

# **2018 Medicare Supplement Loss Ratios**

---

**2019**



National Association of  
Insurance Commissioners

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

#### **Accounting & Reporting**

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

#### **Consumer Information**

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

#### **Financial Regulation**

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

#### **Legal**

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

#### **Market Regulation**

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

#### **NAIC Activities**

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

#### **Special Studies**

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

#### **Statistical Reports**

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

#### **Supplementary Products**

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

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

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

#### **White Papers**

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

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

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

© 2019 National Association of Insurance Commissioners. All rights reserved.

ISBN: 978-1-64179-037-6

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

### 2018 MEDICARE SUPPLEMENT LOSS RATIOS

INTRODUCTION .....	1
Qualifications .....	2
MEDICARE SUPPLEMENT INSURANCE EXPERIENCE SUMMARY .....	3
U.S. and U.S. Territories Summary.....	5
Ten-Year Summary .....	6
By State Totals .....	7
Number of Covered Lives by State Map .....	9
INDIVIDUAL POLICIES ISSUED THROUGH 2015	
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 2016, 2017, AND 2018	
U.S. and U.S. Territories By Direct Premiums Earned .....	35
U.S. and U.S. Territories By Company Name .....	45
TOTAL INDIVIDUAL POLICIES	
U.S. and U.S. Territories By Direct Premiums Earned .....	55
U.S. and U.S. Territories By Company Name .....	67
GROUP POLICIES ISSUED THROUGH 2015	
U.S. and U.S. Territories By Direct Premiums Earned .....	79
U.S. and U.S. Territories By Company Name .....	85
GROUP POLICIES ISSUED IN 2016, 2017, AND 2018	
U.S. and U.S. Territories By Direct Premiums Earned .....	91
U.S. and U.S. Territories By Company Name .....	95
TOTAL GROUP POLICIES	
U.S. and U.S. Territories By Direct Premiums Earned .....	99
U.S. and U.S. Territories By Company Name .....	105
TOTAL POLICIES (Individual and Group)	
U.S. and U.S. Territories By Direct Premiums Earned .....	111
U.S. and U.S. Territories By Company Name .....	123
MARKET SHARE BY DIRECT PREMIUMS EARNED.....	135
Alabama.....	137
Alaska.....	138
Arizona .....	139
Arkansas .....	140
California.....	141
Colorado .....	142
Connecticut .....	143
Delaware.....	144
District of Columbia.....	145
Florida .....	146
Georgia .....	147
Hawaii .....	148
Idaho.....	149
Illinois.....	150
Indiana .....	151
Iowa.....	152
Kansas .....	153

Kentucky.....	154
Louisiana.....	155
Maine.....	156
Maryland.....	157
Massachusetts.....	158
Michigan.....	159
Minnesota.....	160
Mississippi.....	161
Missouri.....	162
Montana.....	163
Nebraska.....	164
Nevada.....	165
New Hampshire.....	166
New Jersey.....	167
New Mexico.....	168
New York.....	169
North Carolina.....	170
North Dakota.....	171
Ohio.....	172
Oklahoma.....	173
Oregon.....	174
Pennsylvania.....	175
Rhode Island.....	176
South Carolina.....	177
South Dakota.....	178
Tennessee.....	179
Texas.....	180
Utah.....	181
Vermont.....	182
Virginia.....	183
Washington.....	184
West Virginia.....	185
Wisconsin.....	186
Wyoming.....	187
Guam.....	188
N. Mariana Islands.....	189
Puerto Rico.....	190
U.S. Virgin Islands.....	191
COMPANY INDEX.....	193
Sample Medicare Supplement Insurance Exhibit.....	209

## INTRODUCTION

Included in this report are the 2018 loss ratios on Medicare supplement business as reported to the National Association of Insurance Commissioners (NAIC).

Reporting of these loss ratios, on forms conforming to those developed by the NAIC, is required by the Medicare Catastrophic Coverage Act of 1988, Public Law 100-360. Although major provisions of the Catastrophic Coverage Act were repealed one year later, this reporting requirement was left intact. The data reported are utilized by state insurance departments to help evaluate insurers' compliance with loss ratio standards for Medicare supplement policies. A copy of the experience exhibit, which is used to collect the data, is included. The filing deadline for the 2018 exhibit was March 1, 2019. This exhibit is submitted by companies filing the life/health, property/casualty, health and fraternal annual statement blanks.

This report shows direct premiums earned, market share, direct claims incurred, loss ratios, and number of covered lives on a countrywide basis for 4,299 filings by 320 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 2015; 2) individual policies issued in 2016, 2017, and 2018; 3) total individual policies; 4) group policies issued through 2015; 5) group policies issued in 2016, 2017, and 2018; 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 2018 of \$31.3 billion, with direct claims incurred of \$24.7 billion for all Medicare supplement policies. This resulted in a 78.9% loss ratio. A second table presents a 10-year summary of totals for the years 2009 through 2018. 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 \$22.9 billion, with direct claims incurred of \$18.0 billion in 2018. This resulted in a 78.5% loss ratio. The loss ratio for individual policies issued through 2015 was slightly lower, at 77.6%. The loss ratio for individual policies issued in 2016, 2017, and 2018 was higher, at 80.9%.

Total direct premiums earned for all group policies in 2018 were \$8.4 billion, with total direct claims incurred of \$6.7 billion, resulting in a 79.8% loss ratio. The loss ratio for group policies issued through 2015 was slightly lower, at 79.6%, whereas the loss ratio for group policies issued in 2016, 2017, and 2018 was slightly higher, at 80.4%.

Beginning with the 1994 filings, companies are to report the number of covered lives for each policy form. Total covered lives reported in 2018 for individual and group policies was nearly 13.6 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 314 insurers, summary totals for each company's premiums and number of covered lives for those years prior to 2015, and a summary total for premiums and number of covered lives for the years 2016, 2017, and 2018.

### **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**  
**2018 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 2015:	16,315,944,100	12,659,492,055	77.59%
Experience on Individual Policies Issued in 2016, 2017 and 2018:	6,627,644,266	5,360,177,391	80.88%
Experience on Total Individual Policies:	<u>22,943,588,366</u>	<u>18,019,669,446</u>	<u>78.54%</u>
Experience on Group Policies Issued through 2015:	6,076,080,684	4,836,813,627	79.60%
Experience on Group Policies Issued in 2016, 2017 and 2018:	2,329,812,348	1,872,051,432	80.35%
Experience on Total Group Policies	<u>8,405,893,032</u>	<u>6,708,865,059</u>	<u>79.81%</u>
Experience on Total Individual and Group Policies:	<u>31,349,481,398</u>	<u>24,728,534,505</u>	<u>78.9%</u>

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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 :			
2009	14,994,367	11,929,890	79.6%
2010	15,791,963	12,416,101	78.6%
2011	16,510,850	13,171,110	79.8%
2012	17,128,702	13,274,193	77.5%
2013	17,739,081	13,521,662	76.2%
2014	18,546,607	14,069,529	75.9%
2015	19,441,936	15,008,885	77.2%
2016	20,620,399	15,943,366	77.3%
2017	21,987,794	16,910,785	76.9%
2018	22,943,588	18,019,669	78.5%
Experience on Total Group Policies Issued:			
2009	4,472,932	3,650,329	81.6%
2010	4,710,325	3,777,618	80.2%
2011	4,910,974	3,957,453	80.6%
2012	5,213,811	4,190,292	80.4%
2013	5,662,504	4,479,003	79.1%
2014	6,213,976	4,889,380	78.7%
2015	6,822,324	5,334,041	78.2%
2016	7,459,815	5,899,968	79.1%
2017	7,898,490	6,310,668	79.9%
2018	8,405,893	6,708,865	79.8%
Experience on Total Individual and Group Policies Issued:			
2009	19,467,299	15,580,219	80.0%
2010	20,502,288	16,193,718	79.0%
2011	21,421,824	17,128,563	80.0%
2012	22,342,513	17,464,486	78.2%
2013	23,401,585	18,000,665	76.9%
2014	24,760,583	18,958,909	76.6%
2015	26,264,260	20,342,926	77.5%
2016	28,080,214	21,843,334	77.8%
2017	29,886,284	23,221,454	77.7%
2018	31,349,481	24,728,535	78.9%

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**  
**BY STATE TOTALS**

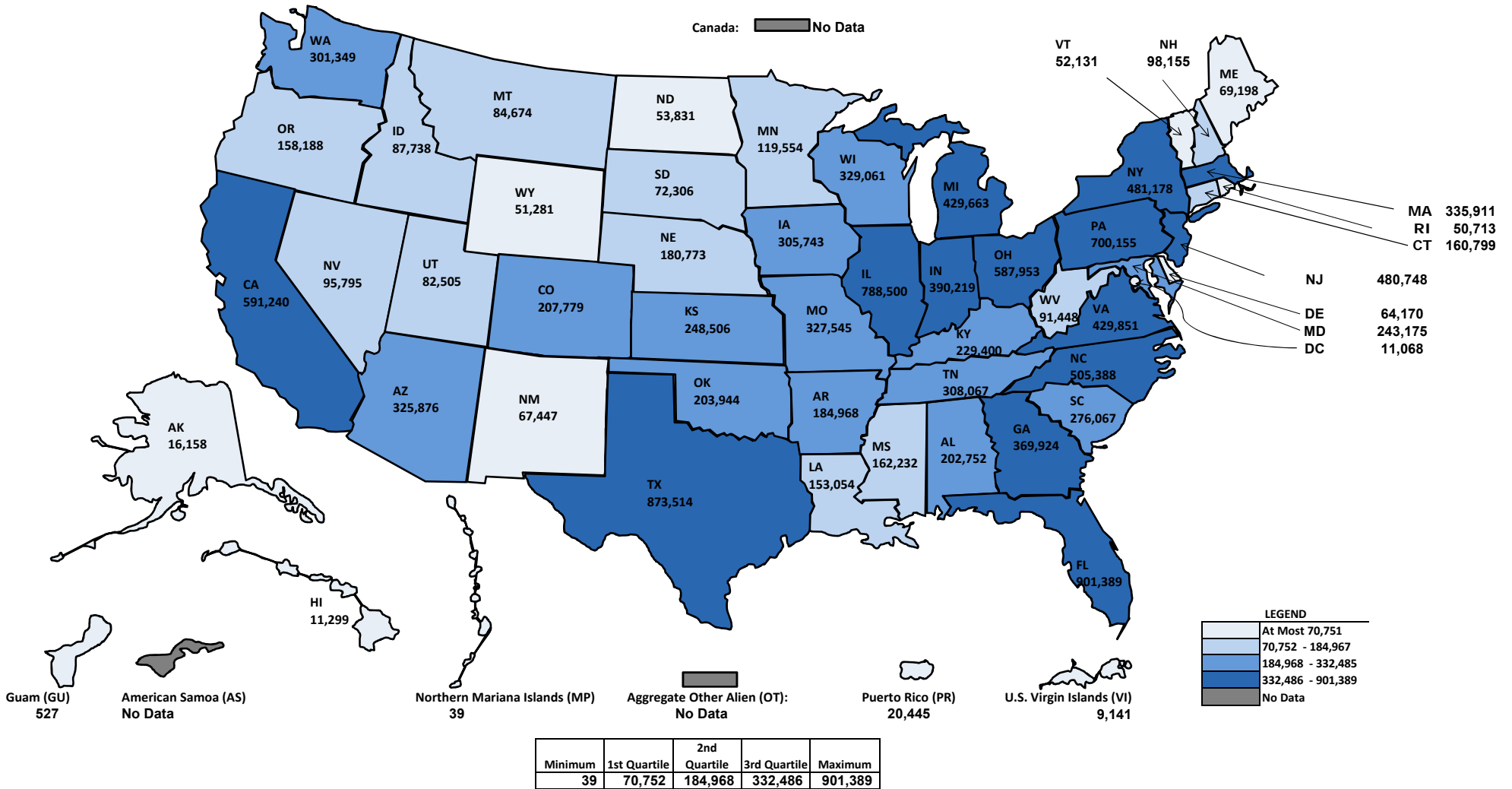
State Name	Actual Earned Premiums	Number of Lives Covered	State Name	Actual Earned Premiums	Number of Lives Covered
ALABAMA	399,570,095	202,752	ALASKA	31,910,433	16,158
ARIZONA	712,671,776	325,876	ARKANSAS	402,706,482	184,968
CALIFORNIA	1,341,390,566	591,240	COLORADO	440,415,930	207,779
CONNECTICUT	385,426,482	160,799	DELAWARE	143,035,695	64,170
DISTRICT OF COLUMBIA	23,232,656	11,068	FLORIDA	2,228,437,882	901,389
GEORGIA	847,929,483	369,924	GUAM	815,488	527
HAWAII	21,787,790	11,299	IDAHO	191,406,900	87,738
ILLINOIS	1,912,933,992	788,500	INDIANA	880,054,986	390,219
IOWA	696,800,498	305,743	KANSAS	573,743,291	248,506
KENTUCKY	509,812,925	229,400	LOUISIANA	360,644,455	153,054
MAINE	169,431,621	69,198	MARYLAND	626,781,675	243,175
MASSACHUSETTS	772,501,065	335,911	MICHIGAN	1,022,664,645	429,663
MINNESOTA	322,212,843	119,554	MISSISSIPPI	367,982,089	162,232
MISSOURI	781,464,692	327,545	MONTANA	183,254,603	84,674
N MARIANA ISLANDS	60,052	39	NEBRASKA	410,931,574	180,773
NEVADA	225,311,802	95,795	NEW HAMPSHIRE	232,162,277	98,155
NEW JERSEY	1,268,842,166	480,748	NEW MEXICO	133,194,942	67,447
NEW YORK	1,330,660,448	481,178	NORTH CAROLINA	1,106,484,478	505,388
NORTH DAKOTA	129,310,342	53,831	OHIO	1,310,687,915	587,953
OKLAHOMA	424,985,770	203,944	OREGON	344,755,926	158,188
PENNSYLVANIA	1,535,286,806	700,155	PUERTO RICO	31,616,175	20,445
RHODE ISLAND	114,911,747	50,713	SOUTH CAROLINA	580,053,172	276,067
SOUTH DAKOTA	155,377,253	72,306	TENNESSEE	684,961,629	308,067
TEXAS	1,996,866,480	873,514	U.S. VIRGIN ISLANDS	15,090,546	9,141
UTAH	171,903,392	82,505	VERMONT	112,457,213	52,131
VIRGINIA	913,308,707	429,851	WASHINGTON	700,520,400	301,349
WEST VIRGINIA	203,104,530	91,448	WISCONSIN	756,279,070	329,061
WYOMING	109,335,548	51,281			
Total for All States:			31,349,481,398	13,584,534	

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



# Medicare Supplement Insurance Experience Exhibit

## 2018 Number of Covered Lives by States





**INDIVIDUAL POLICIES ISSUED THROUGH 2015  
BY DIRECT PREMIUMS EARNED**





**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2015

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	2,733,590,946	16.754	2,194,489,770	80.3	1,039,959
Health Care Serv Corp A Mut Legal Re	IL	70670	917	1,286,488,729	7.885	991,895,708	77.1	470,733
United Of Omaha Life Ins Co	NE	69868	261	847,692,803	5.195	609,050,276	71.8	271,694
Mutual Of Omaha Ins Co	NE	71412	261	506,052,617	3.102	395,138,804	78.1	188,902
Wellmark Inc	IA	88848	770	354,566,621	2.173	284,027,599	80.1	130,988
BCBS of MA	MA	53228	3637	351,600,975	2.155	333,583,839	94.9	146,826
BCBS of MI Mut Ins Co	MI	54291	572	349,786,912	2.144	288,330,763	82.4	102,707
American Continental Ins Co	TN	12321	1	337,065,732	2.066	266,044,603	78.9	126,558
BCBS Of FL	FL	98167	536	336,888,112	2.065	289,802,428	86.0	140,967
BCBS of NC Inc	NC	54631	758	328,409,424	2.013	249,801,481	76.1	125,634
Colonial Penn Life Ins Co	PA	62065	233	319,236,218	1.957	241,097,288	75.5	130,681
Continental Life Ins Co Brentwood	TN	68500	1	306,453,633	1.878	242,763,194	79.2	113,944
United World Life Ins Co	NE	72850	261	282,096,035	1.729	193,240,754	68.5	73,511
Anthem Hlth Plans of VA Inc	VA	71835	671	257,776,469	1.580	184,839,659	71.7	97,521
USAA Life Ins Co	TX	69663	200	244,102,876	1.496	192,236,669	78.8	95,874
State Farm Mut Auto Ins Co	IL	25178	176	240,284,273	1.473	182,876,408	76.1	81,836
Bankers Life & Cas Co	IL	61263	233	228,000,156	1.397	174,987,421	76.7	64,899
USAbles Mut Ins Co	AR	83470	876	222,664,994	1.365	179,711,317	80.7	92,248
Horizon Ins Co	NJ	14690	1202	221,978,883	1.361	173,646,273	78.2	67,200
Humana Ins Co	WI	73288	119	218,929,341	1.342	163,056,621	74.5	94,575
Highmark Inc	PA	54771	812	206,167,611	1.264	167,063,525	81.0	80,101
BCBS Of KS Inc	KS	70729	430	199,833,131	1.225	161,570,172	80.9	73,385
BCBS of AL	AL	55433	570	184,373,046	1.130	155,738,721	84.5	94,954
American Retirement Life Ins Co	OH	88366	901	178,998,530	1.097	151,308,823	84.5	77,551
Omaha Ins Co	NE	13100	261	171,091,103	1.049	142,420,434	83.2	83,052
United Amer Ins Co	NE	92916	290	170,586,762	1.046	121,132,100	71.0	67,086
Anthem Hlth Plans Of KY Inc	KY	95120	671	155,201,499	0.951	113,483,451	73.1	62,616
Physicians Mut Ins Co	NE	80578	367	150,293,131	0.921	107,632,646	71.6	60,011
Carefirst of MD Inc	MD	47058	380	132,333,006	0.811	92,373,424	69.8	38,673
BCBS of GA Inc	GA	54801	671	130,054,745	0.797	97,316,533	74.8	45,934
BCBS Of NE	NE	77780	4858	127,459,496	0.781	97,281,554	76.3	42,899
TRH Hlth Ins Co	TN	89005	4677	124,334,229	0.762	90,266,489	72.6	48,260

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED THROUGH 2015

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 SC Inc	SC	38520	661	123,446,743	0.757	84,172,993	68.2	45,746
Loyal Amer Life Ins Co	OH	65722	901	114,171,196	0.700	89,017,054	78.0	39,642
Anthem Ins Co Inc	IN	28207	671	113,875,751	0.698	79,181,464	69.5	36,062
Wisconsin Physicians Serv Ins Corp	WI	53139	68	106,874,518	0.655	66,222,299	62.0	29,837
BCBS of TN Inc	TN	54518	3498	98,077,916	0.601	67,603,465	68.9	28,594
Aetna Hlth & Life Ins Co	CT	78700	1	94,386,958	0.578	77,651,466	82.3	45,103
Louisiana Hlth Serv & Ind Co	LA	81200	438	89,736,812	0.550	70,816,249	78.9	33,205
Aetna Life Ins Co	CT	60054	1	86,964,690	0.533	60,757,876	69.9	26,925
Gerber Life Ins Co	NY	70939	836	85,611,144	0.525	63,429,918	74.1	24,726
Philadelphia Amer Life Ins Co	TX	67784	520	85,087,057	0.521	70,738,752	83.1	35,204
Equitable Life & Cas Ins Co	UT	62952	4888	79,475,067	0.487	64,683,693	81.4	19,400
New Era Life Ins Co	TX	78743	520	78,020,534	0.478	64,238,439	82.3	28,916
Noridian Mut Ins Co	ND	55891		75,974,144	0.466	62,867,217	82.7	27,593
Healthy Alliance Life Ins Co	MO	78972	671	75,551,152	0.463	54,121,828	71.6	25,971
Transamerica Premier Life Ins Co	IA	66281	468	75,344,451	0.462	58,497,760	77.6	27,838
Rocky Mountain Hospital & Medical	CO	11011	671	72,785,375	0.446	50,326,726	69.1	26,881
Community Ins Co	OH	10345	671	71,405,667	0.438	47,978,601	67.2	28,316
Physicians Life Ins Co	NE	72125	367	66,362,535	0.407	47,082,797	70.9	20,481
BCBS of AZ Inc	AZ	53589		64,780,345	0.397	57,978,595	89.5	30,685
Central States Ind Co Of Omaha	NE	34274	31	63,913,437	0.392	50,986,637	79.8	26,443
Bankers Fidelity Life Ins Co	GA	61239	587	61,857,996	0.379	48,469,341	78.4	25,043
Continental Gen Ins Co	TX	71404		60,341,701	0.370	46,208,294	76.6	17,512
Thrivent Financial For Lutherans	WI	56014	2938	60,269,140	0.369	42,755,176	70.9	22,409
Empire Healthchoice Assur Inc	NY	55093	671	59,534,995	0.365	43,554,739	73.2	20,478
BCBS of WI	WI	54003	671	59,404,830	0.364	41,713,525	70.2	16,793
Anthem Hlth Plans of NH	NH	53759	671	59,034,582	0.362	46,350,513	78.5	23,693
Regence BlueShield	WA	53902	1207	58,965,925	0.361	40,384,257	68.5	20,385
Premera Blue Cross	WA	47570	962	58,928,696	0.361	41,451,639	70.3	21,599
Sterling Life Ins Co	IL	77399	901	58,499,603	0.359	42,843,813	73.2	20,225
American Republic Ins Co	IA	60836	3527	57,636,880	0.353	39,064,707	67.8	16,389
BCBS of KC	MO	47171	537	56,294,745	0.345	38,283,659	68.0	17,785
HPHC Ins Co Inc	MA	18975	595	53,726,856	0.329	60,735,700	113.0	31,689

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED THROUGH 2015

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 Inc	CT	60217	671	53,245,626	0.326	41,703,415	78.3	22,914
Constitution Life Ins Co	TX	62359	4736	52,098,395	0.319	36,372,936	69.8	12,520
Health Net Life Ins Co	CA	66141	1295	50,109,563	0.307	40,915,183	81.7	17,301
Country Life Ins Co	IL	62553	50	49,537,802	0.304	38,207,227	77.1	17,259
Wellmark Of SD Inc	SD	60128	770	48,925,309	0.300	39,269,677	80.3	16,883
Combined Ins Co Of Amer	IL	62146	626	48,317,619	0.296	37,718,469	78.1	16,975
Forethought Life Ins Co	IN	91642	3891	47,957,351	0.294	38,740,919	80.8	18,053
American Republic Corp Ins Co	IA	67679	3527	46,592,309	0.286	32,509,805	69.8	15,190
Standard Life & Accident Ins Co	TX	86355	408	46,150,146	0.283	33,971,517	73.6	20,293
Old Surety Life Ins Co	OK	67326	4922	46,073,802	0.282	33,858,658	73.5	19,346
Medico Ins Co	IA	31119	3527	45,422,401	0.278	37,225,808	82.0	17,060
Washington Natl Ins Co	IN	70319	233	43,503,203	0.267	31,207,307	71.7	11,476
Genworth Life & Ann Ins Co	VA	65536	4011	42,423,165	0.260	31,562,808	74.4	13,809
BCBS of RI	RI	53473		39,530,884	0.242	33,539,611	84.8	16,565
Order of United Commercial Travelers	OH	56383		38,614,749	0.237	27,313,554	70.7	9,288
New Era Life Ins Co Of Midwest	TX	69698	520	38,612,813	0.237	33,230,239	86.1	15,425
Family Life Ins Co	TX	63053	1117	36,911,005	0.226	22,518,183	61.0	9,589
Anthem Hlth Plans of ME Inc	ME	52618	671	36,302,236	0.222	30,335,856	83.6	14,648
Dean Hlth Plan Inc	WI	96156	1294	36,013,375	0.221	36,887,693	102.4	20,701
Medico Corp Life Ins Co	IA	79987	3527	35,774,723	0.219	28,694,025	80.2	16,815
Everence Assn Inc	IN	57991	4616	35,211,459	0.216	25,140,211	71.4	15,182
American Family Life Assur Co of Col	NE	60380	370	35,048,972	0.215	29,871,395	85.2	11,614
Assured Life Assn	CO	56499		34,973,347	0.214	25,988,373	74.3	10,238
Regence BCBS of UT	UT	54550	1207	33,520,611	0.205	21,906,547	65.4	11,680
Oxford Life Ins Co	AZ	76112	574	33,042,973	0.203	30,786,748	93.2	10,570
Reserve Natl Ins Co	OK	68462	215	31,869,395	0.195	25,368,043	79.6	11,638
Independence Hospital Ind Plan Inc	PA	54704	936	30,193,512	0.185	24,095,752	79.8	20,473
Transamerica Life Ins Co	IA	86231	468	29,423,368	0.180	23,410,779	79.6	11,777
BCBS Of MS Mut Ins Co	MS	60111	1126	28,440,175	0.174	23,612,447	83.0	9,450
Capital Advantage Ins Co	PA	41203	1230	27,817,127	0.170	21,502,947	77.3	14,970
Government Personnel Mut Life Ins Co	TX	63967	4712	25,921,852	0.159	21,569,743	83.2	10,088
Sentinel Security Life Ins Co	UT	68802	4824	25,904,441	0.159	19,793,382	76.4	7,627

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2015

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Blue Care Network Of MI	MI	95610	572	25,650,258	0.157	17,247,385	67.2	8,623
Medical Mut Of OH	OH	29076	730	24,335,080	0.149	17,955,492	73.8	9,949
Pekin Life Ins Co	IL	67628	153	23,731,838	0.145	16,498,560	69.5	7,904
Globe Life Ins Co of NY	NY	74101	290	23,474,903	0.144	17,434,950	74.3	11,820
American Family Mut Ins Co SI	WI	19275	473	23,304,651	0.143	14,626,957	62.8	6,019
Christian Fidelity Life Ins Co	TX	61859	574	23,215,672	0.142	14,454,596	62.3	5,245
Royal Neighbors Of Amer	IL	57657		21,543,784	0.132	13,927,797	64.6	4,942
Capital Blue Cross	PA	54720	1230	20,254,465	0.124	15,592,196	77.0	13,250
Regence BCBS of OR	OR	54933	1207	20,067,494	0.123	14,423,659	71.9	5,899
Individual Assur Co Life Hlth & Acc	OK	81779		19,034,696	0.117	16,543,342	86.9	8,592
Golden Rule Ins Co	IN	62286	707	18,841,406	0.115	13,631,046	72.3	6,227
Group Hospitalization & Med Srves	DC	53007	380	18,810,996	0.115	13,457,521	71.5	6,589
BCBS of WY	WY	53767		17,894,384	0.110	14,687,981	82.1	7,146
Excellus Hlth Plan Inc	NY	55107	1186	16,213,670	0.099	12,226,764	75.4	4,959
Heartland Natl Life Ins Co	IN	66214		14,958,703	0.092	10,726,663	71.7	4,630
Principal Life Ins Co	IA	61271	332	14,321,652	0.088	11,588,202	80.9	3,926
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	14,124,697	0.087	11,304,766	80.0	4,962
Unicare Life & Hlth Ins Co	IN	80314	671	14,008,005	0.086	10,384,594	74.1	4,085
Avera Hlth Plans Inc	SD	95839		13,462,015	0.083	9,812,126	72.9	6,449
State Mut Ins Co	GA	69132		12,822,080	0.079	8,494,304	66.2	3,288
Highmark BCBSD Inc	DE	53287	812	12,354,156	0.076	8,808,963	71.3	4,770
Highmark West Virginia Inc.	WV	54828	812	12,205,648	0.075	9,811,305	80.4	4,254
North Amer Ins Co	WI	68349	574	11,783,315	0.072	9,690,232	82.2	2,838
Regence Blueshield Of ID Inc	ID	60131	1207	10,818,134	0.066	7,231,447	66.8	3,315
Pyramid Life Ins Co	KS	68284	4736	9,390,428	0.058	6,117,954	65.2	2,342
Amerihealth Ins Co Of NJ	NJ	60061	936	9,370,765	0.057	6,677,825	71.3	3,489
Pacificare Life & Hlth Ins Co	IN	70785	707	9,333,940	0.057	7,326,616	78.5	3,105
The Vt Hlth Plan LLC	VT	95696	4745	9,333,009	0.057	7,548,031	80.9	4,668
Asuris NW Hlth	WA	47350	1207	9,319,294	0.057	7,687,557	82.5	3,416
Sierra Hlth & Life Ins Co Inc	NV	71420	707	9,077,223	0.056	4,472,440	49.3	2,781
Humana Ins Co of NY	NY	12634	119	8,955,483	0.055	6,147,365	68.6	4,133
Humana Hlth Ins Co Of FL Inc	FL	69671	119	8,540,448	0.052	5,840,716	68.4	4,143

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED THROUGH 2015

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
American Progressive L&H Ins Of NY	NY	80624	1199	8,324,487	0.051	6,013,671	72.2	2,267
Humana Ins Co Of KY	KY	60219	119	8,286,423	0.051	6,675,343	80.6	3,275
Globe Life & Accident Ins Co	NE	91472	290	8,124,154	0.050	6,703,602	82.5	3,421
Central States H & L Co Of Omaha	NE	61751	690	7,877,295	0.048	5,896,536	74.9	2,198
Guarantee Trust Life Ins Co	IL	64211	687	7,835,825	0.048	4,842,794	61.8	1,883
Celtic Ins Co	IL	80799	1295	7,244,325	0.044	5,247,834	72.4	1,692
Provident Amer Life & Hlth Ins Co	OH	67903	901	6,954,593	0.043	4,587,148	66.0	1,592
BCBS of VT	VT	53295	4745	6,629,297	0.041	5,888,247	88.8	2,254
KSKJ Life Amer Slovenian Catholic Un	IL	56227		6,541,441	0.040	5,011,607	76.6	2,037
CSI Life Ins Co	NE	82880	31	6,268,424	0.038	4,945,849	78.9	3,168
Universal Fidelity Life Ins Co	OK	70122		6,204,589	0.038	4,168,713	67.2	2,031
Humanadental Ins Co	WI	70580	119	6,166,130	0.038	5,055,532	82.0	3,155
Nationwide Life Ins Co	OH	66869	140	5,778,205	0.035	3,609,562	62.5	1,575
Health Now NY Inc	NY	55204		5,158,889	0.032	3,891,393	75.4	1,105
Sterling Investors Life Ins Co	IN	89184	4888	5,136,697	0.031	3,525,475	68.6	1,047
United Natl Life Ins Co Of Amer	IL	92703	687	4,874,098	0.030	3,773,134	77.4	1,561
Shenandoah Life Ins Co	VA	68845	4764	4,864,455	0.030	3,211,137	66.0	1,418
CDPHP Universal Benefits Inc	NY	47027	4708	4,774,463	0.029	4,059,187	85.0	1,048
Health Tradition Hlth Plan Inc	WI	96628	4939	4,441,989	0.027	2,238,214	50.4	21,692
Coventry Hlth & Life Ins Co	MO	81973	1	4,210,090	0.026	2,551,896	60.6	1,040
Pennsylvania Life Ins Co	PA	67660	1	3,939,331	0.024	2,502,548	63.5	794
Cigna Natl Hlth Ins Co	OH	61727	901	3,911,425	0.024	2,620,321	67.0	930
Security Hlth Plan of WI Inc	WI	96881		3,849,927	0.024	2,728,268	70.9	961
Great Amer Life Ins Co	OH	63312	84	3,832,708	0.023	2,894,962	75.5	993
Puritan Life Ins Co of Amer	TX	71390	4826	3,814,505	0.023	2,523,018	66.1	854
Geisinger Ind Ins Co	PA	10244	1143	3,577,467	0.022	2,581,669	72.2	1,133
Health Alliance Medical Plans	IL	77950	1192	3,371,643	0.021	2,333,695	69.2	896
Unity Hlth Plans Ins Corp	WI	95796	4870	3,222,516	0.020	2,252,281	69.9	1,506
First Hlth Life & Hlth Ins Co	TX	90328	1	3,200,785	0.020	2,351,841	73.5	1,177
Bankers Conseco Life Ins Co	NY	68560	233	3,100,560	0.019	2,495,166	80.5	1,314
Health Net Hlth Plan of OR Inc	OR	95800	1295	3,040,294	0.019	2,120,875	69.8	888
Unified Life Ins Co	TX	11121		2,951,631	0.018	2,584,649	87.6	942

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2015

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
Group Hlth Coop of S Central WI	WI	95311		2,920,556	0.018	2,533,765	86.8	1,043
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	2,856,435	0.018	1,822,259	63.8	1,080
Group Hlth Inc	NY	55239	1127	2,797,841	0.017	1,487,606	53.2	777
Physicians Plus Ins Corp	WI	95341	4870	2,647,241	0.016	1,991,789	75.2	1,056
Sanford Hlth Plan	SD	95683	1246	2,460,089	0.015	2,437,704	99.1	1,203
Bankers Fidelity Assur Co	GA	71919	587	2,438,599	0.015	2,163,994	88.7	1,433
Paramount Ins Co	OH	11518	1212	2,424,249	0.015	1,867,144	77.0	866
Lincoln Heritage Life Ins Co	IL	65927		2,412,253	0.015	1,635,357	67.8	556
Companion Life Ins Co	SC	77828	661	2,244,089	0.014	1,901,836	84.7	1,013
Alliance Hlth & Life Ins Co	MI	60134	1311	1,977,409	0.012	1,615,854	81.7	672
Qualchoice Life & Hlth Ins Co Inc	AR	70998	4807	1,942,817	0.012	501,172	25.8	854
Liberty Natl Life Ins Co	NE	65331	290	1,837,188	0.011	1,165,037	63.4	1,057
Fallon Hlth & Life Assur Co	MA	66828	4741	1,816,300	0.011	1,610,976	88.7	750
BCBSM Inc	MN	55026	461	1,703,832	0.010	1,023,039	60.0	851
Columbian Mut Life Ins Co	NY	62103	535	1,681,189	0.010	1,285,060	76.4	550
Genworth Life Ins Co	DE	70025	4011	1,646,256	0.010	1,530,674	93.0	308
New York Life Ins Co	NY	66915	826	1,492,243	0.009	1,105,828	74.1	392
GCU	PA	56693		1,419,237	0.009	1,063,530	74.9	760
Kaiser Found Hlth Plan of WA Options	WA	47055	601	1,412,871	0.009	1,182,840	83.7	572
HNE Ins Co	MA	14198	4756	1,398,182	0.009	1,256,397	89.9	754
Avalon Ins Co	PA	12358	1230	1,306,747	0.008	899,576	68.8	270
Standard Life & Cas Ins Co	UT	71706		1,265,703	0.008	1,077,263	85.1	637
United Hlthcare of AL Inc	AL	95784	707	1,077,650	0.007	671,146	62.3	390
Communitycare Life & Hlth Ins Co	OK	89008	3487	1,011,905	0.006	744,089	73.5	295
Wilco Life Ins Co	IN	65900	4213	866,641	0.005	535,563	61.8	277
THP Ins Co	WV	60016	1297	816,155	0.005	706,106	86.5	354
Transamerica Financial Life Ins Co	NY	70688	468	815,007	0.005	539,127	66.1	166
Connecticut Gen Life Ins Co	CT	62308	901	808,191	0.005	733,708	90.8	282
Jefferson Natl Life Ins Co	TX	64017	140	807,123	0.005	577,393	71.5	188
Gundersen Hlth Plan Inc	WI	95101	4870	766,448	0.005	597,177	77.9	402
American Gen Life Ins Co	TX	60488	12	690,920	0.004	519,929	75.3	205
Consumers Life Ins Co	OH	62375	730	680,022	0.004	404,993	59.6	223

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2015

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
ManhattanLife Assur Co of Amer	AR	61883	1117	598,186	0.004	325,382	54.4	213
BridgeSpan Hlth Co	UT	95303	1207	582,954	0.004	356,594	61.2	173
Western Catholic Union	IL	57711		577,039	0.004	546,475	94.7	269
Idealife Ins Co	CT	97764	31	574,099	0.004	349,793	60.9	135
UTMB Hlth Plans Inc	TX	95764		558,618	0.003	297,170	53.2	183
Talcott Resolution Life Ins Co	CT	88072	4926	478,331	0.003	314,139	65.7	98
Auto Owners Life Ins Co	MI	61190	280	427,606	0.003	292,643	68.4	100
Loyal Christian Benefit Assn	PA	56758		422,774	0.003	380,861	90.1	215
SPJST	TX	57436		401,855	0.002	293,299	73.0	99
Shelter Life Ins Co	MO	65757	123	399,926	0.002	404,649	101.2	180
WMI Mut Ins Co	UT	68420		360,589	0.002	287,748	79.8	108
Physicians Benefits Trust Life Ins	IL	68519	2358	354,406	0.002	235,858	66.6	0
BCBS of MA HMO Blue Inc	MA	12219	3637	311,282	0.002	379,257	121.8	178
Union Fidelity Life Ins Co	KS	62596	350	276,391	0.002	230,539	83.4	106
Compcare Hlth Serv Ins Corp	WI	95693	671	273,439	0.002	266,079	97.3	54
American Family Ins Co	WI	10386	473	273,437	0.002	155,270	56.8	63
Ability Ins Co	NE	71471	4824	269,052	0.002	188,285	70.0	59
John Alden Life Ins Co	WI	65080	19	265,352	0.002	229,580	86.5	83
Jackson Natl Life Ins Co	MI	65056	918	261,330	0.002	281,143	107.6	144
American Family Life Assur Co of NY	NY	60526	370	251,822	0.002	225,973	89.7	87
Sanford Hlth Plan of MN	MN	95725	1246	247,147	0.002	154,499	62.5	80
Southwest Serv Life Ins Co	TX	82430	1339	224,619	0.001	141,409	63.0	48
American Income Life Ins Co	IN	60577	290	222,806	0.001	94,630	42.5	42
Time Ins Co II	PR	69477		217,265	0.001	166,982	76.9	71
Jefferson Life Ins Co	TX	94790	4784	213,001	0.001	162,830	76.4	86
Medical Hlth Insuring Corp of OH	OH	95828	730	180,007	0.001	129,708	72.1	138
Hawaii Medical Serv Assn	HI	49948		156,053	0.001	204,403	131.0	53
Union Labor Life Ins Co	MD	69744	781	146,448	0.001	272,505	186.1	93
HMO dba Blue Plus	MN	95649	461	142,096	0.001	84,205	59.3	42
Upmc Hlth Benefits Inc	PA	11018	1324	137,955	0.001	158,210	114.7	68
EPIC Life Ins Co	WI	64149	68	129,936	0.001	137,051	105.5	45
WPS Hlth Plan Inc	WI	10159	68	121,736	0.001	30,137	24.8	21

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED THROUGH 2015

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
Prudential Ins Co Of Amer	NJ	68241	304	101,887	0.001	62,059	60.9	40
UCare MN	MN	52629	4380	91,063	0.001	71,060	78.0	27
Allianz Life Ins Co Of N Amer	MN	90611	761	88,446	0.001	67,072	75.8	45
United Farm Family Life Ins Co	IN	69892	542	76,973	0.000	117,214	152.3	63
USAble Life	AR	94358	876	73,089	0.000	19,132	26.2	11
American Natl Ins Co	TX	60739	408	62,704	0.000	44,146	70.4	28
Trustmark Ins Co	IL	61425	276	60,384	0.000	16,313	27.0	17
Medica Hlth Plans	MN	52626	1552	53,529	0.000	53,569	100.1	49
Inter Cty Hospitalization Plan Inc	PA	54763	936	51,239	0.000	11,604	22.6	0
IA Amer Life Ins Co	TX	91693	315	51,083	0.000	64,416	126.1	58
United Security Assur Co Of PA	PA	42129		43,414	0.000	41,152	94.8	12
21st Century Premier Ins Co	PA	20796	69	37,572	0.000	50,173	133.5	28
Polish Falcons Of Amer	PA	56820		35,577	0.000	40,532	113.9	19
Sagicor Life Ins Co	TX	60445		30,736	0.000	28,271	92.0	13
Natl Foundation Life Ins Co	TX	98205	839	30,376	0.000	40,434	133.1	12
Cincinnati Equitable Life Ins Co	OH	88064	838	29,464	0.000	12,279	41.7	12
Members Hlth Ins Co	AZ	94587	4677	28,343	0.000	19,732	69.6	15
Group Hlth Coop of Eau Claire	WI	95192		27,985	0.000	4,534	16.2	3
Ryder Hlth Plan Inc	PR	95743		21,930	0.000	16,374	74.7	24
Kansas City Life Ins Co	MO	65129	588	18,168	0.000	19,937	109.7	6
CSA Fraternal Life	IL	56138		17,271	0.000	22,904	132.6	6
Central Security Life Ins Co	TX	61735	526	16,571	0.000	14,087	85.0	9
United Hlthcare of AZ Inc	AZ	96016	707	13,687	0.000	60,488	441.9	10
Assurity Life Ins Co	NE	71439	4862	9,655	0.000	22,763	235.8	13
Mid West Natl Life Ins Co Of TN	TX	66087	264	9,414	0.000	12,996	138.0	9
Humana Benefit Plan of IL Inc	IL	60052	119	8,870	0.000	4,793	54.0	6
Voya Retirement Ins & Ann Co	CT	86509	4832	8,237	0.000	18,910	229.6	4
Cigna Hlth & Life Ins Co	CT	67369	901	6,216	0.000	5,609	90.2	2
Federal Life Ins Co	IL	63223		5,657	0.000	571	10.1	2
CICA Life Ins Co of Amer	CO	71463	612	4,850	0.000	12,367	255.0	2
Protective Life Ins Co	TN	68136	458	4,781	0.000	7,880	164.8	4
LifeSecure Ins Co	MI	77720	572	4,777	0.000	4,553	95.3	5

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



August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED THROUGH 2015

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
National Hlth Ins Co	TX	82538	4928	4,548	0.000	4,821	106.0	7
US Hlth & Life Ins Co Inc	MI	97772		4,408	0.000	8,142	184.7	2
Medico Life & Hlth Ins Co	IA	65641	3527	4,383	0.000	6,561	149.7	4
American Natl Life Ins Co Of TX	TX	71773	408	3,910	0.000	1,435	36.7	2
The Cincinnati Life Ins Co	OH	76236	244	3,825	0.000	8,133	212.6	4
United Heritage Life Ins Co	ID	63983	2878	3,602	0.000	38,666	1,073.5	2
Medisun Inc	AZ	95982		3,601	0.000	2,804	77.9	1
Security Life Of Denver Ins Co	CO	68713	4832	2,689	0.000	2,685	99.9	2
Old Amer Ins Co	MO	67199	588	2,572	0.000	-19,686	-765.4	7
National Cas Co	OH	11991	140	2,006	0.000	11,742	585.3	7
Provident Amer Ins Co	TX	68179		1,861	0.000	578	31.1	1
Inter Cnty Hlth Plan Inc	PA	53252	936	1,539	0.000	-7,685	-499.4	0
Metropolitan Life Ins Co	NY	65978	241	1,369	0.000	4,384	320.2	1
Colonial Life & Accident Ins Co	SC	62049	565	1,208	0.000	511	42.3	1
Careamerica Life Ins Co	CA	71331	2798	828	0.000	0	0.0	2
Motorists Commercial Mut Ins Co	OH	13331	291	718	0.000	48	6.7	1
Federated Mut Ins Co	MN	13935	7	0	0.000	3,040	N/A	0
<b>TOTAL</b>				<b>16,315,944,100</b>		<b>12,659,492,055</b>	<b>77.6</b>	<b>6,034,537</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 2015  
BY COMPANY NAME**



**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2015

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
21st Century Premier Ins Co	PA	20796	69	37,572	0.000	50,173	133.5	28
Ability Ins Co	NE	71471	4824	269,052	0.002	188,285	70.0	59
Aetna Hlth & Life Ins Co	CT	78700	1	94,386,958	0.578	77,651,466	82.3	45,103
Aetna Life Ins Co	CT	60054	1	86,964,690	0.533	60,757,876	69.9	26,925
Alliance Hlth & Life Ins Co	MI	60134	1311	1,977,409	0.012	1,615,854	81.7	672
Allianz Life Ins Co Of N Amer	MN	90611	761	88,446	0.001	67,072	75.8	45
American Continental Ins Co	TN	12321	1	337,065,732	2.066	266,044,603	78.9	126,558
American Family Ins Co	WI	10386	473	273,437	0.002	155,270	56.8	63
American Family Life Assur Co of Col	NE	60380	370	35,048,972	0.215	29,871,395	85.2	11,614
American Family Life Assur Co of NY	NY	60526	370	251,822	0.002	225,973	89.7	87
American Family Mut Ins Co SI	WI	19275	473	23,304,651	0.143	14,626,957	62.8	6,019
American Gen Life Ins Co	TX	60488	12	690,920	0.004	519,929	75.3	205
American Income Life Ins Co	IN	60577	290	222,806	0.001	94,630	42.5	42
American Natl Ins Co	TX	60739	408	62,704	0.000	44,146	70.4	28
American Natl Life Ins Co Of TX	TX	71773	408	3,910	0.000	1,435	36.7	2
American Progressive L&H Ins Of NY	NY	80624	1199	8,324,487	0.051	6,013,671	72.2	2,267
American Republic Corp Ins Co	IA	67679	3527	46,592,309	0.286	32,509,805	69.8	15,190
American Republic Ins Co	IA	60836	3527	57,636,880	0.353	39,064,707	67.8	16,389
American Retirement Life Ins Co	OH	88366	901	178,998,530	1.097	151,308,823	84.5	77,551
Amerihealth Ins Co Of NJ	NJ	60061	936	9,370,765	0.057	6,677,825	71.3	3,489
Anthem Hlth Plans Inc	CT	60217	671	53,245,626	0.326	41,703,415	78.3	22,914
Anthem Hlth Plans Of KY Inc	KY	95120	671	155,201,499	0.951	113,483,451	73.1	62,616
Anthem Hlth Plans of ME Inc	ME	52618	671	36,302,236	0.222	30,335,856	83.6	14,648
Anthem Hlth Plans of NH	NH	53759	671	59,034,582	0.362	46,350,513	78.5	23,693
Anthem Hlth Plans of VA Inc	VA	71835	671	257,776,469	1.580	184,839,659	71.7	97,521
Anthem Ins Co Inc	IN	28207	671	113,875,751	0.698	79,181,464	69.5	36,062
Assured Life Assn	CO	56499		34,973,347	0.214	25,988,373	74.3	10,238
Assurity Life Ins Co	NE	71439	4862	9,655	0.000	22,763	235.8	13
Asuris NW Hlth	WA	47350	1207	9,319,294	0.057	7,687,557	82.5	3,416
Auto Owners Life Ins Co	MI	61190	280	427,606	0.003	292,643	68.4	100
Avalon Ins Co	PA	12358	1230	1,306,747	0.008	899,576	68.8	270
Avera Hlth Plans Inc	SD	95839		13,462,015	0.083	9,812,126	72.9	6,449

