

ATTACHMENT 3
COMMERCIAL LOSS RATIO
2004

2/14/2006	2003	PAGE 35.NJ	Individual					
	NAIC	Company	Loss Ratio					
2004	55069	Horizon Healthcare Svcs (BCBS)(1)	93.1%					
2004	95287	Aetna Health (3)	85.1%					
2004	95351	HealthNet of NJ (2)	75.7%					
2004	78026	Oxford Health Ins	73.6%					
2004	95044	Amerihealth HMO	83.9%					
2004	95506	Oxford Health Plan of NJ	86.2%					
2004	95529	Horizon Healthcare of NJ(4)	71.1%					
2004	95500	CIGNA Health Care	72.2%					
2004	60061	Amerihealth Ins Co of NJ	#DIV/0!					
2004	95080	United HC of NJ	100.0%					
2004	62308	Conn Gen Life Ins Co	#DIV/0!					
2004	79413	United HealthCare Ins Co	85.1%					
2004	64246	Guardian Life Ins Co of Amer	165.5%					
2004	61705	Wellchoice Ins Co of NJ	#DIV/0!					
2004	60054	Aetna Life Ins. Co	110.0%					
2004	95433	Empire HealthChoice	#DIV/0!					
2004	80314	Unicare	#DIV/0!					
2004	61425	Trustmark	#DIV/0!					
2004	81264	Nippon	#DIV/0!					
2004	80926	GE Group Life	#DIV/0!					
		TOTAL	81.8%					
		(1) Horizon HC Services Premiums ac						
		(2) HealthNet Premiums and Claims a						
		(3) Aetna Health includes estimated p						
		(4) Horizon HC (HMO) Premiums and						