

# 2020 Medicare Supplement Loss Ratios

---

2021

*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)

© 2021 National Association of Insurance Commissioners. All rights reserved.

ISBN: 978-1-64179-138-0

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

### 2020 MEDICARE SUPPLEMENT LOSS RATIOS

INTRODUCTION .....	1
Qualifications .....	2
MEDICARE SUPPLEMENT INSURANCE EXPERIENCE SUMMARY .....	3
U.S. and U.S. Territories Summary .....	5
10-Year Summary .....	6
By State Totals .....	7
Number of Covered Lives by State Map .....	9
INDIVIDUAL POLICIES ISSUED THROUGH 2017	
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 2018, 2019, AND 2020	
U.S. and U.S. Territories By Direct Premiums Earned .....	35
U.S. and U.S. Territories By Company Name .....	46
TOTAL INDIVIDUAL POLICIES	
U.S. and U.S. Territories By Direct Premiums Earned .....	57
U.S. and U.S. Territories By Company Name .....	70
GROUP POLICIES ISSUED THROUGH 2017	
U.S. and U.S. Territories By Direct Premiums Earned .....	82
U.S. and U.S. Territories By Company Name .....	88
GROUP POLICIES ISSUED IN 2018, 2019, AND 2020	
U.S. and U.S. Territories By Direct Premiums Earned .....	94
U.S. and U.S. Territories By Company Name .....	99
TOTAL GROUP POLICIES	
U.S. and U.S. Territories By Direct Premiums Earned .....	104
U.S. and U.S. Territories By Company Name .....	110
TOTAL POLICIES (Individual and Group)	
U.S. and U.S. Territories By Direct Premiums Earned .....	116
U.S. and U.S. Territories By Company Name .....	130
MARKET SHARE BY DIRECT PREMIUMS EARNED .....	144
Alabama .....	146
Alaska .....	147
Arizona .....	148
Arkansas .....	149
California .....	150
Colorado .....	151
Connecticut .....	152
Delaware .....	153
District of Columbia .....	154
Florida .....	155
Georgia .....	156
Hawaii .....	157
Idaho .....	158
Illinois .....	159

Indiana .....	160
Iowa .....	161
Kansas .....	162
Kentucky .....	163
Louisiana .....	164
Maine .....	165
Maryland .....	166
Massachusetts .....	167
Michigan .....	168
Minnesota .....	169
Mississippi .....	170
Missouri .....	171
Montana .....	172
Nebraska .....	173
Nevada .....	174
New Hampshire .....	175
New Jersey .....	176
New Mexico .....	177
New York .....	178
North Carolina .....	179
North Dakota .....	180
Ohio .....	181
Oklahoma .....	182
Oregon .....	183
Pennsylvania .....	184
Rhode Island .....	185
South Carolina .....	186
South Dakota .....	187
Tennessee .....	188
Texas .....	189
Utah .....	190
Vermont .....	191
Virginia .....	192
Washington .....	193
West Virginia .....	194
Wisconsin .....	195
Wyoming .....	196
Guam .....	197
N. Mariana Islands .....	198
Puerto Rico .....	199
U.S. Virgin Islands .....	200
COMPANY INDEX .....	202
Sample Medicare Supplement Insurance Exhibit .....	218

## INTRODUCTION

Included in this report are the 2020 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 federal 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 2020 exhibit was March 1, 2021. This exhibit is submitted by companies filing the life/health, property/casualty (P/C), 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 4,443 filings by 321 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 2017; 2) individual policies issued in 2018, 2019, and 2020; 3) total individual policies; 4) group policies issued through 2017; 5) group policies issued in 2018, 2019, and 2020; 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 2020 of \$33.8 billion, with direct claims incurred of \$24.4 billion for all Medicare supplement policies. This resulted in a 72.3% loss ratio. A second table presents a 10-year summary of totals for the years 2011 through 2020. 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 \$25 billion, with direct claims incurred of \$18.1 billion in 2020. This resulted in a 72.3% loss ratio. The loss ratio for individual policies issued through 2017 was slightly lower, at 70.9%. The loss ratio for individual policies issued in 2018, 2019, and 2020 was higher, at 76%.

Total direct premiums earned for all group policies in 2020 were \$8.7 billion, with total direct claims incurred of \$6.3 billion, resulting in a 72.4% loss ratio. The loss ratio for group policies issued through 2017 was slightly lower, at 71.7%, whereas the loss ratio for group policies issued in 2018, 2019, and 2020 was slightly higher, at 75.2%.

Beginning with the 1994 filings, companies are to report the number of covered lives for each policy form. Total covered lives reported in 2020 for individual and group policies was just over 13.9 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 321 insurers, summary totals for each company's premiums and number of covered lives for those years prior to 2017, and a summary total for premiums and number of covered lives for the years 2018, 2019 and 2020.

### **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**  
**2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE SUMMARY**  
**U.S. and U.S. Territories**

	Direct Premiums Earned	Direct Claims Incurred	Direct Claims Incurred To Premium Earned
Experience on Individual Policies Issued in 2017:	18,260,482,284	12,947,261,944	70.90%
Experience on Individual Policies Issued in 2018, 2019 and 2020:	6,776,465,929	5,148,053,298	75.97%
Experience on Total Individual Policies:	<u>25,036,948,213</u>	<u>18,095,315,242</u>	<u>72.27%</u>
Experience on Group Policies Issued through 2017:	6,910,811,991	4,956,650,707	71.72%
Experience on Group Policies Issued in 2018, 2019 and 2020:	1,817,225,533	1,366,751,997	75.21%
Experience on Total Group Policies	<u>8,728,037,524</u>	<u>6,323,402,704</u>	<u>72.45%</u>
Experience on Total Individual and Group Policies:	<u>33,764,985,737</u>	<u>24,418,717,946</u>	<u>72.3%</u>

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE SUMMARY  
U.S. and U.S. Territories**

**TEN YEAR SUMMARY**

	<u>Direct Premiums Earned (000's)</u>	<u>Direct Claims Incurred (000's)</u>	<u>Direct Claims Incurred to Premiums Earned</u>
Experience on Total Individual Policies Issued :			
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%
2020	25,036,948	18,095,315	72.3%

Experience on Total Group Policies Issued:

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%
2020	8,728,038	6,323,403	72.4%

Experience on Total Individual and Group Policies Issued:

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%
2020	33,764,986	24,418,718	72.3%

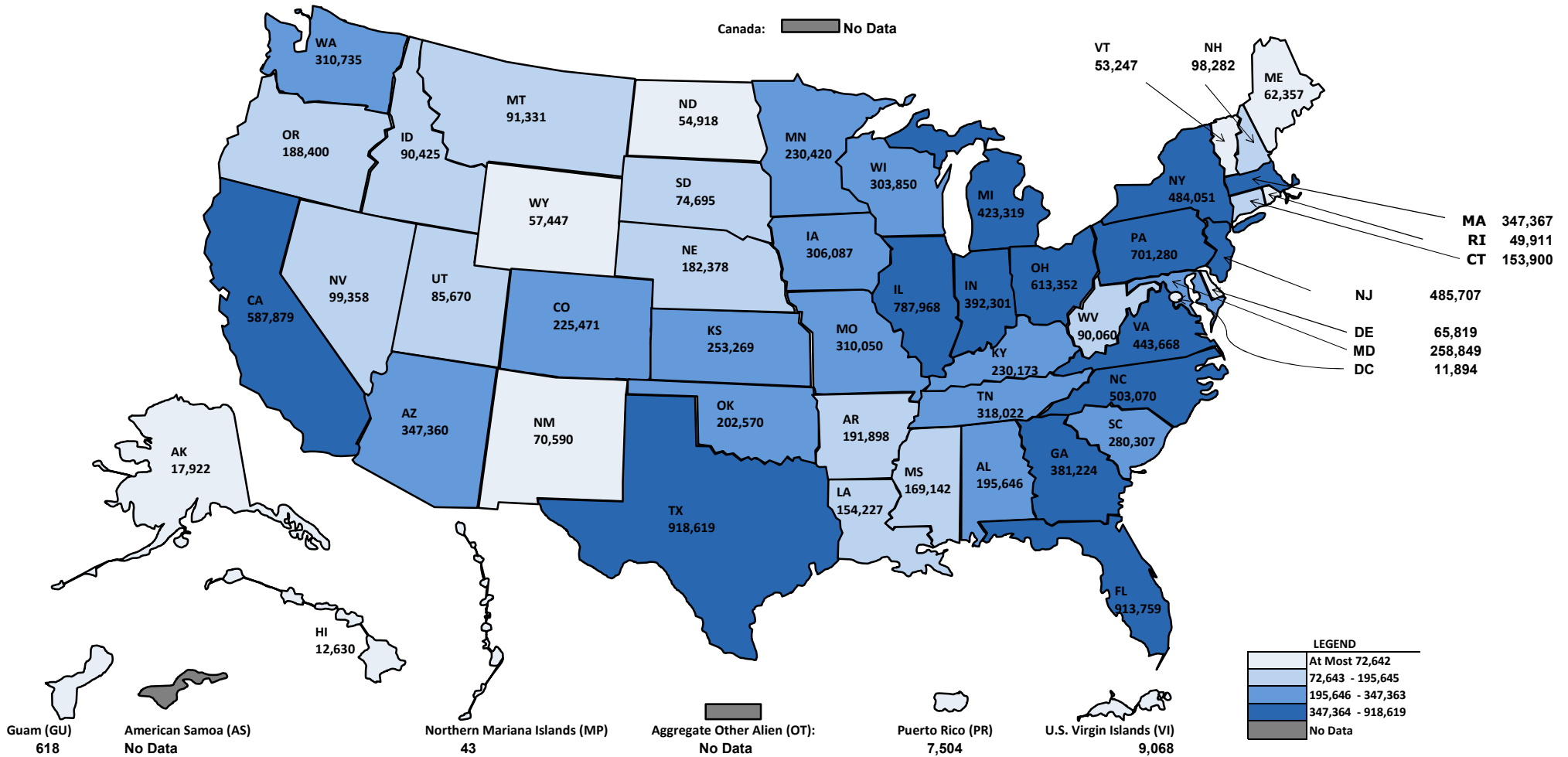
**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**  
**BY STATE TOTALS**

State Name	Actual Earned Premiums	Number of Lives Covered	State Name	Actual Earned Premiums	Number of Lives Covered
ALABAMA	413,168,758	195,646	ALASKA	37,973,166	17,922
ARIZONA	814,376,203	347,360	ARKANSAS	432,685,019	191,898
CALIFORNIA	1,476,185,170	587,879	COLORADO	503,284,674	225,471
CONNECTICUT	387,633,036	153,900	DELAWARE	156,787,613	65,819
DISTRICT OF COLUMBIA	26,234,042	11,894	FLORIDA	2,440,797,254	913,759
GEORGIA	898,369,006	381,224	GUAM	1,024,984	618
HAWAII	26,098,602	12,630	IDAHO	213,585,461	90,425
ILLINOIS	2,004,429,004	787,968	INDIANA	921,486,038	392,301
IOWA	716,836,533	306,087	KANSAS	608,413,084	253,269
KENTUCKY	546,113,417	230,173	LOUISIANA	374,518,503	154,227
MAINE	166,631,977	62,357	MARYLAND	687,509,648	258,849
MASSACHUSETTS	835,270,631	347,367	MICHIGAN	1,050,059,326	423,319
MINNESOTA	646,564,760	230,420	MISSISSIPPI	399,020,004	169,142
MISSOURI	813,214,424	310,050	MONTANA	207,182,787	91,331
N. MARIANA ISLANDS	62,390	43	NEBRASKA	424,740,478	182,378
NEVADA	250,327,967	99,358	NEW HAMPSHIRE	243,723,145	98,282
NEW JERSEY	1,322,906,687	485,707	NEW MEXICO	150,680,875	70,590
NEW YORK	1,318,700,956	484,051	NORTH CAROLINA	1,160,680,755	503,070
NORTH DAKOTA	141,610,621	54,918	OHIO	1,381,283,510	613,352
OKLAHOMA	458,553,365	202,570	OREGON	445,138,846	188,400
PENNSYLVANIA	1,603,186,479	701,280	PUERTO RICO	11,857,472	7,504
RHODE ISLAND	118,918,151	49,911	SOUTH CAROLINA	618,858,092	280,307
SOUTH DAKOTA	166,080,301	74,695	TENNESSEE	728,780,052	318,022
TEXAS	2,195,617,296	918,619	U.S. VIRGIN ISLANDS	16,165,794	9,068
UTAH	188,545,224	85,670	VERMONT	120,172,565	53,247
VIRGINIA	988,867,268	443,668	WASHINGTON	755,016,155	310,735
WEST VIRGINIA	217,347,910	90,060	WISCONSIN	805,664,991	303,850
WYOMING	126,045,268	57,447			
Total for All States:			33,764,985,737	13,900,107	



# Medicare Supplement Insurance Experience Exhibit

## 2020 Number of Covered Lives by States



Minimum	1st Quartile	2nd Quartile	3rd Quartile	Maximum
43	72,643	195,646	347,364	918,619



**INDIVIDUAL POLICIES ISSUED THROUGH 2017  
BY DIRECT PREMIUMS EARNED**





**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2017

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	2,872,390,846	15.730	2,021,989,573	70.4	1,011,897
Health Care Serv Corp A Mut Legal Re	IL	70670	917	1,395,737,348	7.643	954,161,975	68.4	477,702
United Of Omaha Life Ins Co	NE	69868	261	796,499,414	4.362	509,999,149	64.0	223,653
Mutual Of Omaha Ins Co	NE	71412	261	613,400,338	3.359	434,795,852	70.9	211,153
Omaha Ins Co	NE	13100	261	431,896,731	2.365	323,476,303	74.9	181,260
BCBS Of FL	FL	98167	536	391,595,425	2.144	288,422,084	73.7	145,504
BCBS of MA	MA	53228	3637	379,063,743	2.076	323,243,480	85.3	151,943
Colonial Penn Life Ins Co	PA	62065	233	370,083,099	2.027	256,863,339	69.4	135,386
Wellmark Inc	IA	88848	770	354,938,557	1.944	294,248,305	82.9	131,384
Continental Life Ins Co Brentwood	TN	68500	1	353,767,470	1.937	275,505,238	77.9	126,016
Humana Ins Co	WI	73288	119	349,456,591	1.914	243,784,147	69.8	137,085
BCBS of NC Inc	NC	54631	758	343,613,335	1.882	240,006,546	69.8	123,098
American Continental Ins Co	TN	12321	1	335,104,814	1.835	241,397,888	72.0	109,850
BCBS of MI Mut Ins Co	MI	54291	572	328,118,621	1.797	241,848,060	73.7	98,369
American Retirement Life Ins Co	OH	88366	901	323,116,865	1.769	233,634,483	72.3	123,358
USAA Life Ins Co	TX	69663	200	303,604,220	1.663	218,238,070	71.9	109,099
United World Life Ins Co	NE	72850	261	302,489,693	1.657	200,476,110	66.3	91,861
Aetna Hlth & Life Ins Co	CT	78700	1	272,698,645	1.493	207,722,647	76.2	117,515
Anthem Hlth Plans of VA Inc	VA	71835	671	271,794,046	1.488	178,641,966	65.7	108,156
State Farm Mut Auto Ins Co	IL	25178	176	244,116,212	1.337	176,510,436	72.3	80,156
USAbles Mut Ins Co	AR	83470	876	242,854,571	1.330	175,328,655	72.2	100,170
BCBS Of KS Inc	KS	70729	430	212,012,848	1.161	160,004,455	75.5	74,103
Horizon Ins Co	NJ	14690	1202	203,941,259	1.117	146,799,862	72.0	58,642
Bankers Life & Cas Co	IL	61263	233	191,592,048	1.049	124,287,098	64.9	46,981
BCBS of AL	AL	55433	570	191,450,799	1.048	147,298,363	76.9	90,363
United Amer Ins Co	NE	92916	290	189,634,116	1.038	124,830,252	65.8	80,629
Highmark Inc	PA	54771	812	179,957,982	0.986	139,238,693	77.4	67,654
Physicians Mut Ins Co	NE	80578	367	177,513,180	0.972	122,123,511	68.8	71,229
Cigna Hlth & Life Ins Co	CT	67369	901	167,518,372	0.917	140,463,888	83.8	82,790
Anthem Hlth Plans Of KY Inc	KY	95120	671	163,586,737	0.896	108,812,710	66.5	59,962
Transamerica Life Ins Co	IA	86231	468	163,294,964	0.894	119,731,829	73.3	1
Loyal Amer Life Ins Co	OH	65722	901	149,417,141	0.818	104,953,400	70.2	50,035

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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED THROUGH 2017

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 Hlthcare Plan of GA Inc	GA	96962	671	143,371,384	0.785	94,025,119	65.6	48,059
BCBS Of SC Inc	SC	38520	661	129,551,313	0.709	85,832,187	66.3	48,362
Carefirst of MD Inc	MD	47058	380	129,258,511	0.708	81,561,077	63.1	36,701
TRH Hlth Ins Co	TN	89005	4677	128,774,119	0.705	91,323,092	70.9	50,098
BCBS Of NE	NE	77780	4858	127,771,206	0.700	86,806,296	67.9	42,574
Wisconsin Physicians Serv Ins Corp	WI	53139	68	117,051,734	0.641	65,541,067	56.0	31,260
BCBS of TN Inc	TN	54518	3498	113,619,463	0.622	74,539,018	65.6	40,041
Anthem Ins Co Inc	IN	28207	671	109,687,706	0.601	70,090,849	63.9	32,988
HPHC Ins Co Inc	MA	18975	595	107,674,803	0.590	78,087,513	72.5	42,123
Medico Corp Life Ins Co	IA	79987	3527	99,669,591	0.546	73,584,926	73.8	40,575
BCBS of AZ Inc	AZ	53589		97,121,979	0.532	60,880,512	62.7	32,474
Philadelphia Amer Life Ins Co	TX	67784	520	95,641,519	0.524	75,794,306	79.2	37,558
Bankers Fidelity Life Ins Co	GA	61239	587	94,614,305	0.518	68,015,077	71.9	36,626
SILAC Ins Co	UT	62952	4888	90,059,391	0.493	65,414,956	72.6	24,881
Louisiana Hlth Serv & Ind Co	LA	81200	438	89,323,926	0.489	66,838,451	74.8	31,955
BCBS of ND	ND	55891		86,076,904	0.471	61,751,722	71.7	28,651
Thrivent Financial For Lutherans	WI	56014		83,977,283	0.460	56,589,138	67.4	34,768
Aetna Life Ins Co	CT	60054	1	81,305,964	0.445	51,472,979	63.3	23,329
New Era Life Ins Co	TX	78743	520	76,423,711	0.419	60,720,833	79.5	26,130
Rocky Mountain Hospital & Medical	CO	11011	671	73,590,977	0.403	49,112,994	66.7	26,240
Gerber Life Ins Co	NY	70939	836	70,717,558	0.387	46,901,134	66.3	17,990
Healthy Alliance Life Ins Co	MO	78972	671	69,686,995	0.382	46,681,692	67.0	23,038
Regence BlueShield	WA	53902	1207	69,464,312	0.380	44,097,477	63.5	24,415
Health Net Life Ins Co	CA	66141	1295	69,289,460	0.379	51,541,564	74.4	23,101
Community Ins Co	OH	10345	671	69,007,468	0.378	54,174,974	78.5	24,888
Medical Hlth Insuring Corp of OH	OH	95828	730	66,273,521	0.363	48,448,352	73.1	30,634
Anthem Hlth Plans of NH	NH	53759	671	65,059,876	0.356	45,333,113	69.7	25,024
Central States Ind Co Of Omaha	NE	34274	31	63,538,902	0.348	45,703,075	71.9	21,451
Anthem Hlth Plans Inc	CT	60217	671	62,235,602	0.341	41,624,797	66.9	24,929
Physicians Life Ins Co	NE	72125	367	59,567,845	0.326	37,811,888	63.5	15,878
Premera Blue Cross	WA	47570	962	58,969,593	0.323	37,844,262	64.2	20,977
Medico Ins Co	IA	31119	3527	56,556,986	0.310	42,138,048	74.5	18,308

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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2017

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 WI	WI	54003	671	55,824,972	0.306	33,721,441	60.4	14,418
BCBS of KC	MO	47171	537	54,649,384	0.299	37,462,268	68.6	17,077
Country Life Ins Co	IL	62553	50	51,562,271	0.282	34,704,327	67.3	16,221
Combined Ins Co Of Amer	IL	62146	626	49,726,171	0.272	36,383,468	73.2	18,770
Sterling Life Ins Co	IL	77399	901	48,666,516	0.267	30,046,060	61.7	14,366
Old Surety Life Ins Co	OK	67326	4922	48,625,767	0.266	32,827,347	67.5	17,742
Wellmark Of SD Inc	SD	60128	770	48,133,086	0.264	40,440,408	84.0	17,016
American Republic Ins Co	IA	60836	3527	47,501,075	0.260	30,186,537	63.5	12,042
Continental Gen Ins Co	TX	71404		47,460,985	0.260	32,219,793	67.9	12,515
Empire Healthchoice Assur Inc	NY	55093	671	45,488,493	0.249	27,985,005	61.5	15,097
Individual Assur Co Life Hlth & Acc	OK	81779	2858	41,642,831	0.228	32,233,224	77.4	14,051
American Republic Corp Ins Co	IA	67679	3527	41,574,652	0.228	25,717,012	61.9	11,253
BCBS of RI	RI	53473		40,797,073	0.223	29,497,431	72.3	16,378
Nassau Life & Ann Co	CT	93734	4736	38,293,155	0.210	21,777,850	56.9	8,562
Regence BCBS of UT	UT	54550	1207	37,202,781	0.204	22,765,837	61.2	12,672
Anthem Hlth Plans of ME Inc	ME	52618	671	36,924,677	0.202	25,322,361	68.6	14,033
Standard Life & Accident Ins Co	TX	86355	408	36,885,896	0.202	25,547,937	69.3	16,758
New Era Life Ins Co Of Midwest	TX	69698	520	36,853,195	0.202	29,696,470	80.6	13,332
Genworth Life & Ann Ins Co	VA	65536	4011	36,820,281	0.202	25,890,222	70.3	11,021
Capital Advantage Ins Co	PA	41203	1230	36,385,826	0.199	26,568,127	73.0	19,144
Everence Assn Inc	IN	57991	4616	35,592,147	0.195	23,792,523	66.8	15,023
Forethought Life Ins Co	IN	91642	3891	34,651,022	0.190	23,629,721	68.2	10,418
Reserve Natl Ins Co	IL	68462	215	34,223,577	0.187	24,852,235	72.6	11,282
Washington Natl Ins Co	IN	70319	233	31,780,097	0.174	22,152,325	69.7	8,563
Dean Hlth Plan Inc	WI	96156	1294	31,352,173	0.172	31,521,228	100.5	17,998
Blue Care Network Of MI	MI	95610	572	30,973,605	0.170	20,737,804	67.0	10,553
Globe Life Ins Co of NY	NY	74101	290	30,140,311	0.165	19,256,894	63.9	19,815
Order of United Commercial Travelers	OH	56383		29,456,739	0.161	18,101,563	61.5	6,376
BCBS Of MS Mut Ins Co	MS	60111	1126	28,233,980	0.155	22,695,888	80.4	8,727
Oxford Life Ins Co	AZ	76112	574	28,050,371	0.154	23,087,868	82.3	7,471
Assured Life Assn	CO	56499		27,859,693	0.153	17,670,823	63.4	7,201
Family Life Ins Co	TX	63053	1117	27,276,995	0.149	17,086,231	62.6	6,086

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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2017

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
Bankers Fidelity Assur Co	GA	71919	587	26,731,791	0.146	20,335,439	76.1	11,872
Pekin Life Ins Co	IL	67628	153	26,700,450	0.146	19,470,518	72.9	8,969
American Family Life Assur Co of Col	NE	60380	370	26,677,910	0.146	22,372,278	83.9	7,626
CSI Life Ins Co	NE	82880	31	26,625,041	0.146	20,949,786	78.7	12,253
Independence Hospital Ind Plan Inc	PA	54704	936	25,819,069	0.141	19,776,012	76.6	17,681
Group Hospitalization & Med Srves	DC	53007	380	23,243,796	0.127	15,331,299	66.0	7,958
Government Personnel Mut Life Ins Co	TX	63967	4712	21,323,639	0.117	15,516,960	72.8	6,756
Regence BCBS of OR	OR	54933	1207	21,050,447	0.115	12,794,029	60.8	5,921
BCBS of WY	WY	53767		20,179,552	0.111	14,195,458	70.3	7,525
Medical Mut Of OH	OH	29076	730	19,389,518	0.106	13,338,044	68.8	7,757
American Family Mut Ins Co SI	WI	19275	473	19,357,693	0.106	10,618,202	54.9	4,332
Humanadental Ins Co	WI	70580	119	18,031,884	0.099	14,463,771	80.2	8,361
Christian Fidelity Life Ins Co	TX	61859	574	17,061,608	0.093	10,111,363	59.3	3,608
THP Ins Co	WV	60016	1297	16,694,521	0.091	12,551,868	75.2	6,406
Highmark West Virginia Inc.	WV	54828	812	16,271,490	0.089	12,629,512	77.6	5,788
First Hlth Life & Hlth Ins Co	TX	90328	1	16,258,530	0.089	11,036,419	67.9	5,693
Capital Blue Cross	PA	54720	1230	16,228,002	0.089	12,345,934	76.1	10,537
Tufts Ins Co Inc	MA	60117	4742	15,977,360	0.087	12,898,967	80.7	6,913
AmeriHealth Ins Co Of NJ	NJ	60061	936	15,633,546	0.086	12,250,513	78.4	5,779
Royal Neighbors Of Amer	IL	57657		15,631,762	0.086	9,279,732	59.4	3,295
Golden Rule Ins Co	IN	62286	707	14,898,080	0.082	9,395,482	63.1	4,593
Avera Hlth Plans Inc	SD	95839		14,864,270	0.081	11,197,601	75.3	6,962
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	14,071,484	0.077	9,453,429	67.2	4,338
Excellus Hlth Plan Inc	NY	55107	1186	13,592,182	0.074	9,698,668	71.4	3,935
The Vt Hlth Plan LLC	VT	95696	4745	13,581,277	0.074	10,200,941	75.1	6,399
First Care Inc	MD	60113	380	12,471,853	0.068	8,224,128	65.9	5,785
Highmark BCBSD Inc	DE	53287	812	12,343,822	0.068	7,325,812	59.3	4,550
Heartland Natl Life Ins Co	IN	66214		11,835,937	0.065	7,991,585	67.5	2,822
Principal Life Ins Co	IA	61271	332	11,641,501	0.064	8,565,026	73.6	2,913
Globe Life & Accident Ins Co	NE	91472	290	11,392,696	0.062	8,475,224	74.4	4,761
Companion Life Ins Co	SC	77828	661	11,168,192	0.061	8,680,903	77.7	3,953
Asuris NW Hlth	WA	47350	1207	11,079,643	0.061	8,769,777	79.2	4,129

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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2017

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	10,903,512	0.060	7,576,217	69.5	4,766
Guarantee Trust Life Ins Co	IL	64211	687	10,868,690	0.060	6,946,570	63.9	3,582
Unicare Life & Hlth Ins Co	IN	80314	671	10,647,495	0.058	7,334,406	68.9	3,109
State Mut Ins Co	GA	69132		10,532,062	0.058	6,872,641	65.3	2,946
Humana Ins Co of NY	NY	12634	119	10,474,625	0.057	6,571,469	62.7	4,955
Humana Ins Co Of KY	KY	60219	119	10,401,667	0.057	7,654,029	73.6	3,972
GCU	PA	56693		9,879,416	0.054	8,508,586	86.1	3,998
Regence Blueshield Of ID Inc	ID	60131	1207	9,332,475	0.051	7,002,548	75.0	2,968
North Amer Ins Co	WI	68349	574	8,412,482	0.046	5,968,534	70.9	1,786
GPM Hlth & Life Ins Co	WA	67059	4712	8,145,107	0.045	6,665,745	81.8	4,347
Pacificare Life & Hlth Ins Co	IN	70785	707	7,943,052	0.043	5,797,045	73.0	2,455
Shenandoah Life Ins Co	VA	68845	4947	7,693,774	0.042	5,678,946	73.8	3,032
Puritan Life Ins Co of Amer	AZ	71390	4903	7,291,393	0.040	5,997,633	82.3	3,053
Americo Fin Life & Ann Ins Co	TX	61999	449	7,270,854	0.040	6,200,354	85.3	3,656
American Natl Life Ins Co Of TX	TX	71773	408	7,087,951	0.039	5,995,424	84.6	2,474
Sierra Hlth & Life Ins Co Inc	NV	71420	707	6,900,786	0.038	4,575,315	66.3	1,771
BCBS of VT	VT	53295	4745	6,649,192	0.036	4,279,450	64.4	1,942
Nassau Life Ins Co of KS	KS	68284	4736	6,393,709	0.035	3,249,857	50.8	1,570
Liberty Bankers Life Ins Co	OK	68543	3436	6,089,075	0.033	4,840,281	79.5	2,936
Central States H & L Co Of Omaha	NE	61751	690	5,989,195	0.033	4,172,673	69.7	1,574
Everest Reins Co	DE	26921	1120	5,774,352	0.032	4,527,439	78.4	2,031
American Progressive L&H Ins Of NY	NY	80624	1295	5,535,450	0.030	4,089,664	73.9	1,507
Aetna Hlth Ins Co	PA	72052	1	5,465,844	0.030	4,453,983	81.5	2,734
Celtic Ins Co	IL	80799	1295	5,357,924	0.029	3,644,027	68.0	1,230
Provident Amer Life & Hlth Ins Co	OH	67903	901	5,347,813	0.029	3,099,043	57.9	1,048
Universal Fidelity Life Ins Co	OK	70122	4989	5,312,646	0.029	3,918,270	73.8	1,697
Sterling Investors Life Ins Co	IN	89184	4888	5,020,402	0.027	3,385,769	67.4	1,052
S USA Life Ins Co Inc	AZ	60183	4947	4,571,953	0.025	3,591,404	78.6	2,278
KSKJ Life Amer Slovenian Catholic Un	IL	56227		4,443,287	0.024	2,821,345	63.5	1,079
Qualchoice Life & Hlth Ins Co Inc	AR	70998	1295	4,435,697	0.024	3,751,010	84.6	1,887
EmblemHealth Plan Inc	NY	55239	1127	4,327,953	0.024	2,743,513	63.4	1,177
Health Now NY Inc	NY	55204		4,155,108	0.023	4,040,528	97.2	944

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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2017

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 Tradition Hlth Plan Inc	WI	96628	4939	4,106,717	0.022	2,594,419	63.2	1,336
Nationwide Life Ins Co	OH	66869	140	3,988,582	0.022	2,346,034	58.8	1,027
Quartz Hlth Benefit Plans Corp	WI	95796	4870	3,984,719	0.022	3,114,443	78.2	1,645
United Natl Life Ins Co Of Amer	IL	92703	687	3,772,068	0.021	2,521,072	66.8	1,029
Coventry Hlth & Life Ins Co	MO	81973	1	3,568,428	0.020	2,134,413	59.8	773
Alliance Hlth & Life Ins Co	MI	60134	1311	3,468,251	0.019	2,368,253	68.3	1,049
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	3,458,008	0.019	2,223,920	64.3	1,286
Group Hlth Coop of S Central WI	WI	95311		3,234,138	0.018	2,692,204	83.2	1,041
Unified Life Ins Co	TX	11121		3,160,394	0.017	2,560,309	81.0	1,084
CDPHP Universal Benefits Inc	NY	47027	4708	3,081,667	0.017	2,803,763	91.0	591
Quartz Hlth Plan Corp	WI	95101	4870	3,017,520	0.017	2,610,274	86.5	1,164
Quartz Hlth Ins Corp	WI	95341	4870	2,902,329	0.016	3,003,834	103.5	1,065
Great Amer Life Ins Co	OH	63312	84	2,892,329	0.016	1,747,405	60.4	658
Cigna Natl Hlth Ins Co	OH	61727	901	2,863,431	0.016	1,728,214	60.4	618
Sanford Hlth Plan	SD	95683	1246	2,860,318	0.016	2,616,607	91.5	1,378
HNE Ins Co	MA	14198	4756	2,847,301	0.016	2,506,829	88.0	1,412
Health Alliance Medical Plans	IL	77950	1192	2,714,609	0.015	1,808,313	66.6	765
Bankers Conseco Life Ins Co	NY	68560	233	2,678,739	0.015	2,221,717	82.9	1,201
Blue Cross of ID Care Plus Inc	ID	15022	1290	2,304,716	0.013	1,434,367	62.2	829
Paramount Ins Co	OH	11518	1212	2,231,407	0.012	1,861,761	83.4	812
SBLI USA Life Ins Co Inc	NY	60176	4947	2,209,895	0.012	1,578,953	71.4	1,129
Fallon Hlth & Life Assur Co	MA	66828	4741	2,104,594	0.012	2,031,336	96.5	917
Loyal Christian Benefit Assn	PA	56758		2,082,943	0.011	1,701,339	81.7	1,040
Health Net Hlth Plan of OR Inc	OR	95800	1295	1,801,231	0.010	1,223,610	67.9	543
Medico Life & Hlth Ins Co	IA	65641	3527	1,770,500	0.010	1,211,985	68.5	841
Western Catholic Union	IL	57711		1,738,551	0.010	1,481,377	85.2	590
Lincoln Heritage Life Ins Co	IL	65927		1,708,182	0.009	1,208,510	70.7	374
Liberty Natl Life Ins Co	NE	65331	290	1,513,082	0.008	973,904	64.4	821
Moda Hlth Plan Inc	OR	47098	1313	1,418,449	0.008	921,042	64.9	803
BCBS of MA HMO Blue Inc	MA	12219	3637	1,396,523	0.008	1,322,423	94.7	742
Western United Life Assur Co	WA	85189	1117	1,334,502	0.007	1,044,324	78.3	708
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	1,249,395	0.007	1,032,387	82.6	567

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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2017

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
Genworth Life Ins Co	DE	70025	4011	1,194,669	0.007	973,461	81.5	211
Kaiser Found Hlth Plan of WA Options	WA	47055	601	1,107,356	0.006	861,064	77.8	455
Standard Life & Cas Ins Co	UT	71706		1,093,415	0.006	913,861	83.6	441
Security Hlth Plan of WI Inc	WI	96881		1,036,110	0.006	995,452	96.1	277
Communitycare Life & Hlth Ins Co	OK	89008	3487	1,029,077	0.006	790,838	76.8	255
New York Life Ins Co	NY	66915	826	993,090	0.005	785,096	79.1	249
Avalon Ins Co	PA	12358	1230	903,394	0.005	673,684	74.6	188
United Hlthcare of AL Inc	AL	95784	707	729,230	0.004	334,698	45.9	246
Transamerica Financial Life Ins Co	NY	70688	468	652,054	0.004	393,543	60.4	118
MedMutual Life Ins Co	OH	62375	730	574,004	0.003	346,381	60.3	189
Wilcac Life Ins Co	IL	62413	4213	568,549	0.003	417,471	73.4	165
Connecticut Gen Life Ins Co	CT	62308	901	508,729	0.003	233,784	46.0	186
Jefferson Natl Life Ins Co	TX	64017	140	508,381	0.003	253,387	49.8	113
BridgeSpan Hlth Co	UT	95303	1207	476,036	0.003	269,335	56.6	132
UTMB Hlth Plans Inc	TX	95764		442,894	0.002	252,552	57.0	141
American Gen Life Ins Co	TX	60488	12	427,958	0.002	248,490	58.1	118
ManhattanLife Assur Co of Amer	AR	61883	1117	397,543	0.002	425,351	107.0	101
SPJST	TX	57436		381,108	0.002	202,747	53.2	72
WMI Mut Ins Co	UT	68420		332,316	0.002	235,118	70.8	113
Idealife Ins Co	CT	97764	31	326,430	0.002	150,721	46.2	57
Talcott Resolution Life Ins Co	CT	88072	4926	308,958	0.002	184,039	59.6	64
Polish Falcons Of Amer	PA	56820		297,509	0.002	235,893	79.3	128
Shelter Life Ins Co	MO	65757	123	261,842	0.001	263,023	100.5	110
Auto Owners Life Ins Co	MI	61190	280	255,804	0.001	135,909	53.1	56
Massachusetts Mut Life Ins Co	MA	65935	435	234,703	0.001	147,673	62.9	131
Sanford Hlth Plan of MN	MN	95725	1246	219,699	0.001	151,820	69.1	66
Compcare Hlth Serv Ins Corp	WI	95693	671	216,006	0.001	151,782	70.3	40
EPIC Life Ins Co	WI	64149	68	208,512	0.001	122,812	58.9	76
John Alden Life Ins Co	WI	65080	19	197,266	0.001	164,353	83.3	61
American Family Ins Co	WI	10386	473	191,707	0.001	54,120	28.2	38
Sterling Nat Life Ins Co Inc	UT	91785	4888	190,402	0.001	204,007	107.1	110
Jackson Natl Life Ins Co	MI	65056	918	175,420	0.001	212,344	121.0	103

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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED THROUGH 2017

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
Upmc Hlth Benefits Inc	PA	11018	1324	171,733	0.001	713,881	415.7	83
Southwest Serv Life Ins Co	TX	82430	1339	165,144	0.001	62,080	37.6	37
American Family Life Assur Co of NY	NY	60526	370	147,052	0.001	38,225	26.0	53
Ability Ins Co	NE	71471	4824	147,019	0.001	91,678	62.4	36
Humana Benefit Plan of IL Inc	IL	60052	119	141,252	0.001	171,890	121.7	60
Hawaii Medical Serv Assn	HI	49948		130,906	0.001	67,596	51.6	35
Medica Hlth Plans	MN	52626	1552	128,830	0.001	87,481	67.9	34
Union Fidelity Life Ins Co	KS	62596	350	126,585	0.001	132,416	104.6	55
BCBSM Inc	MN	55026	461	112,473	0.001	64,277	57.1	23
Union Labor Life Ins Co	MD	69744	781	108,694	0.001	221,118	203.4	63
WPS Hlth Plan Inc	WI	10159	68	95,244	0.001	30,607	32.1	14
American Income Life Ins Co	IN	60577	290	85,246	0.000	28,500	33.4	19
HMO dba Blue Plus	MN	95649	461	71,214	0.000	37,007	52.0	21
Allianz Life Ins Co OfN Amer	MN	90611	761	62,778	0.000	57,259	91.2	33
United Farm Family Life Ins Co	IN	69892	542	54,040	0.000	37,444	69.3	46
Prudential Ins Co Of Amer	NJ	68241	304	48,508	0.000	-8,824	-18.2	20
UCare MN	MN	52629	4380	39,434	0.000	29,389	74.5	14
Members Hlth Ins Co	AZ	94587	4677	36,237	0.000	22,753	62.8	18
USAble Life	AR	94358	876	34,122	0.000	7,725	22.6	4
American Natl Ins Co	TX	60739	408	33,291	0.000	29,900	89.8	13
Pan Amer Life Ins Co	LA	67539	525	32,253	0.000	15,536	48.2	20
Takecare Ins Co Inc	GU	11093		32,050	0.000	54,885	171.2	23
American Fidelity Assur Co	OK	60410	330	30,885	0.000	17,764	57.5	18
IA Amer Life Ins Co	TX	91693	315	30,380	0.000	-236,001	-776.8	27
21st Century Premier Ins Co	PA	20796	69	26,901	0.000	33,113	123.1	19
Sagicor Life Ins Co	TX	60445		25,994	0.000	4,608	17.7	8
Trustmark Ins Co	IL	61425	276	22,869	0.000	-21,084	-92.2	8
Cincinnati Equitable Life Ins Co	OH	88064	67	19,302	0.000	14,363	74.4	8
United Security Assur Co Of PA	PA	42129		18,802	0.000	29,919	159.1	0
CSA Fraternal Life	IL	56138		18,316	0.000	4,505	24.6	6
Group Hlth Coop of Eau Claire	WI	95192		14,738	0.000	1,258	8.5	2
Central Security Life Ins Co	TX	61735	526	13,059	0.000	9,630	73.7	8

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.



July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED THROUGH 2017

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
Kansas City Life Ins Co	MO	65129	588	7,339	0.000	3,261	44.4	2
Assurity Life Ins Co	NE	71439	4862	6,819	0.000	16,102	236.1	9
US Hlth & Life Ins Co Inc	MI	97772		6,662	0.000	9,176	137.7	2
United Hlthcare of AZ Inc	AZ	96016	707	6,461	0.000	13,049	202.0	4
Federal Life Ins Co	IL	63223	4966	5,722	0.000	3,045	53.2	2
Natl Foundation Life Ins Co	TX	98205	707	4,966	0.000	18,386	370.2	3
Voya Retirement Ins & Ann Co	CT	86509	4832	4,258	0.000	2,232	52.4	2
Mid West Natl Life Ins Co Of TN	TX	66087	707	3,822	0.000	3,731	97.6	6
Protective Life Ins Co	TN	68136	458	3,417	0.000	1,823	53.4	2
Catholic United Financial	MN	57053		3,166	0.000	5,320	168.0	2
Medisun Inc	AZ	95982		3,096	0.000	0	0.0	1
National Hlth Ins Co	TX	82538	4928	2,638	0.000	16,752	635.0	3
LifeSecure Ins Co	MI	77720	572	2,196	0.000	647	29.5	3
Metropolitan Life Ins Co	NY	65978	241	1,369	0.000	1,351	98.7	1
Old Amer Ins Co	MO	67199	588	1,323	0.000	-572	-43.2	3
National Cas Co	OH	11991	140	1,233	0.000	1,774	143.9	4
United Heritage Life Ins Co	ID	63983	2878	862	0.000	483	56.0	1
The Cincinnati Life Ins Co	OH	76236	244	612	0.000	1	0.2	2
Motorists Commercial Mut Ins Co	OH	13331	291	275	0.000	2,921	1,062.2	1
Colonial Life & Accident Ins Co	SC	62049	565	-213	0.000	-67	31.5	0
<b>TOTAL</b>				<b>18,260,482,284</b>		<b>12,947,261,944</b>	<b>70.9</b>	<b>6,410,266</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 2017  
BY COMPANY NAME**



**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2017

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	26,901	0.000	33,113	123.1	19
Ability Ins Co	NE	71471	4824	147,019	0.001	91,678	62.4	36
Aetna Hlth & Life Ins Co	CT	78700	1	272,698,645	1.493	207,722,647	76.2	117,515
Aetna Hlth Ins Co	PA	72052	1	5,465,844	0.030	4,453,983	81.5	2,734
Aetna Life Ins Co	CT	60054	1	81,305,964	0.445	51,472,979	63.3	23,329
Alliance Hlth & Life Ins Co	MI	60134	1311	3,468,251	0.019	2,368,253	68.3	1,049
Allianz Life Ins Co OfN Amer	MN	90611	761	62,778	0.000	57,259	91.2	33
American Continental Ins Co	TN	12321	1	335,104,814	1.835	241,397,888	72.0	109,850
American Family Ins Co	WI	10386	473	191,707	0.001	54,120	28.2	38
American Family Life Assur Co of Col	NE	60380	370	26,677,910	0.146	22,372,278	83.9	7,626
American Family Life Assur Co of NY	NY	60526	370	147,052	0.001	38,225	26.0	53
American Family Mut Ins Co SI	WI	19275	473	19,357,693	0.106	10,618,202	54.9	4,332
American Fidelity Assur Co	OK	60410	330	30,885	0.000	17,764	57.5	18
American Gen Life Ins Co	TX	60488	12	427,958	0.002	248,490	58.1	118
American Income Life Ins Co	IN	60577	290	85,246	0.000	28,500	33.4	19
American Natl Ins Co	TX	60739	408	33,291	0.000	29,900	89.8	13
American Natl Life Ins Co Of TX	TX	71773	408	7,087,951	0.039	5,995,424	84.6	2,474
American Progressive L&H Ins Of NY	NY	80624	1295	5,535,450	0.030	4,089,664	73.9	1,507
American Republic Corp Ins Co	IA	67679	3527	41,574,652	0.228	25,717,012	61.9	11,253
American Republic Ins Co	IA	60836	3527	47,501,075	0.260	30,186,537	63.5	12,042
American Retirement Life Ins Co	OH	88366	901	323,116,865	1.769	233,634,483	72.3	123,358
Americo Fin Life & Ann Ins Co	TX	61999	449	7,270,854	0.040	6,200,354	85.3	3,656
AmeriHealth Ins Co Of NJ	NJ	60061	936	15,633,546	0.086	12,250,513	78.4	5,779
Anthem Hlth Plans Inc	CT	60217	671	62,235,602	0.341	41,624,797	66.9	24,929
Anthem Hlth Plans Of KY Inc	KY	95120	671	163,586,737	0.896	108,812,710	66.5	59,962
Anthem Hlth Plans of ME Inc	ME	52618	671	36,924,677	0.202	25,322,361	68.6	14,033
Anthem Hlth Plans of NH	NH	53759	671	65,059,876	0.356	45,333,113	69.7	25,024
Anthem Hlth Plans of VA Inc	VA	71835	671	271,794,046	1.488	178,641,966	65.7	108,156
Anthem Ins Co Inc	IN	28207	671	109,687,706	0.601	70,090,849	63.9	32,988
Assured Life Assn	CO	56499		27,859,693	0.153	17,670,823	63.4	7,201
Assurity Life Ins Co	NE	71439	4862	6,819	0.000	16,102	236.1	9
Asuris NW Hlth	WA	47350	1207	11,079,643	0.061	8,769,777	79.2	4,129

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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2017

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
Auto Owners Life Ins Co	MI	61190	280	255,804	0.001	135,909	53.1	56
Avalon Ins Co	PA	12358	1230	903,394	0.005	673,684	74.6	188
Avera Hlth Plans Inc	SD	95839		14,864,270	0.081	11,197,601	75.3	6,962
Bankers Conseco Life Ins Co	NY	68560	233	2,678,739	0.015	2,221,717	82.9	1,201
Bankers Fidelity Assur Co	GA	71919	587	26,731,791	0.146	20,335,439	76.1	11,872
Bankers Fidelity Life Ins Co	GA	61239	587	94,614,305	0.518	68,015,077	71.9	36,626
Bankers Life & Cas Co	IL	61263	233	191,592,048	1.049	124,287,098	64.9	46,981
BCBS Hlthcare Plan of GA Inc	GA	96962	671	143,371,384	0.785	94,025,119	65.6	48,059
BCBS of AL	AL	55433	570	191,450,799	1.048	147,298,363	76.9	90,363
BCBS of AZ Inc	AZ	53589		97,121,979	0.532	60,880,512	62.7	32,474
BCBS Of FL	FL	98167	536	391,595,425	2.144	288,422,084	73.7	145,504
BCBS of KC	MO	47171	537	54,649,384	0.299	37,462,268	68.6	17,077
BCBS Of KS Inc	KS	70729	430	212,012,848	1.161	160,004,455	75.5	74,103
BCBS of MA	MA	53228	3637	379,063,743	2.076	323,243,480	85.3	151,943
BCBS of MA HMO Blue Inc	MA	12219	3637	1,396,523	0.008	1,322,423	94.7	742
BCBS of MI Mut Ins Co	MI	54291	572	328,118,621	1.797	241,848,060	73.7	98,369
BCBS Of MS Mut Ins Co	MS	60111	1126	28,233,980	0.155	22,695,888	80.4	8,727
BCBS of NC Inc	NC	54631	758	343,613,335	1.882	240,006,546	69.8	123,098
BCBS of ND	ND	55891		86,076,904	0.471	61,751,722	71.7	28,651
BCBS Of NE	NE	77780	4858	127,771,206	0.700	86,806,296	67.9	42,574
BCBS of RI	RI	53473		40,797,073	0.223	29,497,431	72.3	16,378
BCBS Of SC Inc	SC	38520	661	129,551,313	0.709	85,832,187	66.3	48,362
BCBS of TN Inc	TN	54518	3498	113,619,463	0.622	74,539,018	65.6	40,041
BCBS of VT	VT	53295	4745	6,649,192	0.036	4,279,450	64.4	1,942
BCBS of WI	WI	54003	671	55,824,972	0.306	33,721,441	60.4	14,418
BCBS of WY	WY	53767		20,179,552	0.111	14,195,458	70.3	7,525
BCBSM Inc	MN	55026	461	112,473	0.001	64,277	57.1	23
Blue Care Network Of MI	MI	95610	572	30,973,605	0.170	20,737,804	67.0	10,553
Blue Cross of ID Care Plus Inc	ID	15022	1290	2,304,716	0.013	1,434,367	62.2	829
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	14,071,484	0.077	9,453,429	67.2	4,338
BridgeSpan Hlth Co	UT	95303	1207	476,036	0.003	269,335	56.6	132
Capital Advantage Ins Co	PA	41203	1230	36,385,826	0.199	26,568,127	73.0	19,144

