



State of Vermont
Green Mountain Care Board
144 State Street
Montpelier, VT 05620

2017 Vermont Annual Statement Supplement Report
Commercial Health Insurer Market Share Reports

Prepared by the
Green Mountain Care Board

2017 Vermont Annual Statement Supplement Report Commercial Health Insurer Market Share Reports

The Annual Statement Supplement Market Share report is prepared from a compilation of the Annual Statement Supplement Report (ASSR). The ASSR is required by 8 V.S.A. § 3561. Commercial insurers are required to report if they sold Vermont residents health or medical insurance during 2017. Information in this report represents data as reported by the insurers.

Two types of adjustments were made on pages 6, 12-14, 16 and 20 to correct the reported information. First, the number of covered lives were adjusted to avoid counting lives more than once. Second, some Third Party Administrator (TPA) and Administrative Services Only (ASO) entities did not include the full premium amount; GMCB staff adjusted the report to align with other reported information.

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

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DEFINITIONS

LIVES:	The total number of Vermont lives covered, including dependents, under non-group policies, group certificates or self-insured health plans as of December 31, 2017.
PREMIUM OR PREMIUM EQUIVALENTS:	Total direct premium or premium equivalents collected in 2017 for Vermont residents that are covered under a non-group policy, group certificate, or self-insured health plan. Includes premiums/premium equivalents paid in 2016 or 2017, but not premiums/premium equivalents paid in 2017 for the year 2018.

TYPES OF INSURANCE POLICIES/PLANS

COMPREHENSIVE MAJOR MEDICAL:	Policies including, but not limited to, 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 report. Note: High-Deductible Health Plan (HDHP) and Non-HDHP plans are reported within this category.
DENTAL:	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 is included under the comprehensive/major medical category.
DISCRETIONARY GROUPS:*	Groups that do not meet the statutory requirements of employer groups, associations or trusts, and that have received discretionary approval by the Vermont Department of Financial Regulation. Column totals are calculated so as to include the total number of covered lives in each discretionary group.
FEDERAL EMPLOYEES:	Coverage administered by the Office of Personnel Management under the Federal Employees Health Benefit Program (FEHBP) for federal employees, retirees and their survivors.
LIMITED BENEFIT:	Policies that provide coverage that is designed to provide specified health benefits in certain limited and clearly specified circumstances. This category only includes policies that are not reported elsewhere in the market share report.
LONG TERM CARE:	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. Includes policies providing nursing home care plus home health care and/or community based care.
ASSOCIATION:	Policies issued to an association as defined in 8 V.S.A. 4079, including multiple employer welfare arrangements as defined by federal law. Note: Municipal trusts are reported in the Trust category.
MEDICARE ADVANTAGE (PART C):	Private managed care plans that offer Medicare Part A and Part B services together. Also known as the Medicare Advantage program, which offers Medicare beneficiaries the option of enrolling in a managed care plan to receive Medicare benefits. Authorized under the Federal Balanced Budget Act of 1997, plan types include preferred provider organizations (PPOs), provider-sponsored organizations (PSOs), private fee-for-service (PFFS) plans, high deductible health plans linked to Medical Savings Accounts (MSAs), and as of 2003, Special Needs Plans (SNPs) for people who are dually eligible for Medicare and Medicaid and other vulnerable populations.
MEDICARE PRESCRIPTION DRUG (PART D):	Created under the Medicare Modernization Act of 2003 (MMA), Medicare Part D is a voluntary outpatient prescription drug benefit for Medicare beneficiaries that began in 2006. Medicare Part D plans do not need to be licensed by the state of Vermont; they are licensed by the Centers for Medicare and Medicaid Services (CMS).
MEDICARE SUPPLEMENT:	Policies sold by insurance companies to fill "gaps" in a policyholder's Medicare coverage. Can be standardized or pre-standardized plans, and also known as Medigap plans.
NON-COMPREHENSIVE:	Policies providing coverage for specific services, such as hospital only, hospital confinement, surgical, outpatient indemnity, intensive care, mental health/substance use disorder treatment, and organ and tissue transplant (including scheduled type policies). Expense reimbursement and indemnity plans should be included. Does not include TRICARE/CHAMPUS supplement plans, Medicare supplement plans, FEHBP coverage, comprehensive major medical coverage, or limited benefit coverage.
SPECIFIED/NAMED DISEASE:	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.
STOP LOSS:	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 the plan or plan sponsor against losses sustained by the plan.
STUDENT:	Policies that cover students for both accident and health benefits while they are enrolled in and attending school or college. These can be either individual policies or group policies sponsored by the school or college.

THIRD PARTY ADMINISTRATOR (TPA) and ADMINISTRATIVE SERVICES ONLY (ASO):	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. Services include but are not limited to claims processing, underwriting, billing, case management, authorizations and/or customer service.
TRUST:*	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 <u>policies</u> includes the number of trusts, not the number of groups within the trust. The total number of <u>lives</u> includes the members/employees and their dependents of all the groups that belong to every trust. Policies issued to a municipal trust should be included here.

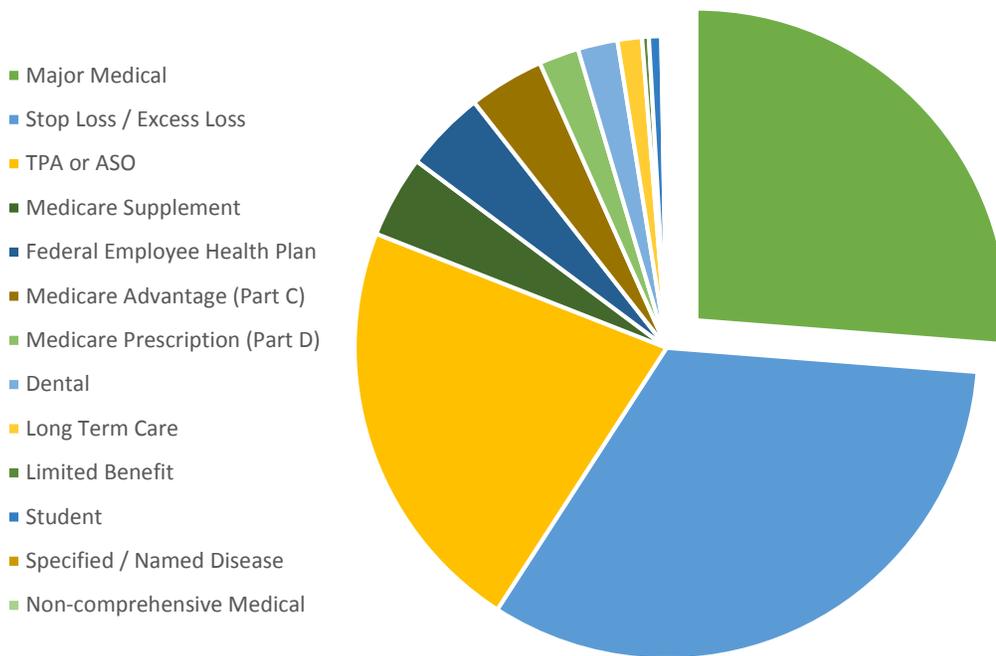
*No policies of this type reported in 2017

