



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

2018 Vermont Annual Statement Supplement Report
Commercial Health Insurer Market Share Reports

Prepared by the
Green Mountain Care Board

2018 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 2018. Information in this report represents data as reported by the insurers.

Two types of adjustments were made on pages 6, 12-14, 15 and 19 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 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, 2018.
PREMIUM OR PREMIUM EQUIVALENTS:	Total direct premium or premium equivalents collected in 2018 for Vermont residents that are covered under a non-group policy, group certificate, or self-insured health plan. Includes premiums/premium equivalents paid in 2017 or 2018, but not premiums/premium equivalents paid in 2018 for the year 2019.

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.

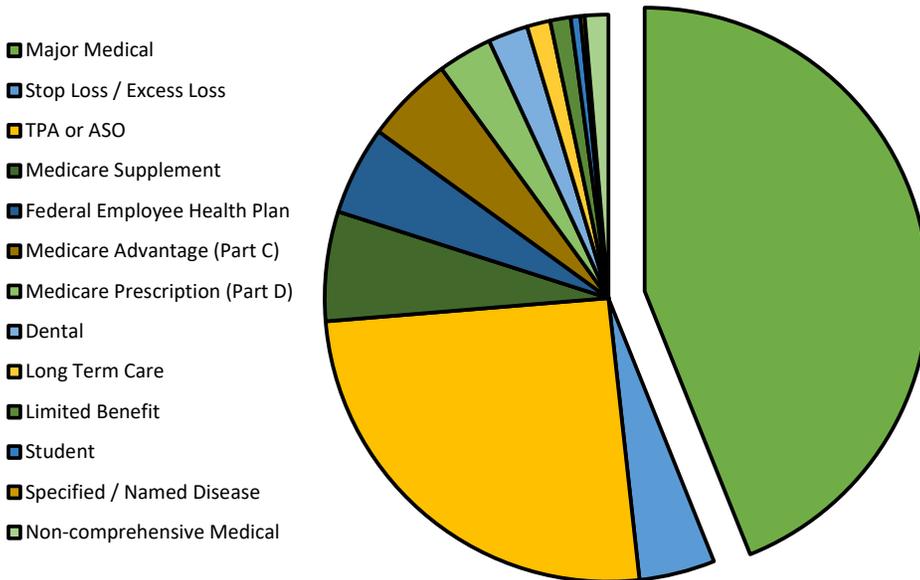
STOP LOSS:	Insurance or other risk-transfer arrangement that is purchased by a group health plan or by the sponsor or trustee of such plan to limit the exposure of the plan or plan sponsor against losses sustained by the plan.
STUDENT:	Policies that cover students for both accident and health benefits 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.

2018 Vermont Annual Statement Supplement Market Share Reports 2017/2018 Comparison

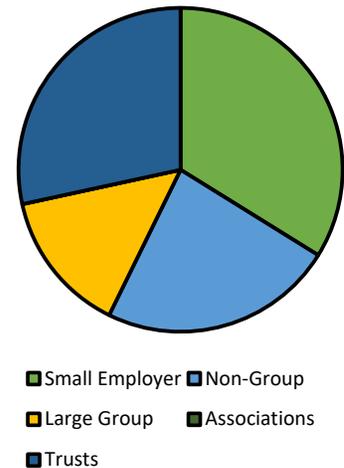
Line of Business	2017			2018		
	Vermont Lives*	Earned Premium Equivalents	% of Total Premium	Vermont Lives*	Earned Premium Equivalents	% of Total Premium
Stop Loss / Excess Loss	156,870	\$656,671,722	4.3%	90,857	\$74,757,416	4.3%
TPA or ASO	289,795	\$435,747,220	25.4%	290,613	\$440,676,234	25.4%
Small Employer	42,568	\$232,495,928	14.9%	41,588	\$257,519,089	14.9%
Non-Group	32,112	\$194,230,556	10.3%	31,476	\$178,235,841	10.3%
Large Group	17,608	\$96,996,119	6.3%	21,348	\$109,017,692	6.3%
Medicare Supplement	39,249	\$84,911,368	6.2%	49,287	\$108,104,462	6.2%
Federal Employee Health Plan	14,604	\$84,015,022	5.1%	14,634	\$87,575,671	5.1%
Medicare Advantage (Part C)	8,713	\$78,119,709	5.0%	9,459	\$86,662,658	5.0%
Medicare Prescription Drug (Part D)	57,252	\$41,458,292	3.1%	74,959	\$53,685,321	3.1%
Dental	89,553	\$41,109,046	2.3%	83,074	\$39,400,679	2.3%
Long Term Care	19,815	\$25,263,289	1.3%	14,678	\$23,086,071	1.3%
Limited Benefit	68,577	\$6,989,964	1.2%	201,535	\$20,177,111	1.2%
Student	3,104	\$12,718,211	0.6%	5,410	\$9,547,731	0.6%
Specified / Named Disease	18,384	\$3,215,154	0.2%	21,129	\$4,173,553	0.2%
Non-comprehensive Medical	8,035	\$2,232,823	1.3%	17,045	\$23,176,908	1.3%
Associations	2	\$397	0.0%	3	\$1,128	0.0%
Trusts	0	\$0	12.5%	39,139	\$216,161,505	12.5%
Grand Total	866,240	\$1,996,174,820	100%	1,006,234	\$1,731,959,069	100%

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

2018: All Insurance Types
\$1,731,959,069



2018: Major Medical
\$760,935,255



2018 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	41,588	\$257,519,089	0	\$0	41,588	\$257,519,089	16%
Non-Group	Major Medical	31,476	\$178,235,841	0	\$0	31,476	\$178,235,841	11%
Large Group	Major Medical	21,348	\$109,017,692	0	\$0	21,348	\$109,017,692	7%
Associations	Major Medical	3	\$1,128	0	\$0	3	\$1,128	0%
Trusts	Major Medical	39,139	\$216,161,505	0	\$0	39,139	\$216,161,505	13%
Total Major Medical		133,554	\$760,935,255	0	\$0	133,554	\$760,935,255	46%
Stop Loss	Self Insured	90,857	\$74,757,416	-223	-\$8,420,487	90,634	\$66,336,929	4%
TPA or ASO	Self Insured	290,613	\$440,676,234	-152,847	\$287,031,745	137,766	\$727,707,979	44%
Federal Employee Health Plan	Self Insured	14,634	\$87,575,671	0	\$0	14,634	\$87,575,671	5%
Military - Vt Household Health Insurance Survey	Self Insured	0	\$0	16,900	\$0	16,900	\$0	0%
Total Self Insured		396,104	\$603,009,321	-136,170	\$278,611,258	259,934	\$881,620,579	54%
Vermont Resident Insured Lives		529,658	\$1,363,944,576	-136,170	\$278,611,258	393,488	\$1,642,555,834	100%
Medicare Supplement	Other Insurance	49,287	\$108,104,462	-49,287	\$0	0	\$108,104,462	
Medicare Advantage Part C	Other Insurance	9,459	\$86,662,658	-9,459	\$0	0	\$86,662,658	
Medicare Part D	Other Insurance	74,959	\$53,685,321	-74,959	\$0	0	\$53,685,321	
Dental	Other Insurance	83,074	\$39,400,679	-83,074	\$0	0	\$39,400,679	
Long Term Care	Other Insurance	14,678	\$23,086,071	-14,678	\$0	0	\$23,086,071	
Student	Other Insurance	5,410	\$9,547,731	-5,410	\$0	0	\$9,547,731	
Limited Benefit	Other Insurance	201,535	\$20,177,111	-201,535	\$0	0	\$20,177,111	
Specified / Named Disease	Other Insurance	21,129	\$4,173,553	-21,129	\$0	0	\$4,173,553	
Non-comprehensive Medical	Other Insurance	17,045	\$23,176,908	-17,045	\$0	0	\$23,176,908	
Total Other Insurance		476,576	\$368,014,493	-476,576	\$0	0	\$368,014,493	
Grand Total		1,006,234	\$1,731,959,069	-612,746	\$278,611,258	393,488	\$2,010,570,327	

*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.