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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2017

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
Capital Blue Cross	PA	54720	1230	16,228,002	0.089	12,345,934	76.1	10,537
Carefirst of MD Inc	MD	47058	380	129,258,511	0.708	81,561,077	63.1	36,701
Catholic United Financial	MN	57053		3,166	0.000	5,320	168.0	2
CDPHP Universal Benefits Inc	NY	47027	4708	3,081,667	0.017	2,803,763	91.0	591
Celtic Ins Co	IL	80799	1295	5,357,924	0.029	3,644,027	68.0	1,230
Central Security Life Ins Co	TX	61735	526	13,059	0.000	9,630	73.7	8
Central States H & L Co Of Omaha	NE	61751	690	5,989,195	0.033	4,172,673	69.7	1,574
Central States Ind Co Of Omaha	NE	34274	31	63,538,902	0.348	45,703,075	71.9	21,451
Christian Fidelity Life Ins Co	TX	61859	574	17,061,608	0.093	10,111,363	59.3	3,608
Cigna Hlth & Life Ins Co	CT	67369	901	167,518,372	0.917	140,463,888	83.8	82,790
Cigna Natl Hlth Ins Co	OH	61727	901	2,863,431	0.016	1,728,214	60.4	618
Cincinnati Equitable Life Ins Co	OH	88064	67	19,302	0.000	14,363	74.4	8
Colonial Life & Accident Ins Co	SC	62049	565	-213	0.000	-67	31.5	0
Colonial Penn Life Ins Co	PA	62065	233	370,083,099	2.027	256,863,339	69.4	135,386
Combined Ins Co Of Amer	IL	62146	626	49,726,171	0.272	36,383,468	73.2	18,770
Community Ins Co	OH	10345	671	69,007,468	0.378	54,174,974	78.5	24,888
Communitycare Life & Hlth Ins Co	OK	89008	3487	1,029,077	0.006	790,838	76.8	255
Companion Life Ins Co	SC	77828	661	11,168,192	0.061	8,680,903	77.7	3,953
Compcare Hlth Serv Ins Corp	WI	95693	671	216,006	0.001	151,782	70.3	40
Connecticut Gen Life Ins Co	CT	62308	901	508,729	0.003	233,784	46.0	186
Continental Gen Ins Co	TX	71404		47,460,985	0.260	32,219,793	67.9	12,515
Continental Life Ins Co Brentwood	TN	68500	1	353,767,470	1.937	275,505,238	77.9	126,016
Country Life Ins Co	IL	62553	50	51,562,271	0.282	34,704,327	67.3	16,221
Coventry Hlth & Life Ins Co	MO	81973	1	3,568,428	0.020	2,134,413	59.8	773
CSA Fraternal Life	IL	56138		18,316	0.000	4,505	24.6	6
CSI Life Ins Co	NE	82880	31	26,625,041	0.146	20,949,786	78.7	12,253
Dean Hlth Plan Inc	WI	96156	1294	31,352,173	0.172	31,521,228	100.5	17,998
EmblemHealth Plan Inc	NY	55239	1127	4,327,953	0.024	2,743,513	63.4	1,177
Empire Healthchoice Assur Inc	NY	55093	671	45,488,493	0.249	27,985,005	61.5	15,097
EPIC Life Ins Co	WI	64149	68	208,512	0.001	122,812	58.9	76
Everence Assn Inc	IN	57991	4616	35,592,147	0.195	23,792,523	66.8	15,023
Everest Reins Co	DE	26921	1120	5,774,352	0.032	4,527,439	78.4	2,031

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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2017

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
Excellus Hlth Plan Inc	NY	55107	1186	13,592,182	0.074	9,698,668	71.4	3,935
Fallon Hlth & Life Assur Co	MA	66828	4741	2,104,594	0.012	2,031,336	96.5	917
Family Life Ins Co	TX	63053	1117	27,276,995	0.149	17,086,231	62.6	6,086
Federal Life Ins Co	IL	63223	4966	5,722	0.000	3,045	53.2	2
First Care Inc	MD	60113	380	12,471,853	0.068	8,224,128	65.9	5,785
First Hlth Life & Hlth Ins Co	TX	90328	1	16,258,530	0.089	11,036,419	67.9	5,693
Forethought Life Ins Co	IN	91642	3891	34,651,022	0.190	23,629,721	68.2	10,418
GCU	PA	56693		9,879,416	0.054	8,508,586	86.1	3,998
Genworth Life & Ann Ins Co	VA	65536	4011	36,820,281	0.202	25,890,222	70.3	11,021
Genworth Life Ins Co	DE	70025	4011	1,194,669	0.007	973,461	81.5	211
Gerber Life Ins Co	NY	70939	836	70,717,558	0.387	46,901,134	66.3	17,990
Globe Life & Accident Ins Co	NE	91472	290	11,392,696	0.062	8,475,224	74.4	4,761
Globe Life Ins Co of NY	NY	74101	290	30,140,311	0.165	19,256,894	63.9	19,815
Golden Rule Ins Co	IN	62286	707	14,898,080	0.082	9,395,482	63.1	4,593
Government Personnel Mut Life Ins Co	TX	63967	4712	21,323,639	0.117	15,516,960	72.8	6,756
GPM Hlth & Life Ins Co	WA	67059	4712	8,145,107	0.045	6,665,745	81.8	4,347
Great Amer Life Ins Co	OH	63312	84	2,892,329	0.016	1,747,405	60.4	658
Group Hlth Coop of Eau Claire	WI	95192		14,738	0.000	1,258	8.5	2
Group Hlth Coop of S Central WI	WI	95311		3,234,138	0.018	2,692,204	83.2	1,041
Group Hospitalization & Med Svcs	DC	53007	380	23,243,796	0.127	15,331,299	66.0	7,958
Guarantee Trust Life Ins Co	IL	64211	687	10,868,690	0.060	6,946,570	63.9	3,582
Hawaii Medical Serv Assn	HI	49948		130,906	0.001	67,596	51.6	35
Health Alliance Medical Plans	IL	77950	1192	2,714,609	0.015	1,808,313	66.6	765
Health Care Serv Corp A Mut Legal Re	IL	70670	917	1,395,737,348	7.643	954,161,975	68.4	477,702
Health Net Hlth Plan of OR Inc	OR	95800	1295	1,801,231	0.010	1,223,610	67.9	543
Health Net Life Ins Co	CA	66141	1295	69,289,460	0.379	51,541,564	74.4	23,101
Health Now NY Inc	NY	55204		4,155,108	0.023	4,040,528	97.2	944
Health Tradition Hlth Plan Inc	WI	96628	4939	4,106,717	0.022	2,594,419	63.2	1,336
Healthy Alliance Life Ins Co	MO	78972	671	69,686,995	0.382	46,681,692	67.0	23,038
Heartland Natl Life Ins Co	IN	66214		11,835,937	0.065	7,991,585	67.5	2,822
Highmark BCBSD Inc	DE	53287	812	12,343,822	0.068	7,325,812	59.3	4,550
Highmark Inc	PA	54771	812	179,957,982	0.986	139,238,693	77.4	67,654

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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2017

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 West Virginia Inc.	WV	54828	812	16,271,490	0.089	12,629,512	77.6	5,788
HMO dba Blue Plus	MN	95649	461	71,214	0.000	37,007	52.0	21
HNE Ins Co	MA	14198	4756	2,847,301	0.016	2,506,829	88.0	1,412
Horizon Ins Co	NJ	14690	1202	203,941,259	1.117	146,799,862	72.0	58,642
HPHC Ins Co Inc	MA	18975	595	107,674,803	0.590	78,087,513	72.5	42,123
Humana Benefit Plan of IL Inc	IL	60052	119	141,252	0.001	171,890	121.7	60
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	3,458,008	0.019	2,223,920	64.3	1,286
Humana Hlth Ins Co Of FL Inc	FL	69671	119	10,903,512	0.060	7,576,217	69.5	4,766
Humana Ins Co	WI	73288	119	349,456,591	1.914	243,784,147	69.8	137,085
Humana Ins Co Of KY	KY	60219	119	10,401,667	0.057	7,654,029	73.6	3,972
Humana Ins Co of NY	NY	12634	119	10,474,625	0.057	6,571,469	62.7	4,955
Humanadental Ins Co	WI	70580	119	18,031,884	0.099	14,463,771	80.2	8,361
IA Amer Life Ins Co	TX	91693	315	30,380	0.000	-236,001	-776.8	27
Idealife Ins Co	CT	97764	31	326,430	0.002	150,721	46.2	57
Independence Hospital Ind Plan Inc	PA	54704	936	25,819,069	0.141	19,776,012	76.6	17,681
Individual Assur Co Life Hlth & Acc	OK	81779	2858	41,642,831	0.228	32,233,224	77.4	14,051
Jackson Natl Life Ins Co	MI	65056	918	175,420	0.001	212,344	121.0	103
Jefferson Natl Life Ins Co	TX	64017	140	508,381	0.003	253,387	49.8	113
John Alden Life Ins Co	WI	65080	19	197,266	0.001	164,353	83.3	61
Kaiser Found Hlth Plan of WA Options	WA	47055	601	1,107,356	0.006	861,064	77.8	455
Kansas City Life Ins Co	MO	65129	588	7,339	0.000	3,261	44.4	2
KSKJ Life Amer Slovenian Catholic Un	IL	56227		4,443,287	0.024	2,821,345	63.5	1,079
Liberty Bankers Life Ins Co	OK	68543	3436	6,089,075	0.033	4,840,281	79.5	2,936
Liberty Natl Life Ins Co	NE	65331	290	1,513,082	0.008	973,904	64.4	821
LifeSecure Ins Co	MI	77720	572	2,196	0.000	647	29.5	3
Lincoln Heritage Life Ins Co	IL	65927		1,708,182	0.009	1,208,510	70.7	374
Louisiana Hlth Serv & Ind Co	LA	81200	438	89,323,926	0.489	66,838,451	74.8	31,955
Loyal Amer Life Ins Co	OH	65722	901	149,417,141	0.818	104,953,400	70.2	50,035
Loyal Christian Benefit Assn	PA	56758		2,082,943	0.011	1,701,339	81.7	1,040
ManhattanLife Assur Co of Amer	AR	61883	1117	397,543	0.002	425,351	107.0	101
Massachusetts Mut Life Ins Co	MA	65935	435	234,703	0.001	147,673	62.9	131
Medica Hlth Plans	MN	52626	1552	128,830	0.001	87,481	67.9	34

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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2017

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	66,273,521	0.363	48,448,352	73.1	30,634
Medical Mut Of OH	OH	29076	730	19,389,518	0.106	13,338,044	68.8	7,757
Medico Corp Life Ins Co	IA	79987	3527	99,669,591	0.546	73,584,926	73.8	40,575
Medico Ins Co	IA	31119	3527	56,556,986	0.310	42,138,048	74.5	18,308
Medico Life & Hlth Ins Co	IA	65641	3527	1,770,500	0.010	1,211,985	68.5	841
Medisun Inc	AZ	95982		3,096	0.000	0	0.0	1
MedMutual Life Ins Co	OH	62375	730	574,004	0.003	346,381	60.3	189
Members Hlth Ins Co	AZ	94587	4677	36,237	0.000	22,753	62.8	18
Metropolitan Life Ins Co	NY	65978	241	1,369	0.000	1,351	98.7	1
Mid West Natl Life Ins Co Of TN	TX	66087	707	3,822	0.000	3,731	97.6	6
Moda Hlth Plan Inc	OR	47098	1313	1,418,449	0.008	921,042	64.9	803
Motorists Commercial Mut Ins Co	OH	13331	291	275	0.000	2,921	1,062.2	1
Mutual Of Omaha Ins Co	NE	71412	261	613,400,338	3.359	434,795,852	70.9	211,153
Nassau Life & Ann Co	CT	93734	4736	38,293,155	0.210	21,777,850	56.9	8,562
Nassau Life Ins Co of KS	KS	68284	4736	6,393,709	0.035	3,249,857	50.8	1,570
National Cas Co	OH	11991	140	1,233	0.000	1,774	143.9	4
National Hlth Ins Co	TX	82538	4928	2,638	0.000	16,752	635.0	3
Nationwide Life Ins Co	OH	66869	140	3,988,582	0.022	2,346,034	58.8	1,027
Natl Foundation Life Ins Co	TX	98205	707	4,966	0.000	18,386	370.2	3
New Era Life Ins Co	TX	78743	520	76,423,711	0.419	60,720,833	79.5	26,130
New Era Life Ins Co Of Midwest	TX	69698	520	36,853,195	0.202	29,696,470	80.6	13,332
New York Life Ins Co	NY	66915	826	993,090	0.005	785,096	79.1	249
North Amer Ins Co	WI	68349	574	8,412,482	0.046	5,968,534	70.9	1,786
Old Amer Ins Co	MO	67199	588	1,323	0.000	-572	-43.2	3
Old Surety Life Ins Co	OK	67326	4922	48,625,767	0.266	32,827,347	67.5	17,742
Omaha Ins Co	NE	13100	261	431,896,731	2.365	323,476,303	74.9	181,260
Order of United Commercial Travelers	OH	56383		29,456,739	0.161	18,101,563	61.5	6,376
Oxford Life Ins Co	AZ	76112	574	28,050,371	0.154	23,087,868	82.3	7,471
Pacificare Life & Hlth Ins Co	IN	70785	707	7,943,052	0.043	5,797,045	73.0	2,455
Pan Amer Life Ins Co	LA	67539	525	32,253	0.000	15,536	48.2	20
Paramount Ins Co	OH	11518	1212	2,231,407	0.012	1,861,761	83.4	812
Pekin Life Ins Co	IL	67628	153	26,700,450	0.146	19,470,518	72.9	8,969

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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2017

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
Philadelphia Amer Life Ins Co	TX	67784	520	95,641,519	0.524	75,794,306	79.2	37,558
Physicians Life Ins Co	NE	72125	367	59,567,845	0.326	37,811,888	63.5	15,878
Physicians Mut Ins Co	NE	80578	367	177,513,180	0.972	122,123,511	68.8	71,229
Polish Falcons Of Amer	PA	56820		297,509	0.002	235,893	79.3	128
Premera Blue Cross	WA	47570	962	58,969,593	0.323	37,844,262	64.2	20,977
Principal Life Ins Co	IA	61271	332	11,641,501	0.064	8,565,026	73.6	2,913
Protective Life Ins Co	TN	68136	458	3,417	0.000	1,823	53.4	2
Provident Amer Life & Hlth Ins Co	OH	67903	901	5,347,813	0.029	3,099,043	57.9	1,048
Prudential Ins Co Of Amer	NJ	68241	304	48,508	0.000	-8,824	-18.2	20
Puritan Life Ins Co of Amer	AZ	71390	4903	7,291,393	0.040	5,997,633	82.3	3,053
Qualchoice Life & Hlth Ins Co Inc	AR	70998	1295	4,435,697	0.024	3,751,010	84.6	1,887
Quartz Hlth Benefit Plans Corp	WI	95796	4870	3,984,719	0.022	3,114,443	78.2	1,645
Quartz Hlth Ins Corp	WI	95341	4870	2,902,329	0.016	3,003,834	103.5	1,065
Quartz Hlth Plan Corp	WI	95101	4870	3,017,520	0.017	2,610,274	86.5	1,164
Regence BCBS of OR	OR	54933	1207	21,050,447	0.115	12,794,029	60.8	5,921
Regence BCBS of UT	UT	54550	1207	37,202,781	0.204	22,765,837	61.2	12,672
Regence BlueShield	WA	53902	1207	69,464,312	0.380	44,097,477	63.5	24,415
Regence Blueshield Of ID Inc	ID	60131	1207	9,332,475	0.051	7,002,548	75.0	2,968
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	1,249,395	0.007	1,032,387	82.6	567
Reserve Natl Ins Co	IL	68462	215	34,223,577	0.187	24,852,235	72.6	11,282
Rocky Mountain Hospital & Medical	CO	11011	671	73,590,977	0.403	49,112,994	66.7	26,240
Royal Neighbors Of Amer	IL	57657		15,631,762	0.086	9,279,732	59.4	3,295
S USA Life Ins Co Inc	AZ	60183	4947	4,571,953	0.025	3,591,404	78.6	2,278
Sagicor Life Ins Co	TX	60445		25,994	0.000	4,608	17.7	8
Sanford Hlth Plan	SD	95683	1246	2,860,318	0.016	2,616,607	91.5	1,378
Sanford Hlth Plan of MN	MN	95725	1246	219,699	0.001	151,820	69.1	66
SBLI USA Life Ins Co Inc	NY	60176	4947	2,209,895	0.012	1,578,953	71.4	1,129
Security Hlth Plan of WI Inc	WI	96881		1,036,110	0.006	995,452	96.1	277
Shelter Life Ins Co	MO	65757	123	261,842	0.001	263,023	100.5	110
Shenandoah Life Ins Co	VA	68845	4947	7,693,774	0.042	5,678,946	73.8	3,032
Sierra Hlth & Life Ins Co Inc	NV	71420	707	6,900,786	0.038	4,575,315	66.3	1,771
SILAC Ins Co	UT	62952	4888	90,059,391	0.493	65,414,956	72.6	24,881

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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2017

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
Southwest Serv Life Ins Co	TX	82430	1339	165,144	0.001	62,080	37.6	37
SPJST	TX	57436		381,108	0.002	202,747	53.2	72
Standard Life & Accident Ins Co	TX	86355	408	36,885,896	0.202	25,547,937	69.3	16,758
Standard Life & Cas Ins Co	UT	71706		1,093,415	0.006	913,861	83.6	441
State Farm Mut Auto Ins Co	IL	25178	176	244,116,212	1.337	176,510,436	72.3	80,156
State Mut Ins Co	GA	69132		10,532,062	0.058	6,872,641	65.3	2,946
Sterling Investors Life Ins Co	IN	89184	4888	5,020,402	0.027	3,385,769	67.4	1,052
Sterling Life Ins Co	IL	77399	901	48,666,516	0.267	30,046,060	61.7	14,366
Sterling Nat Life Ins Co Inc	UT	91785	4888	190,402	0.001	204,007	107.1	110
Takecare Ins Co Inc	GU	11093		32,050	0.000	54,885	171.2	23
Talcott Resolution Life Ins Co	CT	88072	4926	308,958	0.002	184,039	59.6	64
The Cincinnati Life Ins Co	OH	76236	244	612	0.000	1	0.2	2
The Vt Hlth Plan LLC	VT	95696	4745	13,581,277	0.074	10,200,941	75.1	6,399
THP Ins Co	WV	60016	1297	16,694,521	0.091	12,551,868	75.2	6,406
Thrivent Financial For Lutherans	WI	56014		83,977,283	0.460	56,589,138	67.4	34,768
Transamerica Financial Life Ins Co	NY	70688	468	652,054	0.004	393,543	60.4	118
Transamerica Life Ins Co	IA	86231	468	163,294,964	0.894	119,731,829	73.3	1
TRH Hlth Ins Co	TN	89005	4677	128,774,119	0.705	91,323,092	70.9	50,098
Trustmark Ins Co	IL	61425	276	22,869	0.000	-21,084	-92.2	8
Tufts Ins Co Inc	MA	60117	4742	15,977,360	0.087	12,898,967	80.7	6,913
UCare MN	MN	52629	4380	39,434	0.000	29,389	74.5	14
Unicare Life & Hlth Ins Co	IN	80314	671	10,647,495	0.058	7,334,406	68.9	3,109
Unified Life Ins Co	TX	11121		3,160,394	0.017	2,560,309	81.0	1,084
Union Fidelity Life Ins Co	KS	62596	350	126,585	0.001	132,416	104.6	55
Union Labor Life Ins Co	MD	69744	781	108,694	0.001	221,118	203.4	63
United Amer Ins Co	NE	92916	290	189,634,116	1.038	124,830,252	65.8	80,629
United Farm Family Life Ins Co	IN	69892	542	54,040	0.000	37,444	69.3	46
United Heritage Life Ins Co	ID	63983	2878	862	0.000	483	56.0	1
United Hlthcare of AL Inc	AL	95784	707	729,230	0.004	334,698	45.9	246
United Hlthcare of AZ Inc	AZ	96016	707	6,461	0.000	13,049	202.0	4
United Natl Life Ins Co Of Amer	IL	92703	687	3,772,068	0.021	2,521,072	66.8	1,029
United Of Omaha Life Ins Co	NE	69868	261	796,499,414	4.362	509,999,149	64.0	223,653

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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Company Name**

INDIVIDUAL POLICIES ISSUED THROUGH 2017

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 Security Assur Co Of PA	PA	42129		18,802	0.000	29,919	159.1	0
United World Life Ins Co	NE	72850	261	302,489,693	1.657	200,476,110	66.3	91,861
UnitedHealthcare Ins Co	CT	79413	707	2,872,390,846	15.730	2,021,989,573	70.4	1,011,897
Universal Fidelity Life Ins Co	OK	70122	4989	5,312,646	0.029	3,918,270	73.8	1,697
Upmc Hlth Benefits Inc	PA	11018	1324	171,733	0.001	713,881	415.7	83
US Hlth & Life Ins Co Inc	MI	97772		6,662	0.000	9,176	137.7	2
USAA Life Ins Co	TX	69663	200	303,604,220	1.663	218,238,070	71.9	109,099
US Able Life	AR	94358	876	34,122	0.000	7,725	22.6	4
US Able Mut Ins Co	AR	83470	876	242,854,571	1.330	175,328,655	72.2	100,170
UTMB Hlth Plans Inc	TX	95764		442,894	0.002	252,552	57.0	141
Voya Retirement Ins & Ann Co	CT	86509	4832	4,258	0.000	2,232	52.4	2
Washington Natl Ins Co	IN	70319	233	31,780,097	0.174	22,152,325	69.7	8,563
Wellmark Inc	IA	88848	770	354,938,557	1.944	294,248,305	82.9	131,384
Wellmark Of SD Inc	SD	60128	770	48,133,086	0.264	40,440,408	84.0	17,016
Western Catholic Union	IL	57711		1,738,551	0.010	1,481,377	85.2	590
Western United Life Assur Co	WA	85189	1117	1,334,502	0.007	1,044,324	78.3	708
Wilcac Life Ins Co	IL	62413	4213	568,549	0.003	417,471	73.4	165
Wisconsin Physicians Serv Ins Corp	WI	53139	68	117,051,734	0.641	65,541,067	56.0	31,260
WMI Mut Ins Co	UT	68420		332,316	0.002	235,118	70.8	113
WPS Hlth Plan Inc	WI	10159	68	95,244	0.001	30,607	32.1	14
<b>TOTAL</b>				<b>18,260,482,284</b>		<b>12,947,261,944</b>	<b>70.9</b>	<b>6,410,266</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 2018, 2019, AND 2020  
BY DIRECT PREMIUMS EARNED**





July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED IN 2018, 2019, 2020

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	465,100,877	6.863	322,825,309	69.4	250,234
BCBSM Inc	MN	55026	461	454,113,306	6.701	322,712,494	71.1	156,071
United World Life Ins Co	NE	72850	261	370,381,550	5.466	296,678,730	80.1	279,485
Omaha Ins Co	NE	13100	261	355,392,118	5.245	275,905,062	77.6	215,513
Cigna Hlth & Life Ins Co	CT	67369	901	307,687,765	4.541	240,582,735	78.2	175,393
Health Care Serv Corp A Mut Legal Re	IL	70670	917	248,316,295	3.664	216,113,990	87.0	127,458
Aetna Hlth Ins Co	PA	72052	1	234,910,928	3.467	177,774,732	75.7	218,165
Continental Life Ins Co Brentwood	TN	68500	1	199,680,644	2.947	159,754,592	80.0	142,587
Aetna Hlth & Life Ins Co	CT	78700	1	170,917,208	2.522	131,390,416	76.9	107,368
Medical Hlth Insuring Corp of OH	OH	95828	730	151,932,820	2.242	128,993,158	84.9	94,374
Manhattan Life Ins Co	NY	65870	1117	142,946,761	2.109	109,461,488	76.6	58,426
Colonial Penn Life Ins Co	PA	62065	233	134,890,141	1.991	81,970,121	60.8	71,885
United Amer Ins Co	NE	92916	290	124,823,264	1.842	78,028,264	62.5	70,694
BCBS of MA	MA	53228	3637	118,101,797	1.743	102,691,552	87.0	64,503
Mutual Of Omaha Ins Co	NE	71412	261	107,247,944	1.583	80,055,542	74.6	92,331
Humana Ins Co	WI	73288	119	102,760,149	1.516	86,132,782	83.8	50,482
Humanadental Ins Co	WI	70580	119	96,203,031	1.420	82,767,063	86.0	63,370
Transamerica Life Ins Co	IA	86231	468	93,123,023	1.374	65,491,482	70.3	52,331
USAA Life Ins Co	TX	69663	200	87,691,230	1.294	62,303,309	71.0	45,236
American Retirement Life Ins Co	OH	88366	901	87,332,642	1.289	63,811,586	73.1	45,854
BCBS Of FL	FL	98167	536	85,161,367	1.257	51,182,764	60.1	30,227
United Of Omaha Life Ins Co	NE	69868	261	83,447,747	1.231	59,273,561	71.0	53,074
American Continental Ins Co	TN	12321	1	82,204,151	1.213	65,805,448	80.1	47,385
Loyal Amer Life Ins Co	OH	65722	901	76,599,897	1.130	59,240,259	77.3	37,741
Wellmark Inc	IA	88848	770	70,229,943	1.036	61,447,154	87.5	42,396
Humana Benefit Plan of IL Inc	IL	60052	119	65,556,576	0.967	61,760,529	94.2	42,463
BCBS of MI Mut Ins Co	MI	54291	572	64,223,407	0.948	56,935,790	88.7	26,032
Anthem Ins Co Inc	IN	28207	671	62,327,055	0.920	48,879,697	78.4	42,655
GPM Hlth & Life Ins Co	WA	67059	4712	59,156,155	0.873	48,084,456	81.3	36,418
Medico Corp Life Ins Co	IA	79987	3527	58,026,202	0.856	39,359,048	67.8	34,026
Empire Healthchoice Assur Inc	NY	55093	671	57,239,381	0.845	50,220,539	87.7	24,525
Anthem Hlth Plans of VA Inc	VA	71835	671	56,954,609	0.840	42,930,617	75.4	35,975

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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED IN 2018, 2019, 2020

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 NC Inc	NC	54631	758	51,879,068	0.766	41,655,293	80.3	36,116
Lumico Life Ins Co	MO	73504	181	51,527,271	0.760	39,014,464	75.7	39,352
Omaha Supplemental Ins Co	NE	16537	261	50,419,001	0.744	38,535,306	76.4	53,972
Community Ins Co	OH	10345	671	49,398,610	0.729	11,547,614	23.4	31,419
Thrivent Financial For Lutherans	WI	56014		48,983,817	0.723	43,803,599	89.4	32,513
State Farm Mut Auto Ins Co	IL	25178	176	48,306,624	0.713	32,404,034	67.1	26,256
Western United Life Assur Co	WA	85189	1117	45,855,305	0.677	36,269,559	79.1	28,033
Horizon Ins Co	NJ	14690	1202	44,725,127	0.660	31,676,608	70.8	15,514
Anthem Hlth Plans Inc	CT	60217	671	43,410,891	0.641	35,173,583	81.0	20,184
Medica Hlth Plans	MN	52626	1552	42,493,468	0.627	31,908,034	75.1	15,439
Regence BlueShield	WA	53902	1207	42,254,232	0.624	25,491,257	60.3	22,878
Health Net Life Ins Co	CA	66141	1295	39,098,365	0.577	30,047,818	76.9	18,193
BCBS of AL	AL	55433	570	38,827,780	0.573	39,613,302	102.0	18,795
USAbile Mut Ins Co	AR	83470	876	37,056,162	0.547	28,457,775	76.8	24,390
Philadelphia Amer Life Ins Co	TX	67784	520	36,951,932	0.545	30,790,907	83.3	26,130
Priority Hlth	MI	95561	3383	36,800,016	0.543	24,782,925	67.3	16,159
Physicians Mut Ins Co	NE	80578	367	35,430,704	0.523	16,712,825	47.2	20,530
Wisconsin Physicians Serv Ins Corp	WI	53139	68	35,294,866	0.521	22,051,610	62.5	18,073
Southern Guar Ins Co	WI	19178		33,588,826	0.496	28,791,188	85.7	26,391
American Natl Life Ins Co Of TX	TX	71773	408	33,231,277	0.490	27,839,707	83.8	13,701
Bankers Fidelity Life Ins Co	GA	61239	587	32,025,079	0.473	23,157,131	72.3	16,761
BCBS Of KS Inc	KS	70729	430	28,453,165	0.420	21,802,283	76.6	15,805
BCBS Of SC Inc	SC	38520	661	27,726,352	0.409	20,771,842	74.9	18,864
Anthem Hlth Plans Of KY Inc	KY	95120	671	27,704,086	0.409	18,150,274	65.5	15,533
Physicians Life Ins Co	NE	72125	367	27,284,310	0.403	18,455,973	67.6	25,886
Accendo Ins Co	UT	63444	1	25,207,268	0.372	18,073,678	71.7	53,424
Puritan Life Ins Co of Amer	AZ	71390	4903	25,164,384	0.371	20,879,802	83.0	15,600
Americo Fin Life & Ann Ins Co	TX	61999	449	25,155,577	0.371	20,321,881	80.8	13,526
Great Southern Life Ins Co	TX	90212	449	24,659,577	0.364	18,550,034	75.2	20,006
BCBS of AZ Inc	AZ	53589		24,311,489	0.359	17,999,201	74.0	15,771
Healthy Alliance Life Ins Co	MO	78972	671	24,218,311	0.357	17,237,046	71.2	15,954
HPHC Ins Co Inc	MA	18975	595	23,402,627	0.345	18,398,679	78.6	10,021

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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED IN 2018, 2019, 2020

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
Rocky Mountain Hospital & Medical	CO	11011	671	22,789,694	0.336	17,269,063	75.8	16,062
Highmark Inc	PA	54771	812	22,617,558	0.334	23,667,386	104.6	11,232
Bankers Fidelity Assur Co	GA	71919	587	21,001,449	0.310	13,120,109	62.5	11,469
Everest Reins Co	DE	26921	1120	20,825,650	0.307	16,914,015	81.2	11,170
Anthem Hlth Plans of NH	NH	53759	671	20,747,184	0.306	14,320,727	69.0	11,352
Sterling Nat Life Ins Co Inc	UT	91785	4888	19,989,819	0.295	15,795,517	79.0	12,064
Louisiana Hlth Serv & Ind Co	LA	81200	438	19,838,415	0.293	17,160,903	86.5	11,101
Guarantee Trust Life Ins Co	IL	64211	687	19,784,656	0.292	15,223,649	76.9	10,819
Anthem Hlth Plans of ME Inc	ME	52618	671	19,420,029	0.287	16,130,747	83.1	9,033
First Care Inc	MD	60113	380	19,295,242	0.285	13,975,496	72.4	12,268
TRH Hlth Ins Co	TN	89005	4677	17,980,764	0.265	14,741,167	82.0	13,371
BCBS of TN Inc	TN	54518	3498	17,364,146	0.256	13,266,270	76.4	10,629
BCBS of ND	ND	55891		17,143,038	0.253	11,257,006	65.7	9,826
Regence BCBS of OR	OR	54933	1207	15,684,730	0.231	13,079,155	83.4	10,282
Old Surety Life Ins Co	OK	67326	4922	14,756,460	0.218	7,790,256	52.8	10,955
New Era Life Ins Co Of Midwest	TX	69698	520	13,888,091	0.205	10,984,257	79.1	8,966
CSI Life Ins Co	NE	82880	31	13,877,445	0.205	10,470,559	75.5	9,126
S USA Life Ins Co Inc	AZ	60183	4947	13,729,563	0.203	9,578,389	69.8	8,193
Union Security Ins Co	KS	70408	19	12,388,492	0.183	9,134,577	73.7	10,464
Premera Blue Cross	WA	47570	962	12,172,316	0.180	6,583,107	54.1	6,659
BCBS Of NE	NE	77780	4858	11,946,846	0.176	9,472,030	79.3	9,293
New Era Life Ins Co	TX	78743	520	11,260,366	0.166	8,870,578	78.8	8,573
National Guardian Life Ins Co	WI	66583	1211	11,241,535	0.166	9,015,038	80.2	7,424
Regence BCBS of UT	UT	54550	1207	10,852,889	0.160	8,709,865	80.3	6,829
Shenandoah Life Ins Co	VA	68845	4947	10,735,308	0.158	8,429,244	78.5	7,045
Wellmark Of SD Inc	SD	60128	770	10,534,037	0.155	8,591,309	81.6	6,747
Individual Assur Co Life Hlth & Acc	OK	81779	2858	10,400,546	0.153	8,656,218	83.2	4,603
Globe Life Ins Co of NY	NY	74101	290	10,372,120	0.153	5,731,966	55.3	11,798
Pekin Life Ins Co	IL	67628	153	10,012,882	0.148	7,636,757	76.3	7,520
Security Hlth Plan of WI Inc	WI	96881		9,633,338	0.142	6,279,745	65.2	4,080
Asuris NW Hlth	WA	47350	1207	9,550,386	0.141	6,981,430	73.1	5,747
Capital Advantage Ins Co	PA	41203	1230	8,607,159	0.127	6,517,959	75.7	6,709

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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED IN 2018, 2019, 2020

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
Compbenefits Ins Co	TX	60984	119	8,122,964	0.120	7,072,979	87.1	11,428
Combined Ins Co Of Amer	IL	62146	626	7,739,443	0.114	5,649,239	73.0	3,976
National Hlth Ins Co	TX	82538	4928	7,724,269	0.114	6,006,801	77.8	7,911
Highmark BCBSD Inc	DE	53287	812	7,574,964	0.112	5,082,593	67.1	4,093
Medico Ins Co	IA	31119	3527	7,460,844	0.110	4,714,785	63.2	5,027
Reserve Natl Ins Co	IL	68462	215	7,340,103	0.108	5,858,291	79.8	3,653
Assured Life Assn	CO	56499		7,275,981	0.107	5,636,441	77.5	4,955
Liberty Bankers Life Ins Co	OK	68543	3436	7,162,505	0.106	5,186,883	72.4	3,548
BCBS Hlthcare Plan of GA Inc	GA	96962	671	7,049,384	0.104	5,190,745	73.6	3,919
First Hlth Life & Hlth Ins Co	TX	90328	1	7,026,538	0.104	4,954,174	70.5	3,691
Pan Amer Life Ins Co	LA	67539	525	6,702,357	0.099	4,751,819	70.9	5,232
The Vt Hlth Plan LLC	VT	95696	4745	6,669,374	0.098	3,988,040	59.8	3,562
Everence Assn Inc	IN	57991	4616	6,578,281	0.097	3,502,005	53.2	4,041
Amerigroup Ins Co	TX	14078	671	6,483,223	0.096	6,235,077	96.2	4,522
QCC Ins Co	PA	93688	936	6,361,045	0.094	5,766,578	90.7	3,426
Tufts Ins Co Inc	MA	60117	4742	6,332,172	0.093	5,105,774	80.6	3,238
Blue Cross of ID Care Plus Inc	ID	15022	1290	6,231,354	0.092	4,694,993	75.3	2,913
Central States H & L Co Of Omaha	NE	61751	690	6,032,389	0.089	4,037,891	66.9	6,374
Medico Life & Hlth Ins Co	IA	65641	3527	5,993,032	0.088	4,219,950	70.4	3,104
Country Life Ins Co	IL	62553	50	5,811,462	0.086	3,772,867	64.9	3,672
Humana Ins Co of NY	NY	12634	119	5,425,846	0.080	4,590,061	84.6	3,181
SBLI USA Life Ins Co Inc	NY	60176	4947	5,281,237	0.078	3,851,008	72.9	3,124
BCBS of KC	MO	47171	537	5,219,263	0.077	4,481,685	85.9	2,478
Erie Family Life Ins Co	PA	70769	213	5,046,686	0.074	3,806,107	75.4	4,546
Avera Hlth Plans Inc	SD	95839		4,806,869	0.071	3,642,309	75.8	3,402
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	4,547,158	0.067	4,095,090	90.1	2,292
Heartland Natl Life Ins Co	IN	66214		4,423,841	0.065	2,957,069	66.8	5,501
BCBS Of MS Mut Ins Co	MS	60111	1126	4,327,038	0.064	4,257,896	98.4	1,341
Alliance Hlth & Life Ins Co	MI	60134	1311	3,902,084	0.058	2,664,494	68.3	2,208
Excellus Hlth Plan Inc	NY	55107	1186	3,881,827	0.057	5,126,572	132.1	2,346
Globe Life & Accident Ins Co	NE	91472	290	3,862,936	0.057	3,648,854	94.5	2,211
Capitol Life Ins Co	TX	61581	3436	3,526,579	0.052	2,231,308	63.3	6,832

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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED IN 2018, 2019, 2020

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	3,499,976	0.052	2,508,060	71.7	1,226
Humana Hlth Plan Inc	KY	95885	119	3,444,878	0.051	2,901,356	84.2	2,010
MercyCare HMO Inc	WI	12195	3595	3,350,958	0.049	3,111,558	92.9	1,365
BCBS of WY	WY	53767		3,174,752	0.047	2,418,133	76.2	1,970
BCBS of RI	RI	53473		2,769,328	0.041	2,002,304	72.3	1,112
GCU	PA	56693		2,575,140	0.038	2,057,646	79.9	1,260
Sanford Hlth Plan	SD	95683	1246	2,346,067	0.035	2,706,723	115.4	1,532
Aultcare Ins Co	OH	77216	4805	2,234,765	0.033	1,713,767	76.7	1,118
Unified Life Ins Co	TX	11121		1,945,578	0.029	1,482,227	76.2	824
BCBS of WI	WI	54003	671	1,848,239	0.027	265,476	14.4	674
Humana Ins Co Of PR Inc	PR	84603	119	1,829,601	0.027	1,546,161	84.5	1,268
Highmark West Virginia Inc.	WV	54828	812	1,743,664	0.026	1,789,218	102.6	979
Garden State Life Ins Co	TX	63657	408	1,734,667	0.026	1,609,966	92.8	2,255
Central States Ind Co Of Omaha	NE	34274	31	1,695,105	0.025	1,322,758	78.0	720
AmeriHealth Ins Co Of NJ	NJ	60061	936	1,418,577	0.021	1,092,228	77.0	653
ManhattanLife Assur Co of Amer	AR	61883	1117	1,382,760	0.020	422,723	30.6	4,845
United Ins Co Of Amer	IL	69930	215	1,370,372	0.020	935,642	68.3	2,107
Catholic United Financial	MN	57053		1,338,357	0.020	909,062	67.9	789
Fallon Hlth & Life Assur Co	MA	66828	4741	1,269,659	0.019	1,127,993	88.8	593
Quartz Hlth Benefit Plans Corp	WI	95796	4870	1,213,642	0.018	899,855	74.1	615
Health Now NY Inc	NY	55204		1,207,732	0.018	1,368,213	113.3	653
BCBS of MA HMO Blue Inc	MA	12219	3637	1,198,545	0.018	1,149,816	95.9	657
Independence Hospital Ind Plan Inc	PA	54704	936	1,118,502	0.017	1,679,304	150.1	890
Quartz Hlth Plan Corp	WI	95101	4870	1,108,937	0.016	959,258	86.5	450
THP Ins Co	WV	60016	1297	1,096,636	0.016	743,846	67.8	570
Oxford Life Ins Co	AZ	76112	574	1,020,834	0.015	878,865	86.1	709
BCBS of VT	VT	53295	4745	1,019,313	0.015	1,004,956	98.6	340
Qualchoice Life & Hlth Ins Co Inc	AR	70998	1295	1,018,482	0.015	841,473	82.6	526
Regence Blueshield Of ID Inc	ID	60131	1207	983,841	0.015	671,206	68.2	477
EPIC Life Ins Co	WI	64149	68	963,061	0.014	662,893	68.8	443
SILAC Ins Co	UT	62952	4888	880,450	0.013	725,647	82.4	310
Bankers Conseco Life Ins Co	NY	68560	233	866,638	0.013	651,630	75.2	706

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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED IN 2018, 2019, 2020

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
Loyal Christian Benefit Assn	PA	56758		838,910	0.012	748,743	89.3	462
Massachusetts Mut Life Ins Co	MA	65935	435	753,200	0.011	692,412	91.9	431
Order of United Commercial Travelers	OH	56383		730,405	0.011	393,135	53.8	494
Paramount Ins Co	OH	11518	1212	702,376	0.010	544,348	77.5	406
Cigna Natl Hlth Ins Co	OH	61727	901	698,011	0.010	424,562	60.8	2,196
Group Hlth Coop of S Central WI	WI	95311		638,677	0.009	642,526	100.6	270
Dean Hlth Plan Inc	WI	96156	1294	637,850	0.009	467,536	73.3	300
McLaren Hlth Plan Comm	MI	14217	4700	599,000	0.009	538,567	89.9	320
Catholic Life Ins	TX	57347		569,503	0.008	394,357	69.2	388
State Mut Ins Co	GA	69132		524,871	0.008	426,203	81.2	512
Moda Hlth Plan Inc	OR	47098	1313	515,190	0.008	312,218	60.6	376
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	452,717	0.007	285,285	63.0	193
Gerber Life Ins Co	NY	70939	836	400,558	0.006	291,541	72.8	124
Universal Fidelity Life Ins Co	OK	70122	4989	387,302	0.006	255,182	65.9	307
United States Fire Ins Co	DE	21113	158	376,809	0.006	230,613	61.2	577
Humana Hlth Ins Co Of FL Inc	FL	69671	119	355,974	0.005	167,351	47.0	162
Health Alliance Medical Plans	IL	77950	1192	339,531	0.005	219,323	64.6	904
Empheysis Ins Co	TX	88595	119	331,237	0.005	266,448	80.4	524
American Republic Ins Co	IA	60836	3527	313,657	0.005	178,216	56.8	123
Aetna Life Ins Co	CT	60054	1	310,872	0.005	151,869	48.9	82
Western Catholic Union	IL	57711		310,859	0.005	211,412	68.0	156
American Republic Corp Ins Co	IA	67679	3527	285,605	0.004	200,392	70.2	113
Standard Life & Accident Ins Co	TX	86355	408	226,569	0.003	149,551	66.0	297
Health Tradition Hlth Plan Inc	WI	96628	4939	205,815	0.003	119,309	58.0	104
CDPHP Universal Benefits Inc	NY	47027	4708	192,168	0.003	490,045	255.0	41
Humana Ins Co Of KY	KY	60219	119	166,204	0.002	140,287	84.4	76
WMI Mut Ins Co	UT	68420		159,766	0.002	100,087	62.6	101
Health Net Hlth Plan of OR Inc	OR	95800	1295	157,696	0.002	92,462	58.6	50
Blue Care Network Of MI	MI	95610	572	150,267	0.002	106,737	71.0	61
Quartz Hlth Ins Corp	WI	95341	4870	140,982	0.002	156,166	110.8	58
EmblemHealth Plan Inc	NY	55239	1127	118,216	0.002	94,105	79.6	149
Summa Ins Co Inc	OH	10649	3259	114,005	0.002	57,890	50.8	32

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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED IN 2018, 2019, 2020

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
HNE Ins Co	MA	14198	4756	110,163	0.002	105,540	95.8	149
Upmc Hlth Benefits Inc	PA	11018	1324	106,663	0.002	163,591	153.4	54
Polish Falcons Of Amer	PA	56820		97,405	0.001	79,448	81.6	46
Government Personnel Mut Life Ins Co	TX	63967	4712	91,116	0.001	185,601	203.7	19
Montana Hlth Cooperative	MT	14933		86,802	0.001	53,811	62.0	215
Sterling Life Ins Co	IL	77399	901	76,999	0.001	88,407	114.8	27
Coventry Hlth & Life Ins Co	MO	81973	1	70,536	0.001	25,699	36.4	23
Communitycare Life & Hlth Ins Co	OK	89008	3487	67,649	0.001	102,683	151.8	26
Health First Ins Inc	FL	14140	4740	64,336	0.001	59,269	92.1	23
Takecare Ins Co Inc	GU	11093		61,208	0.001	164,248	268.3	41
Kaiser Found Hlth Plan of WA Options	WA	47055	601	59,216	0.001	37,849	63.9	32
Allcare Hlth Plan Inc	OR	12253	4963	58,919	0.001	42,544	72.2	25
Nassau Life Ins Co of KS	KS	68284	4736	43,483	0.001	15,489	35.6	110
American Fidelity Assur Co	OK	60410	330	36,110	0.001	40,430	112.0	26
Supreme Council The Royal Arcanum	MA	58181		23,945	0.000	14,796	61.8	108
Transamerica Financial Life Ins Co	NY	70688	468	22,697	0.000	30,745	135.5	12
Christian Fidelity Life Ins Co	TX	61859	574	21,578	0.000	7,151	33.1	12
Family Life Ins Co	TX	63053	1117	17,268	0.000	2,837	16.4	61
Pacificsource Hlth Plans	OR	54976	4704	12,692	0.000	14,069	110.8	6
Members Hlth Ins Co	AZ	94587	4677	12,644	0.000	8,688	68.7	10
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	8,992	0.000	3,099	34.5	3
Ryder Hlth Plan Inc	PR	95743		7,650	0.000	7,105	92.9	11
Federal Life Ins Co	IL	63223	4966	7,280	0.000	16	0.2	174
Capital Blue Cross	PA	54720	1230	6,493	0.000	3,705	57.1	4
SilverScript Ins Co	TN	12575	1	5,691	0.000	6,720	118.1	6
Avalon Ins Co	PA	12358	1230	4,083	0.000	5,981	146.5	2
Resource Life Ins Co	IL	61506	233	3,348	0.000	2,353	70.3	2
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	3,084	0.000	2,230	72.3	1
Sanford Hlth Plan of MN	MN	95725	1246	2,474	0.000	1,881	76.0	0
UCare Hlth Inc	WI	12924	4380	434	0.000	600	138.2	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED IN 2018, 2019, 2020

