

COMMERCIAL LOSS RATIO  
2009 PRELIMINARY

12/28/2011	2009		Total	Total	Total		
	NAIC	Company	Premiums	Claims	Loss Ratio		
2009	55069	Horizon Healthcare Svcs (BCBS)	\$4,100,799,665	\$3,730,027,907	91.0%		
2009	95287	Aetna Health (NJ)	\$1,374,432,058	\$1,230,356,242	89.5%		
2009	78026	Oxford Health Ins	\$651,778,442	\$555,758,830	85.3%		
2009	95529	Horizon Healthcare of NJ (HMO)	\$931,240,180	\$786,024,731	84.4%		
2009	95506	Oxford Health Plan of NJ	\$401,057,020	\$336,240,936	83.8%		
2009	95351	Health Net of NJ	\$329,359,349	\$284,616,489	86.4%		
2009	95044	Amerihealth HMO	\$237,473,050	\$209,381,871	88.2%		
2009	62308	Conn Gen Life Ins Co	\$500,254,674	\$513,465,623	102.6%		
2009	60061	Amerihealth Ins Co of NJ	\$325,991,035	\$301,578,031	92.5%		
2009	79413	United HealthCare Ins Co	\$172,320,941	\$156,111,755	90.6%		
2009	95500	CIGNA Health Care of NJ	\$12,317,071	\$12,214,828	99.2%		
2009	60054	Aetna Life Ins. Co	\$114,764,656	\$72,620,668	63.3%		
2009	64246	Guardian Life Ins Co of Amer	\$36,460,791	\$31,195,628	85.6%		
2009	80314	Unicare	\$7,099,077	\$6,937,708	97.7%		
2009	81264	Nippon Life	\$14,691,708	\$12,087,051	82.3%		
2009	66141	Health Net Life Ins. Co.	\$11,264,654	\$11,347,100	100.7%		
		TOTAL	\$9,221,304,370	\$8,249,965,398	89.5%		
2009		Horizon Combined	\$5,032,039,845	\$4,516,052,638	89.7%		
2009		Aetna Combined	\$1,489,196,714	\$1,302,976,910	87.5%		
2009		United/Oxford Combined	\$1,225,156,403	\$1,048,111,521	85.5%		
2009		AmeriHealth Combined	\$563,464,085	\$510,959,902	90.7%		
2009		CIGNA Combined	\$512,571,745	\$525,680,451	102.6%		
2009		Health Net Combined	\$340,624,003	\$295,963,589	86.9%		

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12/28/2011	2009		Large Group	Large Group	Lg Group	
	NAIC	Company	Premiums	Claims	Loss Ratio	
2009	55069	Horizon Healthcare Svcs (BCBS)	\$2,854,442,231	\$2,621,914,572	91.9%	
2009	95287	Aetna Health (NJ)	\$724,924,371	\$623,335,322	86.0%	
2009	78026	Oxford Health Ins	\$325,713,323	\$285,449,088	87.6%	
2009	95529	Horizon Healthcare of NJ (HMO)	\$124,021,176	\$112,070,756	90.4%	
2009	95506	Oxford Health Plan of NJ	\$98,823,490	\$81,659,809	82.6%	
2009	95351	Health Net of NJ	\$76,861,866	\$69,492,933	90.4%	
2009	95044	Amerihealth HMO	\$101,496,542	\$86,657,557	85.4%	
2009	62308	Conn Gen Life Ins Co	\$462,996,308	\$476,563,174	102.9%	
2009	60061	Amerihealth Ins Co of NJ	\$246,784,273	\$233,182,596	94.5%	
2009	79413	United HealthCare Ins Co	\$172,320,941	\$156,111,755	90.6%	
2009	95500	CIGNA Health Care of NJ	\$10,592,357	\$9,986,781	94.3%	
2009	60054	Aetna Life Ins. Co	\$106,076,419	\$64,361,438	60.7%	
2009	64246	Guardian Life Ins Co of Amer	\$33,983,694	\$29,090,838	85.6%	
2009	80314	Unicare	\$7,099,077	\$6,937,708	97.7%	
2009	81264	Nippon Life	\$13,533,630	\$10,988,973	81.2%	
2009	66141	Health Net Life Ins. Co.	\$7,068,918	\$7,253,339	102.6%	
		TOTAL	\$5,366,738,615	\$4,875,056,640	90.8%	
2009		Horizon Combined	\$2,978,463,407	\$2,733,985,329	91.8%	
2009		Aetna Combined	\$831,000,790	\$687,696,760	82.8%	
2009		United/Oxford Combined	\$596,857,754	\$523,220,652	87.7%	
2009		AmeriHealth Combined	\$348,280,815	\$319,840,152	91.8%	
2009		CIGNA Combined	\$473,588,665	\$486,549,955	102.7%	
2009		Health Net Combined	\$83,930,784	\$76,746,272	91.4%	

