

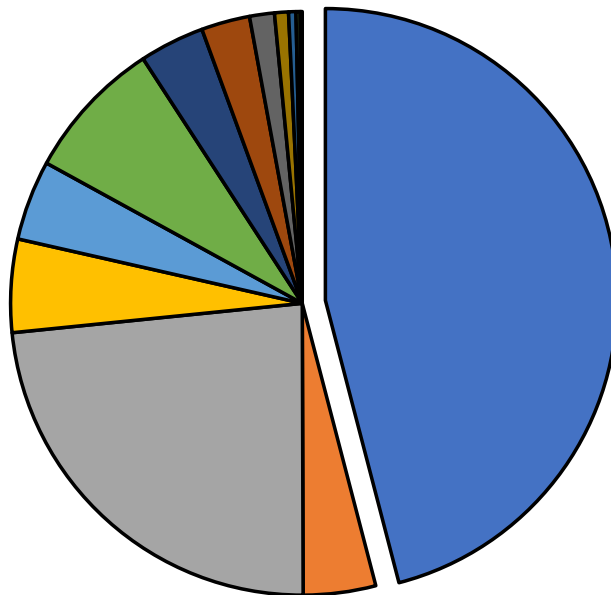


**144 State Street
Montpelier, VT 05602**

2020 Vermont Annual Statement Supplement Report Commercial Health Insurer Market Share Reports

**2020: All Insurance Types
\$1,883,279,124**

- Major Medical
- Stop Loss / Excess Loss
- TPA or ASO
- Medicare Supplement
- Federal Employee Health Plan
- Medicare Advantage (Part C)
- Medicare Prescription (Part D)
- Dental
- Long Term Care
- Limited Benefit
- Student
- Specified / Named Disease
- Non-comprehensive Medical



Prepared by the
Green Mountain Care Board

2020 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, 2020.
PREMIUM OR PREMIUM EQUIVALENTS:	Total direct premium or premium equivalents collected in 2020 for Vermont residents that are covered under a non-group policy, group certificate, or self-insured health plan. Includes premiums/premium equivalents paid in 2019 or 2020, but not premiums/premium equivalents paid in 2020 for the year 2021.

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.

**2020 Vermont Annual Statement Supplement Market Share Reports
2019/2020 Comparison**

Line of Business	2019**			2020		
	Vermont Lives*	Earned Premium Equivalents	% of Total Premium	Vermont Lives*	Earned Premium Equivalents	% of Total Premium
Stop Loss / Excess Loss	84,657	\$68,384,382	3.8%	85,033	\$75,537,012	4.0%
TPA or ASO	316,937	\$475,833,763	26.2%	299,299	\$441,464,330	23.4%
Small Employer	36,171	\$240,645,883	13.3%	36,505	\$261,567,753	13.9%
Non-Group	31,263	\$178,878,082	10.0%	30,832	\$264,645,540	14.1%
Large Group	18,931	\$111,992,990	6.6%	17,492	\$112,385,721	6.0%
Medicare Supplement	50,590	\$112,688,578	6.2%	43,006	\$97,039,777	5.2%
Federal Employee Health Plan	14,687	\$94,133,361	5.2%	14,840	\$83,526,968	4.4%
Medicare Advantage (Part C)	15,795	\$112,053,453	6.2%	15,662	\$147,558,258	7.8%
Medicare Prescription Drug (Part D)	77,305	\$52,977,756	2.9%	69,979	\$67,725,257	3.6%
Dental	94,063	\$42,234,492	2.3%	146,000	\$50,667,860	2.7%
Long Term Care	14,364	\$23,376,070	1.2%	26,454	\$25,915,475	1.4%
Limited Benefit	200,199	\$19,638,332	1.1%	302,485	\$14,510,336	0.8%
Student	706	\$2,853,811	0.2%	2,952	\$7,666,162	0.4%
Specified / Named Disease	19,681	\$3,890,225	0.2%	21,046	\$4,354,835	0.2%
Non-comprehensive Medical	38,604	\$8,120,425	0.0%	20,435	\$2,118,013	0.1%
Associations	5,000	\$30,467,646	1.7%	1	-\$11,067	0.0%
Trusts	39,337	\$235,455,768	13.0%	39,280	\$226,606,896	12.0%
Grand Total	1,058,290	\$1,813,625,016	100%	1,171,301	\$1,883,279,124	100%

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

** 2019 data revised for Non-Group, Large Group, Long-Term Care, Non-comprehensive Medical

**2020 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	36,505	\$261,567,753	0	\$0	36,505	\$261,567,753	15%
Non-Group	Major Medical	30,832	\$264,645,540	0	\$0	30,832	\$264,645,540	16%
Large Group	Major Medical	17,492	\$112,385,721	0	\$0	17,492	\$112,385,721	7%
Associations	Major Medical	1	-\$11,067	0	\$0	1	-\$11,067	0%
Trusts	Major Medical	39,280	\$226,606,896	0	\$0	39,280	\$226,606,896	13%
Total Major Medical		124,110	\$865,194,843	0	\$0	124,110	\$865,194,843	51%
Stop Loss	Self Insured	85,033	\$75,537,012	0	\$0	85,033	\$75,537,012	4%
TPA or ASO	Self Insured	299,299	\$441,464,330	-216,593	\$239,411,351	82,706	\$680,875,681	40%
Federal Employee Health Plan	Self Insured	14,840	\$83,526,968	0	\$0	14,840	\$83,526,968	5%
Military - Vt Household Health Insurance Survey	Self Insured	0	\$0	13,891	\$0	13,891	\$0	0%
Total Self Insured		399,172	\$600,528,310	-216,593	\$239,411,351	182,579	\$839,939,661	49%
Vermont Resident Insured Lives		523,282	\$1,465,723,153	-216,593	\$239,411,351	306,689	\$1,705,134,504	100%
Medicare Supplement	Other Insurance	43,006	\$97,039,777	-43,006	\$0	0	\$97,039,777	
Medicare Advantage Part C	Other Insurance	15,662	\$147,558,258	-15,662	\$0	0	\$147,558,258	
Medicare Part D	Other Insurance	69,979	\$67,725,257	-69,979	\$0	0	\$67,725,257	
Dental	Other Insurance	146,000	\$50,667,860	-146,000	\$0	0	\$50,667,860	
Long Term Care	Other Insurance	26,454	\$25,915,475	-26,454	\$0	0	\$25,915,475	
Student	Other Insurance	2,952	\$7,666,162	-2,952	\$0	0	\$7,666,162	
Limited Benefit	Other Insurance	302,485	\$14,510,336	-302,485	\$0	0	\$14,510,336	
Specified / Named Disease	Other Insurance	21,046	\$4,354,835	-21,046	\$0	0	\$4,354,835	
Non-comprehensive Medical	Other Insurance	20,435	\$2,118,013	-20,435	\$0	0	\$2,118,013	
Total Other Insurance		648,019	\$417,555,971	-648,019	\$0	0	\$417,555,971	
Grand Total		1,171,301	\$1,883,279,124	-864,612	\$239,411,351	306,689	\$2,122,690,475	