2017 Vermont Annual Statement Supplement Market Share Reports 2016/2017 Comparison

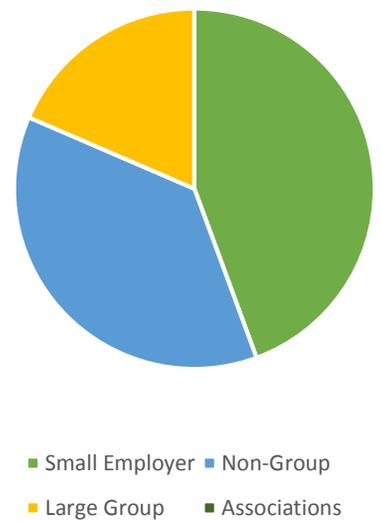
Line of Business	2016			2017		
	Vermont Lives*	Earned Premium Equivalents	% of Total Premium	Vermont Lives*	Premium Equivalents	% of Total Premium
Stop Loss / Excess Loss	167,047	\$342,780,308	17.1%	156,870	\$656,671,722	32.9%
TPA or ASO	291,275	\$759,349,397	37.9%	289,795	\$435,747,220	21.8%
Small Employer	42,938	\$216,170,067	10.8%	42,568	\$232,495,928	11.6%
Non-Group	32,721	\$183,163,539	9.1%	32,112	\$194,230,556	9.7%
Large Group	18,945	\$103,741,600	5.2%	17,608	\$96,996,119	4.9%
Medicare Supplement	48,057	\$97,576,614	4.9%	39,249	\$84,911,368	4.3%
Federal Employee Health Plan	14,685	\$81,892,666	4.1%	14,604	\$84,015,022	4.2%
Medicare Advantage (Part C)	7,245	\$61,648,100	3.1%	8,713	\$78,119,709	3.9%
Medicare Prescription Drug (Part D)	73,985	\$56,137,048	2.8%	57,252	\$41,458,292	2.1%
Dental	86,229	\$39,752,405	2.0%	89,553	\$41,109,046	2.1%
Long Term Care	16,360	\$26,207,393	1.3%	19,815	\$25,263,289	1.3%
Limited Benefit	320,853	\$21,611,457	1.1%	68,577	\$6,989,964	0.4%
Student	1,551	\$6,706,551	0.3%	3,104	\$12,718,211	0.6%
Specified / Named Disease	19,295	\$3,811,814	0.2%	18,384	\$3,215,154	0.2%
Non-comprehensive Medical	0	\$0	0.0%	8,035	\$2,232,823	0.1%
Associations	1	\$715	0.0%	2	\$397	0.0%
Trusts	526	\$3,379,347	0.2%	0	\$0	0.0%
Grand Total	1,141,713	\$2,003,929,023	100%	866,240	\$1,996,174,820	100%

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

2017: All Insurance Types
\$1,996,174,820



2017: Major Medical



2017 Vermont Annual Statement Supplement Market Share Report

Summary of Insurer Data

		As Reported by Insurer		Adjustments**		Adjusted for Health Only		
Line of Business	Type of Insurance	Vermont Lives*	Earned Premium Equivalents	Vermont Lives	Earned Premium Equivalents	Vermont Lives	Earned Premium Equivalents	% of Total Premium
Small Employer	Major Medical	42,568	\$232,495,928	0	\$0	42,568	\$232,495,928	11%
Non-Group	Major Medical	32,112	\$194,230,556	0	\$0	32,112	\$194,230,556	9%
Large Group	Major Medical	17,608	\$96,996,119	15,540	\$91,320,380	33,148	\$188,316,499	9%
Associations	Major Medical	2	\$397	0	\$0	2	\$397	0%
Total Major Medical		92,290	\$523,723,000	15,540	\$91,320,380	107,830	\$615,043,380	29%
Stop Loss	Self Insured	156,870	\$656,671,722	-156,870	-\$269,261,873	0	\$387,409,849	18%
TPA or ASO	Self Insured	289,795	\$435,747,220	-106,823	\$595,302,426	182,972	\$1,031,049,646	49%
Federal Employee Health Plan	Self Insured	14,604	\$84,015,022	0	\$0	14,604	\$84,015,022	4%
Military - Vt Household Health Insurance Survey	Self Insured	0	\$0	16,900	\$0	16,900	\$0	0%
Total Self Insured		461,269	\$1,176,433,964	-246,793	\$326,040,553	214,476	\$1,502,474,517	71%
Vermont Resident Insured Lives		553,559	\$1,700,156,964	-231,253	\$417,360,933	322,306	\$2,117,517,897	100%
Medicare Supplement	Other Insurance	39,249	\$84,911,368	-39,249	\$0	0	\$84,911,368	
Medicare Advantage Part C	Other Insurance	8,713	\$78,119,709	-8,713	\$0	0	\$78,119,709	
Medicare Part D	Other Insurance	57,252	\$41,458,292	-57,252	\$0	0	\$41,458,292	
Dental	Other Insurance	89,553	\$41,109,046	-89,553	\$0	0	\$41,109,046	
Long Term Care	Other Insurance	19,815	\$25,263,289	-19,815	\$0	0	\$25,263,289	
Student	Other Insurance	3,104	\$12,718,211	-3,104	\$0	0	\$12,718,211	
Limited Benefit	Other Insurance	68,577	\$6,989,964	-68,577	\$0	0	\$6,989,964	
Specified / Named Disease	Other Insurance	18,384	\$3,215,154	-18,384	\$0	0	\$3,215,154	
Non-comprehensive Medical	Other Insurance	8,035	\$2,232,823	-8,035	\$0	0	\$2,232,823	
Total Other Insurance		312,681	\$296,017,856	-312,681	\$0	0	\$296,017,856	
Grand Total		866,240	\$1,996,174,820	-543,934	\$417,360,933	322,306	\$2,413,535,753	

*Lives are not mutually exclusive; insurers reported numbers by product line.

**Adjusted Vermont lives and premium equivalents for accuracy- to align with other reporting and to avoid counting Vermont lives more than once.

