Table 2

New Jersey Department of Banking and Insurance Independent Health Care Appeals Program July 16, 2007 – January 15, 2008

		Total Appeals		Panel Determination	
Carrier	Market Share*	Pending	Completed	Disagree With Plan	Agree With Plan
Aetna Health	18.1 %	3	28	10	18
AmeriChoice**		0	3	2	1
Amerigroup	3.2 %	0	3	2	1
AmeriHealth	4.7 %	1	4	1	3
Cigna	2.7 %	2	7	4	3
Health Net	4.7 %	4	13	4	9
Horizon	45.6 %	7	30	9	21
Oxford**		3	23	9	14
United**		2	1	0	1
Total		22	112	41	71

^{*}Source: Department of Banking and Insurance (Commercial and Department of Human Services Program enrollees as of 9/30/07)

^{**}AmeriChoice, Oxford and United are all owned by UnitedHealth Group. The combined market share is 16.5 %.