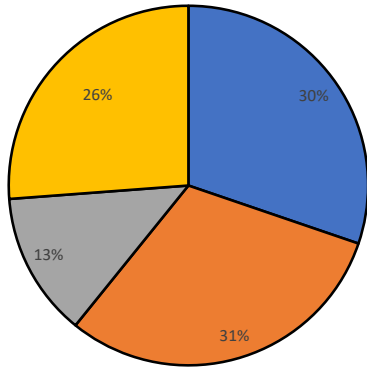
*Lives are not mutually exclusive; insurers reported numbers by product line.

**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

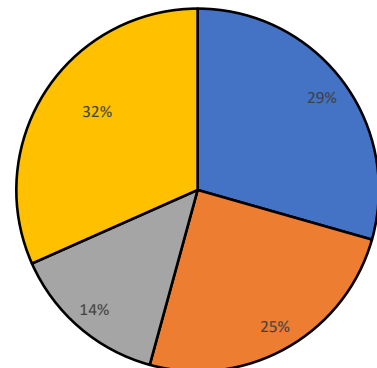
Military Adjustment: see page 15

**2020: Major Medical
\$865,194,843**



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

**2020: Major Medical
124,110**



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

**2020 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	167,408	\$1,034,281,627	54.9%	54.9%
MVP Health Plan, INC.	34,859	\$240,573,700	12.8%	67.7%
UnitedHealthcare Insurance Company	39,047	\$117,803,747	6.3%	73.9%
Cigna Health and Life Insurance Company	153,337	\$102,800,654	5.5%	79.4%
Delta Dental Plan of Vermont	209,758	\$74,501,449	4.0%	83.4%
UnitedHealthcare of New England, Inc.	7,658	\$67,653,388	3.6%	87.0%
The Vermont Health Plan, LLC	10,493	\$27,548,051	1.5%	88.4%
UnitedHealthcare Insurance Company of America	1,609	\$20,163,659	1.1%	89.5%
MVP Health Services Corp	3,693	\$17,978,077	1.0%	90.4%
SIERRA HEALTH AND LIFE INSURANCE COMPANY, INC.	1,520	\$17,329,292	0.9%	91.4%
Humana Insurance Company	15,290	\$11,460,486	0.6%	92.0%
WellCare Prescription Insurance, Inc.	14,980	\$11,165,835	0.6%	92.6%
SilverScript Insurance Company	15,146	\$10,230,088	0.5%	93.1%
Metropolitan Life Insurance Company	60,853	\$10,056,064	0.5%	93.6%
Sun Life Assurance Company of Canada	12,299	\$7,887,242	0.4%	94.1%
Genworth Life Insurance Company	4,028	\$7,360,045	0.4%	94.5%
HCC Life Insurance Comany	5,396	\$7,329,189	0.4%	94.8%
Aetna Life Insurancde	48,543	\$6,875,879	0.4%	95.2%
Wellfleet Insurance Company	2,952	\$5,985,849	0.3%	95.5%
Vision Service Plan Insurance Company	74,843	\$5,546,873	0.3%	95.8%
Mutual of Omaha Insurance Company	2,935	\$5,490,335	0.3%	96.1%
Colonial Penn Life Insurance Company	2,543	\$5,479,499	0.3%	96.4%
Bankers Life Insurance Company	2,179	\$5,423,005	0.3%	96.7%
Genworth Life and Annuity Insurance Company	1,972	\$4,250,670	0.2%	96.9%
Washington National Insurance Company	2,247	\$3,665,426	0.2%	97.1%
The Lincoln National Life Insurance Company	26,799	\$3,597,708	0.2%	97.3%
Loyal American Life Insurance Company	1,602	\$3,242,885	0.2%	97.5%
American Family Life Assurance Company of Columbus	14,303	\$3,117,865	0.2%	97.6%
John Hancock Life Insurance Company (U.S.A.)	1,772	\$3,014,138	0.2%	97.8%
Combined Insurance Company of America	4,230	\$1,921,827	0.1%	97.9%
Unimerica Insurance Company	2,460	\$1,808,499	0.1%	98.0%
Unum Life Insurance Company of America	3,898	\$1,748,625	0.1%	98.1%
National Guardian Life Insurance Company	110	\$1,727,114	0.1%	98.2%
Greenwich Insurance Company	724	\$1,661,918	0.1%	98.3%
Nationwide Life Insurance Company	41	\$1,620,059	0.1%	98.4%
Transamerica Life Insurance Company	1,086	\$1,611,263	0.1%	98.4%
QBE Insurance Corporation	14,918	\$1,610,126	0.1%	98.5%
BCS INSURANCE COMPANY	3,479	\$1,512,593	0.1%	98.6%
American Fidelity Assurance Company	527	\$1,404,751	0.1%	98.7%
National Union Fire Insurance Company of Pittsburgh, Pa.	136,598	\$1,340,491	0.1%	98.8%
Northwestern Long Term Care Insurance Company	370	\$1,293,359	0.1%	98.8%
HM Life Insurance Company	563	\$1,260,436	0.1%	98.9%
Symetra Life Insurance Company	1,305	\$953,659	0.1%	98.9%
BrightHouse Life Insurance Company	411	\$952,543	0.1%	99.0%
United American Insurance Company	629	\$894,368	0.0%	99.0%
Dentegra Insurance Company	1,425	\$868,201	0.0%	99.1%
New York Life Insurance Company	500	\$854,340	0.0%	99.1%
State Farm Mutual Automobile Insurance Company	368	\$790,868	0.0%	99.2%
Government Personnel Mutual Life Insurance Company	284	\$778,423	0.0%	99.2%
Standard Insurance Company	1,168	\$764,957	0.0%	99.3%
Principal Life Insurance Company	1,488	\$731,947	0.0%	99.3%
Integon National Insurance Company	457	\$706,386	0.0%	99.3%

