



National Association *of*  
Insurance Commissioners

# 2019 Medicare Supplement Loss Ratios

---

2020



National Association of  
Insurance Commissioners

*The NAIC is the authoritative source for insurance industry information. Our expert solutions support the efforts of regulators, insurers and researchers by providing detailed and comprehensive insurance information. The NAIC offers a wide range of publications in the following categories:*

#### **Accounting & Reporting**

Information about statutory accounting principles and the procedures necessary for filing financial annual statements and conducting risk-based capital calculations.

#### **Consumer Information**

Important answers to common questions about auto, home, health and life insurance — as well as buyer's guides on annuities, long-term care insurance and Medicare supplement plans.

#### **Financial Regulation**

Useful handbooks, compliance guides and reports on financial analysis, company licensing, state audit requirements and receiverships.

#### **Legal**

Comprehensive collection of NAIC model laws, regulations and guidelines; state laws on insurance topics; and other regulatory guidance on antifraud and consumer privacy.

#### **Market Regulation**

Regulatory and industry guidance on market-related issues, including antifraud, product filing requirements, producer licensing and market analysis.

#### **NAIC Activities**

NAIC member directories, in-depth reporting of state regulatory activities and official historical records of NAIC national meetings and other activities.

#### **Special Studies**

Studies, reports, handbooks and regulatory research conducted by NAIC members on a variety of insurance related topics.

#### **Statistical Reports**

Valuable and in-demand insurance industry-wide statistical data for various lines of business, including auto, home, health and life insurance.

#### **Supplementary Products**

Guidance manuals, handbooks, surveys and research on a wide variety of issues.

#### **Capital Markets & Investment Analysis**

Information regarding portfolio values and procedures for complying with NAIC reporting requirements.

#### **White Papers**

Relevant studies, guidance and NAIC policy positions on a variety of insurance topics.

**For more information about NAIC publications, visit us at:**

**[http://www.naic.org//prod\\_serv\\_home.htm](http://www.naic.org//prod_serv_home.htm)**

© 2020 National Association of Insurance Commissioners. All rights reserved.

ISBN: 978-1-64179-092-5

Printed in the United States of America

No part of this book may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic or mechanical, including photocopying, recording, or any storage or retrieval system, without written permission from the NAIC.

NAIC Executive Office  
444 North Capitol Street, NW  
Suite 700  
Washington, DC 20001  
202.471.3990

NAIC Central Office  
1100 Walnut Street  
Suite 1500  
Kansas City, MO 64106  
816.842.3600

NAIC Capital Markets  
& Investment Analysis Office  
One New York Plaza, Suite 4210  
New York, NY 10004  
212.398.9000

## TABLE OF CONTENTS

### 2019 MEDICARE SUPPLEMENT LOSS RATIOS

INTRODUCTION.....	1
Qualifications .....	2
MEDICARE SUPPLEMENT INSURANCE EXPERIENCE SUMMARY.....	3
U.S. and U.S. Territories Summary.....	5
Ten-Year Summary .....	6
By State Totals .....	7
Number of Covered Lives by State Map .....	9
INDIVIDUAL POLICIES ISSUED THROUGH 2016	
U.S. and U.S. Territories By Direct Premiums Earned .....	11
U.S. and U.S. Territories By Company Name.....	23
INDIVIDUAL POLICIES ISSUED IN 2017, 2018, AND 2019	
U.S. and U.S. Territories By Direct Premiums Earned .....	35
U.S. and U.S. Territories By Company Name .....	45
TOTAL INDIVIDUAL POLICIES	
U.S. and U.S. Territories By Direct Premiums Earned .....	55
U.S. and U.S. Territories By Company Name .....	67
GROUP POLICIES ISSUED THROUGH 2016	
U.S. and U.S. Territories By Direct Premiums Earned .....	79
U.S. and U.S. Territories By Company Name .....	85
GROUP POLICIES ISSUED IN 2017, 2018, AND 2019	
U.S. and U.S. Territories By Direct Premiums Earned .....	91
U.S. and U.S. Territories By Company Name .....	95
TOTAL GROUP POLICIES	
U.S. and U.S. Territories By Direct Premiums Earned .....	99
U.S. and U.S. Territories By Company Name .....	105
TOTAL POLICIES (Individual and Group)	
U.S. and U.S. Territories By Direct Premiums Earned .....	111
U.S. and U.S. Territories By Company Name .....	125
MARKET SHARE BY DIRECT PREMIUMS EARNED .....	139
Alabama .....	141
Alaska .....	142
Arizona.....	143
Arkansas.....	144
California.....	145
Colorado.....	146
Connecticut.....	147
Delaware .....	148
District of Columbia.....	149
Florida.....	150
Georgia.....	151
Hawaii.....	152
Idaho.....	153
Illinois.....	154
Indiana .....	155
Iowa.....	156
Kansas .....	157

Kentucky .....	158
Louisiana .....	159
Maine .....	160
Maryland .....	161
Massachusetts.....	162
Michigan .....	163
Minnesota.....	164
Mississippi.....	165
Missouri .....	166
Montana .....	167
Nebraska.....	168
Nevada .....	169
New Hampshire .....	170
New Jersey.....	171
New Mexico.....	172
New York.....	173
North Carolina.....	174
North Dakota.....	175
Ohio.....	176
Oklahoma.....	177
Oregon .....	178
Pennsylvania .....	179
Rhode Island .....	180
South Carolina.....	181
South Dakota.....	182
Tennessee .....	183
Texas.....	184
Utah.....	185
Vermont .....	186
Virginia .....	187
Washington.....	188
West Virginia .....	189
Wisconsin.....	190
Wyoming.....	191
Guam .....	192
N.Mariana Islands.....	193
Puerto Rico .....	194
U.S. Virgin Islands.....	195
<b>COMPANY INDEX.....</b>	<b>197</b>
Sample Medicare Supplement Insurance Exhibit.....	213

## INTRODUCTION

Included in this report are the 2019 loss ratios on Medicare supplement business as reported to the National Association of Insurance Commissioners (NAIC).

Reporting of these loss ratios, on forms conforming to those developed by the NAIC, is required by the Medicare Catastrophic Coverage Act of 1988, Public Law 100-360. Although major provisions of the Catastrophic Coverage Act were repealed one year later, this reporting requirement was left intact. The data reported are utilized by state insurance departments to help evaluate insurers' compliance with loss ratio standards for Medicare supplement policies. A copy of the experience exhibit, which is used to collect the data, is included. The filing deadline for the 2019 exhibit was March 1, 2019. This exhibit is submitted by companies filing the life/health, property/casualty, health and fraternal annual statement blanks.

This report shows direct premiums earned, market share, direct claims incurred, loss ratios, and number of covered lives on a countrywide basis for 4,379 filings by 323 insurers filing Medicare Supplement Insurance Experience Exhibits with the NAIC. The report lists companies in descending order of direct premiums earned and in alphabetical order by name. The report also shows insurers' experience separately for: 1) individual policies issued through 2016; 2) individual policies issued in 2017, 2018, and 2019; 3) total individual policies; 4) group policies issued through 2016; 5) group policies issued in 2017, 2018, and 2019; 6) total group policies; and 7) total individual and group policies.

Also included at the beginning of the report is a table presenting aggregated data for all companies reporting. Insurers reported total direct premiums earned in 2019 of \$32.9 billion, with direct claims incurred of \$26.5 billion for all Medicare supplement policies. This resulted in a 80.5% loss ratio. A second table presents a 10-year summary of totals for the years 2010 through 2019. This table reflects the numbers reported in prior-year *Medicare Supplement Loss Ratio Reports*. Because companies report this data on a year-to-year basis, there might be some differences between the current-year data and historical data.

The majority of the Medicare supplement insurance market is written through individual policies. Total direct premiums earned for individual policies were \$24.1 billion, with direct claims incurred of \$19.4 billion in 2019. This resulted in a 80.2% loss ratio. The loss ratio for individual policies issued through 2016 was slightly lower, at 78.8%. The loss ratio for individual policies issued in 2017, 2018, and 2019 was higher, at 84.0%.

Total direct premiums earned for all group policies in 2019 were \$8.7 billion, with total direct claims incurred of \$7.1 billion, resulting in a 81.2% loss ratio. The loss ratio for group policies issued through 2016 was slightly lower, at 80.4%, whereas the loss ratio for group policies issued in 2017, 2018, and 2019 was slightly higher, at 83.4%.

Beginning with the 1994 filings, companies are to report the number of covered lives for each policy form. Total covered lives reported in 2019 for individual and group policies was just over 14 million. In the event that a company has exited this business or was unable to provide the number of covered lives, zeros appear.

A market share report containing the top 10 companies by direct premiums earned doing business in each state is included in this publication. A map and report with number of covered lives by state is included in the Summary section. The Company Index includes all 323 insurers, summary totals for each company's premiums and number of covered lives for those years prior to 2016, and a summary total for premiums and number of covered lives for the years 2017, 2018, and 2019.

## **Qualifications**

The accuracy of the reports included in this publication is dependent on the accuracy of the information contained in the exhibits filed by insurers. Even though the data elements used to prepare the reports are extracted from exhibits filed with the NAIC, the NAIC cannot verify or guarantee their accuracy.

While the NAIC exercises a great deal of care in capturing data from these exhibits and producing these reports, as with any statistical project of a significant magnitude, errors can occur. Consequently, the NAIC makes no representations or warranties with respect to the accuracy of the data and statistics in this report.

**Please send any questions regarding this report to [researchrequest@naic.org](mailto:researchrequest@naic.org). Links to this report and other NAIC reports can be found on the NAIC website at: [NAIC Publications](#).**

# **MEDICARE SUPPLEMENT INSURANCE EXPERIENCE SUMMARY**



**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE SUMMARY**  
**U.S. and U.S. Territories**

	Direct Premiums Earned	Direct Claims Incurred	Claims Incurred To Premium Earned
Experience on Individual Policies Issued in 2016:	17,579,034,663	13,860,243,317	78.85%
Experience on Individual Policies Issued in 2017, 2018 and 2019:	6,569,379,339	5,518,807,932	84.01%
Experience on Total Individual Policies:	<u>24,148,414,002</u>	<u>19,379,051,249</u>	<u>80.25%</u>
Experience on Group Policies Issued through 2016:	6,561,347,431	5,278,603,748	80.45%
Experience on Group Policies Issued in 2017, 2018 and 2019:	2,174,119,462	1,812,408,782	83.36%
Experience on Total Group Policies	<u>8,735,466,893</u>	<u>7,091,012,530</u>	<u>81.17%</u>
Experience on Total Individual and Group Policies:	<u>32,883,880,895</u>	<u>26,470,063,779</u>	<u>80.5%</u>

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE SUMMARY**  
**U.S. and U.S. Territories**

**TEN YEAR SUMMARY**

Direct Premiums Earned (000's)	Direct Claims Incurred (000's)	Direct Claims Incurred to Premiums Earned
-----------------------------------	-----------------------------------	---

Experience on Total Individual Policies Issued :

2010	15,791,963	12,416,101	78.6%
2011	16,510,850	13,171,110	79.8%
2012	17,128,702	13,274,193	77.5%
2013	17,739,081	13,521,662	76.2%
2014	18,546,607	14,069,529	75.9%
2015	19,441,936	15,008,885	77.2%
2016	20,620,399	15,943,366	77.3%
2017	21,987,794	16,910,785	76.9%
2018	22,943,588	18,019,669	78.5%
2019	24,148,414	19,379,051	80.2%

Experience on Total Group Policies Issued:

2010	4,710,325	3,777,618	80.2%
2011	4,910,974	3,957,453	80.6%
2012	5,213,811	4,190,292	80.4%
2013	5,662,504	4,479,003	79.1%
2014	6,213,976	4,889,380	78.7%
2015	6,822,324	5,334,041	78.2%
2016	7,459,815	5,899,968	79.1%
2017	7,898,490	6,310,668	79.9%
2018	8,405,893	6,708,865	79.8%
2019	8,735,467	7,091,013	81.2%

Experience on Total Individual and Group Policies Issued:

2010	20,502,288	16,193,718	79.0%
2011	21,421,824	17,128,563	80.0%
2012	22,342,513	17,464,486	78.2%
2013	23,401,585	18,000,665	76.9%
2014	24,760,583	18,958,909	76.6%
2015	26,264,260	20,342,926	77.5%
2016	28,080,214	21,843,334	77.8%
2017	29,886,284	23,221,454	77.7%
2018	31,349,481	24,728,535	78.9%
2019	32,883,881	26,470,064	80.5%

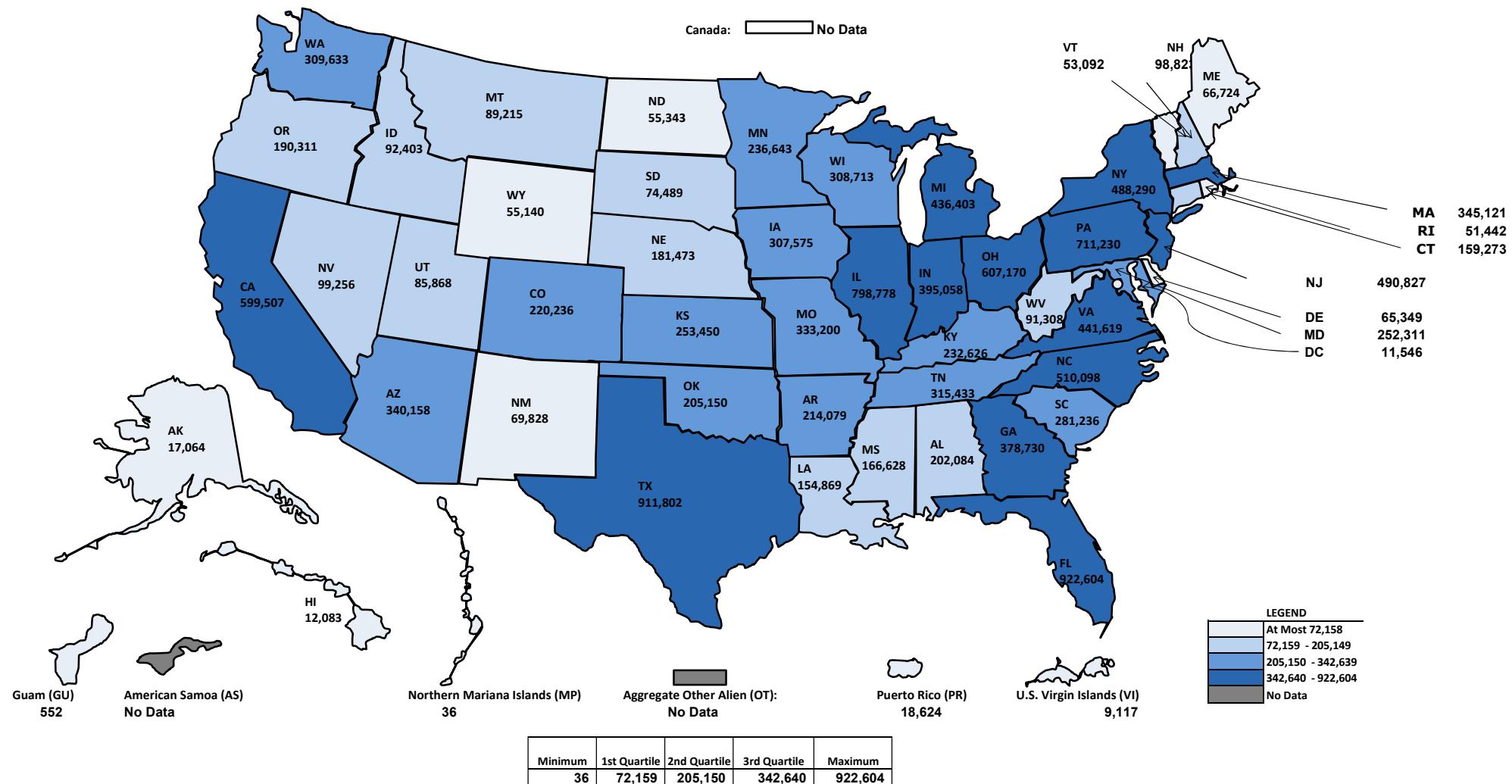
**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
BY STATE TOTALS**

State Name	Actual Earned Premiums	Number of Lives Covered	State Name	Actual Earned Premiums	Number of Lives Covered
ALABAMA	401,759,736	202,084	ALASKA	34,336,025	17,064
ARIZONA	769,625,557	340,158	ARKANSAS	411,801,885	214,079
CALIFORNIA	1,416,777,628	599,507	COLORADO	477,436,371	220,236
CONNECTICUT	388,983,608	159,273	DELAWARE	150,868,674	65,349
DISTRICT OF COLUMBIA	24,604,824	11,546	FLORIDA	2,323,817,561	922,604
GEORGIA	868,271,520	378,730	GUAM	867,415	552
HAWAII	23,893,761	12,083	IDAHO	204,163,463	92,403
ILLINOIS	1,975,260,955	798,778	INDIANA	903,321,261	395,058
IOWA	704,625,254	307,575	KANSAS	580,952,532	253,450
KENTUCKY	524,075,996	232,626	LOUISIANA	369,949,301	154,869
MAINE	167,516,442	66,724	MARYLAND	657,469,786	252,311
MASSACHUSETTS	807,147,954	345,121	MICHIGAN	1,047,792,032	436,403
MINNESOTA	632,471,111	236,643	MISSISSIPPI	380,726,963	166,628
MISSOURI	792,524,924	333,200	MONTANA	196,546,313	89,215
N MARIANA ISLANDS	60,740	36	NEBRASKA	417,001,573	181,473
NEVADA	238,295,733	99,256	NEW HAMPSHIRE	236,361,705	98,823
NEW JERSEY	1,303,611,555	490,827	NEW MEXICO	142,204,507	69,828
NEW YORK	1,385,654,491	488,290	NORTH CAROLINA	1,144,293,594	510,098
NORTH DAKOTA	136,164,246	55,343	OHIO	1,342,730,722	607,170
OKLAHOMA	441,787,018	205,150	OREGON	465,679,676	190,311
PENNSYLVANIA	1,584,346,860	711,230	PUERTO RICO	27,657,343	18,624
RHODE ISLAND	117,910,039	51,442	SOUTH CAROLINA	603,532,029	281,236
SOUTH DAKOTA	161,166,658	74,489	TENNESSEE	707,261,253	315,433
TEXAS	2,111,194,842	911,802	U.S. VIRGIN ISLANDS	15,514,281	9,117
UTAH	182,750,736	85,868	VERMONT	117,522,713	53,092
VIRGINIA	950,856,626	441,619	WASHINGTON	726,077,138	309,633
WEST VIRGINIA	210,967,001	91,308	WISCONSIN	758,676,587	308,713
WYOMING	117,012,377	55,140			
Total for All States:			32,883,880,895	14,019,620	



## Medicare Supplement Insurance Experience Exhibit

2019 Number of Covered Lives by States





## **INDIVIDUAL POLICIES ISSUED THROUGH 2016 BY DIRECT PREMIUMS EARNED**



August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2016

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
UnitedHealthcare Ins Co	CT	79413	707	2,780,173,484	15.815	2,241,951,298	80.6	1,027,751
Health Care Serv Corp A Mut Legal Re	IL	70670	917	1,355,617,185	7.712	1,041,345,726	76.8	482,346
United Of Omaha Life Ins Co	NE	69868	261	824,992,278	4.693	598,416,465	72.5	250,352
Mutual Of Omaha Ins Co	NE	71412	261	578,669,491	3.292	460,230,108	79.5	213,818
BCBS Of FL	FL	98167	536	371,458,945	2.113	306,100,261	82.4	146,026
American Continental Ins Co	TN	12321	1	366,511,146	2.085	297,962,070	81.3	135,476
BCBS of MA	MA	53228	3637	362,013,668	2.059	351,563,376	97.1	149,070
Colonial Penn Life Ins Co	PA	62065	233	356,118,988	2.026	274,297,631	77.0	136,300
Wellmark Inc	IA	88848	770	349,777,152	1.990	297,348,265	85.0	130,881
Continental Life Ins Co Brentwood	TN	68500	1	340,679,437	1.938	290,904,564	85.4	125,455
Humana Ins Co	WI	73288	119	328,077,253	1.866	254,570,456	77.6	135,236
BCBS of MI Mut Ins Co	MI	54291	572	319,445,004	1.817	264,989,292	83.0	94,053
BCBS of NC Inc	NC	54631	758	317,678,914	1.807	233,771,816	73.6	115,122
Omaha Ins Co	NE	13100	261	309,606,325	1.761	266,651,163	86.1	142,069
USAA Life Ins Co	TX	69663	200	283,413,194	1.612	223,807,659	79.0	106,935
United World Life Ins Co	NE	72850	261	272,090,927	1.548	195,040,753	71.7	72,589
Anthem Hlth Plans of VA Inc	VA	71835	671	263,415,723	1.498	192,493,943	73.1	99,314
State Farm Mut Auto Ins Co	IL	25178	176	241,741,709	1.375	189,772,758	78.5	81,502
American Retirement Life Ins Co	OH	88366	901	240,544,816	1.368	196,933,685	81.9	95,831
BCBSM Inc	MN	55026	461	226,680,949	1.289	197,321,732	87.0	882
USAble Mut Ins Co	AR	83470	876	226,056,659	1.286	186,747,946	82.6	93,141
Horizon Ins Co	NJ	14690	1202	214,954,324	1.223	165,286,664	76.9	62,687
Bankers Life & Cas Co	IL	61263	233	209,008,908	1.189	151,396,777	72.4	55,774
BCBS Of KS Inc	KS	70729	430	204,818,939	1.165	176,958,965	86.4	76,973
Aetna Hlth & Life Ins Co	CT	78700	1	201,428,475	1.146	172,386,063	85.6	93,121
Highmark Inc	PA	54771	812	189,434,963	1.078	151,617,052	80.0	72,815
BCBS of AL	AL	55433	570	181,825,555	1.034	163,455,651	89.9	93,325
United Amer Ins Co	NE	92916	290	176,487,873	1.004	132,689,421	75.2	74,214
Physicians Mut Ins Co	NE	80578	367	166,561,507	0.948	121,261,130	72.8	66,706
Anthem Hlth Plans Of KY Inc	KY	95120	671	156,194,135	0.889	117,379,613	75.1	61,963
BCBS Hlthcare Plan of GA Inc	GA	96962	671	138,097,484	0.786	103,421,455	74.9	48,187
Carefirst of MD Inc	MD	47058	380	136,157,732	0.775	97,050,707	71.3	40,084

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2016

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
BCBS Of NE	NE	77780	4858	128,191,955	0.729	99,407,176	77.5	42,447
Loyal Amer Life Ins Co	OH	65722	901	127,047,424	0.723	96,137,885	75.7	42,000
BCBS Of SC Inc	SC	38520	661	126,895,451	0.722	86,545,664	68.2	47,033
TRH Hlth Ins Co	TN	89005	4677	126,323,997	0.719	93,367,877	73.9	49,347
Wisconsin Physicians Serv Ins Corp	WI	53139	68	115,039,032	0.654	71,430,011	62.1	31,618
Anthem Ins Co Inc	IN	28207	671	111,903,248	0.637	77,990,648	69.7	34,766
BCBS of TN Inc	TN	54518	3498	108,010,123	0.614	76,943,591	71.2	37,731
Equitable Life & Cas Ins Co	UT	62952	4888	99,754,771	0.567	85,464,423	85.7	32,620
HPHC Ins Co Inc	MA	18975	595	95,115,117	0.541	78,463,422	82.5	37,627
Transamerica Premier Life Ins Co	IA	66281	468	93,670,776	0.533	76,635,076	81.8	37,985
BCBS of AZ Inc	AZ	53589		92,030,005	0.524	64,515,849	70.1	31,989
Philadelphia Amer Life Ins Co	TX	67784	520	90,894,734	0.517	78,117,829	85.9	35,635
Louisiana Hlth Serv & Ind Co	LA	81200	438	88,870,754	0.506	72,153,115	81.2	32,526
Aetna Life Ins Co	CT	60054	1	86,996,992	0.495	60,306,256	69.3	25,793
BCBS of ND	ND	55891		81,610,071	0.464	63,742,196	78.1	27,936
New Era Life Ins Co	TX	78743	520	79,519,482	0.452	67,499,044	84.9	28,226
Gerber Life Ins Co	NY	70939	836	78,293,021	0.445	60,727,412	77.6	21,253
Medico Corp Life Ins Co	IA	79987	3527	74,898,509	0.426	61,051,546	81.5	32,750
Rocky Mountain Hospital & Medical	CO	11011	671	73,464,290	0.418	51,500,476	70.1	26,753
Community Ins Co	OH	10345	671	73,083,247	0.416	49,226,946	67.4	24,757
Healthy Alliance Life Ins Co	MO	78972	671	72,013,950	0.410	51,941,370	72.1	24,402
Bankers Fidelity Life Ins Co	GA	61239	587	71,605,056	0.407	59,282,188	82.8	27,743
Thrivent Financial For Lutherans	WI	56014		65,873,924	0.375	44,306,402	67.3	24,868
Central States Ind Co Of Omaha	NE	34274	31	65,588,087	0.373	51,811,142	79.0	24,555
Regence BlueShield	WA	53902	1207	64,992,796	0.370	47,432,533	73.0	23,281
Physicians Life Ins Co	NE	72125	367	63,388,325	0.361	45,535,830	71.8	18,079
Anthem Hlth Plans of NH	NH	53759	671	60,936,309	0.347	50,293,151	82.5	24,916
Premera Blue Cross	WA	47570	962	60,147,854	0.342	43,021,864	71.5	21,679
BCBS of WI	WI	54003	671	57,690,613	0.328	40,396,818	70.0	15,872
Health Net Life Ins Co	CA	66141	1295	56,642,520	0.322	45,693,935	80.7	19,800
Anthem Hlth Plans Inc	CT	60217	671	55,503,480	0.316	40,911,512	73.7	23,450
BCBS of KC	MO	47171	537	55,028,669	0.313	40,479,597	73.6	17,694

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2016

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Medico Ins Co	IA	31119	3527	54,870,206	0.312	44,401,934	80.9	19,411
Medical Hlth Insuring Corp of OH	OH	95828	730	54,190,745	0.308	44,626,919	82.4	25,086
Continental Gen Ins Co	TX	71404		54,050,815	0.307	42,222,407	78.1	14,950
Sterling Life Ins Co	IL	77399	901	53,886,651	0.307	38,992,269	72.4	17,240
American Republic Ins Co	IA	60836	3527	52,543,628	0.299	36,514,322	69.5	14,436
Empire Healthchoice Assur Inc	NY	55093	671	51,685,473	0.294	37,103,092	71.8	17,951
Country Life Ins Co	IL	62553	50	51,102,240	0.291	39,371,699	77.0	16,726
Combined Ins Co Of Amer	IL	62146	626	49,832,548	0.283	39,771,255	79.8	16,935
Wellmark Of SD Inc	SD	60128	770	48,682,210	0.277	40,189,703	82.6	16,867
Old Surety Life Ins Co	OK	67326	4922	48,617,274	0.277	36,224,180	74.5	18,913
Individual Assur Co Life Hlth & Acc	OK	81779		46,917,712	0.267	40,455,881	86.2	17,216
Nassau Life Ins Co of TX	TX	62359	4736	45,471,802	0.259	36,388,893	80.0	10,467
American Republic Corp Ins Co	IA	67679	3527	44,169,450	0.251	31,608,487	71.6	13,056
Standard Life & Accident Ins Co	TX	86355	408	41,420,095	0.236	30,440,850	73.5	18,364
Forethought Life Ins Co	IN	91642	3891	40,572,072	0.231	32,783,654	80.8	13,175
Genworth Life & Ann Ins Co	VA	65536	4011	40,362,456	0.230	31,136,988	77.1	12,506
BCBS of RI	RI	53473		39,554,285	0.225	35,502,708	89.8	16,903
Washington Natl Ins Co	IN	70319	233	37,258,136	0.212	27,688,904	74.3	9,177
New Era Life Ins Co Of Midwest	TX	69698	520	36,651,088	0.208	32,282,814	88.1	13,321
Transamerica Life Ins Co	IA	86231	468	36,535,432	0.208	30,408,676	83.2	14,845
Anthem Hlth Plans of ME Inc	ME	52618	671	35,922,955	0.204	29,118,718	81.1	14,379
Everence Assn Inc	IN	57991	4616	35,492,899	0.202	26,790,479	75.5	15,251
Regence BCBS of UT	UT	54550	1207	35,361,675	0.201	23,784,423	67.3	12,118
Order of United Commercial Travelers	OH	56383		33,905,007	0.193	23,496,842	69.3	7,724
Dean Hlth Plan Inc	WI	96156	1294	33,556,870	0.191	34,253,269	102.1	19,344
Blue Care Network Of MI	MI	95610	572	32,969,413	0.188	22,729,854	68.9	11,223
Reserve Natl Ins Co	IL	68462	215	32,643,721	0.186	26,923,962	82.5	11,884
Capital Advantage Ins Co	PA	41203	1230	32,635,042	0.186	27,118,868	83.1	17,858
Oxford Life Ins Co	AZ	76112	574	32,555,906	0.185	29,440,493	90.4	9,165
Family Life Ins Co	TX	63053	1117	32,349,165	0.184	23,286,506	72.0	7,634
American Family Life Assur Co of Col	NE	60380	370	30,951,233	0.176	25,471,940	82.3	9,484
Assured Life Assn	CO	56499		30,707,628	0.175	22,502,268	73.3	8,309

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2016

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Globe Life Ins Co of NY	NY	74101	290	29,204,544	0.166	20,771,394	71.1	18,263
Sentinel Security Life Ins Co	UT	68802	4824	28,949,648	0.165	23,361,364	80.7	8,560
BCBS Of MS Mut Ins Co	MS	60111	1126	28,100,405	0.160	24,830,102	88.4	9,245
Independence Hospital Ind Plan Inc	PA	54704	936	27,914,553	0.159	22,995,534	82.4	19,049
Pekin Life Ins Co	IL	67628	153	25,539,050	0.145	20,045,862	78.5	8,955
Government Personnel Mut Life Ins Co	TX	63967	4712	23,878,875	0.136	19,347,370	81.0	8,490
Group Hospitalization & Med Srvcs	DC	53007	380	23,382,282	0.133	17,081,303	73.1	8,265
Medical Mut Of OH	OH	29076	730	21,574,717	0.123	16,061,264	74.4	8,543
American Family Mut Ins Co SI	WI	19275	473	21,405,080	0.122	13,378,942	62.5	5,125
Regence BCBS of OR	OR	54933	1207	20,189,585	0.115	14,765,700	73.1	5,937
Christian Fidelity Life Ins Co	TX	61859	574	20,076,632	0.114	12,084,830	60.2	4,376
BCBS of WY	WY	53767		19,416,524	0.110	15,538,052	80.0	7,439
Royal Neighbors Of Amer	IL	57657		18,791,112	0.107	12,400,066	66.0	4,051
Capital Blue Cross	PA	54720	1230	18,155,318	0.103	15,031,165	82.8	11,846
CSI Life Ins Co	NE	82880	31	18,105,966	0.103	15,606,167	86.2	8,900
Golden Rule Ins Co	IN	62286	707	16,997,432	0.097	11,405,280	67.1	5,388
Excellus Hlth Plan Inc	NY	55107	1186	15,332,300	0.087	11,232,252	73.3	4,341
Highmark West Virginia Inc.	WV	54828	812	14,941,383	0.085	12,324,253	82.5	5,475
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	14,613,631	0.083	11,121,935	76.1	4,850
THP Ins Co	WV	60016	1297	14,302,768	0.081	11,665,298	81.6	5,514
Avera Hlth Plans Inc	SD	95839		13,827,887	0.079	10,846,315	78.4	6,648
Highmark BCBSD Inc	DE	53287	812	13,595,140	0.077	9,400,346	69.1	5,104
Heartland Natl Life Ins Co	IN	66214		13,297,907	0.076	10,880,067	81.8	3,748
Principal Life Ins Co	IA	61271	332	13,077,840	0.074	10,077,523	77.1	3,402
AmeriHealth Ins Co Of NJ	NJ	60061	936	13,008,443	0.074	10,410,328	80.0	4,774
Unicare Life & Hlth Ins Co	IN	80314	671	12,179,662	0.069	7,087,391	58.2	3,597
State Mut Ins Co	GA	69132		11,553,810	0.066	7,960,105	68.9	3,169
Bankers Fidelity Assur Co	GA	71919	587	11,540,903	0.066	10,227,162	88.6	5,784
The Vt Hlth Plan LLC	VT	95696	4745	11,364,422	0.065	9,282,187	81.7	5,451
Cigna Hlth & Life Ins Co	CT	67369	901	11,054,018	0.063	10,114,313	91.5	5,898
Humanadental Ins Co	WI	70580	119	10,828,980	0.062	9,364,484	86.5	5,422
Humana Ins Co of NY	NY	12634	119	10,274,515	0.058	7,744,349	75.4	4,729

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2016

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Humana Hlth Ins Co Of FL Inc	FL	69671	119	10,237,919	0.058	7,031,014	68.7	4,636
Asuris NW Hlth	WA	47350	1207	10,175,238	0.058	8,482,091	83.4	3,797
Regence Blueshield Of ID Inc	ID	60131	1207	10,170,194	0.058	7,675,813	75.5	3,180
Humana Ins Co Of KY	KY	60219	119	10,057,190	0.057	8,375,500	83.3	3,926
North Amer Ins Co	WI	68349	574	10,007,372	0.057	7,579,314	75.7	2,242
Globe Life & Accident Ins Co	NE	91472	290	9,478,474	0.054	8,035,914	84.8	4,028
Pacificare Life & Hlth Ins Co	IN	70785	707	8,722,374	0.050	7,606,479	87.2	2,779
Sierra Hlth & Life Ins Co Inc	NV	71420	707	8,044,811	0.046	3,841,161	47.7	2,223
Nassau Life Ins Co of KS	KS	68284	4736	8,005,330	0.046	5,181,558	64.7	1,911
Guarantee Trust Life Ins Co	IL	64211	687	7,903,512	0.045	5,407,304	68.4	2,057
GCU	PA	56693		7,685,144	0.044	7,832,421	101.9	3,815
American Progressive L&H Ins Of NY	NY	80624	1199	7,675,394	0.044	5,131,358	66.9	1,837
First Hlth Life & Hlth Ins Co	TX	90328	1	7,345,313	0.042	5,866,468	79.9	2,647
Central States H & L Co Of Omaha	NE	61751	690	6,951,495	0.040	5,263,219	75.7	1,840
BCBS of VT	VT	53295	4745	6,859,581	0.039	5,444,814	79.4	2,068
Companion Life Ins Co	SC	77828	661	6,854,749	0.039	5,914,265	86.3	2,925
Provident Amer Life & Hlth Ins Co	OH	67903	901	6,140,272	0.035	4,308,250	70.2	1,292
Celtic Ins Co	IL	80799	1295	6,044,496	0.034	5,300,781	87.7	1,692
Sterling Investors Life Ins Co	IN	89184	4888	6,042,865	0.034	4,238,892	70.1	1,312
Shenandoah Life Ins Co	VA	68845	4947	5,994,951	0.034	4,484,881	74.8	2,136
Universal Fidelity Life Ins Co	OK	70122		5,539,817	0.032	4,349,971	78.5	1,800
Group Hlth Inc	NY	55239	1127	5,462,251	0.031	5,937,251	108.7	1,430
KSKJ Life Amer Slovenian Catholic Un	IL	56227		5,378,854	0.031	4,571,472	85.0	1,430
Health Now NY Inc	NY	55204		5,029,497	0.029	4,081,901	81.2	1,029
Nationwide Life Ins Co	OH	66869	140	4,830,644	0.027	3,388,603	70.1	1,262
United Natl Life Ins Co Of Amer	IL	92703	687	4,250,559	0.024	3,755,708	88.4	1,270
CDPHP Universal Benefits Inc	NY	47027	4708	4,108,312	0.023	3,750,963	91.3	818
Health Tradition Hlth Plan Inc	WI	96628	4939	4,041,157	0.023	3,254,291	80.5	1,454
Coventry Hlth & Life Ins Co	MO	81973	1	3,858,820	0.022	2,730,677	70.8	899
Quartz Hlth Benefit Plans Corp	WI	95796	4870	3,664,426	0.021	2,855,652	77.9	1,512
First Care Inc	MD	60113	380	3,586,105	0.020	3,121,069	87.0	1,853
Puritan Life Ins Co of Amer	AZ	71390	4903	3,374,016	0.019	2,609,902	77.4	691

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2016

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Geisinger Ind Ins Co	PA	10244	1143	3,354,330	0.019	3,220,010	96.0	976
Group Hlth Coop of S Central WI	WI	95311		3,328,763	0.019	2,379,845	71.5	1,109
Great Amer Life Ins Co	OH	63312	84	3,310,086	0.019	2,650,685	80.1	800
Cigna Natl Hlth Ins Co	OH	61727	901	3,296,196	0.019	2,139,570	64.9	765
Qualchoice Life & Hlth Ins Co Inc	AR	70998	1295	3,115,237	0.018	3,666,272	117.7	17,168
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	3,050,317	0.017	2,098,633	68.8	1,139
Health Alliance Medical Plans	IL	77950	1192	2,965,961	0.017	2,704,256	91.2	827
Bankers Conseco Life Ins Co	NY	68560	233	2,959,240	0.017	2,476,945	83.7	1,320
Quartz Hlth Ins Corp	WI	95341	4870	2,859,687	0.016	2,641,764	92.4	441
Sanford Hlth Plan	SD	95683	1246	2,599,304	0.015	2,700,748	103.9	1,214
Unified Life Ins Co	TX	11121		2,449,889	0.014	2,144,735	87.5	763
Health Net Hlth Plan of OR Inc	OR	95800	1295	2,286,885	0.013	1,722,030	75.3	677
Alliance Hlth & Life Ins Co	MI	60134	1311	2,279,258	0.013	2,057,893	90.3	761
Paramount Ins Co	OH	11518	1212	2,249,348	0.013	2,008,243	89.3	869
Lincoln Heritage Life Ins Co	IL	65927		2,014,725	0.011	1,595,471	79.2	454
Fallon Hlth & Life Assur Co	MA	66828	4741	1,991,978	0.011	1,617,661	81.2	866
Quartz Hlth Plan Corp	WI	95101	4870	1,883,074	0.011	1,506,002	80.0	607
HNE Ins Co	MA	14198	4756	1,781,276	0.010	1,569,600	88.1	1,005
Liberty Natl Life Ins Co	NE	65331	290	1,624,497	0.009	1,135,982	69.9	931
Western Catholic Union	IL	57711		1,599,503	0.009	1,298,700	81.2	572
Americo Fin Life & Ann Ins Co	TX	61999	449	1,596,734	0.009	1,451,169	90.9	858
Columbian Mut Life Ins Co	NY	62103	535	1,509,052	0.009	1,158,893	76.8	461
Genworth Life Ins Co	DE	70025	4011	1,408,909	0.008	1,171,647	83.2	260
Security Hlth Plan of WI Inc	WI	96881		1,400,810	0.008	1,651,131	117.9	4,550
Kaiser Found Hlth Plan of WA Options	WA	47055	601	1,247,759	0.007	1,064,595	85.3	510
New York Life Ins Co	NY	66915	826	1,220,163	0.007	995,034	81.5	329
Standard Life & Cas Ins Co	UT	71706		1,197,521	0.007	1,031,507	86.1	550
Loyal Christian Benefit Assn	PA	56758		1,191,212	0.007	1,083,249	90.9	622
Moda Hlth Plan Inc	OR	47098	1313	1,180,519	0.007	819,893	69.5	704
Avalon Ins Co	PA	12358	1230	1,087,820	0.006	756,021	69.5	225
Communitycare Life & Hlth Ins Co	OK	89008	3487	1,010,017	0.006	609,479	60.3	259
American Natl Life Ins Co Of TX	TX	71773	408	934,670	0.005	833,739	89.2	472

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2016

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
United Hlthcare of AL Inc	AL	95784	707	877,947	0.005	668,810	76.2	303
BCBS of MA HMO Blue Inc	MA	12219	3637	763,347	0.004	849,853	111.3	423
Wilco Life Ins Co	IN	65900	4213	720,588	0.004	568,259	78.9	226
Transamerica Financial Life Ins Co	NY	70688	468	719,570	0.004	444,153	61.7	139
Jefferson Natl Life Ins Co	TX	64017	140	654,710	0.004	621,265	94.9	156
Connecticut Gen Life Ins Co	CT	62308	901	647,456	0.004	910,007	140.6	229
Liberty Bankers Life Ins Co	OK	68543	3436	627,680	0.004	600,269	95.6	316
ManhattanLife Assur Co of Amer	AR	61883	1117	624,285	0.004	434,235	69.6	154
MedMutual Life Ins Co	OH	62375	730	618,205	0.004	405,601	65.6	195
American Gen Life Ins Co	TX	60488	12	567,094	0.003	413,052	72.8	162
BridgeSpan Hlth Co	UT	95303	1207	528,864	0.003	278,755	52.7	153
Idealife Ins Co	CT	97764	31	497,889	0.003	289,993	58.2	87
UTMB Hlth Plans Inc	TX	95764		490,033	0.003	305,541	62.4	165
SPJST	TX	57436		398,249	0.002	283,077	71.1	84
Talcott Resolution Life Ins Co	CT	88072	4926	383,250	0.002	264,767	69.1	81
WMI Mut Ins Co	UT	68420		350,065	0.002	278,314	79.5	108
Auto Owners Life Ins Co	MI	61190	280	343,576	0.002	183,919	53.5	80
Shelter Life Ins Co	MO	65757	123	328,954	0.002	363,533	110.5	142
S USA Life Ins Co Inc	AZ	60183	4947	245,219	0.001	169,416	69.1	137
John Alden Life Ins Co	WI	65080	19	236,460	0.001	219,789	92.9	73
American Family Ins Co	WI	10386	473	235,688	0.001	104,121	44.2	51
Sanford Hlth Plan of MN	MN	95725	1246	229,905	0.001	159,134	69.2	73
Jackson Natl Life Ins Co	MI	65056	918	224,830	0.001	247,769	110.2	127
Polish Falcons Of Amer	PA	56820		219,224	0.001	192,256	87.7	102
Compcare Hlth Serv Ins Corp	WI	95693	671	216,756	0.001	147,661	68.1	42
Union Fidelity Life Ins Co	KS	62596	350	207,675	0.001	198,084	95.4	78
Ability Ins Co	NE	71471	4824	194,970	0.001	125,889	64.6	43
EPIC Life Ins Co	WI	64149	68	192,574	0.001	152,174	79.0	68
American Family Life Assur Co of NY	NY	60526	370	191,309	0.001	121,175	63.3	66
Time Ins Co II	PR	69477		188,146	0.001	140,887	74.9	58
Southwest Serv Life Ins Co	TX	82430	1339	178,171	0.001	97,434	54.7	41
Fidelity Standard Life Ins Co	TX	94790	4784	165,265	0.001	144,656	87.5	69

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2016

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Hawaii Medical Serv Assn	HI	49948		152,237	0.001	71,934	47.3	47
Upmc Hlth Benefits Inc	PA	11018	1324	145,240	0.001	217,313	149.6	71
American Income Life Ins Co	IN	60577	290	141,273	0.001	81,959	58.0	31
Union Labor Life Ins Co	MD	69744	781	128,871	0.001	281,629	218.5	77
WPS Hlth Plan Inc	WI	10159	68	119,393	0.001	53,148	44.5	19
HMO dba Blue Plus	MN	95649	461	100,060	0.001	63,910	63.9	32
Medica Hlth Plans	MN	52626	1552	96,230	0.001	91,569	95.2	49
Prudential Ins Co Of Amer	NJ	68241	304	84,526	0.000	113,711	134.5	29
SBLI USA Life Ins Co Inc	NY	60176	4947	76,725	0.000	51,321	66.9	44
Allianz Life Ins Co Of N Amer	MN	90611	761	76,658	0.000	70,689	92.2	21
UCare MN	MN	52629	4380	67,856	0.000	53,816	79.3	20
United Farm Family Life Ins Co	IN	69892	542	66,611	0.000	54,731	82.2	58
USAble Life	AR	94358	876	58,157	0.000	27,240	46.8	7
American Natl Ins Co	TX	60739	408	46,154	0.000	54,203	117.4	19
IA Amer Life Ins Co	TX	91693	315	38,498	0.000	-4,204	-10.9	44
Trustmark Ins Co	IL	61425	276	35,145	0.000	-3,424	-9.7	12
Members Hlth Ins Co	AZ	94587	4677	33,811	0.000	22,551	66.7	18
Humana Benefit Plan of IL Inc	IL	60052	119	31,539	0.000	19,029	60.3	20
21st Century Premier Ins Co	PA	20796	69	29,951	0.000	29,351	98.0	22
Sagicor Life Ins Co	TX	60445		27,356	0.000	26,242	95.9	10
United Security Assur Co Of PA	PA	42129		25,544	0.000	30,001	117.4	0
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	24,757	0.000	8,522	34.4	12
Cincinnati Equitable Life Ins Co	OH	88064	67	24,445	0.000	8,460	34.6	12
Group Hlth Coop of Eau Claire	WI	95192		22,307	0.000	6,737	30.2	3
Everest Reins Co	DE	26921	1120	18,266	0.000	11,560	63.3	8
CSA Fraternal Life	IL	56138		17,141	0.000	3,949	23.0	6
Natl Foundation Life Ins Co	TX	98205	707	15,100	0.000	18,701	123.8	11
Central Security Life Ins Co	TX	61735	526	13,057	0.000	3,303	25.3	8
US Hlth & Life Ins Co Inc	MI	97772		12,503	0.000	9,884	79.1	2
United Hlthcare of AZ Inc	AZ	96016	707	9,658	0.000	-9,185	-95.1	6
Kansas City Life Ins Co	MO	65129	588	9,196	0.000	1,601	17.4	3
Assurity Life Ins Co	NE	71439	4862	8,012	0.000	16,322	203.7	11

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2016

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Federal Life Ins Co	IL	63223	4966	5,657	0.000	2,494	44.1	2
Voya Retirement Ins & Ann Co	CT	86509	4832	5,622	0.000	8,239	146.5	2
Protective Life Ins Co	TN	68136	458	4,980	0.000	12,195	244.9	4
National Hlth Ins Co	TX	82538	4928	4,832	0.000	7,471	154.6	6
Mid West Natl Life Ins Co Of TN	TX	66087	707	4,116	0.000	3,651	88.7	7
Medico Life & Hlth Ins Co	IA	65641	3527	3,132	0.000	15,777	503.7	3
Medisun Inc	AZ	95982		3,096	0.000	2,786	90.0	1
LifeSecure Ins Co	MI	77720	572	3,063	0.000	2,732	89.2	4
National Cas Co	OH	11991	140	2,246	0.000	4,852	216.0	5
Old Amer Ins Co	MO	67199	588	1,992	0.000	1,859	93.3	6
Provident Amer Ins Co	TX	68179		1,796	0.000	595	33.1	1
Metropolitan Life Ins Co	NY	65978	241	1,369	0.000	1,463	106.9	1
Colonial Life & Accident Ins Co	SC	62049	565	1,208	0.000	955	79.1	1
The Cincinnati Life Ins Co	OH	76236	244	1,000	0.000	4,083	408.3	3
United Heritage Life Ins Co	ID	63983	2878	862	0.000	1,180	136.9	1
Motorists Commercial Mut Ins Co	OH	13331	291	275	0.000	349	126.9	1
Security Life Of Denver Ins Co	CO	68713	4832	231	0.000	3,153	1,364.9	0
Careamerica Life Ins Co	CA	71331	2798	195	0.000	0	0.0	2
American Fidelity Assur Co	OK	60410	330	0	0.000	0	N/A	1
Inter Cnty Hlth Plan Inc	PA	53252	936	0	0.000	-1,015	N/A	0
Inter Cty Hospitalization Plan Inc	PA	54763	936	0	0.000	-3,491	N/A	0
<b>TOTAL</b>				<b>17,579,034,663</b>		<b>13,860,243,317</b>	<b>78.8</b>	<b>6,325,254</b>

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.



