



State of Vermont
Green Mountain Care Board
144 State Street
Montpelier, VT 05602

2019 Vermont Annual Statement Supplement Report
Commercial Health Insurer Market Share Reports

Prepared by the
Green Mountain Care Board

2019 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 2019. Information in this report represents data as reported by the insurers.

Two types of adjustments were made on pages 6, 12, and 15 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, 2019.
PREMIUM OR PREMIUM EQUIVALENTS:	Total direct premium or premium equivalents collected in 2019 for Vermont residents that are covered under a non-group policy, group certificate, or self-insured health plan. Includes premiums/premium equivalents paid in 2018 or 2019, but not premiums/premium equivalents paid in 2019 for the year 2020.

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. 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. 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.
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.

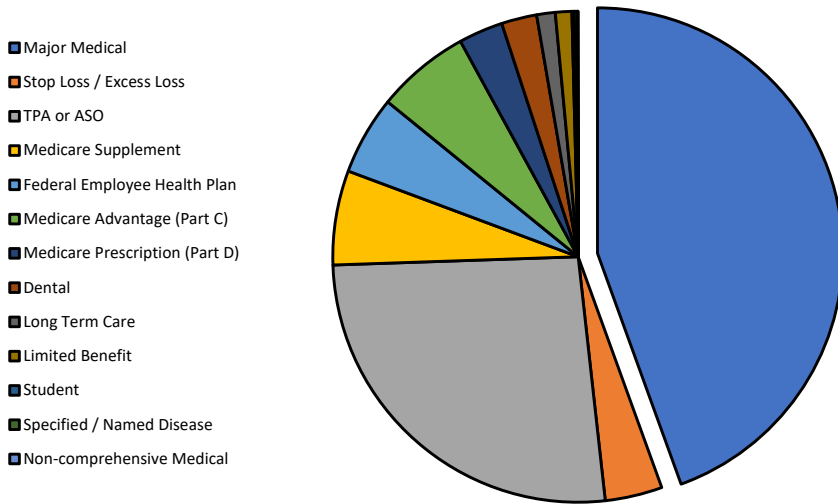
STOP LOSS:	Insurance or other risk-transfer arrangement that is purchased by a group health plan or by the sponsor or trustee of such plan to limit the exposure of the plan or plan sponsor against losses sustained by the plan.
STUDENT:	Policies that cover students for both accident and health benefits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

**2019 Vermont Annual Statement Supplement Market Share Reports
2018/2019 Comparison**

Line of Business	2018			2019		
	Vermont Lives*	Earned Premium Equivalents	% of Total Premium	Vermont Lives*	Earned Premium Equivalents	% of Total Premium
Stop Loss / Excess Loss	90,857	\$74,757,416	4.3%	84,657	\$68,384,382	3.8%
TPA or ASO	290,613	\$440,676,234	25.4%	316,937	\$475,833,763	26.2%
Small Employer	41,588	\$257,519,089	14.9%	36,171	\$240,645,883	13.3%
Non-Group	31,476	\$178,235,841	10.3%	32,219	\$180,699,333	10.0%
Large Group	21,348	\$109,017,692	6.3%	54,896	\$119,453,584	6.6%
Medicare Supplement	49,287	\$108,104,462	6.2%	50,590	\$112,688,578	6.2%
Federal Employee Health Plan	14,634	\$87,575,671	5.1%	14,687	\$94,133,361	5.2%
Medicare Advantage (Part C)	9,459	\$86,662,658	5.0%	15,795	\$112,053,453	6.2%
Medicare Prescription Drug (Part D)	74,959	\$53,685,321	3.1%	77,305	\$52,977,756	2.9%
Dental	83,074	\$39,400,679	2.3%	94,063	\$42,234,492	2.3%
Long Term Care	14,678	\$23,086,071	1.3%	13,690	\$22,174,876	1.2%
Limited Benefit	201,535	\$20,177,111	1.2%	200,199	\$19,638,332	1.1%
Student	5,410	\$9,547,731	0.6%	706	\$2,853,811	0.2%
Specified / Named Disease	21,129	\$4,173,553	0.2%	19,681	\$3,890,225	0.2%
Non-comprehensive Medical	17,045	\$23,176,908	1.3%	2,357	\$642,445	0.0%
Associations	3	\$1,128	0.0%	5,000	\$30,467,646	1.7%
Trusts	39139	\$216,161,505	12.5%	39,337	\$235,455,768	13.0%
Grand Total	1,006,234	\$1,731,959,069	100%	1,058,290	\$1,814,227,687	100%

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

**2019: All Insurance Types
\$1,814,227,681**



**2019 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	36,171	\$240,645,883	0	\$0	36,171	\$240,645,883	14%
Non-Group	Major Medical	32,219	\$180,699,333	0	\$0	32,219	\$180,699,333	10%
Large Group	Major Medical	54,896	\$119,453,584	0	\$0	54,896	\$119,453,584	7%
Associations	Major Medical	5,000	\$30,467,646	0	\$0	5,000	\$30,467,646	2%
Trusts	Major Medical	39,337	\$235,455,768	0	\$0	39,337	\$235,455,768	13%
Total Major Medical		167,623	\$806,722,214	0	\$0	167,623	\$806,722,214	46%
Stop Loss Self Insured		84,657	\$68,384,382	0	\$0	84,657	\$68,384,382	4%
TPA or ASO Self Insured		316,937	\$475,833,763	-217,672	\$310,399,992	99,265	\$786,233,755	45%
Federal Employee Health Plan Self Insured		14,687	\$94,133,361	0	\$0	14,687	\$94,133,361	5%
Military - Vt Household Health Insurance Survey Self Insured		0	\$0	16,900	\$0	16,900	\$0	0%
Total Self Insured		416,281	\$638,351,506	-200,772	\$310,399,992	215,509	\$948,751,498	54%
Vermont Resident Insured Lives		583,904	\$1,445,073,720	-200,772	\$310,399,992	383,132	\$1,755,473,712	100%
Medicare Supplement Other Insurance		50,590	\$112,688,578	-50,590	\$0	0	\$112,688,578	
Medicare Advantage Part C Other Insurance		15,795	\$112,053,453	-15,795	\$0	0	\$112,053,453	
Medicare Part D Other Insurance		77,305	\$52,977,756	-77,305	\$0	0	\$52,977,756	
Dental Other Insurance		94,063	\$42,234,492	-94,063	\$0	0	\$42,234,492	
Long Term Care Other Insurance		13,690	\$22,174,876	-13,690	\$0	0	\$22,174,876	
Student Other Insurance		706	\$2,853,811	-706	\$0	0	\$2,853,811	
Limited Benefit Other Insurance		200,199	\$19,638,332	-200,199	\$0	0	\$19,638,332	
Specified / Named Disease Other Insurance		19,681	\$3,890,225	-19,681	\$0	0	\$3,890,225	
Non-comprehensive Medical Other Insurance		2,357	\$642,445	-2,357	\$0	0	\$642,445	
Total Other Insurance		474,386	\$369,153,967	-474,386	\$0	0	\$369,153,967	
Grand Total		1,058,290	\$1,814,227,687	-675,158	\$310,399,992	383,132	\$2,124,627,679	