Large Group Major Medical Adjustment: see page 10

Military Adjustment: see page 15

Stop Loss Adjustment: see page 19

Total Other Insurance Adjustments: see pages 14 - 22

TPA or ASO Adjustment: see page 11

**2017 Vermont Annual Statement Supplement Market Share Report
All Health and Medical Related Insurers**

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total Premium	Cumulative % of Premium
Blue Cross and Blue Shield of Vermont	194,208	\$1,132,437,573	56.7%	56.7%
Cigna Health and Life Insurance Company	160,420	\$391,700,347	19.6%	76.4%
UnitedHealthcare Insurance Company	45,360	\$127,839,024	6.4%	82.8%
Delta Dental Plan of Vermont	172,747	\$70,367,814	3.5%	86.3%
Aetna Life Insurance Company	13,946	\$46,882,378	2.3%	88.6%
MVP Health Plan, Inc.	11,106	\$37,979,875	1.9%	90.5%
The Vermont Health Plan, LLC	9,595	\$27,483,546	1.4%	92.0%
MVP Health Insurance Company	3,080	\$17,275,948	0.9%	92.9%
Sierra Health and Life Insurance Company, Inc.	1,451	\$13,361,312	0.7%	93.5%
Humana Insurance Company	19,934	\$13,031,371	0.7%	94.2%
Metropolitan Life Insurance Company	31,728	\$11,885,785	0.6%	94.8%
Gerber Life Insurance Company	7,792	\$10,399,664	0.5%	95.3%
Genworth Life Insurance Company	4,304	\$8,029,307	0.4%	95.7%
Sun Life Assurance Company of Canada	16,444	\$7,676,144	0.4%	96.1%
Atlanta International Insurance Company	2,253	\$6,378,898	0.3%	96.4%
Continental Life Insurance Company of Brentwood, Tennessee	3,701	\$5,861,609	0.3%	96.7%
Nationwide Life Insurance Company	8,931	\$5,350,388	0.3%	97.0%
Genworth Life and Annuity Insurance Company	2,550	\$4,614,420	0.2%	97.2%
HCC Life Insurance Company	18,106	\$4,377,352	0.2%	97.4%
The Lincoln National Life Insurance Company	35,364	\$4,357,638	0.2%	97.7%
WellCare Prescription Insurance, Inc.	5,567	\$4,066,279	0.2%	97.9%
John Hancock Life Insurance Company (U.S.A.)	1,904	\$3,337,238	0.2%	98.0%
Symetra Life Insurance Company	5,473	\$3,318,689	0.2%	98.2%
American Family Life Assurance Company of Columbus	15,435	\$3,148,485	0.2%	98.3%
Combined Insurance	5,165	\$2,531,145	0.1%	98.5%
First Health Life & Health Insurance Company	2,620	\$2,306,092	0.1%	98.6%
American Fidelity Assurance Company	2,457	\$2,269,235	0.1%	98.7%
BCS Insurance Company	11,232	\$2,025,720	0.1%	98.8%
MVP Select Care	7,663	\$2,003,635	0.1%	90.6%
Unimerica Insurance Company	5,747	\$1,975,455	0.1%	98.9%
MVP Health Services Corporation	383	\$1,592,574	0.1%	99.0%
National Guardian Life Insurance Company	1,061	\$1,557,416	0.1%	99.1%
Transamerica Life Insurance Company	2,179	\$1,389,295	0.1%	99.1%
USAA Life Insurance Company	793	\$1,345,000	0.1%	99.2%
Ironshore Indemnity, Inc.	2,330	\$1,123,952	0.1%	99.3%
Northwestern Long Term Care Insurance Company	328	\$1,122,244	0.1%	99.3%
Government Personnel Mutual Life Insurance Company	486	\$1,083,768	0.1%	99.4%
Loyal American Life Insurance Company	789	\$1,043,729	0.1%	99.4%
Continental Casualty Company	536	\$978,165	0.0%	99.5%
Envision Insurance Company	3,343	\$973,611	0.0%	99.5%
ReliaStar Life Insurance Company	3,670	\$941,903	0.0%	99.6%
New York Life Insurance Company	511	\$820,583	0.0%	99.6%
Principal Life Insurance Company	1,276	\$557,466	0.0%	99.6%
Renaissance Life & Health Insurance Company of America	1,050	\$542,562	0.0%	99.7%
ACE American Insurance Company	558	\$493,332	0.0%	99.7%

**2017 Vermont Annual Statement Supplement Market Share Report
All Health and Medical Related Insurers**

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total Premium	Cumulative % of Premium
The Prudential Insurance Company of America	72	\$470,541	0.0%	99.7%
Union Security Insurance Company	295	\$451,301	0.0%	99.7%
Guardian Life Insurance Company of America	1,235	\$433,887	0.0%	99.8%
Continental American Insurance Company	2,444	\$410,867	0.0%	99.8%
Allianz Life Insurance Company of North America	258	\$393,944	0.0%	99.8%
QBE Insurance Corporation	5,656	\$386,880	0.0%	99.8%
Transamerica Premier Life Insurance Company	344	\$377,282	0.0%	99.8%
RiverSource Life Insurance Company	258	\$364,850	0.0%	99.8%
Securian Life Insurance Company	625	\$296,514	0.0%	99.9%
Guarantee Trust Life Insurance Company	159	\$293,011	0.0%	99.9%
4 Ever Life Insurance Company	41	\$260,351	0.0%	99.9%
Fidelity Security Life Insurance Company	3,541	\$231,412	0.0%	99.9%
American Heritage Life Insurance Company	1,669	\$224,737	0.0%	99.9%
John Hancock Life & Health Insurance Company	61	\$172,587	0.0%	99.9%
Teachers Insurance and Annuity Association of America	92	\$164,850	0.0%	99.9%
Connecticut General Life Insurance Company	340	\$122,009	0.0%	99.9%
Reliance Standard Life Insurance Company	34	\$119,959	0.0%	99.9%
Medico Insurance Company	44	\$117,409	0.0%	99.9%
Time Insurance Company	93	\$111,023	0.0%	100.0%
American General Life Insurance Company	144	\$77,657	0.0%	100.0%
Integon National Insurance Company	32	\$60,714	0.0%	100.0%
United States Life Insurance Company in the City of New York	199	\$58,320	0.0%	100.0%
TIAA-CREF Life Insurance Company	22	\$52,490	0.0%	100.0%
Unified Life Insurance Company	146	\$47,354	0.0%	100.0%
Transamerica Financial Life Insurance Company	77	\$47,349	0.0%	100.0%
CMFG Life Insurance Company	44	\$44,734	0.0%	100.0%
Family Heritage Life Insurance Company of America	112	\$40,366	0.0%	100.0%
John Alden Life Insurance Company	40	\$34,239	0.0%	100.0%
Physicians Mutual Insurance Company	33	\$32,297	0.0%	100.0%
Jackson National Life Insurance Company	34	\$31,694	0.0%	100.0%
Athene Annuity & Life Assurance Company of New York	93	\$31,015	0.0%	100.0%
Equitable Life & Casualty Insurance Company	12	\$29,277	0.0%	100.0%
Thrivent Financial for Lutherans	15	\$28,284	0.0%	100.0%
Trustmark Insurance Company	64	\$27,804	0.0%	100.0%
Assurity Life Insurance Company	137	\$22,986	0.0%	100.0%
Golden Rule Insurance Company	32	\$21,757	0.0%	100.0%
AMEX Assurance Company	204	\$21,319	0.0%	100.0%
Celtic Insurance Company	8	\$19,356	0.0%	100.0%
Great American Life insurance Company	12	\$18,899	0.0%	100.0%
Starmount Life Insurance Company	0	\$16,987	0.0%	100.0%
American Continental Insurance Company	10	\$16,440	0.0%	100.0%
HumanaDental Insurance Company	52	\$15,399	0.0%	100.0%
United Concordia Insurance Company	48	\$14,455	0.0%	100.0%
American United Life Insurance Company	633	\$10,221	0.0%	100.0%
ReliaStar Life Insurance Company of New York	17	\$9,673	0.0%	100.0%