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Company Name**

INDIVIDUAL POLICIES ISSUED THROUGH 2015

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 Conseco Life Ins Co	NY	68560	233	3,100,560	0.019	2,495,166	80.5	1,314
Bankers Fidelity Assur Co	GA	71919	587	2,438,599	0.015	2,163,994	88.7	1,433
Bankers Fidelity Life Ins Co	GA	61239	587	61,857,996	0.379	48,469,341	78.4	25,043
Bankers Life & Cas Co	IL	61263	233	228,000,156	1.397	174,987,421	76.7	64,899
BCBS of AL	AL	55433	570	184,373,046	1.130	155,738,721	84.5	94,954
BCBS of AZ Inc	AZ	53589		64,780,345	0.397	57,978,595	89.5	30,685
BCBS Of FL	FL	98167	536	336,888,112	2.065	289,802,428	86.0	140,967
BCBS of GA Inc	GA	54801	671	130,054,745	0.797	97,316,533	74.8	45,934
BCBS of KC	MO	47171	537	56,294,745	0.345	38,283,659	68.0	17,785
BCBS Of KS Inc	KS	70729	430	199,833,131	1.225	161,570,172	80.9	73,385
BCBS of MA	MA	53228	3637	351,600,975	2.155	333,583,839	94.9	146,826
BCBS of MA HMO Blue Inc	MA	12219	3637	311,282	0.002	379,257	121.8	178
BCBS of MI Mut Ins Co	MI	54291	572	349,786,912	2.144	288,330,763	82.4	102,707
BCBS Of MS Mut Ins Co	MS	60111	1126	28,440,175	0.174	23,612,447	83.0	9,450
BCBS of NC Inc	NC	54631	758	328,409,424	2.013	249,801,481	76.1	125,634
BCBS Of NE	NE	77780	4858	127,459,496	0.781	97,281,554	76.3	42,899
BCBS of RI	RI	53473		39,530,884	0.242	33,539,611	84.8	16,565
BCBS Of SC Inc	SC	38520	661	123,446,743	0.757	84,172,993	68.2	45,746
BCBS of TN Inc	TN	54518	3498	98,077,916	0.601	67,603,465	68.9	28,594
BCBS of VT	VT	53295	4745	6,629,297	0.041	5,888,247	88.8	2,254
BCBS of WI	WI	54003	671	59,404,830	0.364	41,713,525	70.2	16,793
BCBS of WY	WY	53767		17,894,384	0.110	14,687,981	82.1	7,146
BCBSM Inc	MN	55026	461	1,703,832	0.010	1,023,039	60.0	851
Blue Care Network Of MI	MI	95610	572	25,650,258	0.157	17,247,385	67.2	8,623
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	14,124,697	0.087	11,304,766	80.0	4,962
BridgeSpan Hlth Co	UT	95303	1207	582,954	0.004	356,594	61.2	173
Capital Advantage Ins Co	PA	41203	1230	27,817,127	0.170	21,502,947	77.3	14,970
Capital Blue Cross	PA	54720	1230	20,254,465	0.124	15,592,196	77.0	13,250
Careamerica Life Ins Co	CA	71331	2798	828	0.000	0	0.0	2
Carefirst of MD Inc	MD	47058	380	132,333,006	0.811	92,373,424	69.8	38,673
CDPHP Universal Benefits Inc	NY	47027	4708	4,774,463	0.029	4,059,187	85.0	1,048
Celtic Ins Co	IL	80799	1295	7,244,325	0.044	5,247,834	72.4	1,692

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2015

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
Central Security Life Ins Co	TX	61735	526	16,571	0.000	14,087	85.0	9
Central States H & L Co Of Omaha	NE	61751	690	7,877,295	0.048	5,896,536	74.9	2,198
Central States Ind Co Of Omaha	NE	34274	31	63,913,437	0.392	50,986,637	79.8	26,443
Christian Fidelity Life Ins Co	TX	61859	574	23,215,672	0.142	14,454,596	62.3	5,245
CICA Life Ins Co of Amer	CO	71463	612	4,850	0.000	12,367	255.0	2
Cigna Hlth & Life Ins Co	CT	67369	901	6,216	0.000	5,609	90.2	2
Cigna Natl Hlth Ins Co	OH	61727	901	3,911,425	0.024	2,620,321	67.0	930
Cincinnati Equitable Life Ins Co	OH	88064	838	29,464	0.000	12,279	41.7	12
Colonial Life & Accident Ins Co	SC	62049	565	1,208	0.000	511	42.3	1
Colonial Penn Life Ins Co	PA	62065	233	319,236,218	1.957	241,097,288	75.5	130,681
Columbian Mut Life Ins Co	NY	62103	535	1,681,189	0.010	1,285,060	76.4	550
Combined Ins Co Of Amer	IL	62146	626	48,317,619	0.296	37,718,469	78.1	16,975
Community Ins Co	OH	10345	671	71,405,667	0.438	47,978,601	67.2	28,316
Communitycare Life & Hlth Ins Co	OK	89008	3487	1,011,905	0.006	744,089	73.5	295
Companion Life Ins Co	SC	77828	661	2,244,089	0.014	1,901,836	84.7	1,013
Compcare Hlth Serv Ins Corp	WI	95693	671	273,439	0.002	266,079	97.3	54
Connecticut Gen Life Ins Co	CT	62308	901	808,191	0.005	733,708	90.8	282
Constitution Life Ins Co	TX	62359	4736	52,098,395	0.319	36,372,936	69.8	12,520
Consumers Life Ins Co	OH	62375	730	680,022	0.004	404,993	59.6	223
Continental Gen Ins Co	TX	71404		60,341,701	0.370	46,208,294	76.6	17,512
Continental Life Ins Co Brentwood	TN	68500	1	306,453,633	1.878	242,763,194	79.2	113,944
Country Life Ins Co	IL	62553	50	49,537,802	0.304	38,207,227	77.1	17,259
Coventry Hlth & Life Ins Co	MO	81973	1	4,210,090	0.026	2,551,896	60.6	1,040
CSA Fraternal Life	IL	56138		17,271	0.000	22,904	132.6	6
CSI Life Ins Co	NE	82880	31	6,268,424	0.038	4,945,849	78.9	3,168
Dean Hlth Plan Inc	WI	96156	1294	36,013,375	0.221	36,887,693	102.4	20,701
Empire Healthchoice Assur Inc	NY	55093	671	59,534,995	0.365	43,554,739	73.2	20,478
EPIC Life Ins Co	WI	64149	68	129,936	0.001	137,051	105.5	45
Equitable Life & Cas Ins Co	UT	62952	4888	79,475,067	0.487	64,683,693	81.4	19,400
Everence Assn Inc	IN	57991	4616	35,211,459	0.216	25,140,211	71.4	15,182
Excellus Hlth Plan Inc	NY	55107	1186	16,213,670	0.099	12,226,764	75.4	4,959
Fallon Hlth & Life Assur Co	MA	66828	4741	1,816,300	0.011	1,610,976	88.7	750

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Company Name**

INDIVIDUAL POLICIES ISSUED THROUGH 2015

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Family Life Ins Co	TX	63053	1117	36,911,005	0.226	22,518,183	61.0	9,589
Federal Life Ins Co	IL	63223		5,657	0.000	571	10.1	2
Federated Mut Ins Co	MN	13935	7	0	0.000	3,040	N/A	0
First Hlth Life & Hlth Ins Co	TX	90328	1	3,200,785	0.020	2,351,841	73.5	1,177
Forethought Life Ins Co	IN	91642	3891	47,957,351	0.294	38,740,919	80.8	18,053
GCU	PA	56693		1,419,237	0.009	1,063,530	74.9	760
Geisinger Ind Ins Co	PA	10244	1143	3,577,467	0.022	2,581,669	72.2	1,133
Genworth Life & Ann Ins Co	VA	65536	4011	42,423,165	0.260	31,562,808	74.4	13,809
Genworth Life Ins Co	DE	70025	4011	1,646,256	0.010	1,530,674	93.0	308
Gerber Life Ins Co	NY	70939	836	85,611,144	0.525	63,429,918	74.1	24,726
Globe Life & Accident Ins Co	NE	91472	290	8,124,154	0.050	6,703,602	82.5	3,421
Globe Life Ins Co of NY	NY	74101	290	23,474,903	0.144	17,434,950	74.3	11,820
Golden Rule Ins Co	IN	62286	707	18,841,406	0.115	13,631,046	72.3	6,227
Government Personnel Mut Life Ins Co	TX	63967	4712	25,921,852	0.159	21,569,743	83.2	10,088
Great Amer Life Ins Co	OH	63312	84	3,832,708	0.023	2,894,962	75.5	993
Group Hlth Coop of Eau Claire	WI	95192		27,985	0.000	4,534	16.2	3
Group Hlth Coop of S Central WI	WI	95311		2,920,556	0.018	2,533,765	86.8	1,043
Group Hlth Inc	NY	55239	1127	2,797,841	0.017	1,487,606	53.2	777
Group Hospitalization & Med Svcs	DC	53007	380	18,810,996	0.115	13,457,521	71.5	6,589
Guarantee Trust Life Ins Co	IL	64211	687	7,835,825	0.048	4,842,794	61.8	1,883
Gundersen Hlth Plan Inc	WI	95101	4870	766,448	0.005	597,177	77.9	402
Hawaii Medical Serv Assn	HI	49948		156,053	0.001	204,403	131.0	53
Health Alliance Medical Plans	IL	77950	1192	3,371,643	0.021	2,333,695	69.2	896
Health Care Serv Corp A Mut Legal Re	IL	70670	917	1,286,488,729	7.885	991,895,708	77.1	470,733
Health Net Hlth Plan of OR Inc	OR	95800	1295	3,040,294	0.019	2,120,875	69.8	888
Health Net Life Ins Co	CA	66141	1295	50,109,563	0.307	40,915,183	81.7	17,301
Health Now NY Inc	NY	55204		5,158,889	0.032	3,891,393	75.4	1,105
Health Tradition Hlth Plan Inc	WI	96628	4939	4,441,989	0.027	2,238,214	50.4	21,692
Healthy Alliance Life Ins Co	MO	78972	671	75,551,152	0.463	54,121,828	71.6	25,971
Heartland Natl Life Ins Co	IN	66214		14,958,703	0.092	10,726,663	71.7	4,630
Highmark BCBSD Inc	DE	53287	812	12,354,156	0.076	8,808,963	71.3	4,770
Highmark Inc	PA	54771	812	206,167,611	1.264	167,063,525	81.0	80,101

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.



**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2015

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	12,205,648	0.075	9,811,305	80.4	4,254
HMO dba Blue Plus	MN	95649	461	142,096	0.001	84,205	59.3	42
HNE Ins Co	MA	14198	4756	1,398,182	0.009	1,256,397	89.9	754
Horizon Ins Co	NJ	14690	1202	221,978,883	1.361	173,646,273	78.2	67,200
HPHC Ins Co Inc	MA	18975	595	53,726,856	0.329	60,735,700	113.0	31,689
Humana Benefit Plan of IL Inc	IL	60052	119	8,870	0.000	4,793	54.0	6
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	2,856,435	0.018	1,822,259	63.8	1,080
Humana Hlth Ins Co Of FL Inc	FL	69671	119	8,540,448	0.052	5,840,716	68.4	4,143
Humana Ins Co	WI	73288	119	218,929,341	1.342	163,056,621	74.5	94,575
Humana Ins Co Of KY	KY	60219	119	8,286,423	0.051	6,675,343	80.6	3,275
Humana Ins Co of NY	NY	12634	119	8,955,483	0.055	6,147,365	68.6	4,133
Humanadental Ins Co	WI	70580	119	6,166,130	0.038	5,055,532	82.0	3,155
IA Amer Life Ins Co	TX	91693	315	51,083	0.000	64,416	126.1	58
Idealife Ins Co	CT	97764	31	574,099	0.004	349,793	60.9	135
Independence Hospital Ind Plan Inc	PA	54704	936	30,193,512	0.185	24,095,752	79.8	20,473
Individual Assur Co Life Hlth & Acc	OK	81779		19,034,696	0.117	16,543,342	86.9	8,592
Inter Cnty Hlth Plan Inc	PA	53252	936	1,539	0.000	-7,685	-499.4	0
Inter Cty Hospitalization Plan Inc	PA	54763	936	51,239	0.000	11,604	22.6	0
Jackson Natl Life Ins Co	MI	65056	918	261,330	0.002	281,143	107.6	144
Jefferson Life Ins Co	TX	94790	4784	213,001	0.001	162,830	76.4	86
Jefferson Natl Life Ins Co	TX	64017	140	807,123	0.005	577,393	71.5	188
John Alden Life Ins Co	WI	65080	19	265,352	0.002	229,580	86.5	83
Kaiser Found Hlth Plan of WA Options	WA	47055	601	1,412,871	0.009	1,182,840	83.7	572
Kansas City Life Ins Co	MO	65129	588	18,168	0.000	19,937	109.7	6
KSKJ Life Amer Slovenian Catholic Un	IL	56227		6,541,441	0.040	5,011,607	76.6	2,037
Liberty Natl Life Ins Co	NE	65331	290	1,837,188	0.011	1,165,037	63.4	1,057
LifeSecure Ins Co	MI	77720	572	4,777	0.000	4,553	95.3	5
Lincoln Heritage Life Ins Co	IL	65927		2,412,253	0.015	1,635,357	67.8	556
Louisiana Hlth Serv & Ind Co	LA	81200	438	89,736,812	0.550	70,816,249	78.9	33,205
Loyal Amer Life Ins Co	OH	65722	901	114,171,196	0.700	89,017,054	78.0	39,642
Loyal Christian Benefit Assn	PA	56758		422,774	0.003	380,861	90.1	215
ManhattanLife Assur Co of Amer	AR	61883	1117	598,186	0.004	325,382	54.4	213

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

U.S. and U.S. Territories

**In Order by Company Name**

INDIVIDUAL POLICIES ISSUED THROUGH 2015

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
Medica Hlth Plans	MN	52626	1552	53,529	0.000	53,569	100.1	49
Medical Hlth Insuring Corp of OH	OH	95828	730	180,007	0.001	129,708	72.1	138
Medical Mut Of OH	OH	29076	730	24,335,080	0.149	17,955,492	73.8	9,949
Medico Corp Life Ins Co	IA	79987	3527	35,774,723	0.219	28,694,025	80.2	16,815
Medico Ins Co	IA	31119	3527	45,422,401	0.278	37,225,808	82.0	17,060
Medico Life & Hlth Ins Co	IA	65641	3527	4,383	0.000	6,561	149.7	4
Medisun Inc	AZ	95982		3,601	0.000	2,804	77.9	1
Members Hlth Ins Co	AZ	94587	4677	28,343	0.000	19,732	69.6	15
Metropolitan Life Ins Co	NY	65978	241	1,369	0.000	4,384	320.2	1
Mid West Natl Life Ins Co Of TN	TX	66087	264	9,414	0.000	12,996	138.0	9
Motorists Commercial Mut Ins Co	OH	13331	291	718	0.000	48	6.7	1
Mutual Of Omaha Ins Co	NE	71412	261	506,052,617	3.102	395,138,804	78.1	188,902
National Cas Co	OH	11991	140	2,006	0.000	11,742	585.3	7
National Hlth Ins Co	TX	82538	4928	4,548	0.000	4,821	106.0	7
Nationwide Life Ins Co	OH	66869	140	5,778,205	0.035	3,609,562	62.5	1,575
Natl Foundation Life Ins Co	TX	98205	839	30,376	0.000	40,434	133.1	12
New Era Life Ins Co	TX	78743	520	78,020,534	0.478	64,238,439	82.3	28,916
New Era Life Ins Co Of Midwest	TX	69698	520	38,612,813	0.237	33,230,239	86.1	15,425
New York Life Ins Co	NY	66915	826	1,492,243	0.009	1,105,828	74.1	392
Noridian Mut Ins Co	ND	55891		75,974,144	0.466	62,867,217	82.7	27,593
North Amer Ins Co	WI	68349	574	11,783,315	0.072	9,690,232	82.2	2,838
Old Amer Ins Co	MO	67199	588	2,572	0.000	-19,686	-765.4	7
Old Surety Life Ins Co	OK	67326	4922	46,073,802	0.282	33,858,658	73.5	19,346
Omaha Ins Co	NE	13100	261	171,091,103	1.049	142,420,434	83.2	83,052
Order of United Commercial Travelers	OH	56383		38,614,749	0.237	27,313,554	70.7	9,288
Oxford Life Ins Co	AZ	76112	574	33,042,973	0.203	30,786,748	93.2	10,570
Pacificare Life & Hlth Ins Co	IN	70785	707	9,333,940	0.057	7,326,616	78.5	3,105
Paramount Ins Co	OH	11518	1212	2,424,249	0.015	1,867,144	77.0	866
Pekin Life Ins Co	IL	67628	153	23,731,838	0.145	16,498,560	69.5	7,904
Pennsylvania Life Ins Co	PA	67660	1	3,939,331	0.024	2,502,548	63.5	794
Philadelphia Amer Life Ins Co	TX	67784	520	85,087,057	0.521	70,738,752	83.1	35,204
Physicians Benefits Trust Life Ins	IL	68519	2358	354,406	0.002	235,858	66.6	0

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Company Name**

INDIVIDUAL POLICIES ISSUED THROUGH 2015

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	66,362,535	0.407	47,082,797	70.9	20,481
Physicians Mut Ins Co	NE	80578	367	150,293,131	0.921	107,632,646	71.6	60,011
Physicians Plus Ins Corp	WI	95341	4870	2,647,241	0.016	1,991,789	75.2	1,056
Polish Falcons Of Amer	PA	56820		35,577	0.000	40,532	113.9	19
Premera Blue Cross	WA	47570	962	58,928,696	0.361	41,451,639	70.3	21,599
Principal Life Ins Co	IA	61271	332	14,321,652	0.088	11,588,202	80.9	3,926
Protective Life Ins Co	TN	68136	458	4,781	0.000	7,880	164.8	4
Provident Amer Ins Co	TX	68179		1,861	0.000	578	31.1	1
Provident Amer Life & Hlth Ins Co	OH	67903	901	6,954,593	0.043	4,587,148	66.0	1,592
Prudential Ins Co Of Amer	NJ	68241	304	101,887	0.001	62,059	60.9	40
Puritan Life Ins Co of Amer	TX	71390	4826	3,814,505	0.023	2,523,018	66.1	854
Pyramid Life Ins Co	KS	68284	4736	9,390,428	0.058	6,117,954	65.2	2,342
Qualchoice Life & Hlth Ins Co Inc	AR	70998	4807	1,942,817	0.012	501,172	25.8	854
Regence BCBS of OR	OR	54933	1207	20,067,494	0.123	14,423,659	71.9	5,899
Regence BCBS of UT	UT	54550	1207	33,520,611	0.205	21,906,547	65.4	11,680
Regence BlueShield	WA	53902	1207	58,965,925	0.361	40,384,257	68.5	20,385
Regence Blueshield Of ID Inc	ID	60131	1207	10,818,134	0.066	7,231,447	66.8	3,315
Reserve Natl Ins Co	OK	68462	215	31,869,395	0.195	25,368,043	79.6	11,638
Rocky Mountain Hospital & Medical	CO	11011	671	72,785,375	0.446	50,326,726	69.1	26,881
Royal Neighbors Of Amer	IL	57657		21,543,784	0.132	13,927,797	64.6	4,942
Ryder Hlth Plan Inc	PR	95743		21,930	0.000	16,374	74.7	24
Sagicor Life Ins Co	TX	60445		30,736	0.000	28,271	92.0	13
Sanford Hlth Plan	SD	95683	1246	2,460,089	0.015	2,437,704	99.1	1,203
Sanford Hlth Plan of MN	MN	95725	1246	247,147	0.002	154,499	62.5	80
Security Hlth Plan of WI Inc	WI	96881		3,849,927	0.024	2,728,268	70.9	961
Security Life Of Denver Ins Co	CO	68713	4832	2,689	0.000	2,685	99.9	2
Sentinel Security Life Ins Co	UT	68802	4824	25,904,441	0.159	19,793,382	76.4	7,627
Shelter Life Ins Co	MO	65757	123	399,926	0.002	404,649	101.2	180
Shenandoah Life Ins Co	VA	68845	4764	4,864,455	0.030	3,211,137	66.0	1,418
Sierra Hlth & Life Ins Co Inc	NV	71420	707	9,077,223	0.056	4,472,440	49.3	2,781
Southwest Serv Life Ins Co	TX	82430	1339	224,619	0.001	141,409	63.0	48
SPJST	TX	57436		401,855	0.002	293,299	73.0	99

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2015

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
Standard Life & Accident Ins Co	TX	86355	408	46,150,146	0.283	33,971,517	73.6	20,293
Standard Life & Cas Ins Co	UT	71706		1,265,703	0.008	1,077,263	85.1	637
State Farm Mut Auto Ins Co	IL	25178	176	240,284,273	1.473	182,876,408	76.1	81,836
State Mut Ins Co	GA	69132		12,822,080	0.079	8,494,304	66.2	3,288
Sterling Investors Life Ins Co	IN	89184	4888	5,136,697	0.031	3,525,475	68.6	1,047
Sterling Life Ins Co	IL	77399	901	58,499,603	0.359	42,843,813	73.2	20,225
Talcott Resolution Life Ins Co	CT	88072	4926	478,331	0.003	314,139	65.7	98
The Cincinnati Life Ins Co	OH	76236	244	3,825	0.000	8,133	212.6	4
The Vt Hlth Plan LLC	VT	95696	4745	9,333,009	0.057	7,548,031	80.9	4,668
THP Ins Co	WV	60016	1297	816,155	0.005	706,106	86.5	354
Thrivent Financial For Lutherans	WI	56014	2938	60,269,140	0.369	42,755,176	70.9	22,409
Time Ins Co II	PR	69477		217,265	0.001	166,982	76.9	71
Transamerica Financial Life Ins Co	NY	70688	468	815,007	0.005	539,127	66.1	166
Transamerica Life Ins Co	IA	86231	468	29,423,368	0.180	23,410,779	79.6	11,777
Transamerica Premier Life Ins Co	IA	66281	468	75,344,451	0.462	58,497,760	77.6	27,838
TRH Hlth Ins Co	TN	89005	4677	124,334,229	0.762	90,266,489	72.6	48,260
Trustmark Ins Co	IL	61425	276	60,384	0.000	16,313	27.0	17
UCare MN	MN	52629	4380	91,063	0.001	71,060	78.0	27
Unicare Life & Hlth Ins Co	IN	80314	671	14,008,005	0.086	10,384,594	74.1	4,085
Unified Life Ins Co	TX	11121		2,951,631	0.018	2,584,649	87.6	942
Union Fidelity Life Ins Co	KS	62596	350	276,391	0.002	230,539	83.4	106
Union Labor Life Ins Co	MD	69744	781	146,448	0.001	272,505	186.1	93
United Amer Ins Co	NE	92916	290	170,586,762	1.046	121,132,100	71.0	67,086
United Farm Family Life Ins Co	IN	69892	542	76,973	0.000	117,214	152.3	63
United Heritage Life Ins Co	ID	63983	2878	3,602	0.000	38,666	1,073.5	2
United Hlthcare of AL Inc	AL	95784	707	1,077,650	0.007	671,146	62.3	390
United Hlthcare of AZ Inc	AZ	96016	707	13,687	0.000	60,488	441.9	10
United Natl Life Ins Co Of Amer	IL	92703	687	4,874,098	0.030	3,773,134	77.4	1,561
United Of Omaha Life Ins Co	NE	69868	261	847,692,803	5.195	609,050,276	71.8	271,694
United Security Assur Co Of PA	PA	42129		43,414	0.000	41,152	94.8	12
United World Life Ins Co	NE	72850	261	282,096,035	1.729	193,240,754	68.5	73,511
UnitedHealthcare Ins Co	CT	79413	707	2,733,590,946	16.754	2,194,489,770	80.3	1,039,959

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2015

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
Unity Hlth Plans Ins Corp	WI	95796	4870	3,222,516	0.020	2,252,281	69.9	1,506
Universal Fidelity Life Ins Co	OK	70122		6,204,589	0.038	4,168,713	67.2	2,031
Upmc Hlth Benefits Inc	PA	11018	1324	137,955	0.001	158,210	114.7	68
US Hlth & Life Ins Co Inc	MI	97772		4,408	0.000	8,142	184.7	2
USAA Life Ins Co	TX	69663	200	244,102,876	1.496	192,236,669	78.8	95,874
USAble Life	AR	94358	876	73,089	0.000	19,132	26.2	11
USAble Mut Ins Co	AR	83470	876	222,664,994	1.365	179,711,317	80.7	92,248
UTMB Hlth Plans Inc	TX	95764		558,618	0.003	297,170	53.2	183
Voya Retirement Ins & Ann Co	CT	86509	4832	8,237	0.000	18,910	229.6	4
Washington Natl Ins Co	IN	70319	233	43,503,203	0.267	31,207,307	71.7	11,476
Wellmark Inc	IA	88848	770	354,566,621	2.173	284,027,599	80.1	130,988
Wellmark Of SD Inc	SD	60128	770	48,925,309	0.300	39,269,677	80.3	16,883
Western Catholic Union	IL	57711		577,039	0.004	546,475	94.7	269
Wilco Life Ins Co	IN	65900	4213	866,641	0.005	535,563	61.8	277
Wisconsin Physicians Serv Ins Corp	WI	53139	68	106,874,518	0.655	66,222,299	62.0	29,837
WMI Mut Ins Co	UT	68420		360,589	0.002	287,748	79.8	108
WPS Hlth Plan Inc	WI	10159	68	121,736	0.001	30,137	24.8	21
<b>TOTAL</b>				<b>16,315,944,100</b>		<b>12,659,492,055</b>	<b>77.6</b>	<b>6,034,537</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 2016, 2017 AND 2018  
BY DIRECT PREMIUMS EARNED**





**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED IN 2016, 2017, 2018

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	567,238,785	8.559	443,242,929	78.1	308,279
Omaha Ins Co	NE	13100	261	482,707,403	7.283	406,291,192	84.2	329,205
Health Care Serv Corp A Mut Legal Re	IL	70670	917	311,264,954	4.696	282,226,867	90.7	164,794
Cigna Hlth & Life Ins Co	CT	67369	901	304,372,274	4.592	272,164,086	89.4	230,064
Aetna Hlth & Life Ins Co	CT	78700	1	259,969,858	3.923	216,573,083	83.3	169,301
Mutual Of Omaha Ins Co	NE	71412	261	256,085,552	3.864	211,381,632	82.5	150,653
American Retirement Life Ins Co	OH	88366	901	221,916,433	3.348	188,668,109	85.0	134,116
BCBSM Inc	MN	55026	461	210,164,770	3.171	162,390,765	77.3	69,988
Humana Ins Co	WI	73288	119	207,249,480	3.127	164,670,203	79.5	106,918
Manhattan Life Ins Co	NY	65870	1117	158,785,376	2.396	134,123,417	84.5	86,923
Colonial Penn Life Ins Co	PA	62065	233	156,641,348	2.363	107,621,621	68.7	91,233
United World Life Ins Co	NE	72850	261	152,513,150	2.301	125,157,584	82.1	186,940
Continental Life Ins Co Brentwood	TN	68500	1	150,554,898	2.272	122,849,782	81.6	108,629
American Continental Ins Co	TN	12321	1	118,002,786	1.780	98,743,583	83.7	74,847
BCBS Of FL	FL	98167	536	107,655,453	1.624	74,989,728	69.7	41,736
Medico Corp Life Ins Co	IA	79987	3527	103,809,058	1.566	79,335,698	76.4	64,303
USAA Life Ins Co	TX	69663	200	103,188,082	1.557	77,777,497	75.4	53,109
United Of Omaha Life Ins Co	NE	69868	261	95,457,422	1.440	75,215,153	78.8	63,087
BCBS of MA	MA	53228	3637	94,760,821	1.430	90,569,912	95.6	56,423
Loyal Amer Life Ins Co	OH	65722	901	89,798,621	1.355	74,437,042	82.9	53,791
BCBS of MI Mut Ins Co	MI	54291	572	89,752,590	1.354	82,100,294	91.5	40,837
Transamerica Premier Life Ins Co	IA	66281	468	85,340,666	1.288	64,002,046	75.0	64,935
Medical Hlth Insuring Corp of OH	OH	95828	730	83,185,418	1.255	66,595,033	80.1	47,417
United Amer Ins Co	NE	92916	290	80,792,799	1.219	49,368,182	61.1	62,819
HPHC Ins Co Inc	MA	18975	595	78,742,795	1.188	40,761,635	51.8	23,038
Physicians Mut Ins Co	NE	80578	367	66,503,546	1.003	36,881,592	55.5	45,459
Wellmark Inc	IA	88848	770	66,214,519	0.999	57,387,065	86.7	43,432
Individual Assur Co Life Hlth & Acc	OK	81779		65,173,704	0.983	58,482,036	89.7	30,315
Bankers Fidelity Life Ins Co	GA	61239	587	64,558,457	0.974	51,601,895	79.9	44,865
BCBS of NC Inc	NC	54631	758	53,648,014	0.809	43,445,049	81.0	35,790
State Farm Mut Auto Ins Co	IL	25178	176	48,329,669	0.729	34,767,803	71.9	24,560
Thrivent Financial For Lutherans	WI	56014	2938	46,916,899	0.708	42,798,792	91.2	38,721

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED IN 2016, 2017, 2018

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 AL	AL	55433	570	46,885,356	0.707	48,193,182	102.8	23,978
BCBS Of KS Inc	KS	70729	430	46,018,162	0.694	37,746,636	82.0	24,168
Horizon Ins Co	NJ	14690	1202	44,732,546	0.675	48,771,232	109.0	16,720
Anthem Hlth Plans of VA Inc	VA	71835	671	43,710,854	0.660	33,956,946	77.7	32,220
Equitable Life & Cas Ins Co	UT	62952	4888	40,761,044	0.615	31,133,031	76.4	27,083
USAble Mut Ins Co	AR	83470	876	39,007,647	0.589	31,029,923	79.5	25,951
Philadelphia Amer Life Ins Co	TX	67784	520	38,828,375	0.586	31,635,483	81.5	28,101
BCBS of AZ Inc	AZ	53589		38,658,149	0.583	15,028,731	38.9	10,479
Health Net Life Ins Co	CA	66141	1295	36,647,006	0.553	31,464,050	85.9	19,091
Bankers Fidelity Assur Co	GA	71919	587	35,202,872	0.531	27,581,145	78.3	23,367
Priority Hlth	MI	95561	3383	33,842,565	0.511	24,894,214	73.6	15,664
BCBS of GA Inc	GA	54801	671	33,009,271	0.498	21,639,703	65.6	16,430
BCBS of TN Inc	TN	54518	3498	32,543,048	0.491	24,160,458	74.2	20,794
GPM Hlth & Life Ins Co	WA	67059	4712	31,792,995	0.480	25,044,111	78.8	31,991
Wisconsin Physicians Serv Ins Corp	WI	53139	68	31,110,581	0.469	19,276,087	62.0	13,931
CSI Life Ins Co	NE	82880	31	29,725,930	0.449	22,375,569	75.3	18,431
Regence BlueShield	WA	53902	1207	29,371,378	0.443	19,236,341	65.5	14,483
BCBS Of SC Inc	SC	38520	661	27,917,315	0.421	20,400,408	73.1	17,518
Community Ins Co	OH	10345	671	26,844,996	0.405	21,168,340	78.9	14,695
Anthem Hlth Plans Of KY Inc	KY	95120	671	26,050,186	0.393	21,099,255	81.0	14,094
Anthem Hlth Plans Inc	CT	60217	671	25,483,765	0.385	22,032,332	86.5	14,814
Medico Ins Co	IA	31119	3527	25,151,015	0.379	21,513,843	85.5	14,071
Everest Reins Co	DE	26921	1120	25,002,226	0.377	22,274,457	89.1	16,974
Transamerica Life Ins Co	IA	86231	468	24,993,948	0.377	20,132,196	80.5	11,842
Humanadental Ins Co	WI	70580	119	24,274,474	0.366	20,771,282	85.6	19,941
Highmark Inc	PA	54771	812	24,263,578	0.366	23,156,630	95.4	11,275
Aetna Hlth Ins Co	PA	72052	1	20,714,705	0.313	14,946,026	72.2	17,487
Louisiana Hlth Serv & Ind Co	LA	81200	438	20,515,789	0.310	17,645,850	86.0	10,230
TRH Hlth Ins Co	TN	89005	4677	20,463,951	0.309	17,642,064	86.2	14,911
Noridian Mut Ins Co	ND	55891		19,173,513	0.289	15,974,967	83.3	10,356
Tufts Ins Co Inc	MA	60117	4742	19,004,225	0.287	17,121,624	90.1	9,345
New Era Life Ins Co	TX	78743	520	18,004,322	0.272	16,092,469	89.4	11,717

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED IN 2016, 2017, 2018

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	17,824,461	0.269	16,160,341	90.7	8,510
Anthem Hlth Plans of NH	NH	53759	671	17,795,223	0.268	13,080,222	73.5	9,488
First Hlth Life & Hlth Ins Co	TX	90328	1	17,623,533	0.266	12,367,199	70.2	7,216
THP Ins Co	WV	60016	1297	17,515,153	0.264	13,911,905	79.4	8,169
Americo Fin Life & Ann Ins Co	TX	61999	449	17,185,092	0.259	14,456,404	84.1	15,308
Central States Ind Co Of Omaha	NE	34274	31	16,554,753	0.250	13,499,689	81.5	8,811
Anthem Ins Co Inc	IN	28207	671	16,004,481	0.241	12,019,805	75.1	13,331
Sentinel Security Life Ins Co	UT	68802	4824	15,870,383	0.239	14,138,892	89.1	10,463
BCBS Of NE	NE	77780	4858	15,669,198	0.236	11,852,237	75.6	8,958
First Care Inc	MD	60113	380	15,246,543	0.230	13,428,878	88.1	10,265
Globe Life Ins Co of NY	NY	74101	290	15,169,288	0.229	10,297,438	67.9	17,185
Puritan Life Ins Co of Amer	TX	71390	4826	15,054,879	0.227	13,633,845	90.6	15,277
American Natl Life Ins Co Of TX	TX	71773	408	14,717,311	0.222	13,130,618	89.2	10,571
Premera Blue Cross	WA	47570	962	14,369,079	0.217	9,047,350	63.0	7,252
GCU	PA	56693		12,273,230	0.185	10,774,842	87.8	7,774
Carefirst of MD Inc	MD	47058	380	12,194,388	0.184	8,823,026	72.4	5,103
Companion Life Ins Co	SC	77828	661	12,151,100	0.183	9,862,976	81.2	5,933
Capital Advantage Ins Co	PA	41203	1230	11,372,964	0.172	9,539,274	83.9	11,213
Rocky Mountain Hospital & Medical	CO	11011	671	11,234,305	0.170	8,372,553	74.5	7,982
Liberty Bankers Life Ins Co	OK	68543	3436	11,156,024	0.168	9,489,119	85.1	8,154
Anthem Hlth Plans of ME Inc	ME	52618	671	11,066,842	0.167	9,767,198	88.3	6,064
Guarantee Trust Life Ins Co	IL	64211	687	10,979,443	0.166	9,041,655	82.4	10,543
Western United Life Assur Co	WA	85189	1117	10,967,455	0.165	8,864,935	80.8	14,080
Reserve Natl Ins Co	OK	68462	215	10,873,844	0.164	8,586,544	79.0	7,050
Old Surety Life Ins Co	OK	67326	4922	10,806,708	0.163	6,747,909	62.4	7,348
Healthy Alliance Life Ins Co	MO	78972	671	9,880,165	0.149	7,930,807	80.3	6,185
New Era Life Ins Co Of Midwest	TX	69698	520	9,801,547	0.148	7,293,035	74.4	7,811
Triple S Salud Inc	PR	55816	4802	9,629,300	0.145	6,697,835	69.6	5,002
Pekin Life Ins Co	IL	67628	153	9,626,028	0.145	6,881,054	71.5	5,782
Regence BCBS of UT	UT	54550	1207	9,525,071	0.144	8,125,547	85.3	5,877
S USA Life Ins Co Inc	AZ	60183	4764	9,446,750	0.143	6,530,951	69.1	7,767
Blue Care Network Of MI	MI	95610	572	9,253,602	0.140	6,757,412	73.0	3,791

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED IN 2016, 2017, 2018

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
Amerihealth Ins Co Of NJ	NJ	60061	936	8,464,241	0.128	6,380,965	75.4	3,600
Wellmark Of SD Inc	SD	60128	770	7,921,230	0.120	6,461,878	81.6	5,104
BCBS of KC	MO	47171	537	7,305,409	0.110	5,684,071	77.8	3,237
Humana Ins Co of NY	NY	12634	119	7,179,113	0.108	6,208,011	86.5	4,033
Shenandoah Life Ins Co	VA	68845	4764	7,092,408	0.107	5,649,250	79.7	5,705
BCBS of WI	WI	54003	671	6,644,952	0.100	2,761,372	41.6	2,855
Everence Assn Inc	IN	57991	4616	6,570,829	0.099	3,808,150	58.0	3,997
Aetna Life Ins Co	CT	60054	1	6,526,032	0.098	4,859,916	74.5	2,310
Globe Life & Accident Ins Co	NE	91472	290	6,431,279	0.097	6,020,188	93.6	4,379
Oxford Life Ins Co	AZ	76112	574	6,407,639	0.097	6,277,488	98.0	2,370
The Vt Hlth Plan LLC	VT	95696	4745	6,328,804	0.095	4,820,864	76.2	3,488
Country Life Ins Co	IL	62553	50	6,214,446	0.094	4,442,539	71.5	4,283
Avera Hlth Plans Inc	SD	95839		5,987,927	0.090	4,839,527	80.8	4,058
Group Hospitalization & Med Srves	DC	53007	380	5,784,746	0.087	4,251,765	73.5	2,647
Humana Hlth Ins Co Of FL Inc	FL	69671	119	5,711,811	0.086	4,701,167	82.3	2,304
Highmark BCBSD Inc	DE	53287	812	5,592,972	0.084	3,959,320	70.8	3,006
Highmark West Virginia Inc.	WV	54828	812	5,344,026	0.081	4,659,569	87.2	2,423
Security Hlth Plan of WI Inc	WI	96881		5,256,523	0.079	4,590,440	87.3	3,224
Asuris NW Hlth	WA	47350	1207	5,198,453	0.078	4,030,627	77.5	2,550
American Republic Ins Co	IA	60836	3527	4,627,280	0.070	3,691,556	79.8	2,118
BCBS Of MS Mut Ins Co	MS	60111	1126	4,605,591	0.069	5,843,907	126.9	1,914
Regence BCBS of OR	OR	54933	1207	4,580,031	0.069	4,437,679	96.9	2,430
SBLI USA Life Ins Co Inc	NY	60176	4764	4,447,488	0.067	2,807,732	63.1	3,563
Medico Life & Hlth Ins Co	IA	65641	3527	4,296,836	0.065	3,065,032	71.3	3,207
Equitable Natl Life Ins Co Inc	UT	91785	4888	4,160,704	0.063	2,546,918	61.2	6,565
Humana Benefit Plan of IL Inc	IL	60052	119	4,113,395	0.062	3,948,986	96.0	6,204
Independence Hospital Ind Plan Inc	PA	54704	936	4,059,348	0.061	4,892,958	120.5	3,260
Blue Cross of ID Care Plus Inc	ID	15022	1290	3,999,136	0.060	3,315,451	82.9	1,949
Humana Ins Co Of KY	KY	60219	119	3,905,942	0.059	2,665,309	68.2	1,823
BCBS of WY	WY	53767		3,637,432	0.055	2,620,651	72.0	2,364
Gundersen Hlth Plan Inc	WI	95101	4870	3,258,617	0.049	3,118,390	95.7	1,569
Gerber Life Ins Co	NY	70939	836	3,131,742	0.047	2,089,670	66.7	1,153

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED IN 2016, 2017, 2018

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
MercyCare HMO Inc	WI	12195	3595	3,038,306	0.046	3,016,310	99.3	1,626
Qualchoice Life & Hlth Ins Co Inc	AR	70998	4807	3,025,132	0.046	3,973,120	131.3	1,734
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	2,896,775	0.044	2,139,675	73.9	842
Western Catholic Union	IL	57711		2,880,082	0.043	2,594,191	90.1	1,213
Unified Life Ins Co	TX	11121		2,773,489	0.042	2,473,235	89.2	1,800
BCBS of RI	RI	53473		2,751,673	0.042	2,334,632	84.8	1,153
Loyal Christian Benefit Assn	PA	56758		2,707,641	0.041	2,090,181	77.2	1,851
Group Hlth Inc	NY	55239	1127	2,672,379	0.040	2,859,855	107.0	814
Excellus Hlth Plan Inc	NY	55107	1186	2,628,797	0.040	3,487,015	132.6	1,106
Alliance Hlth & Life Ins Co	MI	60134	1311	2,597,760	0.039	2,122,779	81.7	1,168
Standard Life & Accident Ins Co	TX	86355	408	2,387,018	0.036	1,794,833	75.2	3,422
Sterling Investors Life Ins Co	IN	89184	4888	2,168,942	0.033	1,779,058	82.0	628
Government Personnel Mut Life Ins Co	TX	63967	4712	2,020,120	0.030	1,559,910	77.2	951
Assured Life Assn	CO	56499		2,009,042	0.030	1,461,320	72.7	2,282
Sanford Hlth Plan	SD	95683	1246	1,928,603	0.029	2,549,063	132.2	1,289
BCBS of MA HMO Blue Inc	MA	12219	3637	1,763,957	0.027	2,150,015	121.9	1,214
State Mut Ins Co	GA	69132		1,691,086	0.026	1,567,022	92.7	1,095
Health Tradition Hlth Plan Inc	WI	96628	4939	1,688,621	0.025	1,546,598	91.6	9,136
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	1,685,303	0.025	1,283,745	76.2	809
Unity Hlth Plans Ins Corp	WI	95796	4870	1,682,779	0.025	1,164,485	69.2	793
Humana Ins Co Of PR Inc	PR	84603	119	1,601,777	0.024	1,054,256	65.8	1,204
Bankers Conseco Life Ins Co	NY	68560	233	1,403,010	0.021	1,063,113	75.8	1,020
Medica Hlth Plans	MN	52626	1552	1,279,238	0.019	1,280,192	100.1	1,171
Fallon Hlth & Life Assur Co	MA	66828	4741	1,276,336	0.019	884,052	69.3	612
Aultcare Ins Co	OH	77216	4805	1,264,536	0.019	832,427	65.8	673
American Republic Corp Ins Co	IA	67679	3527	1,259,260	0.019	893,792	71.0	612
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	1,243,604	0.019	793,239	63.8	453
Regence Blueshield Of ID Inc	ID	60131	1207	1,242,627	0.019	976,261	78.6	524
Dean Hlth Plan Inc	WI	96156	1294	1,088,148	0.016	948,958	87.2	591
Empire Healthchoice Assur Inc	NY	55093	671	1,027,155	0.015	1,216,318	118.4	1,892
BCBS of VT	VT	53295	4745	1,012,897	0.015	1,274,778	125.9	397
Massachusetts Mut Life Ins Co	MA	65935	435	939,765	0.014	859,320	91.4	837

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED IN 2016, 2017, 2018

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 Now NY Inc	NY	55204		921,506	0.014	2,162,389	234.7	340
Universal Fidelity Life Ins Co	OK	70122		899,994	0.014	637,585	70.8	619
Group Hlth Coop of S Central WI	WI	95311		866,552	0.013	853,077	98.4	368
Lumico Life Ins Co	MO	73504	181	723,389	0.011	361,492	50.0	3,215
Southern Guar Ins Co	WI	19178		698,792	0.011	429,200	61.4	2,796
CDPHP Universal Benefits Inc	NY	47027	4708	697,473	0.011	975,224	139.8	198
Physicians Plus Ins Corp	WI	95341	4870	658,213	0.010	521,517	79.2	335
Humana Hlth Plan Inc	KY	95885	119	511,608	0.008	412,911	80.7	677
Paramount Ins Co	OH	11518	1212	488,563	0.007	450,477	92.2	226
Sterling Life Ins Co	IL	77399	901	477,837	0.007	366,343	76.7	182
Communitycare Life & Hlth Ins Co	OK	89008	3487	452,849	0.007	922,355	203.7	205
Polish Falcons Of Amer	PA	56820		400,544	0.006	447,099	111.6	228
Health Alliance Medical Plans	IL	77950	1192	388,484	0.006	266,522	68.6	129
Pan Amer Life Ins Co	LA	67539	525	322,644	0.005	265,643	82.3	702
Coventry Hlth & Life Ins Co	MO	81973	1	269,491	0.004	153,031	56.8	92
McLaren Hlth Plan Comm	MI	14217	4700	251,977	0.004	226,779	90.0	231
Order of United Commercial Travelers	OH	56383		218,649	0.003	179,945	82.3	230
Health Net Hlth Plan of OR Inc	OR	95800	1295	207,175	0.003	176,618	85.3	66
EPIC Life Ins Co	WI	64149	68	179,187	0.003	106,206	59.3	105
Union Security Ins Co	KS	70408	19	153,528	0.002	110,155	71.7	533
National Guardian Life Ins Co	WI	66583	1211	152,945	0.002	90,611	59.2	368
Summa Ins Co Inc	OH	10649	3259	131,505	0.002	74,451	56.6	44
Hometown Hlth Providers Ins Co	NV	48305	4791	125,586	0.002	163,733	130.4	67
Upmc Hlth Benefits Inc	PA	11018	1324	120,294	0.002	601,540	500.1	78
Standard Life & Cas Ins Co	UT	71706		115,802	0.002	95,411	82.4	56
WMI Mut Ins Co	UT	68420		91,041	0.001	36,679	40.3	67
KSKJ Life Amer Slovenian Catholic Un	IL	56227		80,290	0.001	46,574	58.0	45
Catholic United Financial	MN	57053		79,211	0.001	40,812	51.5	479
Health First Ins Inc	FL	14140	4740	78,653	0.001	48,290	61.4	27
Kaiser Found Hlth Plan of WA Options	WA	47055	601	72,012	0.001	31,659	44.0	44
Capital Blue Cross	PA	54720	1230	71,139	0.001	54,764	77.0	46
American Fidelity Assur Co	OK	60410	330	62,482	0.001	57,486	92.0	60

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED IN 2016, 2017, 2018

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
United Natl Life Ins Co Of Amer	IL	92703	687	59,595	0.001	96,148	161.3	23
Christian Fidelity Life Ins Co	TX	61859	574	56,951	0.001	36,609	64.3	24
Amerigroup Ins Co	TX	14078	671	53,741	0.001	46,462	86.5	189
Allcare Hlth Plan Inc	OR	12253		41,007	0.001	107,545	262.3	40
Catholic Life Ins	TX	57347		40,440	0.001	35,565	87.9	142
National Hlth Ins Co	TX	82538	4928	40,135	0.001	15,101	37.6	105
Erie Family Life Ins Co	PA	70769	213	34,992	0.001	27,430	78.4	173
Pacificsource Hlth Plans	OR	54976	4704	27,091	0.000	39,085	144.3	14
Avalon Ins Co	PA	12358	1230	22,193	0.000	36,313	163.6	10
Members Hlth Ins Co	AZ	94587	4677	13,355	0.000	6,588	49.3	12
Medical Mut Of OH	OH	29076	730	7,340	0.000	12,848	175.0	5
United Hlthcare of AL Inc	AL	95784	707	6,755	0.000	3,604	53.4	3
Liberty Natl Life Ins Co	NE	65331	290	6,719	0.000	276	4.1	3
Sanford Hlth Plan of MN	MN	95725	1246	2,131	0.000	545	25.6	1
Physicians Benefits Trust Life Ins	IL	68519	2358	636	0.000	215	33.8	0
<b>TOTAL</b>				<b>6,627,644,266</b>		<b>5,360,177,391</b>	<b>80.9</b>	<b>4,065,148</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 2016, 2017 AND 2018  
BY COMPANY NAME**



