

COMMERCIAL LOSS RATIO

2016 SUMMARY

Small Group				
NAIC	Company	Premiums	Claims	Loss Ratio
95287	Aetna Health	\$150,650,750	\$125,535,449	83.3%
60054	Aetna Life	\$266,010,001	\$253,956,460	95.5%
95044	AmeriHealth HMO	\$87,004,847	\$68,471,206	78.7%
60061	AmeriHealth Insurance	\$194,421,463	\$161,704,436	83.2%
95500	CIGNA HealthCare	\$92,015	\$39,334	42.7%
62308	CIGNA Health & Life	\$436,070	\$737,423	169.1%
15197	Health Republic	\$46,837,893	\$42,088,135	89.9%
55069	Horizon BCBS	\$1,366,117,644	\$1,106,265,844	81.0%
95529	Horizon Healthcare of NJ (HMO)	\$16,516,912	\$13,514,549	81.8%
78026	Oxford Health Insurance	\$432,852,514	\$361,393,869	83.5%
95506	Oxford Health Plans	\$53,603,595	\$46,343,453	86.5%
	TOTAL	\$2,614,543,704	\$2,180,050,158	83.4%
	Aetna Combined	\$416,660,751	\$379,491,909	91.1%
	AmeriHealth Combined	\$281,426,310	\$230,175,642	81.8%
	CIGNA Combined	\$528,085	\$776,757	147.1%
	Health Republic	\$46,837,893	\$42,088,135	89.9%
	Horizon Combined	\$1,382,634,556	\$1,119,780,393	81.0%
	Oxford Combined	\$486,456,109	\$407,737,323	83.8%
	TOTAL	\$2,614,543,704	\$2,180,050,158	83.4%
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				

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2016 SUMMARY

Individual				
	Combined Group Basis	Premiums	Claims	Loss Ratio
	Aetna	\$10,473,842	\$19,721,018	188.3%
	AmeriHealth	\$415,502,709	\$471,212,169	113.4%
	CIGNA HealthCare	\$3,023,368	\$2,477,151	81.9%
	Health Republic	\$139,226,508	\$160,721,714	115.4%
	Horizon	\$1,020,451,334	\$889,120,984	87.1%
	Oscar	\$83,291,741	\$67,771,060	81.4%
	Oxford	\$122,113,851	\$98,591,665	80.7%
	TOTAL	\$1,794,083,354	\$1,709,615,762	95.3%
Individual Premiums/Claims are as reported in the New Jersey Loss Ratio Reports, available at:				
http://www.state.nj.us/dobi/division_insurance/hcseh/ihchistrate.html				