**2017 Vermont Annual Statement Supplement Market Share Report
All Health and Medical Related Insurers**

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total Premium	Cumulative % of Premium
Standard Life & Accident Insurance Company	8	\$9,287	0.0%	100.0%
The State Life Insurance Company	5	\$8,233	0.0%	100.0%
Reserve National Insurance Company	6	\$7,362	0.0%	100.0%
The Order of United Commercial Travelers of America	26	\$7,266	0.0%	100.0%
Sterling Life Insurance Company	3	\$7,184	0.0%	100.0%
Philadelphia American Life Insurance Company	18	\$7,044	0.0%	100.0%
IdeaLife Insurance Company	1	\$6,920	0.0%	100.0%
Zurich American Insurance Company	442	\$5,435	0.0%	100.0%
Woodmen of the World Life Insurance Society	7	\$5,256	0.0%	100.0%
Lincoln Life & Annuity Company of New York	9	\$4,223	0.0%	100.0%
National Benefit Life Insurance Company	0	\$3,936	0.0%	100.0%
Allstate Life Insurance Company	2	\$3,232	0.0%	100.0%
Mid-West National Life Insurance Company of Tennessee	27	\$3,051	0.0%	100.0%
Zurich American Life Insurance Company	28	\$2,995	0.0%	100.0%
American Republic Insurance Company	5	\$2,920	0.0%	100.0%
Physicians Life Insurance Company	0	\$2,831	0.0%	100.0%
Medico Corp Life Insurance Company	2	\$2,235	0.0%	100.0%
Aetna Health and Life Insurance Company	3	\$2,195	0.0%	100.0%
Protective Life Insurance Company	2	\$1,812	0.0%	100.0%
Union Labor Life Insurance Company	8	\$1,762	0.0%	100.0%
Manhattan Life Insurance Company	3	\$1,625	0.0%	100.0%
General American Life Insurance Company	0	\$1,552	0.0%	100.0%
Kanawha Insurance Company	0	\$1,401	0.0%	100.0%
Delaware American Life Insurance Company	0	\$1,195	0.0%	100.0%
UniCare Life & Health Insurance Company	2	\$657	0.0%	100.0%
Commercial Travelers Life Ins Company	6	\$642	0.0%	100.0%
Commonwealth Annuity and Life Insurance Company	1	\$557	0.0%	100.0%
The Western and Southern Life Insurance Company	1	\$170	0.0%	100.0%
American National Insurance Company	0	\$158	0.0%	100.0%
Baltimore Life Insurance Company	1	\$156	0.0%	100.0%
Farmers New World Life Insurance Company	0	\$143	0.0%	100.0%
National Casualty Company	4	\$63	0.0%	100.0%
Modern Woodmen of America	1	\$59	0.0%	100.0%
SBLI USA Life Insurance Company, Inc.	1	\$31	0.0%	100.0%
American Casualty Company of Reading, PA	1	\$10	0.0%	100.0%
Nationwide Mutual Insurance Company	83	\$0	0.0%	100.0%
Trustmark Life Insurance Company	1	\$0	0.0%	100.0%
Westport Insurance Corporation	472	\$0	0.0%	100.0%
HealthSpring Life & Health Insurance Company, Inc.	0	-\$139	0.0%	100.0%
Standard Security Life Insurance Company of NY	1	-\$251	0.0%	100.0%
Sentry Insurance A Mutual Company	4	-\$852	0.0%	100.0%
All Health and Medical Related Insurers Grand Total	866,240	\$1,996,174,821		

**2017 Vermont Annual Statement Supplemental Market Share Report
All Major Medical Insurers**

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total Premium	Cumulative % of Premium
Blue Cross and Blue Shield of Vermont	107,561	\$642,848,467	56%	61%
Cigna Health and Life Insurance Company	72,632	\$268,334,089	23%	86%
Aetna Life Insurance Company	8,416	\$40,791,410	4%	90%
MVP Health Plan, Inc.	11,106	\$37,979,875	3%	93%
MVP Select Care	7,663	\$33,621,231	3%	96%
MVP Health Insurance Company	3,080	\$17,275,948	1%	98%
The Vermont Health Plan, LLC	2,733	\$14,456,108	1%	99%
UnitedHealthcare Insurance Company	1,113	\$4,734,351	0%	100%
MVP Health Services Corp	320	\$1,585,592	0%	100%
4 Ever Life Insurance Company	38	\$259,926	0%	100%
United States Life Insurance Company in the City of New York	94	\$28,250	0%	100%
Metropolitan Life Insurance Company	1	\$20,304	0%	100%
Connecticut General Life Insurance Company	25	\$9,780	0%	100%
Reserve National Insurance Company	2	\$6,148	0%	100%
Unified Life Insurance Company	5	\$1,031	0%	100%
New York Life Insurance Company	3	\$556	0%	100%
Golden Rule Insurance Company	0	\$525	0%	100%
The Prudential Insurance Company of America	6	\$505	0%	100%
National Benefit Life Insurance Company	0	\$197	0%	100%
Trustmark Insurance Company	0	\$0	0%	100%
Subtotal	214,798	\$1,061,954,293	92%	
Estimate of Out-of-State Resident Coverage	15,540	\$91,320,380	8%	
All Major Medical Insurers Grand Total	230,338	\$1,153,274,673	100%	