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
TOTAL				6,776,465,929		5,148,053,298	76.0	4,055,292

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 2018, 2019, AND 2020  
BY COMPANY NAME**



**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED IN 2018, 2019, 2020

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
Accendo Ins Co	UT	63444	1	25,207,268	0.372	18,073,678	71.7	53,424
Aetna Hlth & Life Ins Co	CT	78700	1	170,917,208	2.522	131,390,416	76.9	107,368
Aetna Hlth Ins Co	PA	72052	1	234,910,928	3.467	177,774,732	75.7	218,165
Aetna Life Ins Co	CT	60054	1	310,872	0.005	151,869	48.9	82
Allcare Hlth Plan Inc	OR	12253	4963	58,919	0.001	42,544	72.2	25
Alliance Hlth & Life Ins Co	MI	60134	1311	3,902,084	0.058	2,664,494	68.3	2,208
American Continental Ins Co	TN	12321	1	82,204,151	1.213	65,805,448	80.1	47,385
American Fidelity Assur Co	OK	60410	330	36,110	0.001	40,430	112.0	26
American Natl Life Ins Co Of TX	TX	71773	408	33,231,277	0.490	27,839,707	83.8	13,701
American Republic Corp Ins Co	IA	67679	3527	285,605	0.004	200,392	70.2	113
American Republic Ins Co	IA	60836	3527	313,657	0.005	178,216	56.8	123
American Retirement Life Ins Co	OH	88366	901	87,332,642	1.289	63,811,586	73.1	45,854
Americo Fin Life & Ann Ins Co	TX	61999	449	25,155,577	0.371	20,321,881	80.8	13,526
Amerigroup Ins Co	TX	14078	671	6,483,223	0.096	6,235,077	96.2	4,522
AmeriHealth Ins Co Of NJ	NJ	60061	936	1,418,577	0.021	1,092,228	77.0	653
Anthem Hlth Plans Inc	CT	60217	671	43,410,891	0.641	35,173,583	81.0	20,184
Anthem Hlth Plans Of KY Inc	KY	95120	671	27,704,086	0.409	18,150,274	65.5	15,533
Anthem Hlth Plans of ME Inc	ME	52618	671	19,420,029	0.287	16,130,747	83.1	9,033
Anthem Hlth Plans of NH	NH	53759	671	20,747,184	0.306	14,320,727	69.0	11,352
Anthem Hlth Plans of VA Inc	VA	71835	671	56,954,609	0.840	42,930,617	75.4	35,975
Anthem Ins Co Inc	IN	28207	671	62,327,055	0.920	48,879,697	78.4	42,655
Assured Life Assn	CO	56499		7,275,981	0.107	5,636,441	77.5	4,955
Asuris NW Hlth	WA	47350	1207	9,550,386	0.141	6,981,430	73.1	5,747
Aultcare Ins Co	OH	77216	4805	2,234,765	0.033	1,713,767	76.7	1,118
Avalon Ins Co	PA	12358	1230	4,083	0.000	5,981	146.5	2
Avera Hlth Plans Inc	SD	95839		4,806,869	0.071	3,642,309	75.8	3,402
Bankers Conseco Life Ins Co	NY	68560	233	866,638	0.013	651,630	75.2	706
Bankers Fidelity Assur Co	GA	71919	587	21,001,449	0.310	13,120,109	62.5	11,469
Bankers Fidelity Life Ins Co	GA	61239	587	32,025,079	0.473	23,157,131	72.3	16,761
BCBS Hlthcare Plan of GA Inc	GA	96962	671	7,049,384	0.104	5,190,745	73.6	3,919
BCBS of AL	AL	55433	570	38,827,780	0.573	39,613,302	102.0	18,795
BCBS of AZ Inc	AZ	53589		24,311,489	0.359	17,999,201	74.0	15,771

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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Company Name**

INDIVIDUAL POLICIES ISSUED IN 2018, 2019, 2020

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 FL	FL	98167	536	85,161,367	1.257	51,182,764	60.1	30,227
BCBS of KC	MO	47171	537	5,219,263	0.077	4,481,685	85.9	2,478
BCBS Of KS Inc	KS	70729	430	28,453,165	0.420	21,802,283	76.6	15,805
BCBS of MA	MA	53228	3637	118,101,797	1.743	102,691,552	87.0	64,503
BCBS of MA HMO Blue Inc	MA	12219	3637	1,198,545	0.018	1,149,816	95.9	657
BCBS of MI Mut Ins Co	MI	54291	572	64,223,407	0.948	56,935,790	88.7	26,032
BCBS Of MS Mut Ins Co	MS	60111	1126	4,327,038	0.064	4,257,896	98.4	1,341
BCBS of NC Inc	NC	54631	758	51,879,068	0.766	41,655,293	80.3	36,116
BCBS of ND	ND	55891		17,143,038	0.253	11,257,006	65.7	9,826
BCBS Of NE	NE	77780	4858	11,946,846	0.176	9,472,030	79.3	9,293
BCBS of RI	RI	53473		2,769,328	0.041	2,002,304	72.3	1,112
BCBS Of SC Inc	SC	38520	661	27,726,352	0.409	20,771,842	74.9	18,864
BCBS of TN Inc	TN	54518	3498	17,364,146	0.256	13,266,270	76.4	10,629
BCBS of VT	VT	53295	4745	1,019,313	0.015	1,004,956	98.6	340
BCBS of WI	WI	54003	671	1,848,239	0.027	265,476	14.4	674
BCBS of WY	WY	53767		3,174,752	0.047	2,418,133	76.2	1,970
BCBSM Inc	MN	55026	461	454,113,306	6.701	322,712,494	71.1	156,071
Blue Care Network Of MI	MI	95610	572	150,267	0.002	106,737	71.0	61
Blue Cross of ID Care Plus Inc	ID	15022	1290	6,231,354	0.092	4,694,993	75.3	2,913
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	3,084	0.000	2,230	72.3	1
Capital Advantage Ins Co	PA	41203	1230	8,607,159	0.127	6,517,959	75.7	6,709
Capital Blue Cross	PA	54720	1230	6,493	0.000	3,705	57.1	4
Capitol Life Ins Co	TX	61581	3436	3,526,579	0.052	2,231,308	63.3	6,832
Catholic Life Ins	TX	57347		569,503	0.008	394,357	69.2	388
Catholic United Financial	MN	57053		1,338,357	0.020	909,062	67.9	789
CDPHP Universal Benefits Inc	NY	47027	4708	192,168	0.003	490,045	255.0	41
Central States H & L Co Of Omaha	NE	61751	690	6,032,389	0.089	4,037,891	66.9	6,374
Central States Ind Co Of Omaha	NE	34274	31	1,695,105	0.025	1,322,758	78.0	720
Christian Fidelity Life Ins Co	TX	61859	574	21,578	0.000	7,151	33.1	12
Cigna Hlth & Life Ins Co	CT	67369	901	307,687,765	4.541	240,582,735	78.2	175,393
Cigna Natl Hlth Ins Co	OH	61727	901	698,011	0.010	424,562	60.8	2,196
Colonial Penn Life Ins Co	PA	62065	233	134,890,141	1.991	81,970,121	60.8	71,885

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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED IN 2018, 2019, 2020

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
Combined Ins Co Of Amer	IL	62146	626	7,739,443	0.114	5,649,239	73.0	3,976
Community Ins Co	OH	10345	671	49,398,610	0.729	11,547,614	23.4	31,419
Communitycare Life & Hlth Ins Co	OK	89008	3487	67,649	0.001	102,683	151.8	26
Companion Life Ins Co	SC	77828	661	3,499,976	0.052	2,508,060	71.7	1,226
Compbenefits Ins Co	TX	60984	119	8,122,964	0.120	7,072,979	87.1	11,428
Continental Life Ins Co Brentwood	TN	68500	1	199,680,644	2.947	159,754,592	80.0	142,587
Country Life Ins Co	IL	62553	50	5,811,462	0.086	3,772,867	64.9	3,672
Coventry Hlth & Life Ins Co	MO	81973	1	70,536	0.001	25,699	36.4	23
CSI Life Ins Co	NE	82880	31	13,877,445	0.205	10,470,559	75.5	9,126
Dean Hlth Plan Inc	WI	96156	1294	637,850	0.009	467,536	73.3	300
EmblemHealth Plan Inc	NY	55239	1127	118,216	0.002	94,105	79.6	149
Empheysis Ins Co	TX	88595	119	331,237	0.005	266,448	80.4	524
Empire Healthchoice Assur Inc	NY	55093	671	57,239,381	0.845	50,220,539	87.7	24,525
EPIC Life Ins Co	WI	64149	68	963,061	0.014	662,893	68.8	443
Erie Family Life Ins Co	PA	70769	213	5,046,686	0.074	3,806,107	75.4	4,546
Everence Assn Inc	IN	57991	4616	6,578,281	0.097	3,502,005	53.2	4,041
Everest Reins Co	DE	26921	1120	20,825,650	0.307	16,914,015	81.2	11,170
Excellus Hlth Plan Inc	NY	55107	1186	3,881,827	0.057	5,126,572	132.1	2,346
Fallon Hlth & Life Assur Co	MA	66828	4741	1,269,659	0.019	1,127,993	88.8	593
Family Life Ins Co	TX	63053	1117	17,268	0.000	2,837	16.4	61
Federal Life Ins Co	IL	63223	4966	7,280	0.000	16	0.2	174
First Care Inc	MD	60113	380	19,295,242	0.285	13,975,496	72.4	12,268
First Hlth Life & Hlth Ins Co	TX	90328	1	7,026,538	0.104	4,954,174	70.5	3,691
Garden State Life Ins Co	TX	63657	408	1,734,667	0.026	1,609,966	92.8	2,255
GCU	PA	56693		2,575,140	0.038	2,057,646	79.9	1,260
Gerber Life Ins Co	NY	70939	836	400,558	0.006	291,541	72.8	124
Globe Life & Accident Ins Co	NE	91472	290	3,862,936	0.057	3,648,854	94.5	2,211
Globe Life Ins Co of NY	NY	74101	290	10,372,120	0.153	5,731,966	55.3	11,798
Government Personnel Mut Life Ins Co	TX	63967	4712	91,116	0.001	185,601	203.7	19
GPM Hlth & Life Ins Co	WA	67059	4712	59,156,155	0.873	48,084,456	81.3	36,418
Great Southern Life Ins Co	TX	90212	449	24,659,577	0.364	18,550,034	75.2	20,006
Group Hlth Coop of S Central WI	WI	95311		638,677	0.009	642,526	100.6	270

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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Company Name**

INDIVIDUAL POLICIES ISSUED IN 2018, 2019, 2020

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
Guarantee Trust Life Ins Co	IL	64211	687	19,784,656	0.292	15,223,649	76.9	10,819
Health Alliance Medical Plans	IL	77950	1192	339,531	0.005	219,323	64.6	904
Health Care Serv Corp A Mut Legal Re	IL	70670	917	248,316,295	3.664	216,113,990	87.0	127,458
Health First Ins Inc	FL	14140	4740	64,336	0.001	59,269	92.1	23
Health Net Hlth Plan of OR Inc	OR	95800	1295	157,696	0.002	92,462	58.6	50
Health Net Life Ins Co	CA	66141	1295	39,098,365	0.577	30,047,818	76.9	18,193
Health Now NY Inc	NY	55204		1,207,732	0.018	1,368,213	113.3	653
Health Tradition Hlth Plan Inc	WI	96628	4939	205,815	0.003	119,309	58.0	104
Healthy Alliance Life Ins Co	MO	78972	671	24,218,311	0.357	17,237,046	71.2	15,954
Heartland Natl Life Ins Co	IN	66214		4,423,841	0.065	2,957,069	66.8	5,501
Highmark BCBSD Inc	DE	53287	812	7,574,964	0.112	5,082,593	67.1	4,093
Highmark Inc	PA	54771	812	22,617,558	0.334	23,667,386	104.6	11,232
Highmark West Virginia Inc.	WV	54828	812	1,743,664	0.026	1,789,218	102.6	979
HNE Ins Co	MA	14198	4756	110,163	0.002	105,540	95.8	149
Horizon Ins Co	NJ	14690	1202	44,725,127	0.660	31,676,608	70.8	15,514
HPHC Ins Co Inc	MA	18975	595	23,402,627	0.345	18,398,679	78.6	10,021
Humana Benefit Plan of IL Inc	IL	60052	119	65,556,576	0.967	61,760,529	94.2	42,463
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	452,717	0.007	285,285	63.0	193
Humana Hlth Ins Co Of FL Inc	FL	69671	119	355,974	0.005	167,351	47.0	162
Humana Hlth Plan Inc	KY	95885	119	3,444,878	0.051	2,901,356	84.2	2,010
Humana Ins Co	WI	73288	119	102,760,149	1.516	86,132,782	83.8	50,482
Humana Ins Co Of KY	KY	60219	119	166,204	0.002	140,287	84.4	76
Humana Ins Co of NY	NY	12634	119	5,425,846	0.080	4,590,061	84.6	3,181
Humana Ins Co Of PR Inc	PR	84603	119	1,829,601	0.027	1,546,161	84.5	1,268
Humanadental Ins Co	WI	70580	119	96,203,031	1.420	82,767,063	86.0	63,370
Independence Hospital Ind Plan Inc	PA	54704	936	1,118,502	0.017	1,679,304	150.1	890
Individual Assur Co Life Hlth & Acc	OK	81779	2858	10,400,546	0.153	8,656,218	83.2	4,603
Kaiser Found Hlth Plan of WA Options	WA	47055	601	59,216	0.001	37,849	63.9	32
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	7,162,505	0.106	5,186,883	72.4	3,548
Louisiana Hlth Serv & Ind Co	LA	81200	438	19,838,415	0.293	17,160,903	86.5	11,101
Loyal Amer Life Ins Co	OH	65722	901	76,599,897	1.130	59,240,259	77.3	37,741

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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED IN 2018, 2019, 2020

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
Loyal Christian Benefit Assn	PA	56758		838,910	0.012	748,743	89.3	462
Lumico Life Ins Co	MO	73504	181	51,527,271	0.760	39,014,464	75.7	39,352
Manhattan Life Ins Co	NY	65870	1117	142,946,761	2.109	109,461,488	76.6	58,426
ManhattanLife Assur Co of Amer	AR	61883	1117	1,382,760	0.020	422,723	30.6	4,845
Massachusetts Mut Life Ins Co	MA	65935	435	753,200	0.011	692,412	91.9	431
McLaren Hlth Plan Comm	MI	14217	4700	599,000	0.009	538,567	89.9	320
Medica Hlth Plans	MN	52626	1552	42,493,468	0.627	31,908,034	75.1	15,439
Medical Hlth Insuring Corp of OH	OH	95828	730	151,932,820	2.242	128,993,158	84.9	94,374
Medico Corp Life Ins Co	IA	79987	3527	58,026,202	0.856	39,359,048	67.8	34,026
Medico Ins Co	IA	31119	3527	7,460,844	0.110	4,714,785	63.2	5,027
Medico Life & Hlth Ins Co	IA	65641	3527	5,993,032	0.088	4,219,950	70.4	3,104
Members Hlth Ins Co	AZ	94587	4677	12,644	0.000	8,688	68.7	10
MercyCare HMO Inc	WI	12195	3595	3,350,958	0.049	3,111,558	92.9	1,365
Moda Hlth Plan Inc	OR	47098	1313	515,190	0.008	312,218	60.6	376
Montana Hlth Cooperative	MT	14933		86,802	0.001	53,811	62.0	215
Mutual Of Omaha Ins Co	NE	71412	261	107,247,944	1.583	80,055,542	74.6	92,331
Nassau Life Ins Co of KS	KS	68284	4736	43,483	0.001	15,489	35.6	110
National Guardian Life Ins Co	WI	66583	1211	11,241,535	0.166	9,015,038	80.2	7,424
National Hlth Ins Co	TX	82538	4928	7,724,269	0.114	6,006,801	77.8	7,911
New Era Life Ins Co	TX	78743	520	11,260,366	0.166	8,870,578	78.8	8,573
New Era Life Ins Co Of Midwest	TX	69698	520	13,888,091	0.205	10,984,257	79.1	8,966
Old Surety Life Ins Co	OK	67326	4922	14,756,460	0.218	7,790,256	52.8	10,955
Omaha Ins Co	NE	13100	261	355,392,118	5.245	275,905,062	77.6	215,513
Omaha Supplemental Ins Co	NE	16537	261	50,419,001	0.744	38,535,306	76.4	53,972
Order of United Commercial Travelers	OH	56383		730,405	0.011	393,135	53.8	494
Oxford Life Ins Co	AZ	76112	574	1,020,834	0.015	878,865	86.1	709
Pacificsource Hlth Plans	OR	54976	4704	12,692	0.000	14,069	110.8	6
Pan Amer Life Ins Co	LA	67539	525	6,702,357	0.099	4,751,819	70.9	5,232
Paramount Ins Co	OH	11518	1212	702,376	0.010	544,348	77.5	406
Pekin Life Ins Co	IL	67628	153	10,012,882	0.148	7,636,757	76.3	7,520
Philadelphia Amer Life Ins Co	TX	67784	520	36,951,932	0.545	30,790,907	83.3	26,130
Physicians Life Ins Co	NE	72125	367	27,284,310	0.403	18,455,973	67.6	25,886

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.



July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Company Name**

INDIVIDUAL POLICIES ISSUED IN 2018, 2019, 2020

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
Physicians Mut Ins Co	NE	80578	367	35,430,704	0.523	16,712,825	47.2	20,530
Polish Falcons Of Amer	PA	56820		97,405	0.001	79,448	81.6	46
Premera Blue Cross	WA	47570	962	12,172,316	0.180	6,583,107	54.1	6,659
Priority Hlth	MI	95561	3383	36,800,016	0.543	24,782,925	67.3	16,159
Puritan Life Ins Co of Amer	AZ	71390	4903	25,164,384	0.371	20,879,802	83.0	15,600
QCC Ins Co	PA	93688	936	6,361,045	0.094	5,766,578	90.7	3,426
Qualchoice Life & Hlth Ins Co Inc	AR	70998	1295	1,018,482	0.015	841,473	82.6	526
Quartz Hlth Benefit Plans Corp	WI	95796	4870	1,213,642	0.018	899,855	74.1	615
Quartz Hlth Ins Corp	WI	95341	4870	140,982	0.002	156,166	110.8	58
Quartz Hlth Plan Corp	WI	95101	4870	1,108,937	0.016	959,258	86.5	450
Regence BCBS of OR	OR	54933	1207	15,684,730	0.231	13,079,155	83.4	10,282
Regence BCBS of UT	UT	54550	1207	10,852,889	0.160	8,709,865	80.3	6,829
Regence BlueShield	WA	53902	1207	42,254,232	0.624	25,491,257	60.3	22,878
Regence Blueshield Of ID Inc	ID	60131	1207	983,841	0.015	671,206	68.2	477
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	4,547,158	0.067	4,095,090	90.1	2,292
Reserve Natl Ins Co	IL	68462	215	7,340,103	0.108	5,858,291	79.8	3,653
Resource Life Ins Co	IL	61506	233	3,348	0.000	2,353	70.3	2
Rocky Mountain Hospital & Medical	CO	11011	671	22,789,694	0.336	17,269,063	75.8	16,062
Ryder Hlth Plan Inc	PR	95743		7,650	0.000	7,105	92.9	11
S USA Life Ins Co Inc	AZ	60183	4947	13,729,563	0.203	9,578,389	69.8	8,193
Sanford Hlth Plan	SD	95683	1246	2,346,067	0.035	2,706,723	115.4	1,532
Sanford Hlth Plan of MN	MN	95725	1246	2,474	0.000	1,881	76.0	0
SBLI USA Life Ins Co Inc	NY	60176	4947	5,281,237	0.078	3,851,008	72.9	3,124
Security Hlth Plan of WI Inc	WI	96881		9,633,338	0.142	6,279,745	65.2	4,080
Shenandoah Life Ins Co	VA	68845	4947	10,735,308	0.158	8,429,244	78.5	7,045
SILAC Ins Co	UT	62952	4888	880,450	0.013	725,647	82.4	310
SilverScript Ins Co	TN	12575	1	5,691	0.000	6,720	118.1	6
Southern Guar Ins Co	WI	19178		33,588,826	0.496	28,791,188	85.7	26,391
Standard Life & Accident Ins Co	TX	86355	408	226,569	0.003	149,551	66.0	297
State Farm Mut Auto Ins Co	IL	25178	176	48,306,624	0.713	32,404,034	67.1	26,256
State Mut Ins Co	GA	69132		524,871	0.008	426,203	81.2	512
Sterling Life Ins Co	IL	77399	901	76,999	0.001	88,407	114.8	27

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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Company Name**

INDIVIDUAL POLICIES ISSUED IN 2018, 2019, 2020

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
Sterling Nat Life Ins Co Inc	UT	91785	4888	19,989,819	0.295	15,795,517	79.0	12,064
Summa Ins Co Inc	OH	10649	3259	114,005	0.002	57,890	50.8	32
Supreme Council The Royal Arcanum	MA	58181		23,945	0.000	14,796	61.8	108
Takecare Ins Co Inc	GU	11093		61,208	0.001	164,248	268.3	41
The Vt Hlth Plan LLC	VT	95696	4745	6,669,374	0.098	3,988,040	59.8	3,562
THP Ins Co	WV	60016	1297	1,096,636	0.016	743,846	67.8	570
Thrivent Financial For Lutherans	WI	56014		48,983,817	0.723	43,803,599	89.4	32,513
Transamerica Financial Life Ins Co	NY	70688	468	22,697	0.000	30,745	135.5	12
Transamerica Life Ins Co	IA	86231	468	93,123,023	1.374	65,491,482	70.3	52,331
TRH Hlth Ins Co	TN	89005	4677	17,980,764	0.265	14,741,167	82.0	13,371
Tufts Ins Co Inc	MA	60117	4742	6,332,172	0.093	5,105,774	80.6	3,238
UCare Hlth Inc	WI	12924	4380	434	0.000	600	138.2	2
Unified Life Ins Co	TX	11121		1,945,578	0.029	1,482,227	76.2	824
Union Security Ins Co	KS	70408	19	12,388,492	0.183	9,134,577	73.7	10,464
United Amer Ins Co	NE	92916	290	124,823,264	1.842	78,028,264	62.5	70,694
United Hlthcare of AL Inc	AL	95784	707	8,992	0.000	3,099	34.5	3
United Ins Co Of Amer	IL	69930	215	1,370,372	0.020	935,642	68.3	2,107
United Of Omaha Life Ins Co	NE	69868	261	83,447,747	1.231	59,273,561	71.0	53,074
United States Fire Ins Co	DE	21113	158	376,809	0.006	230,613	61.2	577
United World Life Ins Co	NE	72850	261	370,381,550	5.466	296,678,730	80.1	279,485
UnitedHealthcare Ins Co	CT	79413	707	465,100,877	6.863	322,825,309	69.4	250,234
Universal Fidelity Life Ins Co	OK	70122	4989	387,302	0.006	255,182	65.9	307
Upmc Hlth Benefits Inc	PA	11018	1324	106,663	0.002	163,591	153.4	54
USAA Life Ins Co	TX	69663	200	87,691,230	1.294	62,303,309	71.0	45,236
USAbles Mut Ins Co	AR	83470	876	37,056,162	0.547	28,457,775	76.8	24,390
Wellmark Inc	IA	88848	770	70,229,943	1.036	61,447,154	87.5	42,396
Wellmark Of SD Inc	SD	60128	770	10,534,037	0.155	8,591,309	81.6	6,747
Western Catholic Union	IL	57711		310,859	0.005	211,412	68.0	156
Western United Life Assur Co	WA	85189	1117	45,855,305	0.677	36,269,559	79.1	28,033
Wisconsin Physicians Serv Ins Corp	WI	53139	68	35,294,866	0.521	22,051,610	62.5	18,073
WMI Mut Ins Co	UT	68420		159,766	0.002	100,087	62.6	101

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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Company Name**

INDIVIDUAL POLICIES ISSUED IN 2018, 2019, 2020

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
TOTAL				6,776,465,929		5,148,053,298	76.0	4,055,292

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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**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	3,337,491,723	13.330	2,344,814,882	70.3	1,262,131
Health Care Serv Corp A Mut Legal Re	IL	70670	917	1,644,053,643	6.567	1,170,275,965	71.2	605,160
United Of Omaha Life Ins Co	NE	69868	261	879,947,161	3.515	569,272,710	64.7	276,727
Omaha Ins Co	NE	13100	261	787,288,849	3.145	599,381,365	76.1	396,773
Mutual Of Omaha Ins Co	NE	71412	261	720,648,282	2.878	514,851,394	71.4	303,484
United World Life Ins Co	NE	72850	261	672,871,243	2.688	497,154,840	73.9	371,346
Continental Life Ins Co Brentwood	TN	68500	1	553,448,114	2.211	435,259,830	78.6	268,603
Colonial Penn Life Ins Co	PA	62065	233	504,973,240	2.017	338,833,460	67.1	207,271
BCBS of MA	MA	53228	3637	497,165,540	1.986	425,935,032	85.7	216,446
BCBS Of FL	FL	98167	536	476,756,792	1.904	339,604,848	71.2	175,731
Cigna Hlth & Life Ins Co	CT	67369	901	475,206,137	1.898	381,046,623	80.2	258,183
BCBSM Inc	MN	55026	461	454,225,779	1.814	322,776,771	71.1	156,094
Humana Ins Co	WI	73288	119	452,216,740	1.806	329,916,929	73.0	187,567
Aetna Hlth & Life Ins Co	CT	78700	1	443,615,853	1.772	339,113,063	76.4	224,883
Wellmark Inc	IA	88848	770	425,168,500	1.698	355,695,459	83.7	173,780
American Continental Ins Co	TN	12321	1	417,308,965	1.667	307,203,336	73.6	157,235
American Retirement Life Ins Co	OH	88366	901	410,449,507	1.639	297,446,069	72.5	169,212
BCBS of NC Inc	NC	54631	758	395,492,403	1.580	281,661,839	71.2	159,214
BCBS of MI Mut Ins Co	MI	54291	572	392,342,028	1.567	298,783,850	76.2	124,401
USAA Life Ins Co	TX	69663	200	391,295,450	1.563	280,541,379	71.7	154,335
Anthem Hlth Plans of VA Inc	VA	71835	671	328,748,655	1.313	221,572,583	67.4	144,131
United Amer Ins Co	NE	92916	290	314,457,380	1.256	202,858,516	64.5	151,323
State Farm Mut Auto Ins Co	IL	25178	176	292,422,836	1.168	208,914,470	71.4	106,412
USAbles Mut Ins Co	AR	83470	876	279,910,733	1.118	203,786,430	72.8	124,560
Transamerica Life Ins Co	IA	86231	468	256,417,987	1.024	185,223,311	72.2	52,332
Horizon Ins Co	NJ	14690	1202	248,666,386	0.993	178,476,470	71.8	74,156
BCBS Of KS Inc	KS	70729	430	240,466,013	0.960	181,806,738	75.6	89,908
Aetna Hlth Ins Co	PA	72052	1	240,376,772	0.960	182,228,715	75.8	220,899
BCBS of AL	AL	55433	570	230,278,579	0.920	186,911,665	81.2	109,158
Loyal Amer Life Ins Co	OH	65722	901	226,017,038	0.903	164,193,659	72.6	87,776
Medical Hlth Insuring Corp of OH	OH	95828	730	218,206,341	0.872	177,441,510	81.3	125,008
Physicians Mut Ins Co	NE	80578	367	212,943,884	0.851	138,836,336	65.2	91,759
Highmark Inc	PA	54771	812	202,575,540	0.809	162,906,079	80.4	78,886

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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**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
Bankers Life & Cas Co	IL	61263	233	191,592,048	0.765	124,287,098	64.9	46,981
Anthem Hlth Plans Of KY Inc	KY	95120	671	191,290,823	0.764	126,962,984	66.4	75,495
Anthem Ins Co Inc	IN	28207	671	172,014,761	0.687	118,970,546	69.2	75,643
Medico Corp Life Ins Co	IA	79987	3527	157,695,793	0.630	112,943,974	71.6	74,601
BCBS Of SC Inc	SC	38520	661	157,277,665	0.628	106,604,029	67.8	67,226
Wisconsin Physicians Serv Ins Corp	WI	53139	68	152,346,600	0.608	87,592,677	57.5	49,333
BCBS Hlthcare Plan of GA Inc	GA	96962	671	150,420,768	0.601	99,215,864	66.0	51,978
TRH Hlth Ins Co	TN	89005	4677	146,754,883	0.586	106,064,259	72.3	63,469
Manhattan Life Ins Co	NY	65870	1117	142,946,761	0.571	109,461,488	76.6	58,426
BCBS Of NE	NE	77780	4858	139,718,052	0.558	96,278,326	68.9	51,867
Thrivent Financial For Lutherans	WI	56014		132,961,100	0.531	100,392,737	75.5	67,281
Philadelphia Amer Life Ins Co	TX	67784	520	132,593,451	0.530	106,585,213	80.4	63,688
HPHC Ins Co Inc	MA	18975	595	131,077,430	0.524	96,486,192	73.6	52,144
BCBS of TN Inc	TN	54518	3498	130,983,609	0.523	87,805,288	67.0	50,670
Carefirst of MD Inc	MD	47058	380	129,258,511	0.516	81,561,077	63.1	36,701
Bankers Fidelity Life Ins Co	GA	61239	587	126,639,384	0.506	91,172,208	72.0	53,387
BCBS of AZ Inc	AZ	53589		121,433,468	0.485	78,879,713	65.0	48,245
Community Ins Co	OH	10345	671	118,406,078	0.473	65,722,588	55.5	56,307
Humanadental Ins Co	WI	70580	119	114,234,915	0.456	97,230,834	85.1	71,731
Regence BlueShield	WA	53902	1207	111,718,544	0.446	69,588,734	62.3	47,293
Louisiana Hlth Serv & Ind Co	LA	81200	438	109,162,341	0.436	83,999,354	76.9	43,056
Health Net Life Ins Co	CA	66141	1295	108,387,825	0.433	81,589,382	75.3	41,294
Anthem Hlth Plans Inc	CT	60217	671	105,646,493	0.422	76,798,380	72.7	45,113
BCBS of ND	ND	55891		103,219,942	0.412	73,008,728	70.7	38,477
Empire Healthchoice Assur Inc	NY	55093	671	102,727,874	0.410	78,205,544	76.1	39,622
Rocky Mountain Hospital & Medical	CO	11011	671	96,380,671	0.385	66,382,057	68.9	42,302
Healthy Alliance Life Ins Co	MO	78972	671	93,905,306	0.375	63,918,738	68.1	38,992
SILAC Ins Co	UT	62952	4888	90,939,841	0.363	66,140,603	72.7	25,191
New Era Life Ins Co	TX	78743	520	87,684,077	0.350	69,591,411	79.4	34,703
Physicians Life Ins Co	NE	72125	367	86,852,155	0.347	56,267,861	64.8	41,764
Anthem Hlth Plans of NH	NH	53759	671	85,807,060	0.343	59,653,840	69.5	36,376
Aetna Life Ins Co	CT	60054	1	81,616,836	0.326	51,624,848	63.3	23,411
Premera Blue Cross	WA	47570	962	71,141,909	0.284	44,427,369	62.4	27,636

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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**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
Gerber Life Ins Co	NY	70939	836	71,118,116	0.284	47,192,675	66.4	18,114
GPM Hlth & Life Ins Co	WA	67059	4712	67,301,262	0.269	54,750,201	81.4	40,765
Humana Benefit Plan of IL Inc	IL	60052	119	65,697,828	0.262	61,932,419	94.3	42,523
Central States Ind Co Of Omaha	NE	34274	31	65,234,007	0.261	47,025,833	72.1	22,171
Medico Ins Co	IA	31119	3527	64,017,830	0.256	46,852,833	73.2	23,335
Old Surety Life Ins Co	OK	67326	4922	63,382,227	0.253	40,617,603	64.1	28,697
BCBS of KC	MO	47171	537	59,868,647	0.239	41,943,953	70.1	19,555
Wellmark Of SD Inc	SD	60128	770	58,667,123	0.234	49,031,717	83.6	23,763
BCBS of WI	WI	54003	671	57,673,211	0.230	33,986,917	58.9	15,092
Combined Ins Co Of Amer	IL	62146	626	57,465,614	0.230	42,032,707	73.1	22,746
Country Life Ins Co	IL	62553	50	57,373,733	0.229	38,477,194	67.1	19,893
Anthem Hlth Plans of ME Inc	ME	52618	671	56,344,706	0.225	41,453,108	73.6	23,066
Individual Assur Co Life Hlth & Acc	OK	81779	2858	52,043,377	0.208	40,889,442	78.6	18,654
Lumico Life Ins Co	MO	73504	181	51,527,271	0.206	39,014,464	75.7	39,352
New Era Life Ins Co Of Midwest	TX	69698	520	50,741,286	0.203	40,680,727	80.2	22,298
Omaha Supplemental Ins Co	NE	16537	261	50,419,001	0.201	38,535,306	76.4	53,972
Sterling Life Ins Co	IL	77399	901	48,743,515	0.195	30,134,467	61.8	14,393
Regence BCBS of UT	UT	54550	1207	48,055,670	0.192	31,475,702	65.5	19,501
American Republic Ins Co	IA	60836	3527	47,814,732	0.191	30,364,753	63.5	12,165
Bankers Fidelity Assur Co	GA	71919	587	47,733,240	0.191	33,455,548	70.1	23,341
Continental Gen Ins Co	TX	71404		47,460,985	0.190	32,219,793	67.9	12,515
Western United Life Assur Co	WA	85189	1117	47,189,807	0.188	37,313,883	79.1	28,741
Capital Advantage Ins Co	PA	41203	1230	44,992,985	0.180	33,086,086	73.5	25,853
BCBS of RI	RI	53473		43,566,401	0.174	31,499,735	72.3	17,490
Medica Hlth Plans	MN	52626	1552	42,622,298	0.170	31,995,515	75.1	15,473
Everence Assn Inc	IN	57991	4616	42,170,428	0.168	27,294,528	64.7	19,064
American Republic Corp Ins Co	IA	67679	3527	41,860,257	0.167	25,917,404	61.9	11,366
Reserve Natl Ins Co	IL	68462	215	41,563,680	0.166	30,710,526	73.9	14,935
Globe Life Ins Co of NY	NY	74101	290	40,512,431	0.162	24,988,860	61.7	31,613
CSI Life Ins Co	NE	82880	31	40,502,486	0.162	31,420,345	77.6	21,379
American Natl Life Ins Co Of TX	TX	71773	408	40,319,228	0.161	33,835,131	83.9	16,175
Nassau Life & Ann Co	CT	93734	4736	38,293,155	0.153	21,777,850	56.9	8,562
Standard Life & Accident Ins Co	TX	86355	408	37,112,465	0.148	25,697,488	69.2	17,055

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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**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
Genworth Life & Ann Ins Co	VA	65536	4011	36,820,281	0.147	25,890,222	70.3	11,021
Priority Hlth	MI	95561	3383	36,800,016	0.147	24,782,925	67.3	16,159
Regence BCBS of OR	OR	54933	1207	36,735,177	0.147	25,873,184	70.4	16,203
Pekin Life Ins Co	IL	67628	153	36,713,332	0.147	27,107,275	73.8	16,489
Assured Life Assn	CO	56499		35,135,674	0.140	23,307,264	66.3	12,156
Forethought Life Ins Co	IN	91642	3891	34,651,022	0.138	23,629,721	68.2	10,418
Southern Guar Ins Co	WI	19178		33,588,826	0.134	28,791,188	85.7	26,391
BCBS Of MS Mut Ins Co	MS	60111	1126	32,561,018	0.130	26,953,784	82.8	10,068
Puritan Life Ins Co of Amer	AZ	71390	4903	32,455,777	0.130	26,877,435	82.8	18,653
Americo Fin Life & Ann Ins Co	TX	61999	449	32,426,431	0.130	26,522,235	81.8	17,182
Dean Hlth Plan Inc	WI	96156	1294	31,990,023	0.128	31,988,764	100.0	18,298
Washington Natl Ins Co	IN	70319	233	31,780,097	0.127	22,152,325	69.7	8,563
First Care Inc	MD	60113	380	31,767,095	0.127	22,199,624	69.9	18,053
Blue Care Network Of MI	MI	95610	572	31,123,872	0.124	20,844,541	67.0	10,614
Guarantee Trust Life Ins Co	IL	64211	687	30,653,346	0.122	22,170,219	72.3	14,401
Order of United Commercial Travelers	OH	56383		30,187,144	0.121	18,494,698	61.3	6,870
Oxford Life Ins Co	AZ	76112	574	29,071,205	0.116	23,966,733	82.4	8,180
Family Life Ins Co	TX	63053	1117	27,294,263	0.109	17,089,068	62.6	6,147
Independence Hospital Ind Plan Inc	PA	54704	936	26,937,571	0.108	21,455,316	79.6	18,571
American Family Life Assur Co of Col	NE	60380	370	26,677,910	0.107	22,372,278	83.9	7,626
Everest Reins Co	DE	26921	1120	26,600,002	0.106	21,441,454	80.6	13,201
Accendo Ins Co	UT	63444	1	25,207,268	0.101	18,073,678	71.7	53,424
Great Southern Life Ins Co	TX	90212	449	24,659,577	0.098	18,550,034	75.2	20,006
BCBS of WY	WY	53767		23,354,304	0.093	16,613,591	71.1	9,495
First Hlth Life & Hlth Ins Co	TX	90328	1	23,285,068	0.093	15,990,593	68.7	9,384
Group Hospitalization & Med Svcs	DC	53007	380	23,243,796	0.093	15,331,299	66.0	7,958
Tufts Ins Co Inc	MA	60117	4742	22,309,532	0.089	18,004,741	80.7	10,151
Government Personnel Mut Life Ins Co	TX	63967	4712	21,414,755	0.086	15,702,561	73.3	6,775
Asuris NW Hlth	WA	47350	1207	20,630,029	0.082	15,751,207	76.4	9,876
The Vt Hlth Plan LLC	VT	95696	4745	20,250,651	0.081	14,188,981	70.1	9,961
Sterling Nat Life Ins Co Inc	UT	91785	4888	20,180,221	0.081	15,999,524	79.3	12,174
Highmark BCBSD Inc	DE	53287	812	19,918,786	0.080	12,408,405	62.3	8,643
Avera Hlth Plans Inc	SD	95839		19,671,139	0.079	14,839,910	75.4	10,364

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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**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 Mut Of OH	OH	29076	730	19,389,518	0.077	13,338,044	68.8	7,757
American Family Mut Ins Co SI	WI	19275	473	19,357,693	0.077	10,618,202	54.9	4,332
Shenandoah Life Ins Co	VA	68845	4947	18,429,082	0.074	14,108,190	76.6	10,077
S USA Life Ins Co Inc	AZ	60183	4947	18,301,516	0.073	13,169,793	72.0	10,471
Highmark West Virginia Inc.	WV	54828	812	18,015,154	0.072	14,418,730	80.0	6,767
THP Ins Co	WV	60016	1297	17,791,157	0.071	13,295,714	74.7	6,976
Excellus Hlth Plan Inc	NY	55107	1186	17,474,009	0.070	14,825,240	84.8	6,281
Christian Fidelity Life Ins Co	TX	61859	574	17,083,186	0.068	10,118,514	59.2	3,620
AmeriHealth Ins Co Of NJ	NJ	60061	936	17,052,123	0.068	13,342,741	78.2	6,432
Heartland Natl Life Ins Co	IN	66214		16,259,778	0.065	10,948,654	67.3	8,323
Capital Blue Cross	PA	54720	1230	16,234,495	0.065	12,349,639	76.1	10,541
Humana Ins Co of NY	NY	12634	119	15,900,471	0.064	11,161,530	70.2	8,136
Royal Neighbors Of Amer	IL	57657		15,631,762	0.062	9,279,732	59.4	3,295
Globe Life & Accident Ins Co	NE	91472	290	15,255,632	0.061	12,124,078	79.5	6,972
Golden Rule Ins Co	IN	62286	707	14,898,080	0.060	9,395,482	63.1	4,593
Companion Life Ins Co	SC	77828	661	14,668,168	0.059	11,188,963	76.3	5,179
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	14,074,568	0.056	9,455,659	67.2	4,339
Liberty Bankers Life Ins Co	OK	68543	3436	13,251,580	0.053	10,027,164	75.7	6,484
GCU	PA	56693		12,454,556	0.050	10,566,232	84.8	5,258
Union Security Ins Co	KS	70408	19	12,388,492	0.049	9,134,577	73.7	10,464
Central States H & L Co Of Omaha	NE	61751	690	12,021,584	0.048	8,210,564	68.3	7,948
Principal Life Ins Co	IA	61271	332	11,641,501	0.046	8,565,026	73.6	2,913
Humana Hlth Ins Co Of FL Inc	FL	69671	119	11,259,486	0.045	7,743,568	68.8	4,928
National Guardian Life Ins Co	WI	66583	1211	11,241,535	0.045	9,015,038	80.2	7,424
State Mut Ins Co	GA	69132		11,056,933	0.044	7,298,844	66.0	3,458
Security Hlth Plan of WI Inc	WI	96881		10,669,448	0.043	7,275,197	68.2	4,357
Unicare Life & Hlth Ins Co	IN	80314	671	10,647,495	0.043	7,334,406	68.9	3,109
Humana Ins Co Of KY	KY	60219	119	10,567,871	0.042	7,794,316	73.8	4,048
Regence Blueshield Of ID Inc	ID	60131	1207	10,316,316	0.041	7,673,754	74.4	3,445
Blue Cross of ID Care Plus Inc	ID	15022	1290	8,536,070	0.034	6,129,360	71.8	3,742
North Amer Ins Co	WI	68349	574	8,412,482	0.034	5,968,534	70.9	1,786
Compbenefits Ins Co	TX	60984	119	8,122,964	0.032	7,072,979	87.1	11,428
Pacificare Life & Hlth Ins Co	IN	70785	707	7,943,052	0.032	5,797,045	73.0	2,455

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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**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	7,763,532	0.031	5,431,935	70.0	3,945
National Hlth Ins Co	TX	82538	4928	7,726,907	0.031	6,023,553	78.0	7,914
BCBS of VT	VT	53295	4745	7,668,505	0.031	5,284,406	68.9	2,282
SBLI USA Life Ins Co Inc	NY	60176	4947	7,491,132	0.030	5,429,961	72.5	4,253
Alliance Hlth & Life Ins Co	MI	60134	1311	7,370,335	0.029	5,032,747	68.3	3,257
Sierra Hlth & Life Ins Co Inc	NV	71420	707	6,900,786	0.028	4,575,315	66.3	1,771
Pan Amer Life Ins Co	LA	67539	525	6,734,610	0.027	4,767,355	70.8	5,252
Amerigroup Ins Co	TX	14078	671	6,483,223	0.026	6,235,077	96.2	4,522
Nassau Life Ins Co of KS	KS	68284	4736	6,437,192	0.026	3,265,346	50.7	1,680
QCC Ins Co	PA	93688	936	6,361,045	0.025	5,766,578	90.7	3,426
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	5,796,553	0.023	5,127,477	88.5	2,859
Universal Fidelity Life Ins Co	OK	70122	4989	5,699,948	0.023	4,173,452	73.2	2,004
American Progressive L&H Ins Of NY	NY	80624	1295	5,535,450	0.022	4,089,664	73.9	1,507
Qualchoice Life & Hlth Ins Co Inc	AR	70998	1295	5,454,179	0.022	4,592,483	84.2	2,413
Health Now NY Inc	NY	55204		5,362,840	0.021	5,408,741	100.9	1,597
Celtic Ins Co	IL	80799	1295	5,357,924	0.021	3,644,027	68.0	1,230
Provident Amer Life & Hlth Ins Co	OH	67903	901	5,347,813	0.021	3,099,043	57.9	1,048
Sanford Hlth Plan	SD	95683	1246	5,206,385	0.021	5,323,330	102.2	2,910
Quartz Hlth Benefit Plans Corp	WI	95796	4870	5,198,361	0.021	4,014,298	77.2	2,260
Unified Life Ins Co	TX	11121		5,105,972	0.020	4,042,536	79.2	1,908
Erie Family Life Ins Co	PA	70769	213	5,046,686	0.020	3,806,107	75.4	4,546
Sterling Investors Life Ins Co	IN	89184	4888	5,020,402	0.020	3,385,769	67.4	1,052
KSKJ Life Amer Slovenian Catholic Un	IL	56227		4,453,649	0.018	2,824,844	63.4	1,084
EmblemHealth Plan Inc	NY	55239	1127	4,446,169	0.018	2,837,618	63.8	1,326
Health Tradition Hlth Plan Inc	WI	96628	4939	4,312,532	0.017	2,713,728	62.9	1,440
Quartz Hlth Plan Corp	WI	95101	4870	4,126,457	0.016	3,569,532	86.5	1,614
Nationwide Life Ins Co	OH	66869	140	3,988,582	0.016	2,346,034	58.8	1,027
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	3,910,725	0.016	2,509,205	64.2	1,479
Group Hlth Coop of S Central WI	WI	95311		3,872,815	0.015	3,334,730	86.1	1,311
United Natl Life Ins Co Of Amer	IL	92703	687	3,772,068	0.015	2,521,072	66.8	1,029
Coventry Hlth & Life Ins Co	MO	81973	1	3,638,964	0.015	2,160,112	59.4	796
Cigna Natl Hlth Ins Co	OH	61727	901	3,561,442	0.014	2,152,776	60.4	2,814
Bankers Conseco Life Ins Co	NY	68560	233	3,545,377	0.014	2,873,347	81.0	1,907

