

**2016 Vermont  
Annual Statement Supplement  
Market Share Reports**

Presented by





## 2016 Vermont Annual Statement Supplement Market Share Reports

The Annual Statement Supplement Market Share report is prepared from a compilation of the ASSR.

The Annual Statement Supplement Report (ASSR) is in statute 8 V.S.A. § 3561.

Commercial insurers are required to report if they sold Vermont residents health, or medical insurance during 2016.

If you have questions about this report, please contact Lori Perry at the GMCB (802)828-2177.

Two types of adjustments were made on pages 6, 12-14, 16 and 23 to correct the reported information.

First, the number of covered lives were adjusted to avoid counting lives twice. Second, some TPA/ASO insurers did not correctly include the full premium amount so we completed the report to align with other reported insurer information.

### *Table of Contents*

	Page
Definitions	3
Summary of 2015 and 2016 Insurer Reported Data - Health and Medical Lines of Business	5
Summary of 2016 including adjustments Insurer Reported Data - Health and Medical Lines of Business	6
All Health & Medical Related Insurers	7
All Major Medical	12
TPA/ASO	13
Large, Small Employer and Associations-Major Medical	14
Non-Group, Catamount and Other-Major Medical	15
Federal and Military	16
Dental	17
Long Term Care (Tax and Non-Tax Qualified)	18
Medicare Supplement	20
Medicare Part C and D	22
Stoploss	23
Limited Benefit, Special Diseases, Student, and Other Health	24

## 2016 Vermont Annual Statement Supplement Market Share Reports

Types of Insurance	Definition
<b>Catamount Health Insurance</b>	An individual health insurance product for uninsured Vermonters who do not have access to employer (group) insurance and do not qualify for other state subsidized health programs.
<b>Comprehensive Major Medical</b>	These policies include, but are not limited to, policies that provide indemnity, HMO, PPO, POS or expense based coverage for hospital, medical and surgical expenses. This category excludes limited benefit plans such as short term medical insurance, hospital only, medical only, hospital confinement indemnity, surgical, outpatient indemnity, specified disease, intensive care, and organ and tissue transplant coverage as well as coverage described in the other categories of this exhibit. <b>Note: Non-HDHP plans should be reported independently of HDHP plans.</b>
<b>Dental</b>	Policies providing only dental treatment benefits such as routine dental examinations, preventative dental work, and dental procedures needed to treat tooth decay and diseases of the teeth and jaw. If dental benefits are part of a comprehensive medical plan, this data should be included under comprehensive/major medical category.
<b>Discretionary Groups</b>	This line pertains to groups that do not meet the statutory requirements of employer groups, associations or trusts, and have received discretionary approval by the Department of Financial Regulation. Column totals should be calculated so as to include the total number covered lives in each discretionary group.
<b>Non-Exempt Associations</b>	Business subject to the statewide community rate. Column totals should be calculated in a such a manner so as to include the number of covered lives in each association.
<b>Exempt Associations</b>	Applied and received exemption from the Vermont Department of Financial Regulation. Exempt associations are community rated within the association. Column totals should be calculated so as to include the number of lives covered in each association.
<b>Federal Employees</b>	Coverage administered by the Office of Personnel Management under the FEHBP (Federal Employees Health Benefit Program) for federal employees, retirees and their survivors.
<b>Limited Benefit</b>	Policies that provide coverage that is designed to provide specified health benefits in certain limited and clearly specified circumstances. Only include policies that are not requested elsewhere in the submission. For example include hospital confinement only, vision care only and short term major medical, but not dental only , specified disease and accident only & accidental death and dismemberment.
<b>Long Term Care - Tax Qualified</b>	Policies that provide coverage for not less than one year for diagnostic, preventive, therapeutic, rehabilitative, maintenance, or personal care services provided in a setting other than an acute care unit of a hospital including policies that provide benefits for cognitive impairment, or loss of functional capacity. This includes policies providing nursing home care plus home health care and/or community based care. This coverage meets the federal IRS requirements to qualify for a tax deduction.
<b>Long Term Care - Non-Tax Qualified</b>	Policies that provide coverage for not less than one year for diagnostic, preventive, therapeutic, rehabilitative, maintenance, or personal care services provided in a setting other than an acute care unit of a hospital including policies that provide benefits for cognitive impairment, or loss of functional capacity. This includes policies providing nursing home care plus home health care and/or community based care. This coverage does NOT meet the federal IRS requirements to qualify for a tax deduction.
<b>Medicare Part C</b>	Refers to private managed care plans that offer Parts A and B services together. Also known as Medicare Advantage program, which offers the option of enrolling in a managed care plan to receive Medicare benefits (both medical and drug coverage). Types of plans authorized under The Federal Balanced Budget Act of 1997 include preferred provider organizations (PPOs), provider-sponsored organizations (PSOs), private fee-for-service (PFFS) plans and high deductible plans linked to Medical Savings Accounts (MSAs), and as of 2003, Special Needs Plans (SNPs) for dual eligibles and other vulnerable populations.

## 2016 Vermont Annual Statement Supplement Market Share Reports

Types of Insurance	Definition
<b>Medicare Part D</b>	Created under the Medicare Modernization Act of 2003 (MMA), it is a voluntary outpatient prescription drug benefit for Medicare beneficiaries that began in 2006. Medicare Part D does not need to be licensed by the state of Vermont as it is licensed by Centers for Medicare and Medicaid Services (CMS).
<b>Medicare Supplement (MEDIGAP) Standardized Plans</b>	Standardized Plans are policies sold by insurance companies to fill "gaps" in a policyholder's Medicare coverage. These policies were issued after July 1, 1992.
<b>Medicare Supplement (MEDIGAP) Pre-Standardized Plans</b>	Policies sold by insurance companies to fill "gaps" in a policyholder's Medicare coverage. These policies were issued before July 1, 1992.
<b>Other</b>	Plans that do not fit into the categories listed in this document and must be identified.
<b>Other Medical (Non-Comprehensive)</b>	This includes policies such as hospital only, hospital confinement, surgical, outpatient indemnity, intensive care, mental health/substance abuse, and organ and tissue transplant (including scheduled type policies). Expense reimbursement and indemnity plans should be included. This category does not include TRICARE/CHAMPUS supplement, Medicare supplement, or Federal Employee Health Benefit Program coverage, comprehensive major medical or limited benefit coverage.
<b>Specified or Named Disease</b>	This includes policies that provide benefits only for the diagnosis and/or treatment of a specifically named disease or diseases. Benefits can be paid as expense incurred, per diem, or as a principle sum.
<b>Stop Loss / Excess Loss</b>	This insurance or other risk-transfer arrangement that is purchased by a group health plan or by the sponsor or trustee of such plan to limit the exposure of such person against losses sustained by such plan.
<b>Student Policies</b>	This includes policies that cover students for both accident and health benefits while they are enrolled and attending school or college. These can be either individual policies or group policies sponsored by the school or college.
<b>Third Party Administrator (TPA) and Administrative Services Only (ASO)</b>	An entity or person contracting to provide any combination of services in administering health benefits for a health insurer or other entity such as self-insured employer plans, to include claims processing, underwriting, premium collection, case management, authorizations and customer service. <b>Note: Please estimate your comprehensive major medical business separately.</b>
<b>Trusts</b>	The total number of policies issued to a trust, or to one or more trustees of a fund established or adopted by two or more employers or one or more labor unions or similar employee organizations. The total number of policies includes the number of trusts not the number of groups within the trust. The total number of lives includes all the members/employees and all dependents of all the groups that belong to every trust.