**2020 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
Life Insurance Company of North America	2,945	\$640,133	0.0%	99.4%
COMPANION LIFE INSURANCE COMPANY	946	\$633,608	0.0%	99.4%
The Guardian Life Insurance Company of America	12,710	\$624,769	0.0%	99.4%
Massachusetts Mutual Life Insurance Company	139	\$597,688	0.0%	99.5%
Fidelity Security Life Insurance Company	5,913	\$590,855	0.0%	99.5%
Talcott Resolution Life Insurance Company	409	\$586,811	0.0%	99.5%
Ameritas Life Insurance Corp	949	\$581,105	0.0%	99.6%
Renaissance Life & Health Insurance Company of America	1,226	\$569,485	0.0%	99.6%
Reliance Standard Life Insurance Company	1,505	\$550,623	0.0%	99.6%
Prudential Insurance Company of America	67	\$512,803	0.0%	99.6%
American Heritage Life Insurance Company	3,586	\$470,664	0.0%	99.7%
First Health Life & Health Insurance Company	226	\$460,511	0.0%	99.7%
Omaha Health Insurance Company	545	\$460,017	0.0%	99.7%
QCC Insurance Company	1,159	\$416,910	0.0%	99.7%
Allianz Life Insurance Company of North America	240	\$377,915	0.0%	99.8%
Union Security Insurance Company	267	\$348,451	0.0%	99.8%
RiverSource Life Insurance Company	212	\$316,721	0.0%	99.8%
MVP Select Care	947	\$291,696	0.0%	99.8%
Colonial Life & Accident Insurance Company	648	\$258,001	0.0%	99.8%
United of Omaha Life Insurance Company	347	\$238,026	0.0%	99.8%
Guarantee Trust Life Insurance Company	110	\$234,143	0.0%	99.8%
National Life Insurance Company	113	\$227,538	0.0%	99.9%
Ironshore Indemnity Inc.	200	\$219,817	0.0%	99.9%
John Hancock Life & Health Insurance Company	73	\$214,028	0.0%	99.9%
American Income Life Insurance Company	15,329	\$213,986	0.0%	99.9%
Great-West Life & Annuity Insurance Company	98	\$181,832	0.0%	99.9%
Provident Life and Accident Insurance Company	428	\$180,238	0.0%	99.9%
Teachers Insurance and Annuity Association of America	81	\$149,610	0.0%	99.9%
Starmount Life Insurance Company	345	\$136,476	0.0%	99.9%
Hartford Life and Accident Insurance Company	97	\$109,246	0.0%	99.9%
Knights of Columbus	61	\$95,576	0.0%	99.9%
Berkshire Life Insurance Company of America	27	\$92,957	0.0%	99.9%
Transamerica Financial Life Insurance Company	20	\$63,500	0.0%	99.9%
American General Life Insurance Company	126	\$53,103	0.0%	99.9%
TIAA-CREF Life Insurance Company	20	\$45,257	0.0%	100.0%
Accendo Insurance Company	121	\$42,566	0.0%	100.0%
Forethought Life Insurance Company	24	\$41,497	0.0%	100.0%
ManhattanLife Assurance Company of America	15	\$41,291	0.0%	100.0%
United World Life Insurance Company	17	\$40,532	0.0%	100.0%
Omaha Insurance Company	23	\$37,990	0.0%	100.0%
CMFG Life Insurance Company	39	\$37,609	0.0%	100.0%
Sentry Insurance a Mutual Company	4	\$37,544	0.0%	100.0%
Physicians Mutual Insurance Company	48	\$36,098	0.0%	100.0%
Family Heritage Life Insurance Company of America	121	\$34,583	0.0%	100.0%
John Alden Life Insurance Company	37	\$34,279	0.0%	100.0%
Thrivent Financial for Lutherans	16	\$29,763	0.0%	100.0%
Golden Rule Insurance Company	62	\$28,427	0.0%	100.0%
Unified Life Insurance Company	99	\$28,269	0.0%	100.0%
New England Life insurance Company	37	\$25,553	0.0%	100.0%
Manhattan Life Insurance Company	18	\$24,738	0.0%	100.0%
Globe Life And Accident Insurance Company	96	\$24,184	0.0%	100.0%
Trustmark Insurance Company	40	\$22,973	0.0%	100.0%