**2017 Vermont Annual Statement Supplemental Market Share Report
TPA/ASO Entities**

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total Premium	Cumulative % of Premium
Blue Cross and Blue Shield of Vermont	61,258	\$333,891,244	77%	77%
Cigna Health and Life Insurance Company	110,341	\$24,813,682	6%	82%
Delta Dental Plan of Vermont	102,942	\$38,230,763	9%	91%
Aetna Life Insurance Company	7,591	\$36,809,303	8%	100%
MVP Select Care	7,663	\$2,003,635	0%	100%
Connecticut General Life Insurance Company	0	-\$1,407	0%	100%
Self-Insured Lives from VHCURES	0	\$0	0%	
Subtotal	289,795	\$435,747,220	100%	

Adjusted for Premium Equivalents and Health Lives

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total Premium	Cumulative % of Premium
Blue Cross and Blue Shield of Vermont-Stop Loss Plans	39,413	\$269,261,873	45%	45%
Cigna Health and Life Insurance Company	-51,650	\$247,265,861	42%	87%
Delta Dental Plan of Vermont	-102,942	\$0	0%	87%
Aetna Life Insurance Company	0	\$0	0%	87%
MVP Select Care	0	\$31,617,596	5%	92%
Connecticut General Life Insurance Company	0	\$0	0%	92%
Self-Insured Lives from VHCURES	8,356	\$47,157,096	8%	100%
Subtotal	-106,823	\$595,302,426	100%	

Total Adjusted TPA/ASO Entities

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total Premi	Cumulative % of Premium
Blue Cross and Blue Shield of Vermont	100,671	\$603,153,117	58%	58%
Cigna Health and Life Insurance Company	58,691	\$272,079,543	26%	85%
Delta Dental Plan of Vermont	0	\$38,230,763	4%	89%
Aetna Life Insurance Company	7,591	\$36,809,303	4%	92%
MVP Select Care	7,663	\$33,621,231	3%	95%
Connecticut General Life Insurance Company	0	-\$1,407	0%	95%
Self-Insured Lives from VHCURES	8,356	\$47,157,096	5%	100%
TPA/ASO Entities Grand Total	182,972	\$1,031,049,646	100%	

**2017 Vermont Annual Statement Supplemental Market Share Report
Major Medical Group Insurers**

Large Employer Insurers

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total Premium	Cumulative % of Premium
Blue Cross and Blue Shield of Vermont	9,246	\$54,332,304	29%	56%
The Vermont Health Plan, LLC	2,733	\$14,456,108	8%	71%
Cigna Health and Life Insurance Company	1,970	\$10,096,434	5%	81%
MVP Health Insurance Company	1,675	\$9,324,716	5%	91%
UnitedHealthcare Insurance Company	1,113	\$4,734,351	3%	96%
Aetna Life Insurance Company	709	\$3,250,321	2%	99%
MVP Health Services Corporation	125	\$628,111	0%	100%
MVP Health Plan, Inc.	13	\$163,870	0%	100%
Connecticut General Life Insurance Company	24	\$9,697	0%	100%
Golden Rule Insurance Company	0	\$208	0%	100%
Subtotal	17,608	\$96,996,119	52%	
Estimate of Out of State Resident Coverage	15,540	\$91,320,380	48%	
Grand Total	33,148	\$188,316,499	100%	

Small Employer Insurers

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total Premium	Cumulative % of Premium
Blue Cross and Blue Shield of Vermont	36,639	\$200,714,061	86%	86%
MVP Health Plan, Inc.	4,197	\$22,584,978	10%	96%
MVP Health Insurance Company	1,405	\$7,951,232	3%	99%
MVP Health Services Corporation	195	\$957,481	0%	100%
4 Ever Life Insurance Company	38	\$259,926	0%	100%
United States Life Insurance Company in the City of New York	94	\$28,250	0%	100%
The Vermont Health Plan, LLC	0	\$0	0%	100%
Subtotal	42,568	\$232,495,928		
Estimate of Out of State Resident Coverage	0	\$0		
Grand Total	42,568	\$232,495,928		

Association Insurers

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total Premium	Cumulative % of Premium
Cigna Health and Life Insurance Company	2	\$397	100%	100%
Blue Cross and Blue Shield of Vermont	0	\$0	0%	100%
Connecticut General Life Insurance Company	0	\$0	0%	100%
New York Life Insurance Company	0	\$0	0%	100%
Subtotal	2	\$397	100%	
Estimate of Out-of-State Resident Coverage	0	\$0		
Grand Total	2	\$397		

Major Medical Group Insurers Grand Total	75,718	\$420,812,824
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**2017 Vermont Annual Statement Supplemental Market Share Report
Major Medical Non-Group Insurers**

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total Premium	Cumulative % of Premium
Blue Cross and Blue Shield of Vermont	25,208	\$179,071,302	92%	92%
MVP Health Plan, Inc.	6,886	\$15,128,738	8%	100%
Metropolitan Life Insurance Company	1	\$20,304	0%	100%
Reserve National Insurance Company	2	\$6,148	0%	100%
Connecticut General Life Insurance Company	1	\$1,491	0%	100%
Unified Life Insurance Company	5	\$1,031	0%	100%
New York Life Insurance Company	3	\$556	0%	100%
The Prudential Insurance Company of America	6	\$505	0%	100%
Golden Rule Insurance Company	0	\$317	0%	100%
National Benefit Life Insurance Company	0	\$197	0%	100%
Cigna Health and Life Insurance Company	0	-\$33	0%	100%
Major Medical Non-Group Insurers Grand Total	32,112	\$194,230,556	100%	

**2017 Vermont Annual Statement Supplemental Market Share Report
Dental, Federal Employees, and Military Insurers**

Dental Insurers

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total	Cumulative % of Premium
Delta Dental Plan of Vermont	69,805	\$32,137,051	78%	78%
Cigna Health and Life Insurance Company	7,049	\$2,852,773	7%	85%
Metropolitan Life Insurance Co	5,537	\$2,819,863	7%	92%
Renaissance Life & Health Insurance Company of America	1,050	\$542,562	1%	93%
Principal Life Insurance Company	1,096	\$532,085	1%	95%
Aetna Life Insurance Company	1,254	\$496,133	1%	96%
American Family Life Assurance Company of Columbus	1,471	\$474,999	1%	97%
Guardian Life Insurance Company of America	673	\$391,028	1%	98%
Securian Life Insurance Company	625	\$296,514	1%	99%
The Lincoln National Life Insurance Company	341	\$210,326	1%	99%
Reliance Standard Life Insurance Company	34	\$119,959	0%	99%
Connecticut General Life Insurance Company	249	\$100,963	0%	100%
United States Life Insurance Company in the City of New York	98	\$28,047	0%	100%
First Health Life & Health Insurance Company	44	\$19,667	0%	100%
Starmount Life Insurance Company	0	\$16,596	0%	100%
Medico Insurance Company	33	\$15,676	0%	100%
HumanaDental Insurance Company	52	\$15,399	0%	100%
United Concordia Insurance Company	48	\$14,455	0%	100%
Golden Rule Insurance Company	10	\$7,505	0%	100%
MVP Health Services Corp	63	\$6,982	0%	100%
Sun Life Assurance Company of Canada	0	\$5,356	0%	100%
Physicians Mutual Insurance Company	4	\$2,995	0%	100%
Mid-West National Life Insurance Company of Tennessee	5	\$1,074	0%	100%
UniCare Life & Health Insurance Company	2	\$657	0%	100%
Transamerica Life Insurance Company	1	\$623	0%	100%
Reserve National Insurance Company	1	\$434	0%	100%
Transamerica Premier Life Insurance Company	2	\$269	0%	100%
ACE American Insurance Company	1	\$30	0%	100%
Delaware American Life Insurance Company	0	\$24	0%	100%
Lincoln Life & Annuity Company of New York	0	\$0	0%	100%
BCS Insurance Company	5	-\$999	0%	100%
Dental Insurers Grand Total	0	\$41,109,046	100%	