## 2016 Vermont Annual Statement Supplement Market Share Reports

### As Reported by Insurers Comparison

Line of Business	2015			2016		
	Vermont Lives*	Earned Premium Equivalents	% of Total	Vermont Lives*	Earned Premium Equivalents	% of Total
TPA or ASO	266,868	\$486,832,613	29.4%	269,606	\$564,313,754	31.2%
Stop Loss / Excess Loss	103,037	\$54,275,235	3.3%	167,047	\$342,780,308	18.9%
Small Employer	36,656	\$165,902,526	10.0%	42,938	\$216,170,067	11.9%
Non Group	29,547	167,524,045	10.1%	32,721	183,163,539	10.1%
Large Group	40,190	\$206,247,024	12.4%	18,945	\$103,741,600	5.7%
Medicare Supplement	43,462	\$83,817,776	5.1%	48,057	\$97,576,614	5.4%
Federal Employee Health Plan (FEHP)	14,666	\$80,356,896	4.8%	14,685	\$81,892,666	4.5%
Medicare Part C	7,424	\$57,748,211	3.5%	7,245	\$61,648,100	3.4%
Medicare Part D	68,624	\$53,777,638	3.2%	73,985	\$56,137,048	3.1%
Dental	90,329	\$39,594,551	2.4%	86,229	\$39,741,346	2.2%
Long Term Care	15,925	\$21,262,639	1.3%	16,360	\$26,207,393	1.4%
Limited Benefit, Special Diseases, Student, and Other Health	102,147	\$18,577,968	1.1%	346,921	\$34,759,779	1.9%
Catamount-Major Medical	0	\$289	0.0%	0	\$0	0.0%
Trusts	0	-\$23,952	0.0%	526	\$3,379,347	0.2%
Associations	39,410	\$220,993,063	13.3%	1	\$715	0.0%
<b>Grand Total</b>	<b>858,285</b>	<b>\$1,656,886,522</b>		<b>1,125,266</b>	<b>\$1,811,512,278</b>	

\* Note: Lives are not mutually exclusive, insurers reported by product line

**2016 Vermont Annual Statement Supplement Market Share Reports  
2016 Summary of Insurer Data**

Line of Business	Type of Insurance	As Reported by Insurer			Adjustments*		Adjusted for Health Only		
		Vermont Lives	Earned Premium Equivalents	Vermont Lives	Earned Premium Equivalents	Vermont Lives	Earned Premium Equivalents	% of Total	
Small Employer	Major Medical	42,938	\$216,170,067	0	\$0	42,938	\$216,170,067	13%	
Non Group	Major Medical	32,721	\$183,163,539	0	\$0	32,721	\$183,163,539	11%	
Large Group	Major Medical	18,945	\$103,741,600	18,276	\$105,769,304	37,221	\$209,510,905	13%	
Trusts	Major Medical	526	\$3,379,347	0	\$0	526	\$3,379,347	0%	
Associations	Major Medical	1	\$715	0	\$0	1	\$715	0%	
	<b>Total Major Medical</b>	<b>95,131</b>	<b>\$506,455,269</b>	<b>18,276</b>	<b>\$105,769,304</b>	<b>113,407</b>	<b>\$612,224,573</b>	<b>37%</b>	
Military - Vt Household Health Insurance Survey	Self Insured	0	\$0	18,578	\$0	18,578	\$0	0%	
TPA or ASO(Total Business)	Self Insured	269,606	\$564,313,754	-140,475	\$113,786,647	129,131	\$678,100,401	41%	
Stop Loss / Excess Loss	Self Insured	167,047	\$342,780,308	-127,340	-\$62,746,357	39,707	\$280,033,951	17%	
Federal Employee Health Plan (FEHP)	Self Insured	14,685	\$81,892,666	0	\$0	14,685	\$81,892,666	5%	
	<b>Total Self-Insured</b>	<b>451,338</b>	<b>\$988,986,728</b>	<b>-249,237</b>	<b>\$51,040,290</b>	<b>202,101</b>	<b>\$1,040,027,019</b>	<b>63%</b>	
<b>Vermont Resident Insured Lives</b>		<b>546,469</b>	<b>\$1,495,441,997</b>	<b>-230,961</b>	<b>\$156,809,594</b>	<b>315,508</b>	<b>\$1,652,251,591</b>	<b>100%</b>	
Medicare Supplement	Other Insurance	48,057	\$97,576,614	0	\$0	48,057	\$97,576,614		
Medicare Part C	Other Insurance	7,245	\$61,648,100	0	\$0	7,245	\$61,648,100		
Medicare Part D	Other Insurance	73,985	\$56,137,048	0	\$0	73,985	\$56,137,048		
Dental	Other Insurance	86,229	\$39,741,346	0	\$11,059	86,229	\$39,752,405		
Long Term Care	Other Insurance	16,360	\$26,207,393	0	\$0	16,360	\$26,207,393		
Limited Benefit, Special Diseases, Student, and Other Health	Other Insurance	346,921	\$34,759,779	0	\$0	346,921	\$34,759,779		
	<b>Total All Other Insurance</b>	<b>578,797</b>	<b>\$316,070,281</b>	<b>0</b>	<b>\$11,059</b>	<b>578,797</b>	<b>\$316,081,340</b>		
	<b>Grand Total</b>	<b>1,125,266</b>	<b>\$1,811,512,278</b>	<b>-230,961</b>	<b>\$156,820,653</b>	<b>894,305</b>	<b>\$1,968,332,931</b>		

\*Adjusted for Premium Equivalent and Health Lives

**2016 Vermont Annual Statement Supplement Market Share Reports**  
**All Health & Medical Related Insurers**  
**As Reported by Insurers**

Company Name	Vermont Lives	Earned Premium		Cumulative %
		Equivalents	% of Total	
Blue Cross and Blue Sheild of Vermont	194,469	\$1,106,083,874	61.1%	61.1%
Cigna Health and Life Insurance Company/Connecticut General Life Insurance Company	149,442	\$251,673,140	13.9%	75.0%
UnitedHealthcare Insurance Company	47,254	\$123,322,710	6.8%	81.8%
Delta Dental Plan of Vermont	169,965	\$68,740,751	3.8%	85.6%
MVP Health Plan Inc	7,057	\$33,824,866	1.9%	87.4%
The Vermont Health Plan, LLC	9,033	\$28,989,209	1.6%	89.0%
MVP Health Insurance Company	3,658	\$20,194,551	1.1%	90.1%
Humana Insurance Company	20,139	\$14,116,313	0.8%	90.9%
SilverScript Insurance Company	17,747	\$13,659,097	0.8%	91.7%
Aetna Life Insurance Company	12,748	\$12,124,514	0.7%	92.3%
Metropolitan Life Insurance Company	39,071	\$10,854,056	0.6%	92.9%
Genworth Life Insurance Company	4,471	\$8,038,483	0.4%	93.4%
Bankers Life Insurance Company	3,581	\$7,225,368	0.4%	93.8%
Nationwide Life Insurance Company	13,274	\$6,996,705	0.4%	94.2%
Sun Life Assurance Company of Canada	9,780	\$6,745,479	0.4%	94.5%
Gerber Life Insurance Company	3,446	\$5,789,062	0.3%	94.9%
Colonial Penn Life Insurance Company	3,747	\$5,535,657	0.3%	95.2%
Genworth Life and Annuity Insurance Company	2,685	\$4,594,019	0.3%	95.4%
Vision Service Plan Insurance Company	66,242	\$4,527,346	0.2%	95.7%
Continental Life Insurance Company of Brentwood, TN	2,681	\$4,038,960	0.2%	95.9%
The Lincoln National Life Insurance Company	35,483	\$3,972,674	0.2%	96.1%
Washington National Insurance Company	2,924	\$3,881,011	0.2%	96.3%
John Hancock Life Insurance Company (U.S.A.)	1,952	\$3,654,647	0.2%	96.5%
WellCare Prescription Insurance, Inc.	5,240	\$3,646,650	0.2%	96.7%
HCC Life Insurance Company	17,129	\$3,521,346	0.2%	96.9%
Mutual of Omaha Insurance Company	1,480	\$3,183,494	0.2%	97.1%
American Family Life Assurance Company of Columbus	15,527	\$3,093,181	0.2%	97.3%
Combined Insurance Company of America	5,453	\$2,600,606	0.1%	97.4%
Symetra Life Insurance Company	4,492	\$2,559,368	0.1%	97.6%
CMFG Life Insurance Company	128,127	\$2,500,082	0.1%	97.7%
First Health Life & Health Insurance Company	2,990	\$2,496,269	0.1%	97.8%
MVP Select Care	8,078	\$2,056,154	0.1%	97.9%
Unimerica Insurance Company	5,717	\$1,929,837	0.1%	98.0%
BCS Insurance Company	30,224	\$1,872,017	0.1%	98.2%
Unum Life Insurance Company of America	3,358	\$1,770,501	0.1%	98.3%
American Fidelity Assurance Company	2,158	\$1,620,774	0.1%	98.3%
Transamerica Life Insurance Company	1,376	\$1,493,741	0.1%	98.4%