**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

U.S. and U.S. Territories

**In Order by Company Name**

INDIVIDUAL POLICIES ISSUED IN 2016, 2017, 2018

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	259,969,858	3.923	216,573,083	83.3	169,301
Aetna Hlth Ins Co	PA	72052	1	20,714,705	0.313	14,946,026	72.2	17,487
Aetna Life Ins Co	CT	60054	1	6,526,032	0.098	4,859,916	74.5	2,310
Allcare Hlth Plan Inc	OR	12253		41,007	0.001	107,545	262.3	40
Alliance Hlth & Life Ins Co	MI	60134	1311	2,597,760	0.039	2,122,779	81.7	1,168
American Continental Ins Co	TN	12321	1	118,002,786	1.780	98,743,583	83.7	74,847
American Fidelity Assur Co	OK	60410	330	62,482	0.001	57,486	92.0	60
American Natl Life Ins Co Of TX	TX	71773	408	14,717,311	0.222	13,130,618	89.2	10,571
American Republic Corp Ins Co	IA	67679	3527	1,259,260	0.019	893,792	71.0	612
American Republic Ins Co	IA	60836	3527	4,627,280	0.070	3,691,556	79.8	2,118
American Retirement Life Ins Co	OH	88366	901	221,916,433	3.348	188,668,109	85.0	134,116
Americo Fin Life & Ann Ins Co	TX	61999	449	17,185,092	0.259	14,456,404	84.1	15,308
Amerigroup Ins Co	TX	14078	671	53,741	0.001	46,462	86.5	189
Amerihealth Ins Co Of NJ	NJ	60061	936	8,464,241	0.128	6,380,965	75.4	3,600
Anthem Hlth Plans Inc	CT	60217	671	25,483,765	0.385	22,032,332	86.5	14,814
Anthem Hlth Plans Of KY Inc	KY	95120	671	26,050,186	0.393	21,099,255	81.0	14,094
Anthem Hlth Plans of ME Inc	ME	52618	671	11,066,842	0.167	9,767,198	88.3	6,064
Anthem Hlth Plans of NH	NH	53759	671	17,795,223	0.268	13,080,222	73.5	9,488
Anthem Hlth Plans of VA Inc	VA	71835	671	43,710,854	0.660	33,956,946	77.7	32,220
Anthem Ins Co Inc	IN	28207	671	16,004,481	0.241	12,019,805	75.1	13,331
Assured Life Assn	CO	56499		2,009,042	0.030	1,461,320	72.7	2,282
Asuris NW Hlth	WA	47350	1207	5,198,453	0.078	4,030,627	77.5	2,550
Aultcare Ins Co	OH	77216	4805	1,264,536	0.019	832,427	65.8	673
Avalon Ins Co	PA	12358	1230	22,193	0.000	36,313	163.6	10
Avera Hlth Plans Inc	SD	95839		5,987,927	0.090	4,839,527	80.8	4,058
Bankers Conseco Life Ins Co	NY	68560	233	1,403,010	0.021	1,063,113	75.8	1,020
Bankers Fidelity Assur Co	GA	71919	587	35,202,872	0.531	27,581,145	78.3	23,367
Bankers Fidelity Life Ins Co	GA	61239	587	64,558,457	0.974	51,601,895	79.9	44,865
BCBS of AL	AL	55433	570	46,885,356	0.707	48,193,182	102.8	23,978
BCBS of AZ Inc	AZ	53589		38,658,149	0.583	15,028,731	38.9	10,479
BCBS Of FL	FL	98167	536	107,655,453	1.624	74,989,728	69.7	41,736
BCBS of GA Inc	GA	54801	671	33,009,271	0.498	21,639,703	65.6	16,430

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED IN 2016, 2017, 2018

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
BCBS of KC	MO	47171	537	7,305,409	0.110	5,684,071	77.8	3,237
BCBS Of KS Inc	KS	70729	430	46,018,162	0.694	37,746,636	82.0	24,168
BCBS of MA	MA	53228	3637	94,760,821	1.430	90,569,912	95.6	56,423
BCBS of MA HMO Blue Inc	MA	12219	3637	1,763,957	0.027	2,150,015	121.9	1,214
BCBS of MI Mut Ins Co	MI	54291	572	89,752,590	1.354	82,100,294	91.5	40,837
BCBS Of MS Mut Ins Co	MS	60111	1126	4,605,591	0.069	5,843,907	126.9	1,914
BCBS of NC Inc	NC	54631	758	53,648,014	0.809	43,445,049	81.0	35,790
BCBS Of NE	NE	77780	4858	15,669,198	0.236	11,852,237	75.6	8,958
BCBS of RI	RI	53473		2,751,673	0.042	2,334,632	84.8	1,153
BCBS Of SC Inc	SC	38520	661	27,917,315	0.421	20,400,408	73.1	17,518
BCBS of TN Inc	TN	54518	3498	32,543,048	0.491	24,160,458	74.2	20,794
BCBS of VT	VT	53295	4745	1,012,897	0.015	1,274,778	125.9	397
BCBS of WI	WI	54003	671	6,644,952	0.100	2,761,372	41.6	2,855
BCBS of WY	WY	53767		3,637,432	0.055	2,620,651	72.0	2,364
BCBSM Inc	MN	55026	461	210,164,770	3.171	162,390,765	77.3	69,988
Blue Care Network Of MI	MI	95610	572	9,253,602	0.140	6,757,412	73.0	3,791
Blue Cross of ID Care Plus Inc	ID	15022	1290	3,999,136	0.060	3,315,451	82.9	1,949
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	1,243,604	0.019	793,239	63.8	453
Capital Advantage Ins Co	PA	41203	1230	11,372,964	0.172	9,539,274	83.9	11,213
Capital Blue Cross	PA	54720	1230	71,139	0.001	54,764	77.0	46
Carefirst of MD Inc	MD	47058	380	12,194,388	0.184	8,823,026	72.4	5,103
Catholic Life Ins	TX	57347		40,440	0.001	35,565	87.9	142
Catholic United Financial	MN	57053		79,211	0.001	40,812	51.5	479
CDPHP Universal Benefits Inc	NY	47027	4708	697,473	0.011	975,224	139.8	198
Central States Ind Co Of Omaha	NE	34274	31	16,554,753	0.250	13,499,689	81.5	8,811
Christian Fidelity Life Ins Co	TX	61859	574	56,951	0.001	36,609	64.3	24
Cigna Hlth & Life Ins Co	CT	67369	901	304,372,274	4.592	272,164,086	89.4	230,064
Colonial Penn Life Ins Co	PA	62065	233	156,641,348	2.363	107,621,621	68.7	91,233
Combined Ins Co Of Amer	IL	62146	626	17,824,461	0.269	16,160,341	90.7	8,510
Community Ins Co	OH	10345	671	26,844,996	0.405	21,168,340	78.9	14,695
Communitycare Life & Hlth Ins Co	OK	89008	3487	452,849	0.007	922,355	203.7	205
Companion Life Ins Co	SC	77828	661	12,151,100	0.183	9,862,976	81.2	5,933

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

U.S. and U.S. Territories

**In Order by Company Name**

INDIVIDUAL POLICIES ISSUED IN 2016, 2017, 2018

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Continental Life Ins Co Brentwood	TN	68500	1	150,554,898	2.272	122,849,782	81.6	108,629
Country Life Ins Co	IL	62553	50	6,214,446	0.094	4,442,539	71.5	4,283
Coventry Hlth & Life Ins Co	MO	81973	1	269,491	0.004	153,031	56.8	92
CSI Life Ins Co	NE	82880	31	29,725,930	0.449	22,375,569	75.3	18,431
Dean Hlth Plan Inc	WI	96156	1294	1,088,148	0.016	948,958	87.2	591
Empire Healthchoice Assur Inc	NY	55093	671	1,027,155	0.015	1,216,318	118.4	1,892
EPIC Life Ins Co	WI	64149	68	179,187	0.003	106,206	59.3	105
Equitable Life & Cas Ins Co	UT	62952	4888	40,761,044	0.615	31,133,031	76.4	27,083
Equitable Natl Life Ins Co Inc	UT	91785	4888	4,160,704	0.063	2,546,918	61.2	6,565
Erie Family Life Ins Co	PA	70769	213	34,992	0.001	27,430	78.4	173
Everence Assn Inc	IN	57991	4616	6,570,829	0.099	3,808,150	58.0	3,997
Everest Reins Co	DE	26921	1120	25,002,226	0.377	22,274,457	89.1	16,974
Excellus Hlth Plan Inc	NY	55107	1186	2,628,797	0.040	3,487,015	132.6	1,106
Fallon Hlth & Life Assur Co	MA	66828	4741	1,276,336	0.019	884,052	69.3	612
First Care Inc	MD	60113	380	15,246,543	0.230	13,428,878	88.1	10,265
First Hlth Life & Hlth Ins Co	TX	90328	1	17,623,533	0.266	12,367,199	70.2	7,216
GCU	PA	56693		12,273,230	0.185	10,774,842	87.8	7,774
Gerber Life Ins Co	NY	70939	836	3,131,742	0.047	2,089,670	66.7	1,153
Globe Life & Accident Ins Co	NE	91472	290	6,431,279	0.097	6,020,188	93.6	4,379
Globe Life Ins Co of NY	NY	74101	290	15,169,288	0.229	10,297,438	67.9	17,185
Government Personnel Mut Life Ins Co	TX	63967	4712	2,020,120	0.030	1,559,910	77.2	951
GPM Hlth & Life Ins Co	WA	67059	4712	31,792,995	0.480	25,044,111	78.8	31,991
Group Hlth Coop of S Central WI	WI	95311		866,552	0.013	853,077	98.4	368
Group Hlth Inc	NY	55239	1127	2,672,379	0.040	2,859,855	107.0	814
Group Hospitalization & Med Srves	DC	53007	380	5,784,746	0.087	4,251,765	73.5	2,647
Guarantee Trust Life Ins Co	IL	64211	687	10,979,443	0.166	9,041,655	82.4	10,543
Gundersen Hlth Plan Inc	WI	95101	4870	3,258,617	0.049	3,118,390	95.7	1,569
Health Alliance Medical Plans	IL	77950	1192	388,484	0.006	266,522	68.6	129
Health Care Serv Corp A Mut Legal Re	IL	70670	917	311,264,954	4.696	282,226,867	90.7	164,794
Health First Ins Inc	FL	14140	4740	78,653	0.001	48,290	61.4	27
Health Net Hlth Plan of OR Inc	OR	95800	1295	207,175	0.003	176,618	85.3	66
Health Net Life Ins Co	CA	66141	1295	36,647,006	0.553	31,464,050	85.9	19,091

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED IN 2016, 2017, 2018

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 Now NY Inc	NY	55204		921,506	0.014	2,162,389	234.7	340
Health Tradition Hlth Plan Inc	WI	96628	4939	1,688,621	0.025	1,546,598	91.6	9,136
Healthy Alliance Life Ins Co	MO	78972	671	9,880,165	0.149	7,930,807	80.3	6,185
Highmark BCBSD Inc	DE	53287	812	5,592,972	0.084	3,959,320	70.8	3,006
Highmark Inc	PA	54771	812	24,263,578	0.366	23,156,630	95.4	11,275
Highmark West Virginia Inc.	WV	54828	812	5,344,026	0.081	4,659,569	87.2	2,423
Hometown Hlth Providers Ins Co	NV	48305	4791	125,586	0.002	163,733	130.4	67
Horizon Ins Co	NJ	14690	1202	44,732,546	0.675	48,771,232	109.0	16,720
HPHC Ins Co Inc	MA	18975	595	78,742,795	1.188	40,761,635	51.8	23,038
Humana Benefit Plan of IL Inc	IL	60052	119	4,113,395	0.062	3,948,986	96.0	6,204
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	1,685,303	0.025	1,283,745	76.2	809
Humana Hlth Ins Co Of FL Inc	FL	69671	119	5,711,811	0.086	4,701,167	82.3	2,304
Humana Hlth Plan Inc	KY	95885	119	511,608	0.008	412,911	80.7	677
Humana Ins Co	WI	73288	119	207,249,480	3.127	164,670,203	79.5	106,918
Humana Ins Co Of KY	KY	60219	119	3,905,942	0.059	2,665,309	68.2	1,823
Humana Ins Co of NY	NY	12634	119	7,179,113	0.108	6,208,011	86.5	4,033
Humana Ins Co Of PR Inc	PR	84603	119	1,601,777	0.024	1,054,256	65.8	1,204
Humanadental Ins Co	WI	70580	119	24,274,474	0.366	20,771,282	85.6	19,941
Independence Hospital Ind Plan Inc	PA	54704	936	4,059,348	0.061	4,892,958	120.5	3,260
Individual Assur Co Life Hlth & Acc	OK	81779		65,173,704	0.983	58,482,036	89.7	30,315
Kaiser Found Hlth Plan of WA Options	WA	47055	601	72,012	0.001	31,659	44.0	44
KSKJ Life Amer Slovenian Catholic Un	IL	56227		80,290	0.001	46,574	58.0	45
Liberty Bankers Life Ins Co	OK	68543	3436	11,156,024	0.168	9,489,119	85.1	8,154
Liberty Natl Life Ins Co	NE	65331	290	6,719	0.000	276	4.1	3
Louisiana Hlth Serv & Ind Co	LA	81200	438	20,515,789	0.310	17,645,850	86.0	10,230
Loyal Amer Life Ins Co	OH	65722	901	89,798,621	1.355	74,437,042	82.9	53,791
Loyal Christian Benefit Assn	PA	56758		2,707,641	0.041	2,090,181	77.2	1,851
Lumico Life Ins Co	MO	73504	181	723,389	0.011	361,492	50.0	3,215
Manhattan Life Ins Co	NY	65870	1117	158,785,376	2.396	134,123,417	84.5	86,923
Massachusetts Mut Life Ins Co	MA	65935	435	939,765	0.014	859,320	91.4	837
McLaren Hlth Plan Comm	MI	14217	4700	251,977	0.004	226,779	90.0	231
Medica Hlth Plans	MN	52626	1552	1,279,238	0.019	1,280,192	100.1	1,171

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED IN 2016, 2017, 2018

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	83,185,418	1.255	66,595,033	80.1	47,417
Medical Mut Of OH	OH	29076	730	7,340	0.000	12,848	175.0	5
Medico Corp Life Ins Co	IA	79987	3527	103,809,058	1.566	79,335,698	76.4	64,303
Medico Ins Co	IA	31119	3527	25,151,015	0.379	21,513,843	85.5	14,071
Medico Life & Hlth Ins Co	IA	65641	3527	4,296,836	0.065	3,065,032	71.3	3,207
Members Hlth Ins Co	AZ	94587	4677	13,355	0.000	6,588	49.3	12
MercyCare HMO Inc	WI	12195	3595	3,038,306	0.046	3,016,310	99.3	1,626
Mutual Of Omaha Ins Co	NE	71412	261	256,085,552	3.864	211,381,632	82.5	150,653
National Guardian Life Ins Co	WI	66583	1211	152,945	0.002	90,611	59.2	368
National Hlth Ins Co	TX	82538	4928	40,135	0.001	15,101	37.6	105
New Era Life Ins Co	TX	78743	520	18,004,322	0.272	16,092,469	89.4	11,717
New Era Life Ins Co Of Midwest	TX	69698	520	9,801,547	0.148	7,293,035	74.4	7,811
Noridian Mut Ins Co	ND	55891		19,173,513	0.289	15,974,967	83.3	10,356
Old Surety Life Ins Co	OK	67326	4922	10,806,708	0.163	6,747,909	62.4	7,348
Omaha Ins Co	NE	13100	261	482,707,403	7.283	406,291,192	84.2	329,205
Order of United Commercial Travelers	OH	56383		218,649	0.003	179,945	82.3	230
Oxford Life Ins Co	AZ	76112	574	6,407,639	0.097	6,277,488	98.0	2,370
Pacificsource Hlth Plans	OR	54976	4704	27,091	0.000	39,085	144.3	14
Pan Amer Life Ins Co	LA	67539	525	322,644	0.005	265,643	82.3	702
Paramount Ins Co	OH	11518	1212	488,563	0.007	450,477	92.2	226
Pekin Life Ins Co	IL	67628	153	9,626,028	0.145	6,881,054	71.5	5,782
Philadelphia Amer Life Ins Co	TX	67784	520	38,828,375	0.586	31,635,483	81.5	28,101
Physicians Benefits Trust Life Ins	IL	68519	2358	636	0.000	215	33.8	0
Physicians Mut Ins Co	NE	80578	367	66,503,546	1.003	36,881,592	55.5	45,459
Physicians Plus Ins Corp	WI	95341	4870	658,213	0.010	521,517	79.2	335
Polish Falcons Of Amer	PA	56820		400,544	0.006	447,099	111.6	228
Premera Blue Cross	WA	47570	962	14,369,079	0.217	9,047,350	63.0	7,252
Priority Hlth	MI	95561	3383	33,842,565	0.511	24,894,214	73.6	15,664
Puritan Life Ins Co of Amer	TX	71390	4826	15,054,879	0.227	13,633,845	90.6	15,277
Qualchoice Life & Hlth Ins Co Inc	AR	70998	4807	3,025,132	0.046	3,973,120	131.3	1,734
Regence BCBS of OR	OR	54933	1207	4,580,031	0.069	4,437,679	96.9	2,430
Regence BCBS of UT	UT	54550	1207	9,525,071	0.144	8,125,547	85.3	5,877

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED IN 2016, 2017, 2018

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
Regence BlueShield	WA	53902	1207	29,371,378	0.443	19,236,341	65.5	14,483
Regence Blueshield Of ID Inc	ID	60131	1207	1,242,627	0.019	976,261	78.6	524
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	2,896,775	0.044	2,139,675	73.9	842
Reserve Natl Ins Co	OK	68462	215	10,873,844	0.164	8,586,544	79.0	7,050
Rocky Mountain Hospital & Medical	CO	11011	671	11,234,305	0.170	8,372,553	74.5	7,982
S USA Life Ins Co Inc	AZ	60183	4764	9,446,750	0.143	6,530,951	69.1	7,767
Sanford Hlth Plan	SD	95683	1246	1,928,603	0.029	2,549,063	132.2	1,289
Sanford Hlth Plan of MN	MN	95725	1246	2,131	0.000	545	25.6	1
SBLI USA Life Ins Co Inc	NY	60176	4764	4,447,488	0.067	2,807,732	63.1	3,563
Security Hlth Plan of WI Inc	WI	96881		5,256,523	0.079	4,590,440	87.3	3,224
Sentinel Security Life Ins Co	UT	68802	4824	15,870,383	0.239	14,138,892	89.1	10,463
Shenandoah Life Ins Co	VA	68845	4764	7,092,408	0.107	5,649,250	79.7	5,705
Southern Guar Ins Co	WI	19178		698,792	0.011	429,200	61.4	2,796
Standard Life & Accident Ins Co	TX	86355	408	2,387,018	0.036	1,794,833	75.2	3,422
Standard Life & Cas Ins Co	UT	71706		115,802	0.002	95,411	82.4	56
State Farm Mut Auto Ins Co	IL	25178	176	48,329,669	0.729	34,767,803	71.9	24,560
State Mut Ins Co	GA	69132		1,691,086	0.026	1,567,022	92.7	1,095
Sterling Investors Life Ins Co	IN	89184	4888	2,168,942	0.033	1,779,058	82.0	628
Sterling Life Ins Co	IL	77399	901	477,837	0.007	366,343	76.7	182
Summa Ins Co Inc	OH	10649	3259	131,505	0.002	74,451	56.6	44
The Vt Hlth Plan LLC	VT	95696	4745	6,328,804	0.095	4,820,864	76.2	3,488
THP Ins Co	WV	60016	1297	17,515,153	0.264	13,911,905	79.4	8,169
Thrivent Financial For Lutherans	WI	56014	2938	46,916,899	0.708	42,798,792	91.2	38,721
Transamerica Life Ins Co	IA	86231	468	24,993,948	0.377	20,132,196	80.5	11,842
Transamerica Premier Life Ins Co	IA	66281	468	85,340,666	1.288	64,002,046	75.0	64,935
TRH Hlth Ins Co	TN	89005	4677	20,463,951	0.309	17,642,064	86.2	14,911
Triple S Salud Inc	PR	55816	4802	9,629,300	0.145	6,697,835	69.6	5,002
Tufts Ins Co Inc	MA	60117	4742	19,004,225	0.287	17,121,624	90.1	9,345
Unified Life Ins Co	TX	11121		2,773,489	0.042	2,473,235	89.2	1,800
Union Security Ins Co	KS	70408	19	153,528	0.002	110,155	71.7	533
United Amer Ins Co	NE	92916	290	80,792,799	1.219	49,368,182	61.1	62,819
United Hlthcare of AL Inc	AL	95784	707	6,755	0.000	3,604	53.4	3

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



**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**In Order by Company Name**

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED IN 2016, 2017, 2018

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
United Natl Life Ins Co Of Amer	IL	92703	687	59,595	0.001	96,148	161.3	23
United Of Omaha Life Ins Co	NE	69868	261	95,457,422	1.440	75,215,153	78.8	63,087
United World Life Ins Co	NE	72850	261	152,513,150	2.301	125,157,584	82.1	186,940
UnitedHealthcare Ins Co	CT	79413	707	567,238,785	8.559	443,242,929	78.1	308,279
Unity Hlth Plans Ins Corp	WI	95796	4870	1,682,779	0.025	1,164,485	69.2	793
Universal Fidelity Life Ins Co	OK	70122		899,994	0.014	637,585	70.8	619
Upmc Hlth Benefits Inc	PA	11018	1324	120,294	0.002	601,540	500.1	78
USAA Life Ins Co	TX	69663	200	103,188,082	1.557	77,777,497	75.4	53,109
USAbles Mut Ins Co	AR	83470	876	39,007,647	0.589	31,029,923	79.5	25,951
Wellmark Inc	IA	88848	770	66,214,519	0.999	57,387,065	86.7	43,432
Wellmark Of SD Inc	SD	60128	770	7,921,230	0.120	6,461,878	81.6	5,104
Western Catholic Union	IL	57711		2,880,082	0.043	2,594,191	90.1	1,213
Western United Life Assur Co	WA	85189	1117	10,967,455	0.165	8,864,935	80.8	14,080
Wisconsin Physicians Serv Ins Corp	WI	53139	68	31,110,581	0.469	19,276,087	62.0	13,931
WMI Mut Ins Co	UT	68420		91,041	0.001	36,679	40.3	67
<b>TOTAL</b>				<b>6,627,644,266</b>		<b>5,360,177,391</b>	<b>80.9</b>	<b>4,065,148</b>

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



**TOTAL INDIVIDUAL POLICIES  
BY DIRECT PREMIUMS EARNED**



**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**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	3,300,829,731	14.387	2,637,732,699	79.9	1,348,238
Health Care Serv Corp A Mut Legal Re	IL	70670	917	1,597,753,683	6.964	1,274,122,575	79.7	635,527
United Of Omaha Life Ins Co	NE	69868	261	943,150,225	4.111	684,265,429	72.6	334,781
Mutual Of Omaha Ins Co	NE	71412	261	762,138,169	3.322	606,520,436	79.6	339,555
Omaha Ins Co	NE	13100	261	653,798,506	2.850	548,711,626	83.9	412,257
Colonial Penn Life Ins Co	PA	62065	233	475,877,566	2.074	348,718,909	73.3	221,914
Continental Life Ins Co Brentwood	TN	68500	1	457,008,531	1.992	365,612,976	80.0	222,573
American Continental Ins Co	TN	12321	1	455,068,518	1.983	364,788,186	80.2	201,405
BCBS of MA	MA	53228	3637	446,361,796	1.945	424,153,751	95.0	203,249
BCBS Of FL	FL	98167	536	444,543,565	1.938	364,792,156	82.1	182,703
BCBS of MI Mut Ins Co	MI	54291	572	439,539,502	1.916	370,431,057	84.3	143,544
United World Life Ins Co	NE	72850	261	434,609,185	1.894	318,398,338	73.3	260,451
Humana Ins Co	WI	73288	119	426,178,821	1.858	327,726,824	76.9	201,493
Wellmark Inc	IA	88848	770	420,781,140	1.834	341,414,664	81.1	174,420
American Retirement Life Ins Co	OH	88366	901	400,914,963	1.747	339,976,932	84.8	211,667
BCBS of NC Inc	NC	54631	758	382,057,438	1.665	293,246,530	76.8	161,424
Aetna Hlth & Life Ins Co	CT	78700	1	354,356,816	1.544	294,224,549	83.0	214,404
USAA Life Ins Co	TX	69663	200	347,290,958	1.514	270,014,166	77.7	148,983
Cigna Hlth & Life Ins Co	CT	67369	901	304,378,490	1.327	272,169,695	89.4	230,066
Anthem Hlth Plans of VA Inc	VA	71835	671	301,487,323	1.314	218,796,605	72.6	129,741
State Farm Mut Auto Ins Co	IL	25178	176	288,613,942	1.258	217,644,211	75.4	106,396
Horizon Ins Co	NJ	14690	1202	266,711,429	1.162	222,417,505	83.4	83,920
US Able Mut Ins Co	AR	83470	876	261,672,641	1.141	210,741,240	80.5	118,199
United Amer Ins Co	NE	92916	290	251,379,561	1.096	170,500,282	67.8	129,905
BCBS Of KS Inc	KS	70729	430	245,851,293	1.072	199,316,808	81.1	97,553
BCBS of AL	AL	55433	570	231,258,402	1.008	203,931,903	88.2	118,932
Highmark Inc	PA	54771	812	230,431,189	1.004	190,220,155	82.5	91,376
Bankers Life & Cas Co	IL	61263	233	228,000,156	0.994	174,987,421	76.7	64,899
Physicians Mut Ins Co	NE	80578	367	216,796,677	0.945	144,514,238	66.7	105,470
BCBSM Inc	MN	55026	461	211,868,602	0.923	163,413,804	77.1	70,839
Loyal Amer Life Ins Co	OH	65722	901	203,969,817	0.889	163,454,096	80.1	93,433
Anthem Hlth Plans Of KY Inc	KY	95120	671	181,251,685	0.790	134,582,706	74.3	76,710
BCBS of GA Inc	GA	54801	671	163,064,016	0.711	118,956,236	73.0	62,364

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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**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
Transamerica Premier Life Ins Co	IA	66281	468	160,685,117	0.700	122,499,806	76.2	92,773
Manhattan Life Ins Co	NY	65870	1117	158,785,376	0.692	134,123,417	84.5	86,923
BCBS Of SC Inc	SC	38520	661	151,364,058	0.660	104,573,401	69.1	63,264
TRH Hlth Ins Co	TN	89005	4677	144,798,180	0.631	107,908,553	74.5	63,171
Carefirst of MD Inc	MD	47058	380	144,527,394	0.630	101,196,450	70.0	43,776
BCBS Of NE	NE	77780	4858	143,128,694	0.624	109,133,791	76.2	51,857
Medico Corp Life Ins Co	IA	79987	3527	139,583,781	0.608	108,029,723	77.4	81,118
Wisconsin Physicians Serv Ins Corp	WI	53139	68	137,985,099	0.601	85,498,386	62.0	43,768
HPHC Ins Co Inc	MA	18975	595	132,469,651	0.577	101,497,335	76.6	54,727
BCBS of TN Inc	TN	54518	3498	130,620,964	0.569	91,763,923	70.3	49,388
Anthem Ins Co Inc	IN	28207	671	129,880,232	0.566	91,201,269	70.2	49,393
Bankers Fidelity Life Ins Co	GA	61239	587	126,416,453	0.551	100,071,236	79.2	69,908
Philadelphia Amer Life Ins Co	TX	67784	520	123,915,432	0.540	102,374,235	82.6	63,305
Equitable Life & Cas Ins Co	UT	62952	4888	120,236,111	0.524	95,816,724	79.7	46,483
Louisiana Hlth Serv & Ind Co	LA	81200	438	110,252,601	0.481	88,462,099	80.2	43,435
Thrivent Financial For Lutherans	WI	56014	2938	107,186,039	0.467	85,553,968	79.8	61,130
BCBS of AZ Inc	AZ	53589		103,438,494	0.451	73,007,326	70.6	41,164
Community Ins Co	OH	10345	671	98,250,663	0.428	69,146,941	70.4	43,011
New Era Life Ins Co	TX	78743	520	96,024,856	0.419	80,330,908	83.7	40,633
Noridian Mut Ins Co	ND	55891		95,147,657	0.415	78,842,184	82.9	37,949
Aetna Life Ins Co	CT	60054	1	93,490,722	0.407	65,617,792	70.2	29,235
Gerber Life Ins Co	NY	70939	836	88,742,886	0.387	65,519,588	73.8	25,879
Regence BlueShield	WA	53902	1207	88,337,303	0.385	59,620,598	67.5	34,868
Health Net Life Ins Co	CA	66141	1295	86,756,569	0.378	72,379,233	83.4	36,392
Healthy Alliance Life Ins Co	MO	78972	671	85,431,317	0.372	62,052,635	72.6	32,156
Individual Assur Co Life Hlth & Acc	OK	81779		84,208,400	0.367	75,025,378	89.1	38,907
Rocky Mountain Hospital & Medical	CO	11011	671	84,019,680	0.366	58,699,279	69.9	34,863
Medical Hlth Insuring Corp of OH	OH	95828	730	83,365,425	0.363	66,724,741	80.0	47,555
Central States Ind Co Of Omaha	NE	34274	31	80,468,190	0.351	64,486,326	80.1	35,254
Anthem Hlth Plans Inc	CT	60217	671	78,729,391	0.343	63,735,747	81.0	37,728
Anthem Hlth Plans of NH	NH	53759	671	76,829,805	0.335	59,430,735	77.4	33,181
Premera Blue Cross	WA	47570	962	73,297,775	0.319	50,498,989	68.9	28,851
Medico Ins Co	IA	31119	3527	70,573,416	0.308	58,739,651	83.2	31,131

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**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
Physicians Life Ins Co	NE	72125	367	66,362,535	0.289	47,082,797	70.9	20,481
Combined Ins Co Of Amer	IL	62146	626	66,142,080	0.288	53,878,810	81.5	25,485
BCBS of WI	WI	54003	671	66,049,782	0.288	44,474,897	67.3	19,648
BCBS of KC	MO	47171	537	63,600,154	0.277	43,967,730	69.1	21,022
American Republic Ins Co	IA	60836	3527	62,264,160	0.271	42,756,263	68.7	18,507
Empire Healthchoice Assur Inc	NY	55093	671	60,562,150	0.264	44,771,057	73.9	22,370
Continental Gen Ins Co	TX	71404		60,341,701	0.263	46,208,294	76.6	17,512
Sterling Life Ins Co	IL	77399	901	58,977,440	0.257	43,210,156	73.3	20,407
Old Surety Life Ins Co	OK	67326	4922	56,880,510	0.248	40,606,567	71.4	26,694
Wellmark Of SD Inc	SD	60128	770	56,846,539	0.248	45,731,555	80.4	21,987
Country Life Ins Co	IL	62553	50	55,752,248	0.243	42,649,766	76.5	21,542
Transamerica Life Ins Co	IA	86231	468	54,417,316	0.237	43,542,975	80.0	23,619
Constitution Life Ins Co	TX	62359	4736	52,098,395	0.227	36,372,936	69.8	12,520
Standard Life & Accident Ins Co	TX	86355	408	48,537,164	0.212	35,766,350	73.7	23,715
New Era Life Ins Co Of Midwest	TX	69698	520	48,414,360	0.211	40,523,274	83.7	23,236
Forethought Life Ins Co	IN	91642	3891	47,957,351	0.209	38,740,919	80.8	18,053
American Republic Corp Ins Co	IA	67679	3527	47,851,569	0.209	33,403,597	69.8	15,802
Anthem Hlth Plans of ME Inc	ME	52618	671	47,369,078	0.206	40,103,054	84.7	20,712
Washington Natl Ins Co	IN	70319	233	43,503,203	0.190	31,207,307	71.7	11,476
Regence BCBS of UT	UT	54550	1207	43,045,682	0.188	30,032,094	69.8	17,557
Reserve Natl Ins Co	OK	68462	215	42,743,239	0.186	33,954,587	79.4	18,688
Genworth Life & Ann Ins Co	VA	65536	4011	42,423,165	0.185	31,562,808	74.4	13,809
BCBS of RI	RI	53473		42,282,557	0.184	35,874,243	84.8	17,718
Everence Assn Inc	IN	57991	4616	41,782,288	0.182	28,948,361	69.3	19,179
Sentinel Security Life Ins Co	UT	68802	4824	41,774,824	0.182	33,932,274	81.2	18,090
Oxford Life Ins Co	AZ	76112	574	39,450,612	0.172	37,064,236	94.0	12,940
Capital Advantage Ins Co	PA	41203	1230	39,190,091	0.171	31,042,221	79.2	26,183
Order of United Commercial Travelers	OH	56383		38,833,398	0.169	27,493,499	70.8	9,518
Globe Life Ins Co of NY	NY	74101	290	38,644,191	0.168	27,732,388	71.8	29,005
Bankers Fidelity Assur Co	GA	71919	587	37,641,471	0.164	29,745,139	79.0	24,800
Dean Hlth Plan Inc	WI	96156	1294	37,101,523	0.162	37,836,651	102.0	21,292
Assured Life Assn	CO	56499		36,982,389	0.161	27,449,693	74.2	12,520
Family Life Ins Co	TX	63053	1117	36,911,005	0.161	22,518,183	61.0	9,589

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**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
CSI Life Ins Co	NE	82880	31	35,994,354	0.157	27,321,418	75.9	21,599
American Family Life Assur Co of Col	NE	60380	370	35,048,972	0.153	29,871,395	85.2	11,614
Blue Care Network Of MI	MI	95610	572	34,903,860	0.152	24,004,797	68.8	12,414
Independence Hospital Ind Plan Inc	PA	54704	936	34,252,860	0.149	28,988,710	84.6	23,733
Priority Hlth	MI	95561	3383	33,842,565	0.148	24,894,214	73.6	15,664
Pekin Life Ins Co	IL	67628	153	33,357,866	0.145	23,379,614	70.1	13,686
BCBS Of MS Mut Ins Co	MS	60111	1126	33,045,766	0.144	29,456,354	89.1	11,364
GPM Hlth & Life Ins Co	WA	67059	4712	31,792,995	0.139	25,044,111	78.8	31,991
Humanadental Ins Co	WI	70580	119	30,440,604	0.133	25,826,814	84.8	23,096
Government Personnel Mut Life Ins Co	TX	63967	4712	27,941,972	0.122	23,129,653	82.8	11,039
Everest Reins Co	DE	26921	1120	25,002,226	0.109	22,274,457	89.1	16,974
Regence BCBS of OR	OR	54933	1207	24,647,525	0.107	18,861,338	76.5	8,329
Group Hospitalization & Med Srvc	DC	53007	380	24,595,742	0.107	17,709,286	72.0	9,236
Medical Mut Of OH	OH	29076	730	24,342,420	0.106	17,968,340	73.8	9,954
American Family Mut Ins Co SI	WI	19275	473	23,304,651	0.102	14,626,957	62.8	6,019
Christian Fidelity Life Ins Co	TX	61859	574	23,272,623	0.101	14,491,205	62.3	5,269
Royal Neighbors Of Amer	IL	57657		21,543,784	0.094	13,927,797	64.6	4,942
BCBS of WY	WY	53767		21,531,816	0.094	17,308,632	80.4	9,510
First Hlth Life & Hlth Ins Co	TX	90328	1	20,824,318	0.091	14,719,040	70.7	8,393
Aetna Hlth Ins Co	PA	72052	1	20,714,705	0.090	14,946,026	72.2	17,487
Capital Blue Cross	PA	54720	1230	20,325,604	0.089	15,646,960	77.0	13,296
Avera Hlth Plans Inc	SD	95839		19,449,942	0.085	14,651,653	75.3	10,507
Tufts Ins Co Inc	MA	60117	4742	19,004,225	0.083	17,121,624	90.1	9,345
Puritan Life Ins Co of Amer	TX	71390	4826	18,869,384	0.082	16,156,863	85.6	16,131
Excellus Hlth Plan Inc	NY	55107	1186	18,842,467	0.082	15,713,779	83.4	6,065
Golden Rule Ins Co	IN	62286	707	18,841,406	0.082	13,631,046	72.3	6,227
Guarantee Trust Life Ins Co	IL	64211	687	18,815,268	0.082	13,884,449	73.8	12,426
THP Ins Co	WV	60016	1297	18,331,308	0.080	14,618,011	79.7	8,523
Highmark BCBSD Inc	DE	53287	812	17,947,128	0.078	12,768,283	71.1	7,776
Amerihealth Ins Co Of NJ	NJ	60061	936	17,835,006	0.078	13,058,790	73.2	7,089
Highmark West Virginia Inc.	WV	54828	812	17,549,674	0.076	14,470,874	82.5	6,677
Americo Fin Life & Ann Ins Co	TX	61999	449	17,185,092	0.075	14,456,404	84.1	15,308
Humana Ins Co of NY	NY	12634	119	16,134,596	0.070	12,355,376	76.6	8,166

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**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
The Vt Hlth Plan LLC	VT	95696	4745	15,661,813	0.068	12,368,895	79.0	8,156
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	15,368,301	0.067	12,098,005	78.7	5,415
First Care Inc	MD	60113	380	15,246,543	0.066	13,428,878	88.1	10,265
Heartland Natl Life Ins Co	IN	66214		14,958,703	0.065	10,726,663	71.7	4,630
American Natl Life Ins Co Of TX	TX	71773	408	14,721,221	0.064	13,132,053	89.2	10,573
Globe Life & Accident Ins Co	NE	91472	290	14,555,433	0.063	12,723,790	87.4	7,800
Asuris NW Hlth	WA	47350	1207	14,517,747	0.063	11,718,184	80.7	5,966
State Mut Ins Co	GA	69132		14,513,166	0.063	10,061,326	69.3	4,383
Companion Life Ins Co	SC	77828	661	14,395,189	0.063	11,764,812	81.7	6,946
Principal Life Ins Co	IA	61271	332	14,321,652	0.062	11,588,202	80.9	3,926
Humana Hlth Ins Co Of FL Inc	FL	69671	119	14,252,259	0.062	10,541,883	74.0	6,447
Unicare Life & Hlth Ins Co	IN	80314	671	14,008,005	0.061	10,384,594	74.1	4,085
GCU	PA	56693		13,692,467	0.060	11,838,372	86.5	8,534
Humana Ins Co Of KY	KY	60219	119	12,192,365	0.053	9,340,652	76.6	5,098
Regence Blueshield Of ID Inc	ID	60131	1207	12,060,761	0.053	8,207,708	68.1	3,839
Shenandoah Life Ins Co	VA	68845	4764	11,956,863	0.052	8,860,387	74.1	7,123
North Amer Ins Co	WI	68349	574	11,783,315	0.051	9,690,232	82.2	2,838
Liberty Bankers Life Ins Co	OK	68543	3436	11,156,024	0.049	9,489,119	85.1	8,154
Western United Life Assur Co	WA	85189	1117	10,967,455	0.048	8,864,935	80.8	14,080
Triple S Salud Inc	PR	55816	4802	9,629,300	0.042	6,697,835	69.6	5,002
S USA Life Ins Co Inc	AZ	60183	4764	9,446,750	0.041	6,530,951	69.1	7,767
Pyramid Life Ins Co	KS	68284	4736	9,390,428	0.041	6,117,954	65.2	2,342
Pacificare Life & Hlth Ins Co	IN	70785	707	9,333,940	0.041	7,326,616	78.5	3,105
Security Hlth Plan of WI Inc	WI	96881		9,106,450	0.040	7,318,708	80.4	4,185
Sierra Hlth & Life Ins Co Inc	NV	71420	707	9,077,223	0.040	4,472,440	49.3	2,781
American Progressive L&H Ins Of NY	NY	80624	1199	8,324,487	0.036	6,013,671	72.2	2,267
Central States H & L Co Of Omaha	NE	61751	690	7,877,295	0.034	5,896,536	74.9	2,198
BCBS of VT	VT	53295	4745	7,642,194	0.033	7,163,025	93.7	2,651
Sterling Investors Life Ins Co	IN	89184	4888	7,305,639	0.032	5,304,533	72.6	1,675
Celtic Ins Co	IL	80799	1295	7,244,325	0.032	5,247,834	72.4	1,692
Universal Fidelity Life Ins Co	OK	70122		7,104,583	0.031	4,806,298	67.7	2,650
Provident Amer Life & Hlth Ins Co	OH	67903	901	6,954,593	0.030	4,587,148	66.0	1,592
KSKJ Life Amer Slovenian Catholic Un	IL	56227		6,621,731	0.029	5,058,181	76.4	2,082

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**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
Health Tradition Hlth Plan Inc	WI	96628	4939	6,130,610	0.027	3,784,812	61.7	30,828
Health Now NY Inc	NY	55204		6,080,395	0.027	6,053,782	99.6	1,445
Nationwide Life Ins Co	OH	66869	140	5,778,205	0.025	3,609,562	62.5	1,575
Unified Life Ins Co	TX	11121		5,725,120	0.025	5,057,884	88.3	2,742
CDPHP Universal Benefits Inc	NY	47027	4708	5,471,936	0.024	5,034,411	92.0	1,246
Group Hlth Inc	NY	55239	1127	5,470,220	0.024	4,347,461	79.5	1,591
Qualchoice Life & Hlth Ins Co Inc	AR	70998	4807	4,967,949	0.022	4,474,292	90.1	2,588
United Natl Life Ins Co Of Amer	IL	92703	687	4,933,693	0.022	3,869,282	78.4	1,584
Unity Hlth Plans Ins Corp	WI	95796	4870	4,905,295	0.021	3,416,766	69.7	2,299
Alliance Hlth & Life Ins Co	MI	60134	1311	4,575,169	0.020	3,738,633	81.7	1,840
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	4,541,738	0.020	3,106,004	68.4	1,889
Bankers Conseco Life Ins Co	NY	68560	233	4,503,570	0.020	3,558,279	79.0	2,334
Coventry Hlth & Life Ins Co	MO	81973	1	4,479,581	0.020	2,704,927	60.4	1,132
SBLI USA Life Ins Co Inc	NY	60176	4764	4,447,488	0.019	2,807,732	63.1	3,563
Sanford Hlth Plan	SD	95683	1246	4,388,692	0.019	4,986,767	113.6	2,492
Medico Life & Hlth Ins Co	IA	65641	3527	4,301,219	0.019	3,071,593	71.4	3,211
Equitable Natl Life Ins Co Inc	UT	91785	4888	4,160,704	0.018	2,546,918	61.2	6,565
Humana Benefit Plan of IL Inc	IL	60052	119	4,122,265	0.018	3,953,779	95.9	6,210
Gundersen Hlth Plan Inc	WI	95101	4870	4,025,065	0.018	3,715,567	92.3	1,971
Blue Cross of ID Care Plus Inc	ID	15022	1290	3,999,136	0.017	3,315,451	82.9	1,949
Pennsylvania Life Ins Co	PA	67660	1	3,939,331	0.017	2,502,548	63.5	794
Cigna Natl Hlth Ins Co	OH	61727	901	3,911,425	0.017	2,620,321	67.0	930
Great Amer Life Ins Co	OH	63312	84	3,832,708	0.017	2,894,962	75.5	993
Group Hlth Coop of S Central WI	WI	95311		3,787,108	0.017	3,386,842	89.4	1,411
Health Alliance Medical Plans	IL	77950	1192	3,760,127	0.016	2,600,217	69.2	1,025
Geisinger Ind Ins Co	PA	10244	1143	3,577,467	0.016	2,581,669	72.2	1,133
Western Catholic Union	IL	57711		3,457,121	0.015	3,140,666	90.8	1,482
Physicians Plus Ins Corp	WI	95341	4870	3,305,454	0.014	2,513,306	76.0	1,391
Health Net Hlth Plan of OR Inc	OR	95800	1295	3,247,469	0.014	2,297,493	70.7	954
Loyal Christian Benefit Assn	PA	56758		3,130,415	0.014	2,471,042	78.9	2,066
Fallon Hlth & Life Assur Co	MA	66828	4741	3,092,636	0.013	2,495,028	80.7	1,362
MercyCare HMO Inc	WI	12195	3595	3,038,306	0.013	3,016,310	99.3	1,626
Paramount Ins Co	OH	11518	1212	2,912,812	0.013	2,317,621	79.6	1,092

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**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
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	2,896,775	0.013	2,139,675	73.9	842
Lincoln Heritage Life Ins Co	IL	65927		2,412,253	0.011	1,635,357	67.8	556
BCBS of MA HMO Blue Inc	MA	12219	3637	2,075,239	0.009	2,529,272	121.9	1,392
Liberty Natl Life Ins Co	NE	65331	290	1,843,907	0.008	1,165,313	63.2	1,060
Columbian Mut Life Ins Co	NY	62103	535	1,681,189	0.007	1,285,060	76.4	550
Genworth Life Ins Co	DE	70025	4011	1,646,256	0.007	1,530,674	93.0	308
Humana Ins Co Of PR Inc	PR	84603	119	1,601,777	0.007	1,054,256	65.8	1,204
New York Life Ins Co	NY	66915	826	1,492,243	0.007	1,105,828	74.1	392
Kaiser Found Hlth Plan of WA Options	WA	47055	601	1,484,883	0.006	1,214,499	81.8	616
Communitycare Life & Hlth Ins Co	OK	89008	3487	1,464,754	0.006	1,666,444	113.8	500
HNE Ins Co	MA	14198	4756	1,398,182	0.006	1,256,397	89.9	754
Standard Life & Cas Ins Co	UT	71706		1,381,505	0.006	1,172,674	84.9	693
Medica Hlth Plans	MN	52626	1552	1,332,767	0.006	1,333,761	100.1	1,220
Avalon Ins Co	PA	12358	1230	1,328,940	0.006	935,889	70.4	280
Aultcare Ins Co	OH	77216	4805	1,264,536	0.006	832,427	65.8	673
United Hlthcare of AL Inc	AL	95784	707	1,084,405	0.005	674,750	62.2	393
Massachusetts Mut Life Ins Co	MA	65935	435	939,765	0.004	859,320	91.4	837
Wilco Life Ins Co	IN	65900	4213	866,641	0.004	535,563	61.8	277
Transamerica Financial Life Ins Co	NY	70688	468	815,007	0.004	539,127	66.1	166
Connecticut Gen Life Ins Co	CT	62308	901	808,191	0.004	733,708	90.8	282
Jefferson Natl Life Ins Co	TX	64017	140	807,123	0.004	577,393	71.5	188
Lumico Life Ins Co	MO	73504	181	723,389	0.003	361,492	50.0	3,215
Southern Guar Ins Co	WI	19178		698,792	0.003	429,200	61.4	2,796
American Gen Life Ins Co	TX	60488	12	690,920	0.003	519,929	75.3	205
Consumers Life Ins Co	OH	62375	730	680,022	0.003	404,993	59.6	223
ManhattanLife Assur Co of Amer	AR	61883	1117	598,186	0.003	325,382	54.4	213
BridgeSpan Hlth Co	UT	95303	1207	582,954	0.003	356,594	61.2	173
Idealife Ins Co	CT	97764	31	574,099	0.003	349,793	60.9	135
UTMB Hlth Plans Inc	TX	95764		558,618	0.002	297,170	53.2	183
Humana Hlth Plan Inc	KY	95885	119	511,608	0.002	412,911	80.7	677
Talcott Resolution Life Ins Co	CT	88072	4926	478,331	0.002	314,139	65.7	98
WMI Mut Ins Co	UT	68420		451,630	0.002	324,427	71.8	175
Polish Falcons Of Amer	PA	56820		436,121	0.002	487,631	111.8	247