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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**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
Capitol Life Ins Co	TX	61581	3436	3,526,579	0.014	2,231,308	63.3	6,832
Humana Hlth Plan Inc	KY	95885	119	3,444,878	0.014	2,901,356	84.2	2,010
Fallon Hlth & Life Assur Co	MA	66828	4741	3,374,253	0.013	3,159,329	93.6	1,510
MercyCare HMO Inc	WI	12195	3595	3,350,958	0.013	3,111,558	92.9	1,365
CDPHP Universal Benefits Inc	NY	47027	4708	3,273,835	0.013	3,293,808	100.6	632
Health Alliance Medical Plans	IL	77950	1192	3,054,140	0.012	2,027,636	66.4	1,669
Quartz Hlth Ins Corp	WI	95341	4870	3,043,311	0.012	3,160,000	103.8	1,123
HNE Ins Co	MA	14198	4756	2,957,464	0.012	2,612,369	88.3	1,561
Paramount Ins Co	OH	11518	1212	2,933,783	0.012	2,406,109	82.0	1,218
Loyal Christian Benefit Assn	PA	56758		2,921,853	0.012	2,450,082	83.9	1,502
Great Amer Life Ins Co	OH	63312	84	2,892,329	0.012	1,747,405	60.4	658
BCBS of MA HMO Blue Inc	MA	12219	3637	2,595,068	0.010	2,472,239	95.3	1,399
Aultcare Ins Co	OH	77216	4805	2,234,765	0.009	1,713,767	76.7	1,118
Western Catholic Union	IL	57711		2,049,410	0.008	1,692,789	82.6	746
Health Net Hlth Plan of OR Inc	OR	95800	1295	1,958,927	0.008	1,316,072	67.2	593
Moda Hlth Plan Inc	OR	47098	1313	1,933,639	0.008	1,233,260	63.8	1,179
Humana Ins Co Of PR Inc	PR	84603	119	1,829,601	0.007	1,546,161	84.5	1,268
ManhattanLife Assur Co of Amer	AR	61883	1117	1,780,303	0.007	848,074	47.6	4,946
Garden State Life Ins Co	TX	63657	408	1,734,667	0.007	1,609,966	92.8	2,255
Lincoln Heritage Life Ins Co	IL	65927		1,708,182	0.007	1,208,510	70.7	374
Liberty Natl Life Ins Co	NE	65331	290	1,513,082	0.006	973,904	64.4	821
United Ins Co Of Amer	IL	69930	215	1,370,372	0.005	935,642	68.3	2,107
Catholic United Financial	MN	57053		1,341,523	0.005	914,382	68.2	791
Genworth Life Ins Co	DE	70025	4011	1,194,669	0.005	973,461	81.5	211
EPIC Life Ins Co	WI	64149	68	1,171,573	0.005	785,705	67.1	519
Kaiser Found Hlth Plan of WA Options	WA	47055	601	1,166,572	0.005	898,913	77.1	487
Communitycare Life & Hlth Ins Co	OK	89008	3487	1,096,726	0.004	893,521	81.5	281
Standard Life & Cas Ins Co	UT	71706		1,093,415	0.004	913,861	83.6	441
New York Life Ins Co	NY	66915	826	993,090	0.004	785,096	79.1	249
Massachusetts Mut Life Ins Co	MA	65935	435	987,903	0.004	840,085	85.0	562
Avalon Ins Co	PA	12358	1230	907,477	0.004	679,665	74.9	190
United Hlthcare of AL Inc	AL	95784	707	738,222	0.003	337,797	45.8	249
Transamerica Financial Life Ins Co	NY	70688	468	674,751	0.003	424,288	62.9	130

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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**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
McLaren Hlth Plan Comm	MI	14217	4700	599,000	0.002	538,567	89.9	320
MedMutual Life Ins Co	OH	62375	730	574,004	0.002	346,381	60.3	189
Catholic Life Ins	TX	57347		569,503	0.002	394,357	69.2	388
Wilcac Life Ins Co	IL	62413	4213	568,549	0.002	417,471	73.4	165
Connecticut Gen Life Ins Co	CT	62308	901	508,729	0.002	233,784	46.0	186
Jefferson Natl Life Ins Co	TX	64017	140	508,381	0.002	253,387	49.8	113
WMI Mut Ins Co	UT	68420		492,082	0.002	335,205	68.1	214
BridgeSpan Hlth Co	UT	95303	1207	476,036	0.002	269,335	56.6	132
UTMB Hlth Plans Inc	TX	95764		442,894	0.002	252,552	57.0	141
American Gen Life Ins Co	TX	60488	12	427,958	0.002	248,490	58.1	118
Polish Falcons Of Amer	PA	56820		394,914	0.002	315,341	79.9	174
SPJST	TX	57436		381,108	0.002	202,747	53.2	72
United States Fire Ins Co	DE	21113	158	376,809	0.002	230,613	61.2	577
Emphesys Ins Co	TX	88595	119	331,237	0.001	266,448	80.4	524
Idealife Ins Co	CT	97764	31	326,430	0.001	150,721	46.2	57
Talcott Resolution Life Ins Co	CT	88072	4926	308,958	0.001	184,039	59.6	64
Upmc Hlth Benefits Inc	PA	11018	1324	278,396	0.001	877,472	315.2	137
Shelter Life Ins Co	MO	65757	123	261,842	0.001	263,023	100.5	110
Auto Owners Life Ins Co	MI	61190	280	255,804	0.001	135,909	53.1	56
Sanford Hlth Plan of MN	MN	95725	1246	222,173	0.001	153,701	69.2	66
Compcare Hlth Serv Ins Corp	WI	95693	671	216,006	0.001	151,782	70.3	40
John Alden Life Ins Co	WI	65080	19	197,266	0.001	164,353	83.3	61
American Family Ins Co	WI	10386	473	191,707	0.001	54,120	28.2	38
Jackson Natl Life Ins Co	MI	65056	918	175,420	0.001	212,344	121.0	103
Southwest Serv Life Ins Co	TX	82430	1339	165,144	0.001	62,080	37.6	37
American Family Life Assur Co of NY	NY	60526	370	147,052	0.001	38,225	26.0	53
Ability Ins Co	NE	71471	4824	147,019	0.001	91,678	62.4	36
Hawaii Medical Serv Assn	HI	49948		130,906	0.001	67,596	51.6	35
Union Fidelity Life Ins Co	KS	62596	350	126,585	0.001	132,416	104.6	55
Summa Ins Co Inc	OH	10649	3259	114,005	0.000	57,890	50.8	32
Union Labor Life Ins Co	MD	69744	781	108,694	0.000	221,118	203.4	63
WPS Hlth Plan Inc	WI	10159	68	95,244	0.000	30,607	32.1	14
Takecare Ins Co Inc	GU	11093		93,258	0.000	219,133	235.0	64

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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**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
Montana Hlth Cooperative	MT	14933		86,802	0.000	53,811	62.0	215
American Income Life Ins Co	IN	60577	290	85,246	0.000	28,500	33.4	19
HMO dba Blue Plus	MN	95649	461	71,214	0.000	37,007	52.0	21
American Fidelity Assur Co	OK	60410	330	66,995	0.000	58,194	86.9	44
Health First Ins Inc	FL	14140	4740	64,336	0.000	59,269	92.1	23
Allianz Life Ins Co Of N Amer	MN	90611	761	62,778	0.000	57,259	91.2	33
Allcare Hlth Plan Inc	OR	12253	4963	58,919	0.000	42,544	72.2	25
United Farm Family Life Ins Co	IN	69892	542	54,040	0.000	37,444	69.3	46
Members Hlth Ins Co	AZ	94587	4677	48,881	0.000	31,441	64.3	28
Prudential Ins Co Of Amer	NJ	68241	304	48,508	0.000	-8,824	-18.2	20
UCare MN	MN	52629	4380	39,434	0.000	29,389	74.5	14
USAble Life	AR	94358	876	34,122	0.000	7,725	22.6	4
American Natl Ins Co	TX	60739	408	33,291	0.000	29,900	89.8	13
IA Amer Life Ins Co	TX	91693	315	30,380	0.000	-236,001	-776.8	27
21st Century Premier Ins Co	PA	20796	69	26,901	0.000	33,113	123.1	19
Sagicor Life Ins Co	TX	60445		25,994	0.000	4,608	17.7	8
Supreme Council The Royal Arcanum	MA	58181		23,945	0.000	14,796	61.8	108
Trustmark Ins Co	IL	61425	276	22,869	0.000	-21,084	-92.2	8
Cincinnati Equitable Life Ins Co	OH	88064	67	19,302	0.000	14,363	74.4	8
United Security Assur Co Of PA	PA	42129		18,802	0.000	29,919	159.1	0
CSA Fraternal Life	IL	56138		18,316	0.000	4,505	24.6	6
Group Hlth Coop of Eau Claire	WI	95192		14,738	0.000	1,258	8.5	2
Central Security Life Ins Co	TX	61735	526	13,059	0.000	9,630	73.7	8
Federal Life Ins Co	IL	63223	4966	13,002	0.000	3,061	23.5	176
Pacificsource Hlth Plans	OR	54976	4704	12,692	0.000	14,069	110.8	6
Ryder Hlth Plan Inc	PR	95743		7,650	0.000	7,105	92.9	11
Kansas City Life Ins Co	MO	65129	588	7,339	0.000	3,261	44.4	2
Assurity Life Ins Co	NE	71439	4862	6,819	0.000	16,102	236.1	9
US Hlth & Life Ins Co Inc	MI	97772		6,662	0.000	9,176	137.7	2
United Hlthcare of AZ Inc	AZ	96016	707	6,461	0.000	13,049	202.0	4
SilverScript Ins Co	TN	12575	1	5,691	0.000	6,720	118.1	6
Natl Foundation Life Ins Co	TX	98205	707	4,966	0.000	18,386	370.2	3
Voya Retirement Ins & Ann Co	CT	86509	4832	4,258	0.000	2,232	52.4	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.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**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
Mid West Natl Life Ins Co Of TN	TX	66087	707	3,822	0.000	3,731	97.6	6
Protective Life Ins Co	TN	68136	458	3,417	0.000	1,823	53.4	2
Resource Life Ins Co	IL	61506	233	3,348	0.000	2,353	70.3	2
Medisun Inc	AZ	95982		3,096	0.000	0	0.0	1
LifeSecure Ins Co	MI	77720	572	2,196	0.000	647	29.5	3
Metropolitan Life Ins Co	NY	65978	241	1,369	0.000	1,351	98.7	1
Old Amer Ins Co	MO	67199	588	1,323	0.000	-572	-43.2	3
National Cas Co	OH	11991	140	1,233	0.000	1,774	143.9	4
United Heritage Life Ins Co	ID	63983	2878	862	0.000	483	56.0	1
The Cincinnati Life Ins Co	OH	76236	244	612	0.000	1	0.2	2
UCare Hlth Inc	WI	12924	4380	434	0.000	600	138.2	2
Motorists Commercial Mut Ins Co	OH	13331	291	275	0.000	2,921	1,062.2	1
Colonial Life & Accident Ins Co	SC	62049	565	-213	0.000	-67	31.5	0
<b>TOTAL</b>				<b>25,036,948,213</b>		<b>18,095,315,242</b>	<b>72.3</b>	<b>10,465,558</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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**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	26,901	0.000	33,113	123.1	19
Ability Ins Co	NE	71471	4824	147,019	0.001	91,678	62.4	36
Accendo Ins Co	UT	63444	1	25,207,268	0.101	18,073,678	71.7	53,424
Aetna Hlth & Life Ins Co	CT	78700	1	443,615,853	1.772	339,113,063	76.4	224,883
Aetna Hlth Ins Co	PA	72052	1	240,376,772	0.960	182,228,715	75.8	220,899
Aetna Life Ins Co	CT	60054	1	81,616,836	0.326	51,624,848	63.3	23,411
Allcare Hlth Plan Inc	OR	12253	4963	58,919	0.000	42,544	72.2	25
Alliance Hlth & Life Ins Co	MI	60134	1311	7,370,335	0.029	5,032,747	68.3	3,257
Allianz Life Ins Co Of N Amer	MN	90611	761	62,778	0.000	57,259	91.2	33
American Continental Ins Co	TN	12321	1	417,308,965	1.667	307,203,336	73.6	157,235
American Family Ins Co	WI	10386	473	191,707	0.001	54,120	28.2	38
American Family Life Assur Co of Col	NE	60380	370	26,677,910	0.107	22,372,278	83.9	7,626
American Family Life Assur Co of NY	NY	60526	370	147,052	0.001	38,225	26.0	53
American Family Mut Ins Co SI	WI	19275	473	19,357,693	0.077	10,618,202	54.9	4,332
American Fidelity Assur Co	OK	60410	330	66,995	0.000	58,194	86.9	44
American Gen Life Ins Co	TX	60488	12	427,958	0.002	248,490	58.1	118
American Income Life Ins Co	IN	60577	290	85,246	0.000	28,500	33.4	19
American Natl Ins Co	TX	60739	408	33,291	0.000	29,900	89.8	13
American Natl Life Ins Co Of TX	TX	71773	408	40,319,228	0.161	33,835,131	83.9	16,175
American Progressive L&H Ins Of NY	NY	80624	1295	5,535,450	0.022	4,089,664	73.9	1,507
American Republic Corp Ins Co	IA	67679	3527	41,860,257	0.167	25,917,404	61.9	11,366
American Republic Ins Co	IA	60836	3527	47,814,732	0.191	30,364,753	63.5	12,165
American Retirement Life Ins Co	OH	88366	901	410,449,507	1.639	297,446,069	72.5	169,212
Americo Fin Life & Ann Ins Co	TX	61999	449	32,426,431	0.130	26,522,235	81.8	17,182
Amerigroup Ins Co	TX	14078	671	6,483,223	0.026	6,235,077	96.2	4,522
AmeriHealth Ins Co Of NJ	NJ	60061	936	17,052,123	0.068	13,342,741	78.2	6,432
Anthem Hlth Plans Inc	CT	60217	671	105,646,493	0.422	76,798,380	72.7	45,113
Anthem Hlth Plans Of KY Inc	KY	95120	671	191,290,823	0.764	126,962,984	66.4	75,495
Anthem Hlth Plans of ME Inc	ME	52618	671	56,344,706	0.225	41,453,108	73.6	23,066
Anthem Hlth Plans of NH	NH	53759	671	85,807,060	0.343	59,653,840	69.5	36,376
Anthem Hlth Plans of VA Inc	VA	71835	671	328,748,655	1.313	221,572,583	67.4	144,131
Anthem Ins Co Inc	IN	28207	671	172,014,761	0.687	118,970,546	69.2	75,643
Assured Life Assn	CO	56499		35,135,674	0.140	23,307,264	66.3	12,156
Assurity Life Ins Co	NE	71439	4862	6,819	0.000	16,102	236.1	9
Asuris NW Hlth	WA	47350	1207	20,630,029	0.082	15,751,207	76.4	9,876
Aultcare Ins Co	OH	77216	4805	2,234,765	0.009	1,713,767	76.7	1,118

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.

© 2021 National Association of Insurance Commissioners

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**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
Auto Owners Life Ins Co	MI	61190	280	255,804	0.001	135,909	53.1	56
Avalon Ins Co	PA	12358	1230	907,477	0.004	679,665	74.9	190
Avera Hlth Plans Inc	SD	95839		19,671,139	0.079	14,839,910	75.4	10,364
Bankers Conseco Life Ins Co	NY	68560	233	3,545,377	0.014	2,873,347	81.0	1,907
Bankers Fidelity Assur Co	GA	71919	587	47,733,240	0.191	33,455,548	70.1	23,341
Bankers Fidelity Life Ins Co	GA	61239	587	126,639,384	0.506	91,172,208	72.0	53,387
Bankers Life & Cas Co	IL	61263	233	191,592,048	0.765	124,287,098	64.9	46,981
BCBS Hlthcare Plan of GA Inc	GA	96962	671	150,420,768	0.601	99,215,864	66.0	51,978
BCBS of AL	AL	55433	570	230,278,579	0.920	186,911,665	81.2	109,158
BCBS of AZ Inc	AZ	53589		121,433,468	0.485	78,879,713	65.0	48,245
BCBS Of FL	FL	98167	536	476,756,792	1.904	339,604,848	71.2	175,731
BCBS of KC	MO	47171	537	59,868,647	0.239	41,943,953	70.1	19,555
BCBS Of KS Inc	KS	70729	430	240,466,013	0.960	181,806,738	75.6	89,908
BCBS of MA	MA	53228	3637	497,165,540	1.986	425,935,032	85.7	216,446
BCBS of MA HMO Blue Inc	MA	12219	3637	2,595,068	0.010	2,472,239	95.3	1,399
BCBS of MI Mut Ins Co	MI	54291	572	392,342,028	1.567	298,783,850	76.2	124,401
BCBS Of MS Mut Ins Co	MS	60111	1126	32,561,018	0.130	26,953,784	82.8	10,068
BCBS of NC Inc	NC	54631	758	395,492,403	1.580	281,661,839	71.2	159,214
BCBS of ND	ND	55891		103,219,942	0.412	73,008,728	70.7	38,477
BCBS Of NE	NE	77780	4858	139,718,052	0.558	96,278,326	68.9	51,867
BCBS of RI	RI	53473		43,566,401	0.174	31,499,735	72.3	17,490
BCBS Of SC Inc	SC	38520	661	157,277,665	0.628	106,604,029	67.8	67,226
BCBS of TN Inc	TN	54518	3498	130,983,609	0.523	87,805,288	67.0	50,670
BCBS of VT	VT	53295	4745	7,668,505	0.031	5,284,406	68.9	2,282
BCBS of WI	WI	54003	671	57,673,211	0.230	33,986,917	58.9	15,092
BCBS of WY	WY	53767		23,354,304	0.093	16,613,591	71.1	9,495
BCBSM Inc	MN	55026	461	454,225,779	1.814	322,776,771	71.1	156,094
Blue Care Network Of MI	MI	95610	572	31,123,872	0.124	20,844,541	67.0	10,614
Blue Cross of ID Care Plus Inc	ID	15022	1290	8,536,070	0.034	6,129,360	71.8	3,742
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	14,074,568	0.056	9,455,659	67.2	4,339
BridgeSpan Hlth Co	UT	95303	1207	476,036	0.002	269,335	56.6	132
Capital Advantage Ins Co	PA	41203	1230	44,992,985	0.180	33,086,086	73.5	25,853
Capital Blue Cross	PA	54720	1230	16,234,495	0.065	12,349,639	76.1	10,541
Capitol Life Ins Co	TX	61581	3436	3,526,579	0.014	2,231,308	63.3	6,832
Carefirst of MD Inc	MD	47058	380	129,258,511	0.516	81,561,077	63.1	36,701
Catholic Life Ins	TX	57347		569,503	0.002	394,357	69.2	388

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.

© 2021 National Association of Insurance Commissioners

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**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
Catholic United Financial	MN	57053		1,341,523	0.005	914,382	68.2	791
CDPHP Universal Benefits Inc	NY	47027	4708	3,273,835	0.013	3,293,808	100.6	632
Celtic Ins Co	IL	80799	1295	5,357,924	0.021	3,644,027	68.0	1,230
Central Security Life Ins Co	TX	61735	526	13,059	0.000	9,630	73.7	8
Central States H & L Co Of Omaha	NE	61751	690	12,021,584	0.048	8,210,564	68.3	7,948
Central States Ind Co Of Omaha	NE	34274	31	65,234,007	0.261	47,025,833	72.1	22,171
Christian Fidelity Life Ins Co	TX	61859	574	17,083,186	0.068	10,118,514	59.2	3,620
Cigna Hlth & Life Ins Co	CT	67369	901	475,206,137	1.898	381,046,623	80.2	258,183
Cigna Natl Hlth Ins Co	OH	61727	901	3,561,442	0.014	2,152,776	60.4	2,814
Cincinnati Equitable Life Ins Co	OH	88064	67	19,302	0.000	14,363	74.4	8
Colonial Life & Accident Ins Co	SC	62049	565	-213	0.000	-67	31.5	0
Colonial Penn Life Ins Co	PA	62065	233	504,973,240	2.017	338,833,460	67.1	207,271
Combined Ins Co Of Amer	IL	62146	626	57,465,614	0.230	42,032,707	73.1	22,746
Community Ins Co	OH	10345	671	118,406,078	0.473	65,722,588	55.5	56,307
Communitycare Life & Hlth Ins Co	OK	89008	3487	1,096,726	0.004	893,521	81.5	281
Companion Life Ins Co	SC	77828	661	14,668,168	0.059	11,188,963	76.3	5,179
Compbenefits Ins Co	TX	60984	119	8,122,964	0.032	7,072,979	87.1	11,428
Compcare Hlth Serv Ins Corp	WI	95693	671	216,006	0.001	151,782	70.3	40
Connecticut Gen Life Ins Co	CT	62308	901	508,729	0.002	233,784	46.0	186
Continental Gen Ins Co	TX	71404		47,460,985	0.190	32,219,793	67.9	12,515
Continental Life Ins Co Brentwood	TN	68500	1	553,448,114	2.211	435,259,830	78.6	268,603
Country Life Ins Co	IL	62553	50	57,373,733	0.229	38,477,194	67.1	19,893
Coventry Hlth & Life Ins Co	MO	81973	1	3,638,964	0.015	2,160,112	59.4	796
CSA Fraternal Life	IL	56138		18,316	0.000	4,505	24.6	6
CSI Life Ins Co	NE	82880	31	40,502,486	0.162	31,420,345	77.6	21,379
Dean Hlth Plan Inc	WI	96156	1294	31,990,023	0.128	31,988,764	100.0	18,298
EmblemHealth Plan Inc	NY	55239	1127	4,446,169	0.018	2,837,618	63.8	1,326
Emphesys Ins Co	TX	88595	119	331,237	0.001	266,448	80.4	524
Empire Healthchoice Assur Inc	NY	55093	671	102,727,874	0.410	78,205,544	76.1	39,622
EPIC Life Ins Co	WI	64149	68	1,171,573	0.005	785,705	67.1	519
Erie Family Life Ins Co	PA	70769	213	5,046,686	0.020	3,806,107	75.4	4,546
Everence Assn Inc	IN	57991	4616	42,170,428	0.168	27,294,528	64.7	19,064
Everest Reins Co	DE	26921	1120	26,600,002	0.106	21,441,454	80.6	13,201
Excellus Hlth Plan Inc	NY	55107	1186	17,474,009	0.070	14,825,240	84.8	6,281
Fallon Hlth & Life Assur Co	MA	66828	4741	3,374,253	0.013	3,159,329	93.6	1,510
Family Life Ins Co	TX	63053	1117	27,294,263	0.109	17,089,068	62.6	6,147

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.

© 2021 National Association of Insurance Commissioners

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**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
Federal Life Ins Co	IL	63223	4966	13,002	0.000	3,061	23.5	176
First Care Inc	MD	60113	380	31,767,095	0.127	22,199,624	69.9	18,053
First Hlth Life & Hlth Ins Co	TX	90328	1	23,285,068	0.093	15,990,593	68.7	9,384
Forethought Life Ins Co	IN	91642	3891	34,651,022	0.138	23,629,721	68.2	10,418
Garden State Life Ins Co	TX	63657	408	1,734,667	0.007	1,609,966	92.8	2,255
GCU	PA	56693		12,454,556	0.050	10,566,232	84.8	5,258
Genworth Life & Ann Ins Co	VA	65536	4011	36,820,281	0.147	25,890,222	70.3	11,021
Genworth Life Ins Co	DE	70025	4011	1,194,669	0.005	973,461	81.5	211
Gerber Life Ins Co	NY	70939	836	71,118,116	0.284	47,192,675	66.4	18,114
Globe Life & Accident Ins Co	NE	91472	290	15,255,632	0.061	12,124,078	79.5	6,972
Globe Life Ins Co of NY	NY	74101	290	40,512,431	0.162	24,988,860	61.7	31,613
Golden Rule Ins Co	IN	62286	707	14,898,080	0.060	9,395,482	63.1	4,593
Government Personnel Mut Life Ins Co	TX	63967	4712	21,414,755	0.086	15,702,561	73.3	6,775
GPM Hlth & Life Ins Co	WA	67059	4712	67,301,262	0.269	54,750,201	81.4	40,765
Great Amer Life Ins Co	OH	63312	84	2,892,329	0.012	1,747,405	60.4	658
Great Southern Life Ins Co	TX	90212	449	24,659,577	0.098	18,550,034	75.2	20,006
Group Hlth Coop of Eau Claire	WI	95192		14,738	0.000	1,258	8.5	2
Group Hlth Coop of S Central WI	WI	95311		3,872,815	0.015	3,334,730	86.1	1,311
Group Hospitalization & Med Srvc	DC	53007	380	23,243,796	0.093	15,331,299	66.0	7,958
Guarantee Trust Life Ins Co	IL	64211	687	30,653,346	0.122	22,170,219	72.3	14,401
Hawaii Medical Serv Assn	HI	49948		130,906	0.001	67,596	51.6	35
Health Alliance Medical Plans	IL	77950	1192	3,054,140	0.012	2,027,636	66.4	1,669
Health Care Serv Corp A Mut Legal Re	IL	70670	917	1,644,053,643	6.567	1,170,275,965	71.2	605,160
Health First Ins Inc	FL	14140	4740	64,336	0.000	59,269	92.1	23
Health Net Hlth Plan of OR Inc	OR	95800	1295	1,958,927	0.008	1,316,072	67.2	593
Health Net Life Ins Co	CA	66141	1295	108,387,825	0.433	81,589,382	75.3	41,294
Health Now NY Inc	NY	55204		5,362,840	0.021	5,408,741	100.9	1,597
Health Tradition Hlth Plan Inc	WI	96628	4939	4,312,532	0.017	2,713,728	62.9	1,440
Healthy Alliance Life Ins Co	MO	78972	671	93,905,306	0.375	63,918,738	68.1	38,992
Heartland Natl Life Ins Co	IN	66214		16,259,778	0.065	10,948,654	67.3	8,323
Highmark BCBS Inc	DE	53287	812	19,918,786	0.080	12,408,405	62.3	8,643
Highmark Inc	PA	54771	812	202,575,540	0.809	162,906,079	80.4	78,886
Highmark West Virginia Inc.	WV	54828	812	18,015,154	0.072	14,418,730	80.0	6,767
HMO dba Blue Plus	MN	95649	461	71,214	0.000	37,007	52.0	21
HNE Ins Co	MA	14198	4756	2,957,464	0.012	2,612,369	88.3	1,561
Horizon Ins Co	NJ	14690	1202	248,666,386	0.993	178,476,470	71.8	74,156

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.

© 2021 National Association of Insurance Commissioners

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**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
HPHC Ins Co Inc	MA	18975	595	131,077,430	0.524	96,486,192	73.6	52,144
Humana Benefit Plan of IL Inc	IL	60052	119	65,697,828	0.262	61,932,419	94.3	42,523
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	3,910,725	0.016	2,509,205	64.2	1,479
Humana Hlth Ins Co Of FL Inc	FL	69671	119	11,259,486	0.045	7,743,568	68.8	4,928
Humana Hlth Plan Inc	KY	95885	119	3,444,878	0.014	2,901,356	84.2	2,010
Humana Ins Co	WI	73288	119	452,216,740	1.806	329,916,929	73.0	187,567
Humana Ins Co Of KY	KY	60219	119	10,567,871	0.042	7,794,316	73.8	4,048
Humana Ins Co of NY	NY	12634	119	15,900,471	0.064	11,161,530	70.2	8,136
Humana Ins Co Of PR Inc	PR	84603	119	1,829,601	0.007	1,546,161	84.5	1,268
Humanadental Ins Co	WI	70580	119	114,234,915	0.456	97,230,834	85.1	71,731
IA Amer Life Ins Co	TX	91693	315	30,380	0.000	-236,001	-776.8	27
Idealife Ins Co	CT	97764	31	326,430	0.001	150,721	46.2	57
Independence Hospital Ind Plan Inc	PA	54704	936	26,937,571	0.108	21,455,316	79.6	18,571
Individual Assur Co Life Hlth & Acc	OK	81779	2858	52,043,377	0.208	40,889,442	78.6	18,654
Jackson Natl Life Ins Co	MI	65056	918	175,420	0.001	212,344	121.0	103
Jefferson Natl Life Ins Co	TX	64017	140	508,381	0.002	253,387	49.8	113
John Alden Life Ins Co	WI	65080	19	197,266	0.001	164,353	83.3	61
Kaiser Found Hlth Plan of WA Options	WA	47055	601	1,166,572	0.005	898,913	77.1	487
Kansas City Life Ins Co	MO	65129	588	7,339	0.000	3,261	44.4	2
KSKJ Life Amer Slovenian Catholic Un	IL	56227		4,453,649	0.018	2,824,844	63.4	1,084
Liberty Bankers Life Ins Co	OK	68543	3436	13,251,580	0.053	10,027,164	75.7	6,484
Liberty Natl Life Ins Co	NE	65331	290	1,513,082	0.006	973,904	64.4	821
LifeSecure Ins Co	MI	77720	572	2,196	0.000	647	29.5	3
Lincoln Heritage Life Ins Co	IL	65927		1,708,182	0.007	1,208,510	70.7	374
Louisiana Hlth Serv & Ind Co	LA	81200	438	109,162,341	0.436	83,999,354	76.9	43,056
Loyal Amer Life Ins Co	OH	65722	901	226,017,038	0.903	164,193,659	72.6	87,776
Loyal Christian Benefit Assn	PA	56758		2,921,853	0.012	2,450,082	83.9	1,502
Lumico Life Ins Co	MO	73504	181	51,527,271	0.206	39,014,464	75.7	39,352
Manhattan Life Ins Co	NY	65870	1117	142,946,761	0.571	109,461,488	76.6	58,426
ManhattanLife Assur Co of Amer	AR	61883	1117	1,780,303	0.007	848,074	47.6	4,946
Massachusetts Mut Life Ins Co	MA	65935	435	987,903	0.004	840,085	85.0	562
McLaren Hlth Plan Comm	MI	14217	4700	599,000	0.002	538,567	89.9	320
Medica Hlth Plans	MN	52626	1552	42,622,298	0.170	31,995,515	75.1	15,473
Medical Hlth Insuring Corp of OH	OH	95828	730	218,206,341	0.872	177,441,510	81.3	125,008
Medical Mut Of OH	OH	29076	730	19,389,518	0.077	13,338,044	68.8	7,757
Medico Corp Life Ins Co	IA	79987	3527	157,695,793	0.630	112,943,974	71.6	74,601

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.

© 2021 National Association of Insurance Commissioners



**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**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
Medico Ins Co	IA	31119	3527	64,017,830	0.256	46,852,833	73.2	23,335
Medico Life & Hlth Ins Co	IA	65641	3527	7,763,532	0.031	5,431,935	70.0	3,945
Medisun Inc	AZ	95982		3,096	0.000	0	0.0	1
MedMutual Life Ins Co	OH	62375	730	574,004	0.002	346,381	60.3	189
Members Hlth Ins Co	AZ	94587	4677	48,881	0.000	31,441	64.3	28
MercyCare HMO Inc	WI	12195	3595	3,350,958	0.013	3,111,558	92.9	1,365
Metropolitan Life Ins Co	NY	65978	241	1,369	0.000	1,351	98.7	1
Mid West Natl Life Ins Co Of TN	TX	66087	707	3,822	0.000	3,731	97.6	6
Moda Hlth Plan Inc	OR	47098	1313	1,933,639	0.008	1,233,260	63.8	1,179
Montana Hlth Cooperative	MT	14933		86,802	0.000	53,811	62.0	215
Motorists Commercial Mut Ins Co	OH	13331	291	275	0.000	2,921	1,062.2	1
Mutual Of Omaha Ins Co	NE	71412	261	720,648,282	2.878	514,851,394	71.4	303,484
Nassau Life & Ann Co	CT	93734	4736	38,293,155	0.153	21,777,850	56.9	8,562
Nassau Life Ins Co of KS	KS	68284	4736	6,437,192	0.026	3,265,346	50.7	1,680
National Cas Co	OH	11991	140	1,233	0.000	1,774	143.9	4
National Guardian Life Ins Co	WI	66583	1211	11,241,535	0.045	9,015,038	80.2	7,424
National Hlth Ins Co	TX	82538	4928	7,726,907	0.031	6,023,553	78.0	7,914
Nationwide Life Ins Co	OH	66869	140	3,988,582	0.016	2,346,034	58.8	1,027
Natl Foundation Life Ins Co	TX	98205	707	4,966	0.000	18,386	370.2	3
New Era Life Ins Co	TX	78743	520	87,684,077	0.350	69,591,411	79.4	34,703
New Era Life Ins Co Of Midwest	TX	69698	520	50,741,286	0.203	40,680,727	80.2	22,298
New York Life Ins Co	NY	66915	826	993,090	0.004	785,096	79.1	249
North Amer Ins Co	WI	68349	574	8,412,482	0.034	5,968,534	70.9	1,786
Old Amer Ins Co	MO	67199	588	1,323	0.000	-572	-43.2	3
Old Surety Life Ins Co	OK	67326	4922	63,382,227	0.253	40,617,603	64.1	28,697
Omaha Ins Co	NE	13100	261	787,288,849	3.145	599,381,365	76.1	396,773
Omaha Supplemental Ins Co	NE	16537	261	50,419,001	0.201	38,535,306	76.4	53,972
Order of United Commercial Travelers	OH	56383		30,187,144	0.121	18,494,698	61.3	6,870
Oxford Life Ins Co	AZ	76112	574	29,071,205	0.116	23,966,733	82.4	8,180
Pacificare Life & Hlth Ins Co	IN	70785	707	7,943,052	0.032	5,797,045	73.0	2,455
Pacificsource Hlth Plans	OR	54976	4704	12,692	0.000	14,069	110.8	6
Pan Amer Life Ins Co	LA	67539	525	6,734,610	0.027	4,767,355	70.8	5,252
Paramount Ins Co	OH	11518	1212	2,933,783	0.012	2,406,109	82.0	1,218
Pekin Life Ins Co	IL	67628	153	36,713,332	0.147	27,107,275	73.8	16,489
Philadelphia Amer Life Ins Co	TX	67784	520	132,593,451	0.530	106,585,213	80.4	63,688
Physicians Life Ins Co	NE	72125	367	86,852,155	0.347	56,267,861	64.8	41,764

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.

© 2021 National Association of Insurance Commissioners

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**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
Physicians Mut Ins Co	NE	80578	367	212,943,884	0.851	138,836,336	65.2	91,759
Polish Falcons Of Amer	PA	56820		394,914	0.002	315,341	79.9	174
Premera Blue Cross	WA	47570	962	71,141,909	0.284	44,427,369	62.4	27,636
Principal Life Ins Co	IA	61271	332	11,641,501	0.046	8,565,026	73.6	2,913
Priority Hlth	MI	95561	3383	36,800,016	0.147	24,782,925	67.3	16,159
Protective Life Ins Co	TN	68136	458	3,417	0.000	1,823	53.4	2
Provident Amer Life & Hlth Ins Co	OH	67903	901	5,347,813	0.021	3,099,043	57.9	1,048
Prudential Ins Co Of Amer	NJ	68241	304	48,508	0.000	-8,824	-18.2	20
Puritan Life Ins Co of Amer	AZ	71390	4903	32,455,777	0.130	26,877,435	82.8	18,653
QCC Ins Co	PA	93688	936	6,361,045	0.025	5,766,578	90.7	3,426
Qualchoice Life & Hlth Ins Co Inc	AR	70998	1295	5,454,179	0.022	4,592,483	84.2	2,413
Quartz Hlth Benefit Plans Corp	WI	95796	4870	5,198,361	0.021	4,014,298	77.2	2,260
Quartz Hlth Ins Corp	WI	95341	4870	3,043,311	0.012	3,160,000	103.8	1,123
Quartz Hlth Plan Corp	WI	95101	4870	4,126,457	0.016	3,569,532	86.5	1,614
Regence BCBS of OR	OR	54933	1207	36,735,177	0.147	25,873,184	70.4	16,203
Regence BCBS of UT	UT	54550	1207	48,055,670	0.192	31,475,702	65.5	19,501
Regence BlueShield	WA	53902	1207	111,718,544	0.446	69,588,734	62.3	47,293
Regence Blueshield Of ID Inc	ID	60131	1207	10,316,316	0.041	7,673,754	74.4	3,445
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	5,796,553	0.023	5,127,477	88.5	2,859
Reserve Natl Ins Co	IL	68462	215	41,563,680	0.166	30,710,526	73.9	14,935
Resource Life Ins Co	IL	61506	233	3,348	0.000	2,353	70.3	2
Rocky Mountain Hospital & Medical	CO	11011	671	96,380,671	0.385	66,382,057	68.9	42,302
Royal Neighbors Of Amer	IL	57657		15,631,762	0.062	9,279,732	59.4	3,295
Ryder Hlth Plan Inc	PR	95743		7,650	0.000	7,105	92.9	11
S USA Life Ins Co Inc	AZ	60183	4947	18,301,516	0.073	13,169,793	72.0	10,471
Sagicor Life Ins Co	TX	60445		25,994	0.000	4,608	17.7	8
Sanford Hlth Plan	SD	95683	1246	5,206,385	0.021	5,323,330	102.2	2,910
Sanford Hlth Plan of MN	MN	95725	1246	222,173	0.001	153,701	69.2	66
SBLI USA Life Ins Co Inc	NY	60176	4947	7,491,132	0.030	5,429,961	72.5	4,253
Security Hlth Plan of WI Inc	WI	96881		10,669,448	0.043	7,275,197	68.2	4,357
Shelter Life Ins Co	MO	65757	123	261,842	0.001	263,023	100.5	110
Shenandoah Life Ins Co	VA	68845	4947	18,429,082	0.074	14,108,190	76.6	10,077
Sierra Hlth & Life Ins Co Inc	NV	71420	707	6,900,786	0.028	4,575,315	66.3	1,771
SILAC Ins Co	UT	62952	4888	90,939,841	0.363	66,140,603	72.7	25,191
SilverScript Ins Co	TN	12575	1	5,691	0.000	6,720	118.1	6
Southern Guar Ins Co	WI	19178		33,588,826	0.134	28,791,188	85.7	26,391

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.

© 2021 National Association of Insurance Commissioners

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**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
Southwest Serv Life Ins Co	TX	82430	1339	165,144	0.001	62,080	37.6	37
SPJST	TX	57436		381,108	0.002	202,747	53.2	72
Standard Life & Accident Ins Co	TX	86355	408	37,112,465	0.148	25,697,488	69.2	17,055
Standard Life & Cas Ins Co	UT	71706		1,093,415	0.004	913,861	83.6	441
State Farm Mut Auto Ins Co	IL	25178	176	292,422,836	1.168	208,914,470	71.4	106,412
State Mut Ins Co	GA	69132		11,056,933	0.044	7,298,844	66.0	3,458
Sterling Investors Life Ins Co	IN	89184	4888	5,020,402	0.020	3,385,769	67.4	1,052
Sterling Life Ins Co	IL	77399	901	48,743,515	0.195	30,134,467	61.8	14,393
Sterling Nat Life Ins Co Inc	UT	91785	4888	20,180,221	0.081	15,999,524	79.3	12,174
Summa Ins Co Inc	OH	10649	3259	114,005	0.000	57,890	50.8	32
Supreme Council The Royal Arcanum	MA	58181		23,945	0.000	14,796	61.8	108
Takecare Ins Co Inc	GU	11093		93,258	0.000	219,133	235.0	64
Talcott Resolution Life Ins Co	CT	88072	4926	308,958	0.001	184,039	59.6	64
The Cincinnati Life Ins Co	OH	76236	244	612	0.000	1	0.2	2
The Vt Hlth Plan LLC	VT	95696	4745	20,250,651	0.081	14,188,981	70.1	9,961
THP Ins Co	WV	60016	1297	17,791,157	0.071	13,295,714	74.7	6,976
Thrivent Financial For Lutherans	WI	56014		132,961,100	0.531	100,392,737	75.5	67,281
Transamerica Financial Life Ins Co	NY	70688	468	674,751	0.003	424,288	62.9	130
Transamerica Life Ins Co	IA	86231	468	256,417,987	1.024	185,223,311	72.2	52,332
TRH Hlth Ins Co	TN	89005	4677	146,754,883	0.586	106,064,259	72.3	63,469
Trustmark Ins Co	IL	61425	276	22,869	0.000	-21,084	-92.2	8
Tufts Ins Co Inc	MA	60117	4742	22,309,532	0.089	18,004,741	80.7	10,151
UCare Hlth Inc	WI	12924	4380	434	0.000	600	138.2	2
UCare MN	MN	52629	4380	39,434	0.000	29,389	74.5	14
Unicare Life & Hlth Ins Co	IN	80314	671	10,647,495	0.043	7,334,406	68.9	3,109
Unified Life Ins Co	TX	11121		5,105,972	0.020	4,042,536	79.2	1,908
Union Fidelity Life Ins Co	KS	62596	350	126,585	0.001	132,416	104.6	55
Union Labor Life Ins Co	MD	69744	781	108,694	0.000	221,118	203.4	63
Union Security Ins Co	KS	70408	19	12,388,492	0.049	9,134,577	73.7	10,464
United Amer Ins Co	NE	92916	290	314,457,380	1.256	202,858,516	64.5	151,323
United Farm Family Life Ins Co	IN	69892	542	54,040	0.000	37,444	69.3	46
United Heritage Life Ins Co	ID	63983	2878	862	0.000	483	56.0	1
United Hlthcare of AL Inc	AL	95784	707	738,222	0.003	337,797	45.8	249
United Hlthcare of AZ Inc	AZ	96016	707	6,461	0.000	13,049	202.0	4
United Ins Co Of Amer	IL	69930	215	1,370,372	0.005	935,642	68.3	2,107
United Natl Life Ins Co Of Amer	IL	92703	687	3,772,068	0.015	2,521,072	66.8	1,029

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.

© 2021 National Association of Insurance Commissioners

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**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 Of Omaha Life Ins Co	NE	69868	261	879,947,161	3.515	569,272,710	64.7	276,727
United Security Assur Co Of PA	PA	42129		18,802	0.000	29,919	159.1	0
United States Fire Ins Co	DE	21113	158	376,809	0.002	230,613	61.2	577
United World Life Ins Co	NE	72850	261	672,871,243	2.688	497,154,840	73.9	371,346
UnitedHealthcare Ins Co	CT	79413	707	3,337,491,723	13.330	2,344,814,882	70.3	1,262,131
Universal Fidelity Life Ins Co	OK	70122	4989	5,699,948	0.023	4,173,452	73.2	2,004
Upmc Hlth Benefits Inc	PA	11018	1324	278,396	0.001	877,472	315.2	137
US Hlth & Life Ins Co Inc	MI	97772		6,662	0.000	9,176	137.7	2
USAA Life Ins Co	TX	69663	200	391,295,450	1.563	280,541,379	71.7	154,335
USable Life	AR	94358	876	34,122	0.000	7,725	22.6	4
USable Mut Ins Co	AR	83470	876	279,910,733	1.118	203,786,430	72.8	124,560
UTMB Hlth Plans Inc	TX	95764		442,894	0.002	252,552	57.0	141
Voya Retirement Ins & Ann Co	CT	86509	4832	4,258	0.000	2,232	52.4	2
Washington Natl Ins Co	IN	70319	233	31,780,097	0.127	22,152,325	69.7	8,563
Wellmark Inc	IA	88848	770	425,168,500	1.698	355,695,459	83.7	173,780
Wellmark Of SD Inc	SD	60128	770	58,667,123	0.234	49,031,717	83.6	23,763
Western Catholic Union	IL	57711		2,049,410	0.008	1,692,789	82.6	746
Western United Life Assur Co	WA	85189	1117	47,189,807	0.188	37,313,883	79.1	28,741
Wilcac Life Ins Co	IL	62413	4213	568,549	0.002	417,471	73.4	165
Wisconsin Physicians Serv Ins Corp	WI	53139	68	152,346,600	0.608	87,592,677	57.5	49,333
WMI Mut Ins Co	UT	68420		492,082	0.002	335,205	68.1	214
WPS Hlth Plan Inc	WI	10159	68	95,244	0.000	30,607	32.1	14
<b>TOTAL</b>				<b>25,036,948,213</b>		<b>18,095,315,242</b>	<b>72.3</b>	<b>10,465,558</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.

© 2021 National Association of Insurance Commissioners



**GROUP POLICIES ISSUED THROUGH 2017  
BY DIRECT PREMIUMS EARNED**



**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

GROUP POLICIES ISSUED THROUGH 2017

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	5,484,927,730	79.367	3,864,162,722	70.5	1,982,494
United Hlthcare Ins Co Of NY	NY	60093	707	842,551,896	12.192	645,367,536	76.6	278,101
Transamerica Life Ins Co	IA	86231	468	103,617,757	1.499	75,365,551	72.7	76
BCBS of MA	MA	53228	3637	51,529,157	0.746	40,491,029	78.6	15,317
Moda Hlth Plan Inc	OR	47098	1313	48,548,692	0.703	39,406,343	81.2	22,600
Premera Blue Cross	WA	47570	962	36,213,652	0.524	26,251,741	72.5	13,176
Community Ins Co	OH	10345	671	31,637,604	0.458	38,003,404	120.1	11,053
American Republic Ins Co	IA	60836	3527	30,464,188	0.441	20,907,589	68.6	7,735
BCBS Of NE	NE	77780	4858	27,174,126	0.393	19,132,842	70.4	12,064
Mutual Of Omaha Ins Co	NE	71412	261	24,064,596	0.348	19,310,311	80.2	7,199
Principal Life Ins Co	IA	61271	332	22,763,294	0.329	16,163,071	71.0	5,964
Bankers Life & Cas Co	IL	61263	233	19,026,845	0.275	16,314,621	85.7	6,008
BCBS Of KS Inc	KS	70729	430	18,317,812	0.265	14,189,493	77.5	6,573
BCBS of RI	RI	53473		16,026,374	0.232	11,750,079	73.3	6,670
Highmark Inc	PA	54771	812	15,295,643	0.221	9,651,415	63.1	8,124
Transamerica Financial Life Ins Co	NY	70688	468	12,071,709	0.175	8,662,800	71.8	4,248
Independence Hospital Ind Plan Inc	PA	54704	936	11,757,261	0.170	9,215,370	78.4	11,036
Anthem Hlth Plans Inc	CT	60217	671	11,623,663	0.168	6,422,960	55.3	7,642
Medico Ins Co	IA	31119	3527	10,573,404	0.153	7,320,235	69.2	2,498
Nassau Life & Ann Co	CT	93734	4736	9,873,973	0.143	6,188,013	62.7	2,662
Tufts Ins Co Inc	MA	60117	4742	9,830,537	0.142	7,450,956	75.8	4,082
United Amer Ins Co	NE	92916	290	6,524,307	0.094	5,147,031	78.9	2,614
Heartland Natl Life Ins Co	IN	66214		6,310,339	0.091	5,719,956	90.6	2,157
Excellus Hlth Plan Inc	NY	55107	1186	6,227,553	0.090	4,363,965	70.1	2,442
Aetna Hlth & Life Ins Co	CT	78700	1	6,174,536	0.089	4,579,034	74.2	3,059
American Natl Life Ins Co Of TX	TX	71773	408	5,854,942	0.085	4,287,482	73.2	1,671
Cigna Hlth & Life Ins Co	CT	67369	901	5,196,134	0.075	4,050,267	77.9	24
Health Care Serv Corp A Mut Legal Re	IL	70670	917	4,898,702	0.071	3,245,180	66.2	1,220
Anthem Hlth Plans of NH	NH	53759	671	4,128,182	0.060	3,427,150	83.0	399
Members Hlth Ins Co	AZ	94587	4677	2,742,299	0.040	2,115,713	77.2	1,243
Continental Life Ins Co Brentwood	TN	68500	1	2,673,926	0.039	1,956,661	73.2	804
BCBS of TN Inc	TN	54518	3498	2,031,581	0.029	1,289,509	63.5	728

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.