**2016 Vermont Annual Statement Supplement Market Share Reports**  
**All Health & Medical Related Insurers**  
**As Reported by Insurers**

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total	Cumulative %
Hartford Life and Accident Insurance Company	13,645	\$1,468,644	0.1%	98.5%
USAA Life Insurance Company	793	\$1,345,000	0.1%	98.6%
American Progressive Life & Health Insurance Company of New York	492	\$1,298,782	0.1%	98.6%
Standard Security Life Insurance Company of NY	2	\$1,243,132	0.1%	98.7%
ReliaStar Life Insurance Company	3,993	\$1,204,129	0.1%	98.8%
Northwestern Long Term Care Insurance Company	327	\$1,155,939	0.1%	98.8%
HM Life Insurance Company	5,172	\$1,110,728	0.1%	98.9%
Government Personnel Mutual Life Insurance	537	\$1,090,999	0.1%	99.0%
MVP Health Services Corp	316	\$1,042,614	0.1%	99.0%
United American Insurance Company	945	\$1,025,122	0.1%	99.1%
MetLife Insurance Company USA	560	\$878,040	0.0%	99.1%
Continental Casualty Company	580	\$876,988	0.0%	99.2%
Union Security Insurance Company	698	\$854,150	0.0%	99.2%
New York Life Insurance Company	506	\$825,776	0.0%	99.3%
Principal Life Insurance Company	1,469	\$752,936	0.0%	99.3%
Envision Insurance Company	825	\$740,857	0.0%	99.4%
Dentegra Insurance Company	1,041	\$675,775	0.0%	99.4%
Guardian Life Insurance Company of America	3,407	\$650,059	0.0%	99.4%
State Farm Mutual Automobile Insurance Company	392	\$623,032	0.0%	99.5%
Ironshore Indemnity Inc.	756	\$614,504	0.0%	99.5%
Ameritas Life Insurance Corp.	1,374	\$539,860	0.0%	99.5%
Hartford Life Insurance Company	1,368	\$508,205	0.0%	99.6%
John Hancock Life & Health Insurance Company	62	\$467,567	0.0%	99.6%
National Life Insurance Company	233	\$445,204	0.0%	99.6%
Allianz Life Insurance Company of North America	269	\$425,918	0.0%	99.6%
4 Ever Life Insurance Company	54	\$425,773	0.0%	99.7%
Massachusetts Mutual Life Insurance Company	108	\$411,043	0.0%	99.7%
RiverSource Life Insurance Company	273	\$405,902	0.0%	99.7%
MedAmerica Insurance Company	215	\$375,654	0.0%	99.7%
Continental American Insurance Company	2,128	\$357,855	0.0%	99.7%
PartnerRe America Insurance Company	2,237	\$344,895	0.0%	99.8%
QCC Insurance Company	66	\$343,390	0.0%	99.8%
Guarantee Trust Life Insurance Company	178	\$313,553	0.0%	99.8%
Securian Life Insurance Company	660	\$291,415	0.0%	99.8%
Transamerica Premier Life Insurance Company	450	\$289,510	0.0%	99.8%
QBE Insurance Corporation	0	\$255,471	0.0%	99.8%
Reliance Standard Life Insurance Company	268	\$220,579	0.0%	99.9%

**2016 Vermont Annual Statement Supplement Market Share Reports**  
**All Health & Medical Related Insurers**  
**As Reported by Insurers**

Company Name	Vermont Lives	Earned Premium		
		Equivalents	% of Total	Cumulative %
Provident Life and Accident Insurance Company	519	\$214,756	0.0%	99.9%
American Heritage Life Insurance Co.	1,519	\$200,932	0.0%	99.9%
Great-West Life & Annuity Ins. Co.	114	\$182,483	0.0%	99.9%
Teachers Insurance & Annuity Association of America	94	\$171,144	0.0%	99.9%
Time Insurance Company	104	\$159,945	0.0%	99.9%
Colonial Life & Accident Insurance Company	457	\$158,414	0.0%	99.9%
American Income Life Insurance Company	10,521	\$117,091	0.0%	99.9%
National Union Fire Ins. Co. of Pittsburgh, PA	6,319	\$109,500	0.0%	99.9%
Boston Mutual Life Insurance Company	1,185	\$107,058	0.0%	99.9%
Fidelity Security Life Insurance Company	2,589	\$99,538	0.0%	99.9%
American General Life Insurance Company	165	\$96,125	0.0%	99.9%
Knights of Columbus	60	\$89,982	0.0%	99.9%
United States Life Insurance Company in the City of NY	263	\$59,872	0.0%	99.9%
Kanawha Insurance Company	139	\$59,584	0.0%	100.0%
TIAA-CREF Life Insurance Company	23	\$56,259	0.0%	100.0%
Unified Life Insurance Company	162	\$47,744	0.0%	100.0%
Family Heritage Life Insurance Company of America	120	\$42,185	0.0%	100.0%
New England Life Insurance Company	49	\$38,541	0.0%	100.0%
John Alden Life Insurance Company	45	\$34,288	0.0%	100.0%
National Guardian Life Insurance Company	417	\$34,142	0.0%	100.0%
Transamerica Financial Life Insurance Company	9	\$31,616	0.0%	100.0%
United World Life Insurance Company	11	\$29,528	0.0%	100.0%
Thrivent Financial for Lutherans	15	\$27,860	0.0%	100.0%
Medico Insurance Company	47	\$27,757	0.0%	100.0%
Physicians Mutual Insurance Company	35	\$26,011	0.0%	100.0%
Athene Annuity & Life Assurance Company	118	\$25,217	0.0%	100.0%
AMEX Assurance Company	209	\$23,040	0.0%	100.0%
Golden Rule Insurance Company	20	\$23,006	0.0%	100.0%
Trustmark Insurance Company	62	\$22,995	0.0%	100.0%
Celtic Insurance Company	10	\$20,905	0.0%	100.0%
Constitution Life Insurance Company	6	\$20,622	0.0%	100.0%
Equitable Life and Casualty Insurance Company	12	\$19,377	0.0%	100.0%
Great American Life Insurance Company	12	\$19,158	0.0%	100.0%
Westport Insurance Corporation	23	\$18,523	0.0%	100.0%
Globe Life And Accident Insurance Company	89	\$18,032	0.0%	100.0%
Lincoln Benefit Life Company	20	\$17,433	0.0%	100.0%
Assurity Life Insurance Co	128	\$17,393	0.0%	100.0%
Central States Health & Life Co of Omaha	5	\$17,331	0.0%	100.0%