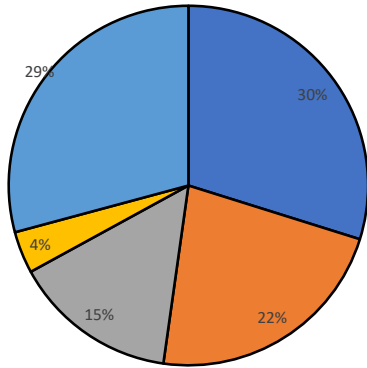
*Lives are not mutually exclusive; insurers reported numbers by product line.

**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

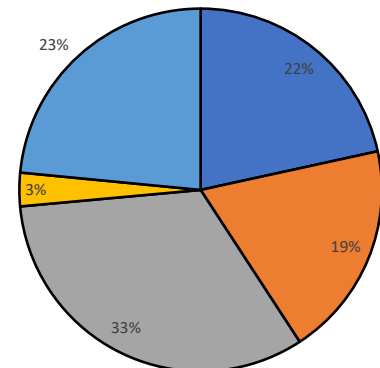
Military Adjustment: see page 15

**2019: Major Medical
\$806,722,564**



■ Small Employer ■ Non-Group ■ Large Group ■ Associations ■ Trusts

**2019: Major Medical
167,625 lives**



■ Small Employer ■ Non-Group ■ Large Group ■ Associations ■ Trusts

**2019 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	180,394	\$1,116,009,606	61.5%	61.5%
MVP Health Plan, INC.	29,529	\$128,175,593	7.1%	68.6%
UnitedHealthcare Insurance Company	40,875	\$124,605,559	6.9%	75.4%
Delta Dental Plan of Vermont	206,900	\$82,783,076	4.6%	80.0%
Cigna Health and Life Insurance Company	122,824	\$60,763,307	3.3%	83.4%
UnitedHealthcare of New England, Inc.	5,170	\$44,256,797	2.4%	85.8%
American Heritage Life Insurance Company	38,759	\$38,926,358	2.1%	87.9%
The Vermont Health Plan, LLC	10,785	\$31,933,797	1.8%	89.7%
Aetna Life Insurance Company	11,867	\$15,552,515	0.9%	90.6%
Humana Insurance Company	16,988	\$12,510,769	0.7%	91.3%
SilverScript Insurance Company	16,562	\$11,978,707	0.7%	91.9%
Metropolitan Life Insurance Company	37,339	\$9,884,516	0.5%	92.5%
Continental Life Insurance Company of Brentwood, Tennessee	5,888	\$9,708,340	0.5%	93.0%
WellCare Prescription Insurance, Inc.	13,929	\$8,619,647	0.5%	93.5%
Hartford Life and Accident Insurance Company	31,298	\$7,109,125	0.4%	93.9%
Genworth Life Insurance Company	4,161	\$7,060,647	0.4%	94.2%
Lincoln Benefit Life Company	4,476	\$6,384,761	0.4%	94.6%
Colonial Penn Life Insurance Company	2,908	\$5,997,654	0.3%	94.9%
Vision Service Plan Insurance Company	70,087	\$5,107,406	0.3%	95.2%
United States Life Insurance Company in the City of New York	11,757	\$5,052,142	0.3%	95.5%
Mutual of Omaha Insurance Company	2,807	\$5,008,980	0.3%	95.8%
Bankers Life Insurance Company	1,637	\$4,664,135	0.3%	96.0%
Genworth Life and Annuity Insurance Company	2,238	\$4,567,271	0.3%	96.3%
The Lincoln National Life Insurance Company	29,460	\$3,992,304	0.2%	96.5%
Washington National Insurance	2,339	\$3,902,859	0.2%	96.7%
Protective Life Insurance Company	2,748	\$3,319,644	0.2%	96.9%
Dentegra Insurance Company	12,805	\$3,282,698	0.2%	97.1%
American Family Life Assurance Company of Columbus	15,326	\$3,191,189	0.2%	97.3%
John Hancock Life Insurance Company (U.S.A.)	1,807	\$3,165,184	0.2%	97.4%
State National Insurance Company, Inc.	708	\$2,854,560	0.2%	97.6%
Envision Insurance Company	6,932	\$2,848,283	0.2%	97.7%
Loyal American Life Insurance Company	1,535	\$2,752,778	0.2%	97.9%
American United Life Insurance Company	2,946	\$2,457,454	0.1%	98.0%
USAA Life Insurance Company	1,030	\$2,103,560	0.1%	98.1%
MVP Health Services Corp	485	\$2,093,053	0.1%	98.3%
Unum Life Insurance Company of America	3,800	\$1,788,439	0.1%	98.4%
Celtic Insurance Company	2,611	\$1,745,689	0.1%	98.5%
Transamerica Life Insurance Company	1,779	\$1,568,756	0.1%	98.5%
MVP Select Care	4,467	\$1,384,323	0.1%	98.6%
Renaissance Life & Health Insurance Company of America, Inc.	1,306	\$1,259,164	0.1%	98.7%
Nortwestern Long Term Care Insurance Company	335	\$1,206,366	0.1%	98.8%
Westchester Surplus Lines Insurance Company	1,627	\$1,025,655	0.1%	98.8%
Brighthouse Life Insurance Company	454	\$942,223	0.1%	98.9%
United American Insurance Company	635	\$923,716	0.1%	98.9%
New York Life Insurance Company	506	\$876,898	0.0%	99.0%
Government Personnel Mutual Life Insurance Company	324	\$876,751	0.0%	99.0%
Berkshire Life Insurance Company of America	25	\$848,537	0.0%	99.1%
Principal Life Insurance Company	1,474	\$776,966	0.0%	99.1%
Continental Casualty Company	484	\$758,975	0.0%	99.1%
Sun Life Assurance Company of Canada	3,130	\$757,504	0.0%	99.2%
Guardian Life Insurance Company	14,113	\$755,300	0.0%	99.2%
State Farm Automobile Insurance Company	371	\$747,408	0.0%	99.3%