TPA or ASO Adjustment: see page 12

Military Adjustment: see page 15

Stop Loss Adjustment: see page 19

**2018 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	182,291	\$1,076,100,845	62.1%	62.1%
UnitedHealthcare Insurance Company	40,575	\$127,935,132	7.4%	69.5%
MVP Health Plan Inc	24,492	\$100,754,146	5.8%	75.3%
Cigna Health and Life Insurance Company	157,418	\$80,072,338	4.6%	80.0%
Delta Dental Plan of Vermont	180,002	\$73,608,556	4.3%	84.2%
Aetna Life Insurance Company	19,130	\$37,247,983	2.2%	86.4%
The Vermont Health Plan, LLC	10,478	\$30,514,158	1.8%	88.1%
Sierra Health and Life Insurance Company, Inc.	1,780	\$17,937,801	1.0%	89.2%
MVP Health Insurance Company	2,649	\$16,969,987	1.0%	90.1%
Humana Insurance Company	19,016	\$13,410,274	0.8%	90.9%
SilverScript Insurance Company	17,216	\$12,535,971	0.7%	91.6%
Hartford Life and Accident Insurance Company	30,366	\$7,891,531	0.5%	92.1%
Continental Life Insurance Company of Brentwood, Tennessee	4,595	\$7,782,673	0.4%	92.5%
Genworth Life Insurance Company	4,277	\$7,560,921	0.4%	93.0%
Bankers Life Insurance Company	2,877	\$6,578,403	0.4%	93.4%
Colonial Penn Life Insurance Company	3,365	\$6,373,176	0.4%	93.7%
Commercial Casualty Insurance Company	2,348	\$5,601,455	0.3%	94.0%
Sun Life Assurance Company of Canada	13,031	\$5,486,466	0.3%	94.4%
Vision Service Plan Insurance Company	72,634	\$5,155,407	0.3%	94.7%
Gerber Life Insurance Company	4,326	\$4,844,010	0.3%	94.9%
Genworth Life and Annuity Insurance Company	2,401	\$4,606,067	0.3%	95.2%
HCC Life Insurance Company	2,533	\$4,318,876	0.2%	95.5%
Washington National Insurance	2,545	\$4,019,932	0.2%	95.7%
The Lincoln National Life Insurance Company	34,788	\$4,019,580	0.2%	95.9%
Mutual of Omaha Insurance Company	2,462	\$3,965,782	0.2%	96.2%
WellCare Prescription Insurance, Inc.	5,219	\$3,909,081	0.2%	96.4%
National Guardian Life Insurance Company	852	\$3,383,223	0.2%	96.6%
American Family Life Assurance Company of Columbus	15,518	\$3,143,144	0.2%	96.8%
John Hancock Life Insurance Company (U.S.A.)	1,864	\$3,096,730	0.2%	96.9%
American Fidelity Assurance Company	1,892	\$2,575,991	0.1%	97.1%
Envision Insurance Company	6,312	\$2,543,122	0.1%	97.2%
Unimerica Insurance Company	4,133	\$2,463,571	0.1%	97.4%
Combined Insurance Company of America	4,785	\$2,266,416	0.1%	97.5%
BCS Insurance Company	11,432	\$2,134,066	0.1%	97.6%
MVP Health Services Corp	456	\$1,875,511	0.1%	97.7%
USAA Life Insurance Company	961	\$1,815,255	0.1%	97.8%
Unum Life Insurance Company of America	3,465	\$1,612,327	0.1%	97.9%
Transamerica Life Insurance Company	2,421	\$1,597,159	0.1%	98.0%
First Health Life & Health Insurance Company	2,128	\$1,595,248	0.1%	98.1%
Medco Containment Life Insurance Company	2,060	\$1,545,972	0.1%	98.2%
Symetra Life Insurance Company	2,519	\$1,536,932	0.1%	98.3%
American Alternative Insurance Corporation	6,632	\$1,483,960	0.1%	98.4%
MVP Select Care	5,506	\$1,464,535	0.1%	98.5%
National Union Fire Insurance Company of Pittsburgh, PA	18,407	\$1,245,096	0.1%	98.5%
Northwestern Long Term Care Insurance Company	333	\$1,145,820	0.1%	98.6%
Standard Insurance Company	1,293	\$1,117,084	0.1%	98.7%
Brighthouse Life Insurance Company	499	\$1,010,532	0.1%	98.7%
Atlanta International Insurance Company	4,892	\$982,936	0.1%	98.8%
Government Personnel Mutual Life Insurance Company	385	\$978,245	0.1%	98.8%