**2016 Vermont Annual Statement Supplement Market Share Reports**  
**All Health & Medical Related Insurers**  
**As Reported by Insurers**

Company Name	Vermont Lives	Earned Premium		Cumulative %
		Equivalents	% of Total	
Continental General insurance Company	3	\$17,041	0.0%	100.0%
ReliaStar Life Insurance Company of New York	101	\$14,021	0.0%	100.0%
AXA Equitable Life Insurance Company	18	\$13,539	0.0%	100.0%
Standard Life and Accident Insurance Company	9	\$13,240	0.0%	100.0%
The Order of United Commercial Travelers of America	29	\$12,885	0.0%	100.0%
Aetna Health and Life Insurance Company	7	\$12,041	0.0%	100.0%
American Continental Insurance Company	7	\$12,041	0.0%	100.0%
Madison National Life Insurance Company, Inc	30	\$11,314	0.0%	100.0%
Humana Dental Insurance Company	34	\$10,720	0.0%	100.0%
IdeaLife Insurance Company	2	\$9,563	0.0%	100.0%
American Republic Insurance Company	4	\$9,254	0.0%	100.0%
Reserve National Insurance Company	4	\$5,964	0.0%	100.0%
Americo Financial Life and Annuity Insurance Co	3	\$5,464	0.0%	100.0%
Woodmen of the World Life Insurance Society	7	\$5,347	0.0%	100.0%
Nationwide Life & Annuity Insurance Company	10	\$5,253	0.0%	100.0%
Philadelphia American Life Insurance Co.	12	\$4,595	0.0%	100.0%
The Paul Revere Life Insurance Company	18	\$4,543	0.0%	100.0%
National Benefit Life Insurance Company	1	\$3,843	0.0%	100.0%
Mid-West National Life Insurance Company of Tennessee	31	\$3,587	0.0%	100.0%
The United States Business of The Great-West Life Assurance Co.	1	\$3,270	0.0%	100.0%
Allstate Life Insurance Company	0	\$3,232	0.0%	100.0%
Physicians Life Insurance Company	0	\$3,131	0.0%	100.0%
Starmount Life Insurance Company	24	\$3,131	0.0%	100.0%
The United States Business of The Canada Life Assurance Co.	2	\$2,511	0.0%	100.0%
MANHATTAN LIFE INSURANCE COMPANY	1	\$2,487	0.0%	100.0%
Pennsylvania Life Insurance Company	8	\$2,082	0.0%	100.0%
Union Labor Life Insurance Company	16	\$1,883	0.0%	100.0%
General American Life Insurance Company	1	\$1,879	0.0%	100.0%
United Concordia Insurance Company	30	\$1,562	0.0%	100.0%
Liberty National Life Insurance Company	8	\$1,347	0.0%	100.0%
American Sentinel Insurance Company	202	\$1,162	0.0%	100.0%
Protective Life Insurance Company	1	\$965	0.0%	100.0%
UniCare Life & Health Insurance Company	2	\$759	0.0%	100.0%
Wilco Life Insurance Company	3	\$758	0.0%	100.0%
MONY Life Insurance Company	1	\$730	0.0%	100.0%
Commercial Travelers Mutual Insurance Co	6	\$700	0.0%	100.0%
Liberty Insurance Underwriters Inc.	151	\$661	0.0%	100.0%
Commonwealth Annuity and Life Insurance Company	1	\$495	0.0%	100.0%

**2016 Vermont Annual Statement Supplement Market Share Reports**  
**All Health & Medical Related Insurers**  
**As Reported by Insurers**

Company Name	Vermont Lives	Earned Premium		Cumulative %
		Equivalents	% of Total	
Jackson National Life Insurance Co.	2	\$325	0.0%	100.0%
Wilcac Life Insurance Company	1	\$298	0.0%	100.0%
American National Insurance Company	1	\$172	0.0%	100.0%
Garden State Life Insurance Company	1	\$151	0.0%	100.0%
National Liability & Fire Insurance Company	1	\$135	0.0%	100.0%
Modern Woodmen of America	1	\$101	0.0%	100.0%
National Casualty Company	4	\$68	0.0%	100.0%
American Casualty Company of Reading, PA	4	\$32	0.0%	100.0%
SBLI USA Life Insurance Company, Inc.	1	\$31	0.0%	100.0%
Security Mutual Life Ins Co of NY	1	\$25	0.0%	100.0%
Nationwide Mutual Insurance Company	165	\$0	0.0%	100.0%
HealthSpring Life & Health Insurance Company, Inc.	0	-\$11	0.0%	100.0%
Sentry Insurance A Mutual Company	4	-\$6,945	0.0%	100.0%
<b>Grand Total</b>	<b>1,125,266</b>	<b>\$1,811,512,278</b>		

**2016 Vermont Annual Statement Supplement Market Share Reports  
All Major Medical  
As Reported by Insurers**

Company Name	Vermont Lives	Earned Premium		Cumulative %
		Equivalents	% of Total	
Blue Cross and Blue Shield of Vermont	76,204	\$411,509,200	67%	81%
MVP Health Plan Inc	7,048	\$33,748,918	6%	88%
MVP Health Insurance Company	3,658	\$20,194,551	3%	92%
The Vermont Health Plan, LLC	3,119	\$18,677,262	3%	96%
Cigna Health and Life Insurance Company/Connecticut General Life Insurance Company	2,838	\$13,339,072	2%	98%
UnitedHealthcare Insurance Company	929	\$3,747,086	1%	99%
Aetna Life Insurance Company	786	\$3,025,925	0%	100%
MVP Health Services Corp	272	\$1,038,338	0%	100%
4 Ever Life Insurance Company	53	\$423,208	0%	100%
State Farm Mutual Automobile Insurance Company	50	\$343,963	0%	100%
QCC Insurance Company	66	\$343,390	0%	100%
United States Life Insurance Company in the City of New York	80	\$27,842	0%	100%
Metropolitan Life Insurance Company	1	\$18,229	0%	100%
AXA Equitable Life Insurance Company	18	\$13,539	0%	100%
Golden Rule Insurance Company	0	\$2,745	0%	100%
MONY Life Insurance Company	1	\$730	0%	100%
New York Life Insurance Company	3	\$556	0%	100%
National Benefit Life Insurance Company	1	\$393	0%	100%
American Progressive Life & Health Insurance Company of New York	2	\$337	0%	100%
Mutual of Omaha Insurance Company	2	\$0	0%	100%
Mid-West National Life Insurance Company of Tennessee	0	-\$15	0%	100%
<b>Subtotal</b>	<b>95,131</b>	<b>\$506,455,269</b>	<b>83%</b>	
Estimate of Out of State Resident Coverage	18,276	\$105,769,304	17%	
<b>Grand Total</b>	<b>113,407</b>	<b>\$612,224,573</b>	<b>100%</b>	