July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

GROUP POLICIES ISSUED THROUGH 2017

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	1,707,611	0.025	870,054	51.0	512
Central States H & L Co Of Omaha	NE	61751	690	1,634,468	0.024	1,154,758	70.7	472
Christian Fidelity Life Ins Co	TX	61859	574	1,611,749	0.023	861,150	53.4	314
Health Alliance Medical Plans	IL	77950	1192	1,547,132	0.022	1,212,200	78.4	536
Medical Mut Of OH	OH	29076	730	1,509,871	0.022	1,211,869	80.3	512
Columbian Mut Life Ins Co	NY	62103	535	1,335,554	0.019	866,605	64.9	373
Regence BCBS of UT	UT	54550	1207	1,209,525	0.018	1,089,942	90.1	628
Globe Life Ins Co of NY	NY	74101	290	1,174,923	0.017	959,803	81.7	407
Hartford Life & Accident Ins Co	CT	70815	91	1,144,407	0.017	858,576	75.0	385
Talcott Resolution Life Ins Co	CT	88072	4926	1,030,650	0.015	993,401	96.4	463
Highmark West Virginia Inc.	WV	54828	812	1,024,912	0.015	737,086	71.9	319
Physicians Mut Ins Co	NE	80578	367	984,333	0.014	746,921	75.9	355
BCBS of VT	VT	53295	4745	821,503	0.012	581,553	70.8	412
Oxford Life Ins Co	AZ	76112	574	494,750	0.007	447,877	90.5	191
Amalgamated Life & Hlth Ins Co	IL	60208		442,466	0.006	218,977	49.5	712
Continental Gen Ins Co	TX	71404		436,466	0.006	308,148	70.6	100
BCBS Of FL	FL	98167	536	345,099	0.005	197,885	57.3	117
Aetna Life Ins Co	CT	60054	1	337,473	0.005	362,543	107.4	130
American Family Life Assur Co of Col	NE	60380	370	293,108	0.004	100,140	34.2	57
American Progressive L&H Ins Of NY	NY	80624	1295	236,080	0.003	236,469	100.2	65
Globe Life & Accident Ins Co	NE	91472	290	202,116	0.003	165,501	81.9	69
Guarantee Trust Life Ins Co	IL	64211	687	181,364	0.003	73,296	40.4	43
Gerber Life Ins Co	NY	70939	836	86,098	0.001	88,478	102.8	17
Union Labor Life Ins Co	MD	69744	781	74,125	0.001	195,949	264.3	50
Allianz Life Ins Co Of N Amer	MN	90611	761	73,305	0.001	118,981	162.3	30
Connecticut Gen Life Ins Co	CT	62308	901	53,804	0.001	30,345	56.4	1
Medica Hlth Plans	MN	52626	1552	46,710	0.001	-12,108	-25.9	3
Combined Ins Co Of Amer	IL	62146	626	41,317	0.001	29,336	71.0	29
21st Century Premier Ins Co	PA	20796	69	30,894	0.000	-4,100	-13.3	16
North Amer Ins Co	WI	68349	574	16,409	0.000	17,056	103.9	3
Allianz Life Ins Co Of NY	NY	64190	761	11,623	0.000	9,628	82.8	14
BCBSM Inc	MN	55026	461	5,658	0.000	4,623	81.7	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

GROUP POLICIES ISSUED THROUGH 2017

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	5,223	92.6	3
CMFG Life Ins Co	IA	62626	306	3,307	0.000	2,226	67.3	3
BCBS Of MS Mut Ins Co	MS	60111	1126	2,583	0.000	665	25.7	1
Canada Life Reins Co	PA	76694	769	817	0.000	-2,402	-294.0	1
American Gen Life Ins Co	TX	60488	12	634	0.000	1,465	231.1	1
National Benefit Life Ins Co	NY	61409	4750	565	0.000	0	0.0	1
Genworth Life & Ann Ins Co	VA	65536	4011	528	0.000	559	105.9	0
<b>TOTAL</b>				<b>6,910,811,991</b>		<b>4,956,650,707</b>	<b>71.7</b>	<b>2,439,030</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.



**GROUP POLICIES ISSUED THROUGH 2017  
BY COMPANY NAME**



**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

U.S. and U.S. Territories

**In Order by Company Name**

GROUP POLICIES ISSUED THROUGH 2017

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	30,894	0.000	-4,100	-13.3	16
Aetna Hlth & Life Ins Co	CT	78700	1	6,174,536	0.089	4,579,034	74.2	3,059
Aetna Life Ins Co	CT	60054	1	337,473	0.005	362,543	107.4	130
Allianz Life Ins Co OfN Amer	MN	90611	761	73,305	0.001	118,981	162.3	30
Allianz Life Ins Co OfNY	NY	64190	761	11,623	0.000	9,628	82.8	14
Amalgamated Life & Hlth Ins Co	IL	60208		442,466	0.006	218,977	49.5	712
American Family Life Assur Co of Col	NE	60380	370	293,108	0.004	100,140	34.2	57
American Gen Life Ins Co	TX	60488	12	634	0.000	1,465	231.1	1
American Natl Life Ins Co OfTX	TX	71773	408	5,854,942	0.085	4,287,482	73.2	1,671
American Progressive L&H Ins OfNY	NY	80624	1295	236,080	0.003	236,469	100.2	65
American Republic Ins Co	IA	60836	3527	30,464,188	0.441	20,907,589	68.6	7,735
Anthem Hlth Plans Inc	CT	60217	671	11,623,663	0.168	6,422,960	55.3	7,642
Anthem Hlth Plans ofNH	NH	53759	671	4,128,182	0.060	3,427,150	83.0	399
Bankers Life & Cas Co	IL	61263	233	19,026,845	0.275	16,314,621	85.7	6,008
BCBS Of FL	FL	98167	536	345,099	0.005	197,885	57.3	117
BCBS Of KS Inc	KS	70729	430	18,317,812	0.265	14,189,493	77.5	6,573
BCBS of MA	MA	53228	3637	51,529,157	0.746	40,491,029	78.6	15,317
BCBS Of MS Mut Ins Co	MS	60111	1126	2,583	0.000	665	25.7	1
BCBS Of NE	NE	77780	4858	27,174,126	0.393	19,132,842	70.4	12,064
BCBS of RI	RI	53473		16,026,374	0.232	11,750,079	73.3	6,670
BCBS of TN Inc	TN	54518	3498	2,031,581	0.029	1,289,509	63.5	728
BCBS of VT	VT	53295	4745	821,503	0.012	581,553	70.8	412
BCBSM Inc	MN	55026	461	5,658	0.000	4,623	81.7	2
Canada Life Reins Co	PA	76694	769	817	0.000	-2,402	-294.0	1
Central States H & L Co Of Omaha	NE	61751	690	1,634,468	0.024	1,154,758	70.7	472
Christian Fidelity Life Ins Co	TX	61859	574	1,611,749	0.023	861,150	53.4	314
Cigna Hlth & Life Ins Co	CT	67369	901	5,196,134	0.075	4,050,267	77.9	24
CMFG Life Ins Co	IA	62626	306	3,307	0.000	2,226	67.3	3
Columbian Mut Life Ins Co	NY	62103	535	1,335,554	0.019	866,605	64.9	373
Combined Ins Co Of Amer	IL	62146	626	41,317	0.001	29,336	71.0	29
Community Ins Co	OH	10345	671	31,637,604	0.458	38,003,404	120.1	11,053
Connecticut Gen Life Ins Co	CT	62308	901	53,804	0.001	30,345	56.4	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Company Name**

GROUP POLICIES ISSUED THROUGH 2017

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 Gen Ins Co	TX	71404		436,466	0.006	308,148	70.6	100
Continental Life Ins Co Brentwood	TN	68500	1	2,673,926	0.039	1,956,661	73.2	804
Educators Mut Ins Assoc	UT	81701	126	1,707,611	0.025	870,054	51.0	512
Excellus Hlth Plan Inc	NY	55107	1186	6,227,553	0.090	4,363,965	70.1	2,442
Genworth Life & Ann Ins Co	VA	65536	4011	528	0.000	559	105.9	0
Gerber Life Ins Co	NY	70939	836	86,098	0.001	88,478	102.8	17
Globe Life & Accident Ins Co	NE	91472	290	202,116	0.003	165,501	81.9	69
Globe Life Ins Co of NY	NY	74101	290	1,174,923	0.017	959,803	81.7	407
Guarantee Trust Life Ins Co	IL	64211	687	181,364	0.003	73,296	40.4	43
Hartford Life & Accident Ins Co	CT	70815	91	1,144,407	0.017	858,576	75.0	385
Health Alliance Medical Plans	IL	77950	1192	1,547,132	0.022	1,212,200	78.4	536
Health Care Serv Corp A Mut Legal Re	IL	70670	917	4,898,702	0.071	3,245,180	66.2	1,220
Heartland Natl Life Ins Co	IN	66214		6,310,339	0.091	5,719,956	90.6	2,157
Highmark Inc	PA	54771	812	15,295,643	0.221	9,651,415	63.1	8,124
Highmark West Virginia Inc.	WV	54828	812	1,024,912	0.015	737,086	71.9	319
Independence Hospital Ind Plan Inc	PA	54704	936	11,757,261	0.170	9,215,370	78.4	11,036
Medica Hlth Plans	MN	52626	1552	46,710	0.001	-12,108	-25.9	3
Medical Mut Of OH	OH	29076	730	1,509,871	0.022	1,211,869	80.3	512
Medico Ins Co	IA	31119	3527	10,573,404	0.153	7,320,235	69.2	2,498
Members Hlth Ins Co	AZ	94587	4677	2,742,299	0.040	2,115,713	77.2	1,243
Moda Hlth Plan Inc	OR	47098	1313	48,548,692	0.703	39,406,343	81.2	22,600
Mutual Of Omaha Ins Co	NE	71412	261	24,064,596	0.348	19,310,311	80.2	7,199
Nassau Life & Ann Co	CT	93734	4736	9,873,973	0.143	6,188,013	62.7	2,662
National Benefit Life Ins Co	NY	61409	4750	565	0.000	0	0.0	1
North Amer Ins Co	WI	68349	574	16,409	0.000	17,056	103.9	3
Oxford Life Ins Co	AZ	76112	574	494,750	0.007	447,877	90.5	191
Physicians Mut Ins Co	NE	80578	367	984,333	0.014	746,921	75.9	355
Premera Blue Cross	WA	47570	962	36,213,652	0.524	26,251,741	72.5	13,176
Principal Life Ins Co	IA	61271	332	22,763,294	0.329	16,163,071	71.0	5,964
Regence BCBS of UT	UT	54550	1207	1,209,525	0.018	1,089,942	90.1	628
Reliastar Life Ins Co	MN	67105	4832	5,640	0.000	5,223	92.6	3
Talcott Resolution Life Ins Co	CT	88072	4926	1,030,650	0.015	993,401	96.4	463

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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Company Name**

GROUP POLICIES ISSUED THROUGH 2017

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 Financial Life Ins Co	NY	70688	468	12,071,709	0.175	8,662,800	71.8	4,248
Transamerica Life Ins Co	IA	86231	468	103,617,757	1.499	75,365,551	72.7	76
Tufts Ins Co Inc	MA	60117	4742	9,830,537	0.142	7,450,956	75.8	4,082
Union Labor Life Ins Co	MD	69744	781	74,125	0.001	195,949	264.3	50
United Amer Ins Co	NE	92916	290	6,524,307	0.094	5,147,031	78.9	2,614
United Hlthcare Ins Co Of NY	NY	60093	707	842,551,896	12.192	645,367,536	76.6	278,101
UnitedHealthcare Ins Co	CT	79413	707	5,484,927,730	79.367	3,864,162,722	70.5	1,982,494
<b>TOTAL</b>				<b>6,910,811,991</b>		<b>4,956,650,707</b>	<b>71.7</b>	<b>2,439,030</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.





**GROUP POLICIES ISSUED IN 2018, 2019, AND 2020  
BY DIRECT PREMIUMS EARNED**



**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

GROUP POLICIES ISSUED IN 2018, 2019, 2020

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	1,443,814,522	79.452	1,075,018,044	74.5	834,144
United Hlthcare Ins Co Of NY	NY	60093	707	247,686,808	13.630	210,288,853	84.9	103,449
BCBSM Inc	MN	55026	461	24,844,463	1.367	17,842,622	71.8	9,789
BCBS of MA	MA	53228	3637	23,896,531	1.315	14,653,374	61.3	8,848
Premera Blue Cross	WA	47570	962	20,313,475	1.118	12,532,969	61.7	8,652
Transamerica Life Ins Co	IA	86231	468	9,828,238	0.541	6,031,005	61.4	4,909
United Amer Ins Co	NE	92916	290	5,660,398	0.311	4,074,078	72.0	2,526
Moda Hlth Plan Inc	OR	47098	1313	5,296,905	0.291	3,121,008	58.9	2,918
Aetna Hlth & Life Ins Co	CT	78700	1	4,230,238	0.233	3,405,934	80.5	2,365
Highmark Inc	PA	54771	812	3,439,288	0.189	1,692,334	49.2	1,991
Tufts Ins Co Inc	MA	60117	4742	3,243,571	0.178	2,387,049	73.6	1,758
BCBS Of KS Inc	KS	70729	430	3,099,742	0.171	1,664,696	53.7	1,422
BCBS Of NE	NE	77780	4858	3,035,021	0.167	1,770,473	58.3	2,283
Health Care Serv Corp A Mut Legal Re	IL	70670	917	2,845,170	0.157	1,992,747	70.0	1,136
QCC Ins Co	PA	93688	936	2,575,472	0.142	2,019,379	78.4	1,128
Independence Hospital Ind Plan Inc	PA	54704	936	2,308,876	0.127	1,287,478	55.8	2,205
Transamerica Financial Life Ins Co	NY	70688	468	2,286,089	0.126	1,199,326	52.5	916
Educators Hlth Plans Life Accident &	UT	12515	126	1,473,819	0.081	1,062,148	72.1	1,084
Excellus Hlth Plan Inc	NY	55107	1186	1,092,056	0.060	548,198	50.2	526
BCBS of RI	RI	53473		1,087,927	0.060	797,637	73.3	815
Cigna Hlth & Life Ins Co	CT	67369	901	941,781	0.052	518,162	55.0	11
Members Hlth Ins Co	AZ	94587	4677	728,741	0.040	572,180	78.5	490
BCBS of VT	VT	53295	4745	604,020	0.033	284,275	47.1	350
Hartford Life & Accident Ins Co	CT	70815	91	499,192	0.027	288,185	57.7	187
Health Alliance Medical Plans	IL	77950	1192	413,041	0.023	315,464	76.4	722
Continental Life Ins Co Brentwood	TN	68500	1	389,607	0.021	296,857	76.2	218
Educators Mut Ins Assoc	UT	81701	126	350,338	0.019	224,081	64.0	148
Globe Life Ins Co of NY	NY	74101	290	259,119	0.014	199,940	77.2	100
Heartland Natl Life Ins Co	IN	66214		256,301	0.014	182,418	71.2	100
Physicians Mut Ins Co	NE	80578	367	237,566	0.013	167,463	70.5	108
Anthem Hlth Plans of NH	NH	53759	671	185,835	0.010	75,568	40.7	19
Regence BCBS of UT	UT	54550	1207	161,435	0.009	115,303	71.4	146

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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

GROUP POLICIES ISSUED IN 2018, 2019, 2020

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
Amalgamated Life & Hlth Ins Co	IL	60208		56,226	0.003	27,065	48.1	21
Talcott Resolution Life Ins Co	CT	88072	4926	39,603	0.002	12,087	30.5	21
Highmark West Virginia Inc.	WV	54828	812	19,745	0.001	26,664	135.0	7
Medico Ins Co	IA	31119	3527	16,696	0.001	26,346	157.8	4
Aetna Life Ins Co	CT	60054	1	7,678	0.000	30,587	398.4	3
<b>TOTAL</b>				<b>1,817,225,533</b>		<b>1,366,751,997</b>	<b>75.2</b>	<b>995,519</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.



**GROUP POLICIES ISSUED IN 2018, 2019, AND 2020  
BY COMPANY NAME**





**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**In Order by Company Name**

U.S. and U.S. Territories

GROUP POLICIES ISSUED IN 2018, 2019, 2020

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	4,230,238	0.233	3,405,934	80.5	2,365
Aetna Life Ins Co	CT	60054	1	7,678	0.000	30,587	398.4	3
Amalgamated Life & Hlth Ins Co	IL	60208		56,226	0.003	27,065	48.1	21
Anthem Hlth Plans of NH	NH	53759	671	185,835	0.010	75,568	40.7	19
BCBS Of KS Inc	KS	70729	430	3,099,742	0.171	1,664,696	53.7	1,422
BCBS of MA	MA	53228	3637	23,896,531	1.315	14,653,374	61.3	8,848
BCBS Of NE	NE	77780	4858	3,035,021	0.167	1,770,473	58.3	2,283
BCBS of RI	RI	53473		1,087,927	0.060	797,637	73.3	815
BCBS of VT	VT	53295	4745	604,020	0.033	284,275	47.1	350
BCBSM Inc	MN	55026	461	24,844,463	1.367	17,842,622	71.8	9,789
Cigna Hlth & Life Ins Co	CT	67369	901	941,781	0.052	518,162	55.0	11
Continental Life Ins Co Brentwood	TN	68500	1	389,607	0.021	296,857	76.2	218
Educators Hlth Plans Life Accident &	UT	12515	126	1,473,819	0.081	1,062,148	72.1	1,084
Educators Mut Ins Assoc	UT	81701	126	350,338	0.019	224,081	64.0	148
Excellus Hlth Plan Inc	NY	55107	1186	1,092,056	0.060	548,198	50.2	526
Globe Life Ins Co of NY	NY	74101	290	259,119	0.014	199,940	77.2	100
Hartford Life & Accident Ins Co	CT	70815	91	499,192	0.027	288,185	57.7	187
Health Alliance Medical Plans	IL	77950	1192	413,041	0.023	315,464	76.4	722
Health Care Serv Corp A Mut Legal Re	IL	70670	917	2,845,170	0.157	1,992,747	70.0	1,136
Heartland Natl Life Ins Co	IN	66214		256,301	0.014	182,418	71.2	100
Highmark Inc	PA	54771	812	3,439,288	0.189	1,692,334	49.2	1,991
Highmark West Virginia Inc.	WV	54828	812	19,745	0.001	26,664	135.0	7
Independence Hospital Ind Plan Inc	PA	54704	936	2,308,876	0.127	1,287,478	55.8	2,205
Medico Ins Co	IA	31119	3527	16,696	0.001	26,346	157.8	4
Members Hlth Ins Co	AZ	94587	4677	728,741	0.040	572,180	78.5	490
Moda Hlth Plan Inc	OR	47098	1313	5,296,905	0.291	3,121,008	58.9	2,918
Physicians Mut Ins Co	NE	80578	367	237,566	0.013	167,463	70.5	108
Premera Blue Cross	WA	47570	962	20,313,475	1.118	12,532,969	61.7	8,652
QCC Ins Co	PA	93688	936	2,575,472	0.142	2,019,379	78.4	1,128
Regence BCBS of UT	UT	54550	1207	161,435	0.009	115,303	71.4	146
Talcott Resolution Life Ins Co	CT	88072	4926	39,603	0.002	12,087	30.5	21
Transamerica Financial Life Ins Co	NY	70688	468	2,286,089	0.126	1,199,326	52.5	916

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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Company Name**

GROUP POLICIES ISSUED IN 2018, 2019, 2020

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	9,828,238	0.541	6,031,005	61.4	4,909
Tufts Ins Co Inc	MA	60117	4742	3,243,571	0.178	2,387,049	73.6	1,758
United Amer Ins Co	NE	92916	290	5,660,398	0.311	4,074,078	72.0	2,526
United Hlthcare Ins Co Of NY	NY	60093	707	247,686,808	13.630	210,288,853	84.9	103,449
UnitedHealthcare Ins Co	CT	79413	707	1,443,814,522	79.452	1,075,018,044	74.5	834,144
<b>TOTAL</b>				<b>1,817,225,533</b>		<b>1,366,751,997</b>	<b>75.2</b>	<b>995,519</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 GROUP POLICIES  
BY DIRECT PREMIUMS EARNED**



**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**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	6,928,742,252	79.385	4,939,180,766	71.3	2,816,638
United Hlthcare Ins Co Of NY	NY	60093	707	1,090,238,704	12.491	855,656,389	78.5	381,550
Transamerica Life Ins Co	IA	86231	468	113,445,995	1.300	81,396,556	71.7	4,985
BCBS of MA	MA	53228	3637	75,425,688	0.864	55,144,403	73.1	24,165
Premera Blue Cross	WA	47570	962	56,527,127	0.648	38,784,710	68.6	21,828
Moda Hlth Plan Inc	OR	47098	1313	53,845,597	0.617	42,527,351	79.0	25,518
Community Ins Co	OH	10345	671	31,637,604	0.362	38,003,404	120.1	11,053
American Republic Ins Co	IA	60836	3527	30,464,188	0.349	20,907,589	68.6	7,735
BCBS Of NE	NE	77780	4858	30,209,147	0.346	20,903,315	69.2	14,347
BCBSM Inc	MN	55026	461	24,850,121	0.285	17,847,245	71.8	9,791
Mutual Of Omaha Ins Co	NE	71412	261	24,064,596	0.276	19,310,311	80.2	7,199
Principal Life Ins Co	IA	61271	332	22,763,294	0.261	16,163,071	71.0	5,964
BCBS Of KS Inc	KS	70729	430	21,417,554	0.245	15,854,189	74.0	7,995
Bankers Life & Cas Co	IL	61263	233	19,026,845	0.218	16,314,621	85.7	6,008
Highmark Inc	PA	54771	812	18,734,931	0.215	11,343,749	60.5	10,115
BCBS of RI	RI	53473		17,114,301	0.196	12,547,716	73.3	7,485
Transamerica Financial Life Ins Co	NY	70688	468	14,357,798	0.165	9,862,126	68.7	5,164
Independence Hospital Ind Plan Inc	PA	54704	936	14,066,137	0.161	10,502,848	74.7	13,241
Tufts Ins Co Inc	MA	60117	4742	13,074,108	0.150	9,838,005	75.2	5,840
United Amer Ins Co	NE	92916	290	12,184,705	0.140	9,221,109	75.7	5,140
Anthem Hlth Plans Inc	CT	60217	671	11,623,663	0.133	6,422,960	55.3	7,642
Medico Ins Co	IA	31119	3527	10,590,100	0.121	7,346,581	69.4	2,502
Aetna Hlth & Life Ins Co	CT	78700	1	10,404,774	0.119	7,984,968	76.7	5,424
Nassau Life & Ann Co	CT	93734	4736	9,873,973	0.113	6,188,013	62.7	2,662
Health Care Serv Corp A Mut Legal Re	IL	70670	917	7,743,872	0.089	5,237,927	67.6	2,356
Excellus Hlth Plan Inc	NY	55107	1186	7,319,609	0.084	4,912,163	67.1	2,968
Heartland Natl Life Ins Co	IN	66214		6,566,640	0.075	5,902,374	89.9	2,257
Cigna Hlth & Life Ins Co	CT	67369	901	6,137,915	0.070	4,568,429	74.4	35
American Natl Life Ins Co Of TX	TX	71773	408	5,854,942	0.067	4,287,482	73.2	1,671
Anthem Hlth Plans of NH	NH	53759	671	4,314,017	0.049	3,502,718	81.2	418
Members Hlth Ins Co	AZ	94587	4677	3,471,040	0.040	2,687,893	77.4	1,733
Continental Life Ins Co Brentwood	TN	68500	1	3,063,533	0.035	2,253,518	73.6	1,022

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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**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
QCC Ins Co	PA	93688	936	2,575,472	0.030	2,019,379	78.4	1,128
Educators Mut Ins Assoc	UT	81701	126	2,057,949	0.024	1,094,135	53.2	660
BCBS of TN Inc	TN	54518	3498	2,031,581	0.023	1,289,509	63.5	728
Health Alliance Medical Plans	IL	77950	1192	1,960,173	0.022	1,527,664	77.9	1,258
Hartford Life & Accident Ins Co	CT	70815	91	1,643,599	0.019	1,146,761	69.8	572
Central States H & L Co Of Omaha	NE	61751	690	1,634,468	0.019	1,154,758	70.7	472
Christian Fidelity Life Ins Co	TX	61859	574	1,611,749	0.018	861,150	53.4	314
Medical Mut Of OH	OH	29076	730	1,509,871	0.017	1,211,869	80.3	512
Educators Hlth Plans Life Accident &	UT	12515	126	1,473,819	0.017	1,062,148	72.1	1,084
Globe Life Ins Co of NY	NY	74101	290	1,434,042	0.016	1,159,743	80.9	507
BCBS of VT	VT	53295	4745	1,425,523	0.016	865,828	60.7	762
Regence BCBS of UT	UT	54550	1207	1,370,960	0.016	1,205,245	87.9	774
Columbian Mut Life Ins Co	NY	62103	535	1,335,554	0.015	866,605	64.9	373
Physicians Mut Ins Co	NE	80578	367	1,221,899	0.014	914,384	74.8	463
Talcott Resolution Life Ins Co	CT	88072	4926	1,070,253	0.012	1,005,488	93.9	484
Highmark West Virginia Inc.	WV	54828	812	1,044,657	0.012	763,750	73.1	326
Amalgamated Life & Hlth Ins Co	IL	60208		498,692	0.006	246,042	49.3	733
Oxford Life Ins Co	AZ	76112	574	494,750	0.006	447,877	90.5	191
Continental Gen Ins Co	TX	71404		436,466	0.005	308,148	70.6	100
Aetna Life Ins Co	CT	60054	1	345,151	0.004	393,130	113.9	133
BCBS Of FL	FL	98167	536	345,099	0.004	197,885	57.3	117
American Family Life Assur Co of Col	NE	60380	370	293,108	0.003	100,140	34.2	57
American Progressive L&H Ins Of NY	NY	80624	1295	236,080	0.003	236,469	100.2	65
Globe Life & Accident Ins Co	NE	91472	290	202,116	0.002	165,501	81.9	69
Guarantee Trust Life Ins Co	IL	64211	687	181,364	0.002	73,296	40.4	43
Gerber Life Ins Co	NY	70939	836	86,098	0.001	88,478	102.8	17
Union Labor Life Ins Co	MD	69744	781	74,125	0.001	195,949	264.3	50
Allianz Life Ins Co OfN Amer	MN	90611	761	73,305	0.001	118,981	162.3	30
Connecticut Gen Life Ins Co	CT	62308	901	53,804	0.001	30,345	56.4	1
Medica Hlth Plans	MN	52626	1552	46,710	0.001	-12,108	-25.9	3
Combined Ins Co Of Amer	IL	62146	626	41,317	0.000	29,336	71.0	29
21st Century Premier Ins Co	PA	20796	69	30,894	0.000	-4,100	-13.3	16

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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

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	16,409	0.000	17,056	103.9	3
Allianz Life Ins Co Of NY	NY	64190	761	11,623	0.000	9,628	82.8	14
Reliastar Life Ins Co	MN	67105	4832	5,640	0.000	5,223	92.6	3
CMFG Life Ins Co	IA	62626	306	3,307	0.000	2,226	67.3	3
BCBS Of MS Mut Ins Co	MS	60111	1126	2,583	0.000	665	25.7	1
Canada Life Reins Co	PA	76694	769	817	0.000	-2,402	-294.0	1
American Gen Life Ins Co	TX	60488	12	634	0.000	1,465	231.1	1
National Benefit Life Ins Co	NY	61409	4750	565	0.000	0	0.0	1
Genworth Life & Ann Ins Co	VA	65536	4011	528	0.000	559	105.9	0
<b>TOTAL</b>				<b>8,728,037,524</b>		<b>6,323,402,704</b>	<b>72.4</b>	<b>3,434,549</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 GROUP POLICIES  
BY COMPANY NAME**



**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**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	30,894	0.000	-4,100	-13.3	16
Aetna Hlth & Life Ins Co	CT	78700	1	10,404,774	0.119	7,984,968	76.7	5,424
Aetna Life Ins Co	CT	60054	1	345,151	0.004	393,130	113.9	133
Allianz Life Ins Co OfN Amer	MN	90611	761	73,305	0.001	118,981	162.3	30
Allianz Life Ins Co OfNY	NY	64190	761	11,623	0.000	9,628	82.8	14
Amalgamated Life & Hlth Ins Co	IL	60208		498,692	0.006	246,042	49.3	733
American Family Life Assur Co of Col	NE	60380	370	293,108	0.003	100,140	34.2	57
American Gen Life Ins Co	TX	60488	12	634	0.000	1,465	231.1	1
American Natl Life Ins Co OfTX	TX	71773	408	5,854,942	0.067	4,287,482	73.2	1,671
American Progressive L&H Ins OfNY	NY	80624	1295	236,080	0.003	236,469	100.2	65
American Republic Ins Co	IA	60836	3527	30,464,188	0.349	20,907,589	68.6	7,735
Anthem Hlth Plans Inc	CT	60217	671	11,623,663	0.133	6,422,960	55.3	7,642
Anthem Hlth Plans ofNH	NH	53759	671	4,314,017	0.049	3,502,718	81.2	418
Bankers Life & Cas Co	IL	61263	233	19,026,845	0.218	16,314,621	85.7	6,008
BCBS Of FL	FL	98167	536	345,099	0.004	197,885	57.3	117
BCBS Of KS Inc	KS	70729	430	21,417,554	0.245	15,854,189	74.0	7,995
BCBS of MA	MA	53228	3637	75,425,688	0.864	55,144,403	73.1	24,165
BCBS Of MS Mut Ins Co	MS	60111	1126	2,583	0.000	665	25.7	1
BCBS Of NE	NE	77780	4858	30,209,147	0.346	20,903,315	69.2	14,347
BCBS of RI	RI	53473		17,114,301	0.196	12,547,716	73.3	7,485
BCBS of TN Inc	TN	54518	3498	2,031,581	0.023	1,289,509	63.5	728
BCBS of VT	VT	53295	4745	1,425,523	0.016	865,828	60.7	762
BCBSM Inc	MN	55026	461	24,850,121	0.285	17,847,245	71.8	9,791
Canada Life Reins Co	PA	76694	769	817	0.000	-2,402	-294.0	1
Central States H & L Co Of Omaha	NE	61751	690	1,634,468	0.019	1,154,758	70.7	472
Christian Fidelity Life Ins Co	TX	61859	574	1,611,749	0.018	861,150	53.4	314
Cigna Hlth & Life Ins Co	CT	67369	901	6,137,915	0.070	4,568,429	74.4	35
CMFG Life Ins Co	IA	62626	306	3,307	0.000	2,226	67.3	3
Columbian Mut Life Ins Co	NY	62103	535	1,335,554	0.015	866,605	64.9	373
Combined Ins Co Of Amer	IL	62146	626	41,317	0.000	29,336	71.0	29
Community Ins Co	OH	10345	671	31,637,604	0.362	38,003,404	120.1	11,053
Connecticut Gen Life Ins Co	CT	62308	901	53,804	0.001	30,345	56.4	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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**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
Continental Gen Ins Co	TX	71404		436,466	0.005	308,148	70.6	100
Continental Life Ins Co Brentwood	TN	68500	1	3,063,533	0.035	2,253,518	73.6	1,022
Educators Hlth Plans Life Accident &	UT	12515	126	1,473,819	0.017	1,062,148	72.1	1,084
Educators Mut Ins Assoc	UT	81701	126	2,057,949	0.024	1,094,135	53.2	660
Excellus Hlth Plan Inc	NY	55107	1186	7,319,609	0.084	4,912,163	67.1	2,968
Genworth Life & Ann Ins Co	VA	65536	4011	528	0.000	559	105.9	0
Gerber Life Ins Co	NY	70939	836	86,098	0.001	88,478	102.8	17
Globe Life & Accident Ins Co	NE	91472	290	202,116	0.002	165,501	81.9	69
Globe Life Ins Co of NY	NY	74101	290	1,434,042	0.016	1,159,743	80.9	507
Guarantee Trust Life Ins Co	IL	64211	687	181,364	0.002	73,296	40.4	43
Hartford Life & Accident Ins Co	CT	70815	91	1,643,599	0.019	1,146,761	69.8	572
Health Alliance Medical Plans	IL	77950	1192	1,960,173	0.022	1,527,664	77.9	1,258
Health Care Serv Corp A Mut Legal Re	IL	70670	917	7,743,872	0.089	5,237,927	67.6	2,356
Heartland Natl Life Ins Co	IN	66214		6,566,640	0.075	5,902,374	89.9	2,257
Highmark Inc	PA	54771	812	18,734,931	0.215	11,343,749	60.5	10,115
Highmark West Virginia Inc.	WV	54828	812	1,044,657	0.012	763,750	73.1	326
Independence Hospital Ind Plan Inc	PA	54704	936	14,066,137	0.161	10,502,848	74.7	13,241
Medica Hlth Plans	MN	52626	1552	46,710	0.001	-12,108	-25.9	3
Medical Mut Of OH	OH	29076	730	1,509,871	0.017	1,211,869	80.3	512
Medico Ins Co	IA	31119	3527	10,590,100	0.121	7,346,581	69.4	2,502
Members Hlth Ins Co	AZ	94587	4677	3,471,040	0.040	2,687,893	77.4	1,733
Moda Hlth Plan Inc	OR	47098	1313	53,845,597	0.617	42,527,351	79.0	25,518
Mutual Of Omaha Ins Co	NE	71412	261	24,064,596	0.276	19,310,311	80.2	7,199
Nassau Life & Ann Co	CT	93734	4736	9,873,973	0.113	6,188,013	62.7	2,662
National Benefit Life Ins Co	NY	61409	4750	565	0.000	0	0.0	1
North Amer Ins Co	WI	68349	574	16,409	0.000	17,056	103.9	3
Oxford Life Ins Co	AZ	76112	574	494,750	0.006	447,877	90.5	191
Physicians Mut Ins Co	NE	80578	367	1,221,899	0.014	914,384	74.8	463
Premera Blue Cross	WA	47570	962	56,527,127	0.648	38,784,710	68.6	21,828
Principal Life Ins Co	IA	61271	332	22,763,294	0.261	16,163,071	71.0	5,964
QCC Ins Co	PA	93688	936	2,575,472	0.030	2,019,379	78.4	1,128
Regence BCBS of UT	UT	54550	1207	1,370,960	0.016	1,205,245	87.9	774

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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Company Name**

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	5,223	92.6	3
Talcott Resolution Life Ins Co	CT	88072	4926	1,070,253	0.012	1,005,488	93.9	484
Transamerica Financial Life Ins Co	NY	70688	468	14,357,798	0.165	9,862,126	68.7	5,164
Transamerica Life Ins Co	IA	86231	468	113,445,995	1.300	81,396,556	71.7	4,985
Tufts Ins Co Inc	MA	60117	4742	13,074,108	0.150	9,838,005	75.2	5,840
Union Labor Life Ins Co	MD	69744	781	74,125	0.001	195,949	264.3	50
United Amer Ins Co	NE	92916	290	12,184,705	0.140	9,221,109	75.7	5,140
United Hlthcare Ins Co Of NY	NY	60093	707	1,090,238,704	12.491	855,656,389	78.5	381,550
UnitedHealthcare Ins Co	CT	79413	707	6,928,742,252	79.385	4,939,180,766	71.3	2,816,638
<b>TOTAL</b>				<b>8,728,037,524</b>		<b>6,323,402,704</b>	<b>72.4</b>	<b>3,434,549</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**





**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**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	10,266,233,975	30.405	7,283,995,648	71.0	4,078,769
Health Care Serv Corp A Mut Legal Re	IL	70670	917	1,651,797,515	4.892	1,175,513,892	71.2	607,516
United Hlthcare Ins Co Of NY	NY	60093	707	1,090,238,704	3.229	855,656,389	78.5	381,550
United Of Omaha Life Ins Co	NE	69868	261	879,947,161	2.606	569,272,710	64.7	276,727
Omaha Ins Co	NE	13100	261	787,288,849	2.332	599,381,365	76.1	396,773
Mutual Of Omaha Ins Co	NE	71412	261	744,712,878	2.206	534,161,705	71.7	310,683
United World Life Ins Co	NE	72850	261	672,871,243	1.993	497,154,840	73.9	371,346
BCBS of MA	MA	53228	3637	572,591,228	1.696	481,079,435	84.0	240,611
Continental Life Ins Co Brentwood	TN	68500	1	556,511,647	1.648	437,513,348	78.6	269,625
Colonial Penn Life Ins Co	PA	62065	233	504,973,240	1.496	338,833,460	67.1	207,271
Cigna Hlth & Life Ins Co	CT	67369	901	481,344,052	1.426	385,615,052	80.1	258,218
BCBSM Inc	MN	55026	461	479,075,900	1.419	340,624,016	71.1	165,885
BCBS Of FL	FL	98167	536	477,101,891	1.413	339,802,733	71.2	175,848
Aetna Hlth & Life Ins Co	CT	78700	1	454,020,627	1.345	347,098,031	76.4	230,307
Humana Ins Co	WI	73288	119	452,216,740	1.339	329,916,929	73.0	187,567
Wellmark Inc	IA	88848	770	425,168,500	1.259	355,695,459	83.7	173,780
American Continental Ins Co	TN	12321	1	417,308,965	1.236	307,203,336	73.6	157,235
American Retirement Life Ins Co	OH	88366	901	410,449,507	1.216	297,446,069	72.5	169,212
BCBS of NC Inc	NC	54631	758	395,492,403	1.171	281,661,839	71.2	159,214
BCBS of MI Mut Ins Co	MI	54291	572	392,342,028	1.162	298,783,850	76.2	124,401
USAA Life Ins Co	TX	69663	200	391,295,450	1.159	280,541,379	71.7	154,335
Transamerica Life Ins Co	IA	86231	468	369,863,982	1.095	266,619,867	72.1	57,317
Anthem Hlth Plans of VA Inc	VA	71835	671	328,748,655	0.974	221,572,583	67.4	144,131
United Amer Ins Co	NE	92916	290	326,642,085	0.967	212,079,625	64.9	156,463
State Farm Mut Auto Ins Co	IL	25178	176	292,422,836	0.866	208,914,470	71.4	106,412
USAbles Mut Ins Co	AR	83470	876	279,910,733	0.829	203,786,430	72.8	124,560
BCBS Of KS Inc	KS	70729	430	261,883,567	0.776	197,660,927	75.5	97,903
Horizon Ins Co	NJ	14690	1202	248,666,386	0.736	178,476,470	71.8	74,156
Aetna Hlth Ins Co	PA	72052	1	240,376,772	0.712	182,228,715	75.8	220,899
BCBS of AL	AL	55433	570	230,278,579	0.682	186,911,665	81.2	109,158
Loyal Amer Life Ins Co	OH	65722	901	226,017,038	0.669	164,193,659	72.6	87,776
Highmark Inc	PA	54771	812	221,310,471	0.655	174,249,828	78.7	89,001

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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

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
Medical Hlth Insuring Corp of OH	OH	95828	730	218,206,341	0.646	177,441,510	81.3	125,008
Physicians Mut Ins Co	NE	80578	367	214,165,783	0.634	139,750,720	65.3	92,222
Bankers Life & Cas Co	IL	61263	233	210,618,893	0.624	140,601,719	66.8	52,989
Anthem Hlth Plans Of KY Inc	KY	95120	671	191,290,823	0.567	126,962,984	66.4	75,495
Anthem Ins Co Inc	IN	28207	671	172,014,761	0.509	118,970,546	69.2	75,643
BCBS Of NE	NE	77780	4858	169,927,199	0.503	117,181,641	69.0	66,214
Medico Corp Life Ins Co	IA	79987	3527	157,695,793	0.467	112,943,974	71.6	74,601
BCBS Of SC Inc	SC	38520	661	157,277,665	0.466	106,604,029	67.8	67,226
Wisconsin Physicians Serv Ins Corp	WI	53139	68	152,346,600	0.451	87,592,677	57.5	49,333
BCBS Hlthcare Plan of GA Inc	GA	96962	671	150,420,768	0.445	99,215,864	66.0	51,978
Community Ins Co	OH	10345	671	150,043,682	0.444	103,725,992	69.1	67,360
TRH Hlth Ins Co	TN	89005	4677	146,754,883	0.435	106,064,259	72.3	63,469
Manhattan Life Ins Co	NY	65870	1117	142,946,761	0.423	109,461,488	76.6	58,426
BCBS of TN Inc	TN	54518	3498	133,015,190	0.394	89,094,797	67.0	51,398
Thrivent Financial For Lutherans	WI	56014		132,961,100	0.394	100,392,737	75.5	67,281
Philadelphia Amer Life Ins Co	TX	67784	520	132,593,451	0.393	106,585,213	80.4	63,688
HPHC Ins Co Inc	MA	18975	595	131,077,430	0.388	96,486,192	73.6	52,144
Carefirst of MD Inc	MD	47058	380	129,258,511	0.383	81,561,077	63.1	36,701
Premera Blue Cross	WA	47570	962	127,669,036	0.378	83,212,079	65.2	49,464
Bankers Fidelity Life Ins Co	GA	61239	587	126,639,384	0.375	91,172,208	72.0	53,387
BCBS of AZ Inc	AZ	53589		121,433,468	0.360	78,879,713	65.0	48,245
Anthem Hlth Plans Inc	CT	60217	671	117,270,156	0.347	83,221,340	71.0	52,755
Humanadental Ins Co	WI	70580	119	114,234,915	0.338	97,230,834	85.1	71,731
Regence BlueShield	WA	53902	1207	111,718,544	0.331	69,588,734	62.3	47,293
Louisiana Hlth Serv & Ind Co	LA	81200	438	109,162,341	0.323	83,999,354	76.9	43,056
Health Net Life Ins Co	CA	66141	1295	108,387,825	0.321	81,589,382	75.3	41,294
BCBS of ND	ND	55891		103,219,942	0.306	73,008,728	70.7	38,477
Empire Healthchoice Assur Inc	NY	55093	671	102,727,874	0.304	78,205,544	76.1	39,622
Rocky Mountain Hospital & Medical	CO	11011	671	96,380,671	0.285	66,382,057	68.9	42,302
Healthy Alliance Life Ins Co	MO	78972	671	93,905,306	0.278	63,918,738	68.1	38,992
SILAC Ins Co	UT	62952	4888	90,939,841	0.269	66,140,603	72.7	25,191
Anthem Hlth Plans of NH	NH	53759	671	90,121,077	0.267	63,156,558	70.1	36,794

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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**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
New Era Life Ins Co	TX	78743	520	87,684,077	0.260	69,591,411	79.4	34,703
Physicians Life Ins Co	NE	72125	367	86,852,155	0.257	56,267,861	64.8	41,764
Aetna Life Ins Co	CT	60054	1	81,961,987	0.243	52,017,978	63.5	23,544
American Republic Ins Co	IA	60836	3527	78,278,920	0.232	51,272,342	65.5	19,900
Medico Ins Co	IA	31119	3527	74,607,930	0.221	54,199,414	72.6	25,837
Gerber Life Ins Co	NY	70939	836	71,204,214	0.211	47,281,153	66.4	18,131
GPM Hlth & Life Ins Co	WA	67059	4712	67,301,262	0.199	54,750,201	81.4	40,765
Humana Benefit Plan of IL Inc	IL	60052	119	65,697,828	0.195	61,932,419	94.3	42,523
Central States Ind Co Of Omaha	NE	34274	31	65,234,007	0.193	47,025,833	72.1	22,171
Old Surety Life Ins Co	OK	67326	4922	63,382,227	0.188	40,617,603	64.1	28,697
BCBS of RI	RI	53473		60,680,702	0.180	44,047,451	72.6	24,975
BCBS of KC	MO	47171	537	59,868,647	0.177	41,943,953	70.1	19,555
Wellmark Of SD Inc	SD	60128	770	58,667,123	0.174	49,031,717	83.6	23,763
BCBS of WI	WI	54003	671	57,673,211	0.171	33,986,917	58.9	15,092
Combined Ins Co Of Amer	IL	62146	626	57,506,931	0.170	42,062,043	73.1	22,775
Country Life Ins Co	IL	62553	50	57,373,733	0.170	38,477,194	67.1	19,893
Anthem Hlth Plans of ME Inc	ME	52618	671	56,344,706	0.167	41,453,108	73.6	23,066
Moda Hlth Plan Inc	OR	47098	1313	55,779,236	0.165	43,760,611	78.5	26,697
Individual Assur Co Life Hlth & Acc	OK	81779	2858	52,043,377	0.154	40,889,442	78.6	18,654
Lumico Life Ins Co	MO	73504	181	51,527,271	0.153	39,014,464	75.7	39,352
New Era Life Ins Co Of Midwest	TX	69698	520	50,741,286	0.150	40,680,727	80.2	22,298
Omaha Supplemental Ins Co	NE	16537	261	50,419,001	0.149	38,535,306	76.4	53,972
Regence BCBS of UT	UT	54550	1207	49,426,630	0.146	32,680,947	66.1	20,275
Sterling Life Ins Co	IL	77399	901	48,743,515	0.144	30,134,467	61.8	14,393
Nassau Life & Ann Co	CT	93734	4736	48,167,128	0.143	27,965,863	58.1	11,224
Continental Gen Ins Co	TX	71404		47,897,451	0.142	32,527,941	67.9	12,615
Bankers Fidelity Assur Co	GA	71919	587	47,733,240	0.141	33,455,548	70.1	23,341
Western United Life Assur Co	WA	85189	1117	47,189,807	0.140	37,313,883	79.1	28,741
American Natl Life Ins Co Of TX	TX	71773	408	46,174,170	0.137	38,122,613	82.6	17,846
Capital Advantage Ins Co	PA	41203	1230	44,992,985	0.133	33,086,086	73.5	25,853
Medica Hlth Plans	MN	52626	1552	42,669,008	0.126	31,983,407	75.0	15,476
Everence Assn Inc	IN	57991	4616	42,170,428	0.125	27,294,528	64.7	19,064

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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**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
Globe Life Ins Co of NY	NY	74101	290	41,946,473	0.124	26,148,603	62.3	32,120
American Republic Corp Ins Co	IA	67679	3527	41,860,257	0.124	25,917,404	61.9	11,366
Reserve Natl Ins Co	IL	68462	215	41,563,680	0.123	30,710,526	73.9	14,935
Independence Hospital Ind Plan Inc	PA	54704	936	41,003,708	0.121	31,958,164	77.9	31,812
CSI Life Ins Co	NE	82880	31	40,502,486	0.120	31,420,345	77.6	21,379
Standard Life & Accident Ins Co	TX	86355	408	37,112,465	0.110	25,697,488	69.2	17,055
Genworth Life & Ann Ins Co	VA	65536	4011	36,820,809	0.109	25,890,781	70.3	11,021
Priority Hlth	MI	95561	3383	36,800,016	0.109	24,782,925	67.3	16,159
Regence BCBS of OR	OR	54933	1207	36,735,177	0.109	25,873,184	70.4	16,203
Pekin Life Ins Co	IL	67628	153	36,713,332	0.109	27,107,275	73.8	16,489
Tufts Ins Co Inc	MA	60117	4742	35,383,640	0.105	27,842,746	78.7	15,991
Assured Life Assn	CO	56499		35,135,674	0.104	23,307,264	66.3	12,156
Forethought Life Ins Co	IN	91642	3891	34,651,022	0.103	23,629,721	68.2	10,418
Principal Life Ins Co	IA	61271	332	34,404,795	0.102	24,728,097	71.9	8,877
Southern Guar Ins Co	WI	19178		33,588,826	0.099	28,791,188	85.7	26,391
BCBS Of MS Mut Ins Co	MS	60111	1126	32,563,601	0.096	26,954,449	82.8	10,069
Puritan Life Ins Co of Amer	AZ	71390	4903	32,455,777	0.096	26,877,435	82.8	18,653
Americo Fin Life & Ann Ins Co	TX	61999	449	32,426,431	0.096	26,522,235	81.8	17,182
Dean Hlth Plan Inc	WI	96156	1294	31,990,023	0.095	31,988,764	100.0	18,298
Washington Natl Ins Co	IN	70319	233	31,780,097	0.094	22,152,325	69.7	8,563
First Care Inc	MD	60113	380	31,767,095	0.094	22,199,624	69.9	18,053
Blue Care Network Of MI	MI	95610	572	31,123,872	0.092	20,844,541	67.0	10,614
Guarantee Trust Life Ins Co	IL	64211	687	30,834,710	0.091	22,243,515	72.1	14,444
Order of United Commercial Travelers	OH	56383		30,187,144	0.089	18,494,698	61.3	6,870
Oxford Life Ins Co	AZ	76112	574	29,565,955	0.088	24,414,610	82.6	8,371
Family Life Ins Co	TX	63053	1117	27,294,263	0.081	17,089,068	62.6	6,147
American Family Life Assur Co of Col	NE	60380	370	26,971,018	0.080	22,472,418	83.3	7,683
Everest Reins Co	DE	26921	1120	26,600,002	0.079	21,441,454	80.6	13,201
Accendo Ins Co	UT	63444	1	25,207,268	0.075	18,073,678	71.7	53,424
Excellus Hlth Plan Inc	NY	55107	1186	24,793,618	0.073	19,737,403	79.6	9,249
Great Southern Life Ins Co	TX	90212	449	24,659,577	0.073	18,550,034	75.2	20,006
BCBS of WY	WY	53767		23,354,304	0.069	16,613,591	71.1	9,495

