

COMMERCIAL LOSS RATIO
2010 PRELIMINARY

3/12/2015	EXPANDED VERSION		Total	Total	Total	Total Ave	Total Ave	Large Group	Large Group	Lg Group
PRELIM	NAIC	Company	Premiums	Claims	Loss Ratio	Enrollment	Mo Premium	Premiums	Claims	Loss Ratio
2012	55069	Horizon Healthcare Svcs (BCBS)	\$3,810,606,377	\$3,122,450,046	81.9%	694,969	\$457	\$2,587,643,629	\$2,130,070,266	82.3%
2012	95287	Aetna Health (NJ)	\$1,054,818,281	\$906,087,776	85.9%	205,364	\$428	\$558,602,398	\$466,757,369	83.6%
2012	78026	Oxford Health Ins	\$585,467,668	\$518,902,933	88.6%	98,622	\$495	\$371,656,840	\$316,445,392	85.1%
2012	95529	Horizon Healthcare of NJ (HMO)	\$1,126,826,541	\$886,123,292	78.6%	270,240	\$347	\$40,205,242	\$27,757,772	69.0%
2012	95506	Oxford Health Plan of NJ	\$628,277,654	\$489,342,508	77.9%	121,979	\$429	\$141,592,622	\$107,961,092	76.2%
2012	95044	Amerihealth HMO	\$280,792,500	\$228,241,552	81.3%	60,552	\$386	\$52,344,447	\$35,814,674	68.4%
2012	62308	Conn Gen Life Ins Co	\$287,791,292	\$236,896,467	82.3%	57,524	\$417	\$286,317,030	\$235,508,309	82.3%
2012	60061	Amerihealth Ins Co of NJ	\$314,028,967	\$287,864,018	91.7%	60,419	\$433	\$174,035,492	\$162,138,980	93.2%
2012	79413	United HealthCare Ins Co	\$233,574,109	\$183,621,486	78.6%	44,762	\$435	\$233,574,109	\$183,621,486	78.6%
2012	95500	CIGNA Health Care of NJ	\$2,314,215	\$2,102,057	90.8%	415	\$465	\$1,570,604	\$1,611,022	102.6%
2012	60054	Aetna Life Ins. Co	\$433,887,293	\$377,508,428	87.0%	84,752	\$427	\$398,780,172	\$343,435,645	86.1%
2012	81264	Nippon Life	\$28,905,518	\$21,140,539	73.1%	5,719	\$421	\$28,905,518	\$21,140,539	73.1%
		TOTAL	\$8,787,290,415	\$7,260,281,102	82.6%	1,705,315	\$172,051	\$4,875,228,103	\$4,032,262,547	82.7%
		Horizon Combined	\$4,937,432,918	\$4,008,573,338	81.2%			\$2,627,848,871	\$2,157,828,038	82.1%
		Aetna Combined	\$1,488,705,574	\$1,283,596,204	86.2%			\$957,382,570	\$810,193,014	84.6%
		United/Oxford Combined	\$1,447,319,431	\$1,191,866,927	82.3%			\$746,823,571	\$608,027,970	81.4%
		AmeriHealth Combined	\$594,821,467	\$516,105,570	86.8%			\$226,379,939	\$197,953,654	87.4%
		CIGNA Combined	\$290,105,507	\$238,998,524	82.4%			\$287,887,634	\$237,119,332	82.4%