## **INDIVIDUAL POLICIES ISSUED THROUGH 2016 BY COMPANY NAME**



August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2016

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
21st Century Premier Ins Co	PA	20796	69	29,951	0.000	29,351	98.0	22
Ability Ins Co	NE	71471	4824	194,970	0.001	125,889	64.6	43
Aetna Hlth & Life Ins Co	CT	78700	1	201,428,475	1.146	172,386,063	85.6	93,121
Aetna Life Ins Co	CT	60054	1	86,996,992	0.495	60,306,256	69.3	25,793
Alliance Hlth & Life Ins Co	MI	60134	1311	2,279,258	0.013	2,057,893	90.3	761
Allianz Life Ins Co Of N Amer	MN	90611	761	76,658	0.000	70,689	92.2	21
American Continental Ins Co	TN	12321	1	366,511,146	2.085	297,962,070	81.3	135,476
American Family Ins Co	WI	10386	473	235,688	0.001	104,121	44.2	51
American Family Life Assur Co of Col	NE	60380	370	30,951,233	0.176	25,471,940	82.3	9,484
American Family Life Assur Co of NY	NY	60526	370	191,309	0.001	121,175	63.3	66
American Family Mut Ins Co SI	WI	19275	473	21,405,080	0.122	13,378,942	62.5	5,125
American Fidelity Assur Co	OK	60410	330	0	0.000	0	N/A	1
American Gen Life Ins Co	TX	60488	12	567,094	0.003	413,052	72.8	162
American Income Life Ins Co	IN	60577	290	141,273	0.001	81,959	58.0	31
American Natl Ins Co	TX	60739	408	46,154	0.000	54,203	117.4	19
American Natl Life Ins Co Of TX	TX	71773	408	934,670	0.005	833,739	89.2	472
American Progressive L&H Ins Of NY	NY	80624	1199	7,675,394	0.044	5,131,358	66.9	1,837
American Republic Corp Ins Co	IA	67679	3527	44,169,450	0.251	31,608,487	71.6	13,056
American Republic Ins Co	IA	60836	3527	52,543,628	0.299	36,514,322	69.5	14,436
American Retirement Life Ins Co	OH	88366	901	240,544,816	1.368	196,933,685	81.9	95,831
Americo Fin Life & Ann Ins Co	TX	61999	449	1,596,734	0.009	1,451,169	90.9	858
AmeriHealth Ins Co Of NJ	NJ	60061	936	13,008,443	0.074	10,410,328	80.0	4,774
Anthem Hlth Plans Inc	CT	60217	671	55,503,480	0.316	40,911,512	73.7	23,450
Anthem Hlth Plans Of KY Inc	KY	95120	671	156,194,135	0.889	117,379,613	75.1	61,963
Anthem Hlth Plans of ME Inc	ME	52618	671	35,922,955	0.204	29,118,718	81.1	14,379
Anthem Hlth Plans of NH	NH	53759	671	60,936,309	0.347	50,293,151	82.5	24,916
Anthem Hlth Plans of VA Inc	VA	71835	671	263,415,723	1.498	192,493,943	73.1	99,314
Anthem Ins Co Inc	IN	28207	671	111,903,248	0.637	77,990,648	69.7	34,766
Assured Life Assn	CO	56499		30,707,628	0.175	22,502,268	73.3	8,309
Assurity Life Ins Co	NE	71439	4862	8,012	0.000	16,322	203.7	11
Asuris NW Hlth	WA	47350	1207	10,175,238	0.058	8,482,091	83.4	3,797
Auto Owners Life Ins Co	MI	61190	280	343,576	0.002	183,919	53.5	80

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2016

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Avalon Ins Co	PA	12358	1230	1,087,820	0.006	756,021	69.5	225
Avera Hlth Plans Inc	SD	95839		13,827,887	0.079	10,846,315	78.4	6,648
Bankers Conseco Life Ins Co	NY	68560	233	2,959,240	0.017	2,476,945	83.7	1,320
Bankers Fidelity Assur Co	GA	71919	587	11,540,903	0.066	10,227,162	88.6	5,784
Bankers Fidelity Life Ins Co	GA	61239	587	71,605,056	0.407	59,282,188	82.8	27,743
Bankers Life & Cas Co	IL	61263	233	209,008,908	1.189	151,396,777	72.4	55,774
BCBS Hlthcare Plan of GA Inc	GA	96962	671	138,097,484	0.786	103,421,455	74.9	48,187
BCBS of AL	AL	55433	570	181,825,555	1.034	163,455,651	89.9	93,325
BCBS of AZ Inc	AZ	53589		92,030,005	0.524	64,515,849	70.1	31,989
BCBS Of FL	FL	98167	536	371,458,945	2.113	306,100,261	82.4	146,026
BCBS of KC	MO	47171	537	55,028,669	0.313	40,479,597	73.6	17,694
BCBS Of KS Inc	KS	70729	430	204,818,939	1.165	176,958,965	86.4	76,973
BCBS of MA	MA	53228	3637	362,013,668	2.059	351,563,376	97.1	149,070
BCBS of MA HMO Blue Inc	MA	12219	3637	763,347	0.004	849,853	111.3	423
BCBS of MI Mut Ins Co	MI	54291	572	319,445,004	1.817	264,989,292	83.0	94,053
BCBS Of MS Mut Ins Co	MS	60111	1126	28,100,405	0.160	24,830,102	88.4	9,245
BCBS of NC Inc	NC	54631	758	317,678,914	1.807	233,771,816	73.6	115,122
BCBS of ND	ND	55891		81,610,071	0.464	63,742,196	78.1	27,936
BCBS Of NE	NE	77780	4858	128,191,955	0.729	99,407,176	77.5	42,447
BCBS of RI	RI	53473		39,554,285	0.225	35,502,708	89.8	16,903
BCBS Of SC Inc	SC	38520	661	126,895,451	0.722	86,545,664	68.2	47,033
BCBS of TN Inc	TN	54518	3498	108,010,123	0.614	76,943,591	71.2	37,731
BCBS of VT	VT	53295	4745	6,859,581	0.039	5,444,814	79.4	2,068
BCBS of WI	WI	54003	671	57,690,613	0.328	40,396,818	70.0	15,872
BCBS of WY	WY	53767		19,416,524	0.110	15,538,052	80.0	7,439
BCBSM Inc	MN	55026	461	226,680,949	1.289	197,321,732	87.0	882
Blue Care Network Of MI	MI	95610	572	32,969,413	0.188	22,729,854	68.9	11,223
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	14,613,631	0.083	11,121,935	76.1	4,850
BridgeSpan Hlth Co	UT	95303	1207	528,864	0.003	278,755	52.7	153
Capital Advantage Ins Co	PA	41203	1230	32,635,042	0.186	27,118,868	83.1	17,858
Capital Blue Cross	PA	54720	1230	18,155,318	0.103	15,031,165	82.8	11,846
Careamerica Life Ins Co	CA	71331	2798	195	0.000	0	0.0	2

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2016

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Carefirst of MD Inc	MD	47058	380	136,157,732	0.775	97,050,707	71.3	40,084
CDPH Universal Benefits Inc	NY	47027	4708	4,108,312	0.023	3,750,963	91.3	818
Celtic Ins Co	IL	80799	1295	6,044,496	0.034	5,300,781	87.7	1,692
Central Security Life Ins Co	TX	61735	526	13,057	0.000	3,303	25.3	8
Central States H & L Co Of Omaha	NE	61751	690	6,951,495	0.040	5,263,219	75.7	1,840
Central States Ind Co Of Omaha	NE	34274	31	65,588,087	0.373	51,811,142	79.0	24,555
Christian Fidelity Life Ins Co	TX	61859	574	20,076,632	0.114	12,084,830	60.2	4,376
Cigna Hlth & Life Ins Co	CT	67369	901	11,054,018	0.063	10,114,313	91.5	5,898
Cigna Natl Hlth Ins Co	OH	61727	901	3,296,196	0.019	2,139,570	64.9	765
Cincinnati Equitable Life Ins Co	OH	88064	67	24,445	0.000	8,460	34.6	12
Colonial Life & Accident Ins Co	SC	62049	565	1,208	0.000	955	79.1	1
Colonial Penn Life Ins Co	PA	62065	233	356,118,988	2.026	274,297,631	77.0	136,300
Columbian Mut Life Ins Co	NY	62103	535	1,509,052	0.009	1,158,893	76.8	461
Combined Ins Co Of Amer	IL	62146	626	49,832,548	0.283	39,771,255	79.8	16,935
Community Ins Co	OH	10345	671	73,083,247	0.416	49,226,946	67.4	24,757
Communitycare Life & Hlth Ins Co	OK	89008	3487	1,010,017	0.006	609,479	60.3	259
Companion Life Ins Co	SC	77828	661	6,854,749	0.039	5,914,265	86.3	2,925
Compcare Hlth Serv Ins Corp	WI	95693	671	216,756	0.001	147,661	68.1	42
Connecticut Gen Life Ins Co	CT	62308	901	647,456	0.004	910,007	140.6	229
Continental Gen Ins Co	TX	71404		54,050,815	0.307	42,222,407	78.1	14,950
Continental Life Ins Co Brentwood	TN	68500	1	340,679,437	1.938	290,904,564	85.4	125,455
Country Life Ins Co	IL	62553	50	51,102,240	0.291	39,371,699	77.0	16,726
Coventry Hlth & Life Ins Co	MO	81973	1	3,858,820	0.022	2,730,677	70.8	899
CSA Fraternal Life	IL	56138		17,141	0.000	3,949	23.0	6
CSI Life Ins Co	NE	82880	31	18,105,966	0.103	15,606,167	86.2	8,900
Dean Hlth Plan Inc	WI	96156	1294	33,556,870	0.191	34,253,269	102.1	19,344
Empire Healthchoice Assur Inc	NY	55093	671	51,685,473	0.294	37,103,092	71.8	17,951
EPIC Life Ins Co	WI	64149	68	192,574	0.001	152,174	79.0	68
Equitable Life & Cas Ins Co	UT	62952	4888	99,754,771	0.567	85,464,423	85.7	32,620
Everence Assn Inc	IN	57991	4616	35,492,899	0.202	26,790,479	75.5	15,251
Everest Reins Co	DE	26921	1120	18,266	0.000	11,560	63.3	8
Excellus Hlth Plan Inc	NY	55107	1186	15,332,300	0.087	11,232,252	73.3	4,341

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2016

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Fallon Hlth & Life Assur Co	MA	66828	4741	1,991,978	0.011	1,617,661	81.2	866
Family Life Ins Co	TX	63053	1117	32,349,165	0.184	23,286,506	72.0	7,634
Federal Life Ins Co	IL	63223	4966	5,657	0.000	2,494	44.1	2
Fidelity Standard Life Ins Co	TX	94790	4784	165,265	0.001	144,656	87.5	69
First Care Inc	MD	60113	380	3,586,105	0.020	3,121,069	87.0	1,853
First Hlth Life & Hlth Ins Co	TX	90328	1	7,345,313	0.042	5,866,468	79.9	2,647
Forethought Life Ins Co	IN	91642	3891	40,572,072	0.231	32,783,654	80.8	13,175
GCU	PA	56693		7,685,144	0.044	7,832,421	101.9	3,815
Geisinger Ind Ins Co	PA	10244	1143	3,354,330	0.019	3,220,010	96.0	976
Genworth Life & Ann Ins Co	VA	65536	4011	40,362,456	0.230	31,136,988	77.1	12,506
Genworth Life Ins Co	DE	70025	4011	1,408,909	0.008	1,171,647	83.2	260
Gerber Life Ins Co	NY	70939	836	78,293,021	0.445	60,727,412	77.6	21,253
Globe Life & Accident Ins Co	NE	91472	290	9,478,474	0.054	8,035,914	84.8	4,028
Globe Life Ins Co of NY	NY	74101	290	29,204,544	0.166	20,771,394	71.1	18,263
Golden Rule Ins Co	IN	62286	707	16,997,432	0.097	11,405,280	67.1	5,388
Government Personnel Mut Life Ins Co	TX	63967	4712	23,878,875	0.136	19,347,370	81.0	8,490
Great Amer Life Ins Co	OH	63312	84	3,310,086	0.019	2,650,685	80.1	800
Group Hlth Coop of Eau Claire	WI	95192		22,307	0.000	6,737	30.2	3
Group Hlth Coop of S Central WI	WI	95311		3,328,763	0.019	2,379,845	71.5	1,109
Group Hlth Inc	NY	55239	1127	5,462,251	0.031	5,937,251	108.7	1,430
Group Hospitalization & Med Svcs	DC	53007	380	23,382,282	0.133	17,081,303	73.1	8,265
Guarantee Trust Life Ins Co	IL	64211	687	7,903,512	0.045	5,407,304	68.4	2,057
Hawaii Medical Serv Assn	HI	49948		152,237	0.001	71,934	47.3	47
Health Alliance Medical Plans	IL	77950	1192	2,965,961	0.017	2,704,256	91.2	827
Health Care Serv Corp A Mut Legal Re	IL	70670	917	1,355,617,185	7.712	1,041,345,726	76.8	482,346
Health Net Hlth Plan of OR Inc	OR	95800	1295	2,286,885	0.013	1,722,030	75.3	677
Health Net Life Ins Co	CA	66141	1295	56,642,520	0.322	45,693,935	80.7	19,800
Health Now NY Inc	NY	55204		5,029,497	0.029	4,081,901	81.2	1,029
Health Tradition Hlth Plan Inc	WI	96628	4939	4,041,157	0.023	3,254,291	80.5	1,454
Healthy Alliance Life Ins Co	MO	78972	671	72,013,950	0.410	51,941,370	72.1	24,402
Heartland Natl Life Ins Co	IN	66214		13,297,907	0.076	10,880,067	81.8	3,748
Highmark BCBS Inc	DE	53287	812	13,595,140	0.077	9,400,346	69.1	5,104

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2016

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Highmark Inc	PA	54771	812	189,434,963	1.078	151,617,052	80.0	72,815
Highmark West Virginia Inc.	WV	54828	812	14,941,383	0.085	12,324,253	82.5	5,475
HMO dba Blue Plus	MN	95649	461	100,060	0.001	63,910	63.9	32
HNE Ins Co	MA	14198	4756	1,781,276	0.010	1,569,600	88.1	1,005
Horizon Ins Co	NJ	14690	1202	214,954,324	1.223	165,286,664	76.9	62,687
HPHC Ins Co Inc	MA	18975	595	95,115,117	0.541	78,463,422	82.5	37,627
Humana Benefit Plan of IL Inc	IL	60052	119	31,539	0.000	19,029	60.3	20
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	3,050,317	0.017	2,098,633	68.8	1,139
Humana Hlth Ins Co Of FL Inc	FL	69671	119	10,237,919	0.058	7,031,014	68.7	4,636
Humana Ins Co	WI	73288	119	328,077,253	1.866	254,570,456	77.6	135,236
Humana Ins Co Of KY	KY	60219	119	10,057,190	0.057	8,375,500	83.3	3,926
Humana Ins Co of NY	NY	12634	119	10,274,515	0.058	7,744,349	75.4	4,729
Humanadental Ins Co	WI	70580	119	10,828,980	0.062	9,364,484	86.5	5,422
IA Amer Life Ins Co	TX	91693	315	38,498	0.000	-4,204	-10.9	44
Idealife Ins Co	CT	97764	31	497,889	0.003	289,993	58.2	87
Independence Hospital Ind Plan Inc	PA	54704	936	27,914,553	0.159	22,995,534	82.4	19,049
Individual Assur Co Life Hlth & Acc	OK	81779		46,917,712	0.267	40,455,881	86.2	17,216
Inter Cnty Hlth Plan Inc	PA	53252	936	0	0.000	-1,015	N/A	0
Inter Cty Hospitalization Plan Inc	PA	54763	936	0	0.000	-3,491	N/A	0
Jackson Natl Life Ins Co	MI	65056	918	224,830	0.001	247,769	110.2	127
Jefferson Natl Life Ins Co	TX	64017	140	654,710	0.004	621,265	94.9	156
John Alden Life Ins Co	WI	65080	19	236,460	0.001	219,789	92.9	73
Kaiser Found Hlth Plan of WA Options	WA	47055	601	1,247,759	0.007	1,064,595	85.3	510
Kansas City Life Ins Co	MO	65129	588	9,196	0.000	1,601	17.4	3
KSKJ Life Amer Slovenian Catholic Un	IL	56227		5,378,854	0.031	4,571,472	85.0	1,430
Liberty Bankers Life Ins Co	OK	68543	3436	627,680	0.004	600,269	95.6	316
Liberty Natl Life Ins Co	NE	65331	290	1,624,497	0.009	1,135,982	69.9	931
LifeSecure Ins Co	MI	77720	572	3,063	0.000	2,732	89.2	4
Lincoln Heritage Life Ins Co	IL	65927		2,014,725	0.011	1,595,471	79.2	454
Louisiana Hlth Serv & Ind Co	LA	81200	438	88,870,754	0.506	72,153,115	81.2	32,526
Loyal Amer Life Ins Co	OH	65722	901	127,047,424	0.723	96,137,885	75.7	42,000
Loyal Christian Benefit Assn	PA	56758		1,191,212	0.007	1,083,249	90.9	622

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2016

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
ManhattanLife Assur Co of Amer	AR	61883	1117	624,285	0.004	434,235	69.6	154
Medica Hlth Plans	MN	52626	1552	96,230	0.001	91,569	95.2	49
Medical Hlth Insuring Corp of OH	OH	95828	730	54,190,745	0.308	44,626,919	82.4	25,086
Medical Mut Of OH	OH	29076	730	21,574,717	0.123	16,061,264	74.4	8,543
Medico Corp Life Ins Co	IA	79987	3527	74,898,509	0.426	61,051,546	81.5	32,750
Medico Ins Co	IA	31119	3527	54,870,206	0.312	44,401,934	80.9	19,411
Medico Life & Hlth Ins Co	IA	65641	3527	3,132	0.000	15,777	503.7	3
Medisun Inc	AZ	95982		3,096	0.000	2,786	90.0	1
MedMutual Life Ins Co	OH	62375	730	618,205	0.004	405,601	65.6	195
Members Hlth Ins Co	AZ	94587	4677	33,811	0.000	22,551	66.7	18
Metropolitan Life Ins Co	NY	65978	241	1,369	0.000	1,463	106.9	1
Mid West Natl Life Ins Co Of TN	TX	66087	707	4,116	0.000	3,651	88.7	7
Moda Hlth Plan Inc	OR	47098	1313	1,180,519	0.007	819,893	69.5	704
Motorists Commercial Mut Ins Co	OH	13331	291	275	0.000	349	126.9	1
Mutual Of Omaha Ins Co	NE	71412	261	578,669,491	3.292	460,230,108	79.5	213,818
Nassau Life Ins Co of KS	KS	68284	4736	8,005,330	0.046	5,181,558	64.7	1,911
Nassau Life Ins Co of TX	TX	62359	4736	45,471,802	0.259	36,388,893	80.0	10,467
National Cas Co	OH	11991	140	2,246	0.000	4,852	216.0	5
National Hlth Ins Co	TX	82538	4928	4,832	0.000	7,471	154.6	6
Nationwide Life Ins Co	OH	66869	140	4,830,644	0.027	3,388,603	70.1	1,262
Natl Foundation Life Ins Co	TX	98205	707	15,100	0.000	18,701	123.8	11
New Era Life Ins Co	TX	78743	520	79,519,482	0.452	67,499,044	84.9	28,226
New Era Life Ins Co Of Midwest	TX	69698	520	36,651,088	0.208	32,282,814	88.1	13,321
New York Life Ins Co	NY	66915	826	1,220,163	0.007	995,034	81.5	329
North Amer Ins Co	WI	68349	574	10,007,372	0.057	7,579,314	75.7	2,242
Old Amer Ins Co	MO	67199	588	1,992	0.000	1,859	93.3	6
Old Surety Life Ins Co	OK	67326	4922	48,617,274	0.277	36,224,180	74.5	18,913
Omaha Ins Co	NE	13100	261	309,606,325	1.761	266,651,163	86.1	142,069
Order of United Commercial Travelers	OH	56383		33,905,007	0.193	23,496,842	69.3	7,724
Oxford Life Ins Co	AZ	76112	574	32,555,906	0.185	29,440,493	90.4	9,165
Pacificare Life & Hlth Ins Co	IN	70785	707	8,722,374	0.050	7,606,479	87.2	2,779
Paramount Ins Co	OH	11518	1212	2,249,348	0.013	2,008,243	89.3	869

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2016

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Pekin Life Ins Co	IL	67628	153	25,539,050	0.145	20,045,862	78.5	8,955
Philadelphia Amer Life Ins Co	TX	67784	520	90,894,734	0.517	78,117,829	85.9	35,635
Physicians Life Ins Co	NE	72125	367	63,388,325	0.361	45,535,830	71.8	18,079
Physicians Mut Ins Co	NE	80578	367	166,561,507	0.948	121,261,130	72.8	66,706
Polish Falcons Of Amer	PA	56820		219,224	0.001	192,256	87.7	102
Premera Blue Cross	WA	47570	962	60,147,854	0.342	43,021,864	71.5	21,679
Principal Life Ins Co	IA	61271	332	13,077,840	0.074	10,077,523	77.1	3,402
Protective Life Ins Co	TN	68136	458	4,980	0.000	12,195	244.9	4
Provident Amer Ins Co	TX	68179		1,796	0.000	595	33.1	1
Provident Amer Life & Hlth Ins Co	OH	67903	901	6,140,272	0.035	4,308,250	70.2	1,292
Prudential Ins Co Of Amer	NJ	68241	304	84,526	0.000	113,711	134.5	29
Puritan Life Ins Co of Amer	AZ	71390	4903	3,374,016	0.019	2,609,902	77.4	691
Qualchoice Life & Hlth Ins Co Inc	AR	70998	1295	3,115,237	0.018	3,666,272	117.7	17,168
Quartz Hlth Benefit Plans Corp	WI	95796	4870	3,664,426	0.021	2,855,652	77.9	1,512
Quartz Hlth Ins Corp	WI	95341	4870	2,859,687	0.016	2,641,764	92.4	441
Quartz Hlth Plan Corp	WI	95101	4870	1,883,074	0.011	1,506,002	80.0	607
Regence BCBS of OR	OR	54933	1207	20,189,585	0.115	14,765,700	73.1	5,937
Regence BCBS of UT	UT	54550	1207	35,361,675	0.201	23,784,423	67.3	12,118
Regence BlueShield	WA	53902	1207	64,992,796	0.370	47,432,533	73.0	23,281
Regence Blueshield Of ID Inc	ID	60131	1207	10,170,194	0.058	7,675,813	75.5	3,180
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	24,757	0.000	8,522	34.4	12
Reserve Natl Ins Co	IL	68462	215	32,643,721	0.186	26,923,962	82.5	11,884
Rocky Mountain Hospital & Medical	CO	11011	671	73,464,290	0.418	51,500,476	70.1	26,753
Royal Neighbors Of Amer	IL	57657		18,791,112	0.107	12,400,066	66.0	4,051
S USA Life Ins Co Inc	AZ	60183	4947	245,219	0.001	169,416	69.1	137
Sagicor Life Ins Co	TX	60445		27,356	0.000	26,242	95.9	10
Sanford Hlth Plan	SD	95683	1246	2,599,304	0.015	2,700,748	103.9	1,214
Sanford Hlth Plan of MN	MN	95725	1246	229,905	0.001	159,134	69.2	73
SBLI USA Life Ins Co Inc	NY	60176	4947	76,725	0.000	51,321	66.9	44
Security Hlth Plan of WI Inc	WI	96881		1,400,810	0.008	1,651,131	117.9	4,550
Security Life Of Denver Ins Co	CO	68713	4832	231	0.000	3,153	1,364.9	0
Sentinel Security Life Ins Co	UT	68802	4824	28,949,648	0.165	23,361,364	80.7	8,560

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2016

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Shelter Life Ins Co	MO	65757	123	328,954	0.002	363,533	110.5	142
Shenandoah Life Ins Co	VA	68845	4947	5,994,951	0.034	4,484,881	74.8	2,136
Sierra Hlth & Life Ins Co Inc	NV	71420	707	8,044,811	0.046	3,841,161	47.7	2,223
Southwest Serv Life Ins Co	TX	82430	1339	178,171	0.001	97,434	54.7	41
SPJST	TX	57436		398,249	0.002	283,077	71.1	84
Standard Life & Accident Ins Co	TX	86355	408	41,420,095	0.236	30,440,850	73.5	18,364
Standard Life & Cas Ins Co	UT	71706		1,197,521	0.007	1,031,507	86.1	550
State Farm Mut Auto Ins Co	IL	25178	176	241,741,709	1.375	189,772,758	78.5	81,502
State Mut Ins Co	GA	69132		11,553,810	0.066	7,960,105	68.9	3,169
Sterling Investors Life Ins Co	IN	89184	4888	6,042,865	0.034	4,238,892	70.1	1,312
Sterling Life Ins Co	IL	77399	901	53,886,651	0.307	38,992,269	72.4	17,240
Talcott Resolution Life Ins Co	CT	88072	4926	383,250	0.002	264,767	69.1	81
The Cincinnati Life Ins Co	OH	76236	244	1,000	0.000	4,083	408.3	3
The Vt Hlth Plan LLC	VT	95696	4745	11,364,422	0.065	9,282,187	81.7	5,451
THP Ins Co	WV	60016	1297	14,302,768	0.081	11,665,298	81.6	5,514
Thrivent Financial For Lutherans	WI	56014		65,873,924	0.375	44,306,402	67.3	24,868
Time Ins Co II	PR	69477		188,146	0.001	140,887	74.9	58
Transamerica Financial Life Ins Co	NY	70688	468	719,570	0.004	444,153	61.7	139
Transamerica Life Ins Co	IA	86231	468	36,535,432	0.208	30,408,676	83.2	14,845
Transamerica Premier Life Ins Co	IA	66281	468	93,670,776	0.533	76,635,076	81.8	37,985
TRH Hlth Ins Co	TN	89005	4677	126,323,997	0.719	93,367,877	73.9	49,347
Trustmark Ins Co	IL	61425	276	35,145	0.000	-3,424	-9.7	12
UCare MN	MN	52629	4380	67,856	0.000	53,816	79.3	20
Unicare Life & Hlth Ins Co	IN	80314	671	12,179,662	0.069	7,087,391	58.2	3,597
Unified Life Ins Co	TX	11121		2,449,889	0.014	2,144,735	87.5	763
Union Fidelity Life Ins Co	KS	62596	350	207,675	0.001	198,084	95.4	78
Union Labor Life Ins Co	MD	69744	781	128,871	0.001	281,629	218.5	77
United Amer Ins Co	NE	92916	290	176,487,873	1.004	132,689,421	75.2	74,214
United Farm Family Life Ins Co	IN	69892	542	66,611	0.000	54,731	82.2	58
United Heritage Life Ins Co	ID	63983	2878	862	0.000	1,180	136.9	1
United Hlthcare of AL Inc	AL	95784	707	877,947	0.005	668,810	76.2	303
United Hlthcare of AZ Inc	AZ	96016	707	9,658	0.000	-9,185	-95.1	6

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2016

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
United Natl Life Ins Co Of Amer	IL	92703	687	4,250,559	0.024	3,755,708	88.4	1,270
United Of Omaha Life Ins Co	NE	69868	261	824,992,278	4.693	598,416,465	72.5	250,352
United Security Assur Co Of PA	PA	42129		25,544	0.000	30,001	117.4	0
United World Life Ins Co	NE	72850	261	272,090,927	1.548	195,040,753	71.7	72,589
UnitedHealthcare Ins Co	CT	79413	707	2,780,173,484	15.815	2,241,951,298	80.6	1,027,751
Universal Fidelity Life Ins Co	OK	70122		5,539,817	0.032	4,349,971	78.5	1,800
Upmc Hlth Benefits Inc	PA	11018	1324	145,240	0.001	217,313	149.6	71
US Hlth & Life Ins Co Inc	MI	97772		12,503	0.000	9,884	79.1	2
USAA Life Ins Co	TX	69663	200	283,413,194	1.612	223,807,659	79.0	106,935
USAble Life	AR	94358	876	58,157	0.000	27,240	46.8	7
USAble Mut Ins Co	AR	83470	876	226,056,659	1.286	186,747,946	82.6	93,141
UTMB Hlth Plans Inc	TX	95764		490,033	0.003	305,541	62.4	165
Voya Retirement Ins & Ann Co	CT	86509	4832	5,622	0.000	8,239	146.5	2
Washington Natl Ins Co	IN	70319	233	37,258,136	0.212	27,688,904	74.3	9,177
Wellmark Inc	IA	88848	770	349,777,152	1.990	297,348,265	85.0	130,881
Wellmark Of SD Inc	SD	60128	770	48,682,210	0.277	40,189,703	82.6	16,867
Western Catholic Union	IL	57711		1,599,503	0.009	1,298,700	81.2	572
Wilco Life Ins Co	IN	65900	4213	720,588	0.004	568,259	78.9	226
Wisconsin Physicians Serv Ins Corp	WI	53139	68	115,039,032	0.654	71,430,011	62.1	31,618
WMI Mut Ins Co	UT	68420		350,065	0.002	278,314	79.5	108
WPS Hlth Plan Inc	WI	10159	68	119,393	0.001	53,148	44.5	19
<b>TOTAL</b>				<b>17,579,034,663</b>		<b>13,860,243,317</b>	<b>78.8</b>	<b>6,325,254</b>

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.



## **INDIVIDUAL POLICIES ISSUED IN 2017, 2018 AND 2019 BY DIRECT PREMIUMS EARNED**



**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED IN 2017, 2018, 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
UnitedHealthcare Ins Co	CT	79413	707	526,162,876	8.009	419,672,888	79.8	283,879
Omaha Ins Co	NE	13100	261	425,655,207	6.479	371,894,515	87.4	283,092
Cigna Hlth & Life Ins Co	CT	67369	901	417,929,164	6.362	372,228,412	89.1	264,971
United World Life Ins Co	NE	72850	261	296,856,747	4.519	261,827,999	88.2	272,290
Health Care Serv Corp A Mut Legal Re	IL	70670	917	271,614,975	4.135	247,481,386	91.1	140,873
BCBSM Inc	MN	55026	461	217,223,645	3.307	161,035,478	74.1	157,200
Aetna Hlth & Life Ins Co	CT	78700	1	206,832,835	3.148	178,354,019	86.2	134,239
American Retirement Life Ins Co	OH	88366	901	179,820,369	2.737	152,396,786	84.7	99,815
Continental Life Ins Co Brentwood	TN	68500	1	163,500,305	2.489	138,989,260	85.0	124,137
Manhattan Life Ins Co	NY	65870	1117	155,338,693	2.365	137,779,535	88.7	74,451
Mutual Of Omaha Ins Co	NE	71412	261	153,143,285	2.331	129,464,098	84.5	99,449
Colonial Penn Life Ins Co	PA	62065	233	136,743,726	2.082	94,578,928	69.2	73,314
Humana Ins Co	WI	73288	119	118,425,881	1.803	105,855,136	89.4	63,932
Medical Hlth Insuring Corp of OH	OH	95828	730	109,800,811	1.671	98,430,095	89.6	91,409
BCBS of MA	MA	53228	3637	107,574,027	1.638	105,446,083	98.0	62,308
Loyal Amer Life Ins Co	OH	65722	901	105,734,536	1.610	89,038,637	84.2	54,847
United Amer Ins Co	NE	92916	290	100,206,883	1.525	69,431,178	69.3	70,232
BCBS of MI Mut Ins Co	MI	54291	572	97,910,663	1.490	89,852,964	91.8	40,986
BCBS Of FL	FL	98167	536	94,199,344	1.434	62,275,256	66.1	34,697
Transamerica Premier Life Ins Co	IA	66281	468	92,491,916	1.408	72,143,322	78.0	65,232
United Of Omaha Life Ins Co	NE	69868	261	88,913,495	1.353	69,247,180	77.9	58,167
USAA Life Ins Co	TX	69663	200	88,249,549	1.343	68,295,478	77.4	45,918
Medico Corp Life Ins Co	IA	79987	3527	80,833,217	1.230	61,121,276	75.6	50,288
American Continental Ins Co	TN	12321	1	75,964,341	1.156	64,238,330	84.6	47,769
BCBS of NC Inc	NC	54631	758	74,182,975	1.129	59,021,646	79.6	45,798
Wellmark Inc	IA	88848	770	70,700,198	1.076	63,666,832	90.1	44,639
Bankers Fidelity Life Ins Co	GA	61239	587	62,224,697	0.947	55,429,897	89.1	36,366
GPM Hlth & Life Ins Co	WA	67059	4712	58,810,550	0.895	50,699,893	86.2	44,872
Physicians Mut Ins Co	NE	80578	367	58,797,005	0.895	30,554,105	52.0	36,390
Thrivent Financial For Lutherans	WI	56014		57,968,324	0.882	57,004,130	98.3	42,489
Aetna Hlth Ins Co	PA	72052	1	56,958,064	0.867	45,683,483	80.2	65,764
Humanadental Ins Co	WI	70580	119	52,786,062	0.804	51,367,403	97.3	43,528

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED IN 2017, 2018, 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Horizon Ins Co	NJ	14690	1202	48,112,585	0.732	41,874,575	87.0	16,446
State Farm Mut Auto Ins Co	IL	25178	176	45,729,937	0.696	33,423,154	73.1	25,619
Anthem Hlth Plans of VA Inc	VA	71835	671	45,304,602	0.690	38,383,442	84.7	38,026
BCBS of AL	AL	55433	570	43,158,203	0.657	46,447,074	107.6	22,129
Medica Hlth Plans	MN	52626	1552	42,364,195	0.645	40,312,041	95.2	16,729
Anthem Hlth Plans Inc	CT	60217	671	41,509,082	0.632	36,186,087	87.2	22,097
Philadelphia Amer Life Ins Co	TX	67784	520	41,306,093	0.629	35,036,368	84.8	30,051
Health Net Life Ins Co	CA	66141	1295	39,408,334	0.600	30,611,179	77.7	19,900
Anthem Ins Co Inc	IN	28207	671	37,644,802	0.573	30,622,802	81.3	30,490
USABLE Mut Ins Co	AR	83470	876	37,445,607	0.570	31,421,647	83.9	25,240
HPHC Ins Co Inc	MA	18975	595	37,442,264	0.570	29,491,728	78.8	15,925
Priority Hlth	MI	95561	3383	35,539,517	0.541	26,241,728	73.8	16,208
Community Ins Co	OH	10345	671	34,239,317	0.521	26,983,265	78.8	23,957
Bankers Fidelity Assur Co	GA	71919	587	33,603,813	0.512	28,103,707	83.6	19,234
Western United Life Assur Co	WA	85189	1117	33,208,889	0.506	29,477,150	88.8	28,869
Everest Reins Co	DE	26921	1120	31,517,215	0.480	28,610,257	90.8	16,958
Empire Healthchoice Assur Inc	NY	55093	671	30,579,789	0.465	27,930,719	91.3	16,815
Americo Fin Life & Ann Ins Co	TX	61999	449	29,953,719	0.456	26,421,203	88.2	19,367
Humana Benefit Plan of IL Inc	IL	60052	119	29,903,426	0.455	31,992,640	107.0	26,765
Regence BlueShield	WA	53902	1207	29,852,989	0.454	20,292,460	68.0	16,847
BCBS Of KS Inc	KS	70729	430	29,369,652	0.447	25,414,716	86.5	17,329
Wisconsin Physicians Serv Ins Corp	WI	53139	68	29,076,430	0.443	18,360,383	63.1	14,351
American Natl Life Ins Co Of TX	TX	71773	408	28,127,667	0.428	25,262,708	89.8	19,792
BCBS Of SC Inc	SC	38520	661	27,556,229	0.419	21,916,766	79.5	18,645
Individual Assur Co Life Hlth & Acc	OK	81779		27,256,796	0.415	24,888,749	91.3	13,007
Puritan Life Ins Co of Amer	AZ	71390	4903	26,849,214	0.409	25,836,223	96.2	18,667
Anthem Hlth Plans Of KY Inc	KY	95120	671	26,461,179	0.403	19,777,519	74.7	15,386
Highmark Inc	PA	54771	812	24,177,725	0.368	25,914,669	107.2	11,756
Lumico Life Ins Co	MO	73504	181	21,793,200	0.332	15,275,179	70.1	23,563
BCBS of AZ Inc	AZ	53589		21,560,225	0.328	16,467,957	76.4	13,364
Louisiana Hlth Serv & Ind Co	LA	81200	438	20,621,378	0.314	18,794,752	91.1	10,441
Tufts Ins Co Inc	MA	60117	4742	20,411,620	0.311	18,738,764	91.8	9,895

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED IN 2017, 2018, 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
First Care Inc	MD	60113	380	20,255,287	0.308	16,888,537	83.4	12,582
CSI Life Ins Co	NE	82880	31	20,056,761	0.305	15,535,369	77.5	14,030
TRH Hlth Ins Co	TN	89005	4677	19,917,598	0.303	16,720,936	84.0	14,672
BCBS of TN Inc	TN	54518	3498	19,753,171	0.301	15,408,961	78.0	11,422
Guarantee Trust Life Ins Co	IL	64211	687	19,449,664	0.296	17,985,129	92.5	13,574
Transamerica Life Ins Co	IA	86231	468	18,315,951	0.279	14,838,339	81.0	8,244
Anthem Hlth Plans of NH	NH	53759	671	17,347,815	0.264	13,131,432	75.7	9,861
BCBS of ND	ND	55891		17,299,306	0.263	16,484,015	95.3	10,504
Rocky Mountain Hospital & Medical	CO	11011	671	15,945,633	0.243	12,859,250	80.6	12,557
BCBS Hlthcare Plan of GA Inc	GA	96962	671	15,920,684	0.242	12,182,704	76.5	9,176
Southern Guar Ins Co	WI	19178		15,717,347	0.239	13,541,765	86.2	19,305
First Hlth Life & Hlth Ins Co	TX	90328	1	15,698,717	0.239	11,309,989	72.0	6,934
Equitable Natl Life Ins Co Inc	UT	91785	4888	15,445,043	0.235	14,542,918	94.2	13,073
S USA Life Ins Co Inc	AZ	60183	4947	15,136,525	0.230	12,002,739	79.3	10,206
Anthem Hlth Plans of ME Inc	ME	52618	671	15,015,468	0.229	13,634,502	90.8	7,993
Healthy Alliance Life Ins Co	MO	78972	671	14,994,064	0.228	11,248,810	75.0	10,787
New Era Life Ins Co Of Midwest	TX	69698	520	14,337,802	0.218	10,705,659	74.7	10,289
Liberty Bankers Life Ins Co	OK	68543	3436	13,303,892	0.203	12,121,634	91.1	7,635
BCBS Of NE	NE	77780	4858	13,145,060	0.200	10,682,050	81.3	7,989
Premera Blue Cross	WA	47570	962	12,885,435	0.196	7,563,632	58.7	6,534
Sentinel Security Life Ins Co	UT	68802	4824	12,835,009	0.195	11,583,629	90.3	7,094
New Era Life Ins Co	TX	78743	520	12,265,331	0.187	10,094,842	82.3	9,029
Medico Ins Co	IA	31119	3527	12,245,586	0.186	9,632,476	78.7	7,502
Combined Ins Co Of Amer	IL	62146	626	12,101,348	0.184	10,412,523	86.0	5,960
Old Surety Life Ins Co	OK	67326	4922	11,612,726	0.177	6,956,471	59.9	8,882
Globe Life Ins Co of NY	NY	74101	290	11,277,369	0.172	7,112,912	63.1	12,057
Regence BCBS of UT	UT	54550	1207	10,595,123	0.161	8,909,761	84.1	6,557
Reserve Natl Ins Co	IL	68462	215	9,901,956	0.151	7,189,653	72.6	6,129
Capital Advantage Ins Co	PA	41203	1230	9,539,995	0.145	8,728,943	91.5	9,039
Shenandoah Life Ins Co	VA	68845	4947	9,339,671	0.142	7,921,104	84.8	7,430
Wellmark Of SD Inc	SD	60128	770	8,898,493	0.135	7,441,630	83.6	5,846
Security Hlth Plan of WI Inc	WI	96881		8,870,579	0.135	7,335,247	82.7	4,260

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED IN 2017, 2018, 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Triple S Salud Inc	PR	55816	4802	8,565,017	0.130	6,137,298	71.7	4,437
Pekin Life Ins Co	IL	67628	153	8,510,396	0.130	5,879,505	69.1	6,327
Companion Life Ins Co	SC	77828	661	8,354,073	0.127	7,156,316	85.7	4,012
Regence BCBS of OR	OR	54933	1207	7,327,512	0.112	6,921,963	94.5	5,341
Equitable Life & Cas Ins Co	UT	62952	4888	7,222,053	0.110	6,350,861	87.9	3,290
Medico Life & Hlth Ins Co	IA	65641	3527	6,699,374	0.102	5,080,117	75.8	4,004
Central States Ind Co Of Omaha	NE	34274	31	6,644,309	0.101	5,507,928	82.9	3,187
The Vt Hlth Plan LLC	VT	95696	4745	6,557,200	0.100	4,749,148	72.4	3,720
SBLI USA Life Ins Co Inc	NY	60176	4947	6,552,017	0.100	4,810,606	73.4	4,425
Country Life Ins Co	IL	62553	50	6,415,139	0.098	4,525,829	70.5	4,043
Everence Assn Inc	IN	57991	4616	6,394,638	0.097	3,740,021	58.5	3,944
GCU	PA	56693		6,364,592	0.097	5,512,021	86.6	3,856
Avera Hlth Plans Inc	SD	95839		6,188,764	0.094	5,289,550	85.5	4,042
Blue Cross of ID Care Plus Inc	ID	15022	1290	6,129,612	0.093	5,103,802	83.3	2,955
Globe Life & Accident Ins Co	NE	91472	290	5,945,373	0.091	5,537,731	93.1	3,532
Humana Ins Co of NY	NY	12634	119	5,882,844	0.090	5,777,676	98.2	3,543
Highmark BCBSD Inc	DE	53287	812	5,572,791	0.085	4,058,290	72.8	2,946
BCBS of KC	MO	47171	537	5,488,249	0.084	5,308,906	96.7	2,654
Asuris NW Hlth	WA	47350	1207	5,469,091	0.083	4,338,203	79.3	3,564
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	4,911,666	0.075	4,269,006	86.9	3,107
AmeriHealth Ins Co Of NJ	NJ	60061	936	4,837,732	0.074	3,939,596	81.4	2,046
BCBS Of MS Mut Ins Co	MS	60111	1126	4,499,601	0.068	5,177,072	115.1	1,668
Assured Life Assn	CO	56499		4,393,751	0.067	3,707,471	84.4	4,416
Great Southern Life Ins Co	TX	90212	449	4,381,965	0.067	3,304,655	75.4	8,210
Alliance Hlth & Life Ins Co	MI	60134	1311	4,070,023	0.062	3,674,735	90.3	2,497
BCBS of WI	WI	54003	671	4,053,563	0.062	1,180,529	29.1	1,627
THP Ins Co	WV	60016	1297	3,828,310	0.058	3,383,080	88.4	1,838
Unified Life Ins Co	TX	11121		3,573,415	0.054	3,538,605	99.0	1,717
National Guardian Life Ins Co	WI	66583	1211	3,573,160	0.054	2,771,223	77.6	3,317
Omaha Supplemental Ins Co	NE	16537	261	3,385,554	0.052	2,631,726	77.7	23,184
BCBS of WY	WY	53767		3,374,434	0.051	2,328,312	69.0	2,113
Union Security Ins Co	KS	70408	19	3,142,144	0.048	2,485,634	79.1	4,716

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED IN 2017, 2018, 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
MercyCare HMO Inc	WI	12195	3595	2,981,782	0.045	3,006,210	100.8	1,561
BCBS of RI	RI	53473		2,767,976	0.042	2,484,452	89.8	1,182
QCC Ins Co	PA	93688	936	2,705,919	0.041	2,738,540	101.2	1,782
Independence Hospital Ind Plan Inc	PA	54704	936	2,691,970	0.041	3,187,530	118.4	2,088
Amerigroup Ins Co	TX	14078	671	2,590,136	0.039	2,458,376	94.9	2,541
Pan Amer Life Ins Co	LA	67539	525	2,550,908	0.039	2,577,813	101.1	2,840
Humana Hlth Ins Co Of FL Inc	FL	69671	119	2,539,017	0.039	2,256,553	88.9	1,014
Highmark West Virginia Inc.	WV	54828	812	2,492,568	0.038	2,416,747	97.0	1,189
Sanford Hlth Plan	SD	95683	1246	2,418,760	0.037	3,284,836	135.8	1,574
Physicians Life Ins Co	NE	72125	367	2,418,228	0.037	1,119,880	46.3	7,148
Quartz Hlth Plan Corp	WI	95101	4870	2,385,203	0.036	2,148,705	90.1	1,160
Excellus Hlth Plan Inc	NY	55107	1186	2,251,369	0.034	3,176,587	141.1	1,271
Loyal Christian Benefit Assn	PA	56758		2,229,231	0.034	2,084,949	93.5	1,305
Humana Hlth Plan Inc	KY	95885	119	2,071,140	0.032	2,077,063	100.3	1,534
Qualchoice Life & Hlth Ins Co Inc	AR	70998	1295	1,968,196	0.030	653,806	33.2	13,220
Humana Ins Co Of PR Inc	PR	84603	119	1,863,112	0.028	1,547,889	83.1	1,362
BCBS of MA HMO Blue Inc	MA	12219	3637	1,842,943	0.028	2,171,785	117.8	1,141
Aultcare Ins Co	OH	77216	4805	1,750,215	0.027	1,342,013	76.7	1,021
Aetna Life Ins Co	CT	60054	1	1,530,557	0.023	1,195,600	78.1	499
Erie Family Life Ins Co	PA	70769	213	1,507,080	0.023	1,093,889	72.6	1,926
American Republic Ins Co	IA	60836	3527	1,461,013	0.022	1,148,441	78.6	628
Gerber Life Ins Co	NY	70939	836	1,384,150	0.021	921,796	66.6	460
Quartz Hlth Benefit Plans Corp	WI	95796	4870	1,342,962	0.020	1,012,472	75.4	796
Oxford Life Ins Co	AZ	76112	574	1,331,426	0.020	1,280,693	96.2	656
Humana Ins Co Of KY	KY	60219	119	1,310,932	0.020	1,135,737	86.6	647
Fallon Hlth & Life Assur Co	MA	66828	4741	1,287,803	0.020	1,072,169	83.3	625
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	1,227,055	0.019	869,177	70.8	544
Standard Life & Accident Ins Co	TX	86355	408	1,201,720	0.018	890,981	74.1	1,672
Massachusetts Mut Life Ins Co	MA	65935	435	1,145,535	0.017	1,231,787	107.5	682
BCBS of VT	VT	53295	4745	1,132,824	0.017	1,160,392	102.4	395
Western Catholic Union	IL	57711		1,084,127	0.017	1,028,872	94.9	480
Bankers Conseco Life Ins Co	NY	68560	233	1,035,642	0.016	876,682	84.7	785

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED IN 2017, 2018, 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Catholic United Financial	MN	57053		1,020,142	0.016	677,338	66.4	587
Regence Blueshield Of ID Inc	ID	60131	1207	1,011,068	0.015	797,119	78.8	451
Dean Hlth Plan Inc	WI	96156	1294	1,001,011	0.015	802,161	80.1	530
State Mut Ins Co	GA	69132		914,769	0.014	788,746	86.2	546
American Republic Corp Ins Co	IA	67679	3527	808,359	0.012	663,639	82.1	335
Moda Hlth Plan Inc	OR	47098	1313	757,704	0.012	717,887	94.7	522
Universal Fidelity Life Ins Co	OK	70122		753,442	0.011	642,119	85.2	539
Blue Care Network Of MI	MI	95610	572	728,560	0.011	490,803	67.4	301
National Hlth Ins Co	TX	82538	4928	717,810	0.011	484,831	67.5	1,147
Central States H & L Co Of Omaha	NE	61751	690	705,405	0.011	361,563	51.3	1,801
Group Hlth Coop of S Central WI	WI	95311		681,565	0.010	514,740	75.5	275
Government Personnel Mut Life Ins Co	TX	63967	4712	596,599	0.009	691,213	115.9	208
Group Hospitalization & Med Svcs	DC	53007	380	579,110	0.009	391,255	67.6	307
McLaren Hlth Plan Comm	MI	14217	4700	512,274	0.008	587,353	114.7	305
Order of United Commercial Travelers	OH	56383		493,631	0.008	383,291	77.6	393
Health Now NY Inc	NY	55204		453,675	0.007	739,151	162.9	139
Quartz Hlth Ins Corp	WI	95341	4870	412,672	0.006	407,104	98.7	69
Paramount Ins Co	OH	11518	1212	408,842	0.006	368,466	90.1	256
Health Alliance Medical Plans	IL	77950	1192	394,510	0.006	364,117	92.3	149
Catholic Life Ins	TX	57347		379,787	0.006	269,621	71.0	335
CDPHP Universal Benefits Inc	NY	47027	4708	325,272	0.005	697,339	214.4	52
Health Tradition Hlth Plan Inc	WI	96628	4939	319,466	0.005	329,552	103.2	181
Communitycare Life & Hlth Ins Co	OK	89008	3487	308,305	0.005	584,328	189.5	120
EPIC Life Ins Co	WI	64149	68	291,427	0.004	243,534	83.6	190
Polish Falcons Of Amer	PA	56820		245,969	0.004	252,847	102.8	113
Heartland Natl Life Ins Co	IN	66214		206,932	0.003	48,914	23.6	774
Coventry Hlth & Life Ins Co	MO	81973	1	181,830	0.003	164,816	90.6	71
Health Net Hlth Plan of OR Inc	OR	95800	1295	181,696	0.003	160,213	88.2	60
Sterling Life Ins Co	IL	77399	901	160,601	0.002	188,864	117.6	56
Upmc Hlth Benefits Inc	PA	11018	1324	139,947	0.002	764,611	546.4	80
WMI Mut Ins Co	UT	68420		136,162	0.002	64,687	47.5	106
Summa Ins Co Inc	OH	10649	3259	125,217	0.002	91,300	72.9	35

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED IN 2017, 2018, 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
American Fidelity Assur Co	OK	60410	330	89,891	0.001	62,990	70.1	62
Health First Ins Inc	FL	14140	4740	74,910	0.001	41,595	55.5	26
Compbenefits Ins Co	TX	60984	119	66,471	0.001	28,298	42.6	381
Kaiser Found Hlth Plan of WA Options	WA	47055	601	64,571	0.001	89,098	138.0	42
Allcare Hlth Plan Inc	OR	12253	4963	64,029	0.001	116,047	181.2	35
Group Hlth Inc	NY	55239	1127	36,778	0.001	21,489	58.4	69
Christian Fidelity Life Ins Co	TX	61859	574	24,119	0.000	26,484	109.8	15
Capital Blue Cross	PA	54720	1230	21,811	0.000	13,539	62.1	14
Pacificsource Hlth Plans	OR	54976	4704	17,958	0.000	13,218	73.6	9
Members Hlth Ins Co	AZ	94587	4677	14,489	0.000	6,569	45.3	12
Avalon Ins Co	PA	12358	1230	14,439	0.000	10,891	75.4	6
United Ins Co Of Amer	IL	69930	215	14,384	0.000	10,256	71.3	91
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	12,383	0.000	4,389	35.4	4
Ryder Hlth Plan Inc	PR	95743		12,310	0.000	11,168	90.7	14
KSKJ Life Amer Slovenian Catholic Un	IL	56227		10,362	0.000	3,499	33.8	5
United Hlthcare of AL Inc	AL	95784	707	5,731	0.000	4,147	72.4	2
Sanford Hlth Plan of MN	MN	95725	1246	3,063	0.000	4,671	152.5	3
United Natl Life Ins Co Of Amer	IL	92703	687	2,980	0.000	2,580	86.6	2
Transamerica Financial Life Ins Co	NY	70688	468	424	0.000	44	10.4	0
Emphesys Ins Co	TX	88595	119	149	0.000	0	0.0	1
Hometown Hlth Providers Ins Co	NV	48305	4791	0	0.000	48,801	N/A	0
<b>TOTAL</b>				<b>6,569,379,339</b>		<b>5,518,807,932</b>	<b>84.0</b>	<b>4,196,193</b>

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.



