COMBINED COMMERCIAL MKT SHARE 2008

11/29/2010	2008		Comprehensive	Comprehensive	Comprehensive	Comprehensive	Premiums	Enrollment	Lg Group
	NAIC	Company	Premiums	Enrollment	MS Premiums	MS Enrollment	Lg Group	Large Group	MS Premiums
2008		Horizon Combined	\$5,052,610,322	1,192,566	53.2%	52.8%	\$3,102,803,048	694,940	55.6%
2008		Aetna Combined	\$1,684,320,270	438,533	17.7%	19.4%	\$913,791,717	245,164	16.4%
2008		United/Oxford Combined	\$1,293,839,163	296,209	13.6%	13.1%	\$606,090,969	139,574	10.9%
2008		Amerihealth Combined	\$541,571,743	128,513	5.7%	5.7%	\$327,961,146	76,709	5.9%
2008		CIGNA/CG Combined	\$524,201,188	107,319	5.5%	4.8%	\$470,073,664	98,782	8.4%
2008		Health Net Combined	\$342,342,747	78,613	3.6%	3.5%	\$109,001,957	21,798	2.0%
2008		Guardian Life Ins Co.	\$31,296,002	10,093	0.3%	0.4%	\$26,086,876	9,733	0.5%
2008		Wellpoint	\$11,510,301	3,639	0.1%	0.2%	\$11,510,301	3,639	0.2%
2008		Nippon	\$12,854,593	2,381	0.1%	0.1%	\$9,646,793	1,864	0.2%
		TOTAL	\$9,494,546,329	2,257,865	100.0%	100.0%	\$5,576,966,471	1,292,202	100.0%

COMBINED COMMERCIAL MKT SHARE 2008

11/29/2010 2008	3	Lg Group	Premiums	Enrollment	Sm Group	Sm Group	Premiums	Enrollment
NAIC	Company	MS Enrollment	Sm Group	Sm Group	MS Premiums	MS Enrollment	Ind	Ind
2008	Horizon Combined	53.8%	\$1,675,967,280	435,753	48.1%	49.9%	\$273,839,994	61,873
2008	Aetna Combined	19.0%	\$748,134,324	190,888	21.5%	21.9%	\$22,394,229	2,481
2008	United/Oxford Combined	10.8%	\$582,189,133	134,085	16.7%	15.4%	\$105,559,061	22,550
2008	Amerihealth Combined	5.9%	\$189,248,818	46,146	5.4%	5.3%	\$24,361,779	5,659
2008	CIGNA/CG Combined	7.6%	\$52,599,737	8,396	1.5%	1.0%	\$1,527,787	141
2008	Health Net Combined	1.7%	\$231,207,704	56,408	6.6%	6.5%	\$2,133,086	407
2008	Guardian Life Ins Co.	0.8%	\$5,209,126	360	0.1%	0.0%	\$0	0
2008	Wellpoint	0.3%	\$0	0	0.0%	0.0%	\$0	0
2008	Nippon	0.1%	\$3,207,800	517	0.1%	0.1%	\$0	0
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	TOTAL	100.0%	\$3,487,763,922	872,552	100.0%	100.0%	\$429,815,936	93,111

COMBINED COMMERCIAL MKT SHARE 2008

11/29/2010	2008	· · · · · · · · · · · · · · · · · · ·	Ind	Ind	Lg Grp Ave	Sm Grp Ave	Ind Ave
	NAIC	Company	MS Premiums	MS Enrollment			
2008		Horizon Combined	63.7%	66.5%			
2008		Aetna Combined	5.2%	2.7%			
2008		United/Oxford Combined	24.6%	24.2%			
2008		Amerihealth Combined	5.7%	6.1%			
2008		CIGNA/CG Combined	0.4%	0.2%			
2008		Health Net Combined	0.5%	0.4%			
2008		Guardian Life Ins Co.	0.0%	0.0%			
2008		Wellpoint	0.0%	0.0%			
2008		Nippon	0.0%	0.0%			
		TOTAL	100.0%	100.0%			