**2020 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
Medico Insurance Company	29	\$22,396	0.0%	100.0%
Continental General Insurance Company	14	\$19,986	0.0%	100.0%
Lincoln Benefit Life Company	18	\$18,763	0.0%	100.0%
AMEX Assurance Company	157	\$17,752	0.0%	100.0%
Celtic Insurance Company	6	\$17,487	0.0%	100.0%
Great American Life Insurance company	11	\$17,147	0.0%	100.0%
United States Life Insurance Company in the City of New York	41	\$16,786	0.0%	100.0%
Assurity Life Insurance Company	70	\$14,519	0.0%	100.0%
Equitable Financial Life Insurance Company	17	\$14,459	0.0%	100.0%
The Order of United Commercial Travelers of America	19	\$13,746	0.0%	100.0%
Athene Annuity & Life Assurance Company	39	\$13,276	0.0%	100.0%
American United Life Insurance Company	545	\$12,384	0.0%	100.0%
The United States Business of The Canada Life Assurance Co.	3	\$11,103	0.0%	100.0%
Jackson National Life Insurance Company	8	\$9,736	0.0%	100.0%
American Republic Insurance Company	4	\$9,170	0.0%	100.0%
Aetna Health and Life Insurance Company	-	\$8,717	0.0%	100.0%
Standard Life and Accident Insurance Company	5	\$8,407	0.0%	100.0%
Securian Life Insurance Company	72	\$8,171	0.0%	100.0%
Connecticut General Life Insurance Company	7	\$7,101	0.0%	100.0%
The Paul Revere Life Insurance Company	19	\$6,735	0.0%	100.0%
Central States Health & Life Co of Omaha	2	\$5,934	0.0%	100.0%
UniCare Life & Health Insurance Company	10	\$5,677	0.0%	100.0%
Allstate Life Insurance Company	2	\$5,348	0.0%	100.0%
Philadelphia American Life Insurance Company	10	\$5,139	0.0%	100.0%
STATE NATIONAL INSURANCE COMPANY	2	\$4,540	0.0%	100.0%
Union Labor Life Insurance Company (The)	22	\$4,392	0.0%	100.0%
Sterling Life Insurance Company	2	\$4,365	0.0%	100.0%
Woodmen of the World Life Insurance Society	4	\$4,333	0.0%	100.0%
LifeSecure Insurance Company	3	\$3,593	0.0%	100.0%
Lincoln Life & Annuity Company of New York	-	\$3,238	0.0%	100.0%
Reserve National Insurance Company	2	\$2,906	0.0%	100.0%
Medico Corp Life Insurance Company	2	\$2,648	0.0%	100.0%
National Benefit Life Insurance Company	-	\$2,290	0.0%	100.0%
Allstate Life Insurance Company of New York	8	\$2,118	0.0%	100.0%
The State Life Insurance Company	5	\$1,826	0.0%	100.0%
Physicians Life Insurance Company	-	\$1,751	0.0%	100.0%
Americo Financial Life and Annuity Insurance Company	1	\$1,652	0.0%	100.0%
Unum Insurance Company	6	\$1,628	0.0%	100.0%
Liberty National Life Insurance Company	6	\$1,565	0.0%	100.0%
Family Life Insurance Company	2	\$1,105	0.0%	100.0%
MONY Life Insurance Company	1	\$730	0.0%	100.0%
The Western and Southern Life Insurance Company	1	\$682	0.0%	100.0%
United Concordia Insurance Company	2	\$648	0.0%	100.0%
Commercial Travelers Life Insurance Company	5	\$601	0.0%	100.0%
Union Fidelity Life Insurance Company	4	\$404	0.0%	100.0%
4 EVER LIFE INSURANCE COMPANY	3	\$218	0.0%	100.0%
Wilcac Life Insurance Company	2	\$207	0.0%	100.0%
BALTIMORE LIFE INSURANCE COMPANY	1	\$169	0.0%	100.0%
Modern Woodmen of America	1	\$65	0.0%	100.0%
Independence American Insurance Company	-	\$26	0.0%	100.0%
AXIS Insurance Company	75	\$12	0.0%	100.0%
Grand Total	1,171,301	\$1,883,279,124	100.0%	0.0%

**2020 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	78,064	\$560,526,890	65%	65%
MVP Health Plan, INC.	34,859	\$240,573,700	28%	93%
Cigna Health and Life Insurance Company	5,156	\$31,592,472	4%	96%
MVP Health Services Corp	3,618	\$17,977,343	2%	98%
The Vermont Health Plan, LLC	1,074	\$8,321,703	1%	99%
UnitedHealthcare Insurance Company	1,158	\$5,418,817	1%	100%
QCC Insurance Company	75	\$416,910	0%	100%
State Farm Mutual Automobile Insurance Company	38	\$307,659	0%	100%
Metropolitan Life Insurance Company	1	\$16,141	0%	100%
United States Life Insurance Company in the City of New York	40	\$14,490	0%	100%
Equitable Financial Life Insurance Company	17	\$14,459	0%	100%
Trustmark Insurance Company	0	\$4,619	0%	100%
Lincoln Life & Annuity Company of New York	0	\$3,238	0%	100%
SIERRA HEALTH AND LIFE INSURANCE COMPANY, INC.	1	\$2,581	0%	100%
Connecticut General Life Insurance Company	0	\$2,040	0%	100%
MONY Life Insurance Company	1	\$730	0%	100%
New York Life Insurance Company	3	\$556	0%	100%
Unified Life Insurance Company	2	\$431	0%	100%
Prudential Insurance Company of America	3	\$64	0%	100%
Major Medical Entities Grand Total	124,110	\$865,194,843		

**2020 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	4,813	\$37,661,091	34%	34%
Cigna Health and Life Insurance Company	5,156	\$31,591,302	28%	62%
MVP Health Services Corp	3,475	\$17,120,085	15%	77%
MVP Health Plan, INC.	1,741	\$11,746,570	10%	87%
The Vermont Health Plan, LLC	1,074	\$8,321,703	7%	95%
UnitedHealthcare Insurance Company	1,158	\$5,418,817	5%	100%
State Farm Mutual Automobile Insurance Company	38	\$307,659	0%	100%
QCC Insurance Company	36	\$215,376	0%	100%
SIERRA HEALTH AND LIFE INSURANCE COMPANY, INC.	1	\$2,581	0%	100%
Connecticut General Life Insurance Company	-	\$537	0%	100%
Grand Total	17,492	\$112,385,721	100%	

Small Employer Insurers

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total Premium	Cumulative % of Premium
Blue Cross and Blue Shield of Vermont	17,687	\$137,176,297	52%	52%
MVP Health Plan, INC.	18,617	\$123,368,773	47%	100%
MVP Health Services Corp	122	\$803,421	0%	100%
QCC Insurance Company	39	\$201,534	0%	100%
United States Life Insurance Company in the City of New York	40	\$14,490	0%	100%
Lincoln Life & Annuity Company of New York	0	\$3,238	0%	100%
Grand Total	36,505	\$261,567,753	100%	

Association Insurers

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total Premium	Cumulative % of Premium
MONY Life Insurance Company	1	\$730	-7%	-7%
Blue Cross and Blue Shield of Vermont	0	-\$11,797	107%	100%
Grand Total	1	-\$11,067	100%	

Trusts Insurers

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total Premium	Cumulative % of Premium
Blue Cross and Blue Shield of Vermont	39,280	226,602,277	100%	100%
Trustmark Insurance Company	0	4,619	0%	100%
Grand Total	39,280	\$226,606,896	100%	

Major Medical Group Insurers Grand Total	93,278	\$600,549,303		
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**2020 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	16,284	\$159,099,022	60%	60%
MVP Health Plan, INC.	14,501	\$105,458,357	40%	100%
MVP Health Services Corp	21	\$53,837	0%	100%
Metropolitan Life Insurance Company	1	\$16,141	0%	100%
Equitable Financial Life Insurance Company	17	\$14,459	0%	100%
Connecticut General Life Insurance Company	0	\$1,503	0%	100%
Cigna Health and Life Insurance Company	0	\$1,170	0%	100%
New York Life Insurance Company	3	\$556	0%	100%
Unified Life Insurance Company	2	\$431	0%	100%
Prudential Insurance Company of America	3	\$64	0%	100%
Major Medical Non-Group Insurers Grand Total	30,832	\$264,645,540		

