

COMMERCIAL LOSS RATIO  
2008

11/30/2010	2008		Comprehensive	Comprehensive	Comprehensive		
	NAIC	Company	Premiums	Claims	Loss Ratio		
2008	55069	Horizon Healthcare Svcs (BCBS)	\$4,139,734,737	\$3,647,934,260	88.1%		
2008	95287	Aetna Health (NJ)	\$1,563,012,703	\$1,290,631,935	82.6%		
2008	78026	Oxford Health Ins	\$725,994,931	\$595,828,753	82.1%		
2008	95529	Horizon Healthcare of NJ (HMO)	\$912,875,585	\$769,781,544	84.3%		
2008	95506	Oxford Health Plan of NJ	\$391,324,044	\$324,409,029	82.9%		
2008	95351	Health Net of NJ	\$329,703,961	\$251,592,106	76.3%		
2008	95044	AmeriHealth HMO	\$262,232,663	\$234,485,837	89.4%		
2008	62308	Conn Gen Life Ins Co	\$484,722,252	\$428,478,497	88.4%		
2008	60061	AmeriHealth Ins Co of NJ	\$279,339,080	\$230,603,548	82.6%		
2008	79413	United HealthCare Ins Co	\$176,520,188	\$165,937,288	94.0%		
2008	95500	CIGNA Health Care of NJ	\$39,478,936	\$37,964,735	96.2%		
2008	60054	Aetna Life Ins. Co	\$121,307,567	\$83,498,960	68.8%		
2008	64246	Guardian Life Ins Co of Amer	\$31,296,002	\$23,037,377	73.6%		
2008	80314	Unicare	\$11,510,301	\$13,009,457	113.0%		
2008	81264	Nippon Life	\$12,854,593	\$11,551,689	89.9%		
2008	66141	Health Net Life Ins. Co.	\$12,638,786	\$13,399,679	106.0%		
		TOTAL	\$9,494,546,329	\$8,122,144,694	85.5%		
		Horizon Combined	\$5,052,610,322	\$4,417,715,804	87.4%		
		Aetna Combined	\$1,684,320,270	\$1,374,130,895	81.6%		
		United/Oxford Combined	\$1,293,839,163	\$1,086,175,070	83.9%		
		AmeriHealth Combined	\$541,571,743	\$465,089,385	85.9%		
		CIGNA Combined	\$524,201,188	\$466,443,232	89.0%		
		Health Net Combined	\$342,342,747	\$264,991,785	77.4%		

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11/30/2010	2008		Large Group	Large Group	Lg Group	
	NAIC	Company	Premiums	Claims	Loss Ratio	
2008	55069	Horizon Healthcare Svcs (BCBS)	\$2,958,552,428	\$2,587,720,290	87.5%	
2008	95287	Aetna Health (NJ)	\$801,432,479	\$638,711,510	79.7%	
2008	78026	Oxford Health Ins	\$328,580,630	\$281,773,790	85.8%	
2008	95529	Horizon Healthcare of NJ (HMO)	\$144,250,620	\$111,375,243	77.2%	
2008	95506	Oxford Health Plan of NJ	\$100,990,151	\$85,682,520	84.8%	
2008	95351	Health Net of NJ	\$97,306,064	\$65,511,879	67.3%	
2008	95044	AmeriHealth HMO	\$130,274,365	\$114,983,066	88.3%	
2008	62308	Conn Gen Life Ins Co	\$433,163,635	\$381,568,084	88.1%	
2008	60061	AmeriHealth Ins Co of NJ	\$197,686,781	\$159,805,906	80.8%	
2008	79413	United HealthCare Ins Co	\$176,520,188	\$165,937,288	94.0%	
2008	95500	CIGNA Health Care of NJ	\$36,910,029	\$36,690,944	99.4%	
2008	60054	Aetna Life Ins. Co	\$112,359,238	\$75,023,864	66.8%	
2008	64246	Guardian Life Ins Co of Amer	\$26,086,876	\$18,363,925	70.4%	
2008	80314	Unicare	\$11,510,301	\$13,009,457	113.0%	
2008	81264	Nippon Life	\$9,646,793	\$9,351,025	96.9%	
2008	66141	Health Net Life Ins. Co.	\$11,695,893	\$12,006,655	102.7%	
		TOTAL	\$5,576,966,471	\$4,757,515,446	85.3%	
		Horizon Combined	\$3,102,803,048	\$2,699,095,533	87.0%	
		Aetna Combined	\$913,791,717	\$713,735,374	78.1%	
		United/Oxford Combined	\$606,090,969	\$533,393,598	88.0%	
		AmeriHealth Combined	\$327,961,146	\$274,788,972	83.8%	
		CIGNA Combined	\$470,073,664	\$418,259,028	89.0%	
		Health Net Combined	\$109,001,957	\$77,518,534	71.1%	