**2018 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
Companion Life Insurance Companion	1,050	\$883,219	0.1%	98.9%
United American Insurance Company	584	\$872,985	0.1%	98.9%
American Progressive Life & Health Insurance Company of New York	298	\$866,952	0.1%	99.0%
New York Life Insurance Company	504	\$849,133	0.0%	99.0%
Dentegra Insurance Company	1,239	\$805,463	0.0%	99.1%
State Farm Mutual Automobile Insurance Company	364	\$750,568	0.0%	99.1%
Principal Life Insurance Company	1,513	\$749,379	0.0%	99.2%
Continental Casualty Company	502	\$733,596	0.0%	99.2%
Guardian Life Insurance Company of America	1,082	\$724,918	0.0%	99.3%
Nationwide Life Insurance Company	50	\$705,835	0.0%	99.3%
ReliaStar Life Insurance Company	1,550	\$701,451	0.0%	99.3%
Life Insurance Company of North America	16,100	\$600,091	0.0%	99.4%
Renaissance Life & Health Insurance Company of America	993	\$522,118	0.0%	99.4%
The Prudential Insurance Company of America	69	\$490,977	0.0%	99.4%
Ameritas Life Insurance Corp	914	\$488,871	0.0%	99.5%
Talcott Resolution Life Insurance Company	457	\$484,389	0.0%	99.5%
HM Life Insurance Company	2,669	\$456,680	0.0%	99.5%
Union Security Insurance Company	287	\$426,810	0.0%	99.5%
ACE American Insurance Company	113	\$425,199	0.0%	99.6%
QBE Insurance Corporation	5,819	\$409,825	0.0%	99.6%
Catlin Insurance Company, Inc.	239	\$409,272	0.0%	99.6%
Greenwich Insurance Company	239	\$409,272	0.0%	99.6%
Allianz Life Insurance Company of North America	254	\$401,408	0.0%	99.7%
QCC Insurance Company	61	\$400,533	0.0%	99.7%
RiverSource Life Insurance Company	239	\$364,514	0.0%	99.7%
MedAmerica Insurance Company	209	\$364,111	0.0%	99.7%
John Hancock Life & Health Insurance Company	66	\$334,500	0.0%	99.7%
Transamerica Premier Life Insurance Company	263	\$333,449	0.0%	99.8%
American Heritage Insurance Company	2,737	\$318,427	0.0%	99.8%
National Life Insurance Company	170	\$299,543	0.0%	99.8%
Guarantee Trust Life Insurance Company	145	\$272,859	0.0%	99.8%
Fidelity Security Life Insurance	3,541	\$231,413	0.0%	99.8%
Securian Life Insurance Company	369	\$222,614	0.0%	99.8%
Colonial Life & Accident Insurance Company	594	\$202,308	0.0%	99.8%
Great-West Life & Annuity Insurance Company	105	\$191,443	0.0%	99.9%
Provident Life and Accident Insurance Company	496	\$188,755	0.0%	99.9%
Boston Mutual Life Insurance Company	750	\$184,644	0.0%	99.9%
United of Omaha Life Insurance Company	103	\$183,241	0.0%	99.9%
Teachers Insurance and Annuity Association of America	91	\$162,730	0.0%	99.9%
American Income Life Insurance Company	14,810	\$156,358	0.0%	99.9%
Reliance Standard Life Insurance Company	209	\$108,046	0.0%	99.9%
Knights of Columbus	62	\$93,317	0.0%	99.9%
Berkshire Life Insurance Company of America	23	\$90,675	0.0%	99.9%
Time Insurance Company II	87	\$79,723	0.0%	99.9%
Transamerica Financial Life Insurance Company	30	\$71,659	0.0%	99.9%
American General Life Insurance Company	134	\$66,652	0.0%	99.9%
Integon National Insurance Company	47	\$47,366	0.0%	99.9%
United World Life Insurance Company	15	\$46,505	0.0%	99.9%
Unified Life Insurance Company	126	\$46,295	0.0%	99.9%

**2018 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
CMFG Life Insurance Company	43	\$42,568	0.0%	99.9%
TIAA-CREF Life Insurance Company	22	\$42,476	0.0%	100.0%
Family Heritage Life Insurance Company	98	\$36,555	0.0%	100.0%
John Alden Life Insurance Company	43	\$36,036	0.0%	100.0%
Physicians Mutual Insurance Company	37	\$35,526	0.0%	100.0%
Equitable Life & Casualty Insurance Company	15	\$34,548	0.0%	100.0%
Ironshore Indemnity Inc.	54	\$32,851	0.0%	100.0%
Constitution Life Insurance Company	10	\$31,606	0.0%	100.0%
United States Life Insurance Company in the City of New York	83	\$31,468	0.0%	100.0%
American Continental Insurance Company	17	\$29,470	0.0%	100.0%
Forethought Life Insurance Company	22	\$29,217	0.0%	100.0%
Manhattan Life Insurance Company	23	\$28,364	0.0%	100.0%
Thrivent Financial for Lutherans	14	\$28,043	0.0%	100.0%
Medico Insurance Company	38	\$27,409	0.0%	100.0%
Trustmark Insurance Company	52	\$26,522	0.0%	100.0%
Globe Life And Accident Insurance Company	81	\$25,790	0.0%	100.0%
New England Life Insurance Company	37	\$25,542	0.0%	100.0%
Continental General Insurance Company	19	\$23,988	0.0%	100.0%
Assurity Life Insurance Co	105	\$23,937	0.0%	100.0%
Omaha Insurance Company	12	\$21,844	0.0%	100.0%
ManhattanLife Assurance Company of America	12	\$21,096	0.0%	100.0%
AMEX Assurance Company	181	\$18,964	0.0%	100.0%
Great American Life Insurance Company	12	\$18,900	0.0%	100.0%
Celtic Insurance Company	7	\$18,609	0.0%	100.0%
Golden Rule Insurance Company	26	\$18,276	0.0%	100.0%
Connecticut General Life Insurance Company	30	\$17,609	0.0%	100.0%
Athene Annuity & Life Assurance Company	58	\$17,483	0.0%	100.0%
Adam Brandstetter	34	\$16,641	0.0%	100.0%
AXA Equitable Life Insurance Company	17	\$13,807	0.0%	100.0%
Zurich American Insurance Company	228	\$12,967	0.0%	100.0%
Jackson National Life Insurance Company	14	\$11,541	0.0%	100.0%
Zurich American Life Insurance Company	30	\$11,022	0.0%	100.0%
HumanaDental Insurance Company	0	\$10,991	0.0%	100.0%
American United Life Insurance Company	605	\$10,441	0.0%	100.0%
Reserve National Insurance Company	5	\$8,274	0.0%	100.0%
Central States Health & Life Co of Omaha	2	\$7,992	0.0%	100.0%
Standard Life & Accident Insurance Company	6	\$6,665	0.0%	100.0%
Philadelphia American Life Insurance Company	17	\$6,479	0.0%	100.0%
The Order of United Commercial Travelers of America	23	\$5,451	0.0%	100.0%
The Paul Revere Life Insurance Company	14	\$5,251	0.0%	100.0%
Woodmen of the World Life Insurance Society	10	\$4,820	0.0%	100.0%
Aetna Health and Life Insurance Company	4	\$4,745	0.0%	100.0%
Union Labor Life Insurance Co.	20	\$4,514	0.0%	100.0%
National Benefit Life Insurance Company	0	\$4,070	0.0%	100.0%
The United States Business of The Great-West Life Assurance Co.	1	\$3,295	0.0%	100.0%
Allstate Life Insurance Company		\$3,225	0.0%	100.0%
Physicians Life Insurance Company	0	\$3,153	0.0%	100.0%
Mid-West National Life Insurance Company of Tennessee	27	\$2,967	0.0%	100.0%
American Republic Insurance Company (was Medico Ins. Co.)	7	\$2,920	0.0%	100.0%