## **INDIVIDUAL POLICIES ISSUED IN 2017, 2018 AND 2019 BY COMPANY NAME**



August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED IN 2017, 2018, 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Aetna Hlth & Life Ins Co	CT	78700	1	206,832,835	3.148	178,354,019	86.2	134,239
Aetna Hlth Ins Co	PA	72052	1	56,958,064	0.867	45,683,483	80.2	65,764
Aetna Life Ins Co	CT	60054	1	1,530,557	0.023	1,195,600	78.1	499
Allcare Hlth Plan Inc	OR	12253	4963	64,029	0.001	116,047	181.2	35
Alliance Hlth & Life Ins Co	MI	60134	1311	4,070,023	0.062	3,674,735	90.3	2,497
American Continental Ins Co	TN	12321	1	75,964,341	1.156	64,238,330	84.6	47,769
American Fidelity Assur Co	OK	60410	330	89,891	0.001	62,990	70.1	62
American Natl Life Ins Co Of TX	TX	71773	408	28,127,667	0.428	25,262,708	89.8	19,792
American Republic Corp Ins Co	IA	67679	3527	808,359	0.012	663,639	82.1	335
American Republic Ins Co	IA	60836	3527	1,461,013	0.022	1,148,441	78.6	628
American Retirement Life Ins Co	OH	88366	901	179,820,369	2.737	152,396,786	84.7	99,815
Americo Fin Life & Ann Ins Co	TX	61999	449	29,953,719	0.456	26,421,203	88.2	19,367
Amerigroup Ins Co	TX	14078	671	2,590,136	0.039	2,458,376	94.9	2,541
AmeriHealth Ins Co Of NJ	NJ	60061	936	4,837,732	0.074	3,939,596	81.4	2,046
Anthem Hlth Plans Inc	CT	60217	671	41,509,082	0.632	36,186,087	87.2	22,097
Anthem Hlth Plans Of KY Inc	KY	95120	671	26,461,179	0.403	19,777,519	74.7	15,386
Anthem Hlth Plans of ME Inc	ME	52618	671	15,015,468	0.229	13,634,502	90.8	7,993
Anthem Hlth Plans of NH	NH	53759	671	17,347,815	0.264	13,131,432	75.7	9,861
Anthem Hlth Plans of VA Inc	VA	71835	671	45,304,602	0.690	38,383,442	84.7	38,026
Anthem Ins Co Inc	IN	28207	671	37,644,802	0.573	30,622,802	81.3	30,490
Assured Life Assn	CO	56499		4,393,751	0.067	3,707,471	84.4	4,416
Asuris NW Hlth	WA	47350	1207	5,469,091	0.083	4,338,203	79.3	3,564
Aultcare Ins Co	OH	77216	4805	1,750,215	0.027	1,342,013	76.7	1,021
Avalon Ins Co	PA	12358	1230	14,439	0.000	10,891	75.4	6
Avera Hlth Plans Inc	SD	95839		6,188,764	0.094	5,289,550	85.5	4,042
Bankers Conseco Life Ins Co	NY	68560	233	1,035,642	0.016	876,682	84.7	785
Bankers Fidelity Assur Co	GA	71919	587	33,603,813	0.512	28,103,707	83.6	19,234
Bankers Fidelity Life Ins Co	GA	61239	587	62,224,697	0.947	55,429,897	89.1	36,366
BCBS Hlthcare Plan of GA Inc	GA	96962	671	15,920,684	0.242	12,182,704	76.5	9,176
BCBS of AL	AL	55433	570	43,158,203	0.657	46,447,074	107.6	22,129
BCBS of AZ Inc	AZ	53589		21,560,225	0.328	16,467,957	76.4	13,364
BCBS Of FL	FL	98167	536	94,199,344	1.434	62,275,256	66.1	34,697

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED IN 2017, 2018, 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
BCBS of KC	MO	47171	537	5,488,249	0.084	5,308,906	96.7	2,654
BCBS Of KS Inc	KS	70729	430	29,369,652	0.447	25,414,716	86.5	17,329
BCBS of MA	MA	53228	3637	107,574,027	1.638	105,446,083	98.0	62,308
BCBS of MA HMO Blue Inc	MA	12219	3637	1,842,943	0.028	2,171,785	117.8	1,141
BCBS of MI Mut Ins Co	MI	54291	572	97,910,663	1.490	89,852,964	91.8	40,986
BCBS Of MS Mut Ins Co	MS	60111	1126	4,499,601	0.068	5,177,072	115.1	1,668
BCBS of NC Inc	NC	54631	758	74,182,975	1.129	59,021,646	79.6	45,798
BCBS of ND	ND	55891		17,299,306	0.263	16,484,015	95.3	10,504
BCBS Of NE	NE	77780	4858	13,145,060	0.200	10,682,050	81.3	7,989
BCBS of RI	RI	53473		2,767,976	0.042	2,484,452	89.8	1,182
BCBS Of SC Inc	SC	38520	661	27,556,229	0.419	21,916,766	79.5	18,645
BCBS of TN Inc	TN	54518	3498	19,753,171	0.301	15,408,961	78.0	11,422
BCBS of VT	VT	53295	4745	1,132,824	0.017	1,160,392	102.4	395
BCBS of WI	WI	54003	671	4,053,563	0.062	1,180,529	29.1	1,627
BCBS of WY	WY	53767		3,374,434	0.051	2,328,312	69.0	2,113
BCBSM Inc	MN	55026	461	217,223,645	3.307	161,035,478	74.1	157,200
Blue Care Network Of MI	MI	95610	572	728,560	0.011	490,803	67.4	301
Blue Cross of ID Care Plus Inc	ID	15022	1290	6,129,612	0.093	5,103,802	83.3	2,955
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	12,383	0.000	4,389	35.4	4
Capital Advantage Ins Co	PA	41203	1230	9,539,995	0.145	8,728,943	91.5	9,039
Capital Blue Cross	PA	54720	1230	21,811	0.000	13,539	62.1	14
Catholic Life Ins	TX	57347		379,787	0.006	269,621	71.0	335
Catholic United Financial	MN	57053		1,020,142	0.016	677,338	66.4	587
CDPHP Universal Benefits Inc	NY	47027	4708	325,272	0.005	697,339	214.4	52
Central States H & L Co Of Omaha	NE	61751	690	705,405	0.011	361,563	51.3	1,801
Central States Ind Co Of Omaha	NE	34274	31	6,644,309	0.101	5,507,928	82.9	3,187
Christian Fidelity Life Ins Co	TX	61859	574	24,119	0.000	26,484	109.8	15
Cigna Hlth & Life Ins Co	CT	67369	901	417,929,164	6.362	372,228,412	89.1	264,971
Colonial Penn Life Ins Co	PA	62065	233	136,743,726	2.082	94,578,928	69.2	73,314
Combined Ins Co Of Amer	IL	62146	626	12,101,348	0.184	10,412,523	86.0	5,960
Community Ins Co	OH	10345	671	34,239,317	0.521	26,983,265	78.8	23,957
Communitycare Life & Hlth Ins Co	OK	89008	3487	308,305	0.005	584,328	189.5	120

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED IN 2017, 2018, 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Companion Life Ins Co	SC	77828	661	8,354,073	0.127	7,156,316	85.7	4,012
Compbenefits Ins Co	TX	60984	119	66,471	0.001	28,298	42.6	381
Continental Life Ins Co Brentwood	TN	68500	1	163,500,305	2.489	138,989,260	85.0	124,137
Country Life Ins Co	IL	62553	50	6,415,139	0.098	4,525,829	70.5	4,043
Coventry Hlth & Life Ins Co	MO	81973	1	181,830	0.003	164,816	90.6	71
CSI Life Ins Co	NE	82880	31	20,056,761	0.305	15,535,369	77.5	14,030
Dean Hlth Plan Inc	WI	96156	1294	1,001,011	0.015	802,161	80.1	530
Emphesys Ins Co	TX	88595	119	149	0.000	0	0.0	1
Empire Healthchoice Assur Inc	NY	55093	671	30,579,789	0.465	27,930,719	91.3	16,815
EPIC Life Ins Co	WI	64149	68	291,427	0.004	243,534	83.6	190
Equitable Life & Cas Ins Co	UT	62952	4888	7,222,053	0.110	6,350,861	87.9	3,290
Equitable Natl Life Ins Co Inc	UT	91785	4888	15,445,043	0.235	14,542,918	94.2	13,073
Erie Family Life Ins Co	PA	70769	213	1,507,080	0.023	1,093,889	72.6	1,926
Everence Assn Inc	IN	57991	4616	6,394,638	0.097	3,740,021	58.5	3,944
Everest Reins Co	DE	26921	1120	31,517,215	0.480	28,610,257	90.8	16,958
Excellus Hlth Plan Inc	NY	55107	1186	2,251,369	0.034	3,176,587	141.1	1,271
Fallon Hlth & Life Assur Co	MA	66828	4741	1,287,803	0.020	1,072,169	83.3	625
First Care Inc	MD	60113	380	20,255,287	0.308	16,888,537	83.4	12,582
First Hlth Life & Hlth Ins Co	TX	90328	1	15,698,717	0.239	11,309,989	72.0	6,934
GCU	PA	56693		6,364,592	0.097	5,512,021	86.6	3,856
Gerber Life Ins Co	NY	70939	836	1,384,150	0.021	921,796	66.6	460
Globe Life & Accident Ins Co	NE	91472	290	5,945,373	0.091	5,537,731	93.1	3,532
Globe Life Ins Co of NY	NY	74101	290	11,277,369	0.172	7,112,912	63.1	12,057
Government Personnel Mut Life Ins Co	TX	63967	4712	596,599	0.009	691,213	115.9	208
GPM Hlth & Life Ins Co	WA	67059	4712	58,810,550	0.895	50,699,893	86.2	44,872
Great Southern Life Ins Co	TX	90212	449	4,381,965	0.067	3,304,655	75.4	8,210
Group Hlth Coop of S Central WI	WI	95311		681,565	0.010	514,740	75.5	275
Group Hlth Inc	NY	55239	1127	36,778	0.001	21,489	58.4	69
Group Hospitalization & Med Svcs	DC	53007	380	579,110	0.009	391,255	67.6	307
Guarantee Trust Life Ins Co	IL	64211	687	19,449,664	0.296	17,985,129	92.5	13,574
Health Alliance Medical Plans	IL	77950	1192	394,510	0.006	364,117	92.3	149
Health Care Serv Corp A Mut Legal Re	IL	70670	917	271,614,975	4.135	247,481,386	91.1	140,873

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED IN 2017, 2018, 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Health First Ins Inc	FL	14140	4740	74,910	0.001	41,595	55.5	26
Health Net Hlth Plan of OR Inc	OR	95800	1295	181,696	0.003	160,213	88.2	60
Health Net Life Ins Co	CA	66141	1295	39,408,334	0.600	30,611,179	77.7	19,900
Health Now NY Inc	NY	55204		453,675	0.007	739,151	162.9	139
Health Tradition Hlth Plan Inc	WI	96628	4939	319,466	0.005	329,552	103.2	181
Healthy Alliance Life Ins Co	MO	78972	671	14,994,064	0.228	11,248,810	75.0	10,787
Heartland Natl Life Ins Co	IN	66214		206,932	0.003	48,914	23.6	774
Highmark BCBSD Inc	DE	53287	812	5,572,791	0.085	4,058,290	72.8	2,946
Highmark Inc	PA	54771	812	24,177,725	0.368	25,914,669	107.2	11,756
Highmark West Virginia Inc.	WV	54828	812	2,492,568	0.038	2,416,747	97.0	1,189
Hometown Hlth Providers Ins Co	NV	48305	4791	0	0.000	48,801	N/A	0
Horizon Ins Co	NJ	14690	1202	48,112,585	0.732	41,874,575	87.0	16,446
HPHC Ins Co Inc	MA	18975	595	37,442,264	0.570	29,491,728	78.8	15,925
Humana Benefit Plan of IL Inc	IL	60052	119	29,903,426	0.455	31,992,640	107.0	26,765
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	1,227,055	0.019	869,177	70.8	544
Humana Hlth Ins Co Of FL Inc	FL	69671	119	2,539,017	0.039	2,256,553	88.9	1,014
Humana Hlth Plan Inc	KY	95885	119	2,071,140	0.032	2,077,063	100.3	1,534
Humana Ins Co	WI	73288	119	118,425,881	1.803	105,855,136	89.4	63,932
Humana Ins Co Of KY	KY	60219	119	1,310,932	0.020	1,135,737	86.6	647
Humana Ins Co of NY	NY	12634	119	5,882,844	0.090	5,777,676	98.2	3,543
Humana Ins Co Of PR Inc	PR	84603	119	1,863,112	0.028	1,547,889	83.1	1,362
Humanadental Ins Co	WI	70580	119	52,786,062	0.804	51,367,403	97.3	43,528
Independence Hospital Ind Plan Inc	PA	54704	936	2,691,970	0.041	3,187,530	118.4	2,088
Individual Assur Co Life Hlth & Acc	OK	81779		27,256,796	0.415	24,888,749	91.3	13,007
Kaiser Found Hlth Plan of WA Options	WA	47055	601	64,571	0.001	89,098	138.0	42
KSKJ Life Amer Slovenian Catholic Un	IL	56227		10,362	0.000	3,499	33.8	5
Liberty Bankers Life Ins Co	OK	68543	3436	13,303,892	0.203	12,121,634	91.1	7,635
Louisiana Hlth Serv & Ind Co	LA	81200	438	20,621,378	0.314	18,794,752	91.1	10,441
Loyal Amer Life Ins Co	OH	65722	901	105,734,536	1.610	89,038,637	84.2	54,847
Loyal Christian Benefit Assn	PA	56758		2,229,231	0.034	2,084,949	93.5	1,305
Lumico Life Ins Co	MO	73504	181	21,793,200	0.332	15,275,179	70.1	23,563
Manhattan Life Ins Co	NY	65870	1117	155,338,693	2.365	137,779,535	88.7	74,451

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED IN 2017, 2018, 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Massachusetts Mut Life Ins Co	MA	65935	435	1,145,535	0.017	1,231,787	107.5	682
McLaren Hlth Plan Comm	MI	14217	4700	512,274	0.008	587,353	114.7	305
Medica Hlth Plans	MN	52626	1552	42,364,195	0.645	40,312,041	95.2	16,729
Medical Hlth Insuring Corp of OH	OH	95828	730	109,800,811	1.671	98,430,095	89.6	91,409
Medico Corp Life Ins Co	IA	79987	3527	80,833,217	1.230	61,121,276	75.6	50,288
Medico Ins Co	IA	31119	3527	12,245,586	0.186	9,632,476	78.7	7,502
Medico Life & Hlth Ins Co	IA	65641	3527	6,699,374	0.102	5,080,117	75.8	4,004
Members Hlth Ins Co	AZ	94587	4677	14,489	0.000	6,569	45.3	12
MercyCare HMO Inc	WI	12195	3595	2,981,782	0.045	3,006,210	100.8	1,561
Moda Hlth Plan Inc	OR	47098	1313	757,704	0.012	717,887	94.7	522
Mutual Of Omaha Ins Co	NE	71412	261	153,143,285	2.331	129,464,098	84.5	99,449
National Guardian Life Ins Co	WI	66583	1211	3,573,160	0.054	2,771,223	77.6	3,317
National Hlth Ins Co	TX	82538	4928	717,810	0.011	484,831	67.5	1,147
New Era Life Ins Co	TX	78743	520	12,265,331	0.187	10,094,842	82.3	9,029
New Era Life Ins Co Of Midwest	TX	69698	520	14,337,802	0.218	10,705,659	74.7	10,289
Old Surety Life Ins Co	OK	67326	4922	11,612,726	0.177	6,956,471	59.9	8,882
Omaha Ins Co	NE	13100	261	425,655,207	6.479	371,894,515	87.4	283,092
Omaha Supplemental Ins Co	NE	16537	261	3,385,554	0.052	2,631,726	77.7	23,184
Order of United Commercial Travelers	OH	56383		493,631	0.008	383,291	77.6	393
Oxford Life Ins Co	AZ	76112	574	1,331,426	0.020	1,280,693	96.2	656
Pacificsource Hlth Plans	OR	54976	4704	17,958	0.000	13,218	73.6	9
Pan Amer Life Ins Co	LA	67539	525	2,550,908	0.039	2,577,813	101.1	2,840
Paramount Ins Co	OH	11518	1212	408,842	0.006	368,466	90.1	256
Pekin Life Ins Co	IL	67628	153	8,510,396	0.130	5,879,505	69.1	6,327
Philadelphia Amer Life Ins Co	TX	67784	520	41,306,093	0.629	35,036,368	84.8	30,051
Physicians Life Ins Co	NE	72125	367	2,418,228	0.037	1,119,880	46.3	7,148
Physicians Mut Ins Co	NE	80578	367	58,797,005	0.895	30,554,105	52.0	36,390
Polish Falcons Of Amer	PA	56820		245,969	0.004	252,847	102.8	113
Premera Blue Cross	WA	47570	962	12,885,435	0.196	7,563,632	58.7	6,534
Priority Hlth	MI	95561	3383	35,539,517	0.541	26,241,728	73.8	16,208
Puritan Life Ins Co of Amer	AZ	71390	4903	26,849,214	0.409	25,836,223	96.2	18,667
QCC Ins Co	PA	93688	936	2,705,919	0.041	2,738,540	101.2	1,782

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED IN 2017, 2018, 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Qualchoice Life & Hlth Ins Co Inc	AR	70998	1295	1,968,196	0.030	653,806	33.2	13,220
Quartz Hlth Benefit Plans Corp	WI	95796	4870	1,342,962	0.020	1,012,472	75.4	796
Quartz Hlth Ins Corp	WI	95341	4870	412,672	0.006	407,104	98.7	69
Quartz Hlth Plan Corp	WI	95101	4870	2,385,203	0.036	2,148,705	90.1	1,160
Regence BCBS of OR	OR	54933	1207	7,327,512	0.112	6,921,963	94.5	5,341
Regence BCBS of UT	UT	54550	1207	10,595,123	0.161	8,909,761	84.1	6,557
Regence BlueShield	WA	53902	1207	29,852,989	0.454	20,292,460	68.0	16,847
Regence Blueshield Of ID Inc	ID	60131	1207	1,011,068	0.015	797,119	78.8	451
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	4,911,666	0.075	4,269,006	86.9	3,107
Reserve Natl Ins Co	IL	68462	215	9,901,956	0.151	7,189,653	72.6	6,129
Rocky Mountain Hospital & Medical	CO	11011	671	15,945,633	0.243	12,859,250	80.6	12,557
Ryder Hlth Plan Inc	PR	95743		12,310	0.000	11,168	90.7	14
S USA Life Ins Co Inc	AZ	60183	4947	15,136,525	0.230	12,002,739	79.3	10,206
Sanford Hlth Plan	SD	95683	1246	2,418,760	0.037	3,284,836	135.8	1,574
Sanford Hlth Plan of MN	MN	95725	1246	3,063	0.000	4,671	152.5	3
SBLI USA Life Ins Co Inc	NY	60176	4947	6,552,017	0.100	4,810,606	73.4	4,425
Security Hlth Plan of WI Inc	WI	96881		8,870,579	0.135	7,335,247	82.7	4,260
Sentinel Security Life Ins Co	UT	68802	4824	12,835,009	0.195	11,583,629	90.3	7,094
Shenandoah Life Ins Co	VA	68845	4947	9,339,671	0.142	7,921,104	84.8	7,430
Southern Guar Ins Co	WI	19178		15,717,347	0.239	13,541,765	86.2	19,305
Standard Life & Accident Ins Co	TX	86355	408	1,201,720	0.018	890,981	74.1	1,672
State Farm Mut Auto Ins Co	IL	25178	176	45,729,937	0.696	33,423,154	73.1	25,619
State Mut Ins Co	GA	69132		914,769	0.014	788,746	86.2	546
Sterling Life Ins Co	IL	77399	901	160,601	0.002	188,864	117.6	56
Summa Ins Co Inc	OH	10649	3259	125,217	0.002	91,300	72.9	35
The Vt Hlth Plan LLC	VT	95696	4745	6,557,200	0.100	4,749,148	72.4	3,720
THP Ins Co	WV	60016	1297	3,828,310	0.058	3,383,080	88.4	1,838
Thrivent Financial For Lutherans	WI	56014		57,968,324	0.882	57,004,130	98.3	42,489
Transamerica Financial Life Ins Co	NY	70688	468	424	0.000	44	10.4	0
Transamerica Life Ins Co	IA	86231	468	18,315,951	0.279	14,838,339	81.0	8,244
Transamerica Premier Life Ins Co	IA	66281	468	92,491,916	1.408	72,143,322	78.0	65,232
TRH Hlth Ins Co	TN	89005	4677	19,917,598	0.303	16,720,936	84.0	14,672

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED IN 2017, 2018, 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Triple S Salud Inc	PR	55816	4802	8,565,017	0.130	6,137,298	71.7	4,437
Tufts Ins Co Inc	MA	60117	4742	20,411,620	0.311	18,738,764	91.8	9,895
Unified Life Ins Co	TX	11121		3,573,415	0.054	3,538,605	99.0	1,717
Union Security Ins Co	KS	70408	19	3,142,144	0.048	2,485,634	79.1	4,716
United Amer Ins Co	NE	92916	290	100,206,883	1.525	69,431,178	69.3	70,232
United Hlthcare of AL Inc	AL	95784	707	5,731	0.000	4,147	72.4	2
United Ins Co Of Amer	IL	69930	215	14,384	0.000	10,256	71.3	91
United Natl Life Ins Co Of Amer	IL	92703	687	2,980	0.000	2,580	86.6	2
United Of Omaha Life Ins Co	NE	69868	261	88,913,495	1.353	69,247,180	77.9	58,167
United World Life Ins Co	NE	72850	261	296,856,747	4.519	261,827,999	88.2	272,290
UnitedHealthcare Ins Co	CT	79413	707	526,162,876	8.009	419,672,888	79.8	283,879
Universal Fidelity Life Ins Co	OK	70122		753,442	0.011	642,119	85.2	539
Upmc Hlth Benefits Inc	PA	11018	1324	139,947	0.002	764,611	546.4	80
USAA Life Ins Co	TX	69663	200	88,249,549	1.343	68,295,478	77.4	45,918
USAble Mut Ins Co	AR	83470	876	37,445,607	0.570	31,421,647	83.9	25,240
Wellmark Inc	IA	88848	770	70,700,198	1.076	63,666,832	90.1	44,639
Wellmark Of SD Inc	SD	60128	770	8,898,493	0.135	7,441,630	83.6	5,846
Western Catholic Union	IL	57711		1,084,127	0.017	1,028,872	94.9	480
Western United Life Assur Co	WA	85189	1117	33,208,889	0.506	29,477,150	88.8	28,869
Wisconsin Physicians Serv Ins Corp	WI	53139	68	29,076,430	0.443	18,360,383	63.1	14,351
WMI Mut Ins Co	UT	68420		136,162	0.002	64,687	47.5	106
<b>TOTAL</b>				<b>6,569,379,339</b>		<b>5,518,807,932</b>	<b>84.0</b>	<b>4,196,193</b>

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.



## **TOTAL INDIVIDUAL POLICIES BY DIRECT PREMIUMS EARNED**



**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 24, 2020

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

TOTAL INDIVIDUAL POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
UnitedHealthcare Ins Co	CT	79413	707	3,306,336,360	13.692	2,661,624,186	80.5	1,311,630
Health Care Serv Corp A Mut Legal Re	IL	70670	917	1,627,232,160	6.738	1,288,827,112	79.2	623,219
United Of Omaha Life Ins Co	NE	69868	261	913,905,773	3.785	667,663,645	73.1	308,519
Omaha Ins Co	NE	13100	261	735,261,532	3.045	638,545,678	86.8	425,161
Mutual Of Omaha Ins Co	NE	71412	261	731,812,776	3.030	589,694,206	80.6	313,267
United World Life Ins Co	NE	72850	261	568,947,674	2.356	456,868,752	80.3	344,879
Continental Life Ins Co Brentwood	TN	68500	1	504,179,742	2.088	429,893,824	85.3	249,592
Colonial Penn Life Ins Co	PA	62065	233	492,862,714	2.041	368,876,559	74.8	209,614
BCBS of MA	MA	53228	3637	469,587,695	1.945	457,009,459	97.3	211,378
BCBS Of FL	FL	98167	536	465,658,289	1.928	368,375,517	79.1	180,723
Humana Ins Co	WI	73288	119	446,503,134	1.849	360,425,592	80.7	199,168
BCBSM Inc	MN	55026	461	443,904,594	1.838	358,357,210	80.7	158,082
American Continental Ins Co	TN	12321	1	442,475,487	1.832	362,200,400	81.9	183,245
Cigna Hlth & Life Ins Co	CT	67369	901	428,983,182	1.776	382,342,725	89.1	270,869
Wellmark Inc	IA	88848	770	420,477,350	1.741	361,015,097	85.9	175,520
American Retirement Life Ins Co	OH	88366	901	420,365,185	1.741	349,330,471	83.1	195,646
BCBS of MI Mut Ins Co	MI	54291	572	417,355,667	1.728	354,842,256	85.0	135,039
Aetna Hlth & Life Ins Co	CT	78700	1	408,261,310	1.691	350,740,082	85.9	227,360
BCBS of NC Inc	NC	54631	758	391,861,889	1.623	292,793,462	74.7	160,920
USAA Life Ins Co	TX	69663	200	371,662,743	1.539	292,103,137	78.6	152,853
Anthem Hlth Plans of VA Inc	VA	71835	671	308,720,325	1.278	230,877,385	74.8	137,340
State Farm Mut Auto Ins Co	IL	25178	176	287,471,646	1.190	223,195,912	77.6	107,121
United Amer Ins Co	NE	92916	290	276,694,756	1.146	202,120,599	73.0	144,446
USAble Mut Ins Co	AR	83470	876	263,502,266	1.091	218,169,593	82.8	118,381
Horizon Ins Co	NJ	14690	1202	263,066,909	1.089	207,161,239	78.7	79,133
BCBS Of KS Inc	KS	70729	430	234,188,591	0.970	202,373,681	86.4	94,302
Loyal Amer Life Ins Co	OH	65722	901	232,781,960	0.964	185,176,522	79.5	96,847
Physicians Mut Ins Co	NE	80578	367	225,358,512	0.933	151,815,235	67.4	103,096
BCBS of AL	AL	55433	570	224,983,758	0.932	209,902,725	93.3	115,454
Highmark Inc	PA	54771	812	213,612,688	0.885	177,531,721	83.1	84,571
Bankers Life & Cas Co	IL	61263	233	209,008,908	0.866	151,396,777	72.4	55,774
Transamerica Premier Life Ins Co	IA	66281	468	186,162,692	0.771	148,778,398	79.9	103,217
Anthem Hlth Plans Of KY Inc	KY	95120	671	182,655,314	0.756	137,157,132	75.1	77,349

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 24, 2020

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

TOTAL INDIVIDUAL POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Medical Hlth Insuring Corp of OH	OH	95828	730	163,991,556	0.679	143,057,014	87.2	116,495
Medico Corp Life Ins Co	IA	79987	3527	155,731,726	0.645	122,172,822	78.5	83,038
Manhattan Life Ins Co	NY	65870	1117	155,338,693	0.643	137,779,535	88.7	74,451
BCBS Of SC Inc	SC	38520	661	154,451,680	0.640	108,462,430	70.2	65,678
BCBS Hlthcare Plan of GA Inc	GA	96962	671	154,018,168	0.638	115,604,159	75.1	57,363
Anthem Ins Co Inc	IN	28207	671	149,548,050	0.619	108,613,450	72.6	65,256
TRH Hlth Ins Co	TN	89005	4677	146,241,595	0.606	110,088,813	75.3	64,019
Wisconsin Physicians Serv Ins Corp	WI	53139	68	144,115,462	0.597	89,790,394	62.3	45,969
BCBS Of NE	NE	77780	4858	141,337,015	0.585	110,089,226	77.9	50,436
Carefirst of MD Inc	MD	47058	380	136,157,732	0.564	97,050,707	71.3	40,084
Bankers Fidelity Life Ins Co	GA	61239	587	133,829,753	0.554	114,712,085	85.7	64,109
PHPC Ins Co Inc	MA	18975	595	132,557,381	0.549	107,955,150	81.4	53,552
Philadelphia Amer Life Ins Co	TX	67784	520	132,200,827	0.547	113,154,197	85.6	65,686
BCBS of TN Inc	TN	54518	3498	127,763,294	0.529	92,352,552	72.3	49,153
Thrivent Financial For Lutherans	WI	56014		123,842,248	0.513	101,310,532	81.8	67,357
BCBS of AZ Inc	AZ	53589		113,590,230	0.470	80,983,806	71.3	45,353
Louisiana Hlth Serv & Ind Co	LA	81200	438	109,492,132	0.453	90,947,867	83.1	42,967
Community Ins Co	OH	10345	671	107,322,564	0.444	76,210,211	71.0	48,714
Equitable Life & Cas Ins Co	UT	62952	4888	106,976,824	0.443	91,815,284	85.8	35,910
BCBS of ND	ND	55891		98,909,377	0.410	80,226,211	81.1	38,440
Anthem Hlth Plans Inc	CT	60217	671	97,012,562	0.402	77,097,599	79.5	45,547
Health Net Life Ins Co	CA	66141	1295	96,050,854	0.398	76,305,114	79.4	39,700
Regence BlueShield	WA	53902	1207	94,845,785	0.393	67,724,993	71.4	40,128
New Era Life Ins Co	TX	78743	520	91,784,813	0.380	77,593,886	84.5	37,255
Rocky Mountain Hospital & Medical	CO	11011	671	89,409,923	0.370	64,359,726	72.0	39,310
Aetna Life Ins Co	CT	60054	1	88,527,549	0.367	61,501,856	69.5	26,292
Healthy Alliance Life Ins Co	MO	78972	671	87,008,014	0.360	63,190,180	72.6	35,189
Empire Healthchoice Assur Inc	NY	55093	671	82,265,262	0.341	65,033,811	79.1	34,766
Gerber Life Ins Co	NY	70939	836	79,677,171	0.330	61,649,208	77.4	21,713
Anthem Hlth Plans of NH	NH	53759	671	78,284,124	0.324	63,424,583	81.0	34,777
Individual Assur Co Life Hlth & Acc	OK	81779		74,174,508	0.307	65,344,630	88.1	30,223
Premera Blue Cross	WA	47570	962	73,033,289	0.302	50,585,496	69.3	28,213
Central States Ind Co Of Omaha	NE	34274	31	72,232,396	0.299	57,319,070	79.4	27,742

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 24, 2020

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

TOTAL INDIVIDUAL POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Medico Ins Co	IA	31119	3527	67,115,792	0.278	54,034,410	80.5	26,913
Physicians Life Ins Co	NE	72125	367	65,806,553	0.273	46,655,710	70.9	25,227
Humanadental Ins Co	WI	70580	119	63,615,042	0.263	60,731,887	95.5	48,950
Combined Ins Co Of Amer	IL	62146	626	61,933,896	0.256	50,183,778	81.0	22,895
BCBS of WI	WI	54003	671	61,744,176	0.256	41,577,347	67.3	17,499
BCBS of KC	MO	47171	537	60,516,918	0.251	45,788,503	75.7	20,348
Old Surety Life Ins Co	OK	67326	4922	60,230,000	0.249	43,180,651	71.7	27,795
GPM Hlth & Life Ins Co	WA	67059	4712	58,810,550	0.244	50,699,893	86.2	44,872
Wellmark Of SD Inc	SD	60128	770	57,580,703	0.238	47,631,333	82.7	22,713
Country Life Ins Co	IL	62553	50	57,517,379	0.238	43,897,528	76.3	20,769
Aetna Hlth Ins Co	PA	72052	1	56,958,064	0.236	45,683,483	80.2	65,764
Transamerica Life Ins Co	IA	86231	468	54,851,383	0.227	45,247,015	82.5	23,089
Continental Gen Ins Co	TX	71404		54,050,815	0.224	42,222,407	78.1	14,950
Sterling Life Ins Co	IL	77399	901	54,047,252	0.224	39,181,133	72.5	17,296
American Republic Ins Co	IA	60836	3527	54,004,641	0.224	37,662,763	69.7	15,064
New Era Life Ins Co Of Midwest	TX	69698	520	50,988,890	0.211	42,988,473	84.3	23,610
Anthem Hlth Plans of ME Inc	ME	52618	671	50,938,423	0.211	42,753,220	83.9	22,372
Regence BCBS of UT	UT	54550	1207	45,956,798	0.190	32,694,184	71.1	18,675
Nassau Life Ins Co of TX	TX	62359	4736	45,471,802	0.188	36,388,893	80.0	10,467
Bankers Fidelity Assur Co	GA	71919	587	45,144,716	0.187	38,330,869	84.9	25,018
American Republic Corp Ins Co	IA	67679	3527	44,977,809	0.186	32,272,126	71.8	13,391
Standard Life & Accident Ins Co	TX	86355	408	42,621,815	0.176	31,331,831	73.5	20,036
Reserve Natl Ins Co	IL	68462	215	42,545,677	0.176	34,113,615	80.2	18,013
Medica Hlth Plans	MN	52626	1552	42,460,425	0.176	40,403,610	95.2	16,778
BCBS of RI	RI	53473		42,322,261	0.175	37,987,160	89.8	18,085
Capital Advantage Ins Co	PA	41203	1230	42,175,037	0.175	35,847,811	85.0	26,897
Everence Assn Inc	IN	57991	4616	41,887,537	0.173	30,530,500	72.9	19,195
Sentinel Security Life Ins Co	UT	68802	4824	41,784,657	0.173	34,944,993	83.6	15,654
Forethought Life Ins Co	IN	91642	3891	40,572,072	0.168	32,783,654	80.8	13,175
Globe Life Ins Co of NY	NY	74101	290	40,481,913	0.168	27,884,306	68.9	30,320
Genworth Life & Ann Ins Co	VA	65536	4011	40,362,456	0.167	31,136,988	77.1	12,506
CSI Life Ins Co	NE	82880	31	38,162,727	0.158	31,141,536	81.6	22,930
Washington Natl Ins Co	IN	70319	233	37,258,136	0.154	27,688,904	74.3	9,177

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 24, 2020

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

TOTAL INDIVIDUAL POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Priority Hlth	MI	95561	3383	35,539,517	0.147	26,241,728	73.8	16,208
Assured Life Assn	CO	56499		35,101,379	0.145	26,209,739	74.7	12,725
Dean Hlth Plan Inc	WI	96156	1294	34,557,881	0.143	35,055,430	101.4	19,874
Order of United Commercial Travelers	OH	56383		34,398,638	0.142	23,880,133	69.4	8,117
Pekin Life Ins Co	IL	67628	153	34,049,446	0.141	25,925,367	76.1	15,282
Oxford Life Ins Co	AZ	76112	574	33,887,332	0.140	30,721,186	90.7	9,821
Blue Care Network Of MI	MI	95610	572	33,697,973	0.140	23,220,657	68.9	11,524
Western United Life Assur Co	WA	85189	1117	33,208,889	0.138	29,477,150	88.8	28,869
BCBS Of MS Mut Ins Co	MS	60111	1126	32,600,006	0.135	30,007,174	92.0	10,913
Family Life Ins Co	TX	63053	1117	32,349,165	0.134	23,286,506	72.0	7,634
Americo Fin Life & Ann Ins Co	TX	61999	449	31,550,453	0.131	27,872,372	88.3	20,225
Everest Reins Co	DE	26921	1120	31,535,481	0.131	28,621,817	90.8	16,966
American Family Life Assur Co of Col	NE	60380	370	30,951,233	0.128	25,471,940	82.3	9,484
Independence Hospital Ind Plan Inc	PA	54704	936	30,606,523	0.127	26,183,064	85.5	21,137
Puritan Life Ins Co of Amer	AZ	71390	4903	30,223,230	0.125	28,446,125	94.1	19,358
Humana Benefit Plan of IL Inc	IL	60052	119	29,934,965	0.124	32,011,669	106.9	26,785
American Natl Life Ins Co Of TX	TX	71773	408	29,062,337	0.120	26,096,447	89.8	20,264
Regence BCBS of OR	OR	54933	1207	27,517,097	0.114	21,687,663	78.8	11,278
Guarantee Trust Life Ins Co	IL	64211	687	27,353,176	0.113	23,392,433	85.5	15,631
Government Personnel Mut Life Ins Co	TX	63967	4712	24,475,474	0.101	20,038,583	81.9	8,698
Group Hospitalization & Med Srvcs	DC	53007	380	23,961,392	0.099	17,472,558	72.9	8,572
First Care Inc	MD	60113	380	23,841,392	0.099	20,009,606	83.9	14,435
First Hlth Life & Hlth Ins Co	TX	90328	1	23,044,030	0.095	17,176,457	74.5	9,581
BCBS of WY	WY	53767		22,790,958	0.094	17,866,364	78.4	9,552
Lumico Life Ins Co	MO	73504	181	21,793,200	0.090	15,275,179	70.1	23,563
Medical Mut Of OH	OH	29076	730	21,574,717	0.089	16,061,264	74.4	8,543
American Family Mut Ins Co SI	WI	19275	473	21,405,080	0.089	13,378,942	62.5	5,125
Tufts Ins Co Inc	MA	60117	4742	20,411,620	0.085	18,738,764	91.8	9,895
Christian Fidelity Life Ins Co	TX	61859	574	20,100,751	0.083	12,111,314	60.3	4,391
Avera Hlth Plans Inc	SD	95839		20,016,651	0.083	16,135,865	80.6	10,690
Highmark BCBSD Inc	DE	53287	812	19,167,931	0.079	13,458,636	70.2	8,050
Royal Neighbors Of Amer	IL	57657		18,791,112	0.078	12,400,066	66.0	4,051
Capital Blue Cross	PA	54720	1230	18,177,129	0.075	15,044,704	82.8	11,860

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 24, 2020

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

TOTAL INDIVIDUAL POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
THP Ins Co	WV	60016	1297	18,131,078	0.075	15,048,378	83.0	7,352
The Vt Hlth Plan LLC	VT	95696	4745	17,921,622	0.074	14,031,335	78.3	9,171
AmeriHealth Ins Co Of NJ	NJ	60061	936	17,846,175	0.074	14,349,924	80.4	6,820
Excellus Hlth Plan Inc	NY	55107	1186	17,583,669	0.073	14,408,839	81.9	5,612
Highmark West Virginia Inc.	WV	54828	812	17,433,951	0.072	14,741,000	84.6	6,664
Golden Rule Ins Co	IN	62286	707	16,997,432	0.070	11,405,280	67.1	5,388
Humana Ins Co of NY	NY	12634	119	16,157,359	0.067	13,522,025	83.7	8,272
Southern Guar Ins Co	WI	19178		15,717,347	0.065	13,541,765	86.2	19,305
Asuris NW Hlth	WA	47350	1207	15,644,329	0.065	12,820,294	81.9	7,361
Equitable Natl Life Ins Co Inc	UT	91785	4888	15,445,043	0.064	14,542,918	94.2	13,073
Globe Life & Accident Ins Co	NE	91472	290	15,423,847	0.064	13,573,645	88.0	7,560
S USA Life Ins Co Inc	AZ	60183	4947	15,381,744	0.064	12,172,155	79.1	10,343
Shenandoah Life Ins Co	VA	68845	4947	15,334,622	0.064	12,405,985	80.9	9,566
Companion Life Ins Co	SC	77828	661	15,208,822	0.063	13,070,581	85.9	6,937
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	14,626,014	0.061	11,126,324	76.1	4,854
GCU	PA	56693		14,049,736	0.058	13,344,442	95.0	7,671
Liberty Bankers Life Ins Co	OK	68543	3436	13,931,572	0.058	12,721,903	91.3	7,951
Heartland Natl Life Ins Co	IN	66214		13,504,839	0.056	10,928,981	80.9	4,522
Principal Life Ins Co	IA	61271	332	13,077,840	0.054	10,077,523	77.1	3,402
Humana Hlth Ins Co Of FL Inc	FL	69671	119	12,776,936	0.053	9,287,567	72.7	5,650
State Mut Ins Co	GA	69132		12,468,579	0.052	8,748,851	70.2	3,715
Unicare Life & Hlth Ins Co	IN	80314	671	12,179,662	0.050	7,087,391	58.2	3,597
Humana Ins Co Of KY	KY	60219	119	11,368,122	0.047	9,511,237	83.7	4,573
Regence Blueshield Of ID Inc	ID	60131	1207	11,181,262	0.046	8,472,932	75.8	3,631
Security Hlth Plan of WI Inc	WI	96881		10,271,389	0.043	8,986,378	87.5	8,810
North Amer Ins Co	WI	68349	574	10,007,372	0.041	7,579,314	75.7	2,242
Pacificare Life & Hlth Ins Co	IN	70785	707	8,722,374	0.036	7,606,479	87.2	2,779
Triple S Salud Inc	PR	55816	4802	8,565,017	0.035	6,137,298	71.7	4,437
Sierra Hlth & Life Ins Co Inc	NV	71420	707	8,044,811	0.033	3,841,161	47.7	2,223
Nassau Life Ins Co of KS	KS	68284	4736	8,005,330	0.033	5,181,558	64.7	1,911
BCBS of VT	VT	53295	4745	7,992,405	0.033	6,605,206	82.6	2,463
American Progressive L&H Ins Of NY	NY	80624	1199	7,675,394	0.032	5,131,358	66.9	1,837
Central States H & L Co Of Omaha	NE	61751	690	7,656,900	0.032	5,624,782	73.5	3,641

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 24, 2020

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

TOTAL INDIVIDUAL POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Medico Life & Hlth Ins Co	IA	65641	3527	6,702,506	0.028	5,095,894	76.0	4,007
SBLI USA Life Ins Co Inc	NY	60176	4947	6,628,742	0.027	4,861,927	73.3	4,469
Alliance Hlth & Life Ins Co	MI	60134	1311	6,349,281	0.026	5,732,628	90.3	3,258
Universal Fidelity Life Ins Co	OK	70122		6,293,259	0.026	4,992,090	79.3	2,339
Provident Amer Life & Hlth Ins Co	OH	67903	901	6,140,272	0.025	4,308,250	70.2	1,292
Blue Cross of ID Care Plus Inc	ID	15022	1290	6,129,612	0.025	5,103,802	83.3	2,955
Celtic Ins Co	IL	80799	1295	6,044,496	0.025	5,300,781	87.7	1,692
Sterling Investors Life Ins Co	IN	89184	4888	6,042,865	0.025	4,238,892	70.1	1,312
Unified Life Ins Co	TX	11121		6,023,304	0.025	5,683,340	94.4	2,480
Group Hlth Inc	NY	55239	1127	5,499,029	0.023	5,958,740	108.4	1,499
Health Now NY Inc	NY	55204		5,483,172	0.023	4,821,052	87.9	1,168
KSKJ Life Amer Slovenian Catholic Un	IL	56227		5,389,216	0.022	4,574,971	84.9	1,435
Qualchoice Life & Hlth Ins Co Inc	AR	70998	1295	5,083,433	0.021	4,320,078	85.0	30,388
Sanford Hlth Plan	SD	95683	1246	5,018,064	0.021	5,985,584	119.3	2,788
Quartz Hlth Benefit Plans Corp	WI	95796	4870	5,007,388	0.021	3,868,124	77.2	2,308
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	4,936,423	0.020	4,277,528	86.7	3,119
Nationwide Life Ins Co	OH	66869	140	4,830,644	0.020	3,388,603	70.1	1,262
CDPHP Universal Benefits Inc	NY	47027	4708	4,433,584	0.018	4,448,302	100.3	870
Great Southern Life Ins Co	TX	90212	449	4,381,965	0.018	3,304,655	75.4	8,210
Health Tradition Hlth Plan Inc	WI	96628	4939	4,360,623	0.018	3,583,843	82.2	1,635
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	4,277,372	0.018	2,967,810	69.4	1,683
Quartz Hlth Plan Corp	WI	95101	4870	4,268,277	0.018	3,654,707	85.6	1,767
United Natl Life Ins Co Of Amer	IL	92703	687	4,253,539	0.018	3,758,288	88.4	1,272
Coventry Hlth & Life Ins Co	MO	81973	1	4,040,650	0.017	2,895,493	71.7	970
Group Hlth Coop of S Central WI	WI	95311		4,010,328	0.017	2,894,585	72.2	1,384
Bankers Conseco Life Ins Co	NY	68560	233	3,994,882	0.017	3,353,627	83.9	2,105
National Guardian Life Ins Co	WI	66583	1211	3,573,160	0.015	2,771,223	77.6	3,317
Loyal Christian Benefit Assn	PA	56758		3,420,443	0.014	3,168,198	92.6	1,927
Omaha Supplemental Ins Co	NE	16537	261	3,385,554	0.014	2,631,726	77.7	23,184
Health Alliance Medical Plans	IL	77950	1192	3,360,471	0.014	3,068,373	91.3	976
Geisinger Ind Ins Co	PA	10244	1143	3,354,330	0.014	3,220,010	96.0	976
Great Amer Life Ins Co	OH	63312	84	3,310,086	0.014	2,650,685	80.1	800
Cigna Natl Hlth Ins Co	OH	61727	901	3,296,196	0.014	2,139,570	64.9	765