**2019 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
Nationwide Life Insurance Company	46	\$732,918	0.0%	99.3%
Great American Life Insurance Company	413	\$570,488	0.0%	99.3%
First Health Life & Health Insurance Company	240	\$533,341	0.0%	99.4%
Madison National Life Insurance Company, Inc.	501	\$523,399	0.0%	99.4%
Ameritas Life Insurance Corp	712	\$508,206	0.0%	99.4%
The Prudential Insurance Company of America	67	\$501,231	0.0%	99.4%
Talcott Resolution Life Insurance Company	437	\$474,201	0.0%	99.5%
Westchester Fire Insurance Company	5,810	\$466,833	0.0%	99.5%
Continental American Insurance Company	1,989	\$450,277	0.0%	99.5%
Fidelity Security Life Insurance Company	4,516	\$438,172	0.0%	99.6%
QCC Insurance Company	1,332	\$418,451	0.0%	99.6%
Allianz Life Insurance Company of North America	247	\$378,714	0.0%	99.6%
Symetra Life Insurance Company	193	\$375,874	0.0%	99.6%
Union Security Insurance Company	278	\$373,753	0.0%	99.6%
Life Insurance Company of North America	8,567	\$370,043	0.0%	99.7%
RiverSource Life Insurance Company	222	\$348,347	0.0%	99.7%
MVP Health Insurance Company	-	\$333,195	0.0%	99.7%
Reliance Standard Life Insurance Company	1,147	\$314,115	0.0%	99.7%
American Bankers Insurance Company of Florida	-	\$287,417	0.0%	99.7%
Transamerica Premier Life Insurance Company	178	\$258,489	0.0%	99.7%
Guarantee Trust Life Insurance Company	124	\$251,286	0.0%	99.8%
Colonial Life & Accident Insurance Company	648	\$245,609	0.0%	99.8%
National Life Insurance Company	134	\$244,748	0.0%	99.8%
Companion Life Insurance Company	574	\$244,442	0.0%	99.8%
National Union Fire Insurance Company of Pittsburgh, Pa.	19,864	\$222,787	0.0%	99.8%
MONY Life Insurance Company of America	193	\$220,175	0.0%	99.8%
United of Omaha Life Insurance Company	248	\$210,164	0.0%	99.8%
John Hancock Life & Health Insurance Company	71	\$198,036	0.0%	99.8%
Provident Life and Accident Insurance Company	456	\$191,092	0.0%	99.9%
Gerber Life Insurance Company	2,917	\$173,050	0.0%	99.9%
American Income Life Insurance Company	15,017	\$167,979	0.0%	99.9%
Great-West Life & Annuity Insurance Company	105	\$164,949	0.0%	99.9%
National Casualty Company	120	\$160,711	0.0%	99.9%
Teachers Insurance and Annuity Association of America	86	\$156,801	0.0%	99.9%
Starmount Life Insurance Company	497	\$156,100	0.0%	99.9%
Omaha Health Insurance Company	185	\$139,017	0.0%	99.9%
Assurity Life Insurance Company	421	\$122,592	0.0%	99.9%
HM Life Insurance Company	2,678	\$117,592	0.0%	99.9%
Knights of Columbus	59	\$91,194	0.0%	99.9%
Illinois Mutual Life Insurance Company	87	\$81,109	0.0%	99.9%
American Progressive Life & Health Insurance Company of New Yor	252	\$65,932	0.0%	99.9%
Transamerica Financial Life Insurance Company	29	\$65,801	0.0%	99.9%
American General Life Insurance Company	130	\$62,625	0.0%	99.9%
National Guardian Life Insurance Company	268	\$51,853	0.0%	100.0%
Equitable Life & Casualty Insurance Company	15	\$44,304	0.0%	100.0%
TIAA-CREF Life Insurance Company	20	\$44,137	0.0%	100.0%
CMFG Life Insurance Company	34	\$41,690	0.0%	100.0%
ManhattanLife Assurance Company of America	14	\$39,856	0.0%	100.0%
United World Life Insurance Company	14	\$39,726	0.0%	100.0%
Family Heritage Life Insurance Company	100	\$35,049	0.0%	100.0%
Physicians Mutual Insurance Company	44	\$34,689	0.0%	100.0%
Unified Life Insurance Company	112	\$32,439	0.0%	100.0%

**2019 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
Globe Life And Accident Insurance Company	97	\$32,112	0.0%	100.0%
UniCare Life and Health Insurance Company	12	\$30,799	0.0%	100.0%
John Alden Life Insurance Company	39	\$30,299	0.0%	100.0%
American Continental Insurance Company	17	\$29,898	0.0%	100.0%
Connecticut General Life Insurance Company	19	\$29,728	0.0%	100.0%
Medico Insurance Company	33	\$29,511	0.0%	100.0%
Manhattan Life Insurance Company	21	\$28,933	0.0%	100.0%
Thrivent Financial for Lutherans	14	\$25,292	0.0%	100.0%
Securian Life Insurance Company	82	\$25,196	0.0%	100.0%
Trustmark Insurance Company	53	\$25,145	0.0%	100.0%
New England Life Insurance Company	37	\$24,753	0.0%	100.0%
HumanaDental Insurance Company	54	\$24,583	0.0%	100.0%
Omaha Insurance Company	17	\$24,403	0.0%	100.0%
Continental General Insurance Company	17	\$23,399	0.0%	100.0%
American Fidelity Assurance Company	80	\$23,011	0.0%	100.0%
AMEX Assurance Company	179	\$17,752	0.0%	100.0%
Athene Annuity & Life Assurance Company	49	\$15,594	0.0%	100.0%
AXA Equitable Life Insurance Company	15	\$13,070	0.0%	100.0%
Jackson National Life Insurance Company	15	\$10,502	0.0%	100.0%
American Republic Insurance Company	5	\$9,506	0.0%	100.0%
The State Life Insurance Company	5	\$7,623	0.0%	100.0%
Lincoln Life & Annuity Company of New York	14	\$7,450	0.0%	100.0%
Standard Life and Accident Insurance Company	4	\$6,898	0.0%	100.0%
Philadelphia American Life Insurance Company	15	\$6,065	0.0%	100.0%
BCS Insurance Company	3	\$6,044	0.0%	100.0%
Golden Rule Insurance Company	4	\$6,009	0.0%	100.0%
Central States Health & Life Co of Omaha	2	\$5,924	0.0%	100.0%
The Order of United Commercial Travelers of America	21	\$5,519	0.0%	100.0%
Allstate Life Insurance Company	2	\$4,901	0.0%	100.0%
National Benefit Life Insurance Company	-	\$4,490	0.0%	100.0%
Union Labor Life Insurance Company	23	\$4,347	0.0%	100.0%
Woodmen of the World Life Insurance Society	4	\$4,333	0.0%	100.0%
LifeSecure Insurance Company	3	\$4,137	0.0%	100.0%
Sterling Life Insurance Company	2	\$4,131	0.0%	100.0%
Hartford Fire Insurance Company	13	\$3,986	0.0%	100.0%
Medico Corp Life Insurance Company	2	\$3,605	0.0%	100.0%
Physicians Life Insurance Company	-	\$3,516	0.0%	100.0%
The United States Business of The Great-West Life Assurance Co	1	\$3,427	0.0%	100.0%
Union Fidelity Life Insurance Company	69	\$3,371	0.0%	100.0%
The Paul Revere Life Insurance Company	13	\$3,040	0.0%	100.0%
Mid-West National Life Insurance Company of Tennessee	24	\$2,437	0.0%	100.0%
The United States Business of The Canada Life Assurance Co.	3	\$2,394	0.0%	100.0%
Liberty National Life Insurance Company	9	\$1,510	0.0%	100.0%
Allstate Life Insurance Company of New York	8	\$1,356	0.0%	100.0%
Family Life Insurance Company	2	\$1,112	0.0%	100.0%
United Concordia Insurance Company	2	\$975	0.0%	100.0%
Americo Financial Life and Annuity Insurance Company	1	\$901	0.0%	100.0%
AXIS Insurance Company	15	\$820	0.0%	100.0%
Wilco Life Insurance Company	2	\$710	0.0%	100.0%
The Western and Southern Life Insurance Company	1	\$682	0.0%	100.0%
Farmers New World Life Insurance	2	\$673	0.0%	100.0%
Commercial Travelers Life Insurance Company	6	\$616	0.0%	100.0%