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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**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
First Hlth Life & Hlth Ins Co	TX	90328	1	23,285,068	0.069	15,990,593	68.7	9,384
Group Hospitalization & Med Srves	DC	53007	380	23,243,796	0.069	15,331,299	66.0	7,958
Heartland Natl Life Ins Co	IN	66214		22,826,418	0.068	16,851,028	73.8	10,580
Government Personnel Mut Life Ins Co	TX	63967	4712	21,414,755	0.063	15,702,561	73.3	6,775
Medical Mut Of OH	OH	29076	730	20,899,389	0.062	14,549,913	69.6	8,269
Asuris NW Hlth	WA	47350	1207	20,630,029	0.061	15,751,207	76.4	9,876
The Vt Hlth Plan LLC	VT	95696	4745	20,250,651	0.060	14,188,981	70.1	9,961
Sterling Nat Life Ins Co Inc	UT	91785	4888	20,180,221	0.060	15,999,524	79.3	12,174
Highmark BCBSD Inc	DE	53287	812	19,918,786	0.059	12,408,405	62.3	8,643
Avera Hlth Plans Inc	SD	95839		19,671,139	0.058	14,839,910	75.4	10,364
American Family Mut Ins Co SI	WI	19275	473	19,357,693	0.057	10,618,202	54.9	4,332
Highmark West Virginia Inc.	WV	54828	812	19,059,811	0.056	15,182,480	79.7	7,093
Christian Fidelity Life Ins Co	TX	61859	574	18,694,935	0.055	10,979,664	58.7	3,934
Shenandoah Life Ins Co	VA	68845	4947	18,429,082	0.055	14,108,190	76.6	10,077
S USA Life Ins Co Inc	AZ	60183	4947	18,301,516	0.054	13,169,793	72.0	10,471
THP Ins Co	WV	60016	1297	17,791,157	0.053	13,295,714	74.7	6,976
AmeriHealth Ins Co Of NJ	NJ	60061	936	17,052,123	0.051	13,342,741	78.2	6,432
Capital Blue Cross	PA	54720	1230	16,234,495	0.048	12,349,639	76.1	10,541
Humana Ins Co of NY	NY	12634	119	15,900,471	0.047	11,161,530	70.2	8,136
Royal Neighbors Of Amer	IL	57657		15,631,762	0.046	9,279,732	59.4	3,295
Globe Life & Accident Ins Co	NE	91472	290	15,457,748	0.046	12,289,579	79.5	7,041
Transamerica Financial Life Ins Co	NY	70688	468	15,032,549	0.045	10,286,414	68.4	5,294
Golden Rule Ins Co	IN	62286	707	14,898,080	0.044	9,395,482	63.1	4,593
Companion Life Ins Co	SC	77828	661	14,668,168	0.043	11,188,963	76.3	5,179
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	14,074,568	0.042	9,455,659	67.2	4,339
Central States H & L Co Of Omaha	NE	61751	690	13,656,052	0.040	9,365,322	68.6	8,420
Liberty Bankers Life Ins Co	OK	68543	3436	13,251,580	0.039	10,027,164	75.7	6,484
GCU	PA	56693		12,454,556	0.037	10,566,232	84.8	5,258
Union Security Ins Co	KS	70408	19	12,388,492	0.037	9,134,577	73.7	10,464
Humana Hlth Ins Co Of FL Inc	FL	69671	119	11,259,486	0.033	7,743,568	68.8	4,928
National Guardian Life Ins Co	WI	66583	1211	11,241,535	0.033	9,015,038	80.2	7,424
State Mut Ins Co	GA	69132		11,056,933	0.033	7,298,844	66.0	3,458

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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

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		10,669,448	0.032	7,275,197	68.2	4,357
Unicare Life & Hlth Ins Co	IN	80314	671	10,647,495	0.032	7,334,406	68.9	3,109
Humana Ins Co Of KY	KY	60219	119	10,567,871	0.031	7,794,316	73.8	4,048
Regence Blueshield Of ID Inc	ID	60131	1207	10,316,316	0.031	7,673,754	74.4	3,445
BCBS of VT	VT	53295	4745	9,094,028	0.027	6,150,234	67.6	3,044
QCC Ins Co	PA	93688	936	8,936,517	0.026	7,785,957	87.1	4,554
Blue Cross of ID Care Plus Inc	ID	15022	1290	8,536,070	0.025	6,129,360	71.8	3,742
North Amer Ins Co	WI	68349	574	8,428,891	0.025	5,985,590	71.0	1,789
Compbenefits Ins Co	TX	60984	119	8,122,964	0.024	7,072,979	87.1	11,428
Pacificare Life & Hlth Ins Co	IN	70785	707	7,943,052	0.024	5,797,045	73.0	2,455
Medico Life & Hlth Ins Co	IA	65641	3527	7,763,532	0.023	5,431,935	70.0	3,945
National Hlth Ins Co	TX	82538	4928	7,726,907	0.023	6,023,553	78.0	7,914
SBLI USA Life Ins Co Inc	NY	60176	4947	7,491,132	0.022	5,429,961	72.5	4,253
Alliance Hlth & Life Ins Co	MI	60134	1311	7,370,335	0.022	5,032,747	68.3	3,257
Sierra Hlth & Life Ins Co Inc	NV	71420	707	6,900,786	0.020	4,575,315	66.3	1,771
Pan Amer Life Ins Co	LA	67539	525	6,734,610	0.020	4,767,355	70.8	5,252
Amerigroup Ins Co	TX	14078	671	6,483,223	0.019	6,235,077	96.2	4,522
Nassau Life Ins Co of KS	KS	68284	4736	6,437,192	0.019	3,265,346	50.7	1,680
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	5,796,553	0.017	5,127,477	88.5	2,859
American Progressive L&H Ins Of NY	NY	80624	1295	5,771,530	0.017	4,326,133	75.0	1,572
Universal Fidelity Life Ins Co	OK	70122	4989	5,699,948	0.017	4,173,452	73.2	2,004
Qualchoice Life & Hlth Ins Co Inc	AR	70998	1295	5,454,179	0.016	4,592,483	84.2	2,413
Health Now NY Inc	NY	55204		5,362,840	0.016	5,408,741	100.9	1,597
Celtic Ins Co	IL	80799	1295	5,357,924	0.016	3,644,027	68.0	1,230
Provident Amer Life & Hlth Ins Co	OH	67903	901	5,347,813	0.016	3,099,043	57.9	1,048
Sanford Hlth Plan	SD	95683	1246	5,206,385	0.015	5,323,330	102.2	2,910
Quartz Hlth Benefit Plans Corp	WI	95796	4870	5,198,361	0.015	4,014,298	77.2	2,260
Unified Life Ins Co	TX	11121		5,105,972	0.015	4,042,536	79.2	1,908
Erie Family Life Ins Co	PA	70769	213	5,046,686	0.015	3,806,107	75.4	4,546
Sterling Investors Life Ins Co	IN	89184	4888	5,020,402	0.015	3,385,769	67.4	1,052
Health Alliance Medical Plans	IL	77950	1192	5,014,313	0.015	3,555,300	70.9	2,927
KSKJ Life Amer Slovenian Catholic Un	IL	56227		4,453,649	0.013	2,824,844	63.4	1,084

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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

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
EmblemHealth Plan Inc	NY	55239	1127	4,446,169	0.013	2,837,618	63.8	1,326
Health Tradition Hlth Plan Inc	WI	96628	4939	4,312,532	0.013	2,713,728	62.9	1,440
Quartz Hlth Plan Corp	WI	95101	4870	4,126,457	0.012	3,569,532	86.5	1,614
Nationwide Life Ins Co	OH	66869	140	3,988,582	0.012	2,346,034	58.8	1,027
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	3,910,725	0.012	2,509,205	64.2	1,479
Group Hlth Coop of S Central WI	WI	95311		3,872,815	0.011	3,334,730	86.1	1,311
United Natl Life Ins Co Of Amer	IL	92703	687	3,772,068	0.011	2,521,072	66.8	1,029
Coventry Hlth & Life Ins Co	MO	81973	1	3,638,964	0.011	2,160,112	59.4	796
Cigna Natl Hlth Ins Co	OH	61727	901	3,561,442	0.011	2,152,776	60.4	2,814
Bankers Conseco Life Ins Co	NY	68560	233	3,545,377	0.011	2,873,347	81.0	1,907
Capitol Life Ins Co	TX	61581	3436	3,526,579	0.010	2,231,308	63.3	6,832
Members Hlth Ins Co	AZ	94587	4677	3,519,921	0.010	2,719,334	77.3	1,761
Humana Hlth Plan Inc	KY	95885	119	3,444,878	0.010	2,901,356	84.2	2,010
Fallon Hlth & Life Assur Co	MA	66828	4741	3,374,253	0.010	3,159,329	93.6	1,510
MercyCare HMO Inc	WI	12195	3595	3,350,958	0.010	3,111,558	92.9	1,365
CDPHP Universal Benefits Inc	NY	47027	4708	3,273,835	0.010	3,293,808	100.6	632
Quartz Hlth Ins Corp	WI	95341	4870	3,043,311	0.009	3,160,000	103.8	1,123
HNE Ins Co	MA	14198	4756	2,957,464	0.009	2,612,369	88.3	1,561
Paramount Ins Co	OH	11518	1212	2,933,783	0.009	2,406,109	82.0	1,218
Loyal Christian Benefit Assn	PA	56758		2,921,853	0.009	2,450,082	83.9	1,502
Great Amer Life Ins Co	OH	63312	84	2,892,329	0.009	1,747,405	60.4	658
BCBS of MA HMO Blue Inc	MA	12219	3637	2,595,068	0.008	2,472,239	95.3	1,399
Aultcare Ins Co	OH	77216	4805	2,234,765	0.007	1,713,767	76.7	1,118
Educators Mut Ins Assoc	UT	81701	126	2,057,949	0.006	1,094,135	53.2	660
Western Catholic Union	IL	57711		2,049,410	0.006	1,692,789	82.6	746
Health Net Hlth Plan of OR Inc	OR	95800	1295	1,958,927	0.006	1,316,072	67.2	593
Humana Ins Co Of PR Inc	PR	84603	119	1,829,601	0.005	1,546,161	84.5	1,268
ManhattanLife Assur Co of Amer	AR	61883	1117	1,780,303	0.005	848,074	47.6	4,946
Garden State Life Ins Co	TX	63657	408	1,734,667	0.005	1,609,966	92.8	2,255
Lincoln Heritage Life Ins Co	IL	65927		1,708,182	0.005	1,208,510	70.7	374
Hartford Life & Accident Ins Co	CT	70815	91	1,643,599	0.005	1,146,761	69.8	572
Liberty Natl Life Ins Co	NE	65331	290	1,513,082	0.004	973,904	64.4	821

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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**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
Educators Hlth Plans Life Accident &	UT	12515	126	1,473,819	0.004	1,062,148	72.1	1,084
Talcott Resolution Life Ins Co	CT	88072	4926	1,379,211	0.004	1,189,527	86.2	548
United Ins Co Of Amer	IL	69930	215	1,370,372	0.004	935,642	68.3	2,107
Catholic United Financial	MN	57053		1,341,523	0.004	914,382	68.2	791
Columbian Mut Life Ins Co	NY	62103	535	1,335,554	0.004	866,605	64.9	373
Genworth Life Ins Co	DE	70025	4011	1,194,669	0.004	973,461	81.5	211
EPIC Life Ins Co	WI	64149	68	1,171,573	0.003	785,705	67.1	519
Kaiser Found Hlth Plan of WA Options	WA	47055	601	1,166,572	0.003	898,913	77.1	487
Communitycare Life & Hlth Ins Co	OK	89008	3487	1,096,726	0.003	893,521	81.5	281
Standard Life & Cas Ins Co	UT	71706		1,093,415	0.003	913,861	83.6	441
New York Life Ins Co	NY	66915	826	993,090	0.003	785,096	79.1	249
Massachusetts Mut Life Ins Co	MA	65935	435	987,903	0.003	840,085	85.0	562
Avalon Ins Co	PA	12358	1230	907,477	0.003	679,665	74.9	190
United Hlthcare of AL Inc	AL	95784	707	738,222	0.002	337,797	45.8	249
McLaren Hlth Plan Comm	MI	14217	4700	599,000	0.002	538,567	89.9	320
MedMutual Life Ins Co	OH	62375	730	574,004	0.002	346,381	60.3	189
Catholic Life Ins	TX	57347		569,503	0.002	394,357	69.2	388
Wilcac Life Ins Co	IL	62413	4213	568,549	0.002	417,471	73.4	165
Connecticut Gen Life Ins Co	CT	62308	901	562,533	0.002	264,129	47.0	187
Jefferson Natl Life Ins Co	TX	64017	140	508,381	0.002	253,387	49.8	113
Amalgamated Life & Hlth Ins Co	IL	60208		498,692	0.001	246,042	49.3	733
WMI Mut Ins Co	UT	68420		492,082	0.001	335,205	68.1	214
BridgeSpan Hlth Co	UT	95303	1207	476,036	0.001	269,335	56.6	132
UTMB Hlth Plans Inc	TX	95764		442,894	0.001	252,552	57.0	141
American Gen Life Ins Co	TX	60488	12	428,592	0.001	249,955	58.3	119
Polish Falcons Of Amer	PA	56820		394,914	0.001	315,341	79.9	174
SPJST	TX	57436		381,108	0.001	202,747	53.2	72
United States Fire Ins Co	DE	21113	158	376,809	0.001	230,613	61.2	577
EmpheSys Ins Co	TX	88595	119	331,237	0.001	266,448	80.4	524
Idealife Ins Co	CT	97764	31	326,430	0.001	150,721	46.2	57
Upmc Hlth Benefits Inc	PA	11018	1324	278,396	0.001	877,472	315.2	137
Shelter Life Ins Co	MO	65757	123	261,842	0.001	263,023	100.5	110

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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

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
Auto Owners Life Ins Co	MI	61190	280	255,804	0.001	135,909	53.1	56
Sanford Hlth Plan of MN	MN	95725	1246	222,173	0.001	153,701	69.2	66
Compcare Hlth Serv Ins Corp	WI	95693	671	216,006	0.001	151,782	70.3	40
John Alden Life Ins Co	WI	65080	19	197,266	0.001	164,353	83.3	61
American Family Ins Co	WI	10386	473	191,707	0.001	54,120	28.2	38
Union Labor Life Ins Co	MD	69744	781	182,819	0.001	417,067	228.1	113
Jackson Natl Life Ins Co	MI	65056	918	175,420	0.001	212,344	121.0	103
Southwest Serv Life Ins Co	TX	82430	1339	165,144	0.000	62,080	37.6	37
American Family Life Assur Co of NY	NY	60526	370	147,052	0.000	38,225	26.0	53
Ability Ins Co	NE	71471	4824	147,019	0.000	91,678	62.4	36
Allianz Life Ins Co OfN Amer	MN	90611	761	136,083	0.000	176,240	129.5	63
Hawaii Medical Serv Assn	HI	49948		130,906	0.000	67,596	51.6	35
Union Fidelity Life Ins Co	KS	62596	350	126,585	0.000	132,416	104.6	55
Summa Ins Co Inc	OH	10649	3259	114,005	0.000	57,890	50.8	32
WPS Hlth Plan Inc	WI	10159	68	95,244	0.000	30,607	32.1	14
Takecare Ins Co Inc	GU	11093		93,258	0.000	219,133	235.0	64
Montana Hlth Cooperative	MT	14933		86,802	0.000	53,811	62.0	215
American Income Life Ins Co	IN	60577	290	85,246	0.000	28,500	33.4	19
HMO dba Blue Plus	MN	95649	461	71,214	0.000	37,007	52.0	21
American Fidelity Assur Co	OK	60410	330	66,995	0.000	58,194	86.9	44
Health First Ins Inc	FL	14140	4740	64,336	0.000	59,269	92.1	23
Allcare Hlth Plan Inc	OR	12253	4963	58,919	0.000	42,544	72.2	25
21st Century Premier Ins Co	PA	20796	69	57,795	0.000	29,013	50.2	35
United Farm Family Life Ins Co	IN	69892	542	54,040	0.000	37,444	69.3	46
Prudential Ins Co Of Amer	NJ	68241	304	48,508	0.000	-8,824	-18.2	20
UCare MN	MN	52629	4380	39,434	0.000	29,389	74.5	14
USAble Life	AR	94358	876	34,122	0.000	7,725	22.6	4
American Natl Ins Co	TX	60739	408	33,291	0.000	29,900	89.8	13
IA Amer Life Ins Co	TX	91693	315	30,380	0.000	-236,001	-776.8	27
Sagicor Life Ins Co	TX	60445		25,994	0.000	4,608	17.7	8
Supreme Council The Royal Arcanum	MA	58181		23,945	0.000	14,796	61.8	108
Trustmark Ins Co	IL	61425	276	22,869	0.000	-21,084	-92.2	8

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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

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
Cincinnati Equitable Life Ins Co	OH	88064	67	19,302	0.000	14,363	74.4	8
United Security Assur Co Of PA	PA	42129		18,802	0.000	29,919	159.1	0
CSA Fraternal Life	IL	56138		18,316	0.000	4,505	24.6	6
Group Hlth Coop of Eau Claire	WI	95192		14,738	0.000	1,258	8.5	2
Central Security Life Ins Co	TX	61735	526	13,059	0.000	9,630	73.7	8
Federal Life Ins Co	IL	63223	4966	13,002	0.000	3,061	23.5	176
Pacificsource Hlth Plans	OR	54976	4704	12,692	0.000	14,069	110.8	6
Allianz Life Ins Co Of NY	NY	64190	761	11,623	0.000	9,628	82.8	14
Ryder Hlth Plan Inc	PR	95743		7,650	0.000	7,105	92.9	11
Kansas City Life Ins Co	MO	65129	588	7,339	0.000	3,261	44.4	2
Assurity Life Ins Co	NE	71439	4862	6,819	0.000	16,102	236.1	9
US Hlth & Life Ins Co Inc	MI	97772		6,662	0.000	9,176	137.7	2
United Hlthcare of AZ Inc	AZ	96016	707	6,461	0.000	13,049	202.0	4
SilverScript Ins Co	TN	12575	1	5,691	0.000	6,720	118.1	6
Reliastar Life Ins Co	MN	67105	4832	5,640	0.000	5,223	92.6	3
Natl Foundation Life Ins Co	TX	98205	707	4,966	0.000	18,386	370.2	3
Voya Retirement Ins & Ann Co	CT	86509	4832	4,258	0.000	2,232	52.4	2
Mid West Natl Life Ins Co Of TN	TX	66087	707	3,822	0.000	3,731	97.6	6
Protective Life Ins Co	TN	68136	458	3,417	0.000	1,823	53.4	2
Resource Life Ins Co	IL	61506	233	3,348	0.000	2,353	70.3	2
CMFG Life Ins Co	IA	62626	306	3,307	0.000	2,226	67.3	3
Medisun Inc	AZ	95982		3,096	0.000	0	0.0	1
LifeSecure Ins Co	MI	77720	572	2,196	0.000	647	29.5	3
Metropolitan Life Ins Co	NY	65978	241	1,369	0.000	1,351	98.7	1
Old Amer Ins Co	MO	67199	588	1,323	0.000	-572	-43.2	3
National Cas Co	OH	11991	140	1,233	0.000	1,774	143.9	4
United Heritage Life Ins Co	ID	63983	2878	862	0.000	483	56.0	1
Canada Life Reins Co	PA	76694	769	817	0.000	-2,402	-294.0	1
The Cincinnati Life Ins Co	OH	76236	244	612	0.000	1	0.2	2
National Benefit Life Ins Co	NY	61409	4750	565	0.000	0	0.0	1
UCare Hlth Inc	WI	12924	4380	434	0.000	600	138.2	2
Motorists Commercial Mut Ins Co	OH	13331	291	275	0.000	2,921	1,062.2	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

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
Colonial Life & Accident Ins Co	SC	62049	565	-213	0.000	-67	31.5	0
<b>TOTAL</b>				33,764,985,737		24,418,717,946	72.3	13,900,107

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**



**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**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	57,795	0.000	29,013	50.2	35
Ability Ins Co	NE	71471	4824	147,019	0.000	91,678	62.4	36
Accendo Ins Co	UT	63444	1	25,207,268	0.075	18,073,678	71.7	53,424
Aetna Hlth & Life Ins Co	CT	78700	1	454,020,627	1.345	347,098,031	76.4	230,307
Aetna Hlth Ins Co	PA	72052	1	240,376,772	0.712	182,228,715	75.8	220,899
Aetna Life Ins Co	CT	60054	1	81,961,987	0.243	52,017,978	63.5	23,544
Allcare Hlth Plan Inc	OR	12253	4963	58,919	0.000	42,544	72.2	25
Alliance Hlth & Life Ins Co	MI	60134	1311	7,370,335	0.022	5,032,747	68.3	3,257
Allianz Life Ins Co OfN Amer	MN	90611	761	136,083	0.000	176,240	129.5	63
Allianz Life Ins Co OfNY	NY	64190	761	11,623	0.000	9,628	82.8	14
Amalgamated Life & Hlth Ins Co	IL	60208		498,692	0.001	246,042	49.3	733
American Continental Ins Co	TN	12321	1	417,308,965	1.236	307,203,336	73.6	157,235
American Family Ins Co	WI	10386	473	191,707	0.001	54,120	28.2	38
American Family Life Assur Co of Col	NE	60380	370	26,971,018	0.080	22,472,418	83.3	7,683
American Family Life Assur Co of NY	NY	60526	370	147,052	0.000	38,225	26.0	53
American Family Mut Ins Co SI	WI	19275	473	19,357,693	0.057	10,618,202	54.9	4,332
American Fidelity Assur Co	OK	60410	330	66,995	0.000	58,194	86.9	44
American Gen Life Ins Co	TX	60488	12	428,592	0.001	249,955	58.3	119
American Income Life Ins Co	IN	60577	290	85,246	0.000	28,500	33.4	19
American Natl Ins Co	TX	60739	408	33,291	0.000	29,900	89.8	13
American Natl Life Ins Co Of TX	TX	71773	408	46,174,170	0.137	38,122,613	82.6	17,846
American Progressive L&H Ins Of NY	NY	80624	1295	5,771,530	0.017	4,326,133	75.0	1,572
American Republic Corp Ins Co	IA	67679	3527	41,860,257	0.124	25,917,404	61.9	11,366
American Republic Ins Co	IA	60836	3527	78,278,920	0.232	51,272,342	65.5	19,900
American Retirement Life Ins Co	OH	88366	901	410,449,507	1.216	297,446,069	72.5	169,212
Americo Fin Life & Ann Ins Co	TX	61999	449	32,426,431	0.096	26,522,235	81.8	17,182
Amerigroup Ins Co	TX	14078	671	6,483,223	0.019	6,235,077	96.2	4,522
AmeriHealth Ins Co Of NJ	NJ	60061	936	17,052,123	0.051	13,342,741	78.2	6,432
Anthem Hlth Plans Inc	CT	60217	671	117,270,156	0.347	83,221,340	71.0	52,755
Anthem Hlth Plans Of KY Inc	KY	95120	671	191,290,823	0.567	126,962,984	66.4	75,495
Anthem Hlth Plans of ME Inc	ME	52618	671	56,344,706	0.167	41,453,108	73.6	23,066
Anthem Hlth Plans of NH	NH	53759	671	90,121,077	0.267	63,156,558	70.1	36,794

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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**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 Hlth Plans of VA Inc	VA	71835	671	328,748,655	0.974	221,572,583	67.4	144,131
Anthem Ins Co Inc	IN	28207	671	172,014,761	0.509	118,970,546	69.2	75,643
Assured Life Assn	CO	56499		35,135,674	0.104	23,307,264	66.3	12,156
Assurity Life Ins Co	NE	71439	4862	6,819	0.000	16,102	236.1	9
Asuris NW Hlth	WA	47350	1207	20,630,029	0.061	15,751,207	76.4	9,876
Aultcare Ins Co	OH	77216	4805	2,234,765	0.007	1,713,767	76.7	1,118
Auto Owners Life Ins Co	MI	61190	280	255,804	0.001	135,909	53.1	56
Avalon Ins Co	PA	12358	1230	907,477	0.003	679,665	74.9	190
Avera Hlth Plans Inc	SD	95839		19,671,139	0.058	14,839,910	75.4	10,364
Bankers Conseco Life Ins Co	NY	68560	233	3,545,377	0.011	2,873,347	81.0	1,907
Bankers Fidelity Assur Co	GA	71919	587	47,733,240	0.141	33,455,548	70.1	23,341
Bankers Fidelity Life Ins Co	GA	61239	587	126,639,384	0.375	91,172,208	72.0	53,387
Bankers Life & Cas Co	IL	61263	233	210,618,893	0.624	140,601,719	66.8	52,989
BCBS Hlthcare Plan of GA Inc	GA	96962	671	150,420,768	0.445	99,215,864	66.0	51,978
BCBS of AL	AL	55433	570	230,278,579	0.682	186,911,665	81.2	109,158
BCBS of AZ Inc	AZ	53589		121,433,468	0.360	78,879,713	65.0	48,245
BCBS Of FL	FL	98167	536	477,101,891	1.413	339,802,733	71.2	175,848
BCBS of KC	MO	47171	537	59,868,647	0.177	41,943,953	70.1	19,555
BCBS Of KS Inc	KS	70729	430	261,883,567	0.776	197,660,927	75.5	97,903
BCBS of MA	MA	53228	3637	572,591,228	1.696	481,079,435	84.0	240,611
BCBS of MA HMO Blue Inc	MA	12219	3637	2,595,068	0.008	2,472,239	95.3	1,399
BCBS of MI Mut Ins Co	MI	54291	572	392,342,028	1.162	298,783,850	76.2	124,401
BCBS Of MS Mut Ins Co	MS	60111	1126	32,563,601	0.096	26,954,449	82.8	10,069
BCBS of NC Inc	NC	54631	758	395,492,403	1.171	281,661,839	71.2	159,214
BCBS of ND	ND	55891		103,219,942	0.306	73,008,728	70.7	38,477
BCBS Of NE	NE	77780	4858	169,927,199	0.503	117,181,641	69.0	66,214
BCBS of RI	RI	53473		60,680,702	0.180	44,047,451	72.6	24,975
BCBS Of SC Inc	SC	38520	661	157,277,665	0.466	106,604,029	67.8	67,226
BCBS of TN Inc	TN	54518	3498	133,015,190	0.394	89,094,797	67.0	51,398
BCBS of VT	VT	53295	4745	9,094,028	0.027	6,150,234	67.6	3,044
BCBS of WI	WI	54003	671	57,673,211	0.171	33,986,917	58.9	15,092
BCBS of WY	WY	53767		23,354,304	0.069	16,613,591	71.1	9,495

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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

U.S. and U.S. Territories

**In Order by Company Name**

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
BCBSM Inc	MN	55026	461	479,075,900	1.419	340,624,016	71.1	165,885
Blue Care Network Of MI	MI	95610	572	31,123,872	0.092	20,844,541	67.0	10,614
Blue Cross of ID Care Plus Inc	ID	15022	1290	8,536,070	0.025	6,129,360	71.8	3,742
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	14,074,568	0.042	9,455,659	67.2	4,339
BridgeSpan Hlth Co	UT	95303	1207	476,036	0.001	269,335	56.6	132
Canada Life Reins Co	PA	76694	769	817	0.000	-2,402	-294.0	1
Capital Advantage Ins Co	PA	41203	1230	44,992,985	0.133	33,086,086	73.5	25,853
Capital Blue Cross	PA	54720	1230	16,234,495	0.048	12,349,639	76.1	10,541
Capitol Life Ins Co	TX	61581	3436	3,526,579	0.010	2,231,308	63.3	6,832
Carefirst of MD Inc	MD	47058	380	129,258,511	0.383	81,561,077	63.1	36,701
Catholic Life Ins	TX	57347		569,503	0.002	394,357	69.2	388
Catholic United Financial	MN	57053		1,341,523	0.004	914,382	68.2	791
CDPHP Universal Benefits Inc	NY	47027	4708	3,273,835	0.010	3,293,808	100.6	632
Celtic Ins Co	IL	80799	1295	5,357,924	0.016	3,644,027	68.0	1,230
Central Security Life Ins Co	TX	61735	526	13,059	0.000	9,630	73.7	8
Central States H & L Co Of Omaha	NE	61751	690	13,656,052	0.040	9,365,322	68.6	8,420
Central States Ind Co Of Omaha	NE	34274	31	65,234,007	0.193	47,025,833	72.1	22,171
Christian Fidelity Life Ins Co	TX	61859	574	18,694,935	0.055	10,979,664	58.7	3,934
Cigna Hlth & Life Ins Co	CT	67369	901	481,344,052	1.426	385,615,052	80.1	258,218
Cigna Natl Hlth Ins Co	OH	61727	901	3,561,442	0.011	2,152,776	60.4	2,814
Cincinnati Equitable Life Ins Co	OH	88064	67	19,302	0.000	14,363	74.4	8
CMFG Life Ins Co	IA	62626	306	3,307	0.000	2,226	67.3	3
Colonial Life & Accident Ins Co	SC	62049	565	-213	0.000	-67	31.5	0
Colonial Penn Life Ins Co	PA	62065	233	504,973,240	1.496	338,833,460	67.1	207,271
Columbian Mut Life Ins Co	NY	62103	535	1,335,554	0.004	866,605	64.9	373
Combined Ins Co Of Amer	IL	62146	626	57,506,931	0.170	42,062,043	73.1	22,775
Community Ins Co	OH	10345	671	150,043,682	0.444	103,725,992	69.1	67,360
Communitycare Life & Hlth Ins Co	OK	89008	3487	1,096,726	0.003	893,521	81.5	281
Companion Life Ins Co	SC	77828	661	14,668,168	0.043	11,188,963	76.3	5,179
Compbenefits Ins Co	TX	60984	119	8,122,964	0.024	7,072,979	87.1	11,428
Compcare Hlth Serv Ins Corp	WI	95693	671	216,006	0.001	151,782	70.3	40
Connecticut Gen Life Ins Co	CT	62308	901	562,533	0.002	264,129	47.0	187

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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

U.S. and U.S. Territories

**In Order by Company Name**

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
Continental Gen Ins Co	TX	71404		47,897,451	0.142	32,527,941	67.9	12,615
Continental Life Ins Co Brentwood	TN	68500	1	556,511,647	1.648	437,513,348	78.6	269,625
Country Life Ins Co	IL	62553	50	57,373,733	0.170	38,477,194	67.1	19,893
Coventry Hlth & Life Ins Co	MO	81973	1	3,638,964	0.011	2,160,112	59.4	796
CSA Fraternal Life	IL	56138		18,316	0.000	4,505	24.6	6
CSI Life Ins Co	NE	82880	31	40,502,486	0.120	31,420,345	77.6	21,379
Dean Hlth Plan Inc	WI	96156	1294	31,990,023	0.095	31,988,764	100.0	18,298
Educators Hlth Plans Life Accident &	UT	12515	126	1,473,819	0.004	1,062,148	72.1	1,084
Educators Mut Ins Assoc	UT	81701	126	2,057,949	0.006	1,094,135	53.2	660
EmblemHealth Plan Inc	NY	55239	1127	4,446,169	0.013	2,837,618	63.8	1,326
Empheysis Ins Co	TX	88595	119	331,237	0.001	266,448	80.4	524
Empire Healthchoice Assur Inc	NY	55093	671	102,727,874	0.304	78,205,544	76.1	39,622
EPIC Life Ins Co	WI	64149	68	1,171,573	0.003	785,705	67.1	519
Erie Family Life Ins Co	PA	70769	213	5,046,686	0.015	3,806,107	75.4	4,546
Everence Assn Inc	IN	57991	4616	42,170,428	0.125	27,294,528	64.7	19,064
Everest Reins Co	DE	26921	1120	26,600,002	0.079	21,441,454	80.6	13,201
Excellus Hlth Plan Inc	NY	55107	1186	24,793,618	0.073	19,737,403	79.6	9,249
Fallon Hlth & Life Assur Co	MA	66828	4741	3,374,253	0.010	3,159,329	93.6	1,510
Family Life Ins Co	TX	63053	1117	27,294,263	0.081	17,089,068	62.6	6,147
Federal Life Ins Co	IL	63223	4966	13,002	0.000	3,061	23.5	176
First Care Inc	MD	60113	380	31,767,095	0.094	22,199,624	69.9	18,053
First Hlth Life & Hlth Ins Co	TX	90328	1	23,285,068	0.069	15,990,593	68.7	9,384
Forethought Life Ins Co	IN	91642	3891	34,651,022	0.103	23,629,721	68.2	10,418
Garden State Life Ins Co	TX	63657	408	1,734,667	0.005	1,609,966	92.8	2,255
GCU	PA	56693		12,454,556	0.037	10,566,232	84.8	5,258
Genworth Life & Ann Ins Co	VA	65536	4011	36,820,809	0.109	25,890,781	70.3	11,021
Genworth Life Ins Co	DE	70025	4011	1,194,669	0.004	973,461	81.5	211
Gerber Life Ins Co	NY	70939	836	71,204,214	0.211	47,281,153	66.4	18,131
Globe Life & Accident Ins Co	NE	91472	290	15,457,748	0.046	12,289,579	79.5	7,041
Globe Life Ins Co of NY	NY	74101	290	41,946,473	0.124	26,148,603	62.3	32,120
Golden Rule Ins Co	IN	62286	707	14,898,080	0.044	9,395,482	63.1	4,593
Government Personnel Mut Life Ins Co	TX	63967	4712	21,414,755	0.063	15,702,561	73.3	6,775

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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**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	67,301,262	0.199	54,750,201	81.4	40,765
Great Amer Life Ins Co	OH	63312	84	2,892,329	0.009	1,747,405	60.4	658
Great Southern Life Ins Co	TX	90212	449	24,659,577	0.073	18,550,034	75.2	20,006
Group Hlth Coop of Eau Claire	WI	95192		14,738	0.000	1,258	8.5	2
Group Hlth Coop of S Central WI	WI	95311		3,872,815	0.011	3,334,730	86.1	1,311
Group Hospitalization & Med Srves	DC	53007	380	23,243,796	0.069	15,331,299	66.0	7,958
Guarantee Trust Life Ins Co	IL	64211	687	30,834,710	0.091	22,243,515	72.1	14,444
Hartford Life & Accident Ins Co	CT	70815	91	1,643,599	0.005	1,146,761	69.8	572
Hawaii Medical Serv Assn	HI	49948		130,906	0.000	67,596	51.6	35
Health Alliance Medical Plans	IL	77950	1192	5,014,313	0.015	3,555,300	70.9	2,927
Health Care Serv Corp A Mut Legal Re	IL	70670	917	1,651,797,515	4.892	1,175,513,892	71.2	607,516
Health First Ins Inc	FL	14140	4740	64,336	0.000	59,269	92.1	23
Health Net Hlth Plan of OR Inc	OR	95800	1295	1,958,927	0.006	1,316,072	67.2	593
Health Net Life Ins Co	CA	66141	1295	108,387,825	0.321	81,589,382	75.3	41,294
Health Now NY Inc	NY	55204		5,362,840	0.016	5,408,741	100.9	1,597
Health Tradition Hlth Plan Inc	WI	96628	4939	4,312,532	0.013	2,713,728	62.9	1,440
Healthy Alliance Life Ins Co	MO	78972	671	93,905,306	0.278	63,918,738	68.1	38,992
Heartland Natl Life Ins Co	IN	66214		22,826,418	0.068	16,851,028	73.8	10,580
Highmark BCBSD Inc	DE	53287	812	19,918,786	0.059	12,408,405	62.3	8,643
Highmark Inc	PA	54771	812	221,310,471	0.655	174,249,828	78.7	89,001
Highmark West Virginia Inc.	WV	54828	812	19,059,811	0.056	15,182,480	79.7	7,093
HMO dba Blue Plus	MN	95649	461	71,214	0.000	37,007	52.0	21
HNE Ins Co	MA	14198	4756	2,957,464	0.009	2,612,369	88.3	1,561
Horizon Ins Co	NJ	14690	1202	248,666,386	0.736	178,476,470	71.8	74,156
HPHC Ins Co Inc	MA	18975	595	131,077,430	0.388	96,486,192	73.6	52,144
Humana Benefit Plan of IL Inc	IL	60052	119	65,697,828	0.195	61,932,419	94.3	42,523
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	3,910,725	0.012	2,509,205	64.2	1,479
Humana Hlth Ins Co Of FL Inc	FL	69671	119	11,259,486	0.033	7,743,568	68.8	4,928
Humana Hlth Plan Inc	KY	95885	119	3,444,878	0.010	2,901,356	84.2	2,010
Humana Ins Co	WI	73288	119	452,216,740	1.339	329,916,929	73.0	187,567
Humana Ins Co Of KY	KY	60219	119	10,567,871	0.031	7,794,316	73.8	4,048
Humana Ins Co of NY	NY	12634	119	15,900,471	0.047	11,161,530	70.2	8,136

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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**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 PR Inc	PR	84603	119	1,829,601	0.005	1,546,161	84.5	1,268
Humanadental Ins Co	WI	70580	119	114,234,915	0.338	97,230,834	85.1	71,731
IA Amer Life Ins Co	TX	91693	315	30,380	0.000	-236,001	-776.8	27
Idealife Ins Co	CT	97764	31	326,430	0.001	150,721	46.2	57
Independence Hospital Ind Plan Inc	PA	54704	936	41,003,708	0.121	31,958,164	77.9	31,812
Individual Assur Co Life Hlth & Acc	OK	81779	2858	52,043,377	0.154	40,889,442	78.6	18,654
Jackson Natl Life Ins Co	MI	65056	918	175,420	0.001	212,344	121.0	103
Jefferson Natl Life Ins Co	TX	64017	140	508,381	0.002	253,387	49.8	113
John Alden Life Ins Co	WI	65080	19	197,266	0.001	164,353	83.3	61
Kaiser Found Hlth Plan of WA Options	WA	47055	601	1,166,572	0.003	898,913	77.1	487
Kansas City Life Ins Co	MO	65129	588	7,339	0.000	3,261	44.4	2
KSKJ Life Amer Slovenian Catholic Un	IL	56227		4,453,649	0.013	2,824,844	63.4	1,084
Liberty Bankers Life Ins Co	OK	68543	3436	13,251,580	0.039	10,027,164	75.7	6,484
Liberty Natl Life Ins Co	NE	65331	290	1,513,082	0.004	973,904	64.4	821
LifeSecure Ins Co	MI	77720	572	2,196	0.000	647	29.5	3
Lincoln Heritage Life Ins Co	IL	65927		1,708,182	0.005	1,208,510	70.7	374
Louisiana Hlth Serv & Ind Co	LA	81200	438	109,162,341	0.323	83,999,354	76.9	43,056
Loyal Amer Life Ins Co	OH	65722	901	226,017,038	0.669	164,193,659	72.6	87,776
Loyal Christian Benefit Assn	PA	56758		2,921,853	0.009	2,450,082	83.9	1,502
Lumico Life Ins Co	MO	73504	181	51,527,271	0.153	39,014,464	75.7	39,352
Manhattan Life Ins Co	NY	65870	1117	142,946,761	0.423	109,461,488	76.6	58,426
ManhattanLife Assur Co of Amer	AR	61883	1117	1,780,303	0.005	848,074	47.6	4,946
Massachusetts Mut Life Ins Co	MA	65935	435	987,903	0.003	840,085	85.0	562
McLaren Hlth Plan Comm	MI	14217	4700	599,000	0.002	538,567	89.9	320
Medica Hlth Plans	MN	52626	1552	42,669,008	0.126	31,983,407	75.0	15,476
Medical Hlth Insuring Corp of OH	OH	95828	730	218,206,341	0.646	177,441,510	81.3	125,008
Medical Mut Of OH	OH	29076	730	20,899,389	0.062	14,549,913	69.6	8,269
Medico Corp Life Ins Co	IA	79987	3527	157,695,793	0.467	112,943,974	71.6	74,601
Medico Ins Co	IA	31119	3527	74,607,930	0.221	54,199,414	72.6	25,837
Medico Life & Hlth Ins Co	IA	65641	3527	7,763,532	0.023	5,431,935	70.0	3,945
Medisun Inc	AZ	95982		3,096	0.000	0	0.0	1
MedMutual Life Ins Co	OH	62375	730	574,004	0.002	346,381	60.3	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.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**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
Members Hlth Ins Co	AZ	94587	4677	3,519,921	0.010	2,719,334	77.3	1,761
MercyCare HMO Inc	WI	12195	3595	3,350,958	0.010	3,111,558	92.9	1,365
Metropolitan Life Ins Co	NY	65978	241	1,369	0.000	1,351	98.7	1
Mid West Natl Life Ins Co Of TN	TX	66087	707	3,822	0.000	3,731	97.6	6
Moda Hlth Plan Inc	OR	47098	1313	55,779,236	0.165	43,760,611	78.5	26,697
Montana Hlth Cooperative	MT	14933		86,802	0.000	53,811	62.0	215
Motorists Commercial Mut Ins Co	OH	13331	291	275	0.000	2,921	1,062.2	1
Mutual Of Omaha Ins Co	NE	71412	261	744,712,878	2.206	534,161,705	71.7	310,683
Nassau Life & Ann Co	CT	93734	4736	48,167,128	0.143	27,965,863	58.1	11,224
Nassau Life Ins Co of KS	KS	68284	4736	6,437,192	0.019	3,265,346	50.7	1,680
National Benefit Life Ins Co	NY	61409	4750	565	0.000	0	0.0	1
National Cas Co	OH	11991	140	1,233	0.000	1,774	143.9	4
National Guardian Life Ins Co	WI	66583	1211	11,241,535	0.033	9,015,038	80.2	7,424
National Hlth Ins Co	TX	82538	4928	7,726,907	0.023	6,023,553	78.0	7,914
Nationwide Life Ins Co	OH	66869	140	3,988,582	0.012	2,346,034	58.8	1,027
Natl Foundation Life Ins Co	TX	98205	707	4,966	0.000	18,386	370.2	3
New Era Life Ins Co	TX	78743	520	87,684,077	0.260	69,591,411	79.4	34,703
New Era Life Ins Co Of Midwest	TX	69698	520	50,741,286	0.150	40,680,727	80.2	22,298
New York Life Ins Co	NY	66915	826	993,090	0.003	785,096	79.1	249
North Amer Ins Co	WI	68349	574	8,428,891	0.025	5,985,590	71.0	1,789
Old Amer Ins Co	MO	67199	588	1,323	0.000	-572	-43.2	3
Old Surety Life Ins Co	OK	67326	4922	63,382,227	0.188	40,617,603	64.1	28,697
Omaha Ins Co	NE	13100	261	787,288,849	2.332	599,381,365	76.1	396,773
Omaha Supplemental Ins Co	NE	16537	261	50,419,001	0.149	38,535,306	76.4	53,972
Order of United Commercial Travelers	OH	56383		30,187,144	0.089	18,494,698	61.3	6,870
Oxford Life Ins Co	AZ	76112	574	29,565,955	0.088	24,414,610	82.6	8,371
Pacificare Life & Hlth Ins Co	IN	70785	707	7,943,052	0.024	5,797,045	73.0	2,455
Pacificsource Hlth Plans	OR	54976	4704	12,692	0.000	14,069	110.8	6
Pan Amer Life Ins Co	LA	67539	525	6,734,610	0.020	4,767,355	70.8	5,252
Paramount Ins Co	OH	11518	1212	2,933,783	0.009	2,406,109	82.0	1,218
Pekin Life Ins Co	IL	67628	153	36,713,332	0.109	27,107,275	73.8	16,489
Philadelphia Amer Life Ins Co	TX	67784	520	132,593,451	0.393	106,585,213	80.4	63,688

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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**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
Physicians Life Ins Co	NE	72125	367	86,852,155	0.257	56,267,861	64.8	41,764
Physicians Mut Ins Co	NE	80578	367	214,165,783	0.634	139,750,720	65.3	92,222
Polish Falcons Of Amer	PA	56820		394,914	0.001	315,341	79.9	174
Premera Blue Cross	WA	47570	962	127,669,036	0.378	83,212,079	65.2	49,464
Principal Life Ins Co	IA	61271	332	34,404,795	0.102	24,728,097	71.9	8,877
Priority Hlth	MI	95561	3383	36,800,016	0.109	24,782,925	67.3	16,159
Protective Life Ins Co	TN	68136	458	3,417	0.000	1,823	53.4	2
Provident Amer Life & Hlth Ins Co	OH	67903	901	5,347,813	0.016	3,099,043	57.9	1,048
Prudential Ins Co Of Amer	NJ	68241	304	48,508	0.000	-8,824	-18.2	20
Puritan Life Ins Co of Amer	AZ	71390	4903	32,455,777	0.096	26,877,435	82.8	18,653
QCC Ins Co	PA	93688	936	8,936,517	0.026	7,785,957	87.1	4,554
Qualchoice Life & Hlth Ins Co Inc	AR	70998	1295	5,454,179	0.016	4,592,483	84.2	2,413
Quartz Hlth Benefit Plans Corp	WI	95796	4870	5,198,361	0.015	4,014,298	77.2	2,260
Quartz Hlth Ins Corp	WI	95341	4870	3,043,311	0.009	3,160,000	103.8	1,123
Quartz Hlth Plan Corp	WI	95101	4870	4,126,457	0.012	3,569,532	86.5	1,614
Regence BCBS of OR	OR	54933	1207	36,735,177	0.109	25,873,184	70.4	16,203
Regence BCBS of UT	UT	54550	1207	49,426,630	0.146	32,680,947	66.1	20,275
Regence BlueShield	WA	53902	1207	111,718,544	0.331	69,588,734	62.3	47,293
Regence Blueshield Of ID Inc	ID	60131	1207	10,316,316	0.031	7,673,754	74.4	3,445
Reliastar Life Ins Co	MN	67105	4832	5,640	0.000	5,223	92.6	3
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	5,796,553	0.017	5,127,477	88.5	2,859
Reserve Natl Ins Co	IL	68462	215	41,563,680	0.123	30,710,526	73.9	14,935
Resource Life Ins Co	IL	61506	233	3,348	0.000	2,353	70.3	2
Rocky Mountain Hospital & Medical	CO	11011	671	96,380,671	0.285	66,382,057	68.9	42,302
Royal Neighbors Of Amer	IL	57657		15,631,762	0.046	9,279,732	59.4	3,295
Ryder Hlth Plan Inc	PR	95743		7,650	0.000	7,105	92.9	11
S USA Life Ins Co Inc	AZ	60183	4947	18,301,516	0.054	13,169,793	72.0	10,471
Sagicor Life Ins Co	TX	60445		25,994	0.000	4,608	17.7	8
Sanford Hlth Plan	SD	95683	1246	5,206,385	0.015	5,323,330	102.2	2,910
Sanford Hlth Plan of MN	MN	95725	1246	222,173	0.001	153,701	69.2	66
SBLI USA Life Ins Co Inc	NY	60176	4947	7,491,132	0.022	5,429,961	72.5	4,253
Security Hlth Plan of WI Inc	WI	96881		10,669,448	0.032	7,275,197	68.2	4,357