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 24, 2020

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

TOTAL INDIVIDUAL POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Fallon Hlth & Life Assur Co	MA	66828	4741	3,279,781	0.014	2,689,830	82.0	1,491
Quartz Hlth Ins Corp	WI	95341	4870	3,272,359	0.014	3,048,868	93.2	510
Union Security Ins Co	KS	70408	19	3,142,144	0.013	2,485,634	79.1	4,716
MercyCare HMO Inc	WI	12195	3595	2,981,782	0.012	3,006,210	100.8	1,561
QCC Ins Co	PA	93688	936	2,705,919	0.011	2,738,540	101.2	1,782
Western Catholic Union	IL	57711		2,683,630	0.011	2,327,572	86.7	1,052
Paramount Ins Co	OH	11518	1212	2,658,190	0.011	2,376,709	89.4	1,125
BCBS of MA HMO Blue Inc	MA	12219	3637	2,606,290	0.011	3,021,638	115.9	1,564
Amerigroup Ins Co	TX	14078	671	2,590,136	0.011	2,458,376	94.9	2,541
Pan Amer Life Ins Co	LA	67539	525	2,550,908	0.011	2,577,813	101.1	2,840
Health Net Hlth Plan of OR Inc	OR	95800	1295	2,468,581	0.010	1,882,243	76.2	737
Humana Hlth Plan Inc	KY	95885	119	2,071,140	0.009	2,077,063	100.3	1,534
Lincoln Heritage Life Ins Co	IL	65927		2,014,725	0.008	1,595,471	79.2	454
Moda Hlth Plan Inc	OR	47098	1313	1,938,223	0.008	1,537,780	79.3	1,226
Humana Ins Co Of PR Inc	PR	84603	119	1,863,112	0.008	1,547,889	83.1	1,362
HNE Ins Co	MA	14198	4756	1,781,276	0.007	1,569,600	88.1	1,005
Aultcare Ins Co	OH	77216	4805	1,750,215	0.007	1,342,013	76.7	1,021
Liberty Natl Life Ins Co	NE	65331	290	1,624,497	0.007	1,135,982	69.9	931
Columbian Mut Life Ins Co	NY	62103	535	1,509,052	0.006	1,158,893	76.8	461
Erie Family Life Ins Co	PA	70769	213	1,507,080	0.006	1,093,889	72.6	1,926
Genworth Life Ins Co	DE	70025	4011	1,408,909	0.006	1,171,647	83.2	260
Communitycare Life & Hlth Ins Co	OK	89008	3487	1,318,322	0.005	1,193,807	90.6	379
Kaiser Found Hlth Plan of WA Options	WA	47055	601	1,312,330	0.005	1,153,693	87.9	552
New York Life Ins Co	NY	66915	826	1,220,163	0.005	995,034	81.5	329
Standard Life & Cas Ins Co	UT	71706		1,197,521	0.005	1,031,507	86.1	550
Massachusetts Mut Life Ins Co	MA	65935	435	1,145,535	0.005	1,231,787	107.5	682
Avalon Ins Co	PA	12358	1230	1,102,259	0.005	766,912	69.6	231
Catholic United Financial	MN	57053		1,020,142	0.004	677,338	66.4	587
United Hlthcare of AL Inc	AL	95784	707	883,678	0.004	672,957	76.2	305
National Hlth Ins Co	TX	82538	4928	722,642	0.003	492,302	68.1	1,153
Wilco Life Ins Co	IN	65900	4213	720,588	0.003	568,259	78.9	226
Transamerica Financial Life Ins Co	NY	70688	468	719,994	0.003	444,197	61.7	139
Jefferson Natl Life Ins Co	TX	64017	140	654,710	0.003	621,265	94.9	156

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 24, 2020

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

TOTAL INDIVIDUAL POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Connecticut Gen Life Ins Co	CT	62308	901	647,456	0.003	910,007	140.6	229
ManhattanLife Assur Co of Amer	AR	61883	1117	624,285	0.003	434,235	69.6	154
MedMutual Life Ins Co	OH	62375	730	618,205	0.003	405,601	65.6	195
American Gen Life Ins Co	TX	60488	12	567,094	0.002	413,052	72.8	162
BridgeSpan Hlth Co	UT	95303	1207	528,864	0.002	278,755	52.7	153
McLaren Hlth Plan Comm	MI	14217	4700	512,274	0.002	587,353	114.7	305
Idealife Ins Co	CT	97764	31	497,889	0.002	289,993	58.2	87
UTMB Hlth Plans Inc	TX	95764		490,033	0.002	305,541	62.4	165
WMI Mut Ins Co	UT	68420		486,227	0.002	343,001	70.5	214
EPIC Life Ins Co	WI	64149	68	484,001	0.002	395,708	81.8	258
Polish Falcons Of Amer	PA	56820		465,193	0.002	445,103	95.7	215
SPJST	TX	57436		398,249	0.002	283,077	71.1	84
Talcott Resolution Life Ins Co	CT	88072	4926	383,250	0.002	264,767	69.1	81
Catholic Life Ins	TX	57347		379,787	0.002	269,621	71.0	335
Auto Owners Life Ins Co	MI	61190	280	343,576	0.001	183,919	53.5	80
Shelter Life Ins Co	MO	65757	123	328,954	0.001	363,533	110.5	142
Upmc Hlth Benefits Inc	PA	11018	1324	285,187	0.001	981,924	344.3	151
John Alden Life Ins Co	WI	65080	19	236,460	0.001	219,789	92.9	73
American Family Ins Co	WI	10386	473	235,688	0.001	104,121	44.2	51
Sanford Hlth Plan of MN	MN	95725	1246	232,968	0.001	163,805	70.3	76
Jackson Natl Life Ins Co	MI	65056	918	224,830	0.001	247,769	110.2	127
Compcare Hlth Serv Ins Corp	WI	95693	671	216,756	0.001	147,661	68.1	42
Union Fidelity Life Ins Co	KS	62596	350	207,675	0.001	198,084	95.4	78
Ability Ins Co	NE	71471	4824	194,970	0.001	125,889	64.6	43
American Family Life Assur Co of NY	NY	60526	370	191,309	0.001	121,175	63.3	66
Time Ins Co II	PR	69477		188,146	0.001	140,887	74.9	58
Southwest Serv Life Ins Co	TX	82430	1339	178,171	0.001	97,434	54.7	41
Fidelity Standard Life Ins Co	TX	94790	4784	165,265	0.001	144,656	87.5	69
Hawaii Medical Serv Assn	HI	49948		152,237	0.001	71,934	47.3	47
American Income Life Ins Co	IN	60577	290	141,273	0.001	81,959	58.0	31
Union Labor Life Ins Co	MD	69744	781	128,871	0.001	281,629	218.5	77
Summa Ins Co Inc	OH	10649	3259	125,217	0.001	91,300	72.9	35
WPS Hlth Plan Inc	WI	10159	68	119,393	0.000	53,148	44.5	19

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 24, 2020

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

TOTAL INDIVIDUAL POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
HMO dba Blue Plus	MN	95649	461	100,060	0.000	63,910	63.9	32
American Fidelity Assur Co	OK	60410	330	89,891	0.000	62,990	70.1	63
Prudential Ins Co Of Amer	NJ	68241	304	84,526	0.000	113,711	134.5	29
Allianz Life Ins Co Of N Amer	MN	90611	761	76,658	0.000	70,689	92.2	21
Health First Ins Inc	FL	14140	4740	74,910	0.000	41,595	55.5	26
UCare MN	MN	52629	4380	67,856	0.000	53,816	79.3	20
United Farm Family Life Ins Co	IN	69892	542	66,611	0.000	54,731	82.2	58
Compbenefits Ins Co	TX	60984	119	66,471	0.000	28,298	42.6	381
Allcare Hlth Plan Inc	OR	12253	4963	64,029	0.000	116,047	181.2	35
USAble Life	AR	94358	876	58,157	0.000	27,240	46.8	7
Members Hlth Ins Co	AZ	94587	4677	48,300	0.000	29,120	60.3	30
American Natl Ins Co	TX	60739	408	46,154	0.000	54,203	117.4	19
IA Amer Life Ins Co	TX	91693	315	38,498	0.000	-4,204	-10.9	44
Trustmark Ins Co	IL	61425	276	35,145	0.000	-3,424	-9.7	12
21st Century Premier Ins Co	PA	20796	69	29,951	0.000	29,351	98.0	22
Sagicor Life Ins Co	TX	60445		27,356	0.000	26,242	95.9	10
United Security Assur Co Of PA	PA	42129		25,544	0.000	30,001	117.4	0
Cincinnati Equitable Life Ins Co	OH	88064	67	24,445	0.000	8,460	34.6	12
Group Hlth Coop of Eau Claire	WI	95192		22,307	0.000	6,737	30.2	3
Pacificsource Hlth Plans	OR	54976	4704	17,958	0.000	13,218	73.6	9
CSA Fraternal Life	IL	56138		17,141	0.000	3,949	23.0	6
Natl Foundation Life Ins Co	TX	98205	707	15,100	0.000	18,701	123.8	11
United Ins Co Of Amer	IL	69930	215	14,384	0.000	10,256	71.3	91
Central Security Life Ins Co	TX	61735	526	13,057	0.000	3,303	25.3	8
US Hlth & Life Ins Co Inc	MI	97772		12,503	0.000	9,884	79.1	2
Ryder Hlth Plan Inc	PR	95743		12,310	0.000	11,168	90.7	14
United Hlthcare of AZ Inc	AZ	96016	707	9,658	0.000	-9,185	-95.1	6
Kansas City Life Ins Co	MO	65129	588	9,196	0.000	1,601	17.4	3
Assurity Life Ins Co	NE	71439	4862	8,012	0.000	16,322	203.7	11
Federal Life Ins Co	IL	63223	4966	5,657	0.000	2,494	44.1	2
Voya Retirement Ins & Ann Co	CT	86509	4832	5,622	0.000	8,239	146.5	2
Protective Life Ins Co	TN	68136	458	4,980	0.000	12,195	244.9	4
Mid West Natl Life Ins Co Of TN	TX	66087	707	4,116	0.000	3,651	88.7	7

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 24, 2020

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

TOTAL INDIVIDUAL POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Medisun Inc	AZ	95982		3,096	0.000	2,786	90.0	1
LifeSecure Ins Co	MI	77720	572	3,063	0.000	2,732	89.2	4
National Cas Co	OH	11991	140	2,246	0.000	4,852	216.0	5
Old Amer Ins Co	MO	67199	588	1,992	0.000	1,859	93.3	6
Provident Amer Ins Co	TX	68179		1,796	0.000	595	33.1	1
Metropolitan Life Ins Co	NY	65978	241	1,369	0.000	1,463	106.9	1
Colonial Life & Accident Ins Co	SC	62049	565	1,208	0.000	955	79.1	1
The Cincinnati Life Ins Co	OH	76236	244	1,000	0.000	4,083	408.3	3
United Heritage Life Ins Co	ID	63983	2878	862	0.000	1,180	136.9	1
Motorists Commercial Mut Ins Co	OH	13331	291	275	0.000	349	126.9	1
Security Life Of Denver Ins Co	CO	68713	4832	231	0.000	3,153	1,364.9	0
Careamerica Life Ins Co	CA	71331	2798	195	0.000	0	0.0	2
Emphesys Ins Co	TX	88595	119	149	0.000	0	0.0	1
Hometown Hlth Providers Ins Co	NV	48305	4791	0	0.000	48,801	N/A	0
Inter Cty Hospitalization Plan Inc	PA	54763	936	0	0.000	-3,491	N/A	0
Inter Cnty Hlth Plan Inc	PA	53252	936	0	0.000	-1,015	N/A	0
<b>TOTAL</b>				<b>24,148,414,002</b>		<b>19,379,051,249</b>	<b>80.2</b>	<b>10,521,447</b>

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

## **TOTAL INDIVIDUAL POLICIES BY COMPANY NAME**



**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

**TOTAL INDIVIDUAL POLICIES**

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
21st Century Premier Ins Co	PA	20796	69	29,951	0.000	29,351	98.0	22
Ability Ins Co	NE	71471	4824	194,970	0.001	125,889	64.6	43
Aetna Hlth & Life Ins Co	CT	78700	1	408,261,310	1.691	350,740,082	85.9	227,360
Aetna Hlth Ins Co	PA	72052	1	56,958,064	0.236	45,683,483	80.2	65,764
Aetna Life Ins Co	CT	60054	1	88,527,549	0.367	61,501,856	69.5	26,292
Allcare Hlth Plan Inc	OR	12253	4963	64,029	0.000	116,047	181.2	35
Alliance Hlth & Life Ins Co	MI	60134	1311	6,349,281	0.026	5,732,628	90.3	3,258
Allianz Life Ins Co Of N Amer	MN	90611	761	76,658	0.000	70,689	92.2	21
American Continental Ins Co	TN	12321	1	442,475,487	1.832	362,200,400	81.9	183,245
American Family Ins Co	WI	10386	473	235,688	0.001	104,121	44.2	51
American Family Life Assur Co of Col	NE	60380	370	30,951,233	0.128	25,471,940	82.3	9,484
American Family Life Assur Co of NY	NY	60526	370	191,309	0.001	121,175	63.3	66
American Family Mut Ins Co SI	WI	19275	473	21,405,080	0.089	13,378,942	62.5	5,125
American Fidelity Assur Co	OK	60410	330	89,891	0.000	62,990	70.1	63
American Gen Life Ins Co	TX	60488	12	567,094	0.002	413,052	72.8	162
American Income Life Ins Co	IN	60577	290	141,273	0.001	81,959	58.0	31
American Natl Ins Co	TX	60739	408	46,154	0.000	54,203	117.4	19
American Natl Life Ins Co Of TX	TX	71773	408	29,062,337	0.120	26,096,447	89.8	20,264
American Progressive L&H Ins Of NY	NY	80624	1199	7,675,394	0.032	5,131,358	66.9	1,837
American Republic Corp Ins Co	IA	67679	3527	44,977,809	0.186	32,272,126	71.8	13,391
American Republic Ins Co	IA	60836	3527	54,004,641	0.224	37,662,763	69.7	15,064
American Retirement Life Ins Co	OH	88366	901	420,365,185	1.741	349,330,471	83.1	195,646
Americo Fin Life & Ann Ins Co	TX	61999	449	31,550,453	0.131	27,872,372	88.3	20,225
Amerigroup Ins Co	TX	14078	671	2,590,136	0.011	2,458,376	94.9	2,541
AmeriHealth Ins Co Of NJ	NJ	60061	936	17,846,175	0.074	14,349,924	80.4	6,820
Anthem Hlth Plans Inc	CT	60217	671	97,012,562	0.402	77,097,599	79.5	45,547
Anthem Hlth Plans Of KY Inc	KY	95120	671	182,655,314	0.756	137,157,132	75.1	77,349
Anthem Hlth Plans of ME Inc	ME	52618	671	50,938,423	0.211	42,753,220	83.9	22,372
Anthem Hlth Plans of NH	NH	53759	671	78,284,124	0.324	63,424,583	81.0	34,777
Anthem Hlth Plans of VA Inc	VA	71835	671	308,720,325	1.278	230,877,385	74.8	137,340
Anthem Ins Co Inc	IN	28207	671	149,548,050	0.619	108,613,450	72.6	65,256
Assured Life Assn	CO	56499		35,101,379	0.145	26,209,739	74.7	12,725
Assurity Life Ins Co	NE	71439	4862	8,012	0.000	16,322	203.7	11
Asuris NW Hlth	WA	47350	1207	15,644,329	0.065	12,820,294	81.9	7,361
Aultcare Ins Co	OH	77216	4805	1,750,215	0.007	1,342,013	76.7	1,021
Auto Owners Life Ins Co	MI	61190	280	343,576	0.001	183,919	53.5	80

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

**TOTAL INDIVIDUAL POLICIES**

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Avalon Ins Co	PA	12358	1230	1,102,259	0.005	766,912	69.6	231
Avera Hlth Plans Inc	SD	95839		20,016,651	0.083	16,135,865	80.6	10,690
Bankers Conseco Life Ins Co	NY	68560	233	3,994,882	0.017	3,353,627	83.9	2,105
Bankers Fidelity Assur Co	GA	71919	587	45,144,716	0.187	38,330,869	84.9	25,018
Bankers Fidelity Life Ins Co	GA	61239	587	133,829,753	0.554	114,712,085	85.7	64,109
Bankers Life & Cas Co	IL	61263	233	209,008,908	0.866	151,396,777	72.4	55,774
BCBS Hlthcare Plan of GA Inc	GA	96962	671	154,018,168	0.638	115,604,159	75.1	57,363
BCBS of AL	AL	55433	570	224,983,758	0.932	209,902,725	93.3	115,454
BCBS of AZ Inc	AZ	53589		113,590,230	0.470	80,983,806	71.3	45,353
BCBS Of FL	FL	98167	536	465,658,289	1.928	368,375,517	79.1	180,723
BCBS of KC	MO	47171	537	60,516,918	0.251	45,788,503	75.7	20,348
BCBS Of KS Inc	KS	70729	430	234,188,591	0.970	202,373,681	86.4	94,302
BCBS of MA	MA	53228	3637	469,587,695	1.945	457,009,459	97.3	211,378
BCBS of MA HMO Blue Inc	MA	12219	3637	2,606,290	0.011	3,021,638	115.9	1,564
BCBS of MI Mut Ins Co	MI	54291	572	417,355,667	1.728	354,842,256	85.0	135,039
BCBS Of MS Mut Ins Co	MS	60111	1126	32,600,006	0.135	30,007,174	92.0	10,913
BCBS of NC Inc	NC	54631	758	391,861,889	1.623	292,793,462	74.7	160,920
BCBS of ND	ND	55891		98,909,377	0.410	80,226,211	81.1	38,440
BCBS Of NE	NE	77780	4858	141,337,015	0.585	110,089,226	77.9	50,436
BCBS of RI	RI	53473		42,322,261	0.175	37,987,160	89.8	18,085
BCBS Of SC Inc	SC	38520	661	154,451,680	0.640	108,462,430	70.2	65,678
BCBS of TN Inc	TN	54518	3498	127,763,294	0.529	92,352,552	72.3	49,153
BCBS of VT	VT	53295	4745	7,992,405	0.033	6,605,206	82.6	2,463
BCBS of WI	WI	54003	671	61,744,176	0.256	41,577,347	67.3	17,499
BCBS of WY	WY	53767		22,790,958	0.094	17,866,364	78.4	9,552
BCBSM Inc	MN	55026	461	443,904,594	1.838	358,357,210	80.7	158,082
Blue Care Network Of MI	MI	95610	572	33,697,973	0.140	23,220,657	68.9	11,524
Blue Cross of ID Care Plus Inc	ID	15022	1290	6,129,612	0.025	5,103,802	83.3	2,955
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	14,626,014	0.061	11,126,324	76.1	4,854
BridgeSpan Hlth Co	UT	95303	1207	528,864	0.002	278,755	52.7	153
Capital Advantage Ins Co	PA	41203	1230	42,175,037	0.175	35,847,811	85.0	26,897
Capital Blue Cross	PA	54720	1230	18,177,129	0.075	15,044,704	82.8	11,860
Careamerica Life Ins Co	CA	71331	2798	195	0.000	0	0.0	2
Carefirst of MD Inc	MD	47058	380	136,157,732	0.564	97,050,707	71.3	40,084
Catholic Life Ins	TX	57347		379,787	0.002	269,621	71.0	335
Catholic United Financial	MN	57053		1,020,142	0.004	677,338	66.4	587

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

**TOTAL INDIVIDUAL POLICIES**

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
CDPHP Universal Benefits Inc	NY	47027	4708	4,433,584	0.018	4,448,302	100.3	870
Celtic Ins Co	IL	80799	1295	6,044,496	0.025	5,300,781	87.7	1,692
Central Security Life Ins Co	TX	61735	526	13,057	0.000	3,303	25.3	8
Central States H & L Co Of Omaha	NE	61751	690	7,656,900	0.032	5,624,782	73.5	3,641
Central States Ind Co Of Omaha	NE	34274	31	72,232,396	0.299	57,319,070	79.4	27,742
Christian Fidelity Life Ins Co	TX	61859	574	20,100,751	0.083	12,111,314	60.3	4,391
Cigna Hlth & Life Ins Co	CT	67369	901	428,983,182	1.776	382,342,725	89.1	270,869
Cigna Natl Hlth Ins Co	OH	61727	901	3,296,196	0.014	2,139,570	64.9	765
Cincinnati Equitable Life Ins Co	OH	88064	67	24,445	0.000	8,460	34.6	12
Colonial Life & Accident Ins Co	SC	62049	565	1,208	0.000	955	79.1	1
Colonial Penn Life Ins Co	PA	62065	233	492,862,714	2.041	368,876,559	74.8	209,614
Columbian Mut Life Ins Co	NY	62103	535	1,509,052	0.006	1,158,893	76.8	461
Combined Ins Co Of Amer	IL	62146	626	61,933,896	0.256	50,183,778	81.0	22,895
Community Ins Co	OH	10345	671	107,322,564	0.444	76,210,211	71.0	48,714
Communitycare Life & Hlth Ins Co	OK	89008	3487	1,318,322	0.005	1,193,807	90.6	379
Companion Life Ins Co	SC	77828	661	15,208,822	0.063	13,070,581	85.9	6,937
Compbenefits Ins Co	TX	60984	119	66,471	0.000	28,298	42.6	381
Compcare Hlth Serv Ins Corp	WI	95693	671	216,756	0.001	147,661	68.1	42
Connecticut Gen Life Ins Co	CT	62308	901	647,456	0.003	910,007	140.6	229
Continental Gen Ins Co	TX	71404		54,050,815	0.224	42,222,407	78.1	14,950
Continental Life Ins Co Brentwood	TN	68500	1	504,179,742	2.088	429,893,824	85.3	249,592
Country Life Ins Co	IL	62553	50	57,517,379	0.238	43,897,528	76.3	20,769
Coventry Hlth & Life Ins Co	MO	81973	1	4,040,650	0.017	2,895,493	71.7	970
CSA Fraternal Life	IL	56138		17,141	0.000	3,949	23.0	6
CSI Life Ins Co	NE	82880	31	38,162,727	0.158	31,141,536	81.6	22,930
Dean Hlth Plan Inc	WI	96156	1294	34,557,881	0.143	35,055,430	101.4	19,874
Emphesys Ins Co	TX	88595	119	149	0.000	0	0.0	1
Empire Healthchoice Assur Inc	NY	55093	671	82,265,262	0.341	65,033,811	79.1	34,766
EPIC Life Ins Co	WI	64149	68	484,001	0.002	395,708	81.8	258
Equitable Life & Cas Ins Co	UT	62952	4888	106,976,824	0.443	91,815,284	85.8	35,910
Equitable Natl Life Ins Co Inc	UT	91785	4888	15,445,043	0.064	14,542,918	94.2	13,073
Erie Family Life Ins Co	PA	70769	213	1,507,080	0.006	1,093,889	72.6	1,926
Everence Assn Inc	IN	57991	4616	41,887,537	0.173	30,530,500	72.9	19,195
Everest Reins Co	DE	26921	1120	31,535,481	0.131	28,621,817	90.8	16,966
Excellus Hlth Plan Inc	NY	55107	1186	17,583,669	0.073	14,408,839	81.9	5,612
Fallon Hlth & Life Assur Co	MA	66828	4741	3,279,781	0.014	2,689,830	82.0	1,491

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

**TOTAL INDIVIDUAL POLICIES**

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Family Life Ins Co	TX	63053	1117	32,349,165	0.134	23,286,506	72.0	7,634
Federal Life Ins Co	IL	63223	4966	5,657	0.000	2,494	44.1	2
Fidelity Standard Life Ins Co	TX	94790	4784	165,265	0.001	144,656	87.5	69
First Care Inc	MD	60113	380	23,841,392	0.099	20,009,606	83.9	14,435
First Hlth Life & Hlth Ins Co	TX	90328	1	23,044,030	0.095	17,176,457	74.5	9,581
Forethought Life Ins Co	IN	91642	3891	40,572,072	0.168	32,783,654	80.8	13,175
GCU	PA	56693		14,049,736	0.058	13,344,442	95.0	7,671
Geisinger Ind Ins Co	PA	10244	1143	3,354,330	0.014	3,220,010	96.0	976
Genworth Life & Ann Ins Co	VA	65536	4011	40,362,456	0.167	31,136,988	77.1	12,506
Genworth Life Ins Co	DE	70025	4011	1,408,909	0.006	1,171,647	83.2	260
Gerber Life Ins Co	NY	70939	836	79,677,171	0.330	61,649,208	77.4	21,713
Globe Life & Accident Ins Co	NE	91472	290	15,423,847	0.064	13,573,645	88.0	7,560
Globe Life Ins Co of NY	NY	74101	290	40,481,913	0.168	27,884,306	68.9	30,320
Golden Rule Ins Co	IN	62286	707	16,997,432	0.070	11,405,280	67.1	5,388
Government Personnel Mut Life Ins Co	TX	63967	4712	24,475,474	0.101	20,038,583	81.9	8,698
GPM Hlth & Life Ins Co	WA	67059	4712	58,810,550	0.244	50,699,893	86.2	44,872
Great Amer Life Ins Co	OH	63312	84	3,310,086	0.014	2,650,685	80.1	800
Great Southern Life Ins Co	TX	90212	449	4,381,965	0.018	3,304,655	75.4	8,210
Group Hlth Coop of Eau Claire	WI	95192		22,307	0.000	6,737	30.2	3
Group Hlth Coop of S Central WI	WI	95311		4,010,328	0.017	2,894,585	72.2	1,384
Group Hlth Inc	NY	55239	1127	5,499,029	0.023	5,958,740	108.4	1,499
Group Hospitalization & Med Svcs	DC	53007	380	23,961,392	0.099	17,472,558	72.9	8,572
Guarantee Trust Life Ins Co	IL	64211	687	27,353,176	0.113	23,392,433	85.5	15,631
Hawaii Medical Serv Assn	HI	49948		152,237	0.001	71,934	47.3	47
Health Alliance Medical Plans	IL	77950	1192	3,360,471	0.014	3,068,373	91.3	976
Health Care Serv Corp A Mut Legal Re	IL	70670	917	1,627,232,160	6.738	1,288,827,112	79.2	623,219
Health First Ins Inc	FL	14140	4740	74,910	0.000	41,595	55.5	26
Health Net Hlth Plan of OR Inc	OR	95800	1295	2,468,581	0.010	1,882,243	76.2	737
Health Net Life Ins Co	CA	66141	1295	96,050,854	0.398	76,305,114	79.4	39,700
Health Now NY Inc	NY	55204		5,483,172	0.023	4,821,052	87.9	1,168
Health Tradition Hlth Plan Inc	WI	96628	4939	4,360,623	0.018	3,583,843	82.2	1,635
Healthy Alliance Life Ins Co	MO	78972	671	87,008,014	0.360	63,190,180	72.6	35,189
Heartland Natl Life Ins Co	IN	66214		13,504,839	0.056	10,928,981	80.9	4,522
Highmark BCBSD Inc	DE	53287	812	19,167,931	0.079	13,458,636	70.2	8,050
Highmark Inc	PA	54771	812	213,612,688	0.885	177,531,721	83.1	84,571
Highmark West Virginia Inc.	WV	54828	812	17,433,951	0.072	14,741,000	84.6	6,664

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

**TOTAL INDIVIDUAL POLICIES**

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
HMO dba Blue Plus	MN	95649	461	100,060	0.000	63,910	63.9	32
HNE Ins Co	MA	14198	4756	1,781,276	0.007	1,569,600	88.1	1,005
Hometown Hlth Providers Ins Co	NV	48305	4791	0	0.000	48,801	N/A	0
Horizon Ins Co	NJ	14690	1202	263,066,909	1.089	207,161,239	78.7	79,133
HPHC Ins Co Inc	MA	18975	595	132,557,381	0.549	107,955,150	81.4	53,552
Humana Benefit Plan of IL Inc	IL	60052	119	29,934,965	0.124	32,011,669	106.9	26,785
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	4,277,372	0.018	2,967,810	69.4	1,683
Humana Hlth Ins Co Of FL Inc	FL	69671	119	12,776,936	0.053	9,287,567	72.7	5,650
Humana Hlth Plan Inc	KY	95885	119	2,071,140	0.009	2,077,063	100.3	1,534
Humana Ins Co	WI	73288	119	446,503,134	1.849	360,425,592	80.7	199,168
Humana Ins Co Of KY	KY	60219	119	11,368,122	0.047	9,511,237	83.7	4,573
Humana Ins Co of NY	NY	12634	119	16,157,359	0.067	13,522,025	83.7	8,272
Humana Ins Co Of PR Inc	PR	84603	119	1,863,112	0.008	1,547,889	83.1	1,362
Humanadental Ins Co	WI	70580	119	63,615,042	0.263	60,731,887	95.5	48,950
IA Amer Life Ins Co	TX	91693	315	38,498	0.000	-4,204	-10.9	44
Idealife Ins Co	CT	97764	31	497,889	0.002	289,993	58.2	87
Independence Hospital Ind Plan Inc	PA	54704	936	30,606,523	0.127	26,183,064	85.5	21,137
Individual Assur Co Life Hlth & Acc	OK	81779		74,174,508	0.307	65,344,630	88.1	30,223
Inter Cnty Hlth Plan Inc	PA	53252	936	0	0.000	-1,015	N/A	0
Inter Cty Hospitalization Plan Inc	PA	54763	936	0	0.000	-3,491	N/A	0
Jackson Natl Life Ins Co	MI	65056	918	224,830	0.001	247,769	110.2	127
Jefferson Natl Life Ins Co	TX	64017	140	654,710	0.003	621,265	94.9	156
John Alden Life Ins Co	WI	65080	19	236,460	0.001	219,789	92.9	73
Kaiser Found Hlth Plan of WA Options	WA	47055	601	1,312,330	0.005	1,153,693	87.9	552
Kansas City Life Ins Co	MO	65129	588	9,196	0.000	1,601	17.4	3
KSKJ Life Amer Slovenian Catholic Un	IL	56227		5,389,216	0.022	4,574,971	84.9	1,435
Liberty Bankers Life Ins Co	OK	68543	3436	13,931,572	0.058	12,721,903	91.3	7,951
Liberty Natl Life Ins Co	NE	65331	290	1,624,497	0.007	1,135,982	69.9	931
LifeSecure Ins Co	MI	77720	572	3,063	0.000	2,732	89.2	4
Lincoln Heritage Life Ins Co	IL	65927		2,014,725	0.008	1,595,471	79.2	454
Louisiana Hlth Serv & Ind Co	LA	81200	438	109,492,132	0.453	90,947,867	83.1	42,967
Loyal Amer Life Ins Co	OH	65722	901	232,781,960	0.964	185,176,522	79.5	96,847
Loyal Christian Benefit Assn	PA	56758		3,420,443	0.014	3,168,198	92.6	1,927
Lumico Life Ins Co	MO	73504	181	21,793,200	0.090	15,275,179	70.1	23,563
Manhattan Life Ins Co	NY	65870	1117	155,338,693	0.643	137,779,535	88.7	74,451
ManhattanLife Assur Co of Amer	AR	61883	1117	624,285	0.003	434,235	69.6	154

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

**TOTAL INDIVIDUAL POLICIES**

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Massachusetts Mut Life Ins Co	MA	65935	435	1,145,535	0.005	1,231,787	107.5	682
McLaren Hlth Plan Comm	MI	14217	4700	512,274	0.002	587,353	114.7	305
Medica Hlth Plans	MN	52626	1552	42,460,425	0.176	40,403,610	95.2	16,778
Medical Hlth Insuring Corp of OH	OH	95828	730	163,991,556	0.679	143,057,014	87.2	116,495
Medical Mut Of OH	OH	29076	730	21,574,717	0.089	16,061,264	74.4	8,543
Medico Corp Life Ins Co	IA	79987	3527	155,731,726	0.645	122,172,822	78.5	83,038
Medico Ins Co	IA	31119	3527	67,115,792	0.278	54,034,410	80.5	26,913
Medico Life & Hlth Ins Co	IA	65641	3527	6,702,506	0.028	5,095,894	76.0	4,007
Medisun Inc	AZ	95982		3,096	0.000	2,786	90.0	1
MedMutual Life Ins Co	OH	62375	730	618,205	0.003	405,601	65.6	195
Members Hlth Ins Co	AZ	94587	4677	48,300	0.000	29,120	60.3	30
MercyCare HMO Inc	WI	12195	3595	2,981,782	0.012	3,006,210	100.8	1,561
Metropolitan Life Ins Co	NY	65978	241	1,369	0.000	1,463	106.9	1
Mid West Natl Life Ins Co Of TN	TX	66087	707	4,116	0.000	3,651	88.7	7
Moda Hlth Plan Inc	OR	47098	1313	1,938,223	0.008	1,537,780	79.3	1,226
Motorists Commercial Mut Ins Co	OH	13331	291	275	0.000	349	126.9	1
Mutual Of Omaha Ins Co	NE	71412	261	731,812,776	3.030	589,694,206	80.6	313,267
Nassau Life Ins Co of KS	KS	68284	4736	8,005,330	0.033	5,181,558	64.7	1,911
Nassau Life Ins Co of TX	TX	62359	4736	45,471,802	0.188	36,388,893	80.0	10,467
National Cas Co	OH	11991	140	2,246	0.000	4,852	216.0	5
National Guardian Life Ins Co	WI	66583	1211	3,573,160	0.015	2,771,223	77.6	3,317
National Hlth Ins Co	TX	82538	4928	722,642	0.003	492,302	68.1	1,153
Nationwide Life Ins Co	OH	66869	140	4,830,644	0.020	3,388,603	70.1	1,262
Natl Foundation Life Ins Co	TX	98205	707	15,100	0.000	18,701	123.8	11
New Era Life Ins Co	TX	78743	520	91,784,813	0.380	77,593,886	84.5	37,255
New Era Life Ins Co Of Midwest	TX	69698	520	50,988,890	0.211	42,988,473	84.3	23,610
New York Life Ins Co	NY	66915	826	1,220,163	0.005	995,034	81.5	329
North Amer Ins Co	WI	68349	574	10,007,372	0.041	7,579,314	75.7	2,242
Old Amer Ins Co	MO	67199	588	1,992	0.000	1,859	93.3	6
Old Surety Life Ins Co	OK	67326	4922	60,230,000	0.249	43,180,651	71.7	27,795
Omaha Ins Co	NE	13100	261	735,261,532	3.045	638,545,678	86.8	425,161
Omaha Supplemental Ins Co	NE	16537	261	3,385,554	0.014	2,631,726	77.7	23,184
Order of United Commercial Travelers	OH	56383		34,398,638	0.142	23,880,133	69.4	8,117
Oxford Life Ins Co	AZ	76112	574	33,887,332	0.140	30,721,186	90.7	9,821
Pacificare Life & Hlth Ins Co	IN	70785	707	8,722,374	0.036	7,606,479	87.2	2,779
Pacificsource Hlth Plans	OR	54976	4704	17,958	0.000	13,218	73.6	9

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

**TOTAL INDIVIDUAL POLICIES**

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Pan Amer Life Ins Co	LA	67539	525	2,550,908	0.011	2,577,813	101.1	2,840
Paramount Ins Co	OH	11518	1212	2,658,190	0.011	2,376,709	89.4	1,125
Pekin Life Ins Co	IL	67628	153	34,049,446	0.141	25,925,367	76.1	15,282
Philadelphia Amer Life Ins Co	TX	67784	520	132,200,827	0.547	113,154,197	85.6	65,686
Physicians Life Ins Co	NE	72125	367	65,806,553	0.273	46,655,710	70.9	25,227
Physicians Mut Ins Co	NE	80578	367	225,358,512	0.933	151,815,235	67.4	103,096
Polish Falcons Of Amer	PA	56820		465,193	0.002	445,103	95.7	215
Premera Blue Cross	WA	47570	962	73,033,289	0.302	50,585,496	69.3	28,213
Principal Life Ins Co	IA	61271	332	13,077,840	0.054	10,077,523	77.1	3,402
Priority Hlth	MI	95561	3383	35,539,517	0.147	26,241,728	73.8	16,208
Protective Life Ins Co	TN	68136	458	4,980	0.000	12,195	244.9	4
Provident Amer Ins Co	TX	68179		1,796	0.000	595	33.1	1
Provident Amer Life & Hlth Ins Co	OH	67903	901	6,140,272	0.025	4,308,250	70.2	1,292
Prudential Ins Co Of Amer	NJ	68241	304	84,526	0.000	113,711	134.5	29
Puritan Life Ins Co of Amer	AZ	71390	4903	30,223,230	0.125	28,446,125	94.1	19,358
QCC Ins Co	PA	93688	936	2,705,919	0.011	2,738,540	101.2	1,782
Qualchoice Life & Hlth Ins Co Inc	AR	70998	1295	5,083,433	0.021	4,320,078	85.0	30,388
Quartz Hlth Benefit Plans Corp	WI	95796	4870	5,007,388	0.021	3,868,124	77.2	2,308
Quartz Hlth Ins Corp	WI	95341	4870	3,272,359	0.014	3,048,868	93.2	510
Quartz Hlth Plan Corp	WI	95101	4870	4,268,277	0.018	3,654,707	85.6	1,767
Regence BCBS of OR	OR	54933	1207	27,517,097	0.114	21,687,663	78.8	11,278
Regence BCBS of UT	UT	54550	1207	45,956,798	0.190	32,694,184	71.1	18,675
Regence BlueShield	WA	53902	1207	94,845,785	0.393	67,724,993	71.4	40,128
Regence Blueshield Of ID Inc	ID	60131	1207	11,181,262	0.046	8,472,932	75.8	3,631
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	4,936,423	0.020	4,277,528	86.7	3,119
Reserve Natl Ins Co	IL	68462	215	42,545,677	0.176	34,113,615	80.2	18,013
Rocky Mountain Hospital & Medical	CO	11011	671	89,409,923	0.370	64,359,726	72.0	39,310
Royal Neighbors Of Amer	IL	57657		18,791,112	0.078	12,400,066	66.0	4,051
Ryder Hlth Plan Inc	PR	95743		12,310	0.000	11,168	90.7	14
S USA Life Ins Co Inc	AZ	60183	4947	15,381,744	0.064	12,172,155	79.1	10,343
Sagicor Life Ins Co	TX	60445		27,356	0.000	26,242	95.9	10
Sanford Hlth Plan	SD	95683	1246	5,018,064	0.021	5,985,584	119.3	2,788
Sanford Hlth Plan of MN	MN	95725	1246	232,968	0.001	163,805	70.3	76
SBLI USA Life Ins Co Inc	NY	60176	4947	6,628,742	0.027	4,861,927	73.3	4,469
Security Hlth Plan of WI Inc	WI	96881		10,271,389	0.043	8,986,378	87.5	8,810
Security Life Of Denver Ins Co	CO	68713	4832	231	0.000	3,153	1,364.9	0

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

**TOTAL INDIVIDUAL POLICIES**

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Sentinel Security Life Ins Co	UT	68802	4824	41,784,657	0.173	34,944,993	83.6	15,654
Shelter Life Ins Co	MO	65757	123	328,954	0.001	363,533	110.5	142
Shenandoah Life Ins Co	VA	68845	4947	15,334,622	0.064	12,405,985	80.9	9,566
Sierra Hlth & Life Ins Co Inc	NV	71420	707	8,044,811	0.033	3,841,161	47.7	2,223
Southern Guar Ins Co	WI	19178		15,717,347	0.065	13,541,765	86.2	19,305
Southwest Serv Life Ins Co	TX	82430	1339	178,171	0.001	97,434	54.7	41
SPJST	TX	57436		398,249	0.002	283,077	71.1	84
Standard Life & Accident Ins Co	TX	86355	408	42,621,815	0.176	31,331,831	73.5	20,036
Standard Life & Cas Ins Co	UT	71706		1,197,521	0.005	1,031,507	86.1	550
State Farm Mut Auto Ins Co	IL	25178	176	287,471,646	1.190	223,195,912	77.6	107,121
State Mut Ins Co	GA	69132		12,468,579	0.052	8,748,851	70.2	3,715
Sterling Investors Life Ins Co	IN	89184	4888	6,042,865	0.025	4,238,892	70.1	1,312
Sterling Life Ins Co	IL	77399	901	54,047,252	0.224	39,181,133	72.5	17,296
Summa Ins Co Inc	OH	10649	3259	125,217	0.001	91,300	72.9	35
Talcott Resolution Life Ins Co	CT	88072	4926	383,250	0.002	264,767	69.1	81
The Cincinnati Life Ins Co	OH	76236	244	1,000	0.000	4,083	408.3	3
The Vt Hlth Plan LLC	VT	95696	4745	17,921,622	0.074	14,031,335	78.3	9,171
THP Ins Co	WV	60016	1297	18,131,078	0.075	15,048,378	83.0	7,352
Thrivent Financial For Lutherans	WI	56014		123,842,248	0.513	101,310,532	81.8	67,357
Time Ins Co II	PR	69477		188,146	0.001	140,887	74.9	58
Transamerica Financial Life Ins Co	NY	70688	468	719,994	0.003	444,197	61.7	139
Transamerica Life Ins Co	IA	86231	468	54,851,383	0.227	45,247,015	82.5	23,089
Transamerica Premier Life Ins Co	IA	66281	468	186,162,692	0.771	148,778,398	79.9	103,217
TRH Hlth Ins Co	TN	89005	4677	146,241,595	0.606	110,088,813	75.3	64,019
Triple S Salud Inc	PR	55816	4802	8,565,017	0.035	6,137,298	71.7	4,437
Trustmark Ins Co	IL	61425	276	35,145	0.000	-3,424	-9.7	12
Tufts Ins Co Inc	MA	60117	4742	20,411,620	0.085	18,738,764	91.8	9,895
UCare MN	MN	52629	4380	67,856	0.000	53,816	79.3	20
Unicare Life & Hlth Ins Co	IN	80314	671	12,179,662	0.050	7,087,391	58.2	3,597
Unified Life Ins Co	TX	11121		6,023,304	0.025	5,683,340	94.4	2,480
Union Fidelity Life Ins Co	KS	62596	350	207,675	0.001	198,084	95.4	78
Union Labor Life Ins Co	MD	69744	781	128,871	0.001	281,629	218.5	77
Union Security Ins Co	KS	70408	19	3,142,144	0.013	2,485,634	79.1	4,716
United Amer Ins Co	NE	92916	290	276,694,756	1.146	202,120,599	73.0	144,446
United Farm Family Life Ins Co	IN	69892	542	66,611	0.000	54,731	82.2	58
United Heritage Life Ins Co	ID	63983	2878	862	0.000	1,180	136.9	1

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

**TOTAL INDIVIDUAL POLICIES**

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
United Hlthcare of AL Inc	AL	95784	707	883,678	0.004	672,957	76.2	305
United Hlthcare of AZ Inc	AZ	96016	707	9,658	0.000	-9,185	-95.1	6
United Ins Co Of Amer	IL	69930	215	14,384	0.000	10,256	71.3	91
United Natl Life Ins Co Of Amer	IL	92703	687	4,253,539	0.018	3,758,288	88.4	1,272
United Of Omaha Life Ins Co	NE	69868	261	913,905,773	3.785	667,663,645	73.1	308,519
United Security Assur Co Of PA	PA	42129		25,544	0.000	30,001	117.4	0
United World Life Ins Co	NE	72850	261	568,947,674	2.356	456,868,752	80.3	344,879
UnitedHealthcare Ins Co	CT	79413	707	3,306,336,360	13.692	2,661,624,186	80.5	1,311,630
Universal Fidelity Life Ins Co	OK	70122		6,293,259	0.026	4,992,090	79.3	2,339
Upmc Hlth Benefits Inc	PA	11018	1324	285,187	0.001	981,924	344.3	151
US Hlth & Life Ins Co Inc	MI	97772		12,503	0.000	9,884	79.1	2
USAA Life Ins Co	TX	69663	200	371,662,743	1.539	292,103,137	78.6	152,853
USAble Life	AR	94358	876	58,157	0.000	27,240	46.8	7
USAble Mut Ins Co	AR	83470	876	263,502,266	1.091	218,169,593	82.8	118,381
UTMB Hlth Plans Inc	TX	95764		490,033	0.002	305,541	62.4	165
Voya Retirement Ins & Ann Co	CT	86509	4832	5,622	0.000	8,239	146.5	2
Washington Natl Ins Co	IN	70319	233	37,258,136	0.154	27,688,904	74.3	9,177
Wellmark Inc	IA	88848	770	420,477,350	1.741	361,015,097	85.9	175,520
Wellmark Of SD Inc	SD	60128	770	57,580,703	0.238	47,631,333	82.7	22,713
Western Catholic Union	IL	57711		2,683,630	0.011	2,327,572	86.7	1,052
Western United Life Assur Co	WA	85189	1117	33,208,889	0.138	29,477,150	88.8	28,869
Wilco Life Ins Co	IN	65900	4213	720,588	0.003	568,259	78.9	226
Wisconsin Physicians Serv Ins Corp	WI	53139	68	144,115,462	0.597	89,790,394	62.3	45,969
WMI Mut Ins Co	UT	68420		486,227	0.002	343,001	70.5	214
WPS Hlth Plan Inc	WI	10159	68	119,393	0.000	53,148	44.5	19
<b>TOTAL</b>				<b>24,148,414,002</b>		<b>19,379,051,249</b>	<b>80.2</b>	<b>10,521,447</b>

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

© 2020 National Association of Insurance Commissioners



## **GROUP POLICIES ISSUED THROUGH 2016 BY DIRECT PREMIUMS EARNED**



August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

GROUP POLICIES ISSUED THROUGH 2016

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
UnitedHealthcare Ins Co	CT	79413	707	5,138,506,685	78.315	4,136,425,202	80.5	1,919,036
United Hlthcare Ins Co Of NY	NY	60093	707	872,919,656	13.304	682,936,049	78.2	273,852
Transamerica Life Ins Co	IA	86231	468	89,816,358	1.369	73,355,417	81.7	35,623
BCBS of MA	MA	53228	3637	49,435,045	0.753	43,412,013	87.8	15,125
Community Ins Co	OH	10345	671	33,858,441	0.516	28,411,767	83.9	12,345
Premera Blue Cross	WA	47570	962	32,655,730	0.498	25,876,758	79.2	11,980
American Republic Ins Co	IA	60836	3527	32,178,494	0.490	27,683,430	86.0	9,221
Highmark Inc	PA	54771	812	29,862,394	0.455	23,555,704	78.9	14,054
BCBS Of NE	NE	77780	4858	26,634,018	0.406	21,362,102	80.2	11,803
Principal Life Ins Co	IA	61271	332	25,457,002	0.388	19,808,869	77.8	7,056
Mutual Of Omaha Ins Co	NE	71412	261	25,382,170	0.387	24,367,062	96.0	8,308
Bankers Life & Cas Co	IL	61263	233	21,462,565	0.327	20,145,195	93.9	7,180
BCBS Of KS Inc	KS	70729	430	18,354,810	0.280	16,245,961	88.5	6,990
BCBS of RI	RI	53473		16,276,621	0.248	13,893,296	85.4	7,129
Anthem Hlth Plans Inc	CT	60217	671	14,511,543	0.221	7,895,689	54.4	8,599
Medico Ins Co	IA	31119	3527	12,434,086	0.190	9,995,001	80.4	3,220
Transamerica Premier Life Ins Co	IA	66281	468	12,412,743	0.189	10,981,700	88.5	4,691
Transamerica Financial Life Ins Co	NY	70688	468	12,336,827	0.188	10,257,572	83.1	4,362
Independence Hospital Ind Plan Inc	PA	54704	936	12,193,232	0.186	9,976,663	81.8	11,488
Nassau Life Ins Co of TX	TX	62359	4736	12,106,233	0.185	11,657,870	96.3	3,210
American Natl Life Ins Co Of TX	TX	71773	408	7,155,708	0.109	5,379,613	75.2	1,951
Heartland Natl Life Ins Co	IN	66214		6,481,677	0.099	6,614,201	102.0	2,706
United Amer Ins Co	NE	92916	290	6,383,563	0.097	5,585,366	87.5	2,340
Health Care Serv Corp A Mut Legal Re	IL	70670	917	6,368,822	0.097	4,489,896	70.5	1,589
Excellus Hlth Plan Inc	NY	55107	1186	5,938,238	0.091	5,165,865	87.0	2,493
Cigna Hlth & Life Ins Co	CT	67369	901	5,216,574	0.080	4,256,296	81.6	1,999
Anthem Hlth Plans of NH	NH	53759	671	4,572,649	0.070	4,516,970	98.8	463
Aetna Hlth & Life Ins Co	CT	78700	1	2,950,592	0.045	2,351,704	79.7	1,550
Members Hlth Ins Co	AZ	94587	4677	2,472,849	0.038	1,996,191	80.7	1,159
BCBS of TN Inc	TN	54518	3498	2,365,244	0.036	1,494,675	63.2	743
Amalgamated Life & Hlth Ins Co	IL	60208		1,967,238	0.030	1,317,555	67.0	733
Educators Mut Ins Assoc	UT	81701	126	1,888,179	0.029	1,174,584	62.2	583

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

GROUP POLICIES ISSUED THROUGH 2016

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Christian Fidelity Life Ins Co	TX	61859	574	1,866,191	0.028	1,228,510	65.8	369
Medical Mut Of OH	OH	29076	730	1,783,289	0.027	1,395,750	78.3	592
Central States H & L Co Of Omaha	NE	61751	690	1,687,380	0.026	1,522,606	90.2	546
Continental Life Ins Co Brentwood	TN	68500	1	1,322,917	0.020	1,071,988	81.0	951
Health Alliance Medical Plans	IL	77950	1192	1,302,172	0.020	994,543	76.4	459
Regence BCBS of UT	UT	54550	1207	1,273,962	0.019	1,014,612	79.6	545
Hartford Life & Accident Ins Co	CT	70815	91	1,244,139	0.019	1,185,979	95.3	435
Talcott Resolution Life Ins Co	CT	88072	4926	1,177,181	0.018	1,195,289	101.5	496
Globe Life Ins Co of NY	NY	74101	290	1,172,595	0.018	1,021,602	87.1	415
Highmark West Virginia Inc.	WV	54828	812	998,051	0.015	819,834	82.1	371
Physicians Mut Ins Co	NE	80578	367	966,114	0.015	798,041	82.6	356
BCBS of VT	VT	53295	4745	703,330	0.011	661,046	94.0	358
Continental Gen Ins Co	TX	71404		530,403	0.008	368,753	69.5	131
Oxford Life Ins Co	AZ	76112	574	525,404	0.008	521,351	99.2	214
BCBS Of FL	FL	98167	536	373,469	0.006	256,647	68.7	127
BCBSM Inc	MN	55026	461	317,494	0.005	230,749	72.7	168
American Progressive L&H Ins Of NY	NY	80624	1199	275,617	0.004	280,977	101.9	82
Globe Life & Accident Ins Co	NE	91472	290	240,658	0.004	234,900	97.6	88
Guarantee Trust Life Ins Co	IL	64211	687	216,897	0.003	98,727	45.5	53
Aetna Life Ins Co	CT	60054	1	211,800	0.003	200,360	94.6	92
American Family Life Assur Co of Col	NE	60380	370	116,831	0.002	112,574	96.4	44
Union Labor Life Ins Co	MD	69744	781	107,267	0.002	239,201	223.0	63
Gerber Life Ins Co	NY	70939	836	103,656	0.002	146,136	141.0	21
Connecticut Gen Life Ins Co	CT	62308	901	64,764	0.001	16,454	25.4	20
Combined Ins Co Of Amer	IL	62146	626	63,698	0.001	125,784	197.5	30
Allianz Life Ins Co Of N Amer	MN	90611	761	54,698	0.001	174,039	318.2	38
21st Century Premier Ins Co	PA	20796	69	37,538	0.001	38,446	102.4	22
North Amer Ins Co	WI	68349	574	21,811	0.000	18,819	86.3	4
Medica Hlth Plans	MN	52626	1552	10,130	0.000	9,639	95.2	4
BCBS Of MS Mut Ins Co	MS	60111	1126	6,374	0.000	4,766	74.8	2
ReliaStar Life Ins Co	MN	67105	4832	5,640	0.000	8,888	157.6	3
CMFG Life Ins Co	IA	62626	306	3,843	0.000	438	11.4	4

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

In Order by Direct Premiums Earned

U.S. and U.S. Territories

GROUP POLICIES ISSUED THROUGH 2016

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Allianz Life Ins Co Of NY	NY	64190	761	2,657	0.000	17,555	660.7	20
American Gen Life Ins Co	TX	60488	12	1,003	0.000	224	22.3	1
London Life Reins Co	PA	76694	769	966	0.000	2,888	299.0	1
Genworth Life & Ann Ins Co	VA	65536	4011	941	0.000	643	68.3	1
National Benefit Life Ins Co	NY	61409	4750	565	0.000	0	0.0	1
Health Net Life Ins Co	CA	66141	1295	0	0.000	-1,246	N/A	0
TOTAL				6,561,347,431		5,278,603,748	80.4	2,400,708

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.