**2018 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 State Life Insurance Company	5	\$2,721	0.0%	100.0%
The United States Business of The Canada Life Assurance Co.	3	\$2,396	0.0%	100.0%
Medico Corp Life Insurance Company	1	\$2,235	0.0%	100.0%
Protective Life Insurance Company	2	\$1,981	0.0%	100.0%
United Concordia Insurance Company	0	\$1,842	0.0%	100.0%
Lincoln Life & Annuity Company of New York	8	\$1,559	0.0%	100.0%
Liberty National Life Insurance Company	6	\$1,444	0.0%	100.0%
Wilco Life Insurance Company	4	\$1,346	0.0%	100.0%
ReliaStar Life Insurance Company of New York	5	\$1,335	0.0%	100.0%
Independence American Insurance Company	6	\$1,221	0.0%	100.0%
4 Ever Life Insurance Company	3	\$1,220	0.0%	100.0%
Pennsylvania Life Insurance Company	6	\$1,143	0.0%	100.0%
LifeSecure Insurance Company	3	\$1,133	0.0%	100.0%
MONY Life Insurance Company	4	\$906	0.0%	100.0%
The Western and Southern Life Insurance Company	1	\$682	0.0%	100.0%
Commercial Travelers Life Insurance Company	7	\$665	0.0%	100.0%
Farmers New World Life Insurance Company	2	\$576	0.0%	100.0%
Commonwealth Annuity and Life Insurance Company	1	\$459	0.0%	100.0%
IdeaLife Insurance Company	1	\$413	0.0%	100.0%
Hartford Fire Insurance Company	6	\$386	0.0%	100.0%
Baltimore Life Insurance Company	1	\$156	0.0%	100.0%
Athene Annuity and Life Company		\$138	0.0%	100.0%
SBLI USA Life Insurance Company, Inc.	2	\$126	0.0%	100.0%
21st Century Premier Insurance Company	1	\$110	0.0%	100.0%
Modern Woodmen of America	1	\$59	0.0%	100.0%
National Casualty Company	3	\$58	0.0%	100.0%
American Casualty Company of Reading PA	1	\$10	0.0%	100.0%
Sentry Insurance A Mutual Company	3	-\$3,097	0.0%	100.0%
Standard Security Life Insurance Co of NY	3	-\$13,599	0.0%	100.0%
Grand Total	1,006,234	\$1,731,959,069	100.0%	0.0%

**2018 Vermont Annual Statement Supplemental Market Share Report
All Major Medical Insurers**

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total Premium	Cumulative	Cumulative % of Premium
Blue Cross and Blue Shield of Vermont	95,792	594,857,841	78%	\$594,857,841	78%
MVP Health Plan Inc	24,486	100,690,214	13%	\$695,548,055	91%
Cigna Health and Life Insurance Company	3,027	16,732,288	2%	\$712,280,343	94%
MVP Health Insurance Company	2,649	16,969,987	2%	\$729,250,330	96%
The Vermont Health Plan, LLC	2,707	15,645,813	2%	\$744,896,143	98%
Aetna Life Insurance Company	732	7,901,736	1%	\$752,797,879	99%
UnitedHealthcare Insurance Company	1,115	5,004,210	1%	\$757,802,089	100%
MVP Health Services Corp	359	1,870,665	0%	\$759,672,754	100%
Atlanta International Insurance Company	2,446	491,468	0%	\$760,164,222	100%
QCC Insurance Company	61	400,533	0%	\$760,564,755	100%
State Farm Mutual Automobile Insurance Company	45	305,995	0%	\$760,870,750	100%
United States Life Insurance Company in the City of New York	82	28,700	0%	\$760,899,450	100%
AXA Equitable Life Insurance Company	17	13,807	0%	\$760,913,257	100%
Connecticut General Life Insurance Company	24	9,011	0%	\$760,922,268	100%
Reserve National Insurance Company	1	6,628	0%	\$760,928,896	100%
Sierra Health and Life Insurance Company, Inc.	0	2,341	0%	\$760,931,237	100%
Trustmark Insurance Company	0	1,478	0%	\$760,932,715	100%
Unified Life Insurance Company	2	1,011	0%	\$760,933,726	100%
MONY Life Insurance Company	1	730	0%	\$760,934,456	100%
New York Life Insurance Company	3	556	0%	\$760,935,012	100%
American Progressive Life & Health Insurance Company of New York	1	305	0%	\$760,935,317	100%
The Prudential Insurance Company of America	4	-62	0%	\$760,935,255	100%
Major Medical Entities Grand Total	133,554	\$760,935,255			

**2018 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	63,425	\$374,993,972	85%	85%
Delta Dental Plan of Vermont	112,373	\$42,380,713	10%	95%
Cigna Health and Life Insurance Company	109,100	\$21,726,514	5%	100%
MVP Select Care	5,506	\$1,464,535	0%	100%
Reliance Standard Life Insurance Company	209	\$108,046	0%	100%
Connecticut General Life Insurance Company	0	\$2,454	0%	100%
Self-Insured Lives from VHCURES	0	\$0	0%	
Subtotal	290,613	\$440,676,234	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	223	\$8,420,487	3%	3%
Delta Dental Plan of Vermont	-112,373	\$0	0%	3%
Cigna Health and Life Insurance Company	-40,488	\$256,429,760	89%	92%
MVP Select Care		\$22,181,498	8%	100%
Reliance Standard Life Insurance Company	-209	\$0	0%	100%
Connecticut General Life Insurance Company	0	\$0	0%	100%
Self-Insured Lives from VHCURES			0%	100%
Subtotal	-152,847	\$287,031,745	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	63,648	\$383,414,459	53%	53%
Delta Dental Plan of Vermont	0	\$42,380,713	6%	59%
Cigna Health and Life Insurance Company	68,612	\$278,156,274	38%	97%
MVP Select Care	5,506	\$23,646,033	3%	100%
Reliance Standard Life Insurance Company	0	\$108,046	0%	100%
Connecticut General Life Insurance Company	0	\$2,454	0%	100%
Self-Insured Lives from VHCURES	0	\$0	0%	100%
TPA/ASO Entities Grand Total	137,766	\$727,707,979	100%	

**2018 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	9,134	\$51,405,536	47%	47%
Cigna Health and Life Insurance Company	3,025	\$16,731,911	15%	63%
The Vermont Health Plan, LLC	2,707	\$15,645,813	14%	77%
MVP Health Insurance Company	1,657	\$9,847,406	9%	86%
Aetna Life Insurance Company	732	\$7,901,736	7%	93%
UnitedHealthcare Insurance Company	1,115	\$5,004,210	5%	98%
MVP Health Plan Inc	301	\$815,505	1%	98%
MVP Health Services Corp	138	\$693,139	1%	99%
Atlanta International Insurance Company	2,446	\$491,468	0%	100%
State Farm Mutual Automobile Insurance Company	45	\$305,995	0%	100%
QCC Insurance Company	25	\$167,451	0%	100%
Connecticut General Life Insurance Company	23	\$7,522	0%	100%
Subtotal	21,348	\$109,017,692	100%	
Estimate of Out of State Resident Coverage			0%	
Grand Total	21,348	\$109,017,692	100%	

Small Employer Insurers

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total Premium	Cumulative % of Premium
Blue Cross and Blue Shield of Vermont	27,116	\$174,896,711	68%	68%
MVP Health Plan Inc	13,157	\$74,075,159	29%	97%
MVP Health Insurance Company	992	\$7,122,581	3%	99%
MVP Health Services Corp	205	\$1,162,856	0%	100%
QCC Insurance Company	36	\$233,082	0%	100%
United States Life Insurance Company in the City of New York	82	\$28,700	0%	100%
Subtotal	41,588	\$257,519,089		
Estimate of Out of State Resident Coverage		\$0		
Grand Total	41,588	\$257,519,089		