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

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	427,606	0.002	292,643	68.4	100
SPJST	TX	57436		401,855	0.002	293,299	73.0	99
Shelter Life Ins Co	MO	65757	123	399,926	0.002	404,649	101.2	180
Physicians Benefits Trust Life Ins	IL	68519	2358	355,042	0.002	236,073	66.5	0
Pan Amer Life Ins Co	LA	67539	525	322,644	0.001	265,643	82.3	702
EPIC Life Ins Co	WI	64149	68	309,123	0.001	243,257	78.7	150
Union Fidelity Life Ins Co	KS	62596	350	276,391	0.001	230,539	83.4	106
Compcare Hlth Serv Ins Corp	WI	95693	671	273,439	0.001	266,079	97.3	54
American Family Ins Co	WI	10386	473	273,437	0.001	155,270	56.8	63
Ability Ins Co	NE	71471	4824	269,052	0.001	188,285	70.0	59
John Alden Life Ins Co	WI	65080	19	265,352	0.001	229,580	86.5	83
Jackson Natl Life Ins Co	MI	65056	918	261,330	0.001	281,143	107.6	144
Upmc Hlth Benefits Inc	PA	11018	1324	258,249	0.001	759,750	294.2	146
McLaren Hlth Plan Comm	MI	14217	4700	251,977	0.001	226,779	90.0	231
American Family Life Assur Co of NY	NY	60526	370	251,822	0.001	225,973	89.7	87
Sanford Hlth Plan of MN	MN	95725	1246	249,278	0.001	155,044	62.2	81
Southwest Serv Life Ins Co	TX	82430	1339	224,619	0.001	141,409	63.0	48
American Income Life Ins Co	IN	60577	290	222,806	0.001	94,630	42.5	42
Time Ins Co II	PR	69477		217,265	0.001	166,982	76.9	71
Jefferson Life Ins Co	TX	94790	4784	213,001	0.001	162,830	76.4	86
Hawaii Medical Serv Assn	HI	49948		156,053	0.001	204,403	131.0	53
Union Security Ins Co	KS	70408	19	153,528	0.001	110,155	71.7	533
National Guardian Life Ins Co	WI	66583	1211	152,945	0.001	90,611	59.2	368
Union Labor Life Ins Co	MD	69744	781	146,448	0.001	272,505	186.1	93
HMO dba Blue Plus	MN	95649	461	142,096	0.001	84,205	59.3	42
Summa Ins Co Inc	OH	10649	3259	131,505	0.001	74,451	56.6	44
Hometown Hlth Providers Ins Co	NV	48305	4791	125,586	0.001	163,733	130.4	67
WPS Hlth Plan Inc	WI	10159	68	121,736	0.001	30,137	24.8	21
Prudential Ins Co Of Amer	NJ	68241	304	101,887	0.000	62,059	60.9	40
UCare MN	MN	52629	4380	91,063	0.000	71,060	78.0	27
Allianz Life Ins Co Of N Amer	MN	90611	761	88,446	0.000	67,072	75.8	45
Catholic United Financial	MN	57053		79,211	0.000	40,812	51.5	479
Health First Ins Inc	FL	14140	4740	78,653	0.000	48,290	61.4	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.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

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 Farm Family Life Ins Co	IN	69892	542	76,973	0.000	117,214	152.3	63
USAble Life	AR	94358	876	73,089	0.000	19,132	26.2	11
American Natl Ins Co	TX	60739	408	62,704	0.000	44,146	70.4	28
American Fidelity Assur Co	OK	60410	330	62,482	0.000	57,486	92.0	60
Trustmark Ins Co	IL	61425	276	60,384	0.000	16,313	27.0	17
Amerigroup Ins Co	TX	14078	671	53,741	0.000	46,462	86.5	189
Inter Cty Hospitalization Plan Inc	PA	54763	936	51,239	0.000	11,604	22.6	0
IA Amer Life Ins Co	TX	91693	315	51,083	0.000	64,416	126.1	58
National Hlth Ins Co	TX	82538	4928	44,683	0.000	19,922	44.6	112
United Security Assur Co Of PA	PA	42129		43,414	0.000	41,152	94.8	12
Members Hlth Ins Co	AZ	94587	4677	41,698	0.000	26,320	63.1	27
Allcare Hlth Plan Inc	OR	12253		41,007	0.000	107,545	262.3	40
Catholic Life Ins	TX	57347		40,440	0.000	35,565	87.9	142
21st Century Premier Ins Co	PA	20796	69	37,572	0.000	50,173	133.5	28
Erie Family Life Ins Co	PA	70769	213	34,992	0.000	27,430	78.4	173
Sagicor Life Ins Co	TX	60445		30,736	0.000	28,271	92.0	13
Natl Foundation Life Ins Co	TX	98205	839	30,376	0.000	40,434	133.1	12
Cincinnati Equitable Life Ins Co	OH	88064	838	29,464	0.000	12,279	41.7	12
Group Hlth Coop of Eau Claire	WI	95192		27,985	0.000	4,534	16.2	3
Pacificsource Hlth Plans	OR	54976	4704	27,091	0.000	39,085	144.3	14
Ryder Hlth Plan Inc	PR	95743		21,930	0.000	16,374	74.7	24
Kansas City Life Ins Co	MO	65129	588	18,168	0.000	19,937	109.7	6
CSA Fraternal Life	IL	56138		17,271	0.000	22,904	132.6	6
Central Security Life Ins Co	TX	61735	526	16,571	0.000	14,087	85.0	9
United Hlthcare of AZ Inc	AZ	96016	707	13,687	0.000	60,488	441.9	10
Assurity Life Ins Co	NE	71439	4862	9,655	0.000	22,763	235.8	13
Mid West Natl Life Ins Co Of TN	TX	66087	264	9,414	0.000	12,996	138.0	9
Voya Retirement Ins & Ann Co	CT	86509	4832	8,237	0.000	18,910	229.6	4
Federal Life Ins Co	IL	63223		5,657	0.000	571	10.1	2
CICA Life Ins Co of Amer	CO	71463	612	4,850	0.000	12,367	255.0	2
Protective Life Ins Co	TN	68136	458	4,781	0.000	7,880	164.8	4
LifeSecure Ins Co	MI	77720	572	4,777	0.000	4,553	95.3	5
US Hlth & Life Ins Co Inc	MI	97772		4,408	0.000	8,142	184.7	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.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

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
The Cincinnati Life Ins Co	OH	76236	244	3,825	0.000	8,133	212.6	4
United Heritage Life Ins Co	ID	63983	2878	3,602	0.000	38,666	1,073.5	2
Medisun Inc	AZ	95982		3,601	0.000	2,804	77.9	1
Security Life Of Denver Ins Co	CO	68713	4832	2,689	0.000	2,685	99.9	2
Old Amer Ins Co	MO	67199	588	2,572	0.000	-19,686	-765.4	7
National Cas Co	OH	11991	140	2,006	0.000	11,742	585.3	7
Provident Amer Ins Co	TX	68179		1,861	0.000	578	31.1	1
Inter Cnty Hlth Plan Inc	PA	53252	936	1,539	0.000	-7,685	-499.4	0
Metropolitan Life Ins Co	NY	65978	241	1,369	0.000	4,384	320.2	1
Colonial Life & Accident Ins Co	SC	62049	565	1,208	0.000	511	42.3	1
Careamerica Life Ins Co	CA	71331	2798	828	0.000	0	0.0	2
Motorists Commercial Mut Ins Co	OH	13331	291	718	0.000	48	6.7	1
Federated Mut Ins Co	MN	13935	7	0	0.000	3,040	N/A	0
<b>TOTAL</b>				<b>22,943,588,366</b>		<b>18,019,669,446</b>	<b>78.5</b>	<b>10,099,685</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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**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	37,572	0.000	50,173	133.5	28
Ability Ins Co	NE	71471	4824	269,052	0.001	188,285	70.0	59
Aetna Hlth & Life Ins Co	CT	78700	1	354,356,816	1.544	294,224,549	83.0	214,404
Aetna Hlth Ins Co	PA	72052	1	20,714,705	0.090	14,946,026	72.2	17,487
Aetna Life Ins Co	CT	60054	1	93,490,722	0.407	65,617,792	70.2	29,235
Allcare Hlth Plan Inc	OR	12253		41,007	0.000	107,545	262.3	40
Alliance Hlth & Life Ins Co	MI	60134	1311	4,575,169	0.020	3,738,633	81.7	1,840
Allianz Life Ins Co Of N Amer	MN	90611	761	88,446	0.000	67,072	75.8	45
American Continental Ins Co	TN	12321	1	455,068,518	1.983	364,788,186	80.2	201,405
American Family Ins Co	WI	10386	473	273,437	0.001	155,270	56.8	63
American Family Life Assur Co of Col	NE	60380	370	35,048,972	0.153	29,871,395	85.2	11,614
American Family Life Assur Co of NY	NY	60526	370	251,822	0.001	225,973	89.7	87
American Family Mut Ins Co SI	WI	19275	473	23,304,651	0.102	14,626,957	62.8	6,019
American Fidelity Assur Co	OK	60410	330	62,482	0.000	57,486	92.0	60
American Gen Life Ins Co	TX	60488	12	690,920	0.003	519,929	75.3	205
American Income Life Ins Co	IN	60577	290	222,806	0.001	94,630	42.5	42
American Natl Ins Co	TX	60739	408	62,704	0.000	44,146	70.4	28
American Natl Life Ins Co Of TX	TX	71773	408	14,721,221	0.064	13,132,053	89.2	10,573
American Progressive L&H Ins Of NY	NY	80624	1199	8,324,487	0.036	6,013,671	72.2	2,267
American Republic Corp Ins Co	IA	67679	3527	47,851,569	0.209	33,403,597	69.8	15,802
American Republic Ins Co	IA	60836	3527	62,264,160	0.271	42,756,263	68.7	18,507
American Retirement Life Ins Co	OH	88366	901	400,914,963	1.747	339,976,932	84.8	211,667
Americo Fin Life & Ann Ins Co	TX	61999	449	17,185,092	0.075	14,456,404	84.1	15,308
Amerigroup Ins Co	TX	14078	671	53,741	0.000	46,462	86.5	189
Amerihealth Ins Co Of NJ	NJ	60061	936	17,835,006	0.078	13,058,790	73.2	7,089
Anthem Hlth Plans Inc	CT	60217	671	78,729,391	0.343	63,735,747	81.0	37,728
Anthem Hlth Plans Of KY Inc	KY	95120	671	181,251,685	0.790	134,582,706	74.3	76,710
Anthem Hlth Plans of ME Inc	ME	52618	671	47,369,078	0.206	40,103,054	84.7	20,712
Anthem Hlth Plans of NH	NH	53759	671	76,829,805	0.335	59,430,735	77.4	33,181
Anthem Hlth Plans of VA Inc	VA	71835	671	301,487,323	1.314	218,796,605	72.6	129,741
Anthem Ins Co Inc	IN	28207	671	129,880,232	0.566	91,201,269	70.2	49,393
Assured Life Assn	CO	56499		36,982,389	0.161	27,449,693	74.2	12,520
Assurity Life Ins Co	NE	71439	4862	9,655	0.000	22,763	235.8	13
Asuris NW Hlth	WA	47350	1207	14,517,747	0.063	11,718,184	80.7	5,966
Aultcare Ins Co	OH	77216	4805	1,264,536	0.006	832,427	65.8	673
Auto Owners Life Ins Co	MI	61190	280	427,606	0.002	292,643	68.4	100

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**In Order by Company Name**

U.S. and U.S. Territories

TOTAL INDIVIDUAL POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Avalon Ins Co	PA	12358	1230	1,328,940	0.006	935,889	70.4	280
Avera Hlth Plans Inc	SD	95839		19,449,942	0.085	14,651,653	75.3	10,507
Bankers Conseco Life Ins Co	NY	68560	233	4,503,570	0.020	3,558,279	79.0	2,334
Bankers Fidelity Assur Co	GA	71919	587	37,641,471	0.164	29,745,139	79.0	24,800
Bankers Fidelity Life Ins Co	GA	61239	587	126,416,453	0.551	100,071,236	79.2	69,908
Bankers Life & Cas Co	IL	61263	233	228,000,156	0.994	174,987,421	76.7	64,899
BCBS of AL	AL	55433	570	231,258,402	1.008	203,931,903	88.2	118,932
BCBS of AZ Inc	AZ	53589		103,438,494	0.451	73,007,326	70.6	41,164
BCBS Of FL	FL	98167	536	444,543,565	1.938	364,792,156	82.1	182,703
BCBS of GA Inc	GA	54801	671	163,064,016	0.711	118,956,236	73.0	62,364
BCBS of KC	MO	47171	537	63,600,154	0.277	43,967,730	69.1	21,022
BCBS Of KS Inc	KS	70729	430	245,851,293	1.072	199,316,808	81.1	97,553
BCBS of MA	MA	53228	3637	446,361,796	1.945	424,153,751	95.0	203,249
BCBS of MA HMO Blue Inc	MA	12219	3637	2,075,239	0.009	2,529,272	121.9	1,392
BCBS of MI Mut Ins Co	MI	54291	572	439,539,502	1.916	370,431,057	84.3	143,544
BCBS Of MS Mut Ins Co	MS	60111	1126	33,045,766	0.144	29,456,354	89.1	11,364
BCBS of NC Inc	NC	54631	758	382,057,438	1.665	293,246,530	76.8	161,424
BCBS Of NE	NE	77780	4858	143,128,694	0.624	109,133,791	76.2	51,857
BCBS of RI	RI	53473		42,282,557	0.184	35,874,243	84.8	17,718
BCBS Of SC Inc	SC	38520	661	151,364,058	0.660	104,573,401	69.1	63,264
BCBS of TN Inc	TN	54518	3498	130,620,964	0.569	91,763,923	70.3	49,388
BCBS of VT	VT	53295	4745	7,642,194	0.033	7,163,025	93.7	2,651
BCBS of WI	WI	54003	671	66,049,782	0.288	44,474,897	67.3	19,648
BCBS of WY	WY	53767		21,531,816	0.094	17,308,632	80.4	9,510
BCBSM Inc	MN	55026	461	211,868,602	0.923	163,413,804	77.1	70,839
Blue Care Network Of MI	MI	95610	572	34,903,860	0.152	24,004,797	68.8	12,414
Blue Cross of ID Care Plus Inc	ID	15022	1290	3,999,136	0.017	3,315,451	82.9	1,949
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	15,368,301	0.067	12,098,005	78.7	5,415
BridgeSpan Hlth Co	UT	95303	1207	582,954	0.003	356,594	61.2	173
Capital Advantage Ins Co	PA	41203	1230	39,190,091	0.171	31,042,221	79.2	26,183
Capital Blue Cross	PA	54720	1230	20,325,604	0.089	15,646,960	77.0	13,296
Careamerica Life Ins Co	CA	71331	2798	828	0.000	0	0.0	2
Carefirst of MD Inc	MD	47058	380	144,527,394	0.630	101,196,450	70.0	43,776
Catholic Life Ins	TX	57347		40,440	0.000	35,565	87.9	142
Catholic United Financial	MN	57053		79,211	0.000	40,812	51.5	479
CDPHP Universal Benefits Inc	NY	47027	4708	5,471,936	0.024	5,034,411	92.0	1,246

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**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
Celtic Ins Co	IL	80799	1295	7,244,325	0.032	5,247,834	72.4	1,692
Central Security Life Ins Co	TX	61735	526	16,571	0.000	14,087	85.0	9
Central States H & L Co Of Omaha	NE	61751	690	7,877,295	0.034	5,896,536	74.9	2,198
Central States Ind Co Of Omaha	NE	34274	31	80,468,190	0.351	64,486,326	80.1	35,254
Christian Fidelity Life Ins Co	TX	61859	574	23,272,623	0.101	14,491,205	62.3	5,269
CICA Life Ins Co of Amer	CO	71463	612	4,850	0.000	12,367	255.0	2
Cigna Hlth & Life Ins Co	CT	67369	901	304,378,490	1.327	272,169,695	89.4	230,066
Cigna Natl Hlth Ins Co	OH	61727	901	3,911,425	0.017	2,620,321	67.0	930
Cincinnati Equitable Life Ins Co	OH	88064	838	29,464	0.000	12,279	41.7	12
Colonial Life & Accident Ins Co	SC	62049	565	1,208	0.000	511	42.3	1
Colonial Penn Life Ins Co	PA	62065	233	475,877,566	2.074	348,718,909	73.3	221,914
Columbian Mut Life Ins Co	NY	62103	535	1,681,189	0.007	1,285,060	76.4	550
Combined Ins Co Of Amer	IL	62146	626	66,142,080	0.288	53,878,810	81.5	25,485
Community Ins Co	OH	10345	671	98,250,663	0.428	69,146,941	70.4	43,011
Communitycare Life & Hlth Ins Co	OK	89008	3487	1,464,754	0.006	1,666,444	113.8	500
Companion Life Ins Co	SC	77828	661	14,395,189	0.063	11,764,812	81.7	6,946
Compcare Hlth Serv Ins Corp	WI	95693	671	273,439	0.001	266,079	97.3	54
Connecticut Gen Life Ins Co	CT	62308	901	808,191	0.004	733,708	90.8	282
Constitution Life Ins Co	TX	62359	4736	52,098,395	0.227	36,372,936	69.8	12,520
Consumers Life Ins Co	OH	62375	730	680,022	0.003	404,993	59.6	223
Continental Gen Ins Co	TX	71404		60,341,701	0.263	46,208,294	76.6	17,512
Continental Life Ins Co Brentwood	TN	68500	1	457,008,531	1.992	365,612,976	80.0	222,573
Country Life Ins Co	IL	62553	50	55,752,248	0.243	42,649,766	76.5	21,542
Coventry Hlth & Life Ins Co	MO	81973	1	4,479,581	0.020	2,704,927	60.4	1,132
CSA Fraternal Life	IL	56138		17,271	0.000	22,904	132.6	6
CSI Life Ins Co	NE	82880	31	35,994,354	0.157	27,321,418	75.9	21,599
Dean Hlth Plan Inc	WI	96156	1294	37,101,523	0.162	37,836,651	102.0	21,292
Empire Healthchoice Assur Inc	NY	55093	671	60,562,150	0.264	44,771,057	73.9	22,370
EPIC Life Ins Co	WI	64149	68	309,123	0.001	243,257	78.7	150
Equitable Life & Cas Ins Co	UT	62952	4888	120,236,111	0.524	95,816,724	79.7	46,483
Equitable Natl Life Ins Co Inc	UT	91785	4888	4,160,704	0.018	2,546,918	61.2	6,565
Erie Family Life Ins Co	PA	70769	213	34,992	0.000	27,430	78.4	173
Everence Assn Inc	IN	57991	4616	41,782,288	0.182	28,948,361	69.3	19,179
Everest Reins Co	DE	26921	1120	25,002,226	0.109	22,274,457	89.1	16,974
Excellus Hlth Plan Inc	NY	55107	1186	18,842,467	0.082	15,713,779	83.4	6,065
Fallon Hlth & Life Assur Co	MA	66828	4741	3,092,636	0.013	2,495,028	80.7	1,362

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

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**In Order by Company Name**

U.S. and U.S. Territories

TOTAL INDIVIDUAL POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Family Life Ins Co	TX	63053	1117	36,911,005	0.161	22,518,183	61.0	9,589
Federal Life Ins Co	IL	63223		5,657	0.000	571	10.1	2
Federated Mut Ins Co	MN	13935	7	0	0.000	3,040	N/A	0
First Care Inc	MD	60113	380	15,246,543	0.066	13,428,878	88.1	10,265
First Hlth Life & Hlth Ins Co	TX	90328	1	20,824,318	0.091	14,719,040	70.7	8,393
Forethought Life Ins Co	IN	91642	3891	47,957,351	0.209	38,740,919	80.8	18,053
GCU	PA	56693		13,692,467	0.060	11,838,372	86.5	8,534
Geisinger Ind Ins Co	PA	10244	1143	3,577,467	0.016	2,581,669	72.2	1,133
Genworth Life & Ann Ins Co	VA	65536	4011	42,423,165	0.185	31,562,808	74.4	13,809
Genworth Life Ins Co	DE	70025	4011	1,646,256	0.007	1,530,674	93.0	308
Gerber Life Ins Co	NY	70939	836	88,742,886	0.387	65,519,588	73.8	25,879
Globe Life & Accident Ins Co	NE	91472	290	14,555,433	0.063	12,723,790	87.4	7,800
Globe Life Ins Co of NY	NY	74101	290	38,644,191	0.168	27,732,388	71.8	29,005
Golden Rule Ins Co	IN	62286	707	18,841,406	0.082	13,631,046	72.3	6,227
Government Personnel Mut Life Ins Co	TX	63967	4712	27,941,972	0.122	23,129,653	82.8	11,039
GPM Hlth & Life Ins Co	WA	67059	4712	31,792,995	0.139	25,044,111	78.8	31,991
Great Amer Life Ins Co	OH	63312	84	3,832,708	0.017	2,894,962	75.5	993
Group Hlth Coop of Eau Claire	WI	95192		27,985	0.000	4,534	16.2	3
Group Hlth Coop of S Central WI	WI	95311		3,787,108	0.017	3,386,842	89.4	1,411
Group Hlth Inc	NY	55239	1127	5,470,220	0.024	4,347,461	79.5	1,591
Group Hospitalization & Med Svcs	DC	53007	380	24,595,742	0.107	17,709,286	72.0	9,236
Guarantee Trust Life Ins Co	IL	64211	687	18,815,268	0.082	13,884,449	73.8	12,426
Gundersen Hlth Plan Inc	WI	95101	4870	4,025,065	0.018	3,715,567	92.3	1,971
Hawaii Medical Serv Assn	HI	49948		156,053	0.001	204,403	131.0	53
Health Alliance Medical Plans	IL	77950	1192	3,760,127	0.016	2,600,217	69.2	1,025
Health Care Serv Corp A Mut Legal Re	IL	70670	917	1,597,753,683	6.964	1,274,122,575	79.7	635,527
Health First Ins Inc	FL	14140	4740	78,653	0.000	48,290	61.4	27
Health Net Hlth Plan of OR Inc	OR	95800	1295	3,247,469	0.014	2,297,493	70.7	954
Health Net Life Ins Co	CA	66141	1295	86,756,569	0.378	72,379,233	83.4	36,392
Health Now NY Inc	NY	55204		6,080,395	0.027	6,053,782	99.6	1,445
Health Tradition Hlth Plan Inc	WI	96628	4939	6,130,610	0.027	3,784,812	61.7	30,828
Healthy Alliance Life Ins Co	MO	78972	671	85,431,317	0.372	62,052,635	72.6	32,156
Heartland Natl Life Ins Co	IN	66214		14,958,703	0.065	10,726,663	71.7	4,630
Highmark BCBSD Inc	DE	53287	812	17,947,128	0.078	12,768,283	71.1	7,776
Highmark Inc	PA	54771	812	230,431,189	1.004	190,220,155	82.5	91,376
Highmark West Virginia Inc.	WV	54828	812	17,549,674	0.076	14,470,874	82.5	6,677

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**In Order by Company Name**

U.S. and U.S. Territories

TOTAL INDIVIDUAL POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
HMO dba Blue Plus	MN	95649	461	142,096	0.001	84,205	59.3	42
HNE Ins Co	MA	14198	4756	1,398,182	0.006	1,256,397	89.9	754
Hometown Hlth Providers Ins Co	NV	48305	4791	125,586	0.001	163,733	130.4	67
Horizon Ins Co	NJ	14690	1202	266,711,429	1.162	222,417,505	83.4	83,920
HPHC Ins Co Inc	MA	18975	595	132,469,651	0.577	101,497,335	76.6	54,727
Humana Benefit Plan of IL Inc	IL	60052	119	4,122,265	0.018	3,953,779	95.9	6,210
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	4,541,738	0.020	3,106,004	68.4	1,889
Humana Hlth Ins Co Of FL Inc	FL	69671	119	14,252,259	0.062	10,541,883	74.0	6,447
Humana Hlth Plan Inc	KY	95885	119	511,608	0.002	412,911	80.7	677
Humana Ins Co	WI	73288	119	426,178,821	1.858	327,726,824	76.9	201,493
Humana Ins Co Of KY	KY	60219	119	12,192,365	0.053	9,340,652	76.6	5,098
Humana Ins Co of NY	NY	12634	119	16,134,596	0.070	12,355,376	76.6	8,166
Humana Ins Co Of PR Inc	PR	84603	119	1,601,777	0.007	1,054,256	65.8	1,204
Humanadental Ins Co	WI	70580	119	30,440,604	0.133	25,826,814	84.8	23,096
IA Amer Life Ins Co	TX	91693	315	51,083	0.000	64,416	126.1	58
Idealife Ins Co	CT	97764	31	574,099	0.003	349,793	60.9	135
Independence Hospital Ind Plan Inc	PA	54704	936	34,252,860	0.149	28,988,710	84.6	23,733
Individual Assur Co Life Hlth & Acc	OK	81779		84,208,400	0.367	75,025,378	89.1	38,907
Inter Cnty Hlth Plan Inc	PA	53252	936	1,539	0.000	-7,685	-499.4	0
Inter Cty Hospitalization Plan Inc	PA	54763	936	51,239	0.000	11,604	22.6	0
Jackson Natl Life Ins Co	MI	65056	918	261,330	0.001	281,143	107.6	144
Jefferson Life Ins Co	TX	94790	4784	213,001	0.001	162,830	76.4	86
Jefferson Natl Life Ins Co	TX	64017	140	807,123	0.004	577,393	71.5	188
John Alden Life Ins Co	WI	65080	19	265,352	0.001	229,580	86.5	83
Kaiser Found Hlth Plan of WA Options	WA	47055	601	1,484,883	0.006	1,214,499	81.8	616
Kansas City Life Ins Co	MO	65129	588	18,168	0.000	19,937	109.7	6
KSKJ Life Amer Slovenian Catholic Un	IL	56227		6,621,731	0.029	5,058,181	76.4	2,082
Liberty Bankers Life Ins Co	OK	68543	3436	11,156,024	0.049	9,489,119	85.1	8,154
Liberty Natl Life Ins Co	NE	65331	290	1,843,907	0.008	1,165,313	63.2	1,060
LifeSecure Ins Co	MI	77720	572	4,777	0.000	4,553	95.3	5
Lincoln Heritage Life Ins Co	IL	65927		2,412,253	0.011	1,635,357	67.8	556
Louisiana Hlth Serv & Ind Co	LA	81200	438	110,252,601	0.481	88,462,099	80.2	43,435
Loyal Amer Life Ins Co	OH	65722	901	203,969,817	0.889	163,454,096	80.1	93,433
Loyal Christian Benefit Assn	PA	56758		3,130,415	0.014	2,471,042	78.9	2,066
Lumico Life Ins Co	MO	73504	181	723,389	0.003	361,492	50.0	3,215
Manhattan Life Ins Co	NY	65870	1117	158,785,376	0.692	134,123,417	84.5	86,923

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**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
ManhattanLife Assur Co of Amer	AR	61883	1117	598,186	0.003	325,382	54.4	213
Massachusetts Mut Life Ins Co	MA	65935	435	939,765	0.004	859,320	91.4	837
McLaren Hlth Plan Comm	MI	14217	4700	251,977	0.001	226,779	90.0	231
Medica Hlth Plans	MN	52626	1552	1,332,767	0.006	1,333,761	100.1	1,220
Medical Hlth Insuring Corp of OH	OH	95828	730	83,365,425	0.363	66,724,741	80.0	47,555
Medical Mut Of OH	OH	29076	730	24,342,420	0.106	17,968,340	73.8	9,954
Medico Corp Life Ins Co	IA	79987	3527	139,583,781	0.608	108,029,723	77.4	81,118
Medico Ins Co	IA	31119	3527	70,573,416	0.308	58,739,651	83.2	31,131
Medico Life & Hlth Ins Co	IA	65641	3527	4,301,219	0.019	3,071,593	71.4	3,211
Medisun Inc	AZ	95982		3,601	0.000	2,804	77.9	1
Members Hlth Ins Co	AZ	94587	4677	41,698	0.000	26,320	63.1	27
MercyCare HMO Inc	WI	12195	3595	3,038,306	0.013	3,016,310	99.3	1,626
Metropolitan Life Ins Co	NY	65978	241	1,369	0.000	4,384	320.2	1
Mid West Natl Life Ins Co Of TN	TX	66087	264	9,414	0.000	12,996	138.0	9
Motorists Commercial Mut Ins Co	OH	13331	291	718	0.000	48	6.7	1
Mutual Of Omaha Ins Co	NE	71412	261	762,138,169	3.322	606,520,436	79.6	339,555
National Cas Co	OH	11991	140	2,006	0.000	11,742	585.3	7
National Guardian Life Ins Co	WI	66583	1211	152,945	0.001	90,611	59.2	368
National Hlth Ins Co	TX	82538	4928	44,683	0.000	19,922	44.6	112
Nationwide Life Ins Co	OH	66869	140	5,778,205	0.025	3,609,562	62.5	1,575
Natl Foundation Life Ins Co	TX	98205	839	30,376	0.000	40,434	133.1	12
New Era Life Ins Co	TX	78743	520	96,024,856	0.419	80,330,908	83.7	40,633
New Era Life Ins Co Of Midwest	TX	69698	520	48,414,360	0.211	40,523,274	83.7	23,236
New York Life Ins Co	NY	66915	826	1,492,243	0.007	1,105,828	74.1	392
Noridian Mut Ins Co	ND	55891		95,147,657	0.415	78,842,184	82.9	37,949
North Amer Ins Co	WI	68349	574	11,783,315	0.051	9,690,232	82.2	2,838
Old Amer Ins Co	MO	67199	588	2,572	0.000	-19,686	-765.4	7
Old Surety Life Ins Co	OK	67326	4922	56,880,510	0.248	40,606,567	71.4	26,694
Omaha Ins Co	NE	13100	261	653,798,506	2.850	548,711,626	83.9	412,257
Order of United Commercial Travelers	OH	56383		38,833,398	0.169	27,493,499	70.8	9,518
Oxford Life Ins Co	AZ	76112	574	39,450,612	0.172	37,064,236	94.0	12,940
Pacificare Life & Hlth Ins Co	IN	70785	707	9,333,940	0.041	7,326,616	78.5	3,105
Pacificsource Hlth Plans	OR	54976	4704	27,091	0.000	39,085	144.3	14
Pan Amer Life Ins Co	LA	67539	525	322,644	0.001	265,643	82.3	702
Paramount Ins Co	OH	11518	1212	2,912,812	0.013	2,317,621	79.6	1,092
Pekin Life Ins Co	IL	67628	153	33,357,866	0.145	23,379,614	70.1	13,686

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**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
Pennsylvania Life Ins Co	PA	67660	1	3,939,331	0.017	2,502,548	63.5	794
Philadelphia Amer Life Ins Co	TX	67784	520	123,915,432	0.540	102,374,235	82.6	63,305
Physicians Benefits Trust Life Ins	IL	68519	2358	355,042	0.002	236,073	66.5	0
Physicians Life Ins Co	NE	72125	367	66,362,535	0.289	47,082,797	70.9	20,481
Physicians Mut Ins Co	NE	80578	367	216,796,677	0.945	144,514,238	66.7	105,470
Physicians Plus Ins Corp	WI	95341	4870	3,305,454	0.014	2,513,306	76.0	1,391
Polish Falcons Of Amer	PA	56820		436,121	0.002	487,631	111.8	247
Premera Blue Cross	WA	47570	962	73,297,775	0.319	50,498,989	68.9	28,851
Principal Life Ins Co	IA	61271	332	14,321,652	0.062	11,588,202	80.9	3,926
Priority Hlth	MI	95561	3383	33,842,565	0.148	24,894,214	73.6	15,664
Protective Life Ins Co	TN	68136	458	4,781	0.000	7,880	164.8	4
Provident Amer Ins Co	TX	68179		1,861	0.000	578	31.1	1
Provident Amer Life & Hlth Ins Co	OH	67903	901	6,954,593	0.030	4,587,148	66.0	1,592
Prudential Ins Co Of Amer	NJ	68241	304	101,887	0.000	62,059	60.9	40
Puritan Life Ins Co of Amer	TX	71390	4826	18,869,384	0.082	16,156,863	85.6	16,131
Pyramid Life Ins Co	KS	68284	4736	9,390,428	0.041	6,117,954	65.2	2,342
Qualchoice Life & Hlth Ins Co Inc	AR	70998	4807	4,967,949	0.022	4,474,292	90.1	2,588
Regence BCBS of OR	OR	54933	1207	24,647,525	0.107	18,861,338	76.5	8,329
Regence BCBS of UT	UT	54550	1207	43,045,682	0.188	30,032,094	69.8	17,557
Regence BlueShield	WA	53902	1207	88,337,303	0.385	59,620,598	67.5	34,868
Regence Blueshield Of ID Inc	ID	60131	1207	12,060,761	0.053	8,207,708	68.1	3,839
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	2,896,775	0.013	2,139,675	73.9	842
Reserve Natl Ins Co	OK	68462	215	42,743,239	0.186	33,954,587	79.4	18,688
Rocky Mountain Hospital & Medical	CO	11011	671	84,019,680	0.366	58,699,279	69.9	34,863
Royal Neighbors Of Amer	IL	57657		21,543,784	0.094	13,927,797	64.6	4,942
Ryder Hlth Plan Inc	PR	95743		21,930	0.000	16,374	74.7	24
S USA Life Ins Co Inc	AZ	60183	4764	9,446,750	0.041	6,530,951	69.1	7,767
Sagicor Life Ins Co	TX	60445		30,736	0.000	28,271	92.0	13
Sanford Hlth Plan	SD	95683	1246	4,388,692	0.019	4,986,767	113.6	2,492
Sanford Hlth Plan of MN	MN	95725	1246	249,278	0.001	155,044	62.2	81
SBLI USA Life Ins Co Inc	NY	60176	4764	4,447,488	0.019	2,807,732	63.1	3,563
Security Hlth Plan of WI Inc	WI	96881		9,106,450	0.040	7,318,708	80.4	4,185
Security Life Of Denver Ins Co	CO	68713	4832	2,689	0.000	2,685	99.9	2
Sentinel Security Life Ins Co	UT	68802	4824	41,774,824	0.182	33,932,274	81.2	18,090
Shelter Life Ins Co	MO	65757	123	399,926	0.002	404,649	101.2	180
Shenandoah Life Ins Co	VA	68845	4764	11,956,863	0.052	8,860,387	74.1	7,123

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**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
Sierra Hlth & Life Ins Co Inc	NV	71420	707	9,077,223	0.040	4,472,440	49.3	2,781
Southern Guar Ins Co	WI	19178		698,792	0.003	429,200	61.4	2,796
Southwest Serv Life Ins Co	TX	82430	1339	224,619	0.001	141,409	63.0	48
SPJST	TX	57436		401,855	0.002	293,299	73.0	99
Standard Life & Accident Ins Co	TX	86355	408	48,537,164	0.212	35,766,350	73.7	23,715
Standard Life & Cas Ins Co	UT	71706		1,381,505	0.006	1,172,674	84.9	693
State Farm Mut Auto Ins Co	IL	25178	176	288,613,942	1.258	217,644,211	75.4	106,396
State Mut Ins Co	GA	69132		14,513,166	0.063	10,061,326	69.3	4,383
Sterling Investors Life Ins Co	IN	89184	4888	7,305,639	0.032	5,304,533	72.6	1,675
Sterling Life Ins Co	IL	77399	901	58,977,440	0.257	43,210,156	73.3	20,407
Summa Ins Co Inc	OH	10649	3259	131,505	0.001	74,451	56.6	44
Talcott Resolution Life Ins Co	CT	88072	4926	478,331	0.002	314,139	65.7	98
The Cincinnati Life Ins Co	OH	76236	244	3,825	0.000	8,133	212.6	4
The Vt Hlth Plan LLC	VT	95696	4745	15,661,813	0.068	12,368,895	79.0	8,156
THP Ins Co	WV	60016	1297	18,331,308	0.080	14,618,011	79.7	8,523
Thrivent Financial For Lutherans	WI	56014	2938	107,186,039	0.467	85,553,968	79.8	61,130
Time Ins Co II	PR	69477		217,265	0.001	166,982	76.9	71
Transamerica Financial Life Ins Co	NY	70688	468	815,007	0.004	539,127	66.1	166
Transamerica Life Ins Co	IA	86231	468	54,417,316	0.237	43,542,975	80.0	23,619
Transamerica Premier Life Ins Co	IA	66281	468	160,685,117	0.700	122,499,806	76.2	92,773
TRH Hlth Ins Co	TN	89005	4677	144,798,180	0.631	107,908,553	74.5	63,171
Triple S Salud Inc	PR	55816	4802	9,629,300	0.042	6,697,835	69.6	5,002
Trustmark Ins Co	IL	61425	276	60,384	0.000	16,313	27.0	17
Tufts Ins Co Inc	MA	60117	4742	19,004,225	0.083	17,121,624	90.1	9,345
UCare MN	MN	52629	4380	91,063	0.000	71,060	78.0	27
Unicare Life & Hlth Ins Co	IN	80314	671	14,008,005	0.061	10,384,594	74.1	4,085
Unified Life Ins Co	TX	11121		5,725,120	0.025	5,057,884	88.3	2,742
Union Fidelity Life Ins Co	KS	62596	350	276,391	0.001	230,539	83.4	106
Union Labor Life Ins Co	MD	69744	781	146,448	0.001	272,505	186.1	93
Union Security Ins Co	KS	70408	19	153,528	0.001	110,155	71.7	533
United Amer Ins Co	NE	92916	290	251,379,561	1.096	170,500,282	67.8	129,905
United Farm Family Life Ins Co	IN	69892	542	76,973	0.000	117,214	152.3	63
United Heritage Life Ins Co	ID	63983	2878	3,602	0.000	38,666	1,073.5	2
United Hlthcare of AL Inc	AL	95784	707	1,084,405	0.005	674,750	62.2	393
United Hlthcare of AZ Inc	AZ	96016	707	13,687	0.000	60,488	441.9	10
United Natl Life Ins Co Of Amer	IL	92703	687	4,933,693	0.022	3,869,282	78.4	1,584

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

TOTAL INDIVIDUAL POLICIES

**In Order by Company Name**

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	943,150,225	4.111	684,265,429	72.6	334,781
United Security Assur Co Of PA	PA	42129		43,414	0.000	41,152	94.8	12
United World Life Ins Co	NE	72850	261	434,609,185	1.894	318,398,338	73.3	260,451
UnitedHealthcare Ins Co	CT	79413	707	3,300,829,731	14.387	2,637,732,699	79.9	1,348,238
Unity Hlth Plans Ins Corp	WI	95796	4870	4,905,295	0.021	3,416,766	69.7	2,299
Universal Fidelity Life Ins Co	OK	70122		7,104,583	0.031	4,806,298	67.7	2,650
Upmc Hlth Benefits Inc	PA	11018	1324	258,249	0.001	759,750	294.2	146
US Hlth & Life Ins Co Inc	MI	97772		4,408	0.000	8,142	184.7	2
USAA Life Ins Co	TX	69663	200	347,290,958	1.514	270,014,166	77.7	148,983
USAble Life	AR	94358	876	73,089	0.000	19,132	26.2	11
USAble Mut Ins Co	AR	83470	876	261,672,641	1.141	210,741,240	80.5	118,199
UTMB Hlth Plans Inc	TX	95764		558,618	0.002	297,170	53.2	183
Voya Retirement Ins & Ann Co	CT	86509	4832	8,237	0.000	18,910	229.6	4
Washington Natl Ins Co	IN	70319	233	43,503,203	0.190	31,207,307	71.7	11,476
Wellmark Inc	IA	88848	770	420,781,140	1.834	341,414,664	81.1	174,420
Wellmark Of SD Inc	SD	60128	770	56,846,539	0.248	45,731,555	80.4	21,987
Western Catholic Union	IL	57711		3,457,121	0.015	3,140,666	90.8	1,482
Western United Life Assur Co	WA	85189	1117	10,967,455	0.048	8,864,935	80.8	14,080
Wilco Life Ins Co	IN	65900	4213	866,641	0.004	535,563	61.8	277
Wisconsin Physicians Serv Ins Corp	WI	53139	68	137,985,099	0.601	85,498,386	62.0	43,768
WMI Mut Ins Co	UT	68420		451,630	0.002	324,427	71.8	175
WPS Hlth Plan Inc	WI	10159	68	121,736	0.001	30,137	24.8	21
<b>TOTAL</b>				<b>22,943,588,366</b>		<b>18,019,669,446</b>	<b>78.5</b>	<b>10,099,685</b>



**GROUP POLICIES ISSUED THROUGH 2015  
BY DIRECT PREMIUMS EARNED**



**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

GROUP POLICIES ISSUED THROUGH 2015

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	4,717,085,914	77.634	3,762,036,607	79.8	1,820,820
United Hlthcare Ins Co Of NY	NY	60093	707	792,437,284	13.042	615,461,138	77.7	256,305
Transamerica Life Ins Co	IA	86231	468	86,608,660	1.425	69,211,491	79.9	34,785
BCBS of MA	MA	53228	3637	48,369,631	0.796	41,311,713	85.4	15,013
Community Ins Co	OH	10345	671	37,306,822	0.614	30,643,830	82.1	13,786
American Republic Ins Co	IA	60836	3527	35,971,925	0.592	29,742,763	82.7	10,761
Highmark Inc	PA	54771	812	30,139,283	0.496	20,485,797	68.0	13,884
BCBS Of NE	NE	77780	4858	29,803,856	0.491	23,303,620	78.2	13,508
Premera Blue Cross	WA	47570	962	28,828,292	0.474	21,728,936	75.4	10,622
Mutual Of Omaha Ins Co	NE	71412	261	28,636,138	0.471	25,355,050	88.5	9,299
Principal Life Ins Co	IA	61271	332	28,387,344	0.467	22,869,302	80.6	8,134
Bankers Life & Cas Co	IL	61263	233	23,996,992	0.395	23,146,080	96.5	8,384
BCBS Of KS Inc	KS	70729	430	17,652,935	0.291	15,176,987	86.0	6,771
BCBS of RI	RI	53473		17,102,701	0.281	13,476,901	78.8	7,392
Anthem Hlth Plans Inc	CT	60217	671	15,890,525	0.262	7,672,042	48.3	9,952
Medico Ins Co	IA	31119	3527	14,464,554	0.238	11,976,868	82.8	4,202
Constitution Life Ins Co	TX	62359	4736	13,270,235	0.218	11,998,029	90.4	4,268
Transamerica Premier Life Ins Co	IA	66281	468	12,980,301	0.214	11,317,779	87.2	4,979
Independence Hospital Ind Plan Inc	PA	54704	936	12,246,948	0.202	9,872,628	80.6	11,421
Transamerica Financial Life Ins Co	NY	70688	468	11,563,143	0.190	10,180,934	88.0	4,206
Health Care Serv Corp A Mut Legal Re	IL	70670	917	8,004,241	0.132	6,145,712	76.8	1,925
American Natl Life Ins Co Of TX	TX	71773	408	7,972,463	0.131	6,347,117	79.6	2,363
Excellus Hlth Plan Inc	NY	55107	1186	7,102,208	0.117	5,522,158	77.8	2,717
United Amer Ins Co	NE	92916	290	6,262,173	0.103	4,902,441	78.3	2,304
Heartland Natl Life Ins Co	IN	66214		5,075,721	0.084	4,313,943	85.0	2,317
Anthem Hlth Plans of NH	NH	53759	671	4,768,482	0.078	4,909,207	103.0	534
Continental Life Ins Co Brentwood	TN	68500	1	3,599,694	0.059	3,116,405	86.6	1,121
Cigna Hlth & Life Ins Co	CT	67369	901	3,471,086	0.057	2,643,718	76.2	1,183
Amalgamated Life & Hlth Ins Co	IL	60208		2,446,256	0.040	1,661,774	67.9	891
Talcott Resolution Life Ins Co	CT	88072	4926	2,261,793	0.037	1,967,425	87.0	633
Christian Fidelity Life Ins Co	TX	61859	574	2,204,528	0.036	1,442,122	65.4	458
Educators Mut Ins Assoc	UT	81701	126	2,131,709	0.035	1,372,896	64.4	652

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

GROUP POLICIES ISSUED THROUGH 2015

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	2,030,646	0.033	1,762,985	86.8	690
Members Hlth Ins Co	AZ	94587	4677	1,995,098	0.033	1,658,694	83.1	967
Central States H & L Co Of Omaha	NE	61751	690	1,944,785	0.032	1,648,124	84.7	617
Globe Life Ins Co of NY	NY	74101	290	1,237,316	0.020	1,112,904	89.9	456
Regence BCBS of UT	UT	54550	1207	1,183,499	0.019	878,029	74.2	504
BCBS of TN Inc	TN	54518	3498	1,152,163	0.019	804,101	69.8	388
Health Alliance Medical Plans	IL	77950	1192	1,038,000	0.017	838,464	80.8	393
Highmark West Virginia Inc.	WV	54828	812	987,242	0.016	925,998	93.8	310
Physicians Mut Ins Co	NE	80578	367	982,619	0.016	749,198	76.2	357
Hartford Life & Accident Ins Co	CT	70815	91	896,268	0.015	998,417	111.4	308
Continental Gen Ins Co	TX	71404		672,260	0.011	438,437	65.2	162
BCBS of VT	VT	53295	4745	633,817	0.010	654,236	103.2	321
Oxford Life Ins Co	AZ	76112	574	588,215	0.010	583,226	99.2	246
Aetna Hlth & Life Ins Co	CT	78700	1	464,182	0.008	470,797	101.4	242
BCBS Of FL	FL	98167	536	397,920	0.007	257,840	64.8	136
American Progressive L&H Ins Of NY	NY	80624	1199	310,393	0.005	295,958	95.3	93
Globe Life & Accident Ins Co	NE	91472	290	277,506	0.005	250,110	90.1	110
Guarantee Trust Life Ins Co	IL	64211	687	263,521	0.004	96,394	36.6	64
American Family Life Assur Co of Col	NE	60380	370	222,423	0.004	151,224	68.0	71
Union Labor Life Ins Co	MD	69744	781	176,783	0.003	281,477	159.2	80
Gerber Life Ins Co	NY	70939	836	127,747	0.002	157,592	123.4	30
Aetna Life Ins Co	CT	60054	1	125,459	0.002	80,935	64.5	56
Combined Ins Co Of Amer	IL	62146	626	92,065	0.002	99,182	107.7	50
Allianz Life Ins Co Of N Amer	MN	90611	761	85,787	0.001	165,436	192.8	42
21st Century Premier Ins Co	PA	20796	69	50,399	0.001	46,158	91.6	37
North Amer Ins Co	WI	68349	574	33,681	0.001	13,248	39.3	6
BCBSM Inc	MN	55026	461	30,426	0.001	9,539	31.4	9
Allianz Life Ins Co Of NY	NY	64190	761	11,320	0.000	51,814	457.7	20
BCBS Of MS Mut Ins Co	MS	60111	1126	6,374	0.000	1,187	18.6	2
Reliastar Life Ins Co	MN	67105	4832	5,640	0.000	5,330	94.5	3
Medica Hlth Plans	MN	52626	1552	4,370	0.000	4,373	100.1	4
CMFG Life Ins Co	IA	62626	306	4,185	0.000	79	1.9	4