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3/12/2015	EXPANDED VERSION		Lg Grp Ave	Lg Group	Sm Group	Sm Group	Sm Group	Sm Group Ave	Sm Group	Individual
PRELIM	NAIC	Company	Enrollment	Ave Mo Prem	Premiums	Claims (wo/dvd)	Loss Ratio	Enrollment	Ave Month Prem	Premiums
2012	55069	Horizon Healthcare Svcs (BCBS)	439,219	\$491	\$809,931,065	\$671,418,391	82.9%	156,305	\$432	\$413,031,683
2012	95287	Aetna Health (NJ)	96,284	\$483	\$487,651,672	\$422,201,527	86.6%	108,344	\$375	\$8,564,211
2012	78026	Oxford Health Ins	66,001	\$469	\$107,174,112	\$88,407,760	82.5%	12,902	\$692	\$106,636,718
2012	95529	Horizon Healthcare of NJ (HMO)	10,861	\$308	\$995,409,292	\$779,558,637	78.3%	248,280	\$334	\$91,212,007
2012	95506	Oxford Health Plan of NJ	31,274	\$377	\$462,582,225	\$352,793,810	76.3%	88,633	\$435	\$24,102,807
2012	95044	Amerihealth HMO	10,048	\$434	\$203,818,543	\$170,639,959	83.7%	45,835	\$371	\$24,629,510
2012	62308	Conn Gen Life Ins Co	57,325	\$416	\$1,474,262	\$1,388,158	94.2%	199	\$618	\$0
2012	60061	Amerihealth Ins Co of NJ	34,617	\$419	\$121,961,674	\$106,741,413	87.5%	22,318	\$455	\$18,031,801
2012	79413	United HealthCare Ins Co	44,762		\$0	\$0				\$0
2012	95500	CIGNA Health Care of NJ	358	\$366	\$327,124	\$89,138	27.2%	32	\$842	\$416,487
2012	60054	Aetna Life Ins. Co	78,503	\$423	\$28,365,256	\$27,458,772	96.8%	4,484	\$527	\$6,741,865
2012	81264	Nippon Life	5,719	\$421						
		TOTAL	874,970	\$464	\$3,218,695,225	\$2,620,697,564	81.4%	687,332	\$390	\$693,367,087
		Horizon Combined			\$1,805,340,357	\$1,450,977,028	80.4%			\$504,243,690
		Aetna Combined			\$516,016,928	\$449,660,299	87.1%			\$15,306,076
		United/Oxford Combined			\$569,756,337	\$441,201,570	77.4%			\$130,739,523
		AmeriHealth Combined			\$325,780,217	\$277,381,372	85.1%			\$42,661,311
		CIGNA Combined			\$1,801,386	\$1,477,295	82.0%			\$416,487

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3/12/2015	EXPANDED VERSION		Individual	Individual	Ind Ave	Ind
PRELIM	NAIC	Company	Claims	Loss Ratio	Enrollment	Ave Month Prem
2012	55069	Horizon Healthcare Svcs (BCBS)	\$320,961,389	77.7%	99,445	\$346
2012	95287	Aetna Health (NJ)	\$17,128,880	200.0%	736	\$969
2012	78026	Oxford Health Ins	\$114,049,781	107.0%	19,718	\$451
2012	95529	Horizon Healthcare of NJ (HMO)	\$78,806,883	86.4%	11,100	\$685
2012	95506	Oxford Health Plan of NJ	\$28,587,606	118.6%	2,072	\$969
2012	95044	Amerihealth HMO	\$21,786,919	88.5%	4,669	\$440
2012	62308	Conn Gen Life Ins Co	\$0			
2012	60061	Amerihealth Ins Co of NJ	\$18,983,625	105.3%	3,484	\$431
2012	79413	United HealthCare Ins Co	\$0			
2012	95500	CIGNA Health Care of NJ	\$401,897	96.5%	24	\$1,431
2012	60054	Aetna Life Ins. Co	\$6,614,011	98.1%	1,765	\$318
2012	81264	Nippon Life				
		TOTAL	\$607,320,991	87.6%	143,013	\$404
		Horizon Combined	\$399,768,272	79.3%		
		Aetna Combined	\$23,742,891	155.1%		
		United/Oxford Combined	\$142,637,387	109.1%		
		AmeriHealth Combined	\$40,770,544	95.6%		
		CIGNA Combined	\$401,897	96.5%		