Association Insurers

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total Premium	Cumulative % of Premium
MONY Life Insurance Company	1	\$730	65%	65%
Cigna Health and Life Insurance Company	2	\$416	37%	102%
Connecticut General Life Insurance Company	0	-\$17	-2%	100%
Subtotal	3	\$1,128	100%	
Estimate of Out-of-State Resident Coverage				
Grand Total	3	\$1,128		

Trusts Insurers

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total Premium	Cumulative % of Premium
Blue Cross and Blue Shield of Vermont	39,139	\$216,160,027	100%	100%
Trustmark Insurance Company	0	\$1,478	\$0	100%
Subtotal	39,139	\$216,161,505	100%	
Estimate of Out-of-State Resident Coverage			0%	
Grand Total	39,139	\$216,161,505	100%	

Major Medical Group Insurers Grand Total	102,078	\$582,699,414		
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**2018 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	20,403	\$152,395,567	86%	86%
MVP Health Plan Inc	11,028	\$25,799,550	14%	100%
MVP Health Services Corp	16	\$14,670	0%	100%
AXA Equitable Life Insurance Company	17	\$13,807	0%	100%
Reserve National Insurance Company	1	\$6,628	0%	100%
Sierra Health and Life Insurance Company, Inc.	0	\$2,341	0%	100%
Connecticut General Life Insurance Company	1	\$1,506	0%	100%
Unified Life Insurance Company	2	\$1,011	0%	100%
New York Life Insurance Company	3	\$556	0%	100%
American Progressive Life & Health Insurance Company of New York	1	\$305	0%	100%
Cigna Health and Life Insurance Company	0	-\$38	0%	100%
The Prudential Insurance Company of America	4	-\$62	0%	100%
Major Medical Non-Group Insurers Grand Total	31,476	\$178,235,841	100%	

**2018 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	67,629	\$31,227,843	79%	79%
Cigna Health and Life Insurance Company	5,961	\$2,516,252	6%	86%
Standard Insurance Company	1,293	\$1,117,084	3%	88%
Dentegra Insurance Company	1,239	\$805,463	2%	91%
Principal Life Insurance Company	1,258	\$657,823	2%	92%
Guardian Life Insurance Company of America	546	\$616,215	2%	94%
Renaissance Life & Health Insurance Company of America	993	\$522,118	1%	95%
Ameritas Life Insurance Corp	578	\$459,797	1%	96%
American Family Life Assurance Company of Columbus	1,409	\$459,149	1%	97%
Aetna Life Insurance Company	1,020	\$429,557	1%	99%
Securian Life Insurance Company	369	\$222,614	1%	99%
The Lincoln National Life Insurance Company	283	\$211,808	1%	100%
Sun Life Assurance Company of Canada	186	\$58,994	0%	100%
First Health Life & Health Insurance Company	48	\$25,636	0%	100%
Medico Insurance Company	30	\$14,677	0%	100%
Mutual of Omaha Insurance Company	50	\$13,604	0%	100%
HumanaDental Insurance Company	-	\$10,991	0%	100%
Golden Rule Insurance Company	10	\$7,942	0%	100%
Colonial Life & Accident Insurance Company	39	\$4,878	0%	100%
MVP Health Services Corp	97	\$4,846	0%	100%
Physicians Mutual Insurance Company	8	\$3,506	0%	100%
United States Life Insurance Company in the City of New York		\$2,687	0%	100%
United of Omaha Life Insurance Company	14	\$2,583	0%	100%
United Concordia Insurance Company	-	\$1,842	0%	100%
American Progressive Life & Health Insurance Company of New York	3	\$1,001	0%	100%
Mid-West National Life Insurance Company of Tennessee	5	\$948	0%	100%
Transamerica Life Insurance Company	5	\$533	0%	100%
Reserve National Insurance Company	1	\$290	\$0	100%
Connecticut General Life Insurance Company		-\$2	0%	100%
Dental Insurers Grand Total	83,074	\$39,400,679	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	14,503	\$86,030,665	98%	98%
Aetna Life Insurance Company	125	\$1,481,074	2%	100%
MVP Health Plan, Inc.	6	\$63,932	0%	100%
FEHBP Insurers Grand Total	14,634	\$87,575,671	100%	

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%	

2018 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	4,277	\$7,560,921	33%	33%
John Hancock Life Insurance Company (U.S.A.)	1,864	\$3,096,730	13%	46%
Bankers Life Insurance Company	961	\$1,387,653	6%	52%
Unum Life Insurance Company of America	2,773	\$1,372,995	6%	58%
Mutual of Omaha Insurance Company	556	\$1,290,717	6%	64%
Northwestern Long Term Care Insurance Company	333	\$1,145,820	5%	69%
Brighthouse Life Insurance Company	432	\$979,387	4%	73%
Transamerica Life Insurance Company	488	\$924,102	4%	77%
New York Life Insurance Company	480	\$835,163	4%	81%
Continental Casualty Company	501	\$733,583	3%	84%
The Prudential Insurance Company of America	65	\$488,821	2%	86%
Union Security Insurance Company	287	\$426,810	2%	88%
Allianz Life Insurance Company of North America	252	\$400,894	2%	89%
RiverSource Life Insurance Company	239	\$364,514	2%	91%
MedAmerica Insurance Company	209	\$364,111	2%	93%
John Hancock Life & Health Insurance Company	66	\$334,500	1%	94%
State Farm Mutual Automobile Insurance Company	108	\$197,945	1%	95%
Teachers Insurance and Annuity Association of America	91	\$162,730	1%	96%
United of Omaha Life Insurance Company	61	\$126,649	1%	96%
Transamerica Premier Life Insurance Company	80	\$125,627	1%	97%
Knights of Columbus	60	\$92,832	0%	97%
Berkshire Life Insurance Company of America	23	\$90,675	0%	97%
Provident Life and Accident Insurance Company	59	\$84,213	0%	98%
Time Insurance Company II	87	\$79,723	0%	98%
Combined Insurance Company of America	51	\$57,424	0%	98%
TIAA-CREF Life Insurance Company	22	\$42,476	0%	99%
CMFG Life Insurance Company	39	\$41,893	0%	99%
John Alden Life Insurance Company	42	\$35,974	0%	99%
Thrivent Financial for Lutherans	14	\$28,043	0%	99%
Forethought Life Insurance Company	21	\$26,590	0%	99%
Washington National Insurance	14	\$24,512	0%	99%
Equitable Life & Casualty Insurance Company	7	\$23,396	0%	99%
American General Life Insurance Company	10	\$21,862	0%	99%
Great American Life Insurance Company	12	\$18,900	0%	100%
Adam Brandstetter	34	\$16,641	0%	100%
Continental General Insurance Company	11	\$12,463	0%	100%
American Progressive Life & Health Insurance Company of NY	6	\$11,878	0%	100%
American Family Life Assurance Company of Columbus	9	\$11,581	0%	100%
Transamerica Financial Life Insurance Company	5	\$10,828	0%	100%
Physicians Mutual Insurance Company	7	\$10,297	0%	100%
United American Insurance Company	2	\$6,118	0%	100%
National Guardian Life Insurance Company	1	\$4,528	0%	100%
Connecticut General Life Insurance Company	5	\$3,980	0%	100%
Assurity Life Insurance Co	1	\$3,482	0%	100%
Allstate Life Insurance Company		\$3,119	0%	100%
The State Life Insurance Company	5	\$2,721	0%	100%
American Fidelity Assurance Company	1	\$1,673	0%	100%
LifeSecure Insurance Company	3	\$1,133	0%	100%
Farmers New World Life Insurance Company	1	\$540	0%	100%
Sentry Insurance A Mutual Company	3	-\$3,097	0%	100%
Long Term Care Insurers Grand Total	14,678	\$23,086,071	100%	