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

GROUP POLICIES ISSUED THROUGH 2015

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	1,583	0.000	5,221	329.8	2
American Gen Life Ins Co	TX	60488	12	1,267	0.000	2,312	182.5	1
National Benefit Life Ins Co	NY	61409	4750	997	0.000	0	0.0	2
London Life Reins Co	PA	76694	769	891	0.000	4,258	477.9	1
Washington Natl Ins Co	IN	70319	233	0	0.000	-3,022	N/A	0
Health Net Life Ins Co	CA	66141	1295	0	0.000	-41	N/A	0
<b>TOTAL</b>				<b>6,076,080,684</b>		<b>4,836,813,627</b>	<b>79.6</b>	<b>2,292,374</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 2015  
BY COMPANY NAME**



**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

U.S. and U.S. Territories

**In Order by Company Name**

GROUP POLICIES ISSUED THROUGH 2015

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	50,399	0.001	46,158	91.6	37
Aetna Hlth & Life Ins Co	CT	78700	1	464,182	0.008	470,797	101.4	242
Aetna Life Ins Co	CT	60054	1	125,459	0.002	80,935	64.5	56
Allianz Life Ins Co Of N Amer	MN	90611	761	85,787	0.001	165,436	192.8	42
Allianz Life Ins Co Of NY	NY	64190	761	11,320	0.000	51,814	457.7	20
Amalgamated Life & Hlth Ins Co	IL	60208		2,446,256	0.040	1,661,774	67.9	891
American Family Life Assur Co of Col	NE	60380	370	222,423	0.004	151,224	68.0	71
American Gen Life Ins Co	TX	60488	12	1,267	0.000	2,312	182.5	1
American Natl Life Ins Co Of TX	TX	71773	408	7,972,463	0.131	6,347,117	79.6	2,363
American Progressive L&H Ins Of NY	NY	80624	1199	310,393	0.005	295,958	95.3	93
American Republic Ins Co	IA	60836	3527	35,971,925	0.592	29,742,763	82.7	10,761
Anthem Hlth Plans Inc	CT	60217	671	15,890,525	0.262	7,672,042	48.3	9,952
Anthem Hlth Plans of NH	NH	53759	671	4,768,482	0.078	4,909,207	103.0	534
Bankers Life & Cas Co	IL	61263	233	23,996,992	0.395	23,146,080	96.5	8,384
BCBS Of FL	FL	98167	536	397,920	0.007	257,840	64.8	136
BCBS Of KS Inc	KS	70729	430	17,652,935	0.291	15,176,987	86.0	6,771
BCBS of MA	MA	53228	3637	48,369,631	0.796	41,311,713	85.4	15,013
BCBS Of MS Mut Ins Co	MS	60111	1126	6,374	0.000	1,187	18.6	2
BCBS Of NE	NE	77780	4858	29,803,856	0.491	23,303,620	78.2	13,508
BCBS of RI	RI	53473		17,102,701	0.281	13,476,901	78.8	7,392
BCBS of TN Inc	TN	54518	3498	1,152,163	0.019	804,101	69.8	388
BCBS of VT	VT	53295	4745	633,817	0.010	654,236	103.2	321
BCBSM Inc	MN	55026	461	30,426	0.001	9,539	31.4	9
Central States H & L Co Of Omaha	NE	61751	690	1,944,785	0.032	1,648,124	84.7	617
Christian Fidelity Life Ins Co	TX	61859	574	2,204,528	0.036	1,442,122	65.4	458
Cigna Hlth & Life Ins Co	CT	67369	901	3,471,086	0.057	2,643,718	76.2	1,183
CMFG Life Ins Co	IA	62626	306	4,185	0.000	79	1.9	4
Combined Ins Co Of Amer	IL	62146	626	92,065	0.002	99,182	107.7	50
Community Ins Co	OH	10345	671	37,306,822	0.614	30,643,830	82.1	13,786
Constitution Life Ins Co	TX	62359	4736	13,270,235	0.218	11,998,029	90.4	4,268
Continental Gen Ins Co	TX	71404		672,260	0.011	438,437	65.2	162
Continental Life Ins Co Brentwood	TN	68500	1	3,599,694	0.059	3,116,405	86.6	1,121

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

U.S. and U.S. Territories

**In Order by Company Name**

GROUP POLICIES ISSUED THROUGH 2015

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	2,131,709	0.035	1,372,896	64.4	652
Excellus Hlth Plan Inc	NY	55107	1186	7,102,208	0.117	5,522,158	77.8	2,717
Genworth Life & Ann Ins Co	VA	65536	4011	1,583	0.000	5,221	329.8	2
Gerber Life Ins Co	NY	70939	836	127,747	0.002	157,592	123.4	30
Globe Life & Accident Ins Co	NE	91472	290	277,506	0.005	250,110	90.1	110
Globe Life Ins Co of NY	NY	74101	290	1,237,316	0.020	1,112,904	89.9	456
Guarantee Trust Life Ins Co	IL	64211	687	263,521	0.004	96,394	36.6	64
Hartford Life & Accident Ins Co	CT	70815	91	896,268	0.015	998,417	111.4	308
Health Alliance Medical Plans	IL	77950	1192	1,038,000	0.017	838,464	80.8	393
Health Care Serv Corp A Mut Legal Re	IL	70670	917	8,004,241	0.132	6,145,712	76.8	1,925
Health Net Life Ins Co	CA	66141	1295	0	0.000	-41	N/A	0
Heartland Natl Life Ins Co	IN	66214		5,075,721	0.084	4,313,943	85.0	2,317
Highmark Inc	PA	54771	812	30,139,283	0.496	20,485,797	68.0	13,884
Highmark West Virginia Inc.	WV	54828	812	987,242	0.016	925,998	93.8	310
Independence Hospital Ind Plan Inc	PA	54704	936	12,246,948	0.202	9,872,628	80.6	11,421
London Life Reins Co	PA	76694	769	891	0.000	4,258	477.9	1
Medica Hlth Plans	MN	52626	1552	4,370	0.000	4,373	100.1	4
Medical Mut Of OH	OH	29076	730	2,030,646	0.033	1,762,985	86.8	690
Medico Ins Co	IA	31119	3527	14,464,554	0.238	11,976,868	82.8	4,202
Members Hlth Ins Co	AZ	94587	4677	1,995,098	0.033	1,658,694	83.1	967
Mutual Of Omaha Ins Co	NE	71412	261	28,636,138	0.471	25,355,050	88.5	9,299
National Benefit Life Ins Co	NY	61409	4750	997	0.000	0	0.0	2
North Amer Ins Co	WI	68349	574	33,681	0.001	13,248	39.3	6
Oxford Life Ins Co	AZ	76112	574	588,215	0.010	583,226	99.2	246
Physicians Mut Ins Co	NE	80578	367	982,619	0.016	749,198	76.2	357
Premera Blue Cross	WA	47570	962	28,828,292	0.474	21,728,936	75.4	10,622
Principal Life Ins Co	IA	61271	332	28,387,344	0.467	22,869,302	80.6	8,134
Regence BCBS of UT	UT	54550	1207	1,183,499	0.019	878,029	74.2	504
Reliastar Life Ins Co	MN	67105	4832	5,640	0.000	5,330	94.5	3
Talcott Resolution Life Ins Co	CT	88072	4926	2,261,793	0.037	1,967,425	87.0	633
Transamerica Financial Life Ins Co	NY	70688	468	11,563,143	0.190	10,180,934	88.0	4,206
Transamerica Life Ins Co	IA	86231	468	86,608,660	1.425	69,211,491	79.9	34,785

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Company Name**

GROUP POLICIES ISSUED THROUGH 2015

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Transamerica Premier Life Ins Co	IA	66281	468	12,980,301	0.214	11,317,779	87.2	4,979
Union Labor Life Ins Co	MD	69744	781	176,783	0.003	281,477	159.2	80
United Amer Ins Co	NE	92916	290	6,262,173	0.103	4,902,441	78.3	2,304
United Hlthcare Ins Co Of NY	NY	60093	707	792,437,284	13.042	615,461,138	77.7	256,305
UnitedHealthcare Ins Co	CT	79413	707	4,717,085,914	77.634	3,762,036,607	79.8	1,820,820
Washington Natl Ins Co	IN	70319	233	0	0.000	-3,022	N/A	0
<b>TOTAL</b>				<b>6,076,080,684</b>		<b>4,836,813,627</b>	<b>79.6</b>	<b>2,292,374</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 2016, 2017 AND 2018  
BY DIRECT PREMIUMS EARNED**





**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

GROUP POLICIES ISSUED IN 2016, 2017, 2018

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	1,838,489,133	78.911	1,480,468,411	80.5	977,270
United Hlthcare Ins Co Of NY	NY	60093	707	339,133,037	14.556	279,119,794	82.3	139,022
BCBS of MA	MA	53228	3637	21,401,369	0.919	13,516,517	63.2	8,593
BCBSM Inc	MN	55026	461	19,040,303	0.817	16,595,897	87.2	9,158
Premera Blue Cross	WA	47570	962	18,424,928	0.791	12,034,559	65.3	7,648
Transamerica Life Ins Co	IA	86231	468	16,463,732	0.707	11,578,379	70.3	8,490
Tufts Ins Co Inc	MA	60117	4742	15,292,853	0.656	12,512,264	81.8	6,993
Triple S Salud Inc	PR	55816	4802	10,882,017	0.467	7,964,752	73.2	8,072
Aetna Hlth & Life Ins Co	CT	78700	1	8,254,420	0.354	6,197,358	75.1	5,317
Highmark Inc	PA	54771	812	7,320,380	0.314	7,057,710	96.4	3,662
United Amer Ins Co	NE	92916	290	5,977,307	0.257	4,275,206	71.5	2,742
BCBS Of NE	NE	77780	4858	3,858,129	0.166	2,447,086	63.4	2,278
BCBS Of KS Inc	KS	70729	430	3,458,062	0.148	2,368,160	68.5	1,504
Independence Hospital Ind Plan Inc	PA	54704	936	3,284,675	0.141	2,008,725	61.2	3,104
Heartland Natl Life Ins Co	IN	66214		3,093,792	0.133	2,556,878	82.6	1,526
Transamerica Financial Life Ins Co	NY	70688	468	3,002,995	0.129	2,236,904	74.5	1,261
Cigna Hlth & Life Ins Co	CT	67369	901	2,222,560	0.095	1,700,194	76.5	792
Excellus Hlth Plan Inc	NY	55107	1186	1,467,239	0.063	891,157	60.7	659
Members Hlth Ins Co	AZ	94587	4677	998,538	0.043	820,881	82.2	591
Hartford Life & Accident Ins Co	CT	70815	91	878,880	0.038	645,010	73.4	277
Health Care Serv Corp A Mut Legal Re	IL	70670	917	867,158	0.037	733,054	84.5	365
Transamerica Premier Life Ins Co	IA	66281	468	783,742	0.034	754,863	96.3	475
Talcott Resolution Life Ins Co	CT	88072	4926	759,011	0.033	507,083	66.8	238
Health Alliance Medical Plans	IL	77950	1192	713,954	0.031	446,770	62.6	322
Educators Hlth Plans Life Accident &	UT	12515	126	608,539	0.026	428,907	70.5	568
BCBS of VT	VT	53295	4745	541,676	0.023	314,856	58.1	307
Educators Mut Ins Assoc	UT	81701	126	529,327	0.023	420,511	79.4	221
Regence BCBS of UT	UT	54550	1207	406,103	0.017	268,148	66.0	239
Globe Life Ins Co of NY	NY	74101	290	318,772	0.014	224,566	70.4	150
Highmark West Virginia Inc.	WV	54828	812	285,373	0.012	229,283	80.3	115
Aetna Life Ins Co	CT	60054	1	266,481	0.011	241,667	90.7	111
Physicians Mut Ins Co	NE	80578	367	230,798	0.010	154,380	66.9	102

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

GROUP POLICIES ISSUED IN 2016, 2017, 2018

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 RI	RI	53473		185,390	0.008	146,087	78.8	81
Anthem Hlth Plans of NH	NH	53759	671	170,025	0.007	95,171	56.0	19
Continental Life Ins Co Brentwood	TN	68500	1	84,927	0.004	40,674	47.9	153
Connecticut Gen Life Ins Co	CT	62308	901	56,071	0.002	22,278	39.7	20
Medico Ins Co	IA	31119	3527	30,895	0.001	10,506	34.0	9
Amalgamated Life & Hlth Ins Co	IL	60208		29,757	0.001	16,786	56.4	21
<b>TOTAL</b>				<b>2,329,812,348</b>		<b>1,872,051,432</b>	<b>80.4</b>	<b>1,192,475</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 2016, 2017 AND 2018  
BY COMPANY NAME**



**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**In Order by Company Name**

U.S. and U.S. Territories

GROUP POLICIES ISSUED IN 2016, 2017, 2018

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	8,254,420	0.354	6,197,358	75.1	5,317
Aetna Life Ins Co	CT	60054	1	266,481	0.011	241,667	90.7	111
Amalgamated Life & Hlth Ins Co	IL	60208		29,757	0.001	16,786	56.4	21
Anthem Hlth Plans of NH	NH	53759	671	170,025	0.007	95,171	56.0	19
BCBS Of KS Inc	KS	70729	430	3,458,062	0.148	2,368,160	68.5	1,504
BCBS of MA	MA	53228	3637	21,401,369	0.919	13,516,517	63.2	8,593
BCBS Of NE	NE	77780	4858	3,858,129	0.166	2,447,086	63.4	2,278
BCBS of RI	RI	53473		185,390	0.008	146,087	78.8	81
BCBS of VT	VT	53295	4745	541,676	0.023	314,856	58.1	307
BCBSM Inc	MN	55026	461	19,040,303	0.817	16,595,897	87.2	9,158
Cigna Hlth & Life Ins Co	CT	67369	901	2,222,560	0.095	1,700,194	76.5	792
Connecticut Gen Life Ins Co	CT	62308	901	56,071	0.002	22,278	39.7	20
Continental Life Ins Co Brentwood	TN	68500	1	84,927	0.004	40,674	47.9	153
Educators Hlth Plans Life Accident &	UT	12515	126	608,539	0.026	428,907	70.5	568
Educators Mut Ins Assoc	UT	81701	126	529,327	0.023	420,511	79.4	221
Excellus Hlth Plan Inc	NY	55107	1186	1,467,239	0.063	891,157	60.7	659
Globe Life Ins Co of NY	NY	74101	290	318,772	0.014	224,566	70.4	150
Hartford Life & Accident Ins Co	CT	70815	91	878,880	0.038	645,010	73.4	277
Health Alliance Medical Plans	IL	77950	1192	713,954	0.031	446,770	62.6	322
Health Care Serv Corp A Mut Legal Re	IL	70670	917	867,158	0.037	733,054	84.5	365
Heartland Natl Life Ins Co	IN	66214		3,093,792	0.133	2,556,878	82.6	1,526
Highmark Inc	PA	54771	812	7,320,380	0.314	7,057,710	96.4	3,662
Highmark West Virginia Inc.	WV	54828	812	285,373	0.012	229,283	80.3	115
Independence Hospital Ind Plan Inc	PA	54704	936	3,284,675	0.141	2,008,725	61.2	3,104
Medico Ins Co	IA	31119	3527	30,895	0.001	10,506	34.0	9
Members Hlth Ins Co	AZ	94587	4677	998,538	0.043	820,881	82.2	591
Physicians Mut Ins Co	NE	80578	367	230,798	0.010	154,380	66.9	102
Premera Blue Cross	WA	47570	962	18,424,928	0.791	12,034,559	65.3	7,648
Regence BCBS of UT	UT	54550	1207	406,103	0.017	268,148	66.0	239
Talcott Resolution Life Ins Co	CT	88072	4926	759,011	0.033	507,083	66.8	238
Transamerica Financial Life Ins Co	NY	70688	468	3,002,995	0.129	2,236,904	74.5	1,261
Transamerica Life Ins Co	IA	86231	468	16,463,732	0.707	11,578,379	70.3	8,490

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Company Name**

GROUP POLICIES ISSUED IN 2016, 2017, 2018

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Transamerica Premier Life Ins Co	IA	66281	468	783,742	0.034	754,863	96.3	475
Triple S Salud Inc	PR	55816	4802	10,882,017	0.467	7,964,752	73.2	8,072
Tufts Ins Co Inc	MA	60117	4742	15,292,853	0.656	12,512,264	81.8	6,993
United Amer Ins Co	NE	92916	290	5,977,307	0.257	4,275,206	71.5	2,742
United Hlthcare Ins Co Of NY	NY	60093	707	339,133,037	14.556	279,119,794	82.3	139,022
UnitedHealthcare Ins Co	CT	79413	707	1,838,489,133	78.911	1,480,468,411	80.5	977,270
<b>TOTAL</b>				<b>2,329,812,348</b>		<b>1,872,051,432</b>	<b>80.4</b>	<b>1,192,475</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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**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	6,555,575,047	77.988	5,242,505,018	80.0	2,798,090
United Hlthcare Ins Co Of NY	NY	60093	707	1,131,570,321	13.462	894,580,932	79.1	395,327
Transamerica Life Ins Co	IA	86231	468	103,072,392	1.226	80,789,870	78.4	43,275
BCBS of MA	MA	53228	3637	69,771,000	0.830	54,828,230	78.6	23,606
Premera Blue Cross	WA	47570	962	47,253,220	0.562	33,763,495	71.5	18,270
Highmark Inc	PA	54771	812	37,459,663	0.446	27,543,507	73.5	17,546
Community Ins Co	OH	10345	671	37,306,822	0.444	30,643,830	82.1	13,786
American Republic Ins Co	IA	60836	3527	35,971,925	0.428	29,742,763	82.7	10,761
BCBS Of NE	NE	77780	4858	33,661,985	0.400	25,750,706	76.5	15,786
Mutual Of Omaha Ins Co	NE	71412	261	28,636,138	0.341	25,355,050	88.5	9,299
Principal Life Ins Co	IA	61271	332	28,387,344	0.338	22,869,302	80.6	8,134
Bankers Life & Cas Co	IL	61263	233	23,996,992	0.285	23,146,080	96.5	8,384
BCBS Of KS Inc	KS	70729	430	21,110,997	0.251	17,545,147	83.1	8,275
BCBSM Inc	MN	55026	461	19,070,729	0.227	16,605,436	87.1	9,167
BCBS of RI	RI	53473		17,288,091	0.206	13,622,988	78.8	7,473
Anthem Hlth Plans Inc	CT	60217	671	15,890,525	0.189	7,672,042	48.3	9,952
Independence Hospital Ind Plan Inc	PA	54704	936	15,531,623	0.185	11,881,353	76.5	14,525
Tufts Ins Co Inc	MA	60117	4742	15,292,853	0.182	12,512,264	81.8	6,993
Transamerica Financial Life Ins Co	NY	70688	468	14,566,138	0.173	12,417,838	85.3	5,467
Medico Ins Co	IA	31119	3527	14,495,449	0.172	11,987,374	82.7	4,211
Transamerica Premier Life Ins Co	IA	66281	468	13,764,043	0.164	12,072,642	87.7	5,454
Constitution Life Ins Co	TX	62359	4736	13,270,235	0.158	11,998,029	90.4	4,268
United Amer Ins Co	NE	92916	290	12,239,480	0.146	9,177,647	75.0	5,046
Triple S Salud Inc	PR	55816	4802	10,882,017	0.129	7,964,752	73.2	8,072
Health Care Serv Corp A Mut Legal Re	IL	70670	917	8,871,399	0.106	6,878,766	77.5	2,290
Aetna Hlth & Life Ins Co	CT	78700	1	8,718,602	0.104	6,668,155	76.5	5,559
Excellus Hlth Plan Inc	NY	55107	1186	8,569,447	0.102	6,413,315	74.8	3,376
Heartland Natl Life Ins Co	IN	66214		8,169,513	0.097	6,870,821	84.1	3,843
American Natl Life Ins Co Of TX	TX	71773	408	7,972,463	0.095	6,347,117	79.6	2,363
Cigna Hlth & Life Ins Co	CT	67369	901	5,693,646	0.068	4,343,912	76.3	1,975
Anthem Hlth Plans of NH	NH	53759	671	4,938,507	0.059	5,004,378	101.3	553
Continental Life Ins Co Brentwood	TN	68500	1	3,684,621	0.044	3,157,079	85.7	1,274

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**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
Talcott Resolution Life Ins Co	CT	88072	4926	3,020,804	0.036	2,474,508	81.9	871
Members Hlth Ins Co	AZ	94587	4677	2,993,636	0.036	2,479,575	82.8	1,558
Educators Mut Ins Assoc	UT	81701	126	2,661,036	0.032	1,793,407	67.4	873
Amalgamated Life & Hlth Ins Co	IL	60208		2,476,013	0.029	1,678,560	67.8	912
Christian Fidelity Life Ins Co	TX	61859	574	2,204,528	0.026	1,442,122	65.4	458
Medical Mut Of OH	OH	29076	730	2,030,646	0.024	1,762,985	86.8	690
Central States H & L Co Of Omaha	NE	61751	690	1,944,785	0.023	1,648,124	84.7	617
Hartford Life & Accident Ins Co	CT	70815	91	1,775,148	0.021	1,643,427	92.6	585
Health Alliance Medical Plans	IL	77950	1192	1,751,954	0.021	1,285,234	73.4	715
Regence BCBS of UT	UT	54550	1207	1,589,602	0.019	1,146,177	72.1	743
Globe Life Ins Co of NY	NY	74101	290	1,556,088	0.019	1,337,470	86.0	606
Highmark West Virginia Inc.	WV	54828	812	1,272,615	0.015	1,155,281	90.8	425
Physicians Mut Ins Co	NE	80578	367	1,213,417	0.014	903,578	74.5	459
BCBS of VT	VT	53295	4745	1,175,493	0.014	969,092	82.4	628
BCBS of TN Inc	TN	54518	3498	1,152,163	0.014	804,101	69.8	388
Continental Gen Ins Co	TX	71404		672,260	0.008	438,437	65.2	162
Educators Hlth Plans Life Accident &	UT	12515	126	608,539	0.007	428,907	70.5	568
Oxford Life Ins Co	AZ	76112	574	588,215	0.007	583,226	99.2	246
BCBS Of FL	FL	98167	536	397,920	0.005	257,840	64.8	136
Aetna Life Ins Co	CT	60054	1	391,940	0.005	322,602	82.3	167
American Progressive L&H Ins Of NY	NY	80624	1199	310,393	0.004	295,958	95.3	93
Globe Life & Accident Ins Co	NE	91472	290	277,506	0.003	250,110	90.1	110
Guarantee Trust Life Ins Co	IL	64211	687	263,521	0.003	96,394	36.6	64
American Family Life Assur Co of Col	NE	60380	370	222,423	0.003	151,224	68.0	71
Union Labor Life Ins Co	MD	69744	781	176,783	0.002	281,477	159.2	80
Gerber Life Ins Co	NY	70939	836	127,747	0.002	157,592	123.4	30
Combined Ins Co Of Amer	IL	62146	626	92,065	0.001	99,182	107.7	50
Allianz Life Ins Co Of N Amer	MN	90611	761	85,787	0.001	165,436	192.8	42
Connecticut Gen Life Ins Co	CT	62308	901	56,071	0.001	22,278	39.7	20
21st Century Premier Ins Co	PA	20796	69	50,399	0.001	46,158	91.6	37
North Amer Ins Co	WI	68349	574	33,681	0.000	13,248	39.3	6
Allianz Life Ins Co Of NY	NY	64190	761	11,320	0.000	51,814	457.7	20

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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
BCBS Of MS Mut Ins Co	MS	60111	1126	6,374	0.000	1,187	18.6	2
Reliastar Life Ins Co	MN	67105	4832	5,640	0.000	5,330	94.5	3
Medica Hlth Plans	MN	52626	1552	4,370	0.000	4,373	100.1	4
CMFG Life Ins Co	IA	62626	306	4,185	0.000	79	1.9	4
Genworth Life & Ann Ins Co	VA	65536	4011	1,583	0.000	5,221	329.8	2
American Gen Life Ins Co	TX	60488	12	1,267	0.000	2,312	182.5	1
National Benefit Life Ins Co	NY	61409	4750	997	0.000	0	0.0	2
London Life Reins Co	PA	76694	769	891	0.000	4,258	477.9	1
Washington Natl Ins Co	IN	70319	233	0	0.000	-3,022	N/A	0
Health Net Life Ins Co	CA	66141	1295	0	0.000	-41	N/A	0
<b>TOTAL</b>				<b>8,405,893,032</b>		<b>6,708,865,059</b>	<b>79.8</b>	<b>3,484,849</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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**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	50,399	0.001	46,158	91.6	37
Aetna Hlth & Life Ins Co	CT	78700	1	8,718,602	0.104	6,668,155	76.5	5,559
Aetna Life Ins Co	CT	60054	1	391,940	0.005	322,602	82.3	167
Allianz Life Ins Co Of N Amer	MN	90611	761	85,787	0.001	165,436	192.8	42
Allianz Life Ins Co Of NY	NY	64190	761	11,320	0.000	51,814	457.7	20
Amalgamated Life & Hlth Ins Co	IL	60208		2,476,013	0.029	1,678,560	67.8	912
American Family Life Assur Co of Col	NE	60380	370	222,423	0.003	151,224	68.0	71
American Gen Life Ins Co	TX	60488	12	1,267	0.000	2,312	182.5	1
American Natl Life Ins Co Of TX	TX	71773	408	7,972,463	0.095	6,347,117	79.6	2,363
American Progressive L&H Ins Of NY	NY	80624	1199	310,393	0.004	295,958	95.3	93
American Republic Ins Co	IA	60836	3527	35,971,925	0.428	29,742,763	82.7	10,761
Anthem Hlth Plans Inc	CT	60217	671	15,890,525	0.189	7,672,042	48.3	9,952
Anthem Hlth Plans of NH	NH	53759	671	4,938,507	0.059	5,004,378	101.3	553
Bankers Life & Cas Co	IL	61263	233	23,996,992	0.285	23,146,080	96.5	8,384
BCBS Of FL	FL	98167	536	397,920	0.005	257,840	64.8	136
BCBS Of KS Inc	KS	70729	430	21,110,997	0.251	17,545,147	83.1	8,275
BCBS of MA	MA	53228	3637	69,771,000	0.830	54,828,230	78.6	23,606
BCBS Of MS Mut Ins Co	MS	60111	1126	6,374	0.000	1,187	18.6	2
BCBS Of NE	NE	77780	4858	33,661,985	0.400	25,750,706	76.5	15,786
BCBS of RI	RI	53473		17,288,091	0.206	13,622,988	78.8	7,473
BCBS of TN Inc	TN	54518	3498	1,152,163	0.014	804,101	69.8	388
BCBS of VT	VT	53295	4745	1,175,493	0.014	969,092	82.4	628
BCBSM Inc	MN	55026	461	19,070,729	0.227	16,605,436	87.1	9,167
Central States H & L Co Of Omaha	NE	61751	690	1,944,785	0.023	1,648,124	84.7	617
Christian Fidelity Life Ins Co	TX	61859	574	2,204,528	0.026	1,442,122	65.4	458
Cigna Hlth & Life Ins Co	CT	67369	901	5,693,646	0.068	4,343,912	76.3	1,975
CMFG Life Ins Co	IA	62626	306	4,185	0.000	79	1.9	4
Combined Ins Co Of Amer	IL	62146	626	92,065	0.001	99,182	107.7	50
Community Ins Co	OH	10345	671	37,306,822	0.444	30,643,830	82.1	13,786
Connecticut Gen Life Ins Co	CT	62308	901	56,071	0.001	22,278	39.7	20
Constitution Life Ins Co	TX	62359	4736	13,270,235	0.158	11,998,029	90.4	4,268
Continental Gen Ins Co	TX	71404		672,260	0.008	438,437	65.2	162

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**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 Life Ins Co Brentwood	TN	68500	1	3,684,621	0.044	3,157,079	85.7	1,274
Educators Hlth Plans Life Accident &	UT	12515	126	608,539	0.007	428,907	70.5	568
Educators Mut Ins Assoc	UT	81701	126	2,661,036	0.032	1,793,407	67.4	873
Excellus Hlth Plan Inc	NY	55107	1186	8,569,447	0.102	6,413,315	74.8	3,376
Genworth Life & Ann Ins Co	VA	65536	4011	1,583	0.000	5,221	329.8	2
Gerber Life Ins Co	NY	70939	836	127,747	0.002	157,592	123.4	30
Globe Life & Accident Ins Co	NE	91472	290	277,506	0.003	250,110	90.1	110
Globe Life Ins Co of NY	NY	74101	290	1,556,088	0.019	1,337,470	86.0	606
Guarantee Trust Life Ins Co	IL	64211	687	263,521	0.003	96,394	36.6	64
Hartford Life & Accident Ins Co	CT	70815	91	1,775,148	0.021	1,643,427	92.6	585
Health Alliance Medical Plans	IL	77950	1192	1,751,954	0.021	1,285,234	73.4	715
Health Care Serv Corp A Mut Legal Re	IL	70670	917	8,871,399	0.106	6,878,766	77.5	2,290
Health Net Life Ins Co	CA	66141	1295	0	0.000	-41	N/A	0
Heartland Natl Life Ins Co	IN	66214		8,169,513	0.097	6,870,821	84.1	3,843
Highmark Inc	PA	54771	812	37,459,663	0.446	27,543,507	73.5	17,546
Highmark West Virginia Inc.	WV	54828	812	1,272,615	0.015	1,155,281	90.8	425
Independence Hospital Ind Plan Inc	PA	54704	936	15,531,623	0.185	11,881,353	76.5	14,525
London Life Reins Co	PA	76694	769	891	0.000	4,258	477.9	1
Medica Hlth Plans	MN	52626	1552	4,370	0.000	4,373	100.1	4
Medical Mut Of OH	OH	29076	730	2,030,646	0.024	1,762,985	86.8	690
Medico Ins Co	IA	31119	3527	14,495,449	0.172	11,987,374	82.7	4,211
Members Hlth Ins Co	AZ	94587	4677	2,993,636	0.036	2,479,575	82.8	1,558
Mutual Of Omaha Ins Co	NE	71412	261	28,636,138	0.341	25,355,050	88.5	9,299
National Benefit Life Ins Co	NY	61409	4750	997	0.000	0	0.0	2
North Amer Ins Co	WI	68349	574	33,681	0.000	13,248	39.3	6
Oxford Life Ins Co	AZ	76112	574	588,215	0.007	583,226	99.2	246
Physicians Mut Ins Co	NE	80578	367	1,213,417	0.014	903,578	74.5	459
Premera Blue Cross	WA	47570	962	47,253,220	0.562	33,763,495	71.5	18,270
Principal Life Ins Co	IA	61271	332	28,387,344	0.338	22,869,302	80.6	8,134
Regence BCBS of UT	UT	54550	1207	1,589,602	0.019	1,146,177	72.1	743
Reliastar Life Ins Co	MN	67105	4832	5,640	0.000	5,330	94.5	3
Talcott Resolution Life Ins Co	CT	88072	4926	3,020,804	0.036	2,474,508	81.9	871

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



August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

TOTAL GROUP POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Transamerica Financial Life Ins Co	NY	70688	468	14,566,138	0.173	12,417,838	85.3	5,467
Transamerica Life Ins Co	IA	86231	468	103,072,392	1.226	80,789,870	78.4	43,275
Transamerica Premier Life Ins Co	IA	66281	468	13,764,043	0.164	12,072,642	87.7	5,454
Triple S Salud Inc	PR	55816	4802	10,882,017	0.129	7,964,752	73.2	8,072
Tufts Ins Co Inc	MA	60117	4742	15,292,853	0.182	12,512,264	81.8	6,993
Union Labor Life Ins Co	MD	69744	781	176,783	0.002	281,477	159.2	80
United Amer Ins Co	NE	92916	290	12,239,480	0.146	9,177,647	75.0	5,046
United Hlthcare Ins Co Of NY	NY	60093	707	1,131,570,321	13.462	894,580,932	79.1	395,327
UnitedHealthcare Ins Co	CT	79413	707	6,555,575,047	77.988	5,242,505,018	80.0	2,798,090
Washington Natl Ins Co	IN	70319	233	0	0.000	-3,022	N/A	0
<b>TOTAL</b>				<b>8,405,893,032</b>		<b>6,708,865,059</b>	<b>79.8</b>	<b>3,484,849</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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**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	9,856,404,778	31.440	7,880,237,717	80.0	4,146,328
Health Care Serv Corp A Mut Legal Re	IL	70670	917	1,606,625,082	5.125	1,281,001,341	79.7	637,817
United Hlthcare Ins Co Of NY	NY	60093	707	1,131,570,321	3.610	894,580,932	79.1	395,327
United Of Omaha Life Ins Co	NE	69868	261	943,150,225	3.009	684,265,429	72.6	334,781
Mutual Of Omaha Ins Co	NE	71412	261	790,774,307	2.522	631,875,486	79.9	348,854
Omaha Ins Co	NE	13100	261	653,798,506	2.086	548,711,626	83.9	412,257
BCBS of MA	MA	53228	3637	516,132,796	1.646	478,981,981	92.8	226,855
Colonial Penn Life Ins Co	PA	62065	233	475,877,566	1.518	348,718,909	73.3	221,914
Continental Life Ins Co Brentwood	TN	68500	1	460,693,152	1.470	368,770,055	80.0	223,847
American Continental Ins Co	TN	12321	1	455,068,518	1.452	364,788,186	80.2	201,405
BCBS Of FL	FL	98167	536	444,941,485	1.419	365,049,996	82.0	182,839
BCBS of MI Mut Ins Co	MI	54291	572	439,539,502	1.402	370,431,057	84.3	143,544
United World Life Ins Co	NE	72850	261	434,609,185	1.386	318,398,338	73.3	260,451
Humana Ins Co	WI	73288	119	426,178,821	1.359	327,726,824	76.9	201,493
Wellmark Inc	IA	88848	770	420,781,140	1.342	341,414,664	81.1	174,420
American Retirement Life Ins Co	OH	88366	901	400,914,963	1.279	339,976,932	84.8	211,667
BCBS of NC Inc	NC	54631	758	382,057,438	1.219	293,246,530	76.8	161,424
Aetna Hlth & Life Ins Co	CT	78700	1	363,075,418	1.158	300,892,704	82.9	219,963
USAA Life Ins Co	TX	69663	200	347,290,958	1.108	270,014,166	77.7	148,983
Cigna Hlth & Life Ins Co	CT	67369	901	310,072,136	0.989	276,513,607	89.2	232,041
Anthem Hlth Plans of VA Inc	VA	71835	671	301,487,323	0.962	218,796,605	72.6	129,741
State Farm Mut Auto Ins Co	IL	25178	176	288,613,942	0.921	217,644,211	75.4	106,396
Highmark Inc	PA	54771	812	267,890,852	0.855	217,763,662	81.3	108,922
BCBS Of KS Inc	KS	70729	430	266,962,290	0.852	216,861,955	81.2	105,828
Horizon Ins Co	NJ	14690	1202	266,711,429	0.851	222,417,505	83.4	83,920
United Amer Ins Co	NE	92916	290	263,619,041	0.841	179,677,929	68.2	134,951
USAAble Mut Ins Co	AR	83470	876	261,672,641	0.835	210,741,240	80.5	118,199
Bankers Life & Cas Co	IL	61263	233	251,997,148	0.804	198,133,501	78.6	73,283
BCBS of AL	AL	55433	570	231,258,402	0.738	203,931,903	88.2	118,932
BCBSM Inc	MN	55026	461	230,939,331	0.737	180,019,240	78.0	80,006
Physicians Mut Ins Co	NE	80578	367	218,010,094	0.695	145,417,816	66.7	105,929
Loyal Amer Life Ins Co	OH	65722	901	203,969,817	0.651	163,454,096	80.1	93,433

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**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
Anthem Hlth Plans OfKY Inc	KY	95120	671	181,251,685	0.578	134,582,706	74.3	76,710
BCBS Of NE	NE	77780	4858	176,790,679	0.564	134,884,497	76.3	67,643
Transamerica Premier Life Ins Co	IA	66281	468	174,449,160	0.556	134,572,448	77.1	98,227
BCBS of GA Inc	GA	54801	671	163,064,016	0.520	118,956,236	73.0	62,364
Manhattan Life Ins Co	NY	65870	1117	158,785,376	0.507	134,123,417	84.5	86,923
Transamerica Life Ins Co	IA	86231	468	157,489,708	0.502	124,332,845	78.9	66,894
BCBS Of SC Inc	SC	38520	661	151,364,058	0.483	104,573,401	69.1	63,264
TRH Hlth Ins Co	TN	89005	4677	144,798,180	0.462	107,908,553	74.5	63,171
Carefirst of MD Inc	MD	47058	380	144,527,394	0.461	101,196,450	70.0	43,776
Medico Corp Life Ins Co	IA	79987	3527	139,583,781	0.445	108,029,723	77.4	81,118
Wisconsin Physicians Serv Ins Corp	WI	53139	68	137,985,099	0.440	85,498,386	62.0	43,768
Community Ins Co	OH	10345	671	135,557,485	0.432	99,790,771	73.6	56,797
HPHC Ins Co Inc	MA	18975	595	132,469,651	0.423	101,497,335	76.6	54,727
BCBS of TN Inc	TN	54518	3498	131,773,127	0.420	92,568,024	70.2	49,776
Anthem Ins Co Inc	IN	28207	671	129,880,232	0.414	91,201,269	70.2	49,393
Bankers Fidelity Life Ins Co	GA	61239	587	126,416,453	0.403	100,071,236	79.2	69,908
Philadelphia Amer Life Ins Co	TX	67784	520	123,915,432	0.395	102,374,235	82.6	63,305
Premera Blue Cross	WA	47570	962	120,550,995	0.385	84,262,484	69.9	47,121
Equitable Life & Cas Ins Co	UT	62952	4888	120,236,111	0.384	95,816,724	79.7	46,483
Louisiana Hlth Serv & Ind Co	LA	81200	438	110,252,601	0.352	88,462,099	80.2	43,435
Thrivent Financial For Lutherans	WI	56014	2938	107,186,039	0.342	85,553,968	79.8	61,130
BCBS of AZ Inc	AZ	53589		103,438,494	0.330	73,007,326	70.6	41,164
American Republic Ins Co	IA	60836	3527	98,236,085	0.313	72,499,026	73.8	29,268
New Era Life Ins Co	TX	78743	520	96,024,856	0.306	80,330,908	83.7	40,633
Noridian Mut Ins Co	ND	55891		95,147,657	0.304	78,842,184	82.9	37,949
Anthem Hlth Plans Inc	CT	60217	671	94,619,916	0.302	71,407,789	75.5	47,680
Aetna Life Ins Co	CT	60054	1	93,882,662	0.299	65,940,394	70.2	29,402
Gerber Life Ins Co	NY	70939	836	88,870,633	0.283	65,677,180	73.9	25,909
Regence BlueShield	WA	53902	1207	88,337,303	0.282	59,620,598	67.5	34,868
Health Net Life Ins Co	CA	66141	1295	86,756,569	0.277	72,379,192	83.4	36,392
Healthy Alliance Life Ins Co	MO	78972	671	85,431,317	0.273	62,052,635	72.6	32,156
Medico Ins Co	IA	31119	3527	85,068,865	0.271	70,727,025	83.1	35,342

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**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
Individual Assur Co Life Hlth & Acc	OK	81779		84,208,400	0.269	75,025,378	89.1	38,907
Rocky Mountain Hospital & Medical	CO	11011	671	84,019,680	0.268	58,699,279	69.9	34,863
Medical Hlth Insuring Corp of OH	OH	95828	730	83,365,425	0.266	66,724,741	80.0	47,555
Anthem Hlth Plans of NH	NH	53759	671	81,768,312	0.261	64,435,113	78.8	33,734
Central States Ind Co Of Omaha	NE	34274	31	80,468,190	0.257	64,486,326	80.1	35,254
Physicians Life Ins Co	NE	72125	367	66,362,535	0.212	47,082,797	70.9	20,481
Combined Ins Co Of Amer	IL	62146	626	66,234,145	0.211	53,977,992	81.5	25,535
BCBS of WI	WI	54003	671	66,049,782	0.211	44,474,897	67.3	19,648
Constitution Life Ins Co	TX	62359	4736	65,368,630	0.209	48,370,965	74.0	16,788
BCBS of KC	MO	47171	537	63,600,154	0.203	43,967,730	69.1	21,022
Continental Gen Ins Co	TX	71404		61,013,961	0.195	46,646,731	76.5	17,674
Empire Healthchoice Assur Inc	NY	55093	671	60,562,150	0.193	44,771,057	73.9	22,370
BCBS of RI	RI	53473		59,570,648	0.190	49,497,231	83.1	25,191
Sterling Life Ins Co	IL	77399	901	58,977,440	0.188	43,210,156	73.3	20,407
Old Surety Life Ins Co	OK	67326	4922	56,880,510	0.181	40,606,567	71.4	26,694
Wellmark Of SD Inc	SD	60128	770	56,846,539	0.181	45,731,555	80.4	21,987
Country Life Ins Co	IL	62553	50	55,752,248	0.178	42,649,766	76.5	21,542
Independence Hospital Ind Plan Inc	PA	54704	936	49,784,483	0.159	40,870,063	82.1	38,258
Standard Life & Accident Ins Co	TX	86355	408	48,537,164	0.155	35,766,350	73.7	23,715
New Era Life Ins Co Of Midwest	TX	69698	520	48,414,360	0.154	40,523,274	83.7	23,236
Forethought Life Ins Co	IN	91642	3891	47,957,351	0.153	38,740,919	80.8	18,053
American Republic Corp Ins Co	IA	67679	3527	47,851,569	0.153	33,403,597	69.8	15,802
Anthem Hlth Plans of ME Inc	ME	52618	671	47,369,078	0.151	40,103,054	84.7	20,712
Regence BCBS of UT	UT	54550	1207	44,635,284	0.142	31,178,271	69.9	18,300
Washington Natl Ins Co	IN	70319	233	43,503,203	0.139	31,204,285	71.7	11,476
Reserve Natl Ins Co	OK	68462	215	42,743,239	0.136	33,954,587	79.4	18,688
Principal Life Ins Co	IA	61271	332	42,708,996	0.136	34,457,504	80.7	12,060
Genworth Life & Ann Ins Co	VA	65536	4011	42,424,748	0.135	31,568,029	74.4	13,811
Everence Assn Inc	IN	57991	4616	41,782,288	0.133	28,948,361	69.3	19,179
Sentinel Security Life Ins Co	UT	68802	4824	41,774,824	0.133	33,932,274	81.2	18,090
Globe Life Ins Co of NY	NY	74101	290	40,200,279	0.128	29,069,858	72.3	29,611
Oxford Life Ins Co	AZ	76112	574	40,038,827	0.128	37,647,462	94.0	13,186

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**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
Capital Advantage Ins Co	PA	41203	1230	39,190,091	0.125	31,042,221	79.2	26,183
Order of United Commercial Travelers	OH	56383		38,833,398	0.124	27,493,499	70.8	9,518
Bankers Fidelity Assur Co	GA	71919	587	37,641,471	0.120	29,745,139	79.0	24,800
Dean Hlth Plan Inc	WI	96156	1294	37,101,523	0.118	37,836,651	102.0	21,292
Assured Life Assn	CO	56499		36,982,389	0.118	27,449,693	74.2	12,520
Family Life Ins Co	TX	63053	1117	36,911,005	0.118	22,518,183	61.0	9,589
CSI Life Ins Co	NE	82880	31	35,994,354	0.115	27,321,418	75.9	21,599
American Family Life Assur Co of Col	NE	60380	370	35,271,395	0.113	30,022,619	85.1	11,685
Blue Care Network Of MI	MI	95610	572	34,903,860	0.111	24,004,797	68.8	12,414
Tufts Ins Co Inc	MA	60117	4742	34,297,078	0.109	29,633,888	86.4	16,338
Priority Hlth	MI	95561	3383	33,842,565	0.108	24,894,214	73.6	15,664
Pekin Life Ins Co	IL	67628	153	33,357,866	0.106	23,379,614	70.1	13,686
BCBS Of MS Mut Ins Co	MS	60111	1126	33,052,140	0.105	29,457,541	89.1	11,366
GPM Hlth & Life Ins Co	WA	67059	4712	31,792,995	0.101	25,044,111	78.8	31,991
Humanadental Ins Co	WI	70580	119	30,440,604	0.097	25,826,814	84.8	23,096
Government Personnel Mut Life Ins Co	TX	63967	4712	27,941,972	0.089	23,129,653	82.8	11,039
Excellus Hlth Plan Inc	NY	55107	1186	27,411,914	0.087	22,127,094	80.7	9,441
Medical Mut Of OH	OH	29076	730	26,373,066	0.084	19,731,325	74.8	10,644
Christian Fidelity Life Ins Co	TX	61859	574	25,477,151	0.081	15,933,327	62.5	5,727
Everest Reins Co	DE	26921	1120	25,002,226	0.080	22,274,457	89.1	16,974
Regence BCBS of OR	OR	54933	1207	24,647,525	0.079	18,861,338	76.5	8,329
Group Hospitalization & Med Srves	DC	53007	380	24,595,742	0.078	17,709,286	72.0	9,236
American Family Mut Ins Co SI	WI	19275	473	23,304,651	0.074	14,626,957	62.8	6,019
Heartland Natl Life Ins Co	IN	66214		23,128,216	0.074	17,597,484	76.1	8,473
American Natl Life Ins Co Of TX	TX	71773	408	22,693,684	0.072	19,479,170	85.8	12,936
Royal Neighbors Of Amer	IL	57657		21,543,784	0.069	13,927,797	64.6	4,942
BCBS of WY	WY	53767		21,531,816	0.069	17,308,632	80.4	9,510
First Hlth Life & Hlth Ins Co	TX	90328	1	20,824,318	0.066	14,719,040	70.7	8,393
Aetna Hlth Ins Co	PA	72052	1	20,714,705	0.066	14,946,026	72.2	17,487
Triple S Salud Inc	PR	55816	4802	20,511,317	0.065	14,662,587	71.5	13,074
Capital Blue Cross	PA	54720	1230	20,325,604	0.065	15,646,960	77.0	13,296
Avera Hlth Plans Inc	SD	95839		19,449,942	0.062	14,651,653	75.3	10,507