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11/30/2010	2008		Sm Group	Sm Group	Sm Group
	NAIC	Company	Premiums	Claims (wo/dvd)	Loss Ratio
2008	55069	Horizon Healthcare Svcs (BCBS)	\$1,063,975,443	\$972,850,703	91.4%
2008	95287	Aetna Health (NJ)	\$740,737,519	\$624,157,200	84.3%
2008	78026	Oxford Health Ins	\$322,700,665	\$261,125,394	80.9%
2008	95529	Horizon Healthcare of NJ (HMO)	\$611,991,837	\$522,877,555	85.4%
2008	95506	Oxford Health Plan of NJ	\$259,488,468	\$208,256,481	80.3%
2008	95351	Health Net of NJ	\$230,264,811	\$184,884,299	80.3%
2008	95044	AmeriHealth HMO	\$107,596,519	\$96,648,074	89.8%
2008	62308	Conn Gen Life Ins Co	\$51,558,617	\$46,910,413	91.0%
2008	60061	AmeriHealth Ins Co of NJ	\$81,652,299	\$70,797,642	86.7%
2008	79413	United HealthCare Ins Co	\$0	\$0	
2008	95500	CIGNA Health Care of NJ	\$1,041,120	\$306,588	29.4%
2008	60054	Aetna Life Ins. Co	\$7,396,805	\$6,641,004	89.8%
2008	64246	Guardian Life Ins Co of Amer	\$5,209,126	\$4,673,452	89.7%
2008	80314	Unicare	\$0	\$0	
2008	81264	Nippon Life	\$3,207,800	\$2,200,664	68.6%
2008	66141	Health Net Life Ins. Co.	\$942,893	\$1,393,024	147.7%
		TOTAL	\$3,487,763,922	\$3,003,722,493	86.1%
		Horizon Combined	\$1,675,967,280	\$1,495,728,258	89.2%
		Aetna Combined	\$748,134,324	\$630,798,204	84.3%
		United/Oxford Combined	\$582,189,133	\$469,381,875	80.6%
		AmeriHealth Combined	\$189,248,818	\$167,445,716	88.5%
		CIGNA Combined	\$52,599,737	\$47,217,001	89.8%
		Health Net Combined	\$231,207,704	\$186,277,323	80.6%

COMMERCIAL LOSS RATIO  
2008

11/30/2010	2008		Individual	Individual	Individual
	NAIC	Company	Premiums	Claims	Loss Ratio
2008	55069	Horizon Healthcare Svcs (BCBS)	\$117,206,866	\$87,363,267	74.5%
2008	95287	Aetna Health (NJ)	\$20,842,705	\$27,763,225	133.2%
2008	78026	Oxford Health Ins	\$74,713,636	\$52,929,569	70.8%
2008	95529	Horizon Healthcare of NJ (HMO)	\$156,633,128	\$135,528,746	86.5%
2008	95506	Oxford Health Plan of NJ	\$30,845,425	\$30,470,028	98.8%
2008	95351	Health Net of NJ	\$2,133,086	\$1,195,928	56.1%
2008	95044	AmeriHealth HMO	\$24,361,779	\$22,854,697	93.8%
2008	62308	Conn Gen Life Ins Co	\$0	\$0	
2008	60061	AmeriHealth Ins Co of NJ	\$0	\$0	
2008	79413	United HealthCare Ins Co	\$0	\$0	
2008	95500	CIGNA Health Care of NJ	\$1,527,787	\$967,203	63.3%
2008	60054	Aetna Life Ins. Co	\$1,551,524	\$1,834,092	118.2%
2008	64246	Guardian Life Ins Co of Amer	\$0	\$0	
2008	80314	Unicare	\$0	\$0	
2008	81264	Nippon Life	\$0	\$0	
2008	66141	Health Net Life Ins. Co.	\$0	\$0	
		TOTAL	\$429,815,936	\$360,906,755	84.0%
		Horizon Combined	\$273,839,994	\$222,892,013	81.4%
		Aetna Combined	\$22,394,229	\$29,597,317	132.2%
		United/Oxford Combined	\$105,559,061	\$83,399,597	79.0%
		AmeriHealth Combined	\$24,361,779	\$22,854,697	93.8%
		CIGNA Combined	\$1,527,787	\$967,203	63.3%
		Health Net Combined	\$2,133,086	\$1,195,928	56.1%