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12/28/2011	2009		Sm Group	Sm Group	Sm Group	Small Group	
	NAIC	Company	Premiums	Claims (wo/dvd)	Loss Ratio	Refunds*	
2009	55069	Horizon Healthcare Svcs (BCBS)	\$1,074,161,878	\$971,654,349	90.5%		
2009	95287	Aetna Health (NJ)	\$634,071,361	\$585,631,863	92.4%	\$87,083	
2009	78026	Oxford Health Ins	\$242,026,830	\$202,217,045	83.6%	\$11,718	
2009	95529	Horizon Healthcare of NJ (HMO)	\$666,730,113	\$551,932,866	82.8%		
2009	95506	Oxford Health Plan of NJ	\$273,742,072	\$225,957,777	82.5%	\$608	
2009	95351	Health Net of NJ	\$250,816,528	\$214,358,777	85.5%		
2009	95044	Amerihealth HMO	\$110,350,361	\$99,497,411	90.2%		
2009	62308	Conn Gen Life Ins Co	\$37,258,366	\$36,902,450	99.0%		
2009	60061	Amerihealth Ins Co of NJ	\$78,987,188	\$68,144,636	86.3%		
2009	79413	United HealthCare Ins Co					
2009	95500	CIGNA Health Care of NJ	\$641,796	\$580,102	90.4%		
2009	60054	Aetna Life Ins. Co	\$7,034,199	\$5,618,555	79.9%	\$179,040	
2009	64246	Guardian Life Ins Co of Amer	\$2,477,097	\$2,104,790	85.0%		
2009	80314	Unicare					
2009	81264	Nippon Life	\$1,158,078	\$1,098,078	94.8%		
2009	66141	Health Net Life Ins. Co.	\$4,195,736	\$4,093,761	97.6%		
		TOTAL	\$3,383,651,603	\$2,969,792,459	87.8%	\$278,449	
			*Carriers may pay refunds on a portion of Small Group business				
2009		Horizon Combined	\$1,740,891,991	\$1,523,587,214	87.5%		
2009		Aetna Combined	\$641,105,560	\$591,250,418	92.2%	\$266,123	
2009		United/Oxford Combined	\$515,768,902	\$428,174,822	83.0%	\$12,326	
2009		AmeriHealth Combined	\$189,337,549	\$167,642,048	88.5%		
2009		CIGNA Combined	\$37,900,162	\$37,482,551	98.9%		
2009		Health Net Combined	\$255,012,264	\$218,452,538	85.7%		

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12/28/2011	2009		Individual	Individual	Individual	Individual
	NAIC	Company	Premiums	Claims	Loss Ratio	Refunds**
2009	55069	Horizon Healthcare Svcs (BCBS)	\$172,195,556	\$136,458,986	79.2%	**
2009	95287	Aetna Health (NJ)	\$15,436,326	\$21,389,057	138.6%	
2009	78026	Oxford Health Ins	\$84,038,289	\$68,092,697	81.0%	
2009	95529	Horizon Healthcare of NJ (HMO)	\$140,488,891	\$122,021,109	86.9%	
2009	95506	Oxford Health Plan of NJ	\$28,491,458	\$28,623,350	100.5%	
2009	95351	Health Net of NJ	\$1,680,955	\$764,779	45.5%	\$456,227
2009	95044	Amerihealth HMO	\$25,626,147	\$23,226,903	90.6%	
2009	62308	Conn Gen Life Ins Co				
2009	60061	Amerihealth Ins Co of NJ	\$219,574	\$250,799	114.2%	
2009	79413	United HealthCare Ins Co				
2009	95500	CIGNA Health Care of NJ	\$1,082,918	\$1,647,945	152.2%	
2009	60054	Aetna Life Ins. Co	\$1,654,038	\$2,640,674	159.7%	
2009	64246	Guardian Life Ins Co of Amer				
2009	80314	Unicare				
2009	81264	Nippon Life				
2009	66141	Health Net Life Ins. Co.				
		TOTAL	\$470,914,152	\$405,116,299	86.0%	\$456,227
			** IHC refunds are payable on a combined basis			
2009		Horizon Combined	\$312,684,447	\$258,480,095	82.7%	
2009		Aetna Combined	\$17,090,364	\$24,029,731	140.6%	
2009		United/Oxford Combined	\$112,529,747	\$96,716,047	85.9%	
2009		AmeriHealth Combined	\$25,845,721	\$23,477,702	90.8%	
2009		CIGNA Combined	\$1,082,918	\$1,647,945	152.2%	
2009		Health Net Combined	\$1,680,955	\$764,779	45.5%	\$456,227