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**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
Guarantee Trust Life Ins Co	IL	64211	687	19,078,789	0.061	13,980,843	73.3	12,490
Puritan Life Ins Co of Amer	TX	71390	4826	18,869,384	0.060	16,156,863	85.6	16,131
Golden Rule Ins Co	IN	62286	707	18,841,406	0.060	13,631,046	72.3	6,227
Highmark West Virginia Inc.	WV	54828	812	18,822,289	0.060	15,626,155	83.0	7,102
THP Ins Co	WV	60016	1297	18,331,308	0.058	14,618,011	79.7	8,523
Highmark BCBSD Inc	DE	53287	812	17,947,128	0.057	12,768,283	71.1	7,776
Amerihealth Ins Co Of NJ	NJ	60061	936	17,835,006	0.057	13,058,790	73.2	7,089
Americo Fin Life & Ann Ins Co	TX	61999	449	17,185,092	0.055	14,456,404	84.1	15,308
Humana Ins Co of NY	NY	12634	119	16,134,596	0.051	12,355,376	76.6	8,166
The Vt Hlth Plan LLC	VT	95696	4745	15,661,813	0.050	12,368,895	79.0	8,156
Transamerica Financial Life Ins Co	NY	70688	468	15,381,145	0.049	12,956,965	84.2	5,633
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	15,368,301	0.049	12,098,005	78.7	5,415
First Care Inc	MD	60113	380	15,246,543	0.049	13,428,878	88.1	10,265
Globe Life & Accident Ins Co	NE	91472	290	14,832,939	0.047	12,973,900	87.5	7,910
Asuris NW Hlth	WA	47350	1207	14,517,747	0.046	11,718,184	80.7	5,966
State Mut Ins Co	GA	69132		14,513,166	0.046	10,061,326	69.3	4,383
Companion Life Ins Co	SC	77828	661	14,395,189	0.046	11,764,812	81.7	6,946
Humana Hlth Ins Co Of FL Inc	FL	69671	119	14,252,259	0.045	10,541,883	74.0	6,447
Unicare Life & Hlth Ins Co	IN	80314	671	14,008,005	0.045	10,384,594	74.1	4,085
GCU	PA	56693		13,692,467	0.044	11,838,372	86.5	8,534
Humana Ins Co Of KY	KY	60219	119	12,192,365	0.039	9,340,652	76.6	5,098
Regence Blueshield Of ID Inc	ID	60131	1207	12,060,761	0.038	8,207,708	68.1	3,839
Shenandoah Life Ins Co	VA	68845	4764	11,956,863	0.038	8,860,387	74.1	7,123
North Amer Ins Co	WI	68349	574	11,816,996	0.038	9,703,480	82.1	2,844
Liberty Bankers Life Ins Co	OK	68543	3436	11,156,024	0.036	9,489,119	85.1	8,154
Western United Life Assur Co	WA	85189	1117	10,967,455	0.035	8,864,935	80.8	14,080
Central States H & L Co Of Omaha	NE	61751	690	9,822,080	0.031	7,544,660	76.8	2,815
S USA Life Ins Co Inc	AZ	60183	4764	9,446,750	0.030	6,530,951	69.1	7,767
Pyramid Life Ins Co	KS	68284	4736	9,390,428	0.030	6,117,954	65.2	2,342
Pacificare Life & Hlth Ins Co	IN	70785	707	9,333,940	0.030	7,326,616	78.5	3,105
Security Hlth Plan of WI Inc	WI	96881		9,106,450	0.029	7,318,708	80.4	4,185
Sierra Hlth & Life Ins Co Inc	NV	71420	707	9,077,223	0.029	4,472,440	49.3	2,781

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
BCBS of VT	VT	53295	4745	8,817,687	0.028	8,132,117	92.2	3,279
American Progressive L&H Ins Of NY	NY	80624	1199	8,634,880	0.028	6,309,629	73.1	2,360
Sterling Investors Life Ins Co	IN	89184	4888	7,305,639	0.023	5,304,533	72.6	1,675
Celtic Ins Co	IL	80799	1295	7,244,325	0.023	5,247,834	72.4	1,692
Universal Fidelity Life Ins Co	OK	70122		7,104,583	0.023	4,806,298	67.7	2,650
Provident Amer Life & Hlth Ins Co	OH	67903	901	6,954,593	0.022	4,587,148	66.0	1,592
KSKJ Life Amer Slovenian Catholic Un	IL	56227		6,621,731	0.021	5,058,181	76.4	2,082
Health Tradition Hlth Plan Inc	WI	96628	4939	6,130,610	0.020	3,784,812	61.7	30,828
Health Now NY Inc	NY	55204		6,080,395	0.019	6,053,782	99.6	1,445
Nationwide Life Ins Co	OH	66869	140	5,778,205	0.018	3,609,562	62.5	1,575
Unified Life Ins Co	TX	11121		5,725,120	0.018	5,057,884	88.3	2,742
Health Alliance Medical Plans	IL	77950	1192	5,512,081	0.018	3,885,451	70.5	1,740
CDPHP Universal Benefits Inc	NY	47027	4708	5,471,936	0.017	5,034,411	92.0	1,246
Group Hlth Inc	NY	55239	1127	5,470,220	0.017	4,347,461	79.5	1,591
Qualchoice Life & Hlth Ins Co Inc	AR	70998	4807	4,967,949	0.016	4,474,292	90.1	2,588
United Natl Life Ins Co Of Amer	IL	92703	687	4,933,693	0.016	3,869,282	78.4	1,584
Unity Hlth Plans Ins Corp	WI	95796	4870	4,905,295	0.016	3,416,766	69.7	2,299
Alliance Hlth & Life Ins Co	MI	60134	1311	4,575,169	0.015	3,738,633	81.7	1,840
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	4,541,738	0.014	3,106,004	68.4	1,889
Bankers Conseco Life Ins Co	NY	68560	233	4,503,570	0.014	3,558,279	79.0	2,334
Coventry Hlth & Life Ins Co	MO	81973	1	4,479,581	0.014	2,704,927	60.4	1,132
SBLI USA Life Ins Co Inc	NY	60176	4764	4,447,488	0.014	2,807,732	63.1	3,563
Sanford Hlth Plan	SD	95683	1246	4,388,692	0.014	4,986,767	113.6	2,492
Medico Life & Hlth Ins Co	IA	65641	3527	4,301,219	0.014	3,071,593	71.4	3,211
Equitable Natl Life Ins Co Inc	UT	91785	4888	4,160,704	0.013	2,546,918	61.2	6,565
Humana Benefit Plan of IL Inc	IL	60052	119	4,122,265	0.013	3,953,779	95.9	6,210
Gundersen Hlth Plan Inc	WI	95101	4870	4,025,065	0.013	3,715,567	92.3	1,971
Blue Cross of ID Care Plus Inc	ID	15022	1290	3,999,136	0.013	3,315,451	82.9	1,949
Pennsylvania Life Ins Co	PA	67660	1	3,939,331	0.013	2,502,548	63.5	794
Cigna Natl Hlth Ins Co	OH	61727	901	3,911,425	0.012	2,620,321	67.0	930
Great Amer Life Ins Co	OH	63312	84	3,832,708	0.012	2,894,962	75.5	993
Group Hlth Coop of S Central WI	WI	95311		3,787,108	0.012	3,386,842	89.4	1,411

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**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
Geisinger Ind Ins Co	PA	10244	1143	3,577,467	0.011	2,581,669	72.2	1,133
Talcott Resolution Life Ins Co	CT	88072	4926	3,499,135	0.011	2,788,647	79.7	969
Western Catholic Union	IL	57711		3,457,121	0.011	3,140,666	90.8	1,482
Physicians Plus Ins Corp	WI	95341	4870	3,305,454	0.011	2,513,306	76.0	1,391
Health Net Hlth Plan of OR Inc	OR	95800	1295	3,247,469	0.010	2,297,493	70.7	954
Loyal Christian Benefit Assn	PA	56758		3,130,415	0.010	2,471,042	78.9	2,066
Fallon Hlth & Life Assur Co	MA	66828	4741	3,092,636	0.010	2,495,028	80.7	1,362
MercyCare HMO Inc	WI	12195	3595	3,038,306	0.010	3,016,310	99.3	1,626
Members Hlth Ins Co	AZ	94587	4677	3,035,334	0.010	2,505,895	82.6	1,585
Paramount Ins Co	OH	11518	1212	2,912,812	0.009	2,317,621	79.6	1,092
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	2,896,775	0.009	2,139,675	73.9	842
Educators Mut Ins Assoc	UT	81701	126	2,661,036	0.008	1,793,407	67.4	873
Amalgamated Life & Hlth Ins Co	IL	60208		2,476,013	0.008	1,678,560	67.8	912
Lincoln Heritage Life Ins Co	IL	65927		2,412,253	0.008	1,635,357	67.8	556
BCBS of MA HMO Blue Inc	MA	12219	3637	2,075,239	0.007	2,529,272	121.9	1,392
Liberty Natl Life Ins Co	NE	65331	290	1,843,907	0.006	1,165,313	63.2	1,060
Hartford Life & Accident Ins Co	CT	70815	91	1,775,148	0.006	1,643,427	92.6	585
Columbian Mut Life Ins Co	NY	62103	535	1,681,189	0.005	1,285,060	76.4	550
Genworth Life Ins Co	DE	70025	4011	1,646,256	0.005	1,530,674	93.0	308
Humana Ins Co Of PR Inc	PR	84603	119	1,601,777	0.005	1,054,256	65.8	1,204
New York Life Ins Co	NY	66915	826	1,492,243	0.005	1,105,828	74.1	392
Kaiser Found Hlth Plan of WA Options	WA	47055	601	1,484,883	0.005	1,214,499	81.8	616
Communitycare Life & Hlth Ins Co	OK	89008	3487	1,464,754	0.005	1,666,444	113.8	500
HNE Ins Co	MA	14198	4756	1,398,182	0.004	1,256,397	89.9	754
Standard Life & Cas Ins Co	UT	71706		1,381,505	0.004	1,172,674	84.9	693
Medica Hlth Plans	MN	52626	1552	1,337,137	0.004	1,338,134	100.1	1,224
Avalon Ins Co	PA	12358	1230	1,328,940	0.004	935,889	70.4	280
Aultcare Ins Co	OH	77216	4805	1,264,536	0.004	832,427	65.8	673
United Hlthcare of AL Inc	AL	95784	707	1,084,405	0.003	674,750	62.2	393
Massachusetts Mut Life Ins Co	MA	65935	435	939,765	0.003	859,320	91.4	837
Wilco Life Ins Co	IN	65900	4213	866,641	0.003	535,563	61.8	277
Connecticut Gen Life Ins Co	CT	62308	901	864,262	0.003	755,986	87.5	302

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**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
Jefferson Natl Life Ins Co	TX	64017	140	807,123	0.003	577,393	71.5	188
Lumico Life Ins Co	MO	73504	181	723,389	0.002	361,492	50.0	3,215
Southern Guar Ins Co	WI	19178		698,792	0.002	429,200	61.4	2,796
American Gen Life Ins Co	TX	60488	12	692,187	0.002	522,241	75.4	206
Consumers Life Ins Co	OH	62375	730	680,022	0.002	404,993	59.6	223
Educators Hlth Plans Life Accident &	UT	12515	126	608,539	0.002	428,907	70.5	568
ManhattanLife Assur Co of Amer	AR	61883	1117	598,186	0.002	325,382	54.4	213
BridgeSpan Hlth Co	UT	95303	1207	582,954	0.002	356,594	61.2	173
Idealife Ins Co	CT	97764	31	574,099	0.002	349,793	60.9	135
UTMB Hlth Plans Inc	TX	95764		558,618	0.002	297,170	53.2	183
Humana Hlth Plan Inc	KY	95885	119	511,608	0.002	412,911	80.7	677
WMI Mut Ins Co	UT	68420		451,630	0.001	324,427	71.8	175
Polish Falcons Of Amer	PA	56820		436,121	0.001	487,631	111.8	247
Auto Owners Life Ins Co	MI	61190	280	427,606	0.001	292,643	68.4	100
SPJST	TX	57436		401,855	0.001	293,299	73.0	99
Shelter Life Ins Co	MO	65757	123	399,926	0.001	404,649	101.2	180
Physicians Benefits Trust Life Ins	IL	68519	2358	355,042	0.001	236,073	66.5	0
Union Labor Life Ins Co	MD	69744	781	323,231	0.001	553,982	171.4	173
Pan Amer Life Ins Co	LA	67539	525	322,644	0.001	265,643	82.3	702
EPIC Life Ins Co	WI	64149	68	309,123	0.001	243,257	78.7	150
Union Fidelity Life Ins Co	KS	62596	350	276,391	0.001	230,539	83.4	106
Compcare Hlth Serv Ins Corp	WI	95693	671	273,439	0.001	266,079	97.3	54
American Family Ins Co	WI	10386	473	273,437	0.001	155,270	56.8	63
Ability Ins Co	NE	71471	4824	269,052	0.001	188,285	70.0	59
John Alden Life Ins Co	WI	65080	19	265,352	0.001	229,580	86.5	83
Jackson Natl Life Ins Co	MI	65056	918	261,330	0.001	281,143	107.6	144
Upmc Hlth Benefits Inc	PA	11018	1324	258,249	0.001	759,750	294.2	146
McLaren Hlth Plan Comm	MI	14217	4700	251,977	0.001	226,779	90.0	231
American Family Life Assur Co of NY	NY	60526	370	251,822	0.001	225,973	89.7	87
Sanford Hlth Plan of MN	MN	95725	1246	249,278	0.001	155,044	62.2	81
Southwest Serv Life Ins Co	TX	82430	1339	224,619	0.001	141,409	63.0	48
American Income Life Ins Co	IN	60577	290	222,806	0.001	94,630	42.5	42

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**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
Time Ins Co II	PR	69477		217,265	0.001	166,982	76.9	71
Jefferson Life Ins Co	TX	94790	4784	213,001	0.001	162,830	76.4	86
Allianz Life Ins Co Of N Amer	MN	90611	761	174,233	0.001	232,508	133.4	87
Hawaii Medical Serv Assn	HI	49948		156,053	0.000	204,403	131.0	53
Union Security Ins Co	KS	70408	19	153,528	0.000	110,155	71.7	533
National Guardian Life Ins Co	WI	66583	1211	152,945	0.000	90,611	59.2	368
HMO dba Blue Plus	MN	95649	461	142,096	0.000	84,205	59.3	42
Summa Ins Co Inc	OH	10649	3259	131,505	0.000	74,451	56.6	44
Hometown Hlth Providers Ins Co	NV	48305	4791	125,586	0.000	163,733	130.4	67
WPS Hlth Plan Inc	WI	10159	68	121,736	0.000	30,137	24.8	21
Prudential Ins Co Of Amer	NJ	68241	304	101,887	0.000	62,059	60.9	40
UCare MN	MN	52629	4380	91,063	0.000	71,060	78.0	27
21st Century Premier Ins Co	PA	20796	69	87,971	0.000	96,331	109.5	65
Catholic United Financial	MN	57053		79,211	0.000	40,812	51.5	479
Health First Ins Inc	FL	14140	4740	78,653	0.000	48,290	61.4	27
United Farm Family Life Ins Co	IN	69892	542	76,973	0.000	117,214	152.3	63
USAble Life	AR	94358	876	73,089	0.000	19,132	26.2	11
American Natl Ins Co	TX	60739	408	62,704	0.000	44,146	70.4	28
American Fidelity Assur Co	OK	60410	330	62,482	0.000	57,486	92.0	60
Trustmark Ins Co	IL	61425	276	60,384	0.000	16,313	27.0	17
Amerigroup Ins Co	TX	14078	671	53,741	0.000	46,462	86.5	189
Inter Cty Hospitalization Plan Inc	PA	54763	936	51,239	0.000	11,604	22.6	0
IA Amer Life Ins Co	TX	91693	315	51,083	0.000	64,416	126.1	58
National Hlth Ins Co	TX	82538	4928	44,683	0.000	19,922	44.6	112
United Security Assur Co Of PA	PA	42129		43,414	0.000	41,152	94.8	12
Allcare Hlth Plan Inc	OR	12253		41,007	0.000	107,545	262.3	40
Catholic Life Ins	TX	57347		40,440	0.000	35,565	87.9	142
Erie Family Life Ins Co	PA	70769	213	34,992	0.000	27,430	78.4	173
Sagicor Life Ins Co	TX	60445		30,736	0.000	28,271	92.0	13
Natl Foundation Life Ins Co	TX	98205	839	30,376	0.000	40,434	133.1	12
Cincinnati Equitable Life Ins Co	OH	88064	838	29,464	0.000	12,279	41.7	12
Group Hlth Coop of Eau Claire	WI	95192		27,985	0.000	4,534	16.2	3

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

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Pacificsource Hlth Plans	OR	54976	4704	27,091	0.000	39,085	144.3	14
Ryder Hlth Plan Inc	PR	95743		21,930	0.000	16,374	74.7	24
Kansas City Life Ins Co	MO	65129	588	18,168	0.000	19,937	109.7	6
CSA Fraternal Life	IL	56138		17,271	0.000	22,904	132.6	6
Central Security Life Ins Co	TX	61735	526	16,571	0.000	14,087	85.0	9
United Hlthcare of AZ Inc	AZ	96016	707	13,687	0.000	60,488	441.9	10
Allianz Life Ins Co Of NY	NY	64190	761	11,320	0.000	51,814	457.7	20
Assurity Life Ins Co	NE	71439	4862	9,655	0.000	22,763	235.8	13
Mid West Natl Life Ins Co Of TN	TX	66087	264	9,414	0.000	12,996	138.0	9
Voya Retirement Ins & Ann Co	CT	86509	4832	8,237	0.000	18,910	229.6	4
Federal Life Ins Co	IL	63223		5,657	0.000	571	10.1	2
Reliastar Life Ins Co	MN	67105	4832	5,640	0.000	5,330	94.5	3
CICA Life Ins Co of Amer	CO	71463	612	4,850	0.000	12,367	255.0	2
Protective Life Ins Co	TN	68136	458	4,781	0.000	7,880	164.8	4
LifeSecure Ins Co	MI	77720	572	4,777	0.000	4,553	95.3	5
US Hlth & Life Ins Co Inc	MI	97772		4,408	0.000	8,142	184.7	2
CMFG Life Ins Co	IA	62626	306	4,185	0.000	79	1.9	4
The Cincinnati Life Ins Co	OH	76236	244	3,825	0.000	8,133	212.6	4
United Heritage Life Ins Co	ID	63983	2878	3,602	0.000	38,666	1,073.5	2
Medisun Inc	AZ	95982		3,601	0.000	2,804	77.9	1
Security Life Of Denver Ins Co	CO	68713	4832	2,689	0.000	2,685	99.9	2
Old Amer Ins Co	MO	67199	588	2,572	0.000	-19,686	-765.4	7
National Cas Co	OH	11991	140	2,006	0.000	11,742	585.3	7
Provident Amer Ins Co	TX	68179		1,861	0.000	578	31.1	1
Inter Cnty Hlth Plan Inc	PA	53252	936	1,539	0.000	-7,685	-499.4	0
Metropolitan Life Ins Co	NY	65978	241	1,369	0.000	4,384	320.2	1
Colonial Life & Accident Ins Co	SC	62049	565	1,208	0.000	511	42.3	1
National Benefit Life Ins Co	NY	61409	4750	997	0.000	0	0.0	2
London Life Reins Co	PA	76694	769	891	0.000	4,258	477.9	1
Careamerica Life Ins Co	CA	71331	2798	828	0.000	0	0.0	2
Motorists Commercial Mut Ins Co	OH	13331	291	718	0.000	48	6.7	1
Federated Mut Ins Co	MN	13935	7	0	0.000	3,040	N/A	0
<b>TOTAL</b>				<b>31,349,481,398</b>		<b>24,728,534,505</b>	<b>78.9</b>	<b>13,584,534</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 COMPANY NAME**





**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**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	87,971	0.000	96,331	109.5	65
Ability Ins Co	NE	71471	4824	269,052	0.001	188,285	70.0	59
Aetna Hlth & Life Ins Co	CT	78700	1	363,075,418	1.158	300,892,704	82.9	219,963
Aetna Hlth Ins Co	PA	72052	1	20,714,705	0.066	14,946,026	72.2	17,487
Aetna Life Ins Co	CT	60054	1	93,882,662	0.299	65,940,394	70.2	29,402
Allcare Hlth Plan Inc	OR	12253		41,007	0.000	107,545	262.3	40
Alliance Hlth & Life Ins Co	MI	60134	1311	4,575,169	0.015	3,738,633	81.7	1,840
Allianz Life Ins Co Of N Amer	MN	90611	761	174,233	0.001	232,508	133.4	87
Allianz Life Ins Co Of NY	NY	64190	761	11,320	0.000	51,814	457.7	20
Amalgamated Life & Hlth Ins Co	IL	60208		2,476,013	0.008	1,678,560	67.8	912
American Continental Ins Co	TN	12321	1	455,068,518	1.452	364,788,186	80.2	201,405
American Family Ins Co	WI	10386	473	273,437	0.001	155,270	56.8	63
American Family Life Assur Co of Col	NE	60380	370	35,271,395	0.113	30,022,619	85.1	11,685
American Family Life Assur Co of NY	NY	60526	370	251,822	0.001	225,973	89.7	87
American Family Mut Ins Co SI	WI	19275	473	23,304,651	0.074	14,626,957	62.8	6,019
American Fidelity Assur Co	OK	60410	330	62,482	0.000	57,486	92.0	60
American Gen Life Ins Co	TX	60488	12	692,187	0.002	522,241	75.4	206
American Income Life Ins Co	IN	60577	290	222,806	0.001	94,630	42.5	42
American Natl Ins Co	TX	60739	408	62,704	0.000	44,146	70.4	28
American Natl Life Ins Co Of TX	TX	71773	408	22,693,684	0.072	19,479,170	85.8	12,936
American Progressive L&H Ins Of NY	NY	80624	1199	8,634,880	0.028	6,309,629	73.1	2,360
American Republic Corp Ins Co	IA	67679	3527	47,851,569	0.153	33,403,597	69.8	15,802
American Republic Ins Co	IA	60836	3527	98,236,085	0.313	72,499,026	73.8	29,268
American Retirement Life Ins Co	OH	88366	901	400,914,963	1.279	339,976,932	84.8	211,667
Americo Fin Life & Ann Ins Co	TX	61999	449	17,185,092	0.055	14,456,404	84.1	15,308
Amerigroup Ins Co	TX	14078	671	53,741	0.000	46,462	86.5	189
Amerihealth Ins Co Of NJ	NJ	60061	936	17,835,006	0.057	13,058,790	73.2	7,089
Anthem Hlth Plans Inc	CT	60217	671	94,619,916	0.302	71,407,789	75.5	47,680
Anthem Hlth Plans Of KY Inc	KY	95120	671	181,251,685	0.578	134,582,706	74.3	76,710
Anthem Hlth Plans of ME Inc	ME	52618	671	47,369,078	0.151	40,103,054	84.7	20,712
Anthem Hlth Plans of NH	NH	53759	671	81,768,312	0.261	64,435,113	78.8	33,734
Anthem Hlth Plans of VA Inc	VA	71835	671	301,487,323	0.962	218,796,605	72.6	129,741

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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**In Order by Company Name**

U.S. and U.S. Territories

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Anthem Ins Co Inc	IN	28207	671	129,880,232	0.414	91,201,269	70.2	49,393
Assured Life Assn	CO	56499		36,982,389	0.118	27,449,693	74.2	12,520
Assurity Life Ins Co	NE	71439	4862	9,655	0.000	22,763	235.8	13
Asuris NW Hlth	WA	47350	1207	14,517,747	0.046	11,718,184	80.7	5,966
Aultcare Ins Co	OH	77216	4805	1,264,536	0.004	832,427	65.8	673
Auto Owners Life Ins Co	MI	61190	280	427,606	0.001	292,643	68.4	100
Avalon Ins Co	PA	12358	1230	1,328,940	0.004	935,889	70.4	280
Avera Hlth Plans Inc	SD	95839		19,449,942	0.062	14,651,653	75.3	10,507
Bankers Conseco Life Ins Co	NY	68560	233	4,503,570	0.014	3,558,279	79.0	2,334
Bankers Fidelity Assur Co	GA	71919	587	37,641,471	0.120	29,745,139	79.0	24,800
Bankers Fidelity Life Ins Co	GA	61239	587	126,416,453	0.403	100,071,236	79.2	69,908
Bankers Life & Cas Co	IL	61263	233	251,997,148	0.804	198,133,501	78.6	73,283
BCBS of AL	AL	55433	570	231,258,402	0.738	203,931,903	88.2	118,932
BCBS of AZ Inc	AZ	53589		103,438,494	0.330	73,007,326	70.6	41,164
BCBS Of FL	FL	98167	536	444,941,485	1.419	365,049,996	82.0	182,839
BCBS of GA Inc	GA	54801	671	163,064,016	0.520	118,956,236	73.0	62,364
BCBS of KC	MO	47171	537	63,600,154	0.203	43,967,730	69.1	21,022
BCBS Of KS Inc	KS	70729	430	266,962,290	0.852	216,861,955	81.2	105,828
BCBS of MA	MA	53228	3637	516,132,796	1.646	478,981,981	92.8	226,855
BCBS of MA HMO Blue Inc	MA	12219	3637	2,075,239	0.007	2,529,272	121.9	1,392
BCBS of MI Mut Ins Co	MI	54291	572	439,539,502	1.402	370,431,057	84.3	143,544
BCBS Of MS Mut Ins Co	MS	60111	1126	33,052,140	0.105	29,457,541	89.1	11,366
BCBS of NC Inc	NC	54631	758	382,057,438	1.219	293,246,530	76.8	161,424
BCBS Of NE	NE	77780	4858	176,790,679	0.564	134,884,497	76.3	67,643
BCBS of RI	RI	53473		59,570,648	0.190	49,497,231	83.1	25,191
BCBS Of SC Inc	SC	38520	661	151,364,058	0.483	104,573,401	69.1	63,264
BCBS of TN Inc	TN	54518	3498	131,773,127	0.420	92,568,024	70.2	49,776
BCBS of VT	VT	53295	4745	8,817,687	0.028	8,132,117	92.2	3,279
BCBS of WI	WI	54003	671	66,049,782	0.211	44,474,897	67.3	19,648
BCBS of WY	WY	53767		21,531,816	0.069	17,308,632	80.4	9,510
BCBSM Inc	MN	55026	461	230,939,331	0.737	180,019,240	78.0	80,006
Blue Care Network Of MI	MI	95610	572	34,903,860	0.111	24,004,797	68.8	12,414

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**In Order by Company Name**

U.S. and U.S. Territories

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Blue Cross of ID Care Plus Inc	ID	15022	1290	3,999,136	0.013	3,315,451	82.9	1,949
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	15,368,301	0.049	12,098,005	78.7	5,415
BridgeSpan Hlth Co	UT	95303	1207	582,954	0.002	356,594	61.2	173
Capital Advantage Ins Co	PA	41203	1230	39,190,091	0.125	31,042,221	79.2	26,183
Capital Blue Cross	PA	54720	1230	20,325,604	0.065	15,646,960	77.0	13,296
Careamerica Life Ins Co	CA	71331	2798	828	0.000	0	0.0	2
Carefirst of MD Inc	MD	47058	380	144,527,394	0.461	101,196,450	70.0	43,776
Catholic Life Ins	TX	57347		40,440	0.000	35,565	87.9	142
Catholic United Financial	MN	57053		79,211	0.000	40,812	51.5	479
CDPHP Universal Benefits Inc	NY	47027	4708	5,471,936	0.017	5,034,411	92.0	1,246
Celtic Ins Co	IL	80799	1295	7,244,325	0.023	5,247,834	72.4	1,692
Central Security Life Ins Co	TX	61735	526	16,571	0.000	14,087	85.0	9
Central States H & L Co Of Omaha	NE	61751	690	9,822,080	0.031	7,544,660	76.8	2,815
Central States Ind Co Of Omaha	NE	34274	31	80,468,190	0.257	64,486,326	80.1	35,254
Christian Fidelity Life Ins Co	TX	61859	574	25,477,151	0.081	15,933,327	62.5	5,727
CICA Life Ins Co of Amer	CO	71463	612	4,850	0.000	12,367	255.0	2
Cigna Hlth & Life Ins Co	CT	67369	901	310,072,136	0.989	276,513,607	89.2	232,041
Cigna Natl Hlth Ins Co	OH	61727	901	3,911,425	0.012	2,620,321	67.0	930
Cincinnati Equitable Life Ins Co	OH	88064	838	29,464	0.000	12,279	41.7	12
CMFG Life Ins Co	IA	62626	306	4,185	0.000	79	1.9	4
Colonial Life & Accident Ins Co	SC	62049	565	1,208	0.000	511	42.3	1
Colonial Penn Life Ins Co	PA	62065	233	475,877,566	1.518	348,718,909	73.3	221,914
Columbian Mut Life Ins Co	NY	62103	535	1,681,189	0.005	1,285,060	76.4	550
Combined Ins Co Of Amer	IL	62146	626	66,234,145	0.211	53,977,992	81.5	25,535
Community Ins Co	OH	10345	671	135,557,485	0.432	99,790,771	73.6	56,797
Communitycare Life & Hlth Ins Co	OK	89008	3487	1,464,754	0.005	1,666,444	113.8	500
Companion Life Ins Co	SC	77828	661	14,395,189	0.046	11,764,812	81.7	6,946
Compcare Hlth Serv Ins Corp	WI	95693	671	273,439	0.001	266,079	97.3	54
Connecticut Gen Life Ins Co	CT	62308	901	864,262	0.003	755,986	87.5	302
Constitution Life Ins Co	TX	62359	4736	65,368,630	0.209	48,370,965	74.0	16,788
Consumers Life Ins Co	OH	62375	730	680,022	0.002	404,993	59.6	223
Continental Gen Ins Co	TX	71404		61,013,961	0.195	46,646,731	76.5	17,674

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

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 Life Ins Co Brentwood	TN	68500	1	460,693,152	1.470	368,770,055	80.0	223,847
Country Life Ins Co	IL	62553	50	55,752,248	0.178	42,649,766	76.5	21,542
Coventry Hlth & Life Ins Co	MO	81973	1	4,479,581	0.014	2,704,927	60.4	1,132
CSA Fraternal Life	IL	56138		17,271	0.000	22,904	132.6	6
CSI Life Ins Co	NE	82880	31	35,994,354	0.115	27,321,418	75.9	21,599
Dean Hlth Plan Inc	WI	96156	1294	37,101,523	0.118	37,836,651	102.0	21,292
Educators Hlth Plans Life Accident &	UT	12515	126	608,539	0.002	428,907	70.5	568
Educators Mut Ins Assoc	UT	81701	126	2,661,036	0.008	1,793,407	67.4	873
Empire Healthchoice Assur Inc	NY	55093	671	60,562,150	0.193	44,771,057	73.9	22,370
EPIC Life Ins Co	WI	64149	68	309,123	0.001	243,257	78.7	150
Equitable Life & Cas Ins Co	UT	62952	4888	120,236,111	0.384	95,816,724	79.7	46,483
Equitable Natl Life Ins Co Inc	UT	91785	4888	4,160,704	0.013	2,546,918	61.2	6,565
Erie Family Life Ins Co	PA	70769	213	34,992	0.000	27,430	78.4	173
Everence Assn Inc	IN	57991	4616	41,782,288	0.133	28,948,361	69.3	19,179
Everest Reins Co	DE	26921	1120	25,002,226	0.080	22,274,457	89.1	16,974
Excellus Hlth Plan Inc	NY	55107	1186	27,411,914	0.087	22,127,094	80.7	9,441
Fallon Hlth & Life Assur Co	MA	66828	4741	3,092,636	0.010	2,495,028	80.7	1,362
Family Life Ins Co	TX	63053	1117	36,911,005	0.118	22,518,183	61.0	9,589
Federal Life Ins Co	IL	63223		5,657	0.000	571	10.1	2
Federated Mut Ins Co	MN	13935	7	0	0.000	3,040	N/A	0
First Care Inc	MD	60113	380	15,246,543	0.049	13,428,878	88.1	10,265
First Hlth Life & Hlth Ins Co	TX	90328	1	20,824,318	0.066	14,719,040	70.7	8,393
Forethought Life Ins Co	IN	91642	3891	47,957,351	0.153	38,740,919	80.8	18,053
GCU	PA	56693		13,692,467	0.044	11,838,372	86.5	8,534
Geisinger Ind Ins Co	PA	10244	1143	3,577,467	0.011	2,581,669	72.2	1,133
Genworth Life & Ann Ins Co	VA	65536	4011	42,424,748	0.135	31,568,029	74.4	13,811
Genworth Life Ins Co	DE	70025	4011	1,646,256	0.005	1,530,674	93.0	308
Gerber Life Ins Co	NY	70939	836	88,870,633	0.283	65,677,180	73.9	25,909
Globe Life & Accident Ins Co	NE	91472	290	14,832,939	0.047	12,973,900	87.5	7,910
Globe Life Ins Co of NY	NY	74101	290	40,200,279	0.128	29,069,858	72.3	29,611
Golden Rule Ins Co	IN	62286	707	18,841,406	0.060	13,631,046	72.3	6,227
Government Personnel Mut Life Ins Co	TX	63967	4712	27,941,972	0.089	23,129,653	82.8	11,039

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

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
GPM Hlth & Life Ins Co	WA	67059	4712	31,792,995	0.101	25,044,111	78.8	31,991
Great Amer Life Ins Co	OH	63312	84	3,832,708	0.012	2,894,962	75.5	993
Group Hlth Coop of Eau Claire	WI	95192		27,985	0.000	4,534	16.2	3
Group Hlth Coop of S Central WI	WI	95311		3,787,108	0.012	3,386,842	89.4	1,411
Group Hlth Inc	NY	55239	1127	5,470,220	0.017	4,347,461	79.5	1,591
Group Hospitalization & Med Srvc	DC	53007	380	24,595,742	0.078	17,709,286	72.0	9,236
Guarantee Trust Life Ins Co	IL	64211	687	19,078,789	0.061	13,980,843	73.3	12,490
Gundersen Hlth Plan Inc	WI	95101	4870	4,025,065	0.013	3,715,567	92.3	1,971
Hartford Life & Accident Ins Co	CT	70815	91	1,775,148	0.006	1,643,427	92.6	585
Hawaii Medical Serv Assn	HI	49948		156,053	0.000	204,403	131.0	53
Health Alliance Medical Plans	IL	77950	1192	5,512,081	0.018	3,885,451	70.5	1,740
Health Care Serv Corp A Mut Legal Re	IL	70670	917	1,606,625,082	5.125	1,281,001,341	79.7	637,817
Health First Ins Inc	FL	14140	4740	78,653	0.000	48,290	61.4	27
Health Net Hlth Plan of OR Inc	OR	95800	1295	3,247,469	0.010	2,297,493	70.7	954
Health Net Life Ins Co	CA	66141	1295	86,756,569	0.277	72,379,192	83.4	36,392
Health Now NY Inc	NY	55204		6,080,395	0.019	6,053,782	99.6	1,445
Health Tradition Hlth Plan Inc	WI	96628	4939	6,130,610	0.020	3,784,812	61.7	30,828
Healthy Alliance Life Ins Co	MO	78972	671	85,431,317	0.273	62,052,635	72.6	32,156
Heartland Natl Life Ins Co	IN	66214		23,128,216	0.074	17,597,484	76.1	8,473
Highmark BCBSD Inc	DE	53287	812	17,947,128	0.057	12,768,283	71.1	7,776
Highmark Inc	PA	54771	812	267,890,852	0.855	217,763,662	81.3	108,922
Highmark West Virginia Inc.	WV	54828	812	18,822,289	0.060	15,626,155	83.0	7,102
HMO dba Blue Plus	MN	95649	461	142,096	0.000	84,205	59.3	42
HNE Ins Co	MA	14198	4756	1,398,182	0.004	1,256,397	89.9	754
Hometown Hlth Providers Ins Co	NV	48305	4791	125,586	0.000	163,733	130.4	67
Horizon Ins Co	NJ	14690	1202	266,711,429	0.851	222,417,505	83.4	83,920
HPHC Ins Co Inc	MA	18975	595	132,469,651	0.423	101,497,335	76.6	54,727
Humana Benefit Plan of IL Inc	IL	60052	119	4,122,265	0.013	3,953,779	95.9	6,210
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	4,541,738	0.014	3,106,004	68.4	1,889
Humana Hlth Ins Co Of FL Inc	FL	69671	119	14,252,259	0.045	10,541,883	74.0	6,447
Humana Hlth Plan Inc	KY	95885	119	511,608	0.002	412,911	80.7	677
Humana Ins Co	WI	73288	119	426,178,821	1.359	327,726,824	76.9	201,493

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

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
Humana Ins Co Of KY	KY	60219	119	12,192,365	0.039	9,340,652	76.6	5,098
Humana Ins Co of NY	NY	12634	119	16,134,596	0.051	12,355,376	76.6	8,166
Humana Ins Co Of PR Inc	PR	84603	119	1,601,777	0.005	1,054,256	65.8	1,204
Humanadental Ins Co	WI	70580	119	30,440,604	0.097	25,826,814	84.8	23,096
IA Amer Life Ins Co	TX	91693	315	51,083	0.000	64,416	126.1	58
Idealife Ins Co	CT	97764	31	574,099	0.002	349,793	60.9	135
Independence Hospital Ind Plan Inc	PA	54704	936	49,784,483	0.159	40,870,063	82.1	38,258
Individual Assur Co Life Hlth & Acc	OK	81779		84,208,400	0.269	75,025,378	89.1	38,907
Inter Cnty Hlth Plan Inc	PA	53252	936	1,539	0.000	-7,685	-499.4	0
Inter Cty Hospitalization Plan Inc	PA	54763	936	51,239	0.000	11,604	22.6	0
Jackson Natl Life Ins Co	MI	65056	918	261,330	0.001	281,143	107.6	144
Jefferson Life Ins Co	TX	94790	4784	213,001	0.001	162,830	76.4	86
Jefferson Natl Life Ins Co	TX	64017	140	807,123	0.003	577,393	71.5	188
John Alden Life Ins Co	WI	65080	19	265,352	0.001	229,580	86.5	83
Kaiser Found Hlth Plan of WA Options	WA	47055	601	1,484,883	0.005	1,214,499	81.8	616
Kansas City Life Ins Co	MO	65129	588	18,168	0.000	19,937	109.7	6
KSKJ Life Amer Slovenian Catholic Un	IL	56227		6,621,731	0.021	5,058,181	76.4	2,082
Liberty Bankers Life Ins Co	OK	68543	3436	11,156,024	0.036	9,489,119	85.1	8,154
Liberty Natl Life Ins Co	NE	65331	290	1,843,907	0.006	1,165,313	63.2	1,060
LifeSecure Ins Co	MI	77720	572	4,777	0.000	4,553	95.3	5
Lincoln Heritage Life Ins Co	IL	65927		2,412,253	0.008	1,635,357	67.8	556
London Life Reins Co	PA	76694	769	891	0.000	4,258	477.9	1
Louisiana Hlth Serv & Ind Co	LA	81200	438	110,252,601	0.352	88,462,099	80.2	43,435
Loyal Amer Life Ins Co	OH	65722	901	203,969,817	0.651	163,454,096	80.1	93,433
Loyal Christian Benefit Assn	PA	56758		3,130,415	0.010	2,471,042	78.9	2,066
Lumico Life Ins Co	MO	73504	181	723,389	0.002	361,492	50.0	3,215
Manhattan Life Ins Co	NY	65870	1117	158,785,376	0.507	134,123,417	84.5	86,923
ManhattanLife Assur Co of Amer	AR	61883	1117	598,186	0.002	325,382	54.4	213
Massachusetts Mut Life Ins Co	MA	65935	435	939,765	0.003	859,320	91.4	837
McLaren Hlth Plan Comm	MI	14217	4700	251,977	0.001	226,779	90.0	231
Medica Hlth Plans	MN	52626	1552	1,337,137	0.004	1,338,134	100.1	1,224
Medical Hlth Insuring Corp of OH	OH	95828	730	83,365,425	0.266	66,724,741	80.0	47,555

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**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
Medical Mut Of OH	OH	29076	730	26,373,066	0.084	19,731,325	74.8	10,644
Medico Corp Life Ins Co	IA	79987	3527	139,583,781	0.445	108,029,723	77.4	81,118
Medico Ins Co	IA	31119	3527	85,068,865	0.271	70,727,025	83.1	35,342
Medico Life & Hlth Ins Co	IA	65641	3527	4,301,219	0.014	3,071,593	71.4	3,211
Medisun Inc	AZ	95982		3,601	0.000	2,804	77.9	1
Members Hlth Ins Co	AZ	94587	4677	3,035,334	0.010	2,505,895	82.6	1,585
MercyCare HMO Inc	WI	12195	3595	3,038,306	0.010	3,016,310	99.3	1,626
Metropolitan Life Ins Co	NY	65978	241	1,369	0.000	4,384	320.2	1
Mid West Natl Life Ins Co Of TN	TX	66087	264	9,414	0.000	12,996	138.0	9
Motorists Commercial Mut Ins Co	OH	13331	291	718	0.000	48	6.7	1
Mutual Of Omaha Ins Co	NE	71412	261	790,774,307	2.522	631,875,486	79.9	348,854
National Benefit Life Ins Co	NY	61409	4750	997	0.000	0	0.0	2
National Cas Co	OH	11991	140	2,006	0.000	11,742	585.3	7
National Guardian Life Ins Co	WI	66583	1211	152,945	0.000	90,611	59.2	368
National Hlth Ins Co	TX	82538	4928	44,683	0.000	19,922	44.6	112
Nationwide Life Ins Co	OH	66869	140	5,778,205	0.018	3,609,562	62.5	1,575
Natl Foundation Life Ins Co	TX	98205	839	30,376	0.000	40,434	133.1	12
New Era Life Ins Co	TX	78743	520	96,024,856	0.306	80,330,908	83.7	40,633
New Era Life Ins Co Of Midwest	TX	69698	520	48,414,360	0.154	40,523,274	83.7	23,236
New York Life Ins Co	NY	66915	826	1,492,243	0.005	1,105,828	74.1	392
Noridian Mut Ins Co	ND	55891		95,147,657	0.304	78,842,184	82.9	37,949
North Amer Ins Co	WI	68349	574	11,816,996	0.038	9,703,480	82.1	2,844
Old Amer Ins Co	MO	67199	588	2,572	0.000	-19,686	-765.4	7
Old Surety Life Ins Co	OK	67326	4922	56,880,510	0.181	40,606,567	71.4	26,694
Omaha Ins Co	NE	13100	261	653,798,506	2.086	548,711,626	83.9	412,257
Order of United Commercial Travelers	OH	56383		38,833,398	0.124	27,493,499	70.8	9,518
Oxford Life Ins Co	AZ	76112	574	40,038,827	0.128	37,647,462	94.0	13,186
Pacificare Life & Hlth Ins Co	IN	70785	707	9,333,940	0.030	7,326,616	78.5	3,105
Pacificsource Hlth Plans	OR	54976	4704	27,091	0.000	39,085	144.3	14
Pan Amer Life Ins Co	LA	67539	525	322,644	0.001	265,643	82.3	702
Paramount Ins Co	OH	11518	1212	2,912,812	0.009	2,317,621	79.6	1,092
Pekin Life Ins Co	IL	67628	153	33,357,866	0.106	23,379,614	70.1	13,686

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

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
Pennsylvania Life Ins Co	PA	67660	1	3,939,331	0.013	2,502,548	63.5	794
Philadelphia Amer Life Ins Co	TX	67784	520	123,915,432	0.395	102,374,235	82.6	63,305
Physicians Benefits Trust Life Ins	IL	68519	2358	355,042	0.001	236,073	66.5	0
Physicians Life Ins Co	NE	72125	367	66,362,535	0.212	47,082,797	70.9	20,481
Physicians Mut Ins Co	NE	80578	367	218,010,094	0.695	145,417,816	66.7	105,929
Physicians Plus Ins Corp	WI	95341	4870	3,305,454	0.011	2,513,306	76.0	1,391
Polish Falcons Of Amer	PA	56820		436,121	0.001	487,631	111.8	247
Premera Blue Cross	WA	47570	962	120,550,995	0.385	84,262,484	69.9	47,121
Principal Life Ins Co	IA	61271	332	42,708,996	0.136	34,457,504	80.7	12,060
Priority Hlth	MI	95561	3383	33,842,565	0.108	24,894,214	73.6	15,664
Protective Life Ins Co	TN	68136	458	4,781	0.000	7,880	164.8	4
Provident Amer Ins Co	TX	68179		1,861	0.000	578	31.1	1
Provident Amer Life & Hlth Ins Co	OH	67903	901	6,954,593	0.022	4,587,148	66.0	1,592
Prudential Ins Co Of Amer	NJ	68241	304	101,887	0.000	62,059	60.9	40
Puritan Life Ins Co of Amer	TX	71390	4826	18,869,384	0.060	16,156,863	85.6	16,131
Pyramid Life Ins Co	KS	68284	4736	9,390,428	0.030	6,117,954	65.2	2,342
Qualchoice Life & Hlth Ins Co Inc	AR	70998	4807	4,967,949	0.016	4,474,292	90.1	2,588
Regence BCBS of OR	OR	54933	1207	24,647,525	0.079	18,861,338	76.5	8,329
Regence BCBS of UT	UT	54550	1207	44,635,284	0.142	31,178,271	69.9	18,300
Regence BlueShield	WA	53902	1207	88,337,303	0.282	59,620,598	67.5	34,868
Regence Blueshield Of ID Inc	ID	60131	1207	12,060,761	0.038	8,207,708	68.1	3,839
Reliastar Life Ins Co	MN	67105	4832	5,640	0.000	5,330	94.5	3
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	2,896,775	0.009	2,139,675	73.9	842
Reserve Natl Ins Co	OK	68462	215	42,743,239	0.136	33,954,587	79.4	18,688
Rocky Mountain Hospital & Medical	CO	11011	671	84,019,680	0.268	58,699,279	69.9	34,863
Royal Neighbors Of Amer	IL	57657		21,543,784	0.069	13,927,797	64.6	4,942
Ryder Hlth Plan Inc	PR	95743		21,930	0.000	16,374	74.7	24
S USA Life Ins Co Inc	AZ	60183	4764	9,446,750	0.030	6,530,951	69.1	7,767
Sagicor Life Ins Co	TX	60445		30,736	0.000	28,271	92.0	13
Sanford Hlth Plan	SD	95683	1246	4,388,692	0.014	4,986,767	113.6	2,492
Sanford Hlth Plan of MN	MN	95725	1246	249,278	0.001	155,044	62.2	81
SBLI USA Life Ins Co Inc	NY	60176	4764	4,447,488	0.014	2,807,732	63.1	3,563

CAUTION: The information contained on this 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  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

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
Security Hlth Plan of WI Inc	WI	96881		9,106,450	0.029	7,318,708	80.4	4,185
Security Life Of Denver Ins Co	CO	68713	4832	2,689	0.000	2,685	99.9	2
Sentinel Security Life Ins Co	UT	68802	4824	41,774,824	0.133	33,932,274	81.2	18,090
Shelter Life Ins Co	MO	65757	123	399,926	0.001	404,649	101.2	180
Shenandoah Life Ins Co	VA	68845	4764	11,956,863	0.038	8,860,387	74.1	7,123
Sierra Hlth & Life Ins Co Inc	NV	71420	707	9,077,223	0.029	4,472,440	49.3	2,781
Southern Guar Ins Co	WI	19178		698,792	0.002	429,200	61.4	2,796
Southwest Serv Life Ins Co	TX	82430	1339	224,619	0.001	141,409	63.0	48
SPJST	TX	57436		401,855	0.001	293,299	73.0	99
Standard Life & Accident Ins Co	TX	86355	408	48,537,164	0.155	35,766,350	73.7	23,715
Standard Life & Cas Ins Co	UT	71706		1,381,505	0.004	1,172,674	84.9	693
State Farm Mut Auto Ins Co	IL	25178	176	288,613,942	0.921	217,644,211	75.4	106,396
State Mut Ins Co	GA	69132		14,513,166	0.046	10,061,326	69.3	4,383
Sterling Investors Life Ins Co	IN	89184	4888	7,305,639	0.023	5,304,533	72.6	1,675
Sterling Life Ins Co	IL	77399	901	58,977,440	0.188	43,210,156	73.3	20,407
Summa Ins Co Inc	OH	10649	3259	131,505	0.000	74,451	56.6	44
Talcott Resolution Life Ins Co	CT	88072	4926	3,499,135	0.011	2,788,647	79.7	969
The Cincinnati Life Ins Co	OH	76236	244	3,825	0.000	8,133	212.6	4
The Vt Hlth Plan LLC	VT	95696	4745	15,661,813	0.050	12,368,895	79.0	8,156
THP Ins Co	WV	60016	1297	18,331,308	0.058	14,618,011	79.7	8,523
Thrivent Financial For Lutherans	WI	56014	2938	107,186,039	0.342	85,553,968	79.8	61,130
Time Ins Co II	PR	69477		217,265	0.001	166,982	76.9	71
Transamerica Financial Life Ins Co	NY	70688	468	15,381,145	0.049	12,956,965	84.2	5,633
Transamerica Life Ins Co	IA	86231	468	157,489,708	0.502	124,332,845	78.9	66,894
Transamerica Premier Life Ins Co	IA	66281	468	174,449,160	0.556	134,572,448	77.1	98,227
TRH Hlth Ins Co	TN	89005	4677	144,798,180	0.462	107,908,553	74.5	63,171
Triple S Salud Inc	PR	55816	4802	20,511,317	0.065	14,662,587	71.5	13,074
Trustmark Ins Co	IL	61425	276	60,384	0.000	16,313	27.0	17
Tufts Ins Co Inc	MA	60117	4742	34,297,078	0.109	29,633,888	86.4	16,338
UCare MN	MN	52629	4380	91,063	0.000	71,060	78.0	27
Unicare Life & Hlth Ins Co	IN	80314	671	14,008,005	0.045	10,384,594	74.1	4,085
Unified Life Ins Co	TX	11121		5,725,120	0.018	5,057,884	88.3	2,742

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

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 08, 2019

**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	276,391	0.001	230,539	83.4	106
Union Labor Life Ins Co	MD	69744	781	323,231	0.001	553,982	171.4	173
Union Security Ins Co	KS	70408	19	153,528	0.000	110,155	71.7	533
United Amer Ins Co	NE	92916	290	263,619,041	0.841	179,677,929	68.2	134,951
United Farm Family Life Ins Co	IN	69892	542	76,973	0.000	117,214	152.3	63
United Heritage Life Ins Co	ID	63983	2878	3,602	0.000	38,666	1,073.5	2
United Hlthcare Ins Co Of NY	NY	60093	707	1,131,570,321	3.610	894,580,932	79.1	395,327
United Hlthcare of AL Inc	AL	95784	707	1,084,405	0.003	674,750	62.2	393
United Hlthcare of AZ Inc	AZ	96016	707	13,687	0.000	60,488	441.9	10
United Natl Life Ins Co Of Amer	IL	92703	687	4,933,693	0.016	3,869,282	78.4	1,584
United Of Omaha Life Ins Co	NE	69868	261	943,150,225	3.009	684,265,429	72.6	334,781
United Security Assur Co Of PA	PA	42129		43,414	0.000	41,152	94.8	12
United World Life Ins Co	NE	72850	261	434,609,185	1.386	318,398,338	73.3	260,451
UnitedHealthcare Ins Co	CT	79413	707	9,856,404,778	31.440	7,880,237,717	80.0	4,146,328
Unity Hlth Plans Ins Corp	WI	95796	4870	4,905,295	0.016	3,416,766	69.7	2,299
Universal Fidelity Life Ins Co	OK	70122		7,104,583	0.023	4,806,298	67.7	2,650
Upmc Hlth Benefits Inc	PA	11018	1324	258,249	0.001	759,750	294.2	146
US Hlth & Life Ins Co Inc	MI	97772		4,408	0.000	8,142	184.7	2
USAA Life Ins Co	TX	69663	200	347,290,958	1.108	270,014,166	77.7	148,983
USABLE Life	AR	94358	876	73,089	0.000	19,132	26.2	11
USABLE Mut Ins Co	AR	83470	876	261,672,641	0.835	210,741,240	80.5	118,199
UTMB Hlth Plans Inc	TX	95764		558,618	0.002	297,170	53.2	183
Voya Retirement Ins & Ann Co	CT	86509	4832	8,237	0.000	18,910	229.6	4
Washington Natl Ins Co	IN	70319	233	43,503,203	0.139	31,204,285	71.7	11,476
Wellmark Inc	IA	88848	770	420,781,140	1.342	341,414,664	81.1	174,420
Wellmark Of SD Inc	SD	60128	770	56,846,539	0.181	45,731,555	80.4	21,987
Western Catholic Union	IL	57711		3,457,121	0.011	3,140,666	90.8	1,482
Western United Life Assur Co	WA	85189	1117	10,967,455	0.035	8,864,935	80.8	14,080
Wilco Life Ins Co	IN	65900	4213	866,641	0.003	535,563	61.8	277
Wisconsin Physicians Serv Ins Corp	WI	53139	68	137,985,099	0.440	85,498,386	62.0	43,768
WMI Mut Ins Co	UT	68420		451,630	0.001	324,427	71.8	175
WPS Hlth Plan Inc	WI	10159	68	121,736	0.000	30,137	24.8	21
<b>TOTAL</b>				<b>31,349,481,398</b>		<b>24,728,534,505</b>	<b>78.9</b>	<b>13,584,534</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.