**2018 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	17,808	\$45,085,297	42%	42%
The Vermont Health Plan, LLC	7,771	\$14,868,345	14%	55%
Blue Cross and Blue Shield of Vermont	2,926	\$7,815,212	7%	63%
Continental Life Insurance Company of Brentwood, Tennessee	4,553	\$7,775,323	7%	70%
Colonial Penn Life Insurance Company	3,365	\$6,373,176	6%	76%
Bankers Life Insurance Company	1,855	\$5,162,310	5%	81%
Genworth Life and Annuity Insurance Company	2,401	\$4,606,067	4%	85%
Washington National Insurance	2,212	\$3,876,204	4%	88%
Humana Insurance Company	1,695	\$3,025,941	3%	91%
Mutual of Omaha Insurance Company	1,648	\$2,610,173	2%	94%
USAA Life Insurance Company	939	\$1,806,452	2%	95%
Government Personnel Mutual Life Insurance Company	385	\$978,245	1%	96%
American Progressive Life & Health Insurance Company of New York	282	\$852,516	1%	97%
Combined Insurance Company of America	274	\$781,677	1%	98%
Hartford Life and Accident Insurance Company	195	\$502,008	0%	98%
First Health Life & Health Insurance Company	198	\$482,909	0%	99%
Transamerica Life Insurance Company	175	\$340,913	0%	99%
Guarantee Trust Life Insurance Company	132	\$265,550	0%	99%
State Farm Mutual Automobile Insurance Company	91	\$220,735	0%	99%
United American Insurance Company	180	\$196,898	0%	100%
Transamerica Premier Life Insurance Company	30	\$117,024	0%	100%
United of Omaha Life Insurance Company	23	\$53,961	0%	100%
United World Life Insurance Company	15	\$46,505	0%	100%
Constitution Life Insurance Company	10	\$31,606	0%	100%
American Continental Insurance Company	17	\$29,470	0%	100%
Omaha Insurance Company	12	\$21,844	0%	100%
Physicians Mutual Insurance Company	7	\$19,976	0%	100%
Gerber Life Insurance Company	10	\$17,879	0%	100%
Globe Life And Accident Insurance Company	17	\$16,565	0%	100%
Medico Insurance Company	4	\$12,362	0%	100%
American Family Life Assurance Company of Columbus	4	\$11,291	0%	100%
Transamerica Financial Life Insurance Company	4	\$10,992	0%	100%
Equitable Life & Casualty Insurance Company	6	\$10,515	0%	100%
Manhattan Life Insurance Company	7	\$9,774	0%	100%
Continental General Insurance Company	2	\$9,276	0%	100%
Golden Rule Insurance Company	6	\$8,719	0%	100%
Central States Health & Life Co of Omaha	2	\$7,992	0%	100%
Principal Life Insurance Company	2	\$7,001	0%	100%
New York Life Insurance Company	4	\$6,631	0%	100%
Standard Life & Accident Insurance Company	3	\$6,158	0%	100%
The Order of United Commercial Travelers of America	2	\$4,778	0%	100%
Aetna Health and Life Insurance Company	4	\$4,745	0%	100%
Physicians Life Insurance Company	0	\$3,153	0%	100%
American Republic Insurance Company (was Medico Ins. Co.)	6	\$2,829	0%	100%
Forethought Life Insurance Company	1	\$2,627	0%	100%
Medico Corp Life Insurance Company	1	\$2,235	0%	100%
Union Labor Life Insurance Co.	1	\$1,170	0%	100%
Reserve National Insurance Company	1	\$1,020	0%	100%
IdeaLife Insurance Company	1	\$413	0%	100%
Medicare Supplement Insurers Grand Total	49,287	\$108,104,462	100%	

**2018 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	6,840	\$63,652,397	73%	73%
Sierra Health and Life Insurance Company, Inc.	1,780	\$17,935,460	21%	94%
Aetna Life Insurance Company	351	\$3,925,112	5%	99%
Hartford Life and Accident Insurance Company	195	\$502,008	1%	99%
Talcott Resolution Life Insurance Company	274	\$463,112	1%	100%
Humana Insurance Company	12	\$165,960	0%	100%
Celtic Insurance Company	7	\$18,609	0%	100%
Medicare Advantage (Part C) Grand Total	9,459	\$86,662,658	100%	

Medicare Prescription Drug (Part D) Insurers

Company Name	Vermont	Earned Premium		Cumulative % of Premium
	Lives	Equivalents	% of Total Premium	
UnitedHealthcare Insurance Company	14,336	\$13,996,360	26%	26%
SilverScript Insurance Company	17,216	\$12,535,971	23%	49%
Humana Insurance Company	17,258	\$10,213,728	19%	68%
Blue Cross and Blue Shield of Vermont	5,422	\$3,982,668	7%	76%
WellCare Prescription Insurance, Inc.	5,219	\$3,909,081	7%	83%
Envision Insurance Company	6,312	\$2,543,122	5%	88%
Aetna Life Insurance Company	3,622	\$2,357,292	4%	92%
Medco Containment Life Insurance Company	2,060	\$1,545,972	3%	95%
Cigna Health and Life Insurance Company	1,610	\$1,477,245	3%	98%
First Health Life & Health Insurance Company	1,882	\$1,086,703	2%	100%
Transamerica Life Insurance Company	22	\$37,179	0%	100%
Medicare Prescription Drug (Part D) Grand Total	74,959	\$53,685,321	100%	