**2019 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 Security Life Insurance Company of NY	-	\$260	0.0%	100.0%
MONY Life Insurance Company	3	\$210	0.0%	100.0%
Baltimore Life Insurance Company	1	\$156	0.0%	100.0%
Independence American Insurance Company	1	\$131	0.0%	100.0%
Modern Woodmen of America	1	\$59	0.0%	100.0%
Athene Annuity and Life Company	-	\$46	0.0%	100.0%
American Casualty Company of Reading PA	1	\$10	0.0%	100.0%
4 Ever Life Insurance Company	-	-\$792	0.0%	100.0%
Sentry Insurance a Mutual Company	3	-\$823	0.0%	100.0%
Grand Total	1,058,290	\$1,814,227,687	100.0%	0.0%

**2019 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	91,581	\$619,971,034	77%	77%
MVP Health Plan Inc	29,524	\$128,129,662	16%	93%
Cigna Health and Life Insurance Company	4,211	\$22,884,285	3%	96%
The Vermont Health Plan, LLC	2,099	\$14,867,801	2%	97%
Metropolitan Life Insurance Company	36,923	\$9,281,845	1%	99%
UnitedHealthcare Insurance Company	1,244	\$5,691,157	1%	99%
Aetna Life Insurance Company	1,374	\$2,725,913	0%	100%
MVP Health Services Corp	485	\$2,093,053	0%	100%
QCC Insurance Company	55	\$418,451	0%	100%
MVP Health Insurance Company	0	\$333,195	0%	100%
State Farm Mutual Automobile Insurance Company	45	\$282,835	0%	100%
United States Life Insurance Company in the City of New York	56	\$20,599	0%	100%
AXA Equitable Life Insurance Company	15	\$13,070	0%	100%
Connecticut General Life Insurance Company	0	\$5,286	0%	100%
Trustmark Insurance Company	0	\$2,984	0%	100%
New York Life Insurance Company	3	\$556	0%	100%
Unified Life Insurance Company	5	\$456	0%	100%
The Prudential Insurance Company of America	3	\$32	0%	100%
Major Medical Entities Grand Total	167,623	\$806,722,214		

**2019 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	65,333	\$388,740,382	82%	82%
Delta Dental Plan of Vermont	137,025	\$49,979,872	11%	92%
Cigna Health and Life Insurance Company	108,541	\$33,910,620	7%	99%
Aetna Life Insurance Company	294	\$1,819,182	0%	100%
MVP Select Care	4,467	\$1,384,323	0%	100%
Connecticut General Life Insurance Company	0	-\$616	0%	100%
QCC Insurance Company	1,277			
Subtotal	316,937	\$475,833,763	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	-41,191			
Delta Dental Plan of Vermont	-137,025			
Cigna Health and Life Insurance Company	-39,456	\$260,389,887		
Aetna Life Insurance Company		\$19,035,000		
MVP Select Care		\$24,610,391		
Connecticut General Life Insurance Company		\$0		
QCC Insurance Company		\$6,364,714		
Subtotal	-217,672	\$310,399,992		

Total Adjusted TPA/ASO Entities

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total Premi Premium	Cumulative % of Premium
Blue Cross and Blue Shield of Vermont	24,142	\$388,740,382	49%	49%
Delta Dental Plan of Vermont	0	\$49,979,872	6%	56%
Cigna Health and Life Insurance Company	69,085	\$294,300,507	37%	93%
Aetna Life Insurance Company	294	\$20,854,182	3%	96%
MVP Select Care	4,467	\$25,994,714	3%	99%
Connecticut General Life Insurance Company	0	-\$616	0%	99%
QCC Insurance Company	1,277	\$6,364,714		
TPA/ASO Entities Grand Total	97,988	\$786,233,755	100%	

**2019 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	7,876	54,194,256	45%	45%
Cigna Health and Life Insurance Company	4,211	22,884,310	19%	65%
The Vermont Health Plan, LLC	2,099	14,867,801	12%	77%
MVP Health Plan, INC.	1,720	9,929,239	8%	85%
Metropolitan Life Insurance Company	35,965	7,460,594	6%	92%
UnitedHealthcare Insurance Company	1,244	5,691,157	5%	96%
Aetna Life Insurance Company	1,374	2,725,913	2%	99%
MVP Health Services Corp	338	1,019,586	1%	99%
State Farm Automobile Insurance Company	45	282,835	0%	100%
QCC Insurance Company	24	209,219	0%	100%
MVP Health Insurance Company	-	184,882	0%	100%
Connecticut General Life Insurance Company	-	3,792	0%	100%
Grand Total	54,896	\$119,453,584	100%	

Small Employer Insurers

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total Premium	Cumulative % of Premium
Blue Cross and Blue Shield of Vermont	21,686	\$153,693,401	64%	64%
MVP Health Plan, INC.	14,274	\$85,544,222	36%	99%
MVP Health Services Corp	124	\$1,030,116	0%	100%
QCC Insurance Company	31	\$209,232	0%	100%
MVP Health Insurance Company	-	\$148,313	0%	100%
United States Life Insurance Company in the City of New York	56	\$20,599	0%	100%
Grand Total	36,171	\$240,645,883	100%	