## 2016 Vermont Annual Statement Supplement Market Share Reports

### TPA/ASO

#### As Reported by Insurers

Company Name	Vermont Lives	Earned Premium		% of Total	Cumulative %
			Equivalents		
Blue Cross and Blue Shield of Vermont	56,384		\$322,096,716	57%	57%
Cigna Health and Life Insurance Company/Connecticut General Life Insurance Company	95,659		\$200,094,198	35%	93%
Delta Dental Plan of Vermont	104,066		\$38,114,857	7%	99%
MVP Select Care	7,978		\$2,055,760	0%	100%
Aetna Life Insurance Company	5,519		\$1,952,224	0%	100%
BlueCard Plans Self Insured Lives from VHCURES	0		\$0	0%	100%
<b>Grand Total</b>	<b>269,606</b>		<b>\$564,313,754</b>		

#### Adjusted for Premium Equivalent and Health Lives

Company Name	Vermont Lives	Earned Premium		% of Total	Cumulative %
			Equivalents		
Blue Cross and Blue Shield of Vermont	0		\$0		
Cigna Health and Life Insurance Company/Connecticut General Life Insurance Company	-45,528		\$0		
Delta Dental Plan of Vermont	-104,066		\$0		
MVP Select Care	0		\$40,891,708		
Aetna Life Insurance Company	0		\$21,217,872		
BlueCard Plans Self Insured Lives from VHCURES	9,119		\$51,677,067		
<b>Grand Total</b>	<b>-140,475</b>		<b>\$113,786,647</b>		

#### Total Adjusted TPA/ASO

Company Name	Vermont Lives	Earned Premium		% of Total	Cumulative %
			Equivalents		
Blue Cross and Blue Shield of Vermont	56,384		\$322,096,716	47%	47%
Cigna Health and Life Insurance Company/Connecticut General Life Insurance Company	50,131		\$200,094,198	30%	77%
Delta Dental Plan of Vermont	0		\$38,114,857	6%	83%
MVP Select Care	7,978		\$42,947,468	6%	89%
Aetna Life Insurance Company	5,519		\$23,170,096	3%	92%
BlueCard Plans Self Insured Lives from VHCURES	9,119		\$51,677,067	8%	100%
<b>Adjusted Grand Total</b>	<b>129,131</b>		<b>\$678,100,401</b>	<b>100%</b>	

**2016 Vermont Annual Statement Supplement Market Share Reports  
As Reported by Insurers**

**Major Medical-Large Employer**

Company Name	Vermont Lives	Earned Premium		Cumulative %
		Equivalents	% of Total	
Blue Cross and Blue Shield of Vermont	9,591	\$55,506,663	26%	18%
The Vermont Health Plan, LLC	3,119	\$18,677,262	9%	24%
MVP Health Insurance Company	1,974	\$11,745,738	6%	27%
Cigna Health and Life Insurance Company/Connecticut General Life Insurance Company	2,312	\$9,959,725	5%	31%
UnitedHealthcare Insurance Company	929	\$3,747,086	2%	32%
Aetna Life Insurance Company	786	\$3,025,925	1%	33%
MVP Health Services Corp	131	\$390,392	0%	33%
State Farm Mutual Automobile Insurance Company	50	\$343,963	0%	33%
MVP Health Plan Inc	22	\$187,575	0%	33%
QCC Insurance Company	31	\$156,553	0%	33%
Golden Rule Insurance Company	0	\$718	0%	33%
<b>Subtotal</b>	<b>18,945</b>	<b>\$103,741,600</b>	<b>50%</b>	<b>66%</b>
Estimate of Out of State Resident Coverage	18,276	\$105,769,304	50%	100%
<b>Grand Total</b>	<b>37,221</b>	<b>\$209,510,905</b>		

**Major Medical-Small Employer**

Company Name	Vermont Lives	Earned Premium		Cumulative %
		Equivalents	% of Total	
Blue Cross and Blue Shield of Vermont	38,086	\$191,590,136	89%	89%
MVP Health Plan Inc	2,859	\$14,845,285	7%	95%
MVP Health Insurance Company	1,684	\$8,448,813	4%	99%
MVP Health Services Corp	141	\$647,946	0%	100%
4 Ever Life Insurance Company	53	\$423,208	0%	100%
QCC Insurance Company	35	\$186,837	0%	100%
United States Life Insurance Company in the City of New York	80	\$27,842	0%	100%
<b>Grand Total</b>	<b>42,938</b>	<b>\$216,170,067</b>	<b>100%</b>	

**Major Medical-Associations**

Company Name	Vermont Lives	Earned Premium		Cumulative %
		Equivalents	% of Total	
MONY Life Insurance Company	1	\$730	102%	102%
Mid-West National Life Insurance Company of Tennessee	0	-\$15	-2%	100%
<b>Grand Total</b>	<b>1</b>	<b>715</b>		

**2016 Vermont Annual Statement Supplement Market Share Reports  
As Reported by Insurers**

**Major Medical-Non-Group**

Company Name	Vermont Lives	Earned Premium		Cumulative %
		Equivalents	% of Total	
Blue Cross and Blue Sheild of Vermont	28,527	\$164,412,401	90%	90%
MVP Health Plan Inc	4,167	\$18,716,057	10%	100%
Metropolitan Life Insurance Company	1	\$18,229	0%	100%
AXA Equitable Life Insurance Company	18	\$13,539	0%	100%
Golden Rule Insurance Company	0	\$2,027	0%	100%
New York Life Insurance Company	3	\$556	0%	100%
National Benefit Life Insurance Company	1	\$393	0%	100%
American Progressive Life & Health Insurance Company of New York	2	\$337	0%	100%
Mutual of Omaha Insurance Company	2	\$0	0%	100%
<b>Grand Total</b>	<b>32,721</b>	<b>\$183,163,539</b>	<b>100%</b>	

**Major Medical-Trusts**

Company Name	Vermont Lives	Earned Premium		Cumulative %
		Equivalents	% of Total	
Cigna Health and Life Insurance Company/Connecticut General Life Insurance Company	526	\$3,379,347	100%	100%
<b>Grand Total</b>	<b>526</b>	<b>\$3,379,347</b>	<b>100%</b>	



**2016 Vermont Annual Statement Supplement Market Share Reports  
As Reported by Insurers**

**Federal Employee Health Plan (FEHP)**

Company Name	Vermont Lives	Earned Premium			Cumulative %
		Equivalents	% of Total		
Blue Cross and Blue Sheild of Vermont	14,546	\$81,206,827	99%	99%	
Aetna Life Insurance Company	130	\$609,892	1%	100%	
MVP Health Plan Inc	9	\$75,948	0%	100%	
<b>Grand Total</b>	<b>14,685</b>	<b>\$81,892,666</b>	<b>100%</b>		

**Military**

Company Name	Vermont Lives	Earned Premium			Cumulative %
		Equivalents	% of Total		
Military - Vt Household Health Insurance Survey	18,578	\$0	0%	0%	
<b>Grand Total</b>	<b>18,578</b>	<b>\$0</b>	<b>0%</b>		