**2020 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	65,870	\$378,393,024	86%	86%
Delta Dental Plan of Vermont	138,252	\$42,627,699	10%	95%
Cigna Health and Life Insurance Company	93,146	\$20,151,801	5%	100%
MVP Select Care	947	\$291,696	0%	100%
QCC Insurance Company	1,084	\$0	0%	100%
Connecticut General Life Insurance Company	0	\$110	0%	100%
Subtotal	299,299	\$441,464,330	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	-41,237			
Delta Dental Plan of Vermont	-138,252			
Cigna Health and Life Insurance Company	-37,104	\$228,737,577		
MVP Select Care		\$5,373,766		
QCC Insurance Company		\$5,300,008		
Connecticut General Life Insurance Company		\$0		
Subtotal	-216,593	\$239,411,351		

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	24,633	\$378,393,024	56%	56%
Delta Dental Plan of Vermont	0	\$42,627,699	6%	62%
Cigna Health and Life Insurance Company	56,042	\$248,889,378	37%	98%
MVP Select Care	947	\$5,665,462	1%	99%
QCC Insurance Company	1,084	\$5,300,008	1%	100%
Connecticut General Life Insurance Company	0	\$110	0%	100%
TPA/ASO Entities Grand Total	82,706	\$680,875,681	100%	

**2020 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 Total	71,506	\$31,873,750	63%	63%
Aetna Life Insurance Company Total	48,084	\$5,551,382	11%	74%
Metropolitan Life Insurance Company Total	3,682	\$4,830,900	10%	83%
Cigna Health and Life Insurance Company Total	5,963	\$2,468,679	5%	88%
Sun Life Assurance Company of Canada Total	3,144	\$964,951	2%	90%
Dentegra Insurance Company Total	1,425	\$868,201	2%	92%
Standard Insurance Company Total	1,168	\$764,957	2%	93%
Principal Life Insurance Company Total	1,118	\$658,880	1%	95%
Renaissance Life & Health Insurance Company of America Total	1,226	\$569,485	1%	96%
Ameritas Life Insurance Corp Total	585	\$537,507	1%	97%
The Guardian Life Insurance Company of America Total	5,820	\$490,857	1%	98%
American Family Life Assurance Company of Columbus Total	1,178	\$401,939	1%	99%
Reliance Standard Life Insurance Company Total	282	\$251,777	0%	99%
Starmount Life Insurance Company Total	345	\$136,476	0%	99%
The Lincoln National Life Insurance Company Total	58	\$135,719	0%	100%
Mutual of Omaha Insurance Company Total	101	\$41,050	0%	100%
Colonial Life & Accident Insurance Company Total	73	\$40,528	0%	100%
First Health Life & Health Insurance Company Total	48	\$23,390	0%	100%
Medico Insurance Company Total	25	\$14,207	0%	100%
Golden Rule Insurance Company Total	26	\$12,212	0%	100%
Physicians Mutual Insurance Company Total	25	\$9,374	0%	100%
National Guardian Life Insurance Company Total	9	\$7,521	0%	100%
COMPANION LIFE INSURANCE COMPANY Total	14	\$4,895	0%	100%
United of Omaha Life Insurance Company Total	9	\$2,592	0%	100%
The Paul Revere Life Insurance Company Total	1	\$2,032	0%	100%
Family Life Insurance Company Total	2	\$1,105	0%	100%
Transamerica Life Insurance Company Total	2	\$743	0%	100%
MVP Health Services Corp Total	75	\$734	0%	100%
United Concordia Insurance Company Total	2	\$648	0%	100%
Reserve National Insurance Company Total	1	\$626	0%	100%
UniCare Life & Health Insurance Company Total	2	\$532	0%	100%
ManhattanLife Assurance Company of America Total	1	\$280	0%	100%
Nationwide Life Insurance Company Total	0	\$155	0%	100%
Connecticut General Life Insurance Company Total	0	-\$224	0%	100%
Dental Insurers Grand Total	146,000	\$50,667,860	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	14,729	82,799,727	99%	99%
Aetna Life Insurance Company	108	719,354	1%	100%
UnitedHealthcare Insurance Company	3	7,887	0%	100%
FEHBP Insurers Grand Total	14,840	\$83,526,968	100%	

Military Insurers

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total	Cumulative % of Premium
Military (from 2020 Health.mil website)	13,891	\$0	0%	0%
Military Insurers Grand Total	13,891	\$0	0%	

2020 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	4,028	\$7,360,045	28%	28%
Metropolitan Life Insurance Company	12,997	\$3,724,613	14%	43%
John Hancock Life Insurance Company (U.S.A.)	1,772	\$3,014,138	12%	54%
Mutual of Omaha Insurance Company	633	\$1,495,436	6%	60%
Unum Life Insurance Company of America	2,793	\$1,423,338	5%	66%
Northwestern Long Term Care Insurance Company	370	\$1,293,359	5%	71%
Bankers Life Insurance Company	814	\$1,222,510	5%	75%
Transamerica Life Insurance Company	526	\$1,007,444	4%	79%
BrightHouse Life Insurance Company	372	\$926,726	4%	83%
New York Life Insurance Company	480	\$842,189	3%	86%
Massachusetts Mutual Life Insurance Company	139	\$597,688	2%	88%
Prudential Insurance Company of America	64	\$511,020	2%	90%
Allianz Life Insurance Company of North America	238	\$377,483	1%	92%
Union Security Insurance Company	267	\$348,451	1%	93%
RiverSource Life Insurance Company	212	\$316,721	1%	94%
John Hancock Life & Health Insurance Company	73	\$214,028	1%	95%
State Farm Mutual Automobile Insurance Company	103	\$182,314	1%	96%
Teachers Insurance and Annuity Association of America	81	\$149,610	1%	96%
United of Omaha Life Insurance Company	59	\$118,592	0%	97%
Provident Life and Accident Insurance Company	73	\$100,190	0%	97%
Knights of Columbus	59	\$95,091	0%	98%
Berkshire Life Insurance Company of America	27	\$92,957	0%	98%
Combined Insurance Company of America	46	\$52,801	0%	98%
Aetna Life Insurance Company	0	\$47,288	0%	98%
TIAA-CREF Life Insurance Company	20	\$45,257	0%	99%
Forethought Life Insurance Company	23	\$38,380	0%	99%
Sentry Insurance a Mutual Company	4	\$37,544	0%	99%
CMFG Life Insurance Company	36	\$37,086	0%	99%
John Alden Life Insurance Company	37	\$34,279	0%	99%
Thrivent Financial for Lutherans	15	\$28,269	0%	99%
National Guardian Life Insurance Company	5	\$27,611	0%	99%
Lincoln Benefit Life Company	18	\$18,763	0%	99%
Great American Life Insurance Company	11	\$17,147	0%	100%
The Lincoln National Life Insurance Company	2	\$17,130	0%	100%
Transamerica Financial Life Insurance Company	6	\$15,672	0%	100%
Washington National Insurance Company	7	\$15,497	0%	100%
Physicians Mutual Insurance Company	8	\$13,149	0%	100%
American General Life Insurance Company	8	\$10,986	0%	100%
Continental General Insurance Company	7	\$9,819	0%	100%
American Family Life Assurance Company of Columbus	1	\$7,017	0%	100%
United American Insurance Company	2	\$5,363	0%	100%
Allstate Life Insurance Company	2	\$4,886	0%	100%
Connecticut General Life Insurance Company	7	\$4,695	0%	100%
LifeSecure Insurance Company	2	\$3,566	0%	100%
Assurity Life Insurance Company	1	\$3,482	0%	100%
United States Life Insurance Company in the City of New York	1	\$2,296	0%	100%
The State Life Insurance Company	5	\$1,826	0%	100%
American Fidelity Assurance Company	1	\$1,723	\$0	100%
Long Term Care Insurers Grand Total	26,454	\$25,915,475	100%	

