

TOTAL
COMMERCIAL LOSS RATIO
2010 PRELIMINARY

7/5/2012 PRELIM SHCE	NAIC #	Carrier	Total Premiums	Total Claims	Total Loss Ratio
2010	55069	Horizon Healthcare Svcs (BCBS)	\$3,997,181,146	\$3,421,678,440	85.6%
2010	95287	Aetna Health (NJ)	\$1,173,353,531	\$988,993,101	84.3%
2010	78026	Oxford Health Ins	\$696,044,201	\$596,279,761	85.7%
2010	95529	Horizon Healthcare of NJ (HMO)	\$966,666,830	\$759,499,490	78.6%
2010	95506	Oxford Health Plan of NJ	\$467,590,001	\$389,406,308	83.3%
2010	95351	Health Net of NJ	\$264,605,553	\$218,443,733	82.6%
2010	95044	Amerihealth HMO	\$268,570,664	\$223,009,461	83.0%
2010	62308	Conn Gen Life Ins Co	\$375,216,562	\$328,987,617	87.7%
2010	60061	Amerihealth Ins Co of NJ	\$357,538,264	\$314,339,287	87.9%
2010	79413	United HealthCare Ins Co	\$209,344,506	\$173,567,281	82.9%
2010	95500	CIGNA Health Care of NJ	\$7,728,032	\$4,539,572	58.7%
2010	60054	Aetna Life Ins. Co	\$130,337,822	\$51,118,532	39.2%
2010	64246	Guardian Life Ins Co of Amer	\$31,233,592	\$31,195,628	99.9%
2010	80314	Unicare	\$1,669,882	\$1,593,974	95.5%
2010	81264	Nippon Life	\$5,739,074	\$4,889,594	85.2%
2010	66141	Health Net Life Ins. Co.	\$7,995,019	\$7,463,636	93.4%
		TOTAL	\$8,960,814,679	\$7,515,005,415	83.9%
		Horizon Combined	\$4,963,847,976	\$4,181,177,930	84.2%
		Aetna Combined	\$1,303,691,353	\$1,040,111,633	79.8%
		United/Oxford Combined	\$1,372,978,708	\$1,159,253,350	84.4%
		AmeriHealth Combined	\$626,108,928	\$537,348,748	85.8%
		CIGNA Combined	\$382,944,594	\$333,527,189	87.1%
		Health Net Combined	\$272,600,572	\$225,907,369	82.9%

Total Loss Ratio 2010

LARGE GROUP
COMMERCIAL LOSS RATIO
2010 PRELIMINARY

7/5/2012 PRELIM SHCE	NAIC #	Carrier	Large Group Premiums	Large Group Claims	Lg Group Loss Ratio
2010	55069	Horizon Healthcare Svcs (BCBS)	\$2,749,441,618	\$2,370,547,716	86.2%
2010	95287	Aetna Health (NJ)	\$562,846,767	\$439,842,644	78.1%
2010	78026	Oxford Health Ins	\$403,317,448	\$346,633,991	85.9%
2010	95529	Horizon Healthcare of NJ (HMO)	\$69,231,243	\$52,749,856	76.2%
2010	95506	Oxford Health Plan of NJ	\$124,013,738	\$101,499,880	81.8%
2010	95351	Health Net of NJ	\$51,015,294	\$36,531,725	71.6%
2010	95044	Amerihealth HMO	\$153,792,306	\$128,591,855	83.6%
2010	62308	Conn Gen Life Ins Co	\$351,937,618	\$306,291,900	87.0%
2010	60061	Amerihealth Ins Co of NJ	\$260,636,858	\$234,841,449	90.1%
2010	79413	United HealthCare Ins Co	\$209,344,506	\$173,567,281	82.9%
2010	95500	CIGNA Health Care of NJ	\$6,391,260	\$3,688,023	57.7%
2010	60054	Aetna Life Ins. Co	\$119,037,274	\$43,388,250	36.4%
2010	64246	Guardian Life Ins Co of Amer	\$30,212,612	\$29,992,872	99.3%
2010	80314	Unicare	\$1,669,882	\$1,593,974	95.5%
2010	81264	Nippon Life	\$5,652,810	\$4,868,991	86.1%
2010	66141	Health Net Life Ins. Co.	\$3,929,940	\$3,189,564	81.2%
		TOTAL	\$5,102,471,174	\$4,277,819,971	83.8%
		Horizon Combined	\$2,818,672,861	\$2,423,297,572	86.0%
		Aetna Combined	\$681,884,041	\$483,230,894	70.9%
		United/Oxford Combined	\$736,675,692	\$621,701,152	84.4%
		AmeriHealth Combined	\$414,429,164	\$363,433,303	87.7%
		CIGNA Combined	\$358,328,878	\$309,979,923	86.5%
		Health Net Combined	\$54,945,234	\$39,721,289	72.3%