**2016 Vermont Annual Statement Supplement Market Share Reports  
As Reported by Insurers**

**Dental Plans**

Company Name	Vermont Lives	Earned Premium		Cumulative %
		Equivalents	% of Total	
Delta Dental Plan of Vermont	65,899	\$30,625,894	77%	77%
Cigna Health and Life Insurance Company/Connecticut General Life Insurance Company	7,110	\$2,877,078	7%	84%
Metropolitan Life Insurance Company	4,142	\$1,812,135	5%	89%
Principal Life Insurance Company	1,268	\$707,102	2%	91%
Dentegra Insurance Company	1,041	\$675,775	2%	92%
Aetna Life Insurance Company	1,594	\$596,964	2%	94%
Guardian Life Insurance Company of America	866	\$568,692	1%	95%
Ameritas Life Insurance Corp.	841	\$517,528	1%	97%
American Family Life Assurance Company of Columbus	1,550	\$482,379	1%	98%
Union Security Insurance Company	391	\$310,100	1%	99%
Securian Life Insurance Company	660	\$291,415	1%	99%
Reliance Standard Life Insurance Company	268	\$136,711	0%	100%
First Health Life & Health Insurance Company	48	\$28,921	0%	100%
United States Life Insurance Company in the City of New York	167	\$28,855	0%	100%
Mutual of Omaha Insurance Company	56	\$16,513	0%	100%
Madison National Life Insurance Company, Inc	30	\$11,314	0%	100%
Humana Dental Insurance Company	34	\$10,720	0%	100%
Sun Life Assurance Company of Canada	24	\$9,902	0%	100%
Golden Rule Insurance Company	8	\$6,188	0%	100%
MVP Health Services Corp	44	\$4,276	0%	100%
American General Life Insurance Company	0	\$3,399	0%	100%
Physicians Mutual Insurance Company	7	\$2,740	0%	100%
BCS Insurance Company	3	\$2,671	0%	100%
Starmount Life Insurance Company	21	\$2,616	0%	100%
American Progressive Life & Health Insurance Company of New York	5	\$2,111	0%	100%
National Guardian Life Insurance Company	4	\$2,070	0%	100%
Mid-West National Life Insurance Company of Tennessee	9	\$1,748	0%	100%
United Concordia Insurance Company	30	\$1,562	0%	100%
Transamerica Life Insurance Company	1	\$860	0%	100%
UniCare Life & Health Insurance Company	2	\$759	0%	100%
Colonial Life & Accident Insurance Company	2	\$730	0%	100%
Gerber Life Insurance Company	1	\$646	0%	100%
MVP Select Care	100	\$394	0%	100%
Reserve National Insurance Company	1	\$290	0%	100%
Transamerica Premier Life Insurance Company	2	\$257	0%	100%
American Heritage Life Insurance Co.	0	\$30	0%	100%
<b>Subtotal</b>	<b>86,229</b>	<b>\$39,741,346</b>	<b>100%</b>	
MVP Select Care (adjusted for premium equivalent)	0	\$11,059		
<b>Grand Total</b>	<b>86,229</b>	<b>\$39,752,405</b>		

**2016 Vermont Annual Statement Supplement Market Share Reports  
As Reported by Insurers**

**Long Term Care**

Company Name	Vermont Lives	Earned Premium		Cumulative %
		Equivalents	% of Total	
Genworth Life Insurance Company	4,471	\$8,038,483	31%	31%
John Hancock Life Insurance Company (U.S.A.)	1,952	\$3,654,647	14%	45%
Metropolitan Life Insurance Company	1,191	\$2,006,071	8%	52%
Bankers Life Insurance Company	1,096	\$1,576,860	6%	58%
Unum Life Insurance Company of America	2,781	\$1,555,910	6%	64%
Northwestern Long Term Care Insurance Company	327	\$1,155,939	4%	69%
Mutual of Omaha Insurance Company	478	\$1,026,375	4%	73%
Transamerica Life Insurance Company	484	\$893,540	3%	76%
Continental Casualty Company	579	\$876,975	3%	79%
MetLife Insurance Company USA	476	\$836,842	3%	83%
New York Life Insurance Company	420	\$771,774	3%	85%
Union Security Insurance Company	307	\$544,050	2%	88%
John Hancock Life & Health Insurance Company	62	\$467,567	2%	89%
Allianz Life Insurance Company of North America	269	\$425,464	2%	91%
Massachusetts Mutual Life Insurance Company	108	\$411,043	2%	92%
RiverSource Life Insurance Company	273	\$405,902	2%	94%
MedAmerica Insurance Company	215	\$375,654	1%	95%
Teachers Insurance & Annuity Association of America	94	\$171,144	1%	96%
Time Insurance Company	104	\$159,945	1%	97%
Transamerica Premier Life Insurance Company	84	\$112,205	0%	97%
Provident Life and Accident Insurance Company	63	\$108,077	0%	98%
Knights of Columbus	58	\$89,497	0%	98%
Combined Insurance Company of America	59	\$64,675	0%	98%
TIAA-CREF Life Insurance Company	23	\$56,259	0%	98%
CMFG Life Insurance Company	35	\$53,430	0%	99%
State Farm Mutual Automobile Insurance Company	115	\$50,855	0%	99%
Aetna Life Insurance Company	46	\$48,067	0%	99%
American General Life Insurance Company	18	\$38,818	0%	99%
John Alden Life Insurance Company	44	\$34,239	0%	99%
Thrivent Financial for Lutherans	15	\$27,860	0%	99%
Washington National Insurance Company	17	\$21,988	0%	99%
Great American Life Insurance Company	12	\$19,158	0%	100%
Kanawha Insurance Company	0	\$17,982	0%	100%
Lincoln Benefit Life Company	20	\$17,433	0%	100%
Equitable Life and Casualty Insurance Company	7	\$13,858	0%	100%

**2016 Vermont Annual Statement Supplement Market Share Reports  
As Reported by Insurers**

**Long Term Care**

Company Name	Vermont Lives	Earned Premium		Cumulative %
		Equivalents	% of Total	
American Progressive Life & Health Insurance Company of New York	5	\$12,937	0%	100%
Physicians Mutual Insurance Company	8	\$12,855	0%	100%
American Family Life Assurance Company of Columbus	9	\$9,906	0%	100%
American Heritage Life Insurance Co.	1	\$9,600	0%	100%
Transamerica Financial Life Insurance Company	5	\$7,669	0%	100%
United American Insurance Company	2	\$6,170	0%	100%
Nationwide Life & Annuity Insurance Company	10	\$5,253	0%	100%
The Lincoln National Life Insurance Company	3	\$4,162	0%	100%
Cigna Health and Life Insurance Company/Connecticut General Life Insurance Company	5	\$3,980	0%	100%
Assurity Life Insurance Co	1	\$3,354	0%	100%
Allstate Life Insurance Company	0	\$3,119	0%	100%
Guarantee Trust Life Insurance Company	1	\$2,971	0%	100%
United States Life Insurance Company in the City of New York	1	\$2,130	0%	100%
American Fidelity Assurance Company	1	\$1,349	0%	100%
Wilcac Life Insurance Company	1	\$298	0%	100%
Sentry Insurance A Mutual Company	4	-\$6,945	0%	100%
<b>Grand Total</b>	<b>16,360</b>	<b>\$26,207,393</b>	<b>100%</b>	