**MARKET SHARE  
BY DIRECT PREMIUMS EARNED**



August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	118,932	231,258,402	57.877	57.9
UnitedHealthcare Ins Co	CT	79413	707	34,151	75,545,889	18.907	76.8
Mutual Of Omaha Ins Co	NE	71412	261	9,924	12,087,459	3.025	79.8
American Retirement Life Ins Co	OH	88366	901	3,781	8,021,931	2.008	81.8
United Of Omaha Life Ins Co	NE	69868	261	3,973	7,879,896	1.972	83.8
Physicians Mut Ins Co	NE	80578	367	3,479	6,968,939	1.744	85.5
Humana Ins Co	WI	73288	119	3,091	6,348,256	1.589	87.1
American Continental Ins Co	TN	12321	1	2,981	5,448,745	1.364	88.5
Cigna Hlth & Life Ins Co	CT	67369	901	4,204	5,099,139	1.276	89.8
Philadelphia Amer Life Ins Co	TX	67784	520	2,368	5,044,186	1.262	91.0
<b>**TOTAL**</b>				202,752	399,570,095	100.000	100.0

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	9,338	19,358,737	60.666	60.7
Premera Blue Cross	WA	47570	962	1,646	3,856,453	12.085	72.8
Mutual Of Omaha Ins Co	NE	71412	261	1,748	2,664,340	8.349	81.1
State Farm Mut Auto Ins Co	IL	25178	176	886	1,703,859	5.340	86.4
Humana Ins Co	WI	73288	119	941	1,616,367	5.065	91.5
USAA Life Ins Co	TX	69663	200	475	905,097	2.836	94.3
Loyal Amer Life Ins Co	OH	65722	901	583	822,984	2.579	96.9
Transamerica Life Ins Co	IA	86231	468	229	376,051	1.178	98.1
Transamerica Premier Life Ins Co	IA	66281	468	109	192,459	0.603	98.7
United Amer Ins Co	NE	92916	290	56	79,897	0.250	99.0
<b>**TOTAL**</b>				16,158	31,910,433	100.000	100.0

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	148,370	330,992,749	46.444	46.4
BCBS of AZ Inc	AZ	53589		41,164	103,438,494	14.514	61.0
United Of Omaha Life Ins Co	NE	69868	261	15,581	47,893,398	6.720	67.7
American Continental Ins Co	TN	12321	1	19,165	36,494,217	5.121	72.8
Physicians Mut Ins Co	NE	80578	367	13,225	25,698,955	3.606	76.4
Omaha Ins Co	NE	13100	261	20,379	25,695,668	3.606	80.0
USAA Life Ins Co	TX	69663	200	7,962	17,980,967	2.523	82.5
Mutual Of Omaha Ins Co	NE	71412	261	2,616	8,025,712	1.126	83.7
Medico Corp Life Ins Co	IA	79987	3527	3,966	7,962,435	1.117	84.8
Bankers Fidelity Life Ins Co	GA	61239	587	4,887	7,361,908	1.033	85.8
<b>**TOTAL**</b>				<b>325,876</b>	<b>712,671,776</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.

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	118,199	261,672,641	64.979	65.0
UnitedHealthcare Ins Co	CT	79413	707	17,677	41,269,277	10.248	75.2
United Of Omaha Life Ins Co	NE	69868	261	4,420	12,561,320	3.119	78.3
American Retirement Life Ins Co	OH	88366	901	7,017	8,849,963	2.198	80.5
Humana Ins Co	WI	73288	119	3,833	7,251,306	1.801	82.3
Old Surety Life Ins Co	OK	67326	4922	3,171	7,177,351	1.782	84.1
Omaha Ins Co	NE	13100	261	4,006	5,809,194	1.443	85.6
American Continental Ins Co	TN	12321	1	1,826	5,349,099	1.328	86.9
Qualchoice Life & Hlth Ins Co Inc	AR	70998	4807	2,588	4,967,949	1.234	88.1
United World Life Ins Co	NE	72850	261	1,160	4,120,269	1.023	89.2
<b>**TOTAL**</b>				184,968	402,706,482	100.000	100.0

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



August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	388,619	870,018,531	64.859	64.9
Health Net Life Ins Co	CA	66141	1295	36,392	86,734,699	6.466	71.3
Mutual Of Omaha Ins Co	NE	71412	261	19,741	45,895,733	3.422	74.7
Humana Ins Co	WI	73288	119	20,282	40,069,489	2.987	77.7
USAA Life Ins Co	TX	69663	200	15,983	39,255,351	2.926	80.7
Loyal Amer Life Ins Co	OH	65722	901	17,099	34,392,519	2.564	83.2
United Amer Ins Co	NE	92916	290	14,086	28,663,150	2.137	85.4
Colonial Penn Life Ins Co	PA	62065	233	11,749	26,939,772	2.008	87.4
Aetna Life Ins Co	CT	60054	1	7,022	24,696,507	1.841	89.2
Continental Life Ins Co Brentwood	TN	68500	1	7,422	18,918,513	1.410	90.6
<b>**TOTAL**</b>				591,240	1,341,390,566	100.000	100.0

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	97,439	199,645,510	45.331	45.3
Rocky Mountain Hospital & Medical	CO	11011	671	27,202	61,700,387	14.010	59.3
Mutual Of Omaha Ins Co	NE	71412	261	14,679	28,541,500	6.481	65.8
American Retirement Life Ins Co	OH	88366	901	7,908	17,179,181	3.901	69.7
USAA Life Ins Co	TX	69663	200	5,578	12,506,634	2.840	72.6
United World Life Ins Co	NE	72850	261	3,520	12,006,806	2.726	75.3
Humana Ins Co	WI	73288	119	5,068	10,462,986	2.376	77.7
Cigna Hlth & Life Ins Co	CT	67369	901	8,049	9,383,658	2.131	79.8
Colonial Penn Life Ins Co	PA	62065	233	4,380	9,086,484	2.063	81.9
State Farm Mut Auto Ins Co	IL	25178	176	2,040	6,367,459	1.446	83.3
<b>**TOTAL**</b>				207,779	440,415,930	100.000	100.0

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	99,767	261,617,381	67.877	67.9
Anthem Hlth Plans Inc	CT	60217	671	47,680	94,619,916	24.549	92.4
USAA Life Ins Co	TX	69663	200	1,651	5,136,293	1.333	93.8
Loyal Amer Life Ins Co	OH	65722	901	937	2,986,630	0.775	94.5
Humana Ins Co	WI	73288	119	1,465	2,981,562	0.774	95.3
Cigna Hlth & Life Ins Co	CT	67369	901	1,233	2,836,222	0.736	96.0
Transamerica Life Ins Co	IA	86231	468	834	2,049,288	0.532	96.6
United Amer Ins Co	NE	92916	290	1,957	1,856,802	0.482	97.1
Colonial Penn Life Ins Co	PA	62065	233	1,519	1,663,158	0.432	97.5
Bankers Life & Cas Co	IL	61263	233	623	1,328,761	0.345	97.8
<b>**TOTAL**</b>				160,799	385,426,482	100.000	100.0

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **DELAWARE**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	42,088	93,145,291	65.120	65.1
Highmark BCBSD Inc	DE	53287	812	7,776	17,947,128	12.547	77.7
Humana Ins Co	WI	73288	119	1,982	3,464,500	2.422	80.1
Aetna Hlth & Life Ins Co	CT	78700	1	1,701	2,573,164	1.799	81.9
Transamerica Premier Life Ins Co	IA	66281	468	1,518	2,512,485	1.757	83.6
Omaha Ins Co	NE	13100	261	1,377	2,286,341	1.598	85.2
Standard Life & Accident Ins Co	TX	86355	408	809	2,216,691	1.550	86.8
Colonial Penn Life Ins Co	PA	62065	233	953	2,202,634	1.540	88.3
Bankers Life & Cas Co	IL	61263	233	539	2,049,577	1.433	89.8
State Farm Mut Auto Ins Co	IL	25178	176	594	1,990,553	1.392	91.2
<b>**TOTAL**</b>				64,170	143,035,695	100.000	100.0

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	7,909	16,032,968	69.010	69.0
Group Hospitalization & Med Svcs	DC	53007	380	1,382	3,765,838	16.209	85.2
USAA Life Ins Co	TX	69663	200	286	690,671	2.973	88.2
Colonial Penn Life Ins Co	PA	62065	233	279	545,221	2.347	90.5
First Care Inc	MD	60113	380	398	519,118	2.234	92.8
Mutual Of Omaha Ins Co	NE	71412	261	206	364,434	1.569	94.3
Loyal Amer Life Ins Co	OH	65722	901	174	340,331	1.465	95.8
Humana Ins Co	WI	73288	119	150	302,111	1.300	97.1
Transamerica Life Ins Co	IA	86231	468	117	227,776	0.980	98.1
Bankers Life & Cas Co	IL	61263	233	62	216,387	0.931	99.0
<b>**TOTAL**</b>				11,068	23,232,656	100.000	100.0

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	500,409	1,272,897,147	57.121	57.1
BCBS Of FL	FL	98167	536	182,839	444,941,485	19.967	77.1
United Amer Ins Co	NE	92916	290	75,962	133,466,989	5.989	83.1
Colonial Penn Life Ins Co	PA	62065	233	33,335	86,325,537	3.874	87.0
Bankers Life & Cas Co	IL	61263	233	11,347	30,879,852	1.386	88.3
USAA Life Ins Co	TX	69663	200	9,085	29,169,837	1.309	89.6
Constitution Life Ins Co	TX	62359	4736	9,041	27,423,814	1.231	90.9
Mutual Of Omaha Ins Co	NE	71412	261	7,611	21,721,861	0.975	91.9
Transamerica Life Ins Co	IA	86231	468	7,456	17,269,914	0.775	92.6
Humana Hlth Ins Co Of FL Inc	FL	69671	119	6,447	14,252,259	0.640	93.3
<b>**TOTAL**</b>				901,389	2,228,437,882	100.000	100.0

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	117,496	291,366,800	34.362	34.4
BCBS of GA Inc	GA	54801	671	62,364	163,064,016	19.231	53.6
Omaha Ins Co	NE	13100	261	47,897	75,224,977	8.872	62.5
Continental Life Ins Co Brentwood	TN	68500	1	11,462	30,713,358	3.622	66.1
United Of Omaha Life Ins Co	NE	69868	261	8,824	24,722,339	2.916	69.0
United World Life Ins Co	NE	72850	261	7,078	24,243,718	2.859	71.9
Humana Ins Co	WI	73288	119	10,115	22,100,876	2.606	74.5
USAA Life Ins Co	TX	69663	200	10,230	22,088,285	2.605	77.1
Aetna Hlth & Life Ins Co	CT	78700	1	10,438	19,327,514	2.279	79.4
Mutual Of Omaha Ins Co	NE	71412	261	6,338	18,661,781	2.201	81.6
<b>**TOTAL**</b>				<b>369,924</b>	<b>847,929,483</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.

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	8,478	16,779,350	77.013	77.0
Humana Ins Co	WI	73288	119	1,266	2,187,072	10.038	87.1
USAA Life Ins Co	TX	69663	200	469	931,669	4.276	91.3
Loyal Amer Life Ins Co	OH	65722	901	394	559,602	2.568	93.9
State Farm Mut Auto Ins Co	IL	25178	176	162	345,270	1.585	95.5
Transamerica Premier Life Ins Co	IA	66281	468	158	249,485	1.145	96.6
Mutual Of Omaha Ins Co	NE	71412	261	69	229,211	1.052	97.7
Transamerica Life Ins Co	IA	86231	468	152	214,028	0.982	98.7
Hawaii Medical Serv Assn	HI	49948		53	156,053	0.716	99.4
Colonial Penn Life Ins Co	PA	62065	233	33	36,238	0.166	99.5
<b>**TOTAL**</b>				11,299	21,787,790	100.000	100.0

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



August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	18,175	40,871,603	21.353	21.4
Continental Life Ins Co Brentwood	TN	68500	1	12,788	24,505,546	12.803	34.2
Mutual Of Omaha Ins Co	NE	71412	261	6,953	16,608,116	8.677	42.8
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	5,415	15,368,301	8.029	50.9
Regence Blueshield Of ID Inc	ID	60131	1207	3,834	12,030,985	6.286	57.1
United Of Omaha Life Ins Co	NE	69868	261	3,403	10,603,887	5.540	62.7
Transamerica Premier Life Ins Co	IA	66281	468	4,872	9,171,100	4.791	67.5
Aetna Hlth & Life Ins Co	CT	78700	1	7,178	7,768,680	4.059	71.5
Blue Cross of ID Care Plus Inc	ID	15022	1290	1,949	3,999,136	2.089	73.6
Sterling Life Ins Co	IL	77399	901	1,453	3,903,166	2.039	75.7
<b>**TOTAL**</b>				87,738	191,406,900	100.000	100.0

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	381,102	1,012,261,948	52.917	52.9
UnitedHealthcare Ins Co	CT	79413	707	111,419	266,023,997	13.907	66.8
Mutual Of Omaha Ins Co	NE	71412	261	74,972	151,873,466	7.939	74.8
United Of Omaha Life Ins Co	NE	69868	261	14,786	56,065,627	2.931	77.7
Country Life Ins Co	IL	62553	50	21,538	55,748,138	2.914	80.6
American Continental Ins Co	TN	12321	1	15,591	44,569,917	2.330	82.9
Aetna Hlth & Life Ins Co	CT	78700	1	10,508	19,493,090	1.019	84.0
Cigna Hlth & Life Ins Co	CT	67369	901	13,993	19,405,965	1.014	85.0
State Farm Mut Auto Ins Co	IL	25178	176	6,091	16,739,830	0.875	85.8
Pekin Life Ins Co	IL	67628	153	5,257	14,116,505	0.738	86.6
<b>**TOTAL**</b>				<b>788,500</b>	<b>1,912,933,992</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.

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2018 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	93,887	233,769,707	26.563	26.6
Anthem Ins Co Inc	IN	28207	671	44,734	127,890,312	14.532	41.1
United Of Omaha Life Ins Co	NE	69868	261	23,599	67,526,788	7.673	48.8
Continental Life Ins Co Brentwood	TN	68500	1	30,517	42,804,257	4.864	53.6
United World Life Ins Co	NE	72850	261	14,560	34,052,919	3.869	57.5
Medico Ins Co	IA	31119	3527	16,154	32,230,615	3.662	61.2
Omaha Ins Co	NE	13100	261	16,368	27,903,986	3.171	64.3
Colonial Penn Life Ins Co	PA	62065	233	11,971	23,334,863	2.652	67.0
Philadelphia Amer Life Ins Co	TX	67784	520	12,968	21,584,360	2.453	69.4
American Retirement Life Ins Co	OH	88366	901	9,428	19,203,279	2.182	71.6
<b>**TOTAL**</b>				390,219	880,054,986	100.000	100.0

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	174,420	420,781,140	60.388	60.4
UnitedHealthcare Ins Co	CT	79413	707	16,358	37,057,615	5.318	65.7
Continental Life Ins Co Brentwood	TN	68500	1	11,691	31,333,515	4.497	70.2
United Of Omaha Life Ins Co	NE	69868	261	7,617	24,212,314	3.475	73.7
American Republic Ins Co	IA	60836	3527	6,592	20,297,538	2.913	76.6
Omaha Ins Co	NE	13100	261	9,221	15,710,884	2.255	78.8
Medico Corp Life Ins Co	IA	79987	3527	10,482	13,254,873	1.902	80.7
Equitable Life & Cas Ins Co	UT	62952	4888	5,139	12,531,705	1.798	82.5
Aetna Hlth & Life Ins Co	CT	78700	1	6,657	11,386,597	1.634	84.2
American Retirement Life Ins Co	OH	88366	901	6,090	8,630,897	1.239	85.4
<b>**TOTAL**</b>				<b>305,743</b>	<b>696,800,498</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.

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	105,828	266,962,290	46.530	46.5
UnitedHealthcare Ins Co	CT	79413	707	28,837	69,748,664	12.157	58.7
Cigna Hlth & Life Ins Co	CT	67369	901	24,129	31,007,980	5.405	64.1
BCBS of KC	MO	47171	537	8,204	23,347,930	4.069	68.2
United World Life Ins Co	NE	72850	261	5,400	21,709,562	3.784	71.9
American Continental Ins Co	TN	12321	1	5,173	16,826,452	2.933	74.9
Aetna Hlth & Life Ins Co	CT	78700	1	7,335	14,221,450	2.479	77.4
American Retirement Life Ins Co	OH	88366	901	4,750	10,831,164	1.888	79.2
Mutual Of Omaha Ins Co	NE	71412	261	6,202	9,102,444	1.587	80.8
Old Surety Life Ins Co	OK	67326	4922	4,812	8,360,204	1.457	82.3
<b>**TOTAL**</b>				248,506	573,743,291	100.000	100.0

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	76,710	181,251,685	35.553	35.6
UnitedHealthcare Ins Co	CT	79413	707	58,425	136,527,858	26.780	62.3
Omaha Ins Co	NE	13100	261	15,469	27,192,666	5.334	67.7
United Of Omaha Life Ins Co	NE	69868	261	5,327	18,179,286	3.566	71.2
Aetna Hlth & Life Ins Co	CT	78700	1	9,588	15,112,193	2.964	74.2
Cigna Hlth & Life Ins Co	CT	67369	901	9,357	12,200,201	2.393	76.6
Humana Ins Co Of KY	KY	60219	119	5,098	12,192,365	2.392	79.0
American Continental Ins Co	TN	12321	1	4,085	11,301,723	2.217	81.2
American Retirement Life Ins Co	OH	88366	901	3,941	9,333,472	1.831	83.0
Forethought Life Ins Co	IN	91642	3891	2,763	7,058,498	1.385	84.4
<b>**TOTAL**</b>				229,400	509,812,925	100.000	100.0

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	43,435	110,252,601	30.571	30.6
UnitedHealthcare Ins Co	CT	79413	707	34,328	80,057,976	22.199	52.8
United Of Omaha Life Ins Co	NE	69868	261	8,168	27,023,900	7.493	60.3
Mutual Of Omaha Ins Co	NE	71412	261	9,065	17,995,623	4.990	65.3
American Continental Ins Co	TN	12321	1	7,288	14,908,526	4.134	69.4
American Retirement Life Ins Co	OH	88366	901	9,046	13,922,590	3.860	73.2
Physicians Mut Ins Co	NE	80578	367	5,579	12,712,243	3.525	76.8
New Era Life Ins Co	TX	78743	520	4,442	10,708,870	2.969	79.7
Physicians Life Ins Co	NE	72125	367	1,721	5,783,480	1.604	81.3
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	1,889	4,541,738	1.259	82.6
<b>**TOTAL**</b>				153,054	360,644,455	100.000	100.0

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	36,574	93,955,957	55.454	55.5
Anthem Hlth Plans of ME Inc	ME	52618	671	20,712	47,369,078	27.958	83.4
HPHC Ins Co Inc	MA	18975	595	3,420	8,357,370	4.933	88.3
Transamerica Life Ins Co	IA	86231	468	1,880	4,756,509	2.807	91.2
Loyal Amer Life Ins Co	OH	65722	901	1,208	2,163,347	1.277	92.4
Colonial Penn Life Ins Co	PA	62065	233	1,046	2,081,482	1.229	93.7
Globe Life & Accident Ins Co	NE	91472	290	949	2,044,883	1.207	94.9
Central States Ind Co Of Omaha	NE	34274	31	595	1,732,759	1.023	95.9
USAA Life Ins Co	TX	69663	200	497	1,138,077	0.672	96.6
United Of Omaha Life Ins Co	NE	69868	261	395	1,041,274	0.615	97.2
<b>**TOTAL**</b>				69,198	169,431,621	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.



August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **MARYLAND**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	103,030	270,973,407	43.233	43.2
Carefirst of MD Inc	MD	47058	380	43,776	144,527,394	23.059	66.3
Omaha Ins Co	NE	13100	261	21,786	43,920,930	7.007	73.3
Continental Life Ins Co Brentwood	TN	68500	1	7,379	18,029,553	2.877	76.2
Colonial Penn Life Ins Co	PA	62065	233	6,911	16,459,328	2.626	78.8
First Care Inc	MD	60113	380	9,511	14,449,102	2.305	81.1
United Amer Ins Co	NE	92916	290	5,236	13,674,167	2.182	83.3
United World Life Ins Co	NE	72850	261	3,020	13,437,114	2.144	85.4
Group Hospitalization & Med Srves	DC	53007	380	4,661	12,713,312	2.028	87.5
USAA Life Ins Co	TX	69663	200	4,683	12,661,463	2.020	89.5
<b>**TOTAL**</b>				243,175	626,781,675	100.000	100.0

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	226,855	516,132,796	66.813	66.8
HPHC Ins Co Inc	MA	18975	595	43,322	102,610,193	13.283	80.1
UnitedHealthcare Ins Co	CT	79413	707	40,352	95,823,105	12.404	92.5
Tufts Ins Co Inc	MA	60117	4742	16,338	34,297,078	4.440	96.9
Humana Ins Co	WI	73288	119	3,031	8,685,109	1.124	98.1
Bankers Life & Cas Co	IL	61263	233	1,500	5,669,435	0.734	98.8
Fallon Hlth & Life Assur Co	MA	66828	4741	1,362	3,092,636	0.400	99.2
BCBS of MA HMO Blue Inc	MA	12219	3637	1,392	2,075,239	0.269	99.5
HNE Ins Co	MA	14198	4756	754	1,398,182	0.181	99.6
Transamerica Premier Life Ins Co	IA	66281	468	389	718,542	0.093	99.7
<b>**TOTAL**</b>				335,911	772,501,065	100.000	100.0

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2018 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	143,544	439,539,502	42.980	43.0
UnitedHealthcare Ins Co	CT	79413	707	120,449	250,955,453	24.539	67.5
Blue Care Network Of MI	MI	95610	572	12,414	34,903,860	3.413	70.9
Priority Hlth	MI	95561	3383	15,664	33,842,565	3.309	74.2
American Continental Ins Co	TN	12321	1	16,145	33,114,214	3.238	77.5
Omaha Ins Co	NE	13100	261	17,823	31,633,991	3.093	80.6
United Of Omaha Life Ins Co	NE	69868	261	7,198	29,178,469	2.853	83.4
Colonial Penn Life Ins Co	PA	62065	233	10,909	19,660,634	1.922	85.3
Cigna Hlth & Life Ins Co	CT	67369	901	10,424	14,240,183	1.392	86.7
Medico Corp Life Ins Co	IA	79987	3527	6,838	11,843,178	1.158	87.9
<b>**TOTAL**</b>				429,663	1,022,664,645	100.000	100.0

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	80,006	230,939,331	71.673	71.7
UnitedHealthcare Ins Co	CT	79413	707	16,841	39,033,816	12.114	83.8
Continental Life Ins Co Brentwood	TN	68500	1	3,609	8,705,029	2.702	86.5
State Farm Mut Auto Ins Co	IL	25178	176	2,058	5,765,758	1.789	88.3
Omaha Ins Co	NE	13100	261	2,597	5,034,220	1.562	89.8
Colonial Penn Life Ins Co	PA	62065	233	2,187	3,983,050	1.236	91.1
United World Life Ins Co	NE	72850	261	876	3,239,814	1.005	92.1
Cigna Hlth & Life Ins Co	CT	67369	901	2,713	2,954,760	0.917	93.0
Loyal Amer Life Ins Co	OH	65722	901	1,361	2,890,775	0.897	93.9
Bankers Life & Cas Co	IL	61263	233	712	2,396,399	0.744	94.6
<b>**TOTAL**</b>				119,554	322,212,843	100.000	100.0

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	29,345	70,669,388	19.205	19.2
American Continental Ins Co	TN	12321	1	15,800	34,581,125	9.398	28.6
BCBS Of MS Mut Ins Co	MS	60111	1126	11,366	33,052,140	8.982	37.6
Philadelphia Amer Life Ins Co	TX	67784	520	12,936	29,148,892	7.921	45.5
Mutual Of Omaha Ins Co	NE	71412	261	14,420	28,236,267	7.673	53.2
United Of Omaha Life Ins Co	NE	69868	261	6,278	20,365,082	5.534	58.7
Omaha Ins Co	NE	13100	261	8,103	16,433,467	4.466	63.2
Manhattan Life Ins Co	NY	65870	1117	7,320	13,550,624	3.682	66.9
Cigna Hlth & Life Ins Co	CT	67369	901	8,459	11,194,190	3.042	69.9
United World Life Ins Co	NE	72850	261	2,483	10,307,247	2.801	72.7
<b>**TOTAL**</b>				162,232	367,982,089	100.000	100.0

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **MISSOURI**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	75,268	189,202,476	24.211	24.2
Mutual Of Omaha Ins Co	NE	71412	261	47,943	129,407,928	16.560	40.8
Healthy Alliance Life Ins Co	MO	78972	671	32,154	85,424,341	10.931	51.7
Transamerica Premier Life Ins Co	IA	66281	468	29,337	55,171,541	7.060	58.8
BCBS of KC	MO	47171	537	12,818	40,252,224	5.151	63.9
Omaha Ins Co	NE	13100	261	22,011	22,518,998	2.882	66.8
United Of Omaha Life Ins Co	NE	69868	261	6,907	22,303,501	2.854	69.6
Everest Reins Co	DE	26921	1120	9,869	18,444,238	2.360	72.0
Cigna Hlth & Life Ins Co	CT	67369	901	10,862	16,007,048	2.048	74.1
Manhattan Life Ins Co	NY	65870	1117	7,475	14,234,753	1.822	75.9
<b>**TOTAL**</b>				<b>327,545</b>	<b>781,464,692</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.

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	20,535	53,701,843	29.304	29.3
UnitedHealthcare Ins Co	CT	79413	707	13,057	28,262,756	15.423	44.7
Aetna Hlth & Life Ins Co	CT	78700	1	9,309	13,372,751	7.297	52.0
Sterling Life Ins Co	IL	77399	901	3,657	10,502,755	5.731	57.8
American Continental Ins Co	TN	12321	1	3,146	8,420,592	4.595	62.4
State Farm Mut Auto Ins Co	IL	25178	176	3,221	7,065,536	3.856	66.2
United Of Omaha Life Ins Co	NE	69868	261	4,077	6,654,376	3.631	69.8
American Retirement Life Ins Co	OH	88366	901	2,946	4,819,568	2.630	72.5
Humana Ins Co	WI	73288	119	2,584	4,700,442	2.565	75.0
Humanadental Ins Co	WI	70580	119	3,507	4,277,527	2.334	77.4
<b>**TOTAL**</b>				<b>84,674</b>	<b>183,254,603</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.

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	67,643	176,790,679	43.022	43.0
Omaha Ins Co	NE	13100	261	19,510	31,549,755	7.678	50.7
UnitedHealthcare Ins Co	CT	79413	707	8,445	20,641,596	5.023	55.7
Mutual Of Omaha Ins Co	NE	71412	261	4,907	17,935,234	4.365	60.1
American Continental Ins Co	TN	12321	1	5,796	15,906,725	3.871	64.0
Physicians Mut Ins Co	NE	80578	367	7,141	12,961,015	3.154	67.1
United Of Omaha Life Ins Co	NE	69868	261	4,346	12,352,539	3.006	70.1
Thrivent Financial For Lutherans	WI	56014	2938	4,476	10,650,178	2.592	72.7
Bankers Fidelity Life Ins Co	GA	61239	587	8,989	10,391,328	2.529	75.2
Manhattan Life Ins Co	NY	65870	1117	4,325	9,712,304	2.363	77.6
<b>**TOTAL**</b>				180,773	410,931,574	100.000	100.0

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



August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: **NEVADA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	46,011	111,560,013	49.514	49.5
Rocky Mountain Hospital & Medical	CO	11011	671	7,661	22,319,293	9.906	59.4
American Retirement Life Ins Co	OH	88366	901	9,139	16,730,700	7.426	66.8
Mutual Of Omaha Ins Co	NE	71412	261	4,176	9,914,987	4.401	71.2
Equitable Life & Cas Ins Co	UT	62952	4888	2,240	7,755,789	3.442	74.7
American Continental Ins Co	TN	12321	1	3,842	7,526,116	3.340	78.0
Humana Ins Co	WI	73288	119	3,407	7,479,688	3.320	81.3
United Of Omaha Life Ins Co	NE	69868	261	1,116	4,242,280	1.883	83.2
USAA Life Ins Co	TX	69663	200	1,430	3,394,525	1.507	84.7
United World Life Ins Co	NE	72850	261	2,890	3,127,713	1.388	86.1
<b>**TOTAL**</b>				95,795	225,311,802	100.000	100.0

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	33,734	81,768,312	35.220	35.2
UnitedHealthcare Ins Co	CT	79413	707	29,794	71,798,538	30.926	66.1
HPHC Ins Co Inc	MA	18975	595	7,985	21,502,088	9.262	75.4
Colonial Penn Life Ins Co	PA	62065	233	6,599	12,509,799	5.388	80.8
Continental Life Ins Co Brentwood	TN	68500	1	6,227	11,861,603	5.109	85.9
Bankers Life & Cas Co	IL	61263	233	3,329	11,772,310	5.071	91.0
Mutual Of Omaha Ins Co	NE	71412	261	2,792	4,531,882	1.952	92.9
USAA Life Ins Co	TX	69663	200	1,464	3,644,666	1.570	94.5
American Retirement Life Ins Co	OH	88366	901	1,879	3,311,760	1.426	95.9
Humana Ins Co	WI	73288	119	1,046	1,737,344	0.748	96.7
<b>**TOTAL**</b>				98,155	232,162,277	100.000	100.0

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **NEW JERSEY**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	246,521	657,910,668	51.851	51.9
Horizon Ins Co	NJ	14690	1202	83,920	266,711,429	21.020	72.9
United Of Omaha Life Ins Co	NE	69868	261	28,510	62,946,978	4.961	77.8
Colonial Penn Life Ins Co	PA	62065	233	16,856	36,647,393	2.888	80.7
Aetna Hlth & Life Ins Co	CT	78700	1	14,390	31,803,694	2.507	83.2
Bankers Life & Cas Co	IL	61263	233	7,765	30,768,746	2.425	85.7
Genworth Life & Ann Ins Co	VA	65536	4011	8,734	27,486,472	2.166	87.8
Loyal Amer Life Ins Co	OH	65722	901	9,955	18,906,810	1.490	89.3
Amerihealth Ins Co Of NJ	NJ	60061	936	7,089	17,835,006	1.406	90.7
Continental Life Ins Co Brentwood	TN	68500	1	6,565	17,382,512	1.370	92.1
<b>**TOTAL**</b>				480,748	1,268,842,166	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.

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **NEW MEXICO**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	30,411	64,579,799	48.485	48.5
Health Care Serv Corp A Mut Legal Re	IL	70670	917	7,194	17,224,676	12.932	61.4
United Of Omaha Life Ins Co	NE	69868	261	10,754	12,724,086	9.553	71.0
United World Life Ins Co	NE	72850	261	2,205	6,445,578	4.839	75.8
Humana Ins Co	WI	73288	119	1,966	3,852,094	2.892	78.7
American Retirement Life Ins Co	OH	88366	901	2,625	3,360,018	2.523	81.2
USAA Life Ins Co	TX	69663	200	1,727	3,313,800	2.488	83.7
Mutual Of Omaha Ins Co	NE	71412	261	945	3,161,427	2.374	86.1
United Amer Ins Co	NE	92916	290	1,494	3,057,498	2.296	88.4
American Continental Ins Co	TN	12321	1	1,452	2,081,747	1.563	89.9
<b>**TOTAL**</b>				<b>67,447</b>	<b>133,194,942</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.

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	395,327	1,131,570,321	85.038	85.0
Empire Healthchoice Assur Inc	NY	55093	671	22,370	60,562,150	4.551	89.6
Globe Life Ins Co of NY	NY	74101	290	29,611	40,200,279	3.021	92.6
Excellus Hlth Plan Inc	NY	55107	1186	9,441	27,411,914	2.060	94.7
Humana Ins Co of NY	NY	12634	119	8,166	16,134,596	1.213	95.9
Transamerica Financial Life Ins Co	NY	70688	468	5,633	15,381,145	1.156	97.0
Mutual Of Omaha Ins Co	NE	71412	261	1,702	8,768,533	0.659	97.7
Health Now NY Inc	NY	55204		1,445	6,080,395	0.457	98.2
CDPHP Universal Benefits Inc	NY	47027	4708	1,246	5,471,936	0.411	98.6
Group Hlth Inc	NY	55239	1127	1,591	5,470,220	0.411	99.0
<b>**TOTAL**</b>				481,178	1,330,660,448	100.000	100.0

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	161,424	382,057,438	34.529	34.5
UnitedHealthcare Ins Co	CT	79413	707	119,735	287,439,808	25.978	60.5
Mutual Of Omaha Ins Co	NE	71412	261	48,642	85,426,534	7.721	68.2
United Of Omaha Life Ins Co	NE	69868	261	24,022	74,787,891	6.759	75.0
United World Life Ins Co	NE	72850	261	29,864	28,830,237	2.606	77.6
Aetna Hlth & Life Ins Co	CT	78700	1	13,068	22,776,165	2.058	79.7
American Continental Ins Co	TN	12321	1	7,193	20,633,471	1.865	81.5
USAA Life Ins Co	TX	69663	200	6,489	15,843,006	1.432	82.9
Cigna Hlth & Life Ins Co	CT	67369	901	10,185	14,812,679	1.339	84.3
Colonial Penn Life Ins Co	PA	62065	233	8,611	14,694,840	1.328	85.6
<b>**TOTAL**</b>				505,388	1,106,484,478	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.

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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
Noridian Mut Ins Co	ND	55891		37,949	95,147,657	73.581	73.6
UnitedHealthcare Ins Co	CT	79413	707	1,982	4,795,235	3.708	77.3
Omaha Ins Co	NE	13100	261	2,683	4,105,974	3.175	80.5
American Continental Ins Co	TN	12321	1	1,562	2,780,836	2.151	82.6
United World Life Ins Co	NE	72850	261	833	2,768,885	2.141	84.8
Thrivent Financial For Lutherans	WI	56014	2938	1,178	2,271,141	1.756	86.5
Mutual Of Omaha Ins Co	NE	71412	261	553	1,919,217	1.484	88.0
American Republic Ins Co	IA	60836	3527	483	1,645,728	1.273	89.3
Sanford Hlth Plan	SD	95683	1246	783	1,360,061	1.052	90.3
Humana Ins Co	WI	73288	119	666	1,290,346	0.998	91.3
<b>**TOTAL**</b>				53,831	129,310,342	100.000	100.0

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	260,007	601,191,853	45.868	45.9
Community Ins Co	OH	10345	671	56,198	135,216,338	10.316	56.2
Humana Ins Co	WI	73288	119	44,616	100,799,328	7.691	63.9
Medical Hlth Insuring Corp of OH	OH	95828	730	47,555	83,365,425	6.360	70.2
Aetna Hlth & Life Ins Co	CT	78700	1	18,282	31,623,455	2.413	72.6
Omaha Ins Co	NE	13100	261	14,076	29,064,224	2.217	74.9
Medical Mut Of OH	OH	29076	730	10,644	26,373,066	2.012	76.9
United World Life Ins Co	NE	72850	261	18,157	24,873,775	1.898	78.8
United Of Omaha Life Ins Co	NE	69868	261	5,798	23,567,652	1.798	80.6
American Retirement Life Ins Co	OH	88366	901	7,987	17,363,021	1.325	81.9
<b>**TOTAL**</b>				587,953	1,310,687,915	100.000	100.0

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



August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	63,013	137,009,432	32.239	32.2
UnitedHealthcare Ins Co	CT	79413	707	43,704	98,913,293	23.274	55.5
Omaha Ins Co	NE	13100	261	27,004	37,226,023	8.759	64.3
United Of Omaha Life Ins Co	NE	69868	261	6,895	21,984,820	5.173	69.4
Aetna Hlth & Life Ins Co	CT	78700	1	8,374	11,865,771	2.792	72.2
Physicians Mut Ins Co	NE	80578	367	4,451	9,726,810	2.289	74.5
American Retirement Life Ins Co	OH	88366	901	4,667	9,600,045	2.259	76.8
Cigna Hlth & Life Ins Co	CT	67369	901	5,562	6,135,953	1.444	78.2
Equitable Life & Cas Ins Co	UT	62952	4888	2,346	5,782,994	1.361	79.6
Mutual Of Omaha Ins Co	NE	71412	261	2,338	5,662,880	1.332	80.9
<b>**TOTAL**</b>				203,944	424,985,770	100.000	100.0

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	53,050	112,417,049	32.608	32.6
Individual Assur Co Life Hlth & Acc	OK	81779		20,181	41,398,538	12.008	44.6
Omaha Ins Co	NE	13100	261	20,989	32,549,694	9.441	54.1
Regence BCBS of OR	OR	54933	1207	7,594	22,834,908	6.623	60.7
United Of Omaha Life Ins Co	NE	69868	261	6,040	19,197,716	5.568	66.2
Manhattan Life Ins Co	NY	65870	1117	7,763	16,284,200	4.723	71.0
Transamerica Premier Life Ins Co	IA	66281	468	6,251	15,975,237	4.634	75.6
Loyal Amer Life Ins Co	OH	65722	901	7,388	11,984,928	3.476	79.1
State Farm Mut Auto Ins Co	IL	25178	176	2,912	6,721,660	1.950	81.0
USAA Life Ins Co	TX	69663	200	3,005	6,518,288	1.891	82.9
<b>**TOTAL**</b>				158,188	344,755,926	100.000	100.0

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	219,910	508,727,926	33.136	33.1
Highmark Inc	PA	54771	812	108,922	267,890,852	17.449	50.6
Aetna Hlth & Life Ins Co	CT	78700	1	39,788	81,015,365	5.277	55.9
Independence Hospital Ind Plan Inc	PA	54704	936	38,258	49,784,483	3.243	59.1
Colonial Penn Life Ins Co	PA	62065	233	19,407	42,869,631	2.792	61.9
Capital Advantage Ins Co	PA	41203	1230	26,183	39,190,091	2.553	64.4
American Retirement Life Ins Co	OH	88366	901	16,554	38,585,583	2.513	67.0
United World Life Ins Co	NE	72850	261	10,059	37,676,645	2.454	69.4
New Era Life Ins Co	TX	78743	520	12,764	36,031,103	2.347	71.8
Cigna Hlth & Life Ins Co	CT	67369	901	22,260	34,017,912	2.216	74.0
<b>**TOTAL**</b>				700,155	1,535,286,806	100.000	100.0

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **RHODE ISLAND**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
BCBS of RI	RI	53473		25,191	59,570,648	51.840	51.8
UnitedHealthcare Ins Co	CT	79413	707	19,922	42,216,050	36.738	88.6
Colonial Penn Life Ins Co	PA	62065	233	2,100	4,693,315	4.084	92.7
Bankers Life & Cas Co	IL	61263	233	674	2,559,716	2.228	94.9
Humana Ins Co	WI	73288	119	873	2,066,437	1.798	96.7
USAA Life Ins Co	TX	69663	200	655	1,507,025	1.311	98.0
Mutual Of Omaha Ins Co	NE	71412	261	362	601,812	0.524	98.5
Transamerica Life Ins Co	IA	86231	468	167	339,696	0.296	98.8
American Retirement Life Ins Co	OH	88366	901	139	284,105	0.247	99.1
Continental Life Ins Co Brentwood	TN	68500	1	140	262,238	0.228	99.3
<b>**TOTAL**</b>				50,713	114,911,747	100.000	100.0

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **SOUTH CAROLINA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	81,548	172,043,012	29.660	29.7
BCBS Of SC Inc	SC	38520	661	63,264	151,364,058	26.095	55.8
Omaha Ins Co	NE	13100	261	12,949	22,810,940	3.933	59.7
United Of Omaha Life Ins Co	NE	69868	261	6,081	20,215,397	3.485	63.2
American Retirement Life Ins Co	OH	88366	901	8,899	18,351,710	3.164	66.3
Cigna Hlth & Life Ins Co	CT	67369	901	12,234	15,449,766	2.664	69.0
American Continental Ins Co	TN	12321	1	4,386	13,788,632	2.377	71.4
Aetna Hlth & Life Ins Co	CT	78700	1	7,677	13,401,796	2.310	73.7
New Era Life Ins Co	TX	78743	520	5,907	13,361,636	2.304	76.0
United World Life Ins Co	NE	72850	261	10,513	12,592,010	2.171	78.2
<b>**TOTAL**</b>				<b>276,067</b>	<b>580,053,172</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.

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	21,987	56,846,539	36.586	36.6
Avera Hlth Plans Inc	SD	95839		9,844	18,089,961	11.643	48.2
United Of Omaha Life Ins Co	NE	69868	261	6,683	13,720,867	8.831	57.1
UnitedHealthcare Ins Co	CT	79413	707	5,428	12,196,526	7.850	64.9
Omaha Ins Co	NE	13100	261	8,755	9,534,834	6.137	71.0
State Farm Mut Auto Ins Co	IL	25178	176	1,546	4,213,602	2.712	73.8
United World Life Ins Co	NE	72850	261	958	3,873,959	2.493	76.3
American Continental Ins Co	TN	12321	1	2,137	3,547,246	2.283	78.5
Physicians Mut Ins Co	NE	80578	367	2,117	3,437,435	2.212	80.7
Thrivent Financial For Lutherans	WI	56014	2938	1,611	3,417,892	2.200	82.9
<b>**TOTAL**</b>				<b>72,306</b>	<b>155,377,253</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.

