

COMMERCIAL LOSS RATIO  
2011

6/24/2014	NAIC	Company	Total Premiums	Total Claims	Total Loss Ratio	
	2011	55069	Horizon Healthcare Svcs (BCBS)	\$3,725,251,090	\$3,047,176,526	81.8%
	2011	95287	Aetna Health (NJ)	\$1,084,335,675	\$881,695,400	81.3%
	2011	78026	Oxford Health Ins	\$699,441,860	\$593,498,498	84.9%
	2011	95529	Horizon Healthcare of NJ (HMO)	\$1,073,389,622	\$846,650,181	78.9%
	2011	95506	Oxford Health Plan of NJ	\$654,627,129	\$517,431,788	79.0%
	2011	95351	Health Net of NJ	\$19,922,690	\$20,383,387	102.3%
	2011	95044	Amerihealth HMO	\$300,779,758	\$236,585,767	78.7%
	2011	62308	Conn Gen Life Ins Co	\$368,865,875	\$319,870,729	86.7%
	2011	60061	Amerihealth Ins Co of NJ	\$310,725,950	\$251,188,763	80.8%
	2011	79413	United HealthCare Ins Co	\$213,603,475	\$162,578,559	76.1%
	2011	95500	CIGNA Health Care of NJ	\$6,548,232	\$4,433,139	67.7%
	2011	60054	Aetna Life Ins. Co	\$351,861,967	\$291,737,415	82.9%
	2011	81264	Nippon Life	\$20,285,038	\$11,678,601	57.6%
		TOTAL	\$8,829,638,361	\$7,184,908,753	81.4%	
		Horizon Combined	\$4,798,640,712	\$3,893,826,707	81.1%	
		Aetna Combined	\$1,436,197,642	\$1,173,432,815	81.7%	
		United/Oxford Combined	\$1,587,595,154	\$1,293,892,232	81.5%	
		AmeriHealth Combined	\$611,505,708	\$487,774,530	79.8%	
		CIGNA Combined	\$375,414,107	\$324,303,868	86.4%	

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6/24/2014			Large Group	Large Group	Large Group
	NAIC	Company	Premiums	Claims	Loss Ratio
2011	55069	Horizon Healthcare Svcs (BCBS)	\$2,489,011,340	\$2,009,665,615	80.7%
2011	95287	Aetna Health (NJ)	\$579,306,146	\$445,908,758	77.0%
2011	78026	Oxford Health Ins	\$454,678,866	\$361,835,694	79.6%
2011	95529	Horizon Healthcare of NJ (HMO)	\$27,521,476	\$24,058,700	87.4%
2011	95506	Oxford Health Plan of NJ	\$191,102,254	\$137,631,131	72.0%
2011	95351	Health Net of NJ	\$314,264	\$4,680,817	1489.5%
2011	95044	Amerihealth HMO	\$104,202,290	\$79,280,746	76.1%
2011	62308	Conn Gen Life Ins Co	\$365,263,796	\$315,866,149	86.5%
2011	60061	Amerihealth Ins Co of NJ	\$195,276,887	\$152,894,218	78.3%
2011	79413	United HealthCare Ins Co	\$213,603,475	\$162,578,559	76.1%
2011	95500	CIGNA Health Care of NJ	\$5,522,270	\$3,703,832	67.1%
2011	60054	Aetna Life Ins. Co	\$324,572,595	\$262,465,183	80.9%
2011	81264	Nippon Life	\$20,285,038	\$11,678,601	57.6%
		TOTAL	\$4,970,660,697	\$3,972,248,004	79.9%
		Horizon Combined	\$2,516,532,816	\$2,033,724,315	80.8%
		Aetna Combined	\$903,878,741	\$708,373,941	78.4%
		United/Oxford Combined	\$859,698,859	\$666,726,202	77.6%
		AmeriHealth Combined	\$299,479,177	\$232,174,964	77.5%
		CIGNA Combined	\$370,786,066	\$319,569,982	86.2%

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6/24/2014	NAIC	Company	Small Group Premiums	Small Group Claims (wo/dvd)	Small Group Loss Ratio	
	2011	55069	Horizon Healthcare Svcs (BCBS)	\$880,732,951	\$773,282,316	87.8%
	2011	95287	Aetna Health (NJ)	\$494,634,595	\$415,453,344	84.0%
	2011	78026	Oxford Health Ins	\$139,117,348	\$113,179,766	81.4%
	2011	95529	Horizon Healthcare of NJ (HMO)	\$943,046,114	\$739,375,295	78.4%
	2011	95506	Oxford Health Plan of NJ	\$439,422,068	\$356,183,265	81.1%
	2011	95351	Health Net of NJ	\$19,429,742	\$15,581,077	80.2%
	2011	95044	Amerihealth HMO	\$172,643,235	\$136,193,875	78.9%
	2011	62308	Conn Gen Life Ins Co	\$3,602,079	\$4,004,580	111.2%
	2011	60061	Amerihealth Ins Co of NJ	\$103,019,225	\$87,134,425	84.6%
	2011	79413	United HealthCare Ins Co			
	2011	95500	CIGNA Health Care of NJ	\$553,597	\$512,843	92.6%
	2011	60054	Aetna Life Ins. Co	\$21,966,419	\$23,930,373	108.9%
	2011	81264	Nippon Life			
		TOTAL	\$3,218,167,373	\$2,664,831,158	82.8%	
		Horizon Combined	\$1,823,779,065	\$1,512,657,611	82.9%	
		Aetna Combined	\$516,601,014	\$439,383,717	85.1%	
		United/Oxford Combined	\$597,969,158	\$484,944,107	81.1%	
		AmeriHealth Combined	\$275,662,460	\$223,328,300	81.0%	
		CIGNA Combined	\$4,155,676	\$4,517,422	108.7%	

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6/24/2014	NAIC	Company	Individual Premiums	Individual Claims	Individual Loss Ratio
	2011 55069	Horizon Healthcare Svcs (BCBS)	\$355,506,799	\$264,228,595	74.3%
	2011 95287	Aetna Health (NJ)	\$10,394,934	\$20,333,298	195.6%
	2011 78026	Oxford Health Ins	\$105,645,646	\$118,483,038	112.2%
	2011 95529	Horizon Healthcare of NJ (HMO)	\$102,822,032	\$83,216,186	80.9%
	2011 95506	Oxford Health Plan of NJ	\$24,102,807	\$23,617,392	98.0%
	2011 95351	Health Net of NJ	\$178,684	\$121,493	68.0%
	2011 95044	Amerihealth HMO	\$23,934,233	\$21,111,146	88.2%
	2011 62308	Conn Gen Life Ins Co			
	2011 60061	Amerihealth Ins Co of NJ	\$12,429,838	\$11,160,120	89.8%
	2011 79413	United HealthCare Ins Co			
	2011 95500	CIGNA Health Care of NJ	\$472,365	\$216,464	45.8%
	2011 60054	Aetna Life Ins. Co	\$5,322,953	\$5,341,859	100.4%
	2011 81264	Nippon Life			
		TOTAL	\$640,810,291	\$547,829,591	85.5%
		Horizon Combined	\$458,328,831	\$347,444,781	75.8%
		Aetna Combined	\$15,717,887	\$25,675,157	163.3%
		United/Oxford Combined	\$129,927,137	\$142,221,923	109.5%
		AmeriHealth Combined	\$36,364,071	\$32,271,266	88.7%
		CIGNA Combined	\$472,365	\$216,464	45.8%