**2016 Vermont Annual Statement Supplement Market Share Reports  
As Reported by Insurers**

**Medicare Supplement**

Company Name	Vermont Lives	Earned Premium		Cumulative %
		Equivalents	% of Total	
UnitedHealthcare Insurance Company	19,312	\$44,247,390	45%	45%
The Vermont Health Plan, LLC	5,914	\$10,311,947	11%	56%
Blue Cross and Blue Shield of Vermont	3,161	\$7,931,740	8%	64%
Bankers Life Insurance Company	2,416	\$5,621,050	6%	70%
Colonial Penn Life Insurance Company	3,747	\$5,535,657	6%	75%
Genworth Life and Annuity Insurance Company	2,685	\$4,594,019	5%	80%
Continental Life Insurance Company of Brentwood, TN	2,681	\$4,038,960	4%	84%
Washington National Insurance Company	2,548	\$3,720,596	4%	88%
Humana Insurance Company	1,459	\$2,619,469	3%	91%
Mutual of Omaha Insurance Company	713	\$2,081,128	2%	93%
USAA Life Insurance Company	768	\$1,336,430	1%	94%
American Progressive Life & Health Insurance Company of New York	471	\$1,282,909	1%	96%
Government Personnel Mutual Life Insurance	537	\$1,090,999	1%	97%
Combined Insurance Company of America	356	\$957,878	1%	98%
Hartford Life Insurance Company	293	\$412,062	0%	98%
First Health Life & Health Insurance Company	190	\$395,608	0%	99%
Guarantee Trust Life Insurance Company	167	\$303,555	0%	99%
Transamerica Life Insurance Company	164	\$272,379	0%	99%
State Farm Mutual Automobile Insurance Company	85	\$195,719	0%	99%
United American Insurance Company	126	\$189,441	0%	100%
Hartford Life and Accident Insurance Company	62	\$73,538	0%	100%
Transamerica Premier Life Insurance Company	30	\$48,456	0%	100%
United World Life Insurance Company	11	\$29,528	0%	100%
Medico Insurance Company	40	\$27,036	0%	100%
Gerber Life Insurance Company	13	\$25,862	0%	100%
American Family Life Assurance Company of Columbus	10	\$21,640	0%	100%
Celtic Insurance Company	10	\$20,905	0%	100%
Constitution Life Insurance Company	6	\$20,622	0%	100%
Central States Health & Life Co of Omaha	5	\$17,331	0%	100%
Continental General Insurance Company	3	\$17,041	0%	100%
Principal Life Insurance Company	5	\$14,208	0%	100%
Golden Rule Insurance Company	10	\$14,060	0%	100%
Standard Life and Accident Insurance Company	5	\$12,718	0%	100%

**2016 Vermont Annual Statement Supplement Market Share Reports  
As Reported by Insurers**

**Medicare Supplement**

Company Name	Vermont Lives	Earned Premium		Cumulative %
		Equivalents	% of Total	
Aetna Health and Life Insurance Company	7	\$12,041	0%	100%
American Continental Insurance Company	7	\$12,041	0%	100%
The Order of United Commercial Travelers of America	4	\$11,988	0%	100%
IdeaLife Insurance Company	2	\$9,563	0%	100%
American Republic Insurance Company	3	\$8,834	0%	100%
Physicians Mutual Insurance Company	5	\$8,816	0%	100%
Globe Life And Accident Insurance Company	16	\$8,532	0%	100%
New York Life Insurance Company	4	\$8,464	0%	100%
Equitable Life and Casualty Insurance Company	3	\$4,882	0%	100%
Physicians Life Insurance Company	0	\$3,131	0%	100%
Transamerica Financial Life Insurance Company	1	\$2,785	0%	100%
MANHATTAN LIFE INSURANCE COMPANY	1	\$2,487	0%	100%
Union Labor Life Insurance Company	1	\$1,170	0%	100%
<b>Grand Total</b>	<b>48,057</b>	<b>\$97,576,614</b>	<b>100%</b>	<b>0%</b>

**2016 Vermont Annual Statement Supplement Market Share Reports  
As Reported by Insurers**

**Medicare Part C**

Company Name	Vermont Lives	Earned Premium		Cumulative %
		Equivalents	% of Total	
UnitedHealthcare Insurance Company	6,946	\$58,228,653	94%	94%
Aetna Life Insurance Company	290	\$3,303,416	5%	100%
Humana Insurance Company	9	\$116,031	0%	100%
<b>Grand Total</b>	<b>7,245</b>	<b>\$61,648,100</b>	<b>100%</b>	

**Medicare Part D**

Company Name	Vermont Lives	Earned Premium		Cumulative %
		Equivalents	% of Total	
UnitedHealthcare Insurance Company	19,647	\$16,969,136	30%	30%
SilverScript Insurance Company	17,743	\$13,654,562	24%	55%
Humana Insurance Company	18,125	\$11,334,548	20%	75%
WellCare Prescription Insurance, Inc.	5,240	\$3,646,650	6%	81%
Blue Cross and Blue Sheild of Vermont	4,467	\$3,305,440	6%	87%
Cigna Health and Life Insurance Company/Connecticut General Life Insurance Company	1,992	\$2,080,654	4%	91%
First Health Life & Health Insurance Company	2,752	\$2,071,740	4%	95%
Aetna Life Insurance Company	2,750	\$2,046,118	4%	98%
Envision Insurance Company	825	\$740,857	1%	99%
United American Insurance Company	412	\$206,430	0%	100%
Transamerica Life Insurance Company	32	\$80,924	0%	100%
HealthSpring Life & Health Insurance Company, Inc.	0	-\$11	0%	100%
<b>Grand Total</b>	<b>73,985</b>	<b>\$56,137,048</b>		

**2016 Vermont Annual Statement Supplement Market Share Reports  
As Reported by Insurers**

**Stoploss**

Company Name	Vermont Lives	Earned Premium		Cumulative %
		Equivalents	% of Total	
Blue Cross and Blue Sheild of Vermont	39,707	\$280,033,951	82%	82%
Cigna Health and Life Insurance Company/Connecticut General Life Insurance Company	39,856	\$33,177,015	10%	91%
Sun Life Assurance Company of Canada	9,448	\$6,701,904	2%	93%
Gerber Life Insurance Company	3,430	\$5,762,080	2%	95%
HCC Life Insurance Company	17,129	\$3,521,346	1%	96%
Symetra Life Insurance Company	4,470	\$2,541,877	1%	97%
Unimerica Insurance Company	5,654	\$1,917,313	1%	97%
BCS Insurance Company	30,074	\$1,679,396	0%	98%
Amerlcan Fidelity Assurance Company	2,118	\$1,609,124	0%	98%
Standard Security Life Insurance Company of NY	0	\$1,242,762	0%	99%
ReliaStar Life Insurance Company	3,993	\$1,204,129	0%	99%
HM Life Insurance Company	3,164	\$998,519	0%	99%
Ironshore Indemnity Inc.	756	\$614,504	0%	99%
Aetna Life Insurance Company	1,633	\$541,908	0%	100%
Nationwide Life Insurance Company	2,835	\$387,286	0%	100%
PartnerRe America Insurance Company	2,237	\$344,895	0%	100%
QBE Insurance Corporation	0	\$255,471	0%	100%
UnitedHealthcare Insurance Company	420	\$130,445	0%	100%
Reliance Standard Life Insurance Company	0	\$83,868	0%	100%
ReliaStar Life Insurance Company of New York	100	\$13,991	0%	100%
Westport Insurance Corporation	23	\$18,523	0%	100%
<b>Subtotal</b>	<b>167,047</b>	<b>\$342,780,308</b>	<b>100%</b>	
<b>Adjusted for Premium Equivalent and Health Lives</b>	<b>-127,340</b>	<b>-\$62,746,357</b>		
<b>Grand Total</b>	<b>39,707</b>	<b>\$280,033,951</b>	<b>100%</b>	