Association Insurers

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total Premium	Cumulative % of Premium
Blue Cross and Blue Shield of Vermont	5,000	\$30,467,646	100%	100%
Grand Total	5,000	\$30,467,646	100%	

Trusts Insurers

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total Premium	Cumulative % of Premium
Blue Cross and Blue Shield of Vermont	39,337	\$235,452,784	100%	100%
Trustmark Insurance Company	0	\$2,984	0%	100%
Grand Total	39,337	\$235,455,768	100%	

Major Medical Group Insurers Grand Total	135,404	\$626,022,881		
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**2019 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	17,682	146,162,947	81%	81%
MVP Health Plan, INC.	13,530	32,656,201	18%	99%
Metropolitan Life Insurance Company	958	1,821,251	1%	100%
MVP Health Services Corp	23	43,351	0%	100%
AXA Equitable Life Insurance Company	15	13,070	0%	100%
Connecticut General Life Insurance Company	-	1,494	0%	100%
New York Life Insurance Company	3	556	0%	100%
Unified Life Insurance Company	5	456	0%	100%
The Prudential Insurance Company of America	3	32	0%	100%
Cigna Health and Life Insurance Company	-	(25)	0%	100%
Major Medical Non-Group Insurers Grand Total	32,219	\$180,699,333	100%	

**2019 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	69,875	\$32,803,204	78%	78%
Cigna Health and Life Insurance Company	5,634	\$2,309,431	5%	83%
Aetna Life Insurance Company	1,512	\$1,282,114	3%	86%
Renaissance Life & Health Insurance Company of America, Inc.	1,306	\$1,259,164	3%	89%
Dentegra Insurance Company	1,360	\$879,555	2%	91%
Sun Life Assurance Company of Canada	3,017	\$741,308	2%	93%
Principal Life Insurance Company	1,214	\$689,694	2%	95%
Guardian Life Insurance Company	6,975	\$638,750	2%	96%
Ameritas Life Insurance Corp	467	\$480,679	1%	97%
American Family Life Assurance Company of Columbus	1,299	\$433,702	1%	98%
The Lincoln National Life Insurance Company	250	\$221,643	1%	99%
Reliance Standard Life Insurance Company	315	\$176,563	0%	99%
Starmount Life Insurance Company	497	\$156,100	0%	100%
Colonial Life & Accident Insurance Company	75	\$26,422	0%	100%
First Health Life & Health Insurance Company	50	\$25,504	0%	100%
Mutual of Omaha Insurance Company	72	\$25,367	0%	100%
HumanaDental Insurance Company	54	\$24,583	0%	100%
Medico Insurance Company	26	\$15,393	0%	100%
Securian Life Insurance Company	-	\$11,384	0%	100%
Globe Life And Accident Insurance Company	13	\$9,058	0%	100%
Companion Life Insurance Company	3	\$7,014	0%	100%
Physicians Mutual Insurance Company	17	\$5,503	0%	100%
Madison National Life Insurance Company, Inc.	7	\$4,318	0%	100%
United of Omaha Life Insurance Company	7	\$2,734	0%	100%
Family Life Insurance Company	2	\$1,112	0%	100%
Mid-West National Life Insurance Company of Tennessee	7	\$1,078	0%	100%
The Paul Revere Life Insurance Company	2	\$1,049	0%	100%
United Concordia Insurance Company	2	\$975	\$0	100%
UniCare Life and Health Insurance Company	2	\$696	0%	100%
Transamerica Life Insurance Company	1	\$435	\$0	100%
Connecticut General Life Insurance Company	1	\$6	\$0	100%
Continental American Insurance Company	1	-\$46	\$0	100%
Dental Insurers Grand Total	94,063	\$42,234,492	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	14,573	\$93,473,669	99%	99%
Aetna Life Insurance Company	108	\$606,378	1%	100%
UnitedHealthcare Insurance Company	1	\$7,383	0%	100%
MVP Health Plan, INC.	5	\$45,931	0%	100%
FEHBP Insurers Grand Total	14,687	\$94,133,361	100%	

Military Insurers

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total	Cumulative % of Premium
Military (from 2018 VT Household Health Insurance Survey)	16,900	\$0	0%	0%
Military Insurers Grand Total	16,900	\$0	0%	

2019 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	4,138	\$7,058,157	32%	32%
John Hancock Life Insurance Company (U.S.A.)	1,807	\$3,165,184	14%	46%
Unum Life Insurance Company of America	2,868	\$1,477,074	7%	53%
Mutual of Omaha Insurance Company	624	\$1,406,914	6%	59%
Nortwestern Long Term Care Insurance Company	335	\$1,206,366	5%	65%
BrightHouse Life Insurance Company	397	\$917,848	4%	69%
Transamerica Life Insurance Company	475	\$878,829	4%	73%
New York Life Insurance Company	482	\$864,043	4%	77%
Berkshire Life Insurance Company of America	25	\$848,537	4%	80%
Continental Casualty Company	483	\$758,962	3%	84%
Metropolitan Life Insurance Company	416	\$602,671	3%	87%
The Prudential Insurance Company of America	64	\$499,305	2%	89%
Allianz Life Insurance Company of North America	246	\$378,150	2%	90%
Union Security Insurance Company	278	\$373,753	2%	92%
RiverSource Life Insurance Company	222	\$348,347	2%	94%
John Hancock Life & Health Insurance Company	71	\$198,036	1%	95%
State Farm Automobile Insurance Company	104	\$184,899	1%	95%
Teachers Insurance and Annuity Association of America	86	\$156,801	1%	96%
Transamerica Premier Life Insurance Company	78	\$130,610	1%	97%
United of Omaha Life Insurance Company	59	\$121,007	1%	97%
Knights of Columbus	57	\$90,709	0%	98%
Provident Life and Accident Insurance Company	61	\$90,178	0%	98%
Illinois Mutual Life Insurance Company	87	\$81,109	0%	98%
TIAA-CREF Life Insurance Company	20	\$44,137	0%	99%
CMFG Life Insurance Company	31	\$41,079	0%	99%
John Alden Life Insurance Company	39	\$30,299	0%	99%
Equitable Life & Casualty Insurance Company	8	\$27,892	0%	99%
Thrivent Financial for Lutherans	14	\$25,292	0%	99%
National Guardian Life Insurance Company	4	\$20,379	0%	99%
Great American Life Insurance Company	12	\$18,893	0%	99%
Lincoln Benefit Life Company	18	\$18,211	0%	99%
American General Life Insurance Company	9	\$17,331	0%	100%
Washington National Insurance	12	\$17,128	0%	100%
Transamerica Financial Life Insurance Company	6	\$12,090	0%	100%
Physicians Mutual Insurance Company	8	\$11,420	0%	100%
Continental General Insurance Company	10	\$11,331	0%	100%
American Family Life Assurance Company of Columbus	9	\$9,682	0%	100%
The State Life Insurance Company	5	\$7,623	0%	100%
Connecticut General Life Insurance Company	7	\$4,695	0%	100%
Allstate Life Insurance Company	2	\$4,534	0%	100%
LifeSecure Insurance Company	3	\$4,137	0%	100%
Assurity Life Insurance Company	1	\$3,482	0%	100%
The Lincoln National Life Insurance Company	2	\$3,352	0%	100%
United American Insurance Company	2	\$3,021	0%	100%
American Fidelity Assurance Company	1	\$1,673	0%	100%
Farmers New World Life Insurance	1	\$529	0%	100%
Sentry Insurance a Mutual Company	3	-\$823	0%	100%
Long Term Care Insurers Grand Total	13,690	\$22,174,876	100%	

