

ATTACHMENT 3
COMMERCIAL LOSS RATIO
2007

6/2/2009	2007	PAGE 30.NJ	Comprehensive	Comprehensive	Comprehensive			Large Group	Large Group
	NAIC	Company	Premiums	Claims	Loss Ratio			Premiums	Claims
2007	55069	Horizon Healthcare Svcs (BCBS)	\$3,764,156,276	\$3,321,256,319	88.2%			\$2,737,696,336	\$2,414,043,920
2007	95287	Aetna Health (NJ)	\$1,772,733,511	\$1,415,066,856	79.8%			\$870,679,068	\$647,649,296
2007	78026	Oxford Health Ins	\$817,329,287	\$673,732,127	82.4%			\$364,356,781	\$315,818,950
2007	95529	Horizon Healthcare of NJ (HMO)	\$732,789,287	\$602,181,727	82.2%			\$151,344,437	\$118,365,709
2007	95506	Oxford Health Plan of NJ	\$417,879,900	\$330,299,526	79.0%			\$119,185,006	\$96,485,856
2007	95351	Health Net of NJ	\$379,251,883	\$310,576,526	81.9%			\$130,315,853	\$108,143,349
2007	95044	Amerihealth HMO	\$345,713,415	\$295,372,172	85.4%			\$182,575,500	\$156,946,858
2007	62308	Conn Gen Life Ins Co	\$460,512,771	\$355,930,279	77.3%			\$403,079,882	\$303,333,415
2007	60061	Amerihealth Ins Co of NJ	\$236,031,090	\$209,460,395	88.7%			\$149,400,813	\$134,113,951
2007	79413	United HealthCare Ins Co	\$178,526,897	\$170,454,005	95.5%			\$178,526,897	\$170,454,005
2007	95500	CIGNA Health Care of NJ	\$76,688,440	\$74,246,848	96.8%			\$69,422,665	\$68,388,551
2007	60054	Aetna Life Ins. Co	\$99,606,352	\$62,467,733	62.7%			\$90,555,911	\$54,438,031
2007	64246	Guardian Life Ins Co of Amer	\$30,690,014	\$23,200,930	75.6%			\$21,712,957	\$14,346,931
2007	95433	Wellchoice HMO of NJ	\$9,315,252	\$6,834,338	73.4%			\$8,438,229	\$5,835,392
2007	80314	Unicare	\$14,816,657	\$13,338,098	90.0%			\$14,816,657	\$13,338,098
2007	81264	Nippon Life	\$12,548,919	\$11,808,950	94.1%			\$8,869,558	\$9,049,429
2007	62863	Trustmark Life	\$2,434,839	\$2,237,694	91.9%			\$770,198	\$975,835
2007	61705	Wellchoice Ins Co of NJ	\$877,023	\$344,808	39.3%			\$0	(\$654,138)
2007	80926	Sun Life/Health (ex GE)	\$5,011,897	\$5,374,516	107.2%			\$5,011,897	\$5,374,516
2007	66141	Health Net Life Ins. Co.	\$10,414,162	\$9,719,047	93.3%			\$10,352,620	\$9,672,891
		TOTAL	\$9,367,327,871	\$7,893,902,893	84.3%	\$0		\$5,517,111,264	\$4,646,120,844

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6/2/2009	2007	PAGE 30.NJ	Lg Group	Sm Group	Sm Group	Sm Group	Individual
	NAIC	Company	Loss Ratio	Premiums	Claims (w/dvd)	Loss Ratio	Premiums
2007	55069	Horizon Healthcare Svcs (BCBS)	88.2%	\$927,267,622	\$835,412,844	90.1%	\$99,192,318
2007	95287	Aetna Health (NJ)	74.4%	\$874,364,805	\$736,742,790	84.3%	\$27,689,638
2007	78026	Oxford Health Ins	86.7%	\$383,828,752	\$305,072,139	79.5%	\$69,143,754
2007	95529	Horizon Healthcare of NJ (HMO)	78.2%	\$429,611,390	\$357,917,144	83.3%	\$151,833,460
2007	95506	Oxford Health Plan of NJ	81.0%	\$270,566,218	\$205,816,195	76.1%	\$28,128,676
2007	95351	Health Net of NJ	83.0%	\$246,251,873	\$200,234,405	81.3%	\$2,684,157
2007	95044	Amerihealth HMO	86.0%	\$142,431,729	\$119,100,158	83.6%	\$20,706,186
2007	62308	Conn Gen Life Ins Co	75.3%	\$57,432,889	\$52,596,864	91.6%	\$0
2007	60061	Amerihealth Ins Co of NJ	89.8%	\$86,630,277	\$75,346,444	87.0%	\$0
2007	79413	United HealthCare Ins Co	95.5%	\$0	\$0		\$0
2007	95500	CIGNA Health Care of NJ	98.5%	\$5,950,436	\$4,650,802	78.2%	\$1,315,339
2007	60054	Aetna Life Ins. Co	60.1%	\$7,616,894	\$6,278,366	82.4%	\$1,433,547
2007	64246	Guardian Life Ins Co of Amer	66.1%	\$8,977,057	\$8,853,999	98.6%	\$0
2007	95433	Wellchoice HMO of NJ	69.2%	\$877,023	\$998,946	113.9%	\$0
2007	80314	Unicare	90.0%	\$0	\$0		\$0
2007	81264	Nippon Life	102.0%	\$3,679,361	\$2,759,521	75.0%	\$0
2007	62863	Trustmark Life	126.7%	\$1,664,641	\$1,261,859	75.8%	\$0
2007	61705	Wellchoice Ins Co of NJ	#DIV/0!	\$877,023	\$998,946	113.9%	\$0
2007	80926	Sun Life/Health (ex GE)	107.2%	\$0	\$0		\$0
2007	66141	Health Net Life Ins. Co.	93.4%	\$61,542	\$46,157	75.0%	\$0
		TOTAL	84.2%	\$3,448,089,532	\$2,914,087,579	84.5%	\$402,127,075
					Sm Group Claims include Refunds		