**2016 Vermont Annual Statement Supplement Market Share Reports  
As Reported by Insurers**

**Limited Benefits, Special Diseases, Student, and Other Health**

Company Name	Vermont Lives	Earned Premium		Cumulative %
		Equivalents	% of Total	
Metropolitan Life Insurance Company	33,737	\$7,017,621	20%	20%
Nationwide Life Insurance Company	10,439	\$6,609,419	19%	39%
Vision Service Plan Insurance Company	66,242	\$4,527,346	13%	52%
The Lincoln National Life Insurance Company	35,480	\$3,968,512	11%	64%
American Family Life Assurance Company of Columbus	13,958	\$2,579,256	7%	71%
CMFG Life Insurance Company	128,092	\$2,446,652	7%	78%
Combined Insurance Company of America	5,038	\$1,578,053	5%	83%
Hartford Life and Accident Insurance Company	13,583	\$1,395,106	4%	87%
United American Insurance Company	405	\$623,081	2%	88%
National Life Insurance Company	233	\$445,204	1%	90%
Continental American Insurance Company	2,128	\$357,855	1%	91%
Transamerica Life Insurance Company	695	\$246,038	1%	91%
Unum Life Insurance Company of America	577	\$214,591	1%	92%
American Heritage Life Insurance Co.	1,518	\$191,302	1%	93%
BCS Insurance Company	147	\$189,950	1%	93%
Great-West Life & Annuity Ins. Co.	114	\$182,483	1%	94%
Colonial Life & Accident Insurance Company	455	\$157,684	0%	94%
Washington National Insurance Company	359	\$138,427	0%	95%
Transamerica Premier Life Insurance Company	334	\$128,592	0%	95%
American Income Life Insurance Company	10,521	\$117,091	0%	95%
HM Life Insurance Company	2,008	\$112,209	0%	96%
National Union Fire Ins. Co. of Pittsburgh, PA	6,319	\$109,500	0%	96%
Boston Mutual Life Insurance Company	1,185	\$107,058	0%	96%
Provident Life and Accident Insurance Company	456	\$106,679	0%	97%
Cigna Health and Life Insurance Company/Connecticut General Life Insurance Company	1,982	\$101,143	0%	97%
Fidelity Security Life Insurance Company	2,589	\$99,538	0%	97%
Hartford Life Insurance Company	1,075	\$96,143	0%	97%
Guardian Life Insurance Company of America	2,541	\$81,367	0%	98%
Mutual of Omaha Insurance Company	231	\$59,478	0%	98%
American General Life Insurance Company	147	\$53,908	0%	98%
Unified Life Insurance Company	162	\$47,744	0%	98%
Humana Insurance Company	546	\$46,265	0%	98%
New York Life Insurance Company	79	\$44,982	0%	98%
Family Heritage Life Insurance Company of America	120	\$42,185	0%	98%
Kanawha Insurance Company	139	\$41,602	0%	99%
MetLife Insurance Company USA	84	\$41,198	0%	99%
New England Life Insurance Company	49	\$38,541	0%	99%

**2016 Vermont Annual Statement Supplement Market Share Reports  
As Reported by Insurers**

**Limited Benefits, Special Diseases, Student, and Other Health**

Company Name	Vermont Lives	Earned Premium		Cumulative %
		Equivalents	% of Total	
Sun Life Assurance Company of Canada	308	\$33,673	0%	99%
State Farm Mutual Automobile Insurance Company	142	\$32,495	0%	99%
National Guardian Life Insurance Company	413	\$32,072	0%	99%
Principal Life Insurance Company	196	\$31,626	0%	99%
Bankers Life Insurance Company	69	\$27,458	0%	99%
Athene Annuity & Life Assurance Company	118	\$25,217	0%	99%
AMEX Assurance Company	209	\$23,040	0%	99%
Trustmark Insurance Company	62	\$22,995	0%	99%
Ameritas Life Insurance Corp.	533	\$22,332	0%	100%
Transamerica Financial Life Insurance Company	3	\$21,162	0%	100%
Symetra Life Insurance Company	22	\$17,490	0%	100%
Assurity Life Insurance Co	127	\$14,039	0%	100%
Unimerica Insurance Company	63	\$12,524	0%	100%
American Fidelity Assurance Company	39	\$10,301	0%	100%
Globe Life And Accident Insurance Company	73	\$9,500	0%	100%
USAA Life Insurance Company	25	\$8,570	0%	100%
Guarantee Trust Life Insurance Company	10	\$7,027	0%	100%
Reserve National Insurance Company	3	\$5,674	0%	100%
Americo Financial Life and Annuity Insurance Co	3	\$5,464	0%	100%
Woodmen of the World Life Insurance Society	7	\$5,347	0%	100%
Philadelphia American Life Insurance Co.	12	\$4,595	0%	100%
The Paul Revere Life Insurance Company	18	\$4,543	0%	100%
SilverScript Insurance Company	4	\$4,535	0%	100%
National Benefit Life Insurance Company		\$3,450	0%	100%
The United States Business of The Great-West Life Assurance Co.	1	\$3,270	0%	100%
4 Ever Life Insurance Company	1	\$2,565	0%	100%
The United States Business of The Canada Life Assurance Co.	2	\$2,511	0%	100%
Pennsylvania Life Insurance Company	8	\$2,082	0%	100%
General American Life Insurance Company	1	\$1,879	0%	100%
Mid-West National Life Insurance Company of Tennessee	22	\$1,854	0%	100%
Physicians Mutual Insurance Company	15	\$1,600	0%	100%
Liberty National Life Insurance Company	8	\$1,347	0%	100%
American Sentinel Insurance Company	202	\$1,162	0%	100%
United States Life Insurance Company in the City of New York	15	\$1,045	0%	100%
Protective Life Insurance Company	1	\$965	0%	100%
The Order of United Commercial Travelers of America	25	\$897	0%	100%
Wilco Life Insurance Company	3	\$758	0%	100%
Medico Insurance Company	7	\$721	0%	100%

**2016 Vermont Annual Statement Supplement Market Share Reports  
As Reported by Insurers**

**Limited Benefits, Special Diseases, Student, and Other Health**

Company Name	Vermont Lives	Earned Premium		% of Total	Cumulative %
			Equivalents		
Union Labor Life Insurance Company	15		\$713	0%	100%
Commercial Travelers Mutual Insurance Co	6		\$700	0%	100%
Liberty Insurance Underwriters Inc.	151		\$661	0%	100%
Equitable Life and Casualty Insurance Company	2		\$637	0%	100%
Standard Life and Accident Insurance Company	4		\$522	0%	100%
Starmount Life Insurance Company	3		\$515	0%	100%
Commonwealth Annuity and Life Insurance Company	1		\$495	0%	100%
American Progressive Life & Health Insurance Company of New York	9		\$488	0%	100%
Knights of Columbus	2		\$485	0%	100%
Gerber Life Insurance Company	2		\$474	0%	100%
Allianz Life Insurance Company of North America	0		\$454	0%	100%
American Republic Insurance Company	1		\$420	0%	100%
Standard Security Life Insurance Company of NY	2		\$370	0%	100%
Jackson National Life Insurance Co.	2		\$325	0%	100%
American National Insurance Company	1		\$172	0%	100%
Garden State Life Insurance Company	1		\$151	0%	100%
National Liability & Fire Insurance Company	1		\$135	0%	100%
Allstate Life Insurance Company	0		\$113	0%	100%
Modern Woodmen of America	1		\$101	0%	100%
National Casualty Company	4		\$68	0%	100%
John Alden Life Insurance Company	1		\$49	0%	100%
American Casualty Company of Reading, PA	4		\$32	0%	100%
SBLI USA Life Insurance Company, Inc.	1		\$31	0%	100%
ReliaStar Life Insurance Company of New York	1		\$30	0%	100%
Security Mutual Life Ins Co of NY	1		\$25	0%	100%
Golden Rule Insurance Company	2		\$13	0%	100%
Continental Casualty Company	1		\$13	0%	100%
Nationwide Mutual Insurance Company	165		\$0	0%	100%
<b>Grand Total</b>	<b>346,920</b>		<b>\$34,759,779</b>	<b>100%</b>	