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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**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
Shelter Life Ins Co	MO	65757	123	261,842	0.001	263,023	100.5	110
Shenandoah Life Ins Co	VA	68845	4947	18,429,082	0.055	14,108,190	76.6	10,077
Sierra Hlth & Life Ins Co Inc	NV	71420	707	6,900,786	0.020	4,575,315	66.3	1,771
SILAC Ins Co	UT	62952	4888	90,939,841	0.269	66,140,603	72.7	25,191
SilverScript Ins Co	TN	12575	1	5,691	0.000	6,720	118.1	6
Southern Guar Ins Co	WI	19178		33,588,826	0.099	28,791,188	85.7	26,391
Southwest Serv Life Ins Co	TX	82430	1339	165,144	0.000	62,080	37.6	37
SPJST	TX	57436		381,108	0.001	202,747	53.2	72
Standard Life & Accident Ins Co	TX	86355	408	37,112,465	0.110	25,697,488	69.2	17,055
Standard Life & Cas Ins Co	UT	71706		1,093,415	0.003	913,861	83.6	441
State Farm Mut Auto Ins Co	IL	25178	176	292,422,836	0.866	208,914,470	71.4	106,412
State Mut Ins Co	GA	69132		11,056,933	0.033	7,298,844	66.0	3,458
Sterling Investors Life Ins Co	IN	89184	4888	5,020,402	0.015	3,385,769	67.4	1,052
Sterling Life Ins Co	IL	77399	901	48,743,515	0.144	30,134,467	61.8	14,393
Sterling Nat Life Ins Co Inc	UT	91785	4888	20,180,221	0.060	15,999,524	79.3	12,174
Summa Ins Co Inc	OH	10649	3259	114,005	0.000	57,890	50.8	32
Supreme Council The Royal Arcanum	MA	58181		23,945	0.000	14,796	61.8	108
Takecare Ins Co Inc	GU	11093		93,258	0.000	219,133	235.0	64
Talcott Resolution Life Ins Co	CT	88072	4926	1,379,211	0.004	1,189,527	86.2	548
The Cincinnati Life Ins Co	OH	76236	244	612	0.000	1	0.2	2
The Vt Hlth Plan LLC	VT	95696	4745	20,250,651	0.060	14,188,981	70.1	9,961
THP Ins Co	WV	60016	1297	17,791,157	0.053	13,295,714	74.7	6,976
Thrivent Financial For Lutherans	WI	56014		132,961,100	0.394	100,392,737	75.5	67,281
Transamerica Financial Life Ins Co	NY	70688	468	15,032,549	0.045	10,286,414	68.4	5,294
Transamerica Life Ins Co	IA	86231	468	369,863,982	1.095	266,619,867	72.1	57,317
TRH Hlth Ins Co	TN	89005	4677	146,754,883	0.435	106,064,259	72.3	63,469
Trustmark Ins Co	IL	61425	276	22,869	0.000	-21,084	-92.2	8
Tufts Ins Co Inc	MA	60117	4742	35,383,640	0.105	27,842,746	78.7	15,991
UCare Hlth Inc	WI	12924	4380	434	0.000	600	138.2	2
UCare MN	MN	52629	4380	39,434	0.000	29,389	74.5	14
Unicare Life & Hlth Ins Co	IN	80314	671	10,647,495	0.032	7,334,406	68.9	3,109
Unified Life Ins Co	TX	11121		5,105,972	0.015	4,042,536	79.2	1,908

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  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

July 27, 2021

**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
Union Fidelity Life Ins Co	KS	62596	350	126,585	0.000	132,416	104.6	55
Union Labor Life Ins Co	MD	69744	781	182,819	0.001	417,067	228.1	113
Union Security Ins Co	KS	70408	19	12,388,492	0.037	9,134,577	73.7	10,464
United Amer Ins Co	NE	92916	290	326,642,085	0.967	212,079,625	64.9	156,463
United Farm Family Life Ins Co	IN	69892	542	54,040	0.000	37,444	69.3	46
United Heritage Life Ins Co	ID	63983	2878	862	0.000	483	56.0	1
United Hlthcare Ins Co Of NY	NY	60093	707	1,090,238,704	3.229	855,656,389	78.5	381,550
United Hlthcare of AL Inc	AL	95784	707	738,222	0.002	337,797	45.8	249
United Hlthcare of AZ Inc	AZ	96016	707	6,461	0.000	13,049	202.0	4
United Ins Co Of Amer	IL	69930	215	1,370,372	0.004	935,642	68.3	2,107
United Natl Life Ins Co Of Amer	IL	92703	687	3,772,068	0.011	2,521,072	66.8	1,029
United Of Omaha Life Ins Co	NE	69868	261	879,947,161	2.606	569,272,710	64.7	276,727
United Security Assur Co Of PA	PA	42129		18,802	0.000	29,919	159.1	0
United States Fire Ins Co	DE	21113	158	376,809	0.001	230,613	61.2	577
United World Life Ins Co	NE	72850	261	672,871,243	1.993	497,154,840	73.9	371,346
UnitedHealthcare Ins Co	CT	79413	707	10,266,233,975	30.405	7,283,995,648	71.0	4,078,769
Universal Fidelity Life Ins Co	OK	70122	4989	5,699,948	0.017	4,173,452	73.2	2,004
Upmc Hlth Benefits Inc	PA	11018	1324	278,396	0.001	877,472	315.2	137
US Hlth & Life Ins Co Inc	MI	97772		6,662	0.000	9,176	137.7	2
USAA Life Ins Co	TX	69663	200	391,295,450	1.159	280,541,379	71.7	154,335
US Able Life	AR	94358	876	34,122	0.000	7,725	22.6	4
US Able Mut Ins Co	AR	83470	876	279,910,733	0.829	203,786,430	72.8	124,560
UTMB Hlth Plans Inc	TX	95764		442,894	0.001	252,552	57.0	141
Voya Retirement Ins & Ann Co	CT	86509	4832	4,258	0.000	2,232	52.4	2
Washington Natl Ins Co	IN	70319	233	31,780,097	0.094	22,152,325	69.7	8,563
Wellmark Inc	IA	88848	770	425,168,500	1.259	355,695,459	83.7	173,780
Wellmark Of SD Inc	SD	60128	770	58,667,123	0.174	49,031,717	83.6	23,763
Western Catholic Union	IL	57711		2,049,410	0.006	1,692,789	82.6	746
Western United Life Assur Co	WA	85189	1117	47,189,807	0.140	37,313,883	79.1	28,741
Wilcac Life Ins Co	IL	62413	4213	568,549	0.002	417,471	73.4	165
Wisconsin Physicians Serv Ins Corp	WI	53139	68	152,346,600	0.451	87,592,677	57.5	49,333
WMI Mut Ins Co	UT	68420		492,082	0.001	335,205	68.1	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.

July 27, 2021

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2020 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

U.S. and U.S. Territories

**In Order by Company Name**

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
WPS Hlth Plan Inc	WI	10159	68	95,244	0.000	30,607	32.1	14
TOTAL				33,764,985,737		24,418,717,946	72.3	13,900,107

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**



July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	109,158	230,278,579	55.735	55.7
UnitedHealthcare Ins Co	CT	79413	707	31,816	76,022,217	18.400	74.1
Mutual Of Omaha Ins Co	NE	71412	261	8,901	16,281,477	3.941	78.1
American Retirement Life Ins Co	OH	88366	901	2,789	7,224,973	1.749	79.8
United Of Omaha Life Ins Co	NE	69868	261	2,835	7,057,277	1.708	81.5
Cigna Hlth & Life Ins Co	CT	67369	901	3,783	6,705,727	1.623	83.2
Physicians Mut Ins Co	NE	80578	367	2,652	5,995,853	1.451	84.6
Omaha Ins Co	NE	13100	261	7,282	5,992,135	1.450	86.1
Humana Ins Co	WI	73288	119	2,442	5,750,569	1.392	87.4
American Continental Ins Co	TN	12321	1	1,973	4,707,143	1.139	88.6
<b>**TOTAL**</b>				195,646	413,168,758	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	9,732	22,310,847	58.754	58.8
Premera Blue Cross	WA	47570	962	1,720	4,107,794	10.818	69.6
Mutual Of Omaha Ins Co	NE	71412	261	2,553	3,924,508	10.335	79.9
State Farm Mut Auto Ins Co	IL	25178	176	1,124	2,214,946	5.833	85.7
Humana Ins Co	WI	73288	119	1,111	1,974,916	5.201	90.9
USAA Life Ins Co	TX	69663	200	652	1,235,396	3.253	94.2
Loyal Amer Life Ins Co	OH	65722	901	693	1,098,199	2.892	97.1
Transamerica Life Ins Co	IA	86231	468	119	694,085	1.828	98.9
United Amer Ins Co	NE	92916	290	66	100,565	0.265	99.2
Globe Life & Accident Ins Co	NE	91472	290	60	93,311	0.246	99.4
<b>**TOTAL**</b>				17,922	37,973,166	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	152,110	371,221,352	45.584	45.6
BCBS of AZ Inc	AZ	53589		48,245	121,433,468	14.911	60.5
United Of Omaha Life Ins Co	NE	69868	261	11,363	43,375,130	5.326	65.8
Omaha Ins Co	NE	13100	261	24,611	40,853,160	5.016	70.8
American Continental Ins Co	TN	12321	1	13,874	33,400,739	4.101	74.9
Physicians Mut Ins Co	NE	80578	367	11,183	24,506,168	3.009	77.9
USAA Life Ins Co	TX	69663	200	7,619	20,339,439	2.498	80.4
Aetna Hlth & Life Ins Co	CT	78700	1	13,041	15,199,233	1.866	82.3
Humanadental Ins Co	WI	70580	119	5,390	8,942,159	1.098	83.4
Cigna Hlth & Life Ins Co	CT	67369	901	4,494	8,483,062	1.042	84.5
<b>**TOTAL**</b>				347,360	814,376,203	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.



July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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
US Able Mut Ins Co	AR	83470	876	124,560	279,910,733	64.692	64.7
UnitedHealthcare Ins Co	CT	79413	707	17,478	42,495,641	9.821	74.5
American Retirement Life Ins Co	OH	88366	901	7,140	12,508,519	2.891	77.4
United Of Omaha Life Ins Co	NE	69868	261	3,239	11,511,537	2.660	80.1
Humana Ins Co	WI	73288	119	3,751	8,180,711	1.891	82.0
Omaha Ins Co	NE	13100	261	4,486	7,949,573	1.837	83.8
Qualchoice Life & Hlth Ins Co Inc	AR	70998	1295	2,413	5,454,179	1.261	85.1
Old Surety Life Ins Co	OK	67326	4922	1,736	5,374,799	1.242	86.3
S USA Life Ins Co Inc	AZ	60183	4947	2,705	5,314,374	1.228	87.5
Aetna Hlth & Life Ins Co	CT	78700	1	2,887	4,701,694	1.087	88.6
<b>**TOTAL**</b>				191,898	432,685,019	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	395,198	964,734,437	65.353	65.4
Health Net Life Ins Co	CA	66141	1295	41,294	108,365,955	7.341	72.7
USAA Life Ins Co	TX	69663	200	17,351	46,237,210	3.132	75.8
Humana Ins Co	WI	73288	119	20,655	45,486,891	3.081	78.9
Mutual Of Omaha Ins Co	NE	71412	261	16,253	43,779,626	2.966	81.9
Loyal Amer Life Ins Co	OH	65722	901	15,929	39,268,231	2.660	84.5
United Amer Ins Co	NE	92916	290	16,110	34,712,138	2.351	86.9
Transamerica Life Ins Co	IA	86231	468	4,881	30,893,897	2.093	89.0
Colonial Penn Life Ins Co	PA	62065	233	9,477	25,022,908	1.695	90.7
Aetna Life Ins Co	CT	60054	1	5,406	20,634,092	1.398	92.1
<b>**TOTAL**</b>				<b>587,879</b>	<b>1,476,185,170</b>	<b>100.000</b>	<b>100.0</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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	106,405	235,230,506	46.739	46.7
Rocky Mountain Hospital & Medical	CO	11011	671	32,447	70,718,497	14.051	60.8
Mutual Of Omaha Ins Co	NE	71412	261	11,365	26,538,907	5.273	66.1
Cigna Hlth & Life Ins Co	CT	67369	901	9,174	16,822,396	3.343	69.4
American Retirement Life Ins Co	OH	88366	901	5,836	16,369,596	3.253	72.7
USAA Life Ins Co	TX	69663	200	5,591	14,843,515	2.949	75.6
United Of Omaha Life Ins Co	NE	69868	261	8,843	11,352,306	2.256	77.9
Humana Ins Co	WI	73288	119	4,467	10,541,186	2.094	80.0
United World Life Ins Co	NE	72850	261	2,881	10,216,949	2.030	82.0
Colonial Penn Life Ins Co	PA	62065	233	4,290	9,806,086	1.948	83.9
<b>**TOTAL**</b>				225,471	503,284,674	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	90,064	244,837,466	63.162	63.2
Anthem Hlth Plans Inc	CT	60217	671	52,755	117,270,156	30.253	93.4
USAA Life Ins Co	TX	69663	200	1,498	4,741,622	1.223	94.6
Transamerica Life Ins Co	IA	86231	468	158	2,797,847	0.722	95.4
Humana Ins Co	WI	73288	119	1,396	2,642,253	0.682	96.0
Loyal Amer Life Ins Co	OH	65722	901	682	2,338,465	0.603	96.6
Cigna Hlth & Life Ins Co	CT	67369	901	923	2,336,741	0.603	97.2
United Amer Ins Co	NE	92916	290	2,354	2,183,993	0.563	97.8
Aetna Hlth & Life Ins Co	CT	78700	1	537	1,197,920	0.309	98.1
Colonial Penn Life Ins Co	PA	62065	233	1,026	1,187,296	0.306	98.4
<b>**TOTAL**</b>				<b>153,900</b>	<b>387,633,036</b>	<b>100.000</b>	<b>100.0</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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	43,734	102,740,038	65.528	65.5
Highmark BCBSD Inc	DE	53287	812	8,643	19,918,786	12.704	78.2
Aetna Hlth & Life Ins Co	CT	78700	1	2,009	3,908,349	2.493	80.7
Transamerica Life Ins Co	IA	86231	468	765	3,847,310	2.454	83.2
Humana Ins Co	WI	73288	119	1,804	3,276,456	2.090	85.3
Omaha Ins Co	NE	13100	261	1,305	2,822,938	1.800	87.1
Colonial Penn Life Ins Co	PA	62065	233	854	2,239,259	1.428	88.5
USAA Life Ins Co	TX	69663	200	581	1,900,848	1.212	89.7
State Farm Mut Auto Ins Co	IL	25178	176	514	1,838,280	1.172	90.9
Bankers Life & Cas Co	IL	61263	233	361	1,625,666	1.037	91.9
<b>**TOTAL**</b>				65,819	156,787,613	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	8,593	18,059,252	68.839	68.8
Group Hospitalization & Med Svcs	DC	53007	380	1,216	3,674,736	14.008	82.8
First Care Inc	MD	60113	380	745	1,250,384	4.766	87.6
USAA Life Ins Co	TX	69663	200	302	755,203	2.879	90.5
Colonial Penn Life Ins Co	PA	62065	233	254	569,566	2.171	92.7
Mutual Of Omaha Ins Co	NE	71412	261	307	525,579	2.003	94.7
Loyal Amer Life Ins Co	OH	65722	901	186	429,687	1.638	96.3
Humana Ins Co	WI	73288	119	155	332,436	1.267	97.6
Transamerica Life Ins Co	IA	86231	468	21	288,139	1.098	98.7
Bankers Life & Cas Co	IL	61263	233	42	180,113	0.687	99.4
<b>**TOTAL**</b>				11,894	26,234,042	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	501,763	1,343,405,717	55.040	55.0
BCBS Of FL	FL	98167	536	175,848	477,101,891	19.547	74.6
United Amer Ins Co	NE	92916	290	97,952	200,557,820	8.217	82.8
Colonial Penn Life Ins Co	PA	62065	233	36,200	108,403,160	4.441	87.2
Humana Ins Co	WI	73288	119	13,142	31,956,560	1.309	88.6
Bankers Life & Cas Co	IL	61263	233	9,323	29,807,019	1.221	89.8
USAA Life Ins Co	TX	69663	200	8,995	28,490,132	1.167	90.9
Transamerica Life Ins Co	IA	86231	468	1,714	26,727,776	1.095	92.0
United Of Omaha Life Ins Co	NE	69868	261	10,846	22,962,722	0.941	93.0
Nassau Life & Ann Co	CT	93734	4736	6,071	20,529,110	0.841	93.8
<b>**TOTAL**</b>				913,759	2,440,797,254	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	112,081	288,883,272	32.156	32.2
BCBS Hlthcare Plan of GA Inc	GA	96962	671	51,978	150,420,768	16.744	48.9
Omaha Ins Co	NE	13100	261	39,726	79,690,933	8.871	57.8
Mutual Of Omaha Ins Co	NE	71412	261	25,539	35,394,408	3.940	61.7
Anthem Ins Co Inc	IN	28207	671	21,771	28,285,533	3.149	64.9
Continental Life Ins Co Brentwood	TN	68500	1	8,512	26,887,456	2.993	67.9
USAA Life Ins Co	TX	69663	200	9,725	25,459,904	2.834	70.7
United Of Omaha Life Ins Co	NE	69868	261	6,942	22,955,246	2.555	73.2
United World Life Ins Co	NE	72850	261	5,675	20,352,733	2.266	75.5
Humana Ins Co	WI	73288	119	8,080	19,948,434	2.221	77.7
<b>**TOTAL**</b>				381,224	898,369,006	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.



July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	9,822	20,051,649	76.830	76.8
Humana Ins Co	WI	73288	119	957	2,175,197	8.335	85.2
USAA Life Ins Co	TX	69663	200	542	1,090,330	4.178	89.3
Loyal Amer Life Ins Co	OH	65722	901	502	835,100	3.200	92.5
Mutual Of Omaha Ins Co	NE	71412	261	376	702,793	2.693	95.2
Transamerica Life Ins Co	IA	86231	468	60	474,231	1.817	97.1
State Farm Mut Auto Ins Co	IL	25178	176	166	384,106	1.472	98.5
Hawaii Medical Serv Assn	HI	49948		35	130,906	0.502	99.0
Colonial Penn Life Ins Co	PA	62065	233	50	82,303	0.315	99.3
First Hlth Life & Hlth Ins Co	TX	90328	1	40	66,559	0.255	99.6
<b>**TOTAL**</b>				12,630	26,098,602	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	17,309	43,065,725	20.163	20.2
Continental Life Ins Co Brentwood	TN	68500	1	10,290	22,256,583	10.420	30.6
Aetna Hlth & Life Ins Co	CT	78700	1	11,593	20,366,951	9.536	40.1
Mutual Of Omaha Ins Co	NE	71412	261	5,598	15,223,890	7.128	47.2
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	4,339	14,074,568	6.590	53.8
Transamerica Life Ins Co	IA	86231	468	1,198	11,611,287	5.436	59.3
Regence Blueshield Of ID Inc	ID	60131	1207	3,443	10,304,035	4.824	64.1
United Of Omaha Life Ins Co	NE	69868	261	2,707	9,250,513	4.331	68.4
Blue Cross of ID Care Plus Inc	ID	15022	1290	3,742	8,536,070	3.997	72.4
Omaha Ins Co	NE	13100	261	7,020	6,681,342	3.128	75.6
<b>**TOTAL**</b>				<b>90,425</b>	<b>213,585,461</b>	<b>100.000</b>	<b>100.0</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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	360,994	1,016,088,992	50.692	50.7
UnitedHealthcare Ins Co	CT	79413	707	111,660	280,037,900	13.971	64.7
Mutual Of Omaha Ins Co	NE	71412	261	49,893	139,598,817	6.965	71.6
United World Life Ins Co	NE	72850	261	56,552	81,276,799	4.055	75.7
Country Life Ins Co	IL	62553	50	19,891	57,371,015	2.862	78.5
United Of Omaha Life Ins Co	NE	69868	261	10,447	46,158,067	2.303	80.8
American Continental Ins Co	TN	12321	1	9,486	34,914,131	1.742	82.6
Aetna Hlth Ins Co	PA	72052	1	31,202	29,356,430	1.465	84.1
Cigna Hlth & Life Ins Co	CT	67369	901	14,642	27,756,768	1.385	85.4
State Farm Mut Auto Ins Co	IL	25178	176	6,132	17,796,856	0.888	86.3
<b>**TOTAL**</b>				787,968	2,004,429,004	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	88,986	229,304,270	24.884	24.9
Anthem Ins Co Inc	IN	28207	671	42,818	123,816,388	13.437	38.3
United World Life Ins Co	NE	72850	261	34,784	60,355,971	6.550	44.9
United Of Omaha Life Ins Co	NE	69868	261	17,232	60,011,301	6.512	51.4
Continental Life Ins Co Brentwood	TN	68500	1	24,359	46,414,082	5.037	56.4
Cigna Hlth & Life Ins Co	CT	67369	901	19,049	30,380,982	3.297	59.7
Medico Ins Co	IA	31119	3527	10,388	28,411,110	3.083	62.8
Omaha Ins Co	NE	13100	261	12,154	26,263,207	2.850	65.7
Colonial Penn Life Ins Co	PA	62065	233	10,213	23,442,789	2.544	68.2
Philadelphia Amer Life Ins Co	TX	67784	520	11,248	23,238,983	2.522	70.7
<b>**TOTAL**</b>				392,301	921,486,038	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	173,780	425,168,500	59.312	59.3
UnitedHealthcare Ins Co	CT	79413	707	15,284	37,769,499	5.269	64.6
Continental Life Ins Co Brentwood	TN	68500	1	7,016	23,806,395	3.321	67.9
United Of Omaha Life Ins Co	NE	69868	261	5,124	21,417,796	2.988	70.9
Medico Corp Life Ins Co	IA	79987	3527	12,085	21,192,549	2.956	73.8
American Republic Ins Co	IA	60836	3527	4,154	15,448,653	2.155	76.0
Omaha Ins Co	NE	13100	261	6,095	13,786,387	1.923	77.9
Aetna Hlth Ins Co	PA	72052	1	12,581	12,266,802	1.711	79.6
American Continental Ins Co	TN	12321	1	6,820	11,019,217	1.537	81.2
United World Life Ins Co	NE	72850	261	8,029	10,957,605	1.529	82.7
<b>**TOTAL**</b>				<b>306,087</b>	<b>716,836,533</b>	<b>100.000</b>	<b>100.0</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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	97,903	261,883,567	43.044	43.0
UnitedHealthcare Ins Co	CT	79413	707	27,166	72,006,070	11.835	54.9
Cigna Hlth & Life Ins Co	CT	67369	901	26,663	45,323,441	7.449	62.3
BCBS of KC	MO	47171	537	7,827	22,840,339	3.754	66.1
United World Life Ins Co	NE	72850	261	3,646	17,462,508	2.870	69.0
American Continental Ins Co	TN	12321	1	3,502	13,675,252	2.248	71.2
Aetna Hlth & Life Ins Co	CT	78700	1	5,032	12,030,454	1.977	73.2
Mutual Of Omaha Ins Co	NE	71412	261	5,852	11,957,131	1.965	75.1
Old Surety Life Ins Co	OK	67326	4922	6,510	11,886,942	1.954	77.1
Continental Life Ins Co Brentwood	TN	68500	1	5,591	9,672,812	1.590	78.7
<b>**TOTAL**</b>				253,269	608,413,084	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	75,495	191,290,823	35.028	35.0
UnitedHealthcare Ins Co	CT	79413	707	55,969	139,658,050	25.573	60.6
Omaha Ins Co	NE	13100	261	11,692	26,514,207	4.855	65.5
Cigna Hlth & Life Ins Co	CT	67369	901	10,760	18,471,675	3.382	68.8
Aetna Hlth & Life Ins Co	CT	78700	1	9,985	18,234,239	3.339	72.2
United World Life Ins Co	NE	72850	261	13,760	18,103,220	3.315	75.5
United Of Omaha Life Ins Co	NE	69868	261	3,947	15,908,228	2.913	78.4
Humana Ins Co Of KY	KY	60219	119	4,048	10,567,871	1.935	80.3
American Continental Ins Co	TN	12321	1	2,883	9,798,507	1.794	82.1
American Retirement Life Ins Co	OH	88366	901	2,735	8,783,003	1.608	83.7
<b>**TOTAL**</b>				230,173	546,113,417	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	43,056	109,162,341	29.147	29.1
UnitedHealthcare Ins Co	CT	79413	707	34,105	83,225,329	22.222	51.4
United Of Omaha Life Ins Co	NE	69868	261	5,627	23,176,512	6.188	57.6
Mutual Of Omaha Ins Co	NE	71412	261	6,884	17,777,919	4.747	62.3
American Retirement Life Ins Co	OH	88366	901	6,595	14,504,439	3.873	66.2
American Continental Ins Co	TN	12321	1	4,879	12,953,619	3.459	69.6
Physicians Mut Ins Co	NE	80578	367	4,769	12,349,990	3.298	72.9
New Era Life Ins Co	TX	78743	520	2,988	8,848,170	2.363	75.3
Physicians Life Ins Co	NE	72125	367	2,994	7,146,243	1.908	77.2
Aetna Hlth & Life Ins Co	CT	78700	1	3,280	6,260,666	1.672	78.9
<b>**TOTAL**</b>				154,227	374,518,503	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.



July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	30,852	85,047,428	51.039	51.0
Anthem Hlth Plans of ME Inc	ME	52618	671	23,066	56,344,706	33.814	84.9
HPHC Ins Co Inc	MA	18975	595	3,225	8,205,256	4.924	89.8
Transamerica Life Ins Co	IA	86231	468	162	4,531,579	2.720	92.5
Loyal Amer Life Ins Co	OH	65722	901	1,110	2,621,386	1.573	94.1
Globe Life & Accident Ins Co	NE	91472	290	590	1,874,365	1.125	95.2
USAA Life Ins Co	TX	69663	200	632	1,574,908	0.945	96.1
Colonial Penn Life Ins Co	PA	62065	233	730	1,507,455	0.905	97.0
United Of Omaha Life Ins Co	NE	69868	261	520	1,074,352	0.645	97.7
Humana Ins Co	WI	73288	119	383	685,532	0.411	98.1
<b>**TOTAL**</b>				62,357	166,631,977	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	106,110	294,894,183	42.893	42.9
Carefirst of MD Inc	MD	47058	380	36,701	129,258,511	18.801	61.7
Omaha Ins Co	NE	13100	261	16,882	43,752,509	6.364	68.1
First Care Inc	MD	60113	380	16,303	29,041,127	4.224	72.3
United Of Omaha Life Ins Co	NE	69868	261	15,647	22,214,996	3.231	75.5
Colonial Penn Life Ins Co	PA	62065	233	6,253	17,388,829	2.529	78.0
Continental Life Ins Co Brentwood	TN	68500	1	5,555	16,004,388	2.328	80.4
USAA Life Ins Co	TX	69663	200	4,725	12,950,149	1.884	82.3
United Amer Ins Co	NE	92916	290	4,750	12,309,352	1.790	84.0
Cigna Hlth & Life Ins Co	CT	67369	901	5,797	12,152,129	1.768	85.8
<b>**TOTAL**</b>				258,849	687,509,648	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	240,611	572,591,228	68.552	68.6
HPHC Ins Co Inc	MA	18975	595	41,731	103,716,536	12.417	81.0
UnitedHealthcare Ins Co	CT	79413	707	40,445	100,115,013	11.986	93.0
Tufts Ins Co Inc	MA	60117	4742	15,958	35,311,965	4.228	97.2
Humana Ins Co	WI	73288	119	2,622	8,007,949	0.959	98.1
Bankers Life & Cas Co	IL	61263	233	1,052	4,224,259	0.506	98.6
Fallon Hlth & Life Assur Co	MA	66828	4741	1,510	3,374,253	0.404	99.1
HNE Ins Co	MA	14198	4756	1,561	2,957,464	0.354	99.4
BCBS of MA HMO Blue Inc	MA	12219	3637	1,399	2,595,068	0.311	99.7
Transamerica Life Ins Co	IA	86231	468	102	1,029,464	0.123	99.8
<b>**TOTAL**</b>				<b>347,367</b>	<b>835,270,631</b>	<b>100.000</b>	<b>100.0</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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	124,401	392,342,028	37.364	37.4
UnitedHealthcare Ins Co	CT	79413	707	129,130	288,646,943	27.489	64.9
Priority Hlth	MI	95561	3383	16,159	36,800,016	3.505	68.4
Blue Care Network Of MI	MI	95610	572	10,614	31,123,872	2.964	71.3
Omaha Ins Co	NE	13100	261	11,863	28,112,757	2.677	74.0
American Continental Ins Co	TN	12321	1	9,824	26,240,715	2.499	76.5
United Of Omaha Life Ins Co	NE	69868	261	5,337	23,610,176	2.248	78.7
United World Life Ins Co	NE	72850	261	17,599	22,756,359	2.167	80.9
Colonial Penn Life Ins Co	PA	62065	233	10,101	21,460,565	2.044	83.0
Transamerica Life Ins Co	IA	86231	468	5,750	18,122,402	1.726	84.7
<b>**TOTAL**</b>				423,319	1,050,059,326	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	165,885	479,075,900	74.096	74.1
UnitedHealthcare Ins Co	CT	79413	707	21,541	57,121,852	8.835	82.9
Medica Hlth Plans	MN	52626	1552	15,476	42,669,008	6.599	89.5
Cigna Hlth & Life Ins Co	CT	67369	901	8,368	16,111,492	2.492	92.0
Continental Life Ins Co Brentwood	TN	68500	1	4,783	10,659,096	1.649	93.7
Omaha Ins Co	NE	13100	261	2,228	6,089,449	0.942	94.6
State Farm Mut Auto Ins Co	IL	25178	176	1,959	5,765,052	0.892	95.5
Colonial Penn Life Ins Co	PA	62065	233	2,512	5,310,605	0.821	96.3
Loyal Amer Life Ins Co	OH	65722	901	1,902	4,955,946	0.767	97.1
United World Life Ins Co	NE	72850	261	674	2,816,169	0.436	97.5
<b>**TOTAL**</b>				230,420	646,564,760	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	27,115	74,072,183	18.564	18.6
BCBS Of MS Mut Ins Co	MS	60111	1126	10,069	32,563,601	8.161	26.7
American Continental Ins Co	TN	12321	1	10,885	29,978,685	7.513	34.2
Mutual Of Omaha Ins Co	NE	71412	261	11,857	28,224,530	7.073	41.3
Philadelphia Amer Life Ins Co	TX	67784	520	9,162	25,258,911	6.330	47.6
United Of Omaha Life Ins Co	NE	69868	261	4,855	17,906,702	4.488	52.1
Cigna Hlth & Life Ins Co	CT	67369	901	9,061	17,569,964	4.403	56.5
United World Life Ins Co	NE	72850	261	11,805	17,073,761	4.279	60.8
Omaha Ins Co	NE	13100	261	6,298	15,748,276	3.947	64.8
Continental Life Ins Co Brentwood	TN	68500	1	10,476	12,011,503	3.010	67.8
<b>**TOTAL**</b>				169,142	399,020,004	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	82,131	190,252,691	23.395	23.4
Healthy Alliance Life Ins Co	MO	78972	671	38,991	93,903,273	11.547	34.9
Mutual Of Omaha Ins Co	NE	71412	261	28,772	92,338,437	11.355	46.3
Transamerica Life Ins Co	IA	86231	468	8,722	67,200,358	8.264	54.6
Omaha Ins Co	NE	13100	261	34,531	65,073,263	8.002	62.6
BCBS of KC	MO	47171	537	11,728	37,028,308	4.553	67.1
Cigna Hlth & Life Ins Co	CT	67369	901	12,694	31,155,105	3.831	70.9
Manhattan Life Ins Co	NY	65870	1117	9,445	22,864,983	2.812	73.8
United Of Omaha Life Ins Co	NE	69868	261	5,279	18,903,090	2.324	76.1
Old Surety Life Ins Co	OK	67326	4922	6,475	15,842,946	1.948	78.0
<b>**TOTAL**</b>				310,050	813,214,424	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	19,361	53,556,995	25.850	25.9
UnitedHealthcare Ins Co	CT	79413	707	12,842	31,099,921	15.011	40.9
Aetna Hlth & Life Ins Co	CT	78700	1	8,159	16,220,117	7.829	48.7
Humanadental Ins Co	WI	70580	119	8,674	11,788,978	5.690	54.4
Sterling Life Ins Co	IL	77399	901	2,827	9,746,898	4.704	59.1
State Farm Mut Auto Ins Co	IL	25178	176	3,471	8,377,141	4.043	63.1
American Continental Ins Co	TN	12321	1	2,254	7,625,866	3.681	66.8
United Of Omaha Life Ins Co	NE	69868	261	3,473	7,462,311	3.602	70.4
American Retirement Life Ins Co	OH	88366	901	3,211	6,483,869	3.130	73.5
Continental Life Ins Co Brentwood	TN	68500	1	5,632	6,021,302	2.906	76.4
<b>**TOTAL**</b>				91,331	207,182,787	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.



July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	66,214	169,927,199	40.007	40.0
Omaha Ins Co	NE	13100	261	14,199	29,865,966	7.032	47.0
UnitedHealthcare Ins Co	CT	79413	707	10,100	23,242,759	5.472	52.5
United World Life Ins Co	NE	72850	261	12,062	15,146,044	3.566	56.1
Mutual Of Omaha Ins Co	NE	71412	261	3,241	13,335,571	3.140	59.2
Physicians Mut Ins Co	NE	80578	367	6,236	13,265,947	3.123	62.3
Bankers Fidelity Life Ins Co	GA	61239	587	6,864	13,076,044	3.079	65.4
American Continental Ins Co	TN	12321	1	3,498	12,145,894	2.860	68.3
Thrivent Financial For Lutherans	WI	56014		4,539	11,309,227	2.663	70.9
United Of Omaha Life Ins Co	NE	69868	261	2,896	11,160,470	2.628	73.6
<b>**TOTAL**</b>				182,378	424,740,478	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	47,394	122,181,832	48.809	48.8
Rocky Mountain Hospital & Medical	CO	11011	671	9,855	25,662,174	10.251	59.1
American Retirement Life Ins Co	OH	88366	901	6,703	17,142,766	6.848	65.9
Mutual Of Omaha Ins Co	NE	71412	261	2,883	8,658,736	3.459	69.4
American Continental Ins Co	TN	12321	1	2,754	6,937,067	2.771	72.1
Humana Ins Co	WI	73288	119	2,984	6,883,753	2.750	74.9
United World Life Ins Co	NE	72850	261	4,143	6,651,275	2.657	77.5
SILAC Ins Co	UT	62952	4888	1,451	6,283,424	2.510	80.1
Transamerica Life Ins Co	IA	86231	468	1,231	6,111,413	2.441	82.5
Cigna Hlth & Life Ins Co	CT	67369	901	2,417	4,184,629	1.672	84.2
<b>**TOTAL**</b>				<b>99,358</b>	<b>250,327,967</b>	<b>100.000</b>	<b>100.0</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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	36,794	90,121,077	36.977	37.0
UnitedHealthcare Ins Co	CT	79413	707	26,212	69,997,637	28.720	65.7
HPHC Ins Co Inc	MA	18975	595	7,188	19,155,638	7.860	73.6
Colonial Penn Life Ins Co	PA	62065	233	5,977	12,997,222	5.333	78.9
Continental Life Ins Co Brentwood	TN	68500	1	4,835	11,199,113	4.595	83.5
Bankers Life & Cas Co	IL	61263	233	2,367	9,561,935	3.923	87.4
Aetna Hlth & Life Ins Co	CT	78700	1	6,215	8,138,993	3.339	90.7
Mutual Of Omaha Ins Co	NE	71412	261	2,318	5,458,782	2.240	93.0
American Retirement Life Ins Co	OH	88366	901	1,809	4,133,824	1.696	94.7
USAA Life Ins Co	TX	69663	200	1,302	3,611,906	1.482	96.2
<b>**TOTAL**</b>				98,282	243,723,145	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	241,311	664,499,292	50.230	50.2
Horizon Ins Co	NJ	14690	1202	74,156	248,666,386	18.797	69.0
United Of Omaha Life Ins Co	NE	69868	261	22,428	57,391,719	4.338	73.4
Aetna Hlth Ins Co	PA	72052	1	27,468	43,888,971	3.318	76.7
Colonial Penn Life Ins Co	PA	62065	233	14,773	36,168,611	2.734	79.4
Transamerica Life Ins Co	IA	86231	468	7,717	31,533,450	2.384	81.8
Aetna Hlth & Life Ins Co	CT	78700	1	11,799	29,344,422	2.218	84.0
Bankers Life & Cas Co	IL	61263	233	5,727	28,650,925	2.166	86.2
Genworth Life & Ann Ins Co	VA	65536	4011	7,153	25,037,164	1.893	88.1
Omaha Ins Co	NE	13100	261	13,429	19,662,630	1.486	89.6
<b>**TOTAL**</b>				485,707	1,322,906,687	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	31,391	70,710,351	46.927	46.9
Health Care Serv Corp A Mut Legal Re	IL	70670	917	6,813	17,892,763	11.875	58.8
United Of Omaha Life Ins Co	NE	69868	261	10,434	17,873,969	11.862	70.7
United World Life Ins Co	NE	72850	261	1,616	5,945,656	3.946	74.6
American Retirement Life Ins Co	OH	88366	901	3,124	5,280,793	3.505	78.1
USAA Life Ins Co	TX	69663	200	1,992	4,186,386	2.778	80.9
Humana Ins Co	WI	73288	119	1,849	3,945,932	2.619	83.5
American Continental Ins Co	TN	12321	1	2,990	3,887,050	2.580	86.1
Transamerica Life Ins Co	IA	86231	468	1,126	2,964,353	1.967	88.1
United Amer Ins Co	NE	92916	290	1,269	2,666,429	1.770	89.8
<b>**TOTAL**</b>				<b>70,590</b>	<b>150,680,875</b>	<b>100.000</b>	<b>100.0</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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	381,550	1,090,238,704	82.675	82.7
Empire Healthchoice Assur Inc	NY	55093	671	39,622	102,727,874	7.790	90.5
Globe Life Ins Co of NY	NY	74101	290	32,120	41,946,473	3.181	93.6
Excellus Hlth Plan Inc	NY	55107	1186	9,249	24,793,618	1.880	95.5
Humana Ins Co of NY	NY	12634	119	8,136	15,900,471	1.206	96.7
Transamerica Financial Life Ins Co	NY	70688	468	5,294	15,032,549	1.140	97.9
Mutual Of Omaha Ins Co	NE	71412	261	1,161	6,547,216	0.496	98.4
Health Now NY Inc	NY	55204		1,597	5,362,840	0.407	98.8
EmblemHealth Plan Inc	NY	55239	1127	1,326	4,446,169	0.337	99.1
Bankers Conseco Life Ins Co	NY	68560	233	1,907	3,545,377	0.269	99.4
<b>**TOTAL**</b>				484,051	1,318,700,956	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	159,214	395,492,403	34.074	34.1
UnitedHealthcare Ins Co	CT	79413	707	114,541	287,345,232	24.757	58.8
Mutual Of Omaha Ins Co	NE	71412	261	32,211	76,775,524	6.615	65.4
United World Life Ins Co	NE	72850	261	48,631	65,488,623	5.642	71.1
United Of Omaha Life Ins Co	NE	69868	261	15,819	62,533,473	5.388	76.5
Aetna Hlth & Life Ins Co	CT	78700	1	8,698	19,333,431	1.666	78.1
Cigna Hlth & Life Ins Co	CT	67369	901	9,061	17,569,964	1.514	79.7
USAA Life Ins Co	TX	69663	200	6,348	17,315,915	1.492	81.1
American Continental Ins Co	TN	12321	1	4,809	16,966,193	1.462	82.6
Colonial Penn Life Ins Co	PA	62065	233	9,132	16,661,119	1.435	84.0
<b>**TOTAL**</b>				<b>503,070</b>	<b>1,160,680,755</b>	<b>100.000</b>	<b>100.0</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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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		38,477	103,219,942	72.890	72.9
UnitedHealthcare Ins Co	CT	79413	707	1,840	5,005,332	3.535	76.4
Omaha Ins Co	NE	13100	261	2,185	4,374,262	3.089	79.5
American Continental Ins Co	TN	12321	1	2,221	3,816,660	2.695	82.2
Thrivent Financial For Lutherans	WI	56014		1,463	3,047,020	2.152	84.4
United World Life Ins Co	NE	72850	261	527	2,272,010	1.604	86.0
Sanford Hlth Plan	SD	95683	1246	1,101	2,132,783	1.506	87.5
Transamerica Life Ins Co	IA	86231	468	782	2,030,021	1.434	88.9
Mutual Of Omaha Ins Co	NE	71412	261	436	1,666,158	1.177	90.1
State Farm Mut Auto Ins Co	IL	25178	176	619	1,502,945	1.061	91.1
<b>**TOTAL**</b>				54,918	141,610,621	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.



July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	215,607	536,589,523	38.847	38.8
Medical Hlth Insuring Corp of OH	OH	95828	730	125,008	218,206,341	15.797	54.6
Community Ins Co	OH	10345	671	65,186	145,919,619	10.564	65.2
Humana Ins Co	WI	73288	119	36,077	99,923,145	7.234	72.4
United World Life Ins Co	NE	72850	261	13,367	27,268,330	1.974	74.4
Aetna Hlth & Life Ins Co	CT	78700	1	11,385	26,008,899	1.883	76.3
Omaha Ins Co	NE	13100	261	8,334	23,755,250	1.720	78.0
Medical Mut Of OH	OH	29076	730	8,269	20,899,389	1.513	79.5
Aetna Hlth Ins Co	PA	72052	1	10,803	18,122,070	1.312	80.8
United Of Omaha Life Ins Co	NE	69868	261	3,671	16,226,207	1.175	82.0
<b>**TOTAL**</b>				613,352	1,381,283,510	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	58,122	140,940,772	30.736	30.7
UnitedHealthcare Ins Co	CT	79413	707	40,863	105,028,890	22.904	53.6
Omaha Ins Co	NE	13100	261	25,612	47,495,589	10.358	64.0
United Of Omaha Life Ins Co	NE	69868	261	4,798	19,481,603	4.248	68.2
Aetna Hlth & Life Ins Co	CT	78700	1	6,210	12,030,396	2.624	70.9
Cigna Hlth & Life Ins Co	CT	67369	901	6,006	10,820,242	2.360	73.2
American Retirement Life Ins Co	OH	88366	901	3,516	9,013,761	1.966	75.2
Physicians Mut Ins Co	NE	80578	367	3,838	8,115,717	1.770	77.0
Mutual Of Omaha Ins Co	NE	71412	261	5,366	6,163,672	1.344	78.3
Aetna Hlth Ins Co	PA	72052	1	5,370	6,029,031	1.315	79.6
<b>**TOTAL**</b>				<b>202,570</b>	<b>458,553,365</b>	<b>100.000</b>	<b>100.0</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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	60,948	136,133,120	30.582	30.6
Moda Hlth Plan Inc	OR	47098	1313	26,697	55,779,236	12.531	43.1
Omaha Ins Co	NE	13100	261	23,689	48,901,092	10.986	54.1
Regence BCBS of OR	OR	54933	1207	15,154	34,158,112	7.674	61.8
Loyal Amer Life Ins Co	OH	65722	901	11,248	23,182,250	5.208	67.0
American Natl Life Ins Co Of TX	TX	71773	408	8,023	18,818,896	4.228	71.2
Individual Assur Co Life Hlth & Acc	OK	81779	2858	4,751	17,167,038	3.857	75.1
United Of Omaha Life Ins Co	NE	69868	261	4,036	15,538,108	3.491	78.6
Transamerica Life Ins Co	IA	86231	468	407	14,473,973	3.252	81.8
Manhattan Life Ins Co	NY	65870	1117	3,123	10,013,504	2.250	84.1
<b>**TOTAL**</b>				188,400	445,138,846	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	226,405	540,877,696	33.738	33.7
Highmark Inc	PA	54771	812	89,001	221,310,471	13.804	47.5
Aetna Hlth & Life Ins Co	CT	78700	1	30,396	76,575,285	4.776	52.3
Continental Life Ins Co Brentwood	TN	68500	1	36,661	65,781,786	4.103	56.4
Capital Advantage Ins Co	PA	41203	1230	25,853	44,992,985	2.806	59.2
Cigna Hlth & Life Ins Co	CT	67369	901	21,451	43,428,101	2.709	61.9
Colonial Penn Life Ins Co	PA	62065	233	16,782	42,026,137	2.621	64.6
Independence Hospital Ind Plan Inc	PA	54704	936	31,812	41,003,708	2.558	67.1
American Retirement Life Ins Co	OH	88366	901	13,042	37,199,567	2.320	69.4
United World Life Ins Co	NE	72850	261	7,383	32,047,700	1.999	71.4
<b>**TOTAL**</b>				701,280	1,603,186,479	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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		24,975	60,680,702	51.027	51.0
UnitedHealthcare Ins Co	CT	79413	707	19,771	45,100,891	37.926	89.0
Colonial Penn Life Ins Co	PA	62065	233	1,886	4,604,964	3.872	92.8
Bankers Life & Cas Co	IL	61263	233	463	2,037,777	1.714	94.5
Humana Ins Co	WI	73288	119	787	2,015,177	1.695	96.2
USAA Life Ins Co	TX	69663	200	640	1,552,070	1.305	97.5
Mutual Of Omaha Ins Co	NE	71412	261	524	891,830	0.750	98.3
Transamerica Life Ins Co	IA	86231	468	32	428,073	0.360	98.6
Aetna Hlth & Life Ins Co	CT	78700	1	226	370,278	0.311	99.0
Continental Life Ins Co Brentwood	TN	68500	1	139	278,879	0.235	99.2
<b>**TOTAL**</b>				49,911	118,918,151	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	80,163	182,975,572	29.567	29.6
BCBS Of SC Inc	SC	38520	661	67,226	157,277,665	25.414	55.0
United World Life Ins Co	NE	72850	261	15,549	23,261,453	3.759	58.7
Cigna Hlth & Life Ins Co	CT	67369	901	11,858	21,186,471	3.423	62.2
Omaha Ins Co	NE	13100	261	8,655	20,520,457	3.316	65.5
United Of Omaha Life Ins Co	NE	69868	261	4,399	17,576,592	2.840	68.3
American Retirement Life Ins Co	OH	88366	901	6,697	16,903,602	2.731	71.1
Aetna Hlth & Life Ins Co	CT	78700	1	5,214	11,981,918	1.936	73.0
American Continental Ins Co	TN	12321	1	3,102	11,096,860	1.793	74.8
Continental Life Ins Co Brentwood	TN	68500	1	5,305	10,421,446	1.684	76.5
<b>**TOTAL**</b>				280,307	618,858,092	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	23,763	58,667,123	35.325	35.3
Avera Hlth Plans Inc	SD	95839		9,818	18,320,287	11.031	46.4
Omaha Ins Co	NE	13100	261	10,509	16,048,389	9.663	56.0
United Of Omaha Life Ins Co	NE	69868	261	4,398	13,263,951	7.986	64.0
UnitedHealthcare Ins Co	CT	79413	707	5,280	13,011,184	7.834	71.8
American Continental Ins Co	TN	12321	1	3,224	5,227,884	3.148	75.0
State Farm Mut Auto Ins Co	IL	25178	176	1,410	4,208,105	2.534	77.5
Thrivent Financial For Lutherans	WI	56014		1,751	3,988,493	2.402	79.9
Physicians Mut Ins Co	NE	80578	367	1,821	3,531,373	2.126	82.0
United World Life Ins Co	NE	72850	261	688	3,085,462	1.858	83.9
<b>**TOTAL**</b>				<b>74,695</b>	<b>166,080,301</b>	<b>100.000</b>	<b>100.0</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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	62,362	150,995,103	20.719	20.7
TRH Hlth Ins Co	TN	89005	4677	63,469	146,754,883	20.137	40.9
BCBS of TN Inc	TN	54518	3498	51,398	133,015,190	18.252	59.1
Omaha Ins Co	NE	13100	261	18,530	30,824,548	4.230	63.3
American Retirement Life Ins Co	OH	88366	901	11,691	27,118,331	3.721	67.1
Mutual Of Omaha Ins Co	NE	71412	261	10,128	26,983,342	3.703	70.8
United Of Omaha Life Ins Co	NE	69868	261	5,544	23,459,340	3.219	74.0
United World Life Ins Co	NE	72850	261	13,152	13,182,378	1.809	75.8
American Continental Ins Co	TN	12321	1	4,248	11,811,880	1.621	77.4
Bankers Fidelity Assur Co	GA	71919	587	4,696	10,465,506	1.436	78.8
<b>**TOTAL**</b>				318,022	728,780,052	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.