## **GROUP POLICIES ISSUED THROUGH 2016 BY COMPANY NAME**



August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

GROUP POLICIES ISSUED THROUGH 2016

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
21st Century Premier Ins Co	PA	20796	69	37,538	0.001	38,446	102.4	22
Aetna Hlth & Life Ins Co	CT	78700	1	2,950,592	0.045	2,351,704	79.7	1,550
Aetna Life Ins Co	CT	60054	1	211,800	0.003	200,360	94.6	92
Allianz Life Ins Co Of N Amer	MN	90611	761	54,698	0.001	174,039	318.2	38
Allianz Life Ins Co Of NY	NY	64190	761	2,657	0.000	17,555	660.7	20
Amalgamated Life & Hlth Ins Co	IL	60208		1,967,238	0.030	1,317,555	67.0	733
American Family Life Assur Co of Col	NE	60380	370	116,831	0.002	112,574	96.4	44
American Gen Life Ins Co	TX	60488	12	1,003	0.000	224	22.3	1
American Natl Life Ins Co Of TX	TX	71773	408	7,155,708	0.109	5,379,613	75.2	1,951
American Progressive L&H Ins Of NY	NY	80624	1199	275,617	0.004	280,977	101.9	82
American Republic Ins Co	IA	60836	3527	32,178,494	0.490	27,683,430	86.0	9,221
Anthem Hlth Plans Inc	CT	60217	671	14,511,543	0.221	7,895,689	54.4	8,599
Anthem Hlth Plans of NH	NH	53759	671	4,572,649	0.070	4,516,970	98.8	463
Bankers Life & Cas Co	IL	61263	233	21,462,565	0.327	20,145,195	93.9	7,180
BCBS Of FL	FL	98167	536	373,469	0.006	256,647	68.7	127
BCBS Of KS Inc	KS	70729	430	18,354,810	0.280	16,245,961	88.5	6,990
BCBS of MA	MA	53228	3637	49,435,045	0.753	43,412,013	87.8	15,125
BCBS Of MS Mut Ins Co	MS	60111	1126	6,374	0.000	4,766	74.8	2
BCBS Of NE	NE	77780	4858	26,634,018	0.406	21,362,102	80.2	11,803
BCBS of RI	RI	53473		16,276,621	0.248	13,893,296	85.4	7,129
BCBS of TN Inc	TN	54518	3498	2,365,244	0.036	1,494,675	63.2	743
BCBS of VT	VT	53295	4745	703,330	0.011	661,046	94.0	358
BCBSM Inc	MN	55026	461	317,494	0.005	230,749	72.7	168
Central States H & L Co Of Omaha	NE	61751	690	1,687,380	0.026	1,522,606	90.2	546
Christian Fidelity Life Ins Co	TX	61859	574	1,866,191	0.028	1,228,510	65.8	369
Cigna Hlth & Life Ins Co	CT	67369	901	5,216,574	0.080	4,256,296	81.6	1,999
CMFG Life Ins Co	IA	62626	306	3,843	0.000	438	11.4	4
Combined Ins Co Of Amer	IL	62146	626	63,698	0.001	125,784	197.5	30
Community Ins Co	OH	10345	671	33,858,441	0.516	28,411,767	83.9	12,345
Connecticut Gen Life Ins Co	CT	62308	901	64,764	0.001	16,454	25.4	20
Continental Gen Ins Co	TX	71404		530,403	0.008	368,753	69.5	131
Continental Life Ins Co Brentwood	TN	68500	1	1,322,917	0.020	1,071,988	81.0	951

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

GROUP POLICIES ISSUED THROUGH 2016

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Educators Mut Ins Assoc	UT	81701	126	1,888,179	0.029	1,174,584	62.2	583
Excellus Hlth Plan Inc	NY	55107	1186	5,938,238	0.091	5,165,865	87.0	2,493
Genworth Life & Ann Ins Co	VA	65536	4011	941	0.000	643	68.3	1
Gerber Life Ins Co	NY	70939	836	103,656	0.002	146,136	141.0	21
Globe Life & Accident Ins Co	NE	91472	290	240,658	0.004	234,900	97.6	88
Globe Life Ins Co of NY	NY	74101	290	1,172,595	0.018	1,021,602	87.1	415
Guarantee Trust Life Ins Co	IL	64211	687	216,897	0.003	98,727	45.5	53
Hartford Life & Accident Ins Co	CT	70815	91	1,244,139	0.019	1,185,979	95.3	435
Health Alliance Medical Plans	IL	77950	1192	1,302,172	0.020	994,543	76.4	459
Health Care Serv Corp A Mut Legal Re	IL	70670	917	6,368,822	0.097	4,489,896	70.5	1,589
Health Net Life Ins Co	CA	66141	1295	0	0.000	-1,246	N/A	0
Heartland Natl Life Ins Co	IN	66214		6,481,677	0.099	6,614,201	102.0	2,706
Highmark Inc	PA	54771	812	29,862,394	0.455	23,555,704	78.9	14,054
Highmark West Virginia Inc.	WV	54828	812	998,051	0.015	819,834	82.1	371
Independence Hospital Ind Plan Inc	PA	54704	936	12,193,232	0.186	9,976,663	81.8	11,488
London Life Reins Co	PA	76694	769	966	0.000	2,888	299.0	1
Medica Hlth Plans	MN	52626	1552	10,130	0.000	9,639	95.2	4
Medical Mut Of OH	OH	29076	730	1,783,289	0.027	1,395,750	78.3	592
Medico Ins Co	IA	31119	3527	12,434,086	0.190	9,995,001	80.4	3,220
Members Hlth Ins Co	AZ	94587	4677	2,472,849	0.038	1,996,191	80.7	1,159
Mutual Of Omaha Ins Co	NE	71412	261	25,382,170	0.387	24,367,062	96.0	8,308
Nassau Life Ins Co of TX	TX	62359	4736	12,106,233	0.185	11,657,870	96.3	3,210
National Benefit Life Ins Co	NY	61409	4750	565	0.000	0	0.0	1
North Amer Ins Co	WI	68349	574	21,811	0.000	18,819	86.3	4
Oxford Life Ins Co	AZ	76112	574	525,404	0.008	521,351	99.2	214
Physicians Mut Ins Co	NE	80578	367	966,114	0.015	798,041	82.6	356
Premera Blue Cross	WA	47570	962	32,655,730	0.498	25,876,758	79.2	11,980
Principal Life Ins Co	IA	61271	332	25,457,002	0.388	19,808,869	77.8	7,056
Regence BCBS of UT	UT	54550	1207	1,273,962	0.019	1,014,612	79.6	545
Reliastar Life Ins Co	MN	67105	4832	5,640	0.000	8,888	157.6	3
Talcott Resolution Life Ins Co	CT	88072	4926	1,177,181	0.018	1,195,289	101.5	496
Transamerica Financial Life Ins Co	NY	70688	468	12,336,827	0.188	10,257,572	83.1	4,362

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

In Order by Company Name

U.S. and U.S. Territories

GROUP POLICIES ISSUED THROUGH 2016

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Transamerica Life Ins Co	IA	86231	468	89,816,358	1.369	73,355,417	81.7	35,623
Transamerica Premier Life Ins Co	IA	66281	468	12,412,743	0.189	10,981,700	88.5	4,691
Union Labor Life Ins Co	MD	69744	781	107,267	0.002	239,201	223.0	63
United Amer Ins Co	NE	92916	290	6,383,563	0.097	5,585,366	87.5	2,340
United Hlthcare Ins Co Of NY	NY	60093	707	872,919,656	13.304	682,936,049	78.2	273,852
UnitedHealthcare Ins Co	CT	79413	707	5,138,506,685	78.315	4,136,425,202	80.5	1,919,036
TOTAL				6,561,347,431		5,278,603,748	80.4	2,400,708

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.



## **GROUP POLICIES ISSUED IN 2017, 2018 AND 2019 BY DIRECT PREMIUMS EARNED**



August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

GROUP POLICIES ISSUED IN 2017, 2018, 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
UnitedHealthcare Ins Co	CT	79413	707	1,628,661,548	74.911	1,359,831,200	83.5	879,214
United Hlthcare Ins Co Of NY	NY	60093	707	298,157,444	13.714	251,804,246	84.5	117,343
Moda Hlth Plan Inc	OR	47098	1313	92,346,001	4.248	76,278,151	82.6	25,700
BCBSM Inc	MN	55026	461	31,313,857	1.440	25,284,427	80.7	13,215
BCBS of MA	MA	53228	3637	24,973,420	1.149	17,402,331	69.7	9,209
Premera Blue Cross	WA	47570	962	19,618,948	0.902	13,244,621	67.5	8,230
Tufts Ins Co Inc	MA	60117	4742	15,630,747	0.719	12,455,025	79.7	6,927
Transamerica Life Ins Co	IA	86231	468	12,517,228	0.576	10,355,365	82.7	6,317
Aetna Hlth & Life Ins Co	CT	78700	1	7,861,500	0.362	6,549,927	83.3	4,748
Triple S Salud Inc	PR	55816	4802	7,576,436	0.348	7,364,775	97.2	6,532
Highmark Inc	PA	54771	812	6,725,868	0.309	11,172,691	166.1	3,355
United Amer Ins Co	NE	92916	290	5,530,196	0.254	4,258,749	77.0	2,944
BCBS Of NE	NE	77780	4858	3,144,801	0.145	2,019,834	64.2	1,983
Independence Hospital Ind Plan Inc	PA	54704	936	2,846,415	0.131	1,611,802	56.6	2,697
Transamerica Financial Life Ins Co	NY	70688	468	2,761,240	0.127	1,742,075	63.1	1,153
BCBS Of KS Inc	KS	70729	430	2,529,111	0.116	1,682,497	66.5	1,161
Health Care Serv Corp A Mut Legal Re	IL	70670	917	2,313,468	0.106	2,004,543	86.6	946
Excellus Hlth Plan Inc	NY	55107	1186	1,165,160	0.054	853,578	73.3	648
BCBS of RI	RI	53473		1,140,922	0.052	973,860	85.4	502
Educators Hlth Plans Life Accident &	UT	12515	126	1,069,815	0.049	843,093	78.8	820
Heartland Natl Life Ins Co	IN	66214		849,246	0.039	793,697	93.5	395
Members Hlth Ins Co	AZ	94587	4677	715,565	0.033	643,234	89.9	433
Transamerica Premier Life Ins Co	IA	66281	468	662,412	0.030	612,012	92.4	394
Hartford Life & Accident Ins Co	CT	70815	91	578,681	0.027	286,871	49.6	224
BCBS of VT	VT	53295	4745	551,366	0.025	382,697	69.4	336
Health Alliance Medical Plans	IL	77950	1192	550,725	0.025	367,488	66.7	712
Regence BCBS of UT	UT	54550	1207	403,622	0.019	225,752	55.9	223
Educators Mut Ins Assoc	UT	81701	126	380,671	0.018	286,889	75.4	161
QCC Ins Co	PA	93688	936	361,438	0.017	260,993	72.2	269
Globe Life Ins Co of NY	NY	74101	290	280,363	0.013	192,135	68.5	115
Physicians Mut Ins Co	NE	80578	367	215,812	0.010	135,120	62.6	106
Talcott Resolution Life Ins Co	CT	88072	4926	178,926	0.008	109,572	61.2	79

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

In Order by Direct Premiums Earned

U.S. and U.S. Territories

GROUP POLICIES ISSUED IN 2017, 2018, 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Continental Life Ins Co Brentwood	TN	68500	1	160,889	0.007	100,904	62.7	263
Aetna Life Ins Co	CT	60054	1	144,327	0.007	136,528	94.6	55
Anthem Hlth Plans of NH	NH	53759	671	92,665	0.004	58,077	62.7	10
Amalgamated Life & Hlth Ins Co	IL	60208		53,424	0.002	40,749	76.3	26
Cigna Hlth & Life Ins Co	CT	67369	901	21,568	0.001	16,739	77.6	8
Medico Ins Co	IA	31119	3527	20,952	0.001	2,261	10.8	7
Highmark West Virginia Inc.	WV	54828	812	12,685	0.001	24,274	191.4	5
TOTAL				2,174,119,462		1,812,408,782	83.4	1,097,465

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

## **GROUP POLICIES ISSUED IN 2017, 2018 AND 2019 BY COMPANY NAME**



August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

GROUP POLICIES ISSUED IN 2017, 2018, 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Aetna Hlth & Life Ins Co	CT	78700	1	7,861,500	0.362	6,549,927	83.3	4,748
Aetna Life Ins Co	CT	60054	1	144,327	0.007	136,528	94.6	55
Amalgamated Life & Hlth Ins Co	IL	60208		53,424	0.002	40,749	76.3	26
Anthem Hlth Plans of NH	NH	53759	671	92,665	0.004	58,077	62.7	10
BCBS Of KS Inc	KS	70729	430	2,529,111	0.116	1,682,497	66.5	1,161
BCBS of MA	MA	53228	3637	24,973,420	1.149	17,402,331	69.7	9,209
BCBS Of NE	NE	77780	4858	3,144,801	0.145	2,019,834	64.2	1,983
BCBS of RI	RI	53473		1,140,922	0.052	973,860	85.4	502
BCBS of VT	VT	53295	4745	551,366	0.025	382,697	69.4	336
BCBSM Inc	MN	55026	461	31,313,857	1.440	25,284,427	80.7	13,215
Cigna Hlth & Life Ins Co	CT	67369	901	21,568	0.001	16,739	77.6	8
Continental Life Ins Co Brentwood	TN	68500	1	160,889	0.007	100,904	62.7	263
Educators Hlth Plans Life Accident &	UT	12515	126	1,069,815	0.049	843,093	78.8	820
Educators Mut Ins Assoc	UT	81701	126	380,671	0.018	286,889	75.4	161
Excellus Hlth Plan Inc	NY	55107	1186	1,165,160	0.054	853,578	73.3	648
Globe Life Ins Co of NY	NY	74101	290	280,363	0.013	192,135	68.5	115
Hartford Life & Accident Ins Co	CT	70815	91	578,681	0.027	286,871	49.6	224
Health Alliance Medical Plans	IL	77950	1192	550,725	0.025	367,488	66.7	712
Health Care Serv Corp A Mut Legal Re	IL	70670	917	2,313,468	0.106	2,004,543	86.6	946
Heartland Natl Life Ins Co	IN	66214		849,246	0.039	793,697	93.5	395
Highmark Inc	PA	54771	812	6,725,868	0.309	11,172,691	166.1	3,355
Highmark West Virginia Inc.	WV	54828	812	12,685	0.001	24,274	191.4	5
Independence Hospital Ind Plan Inc	PA	54704	936	2,846,415	0.131	1,611,802	56.6	2,697
Medico Ins Co	IA	31119	3527	20,952	0.001	2,261	10.8	7
Members Hlth Ins Co	AZ	94587	4677	715,565	0.033	643,234	89.9	433
Moda Hlth Plan Inc	OR	47098	1313	92,346,001	4.248	76,278,151	82.6	25,700
Physicians Mut Ins Co	NE	80578	367	215,812	0.010	135,120	62.6	106
Premera Blue Cross	WA	47570	962	19,618,948	0.902	13,244,621	67.5	8,230
QCC Ins Co	PA	93688	936	361,438	0.017	260,993	72.2	269
Regence BCBS of UT	UT	54550	1207	403,622	0.019	225,752	55.9	223
Talcott Resolution Life Ins Co	CT	88072	4926	178,926	0.008	109,572	61.2	79
Transamerica Financial Life Ins Co	NY	70688	468	2,761,240	0.127	1,742,075	63.1	1,153

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

In Order by Company Name

U.S. and U.S. Territories

GROUP POLICICES ISSUED IN 2017, 2018, 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Transamerica Life Ins Co	IA	86231	468	12,517,228	0.576	10,355,365	82.7	6,317
Transamerica Premier Life Ins Co	IA	66281	468	662,412	0.030	612,012	92.4	394
Triple S Salud Inc	PR	55816	4802	7,576,436	0.348	7,364,775	97.2	6,532
Tufts Ins Co Inc	MA	60117	4742	15,630,747	0.719	12,455,025	79.7	6,927
United Amer Ins Co	NE	92916	290	5,530,196	0.254	4,258,749	77.0	2,944
United Hlthcare Ins Co Of NY	NY	60093	707	298,157,444	13.714	251,804,246	84.5	117,343
UnitedHealthcare Ins Co	CT	79413	707	1,628,661,548	74.911	1,359,831,200	83.5	879,214
TOTAL				2,174,119,462		1,812,408,782	83.4	1,097,465

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

## **TOTAL GROUP POLICIES BY DIRECT PREMIUMS EARNED**



August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

TOTAL GROUP POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
UnitedHealthcare Ins Co	CT	79413	707	6,767,168,233	77.468	5,496,256,402	81.2	2,798,250
United Hlthcare Ins Co Of NY	NY	60093	707	1,171,077,100	13.406	934,740,295	79.8	391,195
Transamerica Life Ins Co	IA	86231	468	102,333,586	1.171	83,710,782	81.8	41,940
Moda Hlth Plan Inc	OR	47098	1313	92,346,001	1.057	76,278,151	82.6	25,700
BCBS of MA	MA	53228	3637	74,408,465	0.852	60,814,344	81.7	24,334
Premera Blue Cross	WA	47570	962	52,274,678	0.598	39,121,379	74.8	20,210
Highmark Inc	PA	54771	812	36,588,262	0.419	34,728,395	94.9	17,409
Community Ins Co	OH	10345	671	33,858,441	0.388	28,411,767	83.9	12,345
American Republic Ins Co	IA	60836	3527	32,178,494	0.368	27,683,430	86.0	9,221
BCBSM Inc	MN	55026	461	31,631,351	0.362	25,515,176	80.7	13,383
BCBS Of NE	NE	77780	4858	29,778,819	0.341	23,381,936	78.5	13,786
Principal Life Ins Co	IA	61271	332	25,457,002	0.291	19,808,869	77.8	7,056
Mutual Of Omaha Ins Co	NE	71412	261	25,382,170	0.291	24,367,062	96.0	8,308
Bankers Life & Cas Co	IL	61263	233	21,462,565	0.246	20,145,195	93.9	7,180
BCBS Of KS Inc	KS	70729	430	20,883,921	0.239	17,928,458	85.8	8,151
BCBS of RI	RI	53473		17,417,543	0.199	14,867,156	85.4	7,631
Tufts Ins Co Inc	MA	60117	4742	15,630,747	0.179	12,455,025	79.7	6,927
Transamerica Financial Life Ins Co	NY	70688	468	15,098,067	0.173	11,999,647	79.5	5,515
Independence Hospital Ind Plan Inc	PA	54704	936	15,039,647	0.172	11,588,465	77.1	14,185
Anthem Hlth Plans Inc	CT	60217	671	14,511,543	0.166	7,895,689	54.4	8,599
Transamerica Premier Life Ins Co	IA	66281	468	13,075,155	0.150	11,593,712	88.7	5,085
Medico Ins Co	IA	31119	3527	12,455,038	0.143	9,997,262	80.3	3,227
Nassau Life Ins Co of TX	TX	62359	4736	12,106,233	0.139	11,657,870	96.3	3,210
United Amer Ins Co	NE	92916	290	11,913,759	0.136	9,844,115	82.6	5,284
Aetna Hlth & Life Ins Co	CT	78700	1	10,812,092	0.124	8,901,631	82.3	6,298
Health Care Serv Corp A Mut Legal Re	IL	70670	917	8,682,290	0.099	6,494,439	74.8	2,535
Triple S Salud Inc	PR	55816	4802	7,576,436	0.087	7,364,775	97.2	6,532
Heartland Natl Life Ins Co	IN	66214		7,330,923	0.084	7,407,898	101.1	3,101
American Natl Life Ins Co Of TX	TX	71773	408	7,155,708	0.082	5,379,613	75.2	1,951
Excellus Hlth Plan Inc	NY	55107	1186	7,103,398	0.081	6,019,443	84.7	3,141
Cigna Hlth & Life Ins Co	CT	67369	901	5,238,142	0.060	4,273,035	81.6	2,007
Anthem Hlth Plans of NH	NH	53759	671	4,665,314	0.053	4,575,047	98.1	473

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

TOTAL GROUP POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Members Hlth Ins Co	AZ	94587	4677	3,188,414	0.036	2,639,425	82.8	1,592
BCBS of TN Inc	TN	54518	3498	2,365,244	0.027	1,494,675	63.2	743
Educators Mut Ins Assoc	UT	81701	126	2,268,850	0.026	1,461,473	64.4	744
Amalgamated Life & Hlth Ins Co	IL	60208		2,020,662	0.023	1,358,304	67.2	759
Christian Fidelity Life Ins Co	TX	61859	574	1,866,191	0.021	1,228,510	65.8	369
Health Alliance Medical Plans	IL	77950	1192	1,852,897	0.021	1,362,031	73.5	1,171
Hartford Life & Accident Ins Co	CT	70815	91	1,822,820	0.021	1,472,850	80.8	659
Medical Mut Of OH	OH	29076	730	1,783,289	0.020	1,395,750	78.3	592
Central States H & L Co Of Omaha	NE	61751	690	1,687,380	0.019	1,522,606	90.2	546
Regence BCBS of UT	UT	54550	1207	1,677,584	0.019	1,240,364	73.9	768
Continental Life Ins Co Brentwood	TN	68500	1	1,483,806	0.017	1,172,892	79.0	1,214
Globe Life Ins Co of NY	NY	74101	290	1,452,958	0.017	1,213,737	83.5	530
Talcott Resolution Life Ins Co	CT	88072	4926	1,356,107	0.016	1,304,861	96.2	575
BCBS of VT	VT	53295	4745	1,254,696	0.014	1,043,743	83.2	694
Physicians Mut Ins Co	NE	80578	367	1,181,926	0.014	933,161	79.0	462
Educators Hlth Plans Life Accident &	UT	12515	126	1,069,815	0.012	843,093	78.8	820
Highmark West Virginia Inc.	WV	54828	812	1,010,736	0.012	844,108	83.5	376
Continental Gen Ins Co	TX	71404		530,403	0.006	368,753	69.5	131
Oxford Life Ins Co	AZ	76112	574	525,404	0.006	521,351	99.2	214
BCBS Of FL	FL	98167	536	373,469	0.004	256,647	68.7	127
QCC Ins Co	PA	93688	936	361,438	0.004	260,993	72.2	269
Aetna Life Ins Co	CT	60054	1	356,127	0.004	336,888	94.6	147
American Progressive L&H Ins Of NY	NY	80624	1199	275,617	0.003	280,977	101.9	82
Globe Life & Accident Ins Co	NE	91472	290	240,658	0.003	234,900	97.6	88
Guarantee Trust Life Ins Co	IL	64211	687	216,897	0.002	98,727	45.5	53
American Family Life Assur Co of Col	NE	60380	370	116,831	0.001	112,574	96.4	44
Union Labor Life Ins Co	MD	69744	781	107,267	0.001	239,201	223.0	63
Gerber Life Ins Co	NY	70939	836	103,656	0.001	146,136	141.0	21
Connecticut Gen Life Ins Co	CT	62308	901	64,764	0.001	16,454	25.4	20
Combined Ins Co Of Amer	IL	62146	626	63,698	0.001	125,784	197.5	30
Allianz Life Ins Co Of N Amer	MN	90611	761	54,698	0.001	174,039	318.2	38
21st Century Premier Ins Co	PA	20796	69	37,538	0.000	38,446	102.4	22

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

In Order by Direct Premiums Earned

U.S. and U.S. Territories

TOTAL GROUP POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
North Amer Ins Co	WI	68349	574	21,811	0.000	18,819	86.3	4
Medica Hlth Plans	MN	52626	1552	10,130	0.000	9,639	95.2	4
BCBS Of MS Mut Ins Co	MS	60111	1126	6,374	0.000	4,766	74.8	2
Reliastar Life Ins Co	MN	67105	4832	5,640	0.000	8,888	157.6	3
CMFG Life Ins Co	IA	62626	306	3,843	0.000	438	11.4	4
Allianz Life Ins Co Of NY	NY	64190	761	2,657	0.000	17,555	660.7	20
American Gen Life Ins Co	TX	60488	12	1,003	0.000	224	22.3	1
London Life Reins Co	PA	76694	769	966	0.000	2,888	299.0	1
Genworth Life & Ann Ins Co	VA	65536	4011	941	0.000	643	68.3	1
National Benefit Life Ins Co	NY	61409	4750	565	0.000	0	0.0	1
Health Net Life Ins Co	CA	66141	1295	0	0.000	-1,246	N/A	0
TOTAL				8,735,466,893		7,091,012,530	81.2	3,498,173

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.



## **TOTAL GROUP POLICIES BY COMPANY NAME**



August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

TOTAL GROUP POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
21st Century Premier Ins Co	PA	20796	69	37,538	0.000	38,446	102.4	22
Aetna Hlth & Life Ins Co	CT	78700	1	10,812,092	0.124	8,901,631	82.3	6,298
Aetna Life Ins Co	CT	60054	1	356,127	0.004	336,888	94.6	147
Allianz Life Ins Co Of N Amer	MN	90611	761	54,698	0.001	174,039	318.2	38
Allianz Life Ins Co Of NY	NY	64190	761	2,657	0.000	17,555	660.7	20
Amalgamated Life & Hlth Ins Co	IL	60208		2,020,662	0.023	1,358,304	67.2	759
American Family Life Assur Co of Col	NE	60380	370	116,831	0.001	112,574	96.4	44
American Gen Life Ins Co	TX	60488	12	1,003	0.000	224	22.3	1
American Natl Life Ins Co Of TX	TX	71773	408	7,155,708	0.082	5,379,613	75.2	1,951
American Progressive L&H Ins Of NY	NY	80624	1199	275,617	0.003	280,977	101.9	82
American Republic Ins Co	IA	60836	3527	32,178,494	0.368	27,683,430	86.0	9,221
Anthem Hlth Plans Inc	CT	60217	671	14,511,543	0.166	7,895,689	54.4	8,599
Anthem Hlth Plans of NH	NH	53759	671	4,665,314	0.053	4,575,047	98.1	473
Bankers Life & Cas Co	IL	61263	233	21,462,565	0.246	20,145,195	93.9	7,180
BCBS Of FL	FL	98167	536	373,469	0.004	256,647	68.7	127
BCBS Of KS Inc	KS	70729	430	20,883,921	0.239	17,928,458	85.8	8,151
BCBS of MA	MA	53228	3637	74,408,465	0.852	60,814,344	81.7	24,334
BCBS Of MS Mut Ins Co	MS	60111	1126	6,374	0.000	4,766	74.8	2
BCBS Of NE	NE	77780	4858	29,778,819	0.341	23,381,936	78.5	13,786
BCBS of RI	RI	53473		17,417,543	0.199	14,867,156	85.4	7,631
BCBS of TN Inc	TN	54518	3498	2,365,244	0.027	1,494,675	63.2	743
BCBS of VT	VT	53295	4745	1,254,696	0.014	1,043,743	83.2	694
BCBSM Inc	MN	55026	461	31,631,351	0.362	25,515,176	80.7	13,383
Central States H & L Co Of Omaha	NE	61751	690	1,687,380	0.019	1,522,606	90.2	546
Christian Fidelity Life Ins Co	TX	61859	574	1,866,191	0.021	1,228,510	65.8	369
Cigna Hlth & Life Ins Co	CT	67369	901	5,238,142	0.060	4,273,035	81.6	2,007
CMFG Life Ins Co	IA	62626	306	3,843	0.000	438	11.4	4
Combined Ins Co Of Amer	IL	62146	626	63,698	0.001	125,784	197.5	30
Community Ins Co	OH	10345	671	33,858,441	0.388	28,411,767	83.9	12,345
Connecticut Gen Life Ins Co	CT	62308	901	64,764	0.001	16,454	25.4	20
Continental Gen Ins Co	TX	71404		530,403	0.006	368,753	69.5	131
Continental Life Ins Co Brentwood	TN	68500	1	1,483,806	0.017	1,172,892	79.0	1,214

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

TOTAL GROUP POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Educators Hlth Plans Life Accident &	UT	12515	126	1,069,815	0.012	843,093	78.8	820
Educators Mut Ins Assoc	UT	81701	126	2,268,850	0.026	1,461,473	64.4	744
Excellus Hlth Plan Inc	NY	55107	1186	7,103,398	0.081	6,019,443	84.7	3,141
Genworth Life & Ann Ins Co	VA	65536	4011	941	0.000	643	68.3	1
Gerber Life Ins Co	NY	70939	836	103,656	0.001	146,136	141.0	21
Globe Life & Accident Ins Co	NE	91472	290	240,658	0.003	234,900	97.6	88
Globe Life Ins Co of NY	NY	74101	290	1,452,958	0.017	1,213,737	83.5	530
Guarantee Trust Life Ins Co	IL	64211	687	216,897	0.002	98,727	45.5	53
Hartford Life & Accident Ins Co	CT	70815	91	1,822,820	0.021	1,472,850	80.8	659
Health Alliance Medical Plans	IL	77950	1192	1,852,897	0.021	1,362,031	73.5	1,171
Health Care Serv Corp A Mut Legal Re	IL	70670	917	8,682,290	0.099	6,494,439	74.8	2,535
Health Net Life Ins Co	CA	66141	1295	0	0.000	-1,246	N/A	0
Heartland Natl Life Ins Co	IN	66214		7,330,923	0.084	7,407,898	101.1	3,101
Highmark Inc	PA	54771	812	36,588,262	0.419	34,728,395	94.9	17,409
Highmark West Virginia Inc.	WV	54828	812	1,010,736	0.012	844,108	83.5	376
Independence Hospital Ind Plan Inc	PA	54704	936	15,039,647	0.172	11,588,465	77.1	14,185
London Life Reins Co	PA	76694	769	966	0.000	2,888	299.0	1
Medica Hlth Plans	MN	52626	1552	10,130	0.000	9,639	95.2	4
Medical Mut Of OH	OH	29076	730	1,783,289	0.020	1,395,750	78.3	592
Medico Ins Co	IA	31119	3527	12,455,038	0.143	9,997,262	80.3	3,227
Members Hlth Ins Co	AZ	94587	4677	3,188,414	0.036	2,639,425	82.8	1,592
Moda Hlth Plan Inc	OR	47098	1313	92,346,001	1.057	76,278,151	82.6	25,700
Mutual Of Omaha Ins Co	NE	71412	261	25,382,170	0.291	24,367,062	96.0	8,308
Nassau Life Ins Co of TX	TX	62359	4736	12,106,233	0.139	11,657,870	96.3	3,210
National Benefit Life Ins Co	NY	61409	4750	565	0.000	0	0.0	1
North Amer Ins Co	WI	68349	574	21,811	0.000	18,819	86.3	4
Oxford Life Ins Co	AZ	76112	574	525,404	0.006	521,351	99.2	214
Physicians Mut Ins Co	NE	80578	367	1,181,926	0.014	933,161	79.0	462
Premera Blue Cross	WA	47570	962	52,274,678	0.598	39,121,379	74.8	20,210
Principal Life Ins Co	IA	61271	332	25,457,002	0.291	19,808,869	77.8	7,056
QCC Ins Co	PA	93688	936	361,438	0.004	260,993	72.2	269
Regence BCBS of UT	UT	54550	1207	1,677,584	0.019	1,240,364	73.9	768

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 24, 2020

**In Order by Company Name**

U.S. and U.S. Territories

TOTAL GROUP POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Reliastar Life Ins Co	MN	67105	4832	5,640	0.000	8,888	157.6	3
Talcott Resolution Life Ins Co	CT	88072	4926	1,356,107	0.016	1,304,861	96.2	575
Transamerica Financial Life Ins Co	NY	70688	468	15,098,067	0.173	11,999,647	79.5	5,515
Transamerica Life Ins Co	IA	86231	468	102,333,586	1.171	83,710,782	81.8	41,940
Transamerica Premier Life Ins Co	IA	66281	468	13,075,155	0.150	11,593,712	88.7	5,085
Triple S Salud Inc	PR	55816	4802	7,576,436	0.087	7,364,775	97.2	6,532
Tufts Ins Co Inc	MA	60117	4742	15,630,747	0.179	12,455,025	79.7	6,927
Union Labor Life Ins Co	MD	69744	781	107,267	0.001	239,201	223.0	63
United Amer Ins Co	NE	92916	290	11,913,759	0.136	9,844,115	82.6	5,284
United Hlthcare Ins Co Of NY	NY	60093	707	1,171,077,100	13.406	934,740,295	79.8	391,195
UnitedHealthcare Ins Co	CT	79413	707	6,767,168,233	77.468	5,496,256,402	81.2	2,798,250
<b>TOTAL</b>				<b>8,735,466,893</b>		<b>7,091,012,530</b>	<b>81.2</b>	<b>3,498,173</b>

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.



## **TOTAL POLICIES (INDIVIDUAL AND GROUP) BY DIRECT PREMIUMS EARNED**



August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
UnitedHealthcare Ins Co	CT	79413	707	10,073,504,593	30.634	8,157,880,588	81.0	4,109,880
Health Care Serv Corp A Mut Legal Re	IL	70670	917	1,635,914,450	4.975	1,295,321,551	79.2	625,754
United Hlthcare Ins Co Of NY	NY	60093	707	1,171,077,100	3.561	934,740,295	79.8	391,195
United Of Omaha Life Ins Co	NE	69868	261	913,905,773	2.779	667,663,645	73.1	308,519
Mutual Of Omaha Ins Co	NE	71412	261	757,194,946	2.303	614,061,268	81.1	321,575
Omaha Ins Co	NE	13100	261	735,261,532	2.236	638,545,678	86.8	425,161
United World Life Ins Co	NE	72850	261	568,947,674	1.730	456,868,752	80.3	344,879
BCBS of MA	MA	53228	3637	543,996,160	1.654	517,823,803	95.2	235,712
Continental Life Ins Co Brentwood	TN	68500	1	505,663,548	1.538	431,066,716	85.2	250,806
Colonial Penn Life Ins Co	PA	62065	233	492,862,714	1.499	368,876,559	74.8	209,614
BCBSM Inc	MN	55026	461	475,535,945	1.446	383,872,386	80.7	171,465
BCBS Of FL	FL	98167	536	466,031,758	1.417	368,632,164	79.1	180,850
Humana Ins Co	WI	73288	119	446,503,134	1.358	360,425,592	80.7	199,168
American Continental Ins Co	TN	12321	1	442,475,487	1.346	362,200,400	81.9	183,245
Cigna Hlth & Life Ins Co	CT	67369	901	434,221,324	1.320	386,615,760	89.0	272,876
Wellmark Inc	IA	88848	770	420,477,350	1.279	361,015,097	85.9	175,520
American Retirement Life Ins Co	OH	88366	901	420,365,185	1.278	349,330,471	83.1	195,646
Aetna Hlth & Life Ins Co	CT	78700	1	419,073,402	1.274	359,641,713	85.8	233,658
BCBS of MI Mut Ins Co	MI	54291	572	417,355,667	1.269	354,842,256	85.0	135,039
BCBS of NC Inc	NC	54631	758	391,861,889	1.192	292,793,462	74.7	160,920
USAA Life Ins Co	TX	69663	200	371,662,743	1.130	292,103,137	78.6	152,853
Anthem Hlth Plans of VA Inc	VA	71835	671	308,720,325	0.939	230,877,385	74.8	137,340
United Amer Ins Co	NE	92916	290	288,608,515	0.878	211,964,714	73.4	149,730
State Farm Mut Auto Ins Co	IL	25178	176	287,471,646	0.874	223,195,912	77.6	107,121
USAble Mut Ins Co	AR	83470	876	263,502,266	0.801	218,169,593	82.8	118,381
Horizon Ins Co	NJ	14690	1202	263,066,909	0.800	207,161,239	78.7	79,133
BCBS Of KS Inc	KS	70729	430	255,072,512	0.776	220,302,139	86.4	102,453
Highmark Inc	PA	54771	812	250,200,950	0.761	212,260,116	84.8	101,980
Loyal Amer Life Ins Co	OH	65722	901	232,781,960	0.708	185,176,522	79.5	96,847
Bankers Life & Cas Co	IL	61263	233	230,471,473	0.701	171,541,972	74.4	62,954
Physicians Mut Ins Co	NE	80578	367	226,540,438	0.689	152,748,396	67.4	103,558
BCBS of AL	AL	55433	570	224,983,758	0.684	209,902,725	93.3	115,454

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Transamerica Premier Life Ins Co	IA	66281	468	199,237,847	0.606	160,372,110	80.5	108,302
Anthem Hlth Plans Of KY Inc	KY	95120	671	182,655,314	0.555	137,157,132	75.1	77,349
BCBS Of NE	NE	77780	4858	171,115,834	0.520	133,471,162	78.0	64,222
Medical Hlth Insuring Corp of OH	OH	95828	730	163,991,556	0.499	143,057,014	87.2	116,495
Transamerica Life Ins Co	IA	86231	468	157,184,969	0.478	128,957,797	82.0	65,029
Medico Corp Life Ins Co	IA	79987	3527	155,731,726	0.474	122,172,822	78.5	83,038
Manhattan Life Ins Co	NY	65870	1117	155,338,693	0.472	137,779,535	88.7	74,451
BCBS Of SC Inc	SC	38520	661	154,451,680	0.470	108,462,430	70.2	65,678
BCBS Hlthcare Plan of GA Inc	GA	96962	671	154,018,168	0.468	115,604,159	75.1	57,363
Anthem Ins Co Inc	IN	28207	671	149,548,050	0.455	108,613,450	72.6	65,256
TRH Hlth Ins Co	TN	89005	4677	146,241,595	0.445	110,088,813	75.3	64,019
Wisconsin Physicians Serv Ins Corp	WI	53139	68	144,115,462	0.438	89,790,394	62.3	45,969
Community Ins Co	OH	10345	671	141,181,005	0.429	104,621,978	74.1	61,059
Carefirst of MD Inc	MD	47058	380	136,157,732	0.414	97,050,707	71.3	40,084
Bankers Fidelity Life Ins Co	GA	61239	587	133,829,753	0.407	114,712,085	85.7	64,109
HPHC Ins Co Inc	MA	18975	595	132,557,381	0.403	107,955,150	81.4	53,552
Philadelphia Amer Life Ins Co	TX	67784	520	132,200,827	0.402	113,154,197	85.6	65,686
BCBS of TN Inc	TN	54518	3498	130,128,538	0.396	93,847,227	72.1	49,896
Premera Blue Cross	WA	47570	962	125,307,967	0.381	89,706,875	71.6	48,423
Thrivent Financial For Lutherans	WI	56014		123,842,248	0.377	101,310,532	81.8	67,357
BCBS of AZ Inc	AZ	53589		113,590,230	0.345	80,983,806	71.3	45,353
Anthem Hlth Plans Inc	CT	60217	671	111,524,105	0.339	84,993,288	76.2	54,146
Louisiana Hlth Serv & Ind Co	LA	81200	438	109,492,132	0.333	90,947,867	83.1	42,967
Equitable Life & Cas Ins Co	UT	62952	4888	106,976,824	0.325	91,815,284	85.8	35,910
BCBS of ND	ND	55891		98,909,377	0.301	80,226,211	81.1	38,440
Health Net Life Ins Co	CA	66141	1295	96,050,854	0.292	76,303,868	79.4	39,700
Regence BlueShield	WA	53902	1207	94,845,785	0.288	67,724,993	71.4	40,128
Moda Hlth Plan Inc	OR	47098	1313	94,284,224	0.287	77,815,931	82.5	26,926
New Era Life Ins Co	TX	78743	520	91,784,813	0.279	77,593,886	84.5	37,255
Rocky Mountain Hospital & Medical	CO	11011	671	89,409,923	0.272	64,359,726	72.0	39,310
Aetna Life Ins Co	CT	60054	1	88,883,676	0.270	61,838,744	69.6	26,439
Healthy Alliance Life Ins Co	MO	78972	671	87,008,014	0.265	63,190,180	72.6	35,189

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
American Republic Ins Co	IA	60836	3527	86,183,135	0.262	65,346,193	75.8	24,285
Anthem Hlth Plans of NH	NH	53759	671	82,949,438	0.252	67,999,630	82.0	35,250
Empire Healthchoice Assur Inc	NY	55093	671	82,265,262	0.250	65,033,811	79.1	34,766
Gerber Life Ins Co	NY	70939	836	79,780,827	0.243	61,795,344	77.5	21,734
Medico Ins Co	IA	31119	3527	79,570,830	0.242	64,031,672	80.5	30,140
Individual Assur Co Life Hlth & Acc	OK	81779		74,174,508	0.226	65,344,630	88.1	30,223
Central States Ind Co Of Omaha	NE	34274	31	72,232,396	0.220	57,319,070	79.4	27,742
Physicians Life Ins Co	NE	72125	367	65,806,553	0.200	46,655,710	70.9	25,227
Humanadental Ins Co	WI	70580	119	63,615,042	0.193	60,731,887	95.5	48,950
Combined Ins Co Of Amer	IL	62146	626	61,997,594	0.189	50,309,562	81.1	22,925
BCBS of WI	WI	54003	671	61,744,176	0.188	41,577,347	67.3	17,499
BCBS of KC	MO	47171	537	60,516,918	0.184	45,788,503	75.7	20,348
Old Surety Life Ins Co	OK	67326	4922	60,230,000	0.183	43,180,651	71.7	27,795
BCBS of RI	RI	53473		59,739,804	0.182	52,854,316	88.5	25,716
GPM Hlth & Life Ins Co	WA	67059	4712	58,810,550	0.179	50,699,893	86.2	44,872
Wellmark Of SD Inc	SD	60128	770	57,580,703	0.175	47,631,333	82.7	22,713
Nassau Life Ins Co of TX	TX	62359	4736	57,578,035	0.175	48,046,763	83.4	13,677
Country Life Ins Co	IL	62553	50	57,517,379	0.175	43,897,528	76.3	20,769
Aetna Hlth Ins Co	PA	72052	1	56,958,064	0.173	45,683,483	80.2	65,764
Continental Gen Ins Co	TX	71404		54,581,218	0.166	42,591,160	78.0	15,081
Sterling Life Ins Co	IL	77399	901	54,047,252	0.164	39,181,133	72.5	17,296
New Era Life Ins Co Of Midwest	TX	69698	520	50,988,890	0.155	42,988,473	84.3	23,610
Anthem Hlth Plans of ME Inc	ME	52618	671	50,938,423	0.155	42,753,220	83.9	22,372
Regence BCBS of UT	UT	54550	1207	47,634,382	0.145	33,934,548	71.2	19,443
Independence Hospital Ind Plan Inc	PA	54704	936	45,646,170	0.139	37,771,529	82.7	35,322
Bankers Fidelity Assur Co	GA	71919	587	45,144,716	0.137	38,330,869	84.9	25,018
American Republic Corp Ins Co	IA	67679	3527	44,977,809	0.137	32,272,126	71.8	13,391
Standard Life & Accident Ins Co	TX	86355	408	42,621,815	0.130	31,331,831	73.5	20,036
Reserve Natl Ins Co	IL	68462	215	42,545,677	0.129	34,113,615	80.2	18,013
Medica Hlth Plans	MN	52626	1552	42,470,555	0.129	40,413,249	95.2	16,782
Capital Advantage Ins Co	PA	41203	1230	42,175,037	0.128	35,847,811	85.0	26,897
Globe Life Ins Co of NY	NY	74101	290	41,934,871	0.128	29,098,043	69.4	30,850

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Everence Assn Inc	IN	57991	4616	41,887,537	0.127	30,530,500	72.9	19,195
Sentinel Security Life Ins Co	UT	68802	4824	41,784,657	0.127	34,944,993	83.6	15,654
Forethought Life Ins Co	IN	91642	3891	40,572,072	0.123	32,783,654	80.8	13,175
Genworth Life & Ann Ins Co	VA	65536	4011	40,363,397	0.123	31,137,631	77.1	12,507
Principal Life Ins Co	IA	61271	332	38,534,842	0.117	29,886,392	77.6	10,458
CSI Life Ins Co	NE	82880	31	38,162,727	0.116	31,141,536	81.6	22,930
Washington Natl Ins Co	IN	70319	233	37,258,136	0.113	27,688,904	74.3	9,177
American Natl Life Ins Co Of TX	TX	71773	408	36,218,045	0.110	31,476,060	86.9	22,215
Tufts Ins Co Inc	MA	60117	4742	36,042,367	0.110	31,193,789	86.5	16,822
Priority Hlth	MI	95561	3383	35,539,517	0.108	26,241,728	73.8	16,208
Assured Life Assn	CO	56499		35,101,379	0.107	26,209,739	74.7	12,725
Dean Hlth Plan Inc	WI	96156	1294	34,557,881	0.105	35,055,430	101.4	19,874
Oxford Life Ins Co	AZ	76112	574	34,412,736	0.105	31,242,537	90.8	10,035
Order of United Commercial Travelers	OH	56383		34,398,638	0.105	23,880,133	69.4	8,117
Pekin Life Ins Co	IL	67628	153	34,049,446	0.104	25,925,367	76.1	15,282
Blue Care Network Of MI	MI	95610	572	33,697,973	0.102	23,220,657	68.9	11,524
Western United Life Assur Co	WA	85189	1117	33,208,889	0.101	29,477,150	88.8	28,869
BCBS Of MS Mut Ins Co	MS	60111	1126	32,606,380	0.099	30,011,940	92.0	10,915
Family Life Ins Co	TX	63053	1117	32,349,165	0.098	23,286,506	72.0	7,634
Americo Fin Life & Ann Ins Co	TX	61999	449	31,550,453	0.096	27,872,372	88.3	20,225
Everest Reins Co	DE	26921	1120	31,535,481	0.096	28,621,817	90.8	16,966
American Family Life Assur Co of Col	NE	60380	370	31,068,064	0.094	25,584,514	82.3	9,528
Puritan Life Ins Co of Amer	AZ	71390	4903	30,223,230	0.092	28,446,125	94.1	19,358
Humana Benefit Plan of IL Inc	IL	60052	119	29,934,965	0.091	32,011,669	106.9	26,785
Guarantee Trust Life Ins Co	IL	64211	687	27,570,073	0.084	23,491,160	85.2	15,684
Regence BCBS of OR	OR	54933	1207	27,517,097	0.084	21,687,663	78.8	11,278
Excellus Hlth Plan Inc	NY	55107	1186	24,687,067	0.075	20,428,282	82.7	8,753
Government Personnel Mut Life Ins Co	TX	63967	4712	24,475,474	0.074	20,038,583	81.9	8,698
Group Hospitalization & Med Srvcs	DC	53007	380	23,961,392	0.073	17,472,558	72.9	8,572
First Care Inc	MD	60113	380	23,841,392	0.073	20,009,606	83.9	14,435
Medical Mut Of OH	OH	29076	730	23,358,006	0.071	17,457,014	74.7	9,135
First Hlth Life & Hlth Ins Co	TX	90328	1	23,044,030	0.070	17,176,457	74.5	9,581