**2019 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	16,959	\$43,813,786	39%	39%
The Vermont Health Plan, LLC	8,686	\$17,065,996	15%	54%
Continental Life Insurance Company of Brentwood, Tennessee	5,736	\$9,654,348	9%	63%
Blue Cross and Blue Shield of Vermont	2,804	\$8,211,933	7%	70%
Colonial Penn Life Insurance Company	2,908	\$5,997,654	5%	75%
Bankers Life Insurance Company	1,570	\$4,636,384	4%	79%
Genworth Life and Annuity Insurance Company	2,238	\$4,567,271	4%	83%
Washington National Insurance	2,020	\$3,775,358	3%	87%
Mutual of Omaha Insurance Company	1,885	\$3,524,346	3%	90%
Humana Insurance Company	1,840	\$3,393,409	3%	93%
Loyal American Life Insurance Company	1,384	\$2,719,785	2%	95%
USAA Life Insurance Company	1,009	\$2,096,619	2%	97%
Government Personnel Mutual Life Insurance Company	324	\$876,751	1%	98%
First Health Life & Health Insurance Company	190	\$460,057	0%	98%
Hartford Life and Accident Insurance Company	248	\$454,641	0%	99%
Transamerica Life Insurance Company	196	\$351,748	0%	99%
State Farm Automobile Insurance Company	102	\$253,845	0%	99%
Guarantee Trust Life Insurance Company	111	\$239,348	0%	99%
United American Insurance Company	205	\$213,962	0%	100%
United of Omaha Life Insurance Company	27	\$59,606	0%	100%
Transamerica Premier Life Insurance Company	24	\$54,298	0%	100%
United World Life Insurance Company	14	\$39,726	0%	100%
American Continental Insurance Company	17	\$29,898	0%	100%
Omaha Insurance Company	17	\$24,403	0%	100%
Equitable Life & Casualty Insurance Company	7	\$16,412	0%	100%
Physicians Mutual Insurance Company	5	\$15,753	0%	100%
Gerber Life Insurance Company	6	\$15,722	0%	100%
Globe Life And Accident Insurance Company	16	\$14,937	0%	100%
Medico Insurance Company	4	\$13,765	0%	100%
Transamerica Financial Life Insurance Company	5	\$12,828	0%	100%
Continental General Insurance Company	2	\$10,017	0%	100%
American Family Life Assurance Company of Columbus	3	\$9,439	0%	100%
American Republic Insurance Company	4	\$9,122	0%	100%
Manhattan Life Insurance Company	3	\$7,214	0%	100%
New York Life Insurance Company	4	\$6,899	0%	100%
Standard Life and Accident Insurance Company	1	\$6,431	0%	100%
Golden Rule Insurance Company	4	\$6,009	0%	100%
Central States Health & Life Co of Omaha	2	\$5,924	0%	100%
The Order of United Commercial Travelers of America	2	\$4,889	0%	100%
Principal Life Insurance Company	2	\$4,722	0%	100%
Sterling Life Insurance Company	2	\$4,131	0%	100%
Medico Corp Life Insurance Company	2	\$3,605	0%	100%
Physicians Life Insurance Company	-	\$3,516	0%	100%
Union Labor Life Insurance Company	1	\$1,170	0%	100%
Americo Financial Life and Annuity Insurance Company	1	\$901	0%	100%
Medicare Supplement Insurers Grand Total	50,590	\$112,688,578	100%	

**2019 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	6,391	\$60,167,300	54%	54%
UnitedHealthcare of New England, Inc.	5,170	\$44,256,797	39%	93%
Aetna Life Insurance Company	3,977	\$7,042,568	6%	99%
Talcott Resolution Life Insurance Company	248	\$454,641	0%	100%
Humana Insurance Company	9	\$132,147	0%	100%
Medicare Advantage (Part C) Grand Total	15,795	\$112,053,453	100%	

Medicare Prescription Drug (Part D) Insurers

Company Name	Vermont	Earned Premium		Cumulative % of Premium
	Lives	Equivalents	% of Total Premium	
UnitedHealthcare Insurance Company	16,280	\$14,925,933	28%	28%
SilverScript Insurance Company	16,562	\$11,978,707	23%	51%
Humana Insurance Company	15,082	\$8,979,880	17%	68%
WellCare Prescription Insurance, Inc.	13,929	\$8,619,647	16%	84%
Blue Cross and Blue Shield of Vermont	5,890	\$3,933,365	7%	91%
Envision Insurance Company	6,932	\$2,848,283	5%	97%
Cigna Health and Life Insurance Company	1,771	\$1,403,681	3%	99%
Omaha Health Insurance Company	185	\$139,017	0%	100%
Aetna Life Insurance Company	664	\$66,727	0%	100%
First Health Life & Health Insurance Company	-	\$47,780	0%	100%
UniCare Life and Health Insurance Company	10	\$30,103	0%	100%
Transamerica Life Insurance Company	-	\$4,633	0%	100%
Medicare Prescription Drug (Part D) Grand Total	77,305	\$52,977,756	100%	