Federal Employees Health Benefit Plan (FEHBP) Insurers

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total	Cumulative % of Premium
Blue Cross and Blue Shield of Vermont	14,478	\$83,180,947	99%	99%
Aetna Life Insurance Company	116	\$731,786	1%	100%
MVP Health Plan, Inc.	10	\$102,289	0%	100%
FEHBP Insurers Grand Total	14,604	\$84,015,022	100%	

**2017 Vermont Annual Statement Supplemental Market Share Report
Dental, Federal Employees, and Military Insurers**

Military Insurers

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total	Cumulative % of Premium
Military (from VT Household Health Insurance Survey)	16,900	\$0	0%	0%
Military Insurers Grand Total	16,900	\$0	0%	

**2017 Vermont Annual Statement Supplemental Market Share Report
Long Term Care Insurers**

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total Premium	Cumulative % of Premium
Genworth Life Insurance Company	4,304	\$8,029,307	32%	32%
Metropolitan Life Insurance Company	10,339	\$7,447,951	29%	61%
John Hancock Life Insurance Company (U.S.A.)	1,904	\$3,337,238	13%	74%
Northwestern Long Term Care Insurance Company	328	\$1,122,244	4%	79%
Continental Casualty Company	535	\$978,152	4%	83%
Transamerica Life Insurance Company	490	\$925,161	4%	86%
New York Life Insurance Company	435	\$775,271	3%	90%
The Prudential Insurance Company of America	66	\$467,744	2%	91%
Union Security Insurance Company	295	\$451,301	2%	93%
Allianz Life Insurance Company of North America	258	\$393,540	2%	95%
RiverSource Life Insurance Company	258	\$364,850	1%	96%
John Hancock Life & Health Insurance Company	61	\$172,587	1%	97%
Teachers Insurance and Annuity Association of America	92	\$164,850	1%	97%
Transamerica Premier Life Insurance Company	83	\$113,411	0%	98%
Time Insurance Company	93	\$111,023	0%	98%
Combined Insurance	55	\$65,145	0%	99%
TIAA-CREF Life Insurance Company	22	\$52,490	0%	99%
CMFG Life Insurance Company	40	\$43,773	0%	99%
Aetna Life Insurance Company	23	\$41,218	0%	99%
John Alden Life Insurance Company	40	\$34,239	0%	99%
American General Life Insurance Company	13	\$29,447	0%	99%
Thrivent Financial for Lutherans	15	\$28,284	0%	100%
Equitable Life & Casualty Insurance Company	9	\$23,464	0%	100%
Great American Life insurance Company	12	\$18,899	0%	100%
Physicians Mutual Insurance Company	8	\$12,855	0%	100%
American Family Life Assurance Company of Columbus	9	\$11,860	0%	100%
Transamerica Financial Life Insurance Company	5	\$11,509	0%	100%
American Heritage Life Insurance Company	1	\$9,600	0%	100%
The State Life Insurance Company	5	\$8,233	0%	100%
Connecticut General Life Insurance Company	5	\$4,040	0%	100%
Allstate Life Insurance Company	2	\$3,119	0%	100%
Guarantee Trust Life Insurance Company	0	\$2,823	0%	100%
The Lincoln National Life Insurance Company	2	\$2,571	0%	100%
Assurity Life Insurance Company	1	\$1,845	0%	100%
General American Life Insurance Company	0	\$1,552	0%	100%
United States Life Insurance Company in the City of New York	1	\$1,452	0%	100%
National Guardian Life Insurance Company	1	\$554	0%	100%
American Fidelity Assurance Company	1	\$455	0%	100%
Delaware American Life Insurance Company	0	\$84	0%	100%
Sentry Insurance A Mutual Company	4	-\$852	0%	100%
Long Term Care Insurers Grand Total	19,815	\$25,263,289	100%	

**2017 Vermont Annual Statement Supplemental Market Share Report
Medicare Supplement Insurers**

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total Premium	Cumulative % of Premium
UnitedHealthcare Insurance Company	18,693	\$44,524,389	52%	52%
The Vermont Health Plan, LLC	6,862	\$13,027,438	15%	68%
Blue Cross and Blue Shield of Vermont	3,067	\$8,255,020	10%	78%
Continental Life Insurance Company of Brentwood, Tennessee	3,695	\$5,859,225	7%	84%
Genworth Life and Annuity Insurance Company	2,550	\$4,614,420	5%	90%
Humana Insurance Company	1,556	\$2,761,135	3%	93%
USAA Life Insurance Company	768	\$1,336,430	2%	95%
Government Personnel Mutual Life Insurance Company	486	\$1,083,768	1%	96%
Loyal American Life Insurance Company	593	\$1,005,150	1%	97%
Combined Insurance	313	\$900,175	1%	98%
First Health Life & Health Insurance Company	212	\$479,404	1%	99%
Transamerica Life Insurance Company	174	\$349,428	0%	99%
Guarantee Trust Life Insurance Company	150	\$285,946	0%	99%
Transamerica Premier Life Insurance Company	36	\$154,655	0%	100%
Medico Insurance Company	5	\$100,983	0%	100%
Gerber Life Insurance Company	16	\$41,218	0%	100%
American Family Life Assurance Company of Columbus	9	\$17,093	0%	100%
American Continental Insurance Company	10	\$16,440	0%	100%
Physicians Mutual Insurance Company	6	\$14,946	0%	100%
Golden Rule Insurance Company	10	\$12,310	0%	100%
Transamerica Financial Life Insurance Company	4	\$10,951	0%	100%
Standard Life & Accident Insurance Company	5	\$8,775	0%	100%
Sterling Life Insurance Company	3	\$7,184	0%	100%
IdeaLife Insurance Company	1	\$6,920	0%	100%
New York Life Insurance Company	4	\$6,564	0%	100%
Principal Life Insurance Company	3	\$6,388	0%	100%
The Order of United Commercial Travelers of America	2	\$6,360	0%	100%
Equitable Life & Casualty Insurance Company	3	\$5,813	0%	100%
Physicians Life Insurance Company	0	\$2,831	0%	100%
American Republic Insurance Company	4	\$2,783	0%	100%
Medico Corp Life Insurance Company	2	\$2,235	0%	100%
Aetna Health and Life Insurance Company	3	\$2,195	0%	100%
Manhattan Life Insurance Company	3	\$1,625	0%	100%
Union Labor Life Insurance Company	1	\$1,170	0%	100%
Medicare Supplement Insurers Grand Total	39,249	\$84,911,368	100%	