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
BCBS of WY	WY	53767		22,790,958	0.069	17,866,364	78.4	9,552
Christian Fidelity Life Ins Co	TX	61859	574	21,966,942	0.067	13,339,824	60.7	4,760
Lumico Life Ins Co	MO	73504	181	21,793,200	0.066	15,275,179	70.1	23,563
American Family Mut Ins Co SI	WI	19275	473	21,405,080	0.065	13,378,942	62.5	5,125
Heartland Natl Life Ins Co	IN	66214		20,835,762	0.063	18,336,879	88.0	7,623
Avera Hlth Plans Inc	SD	95839		20,016,651	0.061	16,135,865	80.6	10,690
Highmark BCBSD Inc	DE	53287	812	19,167,931	0.058	13,458,636	70.2	8,050
Royal Neighbors Of Amer	IL	57657		18,791,112	0.057	12,400,066	66.0	4,051
Highmark West Virginia Inc.	WV	54828	812	18,444,687	0.056	15,585,108	84.5	7,040
Capital Blue Cross	PA	54720	1230	18,177,129	0.055	15,044,704	82.8	11,860
THP Ins Co	WV	60016	1297	18,131,078	0.055	15,048,378	83.0	7,352
The Vt Hlth Plan LLC	VT	95696	4745	17,921,622	0.054	14,031,335	78.3	9,171
AmeriHealth Ins Co Of NJ	NJ	60061	936	17,846,175	0.054	14,349,924	80.4	6,820
Golden Rule Ins Co	IN	62286	707	16,997,432	0.052	11,405,280	67.1	5,388
Humana Ins Co of NY	NY	12634	119	16,157,359	0.049	13,522,025	83.7	8,272
Triple S Salud Inc	PR	55816	4802	16,141,453	0.049	13,502,073	83.6	10,969
Transamerica Financial Life Ins Co	NY	70688	468	15,818,061	0.048	12,443,844	78.7	5,654
Southern Guar Ins Co	WI	19178		15,717,347	0.048	13,541,765	86.2	19,305
Globe Life & Accident Ins Co	NE	91472	290	15,664,505	0.048	13,808,545	88.2	7,648
Asuris NW Hlth	WA	47350	1207	15,644,329	0.048	12,820,294	81.9	7,361
Equitable Natl Life Ins Co Inc	UT	91785	4888	15,445,043	0.047	14,542,918	94.2	13,073
S USA Life Ins Co Inc	AZ	60183	4947	15,381,744	0.047	12,172,155	79.1	10,343
Shenandoah Life Ins Co	VA	68845	4947	15,334,622	0.047	12,405,985	80.9	9,566
Companion Life Ins Co	SC	77828	661	15,208,822	0.046	13,070,581	85.9	6,937
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	14,626,014	0.044	11,126,324	76.1	4,854
GCU	PA	56693		14,049,736	0.043	13,344,442	95.0	7,671
Liberty Bankers Life Ins Co	OK	68543	3436	13,931,572	0.042	12,721,903	91.3	7,951
Humana Hlth Ins Co Of FL Inc	FL	69671	119	12,776,936	0.039	9,287,567	72.7	5,650
State Mut Ins Co	GA	69132		12,468,579	0.038	8,748,851	70.2	3,715
Unicare Life & Hlth Ins Co	IN	80314	671	12,179,662	0.037	7,087,391	58.2	3,597
Humana Ins Co Of KY	KY	60219	119	11,368,122	0.035	9,511,237	83.7	4,573
Regence Blueshield Of ID Inc	ID	60131	1207	11,181,262	0.034	8,472,932	75.8	3,631

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Security Hlth Plan of WI Inc	WI	96881		10,271,389	0.031	8,986,378	87.5	8,810
North Amer Ins Co	WI	68349	574	10,029,183	0.030	7,598,133	75.8	2,246
Central States H & L Co Of Omaha	NE	61751	690	9,344,280	0.028	7,147,388	76.5	4,187
BCBS of VT	VT	53295	4745	9,247,101	0.028	7,648,949	82.7	3,157
Pacificare Life & Hlth Ins Co	IN	70785	707	8,722,374	0.027	7,606,479	87.2	2,779
Sierra Hlth & Life Ins Co Inc	NV	71420	707	8,044,811	0.024	3,841,161	47.7	2,223
Nassau Life Ins Co of KS	KS	68284	4736	8,005,330	0.024	5,181,558	64.7	1,911
American Progressive L&H Ins Of NY	NY	80624	1199	7,951,011	0.024	5,412,335	68.1	1,919
Medico Life & Hlth Ins Co	IA	65641	3527	6,702,506	0.020	5,095,894	76.0	4,007
SBLI USA Life Ins Co Inc	NY	60176	4947	6,628,742	0.020	4,861,927	73.3	4,469
Alliance Hlth & Life Ins Co	MI	60134	1311	6,349,281	0.019	5,732,628	90.3	3,258
Universal Fidelity Life Ins Co	OK	70122		6,293,259	0.019	4,992,090	79.3	2,339
Provident Amer Life & Hlth Ins Co	OH	67903	901	6,140,272	0.019	4,308,250	70.2	1,292
Blue Cross of ID Care Plus Inc	ID	15022	1290	6,129,612	0.019	5,103,802	83.3	2,955
Celtic Ins Co	IL	80799	1295	6,044,496	0.018	5,300,781	87.7	1,692
Sterling Investors Life Ins Co	IN	89184	4888	6,042,865	0.018	4,238,892	70.1	1,312
Unified Life Ins Co	TX	11121		6,023,304	0.018	5,683,340	94.4	2,480
Group Hlth Inc	NY	55239	1127	5,499,029	0.017	5,958,740	108.4	1,499
Health Now NY Inc	NY	55204		5,483,172	0.017	4,821,052	87.9	1,168
KSKJ Life Amer Slovenian Catholic Un	IL	56227		5,389,216	0.016	4,574,971	84.9	1,435
Health Alliance Medical Plans	IL	77950	1192	5,213,368	0.016	4,430,404	85.0	2,147
Qualchoice Life & Hlth Ins Co Inc	AR	70998	1295	5,083,433	0.015	4,320,078	85.0	30,388
Sanford Hlth Plan	SD	95683	1246	5,018,064	0.015	5,985,584	119.3	2,788
Quartz Hlth Benefit Plans Corp	WI	95796	4870	5,007,388	0.015	3,868,124	77.2	2,308
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	4,936,423	0.015	4,277,528	86.7	3,119
Nationwide Life Ins Co	OH	66869	140	4,830,644	0.015	3,388,603	70.1	1,262
CDPHP Universal Benefits Inc	NY	47027	4708	4,433,584	0.013	4,448,302	100.3	870
Great Southern Life Ins Co	TX	90212	449	4,381,965	0.013	3,304,655	75.4	8,210
Health Tradition Hlth Plan Inc	WI	96628	4939	4,360,623	0.013	3,583,843	82.2	1,635
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	4,277,372	0.013	2,967,810	69.4	1,683
Quartz Hlth Plan Corp	WI	95101	4870	4,268,277	0.013	3,654,707	85.6	1,767
United Natl Life Ins Co Of Amer	IL	92703	687	4,253,539	0.013	3,758,288	88.4	1,272

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Coventry Hlth & Life Ins Co	MO	81973	1	4,040,650	0.012	2,895,493	71.7	970
Group Hlth Coop of S Central WI	WI	95311		4,010,328	0.012	2,894,585	72.2	1,384
Bankers Conseco Life Ins Co	NY	68560	233	3,994,882	0.012	3,353,627	83.9	2,105
National Guardian Life Ins Co	WI	66583	1211	3,573,160	0.011	2,771,223	77.6	3,317
Loyal Christian Benefit Assn	PA	56758		3,420,443	0.010	3,168,198	92.6	1,927
Omaha Supplemental Ins Co	NE	16537	261	3,385,554	0.010	2,631,726	77.7	23,184
Geisinger Ind Ins Co	PA	10244	1143	3,354,330	0.010	3,220,010	96.0	976
Great Amer Life Ins Co	OH	63312	84	3,310,086	0.010	2,650,685	80.1	800
Cigna Natl Hlth Ins Co	OH	61727	901	3,296,196	0.010	2,139,570	64.9	765
Fallon Hlth & Life Assur Co	MA	66828	4741	3,279,781	0.010	2,689,830	82.0	1,491
Quartz Hlth Ins Corp	WI	95341	4870	3,272,359	0.010	3,048,868	93.2	510
Members Hlth Ins Co	AZ	94587	4677	3,236,714	0.010	2,668,545	82.4	1,622
Union Security Ins Co	KS	70408	19	3,142,144	0.010	2,485,634	79.1	4,716
QCC Ins Co	PA	93688	936	3,067,357	0.009	2,999,533	97.8	2,051
MercyCare HMO Inc	WI	12195	3595	2,981,782	0.009	3,006,210	100.8	1,561
Western Catholic Union	IL	57711		2,683,630	0.008	2,327,572	86.7	1,052
Paramount Ins Co	OH	11518	1212	2,658,190	0.008	2,376,709	89.4	1,125
BCBS of MA HMO Blue Inc	MA	12219	3637	2,606,290	0.008	3,021,638	115.9	1,564
Amerigroup Ins Co	TX	14078	671	2,590,136	0.008	2,458,376	94.9	2,541
Pan Amer Life Ins Co	LA	67539	525	2,550,908	0.008	2,577,813	101.1	2,840
Health Net Hlth Plan of OR Inc	OR	95800	1295	2,468,581	0.008	1,882,243	76.2	737
Educators Mut Ins Assoc	UT	81701	126	2,268,850	0.007	1,461,473	64.4	744
Humana Hlth Plan Inc	KY	95885	119	2,071,140	0.006	2,077,063	100.3	1,534
Amalgamated Life & Hlth Ins Co	IL	60208		2,020,662	0.006	1,358,304	67.2	759
Lincoln Heritage Life Ins Co	IL	65927		2,014,725	0.006	1,595,471	79.2	454
Humana Ins Co Of PR Inc	PR	84603	119	1,863,112	0.006	1,547,889	83.1	1,362
Hartford Life & Accident Ins Co	CT	70815	91	1,822,820	0.006	1,472,850	80.8	659
HNE Ins Co	MA	14198	4756	1,781,276	0.005	1,569,600	88.1	1,005
Aultcare Ins Co	OH	77216	4805	1,750,215	0.005	1,342,013	76.7	1,021
Talcott Resolution Life Ins Co	CT	88072	4926	1,739,357	0.005	1,569,628	90.2	656
Liberty Natl Life Ins Co	NE	65331	290	1,624,497	0.005	1,135,982	69.9	931
Columbian Mut Life Ins Co	NY	62103	535	1,509,052	0.005	1,158,893	76.8	461

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Erie Family Life Ins Co	PA	70769	213	1,507,080	0.005	1,093,889	72.6	1,926
Genworth Life Ins Co	DE	70025	4011	1,408,909	0.004	1,171,647	83.2	260
Communitycare Life & Hlth Ins Co	OK	89008	3487	1,318,322	0.004	1,193,807	90.6	379
Kaiser Found Hlth Plan of WA Options	WA	47055	601	1,312,330	0.004	1,153,693	87.9	552
New York Life Ins Co	NY	66915	826	1,220,163	0.004	995,034	81.5	329
Standard Life & Cas Ins Co	UT	71706		1,197,521	0.004	1,031,507	86.1	550
Massachusetts Mut Life Ins Co	MA	65935	435	1,145,535	0.003	1,231,787	107.5	682
Avalon Ins Co	PA	12358	1230	1,102,259	0.003	766,912	69.6	231
Educators Hlth Plans Life Accident &	UT	12515	126	1,069,815	0.003	843,093	78.8	820
Catholic United Financial	MN	57053		1,020,142	0.003	677,338	66.4	587
United Hlthcare of AL Inc	AL	95784	707	883,678	0.003	672,957	76.2	305
National Hlth Ins Co	TX	82538	4928	722,642	0.002	492,302	68.1	1,153
Wilco Life Ins Co	IN	65900	4213	720,588	0.002	568,259	78.9	226
Connecticut Gen Life Ins Co	CT	62308	901	712,220	0.002	926,461	130.1	249
Jefferson Natl Life Ins Co	TX	64017	140	654,710	0.002	621,265	94.9	156
ManhattanLife Assur Co of Amer	AR	61883	1117	624,285	0.002	434,235	69.6	154
MedMutual Life Ins Co	OH	62375	730	618,205	0.002	405,601	65.6	195
American Gen Life Ins Co	TX	60488	12	568,097	0.002	413,276	72.7	163
BridgeSpan Hlth Co	UT	95303	1207	528,864	0.002	278,755	52.7	153
McLaren Hlth Plan Comm	MI	14217	4700	512,274	0.002	587,353	114.7	305
Idealife Ins Co	CT	97764	31	497,889	0.002	289,993	58.2	87
UTMB Hlth Plans Inc	TX	95764		490,033	0.001	305,541	62.4	165
WMI Mut Ins Co	UT	68420		486,227	0.001	343,001	70.5	214
EPIC Life Ins Co	WI	64149	68	484,001	0.001	395,708	81.8	258
Polish Falcons Of Amer	PA	56820		465,193	0.001	445,103	95.7	215
SPJST	TX	57436		398,249	0.001	283,077	71.1	84
Catholic Life Ins	TX	57347		379,787	0.001	269,621	71.0	335
Auto Owners Life Ins Co	MI	61190	280	343,576	0.001	183,919	53.5	80
Shelter Life Ins Co	MO	65757	123	328,954	0.001	363,533	110.5	142
Upmc Hlth Benefits Inc	PA	11018	1324	285,187	0.001	981,924	344.3	151
John Alden Life Ins Co	WI	65080	19	236,460	0.001	219,789	92.9	73
Union Labor Life Ins Co	MD	69744	781	236,138	0.001	520,830	220.6	140

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
American Family Ins Co	WI	10386	473	235,688	0.001	104,121	44.2	51
Sanford Hlth Plan of MN	MN	95725	1246	232,968	0.001	163,805	70.3	76
Jackson Natl Life Ins Co	MI	65056	918	224,830	0.001	247,769	110.2	127
Compcare Hlth Serv Ins Corp	WI	95693	671	216,756	0.001	147,661	68.1	42
Union Fidelity Life Ins Co	KS	62596	350	207,675	0.001	198,084	95.4	78
Ability Ins Co	NE	71471	4824	194,970	0.001	125,889	64.6	43
American Family Life Assur Co of NY	NY	60526	370	191,309	0.001	121,175	63.3	66
Time Ins Co II	PR	69477		188,146	0.001	140,887	74.9	58
Southwest Serv Life Ins Co	TX	82430	1339	178,171	0.001	97,434	54.7	41
Fidelity Standard Life Ins Co	TX	94790	4784	165,265	0.001	144,656	87.5	69
Hawaii Medical Serv Assn	HI	49948		152,237	0.000	71,934	47.3	47
American Income Life Ins Co	IN	60577	290	141,273	0.000	81,959	58.0	31
Allianz Life Ins Co Of N Amer	MN	90611	761	131,356	0.000	244,728	186.3	59
Summa Ins Co Inc	OH	10649	3259	125,217	0.000	91,300	72.9	35
WPS Hlth Plan Inc	WI	10159	68	119,393	0.000	53,148	44.5	19
HMO dba Blue Plus	MN	95649	461	100,060	0.000	63,910	63.9	32
American Fidelity Assur Co	OK	60410	330	89,891	0.000	62,990	70.1	63
Prudential Ins Co Of Amer	NJ	68241	304	84,526	0.000	113,711	134.5	29
Health First Ins Inc	FL	14140	4740	74,910	0.000	41,595	55.5	26
UCare MN	MN	52629	4380	67,856	0.000	53,816	79.3	20
21st Century Premier Ins Co	PA	20796	69	67,489	0.000	67,797	100.5	44
United Farm Family Life Ins Co	IN	69892	542	66,611	0.000	54,731	82.2	58
Compbenefits Ins Co	TX	60984	119	66,471	0.000	28,298	42.6	381
Allcare Hlth Plan Inc	OR	12253	4963	64,029	0.000	116,047	181.2	35
USAble Life	AR	94358	876	58,157	0.000	27,240	46.8	7
American Natl Ins Co	TX	60739	408	46,154	0.000	54,203	117.4	19
IA Amer Life Ins Co	TX	91693	315	38,498	0.000	-4,204	-10.9	44
Trustmark Ins Co	IL	61425	276	35,145	0.000	-3,424	-9.7	12
Sagicor Life Ins Co	TX	60445		27,356	0.000	26,242	95.9	10
United Security Assur Co Of PA	PA	42129		25,544	0.000	30,001	117.4	0
Cincinnati Equitable Life Ins Co	OH	88064	67	24,445	0.000	8,460	34.6	12
Group Hlth Coop of Eau Claire	WI	95192		22,307	0.000	6,737	30.2	3

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Pacificsource Hlth Plans	OR	54976	4704	17,958	0.000	13,218	73.6	9
CSA Fraternal Life	IL	56138		17,141	0.000	3,949	23.0	6
Natl Foundation Life Ins Co	TX	98205	707	15,100	0.000	18,701	123.8	11
United Ins Co Of Amer	IL	69930	215	14,384	0.000	10,256	71.3	91
Central Security Life Ins Co	TX	61735	526	13,057	0.000	3,303	25.3	8
US Hlth & Life Ins Co Inc	MI	97772		12,503	0.000	9,884	79.1	2
Ryder Hlth Plan Inc	PR	95743		12,310	0.000	11,168	90.7	14
United Hlthcare of AZ Inc	AZ	96016	707	9,658	0.000	-9,185	-95.1	6
Kansas City Life Ins Co	MO	65129	588	9,196	0.000	1,601	17.4	3
Assurity Life Ins Co	NE	71439	4862	8,012	0.000	16,322	203.7	11
Federal Life Ins Co	IL	63223	4966	5,657	0.000	2,494	44.1	2
Reliastar Life Ins Co	MN	67105	4832	5,640	0.000	8,888	157.6	3
Voya Retirement Ins & Ann Co	CT	86509	4832	5,622	0.000	8,239	146.5	2
Protective Life Ins Co	TN	68136	458	4,980	0.000	12,195	244.9	4
Mid West Natl Life Ins Co Of TN	TX	66087	707	4,116	0.000	3,651	88.7	7
CMFG Life Ins Co	IA	62626	306	3,843	0.000	438	11.4	4
Medisun Inc	AZ	95982		3,096	0.000	2,786	90.0	1
LifeSecure Ins Co	MI	77720	572	3,063	0.000	2,732	89.2	4
Allianz Life Ins Co Of NY	NY	64190	761	2,657	0.000	17,555	660.7	20
National Cas Co	OH	11991	140	2,246	0.000	4,852	216.0	5
Old Amer Ins Co	MO	67199	588	1,992	0.000	1,859	93.3	6
Provident Amer Ins Co	TX	68179		1,796	0.000	595	33.1	1
Metropolitan Life Ins Co	NY	65978	241	1,369	0.000	1,463	106.9	1
Colonial Life & Accident Ins Co	SC	62049	565	1,208	0.000	955	79.1	1
The Cincinnati Life Ins Co	OH	76236	244	1,000	0.000	4,083	408.3	3
London Life Reins Co	PA	76694	769	966	0.000	2,888	299.0	1
United Heritage Life Ins Co	ID	63983	2878	862	0.000	1,180	136.9	1
National Benefit Life Ins Co	NY	61409	4750	565	0.000	0	0.0	1
Motorists Commercial Mut Ins Co	OH	13331	291	275	0.000	349	126.9	1
Security Life Of Denver Ins Co	CO	68713	4832	231	0.000	3,153	1,364.9	0
Careamerica Life Ins Co	CA	71331	2798	195	0.000	0	0.0	2
Emphesys Ins Co	TX	88595	119	149	0.000	0	0.0	1

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

In Order by Direct Premiums Earned

U.S. and U.S. Territories

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Inter Cnty Hlth Plan Inc	PA	53252	936	0	0.000	-1,015	N/A	0
Inter Cty Hospitalization Plan Inc	PA	54763	936	0	0.000	-3,491	N/A	0
Hometown Hlth Providers Ins Co	NV	48305	4791	0	0.000	48,801	N/A	0
TOTAL				32,883,880,895			80.5	14,019,620

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.



## **TOTAL POLICIES (INDIVIDUAL AND GROUP) BY COMPANY NAME**



August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
21st Century Premier Ins Co	PA	20796	69	67,489	0.000	67,797	100.5	44
Ability Ins Co	NE	71471	4824	194,970	0.001	125,889	64.6	43
Aetna Hlth & Life Ins Co	CT	78700	1	419,073,402	1.274	359,641,713	85.8	233,658
Aetna Hlth Ins Co	PA	72052	1	56,958,064	0.173	45,683,483	80.2	65,764
Aetna Life Ins Co	CT	60054	1	88,883,676	0.270	61,838,744	69.6	26,439
Allcare Hlth Plan Inc	OR	12253	4963	64,029	0.000	116,047	181.2	35
Alliance Hlth & Life Ins Co	MI	60134	1311	6,349,281	0.019	5,732,628	90.3	3,258
Allianz Life Ins Co Of N Amer	MN	90611	761	131,356	0.000	244,728	186.3	59
Allianz Life Ins Co Of NY	NY	64190	761	2,657	0.000	17,555	660.7	20
Amalgamated Life & Hlth Ins Co	IL	60208		2,020,662	0.006	1,358,304	67.2	759
American Continental Ins Co	TN	12321	1	442,475,487	1.346	362,200,400	81.9	183,245
American Family Ins Co	WI	10386	473	235,688	0.001	104,121	44.2	51
American Family Life Assur Co of Col	NE	60380	370	31,068,064	0.094	25,584,514	82.3	9,528
American Family Life Assur Co of NY	NY	60526	370	191,309	0.001	121,175	63.3	66
American Family Mut Ins Co SI	WI	19275	473	21,405,080	0.065	13,378,942	62.5	5,125
American Fidelity Assur Co	OK	60410	330	89,891	0.000	62,990	70.1	63
American Gen Life Ins Co	TX	60488	12	568,097	0.002	413,276	72.7	163
American Income Life Ins Co	IN	60577	290	141,273	0.000	81,959	58.0	31
American Natl Ins Co	TX	60739	408	46,154	0.000	54,203	117.4	19
American Natl Life Ins Co Of TX	TX	71773	408	36,218,045	0.110	31,476,060	86.9	22,215
American Progressive L&H Ins Of NY	NY	80624	1199	7,951,011	0.024	5,412,335	68.1	1,919
American Republic Corp Ins Co	IA	67679	3527	44,977,809	0.137	32,272,126	71.8	13,391
American Republic Ins Co	IA	60836	3527	86,183,135	0.262	65,346,193	75.8	24,285
American Retirement Life Ins Co	OH	88366	901	420,365,185	1.278	349,330,471	83.1	195,646
Americo Fin Life & Ann Ins Co	TX	61999	449	31,550,453	0.096	27,872,372	88.3	20,225
Amerigroup Ins Co	TX	14078	671	2,590,136	0.008	2,458,376	94.9	2,541
AmeriHealth Ins Co Of NJ	NJ	60061	936	17,846,175	0.054	14,349,924	80.4	6,820
Anthem Hlth Plans Inc	CT	60217	671	111,524,105	0.339	84,993,288	76.2	54,146
Anthem Hlth Plans Of KY Inc	KY	95120	671	182,655,314	0.555	137,157,132	75.1	77,349
Anthem Hlth Plans of ME Inc	ME	52618	671	50,938,423	0.155	42,753,220	83.9	22,372
Anthem Hlth Plans of NH	NH	53759	671	82,949,438	0.252	67,999,630	82.0	35,250
Anthem Hlth Plans of VA Inc	VA	71835	671	308,720,325	0.939	230,877,385	74.8	137,340

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Anthem Ins Co Inc	IN	28207	671	149,548,050	0.455	108,613,450	72.6	65,256
Assured Life Assn	CO	56499		35,101,379	0.107	26,209,739	74.7	12,725
Assurity Life Ins Co	NE	71439	4862	8,012	0.000	16,322	203.7	11
Asuris NW Hlth	WA	47350	1207	15,644,329	0.048	12,820,294	81.9	7,361
Aultcare Ins Co	OH	77216	4805	1,750,215	0.005	1,342,013	76.7	1,021
Auto Owners Life Ins Co	MI	61190	280	343,576	0.001	183,919	53.5	80
Avalon Ins Co	PA	12358	1230	1,102,259	0.003	766,912	69.6	231
Avera Hlth Plans Inc	SD	95839		20,016,651	0.061	16,135,865	80.6	10,690
Bankers Conseco Life Ins Co	NY	68560	233	3,994,882	0.012	3,353,627	83.9	2,105
Bankers Fidelity Assur Co	GA	71919	587	45,144,716	0.137	38,330,869	84.9	25,018
Bankers Fidelity Life Ins Co	GA	61239	587	133,829,753	0.407	114,712,085	85.7	64,109
Bankers Life & Cas Co	IL	61263	233	230,471,473	0.701	171,541,972	74.4	62,954
BCBS Hlthcare Plan of GA Inc	GA	96962	671	154,018,168	0.468	115,604,159	75.1	57,363
BCBS of AL	AL	55433	570	224,983,758	0.684	209,902,725	93.3	115,454
BCBS of AZ Inc	AZ	53589		113,590,230	0.345	80,983,806	71.3	45,353
BCBS Of FL	FL	98167	536	466,031,758	1.417	368,632,164	79.1	180,850
BCBS of KC	MO	47171	537	60,516,918	0.184	45,788,503	75.7	20,348
BCBS Of KS Inc	KS	70729	430	255,072,512	0.776	220,302,139	86.4	102,453
BCBS of MA	MA	53228	3637	543,996,160	1.654	517,823,803	95.2	235,712
BCBS of MA HMO Blue Inc	MA	12219	3637	2,606,290	0.008	3,021,638	115.9	1,564
BCBS of MI Mut Ins Co	MI	54291	572	417,355,667	1.269	354,842,256	85.0	135,039
BCBS Of MS Mut Ins Co	MS	60111	1126	32,606,380	0.099	30,011,940	92.0	10,915
BCBS of NC Inc	NC	54631	758	391,861,889	1.192	292,793,462	74.7	160,920
BCBS of ND	ND	55891		98,909,377	0.301	80,226,211	81.1	38,440
BCBS Of NE	NE	77780	4858	171,115,834	0.520	133,471,162	78.0	64,222
BCBS of RI	RI	53473		59,739,804	0.182	52,854,316	88.5	25,716
BCBS Of SC Inc	SC	38520	661	154,451,680	0.470	108,462,430	70.2	65,678
BCBS of TN Inc	TN	54518	3498	130,128,538	0.396	93,847,227	72.1	49,896
BCBS of VT	VT	53295	4745	9,247,101	0.028	7,648,949	82.7	3,157
BCBS of WI	WI	54003	671	61,744,176	0.188	41,577,347	67.3	17,499
BCBS of WY	WY	53767		22,790,958	0.069	17,866,364	78.4	9,552
BCBSM Inc	MN	55026	461	475,535,945	1.446	383,872,386	80.7	171,465

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Blue Care Network Of MI	MI	95610	572	33,697,973	0.102	23,220,657	68.9	11,524
Blue Cross of ID Care Plus Inc	ID	15022	1290	6,129,612	0.019	5,103,802	83.3	2,955
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	14,626,014	0.044	11,126,324	76.1	4,854
BridgeSpan Hlth Co	UT	95303	1207	528,864	0.002	278,755	52.7	153
Capital Advantage Ins Co	PA	41203	1230	42,175,037	0.128	35,847,811	85.0	26,897
Capital Blue Cross	PA	54720	1230	18,177,129	0.055	15,044,704	82.8	11,860
Careamerica Life Ins Co	CA	71331	2798	195	0.000	0	0.0	2
Carefirst of MD Inc	MD	47058	380	136,157,732	0.414	97,050,707	71.3	40,084
Catholic Life Ins	TX	57347		379,787	0.001	269,621	71.0	335
Catholic United Financial	MN	57053		1,020,142	0.003	677,338	66.4	587
CDPHP Universal Benefits Inc	NY	47027	4708	4,433,584	0.013	4,448,302	100.3	870
Celtic Ins Co	IL	80799	1295	6,044,496	0.018	5,300,781	87.7	1,692
Central Security Life Ins Co	TX	61735	526	13,057	0.000	3,303	25.3	8
Central States H & L Co Of Omaha	NE	61751	690	9,344,280	0.028	7,147,388	76.5	4,187
Central States Ind Co Of Omaha	NE	34274	31	72,232,396	0.220	57,319,070	79.4	27,742
Christian Fidelity Life Ins Co	TX	61859	574	21,966,942	0.067	13,339,824	60.7	4,760
Cigna Hlth & Life Ins Co	CT	67369	901	434,221,324	1.320	386,615,760	89.0	272,876
Cigna Natl Hlth Ins Co	OH	61727	901	3,296,196	0.010	2,139,570	64.9	765
Cincinnati Equitable Life Ins Co	OH	88064	67	24,445	0.000	8,460	34.6	12
CMFG Life Ins Co	IA	62626	306	3,843	0.000	438	11.4	4
Colonial Life & Accident Ins Co	SC	62049	565	1,208	0.000	955	79.1	1
Colonial Penn Life Ins Co	PA	62065	233	492,862,714	1.499	368,876,559	74.8	209,614
Columbian Mut Life Ins Co	NY	62103	535	1,509,052	0.005	1,158,893	76.8	461
Combined Ins Co Of Amer	IL	62146	626	61,997,594	0.189	50,309,562	81.1	22,925
Community Ins Co	OH	10345	671	141,181,005	0.429	104,621,978	74.1	61,059
Communitycare Life & Hlth Ins Co	OK	89008	3487	1,318,322	0.004	1,193,807	90.6	379
Companion Life Ins Co	SC	77828	661	15,208,822	0.046	13,070,581	85.9	6,937
Compbenefits Ins Co	TX	60984	119	66,471	0.000	28,298	42.6	381
Compcare Hlth Serv Ins Corp	WI	95693	671	216,756	0.001	147,661	68.1	42
Connecticut Gen Life Ins Co	CT	62308	901	712,220	0.002	926,461	130.1	249
Continental Gen Ins Co	TX	71404		54,581,218	0.166	42,591,160	78.0	15,081
Continental Life Ins Co Brentwood	TN	68500	1	505,663,548	1.538	431,066,716	85.2	250,806

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Country Life Ins Co	IL	62553	50	57,517,379	0.175	43,897,528	76.3	20,769
Coventry Hlth & Life Ins Co	MO	81973	1	4,040,650	0.012	2,895,493	71.7	970
CSA Fraternal Life	IL	56138		17,141	0.000	3,949	23.0	6
CSI Life Ins Co	NE	82880	31	38,162,727	0.116	31,141,536	81.6	22,930
Dean Hlth Plan Inc	WI	96156	1294	34,557,881	0.105	35,055,430	101.4	19,874
Educators Hlth Plans Life Accident &	UT	12515	126	1,069,815	0.003	843,093	78.8	820
Educators Mut Ins Assoc	UT	81701	126	2,268,850	0.007	1,461,473	64.4	744
Emphesys Ins Co	TX	88595	119	149	0.000	0	0.0	1
Empire Healthchoice Assur Inc	NY	55093	671	82,265,262	0.250	65,033,811	79.1	34,766
EPIC Life Ins Co	WI	64149	68	484,001	0.001	395,708	81.8	258
Equitable Life & Cas Ins Co	UT	62952	4888	106,976,824	0.325	91,815,284	85.8	35,910
Equitable Natl Life Ins Co Inc	UT	91785	4888	15,445,043	0.047	14,542,918	94.2	13,073
Erie Family Life Ins Co	PA	70769	213	1,507,080	0.005	1,093,889	72.6	1,926
Everence Assn Inc	IN	57991	4616	41,887,537	0.127	30,530,500	72.9	19,195
Everest Reins Co	DE	26921	1120	31,535,481	0.096	28,621,817	90.8	16,966
Excellus Hlth Plan Inc	NY	55107	1186	24,687,067	0.075	20,428,282	82.7	8,753
Fallon Hlth & Life Assur Co	MA	66828	4741	3,279,781	0.010	2,689,830	82.0	1,491
Family Life Ins Co	TX	63053	1117	32,349,165	0.098	23,286,506	72.0	7,634
Federal Life Ins Co	IL	63223	4966	5,657	0.000	2,494	44.1	2
Fidelity Standard Life Ins Co	TX	94790	4784	165,265	0.001	144,656	87.5	69
First Care Inc	MD	60113	380	23,841,392	0.073	20,009,606	83.9	14,435
First Hlth Life & Hlth Ins Co	TX	90328	1	23,044,030	0.070	17,176,457	74.5	9,581
Forethought Life Ins Co	IN	91642	3891	40,572,072	0.123	32,783,654	80.8	13,175
GCU	PA	56693		14,049,736	0.043	13,344,442	95.0	7,671
Geisinger Ind Ins Co	PA	10244	1143	3,354,330	0.010	3,220,010	96.0	976
Genworth Life & Ann Ins Co	VA	65536	4011	40,363,397	0.123	31,137,631	77.1	12,507
Genworth Life Ins Co	DE	70025	4011	1,408,909	0.004	1,171,647	83.2	260
Gerber Life Ins Co	NY	70939	836	79,780,827	0.243	61,795,344	77.5	21,734
Globe Life & Accident Ins Co	NE	91472	290	15,664,505	0.048	13,808,545	88.2	7,648
Globe Life Ins Co of NY	NY	74101	290	41,934,871	0.128	29,098,043	69.4	30,850
Golden Rule Ins Co	IN	62286	707	16,997,432	0.052	11,405,280	67.1	5,388
Government Personnel Mut Life Ins Co	TX	63967	4712	24,475,474	0.074	20,038,583	81.9	8,698

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
GPM Hlth & Life Ins Co	WA	67059	4712	58,810,550	0.179	50,699,893	86.2	44,872
Great Amer Life Ins Co	OH	63312	84	3,310,086	0.010	2,650,685	80.1	800
Great Southern Life Ins Co	TX	90212	449	4,381,965	0.013	3,304,655	75.4	8,210
Group Hlth Coop of Eau Claire	WI	95192		22,307	0.000	6,737	30.2	3
Group Hlth Coop of S Central WI	WI	95311		4,010,328	0.012	2,894,585	72.2	1,384
Group Hlth Inc	NY	55239	1127	5,499,029	0.017	5,958,740	108.4	1,499
Group Hospitalization & Med Svcs	DC	53007	380	23,961,392	0.073	17,472,558	72.9	8,572
Guarantee Trust Life Ins Co	IL	64211	687	27,570,073	0.084	23,491,160	85.2	15,684
Hartford Life & Accident Ins Co	CT	70815	91	1,822,820	0.006	1,472,850	80.8	659
Hawaii Medical Serv Assn	HI	49948		152,237	0.000	71,934	47.3	47
Health Alliance Medical Plans	IL	77950	1192	5,213,368	0.016	4,430,404	85.0	2,147
Health Care Serv Corp A Mut Legal Re	IL	70670	917	1,635,914,450	4.975	1,295,321,551	79.2	625,754
Health First Ins Inc	FL	14140	4740	74,910	0.000	41,595	55.5	26
Health Net Hlth Plan of OR Inc	OR	95800	1295	2,468,581	0.008	1,882,243	76.2	737
Health Net Life Ins Co	CA	66141	1295	96,050,854	0.292	76,303,868	79.4	39,700
Health Now NY Inc	NY	55204		5,483,172	0.017	4,821,052	87.9	1,168
Health Tradition Hlth Plan Inc	WI	96628	4939	4,360,623	0.013	3,583,843	82.2	1,635
Healthy Alliance Life Ins Co	MO	78972	671	87,008,014	0.265	63,190,180	72.6	35,189
Heartland Natl Life Ins Co	IN	66214		20,835,762	0.063	18,336,879	88.0	7,623
Highmark BCBSD Inc	DE	53287	812	19,167,931	0.058	13,458,636	70.2	8,050
Highmark Inc	PA	54771	812	250,200,950	0.761	212,260,116	84.8	101,980
Highmark West Virginia Inc.	WV	54828	812	18,444,687	0.056	15,585,108	84.5	7,040
HMO dba Blue Plus	MN	95649	461	100,060	0.000	63,910	63.9	32
HNE Ins Co	MA	14198	4756	1,781,276	0.005	1,569,600	88.1	1,005
Hometown Hlth Providers Ins Co	NV	48305	4791	0	0.000	48,801	N/A	0
Horizon Ins Co	NJ	14690	1202	263,066,909	0.800	207,161,239	78.7	79,133
HPHC Ins Co Inc	MA	18975	595	132,557,381	0.403	107,955,150	81.4	53,552
Humana Benefit Plan of IL Inc	IL	60052	119	29,934,965	0.091	32,011,669	106.9	26,785
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	4,277,372	0.013	2,967,810	69.4	1,683
Humana Hlth Ins Co Of FL Inc	FL	69671	119	12,776,936	0.039	9,287,567	72.7	5,650
Humana Hlth Plan Inc	KY	95885	119	2,071,140	0.006	2,077,063	100.3	1,534
Humana Ins Co	WI	73288	119	446,503,134	1.358	360,425,592	80.7	199,168

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Humana Ins Co Of KY	KY	60219	119	11,368,122	0.035	9,511,237	83.7	4,573
Humana Ins Co of NY	NY	12634	119	16,157,359	0.049	13,522,025	83.7	8,272
Humana Ins Co Of PR Inc	PR	84603	119	1,863,112	0.006	1,547,889	83.1	1,362
Humanadental Ins Co	WI	70580	119	63,615,042	0.193	60,731,887	95.5	48,950
IA Amer Life Ins Co	TX	91693	315	38,498	0.000	-4,204	-10.9	44
Idealife Ins Co	CT	97764	31	497,889	0.002	289,993	58.2	87
Independence Hospital Ind Plan Inc	PA	54704	936	45,646,170	0.139	37,771,529	82.7	35,322
Individual Assur Co Life Hlth & Acc	OK	81779		74,174,508	0.226	65,344,630	88.1	30,223
Inter Cnty Hlth Plan Inc	PA	53252	936	0	0.000	-1,015	N/A	0
Inter Cty Hospitalization Plan Inc	PA	54763	936	0	0.000	-3,491	N/A	0
Jackson Natl Life Ins Co	MI	65056	918	224,830	0.001	247,769	110.2	127
Jefferson Natl Life Ins Co	TX	64017	140	654,710	0.002	621,265	94.9	156
John Alden Life Ins Co	WI	65080	19	236,460	0.001	219,789	92.9	73
Kaiser Found Hlth Plan of WA Options	WA	47055	601	1,312,330	0.004	1,153,693	87.9	552
Kansas City Life Ins Co	MO	65129	588	9,196	0.000	1,601	17.4	3
KSKJ Life Amer Slovenian Catholic Un	IL	56227		5,389,216	0.016	4,574,971	84.9	1,435
Liberty Bankers Life Ins Co	OK	68543	3436	13,931,572	0.042	12,721,903	91.3	7,951
Liberty Natl Life Ins Co	NE	65331	290	1,624,497	0.005	1,135,982	69.9	931
LifeSecure Ins Co	MI	77720	572	3,063	0.000	2,732	89.2	4
Lincoln Heritage Life Ins Co	IL	65927		2,014,725	0.006	1,595,471	79.2	454
London Life Reins Co	PA	76694	769	966	0.000	2,888	299.0	1
Louisiana Hlth Serv & Ind Co	LA	81200	438	109,492,132	0.333	90,947,867	83.1	42,967
Loyal Amer Life Ins Co	OH	65722	901	232,781,960	0.708	185,176,522	79.5	96,847
Loyal Christian Benefit Assn	PA	56758		3,420,443	0.010	3,168,198	92.6	1,927
Lumico Life Ins Co	MO	73504	181	21,793,200	0.066	15,275,179	70.1	23,563
Manhattan Life Ins Co	NY	65870	1117	155,338,693	0.472	137,779,535	88.7	74,451
ManhattanLife Assur Co of Amer	AR	61883	1117	624,285	0.002	434,235	69.6	154
Massachusetts Mut Life Ins Co	MA	65935	435	1,145,535	0.003	1,231,787	107.5	682
McLaren Hlth Plan Comm	MI	14217	4700	512,274	0.002	587,353	114.7	305
Medica Hlth Plans	MN	52626	1552	42,470,555	0.129	40,413,249	95.2	16,782
Medical Hlth Insuring Corp of OH	OH	95828	730	163,991,556	0.499	143,057,014	87.2	116,495
Medical Mut Of OH	OH	29076	730	23,358,006	0.071	17,457,014	74.7	9,135

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Medico Corp Life Ins Co	IA	79987	3527	155,731,726	0.474	122,172,822	78.5	83,038
Medico Ins Co	IA	31119	3527	79,570,830	0.242	64,031,672	80.5	30,140
Medico Life & Hlth Ins Co	IA	65641	3527	6,702,506	0.020	5,095,894	76.0	4,007
Medisun Inc	AZ	95982		3,096	0.000	2,786	90.0	1
MedMutual Life Ins Co	OH	62375	730	618,205	0.002	405,601	65.6	195
Members Hlth Ins Co	AZ	94587	4677	3,236,714	0.010	2,668,545	82.4	1,622
MercyCare HMO Inc	WI	12195	3595	2,981,782	0.009	3,006,210	100.8	1,561
Metropolitan Life Ins Co	NY	65978	241	1,369	0.000	1,463	106.9	1
Mid West Natl Life Ins Co Of TN	TX	66087	707	4,116	0.000	3,651	88.7	7
Moda Hlth Plan Inc	OR	47098	1313	94,284,224	0.287	77,815,931	82.5	26,926
Motorists Commercial Mut Ins Co	OH	13331	291	275	0.000	349	126.9	1
Mutual Of Omaha Ins Co	NE	71412	261	757,194,946	2.303	614,061,268	81.1	321,575
Nassau Life Ins Co of KS	KS	68284	4736	8,005,330	0.024	5,181,558	64.7	1,911
Nassau Life Ins Co of TX	TX	62359	4736	57,578,035	0.175	48,046,763	83.4	13,677
National Benefit Life Ins Co	NY	61409	4750	565	0.000	0	0.0	1
National Cas Co	OH	11991	140	2,246	0.000	4,852	216.0	5
National Guardian Life Ins Co	WI	66583	1211	3,573,160	0.011	2,771,223	77.6	3,317
National Hlth Ins Co	TX	82538	4928	722,642	0.002	492,302	68.1	1,153
Nationwide Life Ins Co	OH	66869	140	4,830,644	0.015	3,388,603	70.1	1,262
Natl Foundation Life Ins Co	TX	98205	707	15,100	0.000	18,701	123.8	11
New Era Life Ins Co	TX	78743	520	91,784,813	0.279	77,593,886	84.5	37,255
New Era Life Ins Co Of Midwest	TX	69698	520	50,988,890	0.155	42,988,473	84.3	23,610
New York Life Ins Co	NY	66915	826	1,220,163	0.004	995,034	81.5	329
North Amer Ins Co	WI	68349	574	10,029,183	0.030	7,598,133	75.8	2,246
Old Amer Ins Co	MO	67199	588	1,992	0.000	1,859	93.3	6
Old Surety Life Ins Co	OK	67326	4922	60,230,000	0.183	43,180,651	71.7	27,795
Omaha Ins Co	NE	13100	261	735,261,532	2.236	638,545,678	86.8	425,161
Omaha Supplemental Ins Co	NE	16537	261	3,385,554	0.010	2,631,726	77.7	23,184
Order of United Commercial Travelers	OH	56383		34,398,638	0.105	23,880,133	69.4	8,117
Oxford Life Ins Co	AZ	76112	574	34,412,736	0.105	31,242,537	90.8	10,035
Pacificare Life & Hlth Ins Co	IN	70785	707	8,722,374	0.027	7,606,479	87.2	2,779
Pacifcsource Hlth Plans	OR	54976	4704	17,958	0.000	13,218	73.6	9

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Pan Amer Life Ins Co	LA	67539	525	2,550,908	0.008	2,577,813	101.1	2,840
Paramount Ins Co	OH	11518	1212	2,658,190	0.008	2,376,709	89.4	1,125
Pekin Life Ins Co	IL	67628	153	34,049,446	0.104	25,925,367	76.1	15,282
Philadelphia Amer Life Ins Co	TX	67784	520	132,200,827	0.402	113,154,197	85.6	65,686
Physicians Life Ins Co	NE	72125	367	65,806,553	0.200	46,655,710	70.9	25,227
Physicians Mut Ins Co	NE	80578	367	226,540,438	0.689	152,748,396	67.4	103,558
Polish Falcons Of Amer	PA	56820		465,193	0.001	445,103	95.7	215
Premera Blue Cross	WA	47570	962	125,307,967	0.381	89,706,875	71.6	48,423
Principal Life Ins Co	IA	61271	332	38,534,842	0.117	29,886,392	77.6	10,458
Priority Hlth	MI	95561	3383	35,539,517	0.108	26,241,728	73.8	16,208
Protective Life Ins Co	TN	68136	458	4,980	0.000	12,195	244.9	4
Provident Amer Ins Co	TX	68179		1,796	0.000	595	33.1	1
Provident Amer Life & Hlth Ins Co	OH	67903	901	6,140,272	0.019	4,308,250	70.2	1,292
Prudential Ins Co Of Amer	NJ	68241	304	84,526	0.000	113,711	134.5	29
Puritan Life Ins Co of Amer	AZ	71390	4903	30,223,230	0.092	28,446,125	94.1	19,358
QCC Ins Co	PA	93688	936	3,067,357	0.009	2,999,533	97.8	2,051
Qualchoice Life & Hlth Ins Co Inc	AR	70998	1295	5,083,433	0.015	4,320,078	85.0	30,388
Quartz Hlth Benefit Plans Corp	WI	95796	4870	5,007,388	0.015	3,868,124	77.2	2,308
Quartz Hlth Ins Corp	WI	95341	4870	3,272,359	0.010	3,048,868	93.2	510
Quartz Hlth Plan Corp	WI	95101	4870	4,268,277	0.013	3,654,707	85.6	1,767
Regence BCBS of OR	OR	54933	1207	27,517,097	0.084	21,687,663	78.8	11,278
Regence BCBS of UT	UT	54550	1207	47,634,382	0.145	33,934,548	71.2	19,443
Regence BlueShield	WA	53902	1207	94,845,785	0.288	67,724,993	71.4	40,128
Regence Blueshield Of ID Inc	ID	60131	1207	11,181,262	0.034	8,472,932	75.8	3,631
Reliastar Life Ins Co	MN	67105	4832	5,640	0.000	8,888	157.6	3
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	4,936,423	0.015	4,277,528	86.7	3,119
Reserve Natl Ins Co	IL	68462	215	42,545,677	0.129	34,113,615	80.2	18,013
Rocky Mountain Hospital & Medical	CO	11011	671	89,409,923	0.272	64,359,726	72.0	39,310
Royal Neighbors Of Amer	IL	57657		18,791,112	0.057	12,400,066	66.0	4,051
Ryder Hlth Plan Inc	PR	95743		12,310	0.000	11,168	90.7	14
S USA Life Ins Co Inc	AZ	60183	4947	15,381,744	0.047	12,172,155	79.1	10,343
Sagicor Life Ins Co	TX	60445		27,356	0.000	26,242	95.9	10

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Sanford Hlth Plan	SD	95683	1246	5,018,064	0.015	5,985,584	119.3	2,788
Sanford Hlth Plan of MN	MN	95725	1246	232,968	0.001	163,805	70.3	76
SBLI USA Life Ins Co Inc	NY	60176	4947	6,628,742	0.020	4,861,927	73.3	4,469
Security Hlth Plan of WI Inc	WI	96881		10,271,389	0.031	8,986,378	87.5	8,810
Security Life Of Denver Ins Co	CO	68713	4832	231	0.000	3,153	1,364.9	0
Sentinel Security Life Ins Co	UT	68802	4824	41,784,657	0.127	34,944,993	83.6	15,654
Shelter Life Ins Co	MO	65757	123	328,954	0.001	363,533	110.5	142
Shenandoah Life Ins Co	VA	68845	4947	15,334,622	0.047	12,405,985	80.9	9,566
Sierra Hlth & Life Ins Co Inc	NV	71420	707	8,044,811	0.024	3,841,161	47.7	2,223
Southern Guar Ins Co	WI	19178		15,717,347	0.048	13,541,765	86.2	19,305
Southwest Serv Life Ins Co	TX	82430	1339	178,171	0.001	97,434	54.7	41
SPJST	TX	57436		398,249	0.001	283,077	71.1	84
Standard Life & Accident Ins Co	TX	86355	408	42,621,815	0.130	31,331,831	73.5	20,036
Standard Life & Cas Ins Co	UT	71706		1,197,521	0.004	1,031,507	86.1	550
State Farm Mut Auto Ins Co	IL	25178	176	287,471,646	0.874	223,195,912	77.6	107,121
State Mut Ins Co	GA	69132		12,468,579	0.038	8,748,851	70.2	3,715
Sterling Investors Life Ins Co	IN	89184	4888	6,042,865	0.018	4,238,892	70.1	1,312
Sterling Life Ins Co	IL	77399	901	54,047,252	0.164	39,181,133	72.5	17,296
Summa Ins Co Inc	OH	10649	3259	125,217	0.000	91,300	72.9	35
Talcott Resolution Life Ins Co	CT	88072	4926	1,739,357	0.005	1,569,628	90.2	656
The Cincinnati Life Ins Co	OH	76236	244	1,000	0.000	4,083	408.3	3
The Vt Hlth Plan LLC	VT	95696	4745	17,921,622	0.054	14,031,335	78.3	9,171
THP Ins Co	WV	60016	1297	18,131,078	0.055	15,048,378	83.0	7,352
Thrivent Financial For Lutherans	WI	56014		123,842,248	0.377	101,310,532	81.8	67,357
Time Ins Co II	PR	69477		188,146	0.001	140,887	74.9	58
Transamerica Financial Life Ins Co	NY	70688	468	15,818,061	0.048	12,443,844	78.7	5,654
Transamerica Life Ins Co	IA	86231	468	157,184,969	0.478	128,957,797	82.0	65,029
Transamerica Premier Life Ins Co	IA	66281	468	199,237,847	0.606	160,372,110	80.5	108,302
TRH Hlth Ins Co	TN	89005	4677	146,241,595	0.445	110,088,813	75.3	64,019
Triple S Salud Inc	PR	55816	4802	16,141,453	0.049	13,502,073	83.6	10,969
Trustmark Ins Co	IL	61425	276	35,145	0.000	-3,424	-9.7	12
Tufts Ins Co Inc	MA	60117	4742	36,042,367	0.110	31,193,789	86.5	16,822

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
UCare MN	MN	52629	4380	67,856	0.000	53,816	79.3	20
Unicare Life & Hlth Ins Co	IN	80314	671	12,179,662	0.037	7,087,391	58.2	3,597
Unified Life Ins Co	TX	11121		6,023,304	0.018	5,683,340	94.4	2,480
Union Fidelity Life Ins Co	KS	62596	350	207,675	0.001	198,084	95.4	78
Union Labor Life Ins Co	MD	69744	781	236,138	0.001	520,830	220.6	140
Union Security Ins Co	KS	70408	19	3,142,144	0.010	2,485,634	79.1	4,716
United Amer Ins Co	NE	92916	290	288,608,515	0.878	211,964,714	73.4	149,730
United Farm Family Life Ins Co	IN	69892	542	66,611	0.000	54,731	82.2	58
United Heritage Life Ins Co	ID	63983	2878	862	0.000	1,180	136.9	1
United Hlthcare Ins Co Of NY	NY	60093	707	1,171,077,100	3.561	934,740,295	79.8	391,195
United Hlthcare of AL Inc	AL	95784	707	883,678	0.003	672,957	76.2	305
United Hlthcare of AZ Inc	AZ	96016	707	9,658	0.000	-9,185	-95.1	6
United Ins Co Of Amer	IL	69930	215	14,384	0.000	10,256	71.3	91
United Natl Life Ins Co Of Amer	IL	92703	687	4,253,539	0.013	3,758,288	88.4	1,272
United Of Omaha Life Ins Co	NE	69868	261	913,905,773	2.779	667,663,645	73.1	308,519
United Security Assur Co Of PA	PA	42129		25,544	0.000	30,001	117.4	0
United World Life Ins Co	NE	72850	261	568,947,674	1.730	456,868,752	80.3	344,879
UnitedHealthcare Ins Co	CT	79413	707	10,073,504,593	30.634	8,157,880,588	81.0	4,109,880
Universal Fidelity Life Ins Co	OK	70122		6,293,259	0.019	4,992,090	79.3	2,339
Upmc Hlth Benefits Inc	PA	11018	1324	285,187	0.001	981,924	344.3	151
US Hlth & Life Ins Co Inc	MI	97772		12,503	0.000	9,884	79.1	2
USAA Life Ins Co	TX	69663	200	371,662,743	1.130	292,103,137	78.6	152,853
USAble Life	AR	94358	876	58,157	0.000	27,240	46.8	7
USAble Mut Ins Co	AR	83470	876	263,502,266	0.801	218,169,593	82.8	118,381
UTMB Hlth Plans Inc	TX	95764		490,033	0.001	305,541	62.4	165
Voya Retirement Ins & Ann Co	CT	86509	4832	5,622	0.000	8,239	146.5	2
Washington Natl Ins Co	IN	70319	233	37,258,136	0.113	27,688,904	74.3	9,177
Wellmark Inc	IA	88848	770	420,477,350	1.279	361,015,097	85.9	175,520
Wellmark Of SD Inc	SD	60128	770	57,580,703	0.175	47,631,333	82.7	22,713
Western Catholic Union	IL	57711		2,683,630	0.008	2,327,572	86.7	1,052
Western United Life Assur Co	WA	85189	1117	33,208,889	0.101	29,477,150	88.8	28,869
Wilco Life Ins Co	IN	65900	4213	720,588	0.002	568,259	78.9	226

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 24, 2020

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

In Order by Company Name

U.S. and U.S. Territories

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Wisconsin Physicians Serv Ins Corp	WI	53139	68	144,115,462	0.438	89,790,394	62.3	45,969
WMI Mut Ins Co	UT	68420		486,227	0.001	343,001	70.5	214
WPS Hlth Plan Inc	WI	10159	68	119,393	0.000	53,148	44.5	19
TOTAL				32,883,880,895		26,470,063,779	80.5	14,019,620

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.



