ATTACHMENT 3
COMMERCIAL LOSS RATIO
2006

9/1/2009	2006	PAGE 30.NJ	Comprehensive	Comprehensive	Comprehensive			Large Group	Large Group
	NAIC	Company	Premiums	Claims	Loss Ratio			Premiums	Claims
2006	55069	Horizon Healthcare Svcs (BCBS)	$3,294,927,039	$2,800,593,665	85.0%			$2,405,985,057	$2,053,578,704
2006	95287	Aetna Health (NJ)	$2,052,252,502	$1,626,141,533	79.2%			$884,044,360	$651,890,291
2006	78026	Oxford Health Ins	$883,475,469	$686,963,050	77.8%			$403,728,595	$305,724,738
2006	95529	Horizon Healthcare of NJ (HMO)	$554,019,215	$415,838,892	75.1%			$171,981,666	$123,917,164
2006	95506	Oxford Health Plan of NJ	$439,570,508	$329,682,834	75.0%			$176,545,449	$129,086,162
2006	95351	Health Net of NJ	$429,781,100	$339,320,989	79.0%			$182,751,800	$147,004,055
2006	95044	Amerihealth HMO	$382,262,782	$334,978,186	87.6%			$193,958,384	$174,196,343
2006	62308	Conn Gen Life Ins Co	$356,704,489	$299,203,677	83.9%			$339,141,217	$285,999,733
2006	60061	Amerihealth Ins Co of NJ	$224,593,118	$191,001,500	85.0%			$149,492,008	$123,299,782
2006	79413	United HealthCare Ins Co	$202,368,642	$173,617,064	85.8%			$199,859,133	$171,843,085
2006	95500	CIGNA Health Care of NJ	$149,122,038	$126,792,311	85.0%			$106,781,295	$89,151,661
2006	60054	Aetna Life Ins. Co	$75,515,927	$44,741,780	59.2%			$66,604,900	$36,976,103
2006	64246	Guardian Life Ins Co of Amer	$36,916,988	$26,961,334	73.0%			$27,525,752	$17,687,992
2006	95433	Wellchoice HMO of NJ	$30,199,292	$24,215,198	80.2%			$17,090,545	$14,075,057
2006	80314	Unicare	$13,413,937	$12,880,973	96.0%			$13,413,937	$12,880,973
2006	81264	Nippon Life	$12,189,097	$11,256,960	92.4%			$8,363,909	$8,388,069
2006	62863	Trustmark Life	$5,299,746	$5,220,991	98.5%			$2,411,024	$1,934,356
2006	61705	Wellchoice Ins Co of NJ	$4,911,726	$4,190,599	85.3%			$2,779,546	$1,994,508
2006	80926	Genworth (GE Group Life)	$4,814,716	$4,076,138	84.7%			$4,814,716	$4,076,138
		TOTAL	$9,152,338,331	$7,457,677,674	81.5%			$5,357,273,293	$4,353,704,914

9/1/2009	2006	PAGE 30.NJ	Lg Group	Sm Group	Sm Group	Sm Group	Individual
	NAIC	Company	Loss Ratio	Premiums	Claims (w/dvd)	Loss Ratio	Premiums
2006	55069	Horizon Healthcare Svcs (BCBS)	85.4%	$799,853,472	$677,471,229	84.7%	$89,088,510
2006	95287	Aetna Health (NJ)	73.7%	$1,132,991,026	$936,032,603	82.6%	$35,217,116
2006	78026	Oxford Health Ins	75.7%	$414,209,414	$331,489,305	80.0%	$65,537,460
2006	95529	Horizon Healthcare of NJ (HMO)	72.1%	$237,961,110	$179,928,022	75.6%	$144,076,439
2006	95506	Oxford Health Plan of NJ	73.1%	$239,007,677	$179,255,758	75.0%	$24,017,382
2006	95351	Health Net of NJ	80.4%	$243,513,819	$188,731,889	77.5%	$3,515,481
2006	95044	Amerihealth HMO	89.8%	$167,664,257	$143,026,230	85.3%	$20,640,141
2006	62308	Conn Gen Life Ins Co	84.3%	$17,563,272	$13,203,944	75.2%	$0
2006	60061	Amerihealth Ins Co of NJ	82.5%	$75,101,110	$67,701,718	90.1%	$0
2006	79413	United HealthCare Ins Co	86.0%	$2,461,475	$1,735,014	70.5%	$48,034
2006	95500	CIGNA Health Care of NJ	83.5%	$38,294,335	$34,530,275	90.2%	$4,046,408
2006	60054	Aetna Life Ins. Co	55.5%	$7,771,660	$5,835,322	75.1%	$1,139,367
2006	64246	Guardian Life Ins Co of Amer	64.3%	$9,359,250	$9,223,392	98.5%	$31,986
2006	95433	Wellchoice HMO of NJ	82.4%	$13,108,747	$10,140,141	77.4%	$0
2006	80314	Unicare	96.0%	$0	$0		$0
2006	81264	Nippon Life	100.3%	$3,825,188	$2,868,891	75.0%	$0
2006	62863	Trustmark Life	80.2%	$2,888,722	$3,286,635	113.8%	$0
2006	61705	Wellchoice Ins Co of NJ	71.8%	$2,132,180	$2,196,091	103.0%	$0
2006	80926	Genworth (GE Group Life)	84.7%	$0	$0		$0
		TOTAL	81.3%	$3,407,706,714	$2,786,656,459	81.8%	$387,358,324