

COMMERCIAL LOSS RATIO  
2014 SUMMARY

<b>Individual</b>				
NAIC	Company	Premiums	Claims	Loss Ratio
95287	Aetna Health (NJ)	\$1,729,670	\$2,189,068	126.6%
60054	Aetna Life Ins. Co	\$14,977,916	\$17,731,722	118.4%
95044	Amerihealth HMO	\$80,608,169	\$71,461,490	88.7%
60061	Amerihealth Ins Co of NJ	\$301,164,572	\$220,536,362	73.2%
67369	CIGNA Health & Life	\$0	\$0	N/A
95500	CIGNA Health Care of NJ	\$548,688	\$1,634,141	297.8%
15197	Health Republic	\$24,525,863	\$21,969,577	89.6%
95529	Horizon Healthcare of NJ (HMO)	\$24,664,118	\$26,987,809	109.4%
55069	Horizon Healthcare Svcs (BCBS)	\$610,654,894	\$469,463,276	76.9%
78026	Oxford Health Ins	\$88,783,617	\$74,398,700	83.8%
95506	Oxford Health Plans (NJ)	\$23,071,068	\$17,897,803	77.6%
	<b>TOTAL</b>	<b>\$1,170,728,575</b>	<b>\$924,269,947</b>	
	Aetna Combined	\$16,707,586	\$19,920,790	119.2%
	AmeriHealth Combined	\$381,772,741	\$291,997,852	76.5%
	CIGNA Combined	\$548,688	\$1,634,141	297.8%
	Horizon Combined	\$635,319,012	\$496,451,085	78.1%
	Oxford Combined	\$111,854,685	\$92,296,502	82.5%
Individual Premiums/Claims are as reported in the New Jersey Loss Ratio Reports, available at:				
<a href="http://www.state.nj.us/dobi/division_insurance/ihcseh/ihcstrate.html">http://www.state.nj.us/dobi/division_insurance/ihcseh/ihcstrate.html</a>				

COMMERCIAL LOSS RATIO  
2014 SUMMARY

<b>Small Group</b>				
NAIC	Company	Premiums	Claims	Loss Ratio
95287	Aetna Health (NJ)	\$338,726,649	\$335,230,323	99.0%
60054	Aetna Life Ins. Co	\$38,855,872	\$33,805,998	87.0%
95044	Amerihealth HMO	\$206,545,839	\$195,612,781	94.7%
60061	Amerihealth Ins Co of NJ	\$191,170,290	\$170,962,847	89.4%
67369	CIGNA Health & Life	\$928,178	\$871,387	93.9%
95500	CIGNA Health Care of NJ	\$144,546	\$51,279	35.5%
15197	Health Republic	\$708,672	\$452,741	63.9%
95529	Horizon Healthcare of NJ (HMO)	\$43,628,286	\$43,043,705	98.7%
55069	Horizon Healthcare Svcs (BCBS)	\$1,481,574,866	\$1,189,397,053	80.3%
78026	Oxford Health Ins	\$272,789,030	\$212,537,000	77.9%
95506	Oxford Health Plans (NJ)	\$254,585,975	\$214,256,655	84.2%
	<b>TOTAL</b>	<b>\$2,829,658,203</b>	<b>\$2,396,221,769</b>	
	Aetna Combined	\$377,582,522	\$369,036,321	97.7%
	AmeriHealth Combined	\$397,716,129	\$366,575,629	92.2%
	CIGNA Combined	\$1,072,724	\$922,666	86.0%
	Horizon Combined	\$1,525,203,152	\$1,232,440,758	80.8%
	Oxford Combined	\$527,375,005	\$426,793,655	80.9%
Small Group Premiums/Claims are as reported in the New Jersey Loss Ratio Reports, available at:				
<a href="http://www.state.nj.us/dobi/division_insurance/ihcseh/sehreports.html">http://www.state.nj.us/dobi/division_insurance/ihcseh/sehreports.html</a>				