**2020 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	16,118	\$37,942,878	39%	39%
The Vermont Health Plan, LLC	9,419	\$19,226,348	20%	59%
Blue Cross and Blue Shield of Vermont	2,703	\$8,046,648	8%	67%
Colonial Penn Life Insurance Company	2,543	\$5,479,499	6%	73%
Genworth Life and Annuity Insurance Company	1,972	\$4,250,670	4%	77%
Bankers Life Insurance Company	1,296	\$4,171,308	4%	82%
Mutual of Omaha Insurance Company	1,943	\$3,897,034	4%	86%
Humana Insurance Company	1,939	\$3,811,667	4%	89%
Washington National Insurance Company	1,876	\$3,495,862	4%	93%
Loyal American Life Insurance Company	1,453	\$3,212,826	3%	96%
Government Personnel Mutual Life Insurance Company	284	\$778,423	1%	97%
Combined Insurance Company of America	209	\$646,792	1%	98%
Transamerica Life Insurance Company	197	\$439,653	0%	98%
First Health Life & Health Insurance Company	178	\$436,422	0%	99%
State Farm Mutual Automobile Insurance Company	103	\$275,081	0%	99%
Guarantee Trust Life Insurance Company	95	\$220,620	0%	99%
United American Insurance Company	229	\$206,731	0%	99%
Hartford Life and Accident Insurance Company	60	\$98,815	0%	100%
United of Omaha Life Insurance Company	34	\$69,334	0%	100%
Cigna Health and Life Insurance Company	138	\$65,101	0%	100%
Accendo Insurance Company	121	\$42,566	0%	100%
United World Life Insurance Company	17	\$40,532	0%	100%
Omaha Insurance Company	23	\$37,990	0%	100%
Globe Life And Accident Insurance Company	14	\$15,501	0%	100%
Transamerica Financial Life Insurance Company	6	\$14,856	0%	100%
Physicians Mutual Insurance Company	4	\$11,937	0%	100%
The Order of United Commercial Travelers of America	2	\$11,445	0%	100%
Aetna Health and Life Insurance Company	0	\$8,717	0%	100%
American Republic Insurance Company	3	\$8,667	0%	100%
Continental General Insurance Company	2	\$8,271	0%	100%
Standard Life and Accident Insurance Company	2	\$7,903	0%	100%
Medico Insurance Company	2	\$7,901	0%	100%
Central States Health & Life Co of Omaha	2	\$5,934	0%	100%
New York Life Insurance Company	3	\$5,764	0%	100%
Golden Rule Insurance Company	3	\$5,343	0%	100%
Principal Life Insurance Company	2	\$5,064	0%	100%
Sterling Life Insurance Company	2	\$4,365	0%	100%
American Family Life Assurance Company of Columbus	1	\$4,303	0%	100%
Manhattan Life Insurance Company	1	\$3,608	0%	100%
Aetna Life Insurancde	0	\$3,285	0%	100%
Forethought Life Insurance Company	1	\$3,117	0%	100%
Medico Corp Life Insurance Company	2	\$2,648	0%	100%
Reserve National Insurance Company	1	\$2,280	0%	100%
Physicians Life Insurance Company	0	\$1,751	0%	100%
Americo Financial Life and Annuity Insurance Company	1	\$1,652	0%	100%
Thrivent Financial for Lutherans	1	\$1,494	0%	100%
Union Labor Life Insurance Company (The)	1	\$1,170	0%	100%
Medicare Supplement Insurers Grand Total	43,006	\$97,039,777	100%	

**2020 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 Lives	Earned Premium Equivalents	% of Total Premium	Cumulative % of Premium
UnitedHealthcare of New England, Inc.	7,658	\$67,653,388	46%	46%
UnitedHealthcare Insurance Company	6,237	\$61,892,375	42%	88%
SIERRA HEALTH AND LIFE INSURANCE COMPANY, INC.	1,519	\$17,326,711	12%	100%
Talcott Resolution Life Insurance Company	233	\$569,278	0%	100%
Humana Insurance Company	9	\$99,019	0%	100%
Celtic Insurance Company	6	\$17,487	0%	100%
Medicare Advantage (Part C) Grand Total	15,662	\$147,558,258	100%	

Medicare Prescription Drug (Part D) Insurers

Company Name	Vermont Lives	Earned Premium Equivalents	% of Total Premium	Cumulative % of Premium
UnitedHealthcare Insurance Company of America	1609	\$20,163,659	30%	30%
UnitedHealthcare Insurance Company	15206	\$12,400,799	18%	48%
WellCare Prescription Insurance, Inc.	14980	\$11,165,835	16%	65%
SilverScript Insurance Company	15146	\$10,230,088	15%	80%
Humana Insurance Company	13338	\$7,549,113	11%	91%
Blue Cross and Blue Shield of Vermont	5973	\$3,960,129	6%	97%
Cigna Health and Life Insurance Company	3174	\$1,789,773	3%	99%
Omaha Health Insurance Company	545	\$460,017	1%	100%
UniCare Life & Health Insurance Company	8	\$5,145	0%	100%
First Health Life & Health Insurance Company	0	\$699	0%	100%
Medicare Prescription Drug (Part D) Grand Total	69,979	\$67,725,257	100%	