## **MARKET SHARE BY DIRECT PREMIUMS EARNED**



August 24, 2020

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **ALABAMA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
BCBS of AL	AL	55433	570	115,454	224,983,758	56.000	56.0
UnitedHealthcare Ins Co	CT	79413	707	33,198	76,653,159	19.079	75.1
Mutual Of Omaha Ins Co	NE	71412	261	10,475	16,087,610	4.004	79.1
American Retirement Life Ins Co	OH	88366	901	3,292	7,743,652	1.927	81.0
United Of Omaha Life Ins Co	NE	69868	261	3,449	7,551,561	1.880	82.9
Cigna Hlth & Life Ins Co	CT	67369	901	4,447	6,820,267	1.698	84.6
Physicians Mut Ins Co	NE	80578	367	3,235	6,756,789	1.682	86.3
Humana Ins Co	WI	73288	119	2,766	6,120,176	1.523	87.8
American Continental Ins Co	TN	12321	1	2,484	5,125,618	1.276	89.1
Philadelphia Amer Life Ins Co	TX	67784	520	1,889	4,500,153	1.120	90.2
**TOTAL**				202,084	401,759,736	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: ALASKA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	9,551	20,918,692	60.923	60.9
Premera Blue Cross	WA	47570	962	1,686	3,904,646	11.372	72.3
Mutual Of Omaha Ins Co	NE	71412	261	2,035	2,879,901	8.387	80.7
State Farm Mut Auto Ins Co	IL	25178	176	1,012	1,957,010	5.700	86.4
Humana Ins Co	WI	73288	119	1,019	1,603,045	4.669	91.1
USAA Life Ins Co	TX	69663	200	563	1,048,706	3.054	94.1
Loyal Amer Life Ins Co	OH	65722	901	621	1,008,257	2.936	97.0
Transamerica Life Ins Co	IA	86231	468	242	401,945	1.171	98.2
Transamerica Premier Life Ins Co	IA	66281	468	128	202,205	0.589	98.8
United Amer Ins Co	NE	92916	290	60	86,186	0.251	99.1
**TOTAL**				17,064	34,336,025	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: ARIZONA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	150,839	355,899,097	46.243	46.2
BCBS of AZ Inc	AZ	53589		45,353	113,590,230	14.759	61.0
United Of Omaha Life Ins Co	NE	69868	261	13,468	45,986,887	5.975	67.0
American Continental Ins Co	TN	12321	1	16,755	35,381,832	4.597	71.6
Omaha Ins Co	NE	13100	261	24,584	34,198,636	4.444	76.0
Physicians Mut Ins Co	NE	80578	367	12,956	27,432,539	3.564	79.6
USAA Life Ins Co	TX	69663	200	7,825	19,336,260	2.512	82.1
Bankers Fidelity Life Ins Co	GA	61239	587	4,493	8,275,927	1.075	83.2
Cigna Hlth & Life Ins Co	CT	67369	901	4,931	7,993,031	1.039	84.2
Medico Corp Life Ins Co	IA	79987	3527	3,345	7,459,434	0.969	85.2
**TOTAL**				340,158	769,625,557	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: ARKANSAS**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
USAble Mut Ins Co	AR	83470	876	118,381	263,502,266	63.988	64.0
UnitedHealthcare Ins Co	CT	79413	707	17,945	42,179,265	10.243	74.2
United Of Omaha Life Ins Co	NE	69868	261	3,863	11,884,118	2.886	77.1
American Retirement Life Ins Co	OH	88366	901	7,567	11,795,535	2.864	80.0
Humana Ins Co	WI	73288	119	3,898	7,874,654	1.912	81.9
Omaha Ins Co	NE	13100	261	4,458	6,978,463	1.695	83.6
Old Surety Life Ins Co	OK	67326	4922	2,268	6,326,807	1.536	85.1
Qualchoice Life & Hlth Ins Co Inc	AR	70998	1295	30,388	5,083,433	1.234	86.4
American Continental Ins Co	TN	12321	1	1,525	4,924,137	1.196	87.6
S USA Life Ins Co Inc	AZ	60183	4947	3,044	4,760,952	1.156	88.7
**TOTAL**				214,079	411,801,885	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: CALIFORNIA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	394,794	921,522,525	65.044	65.0
Health Net Life Ins Co	CA	66141	1295	39,700	96,028,984	6.778	71.8
Mutual Of Omaha Ins Co	NE	71412	261	17,989	46,146,764	3.257	75.1
Humana Ins Co	WI	73288	119	20,671	42,793,742	3.020	78.1
USAA Life Ins Co	TX	69663	200	16,679	42,403,634	2.993	81.1
Loyal Amer Life Ins Co	OH	65722	901	17,648	39,287,516	2.773	83.9
United Amer Ins Co	NE	92916	290	15,260	31,120,223	2.197	86.1
Colonial Penn Life Ins Co	PA	62065	233	10,618	26,843,063	1.895	88.0
Aetna Life Ins Co	CT	60054	1	6,216	22,868,784	1.614	89.6
Continental Life Ins Co Brentwood	TN	68500	1	6,440	16,652,912	1.175	90.7
**TOTAL**				599,507	1,416,777,628	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: COLORADO**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	102,776	221,160,802	46.323	46.3
Rocky Mountain Hospital & Medical	CO	11011	671	30,435	65,763,031	13.774	60.1
Mutual Of Omaha Ins Co	NE	71412	261	13,008	27,731,162	5.808	65.9
American Retirement Life Ins Co	OH	88366	901	6,875	17,093,980	3.580	69.5
Cigna Hlth & Life Ins Co	CT	67369	901	10,050	15,351,877	3.215	72.7
USAA Life Ins Co	TX	69663	200	5,701	13,828,187	2.896	75.6
United World Life Ins Co	NE	72850	261	3,207	11,114,431	2.328	77.9
Humana Ins Co	WI	73288	119	4,832	10,192,897	2.135	80.1
Colonial Penn Life Ins Co	PA	62065	233	4,337	9,537,145	1.998	82.1
Medico Corp Life Ins Co	IA	79987	3527	5,141	7,748,391	1.623	83.7
**TOTAL**				220,236	477,436,371	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**  
**TOTAL POLICIES (INDIVIDUAL AND GROUP)**  
**MARKET SHARE**  
**FOR THE STATE OF: CONNECTICUT**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	92,492	249,803,549	64.220	64.2
Anthem Hlth Plans Inc	CT	60217	671	54,146	111,524,105	28.671	92.9
USAA Life Ins Co	TX	69663	200	1,585	4,902,771	1.260	94.2
Humana Ins Co	WI	73288	119	1,428	2,815,225	0.724	94.9
Loyal Amer Life Ins Co	OH	65722	901	787	2,614,664	0.672	95.5
Cigna Hlth & Life Ins Co	CT	67369	901	1,006	2,444,800	0.629	96.2
Transamerica Life Ins Co	IA	86231	468	836	2,078,857	0.534	96.7
United Amer Ins Co	NE	92916	290	2,181	2,033,088	0.523	97.2
Aetna Hlth & Life Ins Co	CT	78700	1	722	1,489,499	0.383	97.6
Colonial Penn Life Ins Co	PA	62065	233	1,202	1,393,115	0.358	98.0
**TOTAL**				159,273	388,983,608	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: DELAWARE**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	42,799	98,619,432	65.368	65.4
Highmark BCBSD Inc	DE	53287	812	8,050	19,167,931	12.705	78.1
Aetna Hlth & Life Ins Co	CT	78700	1	2,168	3,554,948	2.356	80.4
Humana Ins Co	WI	73288	119	1,924	3,318,500	2.200	82.6
Transamerica Premier Life Ins Co	IA	66281	468	1,695	2,994,031	1.985	84.6
Omaha Ins Co	NE	13100	261	1,400	2,657,905	1.762	86.4
Colonial Penn Life Ins Co	PA	62065	233	816	2,096,953	1.390	87.8
USAA Life Ins Co	TX	69663	200	614	1,885,337	1.250	89.0
Standard Life & Accident Ins Co	TX	86355	408	643	1,874,724	1.243	90.3
State Farm Mut Auto Ins Co	IL	25178	176	557	1,866,917	1.237	91.5
**TOTAL**				65,349	150,868,674	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: DISTRICT OF COLUMBIA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	8,273	16,932,465	68.818	68.8
Group Hospitalization & Med Svcs	DC	53007	380	1,286	3,700,846	15.041	83.9
First Care Inc	MD	60113	380	593	894,826	3.637	87.5
USAA Life Ins Co	TX	69663	200	292	705,041	2.865	90.4
Colonial Penn Life Ins Co	PA	62065	233	259	564,975	2.296	92.7
Mutual Of Omaha Ins Co	NE	71412	261	242	431,764	1.755	94.4
Loyal Amer Life Ins Co	OH	65722	901	187	412,976	1.678	96.1
Humana Ins Co	WI	73288	119	147	306,873	1.247	97.3
Transamerica Life Ins Co	IA	86231	468	116	239,082	0.972	98.3
Bankers Life & Cas Co	IL	61263	233	49	199,488	0.811	99.1
**TOTAL**				11,546	24,604,824	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: FLORIDA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	504,711	1,294,018,851	55.685	55.7
BCBS Of FL	FL	98167	536	180,850	466,031,758	20.055	75.7
United Amer Ins Co	NE	92916	290	90,635	162,494,071	6.993	82.7
Colonial Penn Life Ins Co	PA	62065	233	36,001	99,427,742	4.279	87.0
Bankers Life & Cas Co	IL	61263	233	10,355	29,838,866	1.284	88.3
USAA Life Ins Co	TX	69663	200	9,047	28,494,826	1.226	89.5
Nassau Life Ins Co of TX	TX	62359	4736	7,180	24,066,458	1.036	90.6
Humana Ins Co	WI	73288	119	10,785	21,204,965	0.913	91.5
Mutual Of Omaha Ins Co	NE	71412	261	7,146	20,929,845	0.901	92.4
United Of Omaha Life Ins Co	NE	69868	261	9,236	19,704,587	0.848	93.2
**TOTAL**				922,604	2,323,817,561	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: GEORGIA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	114,544	288,712,492	33.251	33.3
BCBS Hlthcare Plan of GA Inc	GA	96962	671	57,363	154,018,168	17.738	51.0
Omaha Ins Co	NE	13100	261	45,004	80,295,993	9.248	60.2
Continental Life Ins Co Brentwood	TN	68500	1	9,917	28,975,289	3.337	63.6
USAA Life Ins Co	TX	69663	200	10,091	24,166,362	2.783	66.4
United Of Omaha Life Ins Co	NE	69868	261	7,827	23,930,930	2.756	69.1
United World Life Ins Co	NE	72850	261	6,369	22,367,627	2.576	71.7
Humana Ins Co	WI	73288	119	9,303	21,548,367	2.482	74.2
Mutual Of Omaha Ins Co	NE	71412	261	14,533	20,580,368	2.370	76.5
Aetna Hlth & Life Ins Co	CT	78700	1	9,054	18,337,238	2.112	78.7
**TOTAL**				378,730	868,271,520	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: HAWAII

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	9,064	18,365,001	76.861	76.9
Humana Ins Co	WI	73288	119	1,224	2,273,610	9.515	86.4
USAA Life Ins Co	TX	69663	200	500	999,176	4.182	90.6
Loyal Amer Life Ins Co	OH	65722	901	482	726,288	3.040	93.6
State Farm Mut Auto Ins Co	IL	25178	176	161	364,499	1.525	95.1
Transamerica Premier Life Ins Co	IA	66281	468	199	338,379	1.416	96.5
Transamerica Life Ins Co	IA	86231	468	193	258,903	1.084	97.6
Mutual Of Omaha Ins Co	NE	71412	261	49	194,476	0.814	98.4
Hawaii Medical Serv Assn	HI	49948		47	152,237	0.637	99.1
Colonial Penn Life Ins Co	PA	62065	233	53	72,323	0.303	99.4
**TOTAL**				12,083	23,893,761	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **IDAHO**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	17,956	42,584,544	20.858	20.9
Continental Life Ins Co Brentwood	TN	68500	1	11,640	23,926,882	11.719	32.6
Mutual Of Omaha Ins Co	NE	71412	261	6,249	16,260,033	7.964	40.5
Aetna Hlth & Life Ins Co	CT	78700	1	10,668	15,756,806	7.718	48.3
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	4,854	14,626,014	7.164	55.4
Regence Blueshield Of ID Inc	ID	60131	1207	3,627	11,162,356	5.467	60.9
United Of Omaha Life Ins Co	NE	69868	261	3,038	9,903,305	4.851	65.7
Transamerica Premier Life Ins Co	IA	66281	468	4,825	9,689,695	4.746	70.5
Blue Cross of ID Care Plus Inc	ID	15022	1290	2,955	6,129,612	3.002	73.5
Sterling Life Ins Co	IL	77399	901	1,247	3,655,473	1.790	75.3
**TOTAL**				92,403	204,163,463	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: ILLINOIS**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
Health Care Serv Corp A Mut Legal Re	IL	70670	917	372,581	1,016,049,830	51.439	51.4
UnitedHealthcare Ins Co	CT	79413	707	111,982	277,948,115	14.071	65.5
Mutual Of Omaha Ins Co	NE	71412	261	64,849	148,613,695	7.524	73.0
Country Life Ins Co	IL	62553	50	20,766	57,514,203	2.912	75.9
United Of Omaha Life Ins Co	NE	69868	261	12,736	50,854,243	2.575	78.5
United World Life Ins Co	NE	72850	261	47,439	49,387,304	2.500	81.0
American Continental Ins Co	TN	12321	1	12,511	39,911,555	2.021	83.0
Cigna Hlth & Life Ins Co	CT	67369	901	16,007	25,997,903	1.316	84.4
Aetna Hlth & Life Ins Co	CT	78700	1	8,824	18,439,050	0.933	85.3
State Farm Mut Auto Ins Co	IL	25178	176	6,185	17,200,902	0.871	86.2
**TOTAL**				798,778	1,975,260,955	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: INDIANA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	88,940	232,546,333	25.743	25.7
Anthem Ins Co Inc	IN	28207	671	44,247	124,980,545	13.836	39.6
United Of Omaha Life Ins Co	NE	69868	261	20,368	63,724,876	7.055	46.6
Continental Life Ins Co Brentwood	TN	68500	1	28,899	47,764,536	5.288	51.9
United World Life Ins Co	NE	72850	261	26,867	44,612,540	4.939	56.9
Medico Ins Co	IA	31119	3527	12,906	30,604,231	3.388	60.2
Omaha Ins Co	NE	13100	261	14,425	26,901,834	2.978	63.2
Cigna Hlth & Life Ins Co	CT	67369	901	19,660	26,326,382	2.914	66.1
Colonial Penn Life Ins Co	PA	62065	233	10,612	23,528,136	2.605	68.7
Philadelphia Amer Life Ins Co	TX	67784	520	12,863	23,208,305	2.569	71.3
**TOTAL**				395,058	903,321,261	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: IOWA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
Wellmark Inc	IA	88848	770	175,520	420,477,350	59.674	59.7
UnitedHealthcare Ins Co	CT	79413	707	15,929	38,131,216	5.412	65.1
Continental Life Ins Co Brentwood	TN	68500	1	9,081	27,274,931	3.871	69.0
United Of Omaha Life Ins Co	NE	69868	261	6,395	22,750,176	3.229	72.2
Medico Corp Life Ins Co	IA	79987	3527	13,194	18,966,262	2.692	74.9
American Republic Ins Co	IA	60836	3527	5,221	17,875,457	2.537	77.4
Omaha Ins Co	NE	13100	261	7,679	14,710,640	2.088	79.5
American Continental Ins Co	TN	12321	1	7,917	11,054,591	1.569	81.1
Equitable Life & Cas Ins Co	UT	62952	4888	3,533	10,901,884	1.547	82.6
Aetna Hlth & Life Ins Co	CT	78700	1	5,309	10,407,979	1.477	84.1
**TOTAL**				307,575	704,625,254	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**  
**TOTAL POLICIES (INDIVIDUAL AND GROUP)**  
**MARKET SHARE**  
**FOR THE STATE OF: KANSAS**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
BCBS Of KS Inc	KS	70729	430	102,453	255,072,512	43.906	43.9
UnitedHealthcare Ins Co	CT	79413	707	28,354	71,015,412	12.224	56.1
Cigna Hlth & Life Ins Co	CT	67369	901	28,138	40,947,522	7.048	63.2
BCBS of KC	MO	47171	537	8,044	22,605,113	3.891	67.1
United World Life Ins Co	NE	72850	261	4,519	19,411,224	3.341	70.4
American Continental Ins Co	TN	12321	1	4,230	15,112,210	2.601	73.0
Aetna Hlth & Life Ins Co	CT	78700	1	6,057	13,092,787	2.254	75.3
Mutual Of Omaha Ins Co	NE	71412	261	6,541	10,929,084	1.881	77.1
American Retirement Life Ins Co	OH	88366	901	3,886	10,296,386	1.772	78.9
Old Surety Life Ins Co	OK	67326	4922	5,764	10,176,939	1.752	80.7
**TOTAL**				253,450	580,952,532	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **KENTUCKY**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
Anthem Hlth Plans Of KY Inc	KY	95120	671	77,349	182,655,314	34.853	34.9
UnitedHealthcare Ins Co	CT	79413	707	56,926	137,983,774	26.329	61.2
Omaha Ins Co	NE	13100	261	13,733	26,607,523	5.077	66.3
United Of Omaha Life Ins Co	NE	69868	261	4,611	16,972,494	3.239	69.5
Aetna Hlth & Life Ins Co	CT	78700	1	9,863	16,818,173	3.209	72.7
Cigna Hlth & Life Ins Co	CT	67369	901	10,843	16,117,004	3.075	75.8
Humana Ins Co Of KY	KY	60219	119	4,573	11,368,122	2.169	78.0
United World Life Ins Co	NE	72850	261	9,922	10,723,241	2.046	80.0
American Continental Ins Co	TN	12321	1	3,516	10,648,734	2.032	82.0
American Retirement Life Ins Co	OH	88366	901	3,319	9,102,725	1.737	83.8
**TOTAL**				232,626	524,075,996	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: LOUISIANA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
Louisiana Hlth Serv & Ind Co	LA	81200	438	42,967	109,492,132	29.597	29.6
UnitedHealthcare Ins Co	CT	79413	707	34,470	82,391,043	22.271	51.9
United Of Omaha Life Ins Co	NE	69868	261	6,835	25,113,933	6.788	58.7
Mutual Of Omaha Ins Co	NE	71412	261	8,019	18,473,277	4.993	63.6
American Retirement Life Ins Co	OH	88366	901	7,905	15,031,969	4.063	67.7
American Continental Ins Co	TN	12321	1	6,144	14,056,756	3.800	71.5
Physicians Mut Ins Co	NE	80578	367	5,460	13,071,791	3.533	75.0
New Era Life Ins Co	TX	78743	520	3,662	9,717,930	2.627	77.7
Aetna Hlth & Life Ins Co	CT	78700	1	3,799	6,231,410	1.684	79.4
Physicians Life Ins Co	NE	72125	367	2,048	5,676,509	1.534	80.9
**TOTAL**				154,869	369,949,301	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: MAINE

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	33,586	89,633,720	53.507	53.5
Anthem Hlth Plans of ME Inc	ME	52618	671	22,372	50,938,423	30.408	83.9
HPHC Ins Co Inc	MA	18975	595	3,324	8,139,989	4.859	88.8
Transamerica Life Ins Co	IA	86231	468	1,666	4,582,449	2.736	91.5
Loyal Amer Life Ins Co	OH	65722	901	1,215	2,689,930	1.606	93.1
Globe Life & Accident Ins Co	NE	91472	290	763	2,164,549	1.292	94.4
Colonial Penn Life Ins Co	PA	62065	233	892	1,875,008	1.119	95.5
USAA Life Ins Co	TX	69663	200	575	1,380,291	0.824	96.4
United Of Omaha Life Ins Co	NE	69868	261	383	1,016,314	0.607	97.0
Central States Ind Co Of Omaha	NE	34274	31	276	889,891	0.531	97.5
**TOTAL**				66,724	167,516,442	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: MARYLAND**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	103,878	285,294,981	43.393	43.4
Carefirst of MD Inc	MD	47058	380	40,084	136,157,732	20.709	64.1
Omaha Ins Co	NE	13100	261	19,653	44,254,989	6.731	70.8
First Care Inc	MD	60113	380	13,104	22,002,921	3.347	74.2
Continental Life Ins Co Brentwood	TN	68500	1	6,509	16,996,729	2.585	76.8
Colonial Penn Life Ins Co	PA	62065	233	6,021	16,610,894	2.526	79.3
United Amer Ins Co	NE	92916	290	5,124	12,868,609	1.957	81.2
USAA Life Ins Co	TX	69663	200	4,702	12,857,865	1.956	83.2
United World Life Ins Co	NE	72850	261	2,656	12,367,313	1.881	85.1
Group Hospitalization & Med Svcs	DC	53007	380	4,304	12,204,982	1.856	86.9
**TOTAL**				252,311	657,469,786	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: MASSACHUSETTS**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
BCBS of MA	MA	53228	3637	235,712	543,996,160	67.397	67.4
HPHC Ins Co Inc	MA	18975	595	42,664	103,919,942	12.875	80.3
UnitedHealthcare Ins Co	CT	79413	707	40,778	99,711,235	12.354	92.6
Tufts Ins Co Inc	MA	60117	4742	16,792	35,985,005	4.458	97.1
Humana Ins Co	WI	73288	119	2,903	8,401,409	1.041	98.1
Bankers Life & Cas Co	IL	61263	233	1,258	4,956,766	0.614	98.7
Fallon Hlth & Life Assur Co	MA	66828	4741	1,491	3,279,781	0.406	99.1
BCBS of MA HMO Blue Inc	MA	12219	3637	1,564	2,606,290	0.323	99.5
HNE Ins Co	MA	14198	4756	1,005	1,781,276	0.221	99.7
Transamerica Premier Life Ins Co	IA	66281	468	415	763,412	0.095	99.8
**TOTAL**				345,121	807,147,954	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**  
**TOTAL POLICIES (INDIVIDUAL AND GROUP)**  
**MARKET SHARE**  
**FOR THE STATE OF: MICHIGAN**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
BCBS of MI Mut Ins Co	MI	54291	572	135,039	417,355,667	39.832	39.8
UnitedHealthcare Ins Co	CT	79413	707	127,328	275,511,550	26.294	66.1
Priority Hlth	MI	95561	3383	16,208	35,539,517	3.392	69.5
Blue Care Network Of MI	MI	95610	572	11,524	33,697,973	3.216	72.7
Omaha Ins Co	NE	13100	261	15,204	30,056,095	2.869	75.6
American Continental Ins Co	TN	12321	1	13,037	29,985,514	2.862	78.5
United Of Omaha Life Ins Co	NE	69868	261	6,237	26,497,806	2.529	81.0
Colonial Penn Life Ins Co	PA	62065	233	10,483	20,980,894	2.002	83.0
Cigna Hlth & Life Ins Co	CT	67369	901	10,690	17,085,620	1.631	84.6
United World Life Ins Co	NE	72850	261	14,560	16,808,072	1.604	86.2
**TOTAL**				436,403	1,047,792,032	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: MINNESOTA

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
BCBSM Inc	MN	55026	461	171,465	475,535,945	75.187	75.2
UnitedHealthcare Ins Co	CT	79413	707	22,444	51,431,805	8.132	83.3
Medica Hlth Plans	MN	52626	1552	16,782	42,470,555	6.715	90.0
Cigna Hlth & Life Ins Co	CT	67369	901	6,520	11,170,727	1.766	91.8
Continental Life Ins Co Brentwood	TN	68500	1	4,101	9,688,646	1.532	93.3
Omaha Ins Co	NE	13100	261	2,473	6,074,061	0.960	94.3
State Farm Mut Auto Ins Co	IL	25178	176	2,033	5,744,347	0.908	95.2
Colonial Penn Life Ins Co	PA	62065	233	2,473	4,946,528	0.782	96.0
Loyal Amer Life Ins Co	OH	65722	901	1,878	4,620,321	0.731	96.7
United World Life Ins Co	NE	72850	261	758	2,990,938	0.473	97.2
**TOTAL**				236,643	632,471,111	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: MISSISSIPPI**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	28,802	72,932,579	19.156	19.2
American Continental Ins Co	TN	12321	1	13,420	32,684,111	8.585	27.7
BCBS Of MS Mut Ins Co	MS	60111	1126	10,915	32,606,380	8.564	36.3
Mutual Of Omaha Ins Co	NE	71412	261	13,721	29,060,101	7.633	43.9
Philadelphia Amer Life Ins Co	TX	67784	520	10,920	27,638,950	7.260	51.2
United Of Omaha Life Ins Co	NE	69868	261	5,543	18,999,646	4.990	56.2
Omaha Ins Co	NE	13100	261	7,216	16,014,515	4.206	60.4
Cigna Hlth & Life Ins Co	CT	67369	901	9,052	14,787,551	3.884	64.3
Manhattan Life Ins Co	NY	65870	1117	5,717	12,626,948	3.317	67.6
United World Life Ins Co	NE	72850	261	5,271	9,835,580	2.583	70.2
**TOTAL**				166,628	380,726,963	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: MISSOURI**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	75,199	182,401,498	23.015	23.0
Mutual Of Omaha Ins Co	NE	71412	261	37,308	108,880,120	13.738	36.8
Healthy Alliance Life Ins Co	MO	78972	671	35,189	87,005,056	10.978	47.7
Transamerica Premier Life Ins Co	IA	66281	468	28,592	56,776,841	7.164	54.9
Omaha Ins Co	NE	13100	261	33,514	48,760,282	6.153	61.0
BCBS of KC	MO	47171	537	12,304	37,911,805	4.784	65.8
Cigna Hlth & Life Ins Co	CT	67369	901	12,822	27,940,346	3.525	69.4
United Of Omaha Life Ins Co	NE	69868	261	6,094	20,038,444	2.528	71.9
Manhattan Life Ins Co	NY	65870	1117	9,899	18,381,401	2.319	74.2
Everest Reins Co	DE	26921	1120	4,533	16,552,449	2.089	76.3
**TOTAL**				333,200	792,524,924	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**  
**TOTAL POLICIES (INDIVIDUAL AND GROUP)**  
**MARKET SHARE**  
**FOR THE STATE OF: MONTANA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
Health Care Serv Corp A Mut Legal Re	IL	70670	917	19,895	53,757,087	27.351	27.4
UnitedHealthcare Ins Co	CT	79413	707	13,169	30,718,209	15.629	43.0
Aetna Hlth & Life Ins Co	CT	78700	1	9,366	16,197,712	8.241	51.2
Sterling Life Ins Co	IL	77399	901	3,261	10,194,551	5.187	56.4
American Continental Ins Co	TN	12321	1	2,663	8,020,278	4.081	60.5
State Farm Mut Auto Ins Co	IL	25178	176	3,387	7,781,566	3.959	64.4
Humanadental Ins Co	WI	70580	119	6,084	7,509,736	3.821	68.3
United Of Omaha Life Ins Co	NE	69868	261	4,047	7,406,418	3.768	72.0
American Retirement Life Ins Co	OH	88366	901	3,251	5,739,049	2.920	75.0
Humana Ins Co	WI	73288	119	2,427	4,699,754	2.391	77.3
**TOTAL**				89,215	196,546,313	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: NEBRASKA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
BCBS Of NE	NE	77780	4858	64,222	171,115,834	41.035	41.0
Omaha Ins Co	NE	13100	261	17,082	30,994,271	7.433	48.5
UnitedHealthcare Ins Co	CT	79413	707	9,117	21,777,566	5.222	53.7
Mutual Of Omaha Ins Co	NE	71412	261	3,898	14,880,626	3.568	57.3
American Continental Ins Co	TN	12321	1	4,618	13,879,358	3.328	60.6
Bankers Fidelity Life Ins Co	GA	61239	587	9,149	13,874,097	3.327	63.9
Physicians Mut Ins Co	NE	80578	367	7,029	13,832,805	3.317	67.2
United Of Omaha Life Ins Co	NE	69868	261	3,645	11,682,164	2.801	70.0
Thrivent Financial For Lutherans	WI	56014		4,587	11,142,408	2.672	72.7
American Retirement Life Ins Co	OH	88366	901	5,068	9,300,011	2.230	74.9
**TOTAL**				181,473	417,001,573	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**  
**TOTAL POLICIES (INDIVIDUAL AND GROUP)**  
**MARKET SHARE**  
**FOR THE STATE OF: NEVADA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	46,911	117,461,694	49.292	49.3
Rocky Mountain Hospital & Medical	CO	11011	671	8,875	23,646,892	9.923	59.2
American Retirement Life Ins Co	OH	88366	901	8,112	18,011,029	7.558	66.8
Mutual Of Omaha Ins Co	NE	71412	261	3,553	9,233,319	3.875	70.6
American Continental Ins Co	TN	12321	1	3,344	7,240,720	3.039	73.7
Humana Ins Co	WI	73288	119	3,190	7,122,950	2.989	76.7
Equitable Life & Cas Ins Co	UT	62952	4888	1,892	7,022,960	2.947	79.6
United World Life Ins Co	NE	72850	261	3,804	5,267,370	2.210	81.8
United Of Omaha Life Ins Co	NE	69868	261	1,003	4,090,329	1.716	83.6
USAA Life Ins Co	TX	69663	200	1,460	3,694,316	1.550	85.1
**TOTAL**				99,256	238,295,733	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: NEW HAMPSHIRE**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
Anthem Hlth Plans of NH	NH	53759	671	35,250	82,949,438	35.094	35.1
UnitedHealthcare Ins Co	CT	79413	707	28,372	71,458,255	30.233	65.3
HPHC Ins Co Inc	MA	18975	595	7,564	20,497,450	8.672	74.0
Colonial Penn Life Ins Co	PA	62065	233	6,265	12,824,680	5.426	79.4
Continental Life Ins Co Brentwood	TN	68500	1	5,596	12,370,029	5.234	84.7
Bankers Life & Cas Co	IL	61263	233	2,827	10,804,757	4.571	89.2
Mutual Of Omaha Ins Co	NE	71412	261	2,710	5,521,906	2.336	91.6
American Retirement Life Ins Co	OH	88366	901	1,999	4,127,750	1.746	93.3
USAA Life Ins Co	TX	69663	200	1,383	3,873,553	1.639	95.0
Aetna Hlth & Life Ins Co	CT	78700	1	2,603	2,304,200	0.975	95.9
**TOTAL**				98,823	236,361,705	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: NEW JERSEY**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	246,989	664,051,486	50.939	50.9
Horizon Ins Co	NJ	14690	1202	79,133	263,066,909	20.180	71.1
United Of Omaha Life Ins Co	NE	69868	261	25,182	60,621,295	4.650	75.8
Colonial Penn Life Ins Co	PA	62065	233	15,806	37,176,208	2.852	78.6
Aetna Hlth & Life Ins Co	CT	78700	1	13,157	30,646,577	2.351	81.0
Bankers Life & Cas Co	IL	61263	233	6,849	29,410,615	2.256	83.2
Aetna Hlth Ins Co	PA	72052	1	19,038	27,633,442	2.120	85.3
Genworth Life & Ann Ins Co	VA	65536	4011	8,007	26,567,484	2.038	87.4
Loyal Amer Life Ins Co	OH	65722	901	8,865	19,617,156	1.505	88.9
Transamerica Premier Life Ins Co	IA	66281	468	10,213	18,934,607	1.452	90.3
**TOTAL**				490,827	1,303,611,555	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: NEW MEXICO**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	30,875	67,479,706	47.453	47.5
Health Care Serv Corp A Mut Legal Re	IL	70670	917	6,961	17,668,594	12.425	59.9
United Of Omaha Life Ins Co	NE	69868	261	11,351	15,912,801	11.190	71.1
United World Life Ins Co	NE	72850	261	1,874	6,274,189	4.412	75.5
American Retirement Life Ins Co	OH	88366	901	3,169	4,493,547	3.160	78.6
Humana Ins Co	WI	73288	119	1,954	3,911,260	2.750	81.4
USAA Life Ins Co	TX	69663	200	1,886	3,798,811	2.671	84.1
United Amer Ins Co	NE	92916	290	1,405	2,827,337	1.988	86.0
Mutual Of Omaha Ins Co	NE	71412	261	808	2,753,045	1.936	88.0
American Continental Ins Co	TN	12321	1	2,007	2,678,069	1.883	89.9
**TOTAL**				69,828	142,204,507	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: NEW YORK**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
United Hlthcare Ins Co Of NY	NY	60093	707	391,195	1,171,077,100	84.514	84.5
Empire Healthchoice Assur Inc	NY	55093	671	34,766	82,265,262	5.937	90.5
Globe Life Ins Co of NY	NY	74101	290	30,850	41,934,871	3.026	93.5
Excellus Hlth Plan Inc	NY	55107	1186	8,753	24,687,067	1.782	95.3
Humana Ins Co of NY	NY	12634	119	8,272	16,157,359	1.166	96.4
Transamerica Financial Life Ins Co	NY	70688	468	5,654	15,818,061	1.142	97.6
Mutual Of Omaha Ins Co	NE	71412	261	1,396	7,605,586	0.549	98.1
Group Hlth Inc	NY	55239	1127	1,499	5,499,029	0.397	98.5
Health Now NY Inc	NY	55204		1,168	5,483,172	0.396	98.9
CDPHP Universal Benefits Inc	NY	47027	4708	870	4,433,584	0.320	99.2
**TOTAL**				488,290	1,385,654,491	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: NORTH CAROLINA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
BCBS of NC Inc	NC	54631	758	160,920	391,861,889	34.245	34.2
UnitedHealthcare Ins Co	CT	79413	707	116,701	290,079,008	25.350	59.6
Mutual Of Omaha Ins Co	NE	71412	261	41,434	82,187,120	7.182	66.8
United Of Omaha Life Ins Co	NE	69868	261	19,979	68,377,367	5.976	72.8
United World Life Ins Co	NE	72850	261	43,446	49,388,429	4.316	77.1
Aetna Hlth & Life Ins Co	CT	78700	1	10,810	21,244,942	1.857	78.9
American Continental Ins Co	TN	12321	1	5,902	18,604,402	1.626	80.6
Cigna Hlth & Life Ins Co	CT	67369	901	10,278	17,326,983	1.514	82.1
USAA Life Ins Co	TX	69663	200	6,570	16,868,151	1.474	83.5
Colonial Penn Life Ins Co	PA	62065	233	8,385	15,462,228	1.351	84.9
**TOTAL**				510,098	1,144,293,594	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: NORTH DAKOTA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
BCBS of ND	ND	55891		38,440	98,909,377	72.640	72.6
UnitedHealthcare Ins Co	CT	79413	707	1,959	5,007,845	3.678	76.3
Omaha Ins Co	NE	13100	261	2,607	4,524,859	3.323	79.6
American Continental Ins Co	TN	12321	1	1,854	3,229,134	2.371	82.0
Thrivent Financial For Lutherans	WI	56014		1,363	2,725,846	2.002	84.0
United World Life Ins Co	NE	72850	261	749	2,687,566	1.974	86.0
Sanford Hlth Plan	SD	95683	1246	1,019	1,950,892	1.433	87.4
Mutual Of Omaha Ins Co	NE	71412	261	508	1,750,451	1.286	88.7
American Republic Ins Co	IA	60836	3527	410	1,539,087	1.130	89.8
Transamerica Premier Life Ins Co	IA	66281	468	1,138	1,415,152	1.039	90.9
**TOTAL**				55,343	136,164,246	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: OHIO**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	222,097	557,290,281	41.504	41.5
Medical Hlth Insuring Corp of OH	OH	95828	730	116,495	163,991,556	12.213	53.7
Community Ins Co	OH	10345	671	58,940	138,753,059	10.334	64.1
Humana Ins Co	WI	73288	119	39,936	102,185,374	7.610	71.7
Aetna Hlth & Life Ins Co	CT	78700	1	14,189	29,381,500	2.188	73.8
United World Life Ins Co	NE	72850	261	17,220	28,675,148	2.136	76.0
Omaha Ins Co	NE	13100	261	10,526	26,332,726	1.961	77.9
Medical Mut Of OH	OH	29076	730	9,135	23,358,006	1.740	79.7
United Of Omaha Life Ins Co	NE	69868	261	4,372	19,416,323	1.446	81.1
American Retirement Life Ins Co	OH	88366	901	6,241	15,840,209	1.180	82.3
**TOTAL**				607,170	1,342,730,722	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: OKLAHOMA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
Health Care Serv Corp A Mut Legal Re	IL	70670	917	60,644	139,820,864	31.649	31.6
UnitedHealthcare Ins Co	CT	79413	707	42,469	101,680,690	23.016	54.7
Omaha Ins Co	NE	13100	261	28,283	43,102,911	9.756	64.4
United Of Omaha Life Ins Co	NE	69868	261	5,896	20,578,386	4.658	69.1
Aetna Hlth & Life Ins Co	CT	78700	1	7,694	12,955,269	2.932	72.0
Cigna Hlth & Life Ins Co	CT	67369	901	6,865	10,050,933	2.275	74.3
American Retirement Life Ins Co	OH	88366	901	4,158	9,614,016	2.176	76.5
Physicians Mut Ins Co	NE	80578	367	4,267	8,293,534	1.877	78.3
Mutual Of Omaha Ins Co	NE	71412	261	2,148	5,603,081	1.268	79.6
State Farm Mut Auto Ins Co	IL	25178	176	2,000	5,248,623	1.188	80.8
**TOTAL**				205,150	441,787,018	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: OREGON**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	54,294	124,663,716	26.770	26.8
Moda Hlth Plan Inc	OR	47098	1313	26,926	94,284,224	20.247	47.0
Omaha Ins Co	NE	13100	261	26,708	43,584,691	9.359	56.4
Individual Assur Co Life Hlth & Acc	OK	81779		10,557	33,168,610	7.123	63.5
Regence BCBS of OR	OR	54933	1207	10,384	25,461,576	5.468	69.0
Loyal Amer Life Ins Co	OH	65722	901	9,735	19,107,654	4.103	73.1
United Of Omaha Life Ins Co	NE	69868	261	4,904	17,369,164	3.730	76.8
Manhattan Life Ins Co	NY	65870	1117	5,110	14,577,520	3.130	79.9
Transamerica Premier Life Ins Co	IA	66281	468	4,813	13,822,852	2.968	82.9
USAA Life Ins Co	TX	69663	200	3,322	7,790,444	1.673	84.6
**TOTAL**				190,311	465,679,676	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: PENNSYLVANIA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	222,482	530,109,204	33.459	33.5
Highmark Inc	PA	54771	812	101,980	250,200,950	15.792	49.3
Aetna Hlth & Life Ins Co	CT	78700	1	35,965	78,109,922	4.930	54.2
Continental Life Ins Co Brentwood	TN	68500	1	39,175	53,534,240	3.379	57.6
Independence Hospital Ind Plan Inc	PA	54704	936	35,322	45,646,170	2.881	60.4
Colonial Penn Life Ins Co	PA	62065	233	18,351	43,526,681	2.747	63.2
Capital Advantage Ins Co	PA	41203	1230	26,897	42,175,037	2.662	65.9
Cigna Hlth & Life Ins Co	CT	67369	901	23,622	41,784,536	2.637	68.5
American Retirement Life Ins Co	OH	88366	901	14,948	38,810,851	2.450	70.9
United World Life Ins Co	NE	72850	261	8,747	35,051,122	2.212	73.1
**TOTAL**				711,230	1,584,346,860	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: RHODE ISLAND**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
BCBS of RI	RI	53473		25,716	59,739,804	50.666	50.7
UnitedHealthcare Ins Co	CT	79413	707	20,223	44,619,795	37.842	88.5
Colonial Penn Life Ins Co	PA	62065	233	1,962	4,812,653	4.082	92.6
Bankers Life & Cas Co	IL	61263	233	561	2,368,063	2.008	94.6
Humana Ins Co	WI	73288	119	840	2,044,303	1.734	96.3
USAA Life Ins Co	TX	69663	200	643	1,559,056	1.322	97.7
Mutual Of Omaha Ins Co	NE	71412	261	447	755,174	0.640	98.3
Aetna Hlth & Life Ins Co	CT	78700	1	269	388,082	0.329	98.6
Transamerica Life Ins Co	IA	86231	468	169	353,232	0.300	98.9
Continental Life Ins Co Brentwood	TN	68500	1	149	304,852	0.259	99.2
**TOTAL**				51,442	117,910,039	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **SOUTH CAROLINA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	81,306	181,001,076	29.990	30.0
BCBS Of SC Inc	SC	38520	661	65,678	154,451,680	25.591	55.6
Omaha Ins Co	NE	13100	261	10,861	21,956,244	3.638	59.2
Cigna Hlth & Life Ins Co	CT	67369	901	13,558	20,208,081	3.348	62.6
United World Life Ins Co	NE	72850	261	14,491	18,824,078	3.119	65.7
United Of Omaha Life Ins Co	NE	69868	261	5,237	18,750,391	3.107	68.8
American Retirement Life Ins Co	OH	88366	901	7,793	18,072,087	2.994	71.8
Aetna Hlth & Life Ins Co	CT	78700	1	6,500	12,842,913	2.128	73.9
American Continental Ins Co	TN	12321	1	3,675	12,519,294	2.074	76.0
New Era Life Ins Co	TX	78743	520	4,814	11,810,656	1.957	77.9
**TOTAL**				281,236	603,532,029	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: SOUTH DAKOTA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
Wellmark Of SD Inc	SD	60128	770	22,713	57,580,703	35.727	35.7
Avera Hlth Plans Inc	SD	95839		10,058	18,597,983	11.540	47.3
United Of Omaha Life Ins Co	NE	69868	261	5,772	13,738,445	8.524	55.8
Omaha Ins Co	NE	13100	261	10,375	13,184,714	8.181	64.0
UnitedHealthcare Ins Co	CT	79413	707	5,412	12,759,094	7.917	71.9
American Continental Ins Co	TN	12321	1	2,684	4,229,856	2.625	74.5
State Farm Mut Auto Ins Co	IL	25178	176	1,523	4,208,080	2.611	77.1
Thrivent Financial For Lutherans	WI	56014		1,682	3,712,466	2.303	79.4
Physicians Mut Ins Co	NE	80578	367	2,037	3,669,317	2.277	81.7
United World Life Ins Co	NE	72850	261	834	3,471,291	2.154	83.9
**TOTAL**				74,489	161,166,658	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: TENNESSEE**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	63,430	148,819,911	21.042	21.0
TRH Hlth Ins Co	TN	89005	4677	64,019	146,241,595	20.677	41.7
BCBS of TN Inc	TN	54518	3498	49,896	130,128,538	18.399	60.1
Omaha Ins Co	NE	13100	261	21,651	29,197,852	4.128	64.2
Mutual Of Omaha Ins Co	NE	71412	261	12,068	27,928,604	3.949	68.2
American Retirement Life Ins Co	OH	88366	901	13,465	27,412,045	3.876	72.1
United Of Omaha Life Ins Co	NE	69868	261	6,629	25,789,748	3.646	75.7
American Continental Ins Co	TN	12321	1	5,284	12,613,890	1.783	77.5
Bankers Fidelity Assur Co	GA	71919	587	5,830	11,198,998	1.583	79.1
Humana Ins Co	WI	73288	119	4,224	9,701,249	1.372	80.5
**TOTAL**				315,433	707,261,253	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: TEXAS**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	215,758	591,175,982	28.002	28.0
Health Care Serv Corp A Mut Legal Re	IL	70670	917	165,673	408,618,075	19.355	47.4
Continental Life Ins Co Brentwood	TN	68500	1	46,360	112,982,158	5.352	52.7
United World Life Ins Co	NE	72850	261	78,375	111,522,523	5.282	58.0
United Of Omaha Life Ins Co	NE	69868	261	27,945	105,518,265	4.998	63.0
Cigna Hlth & Life Ins Co	CT	67369	901	44,559	72,071,172	3.414	66.4
Omaha Ins Co	NE	13100	261	30,226	69,531,175	3.293	69.7
USAA Life Ins Co	TX	69663	200	29,052	65,880,650	3.121	72.8
Aetna Hlth & Life Ins Co	CT	78700	1	21,785	37,195,120	1.762	74.6
State Farm Mut Auto Ins Co	IL	25178	176	9,496	29,104,557	1.379	76.0
**TOTAL**				911,802	2,111,194,842	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: UTAH