**2017 Vermont Annual Statement Supplemental Market Share Report
Medicare Advantage (Part C) and Prescription Drug (Part D) Insurers
Medicare Advantage (Part C) Insurers**

Company Name	Vermont	Earned Premium		Cumulative % of Premium
	Lives	Equivalents	% of Total Premium	
UnitedHealthcare Insurance Company	6,946	\$61,423,626	79%	79%
Sierra Health and Life Insurance Company, Inc.	1,451	\$13,361,312	17%	96%
Aetna Life Insurance Company	297	\$3,152,281	4%	100%
Humana Insurance Company	11	\$163,135	0%	100%
Celtic Insurance Company	8	\$19,356	0%	100%
Medicare Advantage (Part C) Grand Total	8,713	\$78,119,709	100%	

Medicare Prescription Drug (Part D) Insurers

Company Name	Vermont	Earned Premium		Cumulative % of Premium
	Lives	Equivalents	% of Total Premium	
UnitedHealthcare Insurance Company	18,121	\$16,988,724	41%	41%
Humana Insurance Company	18,319	\$10,084,687	24%	65%
WellCare Prescription Insurance, Inc.	5,567	\$4,066,279	10%	75%
Blue Cross and Blue Shield of Vermont	4,899	\$3,730,823	9%	84%
Aetna Life Insurance Company	2,882	\$2,317,423	6%	90%
First Health Life & Health Insurance Company	2,364	\$1,807,021	4%	94%
Cigna Health and Life Insurance Company	1,735	\$1,461,119	4%	98%
Envision Insurance Company	3,343	\$973,611	2%	100%
Transamerica Life Insurance Company	22	\$28,744	0%	100%
HealthSpring Life & Health Insurance Company, Inc.	0	-\$139	0%	100%
Medicare Prescription Drug (Part D) Grand Total	57,252	\$41,458,292	100%	

2017 Vermont Annual Statement Supplemental Market Share Report

Stop Loss Insurers

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total Premium	Cumulative % of Premium
Cigna Health and Life Insurance Company	36,484	\$352,251,740	54%	54%
Blue Cross and Blue Shield of Vermont	39,413	\$269,261,873	41%	95%
Gerber Life Insurance Company	7,774	\$10,358,018	2%	96%
Sun Life Assurance Company of Canada	16,050	\$7,627,727	1%	97%
HCC Life Insurance Company	18,106	\$4,377,352	1%	98%
Symetra Life Insurance Company	5,456	\$3,299,785	1%	99%
American Fidelity Assurance Company	2,415	\$2,257,869	0%	99%
Unimerica Insurance Company	5,747	\$1,975,455	0%	99%
BCS Insurance Company	11,220	\$1,901,292	0%	99%
Ironshore Indemnity, Inc.	2,330	\$1,123,952	0%	100%
ReliaStar Life Insurance Company	3,670	\$941,903	0%	100%
Nationwide Life Insurance Company	538	\$602,134	0%	100%
QBE Insurance Corporation	5,656	\$386,880	0%	100%
UnitedHealthcare Insurance Company	416	\$163,116	0%	100%
Aetna Life Insurance Company	1,074	\$72,630	0%	100%
Integon National Insurance Company	32	\$60,714	0%	100%
ReliaStar Life Insurance Company of New York	16	\$9,648	0%	100%
Connecticut General Life Insurance Company	0	\$255	0%	100%
Trustmark Life Insurance Company	1	\$0	0%	100%
Westport Insurance Corporation	472	\$0	0%	100%
Standard Security Life Insurance Company of NY	0	-\$621	0%	100%
Subtotal	156,870	\$656,671,722	100%	
Blue Cross and Blue Shield of Vermont (TPA Adjustment)	-39,413	-\$269,261,873		
Stop Loss Insurers Grand Total	117,457	\$387,409,849	100%	

2017 Vermont Annual Statement Supplemental Market Share Report
Limited Benefit, Non-Comprehensive Medical, Student, and Specified/Named Disease Insurers

Limited Benefit

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total Premium	Cumulative % of Premium
The Lincoln National Life Insurance Company	34,998	\$4,132,047	59%	59%
American Family Life Assurance Company of Columbus	3,085	\$772,919	11%	70%
Metropolitan Life Insurance Co	12,957	\$697,001	10%	80%
ACE American Insurance Company	557	\$493,302	7%	87%
Fidelity Security Life Insurance Company	3,502	\$197,856	3%	90%
Cigna Health and Life Insurance Company	2,813	\$154,259	2%	92%
Transamerica Premier Life Insurance Company	83	\$93,552	1%	94%
Nationwide Life Insurance Company	8,393	\$79,305	1%	95%
Unified Life Insurance Company	140	\$46,278	1%	95%
Guardian Life Insurance Company of America	562	\$42,859	1%	96%
Family Heritage Life Insurance Company of America	98	\$33,502	0%	96%
American Heritage Life Insurance Company	215	\$31,511	0%	97%
Jackson National Life Insurance Company	32	\$31,172	0%	97%
Athene Annuity & Life Assurance Company of New York	92	\$30,775	0%	98%
Transamerica Life Insurance Company	56	\$27,954	0%	98%
Transamerica Financial Life Insurance Company	60	\$24,174	0%	99%
Humana Insurance Company	48	\$22,414	0%	99%
Principal Life Insurance Company	157	\$18,863	0%	99%
National Guardian Life Insurance Company	209	\$13,290	0%	99%
Aetna Life Insurance Company	0	\$11,284	0%	99%
UnitedHealthcare Insurance Company	71	\$4,818	0%	100%
Lincoln Life & Annuity Company of New York	9	\$4,223	0%	100%
National Benefit Life Insurance Company	0	\$3,739	0%	100%
Guarantee Trust Life Insurance Company	7	\$3,593	0%	100%
Zurich American Life Insurance Company	28	\$2,995	0%	100%
Zurich American Insurance Company	221	\$2,717	0%	100%
Philadelphia American Life Insurance Company	6	\$2,418	0%	100%
Golden Rule Insurance Company	12	\$1,417	0%	100%
Kanawha Insurance Company	0	\$1,401	0%	100%
Continental Life Insurance Company of Brentwood, Tennessee	5	\$1,396	0%	100%
CMFG Life Insurance Company	4	\$961	0%	100%
The Order of United Commercial Travelers of America	24	\$906	0%	100%
Reserve National Insurance Company	3	\$781	0%	100%
Loyal American Life Insurance Company	3	\$687	0%	100%
USAA Life Insurance Company	2	\$633	0%	100%
United States Life Insurance Company in the City of New York	6	\$571	0%	100%
Mid-West National Life Insurance Company of Tennessee	9	\$554	0%	100%
Medico Insurance Company	4	\$536	0%	100%
Standard Life & Accident Insurance Company	3	\$512	0%	100%
Union Labor Life Insurance Company	1	\$429	0%	100%
Gerber Life Insurance Company	2	\$428	0%	100%
Allianz Life Insurance Company of North America	0	\$404	0%	100%
Starmount Life Insurance Company	0	\$391	0%	100%
Standard Security Life Insurance Company of NY	1	\$370	0%	100%
Assurity Life Insurance Company	1	\$350	0%	100%
Farmers New World Life Insurance Company	0	\$143	0%	100%
Allstate Life Insurance Company	0	\$113	0%	100%
National Casualty Company	4	\$63	0%	100%
Modern Woodmen of America	1	\$59	0%	100%
Connecticut General Life Insurance Company	0	\$31	0%	100%
SBLI USA Life Insurance Company, Inc.	1	\$31	0%	100%
Nationwide Mutual Insurance Company	83	\$0	0%	100%
4 Ever Life Insurance Company	2	-\$660	0%	100%
BCS Insurance Company	7	-\$1,365	0%	100%
Limited Benefit Subtotal	68,577	\$6,989,964	100%	