2019 Vermont Annual Statement Supplemental Market Share Report

Stop Loss Insurers

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total Premium	Cumulative % of Premium
American Heritage Life Insurance Company	35,368	\$38,562,772	56%	56%
Lincoln Benefit Life Company	4,458	\$6,366,550	9%	66%
United States Life Insurance Company in the City of New York	11,701	\$5,031,614	7%	73%
Protective Life Insurance Company	2,747	\$3,318,476	5%	78%
American United Life Insurance Company	2,355	\$2,447,859	4%	81%
Dentegra Insurance Company	11,445	\$2,403,143	4%	85%
Aetna Life Insurance Company	3,938	\$2,009,633	3%	88%
Celtic Insurance Company	2,611	\$1,745,689	3%	90%
Blue Cross and Blue Shield of Vermont	213	\$1,679,223	2%	93%
Westchester Surplus Lines Insurance Company	1,627	\$1,025,655	1%	94%
Nationwide Life Insurance Company	2	\$703,095	1%	95%
Great American Life Insurance Company	401	\$551,595	1%	96%
Madison National Life Insurance Company, Inc.	494	\$519,081	1%	97%
Westchester Fire Insurance Company	5,810	\$466,833	1%	98%
Symetra Life Insurance Company	177	\$368,460	1%	98%
American Bankers Insurance Company of Florida	0	\$287,417	0%	99%
MONY Life Insurance Company of America	193	\$220,175	0%	99%
Fidelity Security Life Insurance Company	77	\$180,251	0%	99%
Transamerica Life Insurance Company	320	\$163,445	0%	100%
National Casualty Company	117	\$160,667	0%	100%
Assurity Life Insurance Company	351	\$106,725	0%	100%
Progressive Life & Health Insurance Company of New York	252	\$65,932	0%	100%
Physicians Mutual Insurance Company	0	\$92	0%	100%
Stop Loss Insurers Grand Total	84,657	\$68,384,382	100%	

**2019 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	30,560	\$6,641,685	34%	34%
Vision Service Plan Insurance Company	70,087	\$5,107,406	26%	60%
The Lincoln National Life Insurance Company	29,191	\$3,745,206	19%	79%
American Family Life Assurance Company of Columbus	3,407	\$788,696	4%	83%
United American Insurance Company	318	\$667,585	3%	86%
Life Insurance Company of North America	8,198	\$259,306	1%	88%
Fidelity Security Life Insurance Company	4,425	\$245,565	1%	89%
National Life Insurance Company	134	\$244,748	1%	90%
Companion Life Insurance Company	571	\$237,428	1%	91%
National Union Fire Insurance Company of Pittsburgh, Pa.	19,864	\$222,787	1%	92%
Cigna Health and Life Insurance Company	2,647	\$189,382	1%	93%
Gerber Life Insurance Company	2,911	\$157,328	1%	94%
American Income Life Insurance Company	14,660	\$139,077	1%	95%
HM Life Insurance Company	2,678	\$117,592	1%	96%
Guardian Life Insurance Company	7,138	\$116,550	1%	96%
Transamerica Premier Life Insurance Company	48	\$69,988	0%	96%
Principal Life Insurance Company	221	\$61,349	0%	97%
American Heritage Life Insurance Company	1,028	\$59,288	0%	97%
Continental Life Insurance Company of Brentwood, Tennessee	137	\$47,151	0%	97%
Transamerica Financial Life Insurance Company	7	\$40,518	0%	98%
Transamerica Life Insurance Company	39	\$34,613	0%	98%
Unified Life Insurance Company	106	\$31,922	0%	98%
National Guardian Life Insurance Company	264	\$31,474	0%	98%
Nationwide Life Insurance Company	44	\$29,823	0%	98%
Reliance Standard Life Insurance Company	152	\$29,037	0%	98%
Ameritas Life Insurance Corp	245	\$27,527	0%	98%
Family Heritage Life Insurance Company	82	\$27,113	0%	99%
State Farm Automobile Insurance Company	120	\$25,829	0%	99%
New England Life Insurance Company	37	\$24,753	0%	99%
Brighthouse Life Insurance Company	56	\$24,249	0%	99%
Manhattan Life Insurance Company	18	\$21,719	0%	99%
ManhattanLife Assurance Company of America	6	\$19,587	0%	99%
Talcott Resolution Life Insurance Company	189	\$19,560	0%	99%
AMEX Assurance Company	179	\$17,752	0%	99%
Connecticut General Life Insurance Company	11	\$17,619	0%	100%
Athene Annuity & Life Assurance Company	48	\$15,455	0%	100%
Guarantee Trust Life Insurance Company	11	\$11,381	0%	100%
Jackson National Life Insurance Company	11	\$10,356	0%	100%
American Fidelity Assurance Company	43	\$9,941	0%	100%
Globe Life And Accident Insurance Company	65	\$8,057	0%	100%
Lincoln Life & Annuity Company of New York	14	\$7,450	0%	100%
BCS Insurance Company	3	\$6,044	0%	100%
Humana Insurance Company	57	\$5,333	0%	100%
National Benefit Life Insurance Company	-	\$4,490	0%	100%
Hartford Fire Insurance Company	13	\$3,986	0%	100%
Union Fidelity Life Insurance Company	69	\$3,371	0%	100%
Genworth Life Insurance Company	23	\$2,490	0%	100%
Philadelphia American Life Insurance Company	3	\$2,004	0%	100%
Loyal American Life Insurance Company	1	\$755	0%	100%
State National Insurance Company, Inc.	2	\$749	0%	100%
The Order of United Commercial Travelers of America	19	\$630	0%	100%
CMFG Life Insurance Company	3	\$611	0%	100%
Allianz Life Insurance Company of North America	1	\$564	0%	100%
Mid-West National Life Insurance Company of Tennessee	12	\$541	0%	100%
Washington National Insurance	1	\$502	0%	100%
Knights of Columbus	2	\$485	0%	100%
Standard Life and Accident Insurance Company	3	\$467	0%	100%
Liberty National Life Insurance Company	6	\$463	0%	100%

**2019 Vermont Annual Statement Supplemental Market Share Report
Limited Benefit, Non-Comprehensive Medical, Student, and Specified/Named Disease Insurers**

Union Labor Life Insurance Company	1	\$429	0%	100%
American Republic Insurance Company	1	\$384	0%	100%
Allstate Life Insurance Company	-	\$367	0%	100%
USAA Life Insurance Company	-	\$339	0%	100%
MONY Life Insurance Company	3	\$210	0%	100%
Farmers New World Life Insurance	1	\$144	0%	100%
Medico Insurance Company	1	\$119	0%	100%
Modern Woodmen of America	1	\$59	0%	100%
Athene Annuity and Life Company	-	\$46	0%	100%
National Casualty Company	3	\$44	0%	100%
Assurity Life Insurance Company	-	-\$4	0%	100%
Independence American Insurance Company	-	-\$11	0%	100%
United States Life Insurance Company in the City of New York	-	-\$71	0%	100%
4 Ever Life Insurance Company	-	-\$1,060	0%	100%
Limited Benefit Subtotal	200,199	\$19,638,332	100%	

