

COMMERCIAL LOSS RATIO
2015 SUMMARY

Individual				
NAIC	Company	Premiums	Claims	Loss Ratio
95287	Aetna Health (NJ)	(\$29,279)	\$46,188	-157.8%
60054	Aetna Life Ins. Co	\$10,016,714	\$14,912,180	148.9%
95044	Amerihealth HMO	\$75,458,345	\$71,628,585	94.9%
60061	Amerihealth Ins Co of NJ	\$291,266,622	\$267,185,416	91.7%
95500	CIGNA Health Care of NJ	\$1,084,157	\$1,140,182	105.2%
15197	Health Republic Ins of NJ	\$187,686,587	\$177,936,433	94.8%
95529	Horizon Healthcare of NJ (HMO)	(\$275,771)	(\$1,053,137)	381.9%
55069	Horizon Healthcare Svcs (BCBS)	\$835,754,271	\$603,861,921	72.3%
15585	Oscar Ins Corp of NJ	\$8,024,821	\$7,082,989	88.3%
78026	Oxford Health Ins	\$74,825,232	\$48,502,365	64.8%
95506	Oxford Health Plans (NJ)	\$75,965,769	\$73,083,572	96.2%
	TOTAL	\$1,559,777,468	\$1,264,326,692	
	Aetna Combined	\$9,987,435	\$14,958,368	149.8%
	AmeriHealth Combined	\$366,724,967	\$338,814,001	92.4%
	CIGNA Combined	\$1,084,157	\$1,140,182	105.2%
	Health Republic	\$187,686,587	\$177,936,433	94.8%
	Horizon Combined	\$835,478,499	\$602,808,784	72.2%
	Oscar	\$8,024,821	\$7,082,989	88.3%
	Oxford Combined	\$150,791,001	\$121,585,937	80.6%
Individual Premiums/Claims are as reported in the New Jersey Loss Ratio Reports, available at:				
http://www.state.nj.us/dobi/division_insurance/ihcseh/ihchistrate.html				

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Small Group				
NAIC	Company	Premiums	Claims	Loss Ratio
95287	Aetna Health (NJ)	380691034	330043288.1	86.7%
60054	Aetna Life Ins. Co	44576769	40759386.03	91.4%
95044	Amerihealth HMO	81315375	71121220.38	87.5%
60061	Amerihealth Ins Co of NJ	202114232	176189580.1	87.2%
62308	Conn Gen Life Ins Co	1090471	663780.888	60.9%
95500	CIGNA Health Care of NJ	153615	106268.421	69.2%
15197	Health Republic Ins of NJ	14953343.22	16922287.66	113.2%
95529	Horizon Healthcare of NJ (HMO)	20579596.74	13579521.54	66.0%
55069	Horizon Healthcare Svcs (BCBS)	1392274591	1111421100	79.8%
78026	Oxford Health Ins	396639533	318741306.6	80.4%
95506	Oxford Health Plans (NJ)	97755279	83086023.2	85.0%
	TOTAL	\$2,632,143,839	\$2,162,633,763	
	Aetna Combined	\$425,267,803	\$370,802,674	87.2%
	AmeriHealth Combined	\$283,429,607	\$247,310,801	87.3%
	CIGNA Combined	\$1,244,086	\$770,049	61.9%
	Health Republic	\$14,953,343	\$16,922,288	113.2%
	Horizon Combined	\$1,412,854,188	\$1,125,000,621	79.6%
	Oxford Combined	\$494,394,812	\$401,827,330	81.3%
Small Group Premiums/Claims are as reported in the New Jersey Loss Ratio Reports, available at:				
http://www.state.nj.us/dobi/division_insurance/ihcseh/sehreports.html				