**2017 Vermont Annual Statement Supplemental Market Share Report
Limited Benefit, Non-Comprehensive Medical, Student, and Specified/Named Disease Insurers**

Non-Comprehensive Medical

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total	Cumulative %
Metropolitan Life Insurance Co	2,894	\$900,666	40%	40%
Combined Insurance	2,494	\$872,920	39%	79%
Continental American Insurance Company	1,506	\$247,794	11%	91%
Cigna Health and Life Insurance Company	26	\$69,974	3%	94%
New York Life Insurance Company	69	\$38,192	2%	95%
Fidelity Security Life Insurance Company	27	\$32,751	1%	97%
Transamerica Life Insurance Company	46	\$19,518	1%	98%
Symetra Life Insurance Company	17	\$18,904	1%	99%
American United Life Insurance Company	633	\$10,221	0%	99%
USAA Life Insurance Company	23	\$7,937	0%	99%
Connecticut General Life Insurance Company	61	\$6,939	0%	100%
Zurich American Insurance Company	221	\$2,717	0%	100%
Delaware American Life Insurance Company	0	\$1,087	0%	100%
4 Ever Life Insurance Company	1	\$1,085	0%	100%
Mid-West National Life Insurance Company of Tennessee	9	\$894	0%	100%
Commercial Travelers Life Ins Co	6	\$642	0%	100%
Commonwealth Annuity and Life Insurance Company	1	\$557	0%	100%
ReliaStar Life Insurance Company of New York	1	\$25	0%	100%
Non-comprehensive Medical Subtotal	8,035	\$2,232,823	100%	

Student

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total	Cumulative %
Atlanta International Insurance Company	2,253	\$6,378,898	50%	50%
Nationwide Life Insurance Company	0	\$4,668,949	37%	87%
National Guardian Life Insurance Company	851	\$1,543,572	12%	99%
BCS Insurance Company	0	\$126,792	1%	100%
Student Subtotal	3,104	\$12,718,211	100%	

Specified/Named Disease

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total	Cumulative %
American Family Life Assurance Company of Columbus	10,861	\$1,871,613	58%	58%
Combined Insurance	2,303	\$692,905	22%	80%
American Heritage Life Ins. Co.	1,453	\$183,626	6%	85%
Continental American Insurance Company	938	\$163,073	5%	91%
American General Life Insurance Company	131	\$48,210	1%	92%
Sun Life Assurance Company of Canada	394	\$43,061	1%	93%
Loyal American Life Insurance Company	193	\$37,891	1%	95%
Transamerica Life Insurance Company	1,390	\$37,867	1%	96%
Trustmark Insurance Company	64	\$27,804	1%	97%
AMEX Assurance Company	204	\$21,319	1%	97%
Assurity Life Insurance Co	135	\$20,791	1%	98%
Transamerica Premier Life Insurance Company	140	\$15,395	0%	98%
The Lincoln National Life Insurance Company	23	\$12,694	0%	99%
American Fidelity Assurance Company	41	\$10,911	0%	99%
Family Heritage Life Insurance Company of America	14	\$6,864	0%	99%
Woodmen of the World Life Insurance Society	7	\$5,256	0%	100%
Philadelphia American Life Insurance Company	12	\$4,626	0%	100%
The Prudential Insurance Company of America	0	\$2,292	0%	100%
Protective Life Insurance Company	2	\$1,812	0%	100%
Physicians Mutual Insurance Company	15	\$1,501	0%	100%
Continental Life Insurance Company of Brentwood, Tennessee	1	\$988	0%	100%
Fidelity Security Life Insurance Company	12	\$805	0%	100%
Transamerica Financial Life Insurance Company	8	\$715	0%	100%
Guarantee Trust Life Insurance Company	2	\$649	0%	100%
Mid-West National Life Insurance Company of Tennessee	4	\$529	0%	100%
Jackson National Life Insurance Company	2	\$522	0%	100%

**2017 Vermont Annual Statement Supplemental Market Share Report
 Limited Benefit, Non-Comprehensive Medical, Student, and Specified/Named Disease Insurers**

Athene Annuity & Life Assurance Company of New York	1	\$240	0%	100%
Medico Insurance Company	2	\$214	0%	100%
The Western and Southern Life Insurance Company	1	\$170	0%	100%
Union Labor Life Insurance Co.	6	\$163	0%	100%
American National Insurance Company	0	\$158	0%	100%
Baltimore Life Insurance Company	1	\$156	0%	100%
American Republic Insurance Company	1	\$137	0%	100%
Principal Life Insurance Company	20	\$130	0%	100%
Unified Life Insurance Company	1	\$45	0%	100%
Continental Casualty Company	1	\$13	0%	100%
American Casualty Company of Reading, PA	1	\$10	0%	100%
Specified/Named Disease Subtotal	18,383	\$3,215,144	100%	

Limited Benefit, Non-Comprehensive Medical, Student, and Specified/Named Disease Insurers Grand Total	98,100	\$25,156,152		
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