Non-Comprehensive Medical

Company Name	Vermont Lives	Earned Premium		Cumulative %
		Equivalents	% of Total	
Continental American Insurance Company	1278	\$283,575	44%	44%
Great-West Life & Annuity Insurance Company	105	\$164,949	26%	70%
Cigna Health and Life Insurance Company	20	\$65,908	10%	80%
Mutual of Omaha Insurance Company	88	\$20,581	3%	83%
Unum Life Insurance Company of America	51	\$17,954	3%	86%
Transamerica Life Insurance Company	65	\$13,168	2%	88%
Colonial Life & Accident Insurance Company	30	\$12,999	2%	90%
Fidelity Security Life Insurance Company	9	\$11,659	2%	92%
American United Life Insurance Company	591	\$9,595	1%	93%
Symetra Life Insurance Company	16	\$7,414	1%	95%
USAA Life Insurance Company	21	\$6,603	1%	96%
Bankers Life Insurance Company	19	\$6,093	1%	97%
The United States Business of The Canada Life Assurance Co.	4	\$5,821	1%	97%
New York Life Insurance Company	17	\$5,400	1%	98%
Connecticut General Life Insurance Company	1	\$2,738	0%	99%
Union Labor Life Insurance Company	11	\$2,544	0%	99%
Securian Life Insurance Company	8	\$1,954	0%	99%
The Paul Revere Life Insurance Company	10	\$1,674	0%	100%
Commercial Travelers Life Insurance Company	6	\$616	0%	100%
Mid-West National Life Insurance Company of Tennessee	4	\$493	0%	100%
4 Ever Life Insurance Company	-	\$268	0%	100%
Provident Life and Accident Insurance Company	1	\$220	0%	100%
BrightHouse Life Insurance Company	1	\$126	0%	100%
Independence American Insurance Company	1	\$93	0%	100%
Non-comprehensive Medical Subtotal	2,357	\$642,445	100%	

Student

Company Name	Vermont Lives	Earned Premium	% of Total	Cumulative %
State National Insurance Company, Inc.	706	\$2,853,811	100%	100.0%
Student Subtotal	706	\$2,853,811	100%	

Specified/Named Disease

Company Name	Vermont Lives	Earned Premium	% of Total	Cumulative %
American Family Life Assurance Company of Columbus	10,608	\$1,949,670	50%	50%
American Heritage Life Insurance Company	2,363	\$304,298	8%	58%
Unum Life Insurance Company of America	881	\$293,411	8%	65%
Colonial Life & Accident Insurance Company	543	\$206,188	5%	71%
Continental American Insurance Company	710	\$166,748	4%	75%
Transamerica Life Insurance Company	683	\$121,885	3%	78%

**2019 Vermont Annual Statement Supplemental Market Share Report
Limited Benefit, Non-Comprehensive Medical, Student, and Specified/Named Disease Insurers**

Life Insurance Company of North America	369	\$110,737	3%	81%
Washington National Insurance	306	\$109,871	3%	84%
Reliance Standard Life Insurance Company	680	\$108,515	3%	87%
Provident Life and Accident Insurance Company	394	\$100,694	3%	89%
American General Life Insurance Company	121	\$45,294	1%	90%
United American Insurance Company	110	\$39,148	1%	91%
Loyal American Life Insurance Company	150	\$32,238	1%	92%
Mutual of Omaha Insurance Company	136	\$31,772	1%	93%
American Income Life Insurance Company	357	\$28,902	1%	94%
United of Omaha Life Insurance Company	155	\$26,817	1%	94%
Trustmark Insurance Company	53	\$22,161	1%	95%
The Lincoln National Life Insurance Company	17	\$22,103	1%	96%
Bankers Life Insurance Company	48	\$21,658	1%	96%
Principal Life Insurance Company	37	\$21,201	1%	97%
ManhattanLife Assurance Company of America	8	\$20,269	1%	97%
Sun Life Assurance Company of Canada	113	\$16,196	0%	98%
Hartford Life and Accident Insurance Company	490	\$12,799	0%	98%
Assurity Life Insurance Company	69	\$12,389	0%	98%
Securian Life Insurance Company	74	\$11,858	0%	99%
American Fidelity Assurance Company	36	\$11,397	0%	99%
Family Heritage Life Insurance Company	18	\$7,936	0%	99%
Continental Life Insurance Company of Brentwood, Tennessee	15	\$6,841	0%	99%
Woodmen of the World Life Insurance Society	4	\$4,333	0%	99%
Philadelphia American Life Insurance Company	12	\$4,061	0%	100%
Transamerica Premier Life Insurance Company	28	\$3,593	0%	100%
Continental General Insurance Company	5	\$2,051	0%	100%
Physicians Mutual Insurance Company	14	\$1,921	0%	100%
The Prudential Insurance Company of America		\$1,894	0%	100%
Allstate Life Insurance Company of New York	8	\$1,356	0%	100%
Protective Life Insurance Company	1	\$1,168	0%	100%
Liberty National Life Insurance Company	3	\$1,047	0%	100%
AXIS Insurance Company	15	\$820	0%	100%
Wilco Life Insurance Company	2	\$710	0%	100%
Fidelity Security Life Insurance Company	5	\$697	0%	100%
The Western and Southern Life Insurance Company	1	\$682	0%	100%
Guarantee Trust Life Insurance Company	2	\$557	0%	100%
Transamerica Financial Life Insurance Company	11	\$365	0%	100%
Mid-West National Life Insurance Company of Tennessee	1	\$325	0%	100%
The Paul Revere Life Insurance Company	1	\$317	0%	100%
Standard Security Life Insurance Company of NY	-	\$260	0%	100%
Medico Insurance Company	2	\$234	0%	100%
Union Labor Life Insurance Company	10	\$204	0%	100%
Baltimore Life Insurance Company	1	\$156	0%	100%
Jackson National Life Insurance Company	4	\$146	0%	100%
Athene Annuity & Life Assurance Company	1	\$139	0%	100%
Unified Life Insurance Company	1	\$61	0%	100%
Globe Life And Accident Insurance Company	3	\$60	0%	100%
Independence American Insurance Company	-	\$49	0%	100%
Continental Casualty Company	1	\$13	0%	100%
American Casualty Company of Reading PA	1	\$10	0%	100%
Specified Named Disease Subtotal	19,681	\$3,890,225		
Limited Benefit, Non-Comprehensive Medical, Student, and Specified/Named Disease Insurers Grand Total	222,943	\$27,024,812		