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **TENNESSEE**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	63,387	145,120,167	21.187	21.2
TRH Hlth Ins Co	TN	89005	4677	63,171	144,798,180	21.140	42.3
BCBS of TN Inc	TN	54518	3498	49,776	131,773,127	19.238	61.6
Mutual Of Omaha Ins Co	NE	71412	261	13,860	28,090,003	4.101	65.7
United Of Omaha Life Ins Co	NE	69868	261	7,684	27,745,802	4.051	69.7
American Retirement Life Ins Co	OH	88366	901	14,443	25,810,574	3.768	73.5
Omaha Ins Co	NE	13100	261	19,735	20,700,341	3.022	76.5
American Continental Ins Co	TN	12321	1	6,293	13,551,286	1.978	78.5
Bankers Fidelity Assur Co	GA	71919	587	6,609	10,398,248	1.518	80.0
Humana Ins Co	WI	73288	119	4,347	9,589,244	1.400	81.4
<b>**TOTAL**</b>				<b>308,067</b>	<b>684,961,629</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.

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	219,083	579,514,884	29.021	29.0
Health Care Serv Corp A Mut Legal Re	IL	70670	917	165,973	386,427,183	19.352	48.4
Continental Life Ins Co Brentwood	TN	68500	1	55,245	118,997,105	5.959	54.3
United Of Omaha Life Ins Co	NE	69868	261	32,300	114,242,186	5.721	60.1
United World Life Ins Co	NE	72850	261	71,660	74,574,059	3.735	63.8
Omaha Ins Co	NE	13100	261	35,223	71,660,729	3.589	67.4
USAA Life Ins Co	TX	69663	200	28,165	60,086,314	3.009	70.4
Cigna Hlth & Life Ins Co	CT	67369	901	42,885	56,465,699	2.828	73.2
State Farm Mut Auto Ins Co	IL	25178	176	9,737	30,405,849	1.523	74.7
Colonial Penn Life Ins Co	PA	62065	233	11,499	27,113,906	1.358	76.1
<b>**TOTAL**</b>				873,514	1,996,866,480	100.000	100.0

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



August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **UTAH**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	35,264	72,185,430	41.992	42.0
Regence BCBS of UT	UT	54550	1207	18,300	44,635,284	25.965	68.0
American Continental Ins Co	TN	12321	1	3,045	4,630,013	2.693	70.7
American Retirement Life Ins Co	OH	88366	901	2,924	4,202,909	2.445	73.1
United Of Omaha Life Ins Co	NE	69868	261	2,154	4,065,798	2.365	75.5
Equitable Life & Cas Ins Co	UT	62952	4888	1,357	3,312,597	1.927	77.4
Bankers Fidelity Life Ins Co	GA	61239	587	1,774	3,266,047	1.900	79.3
Standard Life & Accident Ins Co	TX	86355	408	1,298	3,196,435	1.859	81.1
Educators Mut Ins Assoc	UT	81701	126	870	2,651,414	1.542	82.7
United World Life Ins Co	NE	72850	261	690	2,289,852	1.332	84.0
<b>**TOTAL**</b>				<b>82,505</b>	<b>171,903,392</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.

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	17,846	44,182,220	39.288	39.3
The Vt Hlth Plan LLC	VT	95696	4745	8,156	15,661,813	13.927	53.2
BCBS of VT	VT	53295	4745	3,279	8,817,687	7.841	61.1
Continental Life Ins Co Brentwood	TN	68500	1	4,672	7,878,513	7.006	68.1
Colonial Penn Life Ins Co	PA	62065	233	3,505	6,609,546	5.877	73.9
Bankers Life & Cas Co	IL	61263	233	2,034	5,555,005	4.940	78.9
Genworth Life & Ann Ins Co	VA	65536	4011	2,591	4,989,258	4.437	83.3
Washington Natl Ins Co	IN	70319	233	2,406	4,250,215	3.779	87.1
Humana Ins Co	WI	73288	119	1,695	3,025,941	2.691	89.8
Mutual Of Omaha Ins Co	NE	71412	261	1,665	2,751,112	2.446	92.2
<b>**TOTAL**</b>				52,131	112,457,213	100.000	100.0

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2018 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	129,741	301,487,323	33.010	33.0
UnitedHealthcare Ins Co	CT	79413	707	115,788	260,713,264	28.546	61.6
American Continental Ins Co	TN	12321	1	30,271	55,952,226	6.126	67.7
Omaha Ins Co	NE	13100	261	38,989	53,455,517	5.853	73.5
United Of Omaha Life Ins Co	NE	69868	261	16,438	50,192,514	5.496	79.0
American Retirement Life Ins Co	OH	88366	901	28,308	38,717,215	4.239	83.3
Humana Ins Co	WI	73288	119	8,607	15,826,505	1.733	85.0
USAA Life Ins Co	TX	69663	200	5,653	13,037,735	1.428	86.4
Colonial Penn Life Ins Co	PA	62065	233	4,976	9,195,932	1.007	87.4
Group Hospitalization & Med Srvc	DC	53007	380	3,193	8,116,592	0.889	88.3
<b>**TOTAL**</b>				429,851	913,308,707	100.000	100.0

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	132,416	313,510,619	44.754	44.8
Premera Blue Cross	WA	47570	962	45,475	116,694,542	16.658	61.4
Regence BlueShield	WA	53902	1207	34,868	88,337,303	12.610	74.0
United Of Omaha Life Ins Co	NE	69868	261	27,881	55,534,442	7.928	82.0
Loyal Amer Life Ins Co	OH	65722	901	17,373	24,203,497	3.455	85.4
Asuris NW Hlth	WA	47350	1207	5,966	14,517,747	2.072	87.5
Mutual Of Omaha Ins Co	NE	71412	261	4,173	14,474,299	2.066	89.5
USAA Life Ins Co	TX	69663	200	5,395	12,708,744	1.814	91.4
Sterling Life Ins Co	IL	77399	901	4,357	11,417,713	1.630	93.0
Colonial Penn Life Ins Co	PA	62065	233	3,817	7,299,861	1.042	94.0
<b>**TOTAL**</b>				301,349	700,520,400	100.000	100.0

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	37,059	89,529,838	44.081	44.1
Highmark West Virginia Inc.	WV	54828	812	7,102	18,822,289	9.267	53.3
Omaha Ins Co	NE	13100	261	9,044	14,889,684	7.331	60.7
Continental Life Ins Co Brentwood	TN	68500	1	3,572	9,675,551	4.764	65.4
United Of Omaha Life Ins Co	NE	69868	261	2,577	8,708,673	4.288	69.7
Aetna Hlth & Life Ins Co	CT	78700	1	4,560	7,015,566	3.454	73.2
American Retirement Life Ins Co	OH	88366	901	3,803	6,653,458	3.276	76.5
State Farm Mut Auto Ins Co	IL	25178	176	2,136	5,028,685	2.476	78.9
Colonial Penn Life Ins Co	PA	62065	233	2,111	4,645,022	2.287	81.2
Humana Ins Co	WI	73288	119	1,918	4,153,926	2.045	83.3
<b>**TOTAL**</b>				91,448	203,104,530	100.000	100.0

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	43,501	137,154,387	18.135	18.1
UnitedHealthcare Ins Co	CT	79413	707	60,548	134,425,197	17.775	35.9
BCBS of WI	WI	54003	671	19,648	66,049,782	8.734	44.6
Physicians Mut Ins Co	NE	80578	367	26,625	56,037,746	7.410	52.1
Continental Life Ins Co Brentwood	TN	68500	1	11,288	39,787,101	5.261	57.3
Dean Hlth Plan Inc	WI	96156	1294	21,292	37,101,523	4.906	62.2
American Continental Ins Co	TN	12321	1	13,386	30,846,783	4.079	66.3
Medico Corp Life Ins Co	IA	79987	3527	16,006	28,406,358	3.756	70.1
Physicians Life Ins Co	NE	72125	367	5,210	16,913,150	2.236	72.3
American Republic Ins Co	IA	60836	3527	4,994	16,380,516	2.166	74.5
<b>**TOTAL**</b>				329,061	756,279,070	100.000	100.0

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 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	14,705	34,024,845	31.120	31.1
BCBS of WY	WY	53767		9,510	21,531,816	19.693	50.8
United Of Omaha Life Ins Co	NE	69868	261	5,512	9,127,425	8.348	59.2
American Retirement Life Ins Co	OH	88366	901	5,383	7,476,692	6.838	66.0
State Farm Mut Auto Ins Co	IL	25178	176	1,857	4,922,963	4.503	70.5
American Continental Ins Co	TN	12321	1	2,697	4,856,542	4.442	74.9
Mutual Of Omaha Ins Co	NE	71412	261	952	3,219,292	2.944	77.9
United World Life Ins Co	NE	72850	261	1,092	3,159,866	2.890	80.8
USAA Life Ins Co	TX	69663	200	1,418	3,045,134	2.785	83.6
Humana Ins Co	WI	73288	119	1,584	2,925,281	2.676	86.2
<b>**TOTAL**</b>				51,281	109,335,548	100.000	100.0

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2018 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	527	815,488	100.000	100.0
**TOTAL**				527	815,488	100.000	100.0

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



August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2018 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	39	60,052	100.000	100.0
**TOTAL**				39	60,052	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.

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **PUERTO RICO**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
Triple S Salud Inc	PR	55816	4802	13,074	20,511,317	64.876	64.9
UnitedHealthcare Ins Co	CT	79413	707	6,083	9,370,746	29.639	94.5
Humana Ins Co Of PR Inc	PR	84603	119	1,204	1,601,777	5.066	99.6
Mutual Of Omaha Ins Co	NE	71412	261	60	110,405	0.349	99.9
Ryder Hlth Plan Inc	PR	95743		24	21,930	0.069	100.0
<b>**TOTAL**</b>				20,445	31,616,175	100.000	100.0

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

August 08, 2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: **U.S. VIRGIN ISLANDS**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	9,029	14,917,254	98.852	98.9
Mutual Of Omaha Ins Co	NE	71412	261	111	169,432	1.123	100.0
Continental Gen Ins Co	TX	71404		1	3,860	0.026	100.0
<b>**TOTAL**</b>				9,141	15,090,546	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**



## 2018 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	87,971	65	0	0
Ability Ins Co	71471	4824	ADVANTAGE CAPITAL GRP	269,052	59	0	0
Aetna Hlth & Life Ins Co	78700	1	CVS GRP	94,851,140	45,345	268,224,278	174,618
Aetna Hlth Ins Co	72052	1	CVS GRP	0	0	20,714,705	17,487
Aetna Life Ins Co	60054	1	CVS GRP	87,090,149	26,981	6,792,513	2,421
Allcare Hlth Plan Inc	12253			0	0	41,007	40
Alliance Hlth & Life Ins Co	60134	1311	HENRY FORD HLTH SYSTEM GRP	1,977,409	672	2,597,760	1,168
Allianz Life Ins Co Of N Amer	90611	761	ALLIANZ INS GRP	174,233	87	0	0
Allianz Life Ins Co Of NY	64190	761	ALLIANZ INS GRP	11,320	20	0	0
Amalgamated Life & Hlth Ins Co	60208			2,446,256	891	29,757	21
American Continental Ins Co	12321	1	CVS GRP	337,065,732	126,558	118,002,786	74,847
American Family Ins Co	10386	473	AMERICAN FAMILY INS GRP	273,437	63	0	0
American Family Life Assur Co of Col	60380	370	AFLAC GRP	35,271,395	11,685	0	0
American Family Life Assur Co of NY	60526	370	AFLAC GRP	251,822	87	0	0
American Family Mut Ins Co SI	19275	473	AMERICAN FAMILY INS GRP	23,304,651	6,019	0	0
American Fidelity Assur Co	60410	330	AMERICAN FIDELITY CORP GRP	0	0	62,482	60
American Gen Life Ins Co	60488	12	AMERICAN INTL GRP	692,187	206	0	0
American Income Life Ins Co	60577	290	TORCHMARK CORP GRP	222,806	42	0	0
American Natl Ins Co	60739	408	AMERICAN NATL FIN GRP	62,704	28	0	0
American Natl Life Ins Co Of TX	71773	408	AMERICAN NATL FIN GRP	7,976,373	2,365	14,717,311	10,571
American Progressive L&H Ins Of NY	80624	1199	WELLCARE GRP	8,634,880	2,360	0	0
American Republic Corp Ins Co	67679	3527	AMERICAN ENTERPRISE MUT GRP	46,592,309	15,190	1,259,260	612
American Republic Ins Co	60836	3527	AMERICAN ENTERPRISE MUT GRP	93,608,805	27,150	4,627,280	2,118
American Retirement Life Ins Co	88366	901	CIGNA HLTH GRP	178,998,530	77,551	221,916,433	134,116
Americo Fin Life & Ann Ins Co	61999	449	FINANCIAL HOLDINGS GRP	0	0	17,185,092	15,308
Amerigroup Ins Co	14078	671	ANTHEM INC GRP	0	0	53,741	189

## 2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

### INDEX OF COMPANIES

Company Name	Individual Company Code	Group Code	Group Name	Prior Three Year Premiums	Prior Three Year Covered Lives	Current Three Year Premiums	Current Three Year Covered Lives
Amerihealth Ins Co Of NJ	60061	936	INDEPENDENCE HLTH GRP INC GRP	9,370,765	3,489	8,464,241	3,600
Anthem Hlth Plans Inc	60217	671	ANTHEM INC GRP	69,136,151	32,866	25,483,765	14,814
Anthem Hlth Plans Of KY Inc	95120	671	ANTHEM INC GRP	155,201,499	62,616	26,050,186	14,094
Anthem Hlth Plans of ME Inc	52618	671	ANTHEM INC GRP	36,302,236	14,648	11,066,842	6,064
Anthem Hlth Plans of NH	53759	671	ANTHEM INC GRP	63,803,064	24,227	17,965,248	9,507
Anthem Hlth Plans of VA Inc	71835	671	ANTHEM INC GRP	257,776,469	97,521	43,710,854	32,220
Anthem Ins Co Inc	28207	671	ANTHEM INC GRP	113,875,751	36,062	16,004,481	13,331
Assured Life Assn	56499			34,973,347	10,238	2,009,042	2,282
Assurity Life Ins Co	71439	4862	ASSURITY GRP	9,655	13	0	0
Asuris NW Hlth	47350	1207	CAMBIA HEALTH SOLUTIONS INC	9,319,294	3,416	5,198,453	2,550
Aultcare Ins Co	77216	4805	AULTMAN HLTH FOUNDATION GRP	0	0	1,264,536	673
Auto Owners Life Ins Co	61190	280	AUTO OWNERS GRP	427,606	100	0	0
Avalon Ins Co	12358	1230	CAPITAL BLUE CROSS GRP	1,306,747	270	22,193	10
Avera Hlth Plans Inc	95839			13,462,015	6,449	5,987,927	4,058
Bankers Conseco Life Ins Co	68560	233	CNO FINANCIAL GRP	3,100,560	1,314	1,403,010	1,020
Bankers Fidelity Assur Co	71919	587	ATLANTIC AMER GRP	2,438,599	1,433	35,202,872	23,367
Bankers Fidelity Life Ins Co	61239	587	ATLANTIC AMER GRP	61,857,996	25,043	64,558,457	44,865
Bankers Life & Cas Co	61263	233	CNO FINANCIAL GRP	251,997,148	73,283	0	0
BCBS of AL	55433	570	BCBS OF AL GRP	184,373,046	94,954	46,885,356	23,978
BCBS of AZ Inc	53589			64,780,345	30,685	38,658,149	10,479
BCBS Of FL	98167	536	GUIDEWELL MUT HOLDING GRP	337,286,032	141,103	107,655,453	41,736
BCBS of GA Inc	54801	671	ANTHEM INC GRP	130,054,745	45,934	33,009,271	16,430
BCBS of KC	47171	537	BCBS OF KC GRP	56,294,745	17,785	7,305,409	3,237
BCBS Of KS Inc	70729	430	BCBS OF KS GRP	217,486,066	80,156	49,476,224	25,672
BCBS of MA	53228	3637	BCBS OF MA GRP	399,970,606	161,839	116,162,190	65,016
BCBS of MA HMO Blue Inc	12219	3637	BCBS OF MA GRP	311,282	178	1,763,957	1,214



## 2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

### INDEX OF COMPANIES

Company Name	Individual Company Code	Group Code	Group Name	Prior Three Year Premiums	Prior Three Year Covered Lives	Current Three Year Premiums	Current Three Year Covered Lives
BCBS of MI Mut Ins Co	54291	572	BCBS OF MI GRP	349,786,912	102,707	89,752,590	40,837
BCBS Of MS Mut Ins Co	60111	1126	MISSISSIPPI INS GRP	28,446,549	9,452	4,605,591	1,914
BCBS of NC Inc	54631	758	BCBS OF NC GRP	328,409,424	125,634	53,648,014	35,790
BCBS Of NE	77780	4858	BCBS OF NE GRP	157,263,352	56,407	19,527,327	11,236
BCBS of RI	53473			56,633,585	23,957	2,937,063	1,234
BCBS Of SC Inc	38520	661	BCBS OF SC GRP	123,446,743	45,746	27,917,315	17,518
BCBS of TN Inc	54518	3498	BCBS OF TN GRP	99,230,079	28,982	32,543,048	20,794
BCBS of VT	53295	4745	BCBS OF VT GRP	7,263,114	2,575	1,554,573	704
BCBS of WI	54003	671	ANTHEM INC GRP	59,404,830	16,793	6,644,952	2,855
BCBS of WY	53767			17,894,384	7,146	3,637,432	2,364
BCBSM Inc	55026	461	BCBS OF MN GRP	1,734,258	860	229,205,073	79,146
Blue Care Network Of MI	95610	572	BCBS OF MI GRP	25,650,258	8,623	9,253,602	3,791
Blue Cross of ID Care Plus Inc	15022	1290	BLUE CROSS OF ID GRP	0	0	3,999,136	1,949
Blue Cross of ID Hlth Serv Inc	60095	1290	BLUE CROSS OF ID GRP	14,124,697	4,962	1,243,604	453
BridgeSpan Hlth Co	95303	1207	CAMBIA HEALTH SOLUTIONS INC	582,954	173	0	0
Capital Advantage Ins Co	41203	1230	CAPITAL BLUE CROSS GRP	27,817,127	14,970	11,372,964	11,213
Capital Blue Cross	54720	1230	CAPITAL BLUE CROSS GRP	20,254,465	13,250	71,139	46
Careamerica Life Ins Co	71331	2798	BLUE SHIELD OF CA GRP	828	2	0	0
Carefirst of MD Inc	47058	380	CAREFIRST INC GRP	132,333,006	38,673	12,194,388	5,103
Catholic Life Ins	57347			0	0	40,440	142
Catholic United Financial	57053			0	0	79,211	479
CDPHP Universal Benefits Inc	47027	4708	CDPHP INC GRP	4,774,463	1,048	697,473	198
Celtic Ins Co	80799	1295	CENTENE CORP GRP	7,244,325	1,692	0	0
Central Security Life Ins Co	61735	526	MAXIMUM CORP GRP	16,571	9	0	0
Central States H & L Co Of Omaha	61751	690	CENTRAL STATES GRP	9,822,080	2,815	0	0
Central States Ind Co Of Omaha	34274	31	BERKSHIRE HATHAWAY GRP	63,913,437	26,443	16,554,753	8,811

## 2018 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
Christian Fidelity Life Ins Co	61859	574	AMERCO CORP GRP	25,420,200	5,703	56,951	24
CICA Life Ins Co of Amer	71463	612	CITIZENS GRP	4,850	2	0	0
Cigna Hlth & Life Ins Co	67369	901	CIGNA HLTH GRP	3,477,302	1,185	306,594,834	230,856
Cigna Natl Hlth Ins Co	61727	901	CIGNA HLTH GRP	3,911,425	930	0	0
Cincinnati Equitable Life Ins Co	88064	838	CINCINNATI EQUITABLE CO GRP	29,464	12	0	0
CMFG Life Ins Co	62626	306	CUNA MUT GRP	4,185	4	0	0
Colonial Life & Accident Ins Co	62049	565	UNUM GRP	1,208	1	0	0
Colonial Penn Life Ins Co	62065	233	CNO FINANCIAL GRP	319,236,218	130,681	156,641,348	91,233
Columbian Mut Life Ins Co	62103	535	COLUMBIAN LIFE GRP	1,681,189	550	0	0
Combined Ins Co Of Amer	62146	626	CHUBB LTD GRP	48,409,684	17,025	17,824,461	8,510
Community Ins Co	10345	671	ANTHEM INC GRP	108,712,489	42,102	26,844,996	14,695
Communitycare Life & Hlth Ins Co	89008	3487	COMMUNITYCARE GRP	1,011,905	295	452,849	205
Companion Life Ins Co	77828	661	BCBS OF SC GRP	2,244,089	1,013	12,151,100	5,933
Compcare Hlth Serv Ins Corp	95693	671	ANTHEM INC GRP	273,439	54	0	0
Connecticut Gen Life Ins Co	62308	901	CIGNA HLTH GRP	808,191	282	56,071	20
Constitution Life Ins Co	62359	4736	GGC GRP	65,368,630	16,788	0	0
Consumers Life Ins Co	62375	730	MEDICAL MUT OF OH GRP	680,022	223	0	0
Continental Gen Ins Co	71404			61,013,961	17,674	0	0
Continental Life Ins Co Brentwood	68500	1	CVS GRP	310,053,327	115,065	150,639,825	108,782
Country Life Ins Co	62553	50	COUNTRY INS & FIN SERV GRP	49,537,802	17,259	6,214,446	4,283
Coventry Hlth & Life Ins Co	81973	1	CVS GRP	4,210,090	1,040	269,491	92
CSA Fraternal Life	56138			17,271	6	0	0
CSI Life Ins Co	82880	31	BERKSHIRE HATHAWAY GRP	6,268,424	3,168	29,725,930	18,431
Dean Hlth Plan Inc	96156	1294	DEAN HLTH GRP	36,013,375	20,701	1,088,148	591
Educators Hlth Plans Life Accident &	12515	126	EDUCATORS MUT GRP	0	0	608,539	568
Educators Mut Ins Assoc	81701	126	EDUCATORS MUT GRP	2,131,709	652	529,327	221

## 2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

### INDEX OF COMPANIES

Company Name	Individual Company Code	Group Code	Group Name	Prior Three Year Premiums	Prior Three Year Covered Lives	Current Three Year Premiums	Current Three Year Covered Lives
Empire Healthchoice Assur Inc	55093	671	ANTHEM INC GRP	59,534,995	20,478	1,027,155	1,892
EPIC Life Ins Co	64149	68	WISCONSIN PHYSICIANS SERV INS GRP	129,936	45	179,187	105
Equitable Life & Cas Ins Co	62952	4888	EQUITABLE FAMILY INS CO GRP	79,475,067	19,400	40,761,044	27,083
Equitable Natl Life Ins Co Inc	91785	4888	EQUITABLE FAMILY INS CO GRP	0	0	4,160,704	6,565
Erie Family Life Ins Co	70769	213	ERIE INS GRP	0	0	34,992	173
Everence Assn Inc	57991	4616	EVERENCE GRP	35,211,459	15,182	6,570,829	3,997
Everest Reins Co	26921	1120	EVEREST REINS HOLDINGS GRP	0	0	25,002,226	16,974
Excellus Hlth Plan Inc	55107	1186	LIFETIME HLTHCARE GRP	23,315,878	7,676	4,096,036	1,765
Fallon Hlth & Life Assur Co	66828	4741	FALLON GRP	1,816,300	750	1,276,336	612
Family Life Ins Co	63053	1117	MANHATTAN LIFE GRP	36,911,005	9,589	0	0
Federal Life Ins Co	63223			5,657	2	0	0
Federated Mut Ins Co	13935	7	FEDERATED MUT GRP	0	0	0	0
First Care Inc	60113	380	CAREFIRST INC GRP	0	0	15,246,543	10,265
First Hlth Life & Hlth Ins Co	90328	1	CVS GRP	3,200,785	1,177	17,623,533	7,216
Forethought Life Ins Co	91642	3891	GLOBAL ATLANTIC GRP	47,957,351	18,053	0	0
GCU	56693			1,419,237	760	12,273,230	7,774
Geisinger Ind Ins Co	10244	1143	GEISINGER INS GRP	3,577,467	1,133	0	0
Genworth Life & Ann Ins Co	65536	4011	GENWORTH FIN GRP	42,424,748	13,811	0	0
Genworth Life Ins Co	70025	4011	GENWORTH FIN GRP	1,646,256	308	0	0
Gerber Life Ins Co	70939	836	WEST SOUTHERN GRP	85,738,891	24,756	3,131,742	1,153
Globe Life & Accident Ins Co	91472	290	TORCHMARK CORP GRP	8,401,660	3,531	6,431,279	4,379
Globe Life Ins Co of NY	74101	290	TORCHMARK CORP GRP	24,712,219	12,276	15,488,060	17,335
Golden Rule Ins Co	62286	707	UNITEDHEALTH GRP	18,841,406	6,227	0	0
Government Personnel Mut Life Ins Co	63967	4712	GPM LIFE GRP	25,921,852	10,088	2,020,120	951
GPM Hlth & Life Ins Co	67059	4712	GPM LIFE GRP	0	0	31,792,995	31,991
Great Amer Life Ins Co	63312	84	AMERICAN FINANCIAL GRP	3,832,708	993	0	0

## 2018 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
Group Hlth Coop of Eau Claire	95192			27,985	3	0	0
Group Hlth Coop of S Central WI	95311			2,920,556	1,043	866,552	368
Group Hlth Inc	55239	1127	EMBLEM HLTH GRP	2,797,841	777	2,672,379	814
Group Hospitalization & Med Svcs	53007	380	CAREFIRST INC GRP	18,810,996	6,589	5,784,746	2,647
Guarantee Trust Life Ins Co	64211	687	GUARANTEE TRUST GRP	8,099,346	1,947	10,979,443	10,543
Gundersen Hlth Plan Inc	95101	4870	UNIVERSITY HLTH CARE & GUNDERSEN	766,448	402	3,258,617	1,569
Hartford Life & Accident Ins Co	70815	91	HARTFORD FIRE & CAS GRP	896,268	308	878,880	277
Hawaii Medical Serv Assn	49948			156,053	53	0	0
Health Alliance Medical Plans	77950	1192	CARLE HOLDING CO GRP	4,409,643	1,289	1,102,438	451
Health Care Serv Corp A Mut Legal Re	70670	917	HCSC GRP	1,294,492,970	472,658	312,132,112	165,159
Health First Ins Inc	14140	4740	HEALTH FIRST GRP	0	0	78,653	27
Health Net Hlth Plan of OR Inc	95800	1295	CENTENE CORP GRP	3,040,294	888	207,175	66
Health Net Life Ins Co	66141	1295	CENTENE CORP GRP	50,109,563	17,301	36,647,006	19,091
Health Now NY Inc	55204			5,158,889	1,105	921,506	340
Health Tradition Hlth Plan Inc	96628	4939	WEA GRP	4,441,989	21,692	1,688,621	9,136
Healthy Alliance Life Ins Co	78972	671	ANTHEM INC GRP	75,551,152	25,971	9,880,165	6,185
Heartland Natl Life Ins Co	66214			20,034,424	6,947	3,093,792	1,526
Highmark BCBSD Inc	53287	812	HIGHMARK GRP	12,354,156	4,770	5,592,972	3,006
Highmark Inc	54771	812	HIGHMARK GRP	236,306,894	93,985	31,583,958	14,937
Highmark West Virginia Inc.	54828	812	HIGHMARK GRP	13,192,890	4,564	5,629,399	2,538
HMO dba Blue Plus	95649	461	BCBS OF MN GRP	142,096	42	0	0
HNE Ins Co	14198	4756	BAYSTATE HLTH GRP	1,398,182	754	0	0
Hometown Hlth Providers Ins Co	48305	4791	RENOWN HLTH GRP	0	0	125,586	67
Horizon Ins Co	14690	1202	BCBS OF NJ GRP	221,978,883	67,200	44,732,546	16,720
HPHC Ins Co Inc	18975	595	HARVARD PILGRIM HLTH CARE GRP	53,726,856	31,689	78,742,795	23,038
Humana Benefit Plan of IL Inc	60052	119	HUMANA GRP	8,870	6	4,113,395	6,204

## 2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

### INDEX OF COMPANIES

Company Name	Individual Company Code	Group Code	Group Name	Prior Three Year Premiums	Prior Three Year Covered Lives	Current Three Year Premiums	Current Three Year Covered Lives
Humana Hlth Benefit Plan of LA Inc	95642	119	HUMANA GRP	2,856,435	1,080	1,685,303	809
Humana Hlth Ins Co Of FL Inc	69671	119	HUMANA GRP	8,540,448	4,143	5,711,811	2,304
Humana Hlth Plan Inc	95885	119	HUMANA GRP	0	0	511,608	677
Humana Ins Co	73288	119	HUMANA GRP	218,929,341	94,575	207,249,480	106,918
Humana Ins Co Of KY	60219	119	HUMANA GRP	8,286,423	3,275	3,905,942	1,823
Humana Ins Co of NY	12634	119	HUMANA GRP	8,955,483	4,133	7,179,113	4,033
Humana Ins Co Of PR Inc	84603	119	HUMANA GRP	0	0	1,601,777	1,204
Humanadental Ins Co	70580	119	HUMANA GRP	6,166,130	3,155	24,274,474	19,941
IA Amer Life Ins Co	91693	315	INDUSTRIAL ALLIANCE GRP	51,083	58	0	0
Idealife Ins Co	97764	31	BERKSHIRE HATHAWAY GRP	574,099	135	0	0
Independence Hospital Ind Plan Inc	54704	936	INDEPENDENCE HLTH GRP INC GRP	42,440,460	31,894	7,344,023	6,364
Individual Assur Co Life Hlth & Acc	81779			19,034,696	8,592	65,173,704	30,315
Inter Cnty Hlth Plan Inc	53252	936	INDEPENDENCE HLTH GRP INC GRP	1,539	0	0	0
Inter Cty Hospitalization Plan Inc	54763	936	INDEPENDENCE HLTH GRP INC GRP	51,239	0	0	0
Jackson Natl Life Ins Co	65056	918	JACKSON NATL GRP	261,330	144	0	0
Jefferson Life Ins Co	94790	4784	DG ELMORE GRP	213,001	86	0	0
Jefferson Natl Life Ins Co	64017	140	NATIONWIDE CORP GRP	807,123	188	0	0
John Alden Life Ins Co	65080	19	ASSURANT INC GRP	265,352	83	0	0
Kaiser Found Hlth Plan of WA Options	47055	601	KAISER FOUNDATION GRP	1,412,871	572	72,012	44
Kansas City Life Ins Co	65129	588	KANSAS CITY LIFE INS GRP	18,168	6	0	0
KSKJ Life Amer Slovenian Catholic Un	56227			6,541,441	2,037	80,290	45
Liberty Bankers Life Ins Co	68543	3436	LIBERTY LIFE GRP TRUST GRP	0	0	11,156,024	8,154
Liberty Natl Life Ins Co	65331	290	TORCHMARK CORP GRP	1,837,188	1,057	6,719	3
LifeSecure Ins Co	77720	572	BCBS OF MI GRP	4,777	5	0	0
Lincoln Heritage Life Ins Co	65927			2,412,253	556	0	0
London Life Reins Co	76694	769	GREAT WEST GRP	891	1	0	0

## 2018 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
Louisiana Hlth Serv & Ind Co	81200	438	LOUISIANA HLTH SERV GRP	89,736,812	33,205	20,515,789	10,230
Loyal Amer Life Ins Co	65722	901	CIGNA HLTH GRP	114,171,196	39,642	89,798,621	53,791
Loyal Christian Benefit Assn	56758			422,774	215	2,707,641	1,851
Lumico Life Ins Co	73504	181	SWISS RE GRP	0	0	723,389	3,215
Manhattan Life Ins Co	65870	1117	MANHATTAN LIFE GRP	0	0	158,785,376	86,923
ManhattanLife Assur Co of Amer	61883	1117	MANHATTAN LIFE GRP	598,186	213	0	0
Massachusetts Mut Life Ins Co	65935	435	MASS MUT LIFE INS GRP	0	0	939,765	837
McLaren Hlth Plan Comm	14217	4700	MCLAREN HLTH GRP	0	0	251,977	231
Medica Hlth Plans	52626	1552	MEDICA GRP	57,899	53	1,279,238	1,171
Medical Hlth Insuring Corp of OH	95828	730	MEDICAL MUT OF OH GRP	180,007	138	83,185,418	47,417
Medical Mut Of OH	29076	730	MEDICAL MUT OF OH GRP	26,365,726	10,639	7,340	5
Medico Corp Life Ins Co	79987	3527	AMERICAN ENTERPRISE MUT GRP	35,774,723	16,815	103,809,058	64,303
Medico Ins Co	31119	3527	AMERICAN ENTERPRISE MUT GRP	59,886,955	21,262	25,181,910	14,080
Medico Life & Hlth Ins Co	65641	3527	AMERICAN ENTERPRISE MUT GRP	4,383	4	4,296,836	3,207
Medisun Inc	95982			3,601	1	0	0
Members Hlth Ins Co	94587	4677	TENNESSEE RURAL HLTH GRP	2,023,441	982	1,011,893	603
MercyCare HMO Inc	12195	3595	MERCY HLTH CORP GRP	0	0	3,038,306	1,626
Metropolitan Life Ins Co	65978	241	METROPOLITAN GRP	1,369	1	0	0
Mid West Natl Life Ins Co Of TN	66087	264	HEALTHMARKETS GRP	9,414	9	0	0
Motorists Commercial Mut Ins Co	13331	291	MOTORISTS MUT GRP	718	1	0	0
Mutual Of Omaha Ins Co	71412	261	MUTUAL OF OMAHA GRP	534,688,755	198,201	256,085,552	150,653
National Benefit Life Ins Co	61409	4750	PRIMERICA GRP	997	2	0	0
National Cas Co	11991	140	NATIONWIDE CORP GRP	2,006	7	0	0
National Guardian Life Ins Co	66583	1211	NATIONAL GUARDIAN LIFE INS GRP	0	0	152,945	368
National Hlth Ins Co	82538	4928	NATIONAL GEN GRP	4,548	7	40,135	105
Nationwide Life Ins Co	66869	140	NATIONWIDE CORP GRP	5,778,205	1,575	0	0

## 2018 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
Natl Foundation Life Ins Co	98205	839	USHEALTH GRP INC GRP	30,376	12	0	0
New Era Life Ins Co	78743	520	NEW ERA LIFE GRP	78,020,534	28,916	18,004,322	11,717
New Era Life Ins Co Of Midwest	69698	520	NEW ERA LIFE GRP	38,612,813	15,425	9,801,547	7,811
New York Life Ins Co	66915	826	NEW YORK LIFE GRP	1,492,243	392	0	0
Noridian Mut Ins Co	55891			75,974,144	27,593	19,173,513	10,356
North Amer Ins Co	68349	574	AMERCO CORP GRP	11,816,996	2,844	0	0
Old Amer Ins Co	67199	588	KANSAS CITY LIFE INS GRP	2,572	7	0	0
Old Surety Life Ins Co	67326	4922	ENTERPRISE INVESTMENTS GRP	46,073,802	19,346	10,806,708	7,348
Omaha Ins Co	13100	261	MUTUAL OF OMAHA GRP	171,091,103	83,052	482,707,403	329,205
Order of United Commercial Travelers	56383			38,614,749	9,288	218,649	230
Oxford Life Ins Co	76112	574	AMERCO CORP GRP	33,631,188	10,816	6,407,639	2,370
Pacificare Life & Hlth Ins Co	70785	707	UNITEDHEALTH GRP	9,333,940	3,105	0	0
Pacificsource Hlth Plans	54976	4704	PACIFICSOURCE HLTH PLAN GRP	0	0	27,091	14
Pan Amer Life Ins Co	67539	525	PAN AMER LIFE GRP	0	0	322,644	702
Paramount Ins Co	11518	1212	VANGUARD HLTH VENTURES GRP	2,424,249	866	488,563	226
Pekin Life Ins Co	67628	153	PEKIN INS GRP	23,731,838	7,904	9,626,028	5,782
Pennsylvania Life Ins Co	67660	1	CVS GRP	3,939,331	794	0	0
Philadelphia Amer Life Ins Co	67784	520	NEW ERA LIFE GRP	85,087,057	35,204	38,828,375	28,101
Physicians Benefits Trust Life Ins	68519	2358	ISMIE GRP	354,406	0	636	0
Physicians Life Ins Co	72125	367	PHYSICIANS MUT GRP	66,362,535	20,481	0	0
Physicians Mut Ins Co	80578	367	PHYSICIANS MUT GRP	151,275,750	60,368	66,734,344	45,561
Physicians Plus Ins Corp	95341	4870	UNIVERSITY HLTH CARE & GUNDERSEN	2,647,241	1,056	658,213	335
Polish Falcons Of Amer	56820			35,577	19	400,544	228
Premera Blue Cross	47570	962	PREMERA BLUE CROSS GRP	87,756,988	32,221	32,794,007	14,900
Principal Life Ins Co	61271	332	PRINCIPAL FIN GRP	42,708,996	12,060	0	0
Priority Hlth	95561	3383	SPECTRUM HLTH GRP	0	0	33,842,565	15,664

## 2018 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

### INDEX OF COMPANIES

Company Name	Individual Company Code	Group Code	Group Name	Prior Three Year Premiums	Prior Three Year Covered Lives	Current Three Year Premiums	Current Three Year Covered Lives
Protective Life Ins Co	68136	458	PROTECTIVE LIFE INS GRP	4,781	4	0	0
Provident Amer Ins Co	68179			1,861	1	0	0
Provident Amer Life & Hlth Ins Co	67903	901	CIGNA HLTH GRP	6,954,593	1,592	0	0
Prudential Ins Co Of Amer	68241	304	PRUDENTIAL OF AMER GRP	101,887	40	0	0
Puritan Life Ins Co of Amer	71390	4826	ECG GRP	3,814,505	854	15,054,879	15,277
Pyramid Life Ins Co	68284	4736	GGC GRP	9,390,428	2,342	0	0
Qualchoice Life & Hlth Ins Co Inc	70998	4807	CATHOLIC HLTH INITIATIVES GRP	1,942,817	854	3,025,132	1,734
Regence BCBS of OR	54933	1207	CAMBIA HEALTH SOLUTIONS INC	20,067,494	5,899	4,580,031	2,430
Regence BCBS of UT	54550	1207	CAMBIA HEALTH SOLUTIONS INC	34,704,110	12,184	9,931,174	6,116
Regence BlueShield	53902	1207	CAMBIA HEALTH SOLUTIONS INC	58,965,925	20,385	29,371,378	14,483
Regence Blueshield Of ID Inc	60131	1207	CAMBIA HEALTH SOLUTIONS INC	10,818,134	3,315	1,242,627	524
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	0	0	2,896,775	842
Reserve Natl Ins Co	68462	215	KEMPER CORP GRP	31,869,395	11,638	10,873,844	7,050
Rocky Mountain Hospital & Medical	11011	671	ANTHEM INC GRP	72,785,375	26,881	11,234,305	7,982
Royal Neighbors Of Amer	57657			21,543,784	4,942	0	0
Ryder Hlth Plan Inc	95743			21,930	24	0	0
S USA Life Ins Co Inc	60183	4764	RESERVOIR CAPITAL GRP	0	0	9,446,750	7,767
Sagicor Life Ins Co	60445			30,736	13	0	0
Sanford Hlth Plan	95683	1246	SANFORD HLTH GRP	2,460,089	1,203	1,928,603	1,289
Sanford Hlth Plan of MN	95725	1246	SANFORD HLTH GRP	247,147	80	2,131	1
SBLI USA Life Ins Co Inc	60176	4764	RESERVOIR CAPITAL GRP	0	0	4,447,488	3,563
Security Hlth Plan of WI Inc	96881			3,849,927	961	5,256,523	3,224
Security Life Of Denver Ins Co	68713	4832	VOYA FINANCIAL GRP	2,689	2	0	0
Sentinel Security Life Ins Co	68802	4824	ADVANTAGE CAPITAL GRP	25,904,441	7,627	15,870,383	10,463
Shelter Life Ins Co	65757	123	SHELTER INS GRP	399,926	180	0	0



## 2018 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
Shenandoah Life Ins Co	68845	4764	RESERVOIR CAPITAL GRP	4,864,455	1,418	7,092,408	5,705
Sierra Hlth & Life Ins Co Inc	71420	707	UNITEDHEALTH GRP	9,077,223	2,781	0	0
Southern Guar Ins Co	19178			0	0	698,792	2,796
Southwest Serv Life Ins Co	82430	1339	CROY HALL MGMT GRP	224,619	48	0	0
SPJST	57436			401,855	99	0	0
Standard Life & Accident Ins Co	86355	408	AMERICAN NATL FIN GRP	46,150,146	20,293	2,387,018	3,422
Standard Life & Cas Ins Co	71706			1,265,703	637	115,802	56
State Farm Mut Auto Ins Co	25178	176	STATE FARM GRP	240,284,273	81,836	48,329,669	24,560
State Mut Ins Co	69132			12,822,080	3,288	1,691,086	1,095
Sterling Investors Life Ins Co	89184	4888	EQUITABLE FAMILY INS CO GRP	5,136,697	1,047	2,168,942	628
Sterling Life Ins Co	77399	901	CIGNA HLTH GRP	58,499,603	20,225	477,837	182
Summa Ins Co Inc	10649	3259	SUMMA HLTH GRP	0	0	131,505	44
Talcott Resolution Life Ins Co	88072	4926	HOPMEADOW HOLDINGS GRP	2,740,124	731	759,011	238
The Cincinnati Life Ins Co	76236	244	CINCINNATI FIN GRP	3,825	4	0	0
The Vt Hlth Plan LLC	95696	4745	BCBS OF VT GRP	9,333,009	4,668	6,328,804	3,488
THP Ins Co	60016	1297	HEALTH PLAN GRP	816,155	354	17,515,153	8,169
Thrivent Financial For Lutherans	56014	2938	THRIVENT FINANCIAL FOR LUTHERANS	60,269,140	22,409	46,916,899	38,721
Time Ins Co II	69477			217,265	71	0	0
Transamerica Financial Life Ins Co	70688	468	AEGON US HOLDING GRP	12,378,150	4,372	3,002,995	1,261
Transamerica Life Ins Co	86231	468	AEGON US HOLDING GRP	116,032,028	46,562	41,457,680	20,332
Transamerica Premier Life Ins Co	66281	468	AEGON US HOLDING GRP	88,324,752	32,817	86,124,408	65,410
TRH Hlth Ins Co	89005	4677	TENNESSEE RURAL HLTH GRP	124,334,229	48,260	20,463,951	14,911
Triple S Salud Inc	55816	4802	TRIPLE S GRP	0	0	20,511,317	13,074
Trustmark Ins Co	61425	276	TRUSTMARK MUT HOLDING CO GRP	60,384	17	0	0
Tufts Ins Co Inc	60117	4742	TUFTS GRP	0	0	34,297,078	16,338
UCare MN	52629	4380	UCARE GRP	91,063	27	0	0

## 2018 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	14,008,005	4,085	0	0
Unified Life Ins Co	11121			2,951,631	942	2,773,489	1,800
Union Fidelity Life Ins Co	62596	350	GENERAL ELECTRIC GRP	276,391	106	0	0
Union Labor Life Ins Co	69744	781	UNION LABOR GRP	323,231	173	0	0
Union Security Ins Co	70408	19	ASSURANT INC GRP	0	0	153,528	533
United Amer Ins Co	92916	290	TORCHMARK CORP GRP	176,848,935	69,390	86,770,106	65,561
United Farm Family Life Ins Co	69892	542	INDIANA FARM BUREAU GRP	76,973	63	0	0
United Heritage Life Ins Co	63983	2878	UNITED HERITAGE MUT GRP	3,602	2	0	0
United Hlthcare Ins Co Of NY	60093	707	UNITEDHEALTH GRP	792,437,284	256,305	339,133,037	139,022
United Hlthcare of AL Inc	95784	707	UNITEDHEALTH GRP	1,077,650	390	6,755	3
United Hlthcare of AZ Inc	96016	707	UNITEDHEALTH GRP	13,687	10	0	0
United Natl Life Ins Co Of Amer	92703	687	GUARANTEE TRUST GRP	4,874,098	1,561	59,595	23
United Of Omaha Life Ins Co	69868	261	MUTUAL OF OMAHA GRP	847,692,803	271,694	95,457,422	63,087
United Security Assur Co Of PA	42129			43,414	12	0	0
United World Life Ins Co	72850	261	MUTUAL OF OMAHA GRP	282,096,035	73,511	152,513,150	186,940
UnitedHealthcare Ins Co	79413	707	UNITEDHEALTH GRP	7,450,676,860	2,860,779	2,405,727,918	1,285,549
Unity Hlth Plans Ins Corp	95796	4870	UNIVERSITY HLTH CARE & GUNDERSEN	3,222,516	1,506	1,682,779	793
Universal Fidelity Life Ins Co	70122			6,204,589	2,031	899,994	619
Upmc Hlth Benefits Inc	11018	1324	UPMC HLTH SYSTEM GRP	137,955	68	120,294	78
US Hlth & Life Ins Co Inc	97772			4,408	2	0	0
USAA Life Ins Co	69663	200	UNITED SERV AUTOMOBILE ASSN GRP	244,102,876	95,874	103,188,082	53,109
US Able Life	94358	876	ARKANSAS BCBS GRP	73,089	11	0	0
US Able Mut Ins Co	83470	876	ARKANSAS BCBS GRP	222,664,994	92,248	39,007,647	25,951
UTMB Hlth Plans Inc	95764			558,618	183	0	0
Voya Retirement Ins & Ann Co	86509	4832	VOYA FINANCIAL GRP	8,237	4	0	0
Washington Natl Ins Co	70319	233	CNO FINANCIAL GRP	43,503,203	11,476	0	0

## 2018 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
Wellmark Inc	88848	770	WELLMARK INC GRP	354,566,621	130,988	66,214,519	43,432
Wellmark Of SD Inc	60128	770	WELLMARK INC GRP	48,925,309	16,883	7,921,230	5,104
Western Catholic Union	57711			577,039	269	2,880,082	1,213
Western United Life Assur Co	85189	1117	MANHATTAN LIFE GRP	0	0	10,967,455	14,080
Wilco Life Ins Co	65900	4213	WILTON RE GRP	866,641	277	0	0
Wisconsin Physicians Serv Ins Corp	53139	68	WISCONSIN PHYSICIANS SERV INS GRP	106,874,518	29,837	31,110,581	13,931
WMI Mut Ins Co	68420			360,589	108	91,041	67
WPS Hlth Plan Inc	10159	68	WISCONSIN PHYSICIANS SERV INS GRP	121,736	21	0	0



# **SAMPLE MEDICARE SUPPLEMENT INSURANCE EXHIBIT**



**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2018  
 (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 2015			Policies Issued in 2016, 2017, 2018				
										11 Incurred Claims		14 Number of Covered Lives	15 Premiums Earned	16 Incurred Claims		18 Number of Covered Lives	
										12 Premiums Earned	13 Percent of Premiums Earned			17 Amount	17 Percent of Premiums Earned		
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
0199999 TOTAL EXPERIENCE ON INDIVIDUAL POLICIES										.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
0299999 TOTAL EXPERIENCE ON GROUP POLICIES										.....	.....	.....	.....	.....	.....	.....	.....

GENERAL INTERROGATORIES

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