

COMMERCIAL LOSS RATIO
2014 SUMMARY

| Individual | | | | |
|---|--------------------------------|------------------------|----------------------|------------|
| 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% |
| | TOTAL | \$1,170,728,575 | \$924,269,947 | |
| | 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: http://www.state.nj.us/dobi/division_insurance/ihcseh/ihcstrate.html | | | | |

COMMERCIAL LOSS RATIO
2014 SUMMARY

| Small Group | | | | |
|---|--------------------------------|------------------------|------------------------|------------|
| 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% |
| | TOTAL | \$2,829,658,203 | \$2,396,221,769 | |
| | 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: | | | | |
| http://www.state.nj.us/dobi/division_insurance/ihcseh/sehreports.html | | | | |