2018 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	35,032	\$37,377,868	50%	50%
Blue Cross and Blue Shield of Vermont	223	\$8,420,487	11%	61%
Sun Life Assurance Company of Canada	12,486	\$5,372,490	7%	68%
Gerber Life Insurance Company	3,804	\$4,793,745	6%	75%
HCC Life Insurance Company	2,533	\$4,318,876	6%	81%
Unimerica Insurance Company	4,133	\$2,463,571	3%	84%
American Fidelity Assurance Company	1,652	\$2,413,837	3%	87%
BCS Insurance Company	11,422	\$2,128,515	3%	90%
Symetra Life Insurance Company	2,506	\$1,521,553	2%	92%
American Alternative Insurance Corporation	6,632	\$1,483,960	2%	94%
ReliaStar Life Insurance Company	1,550	\$701,451	1%	95%
National Union Fire Insurance Company of Pittsburgh, PA	349	\$681,452	1%	96%
Nationwide Life Insurance Company	0	\$681,303	1%	97%
Companion Life Insurance Companion	229	\$446,218	1%	97%
QBE Insurance Corporation	5,819	\$409,825	1%	98%
Catlin Insurance Company, Inc.	239	\$409,272	1%	98%
Greenwich Insurance Company	239	\$409,272	1%	99%
HM Life Insurance Company	518	\$379,371	1%	100%
UnitedHealthcare Insurance Company	475	\$196,315	0%	100%
Aetna Life Insurance Company	891	\$47,844	0%	100%
Integon National Insurance Company	47	\$47,366	0%	100%
Ironshore Indemnity Inc.	54	\$32,851	0%	100%
Manhattan Life Insurance Company	16	\$18,590	0%	100%
ManhattanLife Assurance Company of America	4	\$14,715	0%	100%
ReliaStar Life Insurance Company of New York	4	\$1,305	0%	100%
Connecticut General Life Insurance Company		-\$43	0%	100%
Standard Security Life Insurance Co of NY		-\$14,594	0%	100%
Subtotal	90,857	\$74,757,416	100%	
Blue Cross and Blue Shield of Vermont (TPA Adjustment)	-223	-\$8,420,487		
Stop Loss Insurers Grand Total	90,634	\$66,336,929	100%	

**2018 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
Hartford Life and Accident Insurance Company	29,973	\$6,878,451	34%	34%
Vision Service Plan Insurance Company	72,634	\$5,155,407	26%	60%
The Lincoln National Life Insurance Company	34,469	\$3,772,687	19%	78%
American Family Life Assurance Company of Columbus	3,273	\$769,905	4%	82%
National Union Fire Insurance Company of Pittsburgh, PA	18,058	\$563,644	3%	85%
Life Insurance Company of North America	15,096	\$449,486	2%	87%
ACE American Insurance Company	113	\$425,199	2%	89%
Companion Life Insurance Companion	778	\$323,417	2%	91%
National Life Insurance Company	170	\$299,543	1%	92%
Fidelity Security Life Insurance	3,502	\$197,856	1%	93%
Cigna Health and Life Insurance Company	2,666	\$166,135	1%	94%
American Fidelity Assurance Company	201	\$149,602	1%	95%
American Income Life Insurance Company	14,486	\$131,513	1%	96%
Guardian Life Insurance Company of America	536	\$108,703	1%	96%
Transamerica Premier Life Insurance Company	56	\$79,093	0%	96%
HM Life Insurance Company	2,151	\$77,309	0%	97%
American Heritage Insurance Company	720	\$77,300	0%	97%
Principal Life Insurance Company	231	\$61,896	0%	98%
Transamerica Financial Life Insurance Company	6	\$48,602	0%	98%
Unified Life Insurance Company	123	\$45,222	0%	98%
Transamerica Life Insurance Company	46	\$43,900	0%	98%
Nationwide Life Insurance Company	50	\$32,617	0%	98%
Gerber Life Insurance Company	512	\$32,386	0%	99%
Brighthouse Life Insurance Company	65	\$30,911	0%	99%
Family Heritage Life Insurance Company	89	\$29,699	0%	99%
Ameritas Life Insurance Corp	336	\$29,074	0%	99%
State Farm Mutual Automobile Insurance Company	120	\$25,893	0%	99%
New England Life Insurance Company	37	\$25,542	0%	99%
Talcott Resolution Life Insurance Company	183	\$21,277	0%	99%
Athene Annuity & Life Assurance Company	57	\$17,344	0%	99%
Zurich American Insurance Company	228	\$12,967	0%	100%
Jackson National Life Insurance Company	12	\$11,505	0%	100%
Zurich American Life Insurance Company	30	\$11,022	0%	100%
Aetna Life Insurance Company	0	\$10,017	0%	100%
Globe Life And Accident Insurance Company	62	\$9,184	0%	100%
Guarantee Trust Life Insurance Company	11	\$6,752	0%	100%
Continental Life Insurance Company of Brentwood, Tennessee	37	\$6,325	0%	100%
BCS Insurance Company	10	\$5,551	0%	100%
Humana Insurance Company	51	\$4,645	0%	100%
Lincoln Life & Annuity Company of New York	7	\$4,629	0%	100%
National Benefit Life Insurance Company	0	\$4,070	0%	100%
Boston Mutual Life Insurance Company	11	\$3,065	0%	100%
National Guardian Life Insurance Company	235	\$2,666	0%	100%
Philadelphia American Life Insurance Company	5	\$2,554	0%	100%
Golden Rule Insurance Company	10	\$1,422	0%	100%
American Progressive Life & Health Insurance Company of New York	6	\$1,252	0%	100%
CMFG Life Insurance Company	4	\$675	0%	100%
The Order of United Commercial Travelers of America	21	\$673	0%	100%
Equitable Life & Casualty Insurance Company	2	\$637	0%	100%
USAA Life Insurance Company	1	\$606	0%	100%
Mid-West National Life Insurance Company of Tennessee	9	\$560	0%	100%
UnitedHealthcare Insurance Company	1	\$553	0%	100%
Union Labor Life Insurance Co.	1	\$536	0%	100%
Allianz Life Insurance Company of North America	2	\$514	0%	100%
Standard Life & Accident Insurance Company	3	\$507	0%	100%
Washington National Insurance	1	\$502	0%	100%
Knights of Columbus	2	\$485	0%	100%
Independence American Insurance Company	2	\$450	0%	100%

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Liberty National Life Insurance Company	5	\$449	0%	100%
Standard Security Life Insurance Co of NY	2	\$370	0%	100%
Reserve National Insurance Company	2	\$336	0%	100%
Assurity Life Insurance Co	1	\$332	0%	100%
Pennsylvania Life Insurance Company	5	\$207	0%	100%
Hartford Fire Insurance Company	3	\$193	0%	100%
MONY Life Insurance Company	3	\$176	0%	100%
Athene Annuity and Life Company		\$138	0%	100%
4 Ever Life Insurance Company	2	\$135	0%	100%
SBLI USA Life Insurance Company, Inc.	2	\$126	0%	100%
21st Century Premier Insurance Company	1	\$110	0%	100%
Medico Insurance Company	1	\$109	0%	100%
Allstate Life Insurance Company		\$106	0%	100%
American Republic Insurance Company (was Medico Ins. Co.)	1	\$91	0%	100%
United States Life Insurance Company in the City of New York		\$81	0%	100%
John Alden Life Insurance Company	1	\$62	0%	100%
Modern Woodmen of America	1	\$59	0%	100%
National Casualty Company	3	\$58	0%	100%
Farmers New World Life Insurance Company	1	\$36	0%	100%
Limited Benefit Subtotal	201,535	\$20,177,111	100%	