SMALL GROUP
COMMERCIAL LOSS RATIO
2010 PRELIMINARY

7/5/2012 PRELIM SHCE	NAIC #	Carrier	Sm Group Premiums	Sm Group Claims (wo/dvd)	Sm Group Loss Ratio
2010	55069	Horizon Healthcare Svcs (BCBS)	\$997,152,595	\$850,791,657	85.3%
2010	95287	Aetna Health (NJ)	\$597,954,900	\$528,494,137	88.4%
2010	78026	Oxford Health Ins	\$200,495,043	\$163,316,150	81.5%
2010	95529	Horizon Healthcare of NJ (HMO)	\$777,833,111	\$603,226,419	77.6%
2010	95506	Oxford Health Plan of NJ	\$317,324,893	\$257,948,940	81.3%
2010	95351	Health Net of NJ	\$212,353,772	\$180,920,185	85.2%
2010	95044	Amerihealth HMO	\$91,353,823	\$74,893,745	82.0%
2010	62308	Conn Gen Life Ins Co	\$23,278,944	\$22,695,717	97.5%
2010	60061	Amerihealth Ins Co of NJ	\$91,353,823	\$74,893,745	82.0%
2010	95500	CIGNA Health Care of NJ	\$596,557	\$475,144	79.6%
2010	60054	Aetna Life Ins. Co	\$8,898,545	\$5,913,578	66.5%
2010	64246	Guardian Life Ins Co of Amer	\$1,020,980	\$1,202,756	117.8%
2010	81264	Nippon Life	\$86,265	\$20,602	23.9%
2010	66141	Health Net Life Ins. Co.	\$4,065,079	\$4,274,072	105.1%
		TOTAL	\$3,323,768,330	\$2,769,066,849	83.3%
		Horizon Combined	\$1,774,985,706	\$1,454,018,076	81.9%
		Aetna Combined	\$606,853,445	\$534,407,715	88.1%
		United/Oxford Combined	\$517,819,936	\$421,265,090	81.4%
		AmeriHealth Combined	\$182,707,646	\$149,787,491	82.0%
		CIGNA Combined	\$23,875,501	\$23,170,861	97.0%
		Health Net Combined	\$216,418,851	\$185,194,257	85.6%

INDIVIDUAL
COMMERCIAL LOSS RATIO
2010 PRELIMINARY

7/5/2012 PRELIM SHCE	NAIC #	Carrier	Individual Premiums	Individual Claims	Individual Loss Ratio
2010	55069	Horizon Healthcare Svcs (BCBS)	\$250,586,933	\$200,339,067	79.9%
2010	95287	Aetna Health (NJ)	\$12,551,864	\$20,656,320	164.6%
2010	78026	Oxford Health Ins	\$92,231,710	\$86,329,620	93.6%
2010	95529	Horizon Healthcare of NJ (HMO)	\$119,602,476	\$103,523,215	86.6%
2010	95506	Oxford Health Plan of NJ	\$26,251,370	\$29,957,488	114.1%
2010	95351	Health Net of NJ	\$1,236,487	\$991,823	80.2%
2010	95044	Amerihealth HMO	\$23,424,535	\$19,523,861	83.3%
2010	60061	Amerihealth Ins Co of NJ	\$5,547,583	\$4,604,093	83.0%
2010	95500	CIGNA Health Care of NJ	\$740,215	\$376,405	50.9%
2010	60054	Aetna Life Ins. Co	\$2,402,003	\$1,816,704	75.6%
		TOTAL	\$534,575,176	\$468,118,596	87.6%
		Horizon Combined	\$370,189,409	\$303,862,282	82.1%
		Aetna Combined	\$14,953,867	\$22,473,024	150.3%
		United/Oxford Combined	\$118,483,080	\$116,287,108	98.1%
		AmeriHealth Combined	\$28,972,118	\$24,127,954	83.3%
		CIGNA Combined	\$740,215	\$376,405	50.9%
		Health Net Combined	\$1,236,487	\$991,823	80.2%