July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	210,538	583,710,852	26.585	26.6
Health Care Serv Corp A Mut Legal Re	IL	70670	917	162,226	423,317,993	19.280	45.9
United World Life Ins Co	NE	72850	261	65,267	115,602,312	5.265	51.1
Continental Life Ins Co Brentwood	TN	68500	1	37,754	104,888,124	4.777	55.9
United Of Omaha Life Ins Co	NE	69868	261	23,852	97,256,388	4.430	60.3
Cigna Hlth & Life Ins Co	CT	67369	901	37,835	71,994,433	3.279	63.6
USAA Life Ins Co	TX	69663	200	29,189	70,339,045	3.204	66.8
Omaha Ins Co	NE	13100	261	25,260	66,438,226	3.026	69.8
Omaha Supplemental Ins Co	NE	16537	261	53,972	50,419,001	2.296	72.1
Aetna Hlth Ins Co	PA	72052	1	44,624	49,294,257	2.245	74.4
<b>**TOTAL**</b>				918,619	2,195,617,296	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	34,212	77,082,630	40.883	40.9
Regence BCBS of UT	UT	54550	1207	20,275	49,426,630	26.215	67.1
Aetna Hlth & Life Ins Co	CT	78700	1	3,824	4,538,592	2.407	69.5
American Retirement Life Ins Co	OH	88366	901	2,246	4,422,155	2.345	71.9
American Continental Ins Co	TN	12321	1	2,202	4,296,218	2.279	74.1
United Of Omaha Life Ins Co	NE	69868	261	1,515	3,769,060	1.999	76.1
Omaha Ins Co	NE	13100	261	2,096	2,993,570	1.588	77.7
Bankers Fidelity Life Ins Co	GA	61239	587	1,315	2,927,610	1.553	79.3
Humanadental Ins Co	WI	70580	119	2,311	2,650,838	1.406	80.7
SILAC Ins Co	UT	62952	4888	701	2,458,564	1.304	82.0
<b>**TOTAL**</b>				85,670	188,545,224	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	16,161	41,582,699	34.602	34.6
The Vt Hlth Plan LLC	VT	95696	4745	9,961	20,250,651	16.851	51.5
Continental Life Ins Co Brentwood	TN	68500	1	7,216	12,100,043	10.069	61.5
BCBS of VT	VT	53295	4745	3,044	9,094,028	7.567	69.1
Colonial Penn Life Ins Co	PA	62065	233	2,683	5,751,727	4.786	73.9
Genworth Life & Ann Ins Co	VA	65536	4011	2,180	4,785,163	3.982	77.9
Bankers Life & Cas Co	IL	61263	233	1,430	4,639,806	3.861	81.7
Mutual Of Omaha Ins Co	NE	71412	261	2,002	4,106,149	3.417	85.1
Washington Natl Ins Co	IN	70319	233	2,103	3,896,552	3.242	88.4
Humana Ins Co	WI	73288	119	1,939	3,811,668	3.172	91.6
<b>**TOTAL**</b>				53,247	120,172,565	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	144,131	328,748,655	33.245	33.2
UnitedHealthcare Ins Co	CT	79413	707	111,799	271,038,404	27.409	60.7
Omaha Ins Co	NE	13100	261	36,438	63,505,959	6.422	67.1
American Continental Ins Co	TN	12321	1	22,552	52,951,983	5.355	72.4
American Retirement Life Ins Co	OH	88366	901	24,918	47,017,858	4.755	77.2
United Of Omaha Life Ins Co	NE	69868	261	12,149	45,858,405	4.637	81.8
Humana Ins Co	WI	73288	119	6,632	14,612,427	1.478	83.3
USAA Life Ins Co	TX	69663	200	5,657	13,827,615	1.398	84.7
Medico Ins Co	IA	31119	3527	6,905	12,266,276	1.240	85.9
Mutual Of Omaha Ins Co	NE	71412	261	14,920	12,019,258	1.215	87.2
<b>**TOTAL**</b>				443,668	988,867,268	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	118,236	303,698,524	40.224	40.2
Premera Blue Cross	WA	47570	962	47,744	123,561,242	16.365	56.6
Regence BlueShield	WA	53902	1207	47,293	111,718,544	14.797	71.4
United Of Omaha Life Ins Co	NE	69868	261	25,374	56,046,208	7.423	78.8
Loyal Amer Life Ins Co	OH	65722	901	18,922	40,341,129	5.343	84.2
Asuris NW Hlth	WA	47350	1207	9,876	20,630,029	2.732	86.9
Humanadental Ins Co	WI	70580	119	11,487	17,389,357	2.303	89.2
USAA Life Ins Co	TX	69663	200	6,048	14,387,813	1.906	91.1
Mutual Of Omaha Ins Co	NE	71412	261	2,526	9,660,166	1.279	92.4
Transamerica Life Ins Co	IA	86231	468	470	9,537,347	1.263	93.6
<b>**TOTAL**</b>				<b>310,735</b>	<b>755,016,155</b>	<b>100.000</b>	<b>100.0</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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	33,429	89,046,691	40.970	41.0
Highmark West Virginia Inc.	WV	54828	812	7,093	19,059,811	8.769	49.7
Omaha Ins Co	NE	13100	261	6,583	15,049,729	6.924	56.7
United World Life Ins Co	NE	72850	261	6,914	9,546,434	4.392	61.1
Continental Life Ins Co Brentwood	TN	68500	1	2,708	8,962,745	4.124	65.2
United Of Omaha Life Ins Co	NE	69868	261	1,882	7,551,891	3.475	68.7
Aetna Hlth & Life Ins Co	CT	78700	1	3,510	7,197,807	3.312	72.0
American Retirement Life Ins Co	OH	88366	901	3,043	7,075,844	3.256	75.2
American Continental Ins Co	TN	12321	1	5,128	5,834,145	2.684	77.9
Humana Ins Co	WI	73288	119	2,585	5,497,638	2.529	80.4
<b>**TOTAL**</b>				<b>90,060</b>	<b>217,347,910</b>	<b>100.000</b>	<b>100.0</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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	48,562	150,762,111	18.713	18.7
UnitedHealthcare Ins Co	CT	79413	707	60,209	146,538,380	18.189	36.9
Physicians Mut Ins Co	NE	80578	367	25,272	61,536,492	7.638	44.5
BCBS of WI	WI	54003	671	15,092	57,673,211	7.158	51.7
Medico Corp Life Ins Co	IA	79987	3527	16,552	36,846,710	4.573	56.3
Continental Life Ins Co Brentwood	TN	68500	1	7,138	32,224,754	4.000	60.3
Dean Hlth Plan Inc	WI	96156	1294	18,298	31,990,023	3.971	64.2
American Continental Ins Co	TN	12321	1	8,957	27,099,376	3.364	67.6
Physicians Life Ins Co	NE	72125	367	9,547	22,481,395	2.790	70.4
United World Life Ins Co	NE	72850	261	8,636	17,668,053	2.193	72.6
<b>**TOTAL**</b>				<b>303,850</b>	<b>805,664,991</b>	<b>100.000</b>	<b>100.0</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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	14,828	36,628,765	29.060	29.1
BCBS of WY	WY	53767		9,495	23,354,304	18.529	47.6
United Of Omaha Life Ins Co	NE	69868	261	4,602	10,190,449	8.085	55.7
American Retirement Life Ins Co	OH	88366	901	4,888	9,741,172	7.728	63.4
American Continental Ins Co	TN	12321	1	4,150	6,975,837	5.534	68.9
Mutual Of Omaha Ins Co	NE	71412	261	4,895	5,960,158	4.729	73.7
State Farm Mut Auto Ins Co	IL	25178	176	1,893	5,262,830	4.175	77.8
USAA Life Ins Co	TX	69663	200	1,554	3,599,547	2.856	80.7
Humana Ins Co	WI	73288	119	1,565	3,053,579	2.423	83.1
United World Life Ins Co	NE	72850	261	870	2,862,452	2.271	85.4
<b>**TOTAL**</b>				<b>57,447</b>	<b>126,045,268</b>	<b>100.000</b>	<b>100.0</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.



July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	554	931,726	90.902	90.9
Takecare Ins Co Inc	GU	11093		64	93,258	9.098	100.0
**TOTAL**				618	1,024,984	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	43	62,390	100.000	100.0
**TOTAL**				43	62,390	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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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
UnitedHealthcare Ins Co	CT	79413	707	6,172	9,922,427	83.681	83.7
Humana Ins Co Of PR Inc	PR	84603	119	1,268	1,829,601	15.430	99.1
Mutual Of Omaha Ins Co	NE	71412	261	52	95,460	0.805	99.9
Ryder Hlth Plan Inc	PR	95743		11	7,650	0.065	100.0
Everence Assn Inc	IN	57991	4616	1	2,334	0.020	100.0
<b>**TOTAL**</b>				<b>7,504</b>	<b>11,857,472</b>	<b>100.000</b>	<b>100.0</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.

July 27, 2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2020 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	8,959	15,986,622	98.892	98.9
Mutual Of Omaha Ins Co	NE	71412	261	109	179,172	1.108	100.0
**TOTAL**				9,068	16,165,794	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**



## 2020 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	57,795	35	0	0
Ability Ins Co	71471	4824	ADVANTAGE CAPITAL GRP	147,019	36	0	0
Accendo Ins Co	63444	1	CVS GRP	0	0	25,207,268	53,424
Aetna Hlth & Life Ins Co	78700	1	CVS GRP	278,873,181	120,574	175,147,446	109,733
Aetna Hlth Ins Co	72052	1	CVS GRP	5,465,844	2,734	234,910,928	218,165
Aetna Life Ins Co	60054	1	CVS GRP	81,643,437	23,459	318,550	85
Allcare Hlth Plan Inc	12253	4963	ALLCARE HLTH GRP	0	0	58,919	25
Alliance Hlth & Life Ins Co	60134	1311	HENRY FORD HLTH SYSTEM GRP	3,468,251	1,049	3,902,084	2,208
Allianz Life Ins Co Of N Amer	90611	761	ALLIANZ INS GRP	136,083	63	0	0
Allianz Life Ins Co Of NY	64190	761	ALLIANZ INS GRP	11,623	14	0	0
Amalgamated Life & Hlth Ins Co	60208			442,466	712	56,226	21
American Continental Ins Co	12321	1	CVS GRP	335,104,814	109,850	82,204,151	47,385
American Family Ins Co	10386	473	AMERICAN FAMILY INS GRP	191,707	38	0	0
American Family Life Assur Co of Col	60380	370	AFLAC GRP	26,971,018	7,683	0	0
American Family Life Assur Co of NY	60526	370	AFLAC GRP	147,052	53	0	0
American Family Mut Ins Co SI	19275	473	AMERICAN FAMILY INS GRP	19,357,693	4,332	0	0
American Fidelity Assur Co	60410	330	AMERICAN FIDELITY CORP GRP	30,885	18	36,110	26
American Gen Life Ins Co	60488	12	AMERICAN INTL GRP	428,592	119	0	0
American Income Life Ins Co	60577	290	GLOBE LIFE INC GRP	85,246	19	0	0
American Natl Ins Co	60739	408	AMERICAN NATL FIN GRP	33,291	13	0	0
American Natl Life Ins Co Of TX	71773	408	AMERICAN NATL FIN GRP	12,942,893	4,145	33,231,277	13,701
American Progressive L&H Ins Of NY	80624	1295	CENTENE CORP GRP	5,771,530	1,572	0	0
American Republic Corp Ins Co	67679	3527	AMERICAN ENTERPRISE MUT GRP	41,574,652	11,253	285,605	113
American Republic Ins Co	60836	3527	AMERICAN ENTERPRISE MUT GRP	77,965,263	19,777	313,657	123
American Retirement Life Ins Co	88366	901	CIGNA HLTH GRP	323,116,865	123,358	87,332,642	45,854
Americo Fin Life & Ann Ins Co	61999	449	FINANCIAL HOLDINGS GRP	7,270,854	3,656	25,155,577	13,526



## 2020 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
Amerigroup Ins Co	14078	671	ANTHEM INC GRP	0	0	6,483,223	4,522
AmeriHealth Ins Co Of NJ	60061	936	INDEPENDENCE HLTH GRP INC GRP	15,633,546	5,779	1,418,577	653
Anthem Hlth Plans Inc	60217	671	ANTHEM INC GRP	73,859,265	32,571	43,410,891	20,184
Anthem Hlth Plans Of KY Inc	95120	671	ANTHEM INC GRP	163,586,737	59,962	27,704,086	15,533
Anthem Hlth Plans of ME Inc	52618	671	ANTHEM INC GRP	36,924,677	14,033	19,420,029	9,033
Anthem Hlth Plans of NH	53759	671	ANTHEM INC GRP	69,188,058	25,423	20,933,019	11,371
Anthem Hlth Plans of VA Inc	71835	671	ANTHEM INC GRP	271,794,046	108,156	56,954,609	35,975
Anthem Ins Co Inc	28207	671	ANTHEM INC GRP	109,687,706	32,988	62,327,055	42,655
Assured Life Assn	56499			27,859,693	7,201	7,275,981	4,955
Assurity Life Ins Co	71439	4862	ASSURITY GRP	6,819	9	0	0
Asuris NW Hlth	47350	1207	CAMBIA HEALTH SOLUTIONS INC	11,079,643	4,129	9,550,386	5,747
Aultcare Ins Co	77216	4805	AULTMAN HLTH FOUNDATION GRP	0	0	2,234,765	1,118
Auto Owners Life Ins Co	61190	280	AUTO OWNERS GRP	255,804	56	0	0
Avalon Ins Co	12358	1230	CAPITAL BLUE CROSS GRP	903,394	188	4,083	2
Avera Hlth Plans Inc	95839			14,864,270	6,962	4,806,869	3,402
Bankers Conseco Life Ins Co	68560	233	CNO FINANCIAL GRP	2,678,739	1,201	866,638	706
Bankers Fidelity Assur Co	71919	587	ATLANTIC AMER GRP	26,731,791	11,872	21,001,449	11,469
Bankers Fidelity Life Ins Co	61239	587	ATLANTIC AMER GRP	94,614,305	36,626	32,025,079	16,761
Bankers Life & Cas Co	61263	233	CNO FINANCIAL GRP	210,618,893	52,989	0	0
BCBS Hlthcare Plan of GA Inc	96962	671	ANTHEM INC GRP	143,371,384	48,059	7,049,384	3,919
BCBS of AL	55433	570	BCBS OF AL GRP	191,450,799	90,363	38,827,780	18,795
BCBS of AZ Inc	53589			97,121,979	32,474	24,311,489	15,771
BCBS Of FL	98167	536	GUIDEWELL MUT HOLDING GRP	391,940,524	145,621	85,161,367	30,227
BCBS of KC	47171	537	BCBS OF KC GRP	54,649,384	17,077	5,219,263	2,478
BCBS Of KS Inc	70729	430	BCBS OF KS GRP	230,330,660	80,676	31,552,907	17,227
BCBS of MA	53228	3637	BCBS OF MA GRP	430,592,900	167,260	141,998,328	73,351

## 2020 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 MA HMO Blue Inc	12219	3637	BCBS OF MA GRP	1,396,523	742	1,198,545	657
BCBS of MI Mut Ins Co	54291	572	BCBS OF MI GRP	328,118,621	98,369	64,223,407	26,032
BCBS Of MS Mut Ins Co	60111	1126	MISSISSIPPI INS GRP	28,236,563	8,728	4,327,038	1,341
BCBS of NC Inc	54631	758	BCBS OF NC GRP	343,613,335	123,098	51,879,068	36,116
BCBS of ND	55891			86,076,904	28,651	17,143,038	9,826
BCBS Of NE	77780	4858	BCBS OF NE GRP	154,945,332	54,638	14,981,867	11,576
BCBS of RI	53473			56,823,447	23,048	3,857,255	1,927
BCBS Of SC Inc	38520	661	BCBS OF SC GRP	129,551,313	48,362	27,726,352	18,864
BCBS of TN Inc	54518	3498	BCBS OF TN GRP	115,651,044	40,769	17,364,146	10,629
BCBS of VT	53295	4745	BCBS OF VT GRP	7,470,695	2,354	1,623,333	690
BCBS of WI	54003	671	ANTHEM INC GRP	55,824,972	14,418	1,848,239	674
BCBS of WY	53767			20,179,552	7,525	3,174,752	1,970
BCBSM Inc	55026	461	BCBS OF MN GRP	118,131	25	478,957,769	165,860
Blue Care Network Of MI	95610	572	BCBS OF MI GRP	30,973,605	10,553	150,267	61
Blue Cross of ID Care Plus Inc	15022	1290	BLUE CROSS OF ID GRP	2,304,716	829	6,231,354	2,913
Blue Cross of ID Hlth Serv Inc	60095	1290	BLUE CROSS OF ID GRP	14,071,484	4,338	3,084	1
BridgeSpan Hlth Co	95303	1207	CAMBIA HEALTH SOLUTIONS INC	476,036	132	0	0
Canada Life Reins Co	76694	769	GREAT WEST GRP	817	1	0	0
Capital Advantage Ins Co	41203	1230	CAPITAL BLUE CROSS GRP	36,385,826	19,144	8,607,159	6,709
Capital Blue Cross	54720	1230	CAPITAL BLUE CROSS GRP	16,228,002	10,537	6,493	4
Capitol Life Ins Co	61581	3436	LIBERTY LIFE GRP TRUST GRP	0	0	3,526,579	6,832
Carefirst of MD Inc	47058	380	CAREFIRST INC GRP	129,258,511	36,701	0	0
Catholic Life Ins	57347			0	0	569,503	388
Catholic United Financial	57053			3,166	2	1,338,357	789
CDPHP Universal Benefits Inc	47027	4708	CDPHP INC GRP	3,081,667	591	192,168	41
Celtic Ins Co	80799	1295	CENTENE CORP GRP	5,357,924	1,230	0	0

## 2020 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 Security Life Ins Co	61735	526	MAXIMUM CORP GRP	13,059	8	0	0
Central States H & L Co Of Omaha	61751	690	CENTRAL STATES GRP	7,623,663	2,046	6,032,389	6,374
Central States Ind Co Of Omaha	34274	31	BERKSHIRE HATHAWAY GRP	63,538,902	21,451	1,695,105	720
Christian Fidelity Life Ins Co	61859	574	AMERCO CORP GRP	18,673,357	3,922	21,578	12
Cigna Hlth & Life Ins Co	67369	901	CIGNA HLTH GRP	172,714,506	82,814	308,629,546	175,404
Cigna Natl Hlth Ins Co	61727	901	CIGNA HLTH GRP	2,863,431	618	698,011	2,196
Cincinnati Equitable Life Ins Co	88064	67	MICHIGAN FARM BUREAU GRP	19,302	8	0	0
CMFG Life Ins Co	62626	306	CUNA MUT GRP	3,307	3	0	0
Colonial Life & Accident Ins Co	62049	565	UNUM GRP	-213	0	0	0
Colonial Penn Life Ins Co	62065	233	CNO FINANCIAL GRP	370,083,099	135,386	134,890,141	71,885
Columbian Mut Life Ins Co	62103	535	COLUMBIAN LIFE GRP	1,335,554	373	0	0
Combined Ins Co Of Amer	62146	626	CHUBB LTD GRP	49,767,488	18,799	7,739,443	3,976
Community Ins Co	10345	671	ANTHEM INC GRP	100,645,072	35,941	49,398,610	31,419
Communitycare Life & Hlth Ins Co	89008	3487	COMMUNITYCARE GRP	1,029,077	255	67,649	26
Companion Life Ins Co	77828	661	BCBS OF SC GRP	11,168,192	3,953	3,499,976	1,226
Compbenefits Ins Co	60984	119	HUMANA GRP	0	0	8,122,964	11,428
Compcare Hlth Serv Ins Corp	95693	671	ANTHEM INC GRP	216,006	40	0	0
Connecticut Gen Life Ins Co	62308	901	CIGNA HLTH GRP	562,533	187	0	0
Continental Gen Ins Co	71404			47,897,451	12,615	0	0
Continental Life Ins Co Brentwood	68500	1	CVS GRP	356,441,396	126,820	200,070,251	142,805
Country Life Ins Co	62553	50	COUNTRY INS & FIN SERV GRP	51,562,271	16,221	5,811,462	3,672
Coventry Hlth & Life Ins Co	81973	1	CVS GRP	3,568,428	773	70,536	23
CSA Fraternal Life	56138			18,316	6	0	0
CSI Life Ins Co	82880	31	BERKSHIRE HATHAWAY GRP	26,625,041	12,253	13,877,445	9,126
Dean Hlth Plan Inc	96156	1294	DEAN HLTH GRP	31,352,173	17,998	637,850	300
Educators Hlth Plans Life Accident &	12515	126	EDUCATORS MUT GRP	0	0	1,473,819	1,084

## 2020 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
Educators Mut Ins Assoc	81701	126	EDUCATORS MUT GRP	1,707,611	512	350,338	148
EmblemHealth Plan Inc	55239	1127	EMBLEM HLTH GRP	4,327,953	1,177	118,216	149
Emphesys Ins Co	88595	119	HUMANA GRP	0	0	331,237	524
Empire Healthchoice Assur Inc	55093	671	ANTHEM INC GRP	45,488,493	15,097	57,239,381	24,525
EPIC Life Ins Co	64149	68	WISCONSIN PHYSICIANS SERV INS GRP	208,512	76	963,061	443
Erie Family Life Ins Co	70769	213	ERIE INS GRP	0	0	5,046,686	4,546
Everence Assn Inc	57991	4616	EVERENCE GRP	35,592,147	15,023	6,578,281	4,041
Everest Reins Co	26921	1120	EVEREST REINS HOLDINGS GRP	5,774,352	2,031	20,825,650	11,170
Excellus Hlth Plan Inc	55107	1186	LIFETIME HLTHCARE GRP	19,819,735	6,377	4,973,883	2,872
Fallon Hlth & Life Assur Co	66828	4741	FALLON GRP	2,104,594	917	1,269,659	593
Family Life Ins Co	63053	1117	MANHATTAN LIFE GRP	27,276,995	6,086	17,268	61
Federal Life Ins Co	63223	4966	INSURANCE CAPITAL GRP	5,722	2	7,280	174
First Care Inc	60113	380	CAREFIRST INC GRP	12,471,853	5,785	19,295,242	12,268
First Hlth Life & Hlth Ins Co	90328	1	CVS GRP	16,258,530	5,693	7,026,538	3,691
Forethought Life Ins Co	91642	3891	GLOBAL ATLANTIC GRP	34,651,022	10,418	0	0
Garden State Life Ins Co	63657	408	AMERICAN NATL FIN GRP	0	0	1,734,667	2,255
GCU	56693			9,879,416	3,998	2,575,140	1,260
Genworth Life & Ann Ins Co	65536	4011	GENWORTH FIN GRP	36,820,809	11,021	0	0
Genworth Life Ins Co	70025	4011	GENWORTH FIN GRP	1,194,669	211	0	0
Gerber Life Ins Co	70939	836	WEST SOUTHERN GRP	70,803,656	18,007	400,558	124
Globe Life & Accident Ins Co	91472	290	GLOBE LIFE INC GRP	11,594,812	4,830	3,862,936	2,211
Globe Life Ins Co of NY	74101	290	GLOBE LIFE INC GRP	31,315,234	20,222	10,631,239	11,898
Golden Rule Ins Co	62286	707	UNITEDHEALTH GRP	14,898,080	4,593	0	0
Government Personnel Mut Life Ins Co	63967	4712	GPM LIFE GRP	21,323,639	6,756	91,116	19
GPM Hlth & Life Ins Co	67059	4712	GPM LIFE GRP	8,145,107	4,347	59,156,155	36,418
Great Amer Life Ins Co	63312	84	AMERICAN FINANCIAL GRP	2,892,329	658	0	0

## 2020 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	24,659,577	20,006
Group Hlth Coop of Eau Claire	95192			14,738	2	0	0
Group Hlth Coop of S Central WI	95311			3,234,138	1,041	638,677	270
Group Hospitalization & Med Svcs	53007	380	CAREFIRST INC GRP	23,243,796	7,958	0	0
Guarantee Trust Life Ins Co	64211	687	GUARANTEE TRUST GRP	11,050,054	3,625	19,784,656	10,819
Hartford Life & Accident Ins Co	70815	91	HARTFORD FIRE & CAS GRP	1,144,407	385	499,192	187
Hawaii Medical Serv Assn	49948			130,906	35	0	0
Health Alliance Medical Plans	77950	1192	CARLE HOLDING CO GRP	4,261,741	1,301	752,572	1,626
Health Care Serv Corp A Mut Legal Re	70670	917	HCSC GRP	1,400,636,050	478,922	251,161,465	128,594
Health First Ins Inc	14140	4740	HEALTH FIRST GRP	0	0	64,336	23
Health Net Hlth Plan of OR Inc	95800	1295	CENTENE CORP GRP	1,801,231	543	157,696	50
Health Net Life Ins Co	66141	1295	CENTENE CORP GRP	69,289,460	23,101	39,098,365	18,193
Health Now NY Inc	55204			4,155,108	944	1,207,732	653
Health Tradition Hlth Plan Inc	96628	4939	WEA GRP	4,106,717	1,336	205,815	104
Healthy Alliance Life Ins Co	78972	671	ANTHEM INC GRP	69,686,995	23,038	24,218,311	15,954
Heartland Natl Life Ins Co	66214			18,146,276	4,979	4,680,142	5,601
Highmark BCBSD Inc	53287	812	HIGHMARK GRP	12,343,822	4,550	7,574,964	4,093
Highmark Inc	54771	812	HIGHMARK GRP	195,253,625	75,778	26,056,846	13,223
Highmark West Virginia Inc.	54828	812	HIGHMARK GRP	17,296,402	6,107	1,763,409	986
HMO dba Blue Plus	95649	461	BCBS OF MN GRP	71,214	21	0	0
HNE Ins Co	14198	4756	BAYSTATE HLTH GRP	2,847,301	1,412	110,163	149
Horizon Ins Co	14690	1202	BCBS OF NJ GRP	203,941,259	58,642	44,725,127	15,514
HPHC Ins Co Inc	18975	595	HARVARD PILGRIM HLTH CARE GRP	107,674,803	42,123	23,402,627	10,021
Humana Benefit Plan of IL Inc	60052	119	HUMANA GRP	141,252	60	65,556,576	42,463
Humana Hlth Benefit Plan of LA Inc	95642	119	HUMANA GRP	3,458,008	1,286	452,717	193
Humana Hlth Ins Co Of FL Inc	69671	119	HUMANA GRP	10,903,512	4,766	355,974	162

## 2020 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 Plan Inc	95885	119	HUMANA GRP	0	0	3,444,878	2,010
Humana Ins Co	73288	119	HUMANA GRP	349,456,591	137,085	102,760,149	50,482
Humana Ins Co Of KY	60219	119	HUMANA GRP	10,401,667	3,972	166,204	76
Humana Ins Co of NY	12634	119	HUMANA GRP	10,474,625	4,955	5,425,846	3,181
Humana Ins Co Of PR Inc	84603	119	HUMANA GRP	0	0	1,829,601	1,268
Humanadental Ins Co	70580	119	HUMANA GRP	18,031,884	8,361	96,203,031	63,370
IA Amer Life Ins Co	91693	315	INDUSTRIAL ALLIANCE GRP	30,380	27	0	0
Idealife Ins Co	97764	31	BERKSHIRE HATHAWAY GRP	326,430	57	0	0
Independence Hospital Ind Plan Inc	54704	936	INDEPENDENCE HLTH GRP INC GRP	37,576,330	28,717	3,427,378	3,095
Individual Assur Co Life Hlth & Acc	81779	2858	HOMESHIELD CAPITAL GRP	41,642,831	14,051	10,400,546	4,603
Jackson Natl Life Ins Co	65056	918	JACKSON NATL GRP	175,420	103	0	0
Jefferson Natl Life Ins Co	64017	140	NATIONWIDE CORP GRP	508,381	113	0	0
John Alden Life Ins Co	65080	19	ASSURANT INC GRP	197,266	61	0	0
Kaiser Found Hlth Plan of WA Options	47055	601	KAISER FOUNDATION GRP	1,107,356	455	59,216	32
Kansas City Life Ins Co	65129	588	KANSAS CITY LIFE INS GRP	7,339	2	0	0
KSKJ Life Amer Slovenian Catholic Un	56227			4,443,287	1,079	10,362	5
Liberty Bankers Life Ins Co	68543	3436	LIBERTY LIFE GRP TRUST GRP	6,089,075	2,936	7,162,505	3,548
Liberty Natl Life Ins Co	65331	290	GLOBE LIFE INC GRP	1,513,082	821	0	0
LifeSecure Ins Co	77720	572	BCBS OF MI GRP	2,196	3	0	0
Lincoln Heritage Life Ins Co	65927			1,708,182	374	0	0
Louisiana Hlth Serv & Ind Co	81200	438	LOUISIANA HLTH SERV GRP	89,323,926	31,955	19,838,415	11,101
Loyal Amer Life Ins Co	65722	901	CIGNA HLTH GRP	149,417,141	50,035	76,599,897	37,741
Loyal Christian Benefit Assn	56758			2,082,943	1,040	838,910	462
Lumico Life Ins Co	73504	181	SWISS RE GRP	0	0	51,527,271	39,352
Manhattan Life Ins Co	65870	1117	MANHATTAN LIFE GRP	0	0	142,946,761	58,426
ManhattanLife Assur Co of Amer	61883	1117	MANHATTAN LIFE GRP	397,543	101	1,382,760	4,845

## 2020 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
Massachusetts Mut Life Ins Co	65935	435	MASS MUT LIFE INS GRP	234,703	131	753,200	431
McLaren Hlth Plan Comm	14217	4700	MCLAREN HLTH GRP	0	0	599,000	320
Medica Hlth Plans	52626	1552	MEDICA GRP	175,540	37	42,493,468	15,439
Medical Hlth Insuring Corp of OH	95828	730	MEDICAL MUT OF OH GRP	66,273,521	30,634	151,932,820	94,374
Medical Mut Of OH	29076	730	MEDICAL MUT OF OH GRP	20,899,389	8,269	0	0
Medico Corp Life Ins Co	79987	3527	AMERICAN ENTERPRISE MUT GRP	99,669,591	40,575	58,026,202	34,026
Medico Ins Co	31119	3527	AMERICAN ENTERPRISE MUT GRP	67,130,390	20,806	7,477,540	5,031
Medico Life & Hlth Ins Co	65641	3527	AMERICAN ENTERPRISE MUT GRP	1,770,500	841	5,993,032	3,104
Medisun Inc	95982			3,096	1	0	0
MedMutual Life Ins Co	62375	730	MEDICAL MUT OF OH GRP	574,004	189	0	0
Members Hlth Ins Co	94587	4677	TENNESSEE RURAL HLTH GRP	2,778,536	1,261	741,385	500
MercyCare HMO Inc	12195	3595	MERCY HLTH CORP GRP	0	0	3,350,958	1,365
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	3,822	6	0	0
Moda Hlth Plan Inc	47098	1313	OREGON DENTAL SERV GRP	49,967,141	23,403	5,812,095	3,294
Montana Hlth Cooperative	14933			0	0	86,802	215
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	637,464,934	218,352	107,247,944	92,331
Nassau Life & Ann Co	93734	4736	GGC GRP	48,167,128	11,224	0	0
Nassau Life Ins Co of KS	68284	4736	GGC GRP	6,393,709	1,570	43,483	110
National Benefit Life Ins Co	61409	4750	PRIMERICA GRP	565	1	0	0
National Cas Co	11991	140	NATIONWIDE CORP GRP	1,233	4	0	0
National Guardian Life Ins Co	66583	1211	NATIONAL GUARDIAN LIFE INS GRP	0	0	11,241,535	7,424
National Hlth Ins Co	82538	4928	NATIONAL GEN GRP	2,638	3	7,724,269	7,911
Nationwide Life Ins Co	66869	140	NATIONWIDE CORP GRP	3,988,582	1,027	0	0
Natl Foundation Life Ins Co	98205	707	UNITEDHEALTH GRP	4,966	3	0	0

## 2020 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
New Era Life Ins Co	78743	520	NEW ERA LIFE GRP	76,423,711	26,130	11,260,366	8,573
New Era Life Ins Co Of Midwest	69698	520	NEW ERA LIFE GRP	36,853,195	13,332	13,888,091	8,966
New York Life Ins Co	66915	826	NEW YORK LIFE GRP	993,090	249	0	0
North Amer Ins Co	68349	574	AMERCO CORP GRP	8,428,891	1,789	0	0
Old Amer Ins Co	67199	588	KANSAS CITY LIFE INS GRP	1,323	3	0	0
Old Surety Life Ins Co	67326	4922	ENTERPRISE INVESTMENTS GRP	48,625,767	17,742	14,756,460	10,955
Omaha Ins Co	13100	261	MUTUAL OF OMAHA GRP	431,896,731	181,260	355,392,118	215,513
Omaha Supplemental Ins Co	16537	261	MUTUAL OF OMAHA GRP	0	0	50,419,001	53,972
Order of United Commercial Travelers	56383			29,456,739	6,376	730,405	494
Oxford Life Ins Co	76112	574	AMERCO CORP GRP	28,545,121	7,662	1,020,834	709
Pacificare Life & Hlth Ins Co	70785	707	UNITEDHEALTH GRP	7,943,052	2,455	0	0
Pacificsource Hlth Plans	54976	4704	PACIFICSOURCE HLTH PLAN GRP	0	0	12,692	6
Pan Amer Life Ins Co	67539	525	PAN AMER LIFE GRP	32,253	20	6,702,357	5,232
Paramount Ins Co	11518	1212	PROMEDICA HLTH SYSTEM GRP	2,231,407	812	702,376	406
Pekin Life Ins Co	67628	153	PEKIN INS GRP	26,700,450	8,969	10,012,882	7,520
Philadelphia Amer Life Ins Co	67784	520	NEW ERA LIFE GRP	95,641,519	37,558	36,951,932	26,130
Physicians Life Ins Co	72125	367	PHYSICIANS MUT GRP	59,567,845	15,878	27,284,310	25,886
Physicians Mut Ins Co	80578	367	PHYSICIANS MUT GRP	178,497,513	71,584	35,668,270	20,638
Polish Falcons Of Amer	56820			297,509	128	97,405	46
Premera Blue Cross	47570	962	PREMERA BLUE CROSS GRP	95,183,245	34,153	32,485,791	15,311
Principal Life Ins Co	61271	332	PRINCIPAL FIN GRP	34,404,795	8,877	0	0
Priority Hlth	95561	3383	SPECTRUM HLTH GRP	0	0	36,800,016	16,159
Protective Life Ins Co	68136	458	DAI-ICHI LIFE HOLDINGS INC GRP	3,417	2	0	0
Provident Amer Life & Hlth Ins Co	67903	901	CIGNA HLTH GRP	5,347,813	1,048	0	0
Prudential Ins Co Of Amer	68241	304	PRUDENTIAL OF AMER GRP	48,508	20	0	0
Puritan Life Ins Co of Amer	71390	4903	CALTON HOLDINGS GRP	7,291,393	3,053	25,164,384	15,600



## 2020 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
QCC Ins Co	93688	936	INDEPENDENCE HLTH GRP INC GRP	0	0	8,936,517	4,554
Qualchoice Life & Hlth Ins Co Inc	70998	1295	CENTENE CORP GRP	4,435,697	1,887	1,018,482	526
Quartz Hlth Benefit Plans Corp	95796	4870	UNIVERSITY HLTH CARE & GUNDERSEN	3,984,719	1,645	1,213,642	615
Quartz Hlth Ins Corp	95341	4870	UNIVERSITY HLTH CARE & GUNDERSEN	2,902,329	1,065	140,982	58
Quartz Hlth Plan Corp	95101	4870	UNIVERSITY HLTH CARE & GUNDERSEN	3,017,520	1,164	1,108,937	450
Regence BCBS of OR	54933	1207	CAMBIA HEALTH SOLUTIONS INC	21,050,447	5,921	15,684,730	10,282
Regence BCBS of UT	54550	1207	CAMBIA HEALTH SOLUTIONS INC	38,412,306	13,300	11,014,324	6,975
Regence BlueShield	53902	1207	CAMBIA HEALTH SOLUTIONS INC	69,464,312	24,415	42,254,232	22,878
Regence Blueshield Of ID Inc	60131	1207	CAMBIA HEALTH SOLUTIONS INC	9,332,475	2,968	983,841	477
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	1,249,395	567	4,547,158	2,292
Reserve Natl Ins Co	68462	215	KEMPER CORP GRP	34,223,577	11,282	7,340,103	3,653
Resource Life Ins Co	61506	233	CNO FINANCIAL GRP	0	0	3,348	2
Rocky Mountain Hospital & Medical	11011	671	ANTHEM INC GRP	73,590,977	26,240	22,789,694	16,062
Royal Neighbors Of Amer	57657			15,631,762	3,295	0	0
Ryder Hlth Plan Inc	95743			0	0	7,650	11
S USA Life Ins Co Inc	60183	4947	PROSPERITY LIFE INS GRP	4,571,953	2,278	13,729,563	8,193
Sagicor Life Ins Co	60445			25,994	8	0	0
Sanford Hlth Plan	95683	1246	SANFORD HLTH GRP	2,860,318	1,378	2,346,067	1,532
Sanford Hlth Plan of MN	95725	1246	SANFORD HLTH GRP	219,699	66	2,474	0
SBLI USA Life Ins Co Inc	60176	4947	PROSPERITY LIFE INS GRP	2,209,895	1,129	5,281,237	3,124
Security Hlth Plan of WI Inc	96881			1,036,110	277	9,633,338	4,080
Shelter Life Ins Co	65757	123	SHELTER INS GRP	261,842	110	0	0
Shenandoah Life Ins Co	68845	4947	PROSPERITY LIFE INS GRP	7,693,774	3,032	10,735,308	7,045
Sierra Hlth & Life Ins Co Inc	71420	707	UNITEDHEALTH GRP	6,900,786	1,771	0	0
SILAC Ins Co	62952	4888	STERLING FINANCIAL INS GRP INC	90,059,391	24,881	880,450	310

## 2020 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
SilverScript Ins Co	12575	1	CVS GRP	0	0	5,691	6
Southern Guar Ins Co	19178			0	0	33,588,826	26,391
Southwest Serv Life Ins Co	82430	1339	CROY HALL MGMT GRP	165,144	37	0	0
SPJST	57436			381,108	72	0	0
Standard Life & Accident Ins Co	86355	408	AMERICAN NATL FIN GRP	36,885,896	16,758	226,569	297
Standard Life & Cas Ins Co	71706			1,093,415	441	0	0
State Farm Mut Auto Ins Co	25178	176	STATE FARM GRP	244,116,212	80,156	48,306,624	26,256
State Mut Ins Co	69132			10,532,062	2,946	524,871	512
Sterling Investors Life Ins Co	89184	4888	STERLING FINANCIAL INS GRP INC	5,020,402	1,052	0	0
Sterling Life Ins Co	77399	901	CIGNA HLTH GRP	48,666,516	14,366	76,999	27
Sterling Nat Life Ins Co Inc	91785	4888	STERLING FINANCIAL INS GRP INC	190,402	110	19,989,819	12,064
Summa Ins Co Inc	10649	3259	SUMMA HLTH GRP	0	0	114,005	32
Supreme Council The Royal Arcanum	58181			0	0	23,945	108
Takecare Ins Co Inc	11093			32,050	23	61,208	41
Talcott Resolution Life Ins Co	88072	4926	HOPMEADOW HOLDINGS GRP	1,339,608	527	39,603	21
The Cincinnati Life Ins Co	76236	244	CINCINNATI FIN GRP	612	2	0	0
The Vt Hlth Plan LLC	95696	4745	BCBS OF VT GRP	13,581,277	6,399	6,669,374	3,562
THP Ins Co	60016	1297	HEALTH PLAN GRP	16,694,521	6,406	1,096,636	570
Thrivent Financial For Lutherans	56014			83,977,283	34,768	48,983,817	32,513
Transamerica Financial Life Ins Co	70688	468	AEGON US HOLDING GRP	12,723,763	4,366	2,308,786	928
Transamerica Life Ins Co	86231	468	AEGON US HOLDING GRP	266,912,721	77	102,951,261	57,240
TRH Hlth Ins Co	89005	4677	TENNESSEE RURAL HLTH GRP	128,774,119	50,098	17,980,764	13,371
Trustmark Ins Co	61425	276	TRUSTMARK MUT HOLDING CO GRP	22,869	8	0	0
Tufts Ins Co Inc	60117	4742	HEALTH PLAN HOLDINGS INC GRP	25,807,897	10,995	9,575,743	4,996
UCare Hlth Inc	12924	4380	UCARE GRP	0	0	434	2
UCare MN	52629	4380	UCARE GRP	39,434	14	0	0

## 2020 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
Unicare Life & Hlth Ins Co	80314	671	ANTHEM INC GRP	10,647,495	3,109	0	0
Unified Life Ins Co	11121			3,160,394	1,084	1,945,578	824
Union Fidelity Life Ins Co	62596	350	GENERAL ELECTRIC GRP	126,585	55	0	0
Union Labor Life Ins Co	69744	781	UNION LABOR GRP	182,819	113	0	0
Union Security Ins Co	70408	19	ASSURANT INC GRP	0	0	12,388,492	10,464
United Amer Ins Co	92916	290	GLOBE LIFE INC GRP	196,158,423	83,243	130,483,662	73,220
United Farm Family Life Ins Co	69892	542	INDIANA FARM BUREAU GRP	54,040	46	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	842,551,896	278,101	247,686,808	103,449
United Hlthcare of AL Inc	95784	707	UNITEDHEALTH GRP	729,230	246	8,992	3
United Hlthcare of AZ Inc	96016	707	UNITEDHEALTH GRP	6,461	4	0	0
United Ins Co Of Amer	69930	215	KEMPER CORP GRP	0	0	1,370,372	2,107
United Natl Life Ins Co Of Amer	92703	687	GUARANTEE TRUST GRP	3,772,068	1,029	0	0
United Of Omaha Life Ins Co	69868	261	MUTUAL OF OMAHA GRP	796,499,414	223,653	83,447,747	53,074
United Security Assur Co Of PA	42129			18,802	0	0	0
United States Fire Ins Co	21113	158	FAIRFAX FIN GRP	0	0	376,809	577
United World Life Ins Co	72850	261	MUTUAL OF OMAHA GRP	302,489,693	91,861	370,381,550	279,485
UnitedHealthcare Ins Co	79413	707	UNITEDHEALTH GRP	8,357,318,576	2,994,391	1,908,915,399	1,084,378
Universal Fidelity Life Ins Co	70122	4989	SENECA INTL LTD GRP	5,312,646	1,697	387,302	307
Upmc Hlth Benefits Inc	11018	1324	UPMC HLTH SYSTEM GRP	171,733	83	106,663	54
US Hlth & Life Ins Co Inc	97772			6,662	2	0	0
USAA Life Ins Co	69663	200	UNITED SERV AUTOMOBILE ASSN GRP	303,604,220	109,099	87,691,230	45,236
US Able Life	94358	876	ARKANSAS BCBS GRP	34,122	4	0	0
US Able Mut Ins Co	83470	876	ARKANSAS BCBS GRP	242,854,571	100,170	37,056,162	24,390
UTMB Hlth Plans Inc	95764			442,894	141	0	0
Voya Retirement Ins & Ann Co	86509	4832	VOYA FINANCIAL GRP	4,258	2	0	0

## 2020 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
Washington Natl Ins Co	70319	233	CNO FINANCIAL GRP	31,780,097	8,563	0	0
Wellmark Inc	88848	770	WELLMARK INC GRP	354,938,557	131,384	70,229,943	42,396
Wellmark Of SD Inc	60128	770	WELLMARK INC GRP	48,133,086	17,016	10,534,037	6,747
Western Catholic Union	57711			1,738,551	590	310,859	156
Western United Life Assur Co	85189	1117	MANHATTAN LIFE GRP	1,334,502	708	45,855,305	28,033
Wilcac Life Ins Co	62413	4213	WILTON RE GRP	568,549	165	0	0
Wisconsin Physicians Serv Ins Corp	53139	68	WISCONSIN PHYSICIANS SERV INS GRP	117,051,734	31,260	35,294,866	18,073
WMI Mut Ins Co	68420			332,316	113	159,766	101
WPS Hlth Plan Inc	10159	68	WISCONSIN PHYSICIANS SERV INS GRP	95,244	14	0	0



# **SAMPLE MEDICARE SUPPLEMENT INSURANCE EXHIBIT**



**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2020  
 (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 \_\_\_\_\_

1 Compliance with OBRA	2 Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Characteristics	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 Policy Marketing Trade Name	Policies Issued Through 2017			Policies Issued in 2018, 2019, 2020				
										11 Incurred Claims		14 Number of Covered Lives	15 Incurred Claims		18 Number of Covered Lives		
										12 Premiums Earned	13 Percent of Premiums Earned		16 Amount	17 Percent of Premiums Earned			
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
0199999 TOTAL EXPERIENCE ON INDIVIDUAL POLICIES										.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
0299999 TOTAL EXPERIENCE ON GROUP POLICIES										.....	.....	.....	.....	.....	.....	.....	.....

GENERAL INTERROGATORIES

1. If the 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(e) (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".....