2020 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	45,767	\$46,732,828	62%	62%
HCC Life Insurance Company	5,396	\$7,329,189	10%	72%
Sun Life Assurance Company of Canada	8,450	\$6,760,679	9%	81%
Unimerica Insurance Company	2,455	\$1,808,310	2%	83%
Greenwich Insurance Company	724	\$1,661,918	2%	85%
QBE Insurance Corporation	14,718	\$1,610,396	2%	87%
Nationwide Life Insurance Company	4	\$1,598,308	2%	89%
BCS INSURANCE COMPANY	3,444	\$1,513,338	2%	91%
American Fidelity Assurance Company	423	\$1,378,729	2%	93%
HM Life Insurance Company	563	\$1,260,436	2%	95%
Symetra Life Insurance Company	1,281	\$943,807	1%	96%
Integon National Insurance Company	457	\$706,386	1%	97%
Blue Cross and Blue Shield of Vermont	69	\$555,209	1%	98%
Aetna Life Insurance Company	351	\$554,570	1%	99%
COMPANION LIFE INSURANCE COMPANY	307	\$464,391	1%	99%
Ironshore Indemnity Inc.	200	\$219,817	0%	99%
Fidelity Security Life Insurance Company	99	\$200,229	0%	100%
UnitedHealthcare Insurance Company	325	\$140,991	0%	100%
Reliance Standard Life Insurance Company	0	\$97,001	0%	100%
Connecticut General Life Insurance Company	0	\$480	0%	100%
Stop Loss Insurers Grand Total	85,033	\$75,537,012	100%	

**2020 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
Vision Service Plan Insurance Company	74,843	\$5,546,873	38%	38%
The Lincoln National Life Insurance Company	26,689	\$3,430,950	24%	62%
National Union Fire Insurance Company of Pittsburgh, Pa.	136,594	\$1,334,705	9%	71%
American Family Life Assurance Company of Columbus	3,169	\$795,355	5%	77%
United American Insurance Company	319	\$653,595	5%	81%
Metropolitan Life Insurance Company	26,828	\$471,238	3%	84%
Life Insurance Company of North America	2,130	\$435,615	3%	87%
Fidelity Security Life Insurance Company	5,806	\$376,507	3%	90%
National Life Insurance Company	113	\$227,538	2%	91%
American Income Life Insurance Company	14,918	\$178,707	1%	93%
COMPANION LIFE INSURANCE COMPANY	625	\$164,322	1%	94%
The Guardian Life Insurance Company of America	6,384	\$131,902	1%	95%
American Heritage Life Insurance Company	1,184	\$116,668	1%	96%
Reliance Standard Life Insurance Company	472	\$70,117	0%	96%
Principal Life Insurance Company	339	\$58,031	0%	96%
Transamerica Life Insurance Company	35	\$56,086	0%	97%
United of Omaha Life Insurance Company	241	\$47,466	0%	97%
Ameritas Life Insurance Corp	364	\$43,598	0%	97%
ManhattanLife Assurance Company of America	9	\$39,636	0%	98%
Transamerica Financial Life Insurance Company	4	\$32,172	0%	98%
Unified Life Insurance Company	96	\$27,776	0%	98%
BrightHouse Life Insurance Company	50	\$25,817	0%	98%
State Farm Mutual Automobile Insurance Company	124	\$25,814	0%	98%
New England Life insurance Company	37	\$25,553	0%	99%
Family Heritage Life Insurance Company of America	90	\$25,339	0%	99%
Nationwide Life Insurance Company	37	\$21,596	0%	99%
Manhattan Life Insurance Company	17	\$21,130	0%	99%
AMEX Assurance Company	157	\$17,752	0%	99%
Talcott Resolution Life Insurance Company	176	\$17,533	0%	99%
Athene Annuity & Life Assurance Company	38	\$13,137	0%	99%
Guarantee Trust Life Insurance Company	9	\$12,735	0%	100%
American Fidelity Assurance Company	56	\$12,370	0%	100%
National Guardian Life Insurance Company	96	\$11,669	0%	100%
Jackson National Life Insurance Company	6	\$9,606	0%	100%
Globe Life And Accident Insurance Company	79	\$8,623	0%	100%
STATE NATIONAL INSURANCE COMPANY	2	\$4,540	0%	100%
Golden Rule Insurance Company	27	\$3,159	0%	100%
The Order of United Commercial Travelers of America	17	\$2,301	0%	100%
National Benefit Life Insurance Company	0	\$2,290	0%	100%
Hartford Life and Accident Insurance Company	16	\$1,818	0%	100%
Loyal American Life Insurance Company	8	\$1,809	0%	100%
Philadelphia American Life Insurance Company	3	\$1,347	0%	100%
Sun Life Assurance Company of Canada	17	\$1,177	0%	100%
Humana Insurance Company	4	\$687	0%	100%
CMFG Life Insurance Company	3	\$523	0%	100%
Standard Life and Accident Insurance Company	3	\$504	0%	100%
American Republic Insurance Company	1	\$503	0%	100%
Washington National Insurance Company	1	\$502	0%	100%
Knights of Columbus	2	\$485	0%	100%
Allstate Life Insurance Company	0	\$462	0%	100%
Allianz Life Insurance Company of North America	2	\$432	0%	100%
Union Labor Life Insurance Company (The)	1	\$429	0%	100%
Liberty National Life Insurance Company	3	\$404	0%	100%
4 EVER LIFE INSURANCE COMPANY	3	\$218	0%	100%
Medico Insurance Company	1	\$116	0%	100%
Modern Woodmen of America	1	\$65	0%	100%
LifeSecure Insurance Company	1	\$27	0%	100%
Assurity Life Insurance Company	0	\$19	0%	100%

**2020 Vermont Annual Statement Supplemental Market Share Report
Limited Benefit, Non-Comprehensive Medical, Student, and Specified/Named Disease Insurers**