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	35,225	75,895,998	41.530	41.5
Regence BCBS of UT	UT	54550	1207	19,443	47,634,382	26.065	67.6
American Retirement Life Ins Co	OH	88366	901	2,590	4,563,525	2.497	70.1
American Continental Ins Co	TN	12321	1	2,689	4,538,733	2.484	72.6
United Of Omaha Life Ins Co	NE	69868	261	1,879	3,949,737	2.161	74.7
Bankers Fidelity Life Ins Co	GA	61239	587	1,590	3,179,889	1.740	76.5
Equitable Life & Cas Ins Co	UT	62952	4888	1,099	2,971,208	1.626	78.1
Standard Life & Accident Ins Co	TX	86355	408	952	2,700,291	1.478	79.6
Aetna Hlth & Life Ins Co	CT	78700	1	2,385	2,582,956	1.413	81.0
Omaha Ins Co	NE	13100	261	2,084	2,400,037	1.313	82.3
**TOTAL**				85,868	182,750,736	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: VERMONT**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	16,999	43,053,169	36.634	36.6
The Vt Hlth Plan LLC	VT	95696	4745	9,171	17,921,622	15.249	51.9
Continental Life Ins Co Brentwood	TN	68500	1	5,882	9,778,025	8.320	60.2
BCBS of VT	VT	53295	4745	3,157	9,247,101	7.868	68.1
Colonial Penn Life Ins Co	PA	62065	233	3,048	6,366,932	5.418	73.5
Bankers Life & Cas Co	IL	61263	233	1,723	5,040,706	4.289	77.8
Genworth Life & Ann Ins Co	VA	65536	4011	2,444	5,038,490	4.287	82.1
Washington Natl Ins Co	IN	70319	233	2,234	4,151,235	3.532	85.6
Mutual Of Omaha Ins Co	NE	71412	261	2,030	3,701,820	3.150	88.7
Humana Ins Co	WI	73288	119	1,840	3,393,408	2.887	91.6
**TOTAL**				53,092	117,522,713	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: VIRGINIA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
Anthem Hlth Plans of VA Inc	VA	71835	671	137,340	308,720,325	32.468	32.5
UnitedHealthcare Ins Co	CT	79413	707	114,401	269,985,573	28.394	60.9
Omaha Ins Co	NE	13100	261	41,492	60,176,927	6.329	67.2
American Continental Ins Co	TN	12321	1	26,639	54,680,065	5.751	72.9
United Of Omaha Life Ins Co	NE	69868	261	14,331	47,921,296	5.040	78.0
American Retirement Life Ins Co	OH	88366	901	29,120	45,957,685	4.833	82.8
Humana Ins Co	WI	73288	119	7,772	15,644,426	1.645	84.5
USAA Life Ins Co	TX	69663	200	5,642	13,520,080	1.422	85.9
Colonial Penn Life Ins Co	PA	62065	233	5,058	10,067,859	1.059	86.9
Medico Ins Co	IA	31119	3527	6,280	9,705,785	1.021	88.0
**TOTAL**				441,619	950,856,626	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: WASHINGTON**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	127,374	311,941,338	42.963	43.0
Premera Blue Cross	WA	47570	962	46,737	121,403,321	16.720	59.7
Regence BlueShield	WA	53902	1207	40,128	94,845,785	13.063	72.7
United Of Omaha Life Ins Co	NE	69868	261	27,126	58,135,161	8.007	80.8
Loyal Amer Life Ins Co	OH	65722	901	22,245	40,834,982	5.624	86.4
Asuris NW Hlth	WA	47350	1207	7,361	15,644,329	2.155	88.5
USAA Life Ins Co	TX	69663	200	5,767	13,625,776	1.877	90.4
Mutual Of Omaha Ins Co	NE	71412	261	2,979	10,651,202	1.467	91.9
Sterling Life Ins Co	IL	77399	901	3,544	9,862,955	1.358	93.2
Colonial Penn Life Ins Co	PA	62065	233	3,822	7,886,011	1.086	94.3
**TOTAL**				309,633	726,077,138	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **WEST VIRGINIA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	35,139	89,782,852	42.558	42.6
Highmark West Virginia Inc.	WV	54828	812	7,040	18,444,687	8.743	51.3
Omaha Ins Co	NE	13100	261	8,008	14,987,752	7.104	58.4
Continental Life Ins Co Brentwood	TN	68500	1	3,100	9,389,286	4.451	62.9
United Of Omaha Life Ins Co	NE	69868	261	2,237	8,050,596	3.816	66.7
Aetna Hlth & Life Ins Co	CT	78700	1	4,079	7,192,008	3.409	70.1
American Retirement Life Ins Co	OH	88366	901	3,472	7,146,012	3.387	73.5
United World Life Ins Co	NE	72850	261	5,518	6,268,174	2.971	76.4
State Farm Mut Auto Ins Co	IL	25178	176	2,119	5,259,588	2.493	78.9
Humana Ins Co	WI	73288	119	2,432	4,939,000	2.341	81.3
**TOTAL**				91,308	210,967,001	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**  
**TOTAL POLICIES (INDIVIDUAL AND GROUP)**  
**MARKET SHARE**  
**FOR THE STATE OF: WISCONSIN**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
Wisconsin Physicians Serv Ins Corp	WI	53139	68	45,632	143,209,655	18.876	18.9
UnitedHealthcare Ins Co	CT	79413	707	60,975	117,556,133	15.495	34.4
Physicians Mut Ins Co	NE	80578	367	27,105	61,920,748	8.162	42.5
BCBS of WI	WI	54003	671	17,499	61,744,176	8.138	50.7
Continental Life Ins Co Brentwood	TN	68500	1	9,161	36,274,969	4.781	55.5
Dean Hlth Plan Inc	WI	96156	1294	19,874	34,557,881	4.555	60.0
Medico Corp Life Ins Co	IA	79987	3527	17,217	33,844,992	4.461	64.5
American Continental Ins Co	TN	12321	1	11,193	29,157,468	3.843	68.3
Physicians Life Ins Co	NE	72125	367	6,365	17,347,413	2.287	70.6
Thrivent Financial For Lutherans	WI	56014		6,425	15,216,401	2.006	72.6
**TOTAL**				308,713	758,676,587	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: WYOMING**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	14,822	35,017,584	29.926	29.9
BCBS of WY	WY	53767		9,552	22,790,958	19.477	49.4
United Of Omaha Life Ins Co	NE	69868	261	5,313	9,931,217	8.487	57.9
American Retirement Life Ins Co	OH	88366	901	5,473	9,242,782	7.899	65.8
American Continental Ins Co	TN	12321	1	3,344	5,702,410	4.873	70.7
State Farm Mut Auto Ins Co	IL	25178	176	1,892	5,021,598	4.292	75.0
USAA Life Ins Co	TX	69663	200	1,513	3,288,106	2.810	77.8
Mutual Of Omaha Ins Co	NE	71412	261	2,049	3,226,994	2.758	80.5
Humana Ins Co	WI	73288	119	1,605	2,977,728	2.545	83.1
United World Life Ins Co	NE	72850	261	990	2,973,670	2.541	85.6
**TOTAL**				55,140	117,012,377	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: GUAM

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	552	867,415	100.000	100.0
**TOTAL**				552	867,415	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: N. MARIANA ISLANDS**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	36	60,740	100.000	100.0
**TOTAL**				36	60,740	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: PUERTO RICO**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
Triple S Salud Inc	PR	55816	4802	10,969	16,141,453	58.362	58.4
UnitedHealthcare Ins Co	CT	79413	707	6,225	9,539,144	34.490	92.9
Humana Ins Co Of PR Inc	PR	84603	119	1,362	1,863,112	6.736	99.6
Mutual Of Omaha Ins Co	NE	71412	261	53	99,057	0.358	99.9
Ryder Hlth Plan Inc	PR	95743		14	12,310	0.045	100.0
Everence Assn Inc	IN	57991	4616	1	2,267	0.008	100.0
**TOTAL**				18,624	27,657,343	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 24, 2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: U.S. VIRGIN ISLANDS**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	9,010	15,347,994	98.928	98.9
Mutual Of Omaha Ins Co	NE	71412	261	106	162,395	1.047	100.0
Continental Gen Ins Co	TX	71404		1	3,892	0.025	100.0
**TOTAL**				9,117	15,514,281	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.



## **COMPANY INDEX**



## 2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

### INDEX OF COMPANIES

Company Name	Individual Company Code	Group Code	Group Name	Prior Three Year Premiums	Prior Three Year Covered Lives	Current Three Year Premiums	Current Three Year Covered Lives
21st Century Premier Ins Co	20796	69	FARMERS INS GRP	67,489	44	0	0
Ability Ins Co	71471	4824	ADVANTAGE CAPITAL GRP	194,970	43	0	0
Aetna Hlth & Life Ins Co	78700	1	CVS GRP	204,379,067	94,671	214,694,335	138,987
Aetna Hlth Ins Co	72052	1	CVS GRP	0	0	56,958,064	65,764
Aetna Life Ins Co	60054	1	CVS GRP	87,208,792	25,885	1,674,884	554
Allcare Hlth Plan Inc	12253	4963	ALLCARE HLTH GRP	0	0	64,029	35
Alliance Hlth & Life Ins Co	60134	1311	HENRY FORD HLTH SYSTEM GRP	2,279,258	761	4,070,023	2,497
Allianz Life Ins Co Of N Amer	90611	761	ALLIANZ INS GRP	131,356	59	0	0
Allianz Life Ins Co Of NY	64190	761	ALLIANZ INS GRP	2,657	20	0	0
Amalgamated Life & Hlth Ins Co	60208			1,967,238	733	53,424	26
American Continental Ins Co	12321	1	CVS GRP	366,511,146	135,476	75,964,341	47,769
American Family Ins Co	10386	473	AMERICAN FAMILY INS GRP	235,688	51	0	0
American Family Life Assur Co of Col	60380	370	AFLAC GRP	31,068,064	9,528	0	0
American Family Life Assur Co of NY	60526	370	AFLAC GRP	191,309	66	0	0
American Family Mut Ins Co SI	19275	473	AMERICAN FAMILY INS GRP	21,405,080	5,125	0	0
American Fidelity Assur Co	60410	330	AMERICAN FIDELITY CORP GRP	0	1	89,891	62
American Gen Life Ins Co	60488	12	AMERICAN INTL GRP	568,097	163	0	0
American Income Life Ins Co	60577	290	GLOBE LIFE INC GRP	141,273	31	0	0
American Natl Ins Co	60739	408	AMERICAN NATL FIN GRP	46,154	19	0	0
American Natl Life Ins Co Of TX	71773	408	AMERICAN NATL FIN GRP	8,090,378	2,423	28,127,667	19,792
American Progressive L&H Ins Of NY	80624	1199	WELLCARE GRP	7,951,011	1,919	0	0
American Republic Corp Ins Co	67679	3527	AMERICAN ENTERPRISE MUT GRP	44,169,450	13,056	808,359	335
American Republic Ins Co	60836	3527	AMERICAN ENTERPRISE MUT GRP	84,722,122	23,657	1,461,013	628
American Retirement Life Ins Co	88366	901	CIGNA HLTH GRP	240,544,816	95,831	179,820,369	99,815
Americo Fin Life & Ann Ins Co	61999	449	FINANCIAL HOLDINGS GRP	1,596,734	858	29,953,719	19,367
Amerigroup Ins Co	14078	671	ANTHEM INC GRP	0	0	2,590,136	2,541

## 2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

### INDEX OF COMPANIES

Company Name	Individual Company Code	Group Code	Group Name	Prior Three Year Premiums	Prior Three Year Covered Lives	Current Three Year Premiums	Current Three Year Covered Lives
AmeriHealth Ins Co Of NJ	60061	936	INDEPENDENCE HLTH GRP INC GRP	13,008,443	4,774	4,837,732	2,046
Anthem Hlth Plans Inc	60217	671	ANTHEM INC GRP	70,015,023	32,049	41,509,082	22,097
Anthem Hlth Plans Of KY Inc	95120	671	ANTHEM INC GRP	156,194,135	61,963	26,461,179	15,386
Anthem Hlth Plans of ME Inc	52618	671	ANTHEM INC GRP	35,922,955	14,379	15,015,468	7,993
Anthem Hlth Plans of NH	53759	671	ANTHEM INC GRP	65,508,958	25,379	17,440,480	9,871
Anthem Hlth Plans of VA Inc	71835	671	ANTHEM INC GRP	263,415,723	99,314	45,304,602	38,026
Anthem Ins Co Inc	28207	671	ANTHEM INC GRP	111,903,248	34,766	37,644,802	30,490
Assured Life Assn	56499			30,707,628	8,309	4,393,751	4,416
Assurity Life Ins Co	71439	4862	ASSURITY GRP	8,012	11	0	0
Asuris NW Hlth	47350	1207	CAMBIA HEALTH SOLUTIONS INC	10,175,238	3,797	5,469,091	3,564
Aultcare Ins Co	77216	4805	AULTMAN HLTH FOUNDATION GRP	0	0	1,750,215	1,021
Auto Owners Life Ins Co	61190	280	AUTO OWNERS GRP	343,576	80	0	0
Avalon Ins Co	12358	1230	CAPITAL BLUE CROSS GRP	1,087,820	225	14,439	6
Avera Hlth Plans Inc	95839			13,827,887	6,648	6,188,764	4,042
Bankers Conseco Life Ins Co	68560	233	CNO FINANCIAL GRP	2,959,240	1,320	1,035,642	785
Bankers Fidelity Assur Co	71919	587	ATLANTIC AMER GRP	11,540,903	5,784	33,603,813	19,234
Bankers Fidelity Life Ins Co	61239	587	ATLANTIC AMER GRP	71,605,056	27,743	62,224,697	36,366
Bankers Life & Cas Co	61263	233	CNO FINANCIAL GRP	230,471,473	62,954	0	0
BCBS Hlthcare Plan of GA Inc	96962	671	ANTHEM INC GRP	138,097,484	48,187	15,920,684	9,176
BCBS of AL	55433	570	BCBS OF AL GRP	181,825,555	93,325	43,158,203	22,129
BCBS of AZ Inc	53589			92,030,005	31,989	21,560,225	13,364
BCBS Of FL	98167	536	GUIDEWELL MUT HOLDING GRP	371,832,414	146,153	94,199,344	34,697
BCBS of KC	47171	537	BCBS OF KC GRP	55,028,669	17,694	5,488,249	2,654
BCBS Of KS Inc	70729	430	BCBS OF KS GRP	223,173,749	83,963	31,898,763	18,490
BCBS of MA	53228	3637	BCBS OF MA GRP	411,448,713	164,195	132,547,447	71,517
BCBS of MA HMO Blue Inc	12219	3637	BCBS OF MA GRP	763,347	423	1,842,943	1,141

## 2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

### INDEX OF COMPANIES

Company Name	Individual Company Code	Group Code	Group Name	Prior Three Year Premiums	Prior Three Year Covered Lives	Current Three Year Premiums	Current Three Year Covered Lives
BCBS of MI Mut Ins Co	54291	572	BCBS OF MI GRP	319,445,004	94,053	97,910,663	40,986
BCBS Of MS Mut Ins Co	60111	1126	MISSISSIPPI INS GRP	28,106,779	9,247	4,499,601	1,668
BCBS of NC Inc	54631	758	BCBS OF NC GRP	317,678,914	115,122	74,182,975	45,798
BCBS of ND	55891			81,610,071	27,936	17,299,306	10,504
BCBS Of NE	77780	4858	BCBS OF NE GRP	154,825,973	54,250	16,289,861	9,972
BCBS of RI	53473			55,830,906	24,032	3,908,898	1,684
BCBS Of SC Inc	38520	661	BCBS OF SC GRP	126,895,451	47,033	27,556,229	18,645
BCBS of TN Inc	54518	3498	BCBS OF TN GRP	110,375,367	38,474	19,753,171	11,422
BCBS of VT	53295	4745	BCBS OF VT GRP	7,562,911	2,426	1,684,190	731
BCBS of WI	54003	671	ANTHEM INC GRP	57,690,613	15,872	4,053,563	1,627
BCBS of WY	53767			19,416,524	7,439	3,374,434	2,113
BCBSM Inc	55026	461	BCBS OF MN GRP	226,998,443	1,050	248,537,502	170,415
Blue Care Network Of MI	95610	572	BCBS OF MI GRP	32,969,413	11,223	728,560	301
Blue Cross of ID Care Plus Inc	15022	1290	BLUE CROSS OF ID GRP	0	0	6,129,612	2,955
Blue Cross of ID Hlth Serv Inc	60095	1290	BLUE CROSS OF ID GRP	14,613,631	4,850	12,383	4
BridgeSpan Hlth Co	95303	1207	CAMBIA HEALTH SOLUTIONS INC	528,864	153	0	0
Capital Advantage Ins Co	41203	1230	CAPITAL BLUE CROSS GRP	32,635,042	17,858	9,539,995	9,039
Capital Blue Cross	54720	1230	CAPITAL BLUE CROSS GRP	18,155,318	11,846	21,811	14
Careamerica Life Ins Co	71331	2798	BLUE SHIELD OF CA GRP	195	2	0	0
Carefirst of MD Inc	47058	380	CAREFIRST INC GRP	136,157,732	40,084	0	0
Catholic Life Ins	57347			0	0	379,787	335
Catholic United Financial	57053			0	0	1,020,142	587
CDPHP Universal Benefits Inc	47027	4708	CDPHP INC GRP	4,108,312	818	325,272	52
Celtic Ins Co	80799	1295	CENTENE CORP GRP	6,044,496	1,692	0	0
Central Security Life Ins Co	61735	526	MAXIMUM CORP GRP	13,057	8	0	0
Central States H & L Co Of Omaha	61751	690	CENTRAL STATES GRP	8,638,875	2,386	705,405	1,801

## 2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

### INDEX OF COMPANIES

Company Name	Individual Company Code	Group Code	Group Name	Prior Three Year Premiums	Prior Three Year Covered Lives	Current Three Year Premiums	Current Three Year Covered Lives
Central States Ind Co Of Omaha	34274	31	BERKSHIRE HATHAWAY GRP	65,588,087	24,555	6,644,309	3,187
Christian Fidelity Life Ins Co	61859	574	AMERCO CORP GRP	21,942,823	4,745	24,119	15
Cigna Hlth & Life Ins Co	67369	901	CIGNA HLTH GRP	16,270,592	7,897	417,950,732	264,979
Cigna Natl Hlth Ins Co	61727	901	CIGNA HLTH GRP	3,296,196	765	0	0
Cincinnati Equitable Life Ins Co	88064	67	MICHIGAN FARM BUREAU GRP	24,445	12	0	0
CMFG Life Ins Co	62626	306	CUNA MUT GRP	3,843	4	0	0
Colonial Life & Accident Ins Co	62049	565	UNUM GRP	1,208	1	0	0
Colonial Penn Life Ins Co	62065	233	CNO FINANCIAL GRP	356,118,988	136,300	136,743,726	73,314
Columbian Mut Life Ins Co	62103	535	COLUMBIAN LIFE GRP	1,509,052	461	0	0
Combined Ins Co Of Amer	62146	626	CHUBB LTD GRP	49,896,246	16,965	12,101,348	5,960
Community Ins Co	10345	671	ANTHEM INC GRP	106,941,688	37,102	34,239,317	23,957
Communitycare Life & Hlth Ins Co	89008	3487	COMMUNITYCARE GRP	1,010,017	259	308,305	120
Companion Life Ins Co	77828	661	BCBS OF SC GRP	6,854,749	2,925	8,354,073	4,012
Compbenefits Ins Co	60984	119	HUMANA GRP	0	0	66,471	381
Compcare Hlth Serv Ins Corp	95693	671	ANTHEM INC GRP	216,756	42	0	0
Connecticut Gen Life Ins Co	62308	901	CIGNA HLTH GRP	712,220	249	0	0
Continental Gen Ins Co	71404			54,581,218	15,081	0	0
Continental Life Ins Co Brentwood	68500	1	CVS GRP	342,002,354	126,406	163,661,194	124,400
Country Life Ins Co	62553	50	COUNTRY INS & FIN SERV GRP	51,102,240	16,726	6,415,139	4,043
Coventry Hlth & Life Ins Co	81973	1	CVS GRP	3,858,820	899	181,830	71
CSA Fraternal Life	56138			17,141	6	0	0
CSI Life Ins Co	82880	31	BERKSHIRE HATHAWAY GRP	18,105,966	8,900	20,056,761	14,030
Dean Hlth Plan Inc	96156	1294	DEAN HLTH GRP	33,556,870	19,344	1,001,011	530
Educators Hlth Plans Life Accident &	12515	126	EDUCATORS MUT GRP	0	0	1,069,815	820
Educators Mut Ins Assoc	81701	126	EDUCATORS MUT GRP	1,888,179	583	380,671	161
Emphesys Ins Co	88595	119	HUMANA GRP	0	0	149	1

## 2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

### INDEX OF COMPANIES

Company Name	Individual Company Code	Group Code	Group Name	Prior Three Year Premiums	Prior Three Year Covered Lives	Current Three Year Premiums	Current Three Year Covered Lives
Empire Healthchoice Assur Inc	55093	671	ANTHEM INC GRP	51,685,473	17,951	30,579,789	16,815
EPIC Life Ins Co	64149	68	WISCONSIN PHYSICIANS SERV INS GRP	192,574	68	291,427	190
Equitable Life & Cas Ins Co	62952	4888	STERLING FINANCIAL INS GRP INC	99,754,771	32,620	7,222,053	3,290
Equitable Natl Life Ins Co Inc	91785	4888	STERLING FINANCIAL INS GRP INC	0	0	15,445,043	13,073
Erie Family Life Ins Co	70769	213	ERIE INS GRP	0	0	1,507,080	1,926
Everence Assn Inc	57991	4616	EVERENCE GRP	35,492,899	15,251	6,394,638	3,944
Everest Reins Co	26921	1120	EVEREST REINS HOLDINGS GRP	18,266	8	31,517,215	16,958
Excellus Hlth Plan Inc	55107	1186	LIFETIME HLTHCARE GRP	21,270,538	6,834	3,416,529	1,919
Fallon Hlth & Life Assur Co	66828	4741	FALLON GRP	1,991,978	866	1,287,803	625
Family Life Ins Co	63053	1117	MANHATTAN LIFE GRP	32,349,165	7,634	0	0
Federal Life Ins Co	63223	4966	INSURANCE CAPITAL GRP	5,657	2	0	0
Fidelity Standard Life Ins Co	94790	4784	DG ELMORE GRP	165,265	69	0	0
First Care Inc	60113	380	CAREFIRST INC GRP	3,586,105	1,853	20,255,287	12,582
First Hlth Life & Hlth Ins Co	90328	1	CVS GRP	7,345,313	2,647	15,698,717	6,934
Forethought Life Ins Co	91642	3891	GLOBAL ATLANTIC GRP	40,572,072	13,175	0	0
GCU	56693			7,685,144	3,815	6,364,592	3,856
Geisinger Ind Ins Co	10244	1143	GEISINGER INS GRP	3,354,330	976	0	0
Genworth Life & Ann Ins Co	65536	4011	GENWORTH FIN GRP	40,363,397	12,507	0	0
Genworth Life Ins Co	70025	4011	GENWORTH FIN GRP	1,408,909	260	0	0
Gerber Life Ins Co	70939	836	WEST SOUTHERN GRP	78,396,677	21,274	1,384,150	460
Globe Life & Accident Ins Co	91472	290	GLOBE LIFE INC GRP	9,719,132	4,116	5,945,373	3,532
Globe Life Ins Co of NY	74101	290	GLOBE LIFE INC GRP	30,377,139	18,678	11,557,732	12,172
Golden Rule Ins Co	62286	707	UNITEDHEALTH GRP	16,997,432	5,388	0	0
Government Personnel Mut Life Ins Co	63967	4712	GPM LIFE GRP	23,878,875	8,490	596,599	208
GPM Hlth & Life Ins Co	67059	4712	GPM LIFE GRP	0	0	58,810,550	44,872
Great Amer Life Ins Co	63312	84	AMERICAN FINANCIAL GRP	3,310,086	800	0	0

## 2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

### INDEX OF COMPANIES

Company Name	Individual Company Code	Group Code	Group Name	Prior Three Year Premiums	Prior Three Year Covered Lives	Current Three Year Premiums	Current Three Year Covered Lives
Great Southern Life Ins Co	90212	449	FINANCIAL HOLDINGS GRP	0	0	4,381,965	8,210
Group Hlth Coop of Eau Claire	95192			22,307	3	0	0
Group Hlth Coop of S Central WI	95311			3,328,763	1,109	681,565	275
Group Hlth Inc	55239	1127	EMBLEM HLTH GRP	5,462,251	1,430	36,778	69
Group Hospitalization & Med Svcs	53007	380	CAREFIRST INC GRP	23,382,282	8,265	579,110	307
Guarantee Trust Life Ins Co	64211	687	GUARANTEE TRUST GRP	8,120,409	2,110	19,449,664	13,574
Hartford Life & Accident Ins Co	70815	91	HARTFORD FIRE & CAS GRP	1,244,139	435	578,681	224
Hawaii Medical Serv Assn	49948			152,237	47	0	0
Health Alliance Medical Plans	77950	1192	CARLE HOLDING CO GRP	4,268,133	1,286	945,235	861
Health Care Serv Corp A Mut Legal Re	70670	917	HCSC GRP	1,361,986,007	483,935	273,928,443	141,819
Health First Ins Inc	14140	4740	HEALTH FIRST GRP	0	0	74,910	26
Health Net Hlth Plan of OR Inc	95800	1295	CENTENE CORP GRP	2,286,885	677	181,696	60
Health Net Life Ins Co	66141	1295	CENTENE CORP GRP	56,642,520	19,800	39,408,334	19,900
Health Now NY Inc	55204			5,029,497	1,029	453,675	139
Health Tradition Hlth Plan Inc	96628	4939	WEA GRP	4,041,157	1,454	319,466	181
Healthy Alliance Life Ins Co	78972	671	ANTHEM INC GRP	72,013,950	24,402	14,994,064	10,787
Heartland Natl Life Ins Co	66214			19,779,584	6,454	1,056,178	1,169
Highmark BCBSD Inc	53287	812	HIGHMARK GRP	13,595,140	5,104	5,572,791	2,946
Highmark Inc	54771	812	HIGHMARK GRP	219,297,357	86,869	30,903,593	15,111
Highmark West Virginia Inc.	54828	812	HIGHMARK GRP	15,939,434	5,846	2,505,253	1,194
HMO dba Blue Plus	95649	461	BCBS OF MN GRP	100,060	32	0	0
HNE Ins Co	14198	4756	BAYSTATE HLTH GRP	1,781,276	1,005	0	0
Hometown Hlth Providers Ins Co	48305	4791	RENOWN HLTH GRP	0	0	0	0
Horizon Ins Co	14690	1202	BCBS OF NJ GRP	214,954,324	62,687	48,112,585	16,446
PHPC Ins Co Inc	18975	595	HARVARD PILGRIM HLTH CARE GRP	95,115,117	37,627	37,442,264	15,925
Humana Benefit Plan of IL Inc	60052	119	HUMANA GRP	31,539	20	29,903,426	26,765

## 2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

### INDEX OF COMPANIES

Company Name	Individual Company Code	Group Code	Group Name	Prior Three Year Premiums	Prior Three Year Covered Lives	Current Three Year Premiums	Current Three Year Covered Lives
Humana Hlth Benefit Plan of LA Inc	95642	119	HUMANA GRP	3,050,317	1,139	1,227,055	544
Humana Hlth Ins Co Of FL Inc	69671	119	HUMANA GRP	10,237,919	4,636	2,539,017	1,014
Humana Hlth Plan Inc	95885	119	HUMANA GRP	0	0	2,071,140	1,534
Humana Ins Co	73288	119	HUMANA GRP	328,077,253	135,236	118,425,881	63,932
Humana Ins Co Of KY	60219	119	HUMANA GRP	10,057,190	3,926	1,310,932	647
Humana Ins Co of NY	12634	119	HUMANA GRP	10,274,515	4,729	5,882,844	3,543
Humana Ins Co Of PR Inc	84603	119	HUMANA GRP	0	0	1,863,112	1,362
Humanadental Ins Co	70580	119	HUMANA GRP	10,828,980	5,422	52,786,062	43,528
IA Amer Life Ins Co	91693	315	INDUSTRIAL ALLIANCE GRP	38,498	44	0	0
Idealife Ins Co	97764	31	BERKSHIRE HATHAWAY GRP	497,889	87	0	0
Independence Hospital Ind Plan Inc	54704	936	INDEPENDENCE HLTH GRP INC GRP	40,107,785	30,537	5,538,385	4,785
Individual Assur Co Life Hlth & Acc	81779			46,917,712	17,216	27,256,796	13,007
Inter Cnty Hlth Plan Inc	53252	936	INDEPENDENCE HLTH GRP INC GRP	0	0	0	0
Inter Cty Hospitalization Plan Inc	54763	936	INDEPENDENCE HLTH GRP INC GRP	0	0	0	0
Jackson Natl Life Ins Co	65056	918	JACKSON NATL GRP	224,830	127	0	0
Jefferson Natl Life Ins Co	64017	140	NATIONWIDE CORP GRP	654,710	156	0	0
John Alden Life Ins Co	65080	19	ASSURANT INC GRP	236,460	73	0	0
Kaiser Found Hlth Plan of WA Options	47055	601	KAISER FOUNDATION GRP	1,247,759	510	64,571	42
Kansas City Life Ins Co	65129	588	KANSAS CITY LIFE INS GRP	9,196	3	0	0
KSKJ Life Amer Slovenian Catholic Un	56227			5,378,854	1,430	10,362	5
Liberty Bankers Life Ins Co	68543	3436	LIBERTY LIFE GRP TRUST GRP	627,680	316	13,303,892	7,635
Liberty Natl Life Ins Co	65331	290	GLOBE LIFE INC GRP	1,624,497	931	0	0
LifeSecure Ins Co	77720	572	BCBS OF MI GRP	3,063	4	0	0
Lincoln Heritage Life Ins Co	65927			2,014,725	454	0	0
London Life Reins Co	76694	769	GREAT WEST GRP	966	1	0	0
Louisiana Hlth Serv & Ind Co	81200	438	LOUISIANA HLTH SERV GRP	88,870,754	32,526	20,621,378	10,441

## 2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

### INDEX OF COMPANIES

Company Name	Individual Company Code	Group Code	Group Name	Prior Three Year Premiums	Prior Three Year Covered Lives	Current Three Year Premiums	Current Three Year Covered Lives
Loyal Amer Life Ins Co	65722	901	CIGNA HLTH GRP	127,047,424	42,000	105,734,536	54,847
Loyal Christian Benefit Assn	56758			1,191,212	622	2,229,231	1,305
Lumico Life Ins Co	73504	181	SWISS RE GRP	0	0	21,793,200	23,563
Manhattan Life Ins Co	65870	1117	MANHATTAN LIFE GRP	0	0	155,338,693	74,451
ManhattanLife Assur Co of Amer	61883	1117	MANHATTAN LIFE GRP	624,285	154	0	0
Massachusetts Mut Life Ins Co	65935	435	MASS MUT LIFE INS GRP	0	0	1,145,535	682
McLaren Hlth Plan Comm	14217	4700	MCLAREN HLTH GRP	0	0	512,274	305
Medica Hlth Plans	52626	1552	MEDICA GRP	106,360	53	42,364,195	16,729
Medical Hlth Insuring Corp of OH	95828	730	MEDICAL MUT OF OH GRP	54,190,745	25,086	109,800,811	91,409
Medical Mut Of OH	29076	730	MEDICAL MUT OF OH GRP	23,358,006	9,135	0	0
Medico Corp Life Ins Co	79987	3527	AMERICAN ENTERPRISE MUT GRP	74,898,509	32,750	80,833,217	50,288
Medico Ins Co	31119	3527	AMERICAN ENTERPRISE MUT GRP	67,304,292	22,631	12,266,538	7,509
Medico Life & Hlth Ins Co	65641	3527	AMERICAN ENTERPRISE MUT GRP	3,132	3	6,699,374	4,004
Medisun Inc	95982			3,096	1	0	0
MedMutual Life Ins Co	62375	730	MEDICAL MUT OF OH GRP	618,205	195	0	0
Members Hlth Ins Co	94587	4677	TENNESSEE RURAL HLTH GRP	2,506,660	1,177	730,054	445
MercyCare HMO Inc	12195	3595	MERCY HLTH CORP GRP	0	0	2,981,782	1,561
Metropolitan Life Ins Co	65978	241	METROPOLITAN GRP	1,369	1	0	0
Mid West Natl Life Ins Co Of TN	66087	707	UNITEDHEALTH GRP	4,116	7	0	0
Moda Hlth Plan Inc	47098	1313	OREGON DENTAL SERV GRP	1,180,519	704	93,103,705	26,222
Motorists Commercial Mut Ins Co	13331	291	ENCOVA MUT INS GRP	275	1	0	0
Mutual Of Omaha Ins Co	71412	261	MUTUAL OF OMAHA GRP	604,051,661	222,126	153,143,285	99,449
Nassau Life Ins Co of KS	68284	4736	GGC GRP	8,005,330	1,911	0	0
Nassau Life Ins Co of TX	62359	4736	GGC GRP	57,578,035	13,677	0	0
National Benefit Life Ins Co	61409	4750	PRIMERICA GRP	565	1	0	0
National Cas Co	11991	140	NATIONWIDE CORP GRP	2,246	5	0	0

## 2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

### INDEX OF COMPANIES

Company Name	Individual Company Code	Group Code	Group Name	Prior Three Year Premiums	Prior Three Year Covered Lives	Current Three Year Premiums	Current Three Year Covered Lives
National Guardian Life Ins Co	66583	1211	NATIONAL GUARDIAN LIFE INS GRP	0	0	3,573,160	3,317
National Hlth Ins Co	82538	4928	NATIONAL GEN GRP	4,832	6	717,810	1,147
Nationwide Life Ins Co	66869	140	NATIONWIDE CORP GRP	4,830,644	1,262	0	0
Natl Foundation Life Ins Co	98205	707	UNITEDHEALTH GRP	15,100	11	0	0
New Era Life Ins Co	78743	520	NEW ERA LIFE GRP	79,519,482	28,226	12,265,331	9,029
New Era Life Ins Co Of Midwest	69698	520	NEW ERA LIFE GRP	36,651,088	13,321	14,337,802	10,289
New York Life Ins Co	66915	826	NEW YORK LIFE GRP	1,220,163	329	0	0
North Amer Ins Co	68349	574	AMERCO CORP GRP	10,029,183	2,246	0	0
Old Amer Ins Co	67199	588	KANSAS CITY LIFE INS GRP	1,992	6	0	0
Old Surety Life Ins Co	67326	4922	ENTERPRISE INVESTMENTS GRP	48,617,274	18,913	11,612,726	8,882
Omaha Ins Co	13100	261	MUTUAL OF OMAHA GRP	309,606,325	142,069	425,655,207	283,092
Omaha Supplemental Ins Co	16537	261	MUTUAL OF OMAHA GRP	0	0	3,385,554	23,184
Order of United Commercial Travelers	56383			33,905,007	7,724	493,631	393
Oxford Life Ins Co	76112	574	AMERCO CORP GRP	33,081,310	9,379	1,331,426	656
Pacificare Life & Hlth Ins Co	70785	707	UNITEDHEALTH GRP	8,722,374	2,779	0	0
Pacificsource Hlth Plans	54976	4704	PACIFICSOURCE HLTH PLAN GRP	0	0	17,958	9
Pan Amer Life Ins Co	67539	525	PAN AMER LIFE GRP	0	0	2,550,908	2,840
Paramount Ins Co	11518	1212	PROMEDICA HLTH SYSTEM GRP	2,249,348	869	408,842	256
Pekin Life Ins Co	67628	153	PEKIN INS GRP	25,539,050	8,955	8,510,396	6,327
Philadelphia Amer Life Ins Co	67784	520	NEW ERA LIFE GRP	90,894,734	35,635	41,306,093	30,051
Physicians Life Ins Co	72125	367	PHYSICIANS MUT GRP	63,388,325	18,079	2,418,228	7,148
Physicians Mut Ins Co	80578	367	PHYSICIANS MUT GRP	167,527,621	67,062	59,012,817	36,496
Polish Falcons Of Amer	56820			219,224	102	245,969	113
Premera Blue Cross	47570	962	PREMERA BLUE CROSS GRP	92,803,584	33,659	32,504,383	14,764
Principal Life Ins Co	61271	332	PRINCIPAL FIN GRP	38,534,842	10,458	0	0
Priority Hlth	95561	3383	SPECTRUM HLTH GRP	0	0	35,539,517	16,208

## 2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

### INDEX OF COMPANIES

Company Name	Individual Company Code	Group Code	Group Name	Prior Three Year Premiums	Prior Three Year Covered Lives	Current Three Year Premiums	Current Three Year Covered Lives
Protective Life Ins Co	68136	458	DAI-ICHI LIFE HOLDINGS INC GRP	4,980	4	0	0
Provident Amer Ins Co	68179			1,796	1	0	0
Provident Amer Life & Hlth Ins Co	67903	901	CIGNA HLTH GRP	6,140,272	1,292	0	0
Prudential Ins Co Of Amer	68241	304	PRUDENTIAL OF AMER GRP	84,526	29	0	0
Puritan Life Ins Co of Amer	71390	4903	CALTON HOLDINGS GRP	3,374,016	691	26,849,214	18,667
QCC Ins Co	93688	936	INDEPENDENCE HLTH GRP INC GRP	0	0	3,067,357	2,051
Qualchoice Life & Hlth Ins Co Inc	70998	1295	CENTENE CORP GRP	3,115,237	17,168	1,968,196	13,220
Quartz Hlth Benefit Plans Corp	95796	4870	UNIVERSITY HLTH CARE & GUNDERSEN	3,664,426	1,512	1,342,962	796
Quartz Hlth Ins Corp	95341	4870	UNIVERSITY HLTH CARE & GUNDERSEN	2,859,687	441	412,672	69
Quartz Hlth Plan Corp	95101	4870	UNIVERSITY HLTH CARE & GUNDERSEN	1,883,074	607	2,385,203	1,160
Regence BCBS of OR	54933	1207	CAMBIA HEALTH SOLUTIONS INC	20,189,585	5,937	7,327,512	5,341
Regence BCBS of UT	54550	1207	CAMBIA HEALTH SOLUTIONS INC	36,635,637	12,663	10,998,745	6,780
Regence BlueShield	53902	1207	CAMBIA HEALTH SOLUTIONS INC	64,992,796	23,281	29,852,989	16,847
Regence Blueshield Of ID Inc	60131	1207	CAMBIA HEALTH SOLUTIONS INC	10,170,194	3,180	1,011,068	451
Reliastar Life Ins Co	67105	4832	VOYA FINANCIAL GRP	5,640	3	0	0
Renaissance Life & Hlth Ins Co of Am	61700	477	RENAISSANCE HLTH SERV CORP GRP	24,757	12	4,911,666	3,107
Reserve Natl Ins Co	68462	215	KEMPER CORP GRP	32,643,721	11,884	9,901,956	6,129
Rocky Mountain Hospital & Medical	11011	671	ANTHEM INC GRP	73,464,290	26,753	15,945,633	12,557
Royal Neighbors Of Amer	57657			18,791,112	4,051	0	0
Ryder Hlth Plan Inc	95743			0	0	12,310	14
S USA Life Ins Co Inc	60183	4947	PROSPERITY LIFE INS GRP	245,219	137	15,136,525	10,206
Sagicor Life Ins Co	60445			27,356	10	0	0
Sanford Hlth Plan	95683	1246	SANFORD HLTH GRP	2,599,304	1,214	2,418,760	1,574
Sanford Hlth Plan of MN	95725	1246	SANFORD HLTH GRP	229,905	73	3,063	3
SBLI USA Life Ins Co Inc	60176	4947	PROSPERITY LIFE INS GRP	76,725	44	6,552,017	4,425
Security Hlth Plan of WI Inc	96881			1,400,810	4,550	8,870,579	4,260

## 2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

### INDEX OF COMPANIES

Company Name	Individual Company Code	Group Code	Group Name	Prior Three Year Premiums	Prior Three Year Covered Lives	Current Three Year Premiums	Current Three Year Covered Lives
Security Life Of Denver Ins Co	68713	4832	VOYA FINANCIAL GRP	231	0	0	0
Sentinel Security Life Ins Co	68802	4824	ADVANTAGE CAPITAL GRP	28,949,648	8,560	12,835,009	7,094
Shelter Life Ins Co	65757	123	SHELTER INS GRP	328,954	142	0	0
Shenandoah Life Ins Co	68845	4947	PROSPERITY LIFE INS GRP	5,994,951	2,136	9,339,671	7,430
Sierra Hlth & Life Ins Co Inc	71420	707	UNITEDHEALTH GRP	8,044,811	2,223	0	0
Southern Guar Ins Co	19178			0	0	15,717,347	19,305
Southwest Serv Life Ins Co	82430	1339	CROY HALL MGMT GRP	178,171	41	0	0
SPJST	57436			398,249	84	0	0
Standard Life & Accident Ins Co	86355	408	AMERICAN NATL FIN GRP	41,420,095	18,364	1,201,720	1,672
Standard Life & Cas Ins Co	71706			1,197,521	550	0	0
State Farm Mut Auto Ins Co	25178	176	STATE FARM GRP	241,741,709	81,502	45,729,937	25,619
State Mut Ins Co	69132			11,553,810	3,169	914,769	546
Sterling Investors Life Ins Co	89184	4888	STERLING FINANCIAL INS GRP INC	6,042,865	1,312	0	0
Sterling Life Ins Co	77399	901	CIGNA HLTH GRP	53,886,651	17,240	160,601	56
Summa Ins Co Inc	10649	3259	SUMMA HLTH GRP	0	0	125,217	35
Talcott Resolution Life Ins Co	88072	4926	HOPMEADOW HOLDINGS GRP	1,560,431	577	178,926	79
The Cincinnati Life Ins Co	76236	244	CINCINNATI FIN GRP	1,000	3	0	0
The Vt Hlth Plan LLC	95696	4745	BCBS OF VT GRP	11,364,422	5,451	6,557,200	3,720
THP Ins Co	60016	1297	HEALTH PLAN GRP	14,302,768	5,514	3,828,310	1,838
Thrivent Financial For Lutherans	56014			65,873,924	24,868	57,968,324	42,489
Time Ins Co II	69477			188,146	58	0	0
Transamerica Financial Life Ins Co	70688	468	AEGON US HOLDING GRP	13,056,397	4,501	2,761,664	1,153
Transamerica Life Ins Co	86231	468	AEGON US HOLDING GRP	126,351,790	50,468	30,833,179	14,561
Transamerica Premier Life Ins Co	66281	468	AEGON US HOLDING GRP	106,083,519	42,676	93,154,328	65,626
TRH Hlth Ins Co	89005	4677	TENNESSEE RURAL HLTH GRP	126,323,997	49,347	19,917,598	14,672
Triple S Salud Inc	55816	4802	TRIPLE S GRP	0	0	16,141,453	10,969

## 2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

### INDEX OF COMPANIES

Company Name	Individual Company Code	Group Code	Group Name	Prior Three Year Premiums	Prior Three Year Covered Lives	Current Three Year Premiums	Current Three Year Covered Lives
Trustmark Ins Co	61425	276	TRUSTMARK MUT HOLDING CO GRP	35,145	12	0	0
Tufts Ins Co Inc	60117	4742	TUFTS GRP	0	0	36,042,367	16,822
UCare MN	52629	4380	UCARE GRP	67,856	20	0	0
Unicare Life & Hlth Ins Co	80314	671	ANTHEM INC GRP	12,179,662	3,597	0	0
Unified Life Ins Co	11121			2,449,889	763	3,573,415	1,717
Union Fidelity Life Ins Co	62596	350	GENERAL ELECTRIC GRP	207,675	78	0	0
Union Labor Life Ins Co	69744	781	UNION LABOR GRP	236,138	140	0	0
Union Security Ins Co	70408	19	ASSURANT INC GRP	0	0	3,142,144	4,716
United Amer Ins Co	92916	290	GLOBE LIFE INC GRP	182,871,436	76,554	105,737,079	73,176
United Farm Family Life Ins Co	69892	542	INDIANA FARM BUREAU GRP	66,611	58	0	0
United Heritage Life Ins Co	63983	2878	UNITED HERITAGE MUT GRP	862	1	0	0
United Hlthcare Ins Co Of NY	60093	707	UNITEDHEALTH GRP	872,919,656	273,852	298,157,444	117,343
United Hlthcare of AL Inc	95784	707	UNITEDHEALTH GRP	877,947	303	5,731	2
United Hlthcare of AZ Inc	96016	707	UNITEDHEALTH GRP	9,658	6	0	0
United Ins Co Of Amer	69930	215	KEMPER CORP GRP	0	0	14,384	91
United Natl Life Ins Co Of Amer	92703	687	GUARANTEE TRUST GRP	4,250,559	1,270	2,980	2
United Of Omaha Life Ins Co	69868	261	MUTUAL OF OMAHA GRP	824,992,278	250,352	88,913,495	58,167
United Security Assur Co Of PA	42129			25,544	0	0	0
United World Life Ins Co	72850	261	MUTUAL OF OMAHA GRP	272,090,927	72,589	296,856,747	272,290
UnitedHealthcare Ins Co	79413	707	UNITEDHEALTH GRP	7,918,680,169	2,946,787	2,154,824,424	1,163,093
Universal Fidelity Life Ins Co	70122			5,539,817	1,800	753,442	539
Upmc Hlth Benefits Inc	11018	1324	UPMC HLTH SYSTEM GRP	145,240	71	139,947	80
US Hlth & Life Ins Co Inc	97772			12,503	2	0	0
USAA Life Ins Co	69663	200	UNITED SERV AUTOMOBILE ASSN GRP	283,413,194	106,935	88,249,549	45,918
USAble Life	94358	876	ARKANSAS BCBS GRP	58,157	7	0	0
USAble Mut Ins Co	83470	876	ARKANSAS BCBS GRP	226,056,659	93,141	37,445,607	25,240

## 2019 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

### INDEX OF COMPANIES

Company Name	Individual Company Code	Group Code	Group Name	Prior Three Year Premiums	Prior Three Year Covered Lives	Current Three Year Premiums	Current Three Year Covered Lives
UTMB Hlth Plans Inc	95764			490,033	165	0	0
Voya Retirement Ins & Ann Co	86509	4832	VOYA FINANCIAL GRP	5,622	2	0	0
Washington Natl Ins Co	70319	233	CNO FINANCIAL GRP	37,258,136	9,177	0	0
Wellmark Inc	88848	770	WELLMARK INC GRP	349,777,152	130,881	70,700,198	44,639
Wellmark Of SD Inc	60128	770	WELLMARK INC GRP	48,682,210	16,867	8,898,493	5,846
Western Catholic Union	57711			1,599,503	572	1,084,127	480
Western United Life Assur Co	85189	1117	MANHATTAN LIFE GRP	0	0	33,208,889	28,869
Wilco Life Ins Co	65900	4213	WILTON RE GRP	720,588	226	0	0
Wisconsin Physicians Serv Ins Corp	53139	68	WISCONSIN PHYSICIANS SERV INS GRP	115,039,032	31,618	29,076,430	14,351
WMI Mut Ins Co	68420			350,065	108	136,162	106
WPS Hlth Plan Inc	10159	68	WISCONSIN PHYSICIANS SERV INS GRP	119,393	19	0	0



## **SAMPLE MEDICARE SUPPLEMENT INSURANCE EXHIBIT**



## **MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2019

(To Be Filed by March 1)

FOR THE STATE OF \_\_\_\_\_

NAIC Group Code \_\_\_\_\_

NAIC Company Code \_\_\_\_\_

Address (City, State and Zip Code) \_\_\_\_\_

Person Completing This Exhibit

Title \_\_\_\_\_ Telephone Number \_\_\_\_\_

Telephone Number \_\_\_\_\_

## GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details .....
  2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c) (3) (E) for this state
    - 2.1 Address: .....
    - 2.2 Contact Person and Phone Number:.....
  3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h) (3) (B).
    - 3.1 Address: .....
    - 3.2 Contact Person and Phone Number:.....
  4. Explain any policies identified above as policy type "O".