Non-Comprehensive Medical

Company Name	Vermont Lives	Earned Premium		
		Equivalents	% of Total	Cumulative %
Aetna Life Insurance Company	12389	\$21,095,351	91%	91%
Combined Insurance Company of America	2317	\$804,345	3%	94%
United American Insurance Company	302	\$633,035	3%	97%
Great-West Life & Annuity Insurance Company	105	\$191,443	1%	98%
Boston Mutual Life Insurance Company	728	\$178,514	1%	99%
Cigna Health and Life Insurance Company	22	\$76,036	0%	99%
Transamerica Life Insurance Company	270	\$55,020	0%	99%
Fidelity Security Life Insurance	27	\$32,752	0%	100%
Mutual of Omaha Insurance Company	73	\$18,385	0%	100%
Symetra Life Insurance Company	13	\$15,379	0%	100%
Unum Life Insurance Company of America	43	\$15,129	0%	100%
Colonial Life & Accident Insurance Company	37	\$11,164	0%	100%
American United Life Insurance Company	605	\$10,441	0%	100%
USAA Life Insurance Company	21	\$8,197	0%	100%
Bankers Life Insurance Company	20	\$6,989	0%	100%
New York Life Insurance Company	17	\$6,783	0%	100%
The United States Business of The Great-West Life Assurance Co.	1	\$3,295	0%	100%
Union Labor Life Insurance Co.	12	\$2,661	0%	100%
The United States Business of The Canada Life Assurance Co.	3	\$2,396	0%	100%
Connecticut General Life Insurance Company	1	\$2,208	0%	100%
The Paul Revere Life Insurance Company	8	\$2,092	0%	100%
5 Ever Life Insurance Company	1	\$1,085	0%	100%
Mid-West National Life Insurance Company of Tennessee	9	\$896	0%	100%
Wilco Life Insurance Company	2	\$673	0%	100%
Commercial Travelers Life Insurance Company	7	\$665	0%	100%
Independence American Insurance Company	2	\$505	0%	100%
Commonwealth Annuity and Life Insurance Company	1	\$459	0%	100%
Provident Life and Accident Insurance Company	1	\$359	0%	100%
BrightHouse Life Insurance Company	2	\$234	0%	100%
Golden Rule Insurance Company	0	\$193	0%	100%
Hartford Fire Insurance Company	3	\$193	0%	100%
ReliaStar Life Insurance Company of New York	1	\$30	0%	100%
Washington National Insurance	2	\$1	0%	100%
Non-comprehensive Medical Subtotal	17,045	\$23,176,908	100%	

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Student

Company Name	Vermont Lives	Earned Premium	% of Total	Cumulative %
Commercial Casualty Insurance Company	2,348	\$5,601,455	59%	58.7%
National Guardian Life Insurance Company	616	\$3,376,029	35%	94.0%
Atlanta International Insurance Company	2,446	\$491,468	5%	99.2%
Companion Life Insurance Companion		\$86,864	1%	100.1%
Nationwide Life Insurance Company	0	-\$8,085	0%	100.0%
Student Subtotal	5,410	\$9,547,731	100%	

Specified/Named Disease

Company Name	Vermont Lives	Earned Premium		% of Total	Cumulative %
			Equivalents		
American Family Life Assurance Company of Columbus	10,823		\$1,891,218	45%	45%
Combined Insurance Company of America	2,143		\$622,970	15%	60%
American Heritage Insurance Company	2,017		\$241,127	6%	66%
Unum Life Insurance Company of America	649		\$224,203	5%	71%
Transamerica Life Insurance Company	1,415		\$195,512	5%	76%
Colonial Life & Accident Insurance Company	518		\$186,266	4%	81%
Life Insurance Company of North America	1,004		\$150,605	4%	84%
Washington National Insurance	316		\$118,713	3%	87%
Provident Life and Accident Insurance Company	436		\$104,183	2%	89%
Sun Life Assurance Company of Canada	359		\$54,982	1%	91%
American General Life Insurance Company	124		\$44,790	1%	92%
United American Insurance Company	100		\$36,934	1%	93%
The Lincoln National Life Insurance Company	36		\$35,085	1%	94%
Mutual of Omaha Insurance Company	135		\$32,903	1%	94%
Companion Life Insurance Companion	43		\$26,720	1%	95%
Trustmark Insurance Company	53		\$25,044	1%	96%
American Income Life Insurance Company	324		\$24,845	1%	96%
Principal Life Insurance Company	22		\$22,659	1%	97%
Bankers Life Insurance Company	41		\$21,451	1%	97%
Assurity Life Insurance Co	103		\$20,123	0%	98%
AMEX Assurance Company	181		\$18,964	0%	98%
Transamerica Premier Life Insurance Company	97		\$11,705	0%	99%
American Fidelity Assurance Company	38		\$10,879	0%	99%
Hartford Life and Accident Insurance Company	3		\$9,064	0%	99%
Family Heritage Life Insurance Company	9		\$6,856	0%	99%
ManhattanLife Assurance Company of America	8		\$6,381	0%	99%
Woodmen of the World Life Insurance Society	10		\$4,820	0%	99%
Philadelphia American Life Insurance Company	12		\$3,925	0%	100%
The Paul Revere Life Insurance Company	6		\$3,159	0%	100%
Boston Mutual Life Insurance Company	11		\$3,065	0%	100%
Continental General Insurance Company	6		\$2,249	0%	100%
The Prudential Insurance Company of America	0		\$2,218	0%	100%
Protective Life Insurance Company	2		\$1,981	0%	100%
Physicians Mutual Insurance Company	15		\$1,747	0%	100%
Transamerica Financial Life Insurance Company	15		\$1,237	0%	100%
Continental Life Insurance Company of Brentwood, Tennessee	5		\$1,025	0%	100%
Liberty National Life Insurance Company	1		\$995	0%	100%
Pennsylvania Life Insurance Company	1		\$936	0%	100%
Fidelity Security Life Insurance	12		\$805	0%	100%
The Western and Southern Life Insurance Company	1		\$682	0%	100%
Wilco Life Insurance Company	2		\$673	0%	100%
Standard Security Life Insurance Co of NY	1		\$625	0%	100%
Mid-West National Life Insurance Company of Tennessee	4		\$563	0%	100%
Guarantee Trust Life Insurance Company	2		\$557	0%	100%
Independence American Insurance Company	2		\$266	0%	100%
Medico Insurance Company	3		\$261	0%	100%

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Baltimore Life Insurance Company	1	\$156	0%	100%
Union Labor Life Insurance Co.	6	\$147	0%	100%
Athene Annuity & Life Assurance Company	1	\$139	0%	100%
Unified Life Insurance Company	1	\$62	0%	100%
United of Omaha Life Insurance Company	5	\$48	0%	100%
Globe Life And Accident Insurance Company	2	\$41	0%	100%
Jackson National Life Insurance Company	2	\$36	0%	100%
Continental Casualty Company	1	\$13	0%	100%
American Casualty Company of Reading PA	1	\$10	0%	100%
Lincoln Life & Annuity Company of New York	1	-\$3,070	0%	100%
Specified Named Disease Subtotal	21,129	\$4,173,553		
Limited Benefit, Non-Comprehensive Medical, Student, and Specified/Named Disease Insurers Grand Total	245,119	\$57,075,303		