net	4.7%	3	14	2	12
Horizon	42.3%	12	40	14	26
Oxford**		10	21	7	14
University	1.8%	0	1	0	1
Wellchoice	0.3%	0	1	1	0
Total		43	117	46	71

*Source: Department of Banking and Insurance (Commercial and Department of Human Services Program enrollees as of 12/31/06)

**AmeriChoice, Oxford and United are all owned by UnitedHealth Group.
The combined market share is 17.7%.