

ATTACHMENT 3
COMMERCIAL LOSS RATIO
2005

| 4/3/2007 | 2005 PAGE 30.NJ | | Comprehensive | Comprehensive | Comprehensive | Large Group | Large Group | Lg Group | Sm Group | Sm Group | Sm Group | Individual | Individual | Individual |
|----------|-----------------|--------------------------------|-----------------|-----------------|---------------|-----------------|-----------------|------------|-----------------|-----------------|------------|---------------|---------------|------------|
| | NAIC | Company | Premiums | Claims | Loss Ratio | Premiums | Claims | Loss Ratio | Premiums | Claims (w/dvd) | Loss Ratio | Premiums | Claims | Loss Ratio |
| 2005 | 55069 | Horizon Healthcare Svcs (BCBS) | \$2,893,317,967 | \$2,418,067,588 | 83.6% | \$2,054,919,759 | \$1,713,825,452 | 83.4% | \$755,007,924 | \$624,234,193 | 82.7% | \$83,390,284 | \$80,007,943 | 95.9% |
| 2005 | 95287 | Aetna Health (NJ) | \$2,149,245,205 | \$1,721,394,844 | 80.1% | \$940,539,654 | \$721,577,795 | 76.7% | \$1,165,231,471 | \$958,746,532 | 82.3% | \$43,474,080 | \$41,070,517 | 94.5% |
| 2005 | 78026 | Oxford Health Ins | \$855,945,224 | \$694,903,649 | 81.2% | \$428,626,610 | \$361,165,657 | 84.3% | \$376,484,759 | \$295,565,849 | 78.5% | \$50,833,855 | \$38,172,143 | 75.1% |
| 2005 | 95351 | Health Net of NJ | \$563,270,351 | \$473,847,999 | 84.1% | \$245,680,088 | \$216,436,325 | 88.1% | \$313,177,666 | \$253,688,304 | 81.0% | \$4,412,597 | \$3,723,370 | 84.4% |
| 2005 | 95529 | Horizon Healthcare of NJ (HMO) | \$458,055,842 | \$351,449,335 | 76.7% | \$207,211,455 | \$156,338,790 | 75.4% | \$118,237,466 | \$89,947,475 | 76.1% | \$132,606,921 | \$105,163,070 | 79.3% |
| 2005 | 95506 | Oxford Health Plan of NJ | \$427,237,347 | \$326,489,674 | 76.4% | \$278,542,880 | \$214,768,400 | 77.1% | \$126,620,527 | \$94,965,395 | 75.0% | \$22,073,940 | \$16,755,879 | 75.9% |
| 2005 | 95044 | Amerihealth HMO | \$380,666,961 | \$317,111,914 | 83.3% | \$230,292,188 | \$191,506,496 | 83.2% | \$129,373,765 | \$107,339,515 | 83.0% | \$21,001,008 | \$18,265,903 | 87.0% |
| 2005 | 62308 | Conn Gen Life Ins Co | \$322,695,420 | \$274,291,133 | 85.0% | \$322,695,420 | \$274,291,133 | 85.0% | \$0 | \$0 | #DIV/0! | \$0 | \$0 | #DIV/0! |
| 2005 | 79413 | United HealthCare Ins Co | \$228,655,454 | \$193,288,390 | 84.5% | \$152,926,207 | \$131,369,213 | 85.9% | \$75,686,807 | \$61,889,068 | 81.8% | \$42,440 | \$30,109 | 70.9% |
| 2005 | 60061 | Amerihealth Ins Co of NJ | \$204,811,398 | \$160,532,803 | 78.4% | \$149,341,773 | \$114,243,771 | 76.5% | \$55,469,625 | \$46,289,032 | 83.4% | \$0 | \$0 | #DIV/0! |
| 2005 | 95500 | CIGNA Health Care of NJ | \$180,068,086 | \$149,902,516 | 83.2% | \$133,116,137 | \$112,302,890 | 84.4% | \$42,691,258 | \$32,770,253 | 76.8% | \$4,260,691 | \$4,829,373 | 113.3% |
| 2005 | 95080 | United HC of NJ | \$97,414,528 | \$79,982,550 | 82.1% | \$136,721,686 | \$110,554,545 | 80.9% | \$31,313,121 | \$27,551,607 | 88.0% | \$43,188 | \$36,736 | 85.1% |
| 2005 | 60054 | Aetna Life Ins. Co | \$59,740,008 | \$47,215,427 | 79.0% | \$49,178,483 | \$35,788,126 | 72.8% | \$3,322,608 | \$2,555,233 | 76.9% | \$289,141 | \$478,437 | 165.5% |
| 2005 | 64246 | Guardian Life Ins Co of Amer | \$50,404,625 | \$35,408,550 | 70.2% | \$14,962,459 | \$14,410,349 | 96.3% | \$10,285,563 | \$9,123,360 | 88.7% | \$0 | \$0 | #DIV/0! |
| 2005 | 95433 | Empire HealthChoice | \$31,944,579 | \$25,724,209 | 80.5% | \$26,899,069 | \$18,205,882 | 67.7% | \$15,430,703 | \$12,430,781 | 80.6% | \$295,659 | \$325,219 | 110.0% |
| 2005 | 61705 | Wellchoice Ins Co of NJ | \$12,171,840 | \$12,714,560 | 104.5% | \$16,980,725 | \$12,026,649 | 70.8% | \$11,976,495 | \$10,564,986 | 88.2% | \$0 | \$0 | #DIV/0! |
| 2005 | 80314 | Unicare | \$10,651,346 | \$10,573,801 | 99.3% | \$14,829,504 | \$14,299,553 | 96.4% | \$0 | \$0 | #DIV/0! | \$0 | \$0 | #DIV/0! |
| 2005 | 81264 | Nippon Life | \$10,604,058 | \$9,881,745 | 93.2% | \$4,942,746 | \$4,976,165 | 100.7% | \$4,111,107 | \$3,083,330 | 75.0% | \$0 | \$0 | #DIV/0! |
| 2005 | 80926 | Genworth (GE Group Life) | \$6,014,859 | \$6,014,859 | 100.0% | \$10,901,854 | \$9,978,936 | 91.5% | \$0 | \$0 | #DIV/0! | \$0 | \$0 | #DIV/0! |
| 2005 | 62863 | Trustmark Life | \$5,024,878 | \$3,730,391 | 74.2% | \$5,905,175 | \$3,855,703 | 65.3% | \$2,636,278 | \$3,253,587 | 123.4% | \$0 | \$0 | #DIV/0! |
| | | TOTAL | \$8,947,939,976 | \$7,312,525,937 | 81.7% | \$5,425,213,872 | \$4,431,921,832 | 81.7% | \$3,237,057,143 | \$2,633,998,498 | 81.4% | \$362,723,804 | \$308,858,699 | 85.1% |
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