

COMMERCIAL LOSS RATIO  
2013 SUMMARY

<b>Individual</b>				
NAIC	Company	Premiums	Claims	Loss Ratio
95287	Aetna Health (NJ)	\$7,791,960	\$17,109,464	219.6%
60054	Aetna Life Ins. Co	\$8,231,221	\$6,400,944	77.8%
95044	Amerihealth HMO	\$26,555,374	\$24,579,944	92.6%
60061	Amerihealth Ins Co of NJ	\$25,775,453	\$18,082,136	70.2%
62308	Conn Gen Life Ins Co	\$0	\$0	N/A
95500	CIGNA Health Care of NJ	\$309,878	\$539,593	174.1%
95529	Horizon Healthcare of NJ (HMO)	\$82,241,814	\$78,734,728	95.7%
55069	Horizon Healthcare Svcs (BCBS)	\$478,232,601	\$405,737,642	84.8%
78026	Oxford Health Ins	\$92,114,600	\$110,442,191	119.9%
95506	Oxford Health Plans (NJ)	\$13,102,290	\$15,228,913	116.2%
	<b>TOTAL</b>	<b>\$734,355,191</b>	<b>\$676,855,555</b>	
	Aetna Combined	\$16,023,181	\$23,510,408	146.7%
	AmeriHealth Combined	\$52,330,827	\$42,662,080	81.5%
	CIGNA Combined	\$309,878	\$539,593	174.1%
	Horizon Combined	\$560,474,415	\$484,472,370	86.4%
	Oxford Combined	\$105,216,890	\$125,671,104	119.4%
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/ihchistrate.html">http://www.state.nj.us/dobi/division_insurance/ihcseh/ihchistrate.html</a>				

COMMERCIAL LOSS RATIO  
2013 SUMMARY

<b>Small Group</b>				
NAIC	Company	Premiums	Claims	Loss Ratio
95287	Aetna Health (NJ)	\$386,223,458	\$362,213,750	93.8%
60054	Aetna Life Ins. Co	\$32,027,218	\$36,369,007	113.6%
95044	Amerihealth HMO	\$269,675,264	\$217,055,286	80.5%
60061	Amerihealth Ins Co of NJ	\$158,618,393	\$138,402,161	87.3%
62308	Conn Gen Life Ins Co	\$1,262,898	\$2,056,443	162.8%
95500	CIGNA Health Care of NJ	\$216,801	\$76,180	35.1%
95529	Horizon Healthcare of NJ (HMO)	\$781,067,465	\$626,552,311	80.2%
55069	Horizon Healthcare Svcs (BCBS)	\$999,115,098	\$817,527,981	81.8%
78026	Oxford Health Ins	\$107,174,481	\$79,397,030	74.1%
95506	Oxford Health Plans (NJ)	\$460,131,349	\$366,623,681	79.7%
	<b>TOTAL</b>	<b>\$3,195,512,425</b>	<b>\$2,646,273,829</b>	
	Aetna Combined	\$418,250,676	\$398,582,757	95.3%
	AmeriHealth Combined	\$428,293,657	\$355,457,447	83.0%
	CIGNA Combined	\$1,479,699	\$2,132,623	144.1%
	Horizon Combined	\$1,780,182,563	\$1,444,080,292	81.1%
	Oxford Combined	\$567,305,830	\$446,020,711	78.6%
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>				