Independence American Insurance Company	0	\$2	0%	100%
QBE Insurance Corporation	200	-\$270	0%	100%
BCS INSURANCE COMPANY	35	-\$745	0%	100%
Limited Benefit Subtotal	302,485	\$14,510,336	100%	

Non-Comprehensive Medical

Company Name	Vermont Lives	Earned Premium		Cumulative %
		Equivalents	% of Total	
Metropolitan Life Insurance Company	17,345	1,013,172	48%	48%
Combined Insurance Company of America	2,094	772,957	36%	84%
Great-West Life & Annuity Insurance Company	98	181,832	9%	93%
Mutual of Omaha Insurance Company	105	24,714	1%	94%
Unum Life Insurance Company of America	72	23,767	1%	95%
Fidelity Security Life Insurance Company	4	13,455	1%	96%
American United Life Insurance Company	545	12,384	1%	96%
The United States Business of The Canada Life Assurance Co.	3	11,103	1%	97%
Colonial Life & Accident Insurance Company	29	10,890	1%	97%
Symetra Life Insurance Company	24	9,852	0%	98%
Transamerica Life Insurance Company	16	9,322	0%	98%
Golden Rule Insurance Company	6	7,713	0%	99%
Washington National Insurance Company	29	7,644	0%	99%
Bankers Life Insurance Company	19	5,832	0%	99%
New York Life Insurance Company	14	5,831	0%	100%
Union Labor Life Insurance Company (The)	10	2,559	0%	100%
The Paul Revere Life Insurance Company	11	2,523	0%	100%
Securian Life Insurance Company	5	1,575	0%	100%
Commercial Travelers Life Insurance Company	5	601	0%	100%
Provident Life and Accident Insurance Company	1	270	0%	100%
Independence American Insurance Company	0	17	0%	100%
Non-comprehensive Medical Subtotal	20,435	\$2,118,013	100%	

Student

Company Name	Vermont Lives	Earned Premium	% of Total	Cumulative %
Wellfleet Insurance Company	2,952	5,985,849	78%	78.1%
National Guardian Life Insurance Company	0	1,680,313	22%	100.0%
Student Subtotal	2,952	\$7,666,162	100%	

Specified/Named Disease

Company Name	Vermont Lives	Earned Premium	% of Total	Cumulative %
American Family Life Assurance Company of Columbus	9,954	\$1,909,251	44%	44%
Combined Insurance Company of America	1,881	\$449,277	10%	54%
American Heritage Life Insurance Company	2,402	\$353,996	8%	62%
Unum Life Insurance Company of America	1,033	\$301,520	7%	69%
Colonial Life & Accident Insurance Company	546	\$206,583	5%	74%
Life Insurance Company of North America	815	\$204,518	5%	79%
Sun Life Assurance Company of Canada	688	\$160,435	4%	82%
Washington National Insurance Company	334	\$145,921	3%	86%
Reliance Standard Life Insurance Company	751	\$131,728	3%	89%
Transamerica Life Insurance Company	310	\$98,015	2%	91%
Provident Life and Accident Insurance Company	354	\$79,778	2%	93%
American General Life Insurance Company	118	\$42,117	1%	94%
American Income Life Insurance Company	411	\$35,279	1%	95%
Mutual of Omaha Insurance Company	153	\$32,101	1%	95%
United American Insurance Company	79	\$28,679	1%	96%
Loyal American Life Insurance Company	141	\$28,250	1%	97%
Bankers Life Insurance Company	50	\$23,355	1%	97%
Trustmark Insurance Company	40	\$18,354	0%	98%
The Lincoln National Life Insurance Company	50	\$13,909	0%	98%
American Fidelity Assurance Company	47	\$11,929	0%	98%

**2020 Vermont Annual Statement Supplemental Market Share Report
Limited Benefit, Non-Comprehensive Medical, Student, and Specified/Named Disease Insurers**

Assurity Life Insurance Company	69	\$11,018	0%	98%
Principal Life Insurance Company	29	\$9,972	0%	99%
Family Heritage Life Insurance Company of America	31	\$9,244	0%	99%
Hartford Life and Accident Insurance Company	21	\$8,613	0%	99%
Securian Life Insurance Company	67	\$6,596	0%	99%
National Union Fire Insurance Company of Pittsburgh, Pa.	4	\$5,786	0%	99%
Woodmen of the World Life Insurance Society	4	\$4,333	0%	99%
Philadelphia American Life Insurance Company	7	\$3,792	0%	100%
The Paul Revere Life Insurance Company	7	\$2,180	0%	100%
Allstate Life Insurance Company of New York	8	\$2,118	0%	100%
The Guardian Life Insurance Company of America	486	\$2,007	0%	100%
Continental General Insurance Company	5	\$1,896	0%	100%
Prudential Insurance Company of America	0	\$1,719	0%	100%
Physicians Mutual Insurance Company	11	\$1,638	0%	100%
Unum Insurance Company	6	\$1,628	0%	100%
ManhattanLife Assurance Company of America	5	\$1,375	0%	100%
Liberty National Life Insurance Company	3	\$1,161	0%	100%
Transamerica Financial Life Insurance Company	4	\$800	0%	100%
Guarantee Trust Life Insurance Company	6	\$788	0%	100%
The Western and Southern Life Insurance Company	1	\$682	0%	100%
Fidelity Security Life Insurance Company	5	\$664	0%	100%
Union Fidelity Life Insurance Company	4	\$404	0%	100%
Union Labor Life Insurance Company (The)	10	\$234	0%	100%
Wilcac Life Insurance Company	2	\$207	0%	100%
Unimerica Insurance Company	5	\$189	0%	100%
Medico Insurance Company	1	\$171	0%	100%
BALTIMORE LIFE INSURANCE COMPANY	1	\$169	0%	100%
Athene Annuity & Life Assurance Company	1	\$139	0%	100%
Jackson National Life Insurance Company	2	\$130	0%	100%
Unified Life Insurance Company	1	\$62	0%	100%
Globe Life And Accident Insurance Company	3	\$60	0%	100%
United of Omaha Life Insurance Company	4	\$42	0%	100%
AXIS Insurance Company	75	\$12	0%	100%
American Casualty Company of Reading PA	1	\$10	0%	100%
Specified Named Disease Subtotal	21,046	\$4,354,835		
Limited Benefit, Non-Comprehensive Medical, Student, and Specified/Named Disease Insurers Grand Total	346,918	\$28,649,345		